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# Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS





The Credit Union Index is published by the Kansas office of Moss Adams. For more information on the data presented in this report, contact **Heidi Berenbrok, Director, at (303)-294-7778.**

## Kansas

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### KANSAS CITY

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

## ASSET SIZE DEFINITION

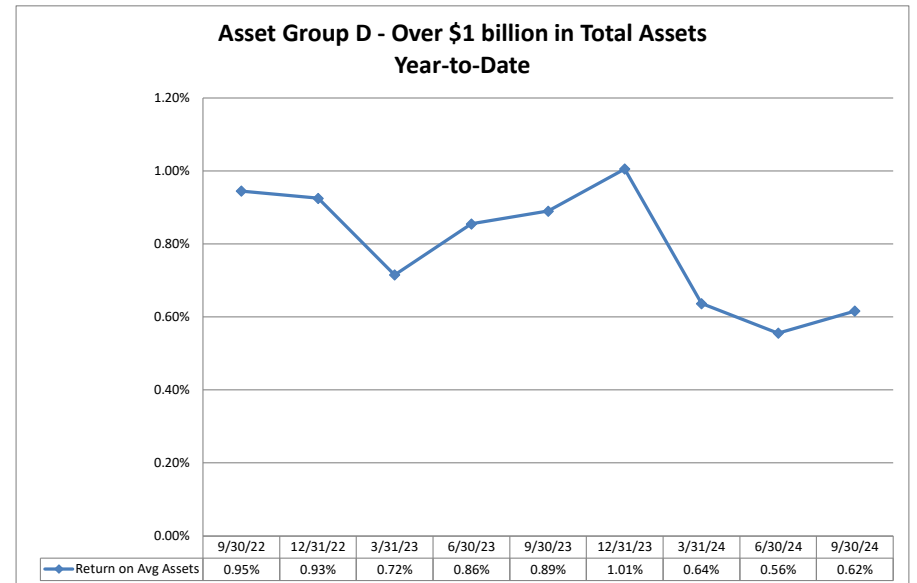
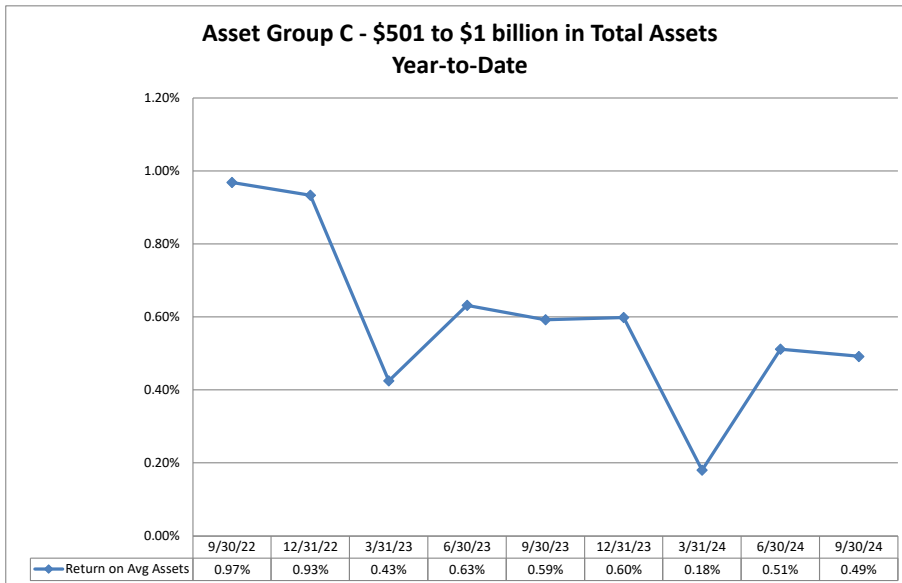
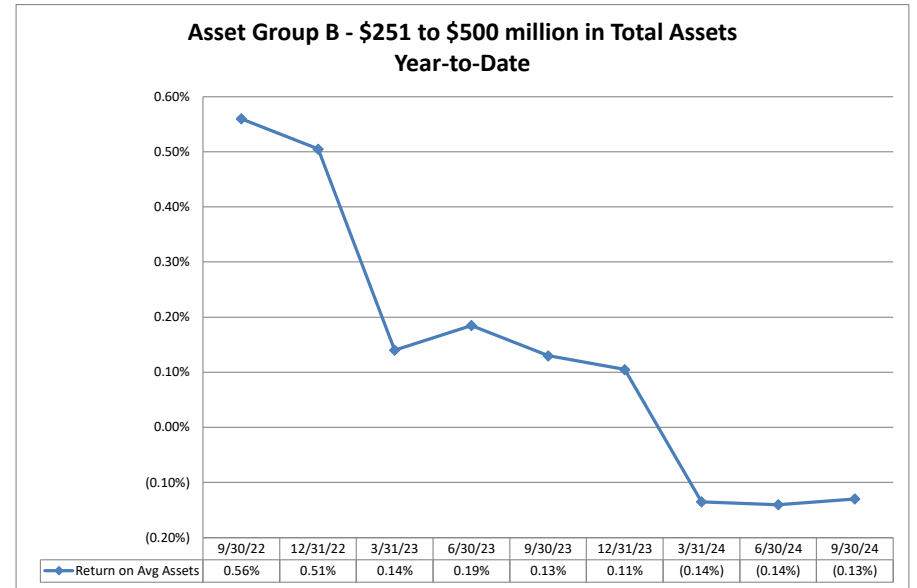
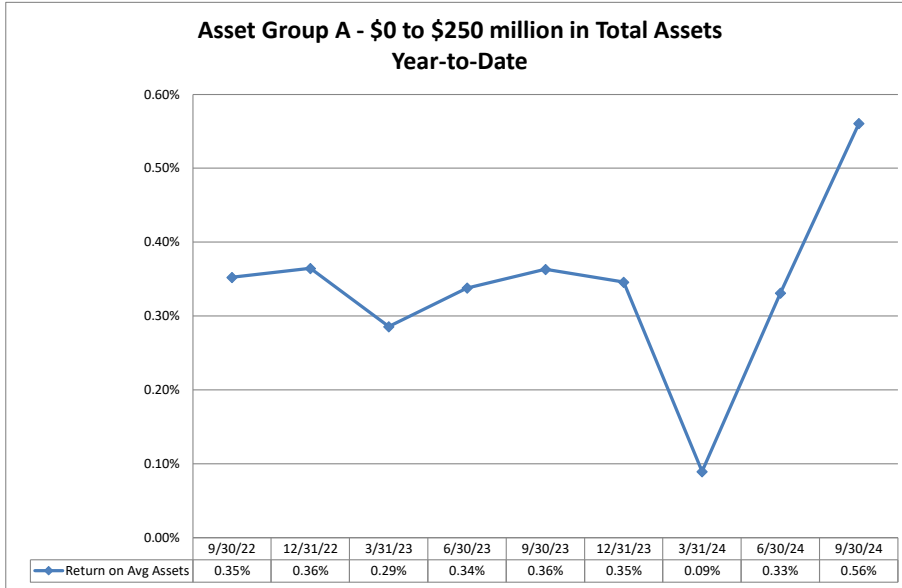
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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

**Kansas**

# Performance Analysis

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



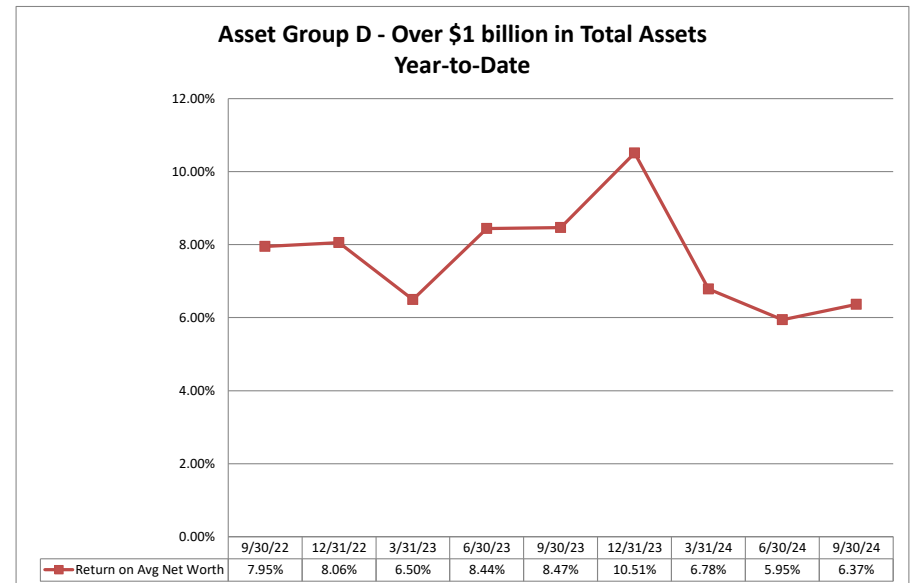
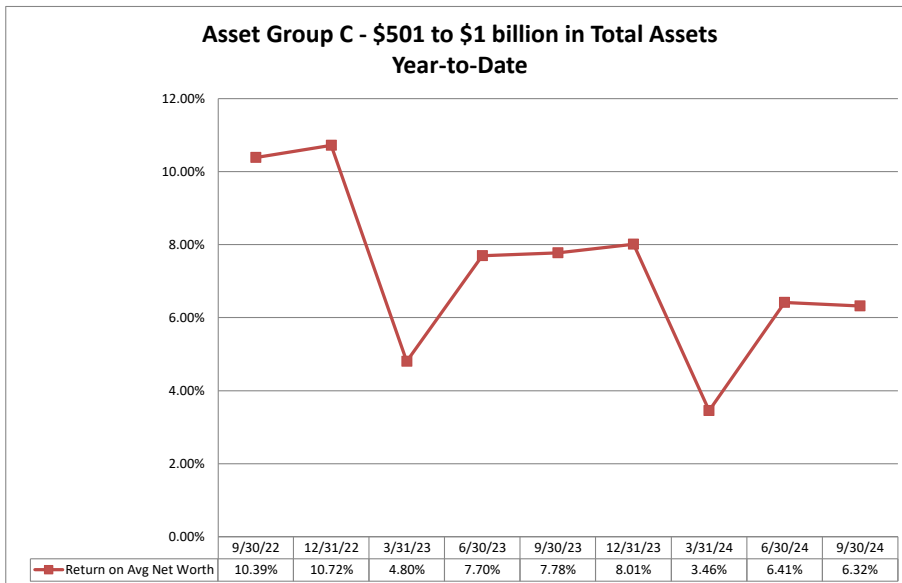
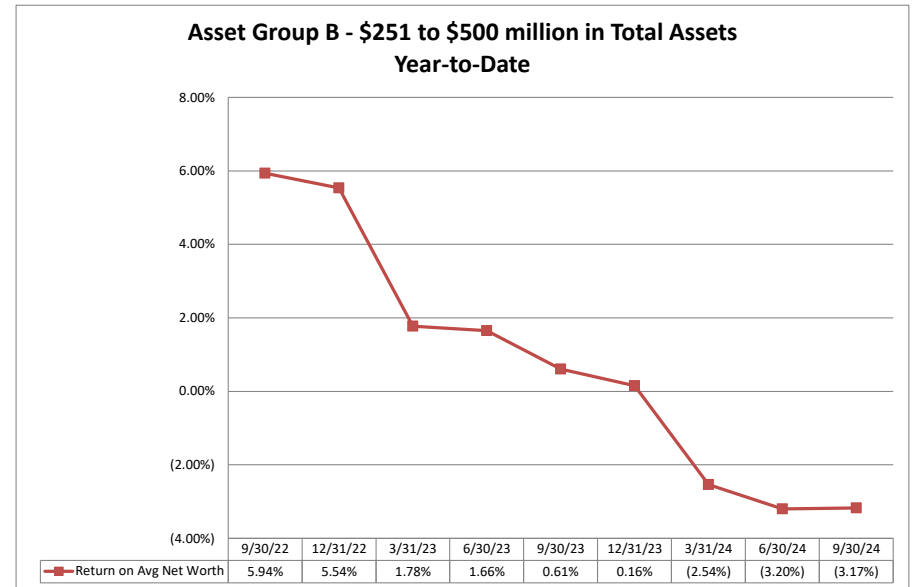
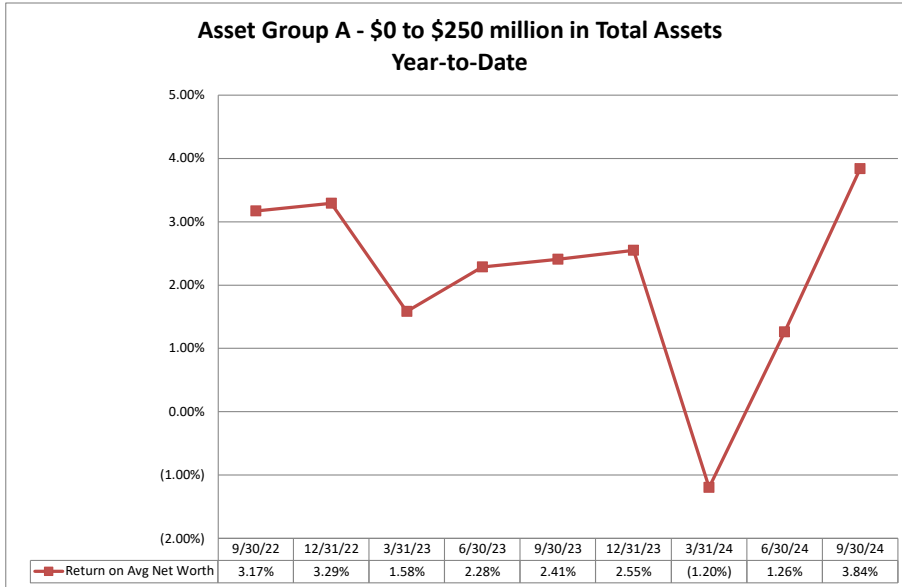
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

Asset Group A - \$50 to \$250 million in total assets

Catholics United Credit Union	\$200	\$3	5.94%	36.36%	50.00%	NA	\$3	2.02%	12.90%	62.50%	NA
Sunflower Federal Credit Union	\$364	\$0	0.00%	0.00%	100.00%	NA	(\$5)	(1.79%)	(14.18%)	100.00%	NA
Quindaro Homes Federal Credit Union	\$518	\$2	1.54%	3.15%	66.67%	\$24	\$9	2.34%	4.78%	55.56%	\$24
Mid Plains Credit Union	\$1,113	\$1	0.35%	1.88%	91.67%	\$28	\$6	0.68%	3.79%	83.78%	\$25
Kan Colo Credit Union	\$1,358	\$1	0.29%	2.33%	90.00%	\$32	\$7	0.69%	5.49%	75.76%	\$29
Salina Municipal Credit Union	\$1,492	\$2	0.51%	4.52%	91.67%	\$37	(\$2)	(0.16%)	(1.50%)	98.53%	\$36
Eagle Federal Credit Union	\$1,955	\$9	1.82%	19.46%	69.23%	\$29	\$25	1.72%	18.94%	68.35%	\$29
C & R Credit Union	\$3,737	(\$16)	(1.70%)	(12.08%)	109.84%	\$35	(\$14)	(0.50%)	(3.48%)	102.27%	\$29
Ellis Credit Union	\$5,122	\$9	0.70%	3.98%	75.76%	\$40	\$23	0.60%	3.42%	78.10%	\$43
Central Kansas Education Credit Union	\$5,147	\$6	0.48%	3.17%	86.27%	\$42	\$13	0.35%	2.30%	90.67%	\$42
Tri-County Credit Union	\$5,242	\$9	0.68%	3.99%	61.54%	\$29	\$22	0.55%	3.27%	69.33%	\$30
Hutchinson Postal and Community Credit Union	\$5,275	\$25	1.91%	10.98%	82.69%	\$47	\$30	0.77%	4.46%	88.18%	\$50
Morton Credit Union	\$5,392	\$13	0.96%	7.72%	85.42%	\$68	\$22	0.54%	4.42%	88.35%	\$65
Topeka Police Credit Union	\$6,563	\$4	0.24%	1.73%	96.05%	\$67	\$60	1.19%	8.88%	77.94%	\$62
Peoples Choice Credit Union	\$7,196	\$13	0.71%	2.91%	81.82%	\$64	\$3	0.05%	0.22%	84.59%	\$73
KC Fairfax Federal Credit Union	\$7,305	(\$34)	(1.85%)	(16.65%)	130.93%	\$44	(\$104)	(1.86%)	(16.22%)	133.08%	\$42
Topeka Firemen's Credit Union	\$10,231	\$15	0.59%	2.10%	75.44%	\$51	\$39	0.54%	1.83%	75.78%	\$47
Crossroads Credit Union	\$11,127	\$60	2.13%	10.83%	50.00%	\$76	\$135	1.58%	8.28%	48.06%	\$73
1st Kansas Credit Union	\$11,273	\$43	1.54%	7.38%	71.82%	\$54	\$89	1.06%	5.16%	75.00%	\$54
Garden City Teachers Federal Credit Union	\$14,320	(\$26)	(0.73%)	(8.40%)	87.44%	\$53	\$62	0.57%	6.79%	84.20%	\$55
Kansas City Kansas Firemen & Police Credit Union	\$16,299	\$67	1.64%	9.82%	59.80%	\$66	\$78	0.63%	3.84%	64.57%	\$63
Hutchinson Government Employees Credit Union	\$19,634	\$23	0.46%	3.68%	91.99%	\$60	\$118	0.77%	6.26%	86.21%	\$60
Co-Operative Credit Union	\$21,461	\$14	0.26%	2.07%	83.40%	\$60	\$63	0.38%	3.13%	86.40%	\$58
Salina Interparochial Credit Union	\$22,267	\$38	0.69%	2.48%	44.59%	\$59	\$135	0.84%	2.96%	41.89%	\$56
Wheat State Credit Union	\$22,750	\$45	0.79%	8.43%	90.11%	\$75	(\$214)	(1.22%)	(13.12%)	88.74%	\$70
Bell Credit Union	\$25,338	\$42	0.67%	7.08%	71.68%	\$65	\$173	0.94%	9.97%	70.35%	\$63
Reliance Credit Union	\$26,923	\$48	0.71%	5.44%	80.41%	\$65	\$91	0.44%	3.46%	86.58%	\$62
KUMC Credit Union	\$28,700	\$113	1.58%	13.87%	62.10%	\$71	\$338	1.57%	14.38%	63.29%	\$65
Sunflower Community Federal Credit Union	\$29,803	(\$5)	(0.07%)	(0.88%)	76.65%	\$64	\$65	0.31%	3.87%	80.50%	\$64
Campus Credit Union	\$34,222	\$8	0.09%	0.95%	95.32%	\$72	(\$24)	(0.09%)	(0.95%)	100.40%	\$69
U S P L K Employees Federal Credit Union	\$35,618	(\$3)	(0.03%)	(0.27%)	103.39%	\$53	\$38	0.14%	1.12%	106.89%	\$56
Credit Union of Emporia	\$36,477	\$124	1.36%	9.19%	61.11%	\$50	\$350	1.29%	8.84%	61.49%	\$52
Catholic Family Federal Credit Union	\$38,164	\$30	0.31%	3.89%	92.51%	\$63	\$76	0.26%	3.31%	92.71%	\$66

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
Freedom 1st Federal Credit Union	\$39,527	\$194	1.94%	10.84%	46.21%	\$66	\$545	1.78%	10.41%	50.13%	\$73
McPherson Co-Op Credit Union	\$42,597	\$46	0.43%	5.27%	85.60%	\$74	\$187	0.57%	7.27%	85.53%	\$67
B&V Credit Union	\$48,483	(\$14)	(0.11%)	(0.75%)	96.57%	\$79	(\$258)	(0.69%)	(4.60%)	136.58%	\$83
Kansas Blue Cross - Blue Shield Credit Union	\$52,655	\$112	0.85%	4.83%	75.30%	\$93	\$327	0.82%	4.76%	76.16%	\$90
ARK Valley Credit Union	\$54,099	\$139	1.01%	7.50%	75.88%	\$62	\$565	1.35%	10.45%	76.10%	\$64
United Northwest Federal Credit Union	\$54,580	\$49	0.36%	2.43%	88.39%	\$54	\$210	0.50%	3.51%	82.06%	\$54
Panhandle Federal Credit Union	\$62,808	\$103	0.65%	3.95%	83.52%	\$62	\$232	0.49%	2.99%	86.43%	\$60
Dillon Credit Union	\$67,686	\$149	0.88%	6.30%	65.54%	\$79	\$518	1.03%	7.44%	68.98%	\$75
Midwest Regional Credit Union	\$73,245	\$181	0.99%	10.66%	67.69%	\$67	\$460	0.84%	9.31%	69.51%	\$67
SM Federal Credit Union	\$77,972	\$44	0.23%	1.22%	79.37%	\$94	\$105	0.18%	0.97%	80.84%	\$96
Mid-Kansas Credit Union	\$79,521	\$168	0.86%	12.68%	66.10%	\$66	\$14	0.02%	0.36%	73.90%	\$70
Farmway Credit Union	\$99,803	\$107	0.43%	1.93%	84.31%	\$86	\$339	0.46%	2.05%	86.85%	\$85
Credit Union of Dodge City	\$102,106	\$389	1.51%	12.77%	72.10%	\$70	\$1,106	1.40%	12.49%	74.15%	\$72
Kansas Teachers Community Credit Union	\$122,722	\$176	0.57%	4.69%	65.88%	\$49	\$476	0.51%	4.36%	70.89%	\$50
Kansas State University Federal Credit Union	\$129,156	\$271	0.85%	8.12%	78.21%	\$81	\$585	0.62%	5.94%	80.24%	\$80
Emporia State Federal Credit Union	\$136,444	\$18	0.05%	0.53%	98.11%	\$71	\$412	0.41%	4.12%	85.94%	\$69
Quantum Credit Union	\$148,067	\$30	0.08%	0.84%	89.59%	\$76	\$150	0.13%	1.40%	91.17%	\$76
White Eagle Credit Union	\$152,292	\$766	2.03%	13.58%	64.31%	\$58	\$1,852	1.66%	11.26%	67.73%	\$61
Frontier Community Credit Union	\$204,813	(\$194)	(0.37%)	(4.46%)	90.06%	\$71	(\$410)	(0.26%)	(3.13%)	94.19%	\$72
Wichita Federal Credit Union	\$211,907	\$568	1.08%	8.36%	65.95%	\$92	\$1,085	0.69%	5.41%	71.33%	\$89
Average of Asset Group A	\$45,718	\$75	0.73%	4.95%	79.36%	\$61	\$193	0.56%	3.84%	80.73%	\$60

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Skyward Credit Union	\$399,693	(\$632)	(0.64%)	(10.44%)	106.39%	\$76	(\$1,473)	(0.49%)	(8.76%)	104.66%	\$76
Mid-American Credit Union	\$451,512	\$452	0.40%	4.37%	81.33%	\$78	\$744	0.23%	2.42%	83.88%	\$78
Average of Asset Group B	\$425,603	(\$90)	(0.12%)	(3.04%)	93.86%	\$77	(\$365)	(0.13%)	(3.17%)	94.27%	\$77
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Envista Federal Credit Union	\$605,600	\$1,295	0.86%	8.97%	79.53%	\$82	\$3,797	0.87%	9.07%	78.84%	\$78
Heartland Credit Union	\$647,519	(\$267)	(0.17%)	(1.94%)	80.69%	\$92	\$1,177	0.25%	2.88%	76.23%	\$87
Mainstreet Federal Credit Union	\$692,466	\$975	0.57%	11.93%	78.08%	\$85	\$2,327	0.46%	10.60%	80.88%	\$82
Azura Credit Union	\$830,305	\$1,233	0.60%	6.03%	71.30%	\$91	\$2,341	0.38%	3.87%	75.00%	\$90
Mazuma Credit Union	\$989,184	\$2,455	0.97%	9.79%	70.79%	\$86	\$3,814	0.50%	5.16%	76.69%	\$84
Average of Asset Group C	\$753,015	\$1,138	0.57%	6.96%	76.08%	\$87	\$2,691	0.49%	6.32%	77.53%	\$84
<b>Asset Group D - Over \$1 billion in total assets</b>											
Golden Plains Credit Union	\$1,002,189	\$1,386	0.56%	4.89%	62.77%	\$65	\$4,180	0.56%	4.98%	65.71%	\$64
Millennium Corporate Credit Union	\$1,534,566	\$2,576	0.69%	8.16%	52.94%	\$119	\$8,143	0.71%	8.86%	51.02%	\$114
Credit Union of America	\$1,605,873	\$2,999	0.76%	6.11%	75.45%	\$90	\$9,544	0.82%	6.59%	73.93%	\$89
Meritrust Federal Credit Union	\$1,971,044	\$2,641	0.54%	6.14%	79.31%	\$99	\$6,034	0.42%	4.78%	81.67%	\$94
CommunityAmerica Credit Union	\$5,425,154	\$7,372	0.55%	6.28%	80.51%	\$127	\$22,636	0.57%	6.62%	81.76%	\$126
Average of Asset Group D	\$2,307,765	\$3,395	0.62%	6.32%	70.20%	\$100	\$10,107	0.62%	6.37%	70.82%	\$97

Source: SNL Financial

Note: Report includes only bank-level data.

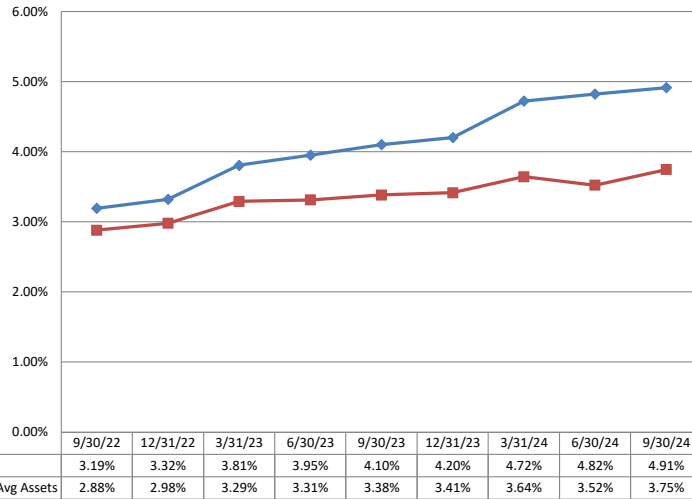
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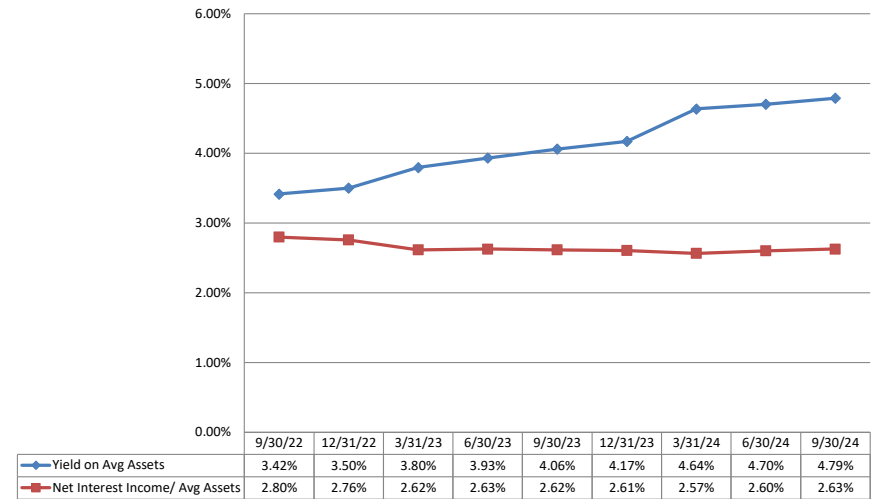
# Balance Sheet & Net Interest Margin

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

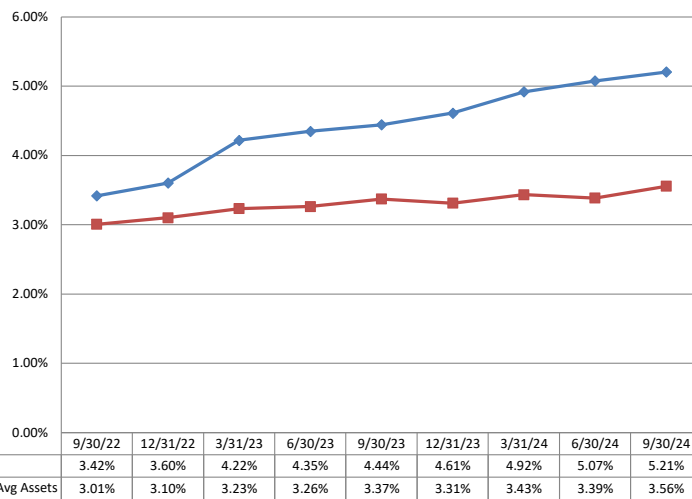
Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-Date



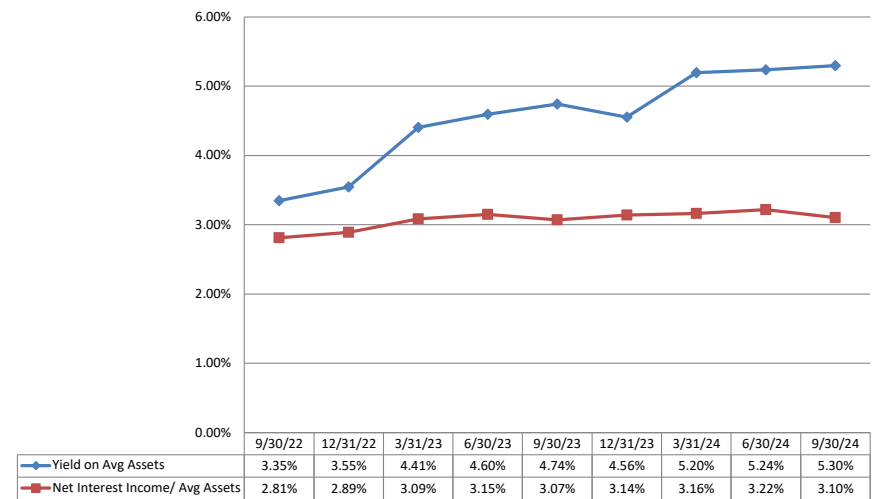
Asset Group B - \$251 to \$500 million in Total Assets  
Year-to-Date



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



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



Source: SNL Financial

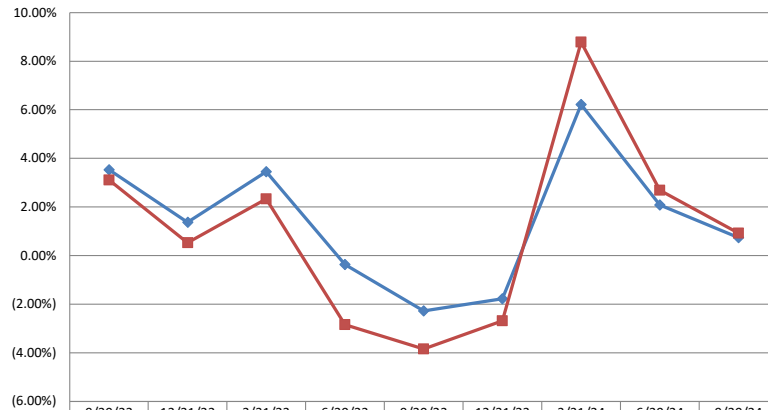
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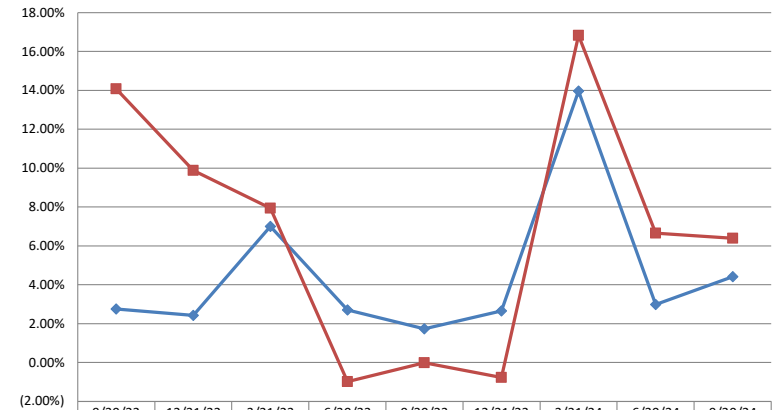
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



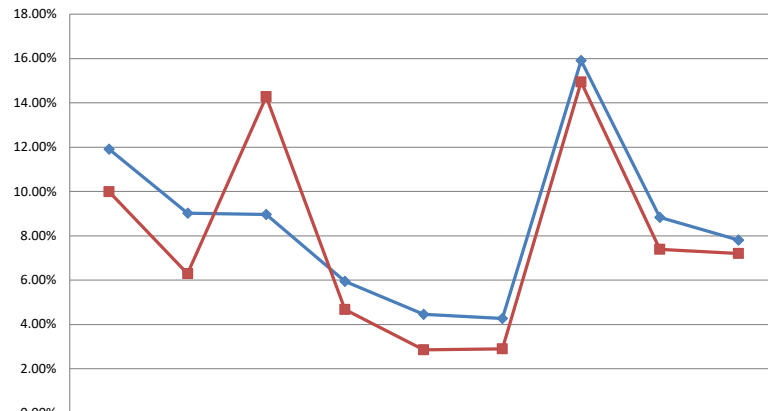
Asset Growth Rate	3.53%	1.38%	3.45%	(0.36%)	(2.27%)	(1.77%)	6.21%	2.09%	0.74%
Market Growth Rate	3.12%	0.53%	2.34%	(2.84%)	(3.84%)	(2.69%)	8.79%	2.69%	0.92%

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



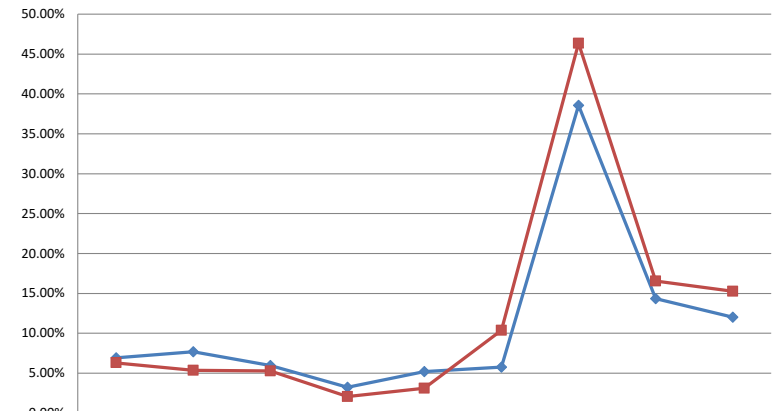
Asset Growth Rate	2.75%	2.42%	7.00%	2.70%	1.74%	2.66%	13.97%	2.99%	4.42%
Market Growth Rate	14.09%	9.88%	7.94%	(0.99%)	(0.02%)	(0.77%)	16.83%	6.66%	6.39%

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



Asset Growth Rate	11.91%	9.02%	8.96%	5.95%	4.45%	4.26%	15.90%	8.83%	7.80%
Market Growth Rate	9.99%	6.30%	14.28%	4.67%	2.85%	2.90%	14.94%	7.39%	7.20%

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



Asset Growth Rate	6.94%	7.68%	5.98%	3.24%	5.19%	5.77%	38.57%	14.33%	12.01%
Market Growth Rate	6.31%	5.35%	5.27%	2.08%	3.13%	10.37%	46.34%	16.57%	15.26%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

**Asset Group A - \$50 to \$250 million in total assets**

Catholics United Credit Union	\$200	\$25	\$164	15.24%	NA	4.04%	0.00%	4.04%	7.02%	3.33%
Sunflower Federal Credit Union	\$364	\$350	\$318	110.06%	NA	7.51%	0.36%	7.15%	(9.52%)	(8.63%)
Quindaro Homes Federal Credit Union	\$518	\$323	\$263	122.81%	\$1,036	6.76%	0.00%	6.50%	10.56%	22.52%
Mid Plains Credit Union	\$1,113	\$895	\$889	100.67%	\$1,113	5.53%	1.58%	3.84%	(12.29%)	(15.74%)
Kan Colo Credit Union	\$1,358	\$476	\$1,185	40.17%	\$2,716	4.76%	1.49%	3.27%	3.73%	3.46%
Salina Municipal Credit Union	\$1,492	\$1,151	\$1,312	87.73%	\$995	5.22%	0.24%	4.97%	(6.79%)	(7.48%)
Eagle Federal Credit Union	\$1,955	\$1,091	\$1,765	61.81%	\$1,303	5.02%	0.07%	4.95%	4.59%	3.09%
C & R Credit Union	\$3,737	\$2,760	\$3,201	86.22%	\$934	6.15%	0.71%	5.45%	(3.17%)	(3.45%)
Ellis Credit Union	\$5,122	\$2,191	\$4,190	52.29%	\$3,415	4.10%	1.61%	2.49%	(2.78%)	(4.19%)
Central Kansas Education Credit Union	\$5,147	\$3,879	\$4,310	90.00%	\$2,059	5.84%	2.43%	3.41%	3.81%	3.43%
Tri-County Credit Union	\$5,242	\$1,180	\$4,330	27.25%	\$3,495	3.47%	1.69%	1.79%	(3.06%)	(4.32%)
Hutchinson Postal and Community Credit Union	\$5,275	\$3,680	\$4,320	85.19%	\$1,758	6.95%	1.28%	5.67%	8.75%	9.35%
Morton Credit Union	\$5,392	\$3,951	\$4,688	84.28%	\$2,696	5.37%	0.69%	4.70%	(0.17%)	6.47%
Topeka Police Credit Union	\$6,563	\$5,403	\$5,600	96.48%	\$2,625	5.79%	1.35%	4.44%	(3.75%)	(6.18%)
Peoples Choice Credit Union	\$7,196	\$2,965	\$5,390	55.01%	\$3,598	4.11%	0.30%	3.81%	(8.95%)	(11.65%)
KC Fairfax Federal Credit Union	\$7,305	\$3,774	\$6,542	57.69%	\$1,623	3.66%	0.43%	3.23%	(2.88%)	(0.31%)
Topeka Firemen's Credit Union	\$10,231	\$5,359	\$7,359	72.82%	\$6,821	4.44%	2.22%	2.22%	20.58%	29.41%
Crossroads Credit Union	\$11,127	\$7,456	\$8,804	84.69%	\$5,564	5.62%	0.58%	5.06%	(5.20%)	(8.03%)
1st Kansas Credit Union	\$11,273	\$5,575	\$8,914	62.54%	\$4,509	4.97%	1.81%	3.16%	4.36%	4.15%
Garden City Teachers Federal Credit Union	\$14,320	\$8,397	\$12,904	65.07%	\$2,387	4.97%	0.79%	4.18%	(5.22%)	(6.54%)
Kansas City Kansas Firemen & Police Credit Union	\$16,299	\$9,268	\$13,388	69.23%	\$3,260	5.89%	1.23%	4.65%	(2.64%)	(2.95%)
Hutchinson Government Employees Credit Union	\$19,634	\$9,977	\$17,002	58.68%	\$2,618	4.93%	0.57%	4.35%	(1.81%)	(3.09%)
Co-Operative Credit Union	\$21,461	\$11,735	\$18,678	62.83%	\$3,577	4.31%	0.72%	3.58%	(5.44%)	(7.31%)
Salina Interparochial Credit Union	\$22,267	\$17,936	\$15,956	112.41%	\$7,422	7.35%	3.01%	4.34%	11.99%	15.89%
Wheat State Credit Union	\$22,750	\$20,329	\$20,309	100.10%	\$2,395	6.88%	1.58%	5.30%	(4.42%)	(2.09%)
Bell Credit Union	\$25,338	\$17,729	\$22,746	77.94%	\$4,223	6.37%	2.52%	3.85%	11.13%	11.11%
Reliance Credit Union	\$26,923	\$12,398	\$23,246	53.33%	\$4,487	3.40%	0.63%	2.77%	(3.04%)	(3.97%)
KUMC Credit Union	\$28,700	\$11,669	\$25,303	46.12%	\$4,783	4.46%	0.47%	3.99%	0.31%	(1.66%)
Sunflower Community Federal Credit Union	\$29,803	\$21,543	\$27,512	78.30%	\$4,258	6.18%	2.59%	3.58%	19.88%	21.34%
Campus Credit Union	\$34,222	\$26,355	\$30,644	86.00%	\$2,074	6.35%	1.28%	5.07%	7.65%	9.51%
U S P L K Employees Federal Credit Union	\$35,618	\$9,577	\$30,956	30.94%	\$8,905	2.42%	1.41%	1.02%	(1.66%)	(1.97%)
Credit Union of Emporia	\$36,477	\$12,181	\$30,784	39.57%	\$4,864	3.86%	0.82%	3.04%	4.36%	3.38%
Catholic Family Federal Credit Union	\$38,164	\$21,054	\$34,783	60.53%	\$4,240	3.85%	0.68%	3.17%	2.51%	3.35%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Freedom 1st Federal Credit Union	\$39,527	\$6,144	\$32,087	19.15%	\$7,905	3.46%	0.13%	3.33%	(9.90%)	(13.53%)
McPherson Co-Op Credit Union	\$42,597	\$36,933	\$38,973	94.77%	\$3,872	4.93%	1.12%	3.80%	(3.66%)	(4.73%)
B&V Credit Union	\$48,483	\$17,704	\$40,533	43.68%	\$10,774	2.45%	1.36%	1.09%	(10.43%)	(12.26%)
Kansas Blue Cross - Blue Shield Credit Union	\$52,655	\$30,213	\$43,290	69.79%	\$5,851	4.23%	1.21%	3.02%	0.86%	0.63%
ARK Valley Credit Union	\$54,099	\$33,496	\$46,337	72.29%	\$3,864	4.31%	0.46%	3.85%	(3.63%)	(5.81%)
United Northwest Federal Credit Union	\$54,580	\$21,062	\$46,109	45.68%	\$4,198	3.47%	1.06%	2.42%	(6.31%)	(7.94%)
Panhandle Federal Credit Union	\$62,808	\$30,628	\$53,001	57.79%	\$3,807	4.24%	1.15%	3.10%	7.40%	10.30%
Dillon Credit Union	\$67,686	\$44,435	\$57,502	77.28%	\$5,886	5.16%	1.71%	3.45%	4.52%	7.04%
Midwest Regional Credit Union	\$73,245	\$34,172	\$65,989	51.78%	\$4,439	4.08%	0.38%	3.70%	2.19%	1.76%
SM Federal Credit Union	\$77,972	\$46,975	\$62,871	74.72%	\$22,278	3.43%	2.48%	1.16%	3.31%	3.24%
Mid-Kansas Credit Union	\$79,521	\$61,101	\$71,787	85.11%	\$4,185	4.89%	1.38%	3.50%	(4.99%)	(5.99%)
Farmway Credit Union	\$99,803	\$64,744	\$76,978	84.11%	\$3,441	4.67%	0.79%	3.88%	2.02%	1.97%
Credit Union of Dodge City	\$102,106	\$52,725	\$88,860	59.33%	\$3,404	4.78%	0.41%	4.36%	(4.60%)	(2.74%)
Kansas Teachers Community Credit Union	\$122,722	\$68,542	\$106,519	64.35%	\$3,362	4.26%	0.62%	3.64%	(0.28%)	(0.73%)
Kansas State University Federal Credit Union	\$129,156	\$66,788	\$113,985	58.59%	\$3,974	4.50%	1.15%	3.35%	9.45%	10.08%
Emporia State Federal Credit Union	\$136,444	\$82,559	\$122,499	67.40%	\$4,962	3.70%	1.57%	2.12%	5.85%	5.87%
Quantum Credit Union	\$148,067	\$113,060	\$126,614	89.30%	\$4,113	5.12%	1.74%	3.38%	(3.30%)	(3.30%)
White Eagle Credit Union	\$152,292	\$99,328	\$127,546	77.88%	\$3,384	5.40%	1.18%	4.21%	8.59%	7.20%
Frontier Community Credit Union	\$204,813	\$154,712	\$184,661	83.78%	\$3,562	5.72%	2.04%	3.68%	(2.81%)	1.40%
Wichita Federal Credit Union	\$211,907	\$183,377	\$182,035	100.74%	\$3,364	7.13%	2.58%	4.56%	6.32%	6.00%
Average of Asset Group A	\$45,718	\$28,516	\$39,357	70.03%	\$4,243	4.91%	1.16%	3.75%	0.74%	0.92%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Skyward Credit Union	\$399,693	\$199,768	\$332,534	60.07%	\$6,010	4.26%	2.25%	2.01%	(0.25%)	3.17%
Mid-American Credit Union	\$451,512	\$399,717	\$371,919	107.47%	\$4,049	5.32%	2.07%	3.24%	9.08%	9.60%
Average of Asset Group B	\$425,603	\$299,743	\$352,227	83.77%	\$5,030	4.79%	2.16%	2.63%	4.42%	6.39%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Envista Federal Credit Union	\$605,600	\$480,723	\$502,811	95.61%	\$3,670	5.06%	1.46%	3.60%	14.29%	10.78%
Heartland Credit Union	\$647,519	\$539,627	\$557,662	96.77%	\$4,544	5.70%	1.88%	3.82%	6.73%	7.93%
Mainstreet Federal Credit Union	\$692,466	\$377,851	\$595,735	63.43%	\$4,663	4.00%	1.02%	2.98%	8.10%	4.68%
Azura Credit Union	\$830,305	\$602,683	\$697,769	86.37%	\$4,626	5.66%	1.92%	3.73%	7.81%	8.28%
Mazuma Credit Union	\$989,184	\$734,773	\$809,850	90.73%	\$3,894	5.61%	1.96%	3.66%	2.09%	4.32%
Average of Asset Group C	\$753,015	\$547,131	\$632,765	86.58%	\$4,279	5.21%	1.65%	3.56%	7.80%	7.20%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Golden Plains Credit Union	\$1,002,189	\$900,012	\$838,878	107.29%	\$4,761	5.49%	2.42%	3.07%	1.32%	4.29%
Millennium Corporate Credit Union	\$1,534,566	\$16,549	\$1,398,381	1.18%	\$39,348	4.75%	3.77%	NA	25.62%	42.53%
Credit Union of America	\$1,605,873	\$1,353,118	\$1,287,384	105.11%	\$5,425	5.63%	2.30%	3.33%	8.02%	10.98%
Meritrust Federal Credit Union	\$1,971,044	\$1,558,665	\$1,594,420	97.76%	\$5,385	4.97%	1.99%	2.98%	7.15%	8.50%
CommunityAmerica Credit Union	\$5,425,154	\$3,354,323	\$4,245,285	79.01%	\$5,422	5.65%	2.62%	3.03%	17.92%	10.02%
Average of Asset Group D	\$2,307,765	\$1,436,533	\$1,872,870	78.07%	\$12,068	5.30%	2.62%	3.10%	12.01%	15.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

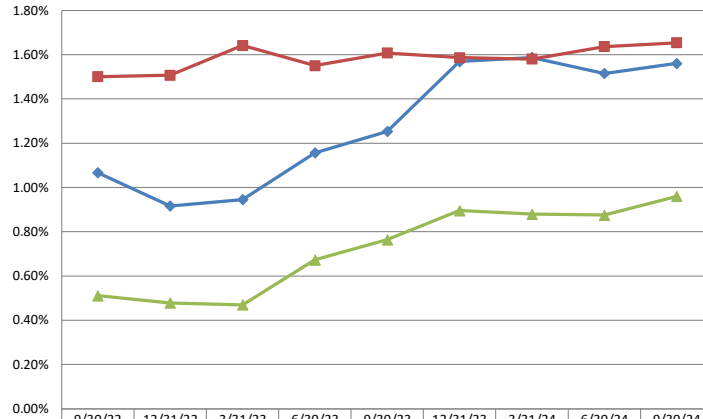
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



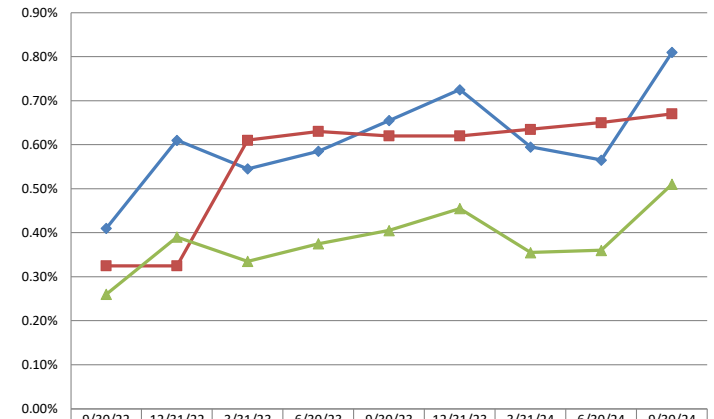
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



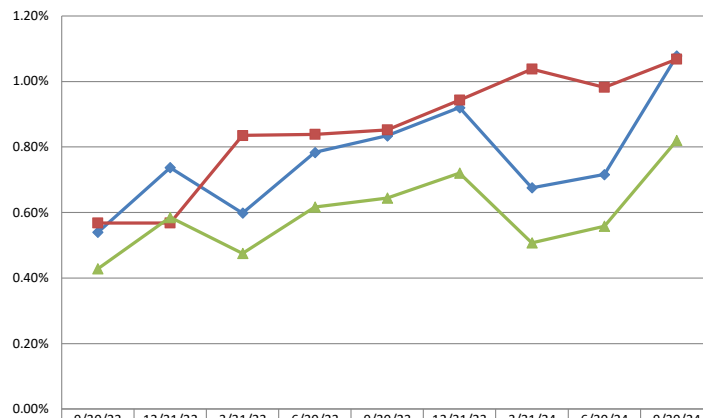
NPLs/Loans	1.07%	0.92%	0.95%	1.16%	1.25%	1.57%	1.59%	1.52%	1.56%
Reserves/Loans	1.50%	1.51%	1.64%	1.55%	1.61%	1.59%	1.58%	1.64%	1.65%
Delinquent Loans/Total Assets	0.51%	0.48%	0.47%	0.67%	0.76%	0.90%	0.88%	0.88%	0.96%

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



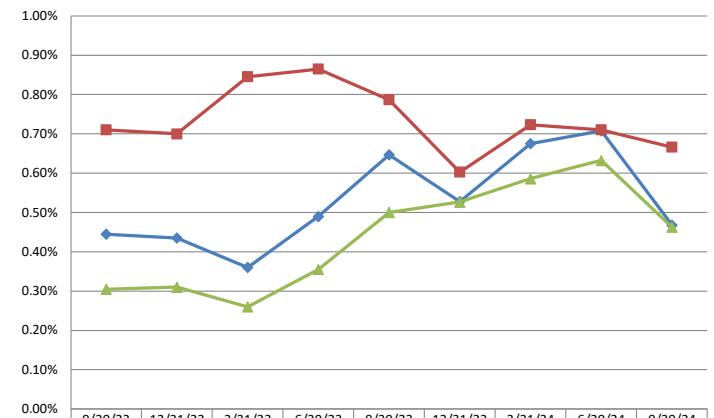
NPLs/Loans	0.41%	0.61%	0.55%	0.59%	0.66%	0.73%	0.60%	0.57%	0.81%
Reserves/Loans	0.33%	0.33%	0.61%	0.63%	0.62%	0.62%	0.64%	0.65%	0.67%
Delinquent Loans/Total Assets	0.26%	0.39%	0.34%	0.38%	0.41%	0.46%	0.36%	0.36%	0.51%

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



NPLs/Loans	0.54%	0.74%	0.60%	0.78%	0.83%	0.92%	0.68%	0.72%	1.08%
Reserves/Loans	0.57%	0.57%	0.84%	0.84%	0.85%	0.94%	1.04%	0.98%	1.07%
Delinquent Loans/Total Assets	0.43%	0.59%	0.48%	0.62%	0.64%	0.72%	0.51%	0.56%	0.82%

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



NPLs/Loans	0.45%	0.44%	0.36%	0.49%	0.65%	0.53%	0.68%	0.71%	0.47%
Reserves/Loans	0.71%	0.70%	0.85%	0.87%	0.79%	0.60%	0.72%	0.71%	0.67%
Delinquent Loans/Total Assets	0.31%	0.31%	0.26%	0.36%	0.50%	0.53%	0.59%	0.63%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
Catholics United Credit Union	\$200	\$2	8.00%	16.00%	200.00%	5.41%	1.00%
Sunflower Federal Credit Union	\$364	\$41	11.71%	3.43%	29.27%	70.69%	11.26%
Quindaro Homes Federal Credit Union	\$518	\$23	7.12%	0.62%	8.70%	8.95%	4.44%
Mid Plains Credit Union	\$1,113	\$30	3.35%	3.24%	96.67%	12.40%	2.70%
Kan Colo Credit Union	\$1,358	\$27	5.67%	5.25%	92.59%	13.71%	1.99%
Salina Municipal Credit Union	\$1,492	\$1	0.09%	0.43%	500.00%	0.55%	0.07%
Eagle Federal Credit Union	\$1,955	\$11	1.01%	4.03%	400.00%	4.72%	0.56%
C & R Credit Union	\$3,737	\$14	0.51%	0.43%	85.71%	2.62%	0.37%
Ellis Credit Union	\$5,122	\$0	0.00%	4.43%	NA	0.00%	0.00%
Central Kansas Education Credit Union	\$5,147	\$0	0.00%	0.26%	NA	0.00%	0.00%
Tri-County Credit Union	\$5,242	\$0	0.00%	3.39%	NA	0.00%	0.00%
Hutchinson Postal and Community Credit Union	\$5,275	\$12	0.33%	0.43%	133.33%	1.28%	0.23%
Morton Credit Union	\$5,392	\$4	0.10%	1.80%	NM	0.53%	0.07%
Topeka Police Credit Union	\$6,563	\$37	0.68%	1.07%	156.76%	3.77%	0.56%
Peoples Choice Credit Union	\$7,196	\$93	3.14%	1.35%	43.01%	5.56%	1.29%
KC Fairfax Federal Credit Union	\$7,305	\$144	3.82%	1.67%	43.75%	16.69%	1.97%
Topeka Firemen's Credit Union	\$10,231	\$2	0.04%	0.63%	NM	0.07%	0.02%
Crossroads Credit Union	\$11,127	\$252	3.38%	2.00%	59.13%	10.52%	2.26%
1st Kansas Credit Union	\$11,273	\$0	0.00%	1.40%	NA	0.00%	0.00%
Garden City Teachers Federal Credit Union	\$14,320	\$19	0.23%	0.32%	142.11%	4.79%	0.13%
Kansas City Kansas Firemen & Police Credit Union	\$16,299	\$155	1.67%	5.00%	298.71%	4.81%	0.95%
Hutchinson Government Employees Credit Union	\$19,634	\$219	2.20%	1.94%	88.58%	9.39%	1.12%
Co-Operative Credit Union	\$21,461	\$144	1.23%	0.35%	28.47%	5.23%	0.67%
Salina Interparochial Credit Union	\$22,267	\$727	4.05%	4.45%	109.90%	10.47%	3.26%
Wheat State Credit Union	\$22,750	\$488	2.40%	1.33%	55.53%	22.83%	2.15%
Bell Credit Union	\$25,338	\$499	2.81%	0.98%	34.67%	19.45%	1.97%
Reliance Credit Union	\$26,923	\$30	0.24%	1.22%	503.33%	0.81%	0.11%
KUMC Credit Union	\$28,700	\$17	0.15%	0.45%	311.76%	0.50%	0.06%
Sunflower Community Federal Credit Union	\$29,803	\$548	2.54%	1.10%	43.25%	26.35%	1.84%
Campus Credit Union	\$34,222	\$155	0.59%	1.29%	218.71%	10.08%	0.45%
U S P L K Employees Federal Credit Union	\$35,618	\$11	0.11%	0.09%	81.82%	0.24%	0.03%
Credit Union of Emporia	\$36,477	\$71	0.58%	0.33%	56.34%	1.29%	0.19%
Catholic Family Federal Credit Union	\$38,164	\$320	1.52%	1.30%	85.31%	10.36%	0.84%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit 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>							
Freedom 1st Federal Credit Union	\$39,527	\$14	0.23%	0.73%	321.43%	0.29%	0.04%
McPherson Co-Op Credit Union	\$42,597	\$0	0.00%	0.12%	NA	0.00%	0.00%
B&V Credit Union	\$48,483	\$218	1.23%	2.25%	183.03%	2.78%	0.45%
Kansas Blue Cross - Blue Shield Credit Union	\$52,655	\$58	0.19%	0.33%	170.69%	0.62%	0.11%
ARK Valley Credit Union	\$54,099	\$98	0.29%	0.39%	134.69%	1.29%	0.18%
United Northwest Federal Credit Union	\$54,580	\$66	0.31%	1.11%	354.55%	0.79%	0.12%
Panhandle Federal Credit Union	\$62,808	\$81	0.26%	0.27%	103.70%	0.77%	0.13%
Dillon Credit Union	\$67,686	\$373	0.84%	0.56%	66.76%	4.26%	0.55%
Midwest Regional Credit Union	\$73,245	\$144	0.42%	1.02%	242.36%	1.97%	0.20%
SM Federal Credit Union	\$77,972	\$468	1.00%	0.21%	20.73%	3.21%	0.60%
Mid-Kansas Credit Union	\$79,521	\$946	1.55%	0.90%	58.03%	15.55%	1.19%
Farmway Credit Union	\$99,803	\$493	0.76%	1.45%	190.06%	2.13%	0.49%
Credit Union of Dodge City	\$102,106	\$375	0.71%	0.48%	68.00%	3.80%	0.37%
Kansas Teachers Community Credit Union	\$122,722	\$742	1.08%	0.53%	48.79%	4.72%	0.60%
Kansas State University Federal Credit Union	\$129,156	\$594	0.89%	1.08%	121.21%	4.44%	0.46%
Emporia State Federal Credit Union	\$136,444	\$114	0.14%	0.36%	263.16%	0.83%	0.08%
Quantum Credit Union	\$148,067	\$350	0.31%	0.54%	173.71%	2.43%	0.24%
White Eagle Credit Union	\$152,292	\$620	0.62%	0.67%	108.06%	2.87%	0.41%
Frontier Community Credit Union	\$204,813	\$2,258	1.46%	1.15%	78.88%	16.06%	1.10%
Wichita Federal Credit Union	\$211,907	\$2,071	1.13%	1.49%	131.87%	9.32%	0.98%
Average of Asset Group A	\$45,718	\$268	1.56%	1.65%	146.68%	6.83%	0.96%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
Skyward Credit Union	\$399,693	\$2,184	1.09%	0.60%	55.31%	8.31%	0.55%
Mid-American Credit Union	\$451,512	\$2,100	0.53%	0.74%	141.67%	6.12%	0.47%
Average of Asset Group B	\$425,603	\$2,142	0.81%	0.67%	98.49%	7.22%	0.51%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
Envista Federal Credit Union	\$605,600	\$2,404	0.50%	0.80%	160.07%	5.62%	0.40%
Heartland Credit Union	\$647,519	\$9,297	1.72%	1.11%	64.29%	16.74%	1.44%
Mainstreet Federal Credit Union	\$692,466	\$1,738	0.46%	0.68%	148.91%	4.90%	0.25%
Azura Credit Union	\$830,305	\$5,387	0.89%	1.51%	168.85%	6.75%	0.65%
Mazuma Credit Union	\$989,184	\$13,407	1.82%	1.24%	67.85%	12.54%	1.36%
Average of Asset Group C	\$753,015	\$6,447	1.08%	1.07%	121.99%	9.31%	0.82%
<b>Asset Group D - Over \$1 billion in total assets</b>							
Golden Plains Credit Union	\$1,002,189	\$6,047	0.67%	0.94%	139.37%	6.06%	0.60%
Millennium Corporate Credit Union	\$1,534,566	NA	0.00%	0.00%	0.00%	NA	NA
Credit Union of America	\$1,605,873	\$7,883	0.58%	0.64%	110.12%	4.31%	0.49%
Meritrust Federal Credit Union	\$1,971,044	\$7,973	0.51%	0.63%	122.80%	6.72%	0.40%
CommunityAmerica Credit Union	\$5,425,154	\$19,385	0.58%	1.12%	193.78%	3.98%	0.36%
Average of Asset Group D	\$2,307,765	\$10,322	0.47%	0.67%	113.21%	5.27%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

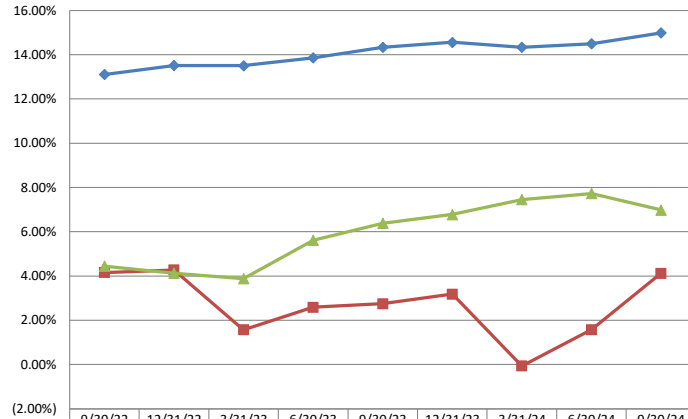
NA = data was not available.

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

Net Worth

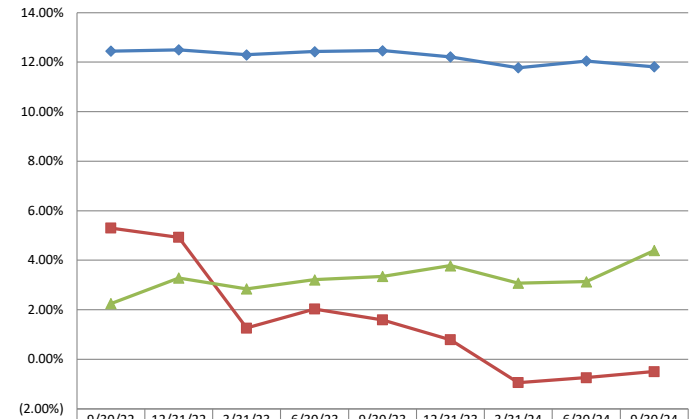
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



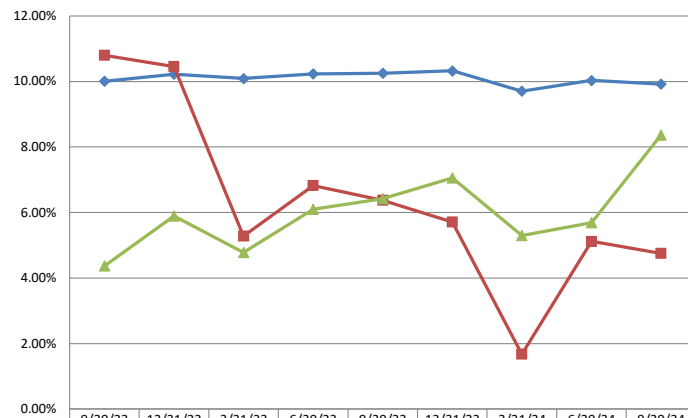
Net Worth/ Assets	13.11%	13.51%	13.51%	13.85%	14.33%	14.56%	14.33%	14.49%	14.98%
Net Worth Growth (Decline) - YTD	4.16%	4.27%	1.57%	2.59%	2.74%	3.18%	(0.07%)	1.57%	4.12%
Total Delinquent Lns/ Net Worth	4.45%	4.13%	3.89%	5.62%	6.38%	6.78%	7.45%	7.73%	6.98%

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



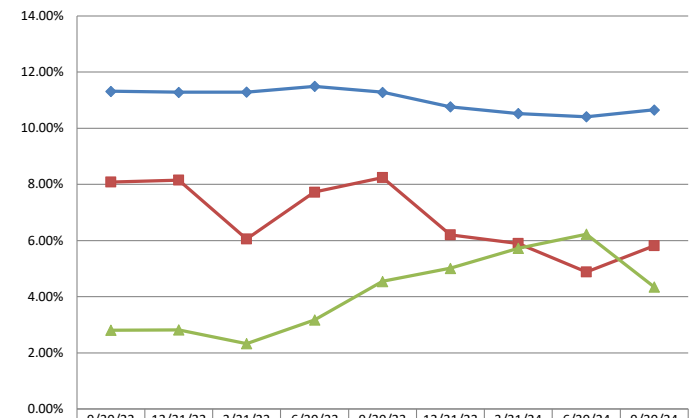
Net Worth/ Assets	12.45%	12.50%	12.30%	12.43%	12.47%	12.22%	11.78%	12.05%	11.82%
Net Worth Growth (Decline) - YTD	5.30%	4.93%	1.26%	2.03%	1.59%	0.79%	(0.94%)	(0.75%)	(0.50%)
Total Delinquent Lns/ Net Worth	2.25%	3.29%	2.85%	3.21%	3.35%	3.78%	3.08%	3.14%	4.39%

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



Net Worth/ Assets	10.01%	10.22%	10.09%	10.23%	10.25%	10.33%	9.70%	10.03%	9.92%
Net Worth Growth (Decline) - YTD	10.80%	10.46%	5.28%	6.83%	6.37%	5.71%	1.68%	5.12%	4.75%
Total Delinquent Lns/ Net Worth	4.37%	5.89%	4.78%	6.10%	6.42%	7.06%	5.30%	5.69%	8.37%

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



Net Worth/ Assets	11.32%	11.28%	11.29%	11.49%	11.28%	10.76%	10.52%	10.42%	10.66%
Net Worth Growth (Decline) - YTD	8.09%	8.16%	6.06%	7.73%	8.24%	6.20%	5.90%	4.89%	5.82%
Total Delinquent Lns/ Net Worth	2.81%	2.82%	2.33%	3.17%	4.55%	5.01%	5.73%	6.22%	4.35%

Source: SNL Financial

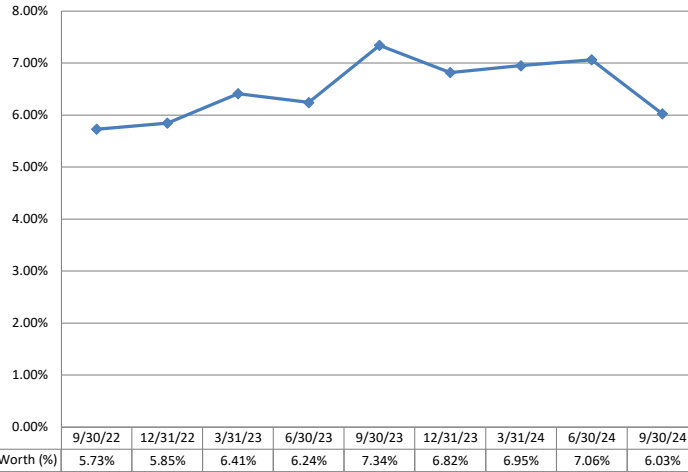
Note: Report includes only bank-level data.

NA = data was not available.

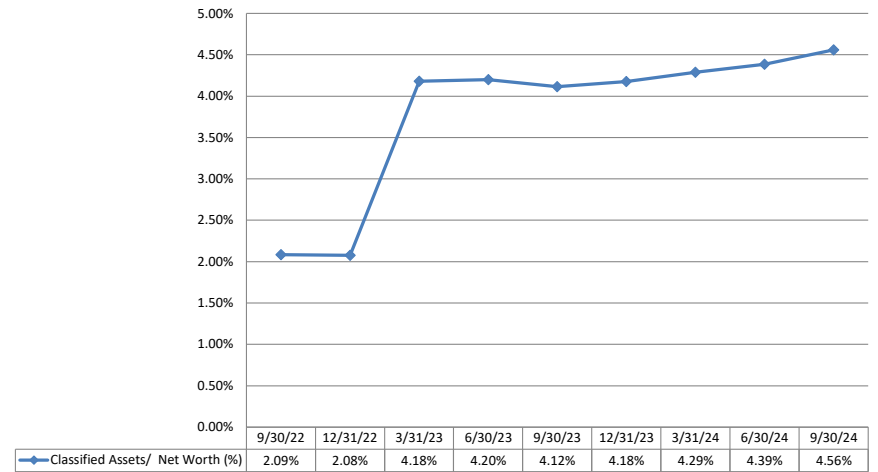
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

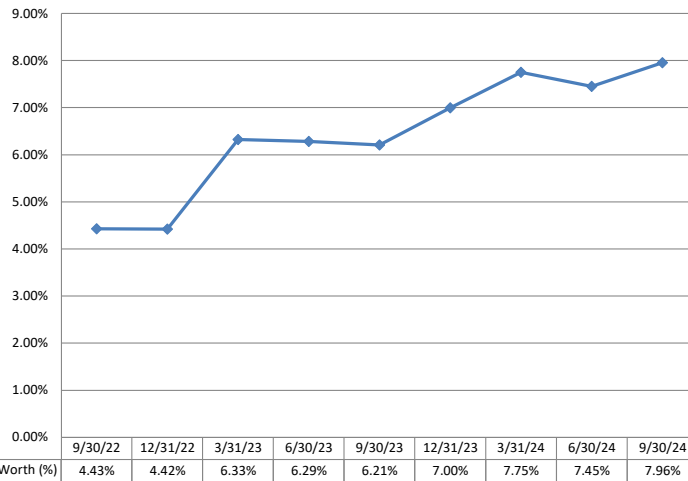
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



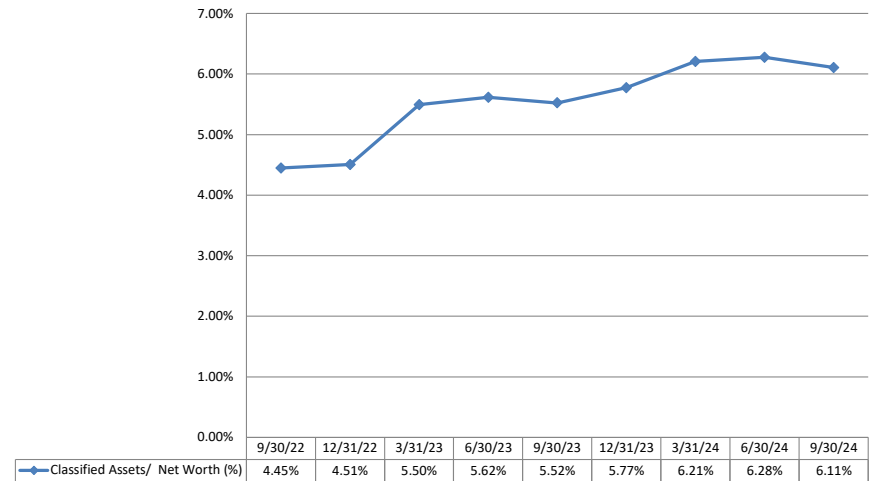
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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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 (%)

**Asset Group A - \$50 to \$250 million in total assets**

Catholics United Credit Union	\$200	\$33	16.50%	13.33%	6.06%	12.12%
Sunflower Federal Credit Union	\$364	\$46	12.64%	(13.07%)	89.13%	26.09%
Quindaro Homes Federal Credit Union	\$518	\$255	49.23%	5.44%	9.02%	0.78%
Mid Plains Credit Union	\$1,113	\$213	19.14%	3.21%	14.08%	13.62%
Kan Colo Credit Union	\$1,358	\$172	12.67%	5.66%	15.70%	14.53%
Salina Municipal Credit Union	\$1,492	\$178	11.93%	(1.48%)	0.56%	2.81%
Eagle Federal Credit Union	\$1,955	\$188	9.62%	19.51%	5.85%	23.40%
C & R Credit Union	\$3,737	\$523	14.00%	(3.48%)	2.68%	2.29%
Ellis Credit Union	\$5,122	\$909	17.75%	3.46%	0.00%	10.67%
Central Kansas Education Credit Union	\$5,147	\$759	14.75%	2.32%	0.00%	1.32%
Tri-County Credit Union	\$5,242	\$907	17.30%	3.31%	0.00%	4.41%
Hutchinson Postal and Community Credit Union	\$5,275	\$923	17.50%	4.48%	1.30%	1.73%
Morton Credit Union	\$5,392	\$681	12.63%	4.45%	0.59%	10.43%
Topeka Police Credit Union	\$6,563	\$924	14.08%	9.26%	4.00%	6.28%
Peoples Choice Credit Union	\$7,196	\$1,795	24.94%	0.30%	5.18%	2.23%
KC Fairfax Federal Credit Union	\$7,305	\$799	10.94%	(15.36%)	18.02%	7.88%
Topeka Firemen's Credit Union	\$10,231	\$2,865	28.00%	1.84%	0.07%	1.19%
Crossroads Credit Union	\$11,127	\$2,246	20.19%	8.53%	11.22%	6.63%
1st Kansas Credit Union	\$11,273	\$2,385	21.16%	5.11%	0.00%	3.27%
Garden City Teachers Federal Credit Union	\$14,320	\$1,236	8.63%	7.40%	1.54%	2.18%
Kansas City Kansas Firemen & Police Credit Union	\$16,299	\$2,954	18.12%	3.62%	5.25%	15.67%
Hutchinson Government Employees Credit Union	\$19,634	\$2,511	12.79%	6.57%	8.72%	7.73%
Co-Operative Credit Union	\$21,461	\$2,710	12.63%	2.86%	5.31%	1.51%
Salina Interparochial Credit Union	\$22,267	\$6,142	27.58%	2.97%	11.84%	13.01%
Wheat State Credit Union	\$22,750	\$2,156	9.48%	(12.04%)	22.63%	12.57%
Bell Credit Union	\$25,338	\$2,393	9.44%	10.33%	20.85%	7.23%
Reliance Credit Union	\$26,923	\$3,556	13.21%	3.50%	0.84%	4.25%
KUMC Credit Union	\$28,700	\$3,333	11.61%	16.15%	0.51%	1.59%
Sunflower Community Federal Credit Union	\$29,803	\$2,325	7.80%	3.83%	23.57%	10.19%
Campus Credit Union	\$34,222	\$3,372	9.85%	(0.94%)	4.60%	10.05%
U S P L K Employees Federal Credit Union	\$35,618	\$4,520	12.69%	1.13%	0.24%	0.20%
Credit Union of Emporia	\$36,477	\$5,458	14.96%	9.14%	1.30%	0.73%
Catholic Family Federal Credit Union	\$38,164	\$3,116	8.16%	3.33%	10.27%	8.76%

Source: SNL Financial

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Freedom 1st Federal Credit Union	\$39,527	\$7,258	18.36%	10.85%	0.19%	0.62%
McPherson Co-Op Credit Union	\$42,597	\$3,519	8.26%	7.53%	0.00%	1.25%
B&V Credit Union	\$48,483	\$7,576	15.63%	(4.56%)	2.88%	5.27%
Kansas Blue Cross - Blue Shield Credit Union	\$52,655	\$9,327	17.71%	4.84%	0.62%	1.06%
ARK Valley Credit Union	\$54,099	\$7,488	13.84%	10.94%	1.31%	1.76%
United Northwest Federal Credit Union	\$54,580	\$8,076	14.80%	3.56%	0.82%	2.90%
Panhandle Federal Credit Union	\$62,808	\$10,502	16.72%	3.01%	0.77%	0.80%
Dillon Credit Union	\$67,686	\$9,570	14.14%	7.54%	3.90%	2.60%
Midwest Regional Credit Union	\$73,245	\$6,960	9.50%	12.85%	2.07%	5.01%
SM Federal Credit Union	\$77,972	\$14,465	18.55%	0.87%	3.24%	0.67%
Mid-Kansas Credit Union	\$79,521	\$6,585	8.28%	0.28%	14.37%	8.34%
Farmway Credit Union	\$99,803	\$22,261	22.30%	2.06%	2.21%	4.21%
Credit Union of Dodge City	\$102,106	\$12,379	12.12%	13.08%	3.03%	2.06%
Kansas Teachers Community Credit Union	\$122,722	\$16,644	13.56%	4.09%	4.46%	2.17%
Kansas State University Federal Credit Union	\$129,156	\$13,477	10.43%	7.08%	4.41%	5.34%
Emporia State Federal Credit Union	\$136,444	\$13,494	9.89%	4.34%	0.84%	2.22%
Quantum Credit Union	\$148,067	\$14,454	9.76%	1.40%	2.42%	4.21%
White Eagle Credit Union	\$152,292	\$23,004	15.11%	11.67%	2.70%	2.91%
Frontier Community Credit Union	\$204,813	\$18,999	9.28%	(2.82%)	11.88%	9.37%
Wichita Federal Credit Union	\$211,907	\$29,443	13.89%	5.10%	7.03%	9.28%
Average of Asset Group A	\$45,718	\$6,001	14.98%	4.12%	6.98%	6.03%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Net Worth**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
<b>Skyward Credit Union</b>	\$399,693	\$56,746	14.20%	(3.37%)	3.85%	2.13%
<b>Mid-American Credit Union</b>	\$451,512	\$42,565	9.43%	2.37%	4.93%	6.99%
Average of Asset Group B	\$425,603	\$49,656	11.82%	(0.50%)	4.39%	4.56%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
<b>Envista Federal Credit Union</b>	\$605,600	\$66,762	11.02%	8.04%	3.60%	5.76%
<b>Heartland Credit Union</b>	\$647,519	\$55,795	8.62%	1.75%	16.66%	10.71%
<b>Mainstreet Federal Credit Union</b>	\$692,466	\$60,292	8.71%	5.35%	2.88%	4.29%
<b>Azura Credit Union</b>	\$830,305	\$85,866	10.34%	3.74%	6.27%	10.59%
<b>Mazuma Credit Union</b>	\$989,184	\$107,861	10.90%	4.89%	12.43%	8.43%
Average of Asset Group C	\$753,015	\$75,315	9.92%	4.75%	8.37%	7.96%
<b>Asset Group D - Over \$1 billion in total assets</b>						
<b>Golden Plains Credit Union</b>	\$1,002,189	\$114,001	11.38%	5.07%	5.30%	7.39%
<b>Millennium Corporate Credit Union</b>	\$1,534,566	NA	NA	NA	NA	NA
<b>Credit Union of America</b>	\$1,605,873	\$202,971	12.64%	6.58%	3.88%	4.28%
<b>Meritrust Federal Credit Union</b>	\$1,971,044	\$180,863	9.18%	4.60%	4.41%	5.41%
<b>CommunityAmerica Credit Union</b>	\$5,425,154	\$511,040	9.42%	7.01%	3.79%	7.35%
Average of Asset Group D	\$2,307,765	\$252,219	10.66%	5.82%	4.35%	6.11%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

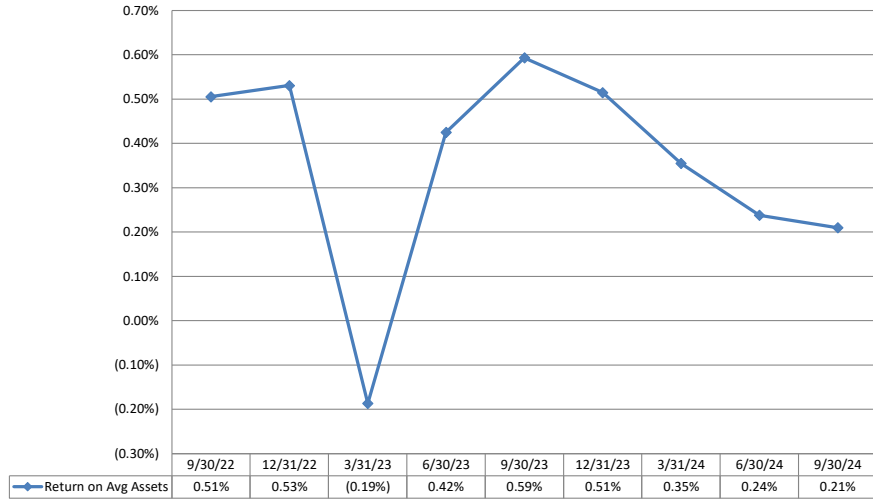
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**Missouri**

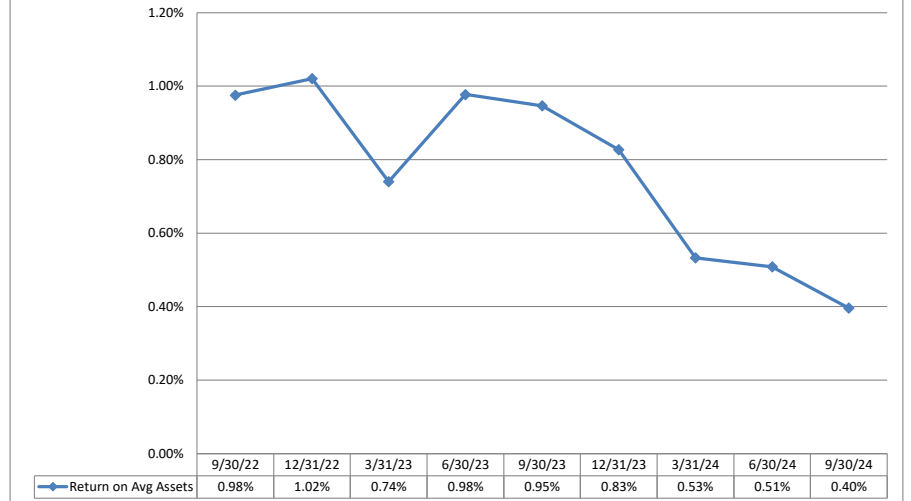
# Performance Analysis

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

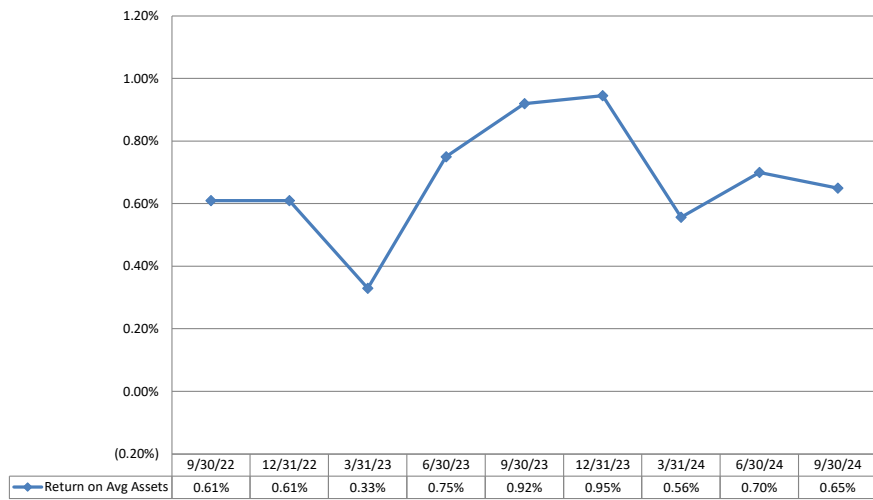
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



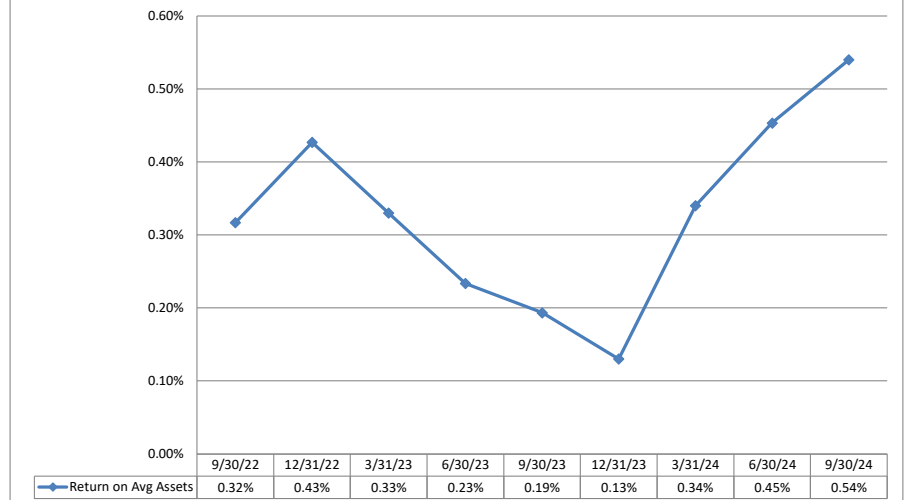
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



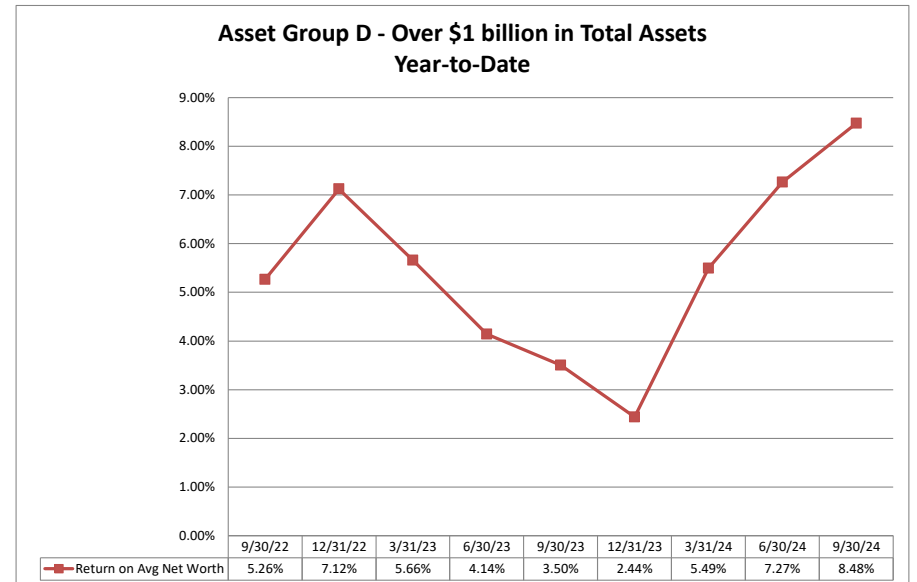
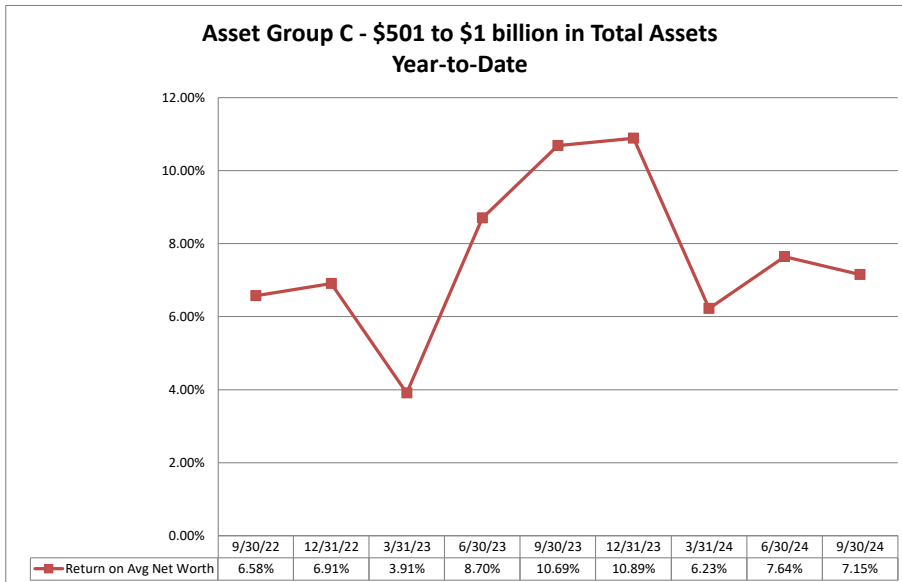
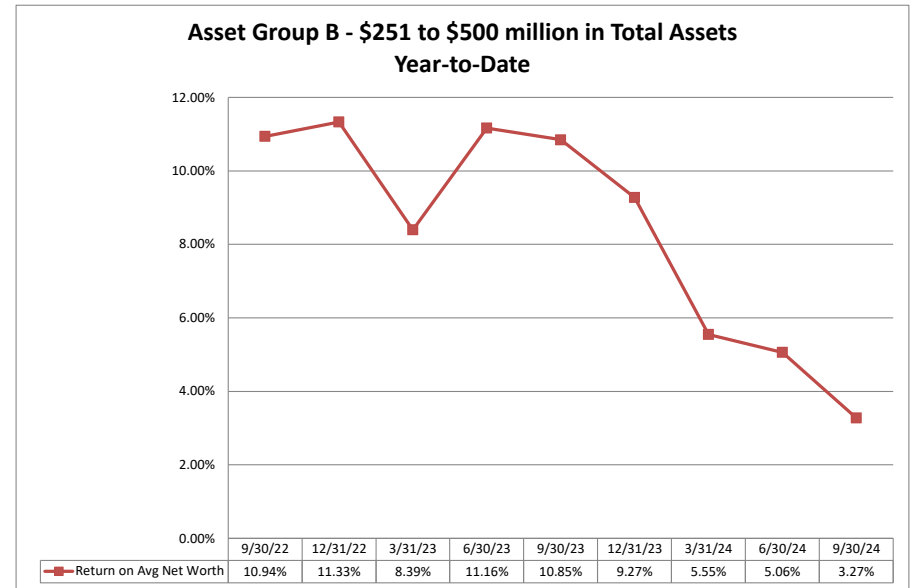
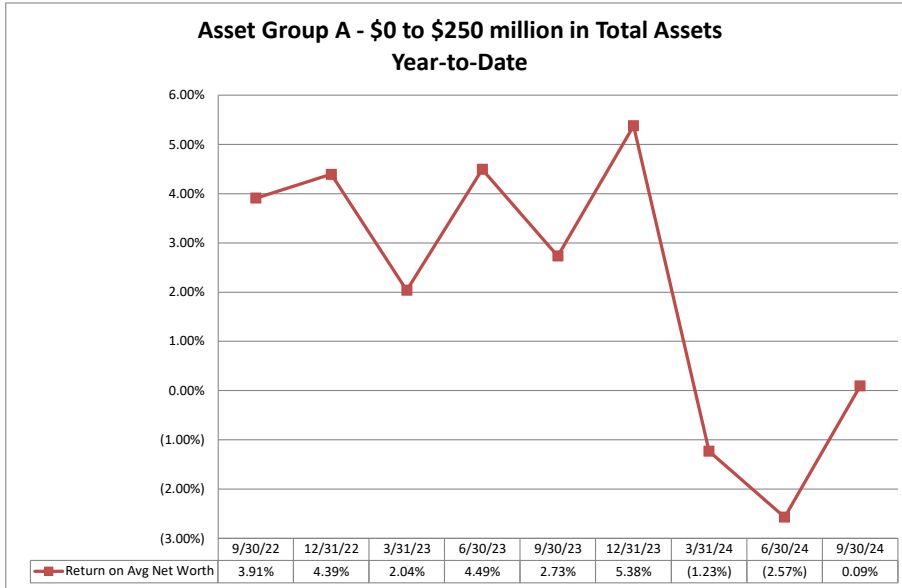
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

Asset Group A - \$50 to \$250 million in total assets

Atlas Credit Union	\$382	(\$6)	(5.61%)	(29.27%)	250.00%	\$16	(\$8)	(2.31%)	(12.85%)	172.73%	\$16
West Side Baptist Church Federal Credit Union	\$413	\$4	3.86%	34.78%	20.00%	NA	\$3	0.98%	8.70%	66.67%	NA
Procter & Gamble Employees Credit Union	\$784	(\$51)	(25.34%)	(141.67%)	190.00%	\$40	(\$47)	(7.58%)	(39.17%)	108.11%	\$45
Co-Lib Credit Union	\$1,218	\$4	1.32%	9.36%	42.86%	\$0	\$20	2.25%	15.97%	40.00%	\$0
Bluescope Employees' Credit Union	\$1,445	\$0	0.00%	0.00%	100.00%	\$60	\$3	0.26%	2.68%	94.55%	\$59
St. Augustine Credit Union	\$1,627	\$4	0.98%	8.16%	54.55%	NA	\$11	0.89%	7.60%	63.33%	NA
Northeast Regional Credit Union	\$1,787	\$3	0.67%	5.36%	82.61%	\$32	\$7	0.52%	4.22%	87.88%	\$32
Bothwell Hospital Employees Credit Union	\$1,965	\$2	0.39%	4.68%	100.00%	\$36	\$9	0.57%	7.14%	91.11%	\$35
WeDevelopment Federal Credit Union	\$2,982	(\$167)	(23.51%)	(229.55%)	330.00%	\$134	(\$541)	(24.81%)	(158.53%)	380.14%	\$119
J.C. Federal Employees Credit Union	\$3,051	\$0	0.00%	0.00%	85.37%	\$61	\$15	0.66%	2.99%	79.49%	\$51
Our Lady of Snows Credit Union	\$4,162	\$18	1.65%	11.65%	57.14%	\$19	\$50	1.46%	11.09%	59.66%	\$18
Dexter Public School Credit Union	\$5,038	\$6	0.47%	3.77%	51.61%	\$28	\$8	0.21%	1.68%	75.38%	\$29
Sikeston Public Schools Credit Union	\$5,156	\$12	0.92%	5.32%	47.92%	NA	\$31	0.80%	4.64%	52.67%	NA
Fedco Credit Union	\$6,350	\$16	1.01%	8.94%	20.00%	NA	\$44	0.92%	8.37%	26.67%	NA
KC Unidos Federal Credit Union	\$7,388	\$36	1.98%	6.18%	81.58%	\$75	\$100	1.91%	5.80%	77.06%	\$59
Southeast Missouri Community Credit Union	\$7,473	(\$31)	(1.67%)	(18.13%)	113.13%	\$55	(\$65)	(1.18%)	(12.24%)	117.61%	\$61
Lovers Lane Credit Union	\$7,935	\$8	0.40%	2.85%	69.23%	\$51	\$16	0.27%	1.91%	64.23%	\$50
Community First Credit Union	\$8,224	(\$3)	(0.14%)	(1.42%)	77.48%	\$49	\$31	0.49%	4.97%	71.47%	\$44
Saint Joseph Teachers' Credit Union	\$8,519	\$24	1.12%	12.20%	69.81%	\$45	\$45	0.69%	5.77%	78.65%	\$45
Missouri Baptist Credit Union	\$9,122	\$14	0.61%	9.03%	76.06%	\$38	\$27	0.40%	5.88%	80.39%	\$42
South Central Missouri Credit Union	\$9,432	\$13	0.55%	3.65%	75.81%	\$44	\$20	0.28%	1.89%	78.80%	\$42
Northwest Missouri Regional Credit Union	\$10,541	\$14	0.51%	4.62%	83.41%	\$55	\$104	1.25%	11.81%	77.83%	\$47
K.C. Area Credit Union	\$10,881	\$33	1.22%	7.24%	77.14%	\$66	\$64	0.80%	4.73%	81.35%	\$66
Burlington Northtown Community Credit Union	\$14,639	\$55	1.48%	7.34%	69.23%	\$83	\$170	1.51%	7.71%	68.74%	\$83
Academic Employees Credit Union	\$14,899	\$68	1.81%	28.91%	67.00%	\$53	\$181	1.63%	27.46%	70.66%	\$54
Patriot Credit Union	\$15,217	\$40	1.05%	13.36%	67.82%	\$75	\$129	1.12%	14.89%	67.57%	\$73
Division #6 Highway Credit Union	\$15,826	\$31	0.79%	4.92%	76.69%	\$53	\$80	0.67%	4.28%	78.98%	\$50
Catholic Family Credit Union	\$16,099	\$18	0.44%	5.09%	75.00%	\$85	\$35	0.28%	3.31%	77.73%	\$84
Independence Teachers Credit Union	\$16,440	\$32	0.78%	5.78%	47.50%	\$61	\$101	0.82%	6.18%	54.82%	\$62
Cape Regional Credit Union	\$17,620	\$31	0.70%	9.01%	87.02%	\$51	\$81	0.61%	8.05%	84.45%	\$50
Stationery Credit Union	\$17,791	\$79	1.81%	15.03%	63.79%	\$73	\$168	1.32%	10.98%	72.02%	\$73
United Labor Credit Union	\$18,965	\$26	0.55%	7.30%	86.73%	\$98	\$138	0.98%	13.38%	82.22%	\$91
St. Louis Newspaper Carriers Credit Union	\$19,062	(\$31)	(0.64%)	(8.67%)	330.77%	\$76	(\$94)	(0.62%)	(8.57%)	365.71%	\$84
Leadco Community Credit Union	\$21,172	\$21	0.39%	4.42%	90.07%	\$48	(\$7)	(0.04%)	(0.49%)	94.12%	\$47
Summit Ridge Credit Union	\$21,301	(\$23)	(0.43%)	(5.66%)	88.84%	\$95	(\$87)	(0.54%)	(6.99%)	95.54%	\$94

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
St. Louis Policemens Credit Union	\$21,612	\$14	0.26%	1.63%	82.25%	\$77	\$1	0.01%	0.04%	86.98%	\$79
Desoto Mo Pac Credit Union	\$22,553	\$53	0.95%	7.90%	67.49%	\$58	\$136	0.84%	6.87%	70.64%	\$59
Highway Crossroads Credit Union	\$23,184	(\$110)	(1.89%)	(12.46%)	71.57%	\$68	(\$68)	(0.38%)	(2.59%)	71.88%	\$66
Legacy Credit Union	\$24,881	\$87	1.52%	9.87%	53.14%	\$65	\$166	1.03%	6.85%	61.55%	\$53
County Credit Union	\$25,699	\$153	2.42%	21.13%	66.59%	\$97	\$232	1.23%	11.01%	78.79%	\$103
Highway Alliance Credit Union	\$26,517	\$12	0.18%	1.60%	71.43%	\$49	\$104	0.53%	4.68%	73.63%	\$49
Columbia Credit Union	\$30,807	\$100	1.29%	12.90%	79.37%	\$96	\$292	1.25%	12.95%	80.15%	\$99
Lutheran Federal Credit Union	\$31,343	\$153	1.95%	20.85%	71.83%	\$97	\$306	1.28%	14.47%	77.79%	\$102
District One Highway Credit Union	\$31,733	\$93	1.17%	7.31%	48.11%	\$72	\$173	0.72%	4.59%	60.98%	\$73
Show-Me Credit Union	\$33,908	\$110	1.28%	8.87%	69.54%	\$72	\$395	1.53%	10.91%	69.26%	\$70
Shelter Insurance Federal Credit Union	\$37,213	\$127	1.37%	10.34%	51.35%	\$72	\$328	1.19%	9.11%	55.20%	\$72
Holy Rosary Credit Union	\$43,193	\$63	0.58%	6.53%	66.36%	\$80	\$193	0.60%	6.76%	69.60%	\$69
Central Communications Credit Union	\$46,476	(\$110)	(0.93%)	(82.40%)	142.62%	\$82	(\$482)	(1.33%)	(219.34%)	141.10%	\$70
Kansas City Credit Union	\$48,889	\$174	1.37%	20.24%	89.66%	\$61	(\$998)	(2.49%)	(35.49%)	90.29%	\$51
Joplin Metro Credit Union	\$49,473	\$332	2.72%	16.71%	60.68%	\$61	\$941	2.57%	16.41%	62.62%	\$61
City Credit Union	\$56,530	\$158	1.13%	9.45%	63.22%	\$73	\$579	1.38%	11.92%	62.96%	\$68
Horizon Credit Union	\$56,538	\$88	0.62%	6.01%	78.18%	\$62	\$155	0.36%	3.63%	83.90%	\$64
Raytown-Lee's Summit Community Credit Union	\$59,053	\$38	0.25%	3.28%	83.46%	\$68	\$41	0.09%	1.19%	85.12%	\$69
Members 1st Credit Union	\$67,188	\$211	1.25%	13.78%	70.56%	\$71	\$462	0.95%	10.33%	75.63%	\$71
Foundation Credit Union	\$67,948	\$74	0.43%	2.86%	77.97%	\$50	\$142	0.27%	1.84%	82.70%	\$57
Health Care Family Credit Union	\$74,825	\$177	0.95%	6.97%	75.53%	\$77	\$460	0.82%	6.20%	78.85%	\$76
Educational Community Credit Union	\$75,937	\$106	0.56%	6.68%	72.70%	\$78	\$375	0.65%	8.09%	80.44%	\$79
Missouri Central Credit Union	\$76,866	\$55	0.28%	2.69%	72.63%	\$84	\$331	0.57%	5.47%	74.50%	\$81
CSD Credit Union	\$77,082	\$205	1.07%	9.07%	71.65%	\$84	\$604	1.06%	9.10%	71.91%	\$78
Mercy Credit Union	\$82,534	\$326	1.56%	14.66%	68.14%	\$56	\$808	1.29%	12.57%	72.00%	\$55
Postal & Community Credit Union	\$83,185	\$249	1.22%	13.20%	69.39%	\$69	\$704	1.17%	12.84%	68.75%	\$65
Goetz Credit Union	\$83,741	\$427	2.05%	14.67%	65.51%	\$91	\$1,017	1.63%	12.00%	70.31%	\$95
Volt Credit Union	\$86,665	\$169	0.77%	8.79%	80.66%	\$75	\$196	0.30%	3.43%	87.68%	\$70
Civic Central Credit Union	\$91,877	\$339	1.49%	13.82%	57.54%	\$69	\$786	1.17%	11.39%	59.78%	\$68
Riverways Federal Credit Union	\$105,182	\$357	1.40%	19.10%	75.11%	\$72	\$845	1.15%	15.64%	77.74%	\$72

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

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
Ozark Federal Credit Union	\$108,917	\$524	1.93%	18.69%	68.68%	\$61	\$1,329	1.66%	16.52%	70.83%	\$58
First Missouri Credit Union	\$110,034	(\$84)	(0.30%)	(3.13%)	89.06%	\$79	\$300	0.36%	3.82%	80.05%	\$75
Metro Credit Union	\$111,671	\$256	0.92%	7.86%	68.93%	\$73	\$822	1.00%	8.61%	70.47%	\$74
Central Missouri Community Credit Union	\$134,984	\$172	0.51%	7.06%	89.73%	\$68	\$695	0.69%	9.71%	85.05%	\$68
R-G Federal Credit Union	\$135,350	\$261	0.77%	8.86%	77.56%	\$85	\$654	0.65%	7.66%	81.75%	\$80
Century Credit Union	\$156,178	\$604	1.56%	8.71%	59.15%	\$65	\$1,550	1.36%	7.59%	62.62%	\$65
Conservation Employees Credit Union	\$166,213	\$187	0.45%	5.82%	81.88%	\$89	\$422	0.35%	4.53%	86.54%	\$102
Public Safety Credit Union	\$175,601	\$457	1.03%	9.39%	71.73%	\$84	\$1,442	1.08%	10.27%	74.74%	\$87
Electro Savings Credit Union	\$198,567	(\$442)	(0.87%)	(17.85%)	95.74%	\$76	(\$1,256)	(0.81%)	(16.41%)	98.86%	\$82
United Consumers Credit Union	\$199,169	\$364	0.72%	6.66%	74.69%	\$84	\$737	0.48%	4.55%	79.10%	\$81
Average of Asset Group A	\$46,190	\$91	0.08%	0.70%	83.43%	\$66	\$223	0.21%	0.09%	85.48%	\$65
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
United Credit Union	\$268,571	\$1,177	1.74%	13.14%	70.29%	\$81	\$3,527	1.72%	13.60%	68.56%	\$78
TelComm Credit Union	\$310,651	\$310	0.40%	3.30%	85.11%	\$76	\$1,290	0.57%	4.72%	79.27%	\$72
Great Plains Federal Credit Union	\$322,966	(\$1,594)	(1.98%)	(18.22%)	123.06%	\$82	(\$4,015)	(1.63%)	(15.45%)	114.38%	\$71
Missouri Electric Cooperative Employees Credit Union	\$326,737	\$828	1.02%	11.86%	55.18%	\$126	\$2,370	0.99%	12.39%	56.35%	\$125
Blucurrent Credit Union	\$347,474	\$893	1.04%	10.33%	76.39%	\$91	\$2,113	0.84%	8.32%	79.07%	\$89
Alltru Federal Credit Union	\$359,491	(\$11)	(0.01%)	(0.16%)	74.86%	\$83	\$612	0.23%	3.10%	77.56%	\$86
Alliance Credit Union	\$377,370	\$927	0.98%	8.92%	75.01%	\$92	\$1,747	0.61%	5.69%	80.53%	\$94
Infuze Credit Union	\$382,983	\$2,002	2.11%	21.53%	56.53%	\$74	\$4,597	1.65%	17.29%	60.75%	\$71
St. Louis Community Credit Union	\$418,801	\$120	0.11%	0.99%	80.77%	\$77	\$1,756	0.57%	5.00%	79.17%	\$76
Arsenal Credit Union	\$422,532	(\$3,965)	(3.79%)	(60.38%)	144.48%	\$94	(\$5,073)	(1.66%)	(25.25%)	104.68%	\$92
Assemblies of God Credit Union	\$435,046	\$362	0.33%	4.51%	84.61%	\$94	\$1,532	0.47%	6.57%	83.06%	\$91
West Community Credit Union	\$480,511	\$435	0.36%	4.76%	81.95%	\$90	\$1,021	0.28%	3.77%	85.10%	\$89
Average of Asset Group B	\$361,147	\$95	0.18%	(0.38%)	84.21%	\$88	\$951	0.40%	3.27%	80.31%	\$86
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Neighbors Credit Union	\$521,273	(\$664)	(0.51%)	(4.43%)	84.47%	\$94	(\$291)	(0.08%)	(0.65%)	86.52%	\$96
Missouri Credit Union	\$564,558	\$1,518	1.08%	11.13%	65.22%	\$91	\$4,842	1.16%	12.38%	68.80%	\$91
River Region Community Credit Union	\$704,758	\$1,638	1.07%	11.46%	74.42%	\$116	\$3,570	0.87%	9.72%	73.85%	\$88
Average of Asset Group C	\$596,863	\$831	0.55%	6.05%	74.70%	\$100	\$2,707	0.65%	7.15%	76.39%	\$92
<b>Asset Group D - Over \$1 billion in total assets</b>											
Vantage Credit Union	\$1,113,196	\$2,902	1.03%	15.43%	77.86%	\$125	\$5,401	0.62%	9.88%	78.32%	\$106
Together Credit Union	\$2,653,305	\$3,065	0.46%	5.80%	79.30%	\$110	\$7,528	0.38%	4.87%	80.70%	\$106
First Community Credit Union	\$4,468,204	\$7,468	0.68%	11.08%	70.09%	\$86	\$20,303	0.62%	10.68%	71.02%	\$84
Average of Asset Group D	\$2,744,902	\$4,478	0.72%	10.77%	75.75%	\$107	\$11,077	0.54%	8.48%	76.68%	\$99

Source: SNL Financial

Note: Report includes only bank-level data.

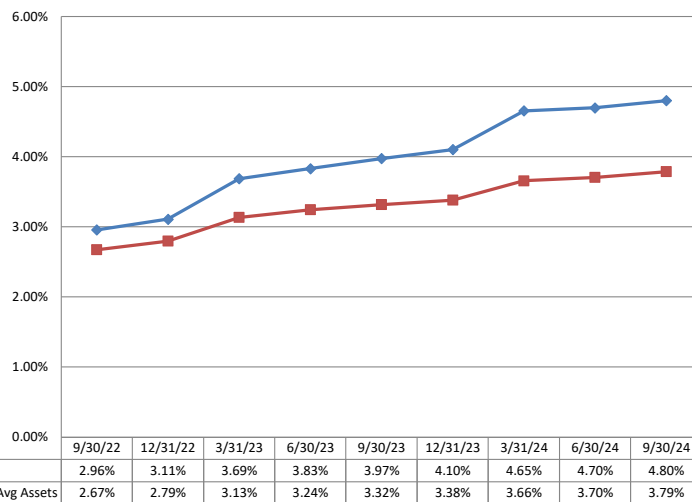
NA = data was not available.

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

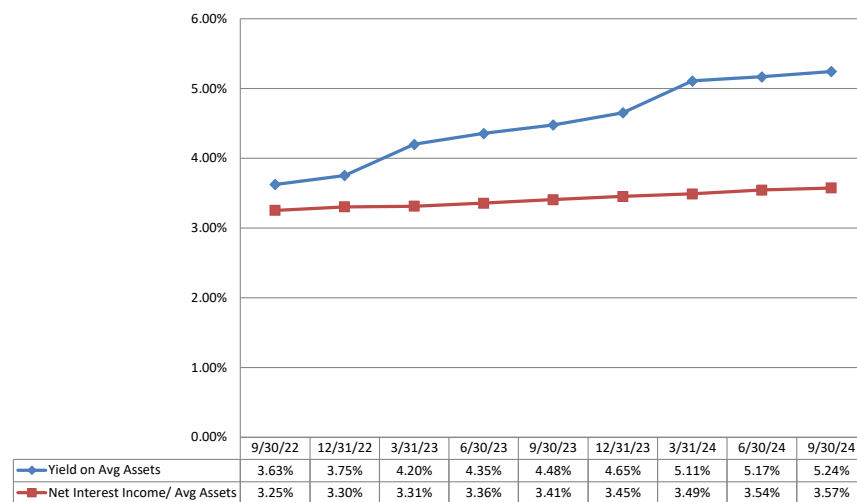
# Balance Sheet & Net Interest Margin

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

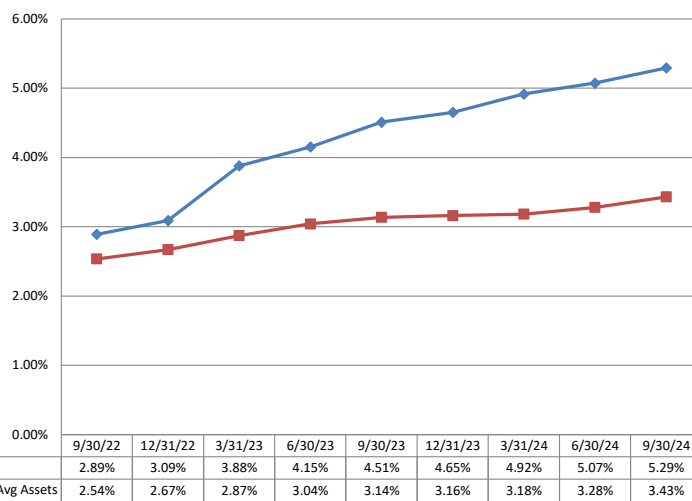
Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-Date



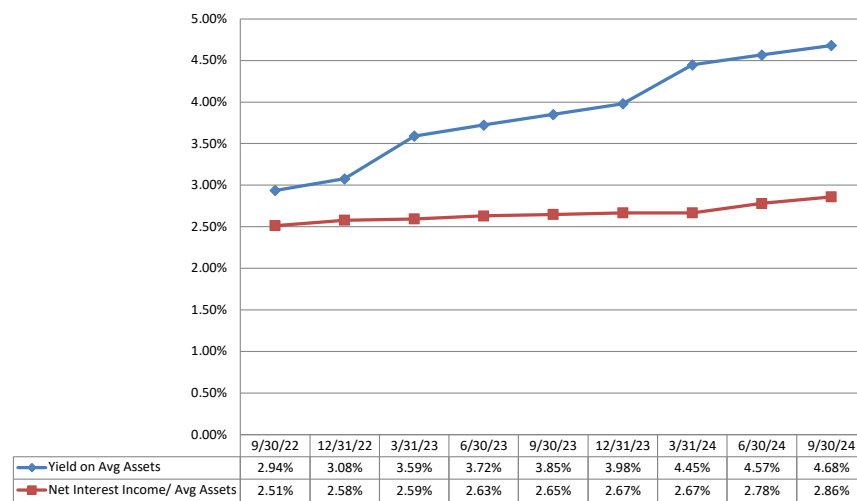
Asset Group B - \$251 to \$500 million in Total Assets  
Year-to-Date



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



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



Source: SNL Financial

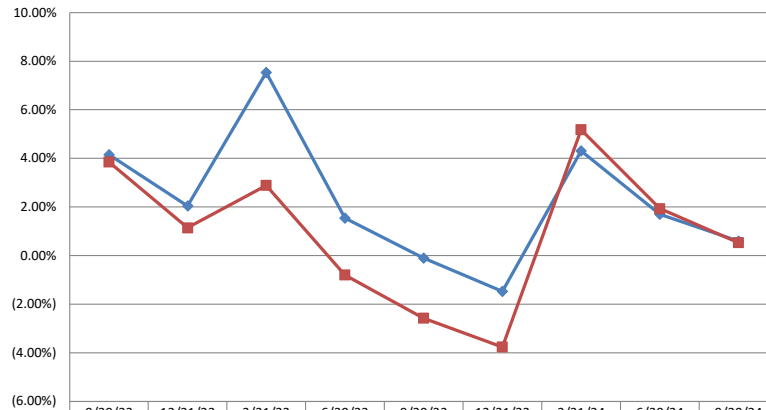
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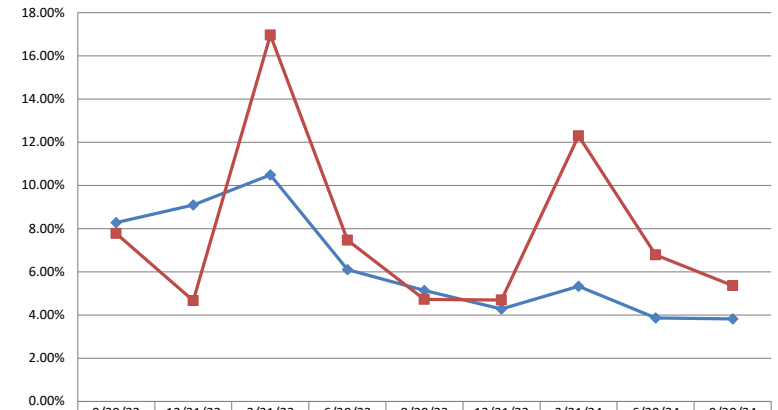
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



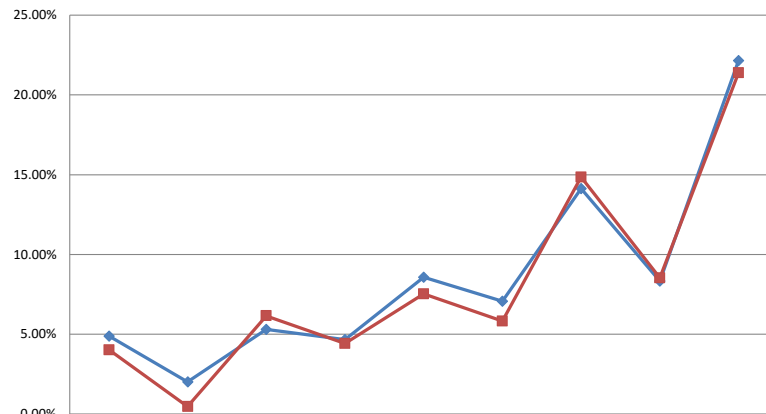
Asset Growth Rate	4.14%	2.05%	7.54%	1.54%	(0.10%)	(1.47%)	4.31%	1.70%	0.60%
Market Growth Rate	3.85%	1.14%	2.89%	(0.80%)	(2.58%)	(3.76%)	5.18%	1.93%	0.53%

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



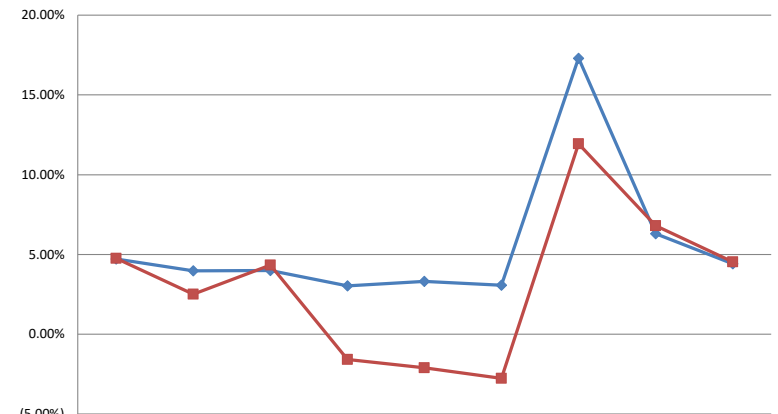
Asset Growth Rate	8.27%	9.10%	10.48%	6.10%	5.13%	4.27%	5.34%	3.86%	3.83%
Market Growth Rate	7.77%	4.66%	16.96%	7.46%	4.72%	4.69%	12.30%	6.79%	5.36%

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



Asset Growth Rate	4.90%	2.03%	5.30%	4.67%	8.57%	7.07%	14.13%	8.33%	22.14%
Market Growth Rate	4.02%	0.47%	6.16%	4.42%	7.54%	5.84%	14.85%	8.54%	21.39%

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



Asset Growth Rate	4.72%	3.97%	3.99%	3.03%	3.31%	3.07%	17.30%	6.31%	4.42%
Market Growth Rate	4.75%	2.52%	4.34%	(1.57%)	(2.10%)	(2.75%)	11.93%	6.80%	4.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

**Asset Group A - \$50 to \$250 million in total assets**

Atlas Credit Union	\$382	\$267	\$298	89.60%	\$764	3.76%	0.58%	3.18%	(28.10%)	(33.75%)
West Side Baptist Church Federal Credit Union	\$413	\$40	\$363	11.02%	NA	2.61%	0.00%	2.61%	5.72%	8.19%
Procter & Gamble Employees Credit Union	\$784	\$531	\$665	79.85%	\$1,568	7.09%	1.29%	5.80%	(8.44%)	(1.19%)
Co-Lib Credit Union	\$1,218	\$745	\$1,040	71.63%	\$2,436	3.03%	0.22%	2.81%	7.88%	5.75%
Bluescope Employees' Credit Union	\$1,445	\$707	\$1,291	54.76%	\$1,445	5.03%	0.18%	4.86%	(12.31%)	(13.88%)
St. Augustine Credit Union	\$1,627	\$1,440	\$1,424	101.12%	NA	3.90%	1.46%	2.44%	(2.33%)	(3.91%)
Northeast Regional Credit Union	\$1,787	\$1,441	\$1,559	92.43%	\$1,191	6.06%	1.63%	4.43%	1.74%	1.38%
Bothwell Hospital Employees Credit Union	\$1,965	\$1,598	\$1,787	89.42%	\$983	5.34%	0.00%	5.40%	(3.50%)	(4.96%)
WeDevelopment Federal Credit Union	\$2,982	\$1,191	\$2,706	44.01%	\$1,491	4.59%	1.15%	3.44%	(4.54%)	17.44%
J.C. Federal Employees Credit Union	\$3,051	\$2,154	\$2,368	90.96%	\$2,034	5.57%	0.44%	5.17%	(2.15%)	(3.51%)
Our Lady of Snows Credit Union	\$4,162	\$2,646	\$3,527	75.02%	\$1,387	4.20%	0.76%	3.44%	(13.55%)	(17.07%)
Dexter Public School Credit Union	\$5,038	\$4,094	\$4,365	93.79%	\$5,038	4.33%	2.75%	1.59%	1.36%	0.34%
Sikeston Public Schools Credit Union	\$5,156	\$2,855	\$4,246	67.24%	NA	4.73%	1.21%	3.54%	1.25%	0.57%
Fedco Credit Union	\$6,350	\$1,807	\$5,623	32.14%	NA	4.27%	3.01%	1.26%	3.51%	2.91%
KC Unidos Federal Credit Union	\$7,388	\$6,631	\$5,008	132.41%	\$1,847	8.43%	0.19%	8.26%	16.33%	21.45%
Southeast Missouri Community Credit Union	\$7,473	\$4,131	\$6,790	60.84%	\$2,135	5.91%	1.58%	4.34%	3.99%	6.03%
Lovers Lane Credit Union	\$7,935	\$6,629	\$6,701	98.93%	\$3,174	6.46%	2.55%	3.91%	(0.40%)	(0.99%)
Community First Credit Union	\$8,224	\$6,223	\$7,362	84.53%	\$2,741	5.62%	1.00%	4.62%	(0.98%)	(1.01%)
Saint Joseph Teachers' Credit Union	\$8,519	\$3,448	\$7,692	44.83%	\$2,434	4.20%	0.08%	4.12%	(4.42%)	(5.91%)
Missouri Baptist Credit Union	\$9,122	\$7,050	\$8,240	85.56%	\$4,561	4.82%	2.09%	2.73%	2.05%	(1.82%)
South Central Missouri Credit Union	\$9,432	\$4,563	\$7,962	57.31%	\$4,716	3.16%	0.64%	2.52%	(5.55%)	(6.95%)
Northwest Missouri Regional Credit Union	\$10,541	\$7,336	\$9,273	79.11%	\$1,757	6.14%	0.37%	5.75%	(4.90%)	(6.61%)
K.C. Area Credit Union	\$10,881	\$4,218	\$8,995	46.89%	\$2,720	5.30%	0.34%	4.97%	6.58%	7.70%
Burlington Northtown Community Credit Union	\$14,639	\$8,498	\$11,494	73.93%	\$4,183	4.65%	0.17%	4.49%	(4.28%)	(6.38%)
Academic Employees Credit Union	\$14,899	\$8,388	\$13,906	60.32%	\$3,725	4.16%	0.04%	4.12%	5.20%	3.76%
Patriot Credit Union	\$15,217	\$13,597	\$13,989	97.20%	\$6,087	4.17%	0.43%	3.74%	(2.66%)	(3.88%)
Division #6 Highway Credit Union	\$15,826	\$9,007	\$13,261	67.92%	\$5,275	3.75%	0.89%	2.86%	(1.13%)	(2.00%)
Catholic Family Credit Union	\$16,099	\$7,218	\$14,605	49.42%	\$5,366	5.25%	2.07%	3.17%	(2.61%)	(3.49%)
Independence Teachers Credit Union	\$16,440	\$5,590	\$14,181	39.42%	\$6,576	3.57%	1.03%	2.54%	3.12%	2.58%
Cape Regional Credit Union	\$17,620	\$13,451	\$16,167	83.20%	\$2,073	4.69%	0.11%	4.58%	2.92%	2.68%
Stationery Credit Union	\$17,791	\$5,918	\$15,602	37.93%	\$3,954	4.55%	0.18%	4.36%	10.53%	10.30%
United Labor Credit Union	\$18,965	\$11,854	\$17,467	67.87%	\$3,161	6.34%	0.62%	5.72%	2.03%	0.95%
St. Louis Newspaper Carriers Credit Union	\$19,062	\$17,062	\$17,400	98.06%	\$19,062	3.09%	2.86%	(0.05%)	(14.24%)	(16.30%)
Leadco Community Credit Union	\$21,172	\$13,976	\$19,171	72.90%	\$2,229	4.41%	0.21%	4.20%	(2.05%)	(1.97%)
Summit Ridge Credit Union	\$21,301	\$12,570	\$19,126	65.72%	\$5,325	4.96%	1.75%	3.21%	(0.12%)	(1.67%)

Source: SNL Financial

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**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
St. Louis Policemens Credit Union	\$21,612	\$8,384	\$18,052	46.44%	\$7,204	3.03%	0.49%	2.54%	0.74%	0.56%
Desoto Mo Pac Credit Union	\$22,553	\$18,877	\$19,745	95.60%	\$4,511	4.90%	1.85%	3.05%	11.89%	13.00%
Highway Crossroads Credit Union	\$23,184	\$20,293	\$19,299	105.15%	\$4,637	6.50%	2.16%	4.34%	(6.17%)	(8.28%)
Legacy Credit Union	\$24,881	\$14,694	\$20,723	70.91%	\$6,220	4.75%	1.46%	3.30%	30.35%	28.36%
County Credit Union	\$25,699	\$12,192	\$22,175	54.98%	\$6,425	4.91%	0.35%	4.57%	4.16%	2.66%
Highway Alliance Credit Union	\$26,517	\$15,172	\$23,459	64.67%	\$6,629	4.25%	1.49%	2.77%	(0.03%)	0.96%
Columbia Credit Union	\$30,807	\$18,952	\$27,383	69.21%	\$3,624	5.58%	0.23%	5.34%	(3.27%)	(5.15%)
Lutheran Federal Credit Union	\$31,343	\$18,374	\$28,229	65.09%	\$4,179	3.84%	0.07%	3.77%	(1.99%)	(3.21%)
District One Highway Credit Union	\$31,733	\$6,465	\$26,466	24.43%	\$10,578	2.80%	1.05%	1.83%	(0.74%)	(1.60%)
Show-Me Credit Union	\$33,908	\$20,498	\$28,841	71.07%	\$3,768	4.99%	0.36%	4.63%	(2.13%)	(4.30%)
Shelter Insurance Federal Credit Union	\$37,213	\$9,342	\$32,218	29.00%	\$8,270	4.22%	1.66%	2.55%	7.25%	6.95%
Holy Rosary Credit Union	\$43,193	\$33,422	\$31,451	106.27%	\$1,800	7.54%	0.29%	7.25%	4.97%	5.18%
Central Communications Credit Union	\$46,476	\$14,895	\$44,906	33.17%	\$3,718	2.96%	0.85%	2.11%	(10.70%)	(6.67%)
Kansas City Credit Union	\$48,889	\$42,457	\$44,985	94.38%	\$2,876	4.75%	1.16%	3.43%	(20.86%)	(13.83%)
Joplin Metro Credit Union	\$49,473	\$36,053	\$40,875	88.20%	\$3,092	6.02%	0.24%	5.77%	2.58%	(0.55%)
City Credit Union	\$56,530	\$37,379	\$48,764	76.65%	\$4,711	5.59%	0.67%	4.92%	3.38%	2.27%
Horizon Credit Union	\$56,538	\$40,320	\$49,611	81.27%	\$3,056	5.18%	1.43%	3.74%	0.90%	(0.08%)
Raytown-Lee's Summit Community Credit Union	\$59,053	\$36,489	\$54,147	67.39%	\$3,691	3.63%	0.19%	3.44%	(6.20%)	(6.90%)
Members 1st Credit Union	\$67,188	\$41,226	\$59,364	69.45%	\$4,799	4.48%	1.20%	3.28%	10.76%	12.05%
Foundation Credit Union	\$67,948	\$53,192	\$57,245	92.92%	\$5,033	4.59%	1.89%	2.70%	(6.67%)	(6.80%)
Health Care Family Credit Union	\$74,825	\$52,848	\$62,519	84.53%	\$4,535	4.76%	1.20%	3.56%	0.73%	4.77%
Educational Community Credit Union	\$75,937	\$51,680	\$68,307	75.66%	\$3,704	4.50%	0.42%	4.07%	(1.86%)	(3.31%)
Missouri Central Credit Union	\$76,866	\$63,015	\$68,030	92.63%	\$4,522	5.33%	0.76%	4.57%	0.06%	(0.59%)
CSD Credit Union	\$77,082	\$38,205	\$67,525	56.58%	\$4,973	4.91%	1.34%	3.57%	4.62%	3.77%
Mercy Credit Union	\$82,534	\$64,149	\$72,640	88.31%	\$3,752	4.54%	0.87%	3.67%	(0.26%)	(1.39%)
Postal & Community Credit Union	\$83,185	\$62,468	\$75,385	82.87%	\$6,162	4.94%	1.45%	3.49%	10.26%	10.00%
Goetz Credit Union	\$83,741	\$54,628	\$71,546	76.35%	\$6,442	5.26%	0.90%	4.37%	5.46%	4.39%
Volt Credit Union	\$86,665	\$56,060	\$73,399	76.38%	\$3,467	4.48%	0.92%	3.56%	(3.01%)	(3.34%)
Civic Central Credit Union	\$91,877	\$38,847	\$81,308	47.78%	\$8,352	3.51%	0.79%	2.72%	8.21%	6.00%
Riverways Federal Credit Union	\$105,182	\$88,002	\$90,900	96.81%	\$2,922	5.51%	1.47%	4.03%	21.88%	17.07%

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.

**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Ozark Federal Credit Union	\$108,917	\$84,826	\$96,497	87.91%	\$2,368	5.86%	1.02%	4.84%	10.90%	11.33%
First Missouri Credit Union	\$110,034	\$81,485	\$98,559	82.68%	\$3,930	5.56%	1.76%	3.80%	(3.06%)	(3.86%)
Metro Credit Union	\$111,671	\$78,682	\$98,054	80.24%	\$3,988	5.30%	1.21%	4.09%	5.51%	4.90%
Central Missouri Community Credit Union	\$134,984	\$85,766	\$126,311	67.90%	\$3,417	3.93%	0.56%	3.38%	3.61%	6.12%
R-G Federal Credit Union	\$135,350	\$101,216	\$121,853	83.06%	\$5,108	5.23%	1.31%	3.92%	(0.68%)	(2.07%)
Century Credit Union	\$156,178	\$87,010	\$127,355	68.32%	\$5,480	4.80%	1.39%	3.41%	8.63%	8.81%
Conservation Employees Credit Union	\$166,213	\$116,364	\$151,308	76.91%	\$10,074	4.05%	1.71%	2.34%	8.47%	8.33%
Public Safety Credit Union	\$175,601	\$119,367	\$154,723	77.15%	\$4,231	4.84%	0.50%	4.35%	(1.77%)	(4.10%)
Electro Savings Credit Union	\$198,567	\$150,969	\$187,683	80.44%	\$3,394	4.89%	1.59%	3.30%	(7.31%)	(3.07%)
United Consumers Credit Union	\$199,169	\$150,900	\$175,203	86.13%	\$3,688	5.04%	1.41%	3.63%	0.12%	6.38%
Average of Asset Group A	\$46,190	\$30,987	\$40,703	72.96%	\$4,293	4.80%	1.01%	3.79%	0.60%	0.53%
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
United Credit Union	\$268,571	\$194,702	\$227,347	85.64%	\$2,951	5.16%	0.40%	4.83%	(2.18%)	(0.64%)
TelComm Credit Union	\$310,651	\$215,657	\$268,537	80.31%	\$3,983	5.55%	1.77%	3.77%	5.25%	4.82%
Great Plains Federal Credit Union	\$322,966	\$134,703	\$283,679	47.48%	\$4,167	3.69%	1.68%	2.01%	(5.39%)	1.22%
Missouri Electric Cooperative Employees Credit Union	\$326,737	\$213,044	\$278,068	76.62%	\$17,661	4.23%	2.29%	1.94%	5.87%	7.33%
Blucurrent Credit Union	\$347,474	\$276,790	\$293,033	94.46%	\$4,316	6.09%	1.78%	4.31%	11.02%	12.38%
Alltru Federal Credit Union	\$359,491	\$299,289	\$304,421	98.31%	\$3,073	6.52%	1.25%	5.27%	4.03%	3.82%
Alliance Credit Union	\$377,370	\$336,835	\$290,963	115.77%	\$5,100	4.69%	1.83%	2.86%	(4.40%)	(2.12%)
Infuze Credit Union	\$382,983	\$307,613	\$334,724	91.90%	\$3,450	5.61%	1.40%	4.21%	11.03%	11.82%
St. Louis Community Credit Union	\$418,801	\$214,414	\$355,668	60.28%	\$2,849	5.06%	1.19%	3.87%	7.21%	6.17%
Arsenal Credit Union	\$422,532	\$299,532	\$381,132	78.59%	\$4,268	5.75%	1.97%	3.77%	8.53%	6.37%
Assemblies of God Credit Union	\$435,046	\$344,503	\$343,500	100.29%	\$6,851	4.81%	2.59%	2.22%	1.76%	10.73%
West Community Credit Union	\$480,511	\$404,784	\$389,213	104.00%	\$3,971	5.75%	1.94%	3.81%	3.17%	2.44%
Average of Asset Group B	\$371,094	\$270,156	\$312,524	86.14%	\$5,220	5.24%	1.67%	3.57%	3.83%	5.36%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Neighbors Credit Union	\$521,273	\$375,542	\$455,509	82.44%	\$4,255	4.99%	1.51%	3.48%	8.17%	9.26%
Missouri Credit Union	\$564,558	\$327,173	\$497,280	65.79%	\$6,843	4.95%	1.65%	3.32%	6.76%	5.52%
River Region Community Credit Union	\$704,758	\$526,499	\$614,954	85.62%	\$5,730	5.94%	2.46%	3.49%	51.50%	49.40%
Average of Asset Group C	\$596,863	\$409,738	\$522,581	77.95%	\$5,609	5.29%	1.87%	3.43%	22.14%	21.39%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Vantage Credit Union	\$1,113,196	\$812,434	\$953,892	85.17%	\$4,306	4.71%	1.34%	3.37%	(9.48%)	(4.08%)
Together Credit Union	\$2,653,305	\$1,919,753	\$2,104,815	91.21%	\$6,243	4.82%	1.94%	2.88%	12.93%	6.91%
First Community Credit Union	\$4,468,204	\$3,113,338	\$3,819,181	81.52%	\$6,954	4.51%	2.18%	2.33%	9.80%	10.76%
Average of Asset Group D	\$2,744,902	\$1,948,508	\$2,292,629	85.97%	\$5,834	4.68%	1.82%	2.86%	4.42%	4.53%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

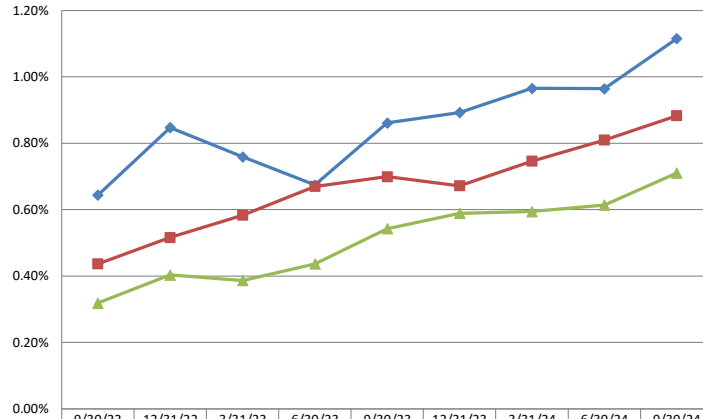
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



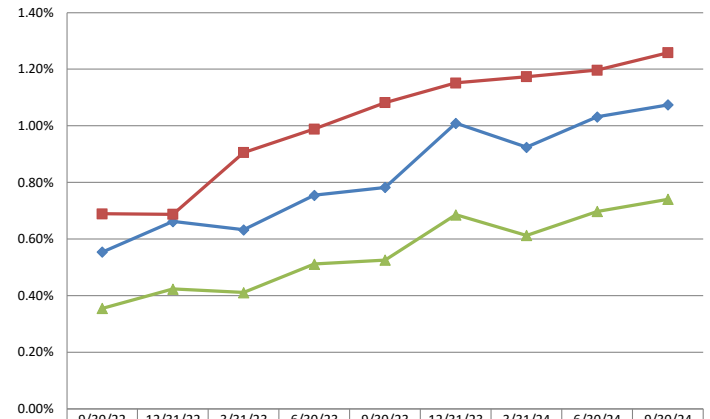
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



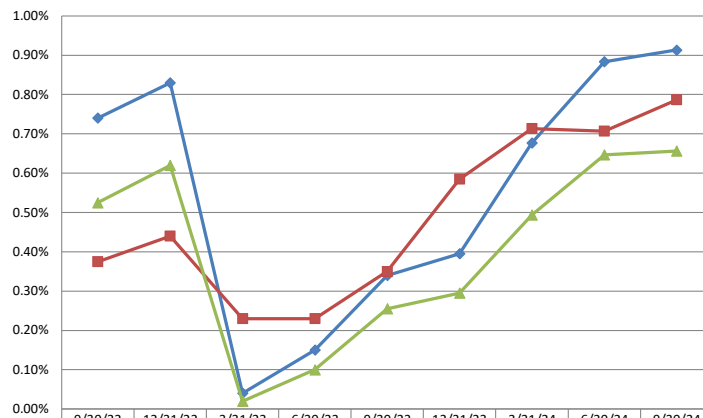
NPLs/Loans	0.64%	0.85%	0.76%	0.67%	0.86%	0.89%	0.97%	0.96%	1.12%
Reserves/Loans	0.44%	0.52%	0.58%	0.67%	0.70%	0.67%	0.75%	0.81%	0.88%
Delinquent Loans/Total Assets	0.32%	0.40%	0.39%	0.44%	0.54%	0.59%	0.59%	0.61%	0.71%

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



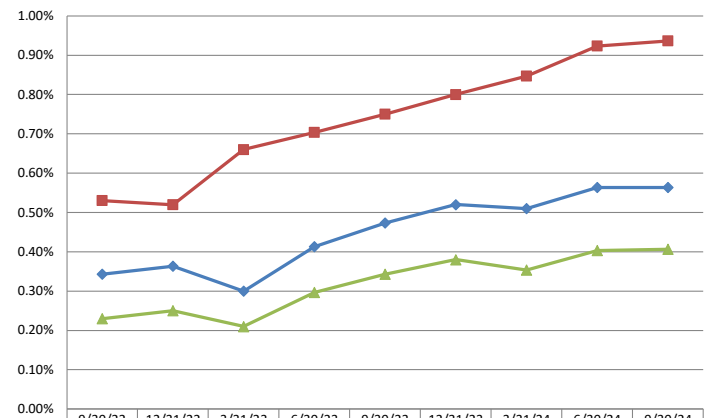
NPLs/Loans	0.55%	0.66%	0.63%	0.75%	0.78%	1.01%	0.92%	1.03%	1.07%
Reserves/Loans	0.69%	0.69%	0.91%	0.99%	1.08%	1.15%	1.17%	1.20%	1.26%
Delinquent Loans/Total Assets	0.36%	0.42%	0.41%	0.51%	0.53%	0.69%	0.61%	0.70%	0.74%

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



NPLs/Loans	0.74%	0.83%	0.04%	0.15%	0.34%	0.40%	0.68%	0.88%	0.91%
Reserves/Loans	0.38%	0.44%	0.23%	0.23%	0.35%	0.59%	0.71%	0.71%	0.79%
Delinquent Loans/Total Assets	0.53%	0.62%	0.02%	0.10%	0.26%	0.30%	0.49%	0.65%	0.66%

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



NPLs/Loans	0.34%	0.36%	0.30%	0.41%	0.47%	0.52%	0.51%	0.56%	0.56%
Reserves/Loans	0.53%	0.52%	0.66%	0.70%	0.75%	0.80%	0.85%	0.92%	0.94%
Delinquent Loans/Total Assets	0.23%	0.25%	0.21%	0.30%	0.34%	0.38%	0.35%	0.40%	0.41%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
Atlas Credit Union	\$382	\$0	0.00%	0.75%	NA	0.00%	0.00%
West Side Baptist Church Federal Credit Union	\$413	\$0	0.00%	0.00%	NA	0.00%	0.00%
Procter & Gamble Employees Credit Union	\$784	\$63	11.86%	8.66%	73.02%	50.61%	8.04%
Co-Lib Credit Union	\$1,218	\$9	1.21%	0.67%	55.56%	5.06%	0.74%
Bluescope Employees' Credit Union	\$1,445	\$2	0.28%	1.56%	550.00%	1.24%	0.14%
St. Augustine Credit Union	\$1,627	\$0	0.00%	0.07%	NA	0.00%	0.00%
Northeast Regional Credit Union	\$1,787	\$0	0.00%	0.14%	NA	0.00%	0.00%
Bothwell Hospital Employees Credit Union	\$1,965	\$5	0.31%	0.31%	100.00%	2.82%	0.25%
WeDevelopment Federal Credit Union	\$2,982	\$113	9.49%	6.97%	73.45%	32.38%	3.79%
J.C. Federal Employees Credit Union	\$3,051	\$21	0.97%	0.46%	47.62%	3.07%	0.69%
Our Lady of Snows Credit Union	\$4,162	\$0	0.00%	0.00%	NA	0.00%	0.00%
Dexter Public School Credit Union	\$5,038	\$0	0.00%	0.07%	NA	0.00%	0.00%
Sikeston Public Schools Credit Union	\$5,156	\$48	1.68%	1.37%	81.25%	5.07%	0.93%
Fedco Credit Union	\$6,350	\$0	0.00%	0.06%	NA	0.00%	0.00%
KC Unidos Federal Credit Union	\$7,388	\$19	0.29%	1.27%	442.11%	0.78%	0.26%
Southeast Missouri Community Credit Union	\$7,473	\$29	0.70%	0.97%	137.93%	4.10%	0.39%
Lovers Lane Credit Union	\$7,935	\$190	2.87%	1.18%	41.05%	15.77%	2.39%
Community First Credit Union	\$8,224	\$45	0.72%	1.17%	162.22%	4.92%	0.55%
Saint Joseph Teachers' Credit Union	\$8,519	\$7	0.20%	0.20%	100.00%	1.86%	0.08%
Missouri Baptist Credit Union	\$9,122	\$131	1.86%	0.77%	41.22%	19.26%	1.44%
South Central Missouri Credit Union	\$9,432	\$70	1.53%	0.24%	15.71%	4.86%	0.74%
Northwest Missouri Regional Credit Union	\$10,541	\$100	1.36%	1.05%	77.00%	7.72%	0.95%
K.C. Area Credit Union	\$10,881	\$18	0.43%	1.64%	383.33%	0.94%	0.17%
Burlington Northtown Community Credit Union	\$14,639	\$89	1.05%	0.66%	62.92%	2.89%	0.61%
Academic Employees Credit Union	\$14,899	\$2	0.02%	0.23%	950.00%	0.20%	0.01%
Patriot Credit Union	\$15,217	\$101	0.74%	0.46%	62.38%	7.88%	0.66%
Division #6 Highway Credit Union	\$15,826	\$4	0.04%	0.22%	500.00%	0.16%	0.03%
Catholic Family Credit Union	\$16,099	\$294	4.07%	1.14%	27.89%	19.51%	1.83%
Independence Teachers Credit Union	\$16,440	\$0	0.00%	0.43%	NA	0.00%	0.00%
Cape Regional Credit Union	\$17,620	\$1	0.01%	0.31%	NM	0.07%	0.01%
Stationery Credit Union	\$17,791	\$15	0.25%	0.57%	226.67%	0.69%	0.08%
United Labor Credit Union	\$18,965	\$58	0.49%	0.87%	177.59%	3.77%	0.31%
St. Louis Newspaper Carriers Credit Union	\$19,062	\$9	0.05%	0.03%	55.56%	0.63%	0.05%
Leadco Community Credit Union	\$21,172	\$14	0.10%	0.48%	478.57%	0.71%	0.07%
Summit Ridge Credit Union	\$21,301	\$220	1.75%	0.62%	35.45%	13.01%	1.03%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit 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 Policemens Credit Union	\$21,612	\$131	1.56%	0.76%	48.85%	3.70%	0.61%
Desoto Mo Pac Credit Union	\$22,553	\$129	0.68%	0.53%	77.52%	4.59%	0.57%
Highway Crossroads Credit Union	\$23,184	\$169	0.83%	0.80%	95.86%	4.55%	0.73%
Legacy Credit Union	\$24,881	\$242	1.65%	0.64%	38.84%	6.13%	0.97%
County Credit Union	\$25,699	\$125	1.03%	1.73%	168.80%	3.93%	0.49%
Highway Alliance Credit Union	\$26,517	\$54	0.36%	0.53%	150.00%	1.75%	0.20%
Columbia Credit Union	\$30,807	\$3	0.02%	0.09%	566.67%	0.09%	0.01%
Lutheran Federal Credit Union	\$31,343	\$1	0.01%	0.14%	NM	0.03%	0.00%
District One Highway Credit Union	\$31,733	\$7	0.11%	0.17%	157.14%	0.14%	0.02%
Show-Me Credit Union	\$33,908	\$304	1.48%	0.80%	53.62%	5.87%	0.90%
Shelter Insurance Federal Credit Union	\$37,213	\$15	0.16%	1.23%	766.67%	0.29%	0.04%
Holy Rosary Credit Union	\$43,193	\$738	2.21%	3.09%	140.11%	14.98%	1.71%
Central Communications Credit Union	\$46,476	\$349	2.34%	0.34%	14.61%	39.75%	0.75%
Kansas City Credit Union	\$48,889	\$2,421	5.70%	1.77%	31.02%	57.77%	4.95%
Joplin Metro Credit Union	\$49,473	\$69	0.19%	0.38%	200.00%	0.84%	0.14%
City Credit Union	\$56,530	\$507	1.36%	1.66%	122.49%	7.27%	0.90%
Horizon Credit Union	\$56,538	\$388	0.96%	0.52%	53.61%	6.24%	0.69%
Raytown-Lee's Summit Community Credit Union	\$59,053	\$266	0.73%	0.70%	95.86%	5.42%	0.45%
Members 1st Credit Union	\$67,188	\$538	1.31%	0.20%	15.61%	8.52%	0.80%
Foundation Credit Union	\$67,948	\$1,085	2.04%	0.46%	22.76%	10.22%	1.60%
Health Care Family Credit Union	\$74,825	\$275	0.52%	0.57%	109.09%	2.58%	0.37%
Educational Community Credit Union	\$75,937	\$1,027	1.99%	0.63%	31.74%	15.15%	1.35%
Missouri Central Credit Union	\$76,866	\$475	0.75%	1.37%	181.68%	6.82%	0.62%
CSD Credit Union	\$77,082	\$128	0.34%	0.38%	114.06%	1.38%	0.17%
Mercy Credit Union	\$82,534	\$108	0.17%	0.22%	128.70%	1.28%	0.13%
Postal & Community Credit Union	\$83,185	\$295	0.47%	0.19%	40.00%	3.79%	0.35%
Goetz Credit Union	\$83,741	\$299	0.55%	0.53%	97.32%	2.46%	0.36%
Volt Credit Union	\$86,665	\$48	0.09%	0.36%	416.67%	0.98%	0.06%
Civic Central Credit Union	\$91,877	\$129	0.33%	0.41%	123.26%	1.22%	0.14%
Riverways Federal Credit Union	\$105,182	\$794	0.90%	0.52%	57.18%	9.79%	0.75%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit 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>							
Ozark Federal Credit Union	\$108,917	\$300	0.35%	0.50%	141.67%	2.51%	0.28%
First Missouri Credit Union	\$110,034	\$1,464	1.80%	0.98%	54.71%	12.53%	1.33%
Metro Credit Union	\$111,671	\$442	0.56%	0.78%	139.59%	3.54%	0.40%
Central Missouri Community Credit Union	\$134,984	\$371	0.43%	0.44%	101.62%	3.83%	0.27%
R-G Federal Credit Union	\$135,350	\$396	0.39%	0.70%	178.03%	3.74%	0.29%
Century Credit Union	\$156,178	\$395	0.45%	1.07%	235.70%	1.36%	0.25%
Conservation Employees Credit Union	\$166,213	\$17	0.01%	0.14%	935.29%	0.13%	0.01%
Public Safety Credit Union	\$175,601	\$699	0.59%	0.65%	110.16%	3.36%	0.40%
Electro Savings Credit Union	\$198,567	\$5,019	3.32%	2.14%	64.34%	38.42%	2.53%
United Consumers Credit Union	\$199,169	\$898	0.60%	1.48%	248.89%	4.14%	0.45%
Average of Asset Group A	\$46,190	\$304	1.12%	0.88%	173.67%	6.81%	0.71%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
United Credit Union	\$268,571	\$1,219	0.63%	1.54%	245.53%	3.08%	0.45%
TelComm Credit Union	\$310,651	\$729	0.34%	0.47%	139.51%	1.90%	0.23%
Great Plains Federal Credit Union	\$322,966	\$2,424	1.80%	2.61%	144.88%	7.84%	0.75%
Missouri Electric Cooperative Employees Credit Union	\$326,737	\$105	0.05%	0.04%	82.86%	0.35%	0.03%
Blucurrent Credit Union	\$347,474	\$1,172	0.42%	0.46%	109.64%	3.23%	0.34%
Alltru Federal Credit Union	\$359,491	\$3,946	1.32%	2.24%	169.92%	11.46%	1.10%
Alliance Credit Union	\$377,370	\$2,943	0.87%	1.06%	121.75%	6.49%	0.78%
Infuze Credit Union	\$382,983	\$1,670	0.54%	1.25%	230.78%	4.80%	0.44%
St. Louis Community Credit Union	\$418,801	\$5,060	2.36%	2.73%	115.55%	9.54%	1.21%
Arsenal Credit Union	\$422,532	\$4,672	1.56%	1.74%	111.79%	15.07%	1.11%
Assemblies of God Credit Union	\$435,046	\$4,891	1.42%	0.38%	26.95%	14.35%	1.12%
West Community Credit Union	\$480,511	\$6,396	1.58%	0.59%	37.65%	16.23%	1.33%
Average of Asset Group B	\$371,094	\$2,936	1.07%	1.26%	128.07%	7.86%	0.74%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
Neighbors Credit Union	\$521,273	\$7,582	2.02%	1.05%	52.10%	13.11%	1.45%
Missouri Credit Union	\$564,558	\$492	0.15%	0.75%	497.56%	0.84%	0.09%
River Region Community Credit Union	\$704,758	\$3,015	0.57%	0.56%	98.41%	4.28%	0.43%
Average of Asset Group C	\$596,863	\$3,696	0.91%	0.79%	216.02%	6.08%	0.66%
<b>Asset Group D - Over \$1 billion in total assets</b>							
Vantage Credit Union	\$1,113,196	\$4,866	0.60%	0.92%	153.60%	5.76%	0.44%
Together Credit Union	\$2,653,305	\$11,826	0.62%	0.84%	136.60%	5.22%	0.45%
First Community Credit Union	\$4,468,204	\$14,681	0.47%	1.05%	222.79%	5.50%	0.33%
Average of Asset Group D	\$2,744,902	\$10,458	0.56%	0.94%	171.00%	5.49%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

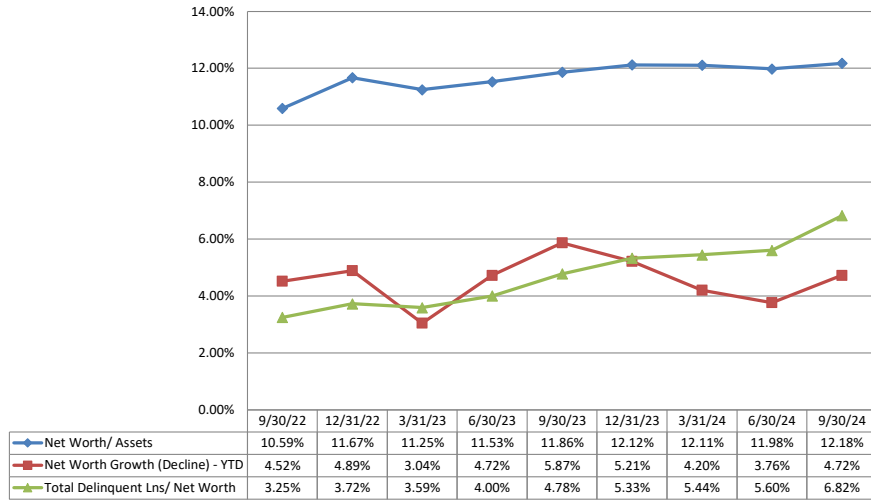
NA = data was not available.

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

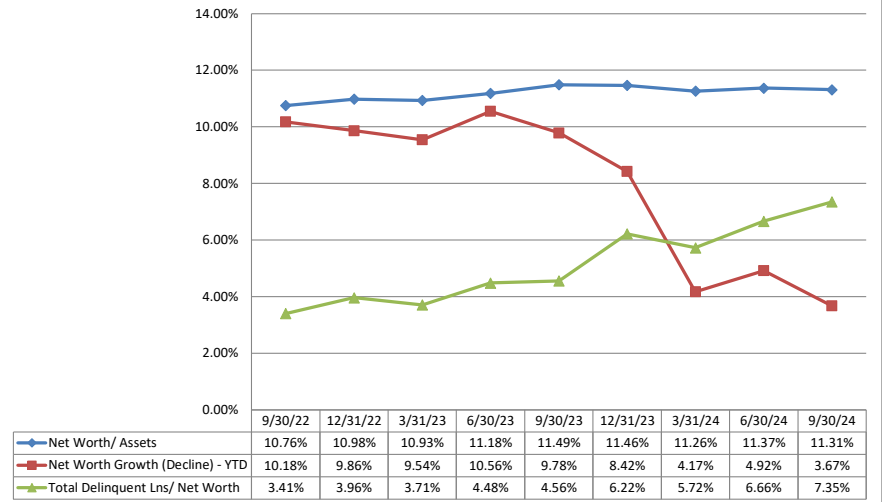
Net Worth

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

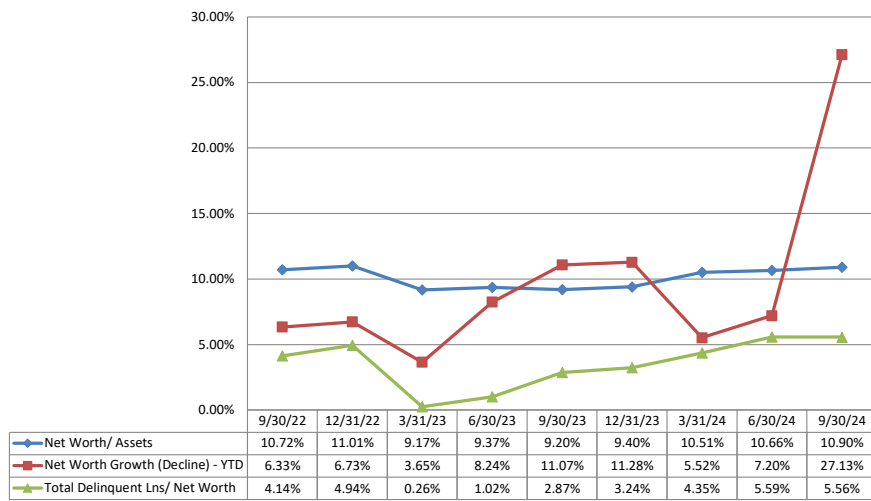
Asset Group A - \$0 to \$250 million in Total Assets  
As of Date



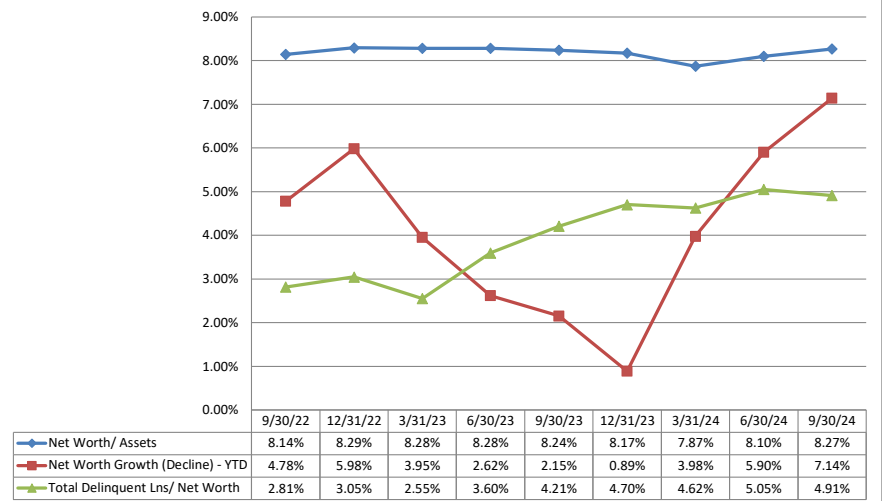
Asset Group B - \$251 to \$500 million in Total Assets  
As of Date



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

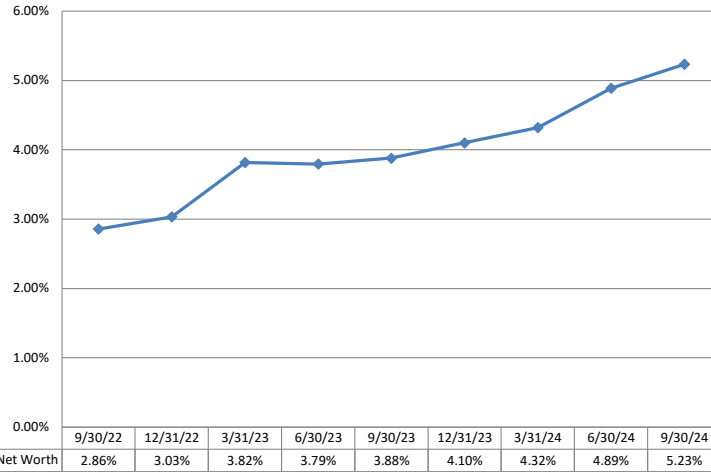
Note: Report includes only bank-level data.

NA = data was not available.

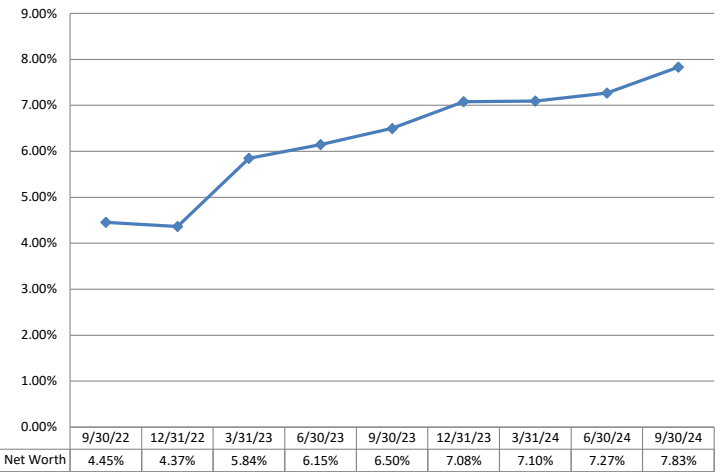
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

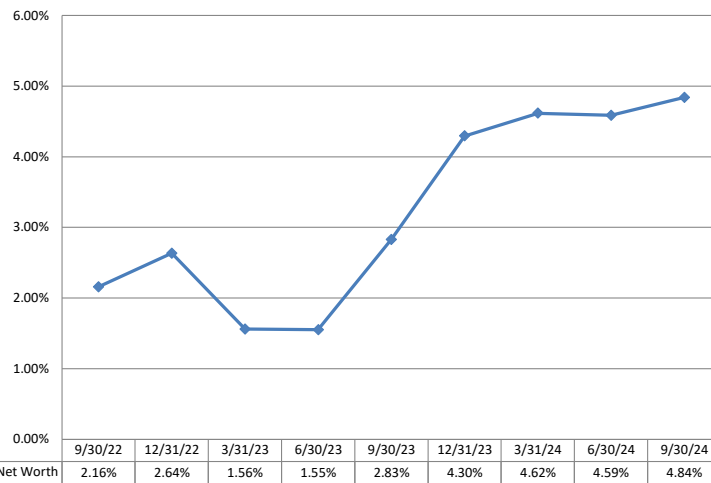
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



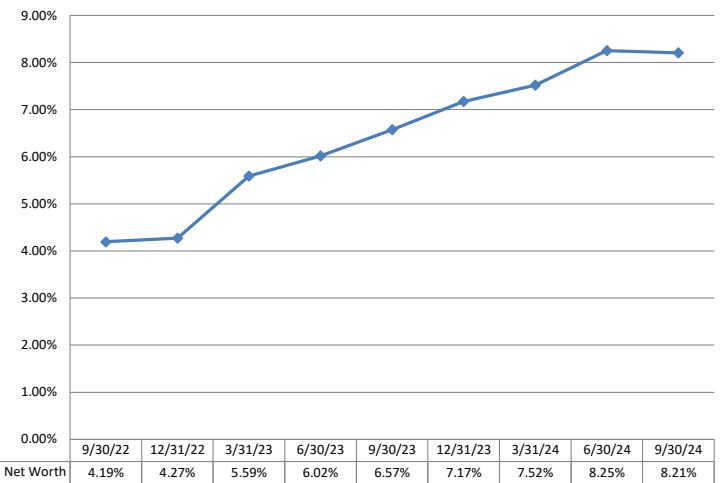
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>						
Atlas Credit Union	\$382	\$82	21.47%	(3.17%)	0.00%	20.73%
West Side Baptist Church Federal Credit Union	\$413	\$49	11.86%	8.70%	0.00%	0.00%
Procter & Gamble Employees Credit Union	\$784	\$118	15.05%	(37.98%)	53.39%	38.98%
Co-Lib Credit Union	\$1,218	\$173	14.20%	17.43%	5.20%	2.89%
Bluescope Employees' Credit Union	\$1,445	\$150	10.38%	2.72%	1.33%	7.33%
St. Augustine Credit Union	\$1,627	\$199	12.23%	7.80%	0.00%	0.50%
Northeast Regional Credit Union	\$1,787	\$225	12.59%	4.92%	0.00%	0.89%
Bothwell Hospital Employees Credit Union	\$1,965	\$173	8.80%	10.83%	2.89%	2.89%
WeDevelopment Federal Credit Union	\$2,982	\$266	8.92%	(81.93%)	42.48%	31.20%
J.C. Federal Employees Credit Union	\$3,051	\$675	22.12%	2.82%	3.11%	1.48%
Our Lady of Snows Credit Union	\$4,162	\$626	15.04%	11.32%	0.00%	0.00%
Dexter Public School Credit Union	\$5,038	\$640	12.70%	1.69%	0.00%	0.47%
Sikeston Public Schools Credit Union	\$5,156	\$908	17.61%	4.71%	5.29%	4.30%
Fedco Credit Union	\$6,350	\$723	11.39%	8.64%	0.00%	0.14%
KC Unidos Federal Credit Union	\$7,388	\$2,347	31.77%	5.93%	0.81%	3.58%
Southeast Missouri Community Credit Union	\$7,473	\$668	8.94%	(11.99%)	4.34%	5.99%
Lovers Lane Credit Union	\$7,935	\$1,127	14.20%	1.92%	16.86%	6.92%
Community First Credit Union	\$8,224	\$842	10.24%	4.93%	5.34%	8.67%
Saint Joseph Teachers' Credit Union	\$8,519	\$800	9.39%	8.13%	0.88%	0.88%
Missouri Baptist Credit Union	\$9,122	\$627	6.87%	6.00%	20.89%	8.61%
South Central Missouri Credit Union	\$9,432	\$1,430	15.16%	1.89%	4.90%	0.77%
Northwest Missouri Regional Credit Union	\$10,541	\$1,249	11.85%	12.11%	8.01%	6.16%
K.C. Area Credit Union	\$10,881	\$1,839	16.90%	4.81%	0.98%	3.75%
Burlington Northtown Community Credit Union	\$14,639	\$3,024	20.66%	8.04%	2.94%	1.85%
Academic Employees Credit Union	\$14,899	\$975	6.54%	30.39%	0.21%	1.95%
Patriot Credit Union	\$15,217	\$1,217	8.00%	15.81%	8.30%	5.18%
Division #6 Highway Credit Union	\$15,826	\$2,538	16.04%	4.28%	0.16%	0.79%
Catholic Family Credit Union	\$16,099	\$1,424	8.85%	3.66%	20.65%	5.76%
Independence Teachers Credit Union	\$16,440	\$2,229	13.56%	6.33%	0.00%	1.08%
Cape Regional Credit Union	\$17,620	\$1,422	8.07%	11.40%	0.07%	2.95%
Stationery Credit Union	\$17,791	\$2,142	12.04%	11.35%	0.70%	1.59%
United Labor Credit Union	\$18,965	\$1,437	7.58%	14.16%	4.04%	7.17%
St. Louis Newspaper Carriers Credit Union	\$19,062	\$1,415	7.42%	(8.31%)	0.64%	0.35%
Leadco Community Credit Union	\$21,172	\$2,421	11.43%	(0.38%)	0.58%	2.77%
Summit Ridge Credit Union	\$21,301	\$1,612	7.57%	(6.90%)	13.65%	4.84%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
St. Louis Policemens Credit Union	\$21,612	\$3,602	16.67%	0.04%	3.64%	1.78%
Desoto Mo Pac Credit Union	\$22,553	\$2,711	12.02%	7.04%	4.76%	3.69%
Highway Crossroads Credit Union	\$23,184	\$3,573	15.41%	3.64%	4.73%	4.53%
Legacy Credit Union	\$24,881	\$3,920	15.75%	38.03%	6.17%	2.40%
County Credit Union	\$25,699	\$3,095	12.04%	10.80%	4.04%	6.82%
Highway Alliance Credit Union	\$26,517	\$3,013	11.36%	4.77%	1.79%	2.69%
Columbia Credit Union	\$30,807	\$3,149	10.22%	13.58%	0.10%	0.54%
Lutheran Federal Credit Union	\$31,343	\$3,011	9.61%	15.08%	0.03%	0.83%
District One Highway Credit Union	\$31,733	\$5,136	16.19%	4.68%	0.14%	0.21%
Show-Me Credit Union	\$33,908	\$5,063	14.93%	11.28%	6.00%	3.22%
Shelter Insurance Federal Credit Union	\$37,213	\$4,977	13.37%	9.41%	0.30%	2.31%
Holy Rosary Credit Union	\$43,193	\$5,009	11.60%	2.61%	14.73%	20.64%
Central Communications Credit Union	\$46,476	\$3,428	7.38%	(17.91%)	10.18%	1.49%
Kansas City Credit Union	\$48,889	\$3,625	7.41%	(28.78%)	66.79%	20.72%
Joplin Metro Credit Union	\$49,473	\$8,165	16.50%	17.39%	0.85%	1.69%
City Credit Union	\$56,530	\$6,777	11.99%	12.48%	7.48%	9.16%
Horizon Credit Union	\$56,538	\$6,347	11.23%	3.34%	6.11%	3.28%
Raytown-Lee's Summit Community Credit Union	\$59,053	\$4,776	8.09%	1.15%	5.57%	5.34%
Members 1st Credit Union	\$67,188	\$6,250	9.30%	10.64%	8.61%	1.34%
Foundation Credit Union	\$67,948	\$10,404	15.31%	1.84%	10.43%	2.37%
Health Care Family Credit Union	\$74,825	\$10,935	14.61%	5.86%	2.51%	2.74%
Educational Community Credit Union	\$75,937	\$6,675	8.79%	7.96%	15.39%	4.88%
Missouri Central Credit Union	\$76,866	\$8,275	10.77%	5.56%	5.74%	10.43%
CSD Credit Union	\$77,082	\$9,145	11.86%	9.35%	1.40%	1.60%
Mercy Credit Union	\$82,534	\$9,269	11.23%	12.73%	1.17%	1.50%
Postal & Community Credit Union	\$83,185	\$7,712	9.27%	12.98%	3.83%	1.53%
Goetz Credit Union	\$83,741	\$12,398	14.81%	11.91%	2.41%	2.35%
Volt Credit Union	\$86,665	\$7,815	9.02%	3.43%	0.61%	2.56%
Civic Central Credit Union	\$91,877	\$12,261	13.35%	9.12%	1.05%	1.30%
Riverways Federal Credit Union	\$105,182	\$8,592	8.17%	14.54%	9.24%	5.28%

Source: SNL Financial

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**Net Worth**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Ozark Federal Credit Union	\$108,917	\$11,813	10.85%	16.90%	2.54%	3.60%
First Missouri Credit Union	\$110,034	\$11,828	10.75%	3.46%	12.38%	6.77%
Metro Credit Union	\$111,671	\$13,857	12.41%	8.41%	3.19%	4.45%
Central Missouri Community Credit Union	\$134,984	\$9,974	7.39%	9.99%	3.72%	3.78%
R-G Federal Credit Union	\$135,350	\$13,268	9.80%	6.22%	2.98%	5.31%
Century Credit Union	\$156,178	\$28,044	17.96%	7.80%	1.41%	3.32%
Conservation Employees Credit Union	\$166,213	\$15,738	9.47%	3.68%	0.11%	1.01%
Public Safety Credit Union	\$175,601	\$20,862	11.88%	9.90%	3.35%	3.69%
Electro Savings Credit Union	\$198,567	\$11,532	5.81%	(13.10%)	43.52%	28.00%
United Consumers Credit Union	\$199,169	\$22,722	11.41%	4.46%	3.95%	9.84%
Average of Asset Group A	\$46,190	\$5,154	12.18%	4.72%	6.82%	5.23%
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
United Credit Union	\$268,571	\$42,145	15.69%	12.18%	2.89%	7.10%
TelComm Credit Union	\$310,651	\$41,730	13.43%	2.72%	1.75%	2.44%
Great Plains Federal Credit Union	\$322,966	\$44,758	13.86%	(11.92%)	5.42%	7.85%
Missouri Electric Cooperative Employees Credit Union	\$326,737	\$36,924	11.30%	9.15%	0.28%	0.24%
Blucurrent Credit Union	\$347,474	\$37,501	10.79%	7.96%	3.13%	3.43%
Alltru Federal Credit Union	\$359,491	\$33,962	9.45%	2.45%	11.62%	19.74%
Alliance Credit Union	\$377,370	\$43,517	11.53%	5.58%	6.76%	8.23%
Infuze Credit Union	\$382,983	\$38,982	10.18%	17.83%	4.28%	9.89%
St. Louis Community Credit Union	\$418,801	\$63,949	15.27%	8.32%	7.91%	9.14%
Arsenal Credit Union	\$422,532	\$32,250	7.63%	(18.70%)	14.49%	16.20%
Assemblies of God Credit Union	\$435,046	\$36,817	8.46%	5.79%	13.28%	3.58%
West Community Credit Union	\$480,511	\$39,072	8.13%	2.70%	16.37%	6.16%
Average of Asset Group B	\$371,094	\$40,967	11.31%	3.67%	7.35%	7.83%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
Neighbors Credit Union	\$521,273	\$66,020	12.67%	(0.69%)	11.48%	5.98%
Missouri Credit Union	\$564,558	\$57,663	10.21%	10.47%	0.85%	4.25%
River Region Community Credit Union	\$704,758	\$69,176	9.82%	71.61%	4.36%	4.29%
Average of Asset Group C	\$596,863	\$64,286	10.90%	27.13%	5.56%	4.84%
<b>Asset Group D - Over \$1 billion in total assets</b>						
Vantage Credit Union	\$1,113,196	\$83,135	7.47%	9.26%	5.85%	8.99%
Together Credit Union	\$2,653,305	\$244,528	9.22%	4.24%	4.84%	6.61%
First Community Credit Union	\$4,468,204	\$362,429	8.11%	7.91%	4.05%	9.02%
Average of Asset Group D	\$2,744,902	\$230,031	8.27%	7.14%	4.91%	8.21%

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 credit 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>	Credit 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 credit 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 credit losses and appropriation for non conforming investments, as a percent of net worth.