

+ × -  
%

# Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS





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

## Kansas

---

### KANSAS CITY

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

## ASSET SIZE DEFINITION

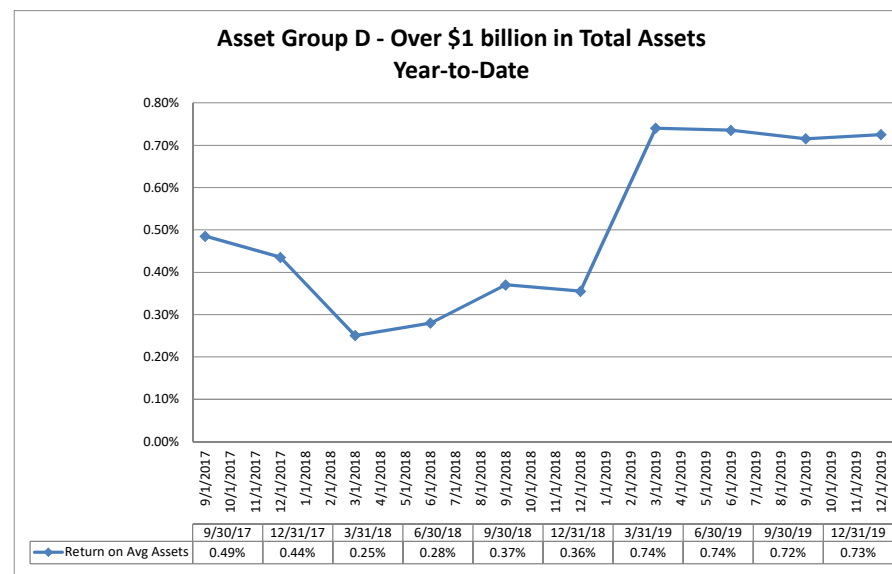
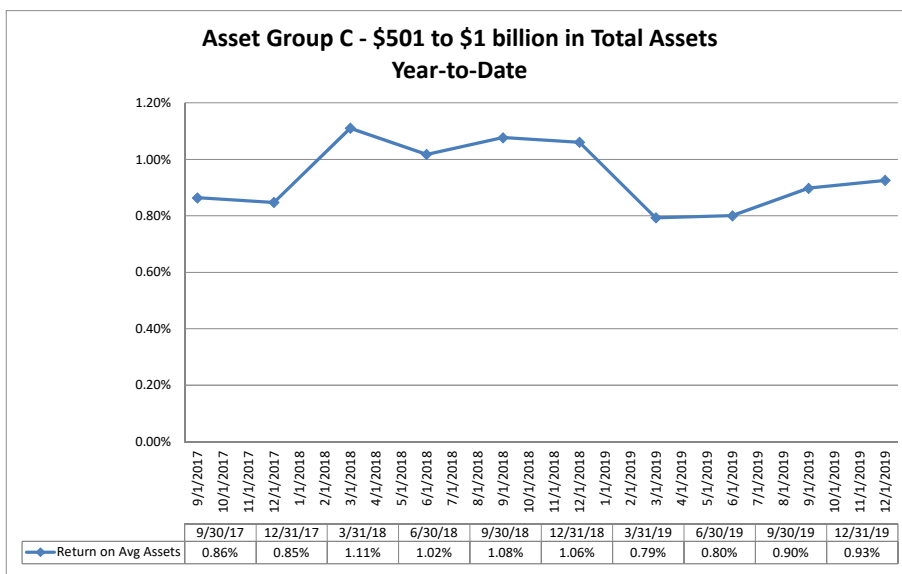
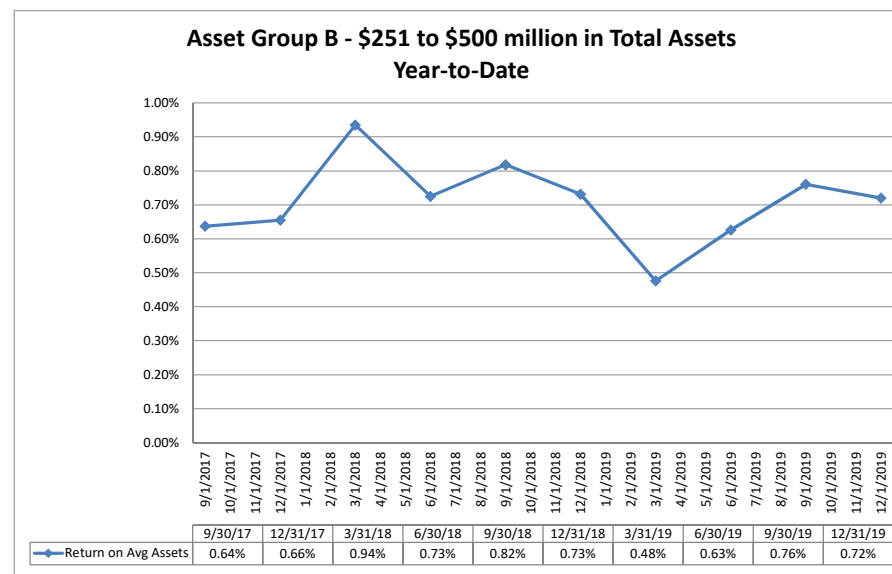
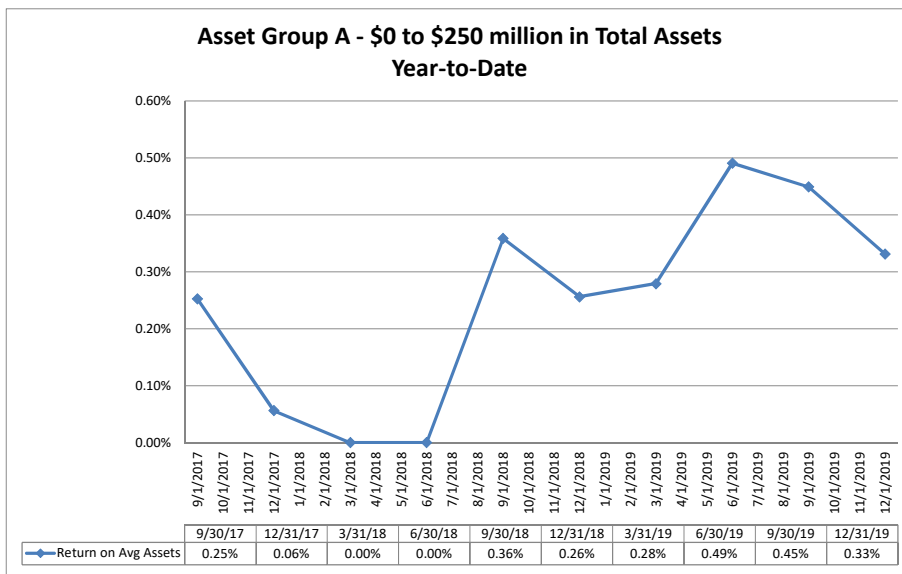
---

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

**Kansas**

# Performance Analysis

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



Source: SNL Financial

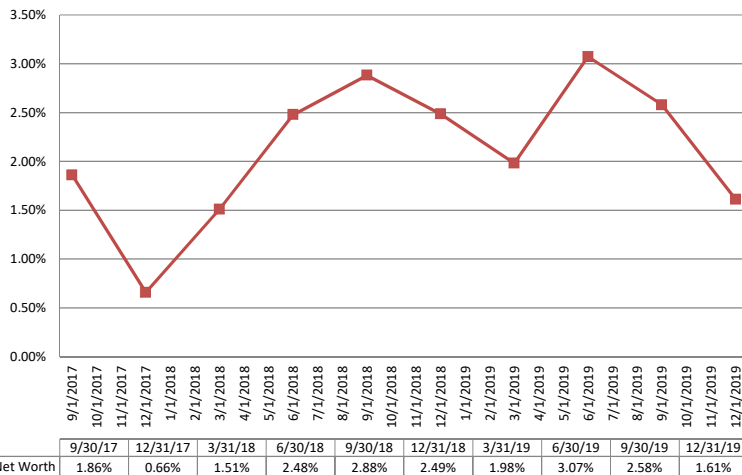
Note: Report includes only bank-level data.

NA = data was not available.

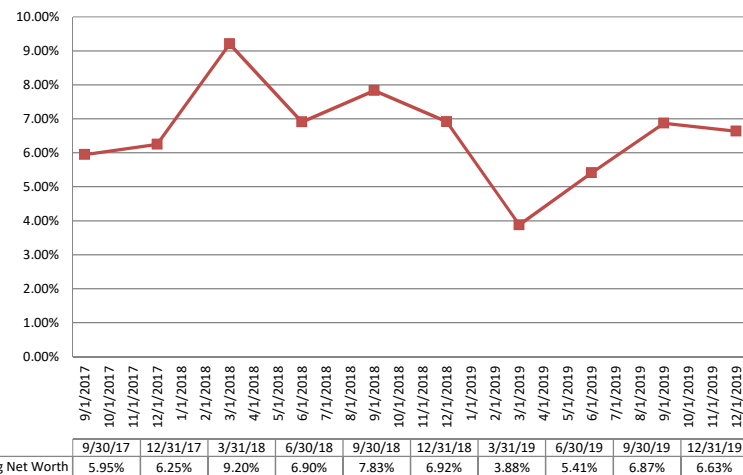
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

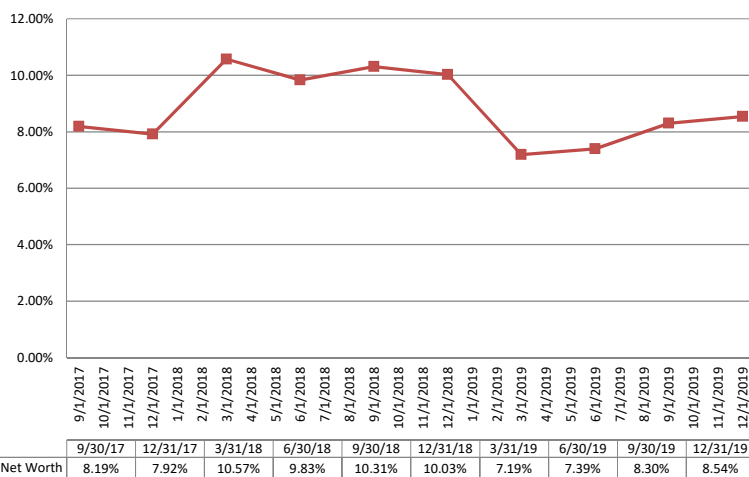
Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-Date



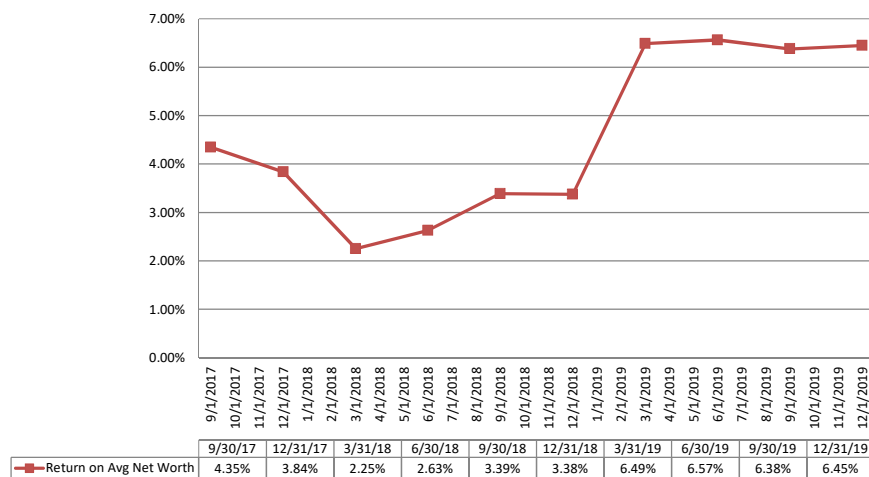
Asset Group B - \$251 to \$500 million in Total Assets  
Year-to-Date



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.

Performance Analysis

December 31, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Norwesco Credit Union	\$84	\$0	0.00%	0.00%	NA	NA	\$1	1.14%	3.85%	100.00%	NA
	Catholics United Credit Union	\$203	\$0	0.00%	0.00%	100.00%	NA	\$3	1.46%	9.38%	60.00%	NA
	Sunflower Federal Credit Union	\$381	(\$2)	(2.13%)	(14.04%)	150.00%	\$0	\$1	0.26%	1.79%	100.00%	\$0
	Kan Colo Credit Union	\$768	\$0	0.00%	0.00%	100.00%	\$16	\$4	0.53%	3.03%	86.96%	\$16
	Quindaro Homes Federal Credit Union	\$796	(\$3)	(1.51%)	(4.55%)	150.00%	\$27	(\$8)	(1.02%)	(3.00%)	123.68%	\$22
	Universal Credit Union	\$1,004	\$2	0.79%	2.16%	80.00%	\$16	\$6	0.60%	1.64%	86.54%	\$16
	Enterprise Credit Union	\$1,232	\$3	1.04%	13.48%	82.14%	\$35	(\$33)	(2.89%)	(34.38%)	94.78%	\$32
	Christ the King Parish Federal Credit Union	\$1,442	\$7	1.95%	14.21%	68.75%	\$12	\$8	0.54%	4.12%	87.50%	\$12
	Mid Plains Credit Union	\$1,474	\$4	1.09%	10.96%	26.67%	\$24	(\$52)	(3.44%)	(31.90%)	64.81%	\$23
	Salina Municipal Credit Union	\$1,677	\$4	0.95%	7.34%	76.47%	\$19	\$5	0.30%	2.31%	87.67%	\$25
	Eagle Federal Credit Union	\$2,298	\$5	0.90%	16.95%	79.17%	\$29	(\$24)	(1.12%)	(18.90%)	85.42%	\$37
	Wakarusa Valley Credit Union	\$2,599	(\$9)	(1.36%)	(12.72%)	124.00%	\$40	(\$29)	(1.03%)	(9.83%)	110.43%	\$40
	Central Kansas Education Credit Union	\$3,397	(\$2)	(0.24%)	(1.10%)	97.14%	\$46	\$5	0.15%	0.69%	94.24%	\$38
	Hutchinson Postal and Community Credit Union	\$3,754	\$5	0.52%	2.27%	88.00%	\$37	\$42	1.05%	4.88%	93.77%	\$35
	Southwest Kansas Community Credit Union	\$3,982	(\$286)	(27.88%)	(391.78%)	127.78%	\$38	(\$370)	(8.82%)	(82.96%)	109.55%	\$45
	Morton Credit Union	\$4,345	\$10	0.92%	6.11%	84.54%	\$35	\$61	1.35%	9.68%	79.05%	\$31
	C & R Credit Union	\$4,366	(\$4)	(0.36%)	(3.49%)	91.18%	\$41	\$50	1.08%	11.31%	79.47%	\$38
	Tri-County Credit Union	\$4,449	\$13	1.18%	7.16%	51.85%	\$24	\$38	0.89%	5.36%	59.18%	\$23
	Ellis Credit Union	\$4,470	\$10	0.89%	4.43%	75.56%	\$43	\$18	0.38%	2.02%	71.93%	\$41
	River Cities Community Credit Union	\$4,920	\$21	1.68%	18.92%	66.67%	\$37	\$91	1.88%	22.30%	63.96%	\$34
	UAW MO-KAN Federal Credit Union	\$5,601	(\$14)	(1.01%)	(9.69%)	130.43%	\$43	(\$57)	(1.00%)	(9.56%)	105.83%	\$44
	Forbes Field Credit Union	\$5,828	\$44	3.04%	21.05%	24.39%	\$54	\$29	0.50%	3.43%	83.80%	\$52
	Peoples Choice Credit Union	\$6,684	\$9	0.53%	2.21%	97.44%	\$51	\$116	1.70%	7.31%	87.19%	\$45
	Muddy River Credit Union	\$6,946	\$11	0.63%	4.46%	86.59%	\$78	\$47	0.67%	4.80%	79.95%	\$82
	Topeka Police Credit Union	\$7,186	(\$50)	(2.76%)	(33.61%)	105.48%	\$64	(\$92)	(1.31%)	(14.51%)	109.31%	\$65
	KC Fairfax Federal Credit Union	\$7,759	(\$149)	(7.54%)	(58.15%)	86.26%	\$42	(\$154)	(1.88%)	(13.97%)	88.30%	\$40
	1st Kansas Credit Union	\$8,410	\$3	0.14%	0.54%	82.65%	\$56	\$33	0.38%	1.50%	80.46%	\$56
	Topeka Firemen's Credit Union	\$8,663	\$16	0.73%	2.40%	61.36%	\$28	\$61	0.69%	2.31%	60.43%	\$29
	Crossroads Credit Union	\$9,021	\$64	2.79%	17.11%	62.26%	\$43	\$140	1.50%	9.67%	66.50%	\$45
	United Credit Union	\$9,309	\$31	1.33%	12.85%	62.35%	\$36	\$120	1.30%	13.00%	62.62%	\$36
	Bluestem Community Credit Union	\$10,195	\$11	0.43%	4.26%	92.36%	\$56	\$61	0.59%	6.06%	87.39%	\$49
	North East Kansas Credit Union	\$10,965	\$12	0.45%	5.20%	70.11%	\$40	(\$50)	(0.51%)	(5.37%)	88.37%	\$41
	Garden City Teachers Federal Credit Union	\$11,650	(\$1)	(0.04%)	(0.41%)	86.76%	\$50	\$55	0.47%	5.74%	86.34%	\$48
	Farmers Credit Union	\$14,385	\$23	0.65%	5.54%	79.13%	\$43	\$78	0.57%	4.78%	82.71%	\$45
	Bell Credit Union	\$14,528	(\$10)	(0.28%)	(2.22%)	87.86%	\$41	\$87	0.64%	4.94%	74.46%	\$45
	Kansas City Kansas Firemen & Police Credit Union	\$15,970	\$20	0.51%	2.94%	75.46%	\$91	\$80	0.53%	2.97%	68.42%	\$75
	Sunflower Community Federal Credit Union	\$17,137	\$53	1.27%	15.62%	71.71%	\$45	\$228	1.46%	18.00%	71.19%	\$42
	Salina Interparochial Credit Union	\$17,859	\$0	0.00%	0.00%	52.69%	\$45	\$522	2.91%	10.14%	45.87%	\$46
	Co-Operative Credit Union	\$17,888	\$232	5.20%	38.10%	(4.52%)	\$53	\$352	1.93%	15.25%	65.35%	\$55
	Wheat State Credit Union	\$18,943	\$53	1.14%	13.55%	71.77%	\$71	\$182	0.97%	12.01%	74.24%	\$67
	Hutchinson Government Employees Credit Union	\$22,551	(\$52)	(0.92%)	(10.00%)	85.38%	\$52	(\$163)	(0.73%)	(7.47%)	81.51%	\$51

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Credit Union of Emporia	\$24,528	\$115	1.89%	12.84%	54.69%	\$44	\$403	1.65%	11.77%	57.34%	\$41
	Reliance Credit Union	\$24,872	(\$72)	(1.15%)	(7.99%)	129.88%	\$77	(\$67)	(0.26%)	(1.84%)	92.62%	\$85
	Campus Credit Union	\$26,092	\$3	0.05%	0.29%	73.73%	\$65	\$81	0.30%	2.01%	70.45%	\$62
	K.U.M.C. Credit Union	\$27,539	\$1	0.01%	0.15%	98.34%	\$70	\$60	0.22%	2.22%	93.03%	\$65
	Catholic Family Federal Credit Union	\$29,632	(\$6)	(0.08%)	(0.84%)	96.55%	\$54	\$104	0.35%	3.68%	91.27%	\$48
	Equishare Credit Union	\$32,267	\$9	0.11%	1.04%	91.68%	\$46	\$253	0.75%	7.55%	79.44%	\$44
	U S P L K Employees Federal Credit Union	\$32,462	\$14	0.17%	1.29%	96.50%	\$56	\$55	0.17%	1.27%	91.41%	\$54
	McPherson Cooperative Credit Union	\$33,079	(\$213)	(2.61%)	(26.70%)	103.70%	\$70	(\$187)	(0.57%)	(5.73%)	98.99%	\$56
	Freedom First Federal Credit Union	\$35,168	\$39	0.45%	2.95%	81.14%	\$58	\$270	0.80%	5.20%	72.73%	\$47
	ARK Valley Credit Union	\$37,919	\$76	0.80%	7.31%	82.49%	\$55	\$402	1.04%	10.04%	81.52%	\$52
	Dillon Credit Union	\$39,864	\$152	1.54%	9.09%	68.92%	\$65	\$356	0.91%	5.44%	75.19%	\$59
	Kansas Blue Cross-Blue Shield Credit Union	\$40,288	\$85	0.84%	4.73%	72.87%	\$82	\$552	1.34%	7.92%	64.02%	\$77
	United Northwest Federal Credit Union	\$41,490	\$65	0.63%	3.83%	76.68%	\$49	\$238	0.60%	3.55%	78.32%	\$54
	Mid-Kansas Credit Union	\$53,350	\$75	0.57%	5.27%	87.08%	\$63	\$233	0.45%	4.21%	89.16%	\$64
	Panhandle Federal Credit Union	\$56,827	\$124	0.88%	5.21%	71.50%	\$55	\$492	0.88%	5.28%	68.55%	\$54
	B&V Credit Union	\$57,565	\$40	0.28%	1.94%	78.17%	\$75	\$76	0.13%	0.93%	79.94%	\$75
	Midwest Regional Credit Union	\$61,351	\$81	0.53%	5.38%	82.38%	\$58	\$336	0.55%	5.72%	78.85%	\$56
	SM Federal Credit Union	\$66,155	\$204	1.23%	6.57%	33.88%	\$88	\$613	0.93%	5.03%	42.33%	\$79
	Credit Union of Dodge City	\$71,148	\$105	0.59%	5.45%	83.58%	\$56	\$617	0.84%	8.26%	81.32%	\$52
	Quantum Credit Union	\$83,562	\$261	1.28%	12.61%	75.44%	\$70	\$668	0.83%	8.37%	79.36%	\$72
	Kansas State University Federal Credit Union	\$86,969	\$152	0.70%	6.36%	77.24%	\$70	\$741	0.86%	8.02%	77.46%	\$62
	Farmway Credit Union	\$88,792	\$99	0.45%	1.87%	89.93%	\$78	\$338	0.38%	1.60%	86.71%	\$76
	Emporia State Federal Credit Union	\$97,847	\$64	0.26%	2.58%	92.92%	\$64	\$701	0.74%	7.35%	79.15%	\$58
	Kansas Teachers Community Credit Union	\$100,428	\$178	0.71%	5.48%	78.75%	\$46	\$1,029	1.03%	8.20%	71.76%	\$43
	White Eagle Credit Union	\$109,249	\$81	0.30%	2.16%	79.93%	\$58	\$1,456	1.34%	10.06%	72.56%	\$56
	Wichita Federal Credit Union	\$132,334	\$689	2.10%	14.38%	62.65%	\$76	\$1,730	1.39%	9.37%	71.37%	\$72
	Frontier Community Credit Union	\$147,452	\$84	0.23%	1.92%	86.51%	\$51	\$281	0.19%	1.62%	87.21%	\$59
	Average of Asset Group A	\$28,432	\$38	(0.04%)	(3.04%)	82.01%	\$50	\$196	0.33%	1.61%	80.90%	\$48

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Performance Analysis**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Mid American Credit Union	\$315,655	\$604	0.77%	7.73%	80.00%	\$61	\$2,000	0.64%	6.58%	78.74%	\$58
	Heartland Credit Union	\$325,706	\$366	0.44%	5.01%	78.05%	\$68	\$587	0.18%	2.05%	87.22%	\$69
	Skyward Credit Union	\$343,686	\$61	0.07%	0.44%	95.14%	\$69	\$2,479	0.80%	4.72%	74.90%	\$61
	Envista Credit Union	\$398,753	\$1,250	1.27%	11.67%	70.51%	\$65	\$4,796	1.24%	11.74%	72.05%	\$63
	Mainstreet Federal Credit Union	\$467,748	\$570	0.49%	5.16%	86.62%	\$70	\$3,409	0.74%	8.07%	80.41%	\$67
	Average of Asset Group B	\$370,310	\$570	0.61%	6.00%	82.06%	\$67	\$2,654	0.72%	6.63%	78.66%	\$64
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Azura Credit Union	\$527,177	\$1,096	0.84%	7.47%	74.92%	\$65	\$3,676	0.72%	6.45%	77.07%	\$68
	Golden Plains Credit Union	\$674,892	\$1,741	1.02%	10.01%	71.22%	\$59	\$5,589	0.83%	8.28%	73.85%	\$60
	Mazuma Credit Union	\$695,743	\$2,254	1.31%	12.78%	70.23%	\$54	\$7,445	1.09%	11.06%	71.96%	\$62
	Credit Union of America	\$985,502	\$2,101	0.86%	6.72%	76.75%	\$89	\$10,152	1.06%	8.38%	71.09%	\$74
	Average of Asset Group C	\$720,829	\$1,798	1.01%	9.25%	73.28%	\$67	\$6,716	0.93%	8.54%	73.49%	\$66
<b>Asset Group D - Over \$1 billion in total assets</b>												
	Meritrust Federal Credit Union	\$1,266,607	\$1,447	0.45%	4.58%	80.79%	\$79	\$4,681	0.37%	3.76%	82.87%	\$78
	CommunityAmerica Credit Union	\$2,956,628	\$7,740	1.05%	8.75%	79.59%	\$102	\$31,118	1.08%	9.14%	78.20%	\$90
	Average of Asset Group D	\$2,111,618	\$4,594	0.75%	6.67%	80.19%	\$91	\$17,900	0.73%	6.45%	80.54%	\$84

Source: SNL Financial

Note: Report includes only bank-level data.

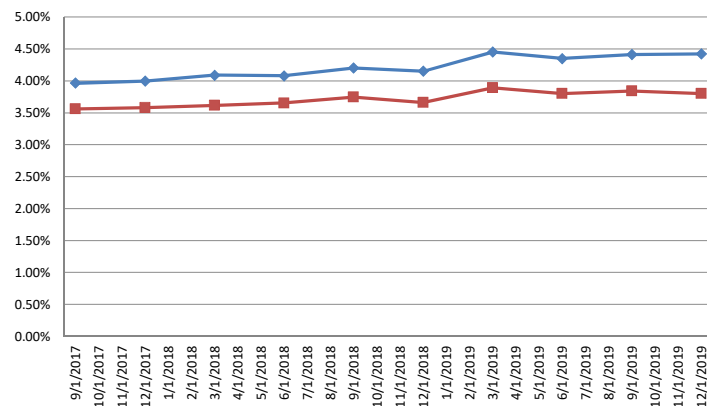
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

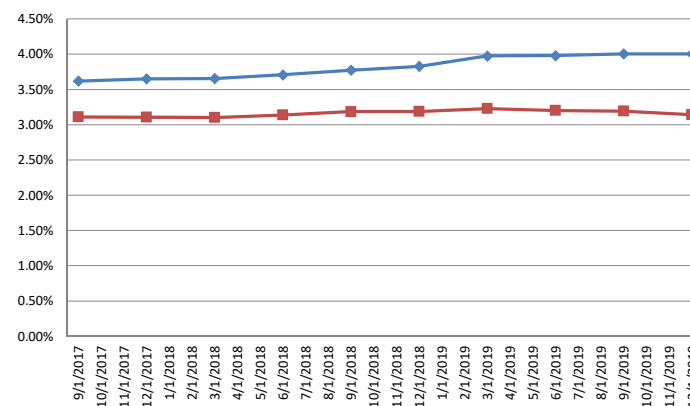
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



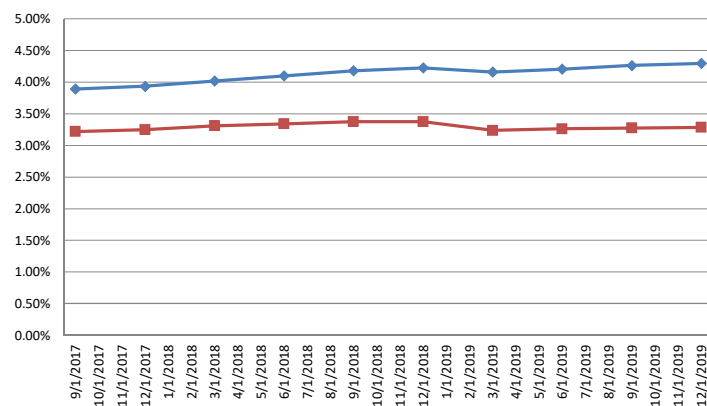
Yield on Avg Assets	3.96%	3.99%	4.09%	4.08%	4.20%	4.15%	4.45%	4.35%	4.41%	4.42%
Net Interest Income/ Avg Assets	3.56%	3.58%	3.62%	3.65%	3.74%	3.66%	3.89%	3.80%	3.84%	3.80%

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



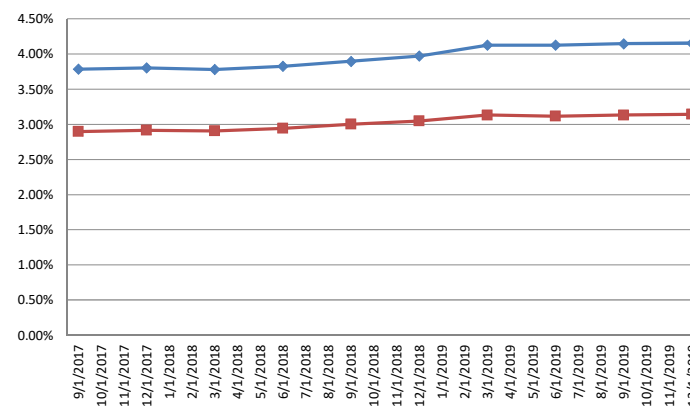
Yield on Avg Assets	3.62%	3.65%	3.65%	3.71%	3.77%	3.83%	3.97%	3.98%	4.00%	4.00%
Net Interest Income/ Avg Assets	3.11%	3.10%	3.10%	3.14%	3.18%	3.19%	3.23%	3.20%	3.19%	3.14%

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



Yield on Avg Assets	3.89%	3.93%	4.02%	4.10%	4.18%	4.22%	4.16%	4.21%	4.26%	4.30%
Net Interest Income/ Avg Assets	3.22%	3.25%	3.31%	3.34%	3.37%	3.38%	3.24%	3.26%	3.27%	3.28%

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



Yield on Avg Assets	3.79%	3.80%	3.78%	3.83%	3.90%	3.97%	4.13%	4.13%	4.15%	4.16%
Net Interest Income/ Avg Assets	2.90%	2.92%	2.91%	2.94%	3.00%	3.05%	3.13%	3.12%	3.13%	3.14%

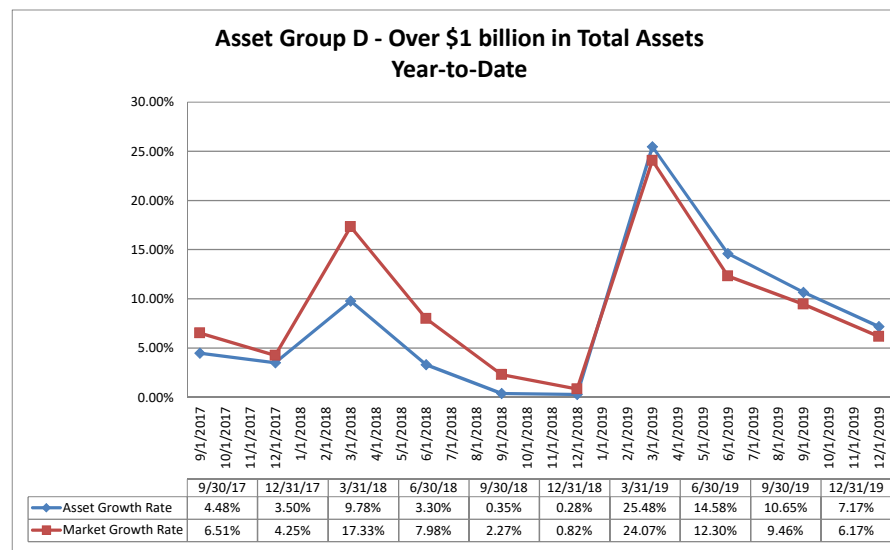
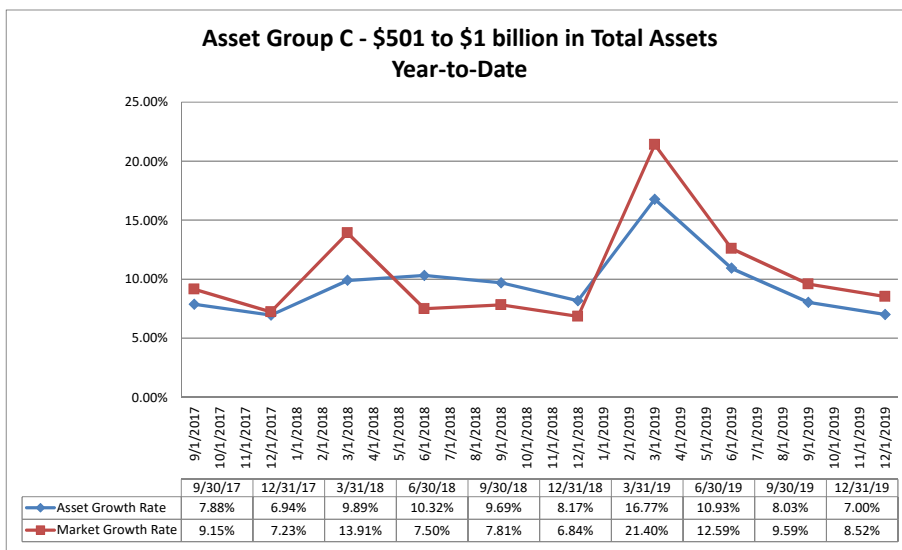
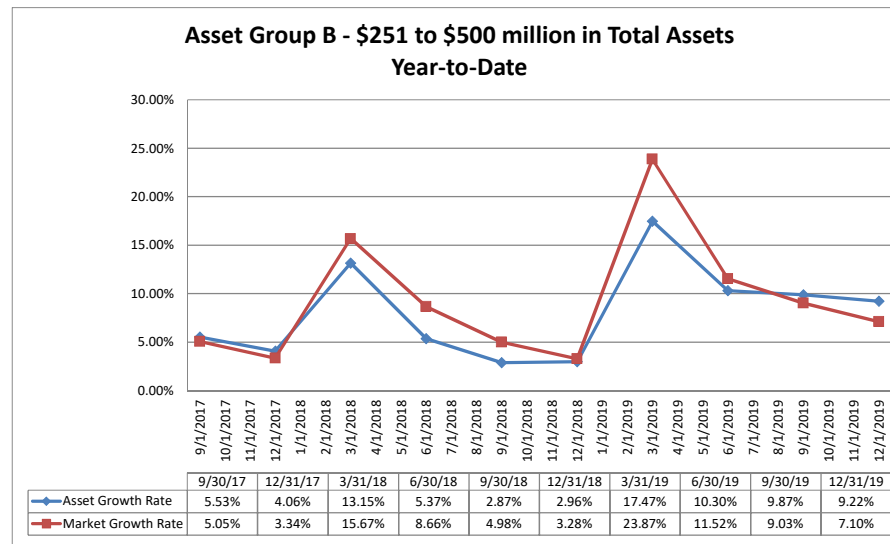
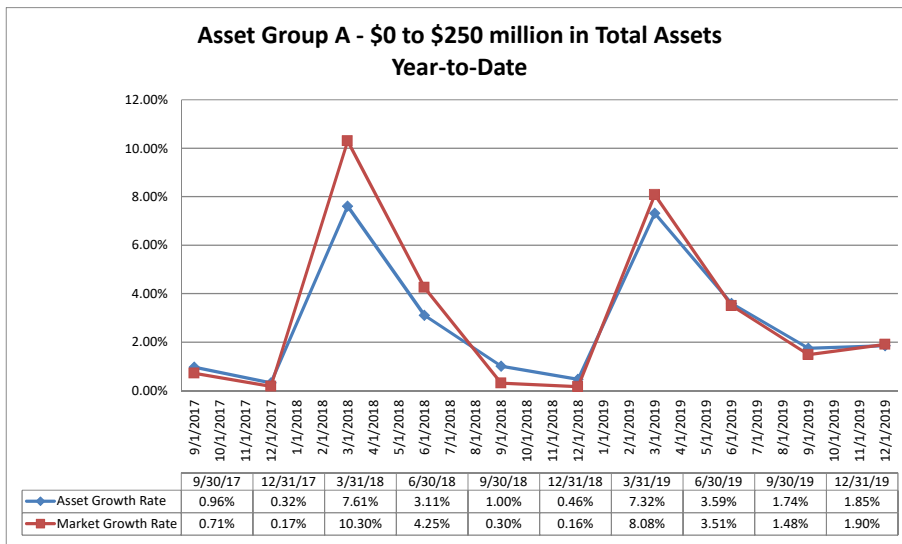
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>										
	Norwesco Credit Union	\$84	\$38	\$57	66.67%	NA	4.55%	1.14%	3.41%	(8.70%)	(13.64%)
	Catholics United Credit Union	\$203	\$62	\$170	36.47%	NA	4.37%	0.00%	4.37%	(0.98%)	(2.86%)
	Sunflower Federal Credit Union	\$381	\$284	\$322	88.20%	\$381	7.73%	1.03%	6.44%	(4.03%)	(5.85%)
	Kan Colo Credit Union	\$768	\$318	\$634	50.16%	\$1,536	3.71%	0.66%	3.05%	4.21%	4.28%
	Quindaro Homes Federal Credit Union	\$796	\$319	\$533	59.85%	\$531	5.22%	0.38%	4.96%	4.60%	8.78%
	Universal Credit Union	\$1,004	\$557	\$632	88.13%	\$669	5.92%	1.00%	4.81%	2.55%	3.27%
	Enterprise Credit Union	\$1,232	\$876	\$1,109	78.99%	\$821	7.98%	0.79%	7.19%	(4.72%)	(1.33%)
	Christ the King Parish Federal Credit Union	\$1,442	\$695	\$1,239	56.09%	\$1,442	2.63%	0.13%	2.49%	(6.79%)	(8.36%)
	Mid Plains Credit Union	\$1,474	\$1,223	\$1,311	93.29%	\$1,474	5.23%	1.72%	3.44%	(8.10%)	(5.48%)
	Salina Municipal Credit Union	\$1,677	\$1,179	\$1,456	80.98%	\$1,118	4.27%	0.24%	4.04%	(2.44%)	0.14%
	Eagle Federal Credit Union	\$2,298	\$1,172	\$2,176	53.86%	\$1,532	4.04%	0.14%	3.90%	11.61%	13.81%
	Wakarusa Valley Credit Union	\$2,599	\$1,566	\$2,311	67.76%	\$1,733	4.34%	0.64%	3.74%	(11.87%)	(12.20%)
	Central Kansas Education Credit Union	\$3,397	\$2,600	\$2,514	103.42%	\$1,699	4.21%	1.01%	3.20%	3.76%	4.88%
	Hutchinson Postal and Community Credit Union	\$3,754	\$2,552	\$2,856	89.36%	\$1,073	5.46%	0.50%	4.94%	(6.96%)	(10.05%)
	Southwest Kansas Community Credit Union	\$3,982	\$3,503	\$3,793	92.35%	\$1,593	4.48%	1.02%	3.45%	(7.63%)	0.90%
	Morton Credit Union	\$4,345	\$3,340	\$3,679	90.79%	\$1,086	5.44%	0.16%	5.28%	0.02%	(1.74%)
	C & R Credit Union	\$4,366	\$3,549	\$3,910	90.77%	\$1,455	6.68%	0.97%	5.71%	(6.43%)	(8.02%)
	Tri-County Credit Union	\$4,449	\$1,294	\$3,713	34.85%	\$2,966	3.13%	0.94%	2.20%	8.91%	9.63%
	Ellis Credit Union	\$4,470	\$2,776	\$3,557	78.04%	\$2,980	3.69%	0.47%	3.22%	(12.06%)	(15.07%)
	River Cities Community Credit Union	\$4,920	\$4,543	\$4,457	101.93%	\$1,640	6.80%	1.10%	5.68%	8.39%	10.87%
	UAW MO-KAN Federal Credit Union	\$5,601	\$2,060	\$5,010	41.12%	\$1,867	3.11%	0.12%	2.99%	(0.73%)	0.58%
	Forbes Field Credit Union	\$5,828	\$4,505	\$4,967	90.70%	\$2,914	3.73%	1.10%	2.64%	4.20%	5.05%
	Peoples Choice Credit Union	\$6,684	\$2,554	\$5,034	50.74%	\$2,228	4.21%	0.43%	3.80%	(0.87%)	(3.27%)
	Muddy River Credit Union	\$6,946	\$3,231	\$5,939	54.40%	\$3,473	5.93%	0.94%	4.98%	(1.34%)	(2.14%)
	Topeka Police Credit Union	\$7,186	\$5,937	\$6,606	89.87%	\$2,874	4.32%	1.00%	3.32%	7.29%	9.59%
	KC Fairfax Federal Credit Union	\$7,759	\$3,452	\$6,786	50.87%	\$1,552	5.01%	0.39%	4.61%	(9.07%)	(8.36%)
	1st Kansas Credit Union	\$8,410	\$4,778	\$6,191	77.18%	\$3,364	4.10%	0.27%	3.83%	(5.79%)	(8.15%)
	Topeka Firemen's Credit Union	\$8,663	\$5,038	\$5,987	84.15%	\$4,332	2.55%	0.51%	2.04%	(2.55%)	(4.65%)
	Crossroads Credit Union	\$9,021	\$6,064	\$7,463	81.25%	\$3,007	4.15%	0.21%	3.94%	0.48%	(1.43%)
	United Credit Union	\$9,309	\$3,280	\$8,317	39.44%	\$3,103	3.37%	0.23%	3.14%	2.98%	2.36%
	Bluestem Community Credit Union	\$10,195	\$4,742	\$8,979	52.81%	\$2,549	4.19%	0.04%	4.15%	(1.22%)	(2.71%)
	North East Kansas Credit Union	\$10,965	\$9,705	\$9,823	98.80%	\$1,994	4.96%	0.81%	4.14%	35.99%	39.95%
	Garden City Teachers Federal Credit Union	\$11,650	\$9,033	\$10,543	85.68%	\$1,942	5.01%	0.29%	4.72%	0.34%	3.30%
	Farmers Credit Union	\$14,385	\$4,646	\$12,700	36.58%	\$3,197	3.32%	0.27%	3.05%	9.47%	10.12%
	Bell Credit Union	\$14,528	\$12,916	\$12,463	103.63%	\$2,906	5.51%	0.93%	4.58%	14.45%	14.70%
	Kansas City Kansas Firemen & Police Credit Union	\$15,970	\$7,988	\$13,161	60.69%	\$3,993	5.71%	1.59%	4.12%	5.91%	6.52%
	Sunflower Community Federal Credit Union	\$17,137	\$13,976	\$15,433	90.56%	\$2,285	5.91%	1.28%	4.62%	23.74%	31.36%
	Salina Interparochial Credit Union	\$17,859	\$12,840	\$12,531	102.47%	\$5,953	4.95%	1.34%	4.00%	4.80%	2.29%
	Co-Operative Credit Union	\$17,888	\$10,031	\$15,275	65.67%	\$2,981	5.18%	0.48%	4.71%	0.36%	(1.29%)
	Wheat State Credit Union	\$18,943	\$17,336	\$17,125	101.23%	\$2,526	6.06%	0.57%	5.49%	(0.87%)	(1.30%)
	Hutchinson Government Employees Credit Union	\$22,551	\$17,246	\$20,068	85.94%	\$2,506	5.10%	0.84%	4.26%	7.41%	8.97%

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, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Credit Union of Emporia	\$24,528	\$12,190	\$20,808	58.58%	\$3,504	3.77%	0.36%	3.41%	4.25%	3.32%
	Reliance Credit Union	\$24,872	\$13,479	\$21,128	63.80%	\$4,974	4.01%	0.43%	3.59%	(0.30%)	(0.12%)
	Campus Credit Union	\$26,092	\$18,709	\$21,885	85.49%	\$2,609	4.63%	0.30%	4.33%	(5.20%)	(6.43%)
	K.U.M.C. Credit Union	\$27,539	\$5,972	\$24,745	24.13%	\$3,442	2.91%	0.36%	2.55%	0.49%	0.17%
	Catholic Family Federal Credit Union	\$29,632	\$20,044	\$26,616	75.31%	\$2,822	3.84%	0.16%	3.67%	2.85%	2.62%
	Equishare Credit Union	\$32,267	\$22,281	\$28,174	79.08%	\$1,956	5.11%	0.28%	4.83%	(3.17%)	(4.01%)
	U S P L K Employees Federal Credit Union	\$32,462	\$11,922	\$27,703	43.04%	\$6,492	2.66%	1.05%	1.61%	(1.38%)	(2.46%)
	McPherson Cooperative Credit Union	\$33,079	\$25,171	\$29,938	84.08%	\$3,482	3.67%	0.55%	3.12%	(0.55%)	(0.07%)
	Freedom First Federal Credit Union	\$35,168	\$8,773	\$29,665	29.57%	\$3,908	2.88%	0.19%	2.69%	5.21%	5.49%
	ARK Valley Credit Union	\$37,919	\$26,578	\$33,426	79.51%	\$2,917	4.17%	0.43%	3.74%	2.00%	1.18%
	Dillon Credit Union	\$39,864	\$31,613	\$32,797	96.39%	\$3,322	4.14%	0.46%	3.68%	4.53%	4.35%
	Kansas Blue Cross-Blue Shield Credit Union	\$40,288	\$25,860	\$32,961	78.46%	\$5,755	3.79%	0.84%	3.05%	1.54%	0.11%
	United Northwest Federal Credit Union	\$41,490	\$18,578	\$34,400	54.01%	\$3,772	3.34%	0.61%	2.80%	3.43%	5.14%
	Mid-Kansas Credit Union	\$53,350	\$29,178	\$46,659	62.53%	\$3,334	3.37%	0.21%	3.16%	1.11%	(1.34%)
	Panhandle Federal Credit Union	\$56,827	\$22,353	\$47,147	47.41%	\$5,412	3.00%	0.54%	2.47%	6.44%	6.69%
	B&V Credit Union	\$57,565	\$25,513	\$48,964	52.11%	\$12,792	2.61%	1.08%	1.53%	(3.26%)	(4.46%)
	Midwest Regional Credit Union	\$61,351	\$30,960	\$55,055	56.23%	\$3,408	3.47%	0.37%	3.09%	4.31%	4.20%
	SM Federal Credit Union	\$66,155	\$53,773	\$53,457	100.59%	\$16,539	2.78%	1.12%	1.91%	(0.37%)	(1.55%)
	Credit Union of Dodge City	\$71,148	\$54,644	\$62,816	86.99%	\$2,124	4.97%	0.32%	4.65%	1.03%	0.40%
	Quantum Credit Union	\$83,562	\$68,077	\$73,745	92.31%	\$3,633	4.99%	0.59%	4.40%	4.61%	4.13%
	Kansas State University Federal Credit Union	\$86,969	\$61,128	\$76,144	80.28%	\$2,999	4.34%	0.48%	3.86%	2.97%	2.26%
	Farmway Credit Union	\$88,792	\$62,975	\$66,817	94.25%	\$2,732	4.26%	0.44%	3.82%	(0.27%)	(1.51%)
	Emporia State Federal Credit Union	\$97,847	\$72,862	\$87,681	83.10%	\$3,433	3.63%	0.81%	2.82%	5.91%	5.38%
	Kansas Teachers Community Credit Union	\$100,428	\$70,659	\$86,147	82.02%	\$2,829	3.50%	0.55%	2.96%	5.04%	3.96%
	White Eagle Credit Union	\$109,249	\$78,470	\$92,684	84.66%	\$2,838	4.64%	0.61%	4.02%	3.04%	1.97%
	Wichita Federal Credit Union	\$132,334	\$106,821	\$111,665	95.66%	\$2,877	5.60%	1.05%	4.55%	22.10%	24.42%
	Frontier Community Credit Union	\$147,452	\$115,343	\$129,241	89.25%	\$2,920	4.25%	0.84%	3.40%	1.28%	2.06%
	Average of Asset Group A	\$28,432	\$18,937	\$24,313	73.60%	\$3,092	4.42%	0.63%	3.80%	1.85%	1.90%

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.

**Balance Sheet & Net Interest Margin**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	<b>Mid American Credit Union</b>	\$315,655	\$284,550	\$250,485	113.60%	\$2,781	4.55%	1.13%	3.42%	5.75%	3.53%
	<b>Heartland Credit Union</b>	\$325,706	\$272,821	\$284,655	95.84%	\$2,714	4.20%	0.95%	3.26%	4.67%	9.08%
	<b>Skyward Credit Union</b>	\$343,686	\$130,780	\$251,057	52.09%	\$6,306	3.60%	1.16%	2.44%	20.91%	7.72%
	<b>Envista Credit Union</b>	\$398,753	\$339,641	\$342,640	99.12%	\$3,103	4.15%	0.74%	3.41%	9.47%	10.67%
	<b>Mainstreet Federal Credit Union</b>	\$467,748	\$300,714	\$417,443	72.04%	\$3,517	3.52%	0.34%	3.18%	5.29%	4.49%
	Average of Asset Group B	\$370,310	\$265,701	\$309,256	86.54%	\$3,684	4.00%	0.86%	3.14%	9.22%	7.10%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	<b>Azura Credit Union</b>	\$527,177	\$368,311	\$462,318	79.67%	\$3,636	4.01%	0.80%	3.21%	9.41%	12.20%
	<b>Golden Plains Credit Union</b>	\$674,892	\$613,355	\$587,476	104.41%	\$3,300	4.24%	1.09%	3.16%	2.68%	5.90%
	<b>Mazuma Credit Union</b>	\$695,743	\$530,733	\$557,086	95.27%	\$3,251	4.51%	0.98%	3.52%	5.29%	5.31%
	<b>Credit Union of America</b>	\$985,502	\$855,844	\$788,750	108.51%	\$4,064	4.42%	1.18%	3.24%	10.62%	10.66%
	Average of Asset Group C	\$720,829	\$592,061	\$598,908	96.97%	\$3,563	4.30%	1.01%	3.28%	7.00%	8.52%
<b>Asset Group D - Over \$1 billion in total assets</b>											
	<b>Meritrust Federal Credit Union</b>	\$1,266,607	\$1,010,177	\$1,022,453	98.80%	\$3,614	4.36%	1.12%	3.24%	4.29%	1.76%
	<b>CommunityAmerica Credit Union</b>	\$2,956,628	\$2,054,743	\$2,429,284	84.58%	\$3,341	3.95%	0.85%	3.04%	10.05%	10.58%
	Average of Asset Group D	\$2,111,618	\$1,532,460	\$1,725,869	91.69%	\$3,478	4.16%	0.99%	3.14%	7.17%	6.17%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

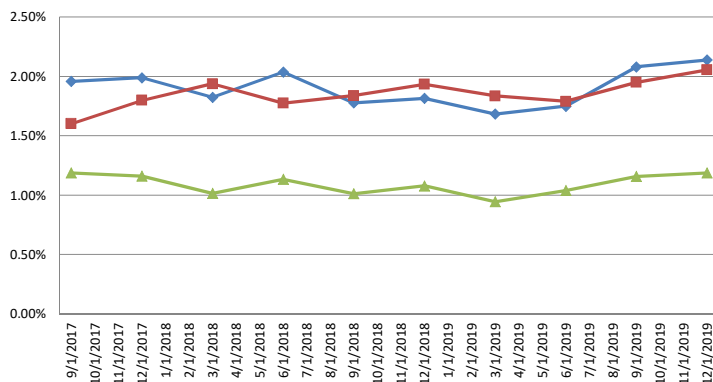
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



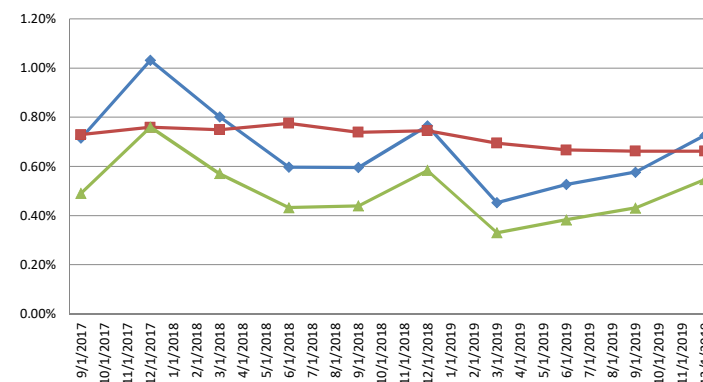
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



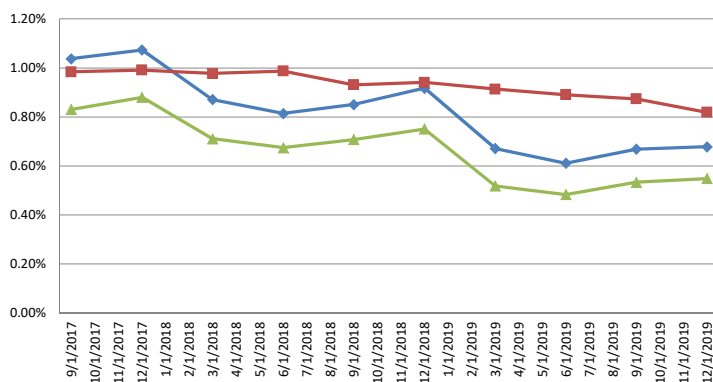
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	1.96%	1.99%	1.82%	2.04%	1.78%	1.81%	1.68%	1.75%	2.08%	2.14%
Reserves/Loans	1.60%	1.80%	1.94%	1.77%	1.84%	1.93%	1.83%	1.79%	1.95%	2.05%
Delinquent Loans/Total Assets	1.19%	1.16%	1.01%	1.13%	1.01%	1.08%	0.94%	1.04%	1.16%	1.19%

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



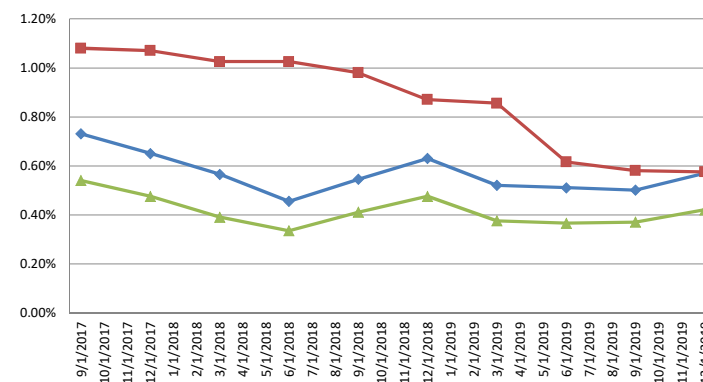
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.72%	1.03%	0.80%	0.60%	0.60%	0.77%	0.45%	0.53%	0.58%	0.73%
Reserves/Loans	0.73%	0.76%	0.75%	0.78%	0.74%	0.75%	0.69%	0.67%	0.66%	0.66%
Delinquent Loans/Total Assets	0.49%	0.76%	0.57%	0.43%	0.44%	0.58%	0.33%	0.38%	0.43%	0.55%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	1.04%	1.07%	0.87%	0.81%	0.85%	0.92%	0.67%	0.61%	0.67%	0.68%
Reserves/Loans	0.98%	0.99%	0.98%	0.99%	0.93%	0.94%	0.91%	0.89%	0.87%	0.82%
Delinquent Loans/Total Assets	0.83%	0.88%	0.71%	0.67%	0.71%	0.75%	0.52%	0.48%	0.53%	0.55%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.73%	0.65%	0.57%	0.46%	0.55%	0.63%	0.52%	0.51%	0.50%	0.57%
Reserves/Loans	1.08%	1.07%	1.03%	1.03%	0.98%	0.87%	0.86%	0.62%	0.58%	0.58%
Delinquent Loans/Total Assets	0.54%	0.48%	0.39%	0.34%	0.41%	0.48%	0.38%	0.37%	0.37%	0.42%

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, 2019**

**Run Date: February 8, 2020**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Norwesco Credit Union	\$84	\$1	2.63%	7.89%	300.00%	3.57%	1.19%
	Catholics United Credit Union	\$203	\$15	24.19%	16.13%	66.67%	34.88%	7.39%
	Sunflower Federal Credit Union	\$381	\$6	2.11%	5.63%	266.67%	8.33%	1.57%
	Kan Colo Credit Union	\$768	\$9	2.83%	6.92%	244.44%	5.81%	1.17%
	Quindaro Homes Federal Credit Union	\$796	\$11	3.45%	2.19%	63.64%	10.78%	1.38%
	Universal Credit Union	\$1,004	\$58	10.41%	3.05%	29.31%	14.95%	5.78%
	Enterprise Credit Union	\$1,232	\$23	2.63%	4.00%	152.17%	18.40%	1.87%
	Christ the King Parish Federal Credit Union	\$1,442	\$19	2.73%	0.43%	15.79%	9.36%	1.32%
	Mid Plains Credit Union	\$1,474	\$3	0.25%	1.14%	466.67%	1.85%	0.20%
	Salina Municipal Credit Union	\$1,677	\$7	0.59%	0.59%	100.00%	3.08%	0.42%
	Eagle Federal Credit Union	\$2,298	\$5	0.43%	0.94%	220.00%	3.79%	0.22%
	Wakarusa Valley Credit Union	\$2,599	\$21	1.34%	1.98%	147.62%	6.80%	0.81%
	Central Kansas Education Credit Union	\$3,397	\$0	0.00%	0.23%	NA	0.00%	0.00%
	Hutchinson Postal and Community Credit Union	\$3,754	\$16	0.63%	0.82%	131.25%	1.77%	0.43%
	Southwest Kansas Community Credit Union	\$3,982	\$156	4.45%	9.73%	218.59%	34.69%	3.92%
	Morton Credit Union	\$4,345	\$212	6.35%	1.53%	24.06%	29.82%	4.88%
	C & R Credit Union	\$4,366	\$32	0.90%	0.68%	75.00%	9.56%	0.73%
	Tri-County Credit Union	\$4,449	\$31	2.40%	3.09%	129.03%	4.02%	0.70%
	Ellis Credit Union	\$4,470	\$0	0.00%	2.02%	NA	0.00%	0.00%
	River Cities Community Credit Union	\$4,920	\$82	1.80%	0.86%	47.56%	16.63%	1.67%
	UAW MO-KAN Federal Credit Union	\$5,601	\$183	8.88%	0.78%	8.74%	31.18%	3.27%
	Forbes Field Credit Union	\$5,828	\$16	0.36%	0.22%	62.50%	1.91%	0.27%
	Peoples Choice Credit Union	\$6,684	\$23	0.90%	2.23%	247.83%	1.36%	0.34%
	Muddy River Credit Union	\$6,946	\$207	6.41%	7.74%	120.77%	16.71%	2.98%
	Topeka Police Credit Union	\$7,186	\$154	2.59%	2.59%	100.00%	22.10%	2.14%
	KC Fairfax Federal Credit Union	\$7,759	\$291	8.43%	5.82%	69.07%	25.26%	3.75%
	1st Kansas Credit Union	\$8,410	\$4	0.08%	1.13%	NM	0.18%	0.05%
	Topeka Firemen's Credit Union	\$8,663	\$38	0.75%	0.66%	86.84%	1.40%	0.44%
	Crossroads Credit Union	\$9,021	\$38	0.63%	1.42%	226.32%	2.35%	0.42%
	United Credit Union	\$9,309	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Bluestem Community Credit Union	\$10,195	\$17	0.36%	0.65%	182.35%	1.59%	0.17%
	North East Kansas Credit Union	\$10,965	\$512	5.28%	2.56%	48.44%	43.32%	4.67%
	Garden City Teachers Federal Credit Union	\$11,650	\$73	0.81%	0.54%	67.12%	7.06%	0.63%
	Farmers Credit Union	\$14,385	\$8	0.17%	1.03%	600.00%	0.64%	0.06%
	Bell Credit Union	\$14,528	\$173	1.34%	0.87%	65.32%	9.06%	1.19%
	Kansas City Kansas Firemen & Police Credit Union	\$15,970	\$216	2.70%	3.78%	139.81%	7.12%	1.35%
	Sunflower Community Federal Credit Union	\$17,137	\$241	1.72%	0.44%	25.73%	16.68%	1.41%
	Salina Interparochial Credit Union	\$17,859	\$354	2.76%	3.01%	109.04%	6.30%	1.98%
	Co-Operative Credit Union	\$17,888	\$140	1.40%	1.77%	127.14%	5.13%	0.78%
	Wheat State Credit Union	\$18,943	\$499	2.88%	3.35%	116.23%	22.98%	2.63%
	Hutchinson Government Employees Credit Union	\$22,551	\$297	1.72%	3.13%	181.82%	11.76%	1.32%

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, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Credit Union of Emporia	\$24,528	\$62	0.51%	0.56%	109.68%	2.48%	0.25%
	Reliance Credit Union	\$24,872	\$751	5.57%	4.02%	72.17%	18.44%	3.02%
	Campus Credit Union	\$26,092	\$177	0.95%	2.19%	231.07%	7.66%	0.68%
	K.U.M.C. Credit Union	\$27,539	\$49	0.82%	0.28%	34.69%	1.78%	0.18%
	Catholic Family Federal Credit Union	\$29,632	\$108	0.54%	1.23%	227.78%	3.48%	0.36%
	Equishare Credit Union	\$32,267	\$197	0.88%	1.49%	168.02%	6.29%	0.61%
	U S P L K Employees Federal Credit Union	\$32,462	\$100	0.84%	0.34%	41.00%	2.28%	0.31%
	McPherson Cooperative Credit Union	\$33,079	\$218	0.87%	0.81%	94.04%	6.63%	0.66%
	Freedom First Federal Credit Union	\$35,168	\$15	0.17%	0.36%	213.33%	0.28%	0.04%
	ARK Valley Credit Union	\$37,919	\$66	0.25%	0.65%	260.61%	1.51%	0.17%
	Dillon Credit Union	\$39,864	\$233	0.74%	0.46%	62.66%	3.71%	0.58%
	Kansas Blue Cross-Blue Shield Credit Union	\$40,288	\$93	0.36%	0.36%	101.08%	1.31%	0.23%
	United Northwest Federal Credit Union	\$41,490	\$153	0.82%	1.58%	191.50%	2.15%	0.37%
	Mid-Kansas Credit Union	\$53,350	\$94	0.32%	0.62%	193.62%	1.59%	0.18%
	Panhandle Federal Credit Union	\$56,827	\$115	0.51%	0.34%	66.96%	1.19%	0.20%
	B&V Credit Union	\$57,565	\$431	1.69%	0.66%	39.21%	5.11%	0.75%
	Midwest Regional Credit Union	\$61,351	\$302	0.98%	1.06%	108.94%	4.73%	0.49%
	SM Federal Credit Union	\$66,155	\$16	0.03%	0.13%	431.25%	0.13%	0.02%
	Credit Union of Dodge City	\$71,148	\$661	1.21%	1.53%	126.78%	9.20%	0.93%
	Quantum Credit Union	\$83,562	\$347	0.51%	1.17%	229.97%	3.77%	0.42%
	Kansas State University Federal Credit Union	\$86,969	\$889	1.45%	0.60%	41.28%	9.48%	1.02%
	Farmway Credit Union	\$88,792	\$1,118	1.78%	1.29%	72.72%	5.07%	1.26%
	Emporia State Federal Credit Union	\$97,847	\$631	0.87%	0.41%	47.54%	6.14%	0.64%
	Kansas Teachers Community Credit Union	\$100,428	\$396	0.56%	0.32%	57.07%	3.19%	0.39%
	White Eagle Credit Union	\$109,249	\$68	0.09%	0.86%	994.12%	0.45%	0.06%
	Wichita Federal Credit Union	\$132,334	\$732	0.69%	0.89%	130.19%	4.36%	0.55%
	Frontier Community Credit Union	\$147,452	\$1,159	1.00%	0.76%	75.32%	8.38%	0.79%
	Average of Asset Group A	\$28,432	\$197	2.14%	2.05%	151.66%	8.43%	1.19%

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, 2019**
**Run Date: February 8, 2020**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	<b>Mid American Credit Union</b>	\$315,655	\$1,010	0.35%	0.73%	206.04%	4.34%	0.32%
	<b>Heartland Credit Union</b>	\$325,706	\$5,544	2.03%	0.85%	41.99%	17.67%	1.70%
	<b>Skyward Credit Union</b>	\$343,686	\$795	0.61%	0.58%	95.22%	1.58%	0.23%
	<b>Envista Credit Union</b>	\$398,753	\$1,214	0.36%	0.75%	209.06%	3.34%	0.30%
	<b>Mainstreet Federal Credit Union</b>	\$467,748	\$850	0.28%	0.40%	140.24%	2.48%	0.18%
	Average of Asset Group B	\$370,310	\$1,883	0.73%	0.66%	138.51%	5.88%	0.55%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Azura Credit Union</b>	\$527,177	\$1,582	0.43%	0.65%	150.38%	2.82%	0.30%
	<b>Golden Plains Credit Union</b>	\$674,892	\$2,130	0.35%	0.81%	234.46%	6.99%	0.32%
	<b>Mazuma Credit Union</b>	\$695,743	\$5,166	0.97%	0.82%	84.26%	7.26%	0.74%
	<b>Credit Union of America</b>	\$985,502	\$8,213	0.96%	0.99%	102.69%	6.72%	0.83%
	Average of Asset Group C	\$720,829	\$4,273	0.68%	0.82%	142.95%	5.95%	0.55%
<b>Asset Group D - Over \$1 billion in total assets</b>								
	<b>Meritrust Federal Credit Union</b>	\$1,266,607	\$4,726	0.47%	0.53%	114.33%	4.45%	0.37%
	<b>CommunityAmerica Credit Union</b>	\$2,956,628	\$13,752	0.67%	0.62%	92.42%	5.77%	0.47%
	Average of Asset Group D	\$2,111,618	\$9,239	0.57%	0.58%	103.38%	5.11%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

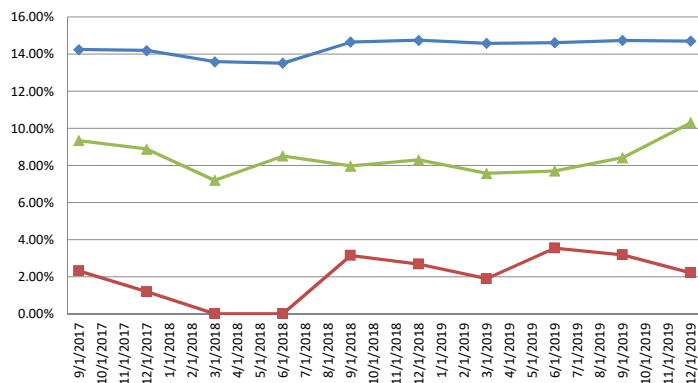
NA = data was not available.

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

Net Worth

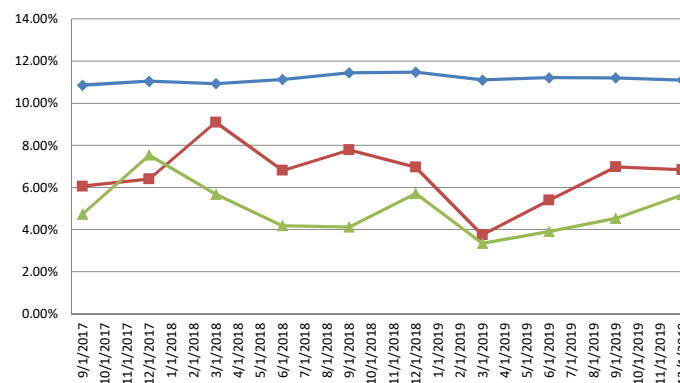
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



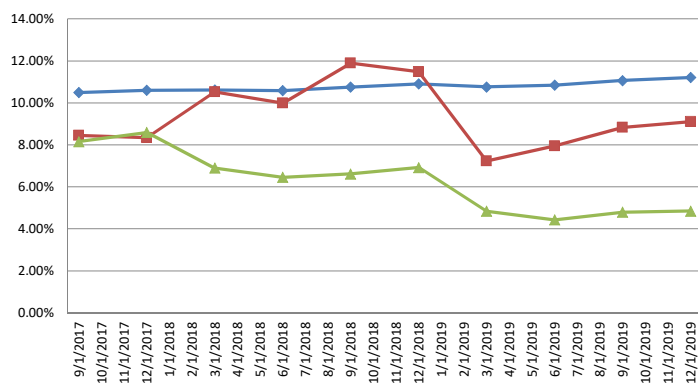
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	14.24%	14.19%	13.59%	13.51%	14.64%	14.74%	14.58%	14.61%	14.74%	14.70%
Net Worth Growth (Decline) - YTD	2.31%	1.19%	0.00%	0.00%	3.13%	2.67%	1.89%	3.53%	3.17%	2.21%
Total Delinquent Lns/ Net Worth	9.34%	8.88%	7.20%	8.50%	7.96%	8.29%	7.56%	7.69%	8.41%	10.30%

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



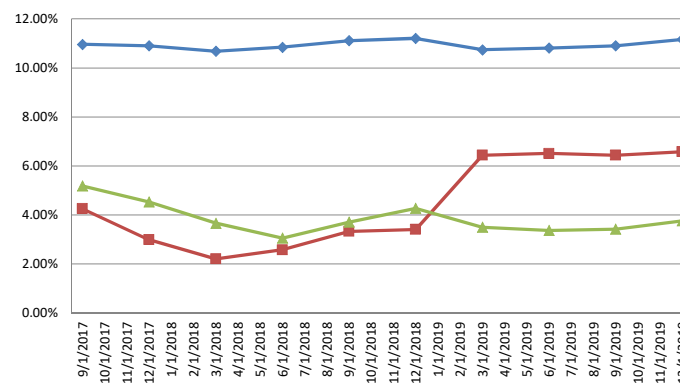
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	10.86%	11.04%	10.93%	11.12%	11.44%	11.47%	11.10%	11.20%	11.19%	11.09%
Net Worth Growth (Decline) - YTD	6.05%	6.40%	9.09%	6.80%	7.78%	6.96%	3.75%	5.40%	6.97%	6.83%
Total Delinquent Lns/ Net Worth	4.73%	7.53%	5.68%	4.17%	4.12%	5.71%	3.34%	3.91%	4.53%	5.65%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	10.49%	10.59%	10.61%	10.58%	10.75%	10.90%	10.75%	10.84%	11.06%	11.20%
Net Worth Growth (Decline) - YTD	8.44%	8.33%	10.52%	9.98%	11.89%	11.48%	7.23%	7.95%	8.82%	9.10%
Total Delinquent Lns/ Net Worth	8.15%	8.59%	6.89%	6.45%	6.61%	6.91%	4.83%	4.43%	4.78%	4.84%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	10.96%	10.90%	10.68%	10.84%	11.11%	11.21%	10.74%	10.81%	10.90%	11.16%
Net Worth Growth (Decline) - YTD	4.25%	2.98%	2.20%	2.57%	3.32%	3.40%	6.43%	6.50%	6.43%	6.58%
Total Delinquent Lns/ Net Worth	5.17%	4.52%	3.65%	3.05%	3.70%	4.26%	3.49%	3.36%	3.41%	3.75%

Source: SNL Financial

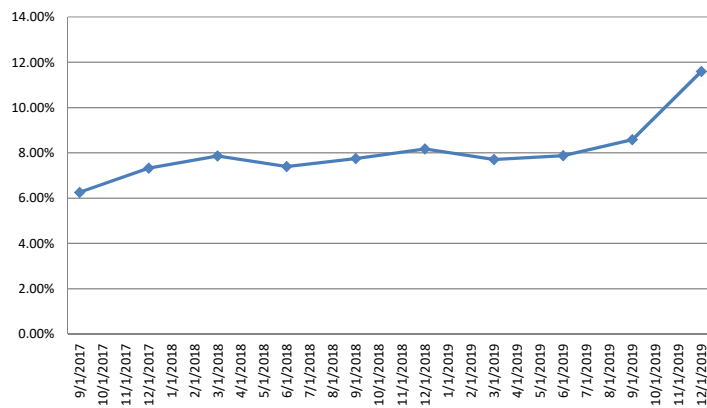
Note: Report includes only bank-level data.

NA = data was not available.

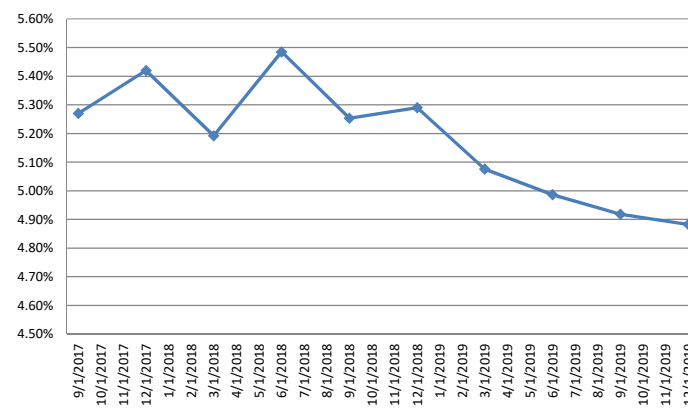
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

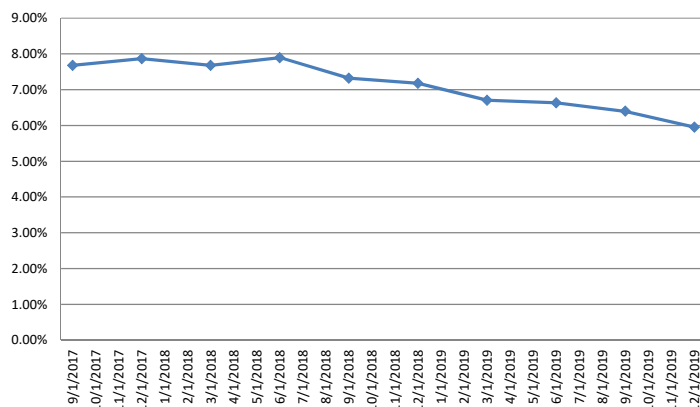
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



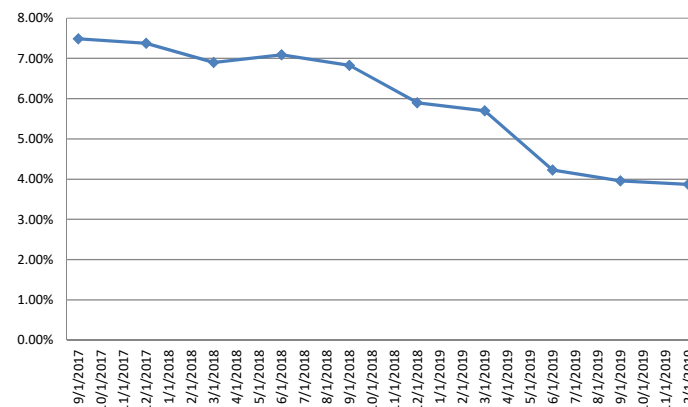
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Net Worth**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Norwesco Credit Union	\$84	\$26	30.95%	4.00%	3.85%	11.54%
	Catholics United Credit Union	\$203	\$33	16.26%	10.00%	45.45%	30.30%
	Sunflower Federal Credit Union	\$381	\$56	14.70%	3.70%	10.71%	28.57%
	Kan Colo Credit Union	\$768	\$133	17.32%	3.10%	6.77%	16.54%
	Quindaro Homes Federal Credit Union	\$796	\$261	32.79%	(2.97%)	4.21%	2.68%
	Universal Credit Union	\$1,004	\$371	36.95%	1.37%	15.63%	4.58%
	Enterprise Credit Union	\$1,232	\$90	7.31%	(24.37%)	25.56%	38.89%
	Christ the King Parish Federal Credit Union	\$1,442	\$201	13.94%	4.15%	9.45%	1.49%
	Mid Plains Credit Union	\$1,474	\$148	10.04%	(26.00%)	2.03%	9.46%
	Salina Municipal Credit Union	\$1,677	\$219	13.06%	1.86%	3.20%	3.20%
	Eagle Federal Credit Union	\$2,298	\$121	5.27%	(16.55%)	4.13%	9.09%
	Wakarusa Valley Credit Union	\$2,599	\$278	10.70%	(9.74%)	7.55%	11.15%
	Central Kansas Education Credit Union	\$3,397	\$725	21.34%	0.69%	0.00%	0.83%
	Hutchinson Postal and Community Credit Union	\$3,754	\$883	23.52%	4.99%	1.81%	2.38%
	Southwest Kansas Community Credit Union	\$3,982	\$149	3.74%	(71.29%)	104.70%	228.86%
	Morton Credit Union	\$4,345	\$660	15.19%	10.18%	32.12%	7.73%
	C & R Credit Union	\$4,366	\$457	10.47%	12.29%	7.00%	5.25%
	Tri-County Credit Union	\$4,449	\$731	16.43%	5.48%	4.24%	5.47%
	Ellis Credit Union	\$4,470	\$907	20.29%	2.02%	0.00%	6.17%
	River Cities Community Credit Union	\$4,920	\$454	9.23%	25.07%	18.06%	8.59%
	UAW MO-KAN Federal Credit Union	\$5,601	\$571	10.19%	(9.08%)	32.05%	2.80%
	Forbes Field Credit Union	\$5,828	\$829	14.22%	(1.66%)	1.93%	1.21%
	Peoples Choice Credit Union	\$6,684	\$1,636	24.48%	7.63%	1.41%	3.48%
	Muddy River Credit Union	\$6,946	\$989	14.24%	3.34%	20.93%	25.28%
	Topeka Police Credit Union	\$7,186	\$570	7.93%	(13.90%)	27.02%	27.02%
	KC Fairfax Federal Credit Union	\$7,759	\$950	12.24%	(13.95%)	30.63%	21.16%
	1st Kansas Credit Union	\$8,410	\$2,219	26.39%	1.51%	0.18%	2.43%
	Topeka Firemen's Credit Union	\$8,663	\$2,672	30.84%	2.34%	1.42%	1.24%
	Crossroads Credit Union	\$9,021	\$1,527	16.93%	10.09%	2.49%	5.63%
	United Credit Union	\$9,309	\$979	10.52%	12.79%	0.00%	3.58%
	Bluestem Community Credit Union	\$10,195	\$1,037	10.17%	6.25%	1.64%	2.99%
	North East Kansas Credit Union	\$10,965	\$934	8.52%	(4.11%)	54.82%	26.55%
	Garden City Teachers Federal Credit Union	\$11,650	\$985	8.45%	6.03%	7.41%	4.97%
	Farmers Credit Union	\$14,385	\$1,672	11.62%	4.89%	0.48%	2.87%
	Bell Credit Union	\$14,528	\$1,796	12.36%	5.09%	9.63%	6.29%
	Kansas City Kansas Firemen & Police Credit Union	\$15,970	\$2,732	17.11%	3.02%	7.91%	11.05%
	Sunflower Community Federal Credit Union	\$17,137	\$1,383	8.07%	19.84%	17.43%	4.48%
	Salina Interparochial Credit Union	\$17,859	\$5,229	29.28%	11.09%	6.77%	7.38%
	Co-Operative Credit Union	\$17,888	\$2,552	14.27%	16.64%	5.49%	6.97%
	Wheat State Credit Union	\$18,943	\$1,591	8.40%	12.92%	31.36%	36.46%
	Hutchinson Government Employees Credit Union	\$22,551	\$2,054	9.11%	(7.31%)	14.46%	26.29%

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**

**December 31, 2019**

**Run Date: February 8, 2020**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Credit Union of Emporia	\$24,528	\$3,640	14.84%	12.48%	1.70%	1.87%
	Reliance Credit Union	\$24,872	\$3,414	13.73%	(6.11%)	22.00%	15.88%
	Campus Credit Union	\$26,092	\$4,070	15.60%	2.03%	4.35%	10.05%
	K.U.M.C. Credit Union	\$27,539	\$2,730	9.91%	2.25%	1.79%	0.62%
	Catholic Family Federal Credit Union	\$29,632	\$2,861	9.66%	3.77%	3.77%	8.60%
	Equishare Credit Union	\$32,267	\$3,469	10.75%	7.83%	5.68%	9.54%
	U S P L K Employees Federal Credit Union	\$32,462	\$4,348	13.39%	1.28%	2.30%	0.94%
	McPherson Cooperative Credit Union	\$33,079	\$3,028	9.15%	(5.79%)	7.20%	6.77%
	Freedom First Federal Credit Union	\$35,168	\$5,316	15.12%	5.33%	0.28%	0.60%
	ARK Valley Credit Union	\$37,919	\$4,196	11.07%	10.62%	1.57%	4.10%
	Dillon Credit Union	\$39,864	\$6,763	16.97%	5.56%	3.45%	2.16%
	Kansas Blue Cross-Blue Shield Credit Union	\$40,288	\$7,226	17.94%	8.27%	1.29%	1.30%
	United Northwest Federal Credit Union	\$41,490	\$6,813	16.42%	3.62%	2.25%	4.30%
	Mid-Kansas Credit Union	\$53,350	\$5,771	10.82%	4.21%	1.63%	3.15%
	Panhandle Federal Credit Union	\$56,827	\$9,575	16.85%	5.44%	1.20%	0.80%
	B&V Credit Union	\$57,565	\$8,281	14.39%	0.93%	5.20%	2.04%
	Midwest Regional Credit Union	\$61,351	\$6,060	9.88%	5.87%	4.98%	5.43%
	SM Federal Credit Union	\$66,155	\$12,529	18.94%	5.21%	0.13%	0.55%
	Credit Union of Dodge City	\$71,148	\$7,758	10.90%	8.64%	8.52%	10.80%
	Quantum Credit Union	\$83,562	\$8,410	10.06%	8.63%	4.13%	9.49%
	Kansas State University Federal Credit Union	\$86,969	\$9,629	11.07%	8.32%	9.23%	3.81%
	Farmway Credit Union	\$88,792	\$21,241	23.92%	1.62%	5.26%	3.83%
	Emporia State Federal Credit Union	\$97,847	\$9,510	9.72%	7.96%	6.64%	3.15%
	Kansas Teachers Community Credit Union	\$100,428	\$13,030	12.97%	8.56%	3.04%	1.73%
	White Eagle Credit Union	\$109,249	\$15,009	13.74%	10.74%	0.45%	4.50%
	Wichita Federal Credit Union	\$132,334	\$19,501	14.74%	9.73%	3.75%	4.89%
	Frontier Community Credit Union	\$147,452	\$17,517	11.88%	1.63%	6.62%	4.98%
	Average of Asset Group A	\$28,432	\$3,875	14.70%	2.21%	10.30%	11.60%

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**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	<b>Mid American Credit Union</b>	\$315,655	\$31,544	9.99%	6.77%	3.20%	6.60%
	<b>Heartland Credit Union</b>	\$325,706	\$29,344	9.01%	2.04%	18.89%	7.93%
	<b>Skyward Credit Union</b>	\$343,686	\$54,814	15.95%	4.74%	1.45%	1.38%
	<b>Envista Credit Union</b>	\$398,753	\$43,555	10.92%	12.37%	2.79%	5.83%
	<b>Mainstreet Federal Credit Union</b>	\$467,748	\$44,708	9.56%	8.25%	1.90%	2.67%
	Average of Asset Group B	\$370,310	\$40,793	11.09%	6.83%	5.65%	4.88%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	<b>Azura Credit Union</b>	\$527,177	\$58,818	11.16%	7.61%	2.69%	4.04%
	<b>Golden Plains Credit Union</b>	\$674,892	\$70,459	10.44%	8.62%	3.02%	7.09%
	<b>Mazuma Credit Union</b>	\$695,743	\$72,406	10.41%	11.42%	7.13%	6.01%
	<b>Credit Union of America</b>	\$985,502	\$126,047	12.79%	8.76%	6.52%	6.69%
	Average of Asset Group C	\$720,829	\$81,933	11.20%	9.10%	4.84%	5.96%
<b>Asset Group D - Over \$1 billion in total assets</b>							
	<b>Meritrust Federal Credit Union</b>	\$1,266,607	\$129,090	10.19%	3.74%	3.66%	4.19%
	<b>CommunityAmerica Credit Union</b>	\$2,956,628	\$358,533	12.13%	9.41%	3.84%	3.55%
	Average of Asset Group D	\$2,111,618	\$243,812	11.16%	6.58%	3.75%	3.87%

Source: SNL Financial

Note: Report includes only bank-level data.

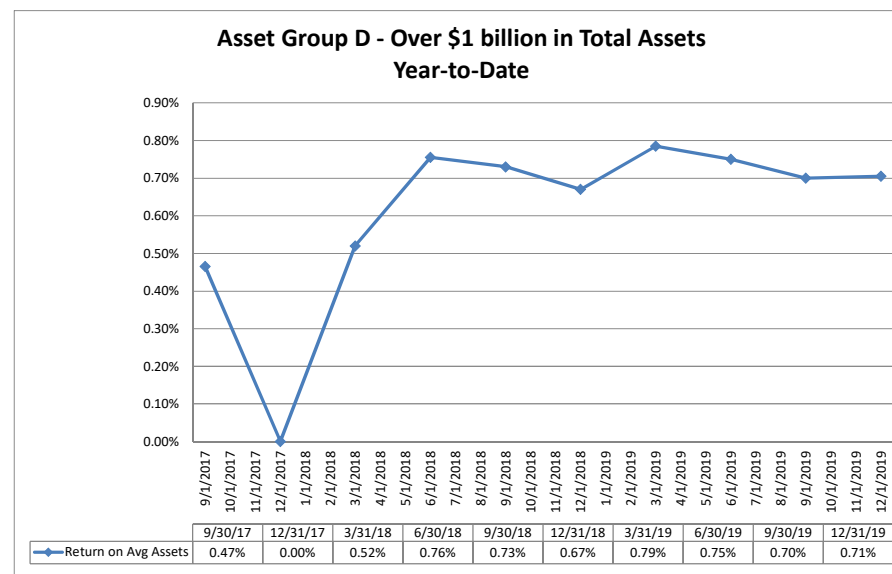
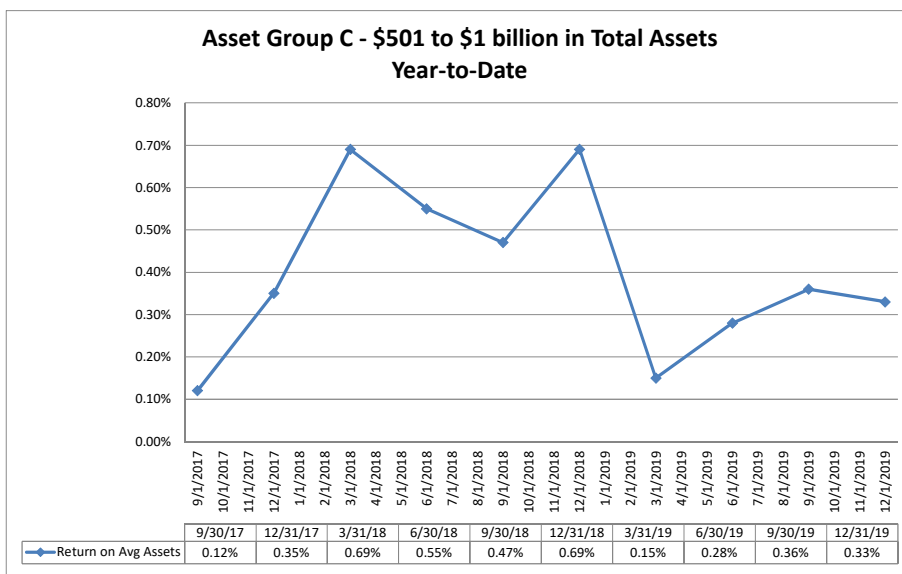
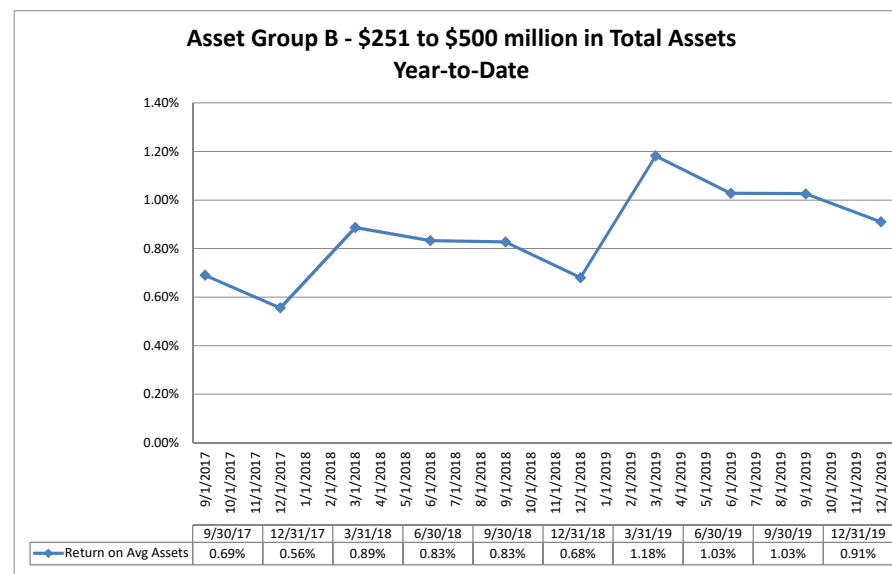
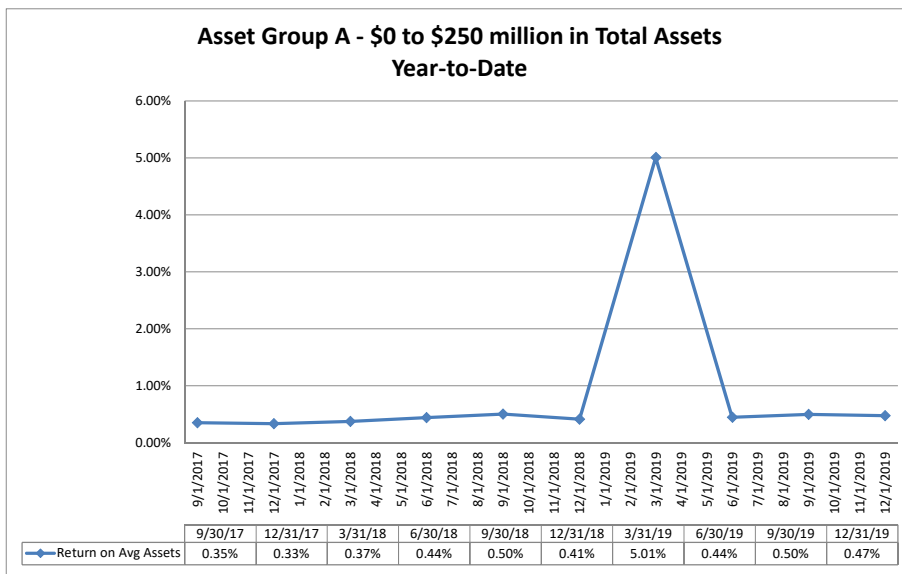
NA = data was not available.

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

**Missouri**

# Performance Analysis

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



Source: SNL Financial

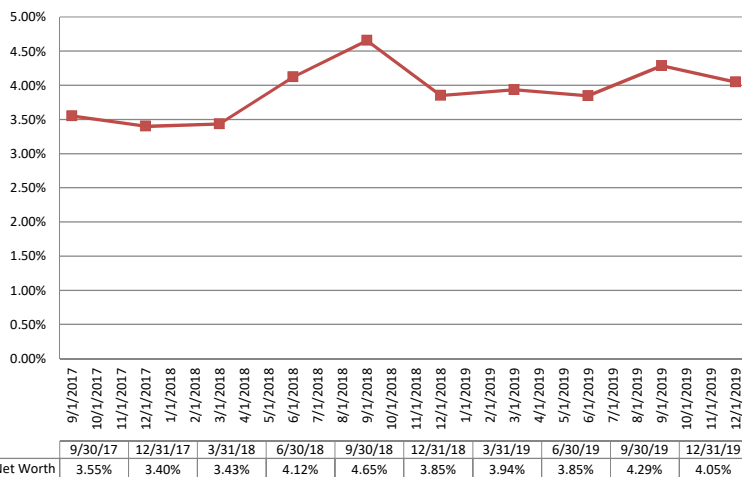
Note: Report includes only bank-level data.

NA = data was not available.

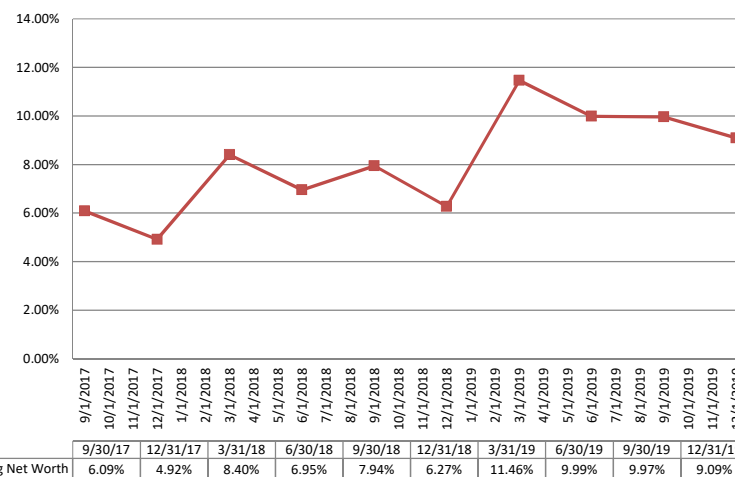
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

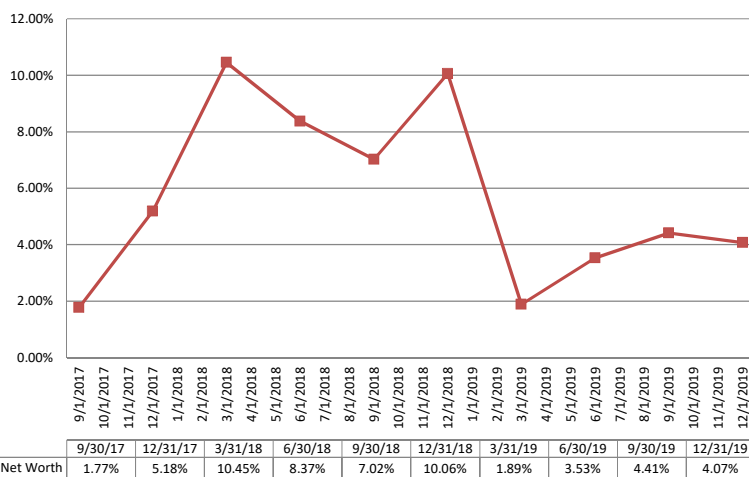
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



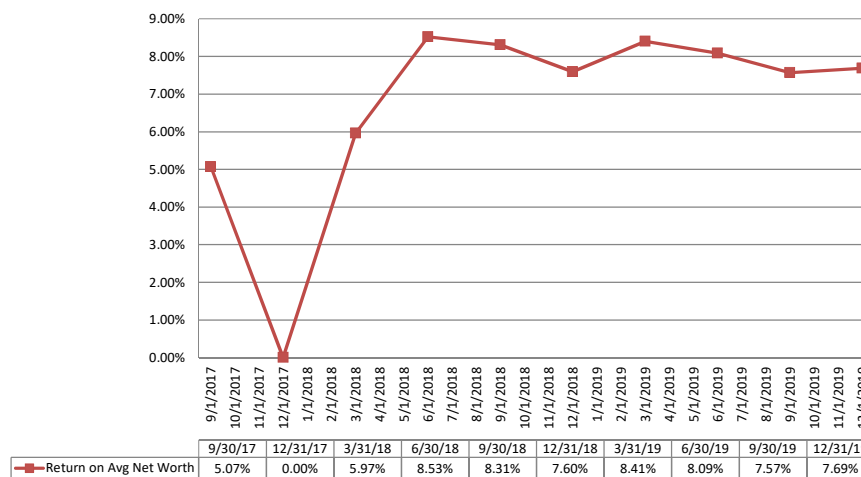
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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.

NA = data was not available.

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

Performance Analysis

December 31, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Union Memorial Credit Union	\$91	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	150.00%	NA
	West Side Baptist Church Federal Credit Union	\$312	(\$1)	(1.30%)	(6.45%)	33.33%	NA	\$1	0.32%	1.61%	71.43%	NA
	Atlas Credit Union	\$472	\$1	0.85%	4.88%	80.00%	\$16	\$0	0.00%	0.00%	83.33%	\$14
	Procter & Gamble St. Louis Employees Credit Union	\$729	\$2	1.10%	6.02%	60.00%	\$24	\$7	0.97%	5.43%	78.95%	\$30
	Co-Lib Credit Union	\$1,032	\$7	2.73%	25.00%	150.00%	\$0	\$12	1.18%	11.11%	65.00%	\$0
	Northeast Regional Credit Union	\$1,257	(\$5)	(1.58%)	(10.53%)	95.24%	\$32	(\$5)	(0.39%)	(2.62%)	98.75%	\$31
	Bluescope Employees' Credit Union	\$1,372	(\$3)	(0.86%)	(6.82%)	88.89%	\$56	(\$5)	(0.35%)	(2.81%)	100.00%	\$54
	St. Augustine Credit Union	\$1,565	\$3	0.76%	8.57%	62.50%	NA	\$7	0.44%	5.11%	75.86%	NA
	Southwest Counties School Employees Credit Union	\$1,666	\$13	3.06%	23.53%	45.45%	\$32	\$21	1.16%	9.59%	68.25%	\$42
	Bothwell Hospital Employees Credit Union	\$2,123	\$1	0.19%	2.34%	85.71%	\$43	(\$4)	(0.18%)	(2.34%)	97.27%	\$43
	MAWC Credit Union	\$2,410	(\$1)	(0.16%)	(1.19%)	89.47%	\$44	\$10	0.38%	3.01%	83.95%	\$38
	Neosho School Employees Credit Union	\$2,440	\$13	2.11%	14.05%	77.78%	\$40	\$14	0.56%	3.81%	78.57%	\$48
	UBC Credit Union	\$2,506	(\$9)	(1.47%)	(13.79%)	120.00%	\$32	\$1	0.04%	0.39%	92.57%	\$33
	Independence Federal Credit Union	\$2,746	\$3	0.43%	6.56%	92.31%	\$30	(\$30)	(1.11%)	(15.87%)	96.50%	\$30
	J.C. Federal Employees Credit Union	\$2,860	\$7	0.97%	5.34%	69.70%	\$40	\$26	0.90%	5.05%	74.40%	\$38
	Dexter Public Schools Credit Union	\$4,097	\$2	0.20%	1.89%	45.45%	\$48	\$7	0.17%	1.65%	75.36%	\$48
	Guadalupe Centers Federal Credit Union	\$4,098	\$0	0.00%	0.00%	97.65%	\$44	(\$80)	(2.19%)	(18.26%)	112.38%	\$40
	Our Lady of Snows Credit Union	\$4,277	\$20	1.85%	17.86%	70.37%	\$15	\$30	0.68%	6.93%	76.92%	\$14
	Sikeston Public Schools Credit Union	\$4,654	(\$4)	(0.33%)	(1.99%)	95.65%	NA	\$25	0.50%	3.14%	68.75%	NA
	Southeast Missouri Community Credit Union	\$5,657	\$8	0.56%	4.13%	84.21%	\$37	\$4	0.07%	0.52%	90.60%	\$39
	Community First Credit Union	\$5,877	\$8	0.55%	4.53%	86.36%	\$38	\$14	0.24%	2.00%	87.04%	\$36
	Fedco Credit Union	\$6,339	\$15	0.94%	11.39%	(6.25%)	NA	\$49	0.78%	9.55%	20.31%	NA
	Bayer Credit Union	\$6,711	\$7	0.42%	4.81%	100.00%	\$51	(\$6)	(0.09%)	(1.03%)	98.97%	\$50
	Heartland Community Credit Union	\$6,889	(\$55)	(3.12%)	(53.40%)	129.06%	\$38	(\$148)	(1.97%)	(29.78%)	98.77%	\$41
	Lovers Lane Credit Union	\$7,193	\$16	0.90%	7.44%	77.27%	\$72	\$58	0.84%	6.98%	66.96%	\$53
	St. Joseph Teachers' Credit Union	\$8,600	\$1	0.05%	0.60%	81.58%	\$50	\$37	0.43%	5.69%	81.67%	\$49
	Missouri Baptist Credit Union	\$8,681	(\$32)	(1.50%)	(20.16%)	100.00%	\$37	(\$25)	(0.30%)	(3.85%)	89.11%	\$41
	Northwest Missouri Regional Credit Union	\$9,000	\$12	0.53%	5.14%	91.33%	\$54	\$72	0.80%	7.96%	86.85%	\$50
	Northland Community Credit Union	\$10,019	\$2	0.08%	0.59%	96.97%	\$59	\$5	0.05%	0.37%	98.50%	\$59
	Patriot Credit Union	\$10,392	\$8	0.31%	4.27%	86.09%	\$64	\$59	0.58%	8.13%	81.32%	\$60
	Academic Employees Credit Union	\$10,432	\$25	0.95%	13.85%	95.52%	\$61	\$50	0.47%	7.12%	90.81%	\$54
	South Central Missouri Credit Union	\$10,772	\$3	0.11%	0.77%	90.32%	\$35	\$28	0.25%	1.79%	84.27%	\$33
	K.C. Area Credit Union	\$10,967	\$4	0.15%	0.90%	94.57%	\$57	\$20	0.18%	1.13%	95.41%	\$58
	Catholic Family Credit Union	\$12,423	\$13	0.42%	4.24%	83.93%	\$69	\$44	0.35%	3.64%	85.05%	\$71
	Burlington Northtown Community Credit Union	\$12,642	\$25	0.79%	4.25%	84.77%	\$69	\$122	0.92%	5.29%	77.41%	\$61
	Division 10 Highway Employees' Credit Union	\$13,897	\$9	0.26%	1.26%	86.30%	\$50	\$79	0.58%	2.79%	76.25%	\$47
	Division #6 Highway Credit Union	\$14,174	\$5	0.14%	0.84%	92.55%	\$45	\$20	0.14%	0.85%	93.52%	\$47
	Stationery Credit Union	\$14,201	(\$6)	(0.17%)	(1.26%)	90.91%	\$54	\$90	0.65%	4.81%	84.09%	\$54
	Independence Teachers Credit Union	\$15,014	\$30	0.80%	6.84%	57.14%	\$56	\$122	0.80%	7.15%	60.59%	\$56
	United Labor Credit Union	\$15,674	(\$11)	(0.29%)	(3.55%)	96.51%	\$73	\$83	0.55%	6.76%	95.96%	\$72
	Summit Ridge Credit Union	\$15,879	\$3	0.08%	0.81%	87.83%	\$68	\$35	0.22%	2.38%	88.17%	\$69
	Cape Regional Credit Union	\$15,884	(\$2)	(0.05%)	(0.66%)	99.44%	\$36	\$76	0.47%	6.45%	88.92%	\$35
	Legacy Credit Union	\$16,972	\$45	1.04%	7.48%	64.23%	\$52	\$150	0.86%	6.39%	65.42%	\$49
	De Soto Mo-Pac Credit Union	\$17,225	\$30	0.70%	6.13%	73.46%	\$40	\$178	1.05%	9.42%	65.22%	\$40
	St. Louis Newspaper Carriers Credit Union	\$18,160	\$5	0.11%	1.31%	87.80%	\$88	\$15	0.09%	0.98%	89.51%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	St. Louis Firefighters & Community Credit Union	\$18,997	\$15	0.32%	2.39%	88.46%	\$64	\$48	0.26%	1.93%	89.21%	\$61
	County Credit Union	\$19,538	(\$63)	(1.29%)	(8.25%)	86.85%	\$69	(\$193)	(0.98%)	(6.11%)	80.55%	\$68
	St. Louis Policemen's Credit Union	\$19,576	\$26	0.52%	3.04%	80.86%	\$55	\$107	0.54%	3.17%	82.09%	\$54
	Highway Alliance Credit Union	\$21,295	\$22	0.41%	3.17%	87.59%	\$47	\$101	0.48%	3.68%	83.91%	\$43
	Leadco Community Credit Union	\$21,529	\$27	0.50%	5.26%	89.97%	\$46	\$7	0.03%	0.35%	92.72%	\$42
	Columbia Credit Union	\$22,734	(\$48)	(0.84%)	(9.07%)	112.89%	\$80	\$205	0.90%	9.96%	86.96%	\$53
	Holy Rosary Credit Union	\$22,962	\$88	1.52%	18.93%	79.86%	\$39	\$292	1.26%	16.77%	77.61%	\$35
	Lutheran Federal Credit Union	\$23,237	(\$30)	(0.52%)	(5.96%)	108.63%	\$83	(\$178)	(0.78%)	(8.56%)	113.64%	\$84
	Burns & McDonnell Credit Union	\$24,546	(\$9)	(0.16%)	(1.50%)	106.21%	\$75	\$287	1.29%	12.47%	63.69%	\$66
	Show-Me Credit Union	\$26,858	(\$11)	(0.16%)	(1.15%)	98.93%	\$104	\$146	0.54%	3.88%	88.63%	\$76
	District One Highway Credit Union	\$27,553	\$51	0.74%	4.82%	64.62%	\$57	\$273	0.99%	6.62%	53.11%	\$60
	Edison Credit Union	\$28,292	\$74	1.04%	9.60%	81.20%	\$94	\$291	1.01%	9.74%	79.83%	\$93
	Shelter Insurance Federal Credit Union	\$32,339	\$28	0.35%	2.79%	83.63%	\$63	\$204	0.64%	5.18%	69.58%	\$63
	Joplin Metro Credit Union	\$32,535	\$128	1.58%	13.01%	68.97%	\$38	\$533	1.63%	14.30%	70.87%	\$40
	Horizon Credit Union	\$34,963	(\$39)	(0.45%)	(2.92%)	96.46%	\$58	\$94	0.28%	1.80%	87.88%	\$51
	Kansas City Credit Union	\$36,368	\$20	0.22%	1.87%	90.86%	\$56	\$273	0.78%	6.65%	86.59%	\$51
	Missouri Valley Federal Credit Union	\$38,085	\$30	0.31%	3.20%	84.57%	\$63	\$211	0.56%	5.75%	81.88%	\$62
	City Credit Union	\$39,676	(\$11)	(0.11%)	(0.96%)	73.64%	\$61	\$418	1.05%	9.38%	70.21%	\$59
	CSD Credit Union	\$40,888	(\$20)	(0.20%)	(1.43%)	95.76%	\$108	\$73	0.18%	1.31%	86.93%	\$89
	Members 1st Credit Union	\$47,946	\$81	0.67%	7.28%	78.24%	\$54	\$276	0.58%	3.66%	79.87%	\$52
	Central Communications Credit Union	\$49,039	\$42	0.34%	4.46%	89.75%	\$56	\$92	0.19%	2.60%	93.34%	\$53
	Riverways Federal Credit Union	\$53,762	\$186	1.37%	17.37%	75.73%	\$45	\$392	0.74%	9.46%	80.25%	\$46
	Postal & Community Credit Union	\$54,266	\$7	0.05%	0.62%	75.71%	\$47	\$329	0.61%	7.53%	77.72%	\$49
	Raytown-Lee's Summit Community Credit Union	\$56,121	\$24	0.17%	2.09%	98.17%	\$43	\$224	0.39%	4.94%	89.65%	\$40
	Missouri Central Credit Union	\$58,186	\$58	0.40%	3.59%	85.76%	\$62	\$351	0.60%	5.57%	82.94%	\$66
	Goetz Credit Union	\$61,563	\$59	0.39%	2.96%	84.39%	\$77	\$451	0.75%	5.67%	77.10%	\$63
	Educational Community Credit Union	\$62,293	\$55	0.35%	4.57%	89.10%	\$58	\$97	0.15%	2.03%	87.93%	\$57
	Mercy Credit Union	\$62,769	\$121	0.76%	7.89%	77.89%	\$51	\$403	0.62%	6.75%	81.85%	\$56
	Foundation Credit Union	\$64,428	(\$3)	(0.02%)	(0.13%)	87.53%	\$60	\$128	0.21%	1.41%	86.25%	\$65
	Health Care Family Credit Union	\$64,669	\$115	0.71%	5.19%	87.45%	\$62	\$447	0.70%	5.14%	82.60%	\$60
	Ozark Federal Credit Union	\$64,823	\$37	0.23%	2.25%	89.48%	\$45	\$521	0.84%	8.14%	82.72%	\$41
	Volt Credit Union	\$69,936	(\$15)	(0.09%)	(0.87%)	101.39%	\$79	\$180	0.27%	2.66%	91.76%	\$72
	First Missouri Credit Union	\$71,582	\$29	0.16%	1.29%	87.24%	\$54	\$561	0.80%	6.38%	76.13%	\$56
	Employment Security Credit Union	\$74,966	\$169	0.90%	7.07%	66.54%	\$65	\$546	0.73%	6.07%	70.64%	\$63
	Metro Credit Union	\$75,995	\$107	0.56%	4.21%	82.59%	\$56	\$551	0.78%	6.22%	80.05%	\$53
	R-G Federal Credit Union	\$87,170	\$293	1.37%	13.91%	68.54%	\$57	\$838	1.00%	10.44%	68.44%	\$51
	Central Missouri Community Credit Union	\$106,263	\$67	0.25%	3.14%	91.87%	\$55	\$190	0.18%	2.27%	94.97%	\$53
	Century Credit Union	\$113,770	\$405	1.44%	8.08%	58.73%	\$54	\$1,568	1.42%	8.06%	59.49%	\$52
	Multipl Credit Union	\$116,809	\$136	0.46%	2.56%	85.52%	\$81	\$1,260	1.08%	6.09%	75.92%	\$67
	Conservation Employees Credit Union	\$117,255	\$111	0.38%	3.96%	83.15%	\$79	\$414	0.36%	3.70%	86.17%	\$81
	Greater KC Public Safety Credit Union	\$141,647	\$135	0.38%	3.63%	85.94%	\$68	\$601	0.42%	4.16%	84.78%	\$73
	United Consumers Credit Union	\$149,006	\$931	2.51%	22.41%	52.51%	\$46	\$1,406	0.96%	8.85%	81.00%	\$61
	Electro Savings Credit Union	\$176,719	\$168	0.38%	4.48%	89.40%	\$73	\$687	0.40%	4.74%	89.33%	\$67
	Telcomm Credit Union	\$178,950	\$675	1.52%	9.92%	62.10%	\$56	\$3,004	1.75%	11.72%	62.64%	\$54
	United Credit Union	\$182,226	\$456	1.01%	8.10%	76.24%	\$59	\$2,784	1.57%	12.73%	71.09%	\$58

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



Performance Analysis

December 31, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Assemblies of God Credit Union	\$184,955	\$532	1.17%	9.74%	80.14%	\$77	\$2,227	1.27%	10.67%	77.76%	\$73
	Blucurrent Credit Union	\$200,362	\$726	1.46%	15.72%	67.05%	\$69	\$1,789	0.92%	9.85%	74.77%	\$69
	Missouri Electric Cooperatives Employees' Credit Union	\$208,018	\$548	1.07%	9.57%	60.65%	\$114	\$2,087	1.06%	9.86%	59.08%	\$106
	Infuze Credit Union	\$245,054	\$102	0.17%	1.87%	82.14%	\$51	\$768	0.33%	3.60%	80.87%	\$49
	Average of Asset Group A	\$43,329	\$73	0.40%	3.31%	83.36%	\$56	\$315	0.47%	4.05%	82.15%	\$54
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	1st Financial Federal Credit Union	\$252,485	\$1,285	2.04%	21.07%	68.01%	\$69	\$3,951	1.58%	17.41%	69.63%	\$67
	Arsenal Credit Union	\$258,490	\$973	1.52%	14.28%	65.24%	\$66	\$2,765	1.12%	10.75%	70.44%	\$65
	River Region Credit Union	\$267,453	\$511	0.78%	8.28%	71.48%	\$77	\$2,268	0.90%	9.54%	70.58%	\$71
	West Community Credit Union	\$289,271	\$516	0.72%	9.06%	80.35%	\$75	\$3,582	1.31%	16.18%	73.62%	\$71
	Great Plains Federal Credit Union	\$290,960	(\$1,334)	(1.84%)	(10.62%)	239.38%	\$58	\$103	0.04%	0.21%	96.05%	\$56
	St. Louis Community Credit Union	\$298,371	\$79	0.11%	0.76%	88.17%	\$62	\$2,459	0.83%	6.05%	83.84%	\$66
	Alliance Credit Union	\$311,983	\$451	0.59%	6.09%	76.31%	\$68	\$2,482	0.83%	8.73%	74.11%	\$69
	Missouri Credit Union	\$374,223	\$494	0.53%	5.13%	79.27%	\$69	\$2,899	0.79%	7.82%	78.68%	\$71
	Neighbors Credit Union	\$403,704	\$682	0.68%	4.46%	83.46%	\$66	\$3,079	0.79%	5.15%	82.31%	\$62
	Average of Asset Group B	\$305,216	\$406	0.57%	6.50%	94.63%	\$68	\$2,621	0.91%	9.09%	77.70%	\$66
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Vantage Credit Union	\$876,263	\$540	0.25%	3.05%	93.97%	\$81	\$2,900	0.33%	4.07%	89.80%	\$80
	Average of Asset Group C	\$876,263	\$540	0.25%	3.05%	93.97%	\$81	\$2,900	0.33%	4.07%	89.80%	\$80
<b>Asset Group D - Over \$1 billion in total assets</b>												
	Together Credit Union	\$1,825,507	\$3,377	0.74%	7.30%	74.52%	\$90	\$14,517	0.81%	8.13%	72.74%	\$85
	First Community Credit Union	\$2,785,682	\$5,076	0.73%	8.72%	73.41%	\$67	\$16,174	0.60%	7.24%	75.98%	\$66
	Average of Asset Group D	\$2,305,595	\$4,227	0.74%	8.01%	73.97%	\$79	\$15,346	0.71%	7.69%	74.36%	\$76

Source: SNL Financial

Note: Report includes only bank-level data.

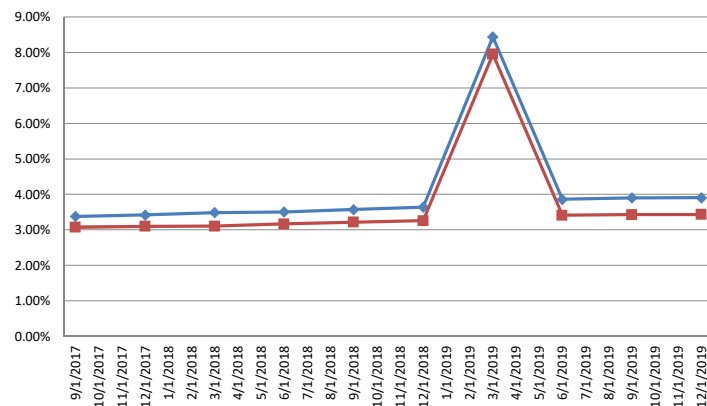
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

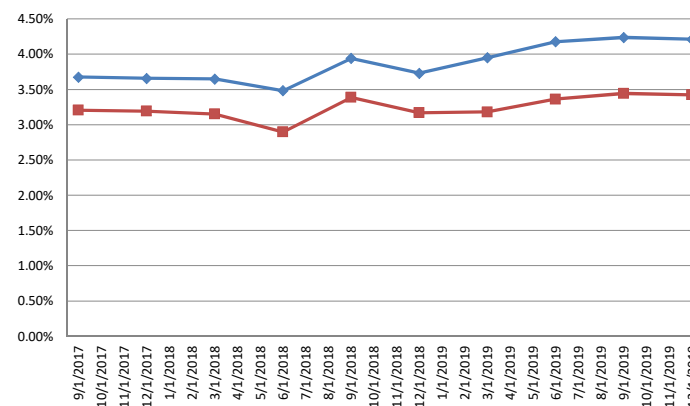
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



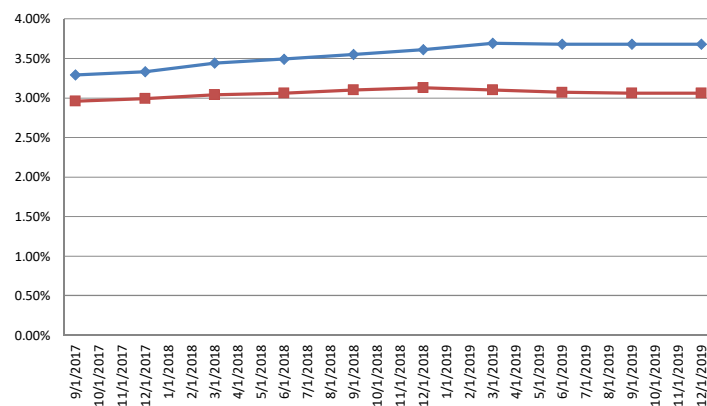
Yield on Avg Assets	3.38%	3.42%	3.48%	3.50%	3.57%	3.64%	8.44%	3.86%	3.90%	3.90%
Net Interest Income/ Avg Assets	3.07%	3.09%	3.10%	3.16%	3.21%	3.25%	7.95%	3.40%	3.42%	3.43%

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



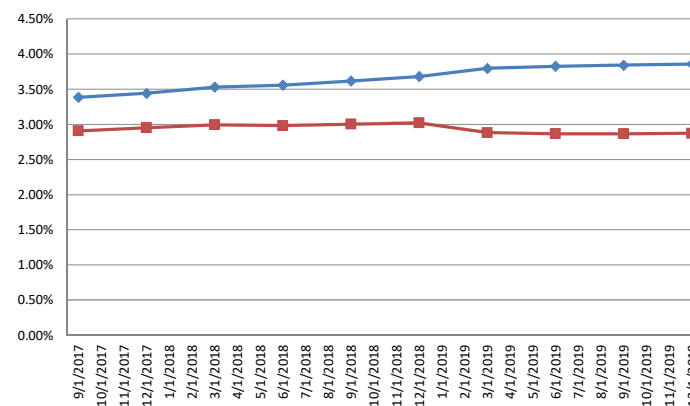
Yield on Avg Assets	3.67%	3.66%	3.65%	3.48%	3.94%	3.73%	3.95%	4.18%	4.24%	4.21%
Net Interest Income/ Avg Assets	3.20%	3.19%	3.15%	2.90%	3.39%	3.17%	3.18%	3.36%	3.44%	3.42%

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



Yield on Avg Assets	3.29%	3.33%	3.44%	3.49%	3.55%	3.61%	3.69%	3.68%	3.68%	3.68%
Net Interest Income/ Avg Assets	2.96%	2.99%	3.04%	3.06%	3.10%	3.13%	3.10%	3.07%	3.06%	3.06%

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



Yield on Avg Assets	3.39%	3.44%	3.53%	3.56%	3.62%	3.68%	3.80%	3.83%	3.84%	3.86%
Net Interest Income/ Avg Assets	2.91%	2.95%	2.99%	2.98%	3.00%	3.02%	2.88%	2.87%	2.87%	2.87%

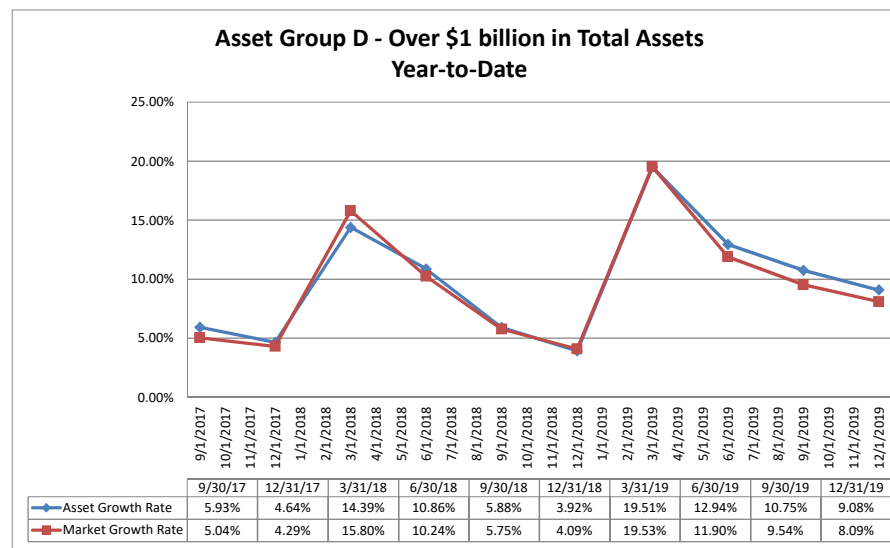
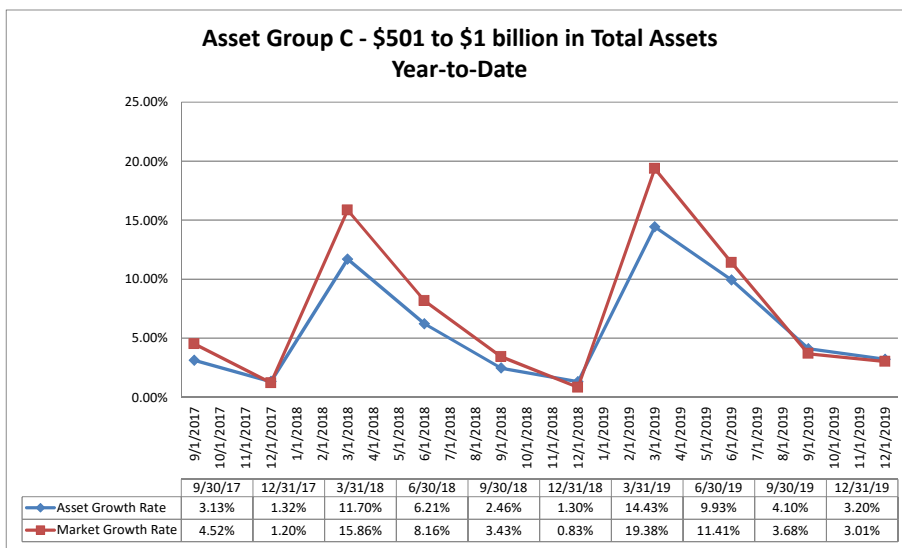
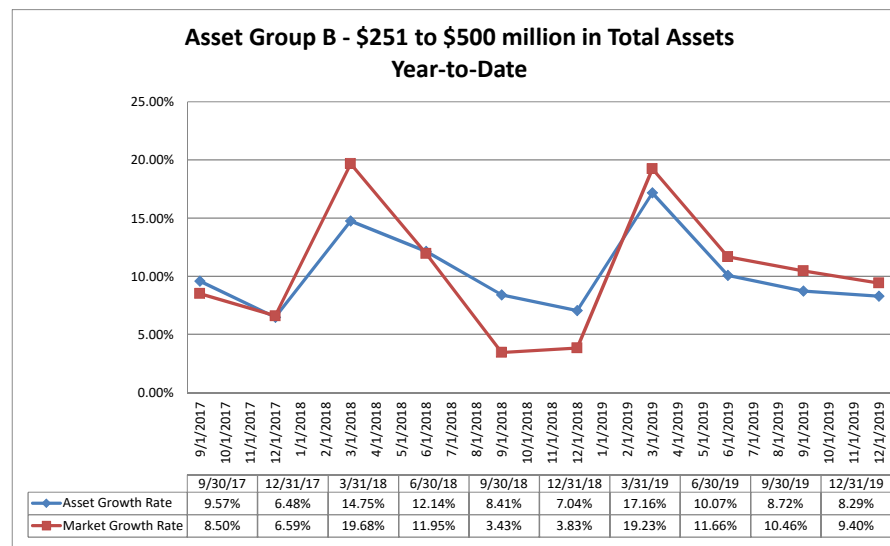
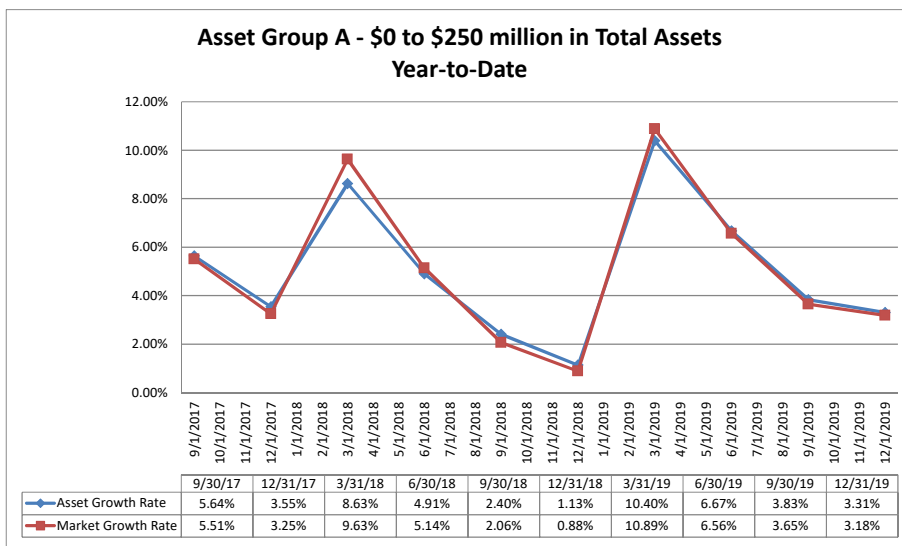
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>										
	Union Memorial Credit Union	\$91	\$4	\$79	5.06%	NA	2.30%	0.00%	2.30%	8.33%	9.72%
	West Side Baptist Church Federal Credit Union	\$312	\$28	\$250	11.20%	NA	2.24%	0.00%	2.24%	(4.88%)	(6.02%)
	Atlas Credit Union	\$472	\$318	\$389	81.75%	\$944	4.39%	0.84%	3.56%	1.07%	1.83%
	Procter & Gamble St. Louis Employees Credit Union	\$729	\$613	\$594	103.20%	\$1,458	5.42%	0.28%	5.14%	(3.19%)	(4.81%)
	Co-Lib Credit Union	\$1,032	\$585	\$913	64.07%	\$2,064	2.17%	0.20%	2.36%	5.95%	5.31%
	Northeast Regional Credit Union	\$1,257	\$1,057	\$1,068	98.97%	\$838	5.99%	0.39%	5.60%	(3.08%)	(2.82%)
	Bluescope Employees' Credit Union	\$1,372	\$1,278	\$1,195	106.95%	\$1,372	4.65%	0.14%	4.51%	(10.09%)	(11.09%)
	St. Augustine Credit Union	\$1,565	\$1,371	\$1,423	96.35%	NA	2.79%	1.02%	1.78%	0.45%	(0.07%)
	Southwest Counties School Employees Credit Union	\$1,666	\$976	\$1,437	67.92%	\$3,332	3.60%	0.11%	3.49%	(14.43%)	(16.70%)
	Bothwell Hospital Employees Credit Union	\$2,123	\$1,610	\$1,947	82.69%	\$1,415	4.22%	0.05%	4.17%	1.63%	2.20%
	MAWC Credit Union	\$2,410	\$1,402	\$2,073	67.63%	\$2,410	3.16%	0.19%	2.93%	(7.70%)	(9.24%)
	Neosho School Employees Credit Union	\$2,440	\$1,454	\$2,054	70.79%	\$4,880	3.51%	0.69%	2.82%	(0.93%)	(1.77%)
	UBC Credit Union	\$2,506	\$1,579	\$2,236	70.62%	\$835	5.50%	0.15%	5.35%	(2.30%)	(1.50%)
	Independence Federal Credit Union	\$2,746	\$1,884	\$2,559	73.62%	\$1,098	4.92%	0.07%	4.84%	6.48%	8.34%
	J.C. Federal Employees Credit Union	\$2,860	\$1,895	\$2,323	81.58%	\$1,907	4.94%	0.62%	4.31%	(0.63%)	(1.90%)
	Dexter Public Schools Credit Union	\$4,097	\$2,716	\$3,640	74.62%	\$8,194	3.10%	1.59%	1.54%	3.98%	3.41%
	Guadalupe Centers Federal Credit Union	\$4,098	\$3,620	\$3,689	98.13%	\$911	7.49%	0.49%	6.99%	16.79%	21.95%
	Our Lady of Snows Credit Union	\$4,277	\$2,391	\$3,811	62.74%	\$1,426	2.80%	0.62%	2.19%	(3.10%)	(4.32%)
	Sikeston Public Schools Credit Union	\$4,654	\$3,208	\$3,847	83.39%	NA	2.49%	0.32%	2.17%	(5.23%)	(6.85%)
	Southeast Missouri Community Credit Union	\$5,657	\$3,943	\$4,878	80.83%	\$1,414	4.75%	0.00%	4.75%	3.61%	4.30%
	Community First Credit Union	\$5,877	\$4,933	\$5,146	95.86%	\$2,351	4.02%	0.27%	3.76%	(1.80%)	1.00%
	Fedco Credit Union	\$6,339	\$1,234	\$5,805	21.26%	NA	2.58%	1.57%	0.99%	4.85%	4.46%
	Bayer Credit Union	\$6,711	\$3,438	\$6,116	56.21%	\$2,684	3.40%	0.07%	3.33%	4.57%	5.34%
	Heartland Community Credit Union	\$6,889	\$4,028	\$6,444	62.51%	\$1,968	5.46%	0.19%	5.28%	(5.79%)	(5.29%)
	Lovers Lane Credit Union	\$7,193	\$6,102	\$6,229	97.96%	\$2,877	6.62%	2.04%	4.58%	7.07%	6.97%
	St. Joseph Teachers' Credit Union	\$8,600	\$2,939	\$7,926	37.08%	\$3,440	3.33%	0.09%	3.24%	6.17%	6.20%
	Missouri Baptist Credit Union	\$8,681	\$6,535	\$8,067	81.01%	\$2,894	4.42%	1.51%	2.93%	6.45%	7.52%
	Northwest Missouri Regional Credit Union	\$9,000	\$6,205	\$8,025	77.32%	\$1,800	5.35%	0.12%	5.23%	5.42%	5.19%
	Northland Community Credit Union	\$10,019	\$3,714	\$8,605	43.16%	\$2,863	3.31%	0.17%	3.14%	5.05%	5.63%
	Patriot Credit Union	\$10,392	\$7,103	\$9,618	73.85%	\$4,157	3.27%	0.06%	3.21%	5.24%	4.91%
	Academic Employees Credit Union	\$10,432	\$5,636	\$9,664	58.32%	\$2,981	3.82%	0.01%	3.81%	(0.30%)	(0.88%)
	South Central Missouri Credit Union	\$10,772	\$4,124	\$9,232	44.67%	\$3,078	2.51%	0.38%	2.13%	(11.61%)	(13.07%)
	K.C. Area Credit Union	\$10,967	\$3,636	\$9,120	39.87%	\$2,437	3.61%	0.16%	3.44%	1.97%	2.45%
	Catholic Family Credit Union	\$12,423	\$5,729	\$11,161	51.33%	\$4,141	3.63%	0.43%	3.20%	(0.30%)	(0.84%)
	Burlington Northtown Community Credit Union	\$12,642	\$6,028	\$9,961	60.52%	\$3,161	3.90%	0.17%	3.72%	(8.92%)	(12.71%)
	Division 10 Highway Employees' Credit Union	\$13,897	\$10,131	\$10,884	93.08%	\$2,779	4.87%	1.00%	3.87%	8.42%	9.21%
	Division #6 Highway Credit Union	\$14,174	\$7,411	\$11,774	62.94%	\$4,725	2.96%	0.47%	2.49%	4.64%	5.42%
	Stationery Credit Union	\$14,201	\$5,767	\$12,254	47.06%	\$2,582	3.63%	0.24%	3.40%	4.60%	4.55%
	Independence Teachers Credit Union	\$15,014	\$5,511	\$13,227	41.66%	\$7,507	2.28%	0.32%	1.96%	(2.34%)	(3.55%)
	United Labor Credit Union	\$15,674	\$9,177	\$14,391	63.77%	\$2,612	5.11%	0.37%	4.74%	9.29%	9.62%
	Summit Ridge Credit Union	\$15,879	\$8,839	\$14,256	62.00%	\$3,529	4.63%	0.78%	3.85%	3.24%	3.21%
	Cape Regional Credit Union	\$15,884	\$7,427	\$14,673	50.62%	\$1,765	3.10%	0.07%	3.03%	2.52%	2.21%
	Legacy Credit Union	\$16,972	\$8,005	\$14,509	55.17%	\$5,657	3.15%	0.47%	2.68%	(4.67%)	(6.34%)
	De Soto Mo-Pac Credit Union	\$17,225	\$13,430	\$15,220	88.24%	\$3,828	4.34%	1.25%	3.09%	5.13%	4.53%
	St. Louis Newspaper Carriers Credit Union	\$18,160	\$14,199	\$16,614	85.46%	\$18,160	3.02%	2.12%	0.90%	5.42%	5.84%

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, 2019

Run Date: February 8, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	St. Louis Firefighters & Community Credit Union	\$18,997	\$6,146	\$16,455	37.35%	\$3,454	3.19%	0.21%	2.98%	1.13%	0.98%
	County Credit Union	\$19,538	\$9,204	\$16,481	55.85%	\$3,552	4.43%	0.05%	4.39%	0.40%	2.26%
	St. Louis Policemen's Credit Union	\$19,576	\$7,156	\$16,154	44.30%	\$5,593	3.01%	0.62%	2.39%	1.67%	2.02%
	Highway Alliance Credit Union	\$21,295	\$12,124	\$18,475	65.62%	\$4,732	3.00%	0.78%	2.53%	4.09%	4.19%
	Leadco Community Credit Union	\$21,529	\$9,741	\$19,184	50.78%	\$1,872	3.59%	0.15%	3.43%	2.20%	1.65%
	Columbia Credit Union	\$22,734	\$15,466	\$20,561	75.22%	\$2,526	4.05%	0.08%	4.02%	3.32%	2.59%
	Holy Rosary Credit Union	\$22,962	\$14,300	\$20,208	70.76%	\$1,584	4.81%	0.12%	4.69%	2.44%	1.01%
	Lutheran Federal Credit Union	\$23,237	\$12,380	\$21,133	58.58%	\$2,582	3.01%	0.10%	2.91%	15.30%	18.21%
	Burns & McDonnell Credit Union	\$24,546	\$14,336	\$21,785	65.81%	\$7,013	3.44%	0.40%	2.95%	0.82%	(1.65%)
	Show-Me Credit Union	\$26,858	\$20,538	\$23,020	89.22%	\$2,984	4.51%	0.30%	4.21%	0.18%	(0.42%)
	District One Highway Credit Union	\$27,553	\$7,754	\$23,174	33.46%	\$9,184	2.78%	0.60%	2.23%	0.86%	(0.36%)
	Edison Credit Union	\$28,292	\$14,963	\$24,845	60.23%	\$4,353	4.43%	0.15%	4.29%	0.54%	(0.76%)
	Shelter Insurance Federal Credit Union	\$32,339	\$7,692	\$28,289	27.19%	\$7,186	2.72%	0.64%	2.08%	2.75%	2.41%
	Joplin Metro Credit Union	\$32,535	\$22,538	\$28,317	79.59%	\$1,914	4.87%	0.14%	4.73%	4.49%	2.87%
	Horizon Credit Union	\$34,963	\$23,139	\$29,132	79.43%	\$2,331	4.51%	0.76%	3.79%	9.95%	9.99%
	Kansas City Credit Union	\$36,368	\$16,659	\$31,881	52.25%	\$1,653	4.48%	0.29%	4.19%	9.64%	9.26%
	Missouri Valley Federal Credit Union	\$38,085	\$22,223	\$34,311	64.77%	\$3,312	3.95%	0.28%	3.67%	4.20%	4.03%
	City Credit Union	\$39,676	\$23,686	\$34,048	69.57%	\$3,779	4.51%	0.29%	4.22%	3.06%	0.29%
	CSD Credit Union	\$40,888	\$21,994	\$35,264	62.37%	\$4,304	3.65%	0.31%	3.34%	3.08%	3.20%
	Members 1st Credit Union	\$47,946	\$33,424	\$43,186	77.40%	\$3,425	3.66%	0.61%	3.04%	6.56%	6.74%
	Central Communications Credit Union	\$49,039	\$22,077	\$42,074	52.47%	\$2,802	3.43%	0.42%	3.01%	1.81%	0.67%
	Riverways Federal Credit Union	\$53,762	\$39,924	\$47,371	84.28%	\$2,240	4.20%	0.63%	3.58%	7.60%	8.71%
	Postal & Community Credit Union	\$54,266	\$38,747	\$49,661	78.02%	\$4,341	3.73%	0.58%	3.16%	2.33%	2.24%
	Raytown-Lee's Summit Community Credit Union	\$56,121	\$38,566	\$51,423	75.00%	\$2,338	3.14%	0.15%	2.99%	(3.20%)	(3.08%)
	Missouri Central Credit Union	\$58,186	\$34,353	\$51,341	66.91%	\$3,637	3.57%	0.37%	3.34%	2.28%	1.87%
	Goetz Credit Union	\$61,563	\$42,927	\$52,506	81.76%	\$4,397	4.25%	0.85%	3.40%	6.88%	6.79%
	Educational Community Credit Union	\$62,293	\$31,441	\$57,141	55.02%	\$2,651	3.45%	0.15%	3.30%	(0.30%)	(0.65%)
	Mercy Credit Union	\$62,769	\$47,895	\$56,008	85.51%	\$3,138	3.50%	0.37%	3.13%	(2.18%)	(2.84%)
	Foundation Credit Union	\$64,428	\$41,802	\$55,207	75.72%	\$6,136	3.15%	0.84%	2.31%	10.43%	14.02%
	Health Care Family Credit Union	\$64,669	\$46,368	\$49,375	93.91%	\$3,079	4.35%	0.91%	3.44%	7.76%	6.94%
	Ozark Federal Credit Union	\$64,823	\$46,959	\$57,515	81.65%	\$1,706	4.69%	0.66%	4.03%	7.67%	8.63%
	Volt Credit Union	\$69,936	\$44,913	\$62,723	71.61%	\$3,412	3.87%	0.32%	3.55%	7.57%	7.96%
	First Missouri Credit Union	\$71,582	\$60,383	\$61,830	97.66%	\$2,863	4.89%	0.83%	4.06%	8.64%	9.04%
	Employment Security Credit Union	\$74,966	\$25,343	\$65,037	38.97%	\$6,815	2.51%	0.42%	2.09%	4.40%	2.58%
	Metro Credit Union	\$75,995	\$47,031	\$65,417	71.89%	\$2,923	3.87%	0.28%	3.59%	28.81%	25.85%
	R-G Federal Credit Union	\$87,170	\$56,340	\$77,596	72.61%	\$3,353	4.49%	0.40%	4.09%	7.66%	7.12%
	Central Missouri Community Credit Union	\$106,263	\$84,970	\$96,121	88.40%	\$2,214	3.71%	0.41%	3.30%	2.69%	0.25%
	Century Credit Union	\$113,770	\$66,071	\$92,775	71.22%	\$4,740	3.88%	0.78%	3.10%	8.07%	7.94%
	Multipli Credit Union	\$116,809	\$72,574	\$93,628	77.51%	\$2,849	3.73%	0.38%	3.34%	2.74%	1.28%
	Conservation Employees Credit Union	\$117,255	\$89,508	\$104,995	85.25%	\$6,514	3.37%	0.76%	2.60%	4.65%	5.97%
	Greater KC Public Safety Credit Union	\$141,647	\$99,263	\$126,311	78.59%	\$3,632	3.91%	0.51%	3.40%	3.94%	3.49%
	United Consumers Credit Union	\$149,006	\$81,738	\$130,645	62.56%	\$2,526	3.92%	0.56%	3.36%	4.34%	3.53%
	Electro Savings Credit Union	\$176,719	\$148,149	\$160,324	92.41%	\$2,945	4.09%	0.74%	3.36%	5.07%	6.11%
	Telcomm Credit Union	\$178,950	\$106,815	\$151,270	70.61%	\$4,114	3.99%	0.50%	3.49%	12.78%	11.58%
	United Credit Union	\$182,226	\$139,374	\$157,372	88.56%	\$2,367	4.35%	0.38%	4.15%	6.94%	6.24%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	<b>Assemblies of God Credit Union</b>	\$184,955	\$142,027	\$163,020	87.12%	\$3,083	4.26%	0.54%	3.73%	7.93%	17.92%
	<b>Blucurrent Credit Union</b>	\$200,362	\$159,416	\$179,258	88.93%	\$2,726	5.43%	0.62%	4.81%	7.38%	8.35%
	<b>Missouri Electric Cooperatives Employees' Credit Union</b>	\$208,018	\$145,704	\$180,310	80.81%	\$12,607	3.48%	1.43%	2.05%	13.98%	11.61%
	<b>Infuze Credit Union</b>	\$245,054	\$184,301	\$222,118	82.97%	\$2,379	3.98%	0.61%	3.38%	8.53%	8.95%
	Average of Asset Group A	\$43,329	\$28,656	\$37,932	69.05%	\$3,532	3.90%	0.48%	3.43%	3.31%	3.18%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	<b>1st Financial Federal Credit Union</b>	\$252,485	\$216,080	\$221,723	97.45%	\$2,475	5.56%	0.50%	5.06%	2.68%	4.98%
	<b>Arsenal Credit Union</b>	\$258,490	\$189,336	\$227,474	83.23%	\$3,590	4.43%	0.51%	3.92%	10.29%	12.65%
	<b>River Region Credit Union</b>	\$267,453	\$212,768	\$237,618	89.54%	\$4,115	4.11%	1.16%	2.95%	12.73%	13.24%
	<b>West Community Credit Union</b>	\$289,271	\$254,614	\$233,953	108.83%	\$3,077	5.11%	0.81%	4.30%	10.32%	13.81%
	<b>Great Plains Federal Credit Union</b>	\$290,960	\$107,234	\$238,549	44.95%	\$3,779	2.99%	1.06%	2.30%	3.76%	3.91%
	<b>St. Louis Community Credit Union</b>	\$298,371	\$163,007	\$247,441	65.88%	\$1,672	4.20%	0.65%	3.55%	5.73%	6.78%
	<b>Alliance Credit Union</b>	\$311,983	\$264,526	\$234,002	113.04%	\$4,521	4.06%	1.30%	2.76%	10.69%	10.56%
	<b>Missouri Credit Union</b>	\$374,223	\$263,952	\$328,231	80.42%	\$3,939	3.66%	0.66%	3.02%	9.51%	9.29%
	<b>Neighbors Credit Union</b>	\$403,704	\$274,120	\$310,568	88.26%	\$2,515	3.76%	0.81%	2.95%	8.90%	9.40%
	Average of Asset Group B	\$305,216	\$216,182	\$253,284	85.73%	\$3,298	4.21%	0.83%	3.42%	8.29%	9.40%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	<b>Vantage Credit Union</b>	\$876,263	\$467,004	\$780,992	59.80%	\$3,198	3.68%	0.62%	3.06%	3.20%	3.01%
	Average of Asset Group C	\$876,263	\$467,004	\$780,992	59.80%	\$3,198	3.68%	0.62%	3.06%	3.20%	3.01%
<b>Asset Group D - Over \$1 billion in total assets</b>											
	<b>Together Credit Union</b>	\$1,825,507	\$1,541,336	\$1,574,386	97.90%	\$4,547	4.23%	0.80%	3.43%	6.93%	5.72%
	<b>First Community Credit Union</b>	\$2,785,682	\$1,803,273	\$2,412,441	74.75%	\$4,862	3.48%	1.16%	2.31%	11.23%	10.46%
	Average of Asset Group D	\$2,305,595	\$1,672,305	\$1,993,414	86.33%	\$4,705	3.86%	0.98%	2.87%	9.08%	8.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

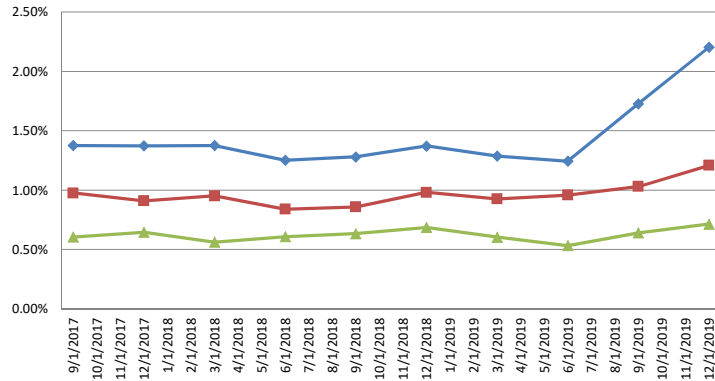
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



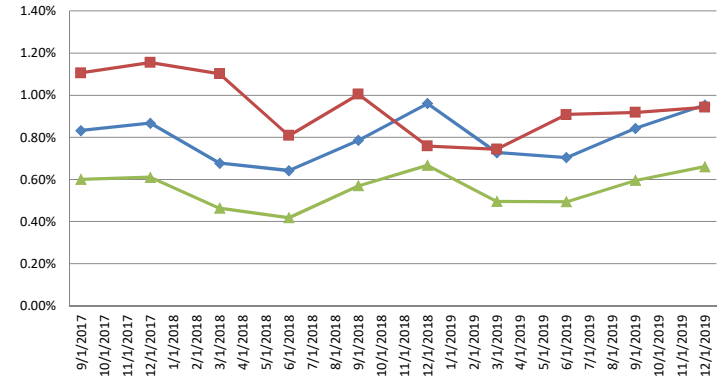
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



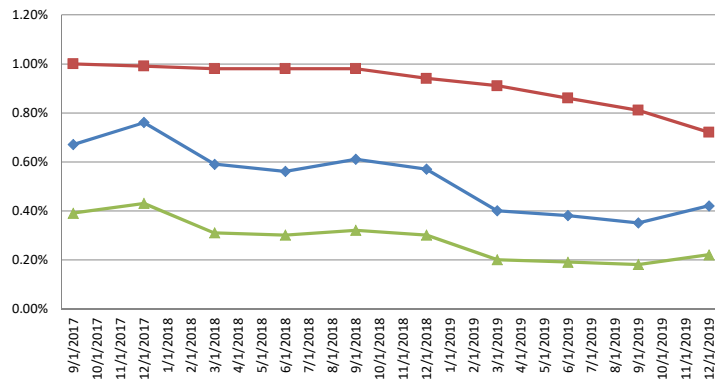
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	1.37%	1.37%	1.38%	1.25%	1.28%	1.37%	1.29%	1.24%	1.73%	2.20%
Reserves/Loans	0.97%	0.91%	0.95%	0.84%	0.86%	0.98%	0.92%	0.96%	1.03%	1.21%
Delinquent Loans/Total Assets	0.60%	0.64%	0.56%	0.61%	0.63%	0.68%	0.60%	0.53%	0.64%	0.71%

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



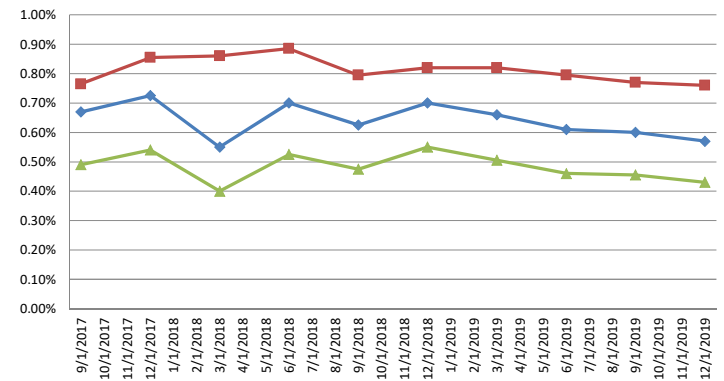
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.83%	0.87%	0.68%	0.64%	0.79%	0.96%	0.73%	0.70%	0.84%	0.95%
Reserves/Loans	1.11%	1.16%	1.10%	0.81%	1.00%	0.76%	0.74%	0.91%	0.92%	0.94%
Delinquent Loans/Total Assets	0.60%	0.61%	0.46%	0.42%	0.57%	0.67%	0.50%	0.49%	0.60%	0.66%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.67%	0.76%	0.59%	0.56%	0.61%	0.57%	0.40%	0.38%	0.35%	0.42%
Reserves/Loans	1.00%	0.99%	0.98%	0.98%	0.98%	0.94%	0.91%	0.86%	0.81%	0.72%
Delinquent Loans/Total Assets	0.39%	0.43%	0.31%	0.30%	0.32%	0.30%	0.20%	0.19%	0.18%	0.22%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.67%	0.73%	0.55%	0.70%	0.63%	0.70%	0.66%	0.61%	0.60%	0.57%
Reserves/Loans	0.77%	0.86%	0.86%	0.89%	0.80%	0.82%	0.82%	0.80%	0.77%	0.76%
Delinquent Loans/Total Assets	0.49%	0.54%	0.40%	0.53%	0.48%	0.55%	0.51%	0.46%	0.46%	0.43%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2019**

**Run Date: February 8, 2020**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Union Memorial Credit Union	\$91	\$4	100.00%	50.00%	50.00%	30.77%	4.40%
	West Side Baptist Church Federal Credit Union	\$312	\$3	10.71%	3.57%	33.33%	4.84%	0.96%
	Atlas Credit Union	\$472	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Procter & Gamble St. Louis Employees Credit Union	\$729	\$0	0.00%	0.16%	NA	0.00%	0.00%
	Co-Lib Credit Union	\$1,032	\$7	1.20%	2.39%	200.00%	5.43%	0.68%
	Northeast Regional Credit Union	\$1,257	\$1	0.09%	0.66%	700.00%	0.52%	0.08%
	Bluescope Employees' Credit Union	\$1,372	\$5	0.39%	0.16%	40.00%	2.84%	0.36%
	St. Augustine Credit Union	\$1,565	\$0	0.00%	0.07%	NA	0.00%	0.00%
	Southwest Counties School Employees Credit Union	\$1,666	\$6	0.61%	0.10%	16.67%	2.68%	0.36%
	Bothwell Hospital Employees Credit Union	\$2,123	\$7	0.43%	0.43%	100.00%	3.93%	0.33%
	MAWC Credit Union	\$2,410	\$16	1.14%	0.36%	31.25%	4.72%	0.66%
	Neosho School Employees Credit Union	\$2,440	\$47	3.23%	0.62%	19.15%	12.21%	1.93%
	UBC Credit Union	\$2,506	\$23	1.46%	1.65%	113.04%	8.16%	0.92%
	Independence Federal Credit Union	\$2,746	\$17	0.90%	2.02%	223.53%	9.01%	0.62%
	J.C. Federal Employees Credit Union	\$2,860	\$55	2.90%	1.53%	52.73%	9.89%	1.92%
	Dexter Public Schools Credit Union	\$4,097	\$1	0.04%	0.70%	NM	0.23%	0.02%
	Guadalupe Centers Federal Credit Union	\$4,098	\$156	4.31%	1.60%	37.18%	33.84%	3.81%
	Our Lady of Snows Credit Union	\$4,277	\$0	0.00%	0.50%	NA	0.00%	0.00%
	Sikeston Public Schools Credit Union	\$4,654	\$87	2.71%	0.47%	17.24%	10.64%	1.87%
	Southeast Missouri Community Credit Union	\$5,657	\$630	15.98%	0.74%	4.60%	78.46%	11.14%
	Community First Credit Union	\$5,877	\$26	0.53%	1.11%	211.54%	3.40%	0.44%
	Fedco Credit Union	\$6,339	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Bayer Credit Union	\$6,711	\$52	1.51%	0.58%	38.46%	8.60%	0.77%
	Heartland Community Credit Union	\$6,889	\$348	8.64%	3.13%	36.21%	68.10%	5.05%
	Lovers Lane Credit Union	\$7,193	\$159	2.61%	0.97%	37.11%	17.15%	2.21%
	St. Joseph Teachers' Credit Union	\$8,600	\$3	0.10%	0.65%	633.33%	0.44%	0.03%
	Missouri Baptist Credit Union	\$8,681	\$236	3.61%	0.92%	25.42%	34.76%	2.72%
	Northwest Missouri Regional Credit Union	\$9,000	\$4	0.06%	0.26%	400.00%	0.42%	0.04%
	Northland Community Credit Union	\$10,019	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Patriot Credit Union	\$10,392	\$29	0.41%	0.58%	141.38%	3.65%	0.28%
	Academic Employees Credit Union	\$10,432	\$2	0.04%	0.32%	900.00%	0.27%	0.02%
	South Central Missouri Credit Union	\$10,772	\$38	0.92%	0.36%	39.47%	2.59%	0.35%
	K.C. Area Credit Union	\$10,967	\$33	0.91%	0.94%	103.03%	1.82%	0.30%
	Catholic Family Credit Union	\$12,423	\$211	3.68%	0.82%	22.27%	16.48%	1.70%
	Burlington Northtown Community Credit Union	\$12,642	\$111	1.84%	0.73%	39.64%	4.61%	0.88%
	Division 10 Highway Employees' Credit Union	\$13,897	\$33	0.33%	0.54%	166.67%	1.13%	0.24%
	Division #6 Highway Credit Union	\$14,174	\$17	0.23%	0.26%	111.76%	0.71%	0.12%
	Stationery Credit Union	\$14,201	\$44	0.76%	0.99%	129.55%	2.25%	0.31%
	Independence Teachers Credit Union	\$15,014	\$1	0.02%	0.20%	NM	0.84%	0.01%
	United Labor Credit Union	\$15,674	\$74	0.81%	0.60%	74.32%	5.74%	0.47%
	Summit Ridge Credit Union	\$15,879	\$48	0.54%	0.98%	181.25%	3.05%	0.30%
	Cape Regional Credit Union	\$15,884	\$47	0.63%	0.16%	25.53%	3.86%	0.30%
	Legacy Credit Union	\$16,972	\$66	0.82%	0.40%	48.48%	2.68%	0.39%
	De Soto Mo-Pac Credit Union	\$17,225	\$136	1.01%	0.48%	47.79%	6.68%	0.79%
	St. Louis Newspaper Carriers Credit Union	\$18,160	\$0	0.00%	0.01%	NA	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2019**

**Run Date: February 8, 2020**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	St. Louis Firefighters & Community Credit Union	\$18,997	\$15	0.24%	0.54%	220.00%	0.59%	0.08%
	County Credit Union	\$19,538	\$102	1.11%	1.74%	156.86%	3.20%	0.52%
	St. Louis Policemen's Credit Union	\$19,576	\$36	0.50%	0.42%	83.33%	1.04%	0.18%
	Highway Alliance Credit Union	\$21,295	\$109	0.90%	0.37%	41.28%	3.84%	0.51%
	Leadco Community Credit Union	\$21,529	\$90	0.92%	0.70%	75.56%	4.21%	0.42%
	Columbia Credit Union	\$22,734	\$0	0.00%	0.18%	NA	0.00%	0.00%
	Holy Rosary Credit Union	\$22,962	\$84	0.59%	0.78%	132.14%	4.17%	0.37%
	Lutheran Federal Credit Union	\$23,237	\$0	0.00%	0.44%	NA	0.00%	0.00%
	Burns & McDonnell Credit Union	\$24,546	\$0	0.00%	0.20%	NA	0.00%	0.00%
	Show-Me Credit Union	\$26,858	\$231	1.12%	0.25%	22.51%	5.98%	0.86%
	District One Highway Credit Union	\$27,553	\$9	0.12%	0.37%	322.22%	0.21%	0.03%
	Edison Credit Union	\$28,292	\$320	2.14%	0.38%	17.81%	10.07%	1.13%
	Shelter Insurance Federal Credit Union	\$32,339	\$51	0.66%	1.11%	166.67%	1.24%	0.16%
	Joplin Metro Credit Union	\$32,535	\$143	0.63%	0.99%	156.64%	3.39%	0.44%
	Horizon Credit Union	\$34,963	\$120	0.52%	0.48%	93.33%	2.21%	0.34%
	Kansas City Credit Union	\$36,368	\$190	1.14%	1.06%	93.16%	5.25%	0.52%
	Missouri Valley Federal Credit Union	\$38,085	\$182	0.82%	0.85%	103.30%	4.60%	0.48%
	City Credit Union	\$39,676	\$306	1.29%	1.27%	98.37%	6.24%	0.77%
	CSD Credit Union	\$40,888	\$43	0.20%	0.66%	337.21%	0.75%	0.11%
	Members 1st Credit Union	\$47,946	\$46	0.14%	0.27%	197.83%	1.00%	0.10%
	Central Communications Credit Union	\$49,039	\$90	0.41%	0.42%	102.22%	2.37%	0.18%
	Riverways Federal Credit Union	\$53,762	\$103	0.26%	0.45%	173.79%	2.26%	0.19%
	Postal & Community Credit Union	\$54,266	\$183	0.47%	0.42%	89.62%	3.92%	0.34%
	Raytown-Lee's Summit Community Credit Union	\$56,121	\$103	0.27%	0.50%	185.44%	2.15%	0.18%
	Missouri Central Credit Union	\$58,186	\$225	0.65%	0.43%	65.78%	3.55%	0.39%
	Goetz Credit Union	\$61,563	\$267	0.62%	0.89%	143.07%	3.19%	0.43%
	Educational Community Credit Union	\$62,293	\$327	1.04%	0.58%	55.35%	6.52%	0.52%
	Mercy Credit Union	\$62,769	\$378	0.79%	0.46%	57.67%	6.00%	0.60%
	Foundation Credit Union	\$64,428	\$47	0.11%	0.21%	185.11%	0.51%	0.07%
	Health Care Family Credit Union	\$64,669	\$81	0.17%	0.49%	277.78%	0.89%	0.13%
	Ozark Federal Credit Union	\$64,823	\$335	0.71%	0.60%	84.18%	4.86%	0.52%
	Volt Credit Union	\$69,936	\$235	0.52%	0.36%	68.51%	3.35%	0.34%
	First Missouri Credit Union	\$71,582	\$785	1.30%	0.93%	71.21%	8.21%	1.10%
	Employment Security Credit Union	\$74,966	\$55	0.22%	0.41%	187.27%	0.56%	0.07%
	Metro Credit Union	\$75,995	\$163	0.35%	0.30%	86.50%	1.57%	0.21%
	R-G Federal Credit Union	\$87,170	\$550	0.98%	1.16%	119.09%	6.62%	0.63%
	Central Missouri Community Credit Union	\$106,263	\$1,107	1.30%	0.43%	32.97%	12.94%	1.04%
	Century Credit Union	\$113,770	\$232	0.35%	0.71%	202.16%	1.12%	0.20%
	Multipl Credit Union	\$116,809	\$219	0.30%	0.81%	268.49%	1.00%	0.19%
	Conservation Employees Credit Union	\$117,255	\$430	0.48%	0.16%	32.79%	3.77%	0.37%
	Greater KC Public Safety Credit Union	\$141,647	\$565	0.57%	0.47%	82.30%	3.68%	0.40%
	United Consumers Credit Union	\$149,006	\$2,061	2.52%	1.47%	58.13%	12.87%	1.38%
	Electro Savings Credit Union	\$176,719	\$1,030	0.70%	0.00%	0.00%	6.83%	0.58%
	Telcomm Credit Union	\$178,950	\$380	0.36%	0.26%	74.47%	1.54%	0.21%
	United Credit Union	\$182,226	\$541	0.39%	0.72%	184.84%	2.44%	0.30%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	<b>Assemblies of God Credit Union</b>	\$184,955	\$1,450	1.02%	0.59%	57.86%	7.24%	0.78%
	<b>Blucurrent Credit Union</b>	\$200,362	\$524	0.33%	0.93%	282.25%	2.75%	0.26%
	<b>Missouri Electric Cooperatives Employees' Credit Union</b>	\$208,018	\$89	0.06%	0.04%	67.42%	0.38%	0.04%
	<b>Infuze Credit Union</b>	\$245,054	\$1,414	0.77%	0.86%	112.38%	6.17%	0.58%
	Average of Asset Group A	\$43,329	\$200	2.20%	1.21%	131.45%	6.22%	0.71%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	<b>1st Financial Federal Credit Union</b>	\$252,485	\$2,001	0.93%	1.89%	204.30%	7.93%	0.79%
	<b>Arsenal Credit Union</b>	\$258,490	\$3,003	1.59%	0.97%	61.44%	10.11%	1.16%
	<b>River Region Credit Union</b>	\$267,453	\$1,199	0.56%	0.89%	157.30%	4.47%	0.45%
	<b>West Community Credit Union</b>	\$289,271	\$1,771	0.70%	0.71%	101.41%	9.32%	0.61%
	<b>Great Plains Federal Credit Union</b>	\$290,960	\$1,076	1.00%	0.39%	38.75%	2.70%	0.37%
	<b>St. Louis Community Credit Union</b>	\$298,371	\$2,061	1.26%	1.84%	145.27%	4.64%	0.69%
	<b>Alliance Credit Union</b>	\$311,983	\$2,222	0.84%	0.67%	80.20%	7.03%	0.71%
	<b>Missouri Credit Union</b>	\$374,223	\$564	0.21%	0.47%	217.91%	1.41%	0.15%
	<b>Neighbors Credit Union</b>	\$403,704	\$4,082	1.49%	0.65%	43.85%	6.72%	1.01%
	Average of Asset Group B	\$305,216	\$1,998	0.95%	0.94%	116.71%	6.04%	0.66%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Vantage Credit Union</b>	\$876,263	\$1,942	0.42%	0.72%	172.97%	2.72%	0.22%
	Average of Asset Group C	\$876,263	\$1,942	0.42%	0.72%	172.97%	2.72%	0.22%
<b>Asset Group D - Over \$1 billion in total assets</b>								
	<b>Together Credit Union</b>	\$1,825,507	\$10,103	0.66%	0.82%	124.86%	5.10%	0.55%
	<b>First Community Credit Union</b>	\$2,785,682	\$8,736	0.48%	0.70%	144.09%	4.93%	0.31%
	Average of Asset Group D	\$2,305,595	\$9,420	0.57%	0.76%	134.48%	5.02%	0.43%

Source: SNL Financial

Note: Report includes only bank-level data.

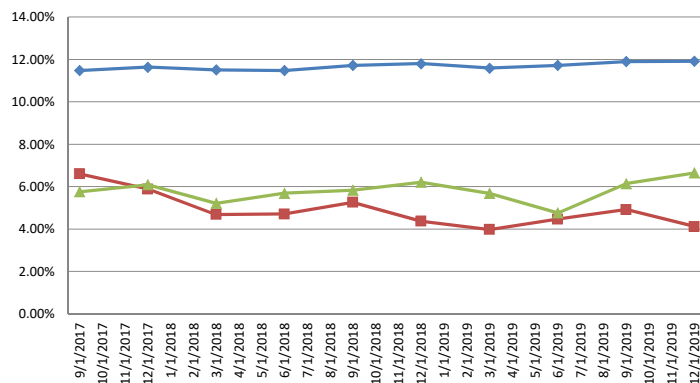
NA = data was not available.

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

Net Worth

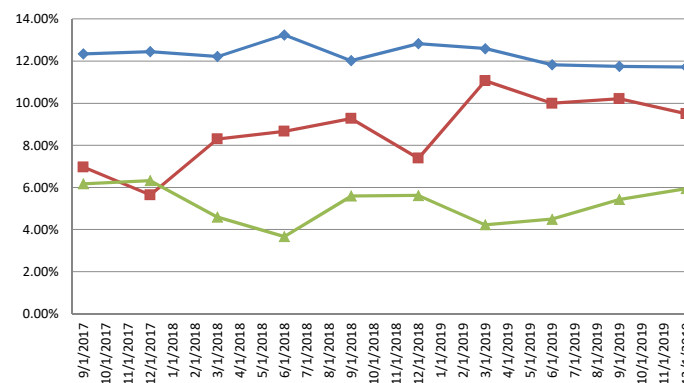
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



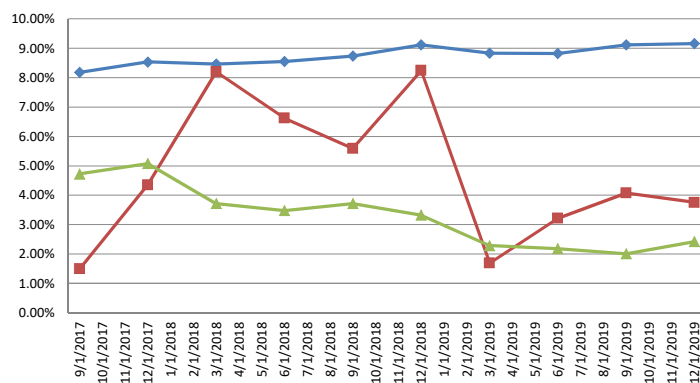
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	11.47%	11.63%	11.50%	11.47%	11.71%	11.80%	11.59%	11.71%	11.89%	11.91%
Net Worth Growth (Decline) - YTD	6.60%	5.88%	4.68%	4.70%	5.25%	4.36%	3.97%	4.46%	4.91%	4.11%
Total Delinquent Lns/ Net Worth	5.75%	6.08%	5.21%	5.68%	5.82%	6.20%	5.68%	4.75%	6.13%	6.64%

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



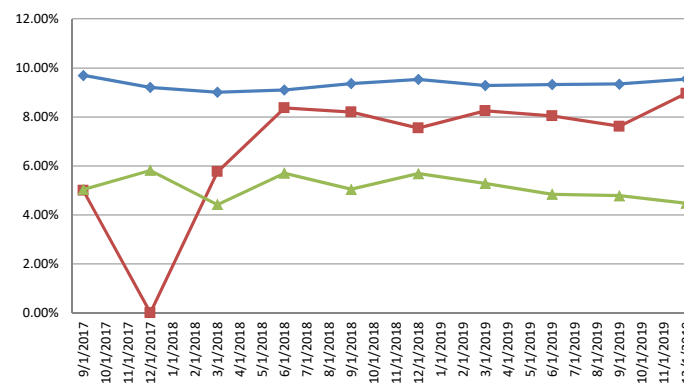
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	12.33%	12.44%	12.22%	13.24%	12.02%	12.82%	12.59%	11.82%	11.75%	11.72%
Net Worth Growth (Decline) - YTD	6.96%	5.64%	8.30%	8.66%	9.27%	7.38%	11.07%	9.99%	10.20%	9.49%
Total Delinquent Lns/ Net Worth	6.17%	6.32%	4.58%	3.66%	5.59%	5.61%	4.23%	4.49%	5.43%	5.94%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	8.18%	8.53%	8.46%	8.55%	8.73%	9.11%	8.83%	8.82%	9.11%	9.16%
Net Worth Growth (Decline) - YTD	1.49%	4.35%	8.20%	6.62%	5.59%	8.24%	1.69%	3.21%	4.07%	3.75%
Total Delinquent Lns/ Net Worth	4.72%	5.07%	3.71%	3.47%	3.71%	3.32%	2.28%	2.18%	2.00%	2.42%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	9.69%	9.20%	9.01%	9.09%	9.36%	9.53%	9.28%	9.32%	9.34%	9.54%
Net Worth Growth (Decline) - YTD	4.99%	0.00%	5.77%	8.37%	8.19%	7.54%	8.25%	8.04%	7.61%	8.96%
Total Delinquent Lns/ Net Worth	5.03%	5.81%	4.42%	5.70%	5.04%	5.68%	5.28%	4.83%	4.78%	4.47%

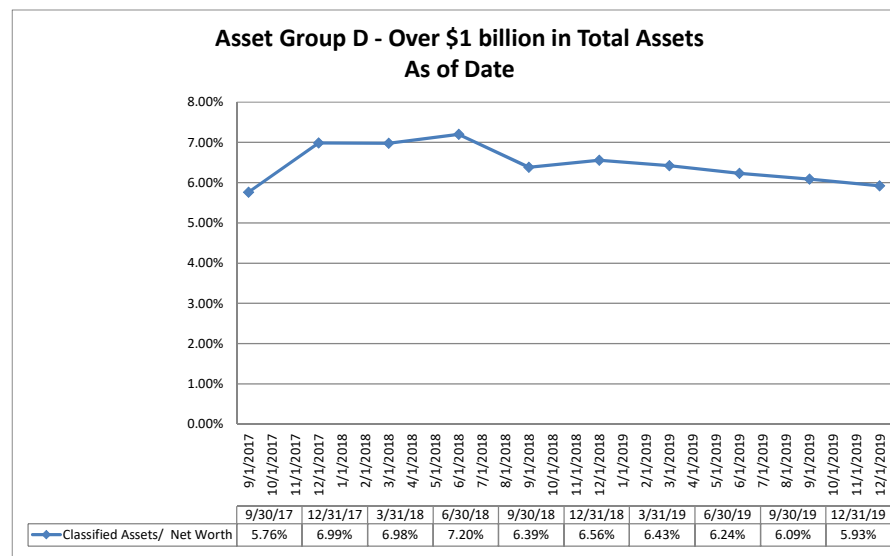
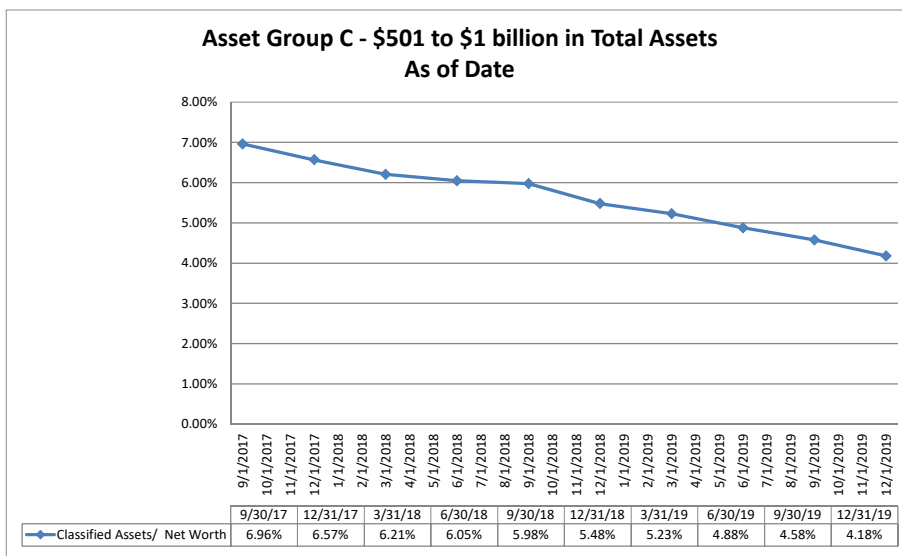
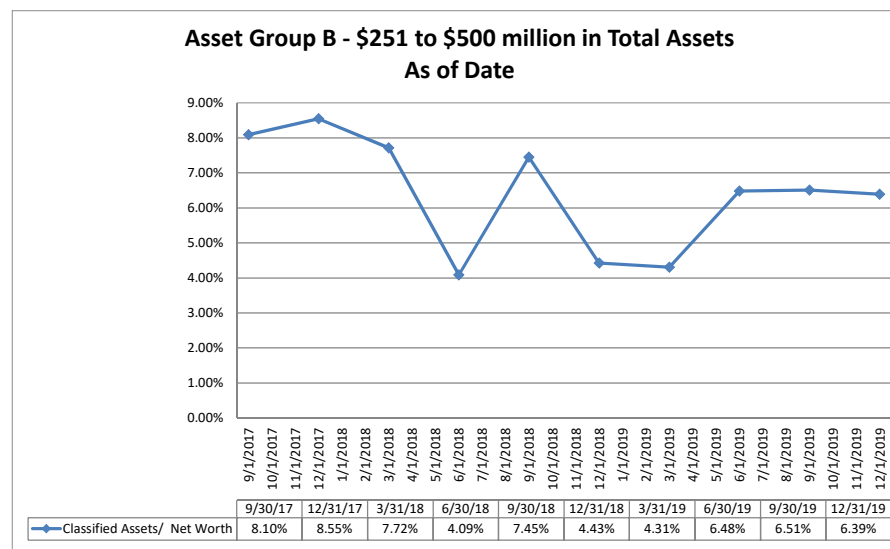
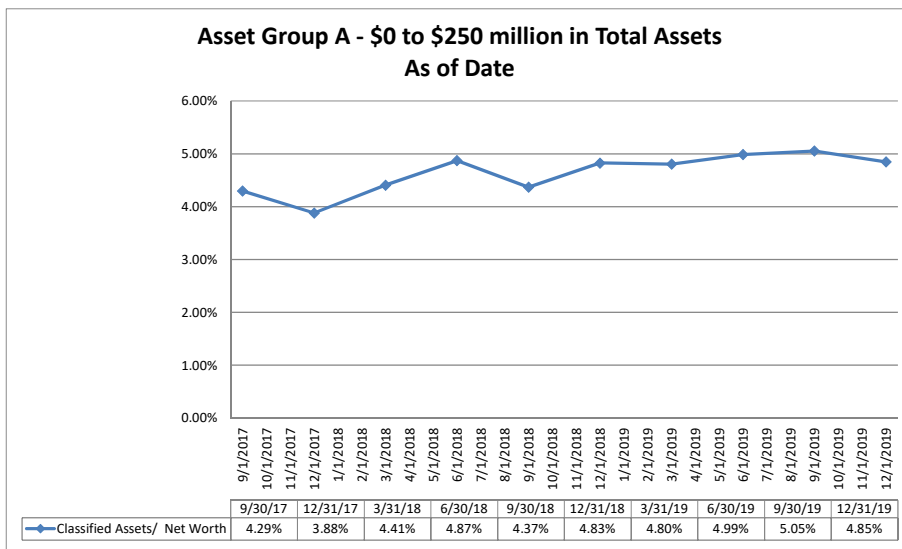
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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**

**December 31, 2019**

**Run Date: February 8, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Union Memorial Credit Union	\$91	\$12	13.19%	0.00%	33.33%	16.67%
	West Side Baptist Church Federal Credit Union	\$312	\$62	19.87%	1.64%	4.84%	1.61%
	Atlas Credit Union	\$472	\$82	17.37%	1.23%	0.00%	64.63%
	Procter & Gamble St. Louis Employees Credit Union	\$729	\$134	18.38%	5.51%	0.00%	0.75%
	Co-Lib Credit Union	\$1,032	\$115	11.14%	11.65%	6.09%	12.17%
	Northeast Regional Credit Union	\$1,257	\$187	14.88%	(2.60%)	0.53%	3.74%
	Bluescope Employees' Credit Union	\$1,372	\$174	12.68%	(2.79%)	2.87%	1.15%
	St. Augustine Credit Union	\$1,565	\$141	9.01%	5.22%	0.00%	0.71%
	Southwest Counties School Employees Credit Union	\$1,666	\$223	13.39%	3.72%	2.69%	0.45%
	Bothwell Hospital Employees Credit Union	\$2,123	\$171	8.05%	(2.84%)	4.09%	4.09%
	MAWC Credit Union	\$2,410	\$333	13.82%	3.10%	4.80%	1.50%
	Neosho School Employees Credit Union	\$2,440	\$376	15.41%	8.99%	12.50%	2.39%
	UBC Credit Union	\$2,506	\$256	10.22%	0.39%	8.98%	10.16%
	Independence Federal Credit Union	\$2,746	\$185	6.74%	(13.95%)	9.19%	20.54%
	J.C. Federal Employees Credit Union	\$2,860	\$528	18.46%	5.18%	10.42%	5.49%
	Dexter Public Schools Credit Union	\$4,097	\$424	10.35%	1.92%	0.24%	4.48%
	Guadalupe Centers Federal Credit Union	\$4,098	\$403	9.83%	(16.74%)	38.71%	14.39%
	Our Lady of Snows Credit Union	\$4,277	\$458	10.71%	7.76%	0.00%	2.62%
	Sikeston Public Schools Credit Union	\$4,654	\$804	17.28%	3.21%	10.82%	1.87%
	Southeast Missouri Community Credit Union	\$5,657	\$774	13.68%	0.00%	81.40%	3.75%
	Community First Credit Union	\$5,877	\$711	12.10%	2.16%	3.66%	7.74%
	Fedco Credit Union	\$6,339	\$533	8.41%	9.45%	0.00%	0.00%
	Bayer Credit Union	\$6,711	\$585	8.72%	(1.02%)	8.89%	3.42%
	Heartland Community Credit Union	\$6,889	\$385	5.59%	(37.80%)	90.39%	32.73%
	Lovers Lane Credit Union	\$7,193	\$868	12.07%	7.29%	18.32%	6.80%
	St. Joseph Teachers' Credit Union	\$8,600	\$664	7.72%	5.90%	0.45%	2.86%
	Missouri Baptist Credit Union	\$8,681	\$619	7.13%	(3.88%)	38.13%	9.69%
	Northwest Missouri Regional Credit Union	\$9,000	\$938	10.42%	8.19%	0.43%	1.71%
	Northland Community Credit Union	\$10,019	\$1,349	13.46%	0.30%	0.00%	0.00%
	Patriot Credit Union	\$10,392	\$752	7.24%	8.51%	3.86%	5.45%
	Academic Employees Credit Union	\$10,432	\$735	7.05%	7.30%	0.27%	2.45%
	South Central Missouri Credit Union	\$10,772	\$1,569	14.57%	1.82%	2.42%	0.96%
	K.C. Area Credit Union	\$10,967	\$1,783	16.26%	1.08%	1.85%	1.91%
	Catholic Family Credit Union	\$12,423	\$1,233	9.93%	3.70%	17.11%	3.81%
	Burlington Northtown Community Credit Union	\$12,642	\$2,364	18.70%	5.44%	4.70%	1.86%
	Division 10 Highway Employees' Credit Union	\$13,897	\$2,865	20.62%	2.84%	1.15%	1.92%
	Division #6 Highway Credit Union	\$14,174	\$2,371	16.73%	0.85%	0.72%	0.80%
	Stationery Credit Union	\$14,201	\$1,901	13.39%	4.97%	2.31%	3.00%
	Independence Teachers Credit Union	\$15,014	\$1,769	11.78%	7.41%	0.06%	0.62%
	United Labor Credit Union	\$15,674	\$1,234	7.87%	5.29%	6.00%	4.46%
	Summit Ridge Credit Union	\$15,879	\$1,488	9.37%	2.41%	3.23%	5.85%
	Cape Regional Credit Union	\$15,884	\$1,207	7.60%	6.72%	3.89%	0.99%
	Legacy Credit Union	\$16,972	\$2,429	14.31%	6.58%	2.72%	1.32%
	De Soto Mo-Pac Credit Union	\$17,225	\$1,972	11.45%	9.92%	6.90%	3.30%
	St. Louis Newspaper Carriers Credit Union	\$18,160	\$1,533	8.44%	0.99%	0.00%	0.07%

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**

**December 31, 2019**

**Run Date: February 8, 2020**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	St. Louis Firefighters & Community Credit Union	\$18,997	\$2,515	13.24%	1.99%	0.60%	1.31%
	County Credit Union	\$19,538	\$3,025	15.48%	(6.00%)	3.37%	5.29%
	St. Louis Policemen's Credit Union	\$19,576	\$3,430	17.52%	3.22%	1.05%	0.87%
	Highway Alliance Credit Union	\$21,295	\$2,790	13.10%	3.76%	3.91%	1.61%
	Leadco Community Credit Union	\$21,529	\$2,469	11.47%	0.28%	3.65%	2.75%
	Columbia Credit Union	\$22,734	\$2,094	9.21%	10.85%	0.00%	1.34%
	Holy Rosary Credit Union	\$22,962	\$2,403	10.47%	13.99%	3.50%	4.62%
	Lutheran Federal Credit Union	\$23,237	\$1,999	8.60%	(8.18%)	0.00%	2.75%
	Burns & McDonnell Credit Union	\$24,546	\$2,415	9.84%	13.49%	0.00%	1.16%
	Show-Me Credit Union	\$26,858	\$3,814	14.20%	3.98%	6.06%	1.36%
	District One Highway Credit Union	\$27,553	\$4,253	15.44%	6.83%	0.21%	0.68%
	Edison Credit Union	\$28,292	\$3,121	11.03%	10.28%	10.25%	1.83%
	Shelter Insurance Federal Credit Union	\$32,339	\$4,035	12.48%	5.32%	1.26%	2.11%
	Joplin Metro Credit Union	\$32,535	\$3,997	12.29%	15.39%	3.58%	5.60%
	Horizon Credit Union	\$34,963	\$5,241	14.99%	1.83%	2.29%	2.14%
	Kansas City Credit Union	\$36,368	\$4,271	11.74%	6.83%	4.45%	4.14%
	Missouri Valley Federal Credit Union	\$38,085	\$3,764	9.88%	5.94%	4.84%	4.99%
	City Credit Union	\$39,676	\$4,600	11.59%	9.97%	6.65%	6.54%
	CSD Credit Union	\$40,888	\$5,588	13.67%	1.32%	0.77%	2.59%
	Members 1st Credit Union	\$47,946	\$4,489	9.36%	6.55%	1.02%	2.03%
	Central Communications Credit Union	\$49,039	\$4,269	8.71%	2.20%	2.11%	2.16%
	Riverways Federal Credit Union	\$53,762	\$4,583	8.52%	8.52%	2.25%	3.91%
	Postal & Community Credit Union	\$54,266	\$4,509	8.31%	7.87%	4.06%	3.64%
	Raytown-Lee's Summit Community Credit Union	\$56,121	\$4,606	8.21%	5.11%	2.24%	28.81%
	Missouri Central Credit Union	\$58,186	\$6,499	11.17%	5.71%	3.46%	2.28%
	Goetz Credit Union	\$61,563	\$8,562	13.91%	5.56%	3.12%	4.46%
	Educational Community Credit Union	\$62,293	\$4,838	7.77%	2.07%	6.76%	3.74%
	Mercy Credit Union	\$62,769	\$6,186	9.86%	6.97%	6.11%	3.52%
	Foundation Credit Union	\$64,428	\$9,142	14.19%	1.43%	0.51%	0.95%
	Health Care Family Credit Union	\$64,669	\$8,943	13.83%	5.25%	0.91%	2.52%
	Ozark Federal Credit Union	\$64,823	\$6,604	10.19%	8.56%	5.07%	4.27%
	Volt Credit Union	\$69,936	\$6,873	9.83%	2.69%	3.42%	2.34%
	First Missouri Credit Union	\$71,582	\$8,985	12.55%	6.66%	8.74%	6.22%
	Employment Security Credit Union	\$74,966	\$9,395	12.53%	6.17%	0.59%	1.10%
	Metro Credit Union	\$75,995	\$7,857	10.34%	7.54%	2.07%	1.79%
	R-G Federal Credit Union	\$87,170	\$8,573	9.83%	10.83%	6.42%	7.64%
	Central Missouri Community Credit Union	\$106,263	\$8,555	8.05%	2.27%	12.94%	4.27%
	Century Credit Union	\$113,770	\$20,253	17.80%	8.39%	1.15%	2.32%
	Multiplii Credit Union	\$116,809	\$22,158	18.97%	6.03%	0.99%	2.65%
	Conservation Employees Credit Union	\$117,255	\$12,312	10.50%	3.48%	3.49%	1.15%
	Greater KC Public Safety Credit Union	\$141,647	\$14,970	10.57%	4.18%	3.77%	3.11%
	United Consumers Credit Union	\$149,006	\$16,908	11.35%	11.23%	12.19%	7.09%
	Electro Savings Credit Union	\$176,719	\$17,132	9.69%	4.18%	6.01%	0.00%
	Telcomm Credit Union	\$178,950	\$27,656	15.45%	12.19%	1.37%	1.02%
	United Credit Union	\$182,226	\$25,083	13.76%	12.48%	2.16%	3.99%

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**

**December 31, 2019**

**Run Date: February 8, 2020**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	<b>Assemblies of God Credit Union</b>	\$184,955	\$22,182	11.99%	11.16%	6.54%	3.78%
	<b>Blucurrent Credit Union</b>	\$200,362	\$21,739	10.85%	8.97%	2.41%	6.80%
	<b>Missouri Electric Cooperatives Employees' Credit Union</b>	\$208,018	\$22,123	10.64%	10.42%	0.40%	0.27%
	<b>Infuze Credit Union</b>	\$245,054	\$21,961	8.96%	3.62%	6.44%	7.24%
	Average of Asset Group A	\$43,329	\$5,037	11.91%	4.11%	6.64%	4.85%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	<b>1st Financial Federal Credit Union</b>	\$252,485	\$24,935	9.88%	18.83%	8.02%	16.39%
	<b>Arsenal Credit Union</b>	\$258,490	\$26,535	10.27%	11.64%	11.32%	6.95%
	<b>River Region Credit Union</b>	\$267,453	\$24,914	9.32%	10.02%	4.81%	7.57%
	<b>West Community Credit Union</b>	\$289,271	\$25,233	8.72%	16.54%	7.02%	7.12%
	<b>Great Plains Federal Credit Union</b>	\$290,960	\$49,273	16.93%	0.21%	2.18%	0.85%
	<b>St. Louis Community Credit Union</b>	\$298,371	\$45,890	15.38%	5.66%	4.49%	6.52%
	<b>Alliance Credit Union</b>	\$311,983	\$29,837	9.56%	9.07%	7.45%	5.97%
	<b>Missouri Credit Union</b>	\$374,223	\$38,520	10.29%	8.14%	1.46%	3.19%
	<b>Neighbors Credit Union</b>	\$403,704	\$60,935	15.09%	5.32%	6.70%	2.94%
	Average of Asset Group B	\$305,216	\$36,230	11.72%	9.49%	5.94%	6.39%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	<b>Vantage Credit Union</b>	\$876,263	\$80,297	9.16%	3.75%	2.42%	4.18%
	Average of Asset Group C	\$876,263	\$80,297	9.16%	3.75%	2.42%	4.18%
<b>Asset Group D - Over \$1 billion in total assets</b>							
	<b>Together Credit Union</b>	\$1,825,507	\$190,094	10.41%	10.73%	5.31%	6.64%
	<b>First Community Credit Union</b>	\$2,785,682	\$241,436	8.67%	7.18%	3.62%	5.21%
	Average of Asset Group D	\$2,305,595	\$215,765	9.54%	8.96%	4.47%	5.93%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Definitions



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