



# 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

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### KANSAS CITY

7285 West 132nd Street  
Suite 220  
Overland Park, KS 66213  
**(913) 599-3236**

## ASSET SIZE DEFINITION

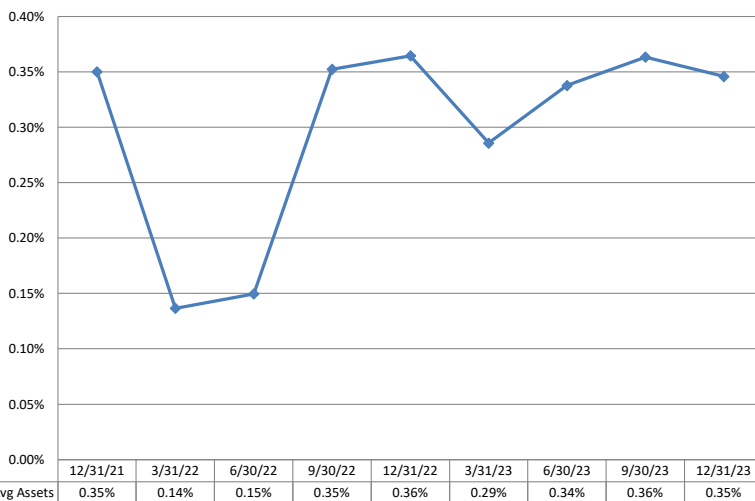
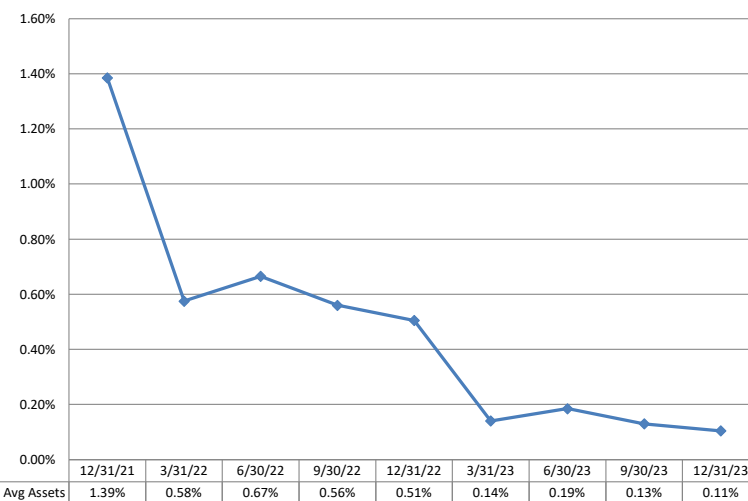
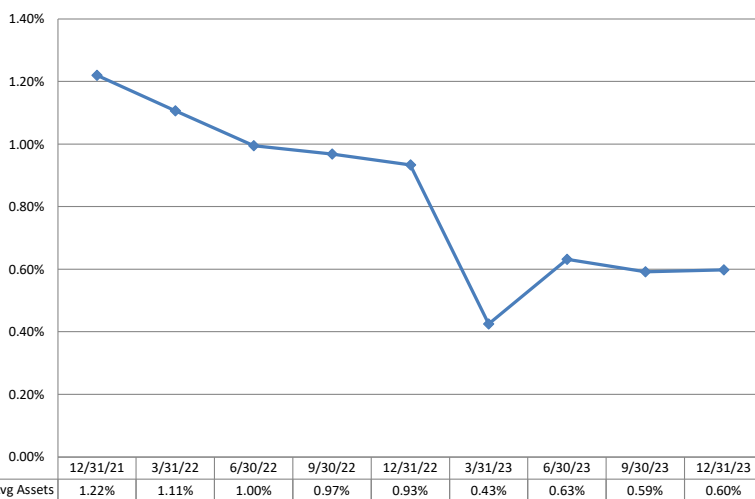
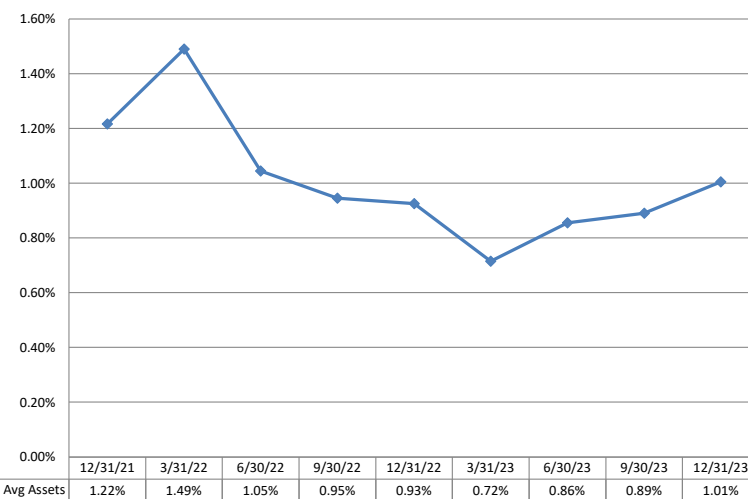
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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

**Kansas**

# Performance Analysis

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

**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

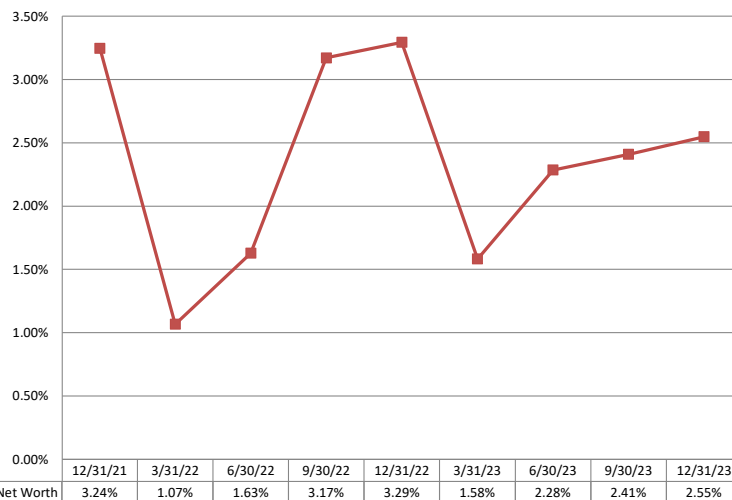
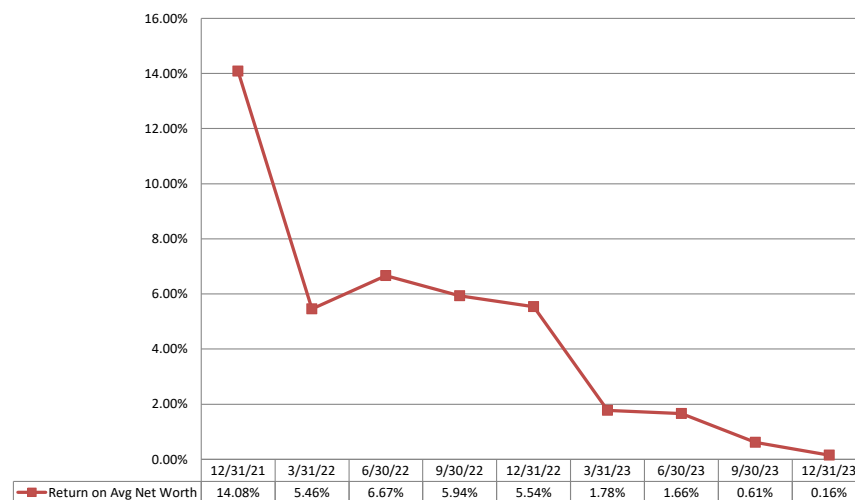
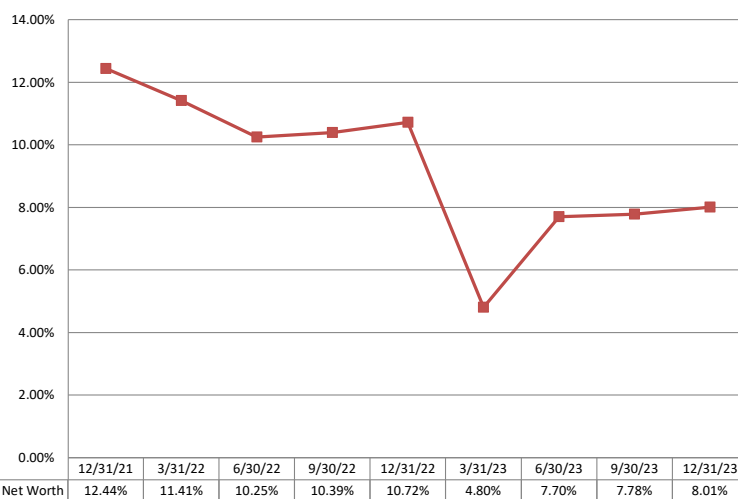
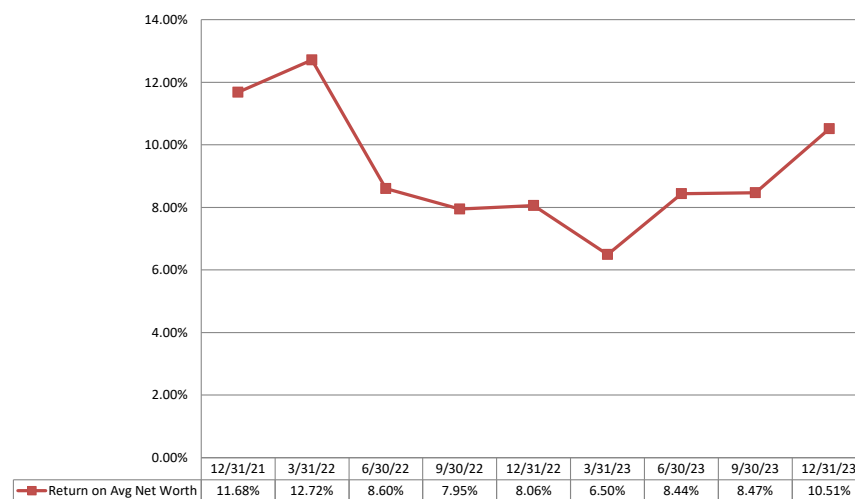
Source: SNL Financial

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

**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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## Performance Analysis

December 31, 2023

Run Date: February 20, 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	\$190	\$0	0.00%	0.00%	100.00%	NA	\$1	0.52%	3.33%	83.33%	NA
Sunflower Federal Credit Union	\$392	\$0	0.00%	0.00%	87.50%	NA	(\$2)	(0.51%)	(3.85%)	103.70%	NA
Quindaro Homes Federal Credit Union	\$480	(\$4)	(3.33%)	(6.43%)	166.67%	\$48	(\$8)	(1.36%)	(3.17%)	128.13%	\$44
Mid Plains Credit Union	\$1,226	\$4	1.26%	7.77%	71.43%	\$24	\$15	1.11%	7.46%	73.68%	\$25
Kan Colo Credit Union	\$1,321	\$5	1.53%	12.27%	60.00%	\$24	\$13	1.03%	8.28%	69.23%	\$24
Christ the King Parish Federal Credit Union	\$1,323	(\$1)	(0.30%)	(2.15%)	122.22%	\$8	(\$4)	(0.28%)	(2.14%)	110.00%	\$11
Salina Municipal Credit Union	\$1,572	\$1	0.25%	2.22%	90.48%	\$32	(\$10)	(0.62%)	(5.49%)	108.11%	\$33
Eagle Federal Credit Union	\$1,890	\$6	1.25%	14.91%	75.00%	\$29	\$16	0.83%	10.39%	81.82%	\$29
Wakarusa Valley Credit Union	\$2,187	(\$4)	(0.73%)	(9.70%)	125.00%	\$6	(\$111)	(4.40%)	(51.87%)	153.93%	\$6
C & R Credit Union	\$3,828	(\$18)	(1.79%)	(13.21%)	108.77%	\$70	(\$1)	(0.02%)	(0.18%)	93.12%	\$59
Hutchinson Postal and Community Credit Union	\$4,950	(\$3)	(0.25%)	(1.34%)	93.00%	\$57	\$27	0.58%	3.06%	89.46%	\$50
Central Kansas Education Credit Union	\$5,004	\$1	0.08%	0.54%	97.56%	\$50	(\$7)	(0.15%)	(0.94%)	102.21%	\$56
Ellis Credit Union	\$5,231	\$2	0.15%	0.90%	97.06%	\$48	\$31	0.58%	3.56%	79.17%	\$45
Tri-County Credit Union	\$5,365	\$12	0.86%	5.45%	62.96%	\$29	\$41	0.71%	4.75%	62.26%	\$29
Morton Credit Union	\$5,399	\$4	0.29%	2.44%	90.53%	\$39	\$41	0.72%	6.40%	83.78%	\$41
Topeka Police Credit Union	\$6,753	\$21	1.23%	9.84%	76.67%	\$58	\$51	0.73%	6.08%	84.48%	\$59
KC Fairfax Federal Credit Union	\$7,466	(\$20)	(1.07%)	(8.75%)	104.30%	\$46	(\$110)	(1.41%)	(11.35%)	113.22%	\$46
Peoples Choice Credit Union	\$7,714	\$4	0.21%	0.89%	92.05%	\$55	\$46	0.60%	2.59%	87.13%	\$47
Topeka Firemen's Credit Union	\$8,863	\$19	0.87%	2.70%	69.35%	\$37	\$54	0.62%	1.93%	75.68%	\$36
1st Kansas Credit Union	\$10,916	(\$12)	(0.44%)	(2.09%)	115.49%	\$88	\$40	0.37%	1.74%	88.02%	\$68
Crossroads Credit Union	\$11,576	\$94	3.22%	18.07%	52.86%	\$53	\$287	2.45%	14.59%	49.65%	\$54
Garden City Teachers Federal Credit Union	\$14,904	\$45	1.26%	15.82%	79.65%	\$56	\$149	1.04%	13.68%	81.56%	\$54
Kansas City Kansas Firemen & Police Credit Union	\$16,628	(\$83)	(1.98%)	(12.18%)	106.42%	\$62	\$14	0.08%	0.51%	81.64%	\$69
Hutchinson Government Employees Credit Union	\$19,917	\$56	1.10%	9.42%	78.17%	\$70	\$172	0.81%	7.45%	82.63%	\$68
Salina Interparochial Credit Union	\$20,430	\$16	0.32%	1.07%	65.24%	\$59	\$270	1.40%	4.57%	42.76%	\$55
Co-Operative Credit Union	\$22,373	\$16	0.29%	2.42%	92.58%	\$71	\$48	0.22%	1.83%	94.22%	\$60
Bell Credit Union	\$23,386	(\$49)	(0.85%)	(8.73%)	119.34%	\$59	\$81	0.36%	3.66%	80.44%	\$59
Wheat State Credit Union	\$23,530	\$47	0.78%	8.01%	70.37%	\$69	\$91	0.37%	3.95%	85.74%	\$68
Sunflower Community Federal Credit Union	\$25,936	\$61	0.95%	11.27%	77.23%	\$63	\$221	0.90%	10.56%	77.97%	\$60
Reliance Credit Union	\$27,551	(\$7)	(0.10%)	(0.81%)	103.89%	\$68	\$6	0.02%	0.17%	99.27%	\$80
KUMC Credit Union	\$28,634	\$90	1.25%	12.32%	67.86%	\$65	\$255	0.87%	9.05%	74.76%	\$74
Campus Credit Union	\$32,364	(\$441)	(5.38%)	(48.77%)	98.70%	\$75	(\$475)	(1.44%)	(12.64%)	95.88%	\$69
Credit Union of Emporia	\$35,322	\$90	1.02%	7.11%	67.49%	\$56	\$407	1.13%	8.30%	62.58%	\$48
U S P L K Employees Federal Credit Union	\$36,068	(\$12)	(0.14%)	(1.07%)	111.02%	\$65	(\$13)	(0.04%)	(0.29%)	106.25%	\$66
Catholic Family Federal Credit Union	\$37,458	\$40	0.43%	5.33%	88.65%	\$64	\$187	0.50%	6.36%	87.09%	\$59

Source: SNL Financial

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## Performance Analysis

December 31, 2023

Run Date: February 20, 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)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
Freedom 1st Federal Credit Union	\$42,698	\$156	1.44%	9.41%	59.38%	\$106	\$648	1.49%	10.15%	55.84%	\$86
McPherson Co-Op Credit Union	\$43,800	\$28	0.25%	3.38%	91.13%	\$77	\$100	0.22%	3.07%	92.20%	\$75
Kansas Blue Cross - Blue Shield Credit Union	\$52,317	\$75	0.58%	3.35%	85.07%	\$91	\$450	0.84%	5.12%	73.23%	\$82
B&V Credit Union	\$52,597	(\$337)	(2.50%)	(17.32%)	141.52%	\$79	(\$713)	(1.25%)	(8.84%)	168.47%	\$80
ARK Valley Credit Union	\$55,615	\$175	1.37%	11.15%	72.52%	\$59	\$569	1.16%	10.09%	76.49%	\$50
United Northwest Federal Credit Union	\$57,290	\$74	0.52%	3.78%	80.78%	\$51	\$242	0.44%	3.12%	83.86%	\$50
Panhandle Federal Credit Union	\$59,507	\$106	0.71%	4.16%	80.17%	\$66	\$390	0.64%	3.89%	82.76%	\$59
Dillon Credit Union	\$65,469	\$174	1.06%	7.78%	67.91%	\$71	\$537	0.82%	6.16%	72.21%	\$75
Midwest Regional Credit Union	\$72,062	\$124	0.68%	7.89%	78.94%	\$66	\$387	0.52%	6.31%	80.48%	\$62
SM Federal Credit Union	\$76,085	\$40	0.21%	1.11%	78.64%	\$110	\$319	0.42%	2.24%	63.95%	\$94
Mid-Kansas Credit Union	\$82,613	\$162	0.79%	13.04%	77.45%	\$74	\$61	0.08%	1.23%	81.87%	\$71
Farmway Credit Union	\$98,313	\$25	0.10%	0.46%	86.79%	\$80	\$489	0.49%	2.25%	86.78%	\$81
Credit Union of Dodge City	\$105,755	\$197	0.73%	7.05%	83.33%	\$78	\$1,070	0.97%	9.93%	78.80%	\$67
Kansas State University Federal Credit Union	\$120,610	\$146	0.48%	4.60%	82.50%	\$74	\$582	0.48%	4.68%	81.35%	\$70
Kansas Teachers Community Credit Union	\$122,979	\$133	0.43%	3.86%	81.80%	\$52	\$845	0.66%	6.33%	79.09%	\$48
Emporia State Federal Credit Union	\$130,707	\$42	0.13%	1.29%	95.74%	\$72	\$581	0.44%	4.52%	85.68%	\$69
White Eagle Credit Union	\$143,076	\$390	1.08%	7.47%	72.50%	\$69	\$1,905	1.28%	9.44%	69.97%	\$63
Quantum Credit Union	\$151,820	\$237	0.63%	6.72%	84.79%	\$79	\$714	0.47%	5.16%	86.27%	\$77
Wichita Federal Credit Union	\$202,310	\$352	0.69%	5.44%	70.92%	\$89	\$1,703	0.86%	6.68%	73.98%	\$82
Frontier Community Credit Union	\$209,224	(\$351)	(0.69%)	(8.12%)	100.16%	\$73	(\$647)	(0.33%)	(3.72%)	96.68%	\$66
Average of Asset Group A	\$43,691	\$35	0.20%	2.04%	88.32%	\$61	\$219	0.35%	2.55%	86.23%	\$58

Source: SNL Financial

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# Performance Analysis

December 31, 2023

Run Date: February 20, 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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Skyward Credit Union	\$400,429	(\$326)	(0.33%)	(7.23%)	102.62%	\$76	(\$774)	(0.20%)	(4.01%)	101.05%	\$74
Mid-American Credit Union	\$422,717	\$460	0.44%	4.53%	82.62%	\$79	\$1,733	0.41%	4.32%	83.39%	\$78
Average of Asset Group B	\$411,573	\$67	0.06%	(1.35%)	92.62%	\$78	\$480	0.11%	0.16%	92.22%	\$76
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Envista Federal Credit Union	\$546,987	\$1,078	0.79%	8.25%	78.97%	\$75	\$4,777	0.88%	9.37%	78.61%	\$74
Heartland Credit Union	\$617,944	(\$64)	(0.04%)	(0.46%)	81.46%	\$79	\$1,742	0.28%	3.15%	NA	\$84
Mainstreet Federal Credit Union	\$652,816	\$1,699	1.04%	31.35%	70.26%	\$77	\$3,471	0.54%	17.35%	82.24%	\$80
Azura Credit Union	\$784,341	(\$1,259)	(0.65%)	(6.27%)	77.41%	\$79	\$4,515	0.59%	5.74%	73.10%	\$82
Mazuma Credit Union	\$973,887	\$1,209	0.50%	5.06%	75.59%	\$68	\$3,153	0.33%	3.35%	81.73%	\$82
Golden Plains Credit Union	\$992,344	\$1,735	0.70%	6.37%	62.91%	\$62	\$9,580	0.97%	9.10%	NA	\$65
Average of Asset Group C	\$761,387	\$733	0.39%	7.38%	74.43%	\$73	\$4,540	0.60%	8.01%	78.92%	\$78
<b>Asset Group D - Over \$1 billion in total assets</b>											
Millennium Corporate Credit Union	\$1,287,261	\$3,125	1.00%	10.80%	44.17%	\$94	\$21,422	1.77%	19.24%	32.81%	\$106
Credit Union of America	\$1,516,284	\$3,868	1.03%	8.27%	72.28%	\$90	\$14,331	0.98%	7.88%	73.53%	\$87
Meritrust Federal Credit Union	\$1,870,726	\$693	0.15%	1.72%	89.44%	\$100	\$10,398	0.56%	6.58%	83.38%	\$95
CommunityAmerica Credit Union	\$4,782,496	\$10,971	0.93%	10.40%	80.41%	\$118	\$33,441	0.71%	8.35%	81.61%	\$107
Average of Asset Group D	\$2,364,192	\$4,664	0.78%	7.80%	71.58%	\$101	\$19,898	1.01%	10.51%	67.83%	\$99

Source: SNL Financial

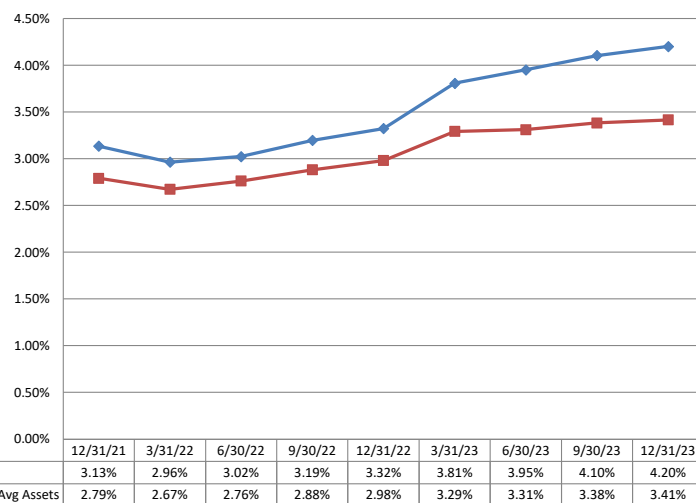
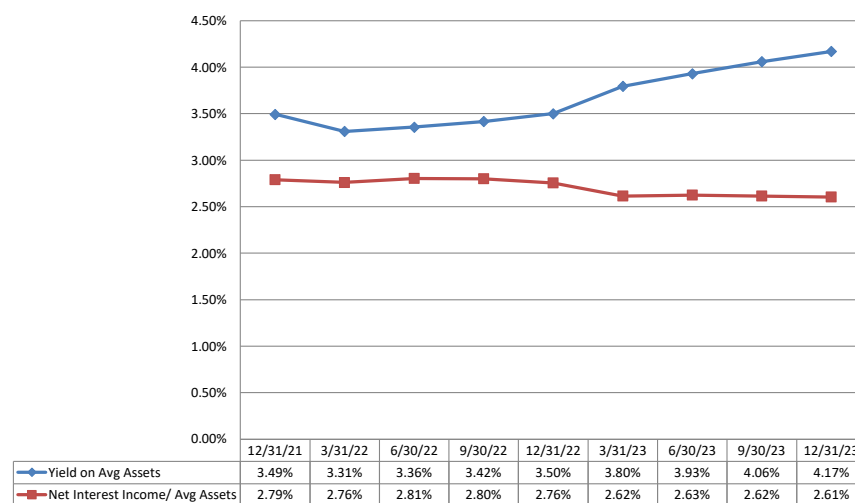
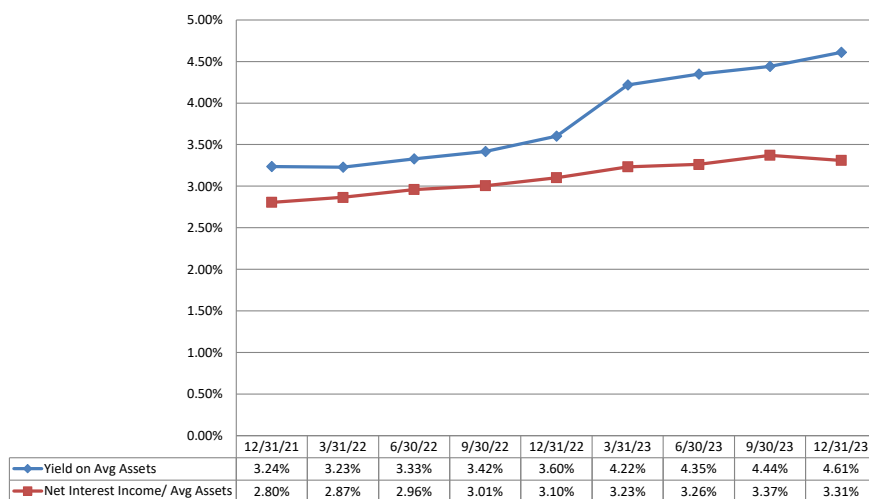
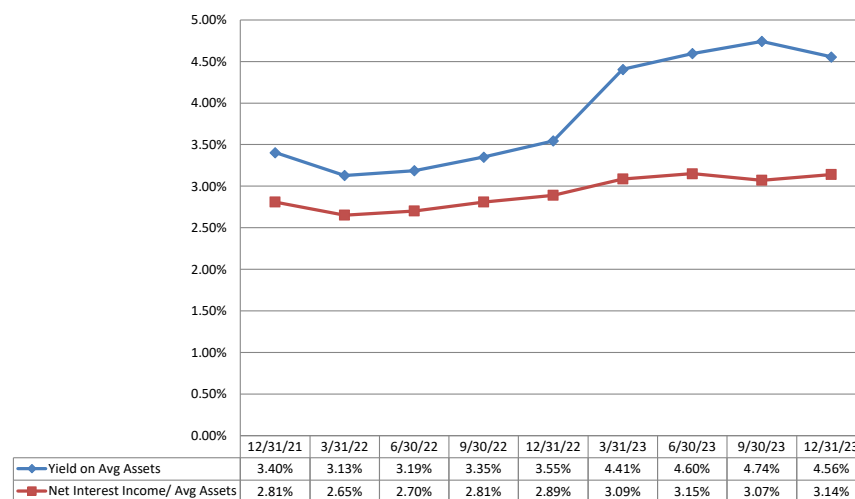
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# Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

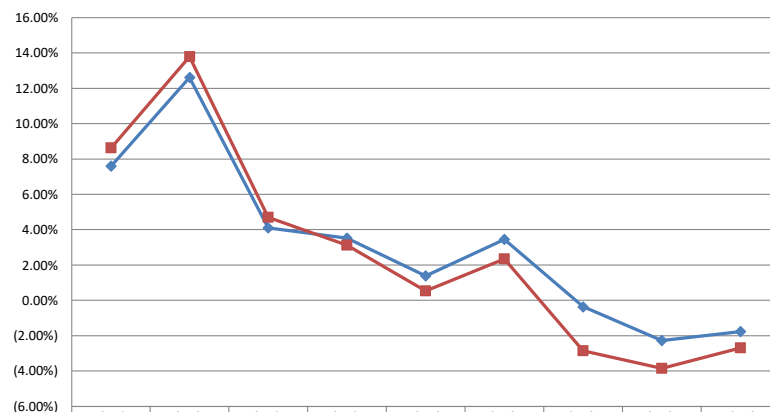
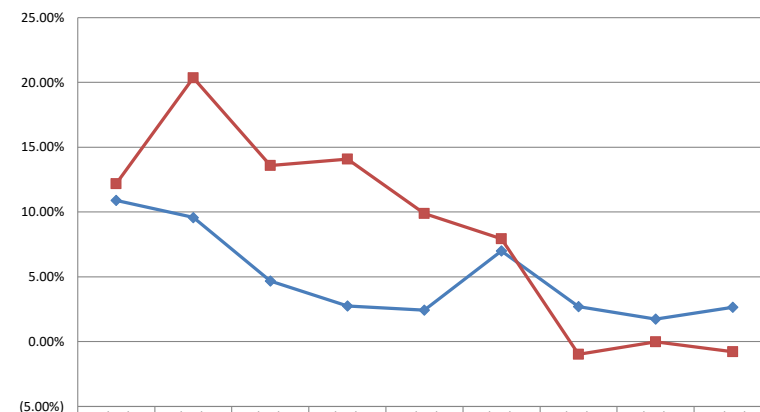
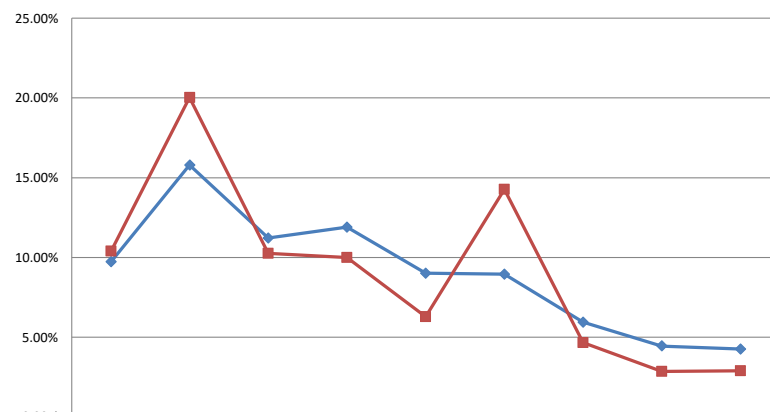
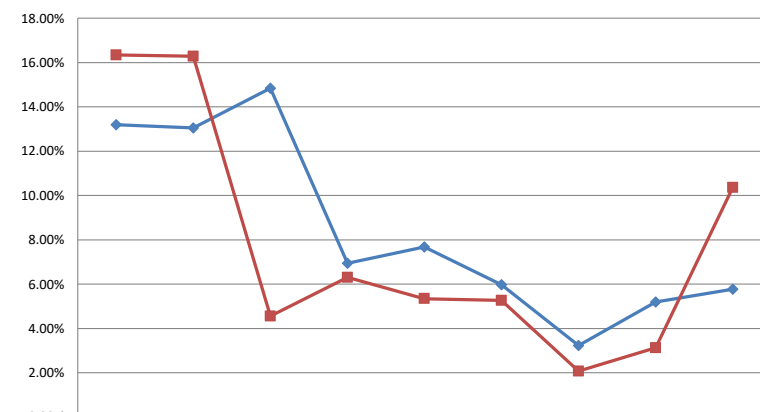
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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

**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

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# Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>										
Catholics United Credit Union	\$190	\$29	\$160	18.13%	NA	3.14%	0.00%	3.14%	0.00%	(0.62%)
Sunflower Federal Credit Union	\$392	\$365	\$340	107.35%	NA	6.62%	0.51%	5.85%	(4.39%)	(4.23%)
Quindaro Homes Federal Credit Union	\$480	\$285	\$225	126.67%	\$960	5.45%	0.00%	5.45%	(31.72%)	(49.78%)
Mid Plains Credit Union	\$1,226	\$977	\$1,008	96.92%	\$1,226	5.34%	1.19%	4.08%	(20.80%)	(25.06%)
Kan Colo Credit Union	\$1,321	\$312	\$1,155	27.01%	\$2,642	3.97%	0.87%	3.17%	14.08%	14.93%
Christ the King Parish Federal Credit Union	\$1,323	\$615	\$1,136	54.14%	\$1,323	2.14%	0.14%	2.07%	(5.36%)	(5.88%)
Salina Municipal Credit Union	\$1,572	\$926	\$1,390	66.62%	\$1,048	4.28%	0.19%	4.16%	(4.20%)	(4.14%)
Eagle Federal Credit Union	\$1,890	\$1,031	\$1,725	59.77%	\$1,260	4.14%	0.05%	4.09%	6.78%	6.35%
Wakarusa Valley Credit Union	\$2,187	\$1,541	\$1,989	77.48%	\$208	4.84%	1.79%	3.09%	(21.70%)	(20.73%)
C & R Credit Union	\$3,828	\$3,173	\$3,286	96.56%	\$1,914	5.57%	0.82%	4.76%	(16.98%)	(19.16%)
Hutchinson Postal and Community Credit Union	\$4,950	\$3,846	\$4,037	95.27%	\$1,650	6.71%	0.77%	5.93%	10.47%	12.23%
Central Kansas Education Credit Union	\$5,004	\$3,820	\$4,202	90.91%	\$2,502	4.87%	1.78%	3.09%	17.58%	20.64%
Ellis Credit Union	\$5,231	\$2,047	\$4,326	47.32%	\$3,487	3.43%	0.94%	2.49%	(4.04%)	(5.77%)
Tri-County Credit Union	\$5,365	\$1,182	\$4,475	26.41%	\$3,577	2.98%	1.19%	1.78%	(7.08%)	(9.12%)
Morton Credit Union	\$5,399	\$4,126	\$4,471	92.28%	\$1,800	4.92%	0.32%	4.59%	(1.60%)	(7.49%)
Topeka Police Credit Union	\$6,753	\$5,546	\$5,872	94.45%	\$2,701	4.67%	0.64%	4.01%	(1.53%)	(2.73%)
KC Fairfax Federal Credit Union	\$7,466	\$3,448	\$6,557	52.59%	\$1,867	3.53%	0.27%	3.26%	(5.57%)	(4.85%)
Peoples Choice Credit Union	\$7,714	\$2,870	\$5,906	48.59%	\$2,571	3.85%	0.31%	3.53%	0.25%	(0.34%)
Topeka Firemen's Credit Union	\$8,863	\$5,368	\$6,029	89.04%	\$5,909	3.64%	1.00%	2.65%	2.13%	2.15%
1st Kansas Credit Union	\$10,916	\$5,812	\$8,645	67.23%	\$5,458	3.82%	1.31%	2.51%	(2.04%)	(2.51%)
Crossroads Credit Union	\$11,576	\$7,453	\$9,364	79.59%	\$4,630	4.64%	0.20%	4.43%	(5.08%)	(9.33%)
Garden City Teachers Federal Credit Union	\$14,904	\$8,812	\$13,570	64.94%	\$2,484	4.42%	0.17%	4.25%	2.26%	1.71%
Kansas City Kansas Firemen & Police Credit Union	\$16,628	\$9,246	\$13,691	67.53%	\$3,326	5.33%	1.25%	4.07%	(11.83%)	(13.78%)
Hutchinson Government Employees Credit Union	\$19,917	\$10,702	\$17,406	61.48%	\$3,064	4.53%	0.53%	3.99%	(11.53%)	(13.54%)
Salina Interparochial Credit Union	\$20,430	\$16,537	\$14,257	115.99%	\$6,810	6.64%	1.85%	5.04%	9.27%	10.61%
Co-Operative Credit Union	\$22,373	\$12,113	\$19,762	61.29%	\$4,068	3.57%	0.53%	3.04%	1.53%	1.53%
Bell Credit Union	\$23,386	\$17,968	\$20,996	85.58%	\$3,898	5.53%	1.94%	3.60%	9.15%	12.33%
Wheat State Credit Union	\$23,530	\$20,979	\$20,633	101.68%	\$2,139	6.31%	1.36%	4.95%	(4.00%)	(5.14%)
Sunflower Community Federal Credit Union	\$25,936	\$21,237	\$23,716	89.55%	\$3,705	5.74%	1.66%	4.07%	13.74%	15.87%
Reliance Credit Union	\$27,551	\$12,379	\$23,959	51.67%	\$5,510	3.05%	0.57%	2.48%	(6.15%)	(3.92%)
KUMC Credit Union	\$28,634	\$12,701	\$25,622	49.57%	\$5,727	3.19%	0.30%	2.89%	(5.35%)	(6.82%)
Campus Credit Union	\$32,364	\$24,376	\$28,604	85.22%	\$2,312	5.25%	0.69%	4.56%	(0.03%)	0.74%
Credit Union of Emporia	\$35,322	\$12,114	\$30,024	40.35%	\$4,710	3.21%	0.52%	2.70%	0.37%	(1.14%)
U S P L K Employees Federal Credit Union	\$36,068	\$10,705	\$31,420	34.07%	\$9,017	1.94%	0.78%	1.16%	(2.93%)	(2.49%)
Catholic Family Federal Credit Union	\$37,458	\$19,794	\$33,931	58.34%	\$3,943	3.32%	0.40%	2.93%	(1.02%)	(2.18%)

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

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Freedom 1st Federal Credit Union	\$42,698	\$6,867	\$35,710	19.23%	\$8,540	3.03%	0.12%	2.91%	(2.25%)	(4.41%)
McPherson Co-Op Credit Union	\$43,800	\$37,581	\$40,405	93.01%	\$4,380	4.16%	1.13%	3.02%	(3.55%)	(3.40%)
Kansas Blue Cross - Blue Shield Credit Union	\$52,317	\$29,611	\$43,088	68.72%	\$6,155	3.48%	0.89%	2.63%	(4.87%)	(7.14%)
B&V Credit Union	\$52,597	\$20,481	\$44,639	45.88%	\$11,688	2.30%	1.16%	1.14%	(14.68%)	(13.12%)
ARK Valley Credit Union	\$55,615	\$35,333	\$48,449	72.93%	\$3,588	3.75%	0.33%	3.43%	12.29%	10.17%
United Northwest Federal Credit Union	\$57,290	\$20,326	\$49,029	41.46%	\$4,407	2.89%	0.76%	2.21%	6.35%	6.76%
Panhandle Federal Credit Union	\$59,507	\$31,355	\$49,200	63.73%	\$3,839	3.58%	0.52%	3.06%	(4.84%)	(6.39%)
Dillon Credit Union	\$65,469	\$44,272	\$54,620	81.05%	\$6,547	4.27%	1.22%	3.05%	2.09%	(1.01%)
Midwest Regional Credit Union	\$72,062	\$35,592	\$65,130	54.65%	\$4,367	3.02%	0.25%	2.77%	(4.35%)	(5.67%)
SM Federal Credit Union	\$76,085	\$48,095	\$61,380	78.36%	\$21,739	2.91%	1.73%	1.38%	(1.68%)	(2.74%)
Mid-Kansas Credit Union	\$82,613	\$62,007	\$75,162	82.50%	\$4,590	4.15%	1.09%	3.06%	9.85%	16.19%
Farmway Credit Union	\$98,313	\$61,456	\$75,859	81.01%	\$3,277	3.95%	0.36%	3.60%	(5.36%)	(5.92%)
Credit Union of Dodge City	\$105,755	\$56,408	\$90,723	62.18%	\$3,411	4.25%	0.45%	3.80%	(3.66%)	(7.68%)
Kansas State University Federal Credit Union	\$120,610	\$62,515	\$105,976	58.99%	\$3,600	3.89%	0.69%	3.19%	(3.16%)	(4.42%)
Kansas Teachers Community Credit Union	\$122,979	\$79,521	\$107,103	74.25%	\$3,324	3.59%	0.32%	3.28%	(4.54%)	(6.65%)
Emporia State Federal Credit Union	\$130,707	\$81,016	\$117,330	69.05%	\$4,507	3.13%	0.90%	2.22%	(2.09%)	(2.03%)
White Eagle Credit Union	\$143,076	\$96,746	\$121,011	79.95%	\$3,366	4.61%	0.70%	3.91%	(3.20%)	(5.05%)
Quantum Credit Union	\$151,820	\$118,152	\$129,828	91.01%	\$4,532	4.44%	1.20%	3.24%	1.33%	2.07%
Wichita Federal Credit Union	\$202,310	\$169,952	\$174,191	97.57%	\$3,211	6.28%	1.78%	4.50%	5.82%	6.40%
Frontier Community Credit Union	\$209,224	\$152,075	\$182,740	83.22%	\$3,546	4.78%	1.26%	3.53%	10.52%	7.79%
Average of Asset Group A	\$43,691	\$27,524	\$37,554	70.55%	\$4,152	4.20%	0.79%	3.41%	(1.77%)	(2.69%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin	December 31, 2023	Run Date: February 20, 2024
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Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Skyward Credit Union	\$400,429	\$197,703	\$324,808	60.87%	\$6,160	3.78%	1.75%	2.03%	2.42%	(3.70%)
Mid-American Credit Union	\$422,717	\$380,175	\$346,936	109.58%	\$3,988	4.56%	1.37%	3.18%	2.89%	2.16%
Average of Asset Group B	\$411,573	\$288,939	\$335,872	85.23%	\$5,074	4.17%	1.56%	2.61%	2.66%	(0.77%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Envista Federal Credit Union	\$546,987	\$441,356	\$465,191	94.88%	\$3,518	4.44%	1.00%	3.44%	3.07%	0.27%
Heartland Credit Union	\$617,944	\$524,648	\$526,372	99.67%	\$4,430	4.84%	1.54%	3.31%	3.31%	8.79%
Mainstreet Federal Credit Union	\$652,816	\$371,874	\$575,553	64.61%	\$4,836	3.59%	0.64%	2.96%	3.17%	(5.17%)
Azura Credit Union	\$784,341	\$568,771	\$656,983	86.57%	\$4,419	5.02%	1.34%	3.68%	5.94%	4.46%
Mazuma Credit Union	\$973,887	\$714,999	\$784,456	91.15%	\$3,935	4.98%	1.37%	3.61%	4.84%	6.01%
Golden Plains Credit Union	\$992,344	\$893,483	\$812,721	109.94%	\$4,782	4.80%	1.95%	2.86%	5.24%	3.04%
Average of Asset Group C	\$761,387	\$585,855	\$636,879	91.14%	\$4,320	4.61%	1.31%	3.31%	4.26%	2.90%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Millennium Corporate Credit Union	\$1,287,261	\$46,694	\$1,060,197	4.40%	\$33,435	3.83%	2.51%	NA	10.29%	36.40%
Credit Union of America	\$1,516,284	\$1,272,955	\$1,189,421	107.02%	\$5,238	4.91%	1.62%	3.29%	7.86%	5.84%
Meritrust Federal Credit Union	\$1,870,726	\$1,522,558	\$1,498,844	101.58%	\$5,049	4.47%	1.50%	2.97%	3.19%	2.74%
CommunityAmerica Credit Union	\$4,782,496	\$3,169,269	\$3,948,671	80.26%	\$4,559	5.01%	1.85%	3.16%	1.74%	(3.52%)
Average of Asset Group D	\$2,364,192	\$1,502,869	\$1,924,283	73.32%	\$12,070	4.56%	1.87%	3.14%	5.77%	10.37%

Source: SNL Financial

Note: Report includes only bank-level data.

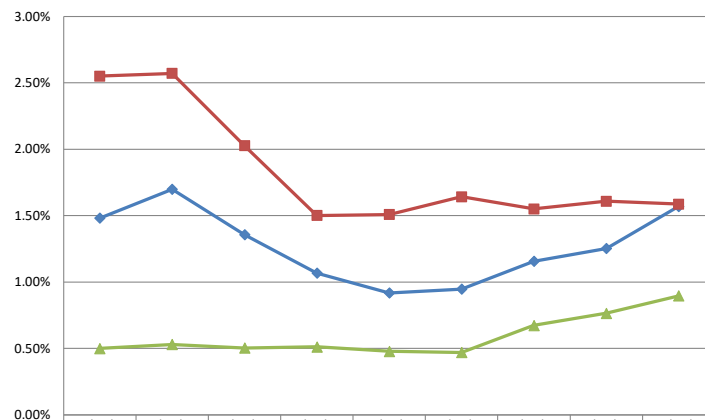
NA = data was not available.

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

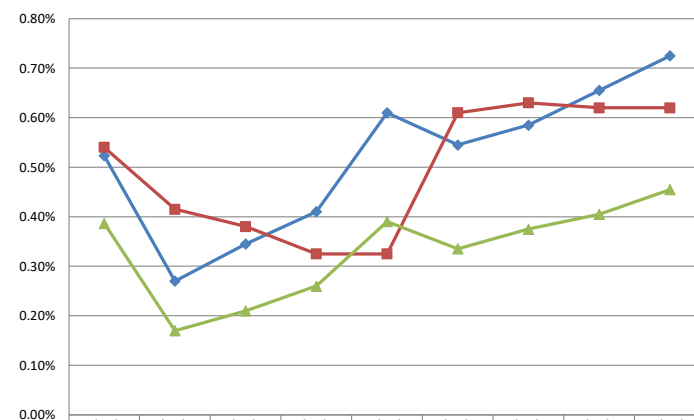
# Asset Quality



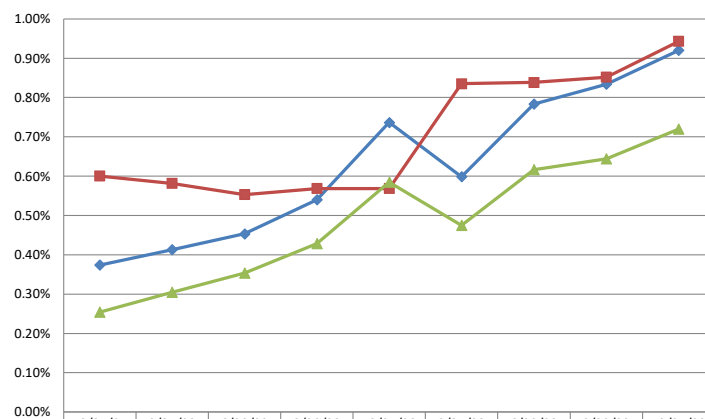
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

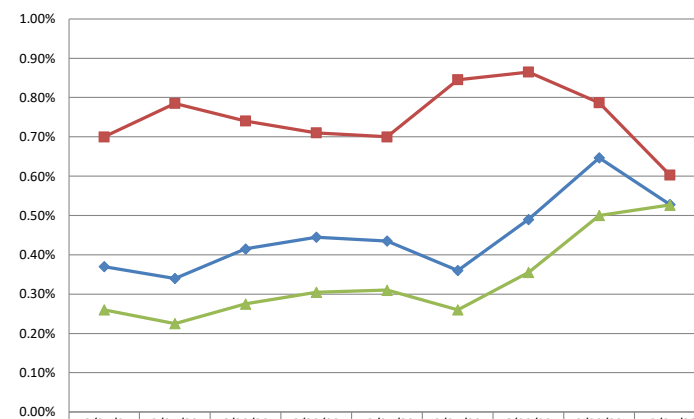
NPLs/Loans	1.48%	1.70%	1.36%	1.07%	0.92%	0.95%	1.16%	1.25%	1.57%
Reserves/Loans	2.55%	2.57%	2.03%	1.50%	1.51%	1.64%	1.55%	1.61%	1.59%
Delinquent Loans/Total Assets	0.50%	0.53%	0.50%	0.51%	0.48%	0.47%	0.67%	0.76%	0.90%

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

NPLs/Loans	0.52%	0.27%	0.35%	0.41%	0.61%	0.55%	0.59%	0.66%	0.73%
Reserves/Loans	0.54%	0.42%	0.38%	0.33%	0.33%	0.61%	0.63%	0.62%	0.62%
Delinquent Loans/Total Assets	0.39%	0.17%	0.21%	0.26%	0.39%	0.34%	0.38%	0.41%	0.46%

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

NPLs/Loans	0.37%	0.41%	0.45%	0.54%	0.74%	0.60%	0.78%	0.83%	0.92%
Reserves/Loans	0.60%	0.58%	0.55%	0.57%	0.57%	0.84%	0.84%	0.85%	0.94%
Delinquent Loans/Total Assets	0.25%	0.31%	0.35%	0.43%	0.59%	0.48%	0.62%	0.64%	0.72%

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

NPLs/Loans	0.37%	0.34%	0.42%	0.45%	0.44%	0.36%	0.49%	0.65%	0.53%
Reserves/Loans	0.70%	0.79%	0.74%	0.71%	0.70%	0.85%	0.87%	0.79%	0.60%
Delinquent Loans/Total Assets	0.26%	0.23%	0.28%	0.31%	0.31%	0.26%	0.36%	0.50%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

December 31, 2023

Run Date: February 20, 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	\$190	\$2	6.90%	13.79%	200.00%	5.88%	1.05%
Sunflower Federal Credit Union	\$392	\$8	2.19%	3.29%	150.00%	12.70%	2.04%
Quindaro Homes Federal Credit Union	\$480	\$21	7.37%	0.00%	0.00%	8.57%	4.38%
Mid Plains Credit Union	\$1,226	\$68	6.96%	3.07%	44.12%	28.57%	5.55%
Kan Colo Credit Union	\$1,321	\$36	11.54%	7.69%	66.67%	19.05%	2.73%
Christ the King Parish Federal Credit Union	\$1,323	\$0	0.00%	0.16%	NA	0.00%	0.00%
Salina Municipal Credit Union	\$1,572	\$0	0.00%	0.11%	NA	0.00%	0.00%
Eagle Federal Credit Union	\$1,890	\$17	1.65%	4.17%	252.94%	8.21%	0.90%
Wakarusa Valley Credit Union	\$2,187	\$54	3.50%	1.95%	55.56%	31.09%	2.47%
C & R Credit Union	\$3,828	\$49	1.54%	0.50%	32.65%	9.06%	1.28%
Hutchinson Postal and Community Credit Union	\$4,950	\$14	0.36%	0.39%	107.14%	1.54%	0.28%
Central Kansas Education Credit Union	\$5,004	\$4	0.10%	0.21%	200.00%	0.53%	0.08%
Ellis Credit Union	\$5,231	\$0	0.00%	4.74%	NA	0.00%	0.00%
Tri-County Credit Union	\$5,365	\$0	0.00%	3.38%	NA	0.00%	0.00%
Morton Credit Union	\$5,399	\$44	1.07%	1.43%	134.09%	6.14%	0.81%
Topeka Police Credit Union	\$6,753	\$0	0.00%	0.97%	NA	0.00%	0.00%
KC Fairfax Federal Credit Union	\$7,466	\$53	1.54%	1.60%	103.77%	5.53%	0.71%
Peoples Choice Credit Union	\$7,714	\$77	2.68%	0.66%	24.68%	4.48%	1.00%
Topeka Firemen's Credit Union	\$8,863	\$0	0.00%	0.56%	NA	0.00%	0.00%
1st Kansas Credit Union	\$10,916	\$56	0.96%	1.50%	155.36%	2.38%	0.51%
Crossroads Credit Union	\$11,576	\$104	1.40%	0.56%	40.38%	4.83%	0.90%
Garden City Teachers Federal Credit Union	\$14,904	\$23	0.26%	0.47%	178.26%	1.92%	0.15%
Kansas City Kansas Firemen & Police Credit Union	\$16,628	\$163	1.76%	4.03%	228.83%	5.33%	0.98%
Hutchinson Government Employees Credit Union	\$19,917	\$225	2.10%	2.14%	101.78%	12.67%	1.13%
Salina Interparochial Credit Union	\$20,430	\$675	4.08%	4.20%	102.81%	10.07%	3.30%
Co-Operative Credit Union	\$22,373	\$138	1.14%	0.31%	27.54%	5.13%	0.62%
Bell Credit Union	\$23,386	\$263	1.46%	1.06%	72.62%	10.90%	1.12%
Wheat State Credit Union	\$23,530	\$620	2.96%	1.47%	49.68%	24.76%	2.63%
Sunflower Community Federal Credit Union	\$25,936	\$564	2.66%	1.01%	38.12%	23.40%	2.17%
Reliance Credit Union	\$27,551	\$58	0.47%	1.27%	270.69%	1.60%	0.21%
KUMC Credit Union	\$28,634	\$12	0.09%	0.34%	358.33%	0.40%	0.04%
Campus Credit Union	\$32,364	\$630	2.58%	3.15%	122.06%	16.28%	1.95%
Credit Union of Emporia	\$35,322	\$56	0.46%	0.40%	87.50%	1.09%	0.16%
U S P L K Employees Federal Credit Union	\$36,068	\$17	0.16%	0.71%	447.06%	0.37%	0.05%
Catholic Family Federal Credit Union	\$37,458	\$90	0.45%	1.29%	284.44%	2.75%	0.24%

Source: SNL Financial

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**Asset Quality**
**December 31, 2023**
**Run Date: February 20, 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	\$42,698	\$29	0.42%	0.55%	131.03%	0.43%	0.07%
McPherson Co-Op Credit Union	\$43,800	\$2	0.01%	0.13%	NM	0.06%	0.00%
Kansas Blue Cross - Blue Shield Credit Union	\$52,317	\$60	0.20%	0.26%	130.00%	0.66%	0.11%
B&V Credit Union	\$52,597	\$394	1.92%	2.36%	122.59%	4.84%	0.75%
ARK Valley Credit Union	\$55,615	\$97	0.27%	0.43%	156.70%	1.37%	0.17%
United Northwest Federal Credit Union	\$57,290	\$30	0.15%	1.18%	796.67%	0.37%	0.05%
Panhandle Federal Credit Union	\$59,507	\$82	0.26%	0.26%	98.78%	0.79%	0.14%
Dillon Credit Union	\$65,469	\$486	1.10%	0.48%	43.83%	5.35%	0.74%
Midwest Regional Credit Union	\$72,062	\$262	0.74%	0.76%	103.44%	3.96%	0.36%
SM Federal Credit Union	\$76,085	\$0	0.00%	0.16%	NA	0.00%	0.00%
Mid-Kansas Credit Union	\$82,613	\$1,208	1.95%	0.59%	30.05%	21.57%	1.46%
Farmway Credit Union	\$98,313	\$332	0.54%	1.41%	261.14%	1.46%	0.34%
Credit Union of Dodge City	\$105,755	\$479	0.85%	0.51%	59.92%	5.22%	0.45%
Kansas State University Federal Credit Union	\$120,610	\$766	1.23%	1.06%	86.81%	5.87%	0.64%
Kansas Teachers Community Credit Union	\$122,979	\$1,550	1.95%	0.26%	13.55%	11.37%	1.26%
Emporia State Federal Credit Union	\$130,707	\$274	0.34%	0.41%	120.07%	2.05%	0.21%
White Eagle Credit Union	\$143,076	\$420	0.43%	0.63%	144.52%	2.44%	0.29%
Quantum Credit Union	\$151,820	\$645	0.55%	0.61%	112.09%	4.31%	0.42%
Wichita Federal Credit Union	\$202,310	\$2,562	1.51%	1.42%	93.95%	10.30%	1.27%
Frontier Community Credit Union	\$209,224	\$2,244	1.48%	1.20%	81.02%	14.33%	1.07%
Average of Asset Group A	\$43,691	\$292	1.57%	1.59%	138.79%	6.58%	0.90%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality	December 31, 2023	Run Date: February 20, 2024
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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	\$400,429	\$1,953	0.99%	0.52%	53.05%	10.02%	0.49%
Mid-American Credit Union	\$422,717	\$1,761	0.46%	0.72%	156.05%	5.27%	0.42%
Average of Asset Group B	\$411,573	\$1,857	0.73%	0.62%	104.55%	7.65%	0.46%
Asset Group C - \$501 million to \$1 billion in total assets							
Envista Federal Credit Union	\$546,987	\$3,228	0.73%	0.87%	118.77%	7.01%	0.59%
Heartland Credit Union	\$617,944	\$7,998	1.52%	1.02%	66.95%	13.99%	1.29%
Mainstreet Federal Credit Union	\$652,816	\$1,577	0.42%	0.56%	131.52%	6.86%	0.24%
Azura Credit Union	\$784,341	\$4,948	0.87%	1.40%	161.14%	6.03%	0.63%
Mazuma Credit Union	\$973,887	\$9,506	1.33%	1.11%	83.78%	9.46%	0.98%
Golden Plains Credit Union	\$992,344	\$5,816	0.65%	0.70%	106.96%	5.87%	0.59%
Average of Asset Group C	\$761,387	\$5,512	0.92%	0.94%	111.52%	8.20%	0.72%
Asset Group D - Over \$1 billion in total assets							
Millennium Corporate Credit Union	\$1,287,261	NA	0.00%	0.00%	0.00%	NA	NA
Credit Union of America	\$1,516,284	\$6,799	0.53%	0.64%	119.78%	3.90%	0.45%
Meritrust Federal Credit Union	\$1,870,726	\$8,455	0.56%	0.70%	126.15%	8.33%	0.45%
CommunityAmerica Credit Union	\$4,782,496	\$32,399	1.02%	1.07%	104.71%	7.06%	0.68%
Average of Asset Group D	\$2,364,192	\$15,884	0.53%	0.60%	87.66%	6.43%	0.53%

Source: SNL Financial

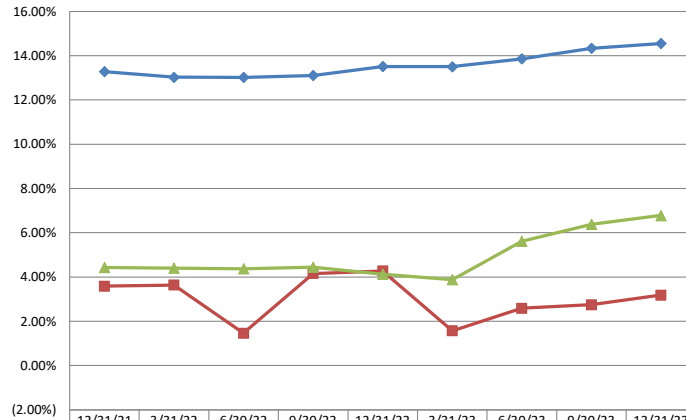
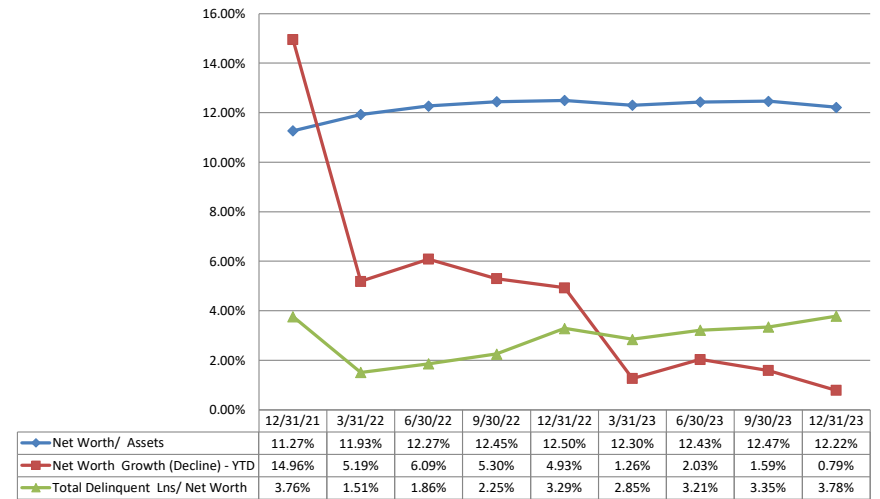
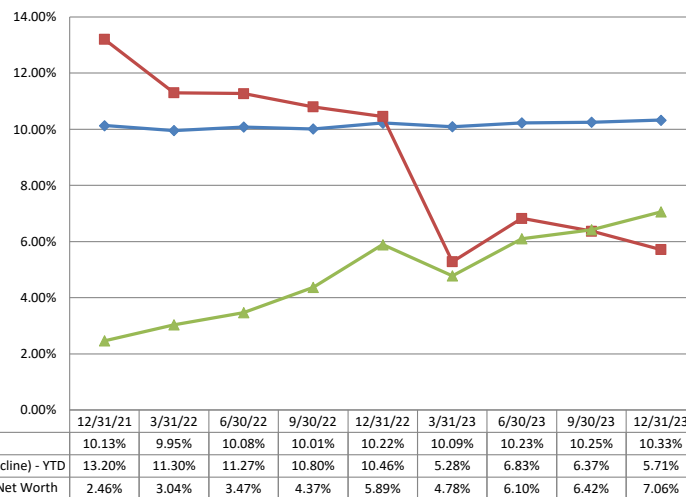
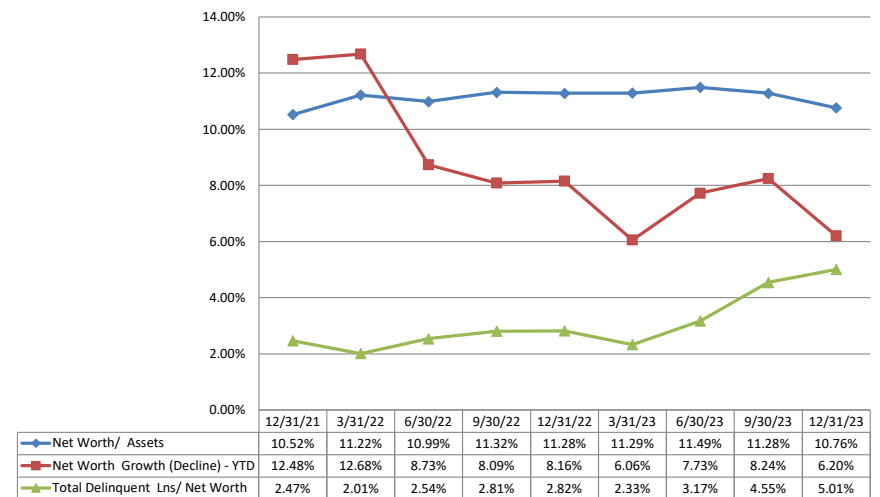
Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

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

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

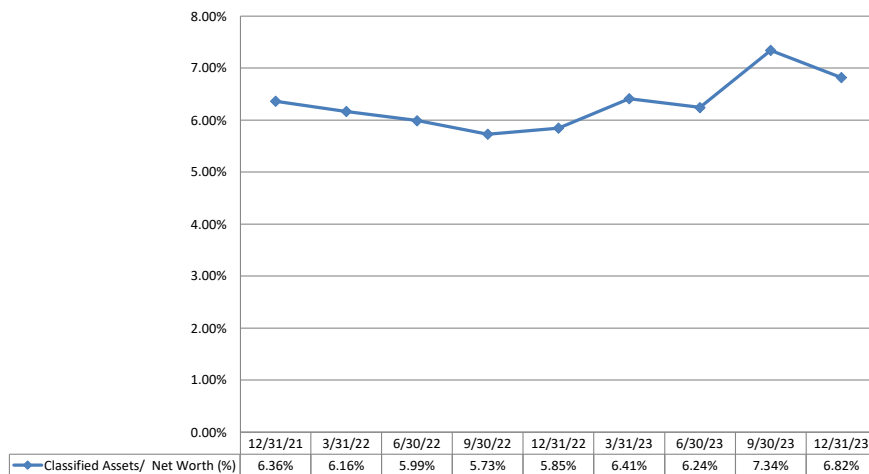
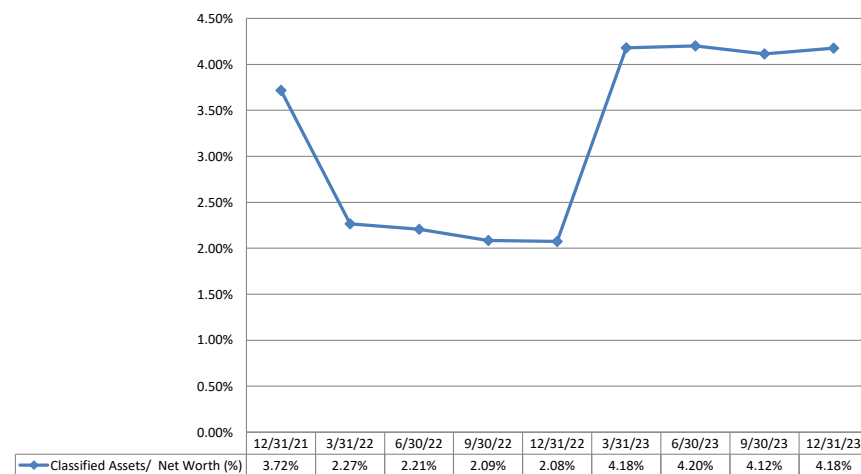
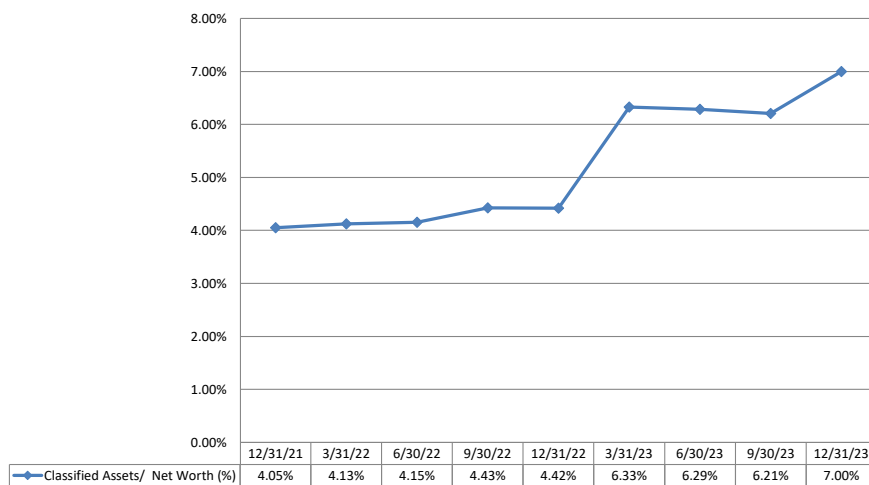
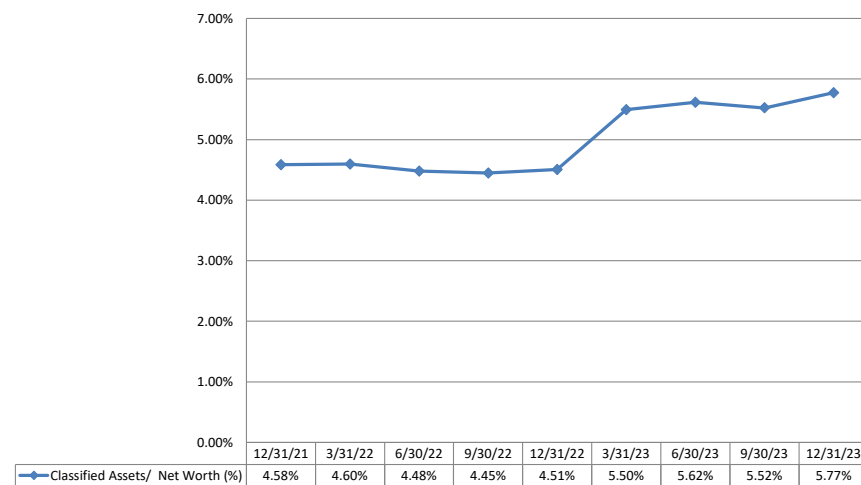
Source: SNL Financial

Note: Report includes only bank-level data.

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## 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

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>						
Catholics United Credit Union	\$190	\$30	15.79%	3.45%	6.67%	13.33%
Sunflower Federal Credit Union	\$392	\$51	13.01%	(3.77%)	15.69%	23.53%
Quindaro Homes Federal Credit Union	\$480	\$245	51.04%	(3.54%)	8.57%	0.00%
Mid Plains Credit Union	\$1,226	\$208	16.97%	7.77%	32.69%	14.42%
Kan Colo Credit Union	\$1,321	\$165	12.49%	8.55%	21.82%	14.55%
Christ the King Parish Federal Credit Union	\$1,323	\$186	14.06%	(1.59%)	0.00%	0.54%
Salina Municipal Credit Union	\$1,572	\$180	11.45%	(5.26%)	0.00%	0.56%
Eagle Federal Credit Union	\$1,890	\$164	8.68%	10.81%	10.37%	26.22%
Wakarusa Valley Credit Union	\$2,187	\$163	7.45%	(40.51%)	33.13%	18.40%
C & R Credit Union	\$3,828	\$537	14.03%	0.00%	9.12%	2.98%
Hutchinson Postal and Community Credit Union	\$4,950	\$893	18.04%	3.12%	1.57%	1.68%
Central Kansas Education Credit Union	\$5,004	\$746	14.91%	(0.93%)	0.54%	1.07%
Ellis Credit Union	\$5,231	\$886	16.94%	3.63%	0.00%	45.15%
Tri-County Credit Union	\$5,365	\$885	16.50%	4.86%	0.00%	4.52%
Morton Credit Union	\$5,399	\$659	12.21%	6.63%	6.68%	8.95%
Topeka Police Credit Union	\$6,753	\$864	12.79%	6.27%	0.00%	6.25%
KC Fairfax Federal Credit Union	\$7,466	\$903	12.09%	(10.86%)	5.87%	6.09%
Peoples Choice Credit Union	\$7,714	\$1,791	23.22%	2.58%	4.30%	1.06%
Topeka Firemen's Credit Union	\$8,863	\$2,826	31.89%	1.98%	0.00%	1.06%
1st Kansas Credit Union	\$10,916	\$2,297	21.04%	1.06%	2.44%	3.79%
Crossroads Credit Union	\$11,576	\$2,111	18.24%	15.86%	4.93%	1.99%
Garden City Teachers Federal Credit Union	\$14,904	\$1,171	7.86%	14.36%	1.96%	3.50%
Kansas City Kansas Firemen & Police Credit Union	\$16,628	\$2,876	17.30%	(2.71%)	5.67%	12.97%
Hutchinson Government Employees Credit Union	\$19,917	\$2,407	12.09%	7.70%	9.35%	9.51%
Salina Interparochial Credit Union	\$20,430	\$6,008	29.41%	4.72%	11.24%	11.55%
Co-Operative Credit Union	\$22,373	\$2,653	11.86%	1.88%	5.20%	1.43%
Bell Credit Union	\$23,386	\$2,221	9.50%	3.79%	11.84%	8.60%
Wheat State Credit Union	\$23,530	\$2,370	10.07%	3.99%	26.16%	13.00%
Sunflower Community Federal Credit Union	\$25,936	\$2,260	8.71%	9.13%	24.96%	9.51%
Reliance Credit Union	\$27,551	\$3,465	12.58%	0.17%	1.67%	4.53%
KUMC Credit Union	\$28,634	\$2,973	10.38%	9.14%	0.40%	1.45%
Campus Credit Union	\$32,364	\$3,396	10.49%	(12.29%)	18.55%	22.64%
Credit Union of Emporia	\$35,322	\$5,108	14.46%	8.66%	1.10%	0.96%
U S P L K Employees Federal Credit Union	\$36,068	\$4,482	12.43%	(0.31%)	0.38%	1.70%
Catholic Family Federal Credit Union	\$37,458	\$3,040	8.12%	6.18%	2.96%	8.42%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

December 31, 2023

Run Date: February 20, 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	\$42,698	\$6,712	15.72%	10.69%	0.43%	0.57%
McPherson Co-Op Credit Union	\$43,800	\$3,331	7.61%	3.19%	0.06%	1.44%
Kansas Blue Cross - Blue Shield Credit Union	\$52,317	\$9,000	17.20%	5.26%	0.67%	0.87%
B&V Credit Union	\$52,597	\$7,844	14.91%	(9.10%)	5.02%	6.16%
ARK Valley Credit Union	\$55,615	\$6,920	12.44%	32.04%	1.40%	2.20%
United Northwest Federal Credit Union	\$57,290	\$7,866	13.73%	3.19%	0.38%	3.04%
Panhandle Federal Credit Union	\$59,507	\$10,270	17.26%	3.80%	0.80%	0.79%
Dillon Credit Union	\$65,469	\$9,058	13.84%	6.13%	5.37%	2.35%
Midwest Regional Credit Union	\$72,062	\$6,348	8.81%	6.49%	4.13%	4.27%
SM Federal Credit Union	\$76,085	\$14,371	18.89%	2.28%	0.00%	0.55%
Mid-Kansas Credit Union	\$82,613	\$6,571	7.95%	0.81%	18.38%	5.52%
Farmway Credit Union	\$98,313	\$21,922	22.30%	1.83%	1.51%	3.95%
Credit Union of Dodge City	\$105,755	\$11,273	10.66%	10.49%	4.25%	2.55%
Kansas State University Federal Credit Union	\$120,610	\$12,797	10.61%	5.67%	5.99%	5.20%
Kansas Teachers Community Credit Union	\$122,979	\$16,149	13.13%	5.39%	9.60%	1.30%
Emporia State Federal Credit Union	\$130,707	\$13,069	10.00%	4.30%	2.10%	2.52%
White Eagle Credit Union	\$143,076	\$21,153	14.78%	9.71%	1.99%	2.87%
Quantum Credit Union	\$151,820	\$14,304	9.42%	4.95%	4.51%	5.05%
Wichita Federal Credit Union	\$202,310	\$28,359	14.02%	4.74%	9.03%	8.49%
Frontier Community Credit Union	\$209,224	\$19,409	9.28%	(1.43%)	11.56%	9.37%
Average of Asset Group A	\$43,691	\$5,599	14.56%	3.18%	6.78%	6.82%

Source: SNL Financial

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# Net Worth

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
Skyward Credit Union	\$400,429	\$58,219	14.54%	(1.52%)	3.35%	1.78%
Mid-American Credit Union	\$422,717	\$41,821	9.89%	3.09%	4.21%	6.57%
Average of Asset Group B	\$411,573	\$50,020	12.22%	0.79%	3.78%	4.18%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
Envista Federal Credit Union	\$546,987	\$62,965	11.51%	7.20%	5.13%	6.09%
Heartland Credit Union	\$617,944	\$56,598	9.16%	5.11%	14.13%	9.46%
Mainstreet Federal Credit Union	\$652,816	\$57,966	8.88%	6.18%	2.72%	3.58%
Azura Credit Union	\$784,341	\$83,525	10.65%	4.16%	5.92%	9.55%
Mazuma Credit Union	\$973,887	\$104,047	10.68%	2.06%	9.14%	7.65%
Golden Plains Credit Union	\$992,344	\$109,822	11.07%	9.56%	5.30%	5.66%
Average of Asset Group C	\$761,387	\$79,154	10.33%	5.71%	7.06%	7.00%
<b>Asset Group D - Over \$1 billion in total assets</b>						
Millennium Corporate Credit Union	\$1,287,261	NA	NA	NA	NA	NA
Credit Union of America	\$1,516,284	\$194,953	12.86%	7.52%	3.49%	4.18%
Meritrust Federal Credit Union	\$1,870,726	\$173,429	9.27%	4.15%	4.88%	6.15%
CommunityAmerica Credit Union	\$4,782,496	\$485,504	10.15%	6.94%	6.67%	6.99%
Average of Asset Group D	\$2,364,192	\$284,629	10.76%	6.20%	5.01%	5.77%

Source: SNL Financial

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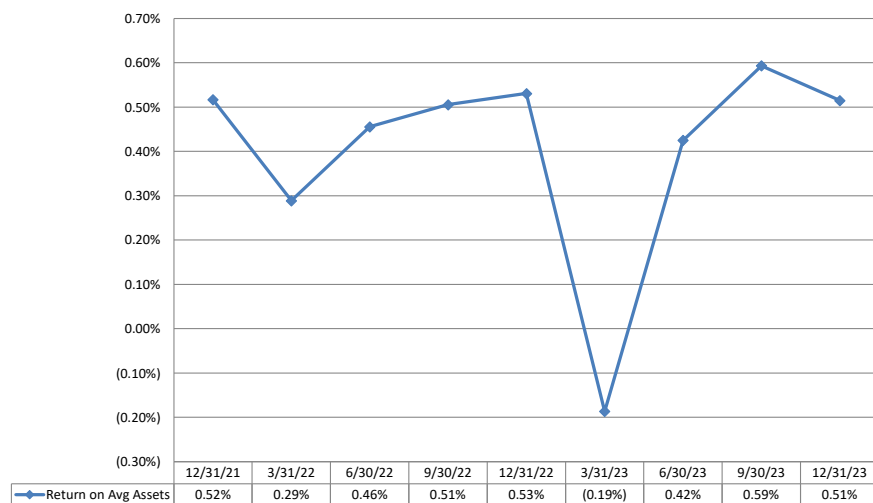
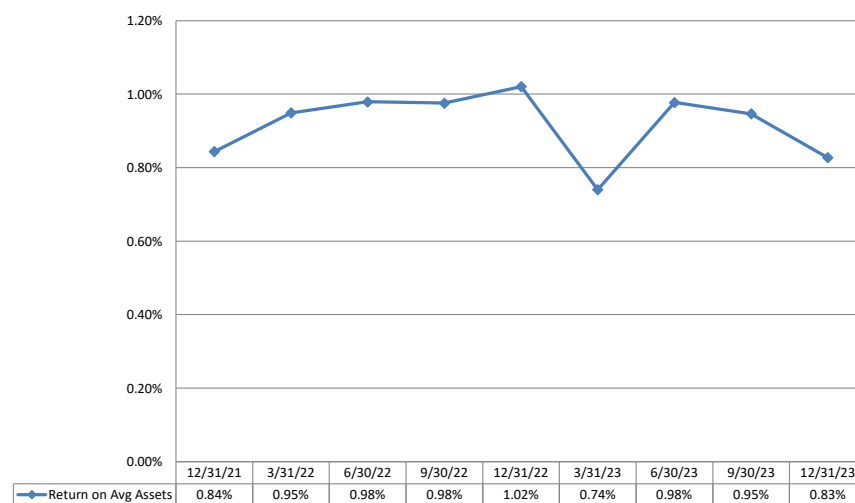
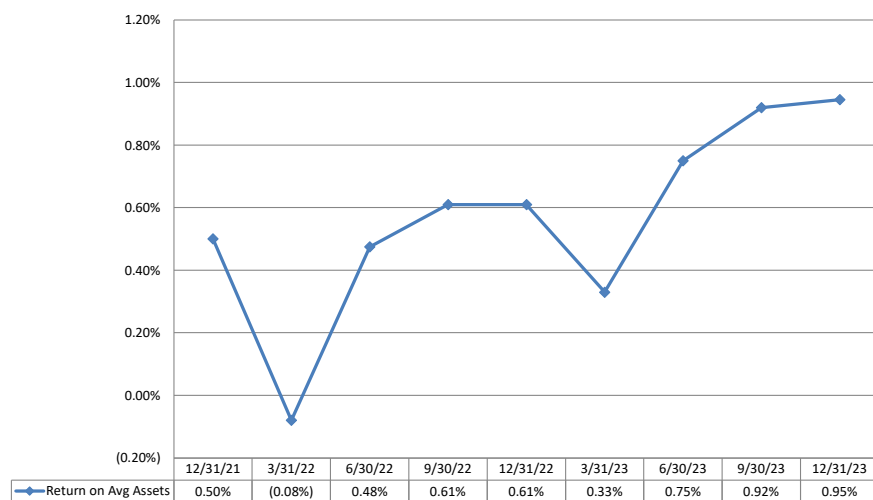
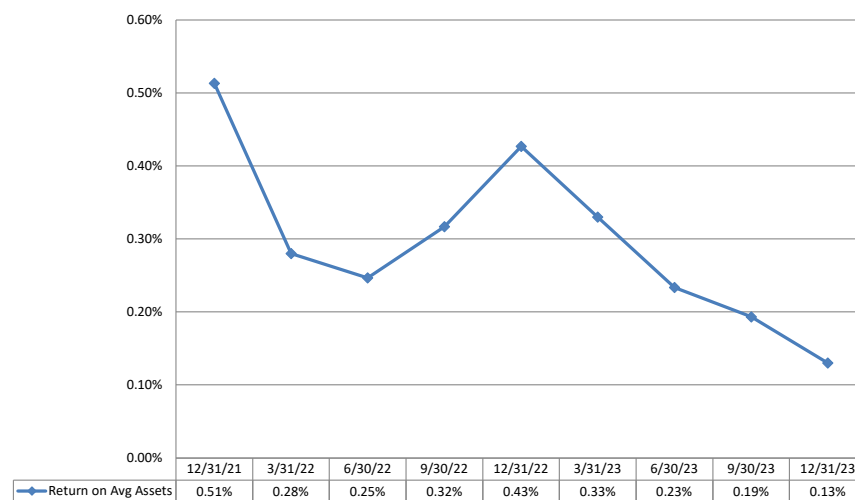
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**Missouri**

# 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

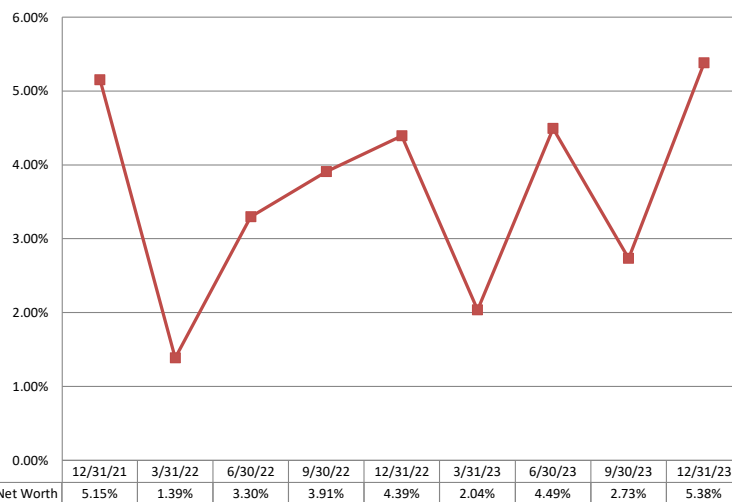
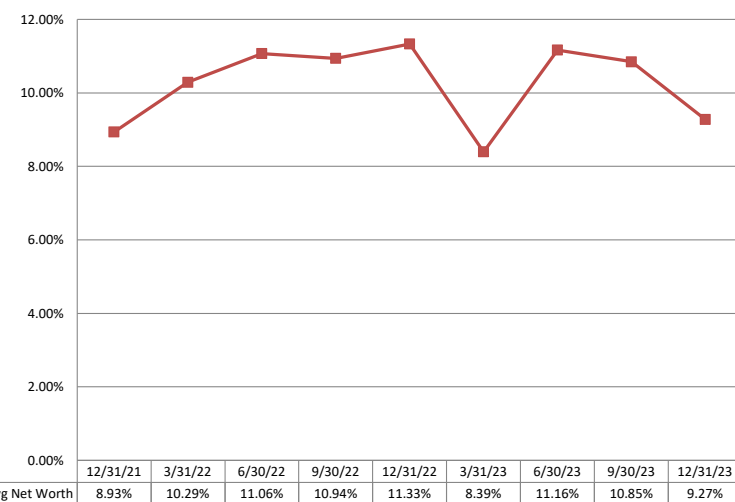
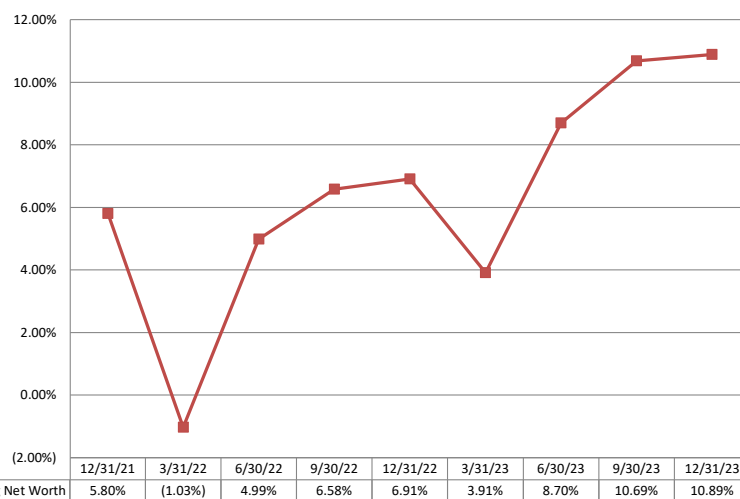
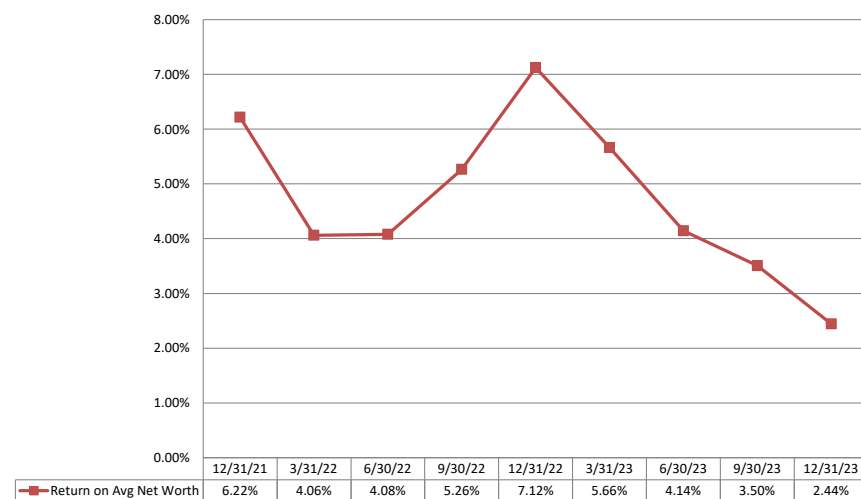
Source: SNL Financial

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

**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.

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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

West Side Baptist Church Federal Credit Union	\$398	(\$1)	(1.03%)	(8.33%)	100.00%	NA	(\$1)	(0.26%)	(2.08%)	160.00%	NA
Atlas Credit Union	\$484	(\$2)	(1.59%)	(9.64%)	160.00%	\$32	\$3	0.59%	3.66%	88.89%	\$14
Procter & Gamble Employees Credit Union	\$837	\$1	0.47%	2.42%	84.62%	\$20	\$8	0.93%	4.94%	75.51%	\$17
Co-Lib Credit Union	\$1,150	\$4	1.38%	10.60%	33.33%	\$0	\$9	0.77%	6.16%	48.00%	\$0
Bluescope Employees' Credit Union	\$1,592	(\$25)	(6.07%)	(62.50%)	89.47%	\$56	(\$17)	(1.00%)	(10.24%)	83.12%	\$54
St. Augustine Credit Union	\$1,656	\$4	0.97%	8.60%	62.50%	NA	\$18	1.09%	10.06%	58.54%	NA
Northeast Regional Credit Union	\$1,764	\$3	0.69%	5.56%	83.33%	\$32	\$5	0.30%	2.34%	91.86%	\$32
Southwest Counties School Employees Credit Union	\$1,801	\$16	3.41%	29.22%	48.28%	\$56	\$28	1.44%	13.46%	65.43%	\$52
Bothwell Hospital Employees Credit Union	\$2,018	(\$1)	(0.20%)	(2.50%)	93.55%	\$40	\$10	0.46%	6.37%	84.80%	\$35
Neosho School Employees Credit Union	\$2,068	\$9	1.68%	8.24%	52.17%	\$48	\$37	1.50%	8.75%	55.68%	\$48
WeDevelopment Federal Credit Union	\$3,087	(\$92)	(12.02%)	(49.80%)	135.06%	\$82	(\$300)	(10.85%)	(35.89%)	222.94%	\$54
J.C. Federal Employees Credit Union	\$3,101	\$13	1.63%	7.95%	58.97%	\$64	\$43	1.38%	6.73%	69.48%	\$64
Our Lady of Snows Credit Union	\$4,633	(\$8)	(0.69%)	(5.51%)	129.63%	\$23	\$22	0.44%	4.11%	81.69%	\$18
Dexter Public School Credit Union	\$4,987	(\$7)	(0.56%)	(4.42%)	177.78%	\$32	\$46	0.86%	7.47%	58.33%	\$30
Sikeston Public Schools Credit Union	\$5,108	\$15	1.18%	6.90%	54.35%	NA	\$30	0.57%	3.51%	59.26%	NA
Fedco Credit Union	\$6,187	\$3	0.19%	1.77%	66.67%	NA	\$64	0.96%	9.83%	22.22%	NA
K.C. Unidos Federal Credit Union	\$6,582	\$45	2.70%	8.09%	72.15%	\$59	\$380	5.67%	17.58%	56.49%	\$58
Southeast Missouri Community Credit Union	\$7,256	(\$61)	(3.31%)	(31.65%)	120.48%	\$27	(\$130)	(1.76%)	(15.61%)	108.03%	\$36
Lovers Lane Credit Union	\$7,959	\$35	1.78%	12.80%	79.12%	\$104	\$71	0.87%	6.65%	65.62%	\$71
Community First Credit Union	\$8,285	\$9	0.43%	4.46%	74.47%	\$41	\$18	0.22%	2.25%	76.86%	\$36
Saint Joseph Teachers' Credit Union	\$8,811	\$8	0.36%	4.26%	89.61%	\$52	\$24	0.26%	3.23%	90.97%	\$50
Missouri Baptist Credit Union	\$8,984	\$11	0.51%	7.39%	83.78%	\$46	\$47	0.55%	8.13%	75.08%	\$52
South Central Missouri Credit Union	\$9,842	(\$58)	(2.29%)	(16.12%)	NA	\$40	(\$132)	(1.21%)	(8.85%)	NM	\$41
K.C. Area Credit Union	\$10,369	\$16	0.59%	3.62%	81.18%	\$66	\$77	0.66%	4.44%	79.67%	\$63
Northwest Missouri Regional Credit Union	\$10,943	\$11	0.40%	3.97%	94.15%	\$74	\$100	0.87%	9.29%	85.29%	\$62
Academic Employees Credit Union	\$14,340	\$10	0.28%	5.07%	87.65%	\$66	\$67	0.46%	8.80%	84.33%	\$58
Burlington Northtown Community Credit Union	\$15,124	(\$27)	(0.71%)	(3.77%)	121.43%	\$94	\$157	1.01%	5.60%	75.59%	\$77
Patriot Credit Union	\$15,527	\$86	2.22%	32.89%	75.60%	\$82	\$195	1.29%	20.12%	72.99%	\$72
Division #6 Highway Credit Union	\$15,961	(\$4)	(0.10%)	(0.65%)	92.66%	\$70	\$10	0.06%	0.41%	92.47%	\$76
Independence Teachers Credit Union	\$16,064	(\$2)	(0.05%)	(0.38%)	94.64%	\$59	\$80	0.47%	3.82%	69.58%	\$60
Catholic Family Credit Union	\$16,421	\$11	0.27%	3.19%	77.04%	\$81	\$84	0.50%	6.21%	77.26%	\$85
Stationery Credit Union	\$16,489	\$24	0.58%	4.89%	88.83%	\$78	\$163	0.97%	8.78%	73.74%	\$50
Cape Regional Credit Union	\$17,242	(\$25)	(0.57%)	(7.56%)	104.85%	\$47	\$81	0.45%	6.31%	87.85%	\$44
United Labor Credit Union	\$18,680	\$46	0.99%	14.42%	75.24%	\$95	\$159	0.87%	13.26%	79.88%	\$95
Legacy Credit Union	\$20,268	\$39	0.77%	5.15%	62.00%	\$60	\$180	0.90%	6.07%	59.74%	\$56
Desoto Mo Pac Credit Union	\$20,706	\$27	0.52%	4.22%	77.94%	\$66	\$135	0.65%	5.35%	77.01%	\$57
Summit Ridge Credit Union	\$21,320	\$0	0.00%	0.00%	90.00%	\$95	\$61	0.28%	3.66%	85.52%	\$84

Source: SNL Financial

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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)

St. Louis Newspaper Carriers Credit Union	\$21,342	(\$34)	(0.63%)	(8.91%)	NM	\$88	(\$179)	(0.80%)	(11.24%)	NA	\$94
St. Louis Policemens Credit Union	\$21,493	\$8	0.15%	0.95%	86.71%	\$80	\$48	0.21%	1.44%	83.26%	\$75
Leadco Community Credit Union	\$21,503	\$32	0.59%	6.63%	87.67%	\$35	(\$17)	(0.07%)	(0.89%)	100.74%	\$40
Highway Crossroads Credit Union	\$24,308	(\$7)	(0.12%)	(0.81%)	79.93%	\$73	\$135	0.59%	3.94%	78.91%	\$67
County Credit Union	\$24,921	(\$36)	(0.58%)	(5.22%)	85.42%	\$51	\$94	0.37%	3.42%	81.97%	\$56
Highway Alliance Credit Union	\$26,523	\$33	0.49%	4.57%	73.44%	\$59	\$59	0.22%	2.06%	86.96%	\$57
Columbia Credit Union	\$31,582	\$71	0.88%	10.06%	84.48%	\$111	\$333	1.04%	12.47%	80.97%	\$89
Lutheran Federal Credit Union	\$31,819	\$97	1.25%	14.60%	82.06%	\$106	\$510	1.55%	20.83%	74.33%	\$99
District One Highway Credit Union	\$31,909	\$40	0.50%	3.24%	70.37%	\$76	\$124	0.38%	2.53%	72.11%	\$73
Edison Credit Union	\$32,134	\$40	0.49%	4.79%	83.91%	\$104	\$81	0.25%	2.42%	91.57%	\$107
Show-Me Credit Union	\$34,458	(\$7)	(0.08%)	(0.61%)	100.90%	\$98	\$394	1.07%	8.84%	76.58%	\$73
Shelter Insurance Federal Credit Union	\$35,294	\$94	1.05%	8.17%	56.94%	\$68	\$388	1.04%	8.69%	53.69%	\$67
Holy Rosary Credit Union	\$41,641	\$280	2.65%	31.27%	57.06%	\$67	\$664	1.64%	20.04%	70.04%	\$55
Joplin Metro Credit Union	\$48,535	\$279	2.30%	15.86%	62.87%	\$64	\$1,229	2.49%	18.75%	61.82%	\$60
Central Communications Credit Union	\$50,531	(\$112)	(0.89%)	NA	123.75%	\$69	(\$192)	(0.37%)	NM	109.69%	\$63
City Credit Union	\$55,131	\$79	0.56%	5.14%	66.84%	\$79	\$663	1.17%	11.31%	65.72%	\$74
Horizon Credit Union	\$56,157	\$31	0.22%	2.30%	89.76%	\$59	\$293	0.53%	5.65%	85.37%	\$53
Kansas City Credit Union	\$57,957	(\$59)	(0.40%)	(5.19%)	93.42%	NA	\$54	0.09%	1.20%	92.49%	NA
Raytown-Lee's Summit Community Credit Union	\$61,933	(\$22)	(0.14%)	(1.90%)	82.63%	\$63	\$260	0.39%	5.73%	83.29%	\$60
Members 1st Credit Union	\$62,170	\$155	1.00%	10.89%	79.57%	\$64	\$438	0.69%	7.95%	80.02%	\$64
Foundation Credit Union	\$71,528	\$8	0.04%	0.31%	95.33%	\$77	\$123	0.17%	1.21%	90.42%	\$65
Health Care Family Credit Union	\$74,416	\$143	0.76%	6.04%	77.84%	\$72	\$456	0.59%	4.92%	83.69%	\$72
CSD Credit Union	\$74,498	\$189	1.02%	8.94%	70.27%	\$86	\$832	1.13%	10.21%	69.19%	\$75
Missouri Central Credit Union	\$76,833	\$159	0.82%	8.17%	74.58%	\$83	\$605	0.75%	7.97%	70.55%	\$71
Educational Community Credit Union	\$77,012	\$44	0.23%	2.99%	78.72%	\$77	\$547	0.68%	9.62%	75.51%	\$76
Postal & Community Credit Union	\$77,241	\$187	0.96%	10.88%	67.54%	\$64	\$708	0.92%	10.67%	71.26%	\$64
Goetz Credit Union	\$80,449	\$218	1.07%	8.14%	82.17%	\$119	\$807	0.95%	7.85%	79.88%	\$92
Mercy Credit Union	\$82,698	\$245	1.20%	12.27%	73.35%	\$66	\$1,100	1.32%	14.60%	69.60%	\$62
Civic Central Credit Union	\$86,546	\$300	1.39%	15.02%	58.37%	\$67	\$898	1.02%	12.10%	64.67%	\$65
Volt Credit Union	\$88,670	(\$13)	(0.06%)	(0.69%)	94.03%	\$78	\$271	0.30%	3.63%	90.43%	\$75
Riverways Federal Credit Union	\$90,354	\$353	1.55%	21.25%	74.89%	\$69	\$524	0.57%	8.27%	87.51%	\$67

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	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	\$100,686	\$667	2.67%	27.11%	68.29%	\$58	\$1,715	1.74%	18.64%	68.77%	\$54
Metro Credit Union	\$107,242	\$153	0.57%	5.04%	72.85%	\$72	\$685	0.63%	5.80%	74.04%	\$69
First Missouri Credit Union	\$112,620	\$164	0.59%	6.63%	75.19%	\$76	\$883	0.81%	9.30%	75.31%	\$73
Central Missouri Community Credit Union	\$131,426	\$321	0.97%	14.30%	74.79%	\$60	\$11	0.01%	0.12%	96.46%	\$59
R-G Federal Credit Union	\$136,046	\$158	0.46%	5.96%	60.80%	\$76	\$824	0.61%	8.12%	73.24%	\$72
Century Credit Union	\$146,684	\$594	1.60%	9.07%	60.74%	\$68	\$1,941	1.30%	7.62%	63.05%	\$62
Conservation Employees Credit Union	\$156,286	\$185	0.48%	6.32%	87.35%	\$91	\$751	0.49%	6.59%	85.06%	\$91
Public Safety Credit Union	\$177,960	\$466	1.05%	10.76%	75.39%	\$64	\$1,881	1.04%	11.34%	74.84%	\$64
Multipli Credit Union	\$182,769	\$589	1.33%	9.16%	67.36%	\$76	\$1,832	1.05%	7.35%	75.54%	\$81
United Consumers Credit Union	\$198,995	\$315	0.63%	5.96%	79.68%	\$74	\$1,539	0.77%	7.46%	78.97%	\$75
Electro Savings Credit Union	\$210,089	(\$1,002)	(1.90%)	(36.84%)	114.72%	\$84	(\$4,110)	(1.89%)	(33.64%)	102.47%	\$80
Average of Asset Group A	\$46,081	\$70	0.27%	3.15%	83.18%	\$67	\$279	0.51%	5.38%	79.87%	\$62
Asset Group B - \$251 to \$500 million in total assets											
United Credit Union	\$273,033	\$1,417	2.06%	17.94%	69.36%	\$67	\$5,298	1.89%	18.01%	67.84%	\$73
TelComm Credit Union	\$298,880	\$240	0.32%	2.78%	82.04%	\$68	\$2,675	0.93%	7.95%	73.70%	\$64
Missouri Electric Cooperative Credit Union	\$312,967	\$654	0.84%	11.88%	62.10%	\$130	\$2,524	0.82%	12.07%	60.32%	\$123
Blucurrent Credit Union	\$320,941	\$937	1.18%	11.49%	70.84%	\$82	\$3,599	1.15%	11.46%	73.76%	\$82
Great Plains Federal Credit Union	\$336,583	(\$810)	(0.96%)	(9.60%)	98.27%	\$66	(\$1,698)	(0.50%)	(5.04%)	90.47%	\$64
Alltru Federal Credit Union	\$348,938	\$320	0.37%	5.20%	75.49%	\$77	\$2,794	0.82%	11.79%	73.37%	\$75
Infuze Credit Union	\$353,712	\$1,168	1.34%	14.24%	62.46%	\$70	\$4,606	1.35%	14.87%	67.00%	\$71
Alliance Credit Union	\$390,252	\$220	0.23%	2.26%	88.66%	\$97	\$2,202	0.59%	5.86%	78.58%	\$82
Arsenal Credit Union	\$397,124	(\$163)	(0.16%)	(2.47%)	71.14%	\$85	\$826	0.21%	3.12%	74.37%	\$84
St. Louis Community Credit Union	\$397,305	\$1,165	1.16%	10.90%	74.85%	\$67	\$4,262	1.05%	10.48%	71.25%	\$78
Assemblies of God Credit Union	\$429,367	\$593	0.56%	8.09%	81.19%	\$91	\$3,245	0.79%	11.44%	76.74%	\$97
West Community Credit Union	\$469,360	\$231	0.20%	2.57%	88.92%	\$85	\$3,145	0.68%	9.23%	82.23%	\$86
Neighbors Credit Union	\$491,176	\$162	0.13%	1.12%	83.14%	\$100	\$1,140	0.23%	1.98%	84.43%	\$100
Average of Asset Group B	\$350,827	\$522	0.63%	6.61%	76.04%	\$82	\$2,758	0.83%	9.27%	73.40%	\$81
Asset Group C - \$501 million to \$1 billion in total assets											
River Region Community Credit Union	\$508,386	\$1,074	0.85%	9.92%	68.72%	\$94	\$4,558	0.94%	10.97%	70.93%	\$91
Missouri Credit Union	\$537,314	\$1,593	1.18%	13.01%	69.94%	\$76	\$5,087	0.95%	10.80%	73.77%	\$79
Average of Asset Group C	\$522,850	\$1,334	1.02%	11.47%	69.33%	\$85	\$4,823	0.95%	10.89%	72.35%	\$85
Asset Group D - Over \$1 billion in total assets											
Vantage Credit Union	\$1,198,377	(\$2,924)	(0.98%)	(16.25%)	108.16%	\$79	(\$4,435)	(0.38%)	(6.04%)	99.63%	\$90
Together Credit Union	\$2,418,676	\$2,122	0.35%	4.34%	78.98%	\$111	\$5,985	0.24%	3.11%	84.20%	\$109
First Community Credit Union	\$4,162,421	\$5,140	0.50%	9.40%	74.70%	\$82	\$21,205	0.53%	10.25%	74.27%	\$79
Average of Asset Group D	\$2,593,158	\$1,446	(0.04%)	(0.84%)	87.28%	\$91	\$7,585	0.13%	2.44%	86.03%	\$93

Source: SNL Financial

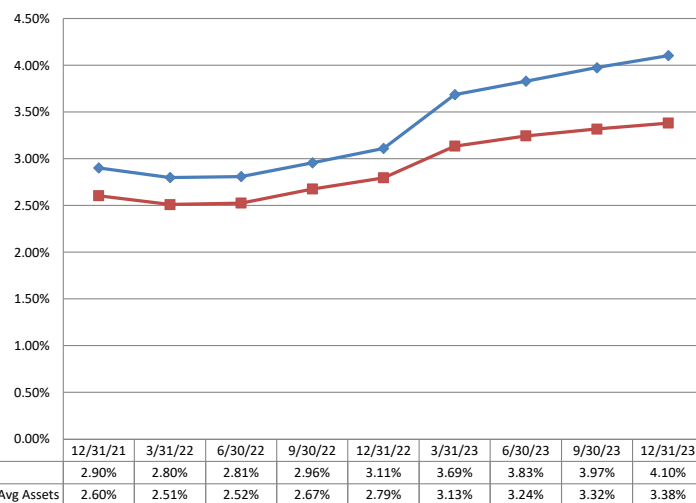
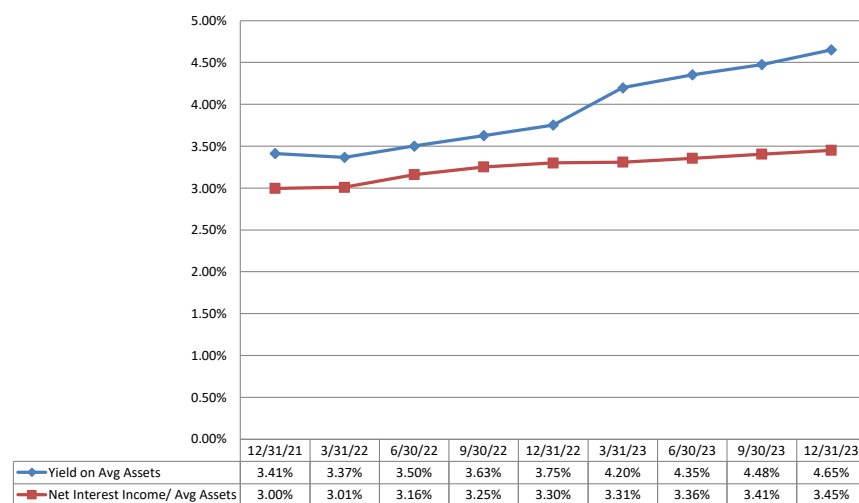
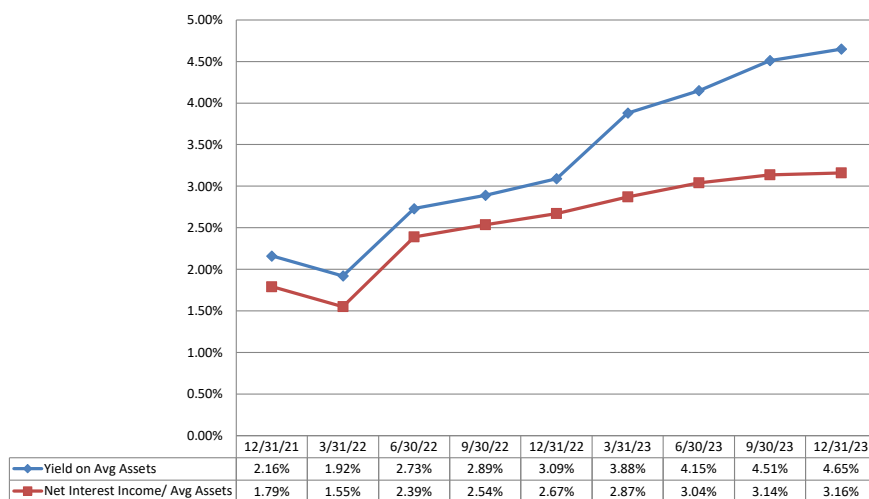
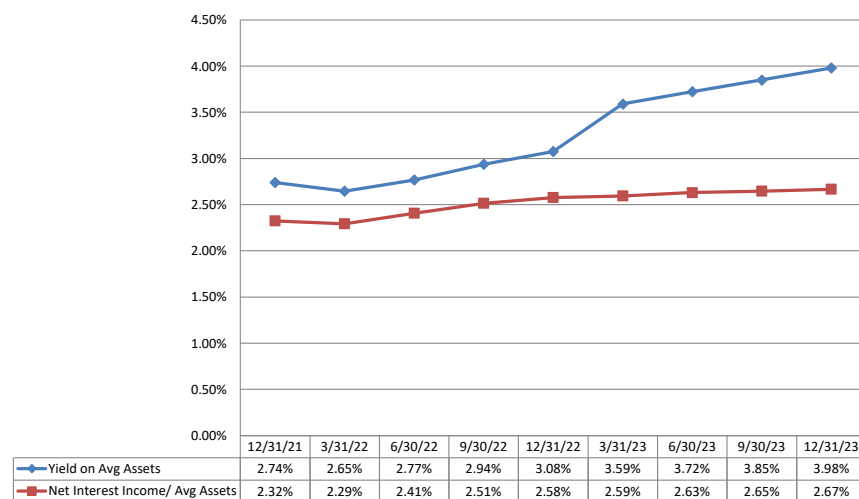
Note: Report includes only bank-level data.

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 &amp; 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

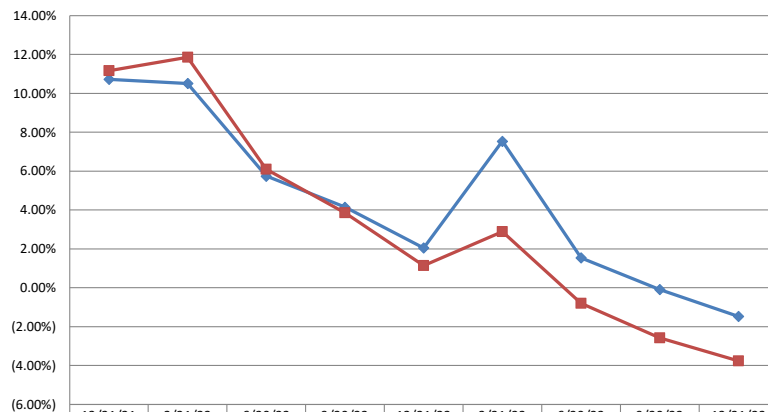
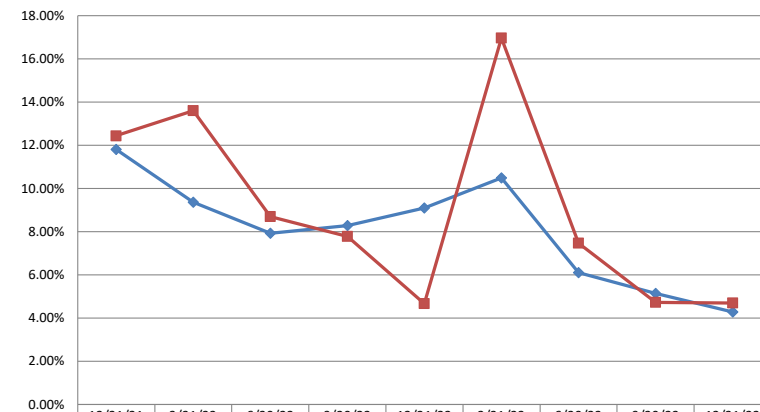
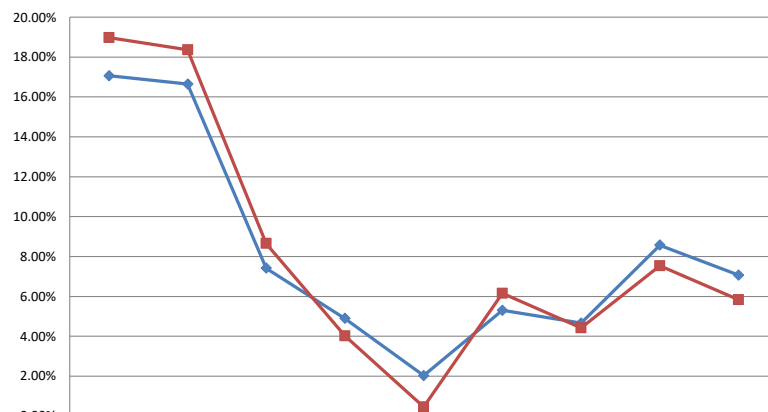
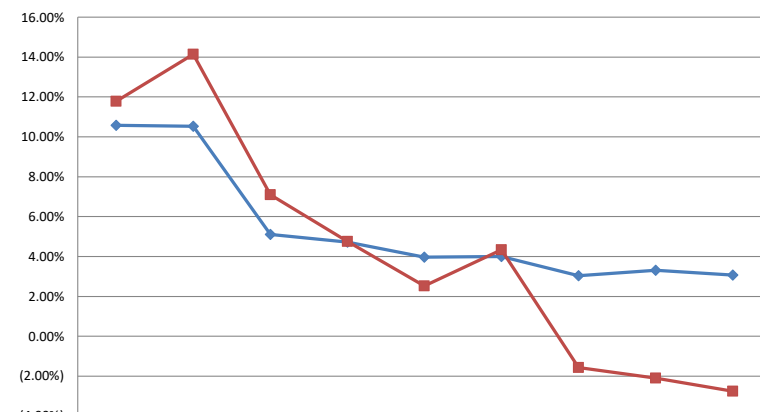
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>										
West Side Baptist Church Federal Credit Union	\$398	\$35	\$342	10.23%	NA	1.28%	0.00%	1.02%	4.19%	2.70%
Atlas Credit Union	\$484	\$332	\$399	83.21%	\$968	4.10%	0.59%	3.52%	(11.19%)	(13.82%)
Procter & Gamble Employees Credit Union	\$837	\$675	\$671	100.60%	\$837	6.60%	1.16%	5.45%	(9.71%)	(12.74%)
Co-Lib Credit Union	\$1,150	\$796	\$997	79.84%	\$2,300	2.31%	0.17%	2.56%	(1.88%)	(2.45%)
Bluescope Employees' Credit Union	\$1,592	\$890	\$1,441	61.76%	\$1,592	4.68%	0.18%	4.51%	(8.82%)	(8.74%)
St. Augustine Credit Union	\$1,656	\$1,403	\$1,467	95.64%	NA	3.56%	1.15%	2.41%	(0.24%)	(1.41%)
Northeast Regional Credit Union	\$1,764	\$1,544	\$1,543	100.06%	\$1,176	5.75%	1.08%	4.61%	16.67%	19.15%
Southwest Counties School Employees Credit Union	\$1,801	\$1,400	\$1,567	89.34%	\$3,602	3.86%	0.26%	3.61%	(2.17%)	(3.87%)
Bothwell Hospital Employees Credit Union	\$2,018	\$1,782	\$1,856	96.01%	\$1,009	5.25%	0.05%	5.21%	(13.28%)	(14.51%)
Neosho School Employees Credit Union	\$2,068	\$1,109	\$1,622	68.37%	\$4,136	3.48%	0.32%	3.16%	(25.77%)	(31.62%)
WeDevelopment Federal Credit Union	\$3,087	\$617	\$2,393	25.78%	\$772	2.89%	0.76%	2.13%	115.57%	NA
J.C. Federal Employees Credit Union	\$3,101	\$2,192	\$2,432	90.13%	\$3,101	5.25%	0.32%	4.90%	3.64%	2.75%
Our Lady of Snows Credit Union	\$4,633	\$3,509	\$4,045	86.75%	\$1,544	3.74%	0.97%	2.80%	(10.85%)	(7.77%)
Dexter Public School Credit Union	\$4,987	\$4,048	\$4,354	92.97%	\$4,987	3.95%	2.03%	1.90%	(17.42%)	(20.10%)
Sikeston Public Schools Credit Union	\$5,108	\$2,788	\$4,228	65.94%	NA	3.96%	0.67%	3.29%	(5.90%)	(7.65%)
Fedco Credit Union	\$6,187	\$1,557	\$5,503	28.29%	NA	3.37%	2.16%	1.21%	(10.73%)	(12.86%)
K.C. Unidos Federal Credit Union	\$6,582	\$6,463	\$4,314	149.81%	\$2,194	7.18%	0.07%	7.11%	(4.32%)	(8.00%)
Southeast Missouri Community Credit Union	\$7,256	\$4,429	\$6,496	68.18%	\$1,451	4.98%	1.08%	3.90%	(0.60%)	1.48%
Lovers Lane Credit Union	\$7,959	\$7,101	\$6,751	105.18%	\$3,980	6.15%	2.11%	4.04%	(9.58%)	(11.76%)
Community First Credit Union	\$8,285	\$6,328	\$7,418	85.31%	\$2,762	4.60%	0.76%	3.83%	1.44%	7.29%
Saint Joseph Teachers' Credit Union	\$8,811	\$3,560	\$8,049	44.23%	\$2,937	3.05%	0.08%	2.98%	(7.47%)	(8.26%)
Missouri Baptist Credit Union	\$8,984	\$6,590	\$8,354	78.88%	\$4,492	4.60%	1.19%	3.39%	4.86%	6.37%
South Central Missouri Credit Union	\$9,842	\$4,954	\$8,400	58.98%	\$4,921	2.50%	0.82%	1.67%	(17.64%)	(17.09%)
K.C. Area Credit Union	\$10,369	\$4,800	\$8,504	56.44%	\$2,592	4.72%	0.15%	4.57%	(12.83%)	(16.04%)
Northwest Missouri Regional Credit Union	\$10,943	\$8,173	\$9,757	83.77%	\$2,189	5.40%	0.20%	5.21%	(3.59%)	(4.75%)
Academic Employees Credit Union	\$14,340	\$7,577	\$13,525	56.02%	\$4,097	3.51%	0.02%	3.49%	2.32%	2.56%
Burlington Northtown Community Credit Union	\$15,124	\$8,563	\$12,072	70.93%	\$4,321	4.01%	0.55%	3.46%	(1.27%)	(3.06%)
Patriot Credit Union	\$15,527	\$13,555	\$14,408	94.08%	\$6,211	3.59%	0.25%	3.27%	5.84%	4.79%
Division #6 Highway Credit Union	\$15,961	\$9,512	\$13,463	70.65%	\$7,981	3.13%	0.77%	2.36%	0.45%	0.33%
Independence Teachers Credit Union	\$16,064	\$5,626	\$13,912	40.44%	\$6,426	2.69%	0.92%	1.77%	(7.02%)	(8.48%)
Catholic Family Credit Union	\$16,421	\$7,326	\$14,998	48.85%	\$5,474	4.16%	1.17%	2.99%	(5.60%)	(6.67%)
Stationery Credit Union	\$16,489	\$5,468	\$14,483	37.75%	\$3,664	3.38%	0.19%	3.19%	(0.41%)	(1.64%)
Cape Regional Credit Union	\$17,242	\$11,517	\$15,849	72.67%	\$2,028	4.05%	0.08%	3.97%	0.72%	0.25%
United Labor Credit Union	\$18,680	\$12,090	\$17,344	69.71%	\$3,736	5.15%	0.40%	4.76%	4.95%	4.50%
Legacy Credit Union	\$20,268	\$11,117	\$17,088	65.06%	\$6,756	3.82%	0.91%	2.90%	1.81%	1.01%
Desoto Mo Pac Credit Union	\$20,706	\$17,497	\$17,991	97.25%	\$4,141	4.41%	1.18%	3.23%	(4.04%)	(5.42%)
Summit Ridge Credit Union	\$21,320	\$14,135	\$19,369	72.98%	\$5,330	4.48%	1.33%	3.16%	(5.72%)	(6.28%)

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
St. Louis Newspaper Carriers Credit Union	\$21,342	\$18,334	\$19,824	92.48%	\$21,342	2.88%	2.84%	0.04%	(8.58%)	(8.41%)
St. Louis Policemens Credit Union	\$21,493	\$7,618	\$17,976	42.38%	\$7,164	2.84%	0.39%	2.45%	(12.38%)	(14.85%)
Leadco Community Credit Union	\$21,503	\$13,064	\$19,458	67.14%	\$2,150	4.14%	0.14%	4.01%	(11.14%)	(11.49%)
Highway Crossroads Credit Union	\$24,308	\$19,343	\$20,576	94.01%	\$4,862	5.51%	1.70%	3.81%	18.54%	22.23%
County Credit Union	\$24,921	\$11,915	\$21,741	54.80%	\$4,154	4.28%	0.14%	4.14%	(5.47%)	(5.23%)
Highway Alliance Credit Union	\$26,523	\$15,512	\$23,292	66.60%	\$7,578	3.43%	1.29%	2.14%	0.63%	(0.67%)
Columbia Credit Union	\$31,582	\$20,473	\$28,484	71.88%	\$3,509	4.91%	0.17%	4.74%	0.59%	(0.75%)
Lutheran Federal Credit Union	\$31,819	\$16,592	\$28,926	57.36%	\$4,243	3.23%	0.02%	3.21%	(6.97%)	(9.30%)
District One Highway Credit Union	\$31,909	\$6,885	\$26,788	25.70%	\$10,636	2.30%	0.80%	1.60%	(3.92%)	(5.06%)
Edison Credit Union	\$32,134	\$19,474	\$28,429	68.50%	\$5,356	3.46%	0.14%	3.32%	(4.53%)	(5.61%)
Show-Me Credit Union	\$34,458	\$19,970	\$29,802	67.01%	\$3,829	4.21%	0.21%	4.00%	(6.10%)	(7.95%)
Shelter Insurance Federal Credit Union	\$35,294	\$8,866	\$30,622	28.95%	\$7,843	3.43%	0.98%	2.45%	(8.52%)	(10.72%)
Holy Rosary Credit Union	\$41,641	\$33,613	\$30,275	111.03%	\$1,602	6.43%	0.16%	6.27%	6.83%	(4.25%)
Joplin Metro Credit Union	\$48,535	\$34,625	\$41,045	84.36%	\$3,236	5.19%	0.13%	5.07%	(1.66%)	(4.73%)
Central Communications Credit Union	\$50,531	\$16,939	\$47,271	35.83%	\$4,042	2.79%	0.52%	2.28%	(3.84%)	(9.83%)
City Credit Union	\$55,131	\$36,277	\$47,949	75.66%	\$5,251	4.63%	0.45%	4.18%	(2.84%)	(4.40%)
Horizon Credit Union	\$56,157	\$39,395	\$49,642	79.36%	\$2,739	4.59%	1.03%	3.59%	8.17%	7.38%
Kansas City Credit Union	\$57,957	\$47,433	\$50,191	94.50%	NA	4.46%	1.28%	3.18%	(6.27%)	(5.60%)
Raytown-Lee's Summit Community Credit Union	\$61,933	\$37,192	\$57,102	65.13%	\$3,643	3.17%	0.09%	3.08%	(11.45%)	(12.50%)
Members 1st Credit Union	\$62,170	\$41,523	\$54,444	76.27%	\$4,288	3.49%	0.64%	2.84%	(5.47%)	(9.12%)
Foundation Credit Union	\$71,528	\$56,329	\$60,322	93.38%	\$5,961	3.74%	1.32%	2.42%	(5.57%)	(3.10%)
Health Care Family Credit Union	\$74,416	\$50,684	\$60,358	83.97%	\$4,510	4.09%	1.02%	3.07%	(4.85%)	(2.08%)
CSD Credit Union	\$74,498	\$37,176	\$65,667	56.61%	\$5,321	3.98%	0.79%	3.19%	3.81%	3.06%
Missouri Central Credit Union	\$76,833	\$66,739	\$68,333	97.67%	\$4,153	4.52%	0.49%	4.02%	(7.70%)	(8.56%)
Educational Community Credit Union	\$77,012	\$60,880	\$70,047	86.91%	\$3,949	4.13%	0.21%	3.91%	(6.81%)	(8.15%)
Postal & Community Credit Union	\$77,241	\$56,793	\$70,124	80.99%	\$6,179	4.04%	0.93%	3.11%	4.38%	3.88%
Goetz Credit Union	\$80,449	\$60,691	\$69,265	87.62%	\$6,188	4.57%	1.07%	3.50%	(5.93%)	(7.14%)
Mercy Credit Union	\$82,698	\$64,487	\$73,406	87.85%	\$4,470	3.92%	0.45%	3.47%	(4.35%)	(6.56%)
Civic Central Credit Union	\$86,546	\$39,219	\$77,808	50.40%	\$7,868	2.90%	0.54%	2.36%	(3.13%)	(5.33%)
Volt Credit Union	\$88,670	\$56,026	\$75,284	74.42%	\$4,030	3.88%	0.73%	3.15%	(2.00%)	(8.69%)
Riverways Federal Credit Union	\$90,354	\$77,272	\$80,583	95.89%	\$2,510	4.63%	1.00%	3.63%	0.20%	7.28%

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 &amp; Net Interest Margin

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Ozark Federal Credit Union	\$100,686	\$71,886	\$88,937	80.83%	\$2,426	4.91%	0.45%	4.46%	6.56%	5.08%
Metro Credit Union	\$107,242	\$73,778	\$94,577	78.01%	\$3,698	4.53%	0.84%	3.69%	(2.34%)	(3.33%)
First Missouri Credit Union	\$112,620	\$82,525	\$101,495	81.31%	\$4,250	4.86%	1.20%	3.66%	8.12%	13.75%
Central Missouri Community Credit Union	\$131,426	\$87,386	\$120,767	72.36%	\$3,056	3.39%	0.43%	2.97%	(6.06%)	(4.71%)
R-G Federal Credit Union	\$136,046	\$100,141	\$123,779	80.90%	\$5,134	4.55%	0.93%	3.62%	7.77%	7.02%
Century Credit Union	\$146,684	\$82,571	\$119,465	69.12%	\$5,147	3.93%	0.99%	2.94%	(0.45%)	(2.25%)
Conservation Employees Credit Union	\$156,286	\$120,794	\$142,406	84.82%	\$9,472	3.57%	1.11%	2.46%	1.73%	0.79%
Public Safety Credit Union	\$177,960	\$123,743	\$159,629	77.52%	\$3,390	4.22%	0.36%	3.86%	(2.38%)	(3.92%)
Multipli Credit Union	\$182,769	\$112,545	\$147,679	76.21%	\$4,458	4.10%	0.84%	3.27%	5.70%	7.58%
United Consumers Credit Union	\$198,995	\$135,880	\$167,208	81.26%	\$3,864	4.20%	0.95%	3.25%	2.85%	2.78%
Electro Savings Credit Union	\$210,089	\$162,816	\$192,102	84.75%	\$3,591	4.40%	1.33%	3.07%	(5.63%)	2.10%
Average of Asset Group A	\$46,081	\$30,968	\$40,386	73.72%	\$4,389	4.10%	0.72%	3.38%	(1.47%)	(3.76%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
United Credit Union	\$273,033	\$214,520	\$228,447	93.90%	\$3,034	4.60%	0.35%	4.42%	(2.55%)	(6.93%)
TelComm Credit Union	\$298,880	\$209,134	\$259,163	80.70%	\$4,012	4.85%	1.31%	3.54%	9.10%	9.22%
Missouri Electric Cooperative Credit Union	\$312,967	\$212,897	\$263,586	80.77%	\$17,884	3.66%	1.95%	1.71%	3.53%	3.85%
Blucurrent Credit Union	\$320,941	\$253,216	\$268,145	94.43%	\$3,962	5.52%	1.16%	4.36%	4.91%	4.09%
Great Plains Federal Credit Union	\$336,583	\$139,682	\$281,098	49.69%	\$4,400	3.33%	1.10%	2.23%	(1.10%)	(7.54%)
Alltru Federal Credit Union	\$348,938	\$285,260	\$295,939	96.39%	\$2,848	5.60%	0.88%	4.72%	4.05%	3.52%
Infuze Credit Union	\$353,712	\$289,759	\$307,470	94.24%	\$3,369	4.88%	0.86%	4.02%	8.57%	4.09%
Alliance Credit Union	\$390,252	\$346,601	\$295,669	117.23%	\$4,909	4.12%	1.36%	2.75%	6.73%	5.44%
Arsenal Credit Union	\$397,124	\$278,007	\$363,750	76.43%	\$4,202	5.35%	1.59%	3.77%	3.57%	11.17%
St. Louis Community Credit Union	\$397,305	\$223,185	\$339,935	65.66%	\$2,769	4.73%	0.79%	3.94%	(1.69%)	(2.73%)
Assemblies of God Credit Union	\$429,367	\$362,216	\$317,922	113.93%	\$7,216	4.51%	2.00%	2.51%	16.34%	15.61%
West Community Credit Union	\$469,360	\$403,411	\$382,206	105.55%	\$3,816	5.03%	1.39%	3.63%	8.37%	19.78%
Neighbors Credit Union	\$491,176	\$378,765	\$425,917	88.93%	\$3,993	4.28%	1.02%	3.26%	(4.28%)	1.46%
Average of Asset Group B	\$370,741	\$276,666	\$309,942	89.07%	\$5,109	4.65%	1.21%	3.45%	4.27%	4.69%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
River Region Community Credit Union	\$508,386	\$396,457	\$448,709	88.36%	\$5,911	4.90%	1.73%	3.17%	11.90%	10.41%
Missouri Credit Union	\$537,314	\$333,605	\$477,502	69.86%	\$5,970	4.40%	1.25%	3.15%	2.24%	1.26%
Average of Asset Group C	\$522,850	\$365,031	\$463,106	79.11%	\$5,941	4.65%	1.49%	3.16%	7.07%	5.84%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Vantage Credit Union	\$1,198,377	\$812,249	\$983,983	82.55%	\$4,366	4.10%	1.02%	3.08%	2.76%	(4.54%)
Together Credit Union	\$2,418,676	\$1,938,584	\$2,001,085	96.88%	\$6,017	4.10%	1.35%	2.74%	(1.16%)	(4.33%)
First Community Credit Union	\$4,162,421	\$2,947,443	\$3,533,934	83.40%	\$6,671	3.74%	1.56%	2.18%	7.60%	0.61%
Average of Asset Group D	\$2,593,158	\$1,899,425	\$2,173,001	87.61%	\$5,685	3.98%	1.31%	2.67%	3.07%	(2.75%)

Source: SNL Financial

Note: Report includes only bank-level data.

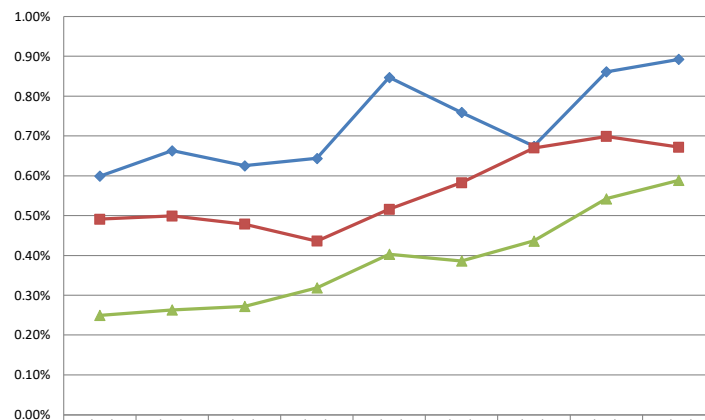
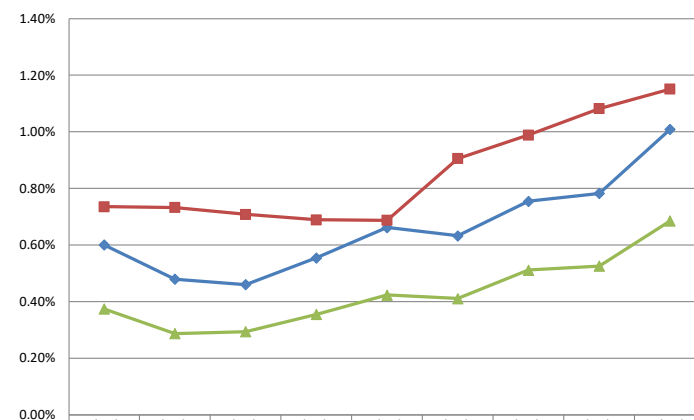
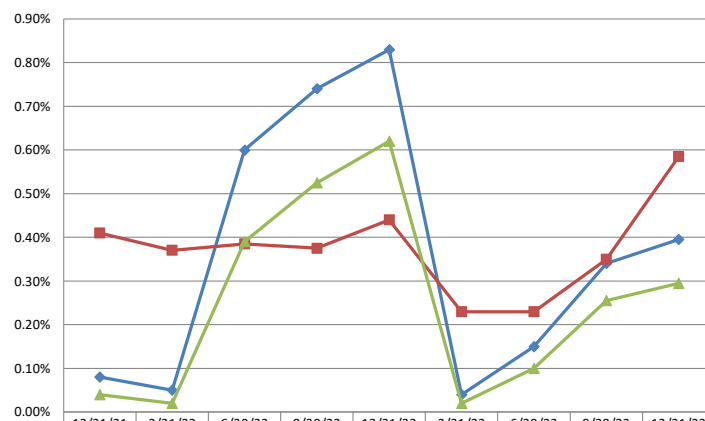
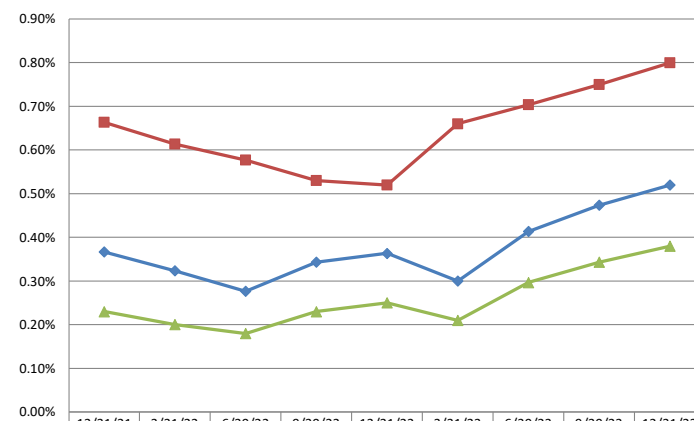
NA = data was not available.

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 &amp; Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset 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.

# Asset Quality

December 31, 2023

Run Date: February 20, 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	\$398	\$0	0.00%	0.00%	NA	0.00%	0.00%
Atlas Credit Union	\$484	\$0	0.00%	0.60%	NA	0.00%	0.00%
Procter & Gamble Employees Credit Union	\$837	\$42	6.22%	0.00%	0.00%	25.45%	5.02%
Co-Lib Credit Union	\$1,150	\$0	0.00%	1.13%	NA	0.00%	0.00%
Bluescope Employees' Credit Union	\$1,592	\$0	0.00%	1.24%	NA	0.00%	0.00%
St. Augustine Credit Union	\$1,656	\$0	0.00%	0.07%	NA	0.00%	0.00%
Northeast Regional Credit Union	\$1,764	\$0	0.00%	0.13%	NA	0.00%	0.00%
Southwest Counties School Employees Credit Union	\$1,801	\$21	1.50%	0.14%	9.52%	9.25%	1.17%
Bothwell Hospital Employees Credit Union	\$2,018	\$0	0.00%	0.67%	NA	0.00%	0.00%
Neosho School Employees Credit Union	\$2,068	\$0	0.00%	0.18%	NA	0.00%	0.00%
WeDevelopment Federal Credit Union	\$3,087	\$3	0.49%	3.57%	733.33%	1.40%	0.10%
J.C. Federal Employees Credit Union	\$3,101	\$52	2.37%	1.37%	57.69%	7.54%	1.68%
Our Lady of Snows Credit Union	\$4,633	\$0	0.00%	0.06%	NA	0.00%	0.00%
Dexter Public School Credit Union	\$4,987	\$0	0.00%	0.10%	NA	0.00%	0.00%
Sikeston Public Schools Credit Union	\$5,108	\$124	4.45%	1.26%	28.23%	13.60%	2.43%
Fedco Credit Union	\$6,187	\$0	0.00%	0.06%	NA	0.00%	0.00%
K.C. Unidos Federal Credit Union	\$6,582	\$92	1.42%	1.58%	110.87%	3.92%	1.40%
Southeast Missouri Community Credit Union	\$7,256	\$114	2.57%	1.96%	76.32%	13.89%	1.57%
Lovers Lane Credit Union	\$7,959	\$115	1.62%	0.44%	26.96%	10.07%	1.44%
Community First Credit Union	\$8,285	\$64	1.01%	0.87%	85.94%	7.39%	0.77%
Saint Joseph Teachers' Credit Union	\$8,811	\$23	0.65%	0.11%	17.39%	3.03%	0.26%
Missouri Baptist Credit Union	\$8,984	\$84	1.27%	0.91%	71.43%	12.73%	0.93%
South Central Missouri Credit Union	\$9,842	\$22	0.44%	0.14%	31.82%	1.55%	0.22%
K.C. Area Credit Union	\$10,369	\$113	2.35%	1.46%	61.95%	6.12%	1.09%
Northwest Missouri Regional Credit Union	\$10,943	\$7	0.09%	0.80%	928.57%	0.59%	0.06%
Academic Employees Credit Union	\$14,340	\$56	0.74%	0.32%	42.86%	6.85%	0.39%
Burlington Northtown Community Credit Union	\$15,124	\$136	1.59%	0.63%	39.71%	4.68%	0.90%
Patriot Credit Union	\$15,527	\$140	1.03%	0.19%	18.57%	12.56%	0.90%
Division #6 Highway Credit Union	\$15,961	\$6	0.06%	0.33%	516.67%	0.24%	0.04%
Independence Teachers Credit Union	\$16,064	\$13	0.23%	0.37%	161.54%	0.60%	0.08%
Catholic Family Credit Union	\$16,421	\$317	4.33%	0.93%	21.45%	21.79%	1.93%
Stationery Credit Union	\$16,489	\$10	0.18%	0.55%	300.00%	0.50%	0.06%
Cape Regional Credit Union	\$17,242	\$13	0.11%	0.17%	153.85%	0.98%	0.08%
United Labor Credit Union	\$18,680	\$61	0.50%	0.86%	170.49%	4.63%	0.33%
Legacy Credit Union	\$20,268	\$288	2.59%	0.50%	19.44%	9.27%	1.42%
Desoto Mo Pac Credit Union	\$20,706	\$87	0.50%	0.58%	116.09%	3.25%	0.42%
Summit Ridge Credit Union	\$21,320	\$165	1.17%	0.54%	46.06%	9.29%	0.77%

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**
**December 31, 2023**
**Run Date: February 20, 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)							
St. Louis Newspaper Carriers Credit Union	\$21,342	\$2	0.01%	0.02%	200.00%	0.13%	0.01%
St. Louis Policemens Credit Union	\$21,493	\$177	2.32%	0.56%	24.29%	5.14%	0.82%
Leadco Community Credit Union	\$21,503	\$31	0.24%	0.35%	148.39%	1.95%	0.14%
Highway Crossroads Credit Union	\$24,308	\$194	1.00%	0.71%	71.13%	5.39%	0.80%
County Credit Union	\$24,921	\$130	1.09%	2.81%	257.69%	4.23%	0.52%
Highway Alliance Credit Union	\$26,523	\$26	0.17%	0.35%	207.69%	0.88%	0.10%
Columbia Credit Union	\$31,582	\$5	0.02%	0.13%	520.00%	0.17%	0.02%
Lutheran Federal Credit Union	\$31,819	\$0	0.00%	0.03%	NA	0.00%	0.00%
District One Highway Credit Union	\$31,909	\$10	0.15%	0.16%	110.00%	0.20%	0.03%
Edison Credit Union	\$32,134	\$526	2.70%	0.38%	14.07%	15.71%	1.64%
Show-Me Credit Union	\$34,458	\$37	0.19%	0.69%	370.27%	0.78%	0.11%
Shelter Insurance Federal Credit Union	\$35,294	\$10	0.11%	1.30%	NM	0.21%	0.03%
Holy Rosary Credit Union	\$41,641	\$522	1.55%	1.63%	104.79%	12.23%	1.25%
Joplin Metro Credit Union	\$48,535	\$31	0.09%	0.28%	316.13%	0.43%	0.06%
Central Communications Credit Union	\$50,531	\$98	0.58%	0.36%	62.24%	37.40%	0.19%
City Credit Union	\$55,131	\$416	1.15%	1.38%	120.43%	6.22%	0.75%
Horizon Credit Union	\$56,157	\$140	0.36%	0.35%	99.29%	2.48%	0.25%
Kansas City Credit Union	\$57,957	\$1,474	3.11%	0.75%	24.29%	30.21%	2.54%
Raytown-Lee's Summit Community Credit Union	\$61,933	\$490	1.32%	0.73%	55.71%	10.03%	0.79%
Members 1st Credit Union	\$62,170	\$34	0.08%	0.18%	214.71%	0.58%	0.05%
Foundation Credit Union	\$71,528	\$596	1.06%	0.32%	30.37%	5.72%	0.83%
Health Care Family Credit Union	\$74,416	\$183	0.36%	0.46%	127.32%	1.85%	0.25%
CSD Credit Union	\$74,498	\$94	0.25%	0.45%	179.79%	1.08%	0.13%
Missouri Central Credit Union	\$76,833	\$663	0.99%	1.17%	117.50%	7.69%	0.86%
Educational Community Credit Union	\$77,012	\$1,115	1.83%	0.86%	47.09%	17.16%	1.45%
Postal & Community Credit Union	\$77,241	\$399	0.70%	0.35%	50.38%	5.57%	0.52%
Goetz Credit Union	\$80,449	\$168	0.28%	0.49%	176.19%	1.51%	0.21%
Mercy Credit Union	\$82,698	\$188	0.29%	0.26%	90.43%	2.25%	0.23%
Civic Central Credit Union	\$86,546	\$132	0.34%	0.26%	76.52%	1.51%	0.15%
Volt Credit Union	\$88,670	\$146	0.26%	0.36%	138.36%	1.88%	0.16%
Riverways Federal Credit Union	\$90,354	\$414	0.54%	0.46%	86.71%	5.77%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality	December 31, 2023	Run Date: February 20, 2024
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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 (%)

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

Ozark Federal Credit Union	\$100,686	\$167	0.23%	0.49%	211.98%	1.60%	0.17%
Metro Credit Union	\$107,242	\$291	0.39%	0.59%	148.80%	3.12%	0.27%
First Missouri Credit Union	\$112,620	\$813	0.99%	0.91%	92.25%	7.43%	0.72%
Central Missouri Community Credit Union	\$131,426	\$507	0.58%	0.50%	86.19%	5.29%	0.39%
R-G Federal Credit Union	\$136,046	\$660	0.66%	0.84%	127.58%	8.51%	0.49%
Century Credit Union	\$146,684	\$185	0.22%	0.91%	404.86%	1.28%	0.13%
Conservation Employees Credit Union	\$156,286	\$40	0.03%	0.12%	367.50%	0.33%	0.03%
Public Safety Credit Union	\$177,960	\$530	0.43%	0.58%	135.66%	2.85%	0.30%
Multipli Credit Union	\$182,769	\$698	0.62%	1.02%	164.47%	2.53%	0.38%
United Consumers Credit Union	\$198,995	\$786	0.58%	1.53%	263.99%	3.87%	0.39%
Electro Savings Credit Union	\$210,089	\$5,110	3.14%	2.16%	68.86%	41.07%	2.43%

Average of Asset Group A	\$46,081	\$258	0.89%	0.67%	150.92%	5.76%	0.59%
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#### Asset Group B - \$251 to \$500 million in total assets

United Credit Union	\$273,033	\$1,710	0.80%	1.44%	180.82%	4.76%	0.63%
TelComm Credit Union	\$298,880	\$694	0.33%	0.43%	130.98%	2.14%	0.23%
Missouri Electric Cooperative Credit Union	\$312,967	\$127	0.06%	0.05%	88.19%	0.54%	0.04%
Blucurrent Credit Union	\$320,941	\$377	0.15%	0.51%	344.30%	1.10%	0.12%
Great Plains Federal Credit Union	\$336,583	\$3,670	2.63%	2.14%	81.34%	11.28%	1.09%
Alltru Federal Credit Union	\$348,938	\$2,989	1.05%	1.98%	189.43%	9.48%	0.86%
Infuze Credit Union	\$353,712	\$1,520	0.52%	1.02%	194.93%	6.10%	0.43%
Alliance Credit Union	\$390,252	\$2,153	0.62%	1.02%	164.38%	4.93%	0.55%
Arsenal Credit Union	\$397,124	\$6,325	2.28%	1.64%	72.02%	20.10%	1.59%
St. Louis Community Credit Union	\$397,305	\$3,926	1.76%	2.83%	160.85%	8.02%	0.99%
Assemblies of God Credit Union	\$429,367	\$556	0.15%	0.35%	230.58%	1.80%	0.13%
West Community Credit Union	\$469,360	\$5,510	1.37%	0.54%	39.18%	14.55%	1.17%
Neighbors Credit Union	\$491,176	\$5,291	1.40%	1.02%	72.75%	11.18%	1.08%

Average of Asset Group B	\$370,741	\$2,681	1.01%	1.15%	149.98%	7.38%	0.69%
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#### Asset Group C - \$501 million to \$1 billion in total assets

River Region Community Credit Union	\$508,386	\$2,346	0.59%	0.49%	82.99%	5.11%	0.46%
Missouri Credit Union	\$537,314	\$673	0.20%	0.68%	338.63%	1.30%	0.13%

Average of Asset Group C	\$522,850	\$1,510	0.40%	0.59%	210.81%	3.21%	0.30%
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#### Asset Group D - Over \$1 billion in total assets

Vantage Credit Union	\$1,198,377	\$4,114	0.51%	0.65%	128.66%	5.48%	0.34%
Together Credit Union	\$2,418,676	\$10,937	0.56%	0.86%	153.02%	5.34%	0.45%
First Community Credit Union	\$4,162,421	\$14,389	0.49%	0.89%	181.83%	6.17%	0.35%

Average of Asset Group D	\$2,593,158	\$9,813	0.52%	0.80%	154.50%	5.66%	0.38%
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Source: SNL Financial

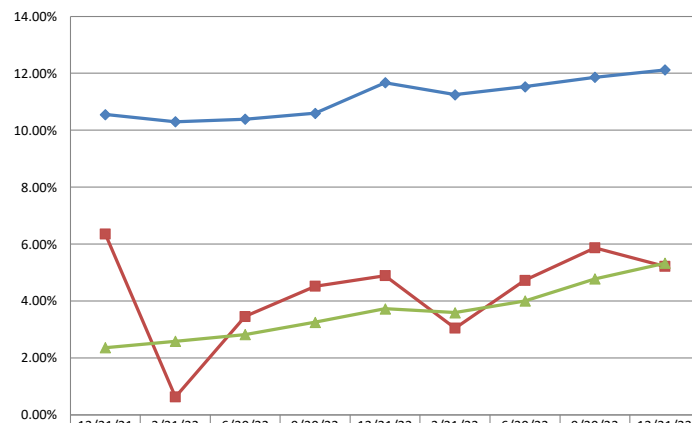
Note: Report includes only bank-level data.

NA = data was not available.

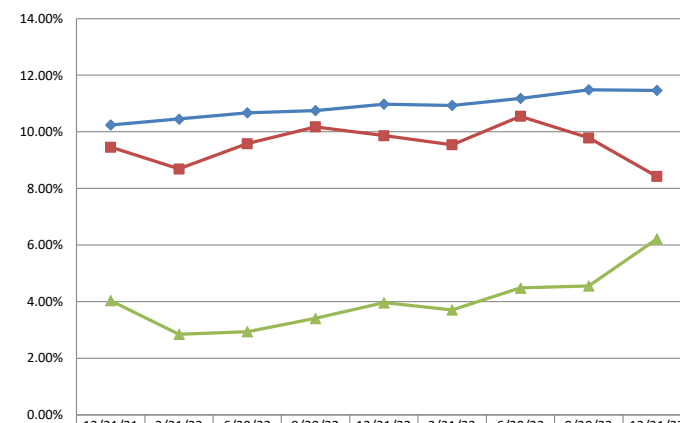
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

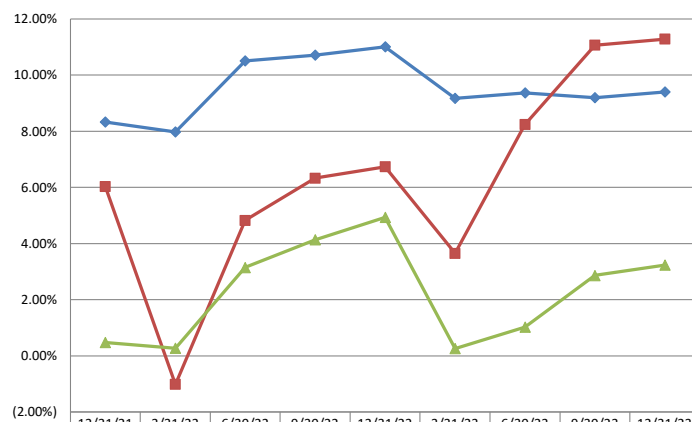
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

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

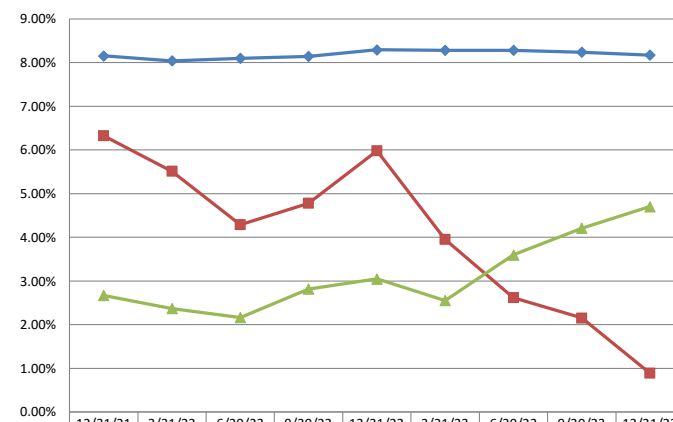
Net Worth/ Assets	10.55%	10.30%	10.39%	10.59%	11.67%	11.25%	11.53%	11.86%	12.12%
Net Worth Growth (Decline) - YTD	6.35%	0.63%	3.45%	4.52%	4.89%	3.04%	4.72%	5.87%	5.21%
Total Delinquent Lns/ Net Worth	2.36%	2.59%	2.82%	3.25%	3.72%	3.59%	4.00%	4.78%	5.33%

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

Net Worth/ Assets	10.24%	10.45%	10.67%	10.76%	10.98%	10.93%	11.18%	11.49%	11.46%
Net Worth Growth (Decline) - YTD	9.46%	8.69%	9.58%	10.18%	9.86%	9.54%	10.56%	9.78%	8.42%
Total Delinquent Lns/ Net Worth	4.03%	2.85%	2.94%	3.41%	3.96%	3.71%	4.48%	4.56%	6.22%

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

Net Worth/ Assets	8.33%	7.98%	10.51%	10.72%	11.01%	9.17%	9.37%	9.20%	9.40%
Net Worth Growth (Decline) - YTD	6.03%	(1.01%)	4.83%	6.33%	6.73%	3.65%	8.24%	11.07%	11.28%
Total Delinquent Lns/ Net Worth	0.48%	0.27%	3.15%	4.14%	4.94%	0.26%	1.02%	2.87%	3.24%

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

Net Worth/ Assets	8.15%	8.04%	8.10%	8.14%	8.29%	8.28%	8.28%	8.24%	8.17%
Net Worth Growth (Decline) - YTD	6.32%	5.51%	4.29%	4.78%	5.98%	3.95%	2.62%	2.15%	0.89%
Total Delinquent Lns/ Net Worth	2.67%	2.37%	2.16%	2.81%	3.05%	2.55%	3.60%	4.21%	4.70%

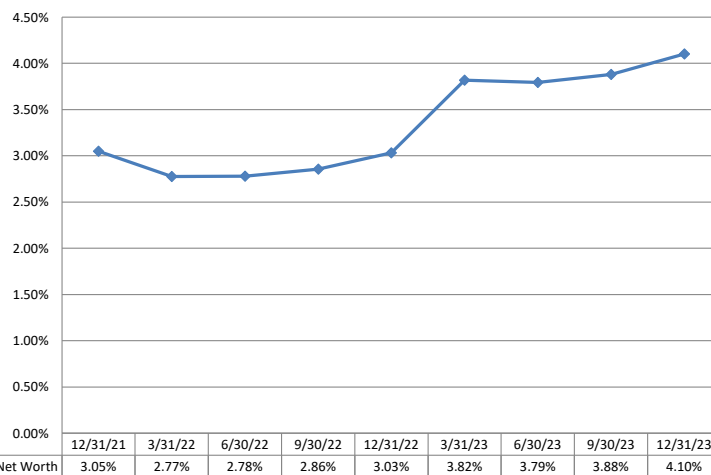
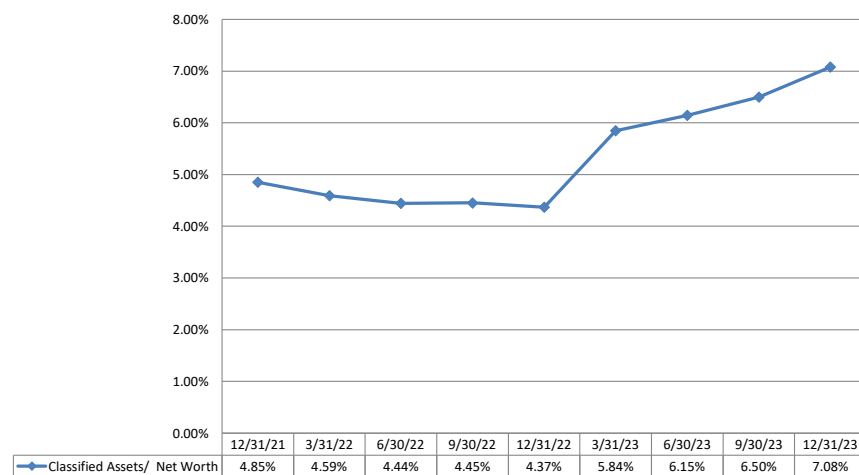
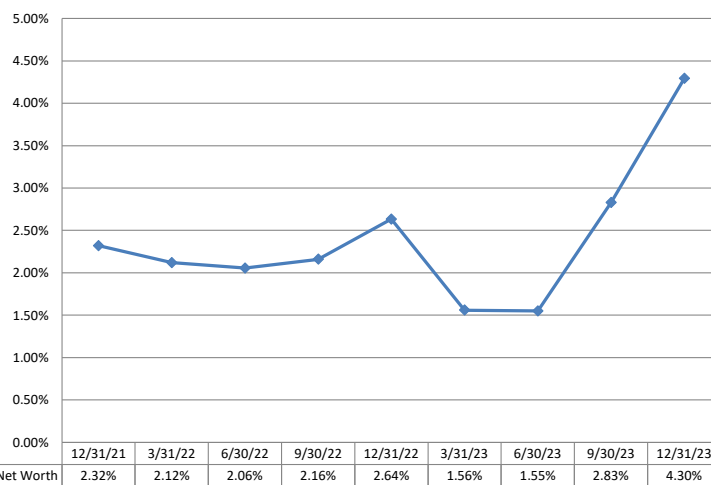
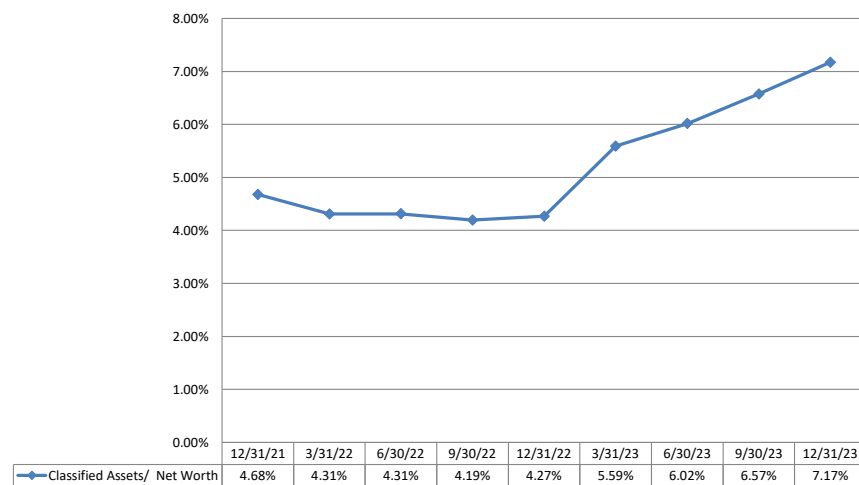
Source: SNL Financial

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

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

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# Net Worth

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>						
West Side Baptist Church Federal Credit Union	\$398	\$47	11.81%	(2.08%)	0.00%	0.00%
Atlas Credit Union	\$484	\$84	17.36%	2.44%	0.00%	23.81%
Procter & Gamble Employees Credit Union	\$837	\$165	19.71%	5.10%	25.45%	0.00%
Co-Lib Credit Union	\$1,150	\$153	13.30%	6.25%	0.00%	5.88%
Bluescope Employees' Credit Union	\$1,592	\$147	9.23%	(10.37%)	0.00%	7.48%
St. Augustine Credit Union	\$1,656	\$188	11.35%	10.59%	0.00%	0.53%
Northeast Regional Credit Union	\$1,764	\$217	12.30%	2.36%	0.00%	0.92%
Southwest Counties School Employees Credit Union	\$1,801	\$225	12.49%	11.94%	9.33%	0.89%
Bothwell Hospital Employees Credit Union	\$2,018	\$160	7.93%	6.67%	0.00%	7.50%
Neosho School Employees Credit Union	\$2,068	\$441	21.32%	8.89%	0.00%	0.45%
WeDevelopment Federal Credit Union	\$3,087	\$690	22.35%	(33.59%)	0.43%	3.19%
J.C. Federal Employees Credit Union	\$3,101	\$661	21.32%	7.13%	7.87%	4.54%
Our Lady of Snows Credit Union	\$4,633	\$577	12.45%	4.15%	0.00%	0.35%
Dexter Public School Credit Union	\$4,987	\$632	12.67%	7.85%	0.00%	0.63%
Sikeston Public Schools Credit Union	\$5,108	\$877	17.17%	3.54%	14.14%	3.99%
Fedco Credit Union	\$6,187	\$679	10.97%	10.41%	0.00%	0.15%
K.C. Unidos Federal Credit Union	\$6,582	\$2,247	34.14%	20.35%	4.09%	4.54%
Southeast Missouri Community Credit Union	\$7,256	\$734	10.12%	(17.90%)	15.53%	11.85%
Lovers Lane Credit Union	\$7,959	\$1,111	13.96%	6.72%	10.35%	2.79%
Community First Credit Union	\$8,285	\$812	9.80%	2.40%	7.88%	6.77%
Saint Joseph Teachers' Credit Union	\$8,811	\$754	8.56%	3.29%	3.05%	0.53%
Missouri Baptist Credit Union	\$8,984	\$600	6.68%	8.50%	14.00%	10.00%
South Central Missouri Credit Union	\$9,842	\$1,410	14.33%	(8.56%)	1.56%	0.50%
K.C. Area Credit Union	\$10,369	\$1,775	17.12%	4.53%	6.37%	3.94%
Northwest Missouri Regional Credit Union	\$10,943	\$1,145	10.46%	7.92%	0.61%	5.68%
Academic Employees Credit Union	\$14,340	\$794	5.54%	9.22%	7.05%	3.02%
Burlington Northtown Community Credit Union	\$15,124	\$2,852	18.86%	5.67%	4.77%	1.89%
Patriot Credit Union	\$15,527	\$1,088	7.01%	21.84%	12.87%	2.39%
Division #6 Highway Credit Union	\$15,961	\$2,459	15.41%	0.37%	0.24%	1.26%
Independence Teachers Credit Union	\$16,064	\$2,128	13.25%	3.91%	0.61%	0.99%
Catholic Family Credit Union	\$16,421	\$1,386	8.44%	6.37%	22.87%	4.91%
Stationery Credit Union	\$16,489	\$1,974	11.97%	9.00%	0.51%	1.52%
Cape Regional Credit Union	\$17,242	\$1,310	7.60%	6.59%	0.99%	1.53%
United Labor Credit Union	\$18,680	\$1,299	6.95%	12.08%	4.70%	8.01%
Legacy Credit Union	\$20,268	\$3,050	15.05%	6.27%	9.44%	1.84%
Desoto Mo Pac Credit Union	\$20,706	\$2,575	12.44%	5.53%	3.38%	3.92%
Summit Ridge Credit Union	\$21,320	\$1,700	7.97%	3.72%	9.71%	4.47%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
St. Louis Newspaper Carriers Credit Union	\$21,342	\$1,509	7.07%	(10.71%)	0.13%	0.27%
St. Louis Policemens Credit Union	\$21,493	\$3,601	16.75%	1.38%	4.92%	1.19%
Leadco Community Credit Union	\$21,503	\$2,428	11.29%	(0.70%)	1.28%	1.89%
Highway Crossroads Credit Union	\$24,308	\$3,478	14.31%	3.76%	5.58%	3.97%
County Credit Union	\$24,921	\$2,863	11.49%	1.20%	4.54%	11.70%
Highway Alliance Credit Union	\$26,523	\$2,909	10.97%	1.82%	0.89%	1.86%
Columbia Credit Union	\$31,582	\$2,858	9.05%	12.96%	0.17%	0.91%
Lutheran Federal Credit Union	\$31,819	\$2,705	8.50%	23.23%	0.00%	0.18%
District One Highway Credit Union	\$31,909	\$4,962	15.55%	2.54%	0.20%	0.22%
Edison Credit Union	\$32,134	\$3,400	10.58%	1.89%	15.47%	2.18%
Show-Me Credit Union	\$34,458	\$4,668	13.55%	8.63%	0.79%	2.93%
Shelter Insurance Federal Credit Union	\$35,294	\$4,649	13.17%	9.11%	0.22%	2.47%
Holy Rosary Credit Union	\$41,641	\$4,940	11.86%	13.46%	10.57%	11.07%
Joplin Metro Credit Union	\$48,535	\$7,223	14.88%	20.00%	0.43%	1.36%
Central Communications Credit Union	\$50,531	\$3,960	7.84%	(4.81%)	2.47%	1.54%
City Credit Union	\$55,131	\$6,197	11.24%	11.86%	6.71%	8.08%
Horizon Credit Union	\$56,157	\$6,192	11.03%	4.21%	2.26%	2.24%
Kansas City Credit Union	\$57,957	\$4,623	7.98%	(0.06%)	31.88%	7.74%
Raytown-Lee's Summit Community Credit Union	\$61,933	\$4,735	7.65%	4.43%	10.35%	5.77%
Members 1st Credit Union	\$62,170	\$5,788	9.31%	8.57%	0.59%	1.26%
Foundation Credit Union	\$71,528	\$10,262	14.35%	1.05%	5.81%	1.76%
Health Care Family Credit Union	\$74,416	\$10,475	14.08%	4.37%	1.75%	2.22%
CSD Credit Union	\$74,498	\$8,546	11.47%	10.48%	1.10%	1.98%
Missouri Central Credit Union	\$76,833	\$7,944	10.34%	7.66%	8.35%	9.81%
Educational Community Credit Union	\$77,012	\$6,299	8.18%	9.49%	17.70%	8.33%
Postal & Community Credit Union	\$77,241	\$7,028	9.10%	11.18%	5.68%	2.86%
Goetz Credit Union	\$80,449	\$11,381	14.15%	7.55%	1.48%	2.60%
Mercy Credit Union	\$82,698	\$8,461	10.23%	14.94%	2.22%	2.01%
Civic Central Credit Union	\$86,546	\$11,476	13.26%	8.34%	1.15%	0.88%
Volt Credit Union	\$88,670	\$7,619	8.59%	3.53%	1.92%	2.65%
Riverways Federal Credit Union	\$90,354	\$7,747	8.57%	7.25%	5.34%	4.63%

Source: SNL Financial

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# Net Worth

December 31, 2023

Run Date: February 20, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Ozark Federal Credit Union	\$100,686	\$10,484	10.41%	18.97%	1.59%	3.38%
Metro Credit Union	\$107,242	\$13,035	12.15%	5.55%	2.23%	3.32%
First Missouri Credit Union	\$112,620	\$11,529	10.24%	7.24%	7.05%	6.51%
Central Missouri Community Credit Union	\$131,426	\$9,279	7.06%	(0.62%)	5.46%	4.71%
R-G Federal Credit Union	\$136,046	\$12,677	9.32%	11.26%	5.21%	6.64%
Century Credit Union	\$146,684	\$26,495	18.06%	7.91%	0.70%	2.83%
Conservation Employees Credit Union	\$156,286	\$15,315	9.80%	4.98%	0.26%	0.96%
Public Safety Credit Union	\$177,960	\$19,420	10.91%	10.54%	2.73%	3.70%
Multipli Credit Union	\$182,769	\$30,709	16.80%	6.30%	2.27%	3.74%
United Consumers Credit Union	\$198,995	\$21,986	11.05%	6.39%	3.58%	9.44%
Electro Savings Credit Union	\$210,089	\$12,788	6.09%	(24.54%)	39.96%	27.52%
Average of Asset Group A	\$46,081	\$5,111	12.12%	5.21%	5.33%	4.10%
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
United Credit Union	\$273,033	\$38,618	14.14%	14.12%	4.43%	8.01%
TelComm Credit Union	\$298,880	\$40,897	13.68%	6.83%	1.70%	2.22%
Missouri Electric Cooperative Credit Union	\$312,967	\$34,554	11.04%	7.81%	0.37%	0.32%
Blucurrent Credit Union	\$320,941	\$35,388	11.03%	11.30%	1.07%	3.67%
Great Plains Federal Credit Union	\$336,583	\$49,152	14.60%	(3.34%)	7.47%	6.07%
Alltru Federal Credit Union	\$348,938	\$33,350	9.56%	7.30%	8.96%	16.98%
Infuze Credit Union	\$353,712	\$34,385	9.72%	15.47%	4.42%	8.62%
Alliance Credit Union	\$390,252	\$41,770	10.70%	10.21%	5.15%	8.47%
Arsenal Credit Union	\$397,124	\$37,510	9.45%	1.89%	16.86%	12.14%
St. Louis Community Credit Union	\$397,305	\$60,192	15.15%	7.15%	6.52%	10.49%
Assemblies of God Credit Union	\$429,367	\$35,285	8.22%	9.48%	1.58%	3.63%
West Community Credit Union	\$469,360	\$38,479	8.20%	20.27%	14.32%	5.61%
Neighbors Credit Union	\$491,176	\$66,364	13.51%	1.02%	7.97%	5.80%
Average of Asset Group B	\$370,741	\$41,996	11.46%	8.42%	6.22%	7.08%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
River Region Community Credit Union	\$508,386	\$45,004	8.85%	12.05%	5.21%	4.33%
Missouri Credit Union	\$537,314	\$53,465	9.95%	10.51%	1.26%	4.26%
Average of Asset Group C	\$522,850	\$49,235	9.40%	11.28%	3.24%	4.30%
<b>Asset Group D - Over \$1 billion in total assets</b>						
Vantage Credit Union	\$1,198,377	\$77,734	6.49%	(5.86%)	5.29%	6.81%
Together Credit Union	\$2,418,676	\$237,000	9.80%	1.91%	4.61%	7.06%
First Community Credit Union	\$4,162,421	\$342,126	8.22%	6.61%	4.21%	7.65%
Average of Asset Group D	\$2,593,158	\$218,953	8.17%	0.89%	4.70%	7.17%

Source: SNL Financial

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# Definitions



<b>Total assets (\$000)</b>	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income (\$000)</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
<b>Total shares and deposits (\$000)</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Market growth rate (%)</b>	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Net worth growth (decline) - YTD (%)</b>	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.