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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 **Ryan Stucky, Senior Manager, at (913) 202-7175.**

Kansas

KANSAS CITY

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ASSET SIZE DEFINITION

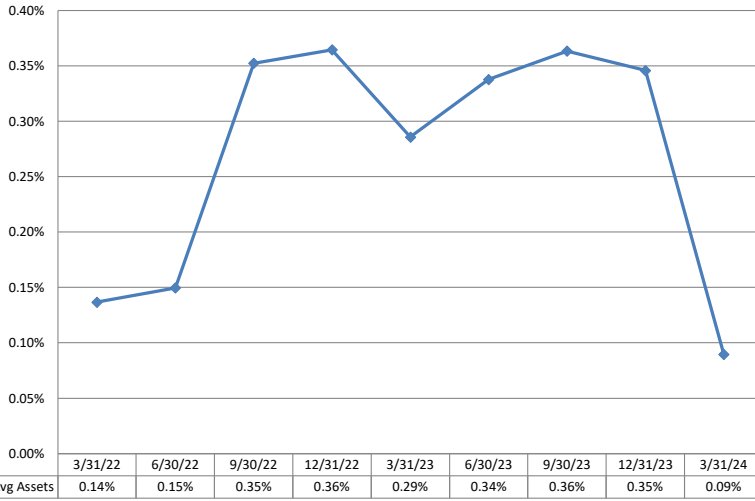
Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Kansas

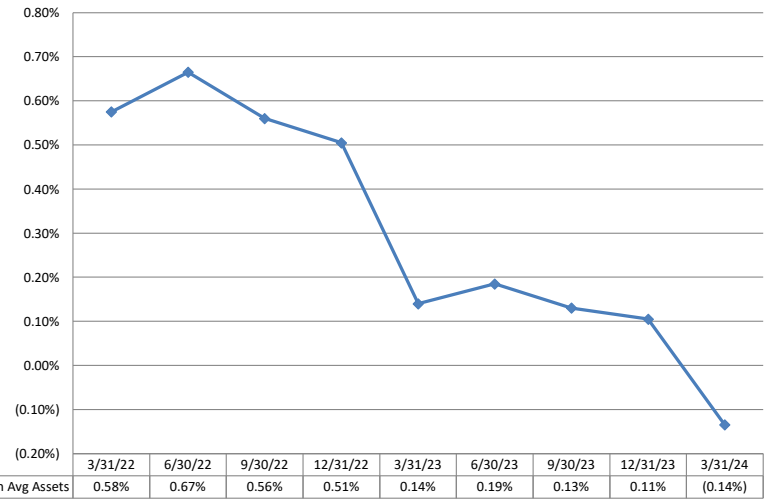
Performance Analysis

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

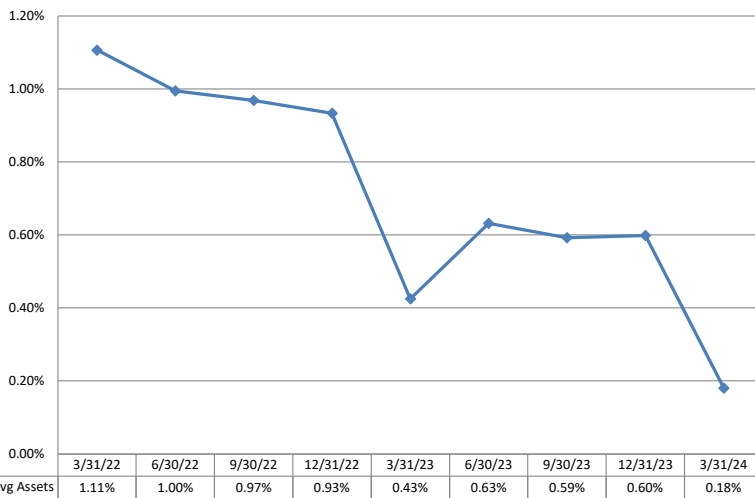
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



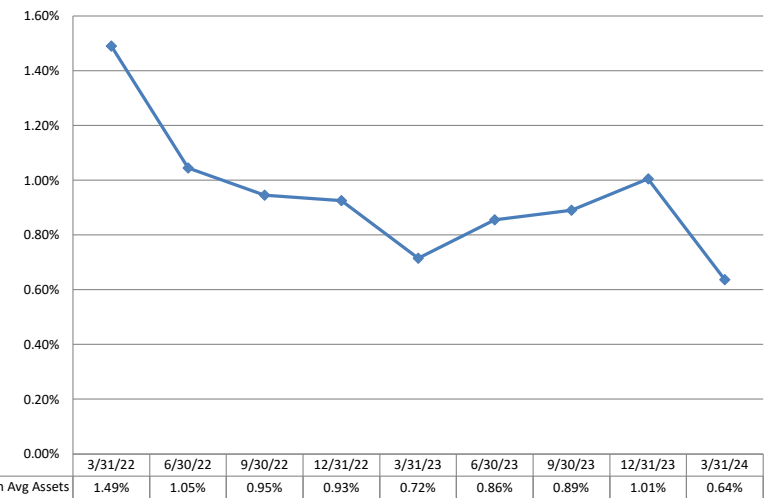
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



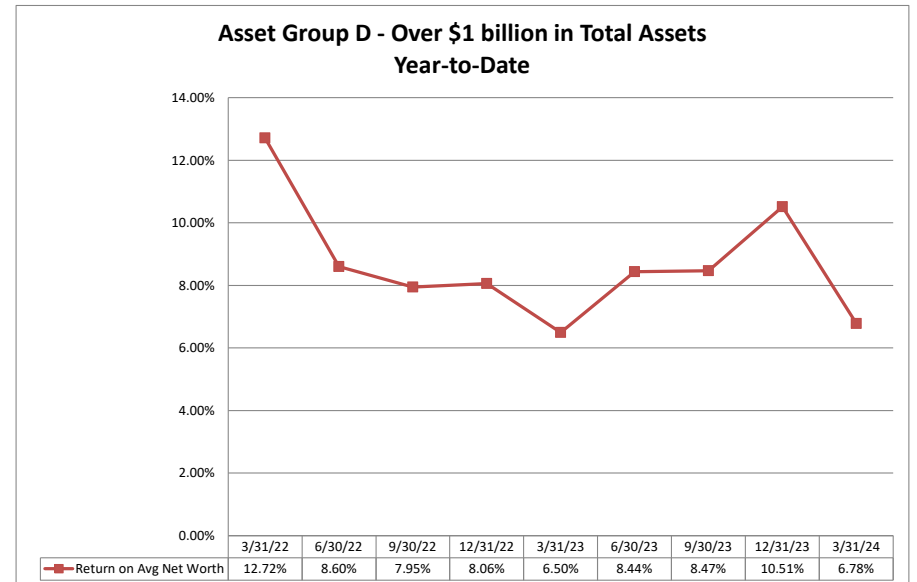
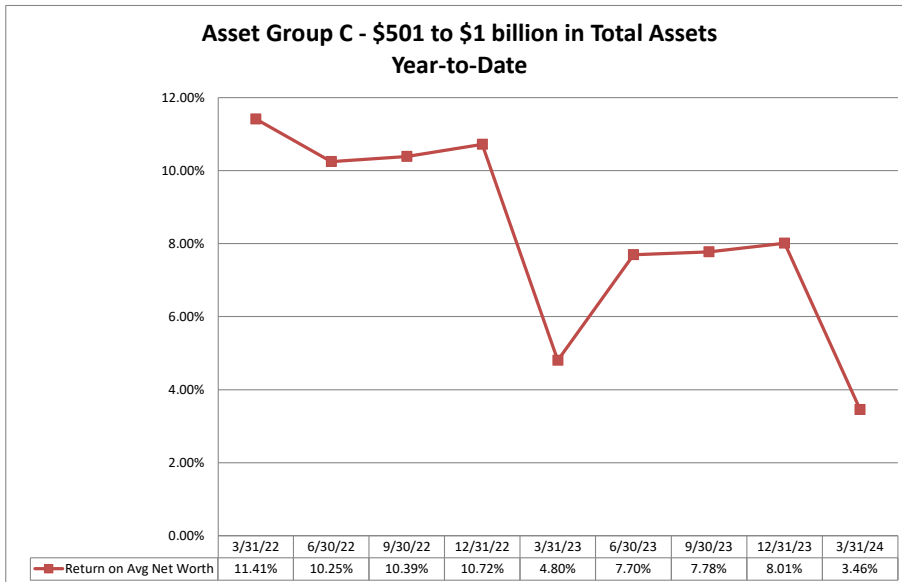
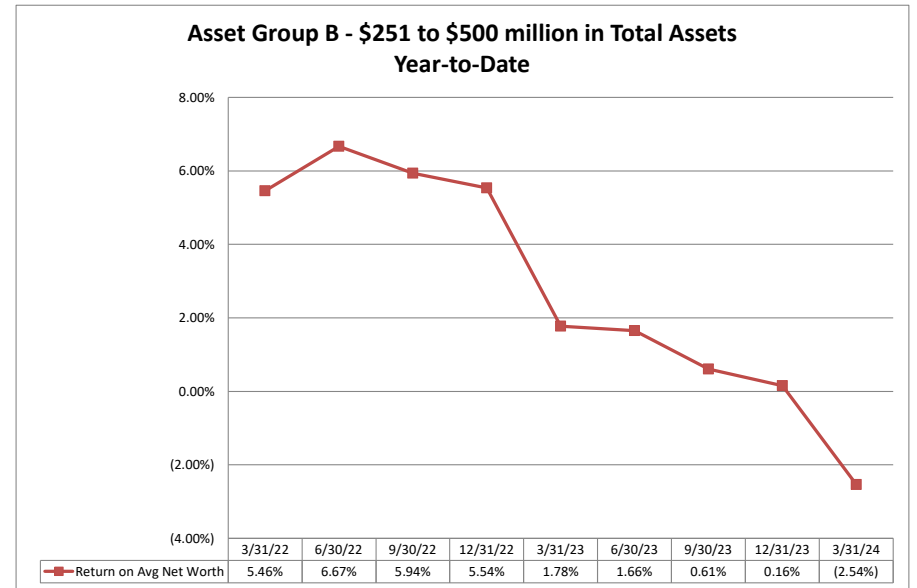
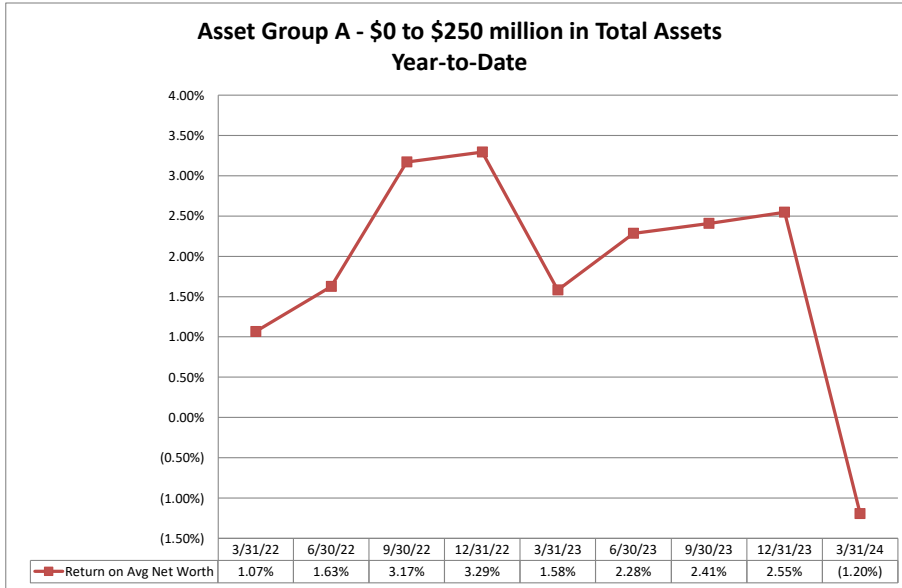
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

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

Catholics United Credit Union	\$196	(\$1)	(2.07%)	(13.33%)	150.00%	NA	(\$1)	(2.07%)	(13.33%)	150.00%	NA
Sunflower Federal Credit Union	\$370	(\$6)	(6.30%)	(50.00%)	100.00%	NA	(\$6)	(6.30%)	(50.00%)	100.00%	NA
Quindaro Homes Federal Credit Union	\$521	\$4	3.19%	6.48%	44.44%	\$24	\$4	3.19%	6.48%	44.44%	\$24
Mid Plains Credit Union	\$1,204	\$3	0.99%	5.74%	83.33%	\$24	\$3	0.99%	5.74%	83.33%	\$24
Christ the King Parish Federal Credit Union	\$1,286	(\$9)	(2.76%)	(19.78%)	142.11%	\$8	(\$9)	(2.76%)	(19.78%)	142.11%	\$8
Kan Colo Credit Union	\$1,339	\$4	1.20%	9.58%	66.67%	\$32	\$4	1.20%	9.58%	66.67%	\$32
Salina Municipal Credit Union	\$1,700	(\$3)	(0.73%)	(6.70%)	110.00%	\$35	(\$3)	(0.73%)	(6.70%)	110.00%	\$35
Eagle Federal Credit Union	\$1,902	\$8	1.69%	19.05%	69.23%	\$29	\$8	1.69%	19.05%	69.23%	\$29
Wakarusa Valley Credit Union	\$2,052	(\$51)	(9.62%)	(147.83%)	113.04%	\$40	(\$51)	(9.62%)	(147.83%)	113.04%	\$40
C & R Credit Union	\$3,757	\$8	0.84%	5.93%	88.71%	\$46	\$8	0.84%	5.93%	88.71%	\$46
Central Kansas Education Credit Union	\$5,039	\$5	0.40%	2.67%	91.49%	\$52	\$5	0.40%	2.67%	91.49%	\$52
Ellis Credit Union	\$5,116	\$6	0.46%	2.70%	83.78%	\$45	\$6	0.46%	2.70%	83.78%	\$45
Hutchinson Postal and Community Credit Union	\$5,284	(\$11)	(0.86%)	(4.95%)	92.47%	\$47	(\$11)	(0.86%)	(4.95%)	92.47%	\$47
Morton Credit Union	\$5,413	(\$2)	(0.15%)	(1.22%)	96.30%	\$45	(\$2)	(0.15%)	(1.22%)	96.30%	\$45
Tri-County Credit Union	\$5,472	\$7	0.52%	3.15%	69.23%	\$32	\$7	0.52%	3.15%	69.23%	\$32
Topeka Police Credit Union	\$6,807	\$22	1.30%	10.05%	76.53%	\$66	\$22	1.30%	10.05%	76.53%	\$66
KC Fairfax Federal Credit Union	\$7,540	(\$25)	(1.33%)	(11.21%)	129.63%	\$40	(\$25)	(1.33%)	(11.21%)	129.63%	\$40
Peoples Choice Credit Union	\$7,559	\$4	0.21%	0.89%	91.76%	\$55	\$4	0.21%	0.89%	91.76%	\$55
Topeka Firemen's Credit Union	\$9,315	\$6	0.26%	0.85%	85.11%	\$45	\$6	0.26%	0.85%	85.11%	\$45
Crossroads Credit Union	\$11,322	\$50	1.75%	9.36%	45.78%	\$61	\$50	1.75%	9.36%	45.78%	\$61
1st Kansas Credit Union	\$11,354	\$17	0.61%	2.99%	81.72%	\$44	\$17	0.61%	2.99%	81.72%	\$44
Garden City Teachers Federal Credit Union	\$14,782	\$45	1.21%	15.20%	78.30%	\$55	\$45	1.21%	15.20%	78.30%	\$55
Kansas City Kansas Firemen & Police Credit Union	\$16,493	\$20	0.48%	2.97%	78.98%	\$61	\$20	0.48%	2.97%	78.98%	\$61
Hutchinson Government Employees Credit Union	\$20,691	\$41	0.81%	6.56%	85.56%	\$67	\$41	0.81%	6.56%	85.56%	\$67
Salina Interparochial Credit Union	\$21,196	\$47	0.90%	3.12%	40.69%	\$55	\$47	0.90%	3.12%	40.69%	\$55
Co-Operative Credit Union	\$22,143	\$23	0.41%	3.45%	88.34%	\$57	\$23	0.41%	3.45%	88.34%	\$57
Wheat State Credit Union	\$23,924	(\$220)	(3.71%)	(38.94%)	93.63%	\$81	(\$220)	(3.71%)	(38.94%)	93.63%	\$81
Bell Credit Union	\$24,393	\$57	0.95%	10.13%	72.90%	\$63	\$57	0.95%	10.13%	72.90%	\$63
Reliance Credit Union	\$27,659	\$21	0.30%	2.42%	90.23%	\$60	\$21	0.30%	2.42%	90.23%	\$60
Sunflower Community Federal Credit Union	\$27,936	\$38	0.56%	6.87%	83.77%	\$62	\$38	0.56%	6.87%	83.77%	\$62
KUMC Credit Union	\$28,843	\$93	1.29%	12.35%	71.12%	\$77	\$93	1.29%	12.35%	71.12%	\$77
Campus Credit Union	\$34,071	(\$38)	(0.46%)	(4.50%)	108.50%	\$75	(\$38)	(0.46%)	(4.50%)	108.50%	\$75
Credit Union of Emporia	\$36,248	\$108	1.21%	8.37%	62.59%	\$53	\$108	1.21%	8.37%	62.59%	\$53
U S P L K Employees Federal Credit Union	\$36,432	\$43	0.47%	3.82%	119.00%	\$61	\$43	0.47%	3.82%	119.00%	\$61
Catholic Family Federal Credit Union	\$39,257	\$27	0.28%	3.56%	89.92%	\$60	\$27	0.28%	3.56%	89.92%	\$60

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)											
Freedom 1st Federal Credit Union	\$40,905	\$254	2.43%	14.95%	29.71%	\$8	\$254	2.43%	14.95%	29.71%	\$8
McPherson Co-Op Credit Union	\$45,410	\$74	0.66%	8.80%	83.98%	\$72	\$74	0.66%	8.80%	83.98%	\$72
B&V Credit Union	\$50,539	(\$180)	(1.40%)	(9.52%)	202.46%	\$85	(\$180)	(1.40%)	(9.52%)	202.46%	\$85
Kansas Blue Cross - Blue Shield Credit Union	\$54,688	\$100	0.75%	4.42%	76.00%	\$86	\$100	0.75%	4.42%	76.00%	\$86
ARK Valley Credit Union	\$56,850	\$147	1.05%	8.41%	82.67%	\$68	\$147	1.05%	8.41%	82.67%	\$68
United Northwest Federal Credit Union	\$57,050	\$76	0.53%	3.85%	79.95%	\$59	\$76	0.53%	3.85%	79.95%	\$59
Panhandle Federal Credit Union	\$64,719	\$44	0.28%	1.71%	91.14%	\$58	\$44	0.28%	1.71%	91.14%	\$58
Dillon Credit Union	\$66,861	\$145	0.88%	6.37%	74.61%	\$69	\$145	0.88%	6.37%	74.61%	\$69
Midwest Regional Credit Union	\$72,732	\$127	0.70%	7.92%	73.18%	\$68	\$127	0.70%	7.92%	73.18%	\$68
SM Federal Credit Union	\$76,066	\$91	0.48%	2.53%	61.98%	\$98	\$91	0.48%	2.53%	61.98%	\$98
Mid-Kansas Credit Union	\$81,140	(\$259)	(1.27%)	(20.33%)	81.81%	\$80	(\$259)	(1.27%)	(20.33%)	81.81%	\$80
Farmway Credit Union	\$96,161	\$108	0.44%	1.97%	90.27%	\$86	\$108	0.44%	1.97%	90.27%	\$86
Credit Union of Dodge City	\$107,639	\$339	1.27%	11.85%	77.30%	\$73	\$339	1.27%	11.85%	77.30%	\$73
Kansas Teachers Community Credit Union	\$124,139	\$109	0.35%	3.07%	74.96%	\$46	\$109	0.35%	3.07%	74.96%	\$46
Kansas State University Federal Credit Union	\$126,007	\$146	0.47%	4.52%	82.56%	\$78	\$146	0.47%	4.52%	82.56%	\$78
Emporia State Federal Credit Union	\$134,687	\$141	0.43%	4.29%	85.37%	\$70	\$141	0.43%	4.29%	85.37%	\$70
White Eagle Credit Union	\$149,497	\$496	1.36%	9.30%	69.61%	\$57	\$496	1.36%	9.30%	69.61%	\$57
Quantum Credit Union	\$154,726	\$105	0.27%	2.94%	90.75%	\$80	\$105	0.27%	2.94%	90.75%	\$80
Wichita Federal Credit Union	\$212,625	\$484	0.93%	7.33%	74.78%	\$92	\$484	0.93%	7.33%	74.78%	\$92
Frontier Community Credit Union	\$214,658	\$4	0.01%	0.09%	99.61%	\$70	\$4	0.01%	0.09%	99.61%	\$70
Average of Asset Group A	\$44,649	\$53	0.09%	(1.20%)	86.50%	\$58	\$53	0.09%	(1.20%)	86.50%	\$58

Source: SNL Financial

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

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	\$413,606	(\$285)	(0.28%)	(5.14%)	101.21%	\$76	(\$285)	(0.28%)	(5.14%)	101.21%	\$76
Mid-American Credit Union	\$438,336	\$7	0.01%	0.07%	86.32%	\$80	\$7	0.01%	0.07%	86.32%	\$80
Average of Asset Group B	\$425,971	(\$139)	(0.14%)	(2.54%)	93.77%	\$78	(\$139)	(0.14%)	(2.54%)	93.77%	\$78
Asset Group C - \$501 million to \$1 billion in total assets											
Envista Federal Credit Union	\$573,368	\$979	0.70%	7.20%	80.33%	\$73	\$979	0.70%	7.20%	80.33%	\$73
Heartland Credit Union	\$632,086	(\$744)	(0.48%)	(5.44%)	91.40%	\$85	(\$744)	(0.48%)	(5.44%)	91.40%	\$85
Mainstreet Federal Credit Union	\$675,854	\$821	0.49%	12.00%	81.34%	\$78	\$821	0.49%	12.00%	81.34%	\$78
Azura Credit Union	\$825,597	\$12	0.01%	0.06%	79.35%	\$89	\$12	0.01%	0.06%	79.35%	\$89
Average of Asset Group C	\$676,726	\$267	0.18%	3.46%	83.11%	\$81	\$267	0.18%	3.46%	83.11%	\$81
Asset Group D - Over \$1 billion in total assets											
Golden Plains Credit Union	\$1,007,898	\$1,680	0.67%	6.07%	67.37%	\$61	\$1,680	0.67%	6.07%	67.37%	\$61
Mazuma Credit Union	\$1,030,357	\$322	0.13%	1.32%	81.92%	\$84	\$322	0.13%	1.32%	81.92%	\$84
Credit Union of America	\$1,530,078	\$2,480	0.65%	5.20%	77.09%	\$89	\$2,480	0.65%	5.20%	77.09%	\$89
Millennium Corporate Credit Union	\$1,733,186	\$2,914	0.77%	9.77%	48.97%	\$111	\$2,914	0.77%	9.77%	48.97%	\$111
Meritrust Federal Credit Union	\$1,943,479	\$3,952	0.83%	9.60%	75.68%	\$88	\$3,952	0.83%	9.60%	75.68%	\$88
CommunityAmerica Credit Union	\$5,310,689	\$9,714	0.77%	8.74%	80.26%	\$115	\$9,714	0.77%	8.74%	80.26%	\$115
Average of Asset Group D	\$2,092,615	\$3,510	0.64%	6.78%	71.88%	\$91	\$3,510	0.64%	6.78%	71.88%	\$91

Source: SNL Financial

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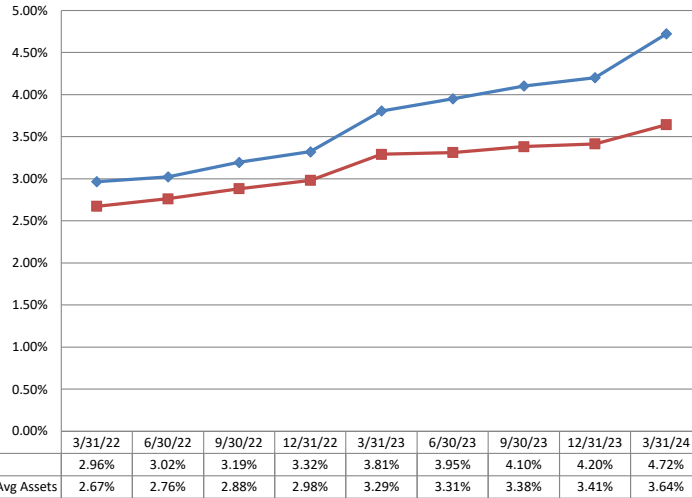
NA = data was not available.

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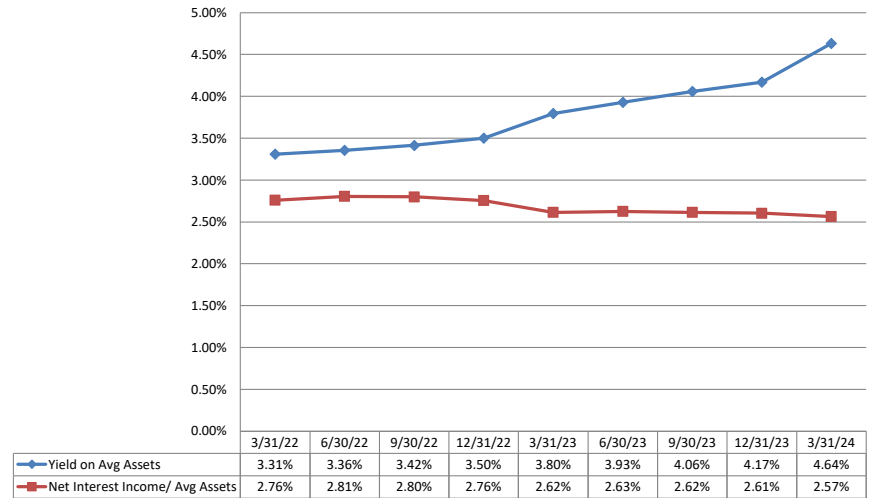
Balance Sheet & Net Interest Margin

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

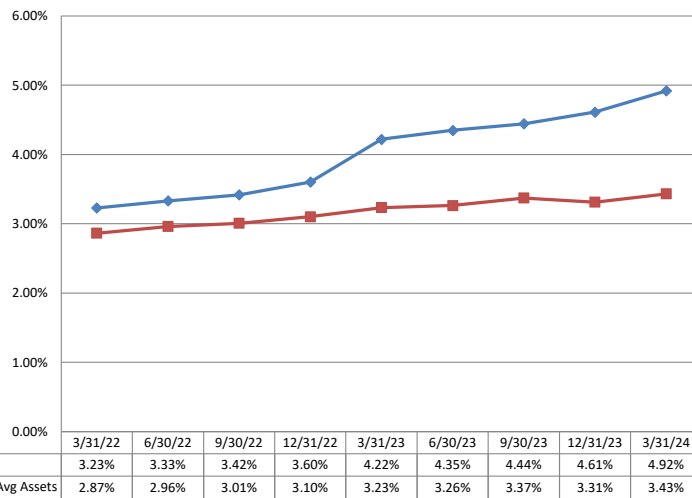
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



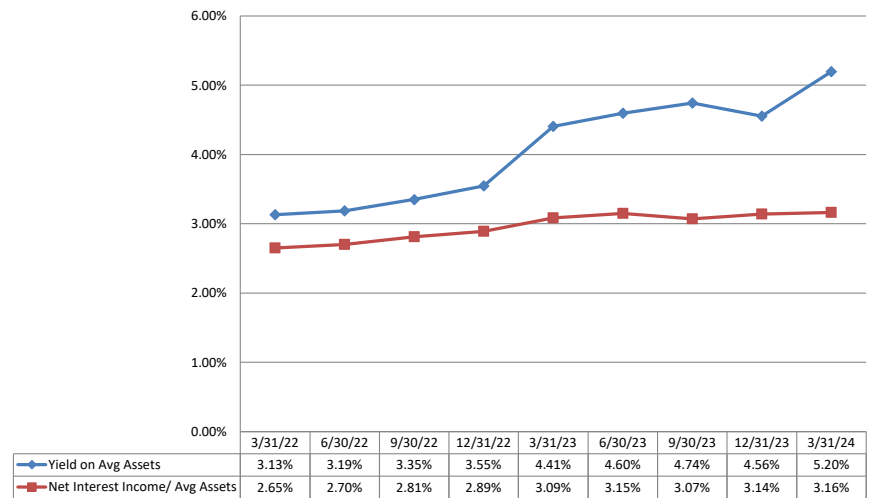
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

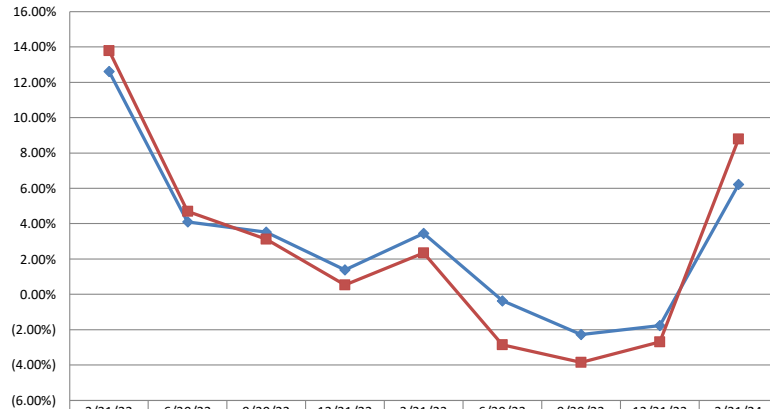
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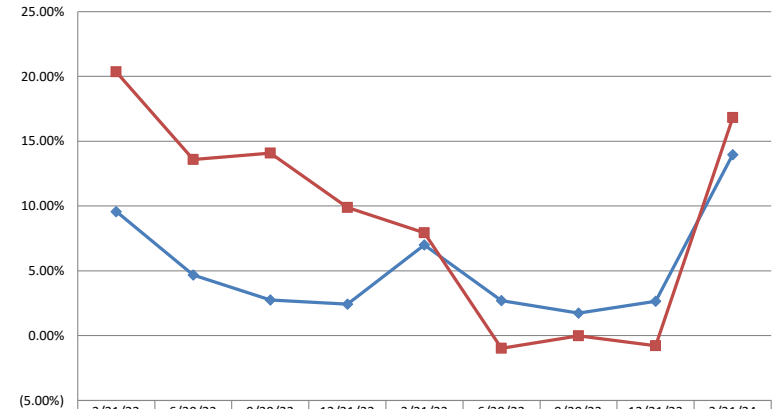
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



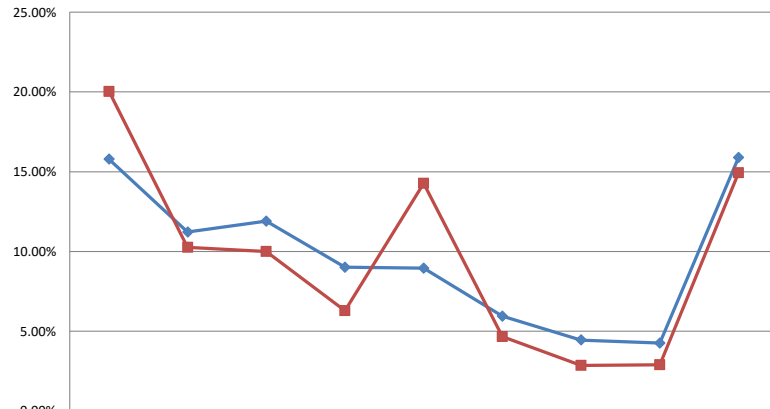
Asset Growth Rate	12.62%	4.09%	3.53%	1.38%	3.45%	(0.36%)	(2.27%)	(1.77%)	6.21%
Market Growth Rate	13.79%	4.69%	3.12%	0.53%	2.34%	(2.84%)	(3.84%)	(2.69%)	8.79%

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



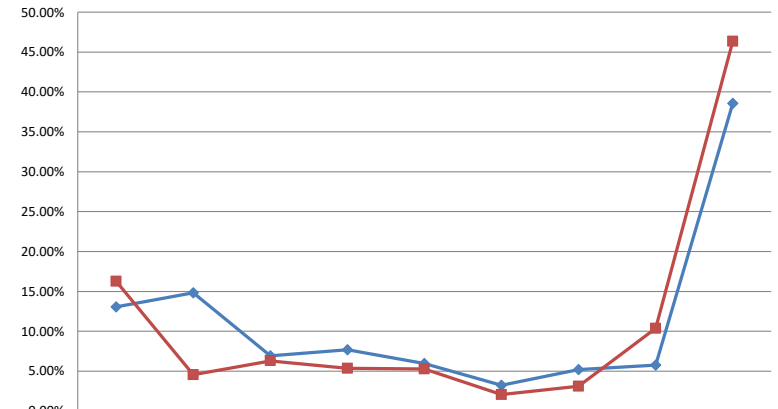
Asset Growth Rate	9.58%	4.68%	2.75%	2.42%	7.00%	2.70%	1.74%	2.66%	13.97%
Market Growth Rate	20.36%	13.60%	14.09%	9.88%	7.94%	(0.99%)	(0.02%)	(0.77%)	16.83%

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



Asset Growth Rate	15.79%	11.23%	11.91%	9.02%	8.96%	5.95%	4.45%	4.26%	15.90%
Market Growth Rate	20.04%	10.26%	9.99%	6.30%	14.28%	4.67%	2.85%	2.90%	14.94%

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



Asset Growth Rate	13.06%	14.84%	6.94%	7.68%	5.98%	3.24%	5.19%	5.77%	38.57%
Market Growth Rate	16.28%	4.56%	6.31%	5.35%	5.27%	2.08%	3.13%	10.37%	46.34%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

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										
Catholics United Credit Union	\$196	\$37	\$167	22.16%	NA	4.15%	0.00%	4.15%	12.63%	17.50%
Sunflower Federal Credit Union	\$370	\$348	\$325	107.08%	NA	7.35%	0.00%	7.35%	(22.45%)	(17.65%)
Quindaro Homes Federal Credit Union	\$521	\$328	\$267	122.85%	\$1,042	6.39%	0.00%	6.39%	34.17%	74.67%
Mid Plains Credit Union	\$1,204	\$953	\$986	96.65%	\$1,204	5.27%	1.32%	3.95%	(7.18%)	(8.73%)
Christ the King Parish Federal Credit Union	\$1,286	\$556	\$1,106	50.27%	\$2,572	3.37%	0.00%	3.37%	(11.19%)	(10.56%)
Kan Colo Credit Union	\$1,339	\$303	\$1,169	25.92%	\$2,678	4.81%	1.20%	3.61%	5.45%	4.85%
Salina Municipal Credit Union	\$1,700	\$935	\$1,521	61.47%	\$1,133	4.89%	0.24%	4.65%	32.57%	37.70%
Eagle Federal Credit Union	\$1,902	\$1,169	\$1,729	67.61%	\$1,268	5.06%	0.00%	5.06%	2.54%	0.93%
Wakarusa Valley Credit Union	\$2,052	\$1,529	\$1,896	80.64%	\$1,368	6.23%	2.26%	3.96%	(24.69%)	(18.70%)
C & R Credit Union	\$3,757	\$2,846	\$3,204	88.83%	\$1,879	6.54%	0.63%	5.91%	(7.42%)	(9.98%)
Central Kansas Education Credit Union	\$5,039	\$3,765	\$4,217	89.28%	\$2,520	5.34%	2.31%	3.03%	2.80%	1.43%
Ellis Credit Union	\$5,116	\$2,076	\$4,206	49.36%	\$3,411	4.02%	1.39%	2.63%	(8.79%)	(11.10%)
Hutchinson Postal and Community Credit Union	\$5,284	\$3,752	\$4,371	85.84%	\$1,761	6.80%	1.25%	5.55%	26.99%	33.09%
Morton Credit Union	\$5,413	\$4,249	\$4,736	89.72%	\$1,804	5.25%	1.18%	4.14%	1.04%	23.71%
Tri-County Credit Union	\$5,472	\$1,051	\$4,576	22.97%	\$3,648	3.40%	1.55%	1.85%	7.98%	9.03%
Topeka Police Credit Union	\$6,807	\$5,523	\$5,900	93.61%	\$2,723	5.78%	0.88%	4.90%	3.20%	1.91%
KC Fairfax Federal Credit Union	\$7,540	\$3,653	\$6,656	54.88%	\$1,676	3.36%	0.43%	2.93%	3.96%	6.04%
Peoples Choice Credit Union	\$7,559	\$2,674	\$5,743	46.56%	\$2,520	3.88%	0.31%	3.56%	(8.04%)	(11.04%)
Topeka Firemen's Credit Union	\$9,315	\$5,378	\$6,476	83.05%	\$6,210	4.09%	2.02%	2.07%	20.40%	29.66%
Crossroads Credit Union	\$11,322	\$7,406	\$9,105	81.34%	\$4,529	5.94%	0.52%	5.41%	(8.88%)	(11.23%)
1st Kansas Credit Union	\$11,354	\$5,524	\$9,071	60.90%	\$3,785	4.63%	1.80%	2.84%	16.05%	19.71%
Garden City Teachers Federal Credit Union	\$14,782	\$8,415	\$13,468	62.48%	\$2,464	4.72%	0.62%	4.07%	(3.27%)	(3.01%)
Kansas City Kansas Firemen & Police Credit Union	\$16,493	\$9,194	\$13,728	66.97%	\$3,299	5.48%	1.23%	4.25%	(3.25%)	1.08%
Hutchinson Government Employees Credit Union	\$20,691	\$10,271	\$17,967	57.17%	\$2,956	4.77%	0.53%	4.24%	15.82%	12.89%
Salina Interparochial Credit Union	\$21,196	\$16,740	\$14,986	111.70%	\$7,065	7.19%	2.79%	4.40%	15.00%	20.45%
Co-Operative Credit Union	\$22,143	\$11,718	\$19,477	60.16%	\$4,026	3.97%	0.68%	3.29%	(4.11%)	(5.77%)
Wheat State Credit Union	\$23,924	\$20,846	\$21,349	97.64%	\$2,658	6.71%	1.53%	5.16%	6.70%	13.88%
Bell Credit Union	\$24,393	\$17,784	\$22,008	80.81%	\$4,066	6.13%	2.44%	3.68%	17.22%	19.28%
Reliance Credit Union	\$27,659	\$11,879	\$24,079	49.33%	\$4,610	3.27%	0.64%	2.65%	1.57%	2.00%
Sunflower Community Federal Credit Union	\$27,936	\$20,947	\$25,723	81.43%	\$3,991	5.97%	2.41%	3.56%	30.85%	33.85%
KUMC Credit Union	\$28,843	\$12,675	\$25,724	49.27%	\$5,769	4.08%	0.45%	3.65%	2.92%	1.59%
Campus Credit Union	\$34,071	\$24,533	\$30,527	80.36%	\$2,271	5.83%	1.06%	4.78%	21.10%	26.89%
Credit Union of Emporia	\$36,248	\$11,977	\$30,867	38.80%	\$4,833	3.68%	0.75%	2.93%	10.49%	11.23%
U S P L K Employees Federal Credit Union	\$36,432	\$10,454	\$31,728	32.95%	\$9,108	2.22%	1.30%	0.92%	4.04%	3.92%
Catholic Family Federal Credit Union	\$39,257	\$19,549	\$35,788	54.62%	\$3,926	3.70%	0.56%	3.14%	19.21%	21.89%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

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 1st Federal Credit Union	\$40,905	\$6,685	\$33,797	19.78%	\$5,113	3.36%	0.12%	3.23%	(16.80%)	(21.43%)
McPherson Co-Op Credit Union	\$45,410	\$36,286	\$41,957	86.48%	\$4,541	4.56%	1.10%	3.46%	14.70%	15.36%
B&V Credit Union	\$50,539	\$19,615	\$42,579	46.07%	\$11,231	2.16%	1.33%	0.83%	(15.65%)	(18.46%)
Kansas Blue Cross - Blue Shield Credit Union	\$54,688	\$29,076	\$45,544	63.84%	\$6,076	3.99%	1.12%	2.87%	18.13%	22.80%
ARK Valley Credit Union	\$56,850	\$34,602	\$49,322	70.16%	\$3,921	3.91%	0.41%	3.49%	8.88%	7.21%
United Northwest Federal Credit Union	\$57,050	\$20,480	\$48,742	42.02%	\$4,754	3.37%	1.05%	2.32%	(1.68%)	(2.34%)
Panhandle Federal Credit Union	\$64,719	\$30,927	\$54,346	56.91%	\$3,922	4.07%	1.08%	2.99%	35.03%	41.84%
Dillon Credit Union	\$66,861	\$43,951	\$57,094	76.98%	\$5,572	4.91%	1.62%	3.29%	8.50%	18.12%
Midwest Regional Credit Union	\$72,732	\$34,340	\$65,495	52.43%	\$4,408	3.82%	0.35%	3.47%	3.72%	2.24%
SM Federal Credit Union	\$76,066	\$46,847	\$61,229	76.51%	\$21,733	3.59%	2.32%	1.05%	(0.10%)	(0.98%)
Mid-Kansas Credit Union	\$81,140	\$60,716	\$73,910	82.15%	\$4,508	4.62%	1.39%	3.24%	(7.13%)	(6.66%)
Farmway Credit Union	\$96,161	\$62,445	\$73,646	84.79%	\$3,374	4.34%	0.54%	3.80%	(8.76%)	(11.67%)
Credit Union of Dodge City	\$107,639	\$53,886	\$94,499	57.02%	\$3,588	4.55%	0.45%	4.11%	7.13%	16.65%
Kansas Teachers Community Credit Union	\$124,139	\$76,261	\$108,494	70.29%	\$3,547	3.89%	0.48%	3.41%	3.77%	5.19%
Kansas State University Federal Credit Union	\$126,007	\$63,298	\$110,891	57.08%	\$3,818	4.34%	1.10%	3.24%	17.90%	18.55%
Emporia State Federal Credit Union	\$134,687	\$80,861	\$121,139	66.75%	\$4,988	3.53%	1.37%	2.15%	12.18%	12.99%
White Eagle Credit Union	\$149,497	\$96,750	\$126,581	76.43%	\$3,359	5.15%	1.02%	4.13%	17.95%	18.41%
Quantum Credit Union	\$154,726	\$118,515	\$132,778	89.26%	\$4,485	4.92%	1.60%	3.32%	7.66%	9.09%
Wichita Federal Credit Union	\$212,625	\$172,275	\$184,475	93.39%	\$3,635	6.81%	2.50%	4.31%	20.39%	23.62%
Frontier Community Credit Union	\$214,658	\$151,747	\$188,016	80.71%	\$3,548	5.51%	1.95%	3.55%	10.39%	11.55%
Average of Asset Group A	\$44,649	\$27,284	\$38,534	68.25%	\$4,130	4.72%	1.08%	3.64%	6.21%	8.79%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

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	\$413,606	\$193,663	\$339,783	57.00%	\$6,267	4.16%	2.15%	2.01%	13.16%	18.44%
Mid-American Credit Union	\$438,336	\$390,829	\$360,130	108.52%	\$4,040	5.11%	2.00%	3.12%	14.78%	15.21%
Average of Asset Group B	\$425,971	\$292,246	\$349,957	82.76%	\$5,154	4.64%	2.08%	2.57%	13.97%	16.83%
Asset Group C - \$501 million to \$1 billion in total assets										
Envista Federal Credit Union	\$573,368	\$457,019	\$488,280	93.60%	\$3,518	4.88%	1.32%	3.56%	19.29%	19.85%
Heartland Credit Union	\$632,086	\$527,630	\$543,430	97.09%	\$4,597	5.43%	1.81%	3.63%	9.15%	12.96%
Mainstreet Federal Credit Union	\$675,854	\$369,000	\$589,567	62.59%	\$4,598	3.87%	0.95%	2.92%	14.12%	9.74%
Azura Credit Union	\$825,597	\$564,642	\$685,245	82.40%	\$4,549	5.50%	1.88%	3.62%	21.04%	17.21%
Average of Asset Group C	\$676,726	\$479,573	\$576,631	83.92%	\$4,316	4.92%	1.49%	3.43%	15.90%	14.94%
Asset Group D - Over \$1 billion in total assets										
Golden Plains Credit Union	\$1,007,898	\$883,323	\$836,880	105.55%	\$4,765	5.36%	2.36%	3.00%	6.27%	11.89%
Mazuma Credit Union	\$1,030,357	\$714,061	\$814,155	87.71%	\$3,994	5.39%	1.84%	3.56%	23.19%	15.14%
Credit Union of America	\$1,530,078	\$1,274,739	\$1,215,968	104.83%	\$5,285	5.46%	2.14%	3.32%	3.64%	8.93%
Millennium Corporate Credit Union	\$1,733,186	\$23,676	\$1,605,089	1.48%	\$42,273	4.59%	3.55%	NA	138.57%	205.58%
Meritrust Federal Credit Union	\$1,943,479	\$1,531,017	\$1,563,051	97.95%	\$5,339	4.76%	1.87%	2.90%	15.56%	17.14%
CommunityAmerica Credit Union	\$5,310,689	\$3,232,935	\$4,139,534	78.10%	\$5,012	5.61%	2.58%	3.03%	44.18%	19.33%
Average of Asset Group D	\$2,092,615	\$1,276,625	\$1,695,780	79.27%	\$11,111	5.20%	2.39%	3.16%	38.57%	46.34%

Source: SNL Financial

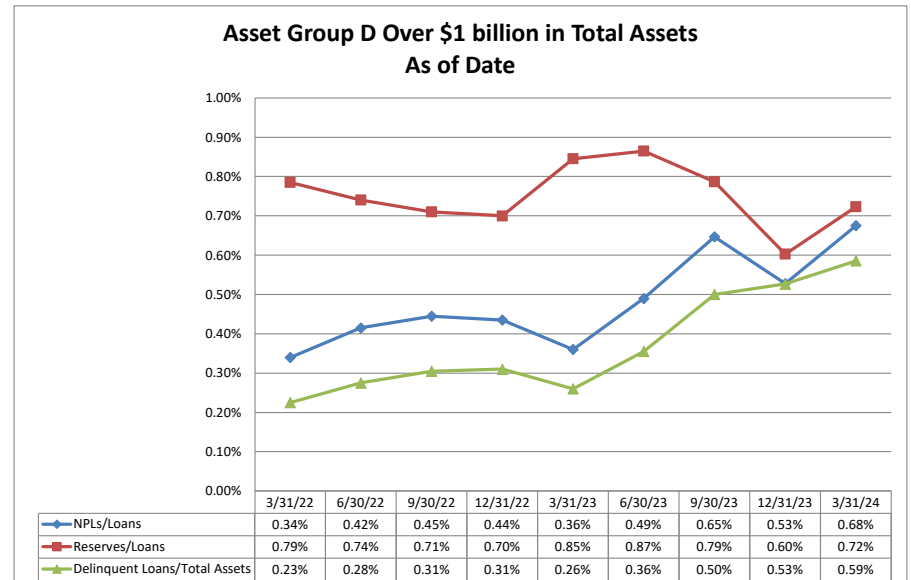
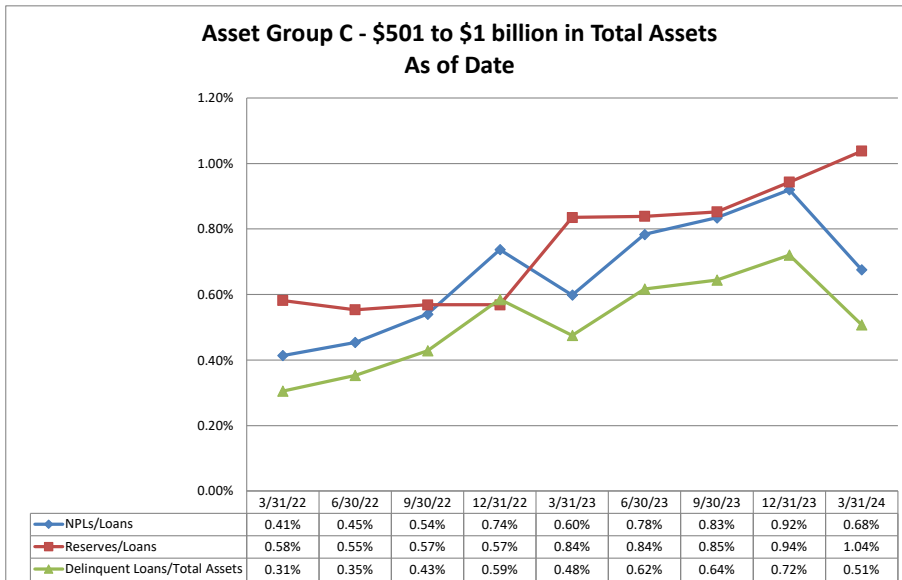
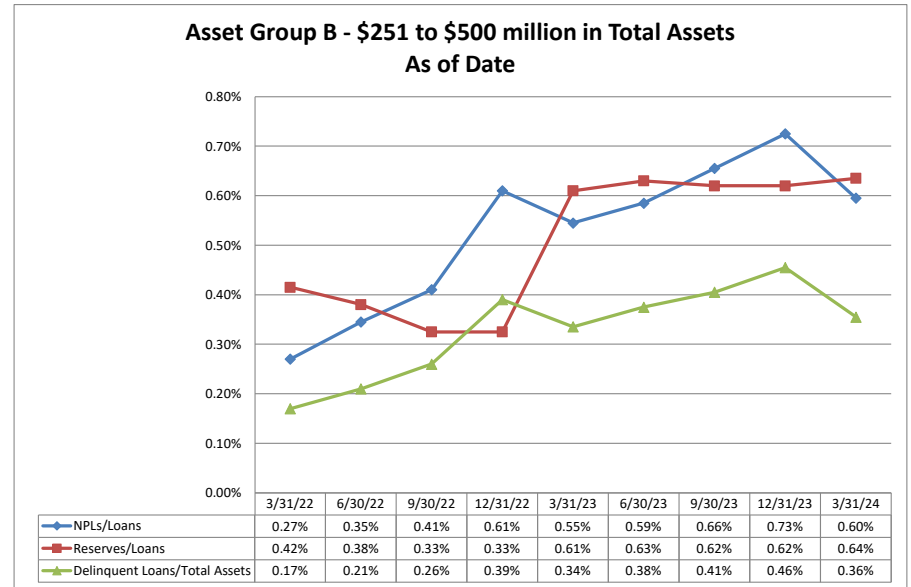
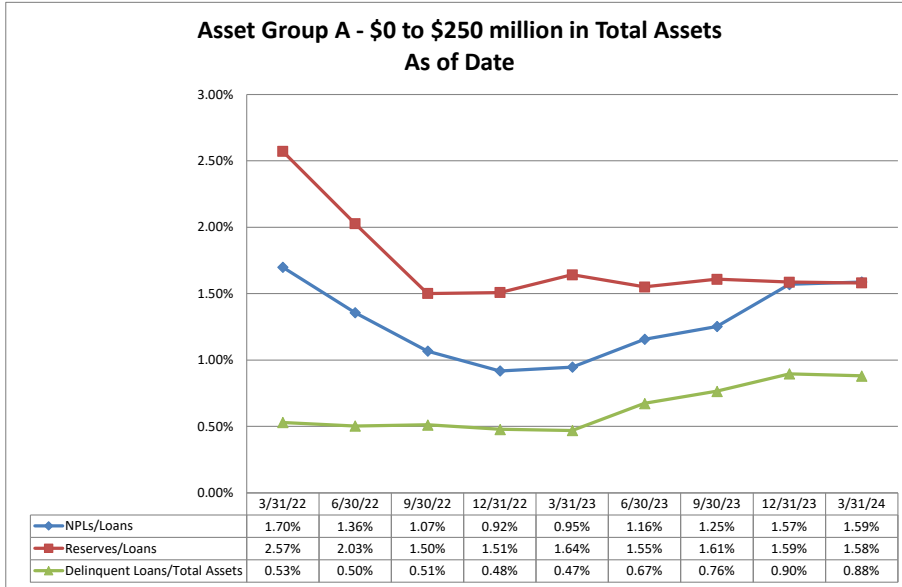
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Asset Quality

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

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							
Catholics United Credit Union	\$196	\$2	5.41%	10.81%	200.00%	6.06%	1.02%
Sunflower Federal Credit Union	\$370	\$25	7.18%	3.45%	48.00%	43.86%	6.76%
Quindaro Homes Federal Credit Union	\$521	\$9	2.74%	0.00%	0.00%	3.61%	1.73%
Mid Plains Credit Union	\$1,204	\$32	3.36%	2.52%	75.00%	13.68%	2.66%
Christ the King Parish Federal Credit Union	\$1,286	\$0	0.00%	0.18%	NA	0.00%	0.00%
Kan Colo Credit Union	\$1,339	\$46	15.18%	7.92%	52.17%	23.83%	3.44%
Salina Municipal Credit Union	\$1,700	\$0	0.00%	0.32%	NA	0.00%	0.00%
Eagle Federal Credit Union	\$1,902	\$12	1.03%	3.76%	366.67%	5.56%	0.63%
Wakarusa Valley Credit Union	\$2,052	\$67	4.38%	3.86%	88.06%	39.18%	3.27%
C & R Credit Union	\$3,757	\$6	0.21%	0.56%	266.67%	3.57%	0.16%
Central Kansas Education Credit Union	\$5,039	\$3	0.08%	0.21%	266.67%	0.40%	0.06%
Ellis Credit Union	\$5,116	\$0	0.00%	4.67%	NA	0.00%	0.00%
Hutchinson Postal and Community Credit Union	\$5,284	\$32	0.85%	0.61%	71.88%	3.54%	0.61%
Morton Credit Union	\$5,413	\$36	0.85%	1.65%	194.44%	4.96%	0.67%
Tri-County Credit Union	\$5,472	\$21	2.00%	3.81%	190.48%	2.25%	0.38%
Topeka Police Credit Union	\$6,807	\$0	0.00%	1.03%	NA	0.00%	0.00%
KC Fairfax Federal Credit Union	\$7,540	\$121	3.31%	1.75%	52.89%	12.83%	1.60%
Peoples Choice Credit Union	\$7,559	\$112	4.19%	0.79%	18.75%	6.38%	1.48%
Topeka Firemen's Credit Union	\$9,315	\$8	0.15%	0.58%	387.50%	0.28%	0.09%
Crossroads Credit Union	\$11,322	\$212	2.86%	1.13%	39.62%	9.45%	1.87%
1st Kansas Credit Union	\$11,354	\$30	0.54%	0.85%	156.67%	1.29%	0.26%
Garden City Teachers Federal Credit Union	\$14,782	\$12	0.14%	0.51%	358.33%	1.92%	0.08%
Kansas City Kansas Firemen & Police Credit Union	\$16,493	\$136	1.48%	3.75%	253.68%	4.46%	0.82%
Hutchinson Government Employees Credit Union	\$20,691	\$151	1.47%	2.03%	137.75%	11.20%	0.73%
Salina Interparochial Credit Union	\$21,196	\$606	3.62%	4.35%	120.13%	8.94%	2.86%
Co-Operative Credit Union	\$22,143	\$53	0.45%	0.21%	47.17%	1.96%	0.24%
Wheat State Credit Union	\$23,924	\$585	2.81%	2.21%	78.63%	23.72%	2.45%
Bell Credit Union	\$24,393	\$202	1.14%	0.98%	86.63%	8.23%	0.83%
Reliance Credit Union	\$27,659	\$7	0.06%	1.36%	NM	0.19%	0.03%
Sunflower Community Federal Credit Union	\$27,936	\$494	2.36%	1.01%	42.91%	20.20%	1.77%
KUMC Credit Union	\$28,843	\$13	0.10%	0.28%	269.23%	0.42%	0.05%
Campus Credit Union	\$34,071	\$714	2.91%	3.02%	103.92%	20.66%	2.10%
Credit Union of Emporia	\$36,248	\$25	0.21%	0.31%	148.00%	0.67%	0.07%
U S P L K Employees Federal Credit Union	\$36,432	\$47	0.45%	0.14%	31.91%	1.04%	0.13%
Catholic Family Federal Credit Union	\$39,257	\$144	0.74%	1.32%	179.86%	4.36%	0.37%

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

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 1st Federal Credit Union	\$40,905	\$20	0.30%	0.70%	235.00%	0.29%	0.05%
McPherson Co-Op Credit Union	\$45,410	\$2	0.01%	0.13%	NM	0.06%	0.00%
B&V Credit Union	\$50,539	\$361	1.84%	2.51%	136.57%	4.53%	0.71%
Kansas Blue Cross - Blue Shield Credit Union	\$54,688	\$49	0.17%	0.31%	185.71%	0.53%	0.09%
ARK Valley Credit Union	\$56,850	\$65	0.19%	0.34%	178.46%	0.90%	0.11%
United Northwest Federal Credit Union	\$57,050	\$59	0.29%	1.18%	410.17%	0.72%	0.10%
Panhandle Federal Credit Union	\$64,719	\$78	0.25%	0.27%	106.41%	0.75%	0.12%
Dillon Credit Union	\$66,861	\$383	0.87%	0.48%	54.57%	4.24%	0.57%
Midwest Regional Credit Union	\$72,732	\$210	0.61%	0.82%	133.81%	3.11%	0.29%
SM Federal Credit Union	\$76,066	\$457	0.98%	0.17%	17.29%	3.16%	0.60%
Mid-Kansas Credit Union	\$81,140	\$1,562	2.57%	0.88%	34.25%	28.47%	1.93%
Farmway Credit Union	\$96,161	\$607	0.97%	1.39%	143.00%	2.65%	0.63%
Credit Union of Dodge City	\$107,639	\$240	0.45%	0.48%	106.67%	2.81%	0.22%
Kansas Teachers Community Credit Union	\$124,139	\$934	1.22%	0.17%	14.03%	7.16%	0.75%
Kansas State University Federal Credit Union	\$126,007	\$644	1.02%	1.07%	105.59%	4.83%	0.51%
Emporia State Federal Credit Union	\$134,687	\$171	0.21%	0.39%	183.63%	1.26%	0.13%
White Eagle Credit Union	\$149,497	\$75	0.08%	0.60%	776.00%	0.45%	0.05%
Quantum Credit Union	\$154,726	\$379	0.32%	0.53%	165.96%	2.69%	0.24%
Wichita Federal Credit Union	\$212,625	\$2,193	1.27%	1.46%	115.05%	9.90%	1.03%
Frontier Community Credit Union	\$214,658	\$2,219	1.46%	1.10%	75.30%	13.49%	1.03%
Average of Asset Group A	\$44,649	\$267	1.59%	1.58%	153.29%	6.92%	0.88%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

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	\$413,606	\$1,601	0.83%	0.54%	65.21%	9.18%	0.39%
Mid-American Credit Union	\$438,336	\$1,418	0.36%	0.73%	199.86%	4.74%	0.32%
Average of Asset Group B	\$425,971	\$1,510	0.60%	0.64%	132.54%	6.96%	0.36%
Asset Group C - \$501 million to \$1 billion in total assets							
Envista Federal Credit Union	\$573,368	\$2,272	0.50%	0.85%	170.73%	5.67%	0.40%
Heartland Credit Union	\$632,086	\$5,799	1.10%	1.08%	98.57%	10.36%	0.92%
Mainstreet Federal Credit Union	\$675,854	\$1,022	0.28%	0.60%	214.87%	5.43%	0.15%
Azura Credit Union	\$825,597	\$4,609	0.82%	1.62%	198.72%	5.59%	0.56%
Average of Asset Group C	\$676,726	\$3,426	0.68%	1.04%	170.72%	6.76%	0.51%
Asset Group D - Over \$1 billion in total assets							
Golden Plains Credit Union	\$1,007,898	\$4,810	0.54%	0.74%	135.57%	5.27%	0.48%
Mazuma Credit Union	\$1,030,357	\$10,034	1.41%	1.19%	84.33%	9.73%	0.97%
Credit Union of America	\$1,530,078	\$6,331	0.50%	0.65%	131.16%	3.59%	0.41%
Millennium Corporate Credit Union	\$1,733,186	NA	0.00%	0.00%	0.00%	NA	NA
Meritrust Federal Credit Union	\$1,943,479	\$8,351	0.55%	0.68%	124.05%	7.42%	0.43%
CommunityAmerica Credit Union	\$5,310,689	\$33,875	1.05%	1.08%	103.54%	7.37%	0.64%
Average of Asset Group D	\$2,092,615	\$12,680	0.68%	0.72%	96.44%	6.68%	0.59%

Source: SNL Financial

Note: Report includes only bank-level data.

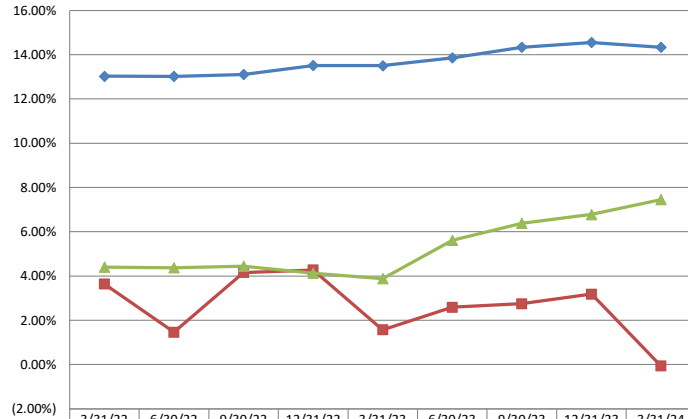
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Net Worth

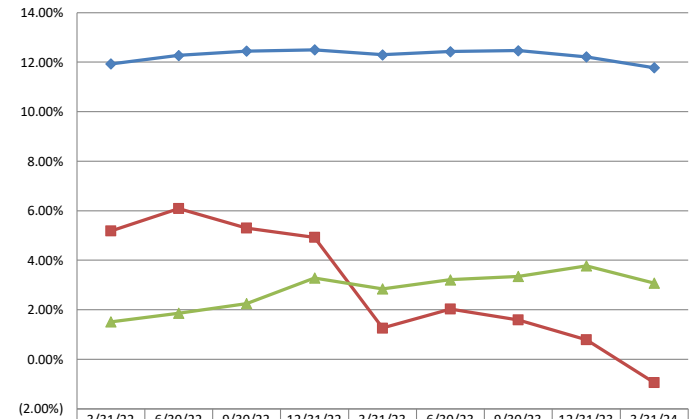
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



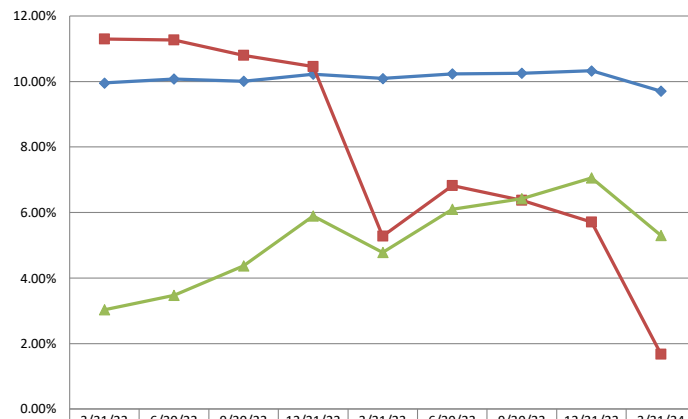
Net Worth/ Assets	13.03%	13.02%	13.11%	13.51%	13.51%	13.85%	14.33%	14.56%	14.33%
Net Worth Growth (Decline) - YTD	3.63%	1.46%	4.16%	4.27%	1.57%	2.59%	2.74%	3.18%	(0.07%)
Total Delinquent Lns/ Net Worth	4.40%	4.37%	4.45%	4.13%	3.89%	5.62%	6.38%	6.78%	7.45%

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



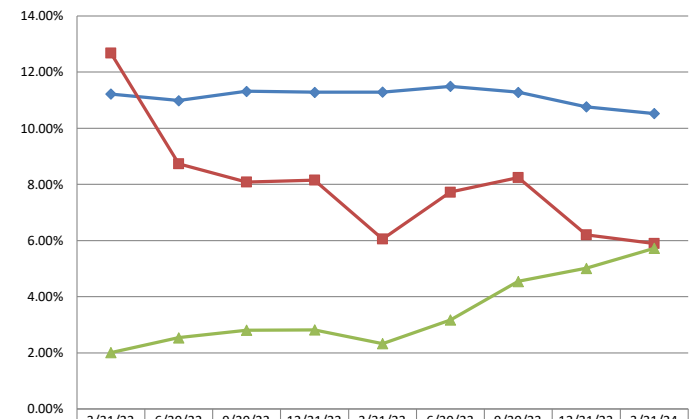
Net Worth/ Assets	11.93%	12.27%	12.45%	12.50%	12.30%	12.43%	12.47%	12.22%	11.78%
Net Worth Growth (Decline) - YTD	5.19%	6.09%	5.30%	4.93%	1.26%	2.03%	1.59%	0.79%	(0.94%)
Total Delinquent Lns/ Net Worth	1.51%	1.86%	2.25%	3.29%	2.85%	3.21%	3.35%	3.78%	3.08%

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



Net Worth/ Assets	9.95%	10.08%	10.01%	10.22%	10.09%	10.23%	10.25%	10.33%	9.70%
Net Worth Growth (Decline) - YTD	11.30%	11.27%	10.80%	10.46%	5.28%	6.83%	6.37%	5.71%	1.68%
Total Delinquent Lns/ Net Worth	3.04%	3.47%	4.37%	5.89%	4.78%	6.10%	6.42%	7.06%	5.30%

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



Net Worth/ Assets	11.22%	10.99%	11.32%	11.28%	11.29%	11.49%	11.28%	10.76%	10.52%
Net Worth Growth (Decline) - YTD	12.68%	8.73%	8.09%	8.16%	6.06%	7.73%	8.24%	6.20%	5.90%
Total Delinquent Lns/ Net Worth	2.01%	2.54%	2.81%	2.82%	2.33%	3.17%	4.55%	5.01%	5.73%

Source: SNL Financial

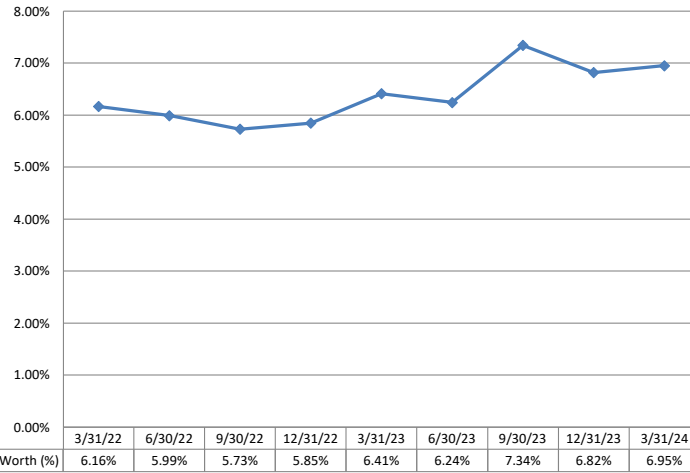
Note: Report includes only bank-level data.

NA = data was not available.

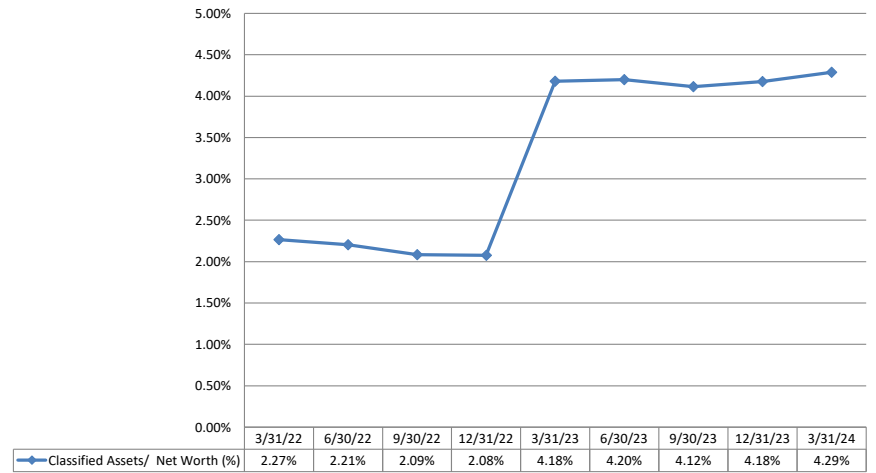
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

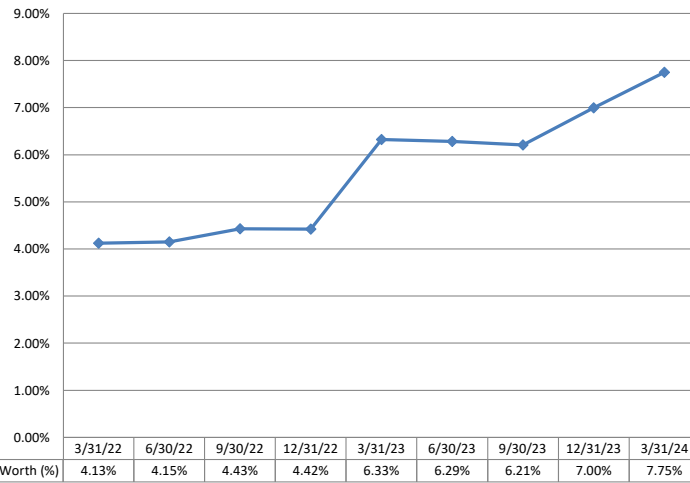
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



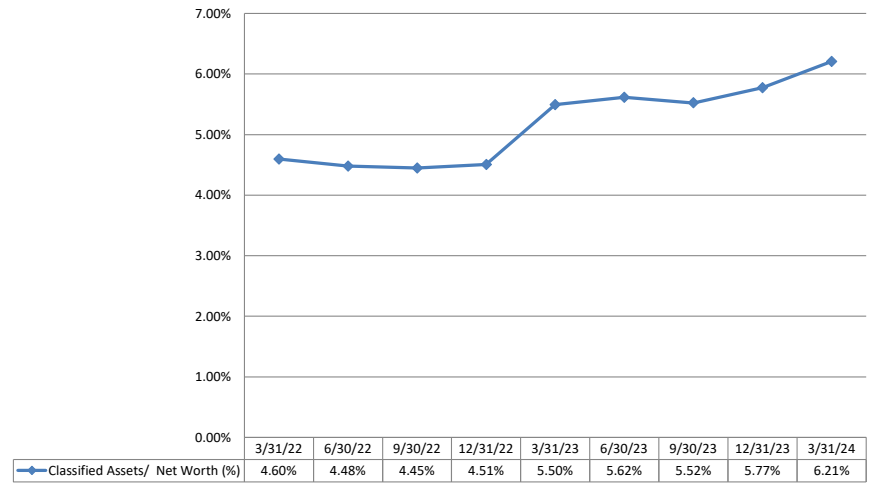
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets						
Catholics United Credit Union	\$196	\$29	14.80%	(13.33%)	6.90%	13.79%
Sunflower Federal Credit Union	\$370	\$46	12.43%	(39.22%)	54.35%	26.09%
Quindaro Homes Federal Credit Union	\$521	\$249	47.79%	6.53%	3.61%	0.00%
Mid Plains Credit Union	\$1,204	\$210	17.44%	3.85%	15.24%	11.43%
Christ the King Parish Federal Credit Union	\$1,286	\$177	13.76%	(19.35%)	0.00%	0.56%
Kan Colo Credit Union	\$1,339	\$169	12.62%	9.70%	27.22%	14.20%
Salina Municipal Credit Union	\$1,700	\$177	10.41%	(6.67%)	0.00%	1.69%
Eagle Federal Credit Union	\$1,902	\$172	9.04%	19.51%	6.98%	25.58%
Wakarusa Valley Credit Union	\$2,052	\$112	5.46%	(125.15%)	59.82%	52.68%
C & R Credit Union	\$3,757	\$544	14.48%	5.21%	1.10%	2.94%
Central Kansas Education Credit Union	\$5,039	\$751	14.90%	2.68%	0.40%	1.07%
Ellis Credit Union	\$5,116	\$892	17.44%	2.71%	0.00%	10.87%
Hutchinson Postal and Community Credit Union	\$5,284	\$882	16.69%	(4.93%)	3.63%	2.61%
Morton Credit Union	\$5,413	\$656	12.12%	(1.82%)	5.49%	10.67%
Tri-County Credit Union	\$5,472	\$892	16.30%	3.16%	2.35%	4.48%
Topeka Police Credit Union	\$6,807	\$887	13.03%	10.65%	0.00%	6.43%
KC Fairfax Federal Credit Union	\$7,540	\$879	11.66%	(10.63%)	13.77%	7.28%
Peoples Choice Credit Union	\$7,559	\$1,796	23.76%	1.12%	6.24%	1.17%
Topeka Firemen's Credit Union	\$9,315	\$2,832	30.40%	0.85%	0.28%	1.09%
Crossroads Credit Union	\$11,322	\$2,160	19.08%	9.28%	9.81%	3.89%
1st Kansas Credit Union	\$11,354	\$2,314	20.38%	2.96%	1.30%	2.03%
Garden City Teachers Federal Credit Union	\$14,782	\$1,217	8.23%	15.71%	0.99%	3.53%
Kansas City Kansas Firemen & Police Credit Union	\$16,493	\$2,896	17.56%	2.78%	4.70%	11.91%
Hutchinson Government Employees Credit Union	\$20,691	\$2,604	12.59%	35.27%	5.80%	7.99%
Salina Interparochial Credit Union	\$21,196	\$6,055	28.57%	3.13%	10.01%	12.02%
Co-Operative Credit Union	\$22,143	\$2,676	12.09%	3.47%	1.98%	0.93%
Wheat State Credit Union	\$23,924	\$2,150	8.99%	(37.13%)	27.21%	21.40%
Bell Credit Union	\$24,393	\$2,278	9.34%	10.27%	8.87%	7.68%
Reliance Credit Union	\$27,659	\$3,486	12.60%	2.42%	0.20%	4.65%
Sunflower Community Federal Credit Union	\$27,936	\$2,298	8.23%	6.73%	21.50%	9.23%
KUMC Credit Union	\$28,843	\$3,066	10.63%	12.51%	0.42%	1.14%
Campus Credit Union	\$34,071	\$3,358	9.86%	(4.48%)	21.26%	22.10%
Credit Union of Emporia	\$36,248	\$5,215	14.39%	8.38%	0.48%	0.71%
U S P L K Employees Federal Credit Union	\$36,432	\$4,525	12.42%	3.84%	1.04%	0.33%
Catholic Family Federal Credit Union	\$39,257	\$3,068	7.82%	3.68%	4.69%	8.44%

Source: SNL Financial

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Net Worth

March 31, 2024

Run Date: May 15, 2024

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 1st Federal Credit Union	\$40,905	\$6,883	16.83%	10.19%	0.29%	0.68%
McPherson Co-Op Credit Union	\$45,410	\$3,405	7.50%	8.89%	0.06%	1.41%
B&V Credit Union	\$50,539	\$7,664	15.16%	(9.18%)	4.71%	6.43%
Kansas Blue Cross - Blue Shield Credit Union	\$54,688	\$9,100	16.64%	4.44%	0.54%	1.00%
ARK Valley Credit Union	\$56,850	\$7,069	12.43%	8.61%	0.92%	1.64%
United Northwest Federal Credit Union	\$57,050	\$7,942	13.92%	3.86%	0.74%	3.05%
Panhandle Federal Credit Union	\$64,719	\$10,314	15.94%	1.71%	0.76%	0.80%
Dillon Credit Union	\$66,861	\$9,202	13.76%	6.36%	4.16%	2.27%
Midwest Regional Credit Union	\$72,732	\$6,475	8.90%	8.00%	3.24%	4.34%
SM Federal Credit Union	\$76,066	\$14,390	18.92%	0.53%	3.18%	0.55%
Mid-Kansas Credit Union	\$81,140	\$6,312	7.78%	(15.77%)	24.75%	8.48%
Farmway Credit Union	\$96,161	\$22,030	22.91%	1.97%	2.76%	3.94%
Credit Union of Dodge City	\$107,639	\$11,612	10.79%	12.03%	2.07%	2.20%
Kansas Teachers Community Credit Union	\$124,139	\$16,239	13.08%	2.23%	5.75%	0.81%
Kansas State University Federal Credit Union	\$126,007	\$13,038	10.35%	7.53%	4.94%	5.22%
Emporia State Federal Credit Union	\$134,687	\$13,222	9.82%	4.68%	1.29%	2.37%
White Eagle Credit Union	\$149,497	\$21,649	14.48%	9.38%	0.35%	2.69%
Quantum Credit Union	\$154,726	\$14,409	9.31%	2.94%	2.63%	4.37%
Wichita Federal Credit Union	\$212,625	\$28,643	13.47%	4.01%	7.66%	8.81%
Frontier Community Credit Union	\$214,658	\$19,412	9.04%	0.06%	11.43%	8.61%
Average of Asset Group A	\$44,649	\$5,650	14.33%	(0.07%)	7.45%	6.95%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

March 31, 2024

Run Date: May 15, 2024

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	\$413,606	\$57,934	14.01%	(1.96%)	2.76%	1.80%
Mid-American Credit Union	\$438,336	\$41,829	9.54%	0.08%	3.39%	6.78%
Average of Asset Group B	\$425,971	\$49,882	11.78%	(0.94%)	3.08%	4.29%
Asset Group C - \$501 million to \$1 billion in total assets						
Envista Federal Credit Union	\$573,368	\$63,944	11.15%	6.22%	3.55%	6.07%
Heartland Credit Union	\$632,086	\$55,855	8.84%	(5.25%)	10.38%	10.23%
Mainstreet Federal Credit Union	\$675,854	\$58,787	8.70%	5.67%	1.74%	3.74%
Azura Credit Union	\$825,597	\$83,537	10.12%	0.06%	5.52%	10.96%
Average of Asset Group C	\$676,726	\$65,531	9.70%	1.68%	5.30%	7.75%
Asset Group D - Over \$1 billion in total assets						
Golden Plains Credit Union	\$1,007,898	\$111,502	11.06%	6.12%	4.31%	5.85%
Mazuma Credit Union	\$1,030,357	\$104,370	10.13%	1.24%	9.61%	8.11%
Credit Union of America	\$1,530,078	\$197,434	12.90%	5.09%	3.21%	4.21%
Millennium Corporate Credit Union	\$1,733,186	NA	NA	NA	NA	NA
Meritrust Federal Credit Union	\$1,943,479	\$178,782	9.20%	9.04%	4.67%	5.79%
CommunityAmerica Credit Union	\$5,310,689	\$495,217	9.32%	8.00%	6.84%	7.08%
Average of Asset Group D	\$2,092,615	\$217,461	10.52%	5.90%	5.73%	6.21%

Source: SNL Financial

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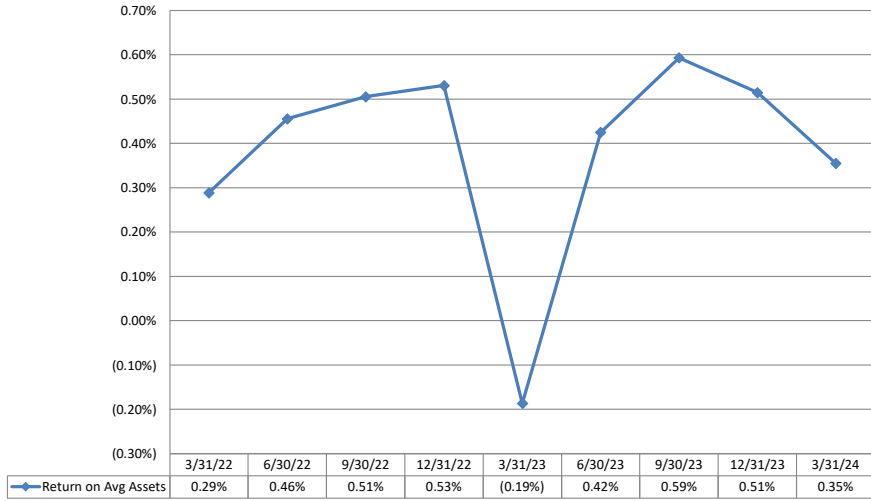
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Missouri

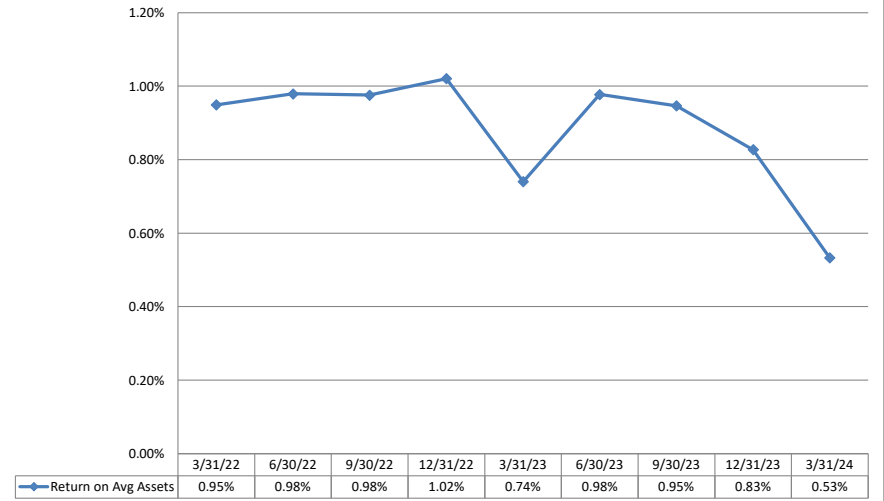
Performance Analysis

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

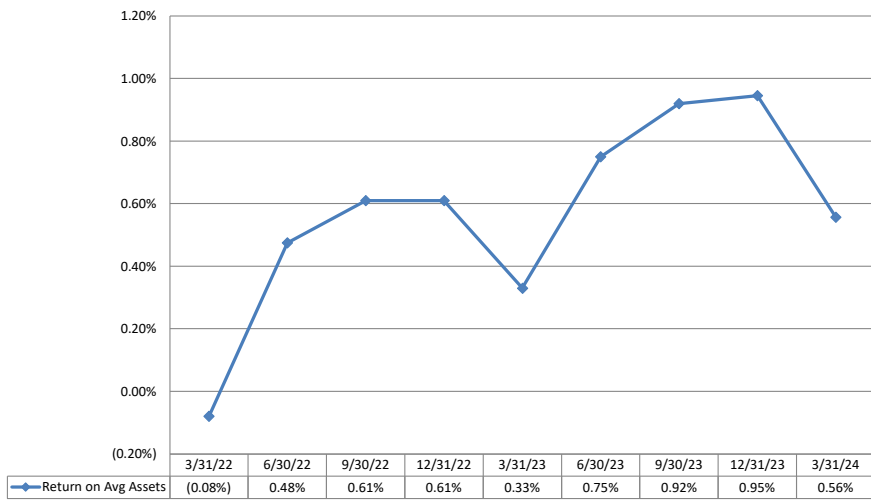
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



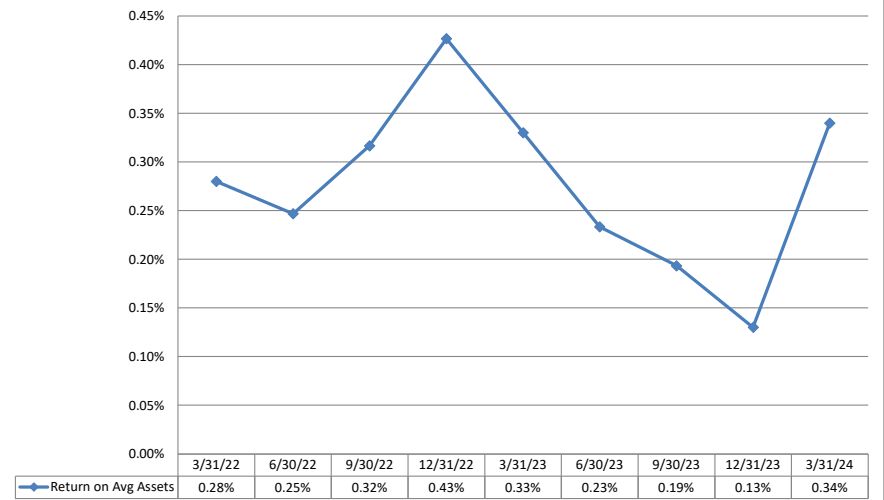
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



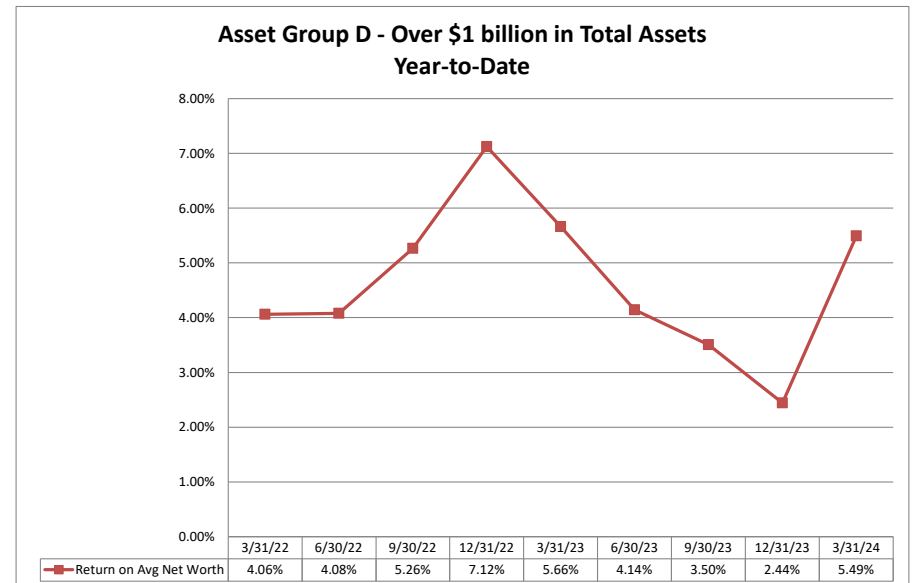
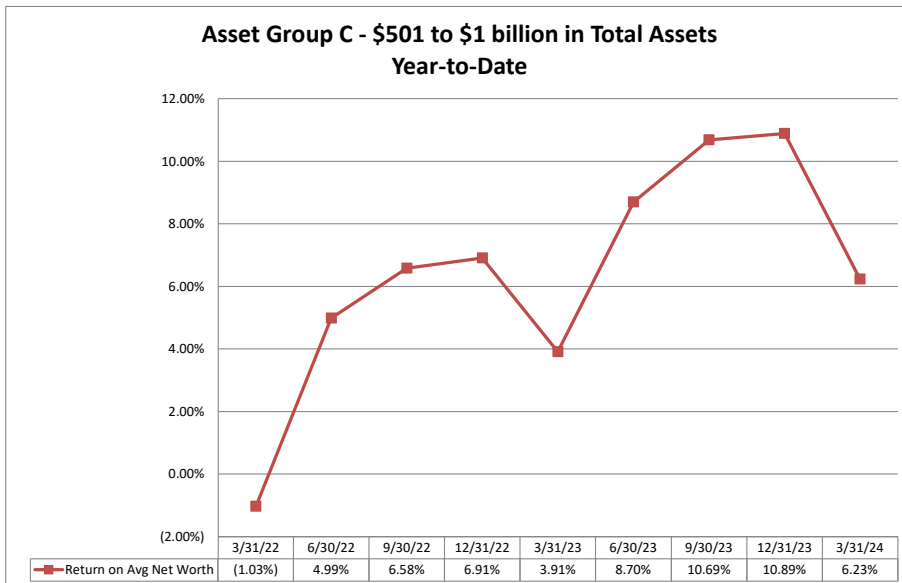
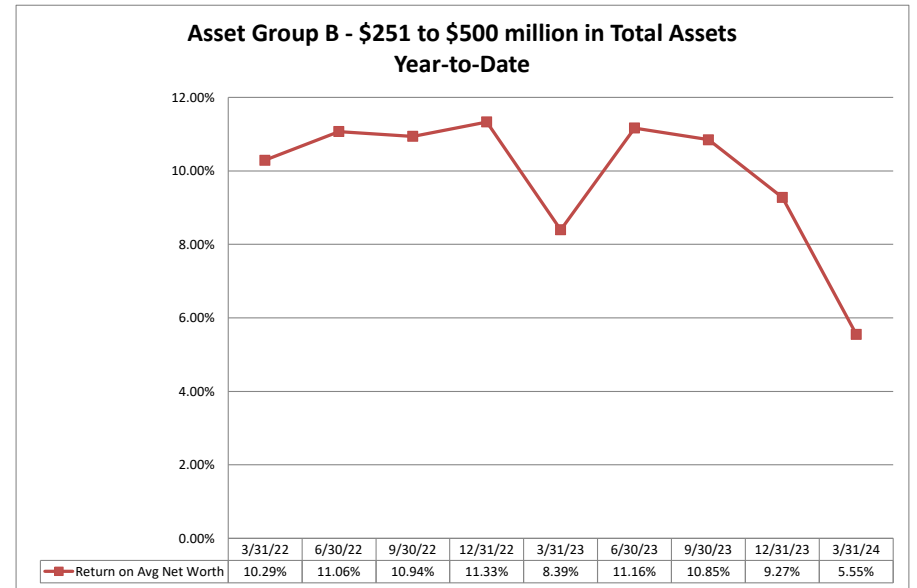
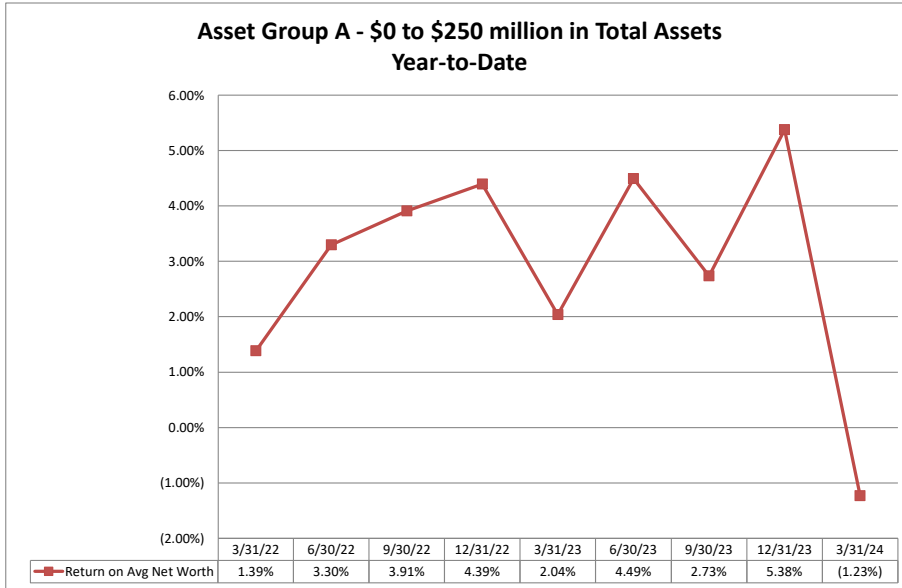
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

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											
West Side Baptist Church Federal Credit Union	\$407	(\$2)	(1.99%)	(17.02%)	183.33%	NA	(\$2)	(1.99%)	(17.02%)	183.33%	NA
Atlas Credit Union	\$475	(\$1)	(0.83%)	(4.76%)	125.00%	\$16	(\$1)	(0.83%)	(4.76%)	125.00%	\$16
Procter & Gamble Employees Credit Union	\$845	\$3	1.43%	7.19%	85.71%	\$24	\$3	1.43%	7.19%	85.71%	\$24
Co-Lib Credit Union	\$1,169	\$16	5.52%	39.75%	30.00%	\$0	\$16	5.52%	39.75%	30.00%	\$0
Bluescope Employees' Credit Union	\$1,515	\$1	0.26%	2.70%	94.44%	\$60	\$1	0.26%	2.70%	94.44%	\$60
St. Augustine Credit Union	\$1,646	\$4	0.97%	8.47%	54.55%	NA	\$4	0.97%	8.47%	54.55%	NA
Southwest Counties School Employees Credit Union	\$1,765	\$4	0.90%	7.05%	68.42%	\$48	\$4	0.90%	7.05%	68.42%	\$48
Northeast Regional Credit Union	\$1,854	\$1	0.22%	1.83%	95.00%	\$32	\$1	0.22%	1.83%	95.00%	\$32
Neosho School Employees Credit Union	\$2,026	\$4	0.78%	3.60%	77.78%	\$48	\$4	0.78%	3.60%	77.78%	\$48
Bothwell Hospital Employees Credit Union	\$2,137	\$4	0.77%	9.82%	86.67%	\$34	\$4	0.77%	9.82%	86.67%	\$34
WeDevelopment Federal Credit Union	\$2,988	(\$119)	(15.67%)	(75.44%)	300.00%	\$56	(\$119)	(15.67%)	(75.44%)	300.00%	\$56
J.C. Federal Employees Credit Union	\$3,046	\$6	0.78%	3.62%	74.36%	\$64	\$6	0.78%	3.62%	74.36%	\$64
Our Lady of Snows Credit Union	\$4,749	\$14	1.19%	9.59%	71.79%	\$16	\$14	1.19%	9.59%	71.79%	\$16
Dexter Public School Credit Union	\$5,044	\$8	0.64%	5.04%	69.57%	\$28	\$8	0.64%	5.04%	69.57%	\$28
Sikeston Public Schools Credit Union	\$5,126	\$16	1.25%	7.23%	58.97%	NA	\$16	1.25%	7.23%	58.97%	NA
Fedco Credit Union	\$6,428	\$13	0.82%	7.58%	36.36%	NA	\$13	0.82%	7.58%	36.36%	NA
KC Unidos Federal Credit Union	\$6,759	\$44	2.64%	7.76%	70.97%	\$46	\$44	2.64%	7.76%	70.97%	\$46
Southeast Missouri Community Credit Union	\$7,344	(\$58)	(3.18%)	(31.87%)	243.48%	\$61	(\$58)	(3.18%)	(31.87%)	243.48%	\$61
Lovers Lane Credit Union	\$8,016	\$4	0.20%	1.44%	58.82%	\$48	\$4	0.20%	1.44%	58.82%	\$48
Community First Credit Union	\$8,441	\$9	0.43%	4.41%	67.96%	\$34	\$9	0.43%	4.41%	67.96%	\$34
Saint Joseph Teachers' Credit Union	\$8,667	\$9	0.41%	4.74%	90.36%	\$52	\$9	0.41%	4.74%	90.36%	\$52
Missouri Baptist Credit Union	\$8,944	\$8	0.36%	5.30%	77.27%	\$40	\$8	0.36%	5.30%	77.27%	\$40
South Central Missouri Credit Union	\$9,572	(\$5)	(0.21%)	(1.42%)	78.33%	\$42	(\$5)	(0.21%)	(1.42%)	78.33%	\$42
K.C. Area Credit Union	\$10,683	\$20	0.76%	4.48%	83.44%	\$66	\$20	0.76%	4.48%	83.44%	\$66
Northwest Missouri Regional Credit Union	\$11,417	\$37	1.32%	13.06%	78.26%	\$43	\$37	1.32%	13.06%	78.26%	\$43
Academic Employees Credit Union	\$14,712	\$51	1.40%	24.88%	79.65%	\$63	\$51	1.40%	24.88%	79.65%	\$63
Burlington Northtown Community Credit Union	\$15,241	\$58	1.53%	8.05%	69.23%	\$82	\$58	1.53%	8.05%	69.23%	\$82
Patriot Credit Union	\$15,459	\$45	1.16%	16.19%	66.86%	\$69	\$45	1.16%	16.19%	66.86%	\$69
Division #6 Highway Credit Union	\$15,988	\$14	0.35%	2.27%	83.78%	\$43	\$14	0.35%	2.27%	83.78%	\$43
Independence Teachers Credit Union	\$16,483	\$31	0.76%	5.78%	60.67%	\$62	\$31	0.76%	5.78%	60.67%	\$62
Catholic Family Credit Union	\$16,702	\$31	0.75%	8.84%	78.17%	\$84	\$31	0.75%	8.84%	78.17%	\$84
Stationery Credit Union	\$16,707	\$28	0.67%	5.63%	86.15%	\$74	\$28	0.67%	5.63%	86.15%	\$74
Cape Regional Credit Union	\$17,874	(\$28)	(0.64%)	(8.54%)	86.01%	\$51	(\$28)	(0.64%)	(8.54%)	86.01%	\$51
United Labor Credit Union	\$18,716	\$47	1.01%	14.21%	78.27%	\$84	\$47	1.01%	14.21%	78.27%	\$84
St. Louis Newspaper Carriers Credit Union	\$20,375	(\$32)	(0.61%)	(8.57%)	NM	\$88	(\$32)	(0.61%)	(8.57%)	NM	\$88
Legacy Credit Union	\$20,798	\$35	0.68%	4.56%	68.63%	\$63	\$35	0.68%	4.56%	68.63%	\$63
Desoto Mo Pac Credit Union	\$21,283	\$46	0.88%	7.08%	70.41%	\$53	\$46	0.88%	7.08%	70.41%	\$53

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

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)											
Summit Ridge Credit Union	\$21,323	(\$12)	(0.23%)	(2.83%)	103.65%	\$94	(\$12)	(0.23%)	(2.83%)	103.65%	\$94
St. Louis Policemens Credit Union	\$22,054	(\$25)	(0.46%)	(2.95%)	94.01%	\$80	(\$25)	(0.46%)	(2.95%)	94.01%	\$80
Leadco Community Credit Union	\$22,347	(\$11)	(0.20%)	(2.26%)	100.68%	\$49	(\$11)	(0.20%)	(2.26%)	100.68%	\$49
Highway Crossroads Credit Union	\$23,881	\$28	0.46%	3.22%	73.63%	\$62	\$28	0.46%	3.22%	73.63%	\$62
County Credit Union	\$25,064	\$15	0.24%	2.18%	92.15%	\$79	\$15	0.24%	2.18%	92.15%	\$79
Highway Alliance Credit Union	\$26,493	\$40	0.60%	5.47%	74.73%	\$47	\$40	0.60%	5.47%	74.73%	\$47
Columbia Credit Union	\$31,411	\$108	1.37%	14.84%	78.54%	\$121	\$108	1.37%	14.84%	78.54%	\$121
Edison Credit Union	\$32,086	\$43	0.54%	5.08%	84.14%	\$91	\$43	0.54%	5.08%	84.14%	\$91
District One Highway Credit Union	\$32,148	\$33	0.41%	2.65%	72.58%	\$73	\$33	0.41%	2.65%	72.58%	\$73
Lutheran Federal Credit Union	\$32,650	\$35	0.43%	5.14%	87.41%	\$105	\$35	0.43%	5.14%	87.41%	\$105
Show-Me Credit Union	\$34,418	\$133	1.54%	11.35%	68.35%	\$69	\$133	1.54%	11.35%	68.35%	\$69
Shelter Insurance Federal Credit Union	\$37,681	\$92	1.01%	7.84%	60.63%	\$72	\$92	1.01%	7.84%	60.63%	\$72
Holy Rosary Credit Union	\$42,134	\$94	0.90%	9.97%	71.80%	\$68	\$94	0.90%	9.97%	71.80%	\$68
Joplin Metro Credit Union	\$49,072	\$341	2.79%	18.57%	56.87%	\$55	\$341	2.79%	18.57%	56.87%	\$55
Central Communications Credit Union	\$49,246	(\$152)	(1.22%)	(373.01%)	137.33%	\$59	(\$152)	(1.22%)	(373.01%)	137.33%	\$59
Kansas City Credit Union	\$54,613	(\$652)	(4.63%)	(62.15%)	87.10%	\$50	(\$652)	(4.63%)	(62.15%)	87.10%	\$50
City Credit Union	\$56,791	\$172	1.23%	10.97%	61.28%	\$69	\$172	1.23%	10.97%	61.28%	\$69
Horizon Credit Union	\$56,989	\$19	0.13%	1.37%	88.47%	\$60	\$19	0.13%	1.37%	88.47%	\$60
Raytown-Lee's Summit Community Credit Union	\$61,304	(\$97)	(0.63%)	(8.50%)	90.26%	\$68	(\$97)	(0.63%)	(8.50%)	90.26%	\$68
Members 1st Credit Union	\$62,962	\$94	0.60%	6.46%	82.15%	\$74	\$94	0.60%	6.46%	82.15%	\$74
Foundation Credit Union	\$70,113	\$9	0.05%	0.35%	89.77%	\$82	\$9	0.05%	0.35%	89.77%	\$82
Health Care Family Credit Union	\$74,563	\$82	0.44%	3.39%	84.46%	\$76	\$82	0.44%	3.39%	84.46%	\$76
CSD Credit Union	\$76,346	\$215	1.14%	9.94%	73.96%	\$85	\$215	1.14%	9.94%	73.96%	\$85
Educational Community Credit Union	\$77,183	\$123	0.64%	8.16%	85.55%	\$78	\$123	0.64%	8.16%	85.55%	\$78
Missouri Central Credit Union	\$77,353	\$143	0.74%	7.21%	80.50%	\$84	\$143	0.74%	7.21%	80.50%	\$84
Postal & Community Credit Union	\$80,264	\$219	1.11%	12.38%	69.96%	\$57	\$219	1.11%	12.38%	69.96%	\$57
Mercy Credit Union	\$83,003	\$224	1.08%	10.82%	75.52%	\$57	\$224	1.08%	10.82%	75.52%	\$57
Goetz Credit Union	\$83,984	\$280	1.36%	10.21%	70.80%	\$83	\$280	1.36%	10.21%	70.80%	\$83
Civic Central Credit Union	\$88,633	\$196	0.90%	8.95%	61.55%	\$67	\$196	0.90%	8.95%	61.55%	\$67
Volt Credit Union	\$89,745	(\$37)	(0.17%)	(1.96%)	96.64%	\$77	(\$37)	(0.17%)	(1.96%)	96.64%	\$77
Riverways Federal Credit Union	\$96,897	\$254	1.09%	14.62%	78.41%	\$66	\$254	1.09%	14.62%	78.41%	\$66

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)											
Ozark Federal Credit Union	\$106,967	\$353	1.36%	13.74%	73.02%	\$59	\$353	1.36%	13.74%	73.02%	\$59
Metro Credit Union	\$108,872	\$243	0.90%	7.82%	73.18%	\$75	\$243	0.90%	7.82%	73.18%	\$75
First Missouri Credit Union	\$112,625	\$149	0.53%	5.81%	77.09%	\$75	\$149	0.53%	5.81%	77.09%	\$75
R-G Federal Credit Union	\$134,239	\$158	0.47%	5.71%	86.62%	\$82	\$158	0.47%	5.71%	86.62%	\$82
Central Missouri Community Credit Union	\$134,317	\$331	1.00%	14.23%	79.58%	\$63	\$331	1.00%	14.23%	79.58%	\$63
Century Credit Union	\$150,152	\$447	1.20%	6.69%	64.71%	\$67	\$447	1.20%	6.69%	64.71%	\$67
Conservation Employees Credit Union	\$161,034	\$51	0.13%	1.68%	95.64%	\$107	\$51	0.13%	1.68%	95.64%	\$107
Public Safety Credit Union	\$180,336	\$458	1.02%	10.13%	78.08%	\$86	\$458	1.02%	10.13%	78.08%	\$86
Multiplii Credit Union	\$184,336	\$388	0.85%	5.84%	82.65%	\$105	\$388	0.85%	5.84%	82.65%	\$105
United Consumers Credit Union	\$207,320	\$146	0.29%	2.73%	84.65%	\$80	\$146	0.29%	2.73%	84.65%	\$80
Electro Savings Credit Union	\$210,803	(\$363)	(0.69%)	(13.82%)	107.25%	\$89	(\$363)	(0.69%)	(13.82%)	107.25%	\$89
Average of Asset Group A	\$46,774	\$60	0.35%	(1.23%)	84.92%	\$64	\$60	0.35%	(1.23%)	84.92%	\$64
Asset Group B - \$251 to \$500 million in total assets											
United Credit Union	\$274,519	\$1,246	1.82%	14.92%	68.64%	\$77	\$1,246	1.82%	14.92%	68.64%	\$77
TelComm Credit Union	\$302,810	\$368	0.49%	4.15%	79.25%	\$72	\$368	0.49%	4.15%	79.25%	\$72
Missouri Electric Cooperative Employees Credit Union	\$321,350	\$687	0.87%	11.56%	58.95%	\$129	\$687	0.87%	11.56%	58.95%	\$129
Great Plains Federal Credit Union	\$331,994	(\$944)	(1.13%)	(10.84%)	104.25%	\$65	(\$944)	(1.13%)	(10.84%)	104.25%	\$65
Blucurrent Credit Union	\$334,741	\$548	0.67%	6.60%	83.62%	\$86	\$548	0.67%	6.60%	83.62%	\$86
Alltru Federal Credit Union	\$343,822	\$447	0.52%	6.93%	80.58%	\$88	\$447	0.52%	6.93%	80.58%	\$88
Infuze Credit Union	\$369,885	\$957	1.06%	11.28%	63.39%	\$70	\$957	1.06%	11.28%	63.39%	\$70
Alliance Credit Union	\$389,639	\$225	0.23%	2.23%	85.57%	\$87	\$225	0.23%	2.23%	85.57%	\$87
Arsenal Credit Union	\$395,954	(\$86)	(0.09%)	(1.26%)	86.18%	\$94	(\$86)	(0.09%)	(1.26%)	86.18%	\$94
St. Louis Community Credit Union	\$406,924	\$863	0.86%	7.57%	73.72%	\$78	\$863	0.86%	7.57%	73.72%	\$78
Assemblies of God Credit Union	\$431,798	\$598	0.56%	7.90%	82.13%	\$92	\$598	0.56%	7.90%	82.13%	\$92
West Community Credit Union	\$482,950	\$183	0.15%	2.04%	88.25%	\$89	\$183	0.15%	2.04%	88.25%	\$89
Average of Asset Group B	\$354,858	\$446	0.53%	5.55%	78.75%	\$85	\$446	0.53%	5.55%	78.75%	\$85
Asset Group C - \$501 million to \$1 billion in total assets											
Neighbors Credit Union	\$514,709	\$52	0.04%	0.35%	88.56%	\$103	\$52	0.04%	0.35%	88.56%	\$103
River Region Community Credit Union	\$520,605	\$1,009	0.78%	9.09%	73.31%	\$104	\$1,009	0.78%	9.09%	73.31%	\$104
Missouri Credit Union	\$555,609	\$1,156	0.85%	9.24%	78.96%	\$90	\$1,156	0.85%	9.24%	78.96%	\$90
Average of Asset Group C	\$530,308	\$739	0.56%	6.23%	80.28%	\$99	\$739	0.56%	6.23%	80.28%	\$99
Asset Group D - Over \$1 billion in total assets											
Vantage Credit Union	\$1,183,041	(\$256)	(0.09%)	(1.43%)	89.40%	\$94	(\$256)	(0.09%)	(1.43%)	89.40%	\$94
Together Credit Union	\$2,654,241	\$2,168	0.34%	4.28%	81.72%	\$111	\$2,168	0.34%	4.28%	81.72%	\$111
First Community Credit Union	\$4,350,428	\$8,203	0.77%	13.63%	67.77%	\$83	\$8,203	0.77%	13.63%	67.77%	\$83
Average of Asset Group D	\$2,729,237	\$3,372	0.34%	5.49%	79.63%	\$96	\$3,372	0.34%	5.49%	79.63%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

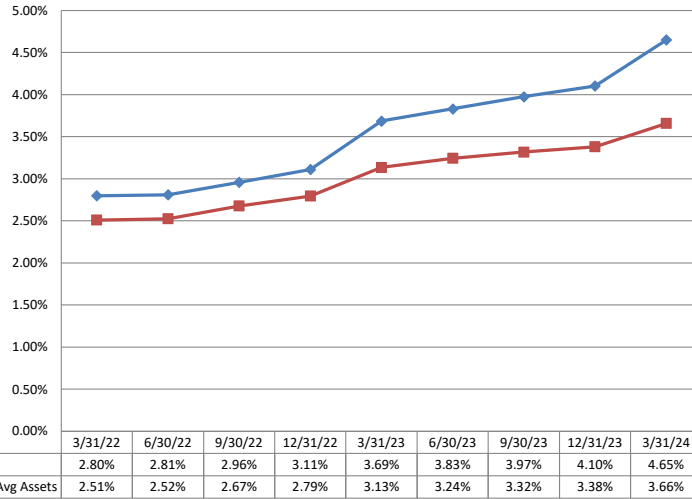
NA = data was not available.

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

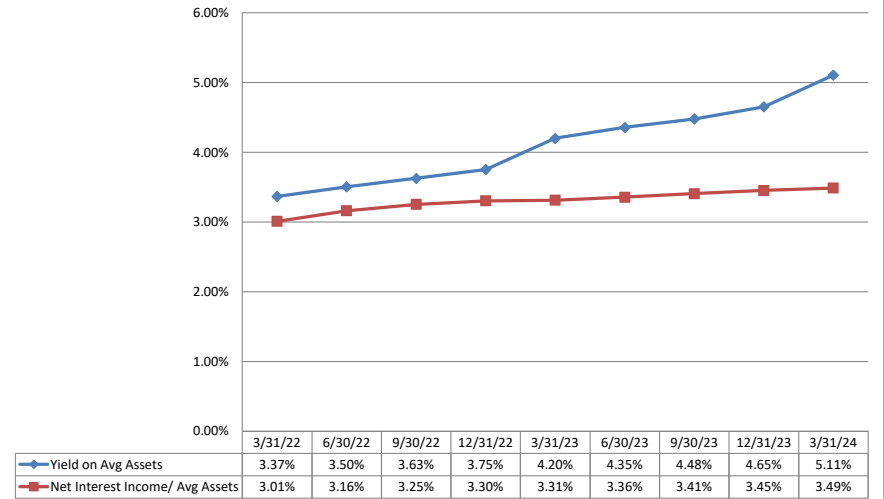
Balance Sheet & Net Interest Margin

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

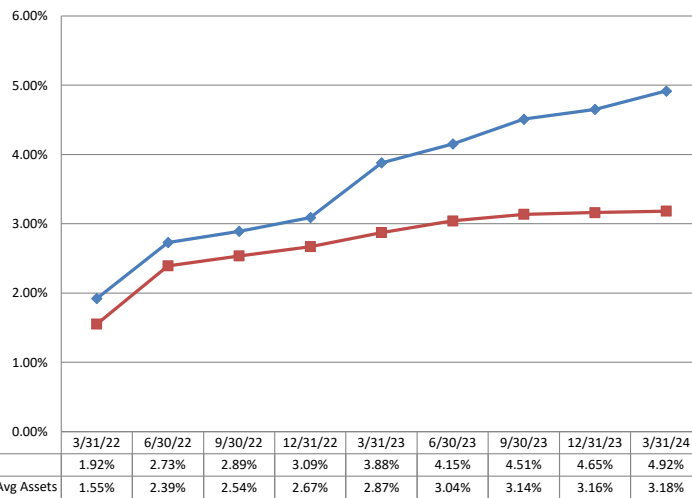
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



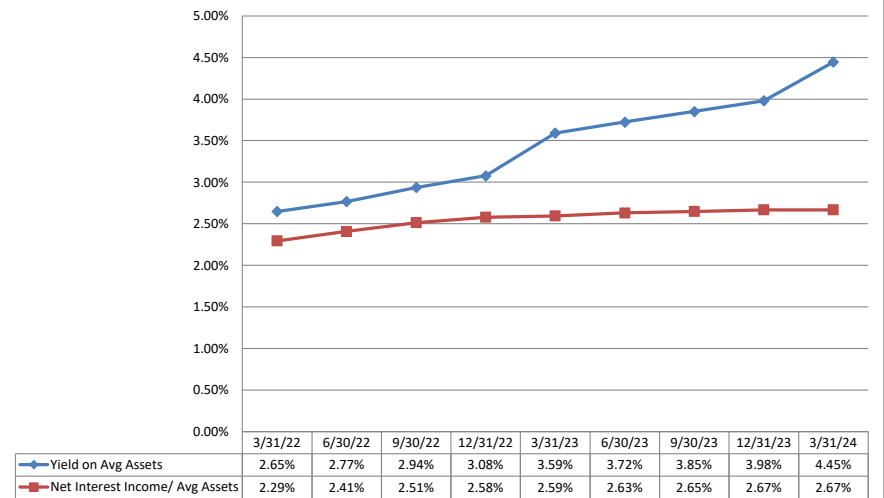
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

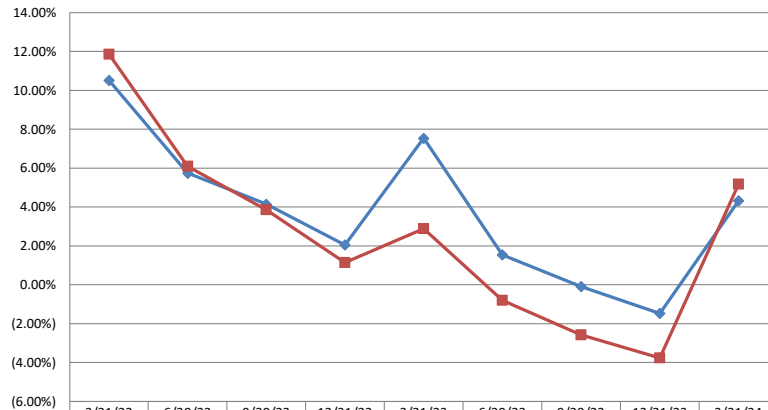
Note: Report includes only bank-level data.

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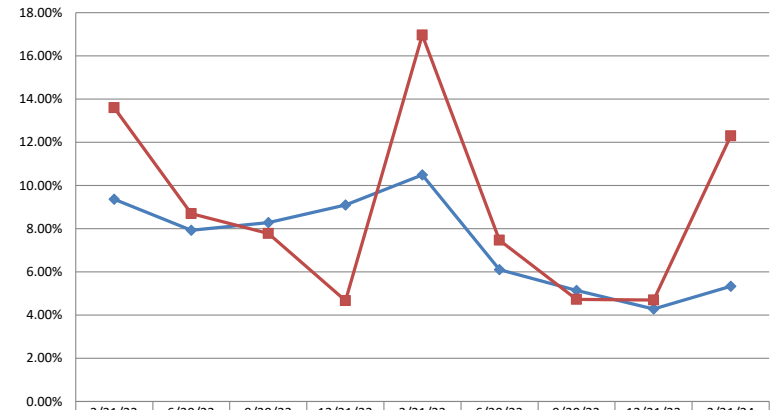
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



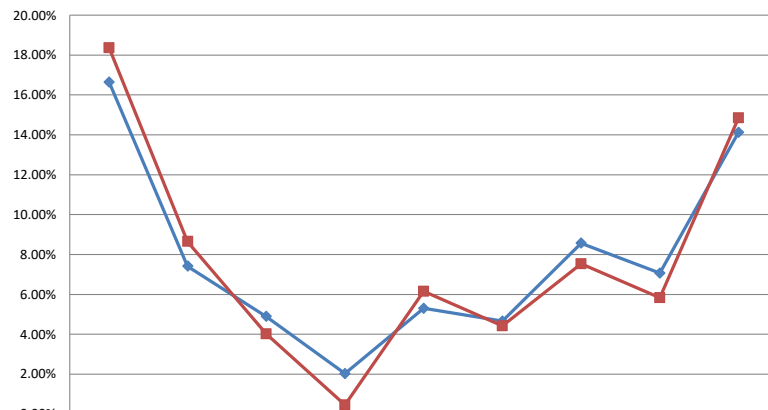
Asset Growth Rate	10.50%	5.74%	4.14%	2.05%	7.54%	1.54%	(0.10%)	(1.47%)	4.31%
Market Growth Rate	11.85%	6.09%	3.85%	1.14%	2.89%	(0.80%)	(2.58%)	(3.76%)	5.18%

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



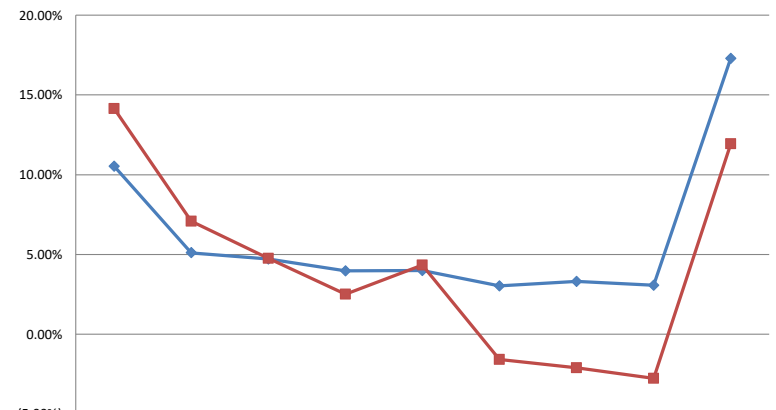
Asset Growth Rate	9.36%	7.93%	8.27%	9.10%	10.48%	6.10%	5.13%	4.27%	5.34%
Market Growth Rate	13.60%	8.69%	7.77%	4.66%	16.96%	7.46%	4.72%	4.69%	12.30%

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



Asset Growth Rate	16.65%	7.42%	4.90%	2.03%	5.30%	4.67%	8.57%	7.07%	14.13%
Market Growth Rate	18.36%	8.65%	4.02%	0.47%	6.16%	4.42%	7.54%	5.84%	14.85%

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



Asset Growth Rate	10.53%	5.11%	4.72%	3.97%	3.99%	3.03%	3.31%	3.07%	17.30%
Market Growth Rate	14.14%	7.09%	4.75%	2.52%	4.34%	(1.57%)	(2.10%)	(2.75%)	11.93%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

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										
West Side Baptist Church Federal Credit Union	\$407	\$36	\$352	10.23%	NA	5.96%	0.00%	5.96%	9.05%	11.70%
Atlas Credit Union	\$475	\$323	\$391	82.61%	\$950	4.17%	0.83%	2.50%	(7.44%)	(8.02%)
Procter & Gamble Employees Credit Union	\$845	\$659	\$677	97.34%	\$845	7.61%	1.43%	6.18%	3.82%	3.58%
Co-Lib Credit Union	\$1,169	\$742	\$998	74.35%	\$2,338	3.79%	0.34%	3.45%	6.61%	0.40%
Bluescope Employees' Credit Union	\$1,515	\$802	\$1,362	58.88%	\$1,515	4.89%	0.26%	4.63%	(19.35%)	(21.93%)
St. Augustine Credit Union	\$1,646	\$1,434	\$1,452	98.76%	NA	3.88%	1.21%	2.67%	(2.42%)	(4.09%)
Southwest Counties School Employees Credit Union	\$1,765	\$1,299	\$1,527	85.07%	\$3,530	4.71%	0.45%	4.26%	(8.00%)	(10.21%)
Northeast Regional Credit Union	\$1,854	\$1,462	\$1,630	89.69%	\$1,236	5.97%	1.77%	4.20%	20.41%	22.55%
Neosho School Employees Credit Union	\$2,026	\$1,017	\$1,575	64.57%	\$4,052	3.91%	0.39%	3.32%	(8.12%)	(11.59%)
Bothwell Hospital Employees Credit Union	\$2,137	\$1,672	\$1,965	85.09%	\$1,069	5.39%	0.00%	5.20%	23.59%	23.49%
WeDevelopment Federal Credit Union	\$2,988	\$658	\$2,438	26.99%	\$747	3.95%	1.05%	3.03%	(12.83%)	7.52%
J.C. Federal Employees Credit Union	\$3,046	\$2,206	\$2,371	93.04%	\$3,046	5.47%	0.39%	5.07%	(7.09%)	(10.03%)
Our Lady of Snows Credit Union	\$4,749	\$3,152	\$4,146	76.03%	\$1,583	4.09%	0.77%	3.33%	10.02%	9.99%
Dexter Public School Credit Union	\$5,044	\$4,004	\$4,369	91.65%	\$5,044	4.23%	2.47%	1.75%	4.57%	1.38%
Sikeston Public Schools Credit Union	\$5,126	\$2,742	\$4,230	64.82%	NA	4.53%	1.09%	3.52%	1.41%	0.19%
Fedco Credit Union	\$6,428	\$1,724	\$5,730	30.09%	NA	4.25%	2.85%	1.33%	15.58%	16.50%
KC Unidos Federal Credit Union	\$6,759	\$6,559	\$4,450	147.39%	\$1,690	8.15%	0.12%	8.03%	10.76%	12.61%
Southeast Missouri Community Credit Union	\$7,344	\$4,400	\$6,605	66.62%	\$1,836	5.75%	4.38%	1.32%	4.85%	6.71%
Lovers Lane Credit Union	\$8,016	\$7,039	\$6,792	103.64%	\$3,206	6.36%	2.30%	4.06%	2.86%	2.43%
Community First Credit Union	\$8,441	\$6,330	\$7,580	83.51%	\$2,412	5.45%	0.96%	4.45%	7.53%	8.74%
Saint Joseph Teachers' Credit Union	\$8,667	\$3,415	\$7,889	43.29%	\$2,889	3.71%	0.09%	3.62%	(6.54%)	(7.95%)
Missouri Baptist Credit Union	\$8,944	\$6,558	\$8,307	78.95%	\$4,472	4.60%	1.96%	2.63%	(1.78%)	(2.25%)
South Central Missouri Credit Union	\$9,572	\$4,915	\$8,139	60.39%	\$4,786	3.01%	0.58%	2.43%	(10.97%)	(12.43%)
K.C. Area Credit Union	\$10,683	\$4,514	\$8,842	51.05%	\$2,671	5.24%	0.34%	4.90%	12.11%	15.90%
Northwest Missouri Regional Credit Union	\$11,417	\$7,846	\$10,173	77.13%	\$1,903	5.80%	0.32%	5.47%	17.33%	17.05%
Academic Employees Credit Union	\$14,712	\$7,546	\$13,860	54.44%	\$4,203	3.83%	0.03%	3.83%	10.38%	9.91%
Burlington Northtown Community Credit Union	\$15,241	\$8,747	\$12,209	71.64%	\$4,355	4.37%	0.18%	4.19%	3.09%	4.54%
Patriot Credit Union	\$15,459	\$12,861	\$14,302	89.92%	\$6,184	4.03%	0.36%	3.49%	(1.75%)	(2.94%)
Division #6 Highway Credit Union	\$15,988	\$9,437	\$13,481	70.00%	\$5,329	3.48%	0.93%	2.55%	0.68%	0.53%
Independence Teachers Credit Union	\$16,483	\$5,473	\$14,297	38.28%	\$6,593	3.05%	0.91%	2.14%	10.43%	11.07%
Catholic Family Credit Union	\$16,702	\$7,511	\$15,238	49.29%	\$5,567	4.98%	1.86%	3.09%	6.84%	6.40%
Stationery Credit Union	\$16,707	\$5,506	\$14,666	37.54%	\$3,713	4.22%	0.19%	4.02%	5.29%	5.05%
Cape Regional Credit Union	\$17,874	\$12,383	\$16,476	75.16%	\$2,103	4.47%	0.09%	4.37%	14.66%	15.82%
United Labor Credit Union	\$18,716	\$12,028	\$17,316	69.46%	\$3,119	6.12%	0.49%	5.65%	0.77%	(0.65%)
St. Louis Newspaper Carriers Credit Union	\$20,375	\$18,014	\$18,892	95.35%	\$20,375	3.03%	2.82%	0.21%	(18.12%)	(18.81%)
Legacy Credit Union	\$20,798	\$11,077	\$17,598	62.94%	\$6,933	4.23%	1.38%	2.84%	10.46%	11.94%
Desoto Mo Pac Credit Union	\$21,283	\$18,035	\$18,546	97.24%	\$3,870	4.80%	1.71%	3.09%	11.15%	12.34%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

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)										
Summit Ridge Credit Union	\$21,323	\$13,670	\$19,396	70.48%	\$5,331	4.58%	1.74%	2.83%	0.06%	0.56%
St. Louis Policemens Credit Union	\$22,054	\$7,803	\$18,507	42.16%	\$7,351	2.98%	0.50%	2.48%	10.44%	11.82%
Leadco Community Credit Union	\$22,347	\$13,047	\$20,157	64.73%	\$2,235	4.32%	0.18%	4.14%	15.70%	14.37%
Highway Crossroads Credit Union	\$23,881	\$19,829	\$20,012	99.09%	\$4,776	6.23%	2.21%	4.02%	(7.03%)	(10.96%)
County Credit Union	\$25,064	\$11,838	\$21,911	54.03%	\$4,177	4.72%	0.34%	4.39%	2.30%	3.13%
Highway Alliance Credit Union	\$26,493	\$15,337	\$23,505	65.25%	\$6,623	3.97%	1.34%	2.63%	(0.45%)	3.66%
Columbia Credit Union	\$31,411	\$19,887	\$28,229	70.45%	\$4,487	5.41%	0.23%	5.17%	(2.17%)	(3.58%)
Edison Credit Union	\$32,086	\$19,069	\$28,318	67.34%	\$5,348	4.02%	0.21%	3.80%	(0.60%)	(1.56%)
District One Highway Credit Union	\$32,148	\$6,552	\$27,047	24.22%	\$10,716	2.51%	0.99%	1.60%	3.00%	3.87%
Lutheran Federal Credit Union	\$32,650	\$16,679	\$29,742	56.08%	\$4,353	3.59%	0.05%	3.54%	10.45%	11.28%
Show-Me Credit Union	\$34,418	\$20,396	\$29,631	68.83%	\$3,824	4.97%	0.31%	4.66%	(0.46%)	(2.30%)
Shelter Insurance Federal Credit Union	\$37,681	\$9,072	\$32,916	27.56%	\$8,374	4.03%	1.66%	2.39%	27.05%	29.97%
Holy Rosary Credit Union	\$42,134	\$33,818	\$31,042	108.94%	\$1,873	7.31%	0.22%	7.10%	4.74%	10.13%
Joplin Metro Credit Union	\$49,072	\$34,965	\$41,261	84.74%	\$3,067	5.80%	0.18%	5.61%	4.43%	2.11%
Central Communications Credit Union	\$49,246	\$16,187	\$47,442	34.12%	\$3,940	2.99%	0.87%	2.12%	(10.17%)	1.45%
Kansas City Credit Union	\$54,613	\$45,821	\$48,890	93.72%	\$3,213	4.82%	1.29%	3.40%	(23.08%)	(10.37%)
City Credit Union	\$56,791	\$36,966	\$49,654	74.45%	\$5,163	5.39%	0.64%	4.76%	12.04%	14.22%
Horizon Credit Union	\$56,989	\$40,190	\$50,599	79.43%	\$2,780	4.96%	1.37%	3.59%	5.93%	7.71%
Raytown-Lee's Summit Community Credit Union	\$61,304	\$33,915	\$56,569	59.95%	\$3,606	3.43%	0.18%	3.25%	(4.06%)	(3.73%)
Members 1st Credit Union	\$62,962	\$41,220	\$55,160	74.73%	\$4,497	4.10%	1.00%	3.10%	5.10%	5.26%
Foundation Credit Union	\$70,113	\$55,139	\$59,597	92.52%	\$7,011	4.33%	1.85%	2.49%	(7.91%)	(4.81%)
Health Care Family Credit Union	\$74,563	\$50,879	\$62,421	81.51%	\$4,519	4.47%	1.17%	3.30%	0.79%	13.67%
CSD Credit Union	\$76,346	\$37,680	\$67,253	56.03%	\$5,453	4.76%	1.25%	3.51%	9.92%	9.66%
Educational Community Credit Union	\$77,183	\$58,029	\$69,865	83.06%	\$3,859	4.28%	0.32%	3.95%	0.89%	(1.04%)
Missouri Central Credit Union	\$77,353	\$64,575	\$68,812	93.84%	\$4,688	5.03%	0.68%	4.35%	2.71%	2.80%
Postal & Community Credit Union	\$80,264	\$58,590	\$72,882	80.39%	\$5,535	4.69%	1.37%	3.32%	15.65%	15.73%
Mercy Credit Union	\$83,003	\$64,326	\$73,489	87.53%	\$4,257	4.34%	1.03%	3.31%	1.48%	0.45%
Goetz Credit Union	\$83,984	\$57,819	\$72,342	79.92%	\$6,221	5.00%	0.86%	4.14%	17.58%	17.77%
Civic Central Credit Union	\$88,633	\$38,882	\$79,636	48.82%	\$8,058	3.28%	0.69%	2.59%	9.65%	9.40%
Volt Credit Union	\$89,745	\$55,554	\$76,334	72.78%	\$4,174	4.27%	0.94%	3.33%	4.85%	5.58%
Riverways Federal Credit Union	\$96,897	\$82,031	\$85,187	96.30%	\$2,550	5.20%	1.27%	3.93%	28.97%	22.85%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

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)										
Ozark Federal Credit Union	\$106,967	\$75,758	\$94,743	79.96%	\$2,351	5.67%	0.95%	4.72%	24.95%	26.11%
Metro Credit Union	\$108,872	\$72,591	\$95,871	75.72%	\$3,959	5.03%	1.09%	3.94%	6.08%	5.47%
First Missouri Credit Union	\$112,625	\$82,591	\$101,702	81.21%	\$4,250	5.44%	1.75%	3.69%	0.02%	0.82%
R-G Federal Credit Union	\$134,239	\$98,891	\$122,050	81.02%	\$5,264	5.04%	1.28%	3.76%	(5.31%)	(5.59%)
Central Missouri Community Credit Union	\$134,317	\$85,629	\$125,102	68.45%	\$3,124	3.80%	0.49%	3.31%	8.80%	14.36%
Century Credit Union	\$150,152	\$83,323	\$122,509	68.01%	\$5,363	4.58%	1.26%	3.31%	9.46%	10.19%
Conservation Employees Credit Union	\$161,034	\$118,651	\$148,021	80.16%	\$9,760	3.84%	1.54%	2.30%	12.15%	15.77%
Public Safety Credit Union	\$180,336	\$120,920	\$161,473	74.89%	\$4,146	4.61%	0.49%	4.12%	5.34%	4.62%
Multipli Credit Union	\$184,336	\$112,074	\$148,907	75.26%	\$4,608	4.69%	1.15%	3.53%	3.43%	3.33%
United Consumers Credit Union	\$207,320	\$135,417	\$175,231	77.28%	\$3,769	4.76%	1.32%	3.43%	16.73%	19.19%
Electro Savings Credit Union	\$210,803	\$158,182	\$195,999	80.71%	\$3,698	4.78%	1.62%	3.16%	1.36%	8.11%
Average of Asset Group A	\$46,774	\$30,733	\$41,143	72.00%	\$4,354	4.65%	0.98%	3.66%	4.31%	5.18%
Asset Group B - \$251 to \$500 million in total assets										
United Credit Union	\$274,519	\$203,440	\$233,724	87.04%	\$3,000	5.07%	0.38%	4.76%	2.18%	9.24%
TelComm Credit Union	\$302,810	\$210,806	\$263,098	80.12%	\$4,065	5.41%	1.99%	3.43%	5.26%	6.07%
Missouri Electric Cooperative Employees Credit Union	\$321,350	\$211,242	\$275,283	76.74%	\$17,853	4.10%	2.26%	1.84%	10.71%	17.75%
Great Plains Federal Credit Union	\$331,994	\$137,452	\$287,943	47.74%	\$4,340	3.58%	1.63%	1.96%	(5.45%)	9.74%
Blucurrent Credit Union	\$334,741	\$261,085	\$281,018	92.91%	\$4,057	5.88%	1.68%	4.20%	17.20%	19.20%
Alltru Federal Credit Union	\$343,822	\$283,551	\$305,293	92.88%	\$2,964	6.26%	1.18%	5.08%	(5.86%)	12.64%
Infuze Credit Union	\$369,885	\$289,120	\$321,550	89.91%	\$3,574	5.43%	1.36%	4.07%	18.29%	18.32%
Alliance Credit Union	\$389,639	\$347,714	\$296,966	117.09%	\$4,840	4.57%	1.83%	2.74%	(0.63%)	1.75%
Arsenal Credit Union	\$395,954	\$280,158	\$366,285	76.49%	\$4,082	5.65%	1.86%	3.79%	(1.18%)	2.79%
St. Louis Community Credit Union	\$406,924	\$217,820	\$348,329	62.53%	\$2,856	5.01%	1.02%	4.00%	9.68%	9.88%
Assemblies of God Credit Union	\$431,798	\$353,000	\$338,749	104.21%	\$6,909	4.76%	2.49%	2.27%	2.26%	26.20%
West Community Credit Union	\$482,950	\$400,112	\$395,591	101.14%	\$4,058	5.57%	1.85%	3.72%	11.58%	14.01%
Average of Asset Group B	\$365,532	\$266,292	\$309,486	85.73%	\$5,217	5.11%	1.63%	3.49%	5.34%	12.30%
Asset Group C - \$501 million to \$1 billion in total assets										
Neighbors Credit Union	\$514,709	\$372,659	\$448,735	83.05%	\$4,399	4.70%	1.31%	3.39%	19.16%	21.43%
River Region Community Credit Union	\$520,605	\$401,000	\$459,813	87.21%	\$6,019	5.39%	2.35%	3.03%	9.61%	9.90%
Missouri Credit Union	\$555,609	\$336,656	\$493,278	68.25%	\$6,243	4.66%	1.61%	3.12%	13.62%	13.22%
Average of Asset Group C	\$530,308	\$370,105	\$467,275	79.50%	\$5,554	4.92%	1.76%	3.18%	14.13%	14.85%
Asset Group D - Over \$1 billion in total assets										
Vantage Credit Union	\$1,183,041	\$807,662	\$980,268	82.39%	\$4,550	4.50%	1.44%	3.06%	(5.12%)	(1.51%)
Together Credit Union	\$2,654,241	\$1,900,932	\$2,107,142	90.21%	\$6,603	4.62%	1.80%	2.82%	38.96%	21.20%
First Community Credit Union	\$4,350,428	\$2,985,136	\$3,676,244	81.20%	\$6,846	4.22%	2.11%	2.12%	18.07%	16.11%
Average of Asset Group D	\$2,729,237	\$1,897,910	\$2,254,551	84.60%	\$6,000	4.45%	1.78%	2.67%	17.30%	11.93%

Source: SNL Financial

Note: Report includes only bank-level data.

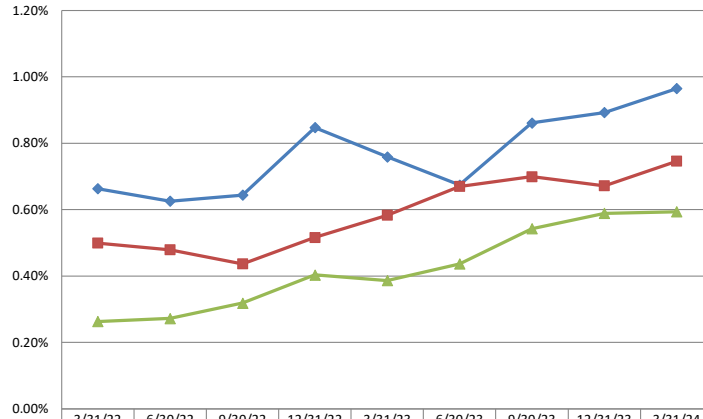
NA = data was not available.

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

Asset Quality

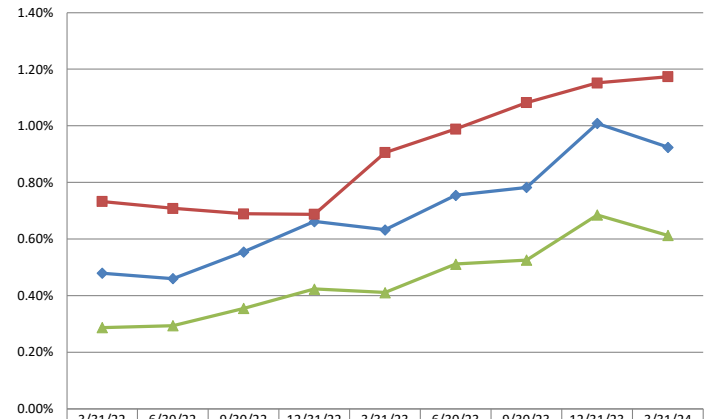
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



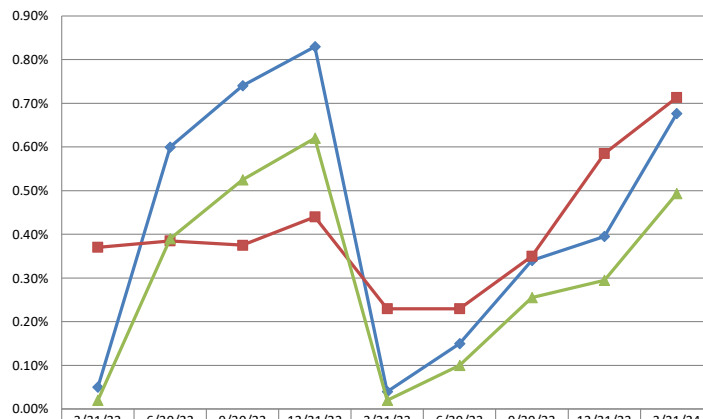
NPLs/Loans	0.66%	0.63%	0.64%	0.85%	0.76%	0.67%	0.86%	0.89%	0.97%
Reserves/Loans	0.50%	0.48%	0.44%	0.52%	0.58%	0.67%	0.70%	0.67%	0.75%
Delinquent Loans/Total Assets	0.26%	0.27%	0.32%	0.40%	0.39%	0.44%	0.54%	0.59%	0.59%

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



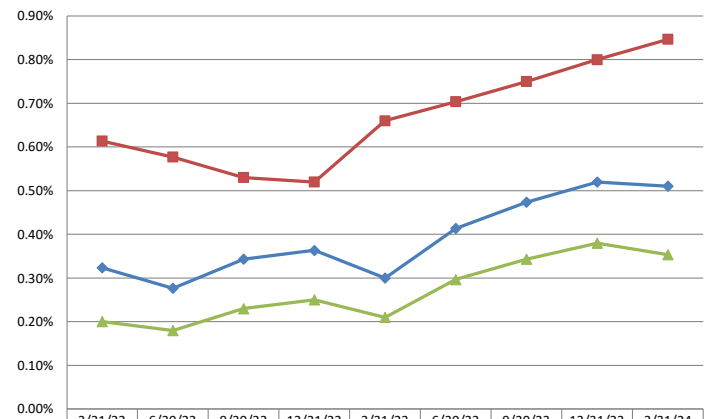
NPLs/Loans	0.48%	0.46%	0.55%	0.66%	0.63%	0.75%	0.78%	1.01%	0.92%
Reserves/Loans	0.73%	0.71%	0.69%	0.69%	0.91%	0.99%	1.08%	1.15%	1.17%
Delinquent Loans/Total Assets	0.29%	0.29%	0.36%	0.42%	0.41%	0.51%	0.53%	0.69%	0.61%

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



NPLs/Loans	0.05%	0.60%	0.74%	0.83%	0.04%	0.15%	0.34%	0.40%	0.68%
Reserves/Loans	0.37%	0.39%	0.38%	0.44%	0.23%	0.23%	0.35%	0.59%	0.71%
Delinquent Loans/Total Assets	0.02%	0.39%	0.53%	0.62%	0.02%	0.10%	0.26%	0.30%	0.49%

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



NPLs/Loans	0.32%	0.28%	0.34%	0.36%	0.30%	0.41%	0.47%	0.52%	0.51%
Reserves/Loans	0.61%	0.58%	0.53%	0.52%	0.66%	0.70%	0.75%	0.80%	0.85%
Delinquent Loans/Total Assets	0.20%	0.18%	0.23%	0.25%	0.21%	0.30%	0.34%	0.38%	0.35%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets							
West Side Baptist Church Federal Credit Union	\$407	\$0	0.00%	0.00%	NA	0.00%	0.00%
Atlas Credit Union	\$475	\$0	0.00%	0.62%	NA	0.00%	0.00%
Procter & Gamble Employees Credit Union	\$845	\$44	6.68%	0.15%	2.27%	26.04%	5.21%
Co-Lib Credit Union	\$1,169	\$0	0.00%	0.13%	NA	0.00%	0.00%
Bluescope Employees' Credit Union	\$1,515	\$10	1.25%	1.37%	110.00%	6.29%	0.66%
St. Augustine Credit Union	\$1,646	\$0	0.00%	0.07%	NA	0.00%	0.00%
Southwest Counties School Employees Credit Union	\$1,765	\$0	0.00%	0.23%	NA	0.00%	0.00%
Northeast Regional Credit Union	\$1,854	\$0	0.00%	0.14%	NA	0.00%	0.00%
Neosho School Employees Credit Union	\$2,026	\$2	0.20%	0.20%	100.00%	0.45%	0.10%
Bothwell Hospital Employees Credit Union	\$2,137	\$0	0.00%	0.30%	NA	0.00%	0.00%
WeDevelopment Federal Credit Union	\$2,988	\$47	7.14%	7.75%	108.51%	8.67%	1.57%
J.C. Federal Employees Credit Union	\$3,046	\$52	2.36%	1.54%	65.38%	7.44%	1.71%
Our Lady of Snows Credit Union	\$4,749	\$0	0.00%	0.00%	NA	0.00%	0.00%
Dexter Public School Credit Union	\$5,044	\$0	0.00%	0.07%	NA	0.00%	0.00%
Sikeston Public Schools Credit Union	\$5,126	\$60	2.19%	1.06%	48.33%	6.51%	1.17%
Fedco Credit Union	\$6,428	\$0	0.00%	0.06%	NA	0.00%	0.00%
KC Unidos Federal Credit Union	\$6,759	\$189	2.88%	1.57%	54.50%	7.89%	2.80%
Southeast Missouri Community Credit Union	\$7,344	\$6	0.14%	0.66%	483.33%	5.86%	0.08%
Lovers Lane Credit Union	\$8,016	\$107	1.52%	0.92%	60.75%	9.07%	1.33%
Community First Credit Union	\$8,441	\$51	0.81%	1.31%	162.75%	5.65%	0.60%
Saint Joseph Teachers' Credit Union	\$8,667	\$32	0.94%	0.12%	12.50%	6.13%	0.37%
Missouri Baptist Credit Union	\$8,944	\$23	0.35%	0.85%	243.48%	3.46%	0.26%
South Central Missouri Credit Union	\$9,572	\$33	0.67%	0.53%	78.79%	2.31%	0.34%
K.C. Area Credit Union	\$10,683	\$23	0.51%	1.51%	295.65%	1.23%	0.22%
Northwest Missouri Regional Credit Union	\$11,417	\$18	0.23%	0.87%	377.78%	1.48%	0.16%
Academic Employees Credit Union	\$14,712	\$57	0.76%	0.40%	52.63%	6.51%	0.39%
Burlington Northtown Community Credit Union	\$15,241	\$80	0.91%	0.58%	63.75%	2.70%	0.52%
Patriot Credit Union	\$15,459	\$202	1.57%	0.30%	18.81%	17.24%	1.31%
Division #6 Highway Credit Union	\$15,988	\$8	0.08%	0.35%	412.50%	0.32%	0.05%
Independence Teachers Credit Union	\$16,483	\$38	0.69%	0.29%	42.11%	1.75%	0.23%
Catholic Family Credit Union	\$16,702	\$414	5.51%	0.91%	16.43%	27.86%	2.48%
Stationery Credit Union	\$16,707	\$9	0.16%	0.54%	333.33%	0.44%	0.05%
Cape Regional Credit Union	\$17,874	\$14	0.11%	0.33%	292.86%	1.03%	0.08%
United Labor Credit Union	\$18,716	\$32	0.27%	1.01%	378.13%	2.45%	0.17%
St. Louis Newspaper Carriers Credit Union	\$20,375	\$2	0.01%	0.02%	200.00%	0.14%	0.01%
Legacy Credit Union	\$20,798	\$165	1.49%	0.63%	42.42%	5.23%	0.79%
Desoto Mo Pac Credit Union	\$21,283	\$74	0.41%	0.51%	124.32%	2.73%	0.35%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

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)							
Summit Ridge Credit Union	\$21,323	\$386	2.82%	0.48%	16.84%	22.02%	1.81%
St. Louis Policemens Credit Union	\$22,054	\$204	2.61%	0.85%	32.35%	5.92%	0.93%
Leadco Community Credit Union	\$22,347	\$15	0.11%	0.37%	320.00%	1.30%	0.07%
Highway Crossroads Credit Union	\$23,881	\$132	0.67%	0.70%	104.55%	3.64%	0.55%
County Credit Union	\$25,064	\$173	1.46%	2.51%	171.68%	5.67%	0.69%
Highway Alliance Credit Union	\$26,493	\$13	0.08%	0.30%	353.85%	0.43%	0.05%
Columbia Credit Union	\$31,411	\$10	0.05%	0.09%	170.00%	0.34%	0.03%
Edison Credit Union	\$32,086	\$324	1.70%	0.43%	25.31%	9.29%	1.01%
District One Highway Credit Union	\$32,148	\$10	0.15%	0.17%	110.00%	0.20%	0.03%
Lutheran Federal Credit Union	\$32,650	\$0	0.00%	0.13%	NA	0.00%	0.00%
Show-Me Credit Union	\$34,418	\$127	0.62%	0.62%	100.00%	2.60%	0.37%
Shelter Insurance Federal Credit Union	\$37,681	\$2	0.02%	1.23%	NM	0.04%	0.01%
Holy Rosary Credit Union	\$42,134	\$739	2.19%	2.11%	96.75%	16.31%	1.75%
Joplin Metro Credit Union	\$49,072	\$69	0.20%	0.30%	153.62%	0.91%	0.14%
Central Communications Credit Union	\$49,246	\$368	2.27%	0.46%	20.38%	184.00%	0.75%
Kansas City Credit Union	\$54,613	\$2,310	5.04%	2.24%	44.46%	47.16%	4.23%
City Credit Union	\$56,791	\$460	1.24%	1.50%	120.43%	6.66%	0.81%
Horizon Credit Union	\$56,989	\$218	0.54%	0.44%	81.19%	3.76%	0.38%
Raytown-Lee's Summit Community Credit Union	\$61,304	\$357	1.05%	1.04%	98.60%	7.33%	0.58%
Members 1st Credit Union	\$62,962	\$27	0.07%	0.19%	285.19%	0.45%	0.04%
Foundation Credit Union	\$70,113	\$176	0.32%	0.37%	116.48%	1.69%	0.25%
Health Care Family Credit Union	\$74,563	\$190	0.37%	0.56%	149.47%	1.90%	0.25%
CSD Credit Union	\$76,346	\$109	0.29%	0.35%	122.02%	1.23%	0.14%
Educational Community Credit Union	\$77,183	\$874	1.51%	0.80%	53.09%	13.34%	1.13%
Missouri Central Credit Union	\$77,353	\$694	1.07%	1.18%	110.23%	8.31%	0.90%
Postal & Community Credit Union	\$80,264	\$287	0.49%	0.29%	59.58%	3.90%	0.36%
Mercy Credit Union	\$83,003	\$164	0.25%	0.23%	91.46%	2.23%	0.20%
Goetz Credit Union	\$83,984	\$173	0.30%	0.57%	189.60%	1.51%	0.21%
Civic Central Credit Union	\$88,633	\$146	0.38%	0.42%	110.96%	1.61%	0.16%
Volt Credit Union	\$89,745	\$162	0.29%	0.40%	137.65%	2.40%	0.18%
Riverways Federal Credit Union	\$96,897	\$509	0.62%	0.49%	78.98%	6.81%	0.53%

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Asset Quality
March 31, 2024
Run Date: May 15, 2024

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)							
Ozark Federal Credit Union	\$106,967	\$215	0.28%	0.51%	181.40%	1.98%	0.20%
Metro Credit Union	\$108,872	\$379	0.52%	0.68%	130.61%	3.14%	0.35%
First Missouri Credit Union	\$112,625	\$1,152	1.39%	1.01%	72.22%	10.33%	1.02%
R-G Federal Credit Union	\$134,239	\$368	0.37%	0.73%	195.92%	5.06%	0.27%
Central Missouri Community Credit Union	\$134,317	\$465	0.54%	0.48%	88.17%	4.71%	0.35%
Century Credit Union	\$150,152	\$344	0.41%	0.94%	228.20%	1.84%	0.23%
Conservation Employees Credit Union	\$161,034	\$22	0.02%	0.11%	590.91%	0.18%	0.01%
Public Safety Credit Union	\$180,336	\$604	0.50%	0.58%	116.06%	3.18%	0.33%
Multipli Credit Union	\$184,336	\$223	0.20%	0.63%	315.70%	0.81%	0.12%
United Consumers Credit Union	\$207,320	\$794	0.59%	1.53%	260.20%	3.72%	0.38%
Electro Savings Credit Union	\$210,803	\$4,423	2.80%	1.98%	70.79%	32.57%	2.10%
Average of Asset Group A	\$46,774	\$256	0.97%	0.75%	148.60%	7.56%	0.59%
Asset Group B - \$251 to \$500 million in total assets							
United Credit Union	\$274,519	\$1,453	0.71%	1.32%	184.51%	3.97%	0.53%
TelComm Credit Union	\$302,810	\$821	0.39%	0.43%	111.57%	2.34%	0.27%
Missouri Electric Cooperative Employees Credit Union	\$321,350	\$73	0.03%	0.05%	150.68%	0.30%	0.02%
Great Plains Federal Credit Union	\$331,994	\$3,524	2.56%	2.25%	87.88%	11.82%	1.06%
Blucurrent Credit Union	\$334,741	\$544	0.21%	0.47%	227.21%	1.57%	0.16%
Alltru Federal Credit Union	\$343,822	\$3,130	1.10%	2.02%	183.10%	10.05%	0.91%
Infuze Credit Union	\$369,885	\$1,433	0.50%	1.11%	223.87%	5.99%	0.39%
Alliance Credit Union	\$389,639	\$2,743	0.79%	1.07%	135.51%	6.22%	0.70%
Arsenal Credit Union	\$395,954	\$5,425	1.94%	1.51%	77.79%	17.42%	1.37%
St. Louis Community Credit Union	\$406,924	\$3,203	1.47%	2.93%	199.16%	6.51%	0.79%
Assemblies of God Credit Union	\$431,798	\$740	0.21%	0.37%	174.86%	2.34%	0.17%
West Community Credit Union	\$482,950	\$4,729	1.18%	0.55%	46.42%	12.40%	0.98%
Average of Asset Group B	\$365,532	\$2,318	0.92%	1.17%	150.21%	6.74%	0.61%
Asset Group C - \$501 million to \$1 billion in total assets							
Neighbors Credit Union	\$514,709	\$5,226	1.40%	1.03%	73.44%	10.42%	1.02%
River Region Community Credit Union	\$520,605	\$2,077	0.52%	0.49%	94.13%	4.44%	0.40%
Missouri Credit Union	\$555,609	\$360	0.11%	0.62%	578.61%	0.68%	0.06%
Average of Asset Group C	\$530,308	\$2,554	0.68%	0.71%	248.73%	5.18%	0.49%
Asset Group D - Over \$1 billion in total assets							
Vantage Credit Union	\$1,183,041	\$4,853	0.60%	0.72%	120.15%	6.37%	0.41%
Together Credit Union	\$2,654,241	\$10,646	0.56%	0.86%	154.06%	5.11%	0.40%
First Community Credit Union	\$4,350,428	\$11,059	0.37%	0.96%	258.58%	4.98%	0.25%
Average of Asset Group D	\$2,729,237	\$8,853	0.51%	0.85%	177.60%	5.49%	0.35%

Source: SNL Financial

Note: Report includes only bank-level data.

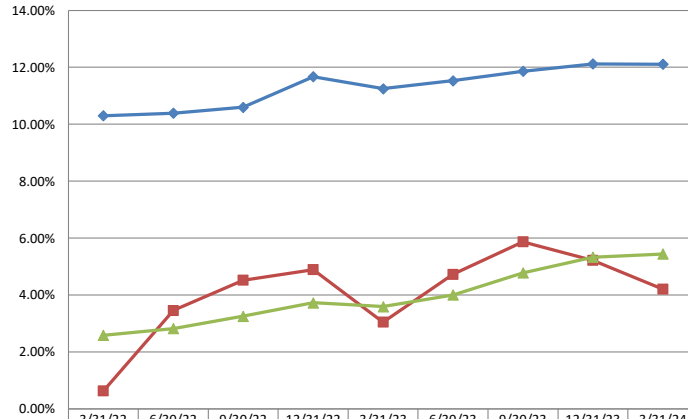
NA = data was not available.

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

Net Worth

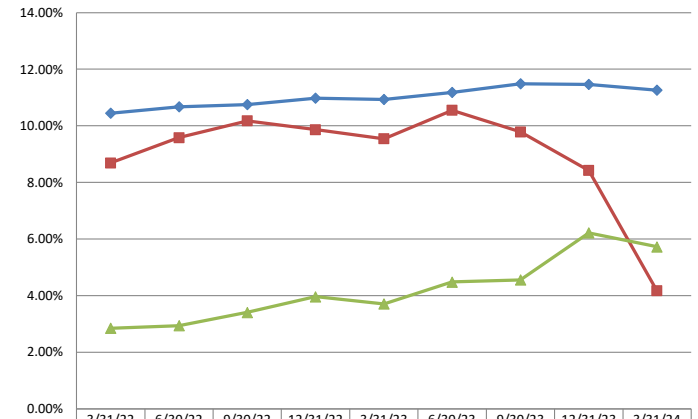
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



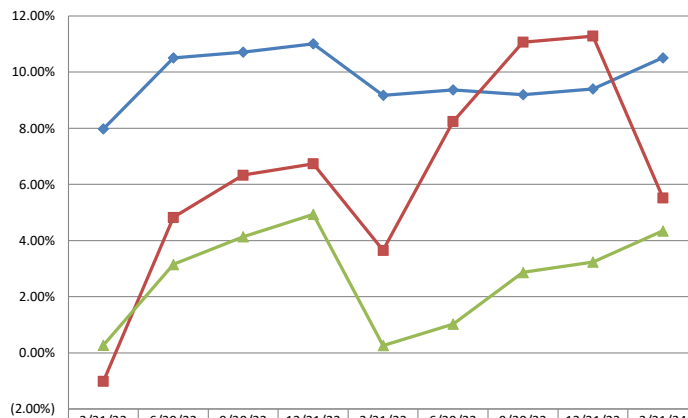
Net Worth/ Assets	10.30%	10.39%	10.59%	11.67%	11.25%	11.53%	11.86%	12.12%	12.11%
Net Worth Growth (Decline) - YTD	0.63%	3.45%	4.52%	4.89%	3.04%	4.72%	5.87%	5.21%	4.20%
Total Delinquent Lns/ Net Worth	2.59%	2.82%	3.25%	3.72%	3.59%	4.00%	4.78%	5.33%	5.44%

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



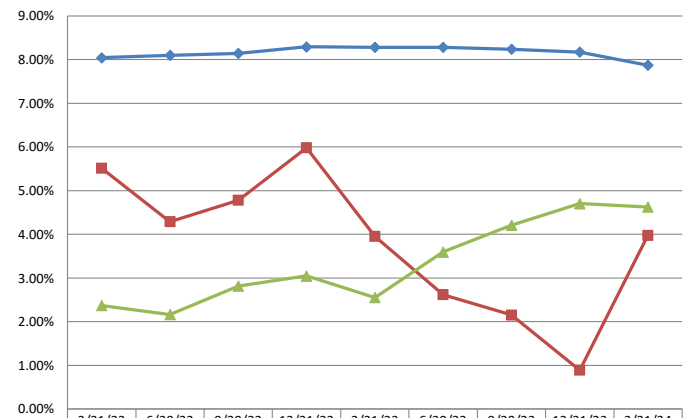
Net Worth/ Assets	10.45%	10.67%	10.76%	10.98%	10.93%	11.18%	11.49%	11.46%	11.26%
Net Worth Growth (Decline) - YTD	8.69%	9.58%	10.18%	9.86%	9.54%	10.56%	9.78%	8.42%	4.17%
Total Delinquent Lns/ Net Worth	2.85%	2.94%	3.41%	3.96%	3.71%	4.48%	4.56%	6.22%	5.72%

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



Net Worth/ Assets	7.98%	10.51%	10.72%	11.01%	9.17%	9.37%	9.20%	9.40%	10.51%
Net Worth Growth (Decline) - YTD	(1.01%)	4.83%	6.33%	6.73%	3.65%	8.24%	11.07%	11.28%	5.52%
Total Delinquent Lns/ Net Worth	0.27%	3.15%	4.14%	4.94%	0.26%	1.02%	2.87%	3.24%	4.35%

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



Net Worth/ Assets	8.04%	8.10%	8.14%	8.29%	8.28%	8.28%	8.24%	8.17%	7.87%
Net Worth Growth (Decline) - YTD	5.51%	4.29%	4.78%	5.98%	3.95%	2.62%	2.15%	0.89%	3.98%
Total Delinquent Lns/ Net Worth	2.37%	2.16%	2.81%	3.05%	2.55%	3.60%	4.21%	4.70%	4.62%

Source: SNL Financial

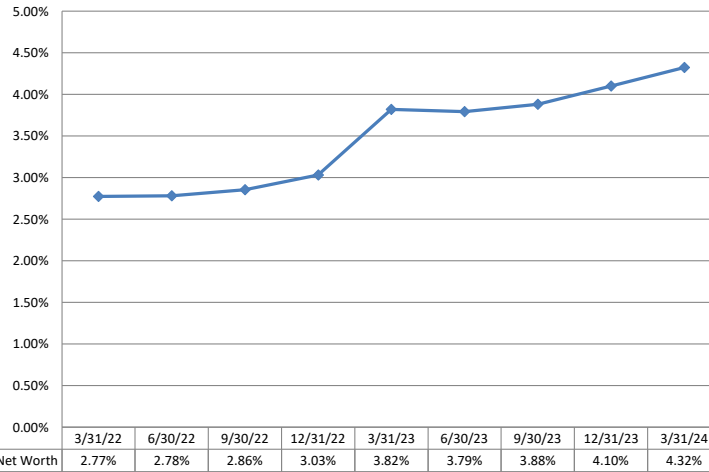
Note: Report includes only bank-level data.

NA = data was not available.

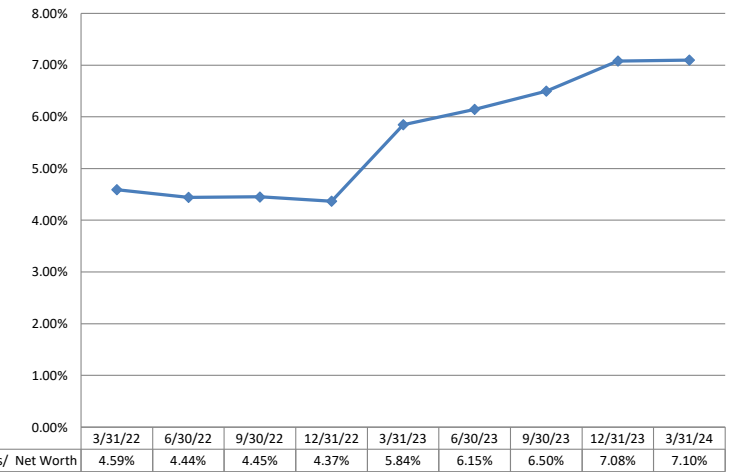
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

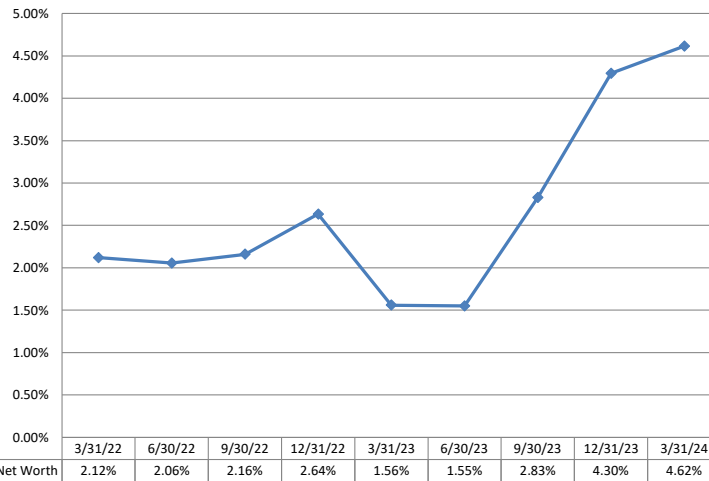
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



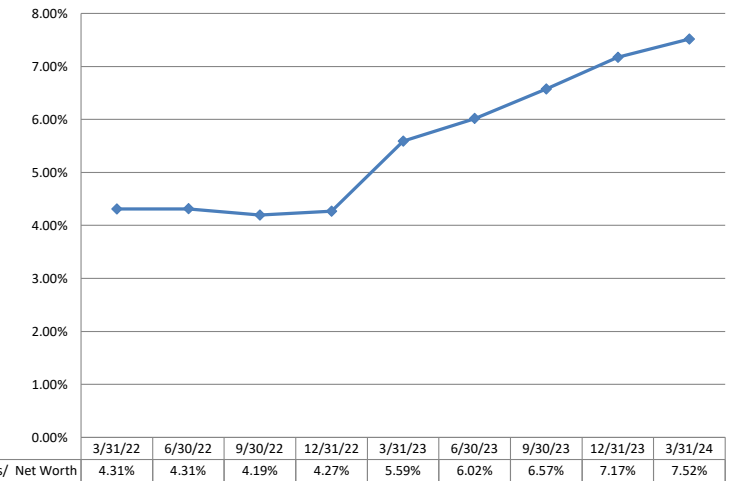
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets						
West Side Baptist Church Federal Credit Union	\$407	\$46	11.30%	(8.51%)	0.00%	0.00%
Atlas Credit Union	\$475	\$83	17.47%	(4.76%)	0.00%	24.10%
Procter & Gamble Employees Credit Union	\$845	\$168	19.88%	7.27%	26.19%	0.60%
Co-Lib Credit Union	\$1,169	\$169	14.46%	41.83%	0.00%	0.59%
Bluescope Employees' Credit Union	\$1,515	\$148	9.77%	2.72%	6.76%	7.43%
St. Augustine Credit Union	\$1,646	\$192	11.66%	8.51%	0.00%	0.52%
Southwest Counties School Employees Credit Union	\$1,765	\$229	12.97%	7.11%	0.00%	1.31%
Northeast Regional Credit Union	\$1,854	\$218	11.76%	1.84%	0.00%	0.92%
Neosho School Employees Credit Union	\$2,026	\$446	22.01%	4.54%	0.45%	0.45%
Bothwell Hospital Employees Credit Union	\$2,137	\$167	7.81%	17.50%	0.00%	2.99%
WeDevelopment Federal Credit Union	\$2,988	\$572	19.14%	(68.41%)	8.22%	8.92%
J.C. Federal Employees Credit Union	\$3,046	\$666	21.86%	3.03%	7.81%	5.11%
Our Lady of Snows Credit Union	\$4,749	\$591	12.44%	9.71%	0.00%	0.00%
Dexter Public School Credit Union	\$5,044	\$640	12.69%	5.06%	0.00%	0.47%
Sikeston Public Schools Credit Union	\$5,126	\$892	17.40%	6.84%	6.73%	3.25%
Fedco Credit Union	\$6,428	\$692	10.77%	7.66%	0.00%	0.14%
KC Unidos Federal Credit Union	\$6,759	\$2,291	33.90%	7.83%	8.25%	4.50%
Southeast Missouri Community Credit Union	\$7,344	\$722	9.83%	(6.54%)	0.83%	4.02%
Lovers Lane Credit Union	\$8,016	\$1,115	13.91%	1.44%	9.60%	5.83%
Community First Credit Union	\$8,441	\$821	9.73%	4.43%	6.21%	10.11%
Saint Joseph Teachers' Credit Union	\$8,667	\$764	8.82%	5.31%	4.19%	0.52%
Missouri Baptist Credit Union	\$8,944	\$608	6.80%	5.33%	3.78%	9.21%
South Central Missouri Credit Union	\$9,572	\$1,405	14.68%	(1.42%)	2.35%	1.85%
K.C. Area Credit Union	\$10,683	\$1,796	16.81%	4.73%	1.28%	3.79%
Northwest Missouri Regional Credit Union	\$11,417	\$1,182	10.35%	12.93%	1.52%	5.75%
Academic Employees Credit Union	\$14,712	\$845	5.74%	25.69%	6.75%	3.55%
Burlington Northtown Community Credit Union	\$15,241	\$2,910	19.09%	8.13%	2.75%	1.75%
Patriot Credit Union	\$15,459	\$1,133	7.33%	16.54%	17.83%	3.35%
Division #6 Highway Credit Union	\$15,988	\$2,473	15.47%	2.28%	0.32%	1.33%
Independence Teachers Credit Union	\$16,483	\$2,159	13.10%	5.83%	1.76%	0.74%
Catholic Family Credit Union	\$16,702	\$1,417	8.48%	8.95%	29.22%	4.80%
Stationery Credit Union	\$16,707	\$2,001	11.98%	5.47%	0.45%	1.50%
Cape Regional Credit Union	\$17,874	\$1,343	7.51%	10.08%	1.04%	3.05%
United Labor Credit Union	\$18,716	\$1,347	7.20%	14.78%	2.38%	8.98%
St. Louis Newspaper Carriers Credit Union	\$20,375	\$1,476	7.24%	(8.75%)	0.14%	0.27%
Legacy Credit Union	\$20,798	\$3,085	14.83%	4.59%	5.35%	2.27%
Desoto Mo Pac Credit Union	\$21,283	\$2,621	12.31%	7.15%	2.82%	3.51%

Source: SNL Financial

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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)

Summit Ridge Credit Union	\$21,323	\$1,688	7.92%	(2.82%)	22.87%	3.85%
St. Louis Policemens Credit Union	\$22,054	\$3,576	16.21%	(2.78%)	5.70%	1.85%
Leadco Community Credit Union	\$22,347	\$2,417	10.82%	(1.81%)	0.62%	1.99%
Highway Crossroads Credit Union	\$23,881	\$3,506	14.68%	3.22%	3.76%	3.94%
County Credit Union	\$25,064	\$2,877	11.48%	1.96%	6.01%	10.32%
Highway Alliance Credit Union	\$26,493	\$2,949	11.13%	5.50%	0.44%	1.56%
Columbia Credit Union	\$31,411	\$2,966	9.44%	15.12%	0.34%	0.57%
Edison Credit Union	\$32,086	\$3,443	10.73%	5.06%	9.41%	2.38%
District One Highway Credit Union	\$32,148	\$4,995	15.54%	2.66%	0.20%	0.22%
Lutheran Federal Credit Union	\$32,650	\$2,740	8.39%	5.18%	0.00%	0.80%
Show-Me Credit Union	\$34,418	\$4,801	13.95%	11.40%	2.65%	2.65%
Shelter Insurance Federal Credit Union	\$37,681	\$4,741	12.58%	7.92%	0.04%	2.36%
Holy Rosary Credit Union	\$42,134	\$5,035	11.95%	7.69%	14.68%	14.20%
Joplin Metro Credit Union	\$49,072	\$7,564	15.41%	18.88%	0.91%	1.40%
Central Communications Credit Union	\$49,246	\$3,809	7.73%	(15.25%)	9.66%	1.97%
Kansas City Credit Union	\$54,613	\$3,971	7.27%	(56.41%)	58.17%	25.86%
City Credit Union	\$56,791	\$6,369	11.21%	11.10%	7.22%	8.70%
Horizon Credit Union	\$56,989	\$6,212	10.90%	1.29%	3.51%	2.85%
Raytown-Lee's Summit Community Credit Union	\$61,304	\$4,638	7.57%	(8.19%)	7.70%	7.59%
Members 1st Credit Union	\$62,962	\$5,882	9.34%	6.50%	0.46%	1.31%
Foundation Credit Union	\$70,113	\$10,272	14.65%	0.39%	1.71%	2.00%
Health Care Family Credit Union	\$74,563	\$10,557	14.16%	3.13%	1.80%	2.69%
CSD Credit Union	\$76,346	\$8,755	11.47%	9.78%	1.25%	1.52%
Educational Community Credit Union	\$77,183	\$6,422	8.32%	7.81%	13.61%	7.23%
Missouri Central Credit Union	\$77,353	\$8,087	10.45%	7.20%	8.58%	9.46%
Postal & Community Credit Union	\$80,264	\$7,227	9.00%	11.33%	3.97%	2.37%
Mercy Credit Union	\$83,003	\$8,685	10.46%	10.59%	1.89%	1.73%
Goetz Credit Union	\$83,984	\$11,661	13.88%	9.84%	1.48%	2.81%
Civic Central Credit Union	\$88,633	\$11,672	13.17%	6.83%	1.25%	1.39%
Volt Credit Union	\$89,745	\$7,582	8.45%	(1.94%)	2.14%	2.94%
Riverways Federal Credit Union	\$96,897	\$8,001	8.26%	13.11%	6.36%	5.02%

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Net Worth

March 31, 2024

Run Date: May 15, 2024

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)						
Ozark Federal Credit Union	\$106,967	\$10,859	10.15%	14.31%	1.98%	3.59%
Metro Credit Union	\$108,872	\$13,278	12.20%	7.46%	2.85%	3.73%
First Missouri Credit Union	\$112,625	\$11,677	10.37%	5.13%	9.87%	7.13%
R-G Federal Credit Union	\$134,239	\$12,860	9.58%	5.77%	2.86%	5.61%
Central Missouri Community Credit Union	\$134,317	\$9,610	7.15%	14.27%	4.84%	4.27%
Century Credit Union	\$150,152	\$26,942	17.94%	6.75%	1.28%	2.91%
Conservation Employees Credit Union	\$161,034	\$15,367	9.54%	1.36%	0.14%	0.85%
Public Safety Credit Union	\$180,336	\$19,878	11.02%	9.43%	3.04%	3.53%
Multipli Credit Union	\$184,336	\$31,097	16.87%	5.05%	0.72%	2.26%
United Consumers Credit Union	\$207,320	\$22,131	10.67%	2.64%	3.59%	9.34%
Electro Savings Credit Union	\$210,803	\$12,425	5.89%	(11.35%)	35.60%	25.20%
Average of Asset Group A	\$46,774	\$5,173	12.11%	4.20%	5.44%	4.32%
Asset Group B - \$251 to \$500 million in total assets						
United Credit Union	\$274,519	\$39,865	14.52%	12.92%	3.64%	6.73%
TelComm Credit Union	\$302,810	\$41,265	13.63%	3.60%	1.99%	2.22%
Missouri Electric Cooperative Employees Credit Union	\$321,350	\$35,241	10.97%	7.95%	0.21%	0.31%
Great Plains Federal Credit Union	\$331,994	\$47,829	14.41%	(10.77%)	7.37%	6.48%
Blucurrent Credit Union	\$334,741	\$35,937	10.74%	6.21%	1.51%	3.44%
Alltru Federal Credit Union	\$343,822	\$33,796	9.83%	5.35%	9.26%	16.96%
Infuze Credit Union	\$369,885	\$35,342	9.55%	11.13%	4.05%	9.08%
Alliance Credit Union	\$389,639	\$41,995	10.78%	2.15%	6.53%	8.85%
Arsenal Credit Union	\$395,954	\$37,237	9.40%	(2.91%)	14.57%	11.33%
St. Louis Community Credit Union	\$406,924	\$61,056	15.00%	5.74%	5.25%	10.45%
Assemblies of God Credit Union	\$431,798	\$35,883	8.31%	6.78%	2.06%	3.61%
West Community Credit Union	\$482,950	\$38,662	8.01%	1.90%	12.23%	5.68%
Average of Asset Group B	\$365,532	\$40,342	11.26%	4.17%	5.72%	7.10%
Asset Group C - \$501 million to \$1 billion in total assets						
Neighbors Credit Union	\$514,709	\$66,364	12.89%	0.00%	7.87%	5.78%
River Region Community Credit Union	\$520,605	\$46,013	8.84%	8.97%	4.51%	4.25%
Missouri Credit Union	\$555,609	\$54,478	9.81%	7.58%	0.66%	3.82%
Average of Asset Group C	\$530,308	\$55,618	10.51%	5.52%	4.35%	4.62%
Asset Group D - Over \$1 billion in total assets						
Vantage Credit Union	\$1,183,041	\$77,477	6.55%	(1.32%)	6.26%	7.53%
Together Credit Union	\$2,654,241	\$239,168	9.01%	3.66%	4.45%	6.86%
First Community Credit Union	\$4,350,428	\$350,329	8.05%	9.59%	3.16%	8.16%
Average of Asset Group D	\$2,729,237	\$222,325	7.87%	3.98%	4.62%	7.52%

Source: SNL Financial

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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.