MOSSADAMS × bakertilly

Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS

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

Kansas

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

ASSET SIZE DEFINITION

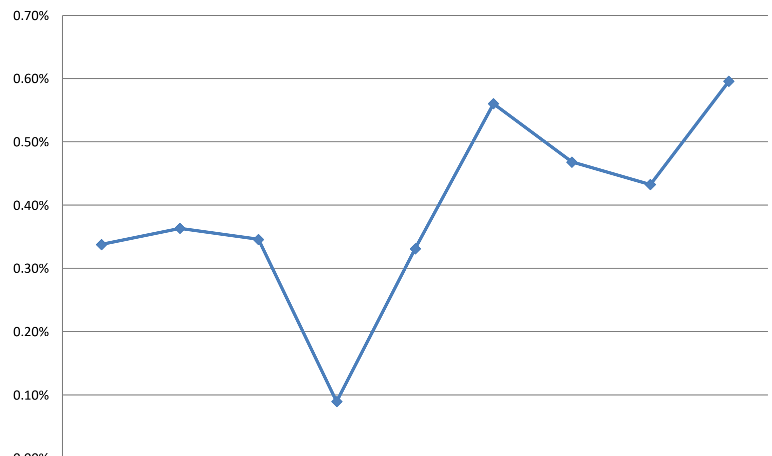
Group A	$0–$250 million
Group B	$251 million–$500 million
Group C	$501 million–$1 billion
Group D	Over $1 billion

Kansas

Performance Analysis

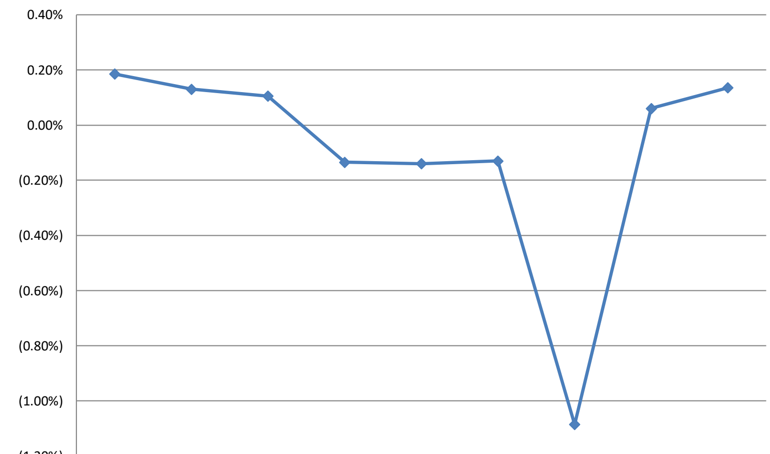
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



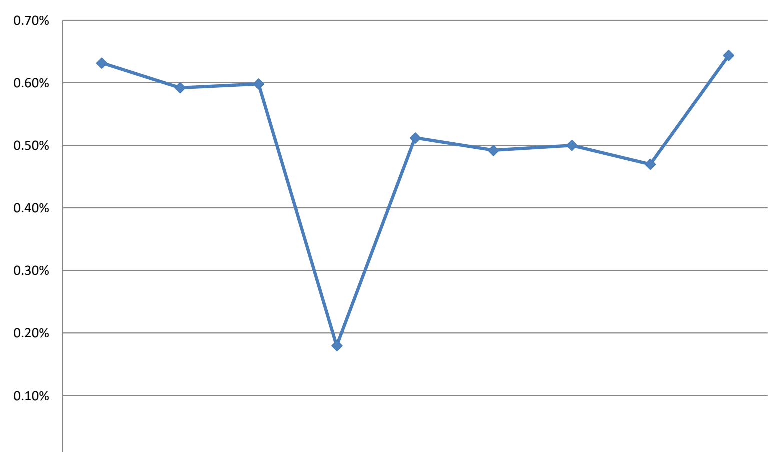
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.34%	0.36%	0.35%	0.09%	0.33%	0.56%	0.47%	0.43%	0.60%

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



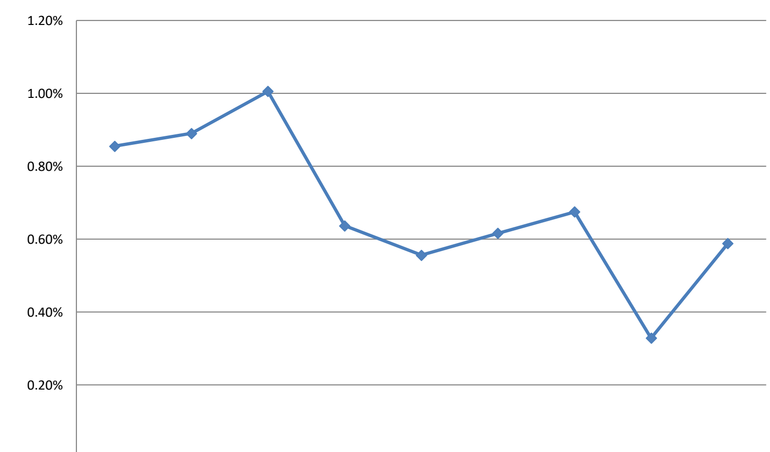
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.19%	0.13%	0.11%	(0.14%)	(0.14%)	(0.13%)	(1.09%)	0.06%	0.14%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.63%	0.59%	0.60%	0.18%	0.51%	0.49%	0.50%	0.47%	0.64%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.86%	0.89%	1.01%	0.64%	0.56%	0.62%	0.68%	0.33%	0.59%

Source: SNL Financial

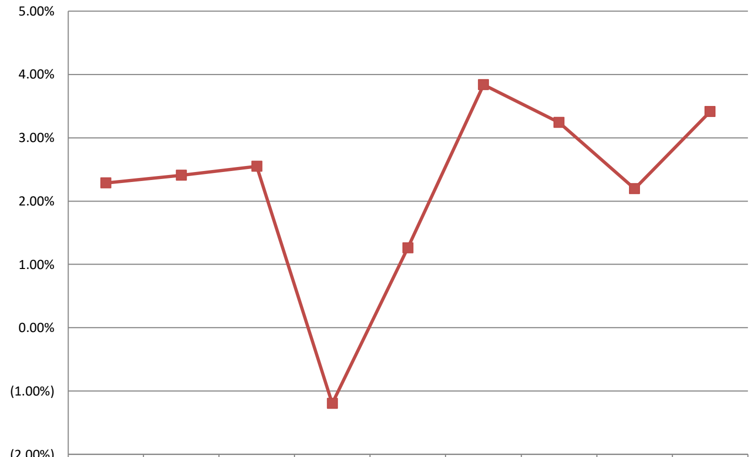
Note: Report includes only bank-level data.

NA = data was not available.

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

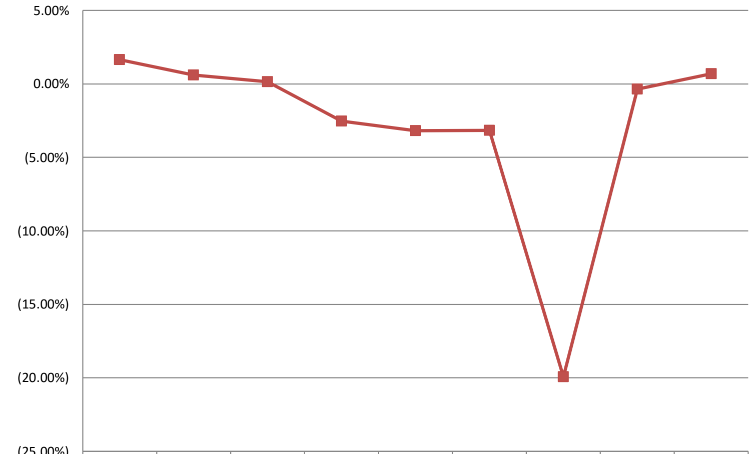
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



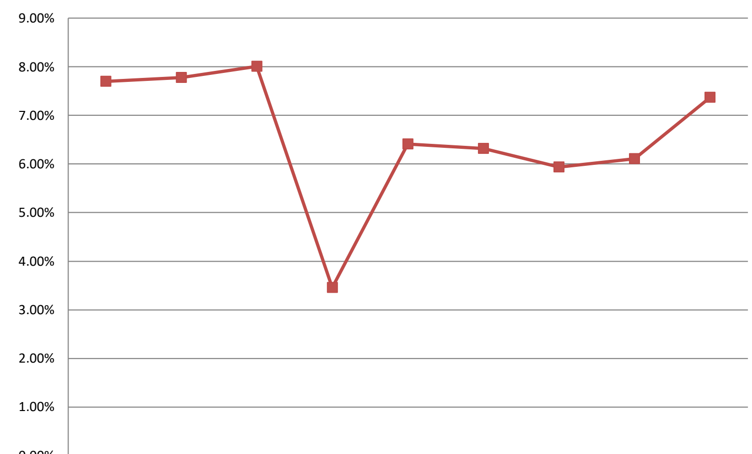
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	2.28%	2.41%	2.55%	(1.20%)	1.26%	3.84%	3.24%	2.19%	3.41%

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



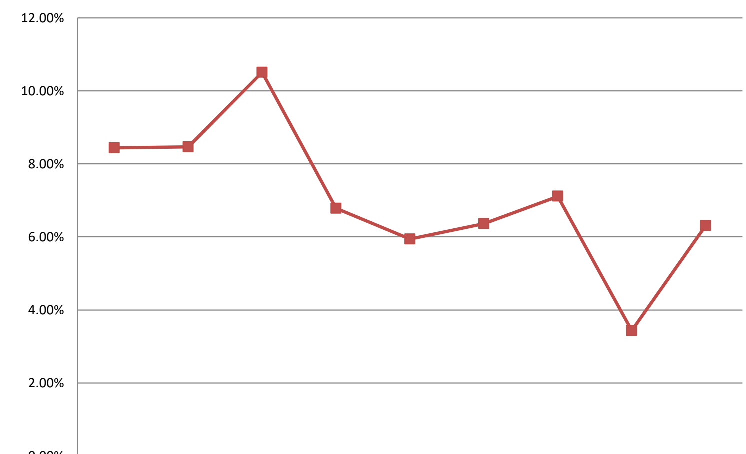
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	1.66%	0.61%	0.16%	(2.54%)	(3.20%)	(3.17%)	(19.92%)	(0.37%)	0.70%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	7.70%	7.78%	8.01%	3.46%	6.41%	6.32%	5.93%	6.11%	7.37%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	8.44%	8.47%	10.51%	6.78%	5.95%	6.37%	7.11%	3.43%	6.31%

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)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets											
Catholics United Credit Union	$201	$0	0.00%	0.00%	100.00%	NA	$0	0.00%	0.00%	100.00%	NA
Sunflower Federal Credit Union	$339	($1)	(1.18%)	(8.89%)	114.29%	NA	($2)	(1.16%)	(8.70%)	113.33%	NA
Quindaro Homes Federal Credit Union	$616	$5	3.25%	7.55%	42.86%	$32	$9	3.04%	6.84%	47.83%	$28
Mid Plains Credit Union	$1,148	$0	0.00%	0.00%	100.00%	$24	($1)	(0.17%)	(0.93%)	100.00%	$26
Kan Colo Credit Union	$1,415	$3	0.85%	6.78%	72.73%	$32	$4	0.57%	4.55%	80.95%	$32
Salina Municipal Credit Union	$1,427	($2)	(0.55%)	(7.02%)	100.00%	$48	($53)	(7.31%)	(82.81%)	106.67%	$50
Eagle Federal Credit Union	$1,808	$2	0.44%	3.98%	95.00%	$32	$5	0.55%	5.00%	90.48%	$31
C & R Credit Union	$4,316	$16	1.49%	12.55%	76.06%	$42	($4)	(0.19%)	(1.57%)	78.63%	$46
Ellis Credit Union	$5,039	$12	0.94%	5.21%	69.23%	$43	$17	0.66%	3.70%	77.92%	$45
Hutchinson Postal and Community Credit Union	$5,186	($3)	(0.22%)	(1.30%)	96.00%	$56	($5)	(0.19%)	(1.08%)	95.85%	$53
Tri-County Credit Union	$5,393	$8	0.61%	3.45%	74.07%	$32	$15	0.58%	3.24%	71.70%	$32
Central Kansas Education Credit Union	$5,429	$12	0.89%	6.20%	78.95%	$43	$22	0.82%	5.72%	80.36%	$42
Morton Credit Union	$5,471	$13	0.96%	7.20%	82.00%	$43	$20	0.74%	5.58%	85.26%	$43
Topeka Police Credit Union	$5,960	$42	2.78%	17.00%	61.11%	$59	$77	2.50%	15.89%	64.68%	$59
Peoples Choice Credit Union	$6,830	($10)	(0.58%)	(2.23%)	92.77%	$49	($3)	(0.09%)	(0.33%)	89.53%	$50
KC Fairfax Federal Credit Union	$7,176	($122)	(6.65%)	(67.87%)	156.94%	$39	($154)	(4.18%)	(40.63%)	146.95%	$41
Topeka Firemen's Credit Union	$10,627	$37	1.40%	5.03%	52.00%	$30	$68	1.29%	4.65%	53.15%	$29
1st Kansas Credit Union	$11,361	$25	0.88%	4.26%	75.00%	$58	$53	0.94%	4.54%	74.02%	$56
Crossroads Credit Union	$11,877	$79	2.65%	13.01%	60.56%	$66	$152	2.58%	12.72%	59.32%	$62
Garden City Teachers Federal Credit Union	$14,713	$15	0.40%	4.80%	89.08%	$54	$22	0.29%	3.53%	90.52%	$53
Kansas City Kansas Firemen & Police Credit Union	$16,212	$87	2.15%	12.38%	72.34%	$67	$122	1.51%	8.78%	70.70%	$67
Hutchinson Government Employees Credit Union	$20,581	$38	0.74%	5.91%	86.88%	$58	$56	0.55%	4.38%	90.37%	$66
Salina Interparochial Credit Union	$22,042	$48	0.87%	3.10%	42.19%	$57	$97	0.88%	3.15%	44.38%	$57
Co-Operative Credit Union	$22,263	$38	0.68%	5.48%	84.25%	$75	$69	0.62%	5.01%	84.44%	$68
Wheat State Credit Union	$23,029	($10)	(0.17%)	(1.92%)	82.17%	$70	($52)	(0.45%)	(4.96%)	86.15%	$77
Reliance Credit Union	$25,557	$93	1.44%	10.04%	67.71%	$65	$145	1.13%	7.90%	73.25%	$67
Bell Credit Union	$26,927	$91	1.37%	14.95%	62.80%	$69	$151	1.15%	12.59%	63.97%	$67
KUMC Credit Union	$28,890	$147	2.03%	15.97%	60.89%	$51	$308	2.15%	17.08%	60.18%	$53
Sunflower Community Federal Credit Union	$31,686	$80	1.02%	13.36%	73.74%	$67	$133	0.85%	11.26%	75.07%	$67
Campus Credit Union	$34,488	($4)	(0.04%)	(0.45%)	72.28%	$72	$105	0.58%	5.94%	73.50%	$75
U S P L K Employees Federal Credit Union	$35,417	$11	0.12%	0.98%	90.67%	$62	$11	0.06%	0.49%	95.54%	$61
Catholic Family Federal Credit Union	$37,095	$6	0.06%	0.78%	98.25%	$65	$11	0.06%	0.71%	96.69%	$63
Credit Union of Emporia	$38,040	$138	1.44%	9.55%	64.36%	$50	$256	1.35%	8.96%	63.43%	$51

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets ($000)	Net Income (Loss) ($000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees ($000)	Net Income (Loss) ($000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets (continued)											
Freedom 1st Federal Credit Union	$39,232	$190	1.87%	10.68%	46.90%	$75	$392	1.91%	11.17%	46.61%	$89
McPherson Co-Op Credit Union	$43,180	$155	1.42%	16.17%	73.49%	$65	$405	1.86%	21.70%	67.98%	$70
B&V Credit Union	$44,120	$24	0.22%	1.30%	89.64%	$96	$5	0.02%	0.14%	94.70%	$95
Empower Blue Credit Union	$54,801	$134	0.97%	5.60%	73.98%	$147	$222	0.81%	4.66%	79.71%	$151
United Northwest Federal Credit Union	$55,626	$104	0.75%	5.05%	76.82%	$56	$184	0.67%	4.49%	79.17%	$56
ARK Valley Credit Union	$56,484	$223	1.57%	11.35%	73.92%	$60	$352	1.25%	9.06%	77.34%	$61
Panhandle Federal Credit Union	$61,837	$27	0.17%	1.02%	96.33%	$70	$39	0.12%	0.74%	96.75%	$70
Midwest Regional Credit Union	$72,562	$188	1.03%	10.23%	71.46%	$78	$327	0.89%	9.00%	72.92%	$77
Dillon Credit Union	$73,661	$227	1.23%	9.05%	66.37%	$73	$416	1.15%	8.38%	69.05%	$72
Mid-Kansas Credit Union	$76,401	$145	0.75%	9.82%	83.58%	$86	$300	0.77%	10.38%	78.54%	$81
SM Federal Credit Union	$76,838	$184	0.95%	5.00%	45.67%	$99	$351	0.90%	4.80%	46.58%	$99
Farmway Credit Union	$99,389	$200	0.80%	3.52%	80.36%	$94	$381	0.76%	3.37%	82.41%	$95
Credit Union of Dodge City	$100,361	$420	1.66%	12.82%	70.89%	$78	$716	1.41%	11.08%	73.48%	$79
Kansas Teachers Community Credit Union	$125,951	$479	1.52%	11.89%	61.51%	$61	$790	1.26%	9.98%	65.87%	$66
Kansas State University Federal Credit Union	$133,151	$273	0.81%	7.64%	77.27%	$80	$667	0.99%	9.44%	73.08%	$73
Emporia State Federal Credit Union	$136,256	$415	1.20%	11.95%	67.60%	$72	$632	0.92%	9.21%	73.16%	$71
Quantum Credit Union	$142,681	$138	0.38%	3.75%	85.54%	$80	$305	0.42%	4.17%	83.86%	$74
White Eagle Credit Union	$181,646	$420	0.93%	6.72%	76.80%	$70	$1,968	2.25%	16.07%	60.83%	$64
Frontier Community Credit Union	$207,153	$143	0.28%	3.32%	77.89%	$72	$110	0.11%	1.29%	83.04%	$74
Wichita Federal Credit Union	$225,408	$206	0.37%	2.80%	65.27%	$85	$1,533	1.39%	10.59%	55.12%	$67
Average of Asset Group A	$46,704	$98	0.73%	4.71%	77.52%	$63	$222	0.60%	3.41%	78.21%	$63

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)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group B - $251 to $500 million in total assets											
Skyward Credit Union	$376,421	($197)	(0.21%)	(3.56%)	95.78%	$80	($456)	(0.25%)	(4.31%)	95.13%	$79
Mid-American Credit Union	$494,722	$751	0.63%	6.98%	76.60%	$80	$1,217	0.52%	5.70%	78.94%	$79
Average of Asset Group B	$435,572	$277	0.21%	1.71%	86.19%	$80	$381	0.14%	0.70%	87.04%	$79
Asset Group C - $501 million to $1 billion in total assets											
Envista Federal Credit Union	$647,064	$1,358	0.84%	8.95%	78.06%	$83	$2,322	0.73%	7.77%	80.12%	$82
Heartland Credit Union	$666,917	$1,768	1.07%	12.47%	67.70%	$93	$2,770	0.85%	9.89%	73.24%	$88
Mainstreet Federal Credit Union	$701,980	$1,077	0.61%	10.49%	78.78%	$98	$1,891	0.54%	9.69%	79.29%	$97
Azura Credit Union	$827,387	$362	0.17%	1.76%	77.49%	$89	$735	0.18%	1.79%	78.43%	$88
Golden Plains Credit Union	$978,147	$2,724	1.09%	9.01%	60.96%	$72	$4,614	0.92%	7.71%	62.28%	$71
Average of Asset Group C	$764,299	$1,458	0.76%	8.54%	72.60%	$87	$2,466	0.64%	7.37%	74.67%	$85
Asset Group D - Over $1 billion in total assets											
Mazuma Credit Union	$1,017,726	$2,247	0.88%	8.87%	69.03%	$83	$2,132	0.42%	4.26%	76.02%	$90
Credit Union of America	$1,709,096	$5,443	1.27%	10.49%	67.18%	$93	$7,328	0.87%	7.13%	73.47%	$93
Millennium Corporate Credit Union	$1,991,886	$2,287	0.44%	6.88%	56.62%	$106	$4,656	0.46%	7.06%	56.47%	$115
Meritrust Federal Credit Union	$2,178,944	$3,202	0.59%	7.23%	79.13%	$117	$4,093	0.38%	4.66%	80.55%	$107
CommunityAmerica Credit Union	$5,384,546	$19,416	1.45%	14.96%	72.59%	$126	$21,519	0.81%	8.43%	79.03%	$124
Average of Asset Group D	$2,456,440	$6,519	0.93%	9.69%	68.91%	$105	$7,946	0.59%	6.31%	73.11%	$106

Source: SNL Financial

Note: Report includes only bank-level data.

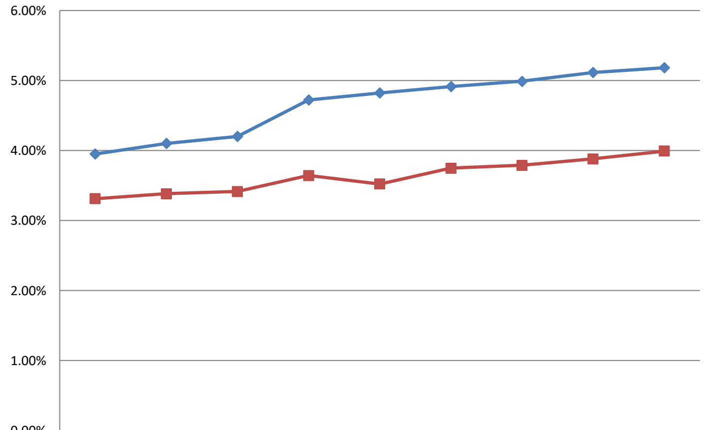
NA = data was not available.

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

Balance Sheet & Net Interest Margin

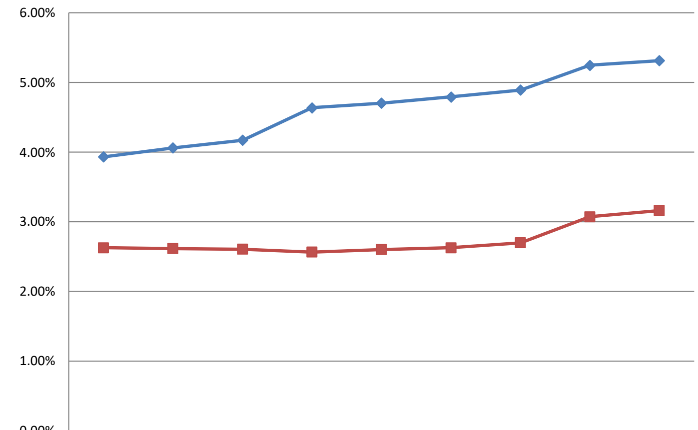
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



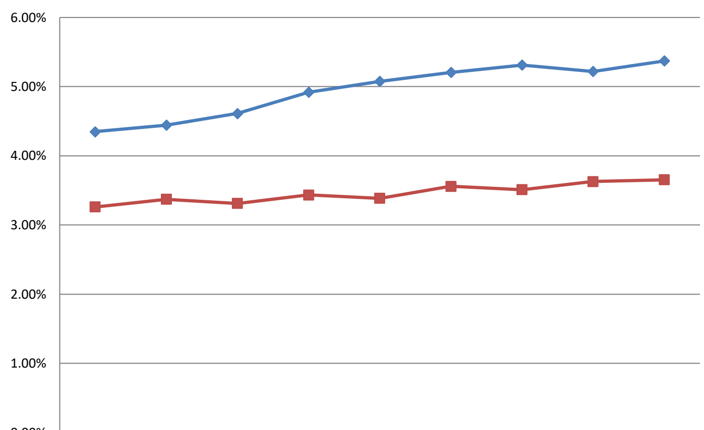
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.95%	4.10%	4.20%	4.72%	4.82%	4.91%	4.99%	5.11%	5.18%
Net Interest Income/ Avg Assets	3.31%	3.38%	3.41%	3.64%	3.52%	3.75%	3.79%	3.88%	3.99%

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



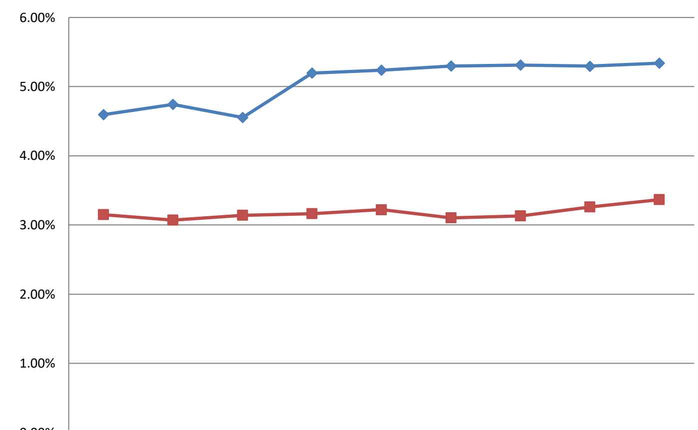
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.93%	4.06%	4.17%	4.64%	4.70%	4.79%	4.89%	5.25%	5.31%
Net Interest Income/ Avg Assets	2.63%	2.62%	2.61%	2.57%	2.60%	2.63%	2.70%	3.07%	3.16%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.35%	4.44%	4.61%	4.92%	5.07%	5.21%	5.31%	5.22%	5.37%
Net Interest Income/ Avg Assets	3.26%	3.37%	3.31%	3.43%	3.39%	3.56%	3.51%	3.63%	3.65%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.60%	4.74%	4.56%	5.20%	5.24%	5.30%	5.31%	5.30%	5.34%
Net Interest Income/ Avg Assets	3.15%	3.07%	3.14%	3.16%	3.22%	3.10%	3.13%	3.26%	3.37%

Source: SNL Financial

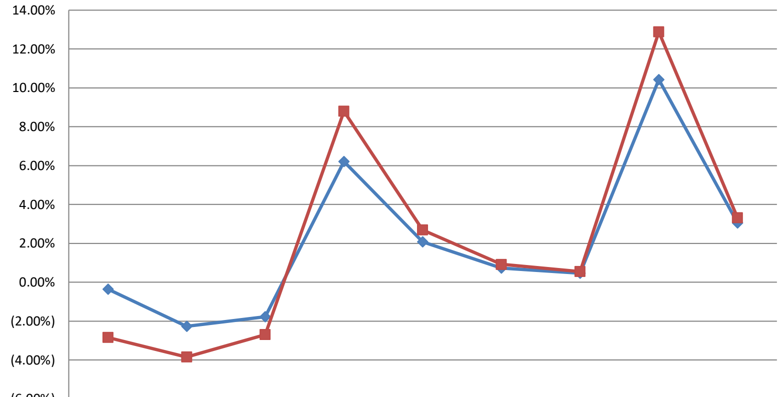
Note: Report includes only bank-level data.

NA = data was not available.

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

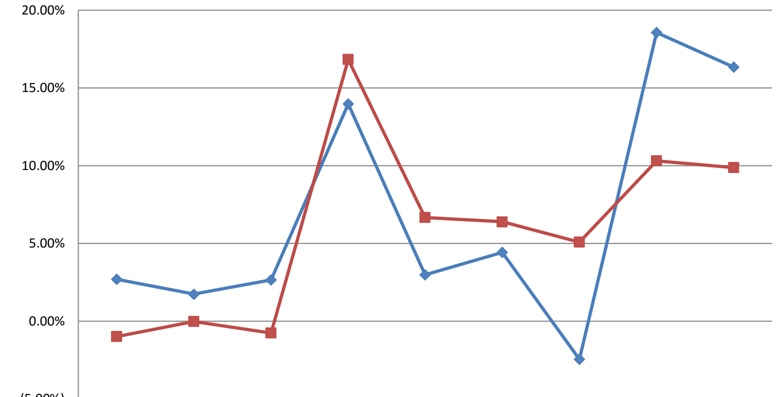
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



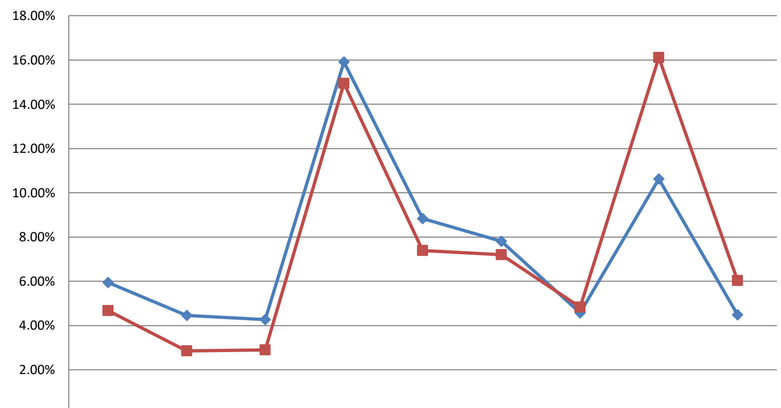
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(0.36%)	(2.27%)	(1.77%)	6.21%	2.09%	0.74%	0.46%	10.42%	3.05%
Market Growth Rate	(2.84%)	(3.84%)	(2.69%)	8.79%	2.69%	0.92%	0.55%	12.88%	3.32%

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



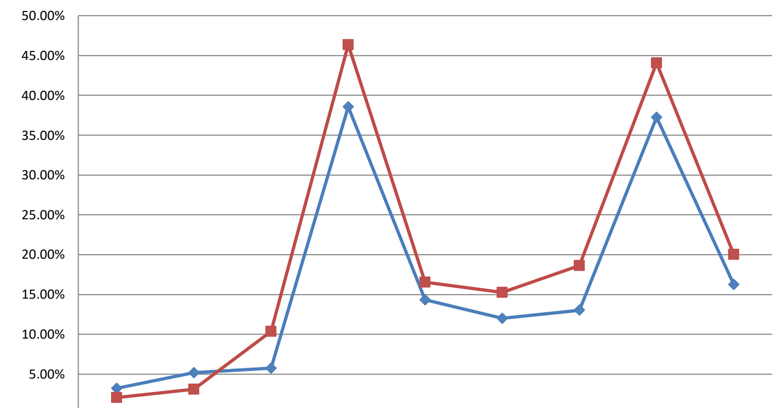
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	2.70%	1.74%	2.66%	13.97%	2.99%	4.42%	(2.45%)	18.56%	16.33%
Market Growth Rate	(0.99%)	(0.02%)	(0.77%)	16.83%	6.66%	6.39%	5.08%	10.31%	9.87%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	5.95%	4.45%	4.26%	15.90%	8.83%	7.80%	4.57%	10.63%	4.48%
Market Growth Rate	4.67%	2.85%	2.90%	14.94%	7.39%	7.20%	4.83%	16.11%	6.03%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.24%	5.19%	5.77%	38.57%	14.33%	12.01%	13.04%	37.27%	16.27%
Market Growth Rate	2.08%	3.13%	10.37%	46.34%	16.57%	15.26%	18.63%	44.05%	20.06%

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 Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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	$201	$20	$165	12.12%	NA	3.00%	0.00%	4.00%	4.06%	4.97%
Sunflower Federal Credit Union	$339	$303	$296	102.36%	NA	8.12%	0.00%	7.54%	(12.71%)	(13.25%)
Quindaro Homes Federal Credit Union	$616	$369	$349	105.73%	$1,232	8.11%	0.34%	7.77%	37.38%	67.43%
Mid Plains Credit Union	$1,148	$885	$920	96.20%	$1,148	4.93%	2.04%	2.89%	(3.59%)	(4.46%)
Kan Colo Credit Union	$1,415	$497	$1,235	40.24%	$2,830	4.68%	1.70%	2.98%	2.58%	2.29%
Salina Municipal Credit Union	$1,427	$1,164	$1,312	88.72%	$1,427	5.79%	0.14%	5.51%	(3.98%)	3.73%
Eagle Federal Credit Union	$1,808	$912	$1,604	56.86%	$1,205	4.20%	0.11%	4.20%	1.22%	0.63%
C & R Credit Union	$4,316	$2,935	$3,795	77.34%	$2,158	6.99%	1.34%	5.65%	23.05%	27.38%
Ellis Credit Union	$5,039	$2,351	$4,088	57.51%	$3,359	4.44%	1.71%	2.73%	(1.69%)	(2.94%)
Hutchinson Postal and Community Credit Union	$5,186	$3,554	$4,232	83.98%	$1,729	7.23%	1.47%	5.76%	3.25%	4.20%
Tri-County Credit Union	$5,393	$1,424	$4,457	31.95%	$3,595	4.03%	2.05%	1.97%	16.93%	20.10%
Central Kansas Education Credit Union	$5,429	$4,153	$4,597	90.34%	$2,172	5.87%	2.54%	3.33%	8.05%	8.34%
Morton Credit Union	$5,471	$3,825	$4,647	82.31%	$1,824	5.76%	0.67%	5.09%	8.30%	7.92%
Topeka Police Credit Union	$5,960	$5,405	$4,938	109.46%	$2,384	6.60%	0.88%	5.72%	(13.55%)	(18.79%)
Peoples Choice Credit Union	$6,830	$2,915	$5,018	58.09%	$2,277	4.22%	0.26%	3.96%	(8.23%)	(11.18%)
KC Fairfax Federal Credit Union	$7,176	$3,658	$6,503	56.25%	$1,595	3.82%	0.62%	3.20%	(4.36%)	(0.12%)
Topeka Firemen's Credit Union	$10,627	$5,571	$7,612	73.19%	$4,251	4.89%	2.23%	2.66%	2.96%	0.98%
1st Kansas Credit Union	$11,361	$5,238	$8,991	58.26%	$4,544	5.02%	1.87%	3.17%	5.91%	6.31%
Crossroads Credit Union	$11,877	$6,797	$9,347	72.72%	$4,751	5.32%	0.65%	4.67%	9.82%	8.85%
Garden City Teachers Federal Credit Union	$14,713	$8,568	$13,311	64.37%	$2,102	5.25%	0.97%	4.27%	(4.02%)	(4.92%)
Kansas City Kansas Firemen & Police Credit Union	$16,212	$9,164	$13,225	69.29%	$2,948	6.22%	1.63%	4.59%	0.61%	(2.71%)
Hutchinson Government Employees Credit Union	$20,581	$9,568	$17,810	53.72%	$2,940	5.03%	0.69%	4.34%	9.56%	9.46%
Salina Interparochial Credit Union	$22,042	$18,056	$15,644	115.42%	$7,347	7.51%	2.97%	4.54%	3.35%	3.68%
Co-Operative Credit Union	$22,263	$10,870	$19,480	55.80%	$3,711	4.64%	0.72%	3.93%	6.35%	6.43%
Wheat State Credit Union	$23,029	$20,640	$20,647	99.97%	$2,709	7.12%	1.75%	5.38%	5.74%	7.12%
Reliance Credit Union	$25,557	$12,365	$21,682	57.03%	$4,260	3.87%	0.30%	3.58%	3.02%	1.63%
Bell Credit Union	$26,927	$17,949	$24,359	73.69%	$4,488	6.57%	2.30%	4.27%	11.43%	11.17%
KUMC Credit Union	$28,890	$10,710	$24,995	42.85%	$3,611	4.79%	0.50%	4.29%	8.20%	6.86%
Sunflower Community Federal Credit Union	$31,686	$21,787	$29,228	74.54%	$4,527	6.36%	2.43%	3.93%	7.12%	6.73%
Campus Credit Union	$34,488	$27,718	$30,718	90.23%	$2,759	7.19%	1.34%	5.86%	(4.17%)	(5.42%)
U S P L K Employees Federal Credit Union	$35,417	$8,409	$30,717	27.38%	$8,854	2.70%	1.39%	1.31%	(3.86%)	(4.61%)
Catholic Family Federal Credit Union	$37,095	$20,945	$33,781	62.00%	$3,710	4.09%	0.75%	3.33%	(6.61%)	(2.69%)
Credit Union of Emporia	$38,040	$12,082	$31,756	38.05%	$4,755	4.25%	1.09%	3.15%	9.04%	6.85%

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 Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - $50 to $250 million in total assets (continued)										
Freedom 1st Federal Credit Union	$39,232	$4,690	$31,301	14.98%	$13,077	3.55%	0.13%	3.41%	(6.52%)	(10.37%)
McPherson Co-Op Credit Union	$43,180	$37,003	$39,175	94.46%	$4,112	5.38%	1.16%	4.22%	2.26%	0.32%
B&V Credit Union	$44,120	$15,742	$36,344	43.31%	$12,606	2.87%	1.16%	1.71%	(10.92%)	(13.41%)
Empower Blue Credit Union	$54,801	$30,182	$45,364	66.53%	$9,134	4.47%	1.38%	3.20%	4.99%	6.44%
United Northwest Federal Credit Union	$55,626	$21,396	$46,959	45.56%	$4,120	3.61%	0.99%	2.62%	5.87%	5.78%
ARK Valley Credit Union	$56,484	$33,237	$47,941	69.33%	$3,895	4.37%	0.53%	3.84%	5.52%	4.13%
Panhandle Federal Credit Union	$61,837	$33,284	$51,952	64.07%	$3,748	4.07%	0.95%	3.13%	(2.64%)	(4.43%)
Midwest Regional Credit Union	$72,562	$31,795	$64,575	49.24%	$4,681	4.34%	0.41%	3.92%	(2.01%)	(3.37%)
Dillon Credit Union	$73,661	$44,317	$62,837	70.53%	$5,893	5.52%	1.99%	3.53%	13.28%	13.85%
Mid-Kansas Credit Union	$76,401	$60,809	$70,098	86.75%	$4,130	5.27%	1.52%	3.75%	(4.98%)	(7.05%)
SM Federal Credit Union	$76,838	$45,807	$61,672	74.28%	$21,954	3.89%	2.21%	1.68%	(2.91%)	(3.46%)
Farmway Credit Union	$99,389	$64,611	$76,141	84.86%	$3,427	5.19%	0.88%	4.31%	(1.90%)	(2.88%)
Credit Union of Dodge City	$100,361	$55,091	$86,130	63.96%	$3,584	5.24%	0.40%	4.85%	(0.66%)	(2.46%)
Kansas Teachers Community Credit Union	$125,951	$62,054	$108,462	57.21%	$4,130	4.57%	0.67%	3.90%	6.55%	4.88%
Kansas State University Federal Credit Union	$133,151	$72,588	$115,735	62.72%	$4,097	4.71%	1.20%	3.52%	1.53%	(2.06%)
Emporia State Federal Credit Union	$136,256	$88,835	$121,627	73.04%	$4,955	4.13%	1.52%	2.61%	(1.18%)	(2.45%)
Quantum Credit Union	$142,681	$111,167	$125,949	88.26%	$3,612	5.56%	1.42%	4.14%	(5.97%)	0.52%
White Eagle Credit Union	$181,646	$101,422	$154,347	65.71%	$4,037	5.65%	1.72%	3.93%	22.68%	22.69%
Frontier Community Credit Union	$207,153	$150,807	$187,835	80.29%	$3,699	6.06%	1.65%	4.41%	6.19%	6.08%
Wichita Federal Credit Union	$225,408	$191,382	$193,517	98.90%	$3,364	7.68%	2.45%	5.23%	11.24%	11.24%
Average of Asset Group A	$46,704	$28,623	$40,178	68.53%	$4,382	5.18%	1.20%	3.99%	3.05%	3.32%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - $251 to $500 million in total assets										
Skyward Credit Union	$376,421	$223,903	$330,954	67.65%	$5,228	4.89%	2.07%	2.82%	15.26%	2.27%
Mid-American Credit Union	$494,722	$439,486	$412,733	106.48%	$4,417	5.73%	2.23%	3.50%	17.40%	17.46%
Average of Asset Group B	$435,572	$331,695	$371,844	87.07%	$4,823	5.31%	2.15%	3.16%	16.33%	9.87%
Asset Group C - $501 million to $1 billion in total assets										
Envista Federal Credit Union	$647,064	$500,867	$546,017	91.73%	$3,708	5.25%	1.64%	3.61%	9.76%	10.97%
Heartland Credit Union	$666,917	$564,592	$552,148	102.25%	$4,521	6.05%	1.94%	4.12%	7.34%	5.63%
Mainstreet Federal Credit Union	$701,980	$398,362	$612,224	65.07%	$5,278	4.21%	1.02%	3.19%	2.89%	4.94%
Azura Credit Union	$827,387	$588,650	$714,921	82.34%	$4,168	5.67%	1.76%	3.91%	5.28%	6.03%
Golden Plains Credit Union	$978,147	$868,722	$848,006	102.44%	$4,571	5.69%	2.25%	3.44%	(2.85%)	2.56%
Average of Asset Group C	$764,299	$584,239	$654,663	88.77%	$4,449	5.37%	1.72%	3.65%	4.48%	6.03%
Asset Group D - Over $1 billion in total assets										
Mazuma Credit Union	$1,017,726	$767,124	$850,010	90.25%	$3,968	5.79%	1.80%	3.99%	6.70%	9.93%
Credit Union of America	$1,709,096	$1,396,308	$1,397,364	99.92%	$5,678	5.83%	2.49%	3.33%	8.15%	9.67%
Millennium Corporate Credit Union	$1,991,886	$5,415	$1,850,706	0.29%	$49,797	4.43%	3.73%	NA	42.98%	46.21%
Meritrust Federal Credit Union	$2,178,944	$1,648,070	$1,794,444	91.84%	$6,069	5.01%	2.32%	2.70%	11.49%	12.56%
CommunityAmerica Credit Union	$5,384,546	$3,616,825	$4,731,338	76.44%	$5,233	5.64%	2.14%	3.44%	12.02%	21.91%
Average of Asset Group D	$2,456,440	$1,486,748	$2,124,772	71.75%	$14,149	5.34%	2.50%	3.37%	16.27%	20.06%

Source: SNL Financial

Note: Report includes only bank-level data.

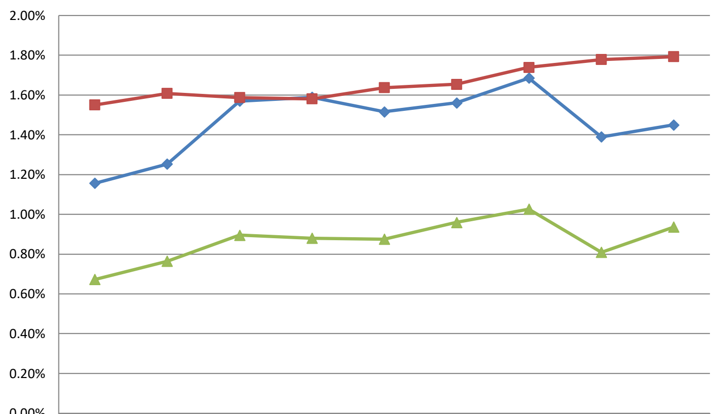
NA = data was not available.

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

Asset Quality

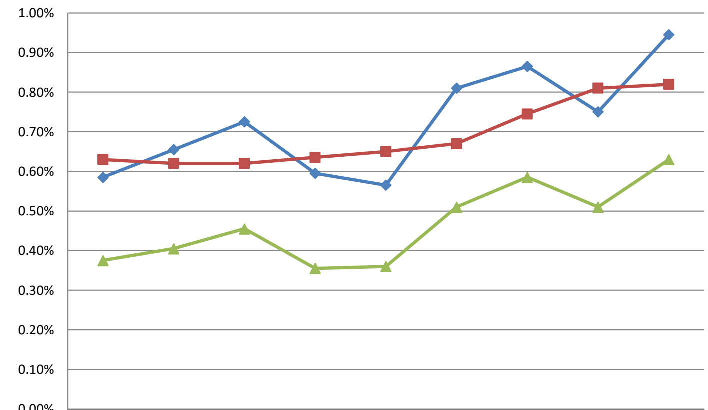
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



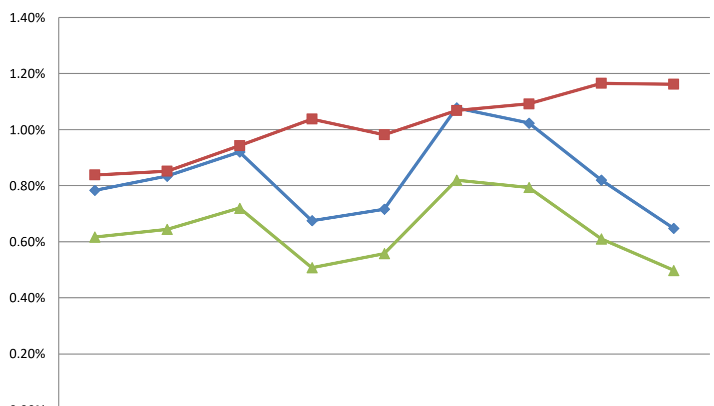
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	1.16%	1.25%	1.57%	1.59%	1.52%	1.56%	1.69%	1.39%	1.45%
Reserves/Loans	1.55%	1.61%	1.59%	1.58%	1.64%	1.65%	1.74%	1.78%	1.79%
Delinquent Loans/Total Assets	0.67%	0.76%	0.90%	0.88%	0.88%	0.96%	1.03%	0.81%	0.94%

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



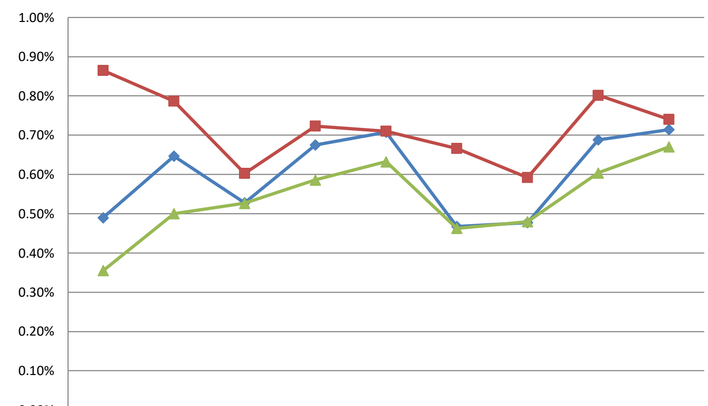
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.59%	0.66%	0.73%	0.60%	0.57%	0.81%	0.87%	0.75%	0.95%
Reserves/Loans	0.63%	0.62%	0.62%	0.64%	0.65%	0.67%	0.75%	0.81%	0.82%
Delinquent Loans/Total Assets	0.38%	0.41%	0.46%	0.36%	0.36%	0.51%	0.59%	0.51%	0.63%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.78%	0.83%	0.92%	0.68%	0.72%	1.08%	1.02%	0.82%	0.65%
Reserves/Loans	0.84%	0.85%	0.94%	1.04%	0.98%	1.07%	1.09%	1.17%	1.16%
Delinquent Loans/Total Assets	0.62%	0.64%	0.72%	0.51%	0.56%	0.82%	0.79%	0.61%	0.50%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.49%	0.65%	0.53%	0.68%	0.71%	0.47%	0.48%	0.69%	0.71%
Reserves/Loans	0.87%	0.79%	0.60%	0.72%	0.71%	0.67%	0.59%	0.80%	0.74%
Delinquent Loans/Total Assets	0.36%	0.50%	0.53%	0.59%	0.63%	0.46%	0.48%	0.60%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 to $250 million in total assets							
Catholics United Credit Union	$201	$0	0.00%	20.00%	NA	0.00%	0.00%
Sunflower Federal Credit Union	$339	$29	9.57%	3.96%	41.38%	51.79%	8.55%
Quindaro Homes Federal Credit Union	$616	$22	5.96%	1.08%	18.18%	8.12%	3.57%
Mid Plains Credit Union	$1,148	$38	4.29%	3.05%	71.05%	15.70%	3.31%
Kan Colo Credit Union	$1,415	$1	0.20%	5.23%	NM	0.49%	0.07%
Salina Municipal Credit Union	$1,427	$0	0.00%	1.72%	NA	0.00%	0.00%
Eagle Federal Credit Union	$1,808	$45	4.93%	4.06%	82.22%	18.83%	2.49%
C & R Credit Union	$4,316	$1	0.03%	0.95%	NM	0.18%	0.02%
Ellis Credit Union	$5,039	$0	0.00%	4.17%	NA	0.00%	0.00%
Hutchinson Postal and Community Credit Union	$5,186	$64	1.80%	0.73%	40.63%	6.74%	1.23%
Tri-County Credit Union	$5,393	$14	0.98%	2.81%	285.71%	1.44%	0.26%
Central Kansas Education Credit Union	$5,429	$10	0.24%	0.36%	150.00%	1.26%	0.18%
Morton Credit Union	$5,471	$94	2.46%	1.91%	77.66%	11.74%	1.72%
Topeka Police Credit Union	$5,960	$3	0.06%	1.05%	NM	0.28%	0.05%
Peoples Choice Credit Union	$6,830	$8	0.27%	1.20%	437.50%	0.55%	0.12%
KC Fairfax Federal Credit Union	$7,176	$218	5.96%	1.89%	31.65%	29.99%	3.04%
Topeka Firemen's Credit Union	$10,627	$2	0.04%	0.68%	NM	0.07%	0.02%
1st Kansas Credit Union	$11,361	$74	1.41%	1.37%	97.30%	3.04%	0.65%
Crossroads Credit Union	$11,877	$169	2.49%	1.84%	73.96%	6.52%	1.42%
Garden City Teachers Federal Credit Union	$14,713	$11	0.13%	0.78%	609.09%	0.83%	0.07%
Kansas City Kansas Firemen & Police Credit Union	$16,212	$198	2.16%	4.57%	211.62%	6.05%	1.22%
Hutchinson Government Employees Credit Union	$20,581	$266	2.78%	2.00%	71.80%	10.20%	1.29%
Salina Interparochial Credit Union	$22,042	$659	3.65%	4.68%	128.22%	9.34%	2.99%
Co-Operative Credit Union	$22,263	$28	0.26%	0.58%	225.00%	0.98%	0.13%
Wheat State Credit Union	$23,029	$325	1.57%	1.72%	109.23%	14.95%	1.41%
Reliance Credit Union	$25,557	$8	0.06%	1.18%	NM	0.21%	0.03%
Bell Credit Union	$26,927	$408	2.27%	1.13%	49.75%	15.21%	1.52%
KUMC Credit Union	$28,890	$17	0.16%	0.42%	264.71%	0.45%	0.06%
Sunflower Community Federal Credit Union	$31,686	$527	2.42%	1.04%	43.07%	21.59%	1.66%
Campus Credit Union	$34,488	$101	0.36%	1.29%	353.47%	3.34%	0.29%
U S P L K Employees Federal Credit Union	$35,417	$0	0.00%	0.05%	NA	0.00%	0.00%
Catholic Family Federal Credit Union	$37,095	$163	0.78%	1.34%	172.39%	5.85%	0.44%
Credit Union of Emporia	$38,040	$176	1.46%	0.25%	17.05%	2.99%	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.

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 to $250 million in total assets (continued)							
Freedom 1st Federal Credit Union	$39,232	$3	0.06%	0.75%	NM	0.04%	0.01%
McPherson Co-Op Credit Union	$43,180	$0	0.00%	0.13%	NA	0.00%	0.00%
B&V Credit Union	$44,120	$249	1.58%	2.24%	141.77%	3.21%	0.56%
Empower Blue Credit Union	$54,801	$261	0.86%	0.31%	36.40%	2.68%	0.48%
United Northwest Federal Credit Union	$55,626	$19	0.09%	1.05%	NM	0.22%	0.03%
ARK Valley Credit Union	$56,484	$159	0.48%	0.26%	55.35%	1.97%	0.28%
Panhandle Federal Credit Union	$61,837	$89	0.27%	0.22%	83.15%	1.45%	0.14%
Midwest Regional Credit Union	$72,562	$195	0.61%	1.22%	199.49%	2.55%	0.27%
Dillon Credit Union	$73,661	$222	0.50%	0.62%	122.97%	2.13%	0.30%
Mid-Kansas Credit Union	$76,401	$2,039	3.35%	0.82%	24.52%	31.30%	2.67%
SM Federal Credit Union	$76,838	$464	1.01%	0.19%	18.75%	3.11%	0.60%
Farmway Credit Union	$99,389	$1,162	1.80%	0.98%	54.39%	4.95%	1.17%
Credit Union of Dodge City	$100,361	$348	0.63%	0.54%	85.63%	3.16%	0.35%
Kansas Teachers Community Credit Union	$125,951	$818	1.32%	0.75%	56.72%	4.85%	0.65%
Kansas State University Federal Credit Union	$133,151	$724	1.00%	1.07%	107.04%	5.19%	0.54%
Emporia State Federal Credit Union	$136,256	$842	0.95%	0.32%	33.97%	5.85%	0.62%
Quantum Credit Union	$142,681	$266	0.24%	0.63%	262.41%	1.98%	0.19%
White Eagle Credit Union	$181,646	$610	0.60%	0.70%	117.21%	2.74%	0.34%
Frontier Community Credit Union	$207,153	$1,708	1.13%	1.27%	112.35%	12.50%	0.82%
Wichita Federal Credit Union	$225,408	$3,041	1.59%	1.85%	116.74%	12.38%	1.35%
Average of Asset Group A	$46,704	$319	1.45%	1.79%	129.06%	6.62%	0.94%

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	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group B - $251 to $500 million in total assets							
Skyward Credit Union	$376,421	$3,227	1.44%	0.89%	61.51%	14.38%	0.86%
Mid-American Credit Union	$494,722	$1,995	0.45%	0.75%	164.26%	5.62%	0.40%
Average of Asset Group B	$435,572	$2,611	0.95%	0.82%	112.89%	10.00%	0.63%
Asset Group C - $501 million to $1 billion in total assets							
Envista Federal Credit Union	$647,064	$2,071	0.41%	0.76%	184.36%	4.05%	0.32%
Heartland Credit Union	$666,917	$4,517	0.80%	1.31%	163.89%	9.19%	0.68%
Mainstreet Federal Credit Union	$701,980	$1,681	0.42%	0.81%	191.02%	4.79%	0.24%
Azura Credit Union	$827,387	$6,079	1.03%	1.88%	182.51%	7.39%	0.73%
Golden Plains Credit Union	$978,147	$5,053	0.58%	1.05%	180.37%	4.40%	0.52%
Average of Asset Group C	$764,299	$3,880	0.65%	1.16%	180.43%	5.96%	0.50%
Asset Group D - Over $1 billion in total assets							
Mazuma Credit Union	$1,017,726	$13,421	1.75%	1.22%	69.64%	12.45%	1.32%
Credit Union of America	$1,709,096	$8,444	0.60%	0.63%	103.58%	4.57%	0.49%
Millennium Corporate Credit Union	$1,991,886	NA	0.00%	0.00%	0.00%	NA	NA
Meritrust Federal Credit Union	$2,178,944	$9,298	0.56%	0.64%	112.58%	8.05%	0.43%
CommunityAmerica Credit Union	$5,384,546	$23,758	0.66%	1.21%	183.53%	4.52%	0.44%
Average of Asset Group D	$2,456,440	$13,730	0.71%	0.74%	93.87%	7.40%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

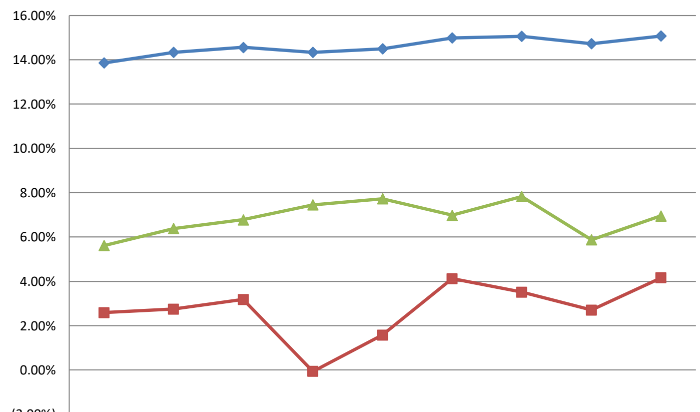
NA = data was not available.

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

Net Worth

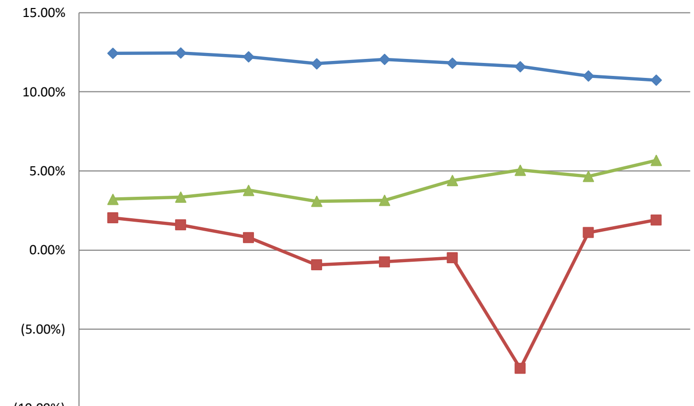
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



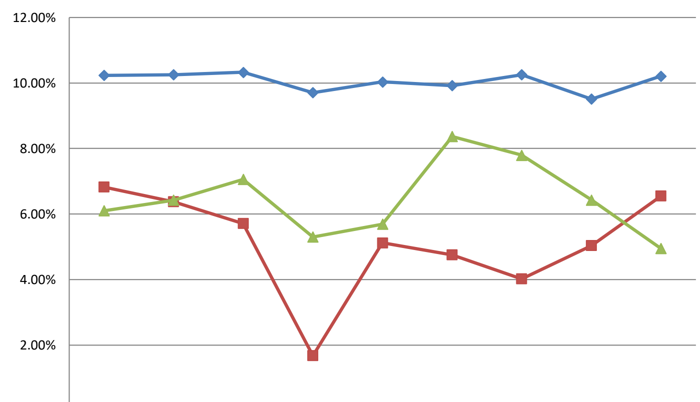
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	13.85%	14.33%	14.56%	14.33%	14.49%	14.98%	15.06%	14.72%	15.07%
Net Worth Growth (Decline) - YTD	2.59%	2.74%	3.18%	(0.07%)	1.57%	4.12%	3.51%	2.70%	4.15%
Total Delinquent Lns/ Net Worth	5.62%	6.38%	6.78%	7.45%	7.73%	6.98%	7.82%	5.88%	6.95%

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



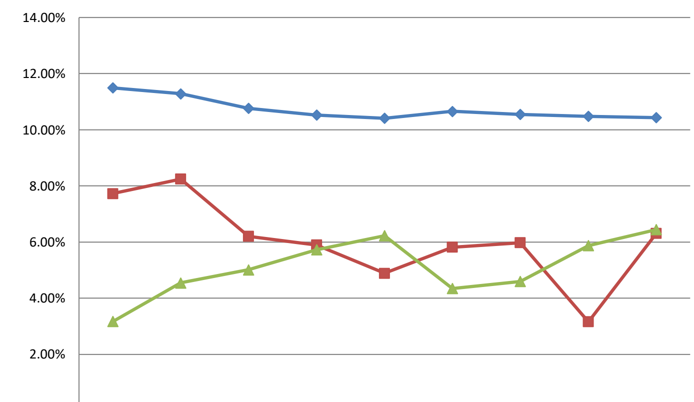
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	12.43%	12.47%	12.22%	11.78%	12.05%	11.82%	11.59%	11.00%	10.74%
Net Worth Growth (Decline) - YTD	2.03%	1.59%	0.79%	(0.94%)	(0.75%)	(0.50%)	(7.48%)	1.11%	1.90%
Total Delinquent Lns/ Net Worth	3.21%	3.35%	3.78%	3.08%	3.14%	4.39%	5.05%	4.65%	5.68%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.23%	10.25%	10.33%	9.70%	10.03%	9.92%	10.25%	9.51%	10.21%
Net Worth Growth (Decline) - YTD	6.83%	6.37%	5.71%	1.68%	5.12%	4.75%	4.02%	5.03%	6.55%
Total Delinquent Lns/ Net Worth	6.10%	6.42%	7.06%	5.30%	5.69%	8.37%	7.79%	6.43%	4.95%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.49%	11.28%	10.76%	10.52%	10.42%	10.66%	10.55%	10.48%	10.44%
Net Worth Growth (Decline) - YTD	7.73%	8.24%	6.20%	5.90%	4.89%	5.82%	5.97%	3.16%	6.31%
Total Delinquent Lns/ Net Worth	3.17%	4.55%	5.01%	5.73%	6.22%	4.35%	4.59%	5.87%	6.45%

Source: SNL Financial

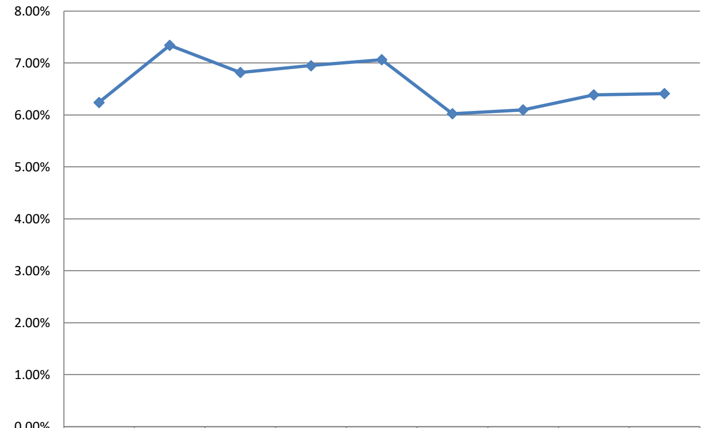
Note: Report includes only bank-level data.

NA = data was not available.

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

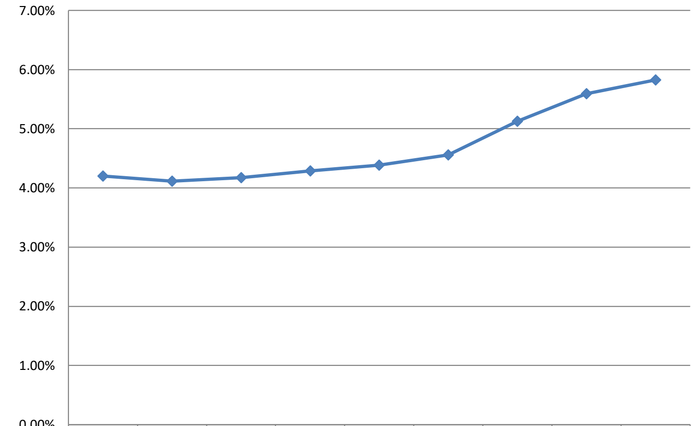
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



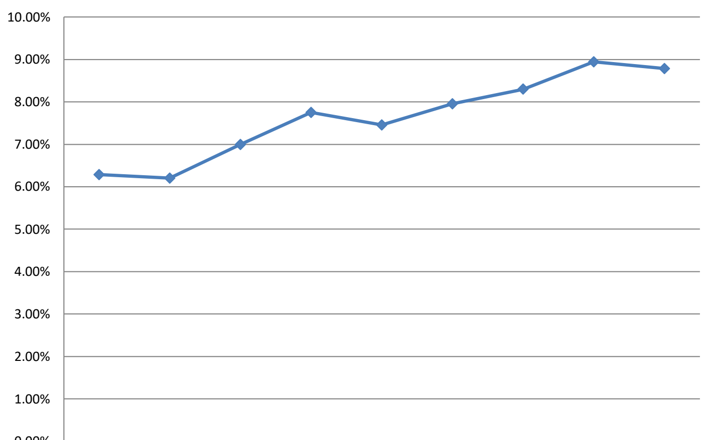
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth (%)	6.24%	7.34%	6.82%	6.95%	7.06%	6.03%	6.10%	6.39%	6.41%

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



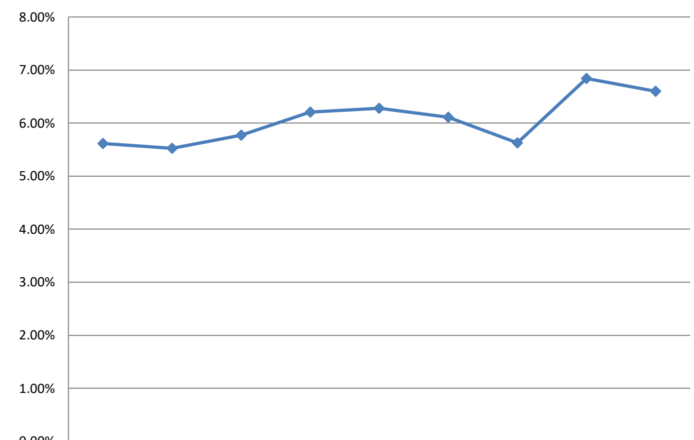
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth (%)	4.20%	4.12%	4.18%	4.29%	4.39%	4.56%	5.13%	5.59%	5.83%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth (%)	6.29%	6.21%	7.00%	7.75%	7.45%	7.96%	8.30%	8.95%	8.79%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth (%)	5.62%	5.52%	5.77%	6.21%	6.28%	6.11%	5.63%	6.84%	6.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 to $250 million in total assets						
Catholics United Credit Union	$201	$35	17.41%	12.12%	0.00%	11.43%
Sunflower Federal Credit Union	$339	$44	12.98%	(8.70%)	65.91%	27.27%
Quindaro Homes Federal Credit Union	$616	$267	43.34%	6.98%	8.24%	1.50%
Mid Plains Credit Union	$1,148	$215	18.73%	(0.93%)	17.67%	12.56%
Kan Colo Credit Union	$1,415	$178	12.58%	4.60%	0.56%	14.61%
Salina Municipal Credit Union	$1,427	$113	7.92%	(63.86%)	0.00%	17.70%
Eagle Federal Credit Union	$1,808	$202	11.17%	5.08%	22.28%	18.32%
C & R Credit Union	$4,316	$518	12.00%	(1.53%)	0.19%	5.41%
Ellis Credit Union	$5,039	$928	18.42%	3.73%	0.00%	10.56%
Hutchinson Postal and Community Credit Union	$5,186	$922	17.78%	(1.08%)	6.94%	2.82%
Tri-County Credit Union	$5,393	$931	17.26%	3.28%	1.50%	4.30%
Central Kansas Education Credit Union	$5,429	$780	14.37%	5.80%	1.28%	1.92%
Morton Credit Union	$5,471	$729	13.32%	5.64%	12.89%	10.01%
Topeka Police Credit Union	$5,960	$1,009	16.93%	16.76%	0.30%	5.65%
Peoples Choice Credit Union	$6,830	$1,790	26.21%	(0.33%)	0.45%	1.96%
KC Fairfax Federal Credit Union	$7,176	$658	9.17%	(37.93%)	33.13%	10.49%
Topeka Firemen's Credit Union	$10,627	$2,959	27.84%	4.78%	0.07%	1.28%
1st Kansas Credit Union	$11,361	$2,378	20.93%	4.56%	3.11%	3.03%
Crossroads Credit Union	$11,877	$2,467	20.77%	13.13%	6.85%	5.07%
Garden City Teachers Federal Credit Union	$14,713	$1,263	8.58%	3.55%	0.87%	5.30%
Kansas City Kansas Firemen & Police Credit Union	$16,212	$2,948	18.18%	8.63%	6.72%	14.21%
Hutchinson Government Employees Credit Union	$20,581	$2,593	12.60%	4.41%	10.26%	7.37%
Salina Interparochial Credit Union	$22,042	$6,214	28.19%	3.20%	10.61%	13.60%
Co-Operative Credit Union	$22,263	$2,791	12.54%	5.07%	1.00%	2.26%
Wheat State Credit Union	$23,029	$2,079	9.03%	(4.88%)	15.63%	17.08%
Reliance Credit Union	$25,557	$3,753	14.68%	8.04%	0.21%	3.89%
Bell Credit Union	$26,927	$2,480	9.21%	12.97%	16.45%	8.19%
KUMC Credit Union	$28,890	$3,759	13.01%	17.85%	0.45%	1.20%
Sunflower Community Federal Credit Union	$31,686	$2,468	7.79%	11.39%	21.35%	9.20%
Campus Credit Union	$34,488	$3,562	10.33%	6.07%	2.84%	10.02%
U S P L K Employees Federal Credit Union	$35,417	$4,485	12.66%	0.49%	0.00%	0.09%
Catholic Family Federal Credit Union	$37,095	$3,096	8.35%	0.71%	5.26%	9.08%
Credit Union of Emporia	$38,040	$5,847	15.37%	9.16%	3.01%	0.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 to $250 million in total assets (continued)						
Freedom 1st Federal Credit Union	$39,232	$7,211	18.38%	11.44%	0.04%	0.49%
McPherson Co-Op Credit Union	$43,180	$3,912	9.06%	23.10%	0.00%	1.23%
B&V Credit Union	$44,120	$7,531	17.07%	0.13%	3.31%	4.69%
Empower Blue Credit Union	$54,801	$9,642	17.59%	4.71%	2.71%	0.99%
United Northwest Federal Credit Union	$55,626	$8,293	14.91%	4.54%	0.23%	2.70%
ARK Valley Credit Union	$56,484	$7,968	14.11%	9.24%	2.00%	1.10%
Panhandle Federal Credit Union	$61,837	$10,612	17.16%	0.72%	0.84%	0.70%
Midwest Regional Credit Union	$72,562	$7,445	10.26%	9.19%	2.62%	5.22%
Dillon Credit Union	$73,661	$10,156	13.79%	8.54%	2.19%	2.69%
Mid-Kansas Credit Union	$76,401	$7,057	9.24%	8.88%	28.89%	7.09%
SM Federal Credit Union	$76,838	$14,811	19.28%	4.85%	3.13%	0.59%
Farmway Credit Union	$99,389	$22,824	22.96%	3.40%	5.09%	2.77%
Credit Union of Dodge City	$100,361	$13,313	13.27%	11.37%	2.61%	2.24%
Kansas Teachers Community Credit Union	$125,951	$17,524	13.91%	9.44%	4.67%	2.65%
Kansas State University Federal Credit Union	$133,151	$14,434	10.84%	9.69%	5.02%	5.37%
Emporia State Federal Credit Union	$136,256	$14,095	10.34%	9.39%	5.97%	2.03%
Quantum Credit Union	$142,681	$14,827	10.39%	4.20%	1.79%	4.71%
White Eagle Credit Union	$181,646	$25,378	13.97%	16.80%	2.40%	2.82%
Frontier Community Credit Union	$207,153	$18,581	8.97%	1.19%	9.19%	10.33%
Wichita Federal Credit Union	$225,408	$30,869	13.69%	10.45%	9.85%	11.50%
Average of Asset Group A	$46,704	$6,244	15.07%	4.15%	6.95%	6.41%

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.

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group B - $251 to $500 million in total assets						
Skyward Credit Union	$376,421	$47,462	12.61%	(1.90%)	6.80%	4.18%
Mid-American Credit Union	$494,722	$43,892	8.87%	5.70%	4.55%	7.47%
Average of Asset Group B	$435,572	$45,677	10.74%	1.90%	5.68%	5.83%
Asset Group C - $501 million to $1 billion in total assets						
Envista Federal Credit Union	$647,064	$68,529	10.59%	7.02%	3.02%	5.57%
Heartland Credit Union	$666,917	$58,515	8.77%	9.94%	7.72%	12.65%
Mainstreet Federal Credit Union	$701,980	$62,963	8.97%	6.19%	2.67%	5.10%
Azura Credit Union	$827,387	$84,358	10.20%	1.76%	7.21%	13.15%
Golden Plains Credit Union	$978,147	$122,232	12.50%	7.85%	4.13%	7.46%
Average of Asset Group C	$764,299	$79,319	10.21%	6.55%	4.95%	8.79%
Asset Group D - Over $1 billion in total assets						
Mazuma Credit Union	$1,017,726	$107,749	10.59%	4.04%	12.46%	8.67%
Credit Union of America	$1,709,096	$213,947	12.52%	7.09%	3.95%	4.09%
Millennium Corporate Credit Union	$1,991,886	NA	NA	NA	NA	NA
Meritrust Federal Credit Union	$2,178,944	$184,648	8.47%	4.53%	5.04%	5.67%
CommunityAmerica Credit Union	$5,384,546	$547,266	10.16%	9.56%	4.34%	7.97%
Average of Asset Group D	$2,456,440	$263,403	10.44%	6.31%	6.45%	6.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

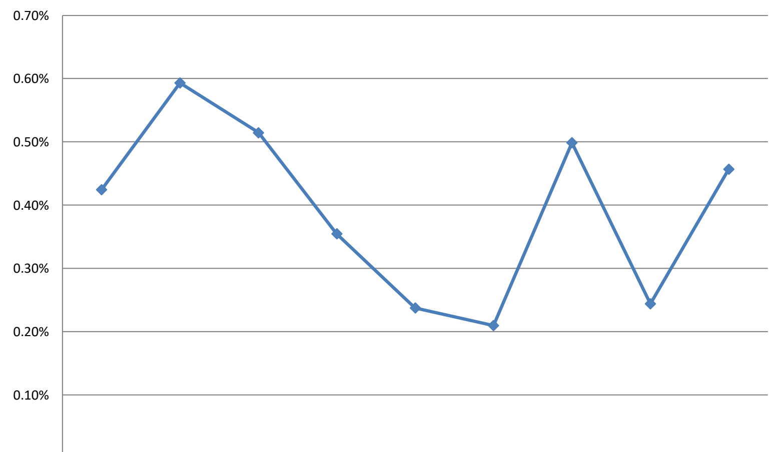
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Missouri

Performance Analysis

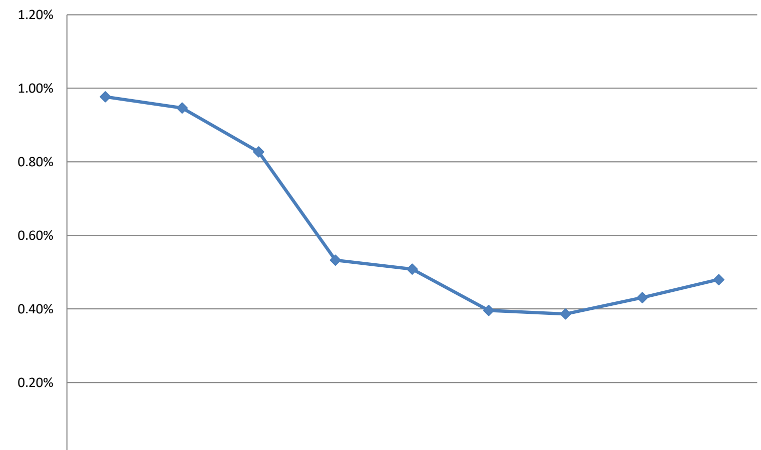
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



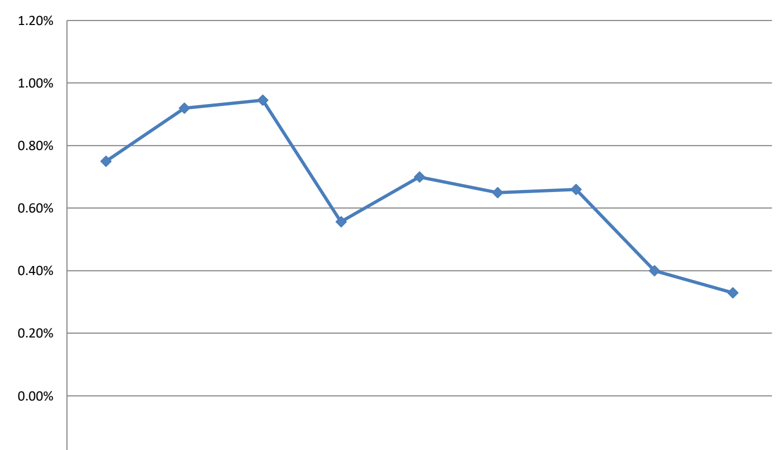
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.42%	0.59%	0.51%	0.35%	0.24%	0.21%	0.50%	0.24%	0.46%

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



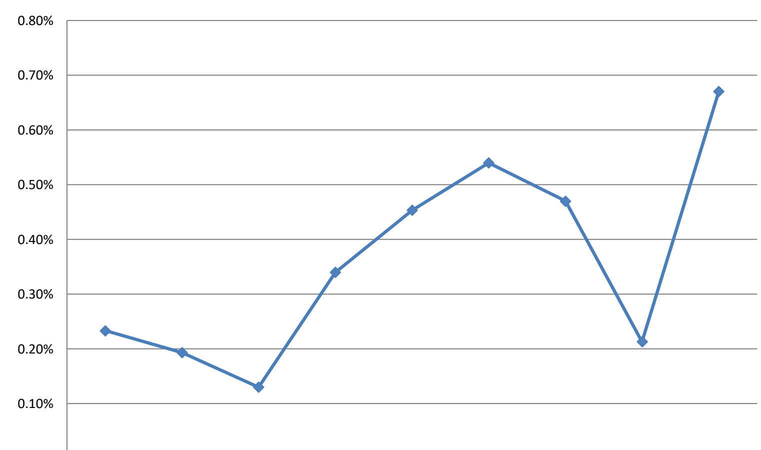
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.98%	0.95%	0.83%	0.53%	0.51%	0.40%	0.39%	0.43%	0.48%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.75%	0.92%	0.95%	0.56%	0.70%	0.65%	0.66%	0.40%	0.33%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.23%	0.19%	0.13%	0.34%	0.45%	0.54%	0.47%	0.21%	0.67%

Source: SNL Financial

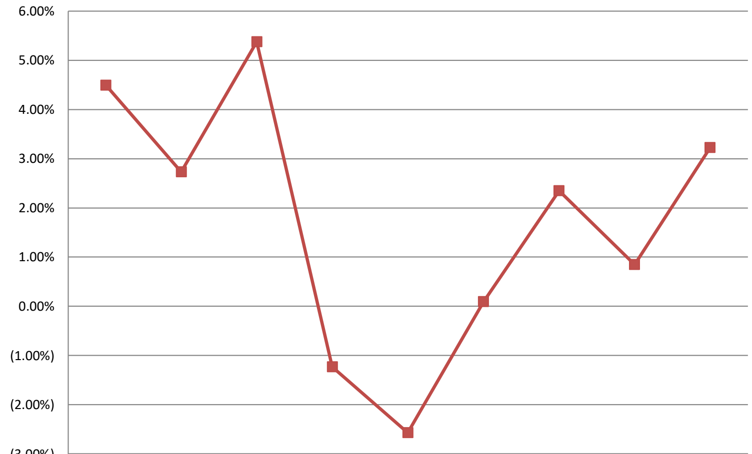
Note: Report includes only bank-level data.

NA = data was not available.

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

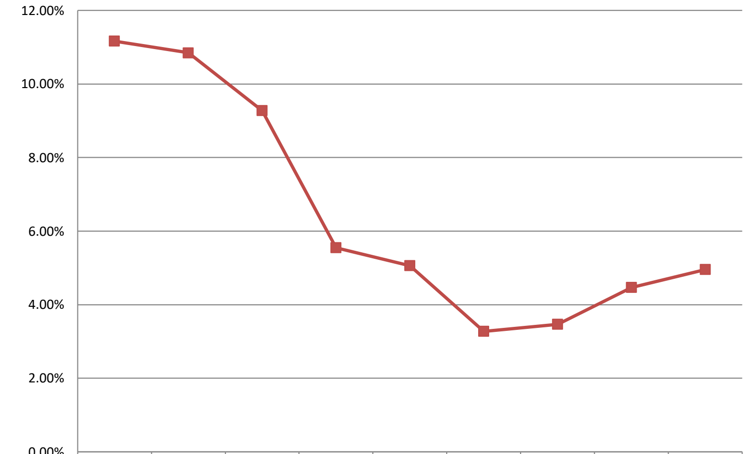
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



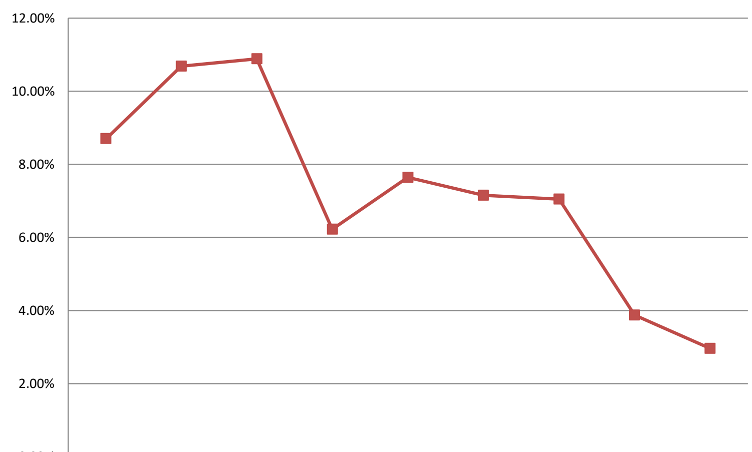
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	4.49%	2.73%	5.38%	(1.23%)	(2.57%)	0.09%	2.35%	0.85%	3.22%

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



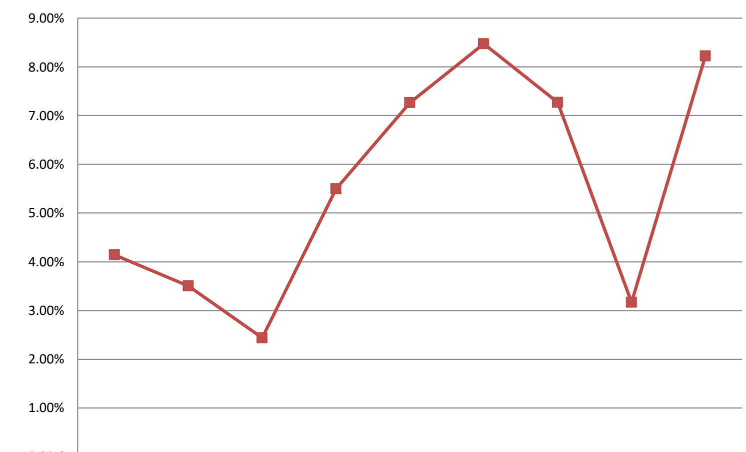
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	11.16%	10.85%	9.27%	5.55%	5.06%	3.27%	3.46%	4.47%	4.96%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	8.70%	10.69%	10.89%	6.23%	7.64%	7.15%	7.05%	3.88%	2.96%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	4.14%	3.50%	2.44%	5.49%	7.27%	8.48%	7.27%	3.17%	8.23%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets											
West Side Baptist Church Federal Credit Union	$387	$2	2.11%	15.09%	40.00%	NA	$4	2.09%	15.09%	55.56%	NA
Co-Lib Credit Union	$1,205	$5	1.62%	10.99%	25.00%	$0	$12	1.93%	13.41%	36.84%	$0
Bluescope Employees' Credit Union	$1,262	$2	0.64%	5.41%	82.35%	$0	$3	0.47%	4.05%	85.29%	$0
St. Augustine Credit Union	$1,494	$3	0.80%	5.80%	70.00%	NA	$6	0.77%	5.83%	68.42%	NA
Northeast Regional Credit Union	$1,777	($2)	(0.45%)	(3.49%)	100.00%	$32	$1	0.11%	0.87%	91.11%	$32
Bothwell Hospital Employees Credit Union	$1,864	$5	1.07%	11.70%	88.89%	$46	$3	0.32%	3.51%	84.85%	$37
WeDevelopment Federal Credit Union	$2,752	($147)	(20.56%)	(301.54%)	382.50%	$100	($308)	(20.80%)	(216.90%)	397.47%	$93
J.C. Federal Employees Credit Union	$3,052	$4	0.52%	2.36%	85.71%	$46	$4	0.26%	1.18%	86.59%	$47
Our Lady of Snows Credit Union	$4,267	$21	1.99%	13.00%	53.19%	$20	$40	1.90%	12.56%	53.49%	$19
Dexter Public School Credit Union	$5,390	$8	0.61%	4.96%	69.23%	$36	$13	0.50%	4.05%	67.35%	$32
Sikeston Public Schools Credit Union	$5,813	$21	1.51%	8.91%	46.94%	NA	$32	1.19%	6.84%	47.92%	NA
Fedco Credit Union	$6,699	$17	1.02%	9.21%	20.00%	NA	$18	0.55%	4.90%	33.33%	NA
Southeast Missouri Community Credit Union	$7,465	($31)	(1.63%)	(23.05%)	95.83%	$37	($77)	(2.03%)	(27.35%)	112.07%	$39
Lovers Lane Credit Union	$7,511	($19)	(0.99%)	(7.17%)	63.75%	$45	($71)	(1.82%)	(13.17%)	70.07%	$45
KC Unidos Federal Credit Union	$8,592	$27	1.33%	4.50%	86.24%	$78	$46	1.16%	3.85%	82.89%	$77
Community First Credit Union	$8,783	($7)	(0.33%)	(3.19%)	77.06%	$42	$0	0.00%	0.00%	75.12%	$40
Saint Joseph Teachers' Credit Union	$8,838	$29	1.32%	13.35%	71.82%	$59	$53	1.22%	12.38%	73.15%	$59
South Central Missouri Credit Union	$9,562	($5)	(0.21%)	(1.39%)	104.00%	$50	$2	0.04%	0.28%	96.19%	$50
Missouri Baptist Credit Union	$9,753	$0	0.00%	0.00%	93.33%	$53	$26	0.56%	7.90%	89.86%	$47
Northwest Missouri Regional Credit Union	$10,907	$6	0.22%	1.92%	95.58%	$60	$36	0.67%	5.79%	89.32%	$55
K.C. Area Credit Union	$11,511	$21	0.73%	4.45%	80.45%	$68	$39	0.69%	4.16%	83.48%	$70
Burlington Northtown Community Credit Union	$14,780	$78	2.11%	10.01%	63.21%	$85	$135	1.81%	8.76%	66.92%	$86
Academic Employees Credit Union	$16,001	$61	1.53%	22.00%	70.27%	$66	$122	1.56%	22.61%	69.77%	$65
Division #6 Highway Credit Union	$16,079	$36	0.89%	5.49%	75.17%	$65	$76	0.94%	5.84%	73.40%	$60
Catholic Family Credit Union	$16,237	$36	0.89%	9.74%	73.33%	$85	$52	0.64%	7.09%	80.08%	$83
Independence Teachers Credit Union	$16,541	$27	0.66%	4.56%	54.70%	$64	$82	1.01%	6.99%	52.34%	$64
Patriot Credit Union	$16,578	$30	0.76%	9.44%	74.19%	$101	$55	0.71%	8.74%	74.58%	$90
Stationery Credit Union	$16,874	$44	1.03%	7.72%	76.29%	$94	$90	1.05%	7.97%	77.90%	$89
St. Louis Newspaper Carriers Credit Union	$19,223	($16)	(0.33%)	(4.73%)	165.22%	$80	($42)	(0.43%)	(6.15%)	210.53%	$78
Cape Regional Credit Union	$19,468	$42	0.86%	11.41%	83.59%	$49	$69	0.72%	9.48%	86.81%	$50
Summit Ridge Credit Union	$19,822	$4	0.08%	0.98%	81.78%	$90	$17	0.17%	2.09%	83.59%	$94
United Labor Credit Union	$20,263	$37	0.74%	9.87%	74.70%	$95	$51	0.52%	6.86%	77.01%	$92
St. Louis Policemens Credit Union	$21,405	$14	0.26%	1.58%	92.35%	$96	$14	0.13%	0.79%	87.02%	$88
Leadco Community Credit Union	$24,193	$88	1.48%	17.62%	70.87%	$47	$78	0.67%	7.89%	83.52%	$55
Highway Crossroads Credit Union	$25,237	$35	0.56%	3.74%	61.81%	$109	$92	0.75%	4.97%	64.62%	$111

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)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets (continued)											
County Credit Union	$25,440	$67	1.05%	9.07%	80.00%	$81	$40	0.31%	2.72%	87.80%	$85
Legacy Credit Union	$25,618	$48	0.76%	4.73%	72.96%	$63	$128	1.02%	6.36%	66.60%	$60
Desoto Mo Pac Credit Union	$27,215	$42	0.63%	6.00%	75.79%	$55	$84	0.66%	6.05%	74.03%	$51
Highway Alliance Credit Union	$27,693	$50	0.72%	6.45%	71.96%	$50	$111	0.80%	7.22%	75.31%	$49
District One Highway Credit Union	$30,341	$82	1.08%	6.19%	54.24%	$75	$145	0.94%	5.51%	57.31%	$77
Columbia Credit Union	$31,745	$25	0.32%	3.15%	94.74%	$91	$36	0.23%	2.28%	95.93%	$87
Lutheran Federal Credit Union	$35,017	$144	1.64%	18.84%	74.10%	$109	$74	0.43%	4.87%	90.17%	$102
Show-Me Credit Union	$35,213	$165	1.88%	12.55%	68.34%	$72	$346	2.00%	13.38%	65.65%	$71
Shelter Insurance Federal Credit Union	$38,098	$123	1.28%	9.37%	54.30%	$73	$234	1.23%	9.02%	55.47%	$72
Holy Rosary Credit Union	$44,333	$91	0.82%	9.26%	74.01%	$75	$130	0.59%	6.66%	81.77%	$73
Kansas City Credit Union	$46,122	$518	4.50%	58.32%	54.24%	$74	$512	2.23%	29.90%	71.61%	$81
Joplin Metro Credit Union	$52,291	$343	2.64%	15.66%	62.55%	$67	$578	2.25%	13.42%	66.00%	$63
Horizon Credit Union	$57,745	$128	0.87%	8.16%	77.74%	$64	$212	0.72%	6.84%	80.29%	$63
Raytown-Lee's Summit Community Credit Union	$59,038	$77	0.52%	6.38%	79.71%	$105	$132	0.45%	5.51%	79.10%	$103
City Credit Union	$61,345	$124	0.82%	6.86%	64.19%	$75	$416	1.41%	11.67%	65.18%	$78
Members 1st Credit Union	$70,803	$197	1.12%	11.76%	71.76%	$68	$379	1.09%	11.47%	73.67%	$71
Foundation Credit Union	$71,329	$105	0.60%	4.00%	82.72%	$80	$139	0.40%	2.65%	85.04%	$74
Health Care Family Credit Union	$75,446	$191	1.01%	7.15%	77.56%	$86	$327	0.86%	6.19%	77.67%	$85
Educational Community Credit Union	$76,016	$130	0.68%	7.76%	78.09%	$85	$228	0.60%	6.89%	81.43%	$89
CSD Credit Union	$82,197	$163	0.80%	6.80%	76.88%	$99	$329	0.82%	6.92%	75.49%	$89
Volt Credit Union	$84,167	$5	0.02%	0.26%	95.87%	$89	($186)	(0.44%)	(4.85%)	99.07%	$87
Postal & Community Credit Union	$85,792	$102	0.48%	5.01%	69.69%	$60	$367	0.87%	9.11%	65.92%	$59
Mercy Credit Union	$85,866	$275	1.30%	11.04%	75.77%	$75	$646	1.54%	13.21%	70.95%	$66
Goetz Credit Union	$87,338	$316	1.44%	10.14%	77.87%	$108	$578	1.33%	9.38%	75.54%	$103
Civic Central Credit Union	$97,998	$341	1.41%	12.14%	56.73%	$75	$570	1.20%	10.41%	58.56%	$76
Riverways Federal Credit Union	$111,598	$405	1.47%	18.44%	74.68%	$80	$761	1.40%	17.77%	75.43%	$76
First Missouri Credit Union	$113,356	$83	0.29%	2.94%	83.22%	$82	$187	0.33%	3.35%	81.41%	$77
Metro Credit Union	$116,484	$348	1.20%	9.86%	66.51%	$88	$660	1.15%	9.46%	66.94%	$87
Ozark Federal Credit Union	$119,241	$465	1.59%	14.75%	71.26%	$61	$813	1.42%	13.11%	72.89%	$61
Missouri Central Credit Union	$122,693	($968)	(3.84%)	(45.49%)	136.76%	$157	($794)	(1.78%)	(18.83%)	108.55%	$106

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)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets (continued)											
Central Missouri Community Credit Union	$134,910	$254	0.74%	9.80%	83.59%	$70	$321	0.47%	6.24%	86.44%	$69
R-G Federal Credit Union	$143,132	$373	1.06%	11.61%	72.53%	$80	$717	1.03%	11.40%	73.11%	$82
Century Credit Union	$167,946	$693	1.67%	9.39%	56.33%	$70	$1,319	1.62%	9.03%	57.47%	$69
Conservation Employees Credit Union	$177,033	$388	0.89%	11.04%	73.92%	$100	$620	0.72%	9.02%	76.91%	$105
Public Safety Credit Union	$185,068	$588	1.27%	11.13%	74.75%	$86	$983	1.08%	9.46%	77.08%	$88
United Consumers Credit Union	$212,799	$1,421	2.69%	24.15%	57.26%	$87	$1,503	1.44%	12.98%	68.15%	$88
Average of Asset Group A	$47,888	$118	0.57%	3.04%	79.18%	$72	$203	0.46%	3.22%	81.53%	$70
Asset Group B - $251 to $500 million in total assets											
United Credit Union	$305,135	$470	0.62%	4.92%	84.31%	$84	$1,159	0.79%	6.15%	79.72%	$83
TelComm Credit Union	$319,007	$378	0.47%	3.85%	84.16%	$77	$575	0.36%	2.96%	86.12%	$73
Great Plains Federal Credit Union	$344,174	($1,098)	(1.28%)	(13.05%)	127.40%	$70	($1,816)	(1.08%)	(10.93%)	128.71%	$68
Missouri Electric Cooperative Employees Credit Union	$351,169	$1,234	1.42%	15.62%	46.21%	$135	$2,342	1.37%	15.39%	47.90%	$134
Blucurrent Credit Union	$369,633	$572	0.62%	5.97%	78.16%	$88	$1,201	0.66%	6.32%	77.43%	$88
Alliance Credit Union	$370,607	$898	0.96%	8.16%	74.11%	$94	$1,520	0.81%	6.97%	76.16%	$93
Alltru Federal Credit Union	$374,583	$145	0.16%	2.13%	77.04%	$93	$225	0.12%	1.66%	76.25%	$87
Infuze Credit Union	$419,945	$1,308	1.26%	12.68%	68.45%	$77	$2,370	1.16%	11.66%	68.01%	$75
Arsenal Credit Union	$431,613	$414	0.39%	6.40%	72.27%	$89	$606	0.29%	4.78%	79.52%	$94
St. Louis Community Credit Union	$433,645	$879	0.81%	6.81%	77.17%	$80	$930	0.44%	3.65%	79.10%	$77
Assemblies of God Credit Union	$438,977	$484	0.44%	5.70%	86.58%	$105	$979	0.45%	5.84%	85.15%	$93
West Community Credit Union	$494,797	$573	0.47%	5.99%	76.06%	$96	$956	0.39%	5.03%	77.96%	$96
Average of Asset Group B	$387,774	$521	0.53%	5.43%	79.33%	$91	$921	0.48%	4.96%	80.17%	$88
Asset Group C - $501 million to $1 billion in total assets											
Neighbors Credit Union	$553,579	$283	0.21%	1.83%	80.62%	$105	$908	0.33%	2.96%	80.48%	$103
Average of Asset Group C	$553,579	$283	0.21%	1.83%	80.62%	$105	$908	0.33%	2.96%	80.48%	$103
Asset Group D - Over $1 billion in total assets											
Vantage Credit Union	$1,116,727	$2,245	0.81%	11.25%	78.53%	$108	$1,932	0.35%	4.89%	85.18%	$108
River Region Community Credit Union	$1,363,547	$3,907	1.48%	15.03%	70.09%	$105	$5,688	1.28%	12.99%	71.25%	$85
Together Credit Union	$2,664,766	$3,675	0.56%	6.70%	75.36%	$117	$4,703	0.36%	4.35%	79.37%	$115
First Community Credit Union	$4,830,473	$9,490	0.79%	12.08%	67.75%	$85	$16,291	0.69%	10.67%	69.77%	$84
Average of Asset Group D	$2,493,878	$4,829	0.91%	11.27%	72.93%	$104	$7,154	0.67%	8.23%	76.39%	$98

Source: SNL Financial

Note: Report includes only bank-level data.

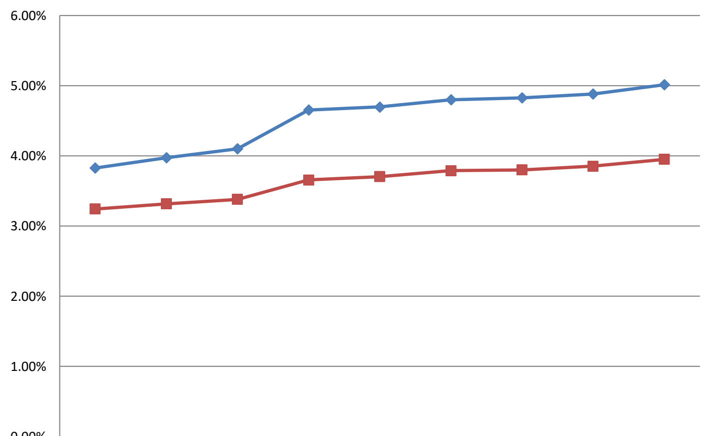
NA = data was not available.

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

Balance Sheet & Net Interest Margin

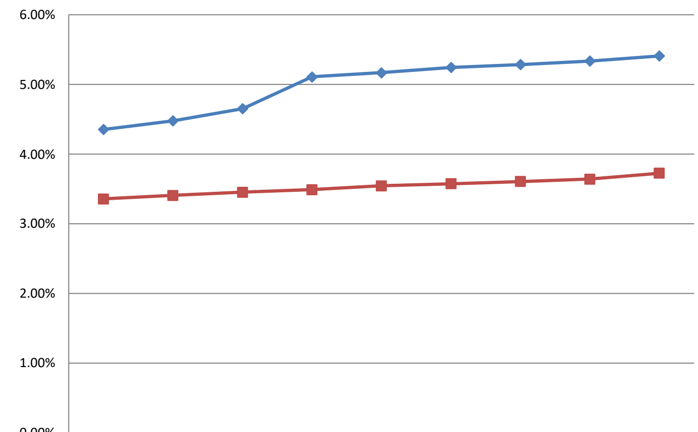
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



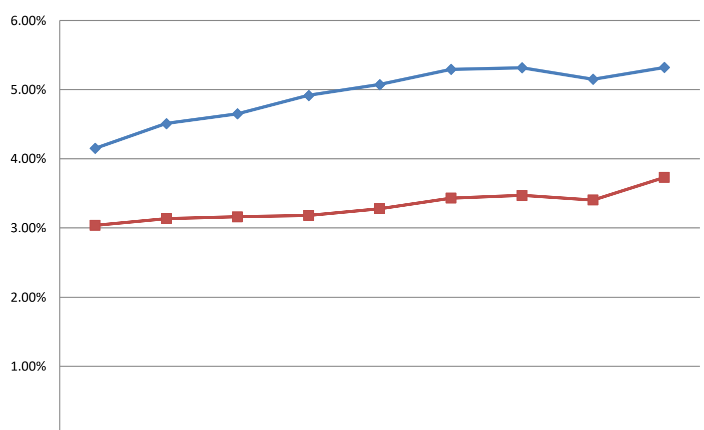
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.83%	3.97%	4.10%	4.65%	4.70%	4.80%	4.83%	4.88%	5.01%
Net Interest Income/ Avg Assets	3.24%	3.32%	3.38%	3.66%	3.70%	3.79%	3.80%	3.85%	3.95%

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



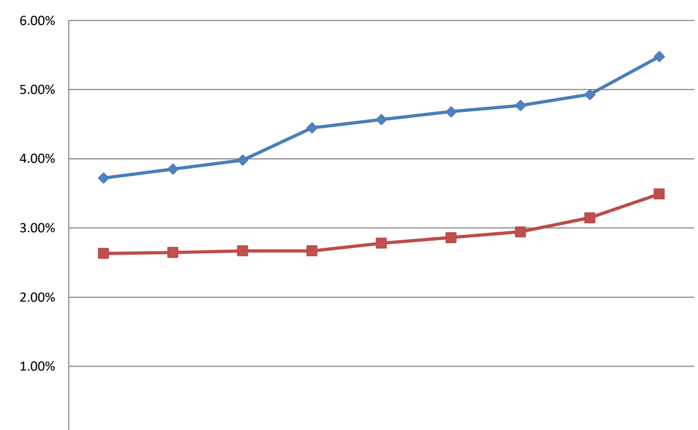
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.35%	4.48%	4.65%	5.11%	5.17%	5.24%	5.28%	5.34%	5.41%
Net Interest Income/ Avg Assets	3.36%	3.41%	3.45%	3.49%	3.54%	3.57%	3.60%	3.64%	3.73%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.15%	4.51%	4.65%	4.92%	5.07%	5.29%	5.32%	5.15%	5.32%
Net Interest Income/ Avg Assets	3.04%	3.14%	3.16%	3.18%	3.28%	3.43%	3.47%	3.40%	3.73%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.72%	3.85%	3.98%	4.45%	4.57%	4.68%	4.77%	4.93%	5.48%
Net Interest Income/ Avg Assets	2.63%	2.65%	2.67%	2.67%	2.78%	2.86%	2.94%	3.15%	3.49%

Source: SNL Financial

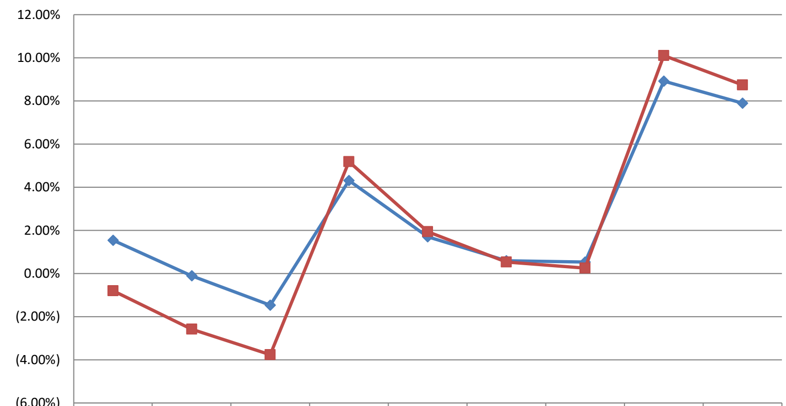
Note: Report includes only bank-level data.

NA = data was not available.

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

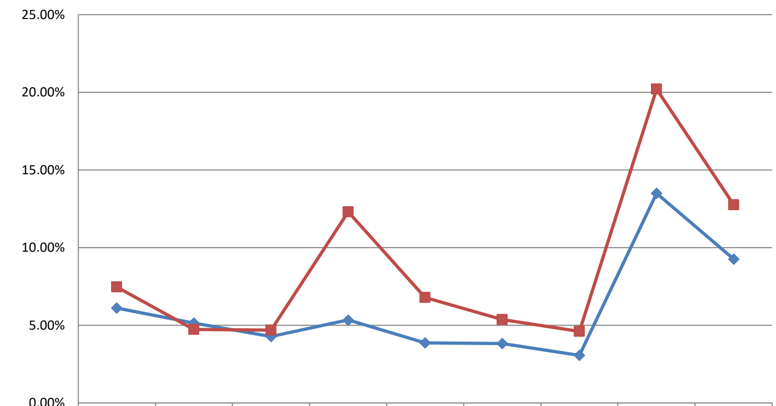
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



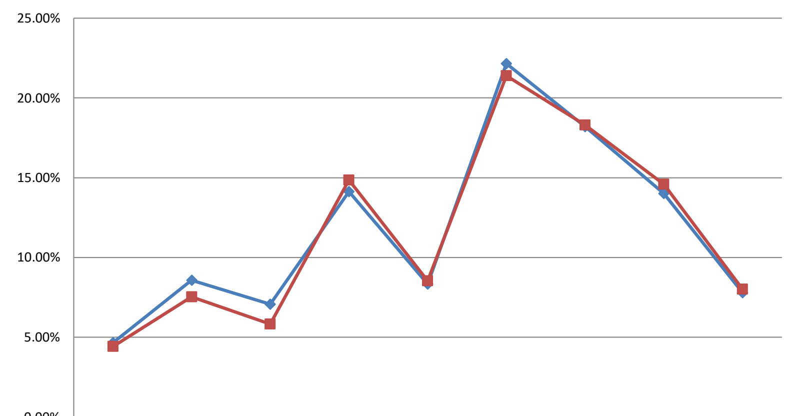
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	1.54%	(0.10%)	(1.47%)	4.31%	1.70%	0.60%	0.53%	8.91%	7.89%
Market Growth Rate	(0.80%)	(2.58%)	(3.76%)	5.18%	1.93%	0.53%	0.25%	10.10%	8.73%

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



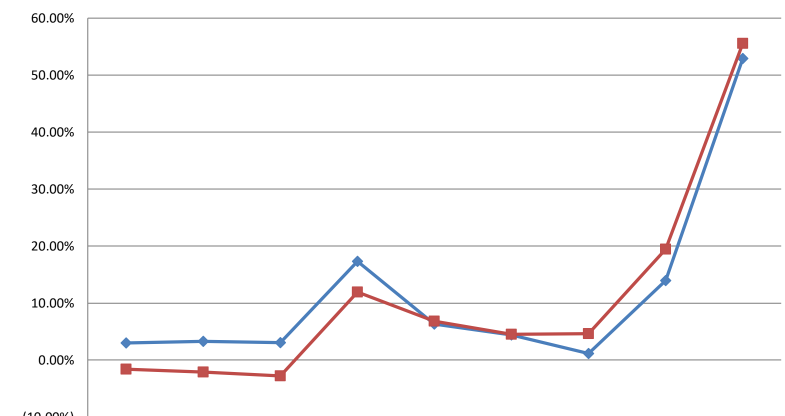
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	6.10%	5.13%	4.27%	5.34%	3.86%	3.83%	3.07%	13.49%	9.27%
Market Growth Rate	7.46%	4.72%	4.69%	12.30%	6.79%	5.36%	4.62%	20.20%	12.75%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	4.67%	8.57%	7.07%	14.13%	8.33%	22.14%	18.20%	14.00%	7.79%
Market Growth Rate	4.42%	7.54%	5.84%	14.85%	8.54%	21.39%	18.30%	14.60%	8.01%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.03%	3.31%	3.07%	17.30%	6.31%	4.42%	1.14%	13.94%	52.95%
Market Growth Rate	(1.57%)	(2.10%)	(2.75%)	11.93%	6.80%	4.53%	4.64%	19.46%	55.58%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
West Side Baptist Church Federal Credit Union	$387	$34	$329	10.33%	NA	4.71%	0.00%	4.71%	(6.02%)	(9.28%)
Co-Lib Credit Union	$1,205	$782	$1,018	76.82%	$603	3.22%	0.16%	3.06%	(2.94%)	(5.35%)
Bluescope Employees' Credit Union	$1,262	$651	$1,112	58.54%	$2,524	5.49%	0.16%	5.34%	(10.79%)	(12.48%)
St. Augustine Credit Union	$1,494	$1,286	$1,282	100.31%	NA	3.87%	1.42%	2.45%	(20.43%)	(24.38%)
Northeast Regional Credit Union	$1,777	$1,463	$1,546	94.63%	$1,185	6.01%	1.47%	4.54%	8.20%	9.49%
Bothwell Hospital Employees Credit Union	$1,864	$1,475	$1,677	87.95%	$932	6.02%	0.00%	5.69%	1.73%	1.08%
WeDevelopment Federal Credit Union	$2,752	$1,623	$2,623	61.88%	$917	5.54%	1.15%	4.39%	(25.82%)	(4.47%)
J.C. Federal Employees Credit Union	$3,052	$2,181	$2,363	92.30%	$1,526	5.75%	0.45%	5.30%	(5.05%)	(6.94%)
Our Lady of Snows Credit Union	$4,267	$2,580	$3,603	71.61%	$1,422	4.75%	0.71%	4.04%	1.56%	(0.28%)
Dexter Public School Credit Union	$5,390	$4,285	$4,734	90.52%	$5,390	4.53%	2.86%	1.66%	11.54%	12.43%
Sikeston Public Schools Credit Union	$5,813	$2,790	$4,854	57.48%	NA	4.74%	1.30%	3.44%	26.10%	30.21%
Fedco Credit Union	$6,699	$1,845	$5,951	31.00%	NA	3.85%	3.02%	0.85%	14.03%	15.34%
Southeast Missouri Community Credit Union	$7,465	$3,839	$6,936	55.35%	$1,659	5.43%	1.90%	3.53%	3.71%	4.81%
Lovers Lane Credit Union	$7,511	$6,920	$6,343	109.10%	$3,004	6.57%	3.00%	3.57%	(9.03%)	(8.40%)
KC Unidos Federal Credit Union	$8,592	$6,891	$6,019	114.49%	$1,909	8.46%	0.46%	8.00%	21.22%	30.08%
Community First Credit Union	$8,783	$6,242	$7,866	79.35%	$2,509	5.58%	1.06%	4.52%	9.72%	10.43%
Saint Joseph Teachers' Credit Union	$8,838	$3,157	$7,917	39.88%	$2,946	4.86%	0.09%	4.75%	8.25%	7.28%
South Central Missouri Credit Union	$9,562	$3,588	$8,088	44.36%	$4,781	2.88%	0.74%	2.15%	1.47%	1.70%
Missouri Baptist Credit Union	$9,753	$7,337	$9,075	80.85%	$3,901	4.73%	2.16%	2.59%	15.30%	21.07%
Northwest Missouri Regional Credit Union	$10,907	$7,642	$9,549	80.03%	$1,983	6.12%	0.43%	5.71%	10.68%	11.45%
K.C. Area Credit Union	$11,511	$3,704	$9,558	38.75%	$2,878	5.23%	0.34%	4.91%	15.10%	17.23%
Burlington Northtown Community Credit Union	$14,780	$8,125	$11,504	70.63%	$4,223	5.04%	0.17%	4.86%	(6.38%)	(8.97%)
Academic Employees Credit Union	$16,001	$8,485	$14,833	57.20%	$4,000	4.74%	0.04%	4.72%	17.27%	16.51%
Division #6 Highway Credit Union	$16,079	$8,926	$13,408	66.57%	$5,360	4.17%	0.89%	3.29%	4.10%	3.72%
Catholic Family Credit Union	$16,237	$6,743	$14,689	45.91%	$5,412	5.35%	2.40%	2.95%	(0.26%)	(0.99%)
Independence Teachers Credit Union	$16,541	$4,932	$14,133	34.90%	$6,616	4.05%	1.15%	2.88%	8.47%	8.65%
Patriot Credit Union	$16,578	$13,668	$15,261	89.56%	$6,631	4.44%	0.58%	3.85%	23.92%	25.17%
Stationery Credit Union	$16,874	$5,184	$14,579	35.56%	$3,750	4.68%	0.17%	4.49%	(7.34%)	(8.89%)
St. Louis Newspaper Carriers Credit Union	$19,223	$16,615	$17,868	92.99%	$19,223	3.34%	2.95%	0.39%	(2.30%)	(1.99%)
Cape Regional Credit Union	$19,468	$14,386	$17,793	80.85%	$2,163	4.75%	0.28%	4.46%	16.85%	15.69%
Summit Ridge Credit Union	$19,822	$10,487	$17,948	58.43%	$4,956	5.16%	1.38%	3.78%	(11.29%)	(12.16%)
United Labor Credit Union	$20,263	$11,748	$18,677	62.90%	$3,377	6.51%	0.90%	5.62%	16.72%	17.28%
St. Louis Policemens Credit Union	$21,405	$8,167	$17,808	45.86%	$7,135	3.14%	0.47%	2.67%	10.21%	12.23%
Leadco Community Credit Union	$24,193	$12,284	$21,932	56.01%	$3,024	4.35%	0.54%	3.80%	18.54%	18.39%
Highway Crossroads Credit Union	$25,237	$19,212	$21,043	91.30%	$8,412	6.77%	2.00%	4.77%	18.05%	18.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	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 (%)
	As of Date					Year to Date				
Asset Group A - $50 to $250 million in total assets (continued)										
County Credit Union	$25,440	$11,872	$22,117	53.68%	$4,240	5.26%	0.35%	4.91%	0.92%	1.24%
Legacy Credit Union	$25,618	$15,046	$21,412	70.27%	$5,124	4.93%	1.31%	3.62%	8.43%	8.57%
Desoto Mo Pac Credit Union	$27,215	$19,488	$24,295	80.21%	$4,536	4.59%	2.25%	2.34%	32.32%	35.83%
Highway Alliance Credit Union	$27,693	$14,545	$24,508	59.35%	$6,154	4.46%	1.69%	2.77%	4.04%	3.55%
District One Highway Credit Union	$30,341	$5,939	$24,887	23.86%	$10,114	3.07%	0.98%	2.19%	(8.48%)	(10.99%)
Columbia Credit Union	$31,745	$18,713	$28,345	66.02%	$2,886	5.56%	0.19%	5.36%	7.33%	8.17%
Lutheran Federal Credit Union	$35,017	$18,604	$31,805	58.49%	$4,120	4.04%	0.44%	3.60%	15.66%	16.93%
Show-Me Credit Union	$35,213	$19,133	$30,274	63.20%	$3,521	5.31%	0.47%	4.84%	9.94%	14.51%
Shelter Insurance Federal Credit Union	$38,098	$8,542	$32,757	26.08%	$8,466	4.25%	1.72%	2.53%	6.72%	6.39%
Holy Rosary Credit Union	$44,333	$32,421	$33,162	97.77%	$1,673	7.25%	0.58%	6.67%	6.27%	8.15%
Kansas City Credit Union	$46,122	$36,197	$42,054	86.07%	$3,548	4.96%	0.74%	4.22%	2.10%	0.12%
Joplin Metro Credit Union	$52,291	$39,586	$43,062	91.93%	$3,076	6.15%	0.51%	5.64%	8.31%	8.75%
Horizon Credit Union	$57,745	$38,702	$50,914	76.01%	$3,121	5.34%	1.46%	3.88%	(2.50%)	(3.70%)
Raytown-Lee's Summit Community Credit Union	$59,038	$32,018	$53,906	59.40%	$5,134	4.13%	0.13%	4.00%	1.94%	1.40%
City Credit Union	$61,345	$36,544	$52,556	69.53%	$5,112	5.75%	0.85%	4.90%	17.57%	15.99%
Members 1st Credit Union	$70,803	$42,892	$62,425	68.71%	$4,720	4.72%	1.28%	3.44%	5.48%	5.85%
Foundation Credit Union	$71,329	$54,565	$59,451	91.78%	$5,284	4.77%	1.86%	2.92%	8.87%	9.02%
Health Care Family Credit Union	$75,446	$53,219	$63,599	83.68%	$4,715	5.01%	1.26%	3.75%	(1.66%)	2.40%
Educational Community Credit Union	$76,016	$46,966	$68,144	68.92%	$3,801	4.42%	0.36%	4.06%	1.97%	1.03%
CSD Credit Union	$82,197	$37,164	$72,081	51.56%	$5,303	4.91%	1.48%	3.44%	13.43%	14.27%
Volt Credit Union	$84,167	$58,981	$73,784	79.94%	$3,582	4.88%	0.97%	3.91%	(4.76%)	2.29%
Postal & Community Credit Union	$85,792	$65,017	$77,434	83.96%	$6,355	5.04%	1.59%	3.45%	5.47%	5.22%
Mercy Credit Union	$85,866	$66,262	$74,987	88.36%	$3,994	4.87%	0.66%	4.22%	7.97%	7.04%
Goetz Credit Union	$87,338	$53,859	$74,197	72.59%	$6,718	5.16%	0.93%	4.24%	8.58%	8.29%
Civic Central Credit Union	$97,998	$37,965	$86,383	43.95%	$9,800	3.74%	1.01%	2.73%	13.56%	12.61%
Riverways Federal Credit Union	$111,598	$94,867	$100,324	94.56%	$2,937	5.71%	1.28%	4.42%	13.50%	13.15%
First Missouri Credit Union	$113,356	$85,654	$101,070	84.75%	$3,542	5.59%	1.51%	4.08%	8.22%	11.20%
Metro Credit Union	$116,484	$75,373	$101,813	74.03%	$4,659	5.58%	1.26%	4.32%	8.93%	8.91%
Ozark Federal Credit Union	$119,241	$86,499	$104,878	82.48%	$2,484	5.69%	1.03%	4.65%	15.45%	16.19%
Missouri Central Credit Union	$122,693	$78,015	$113,456	68.76%	$4,811	6.86%	1.08%	5.78%	116.45%	130.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - $50 to $250 million in total assets (continued)										
Central Missouri Community Credit Union	$134,910	$88,789	$125,600	70.69%	$3,373	4.26%	0.55%	3.71%	(2.63%)	(1.77%)
R-G Federal Credit Union	$143,132	$104,710	$128,342	81.59%	$4,936	5.42%	1.20%	4.22%	12.77%	13.35%
Century Credit Union	$167,946	$97,574	$137,286	71.07%	$5,791	4.85%	1.49%	3.36%	13.73%	14.78%
Conservation Employees Credit Union	$177,033	$117,207	$160,735	72.92%	$10,729	4.35%	1.77%	2.57%	9.47%	8.50%
Public Safety Credit Union	$185,068	$121,672	$163,054	74.62%	$4,023	5.03%	0.55%	4.48%	8.48%	7.56%
United Consumers Credit Union	$212,799	$148,677	$186,211	79.84%	$3,978	5.18%	1.47%	3.71%	11.14%	10.48%
Average of Asset Group A	$47,888	$30,740	$42,045	69.50%	$4,488	5.01%	1.06%	3.95%	7.89%	8.73%
Asset Group B - $251 to $500 million in total assets										
United Credit Union	$305,135	$187,044	$261,615	71.50%	$3,195	5.18%	0.78%	4.47%	19.94%	21.02%
TelComm Credit Union	$319,007	$221,742	$275,638	80.45%	$3,798	5.73%	1.69%	4.04%	7.00%	6.03%
Great Plains Federal Credit Union	$344,174	$123,339	$307,413	40.12%	$4,197	3.88%	1.97%	1.90%	13.12%	13.21%
Missouri Electric Cooperative Employees Credit Union	$351,169	$220,974	$299,987	73.66%	$18,982	4.60%	2.33%	2.27%	14.20%	13.57%
Blucurrent Credit Union	$369,633	$293,055	$309,922	94.56%	$4,224	6.01%	1.73%	4.27%	10.16%	9.68%
Alliance Credit Union	$370,607	$330,711	$286,729	115.34%	$5,008	4.90%	1.71%	3.19%	(2.09%)	7.11%
Alltru Federal Credit Union	$374,583	$306,426	$340,505	89.99%	$2,973	7.03%	1.27%	5.75%	8.37%	19.22%
Infuze Credit Union	$419,945	$323,430	$374,191	86.43%	$3,636	5.76%	1.51%	4.25%	18.20%	21.25%
Arsenal Credit Union	$431,613	$291,021	$400,762	72.62%	$4,520	5.72%	1.84%	3.88%	5.52%	9.97%
St. Louis Community Credit Union	$433,645	$205,785	$371,190	55.44%	$2,753	5.06%	1.09%	3.97%	11.80%	14.18%
Assemblies of God Credit Union	$438,977	$340,423	$357,894	95.12%	$6,503	4.96%	2.50%	2.46%	0.17%	5.58%
West Community Credit Union	$494,797	$402,909	$421,729	95.54%	$4,247	6.07%	1.81%	4.26%	4.79%	12.13%
Average of Asset Group B	$387,774	$270,572	$333,965	80.90%	$5,336	5.41%	1.69%	3.73%	9.27%	12.75%
Asset Group C - $501 million to $1 billion in total assets										
Neighbors Credit Union	$553,579	$422,706	$487,398	86.73%	$4,393	5.32%	1.59%	3.73%	7.79%	8.01%
Average of Asset Group C	$553,579	$422,706	$487,398	86.73%	$4,393	5.32%	1.59%	3.73%	7.79%	8.01%
Asset Group D - Over $1 billion in total assets										
Vantage Credit Union	$1,116,727	$801,772	$1,013,452	79.11%	$4,494	5.02%	1.11%	3.91%	6.16%	13.41%
River Region Community Credit Union	$1,363,547	$880,428	$1,193,851	73.75%	$6,284	6.61%	2.29%	4.32%	180.88%	180.50%
Together Credit Union	$2,664,766	$2,060,325	$2,283,183	90.24%	$6,421	5.43%	2.24%	3.19%	10.88%	13.72%
First Community Credit Union	$4,830,473	$3,253,147	$4,196,705	77.52%	$6,857	4.85%	2.30%	2.54%	13.87%	14.68%
Average of Asset Group D	$2,493,878	$1,748,918	$2,171,798	80.16%	$6,014	5.48%	1.99%	3.49%	52.95%	55.58%

Source: SNL Financial

Note: Report includes only bank-level data.

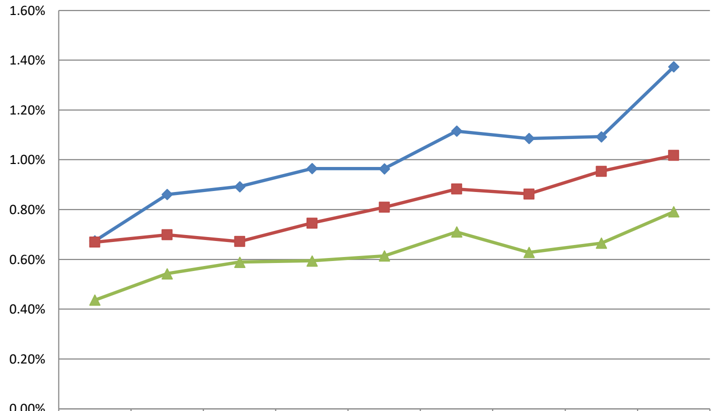
NA = data was not available.

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

Asset Quality

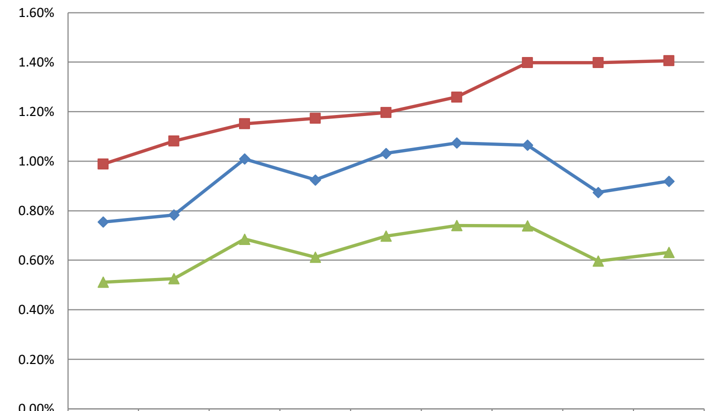
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



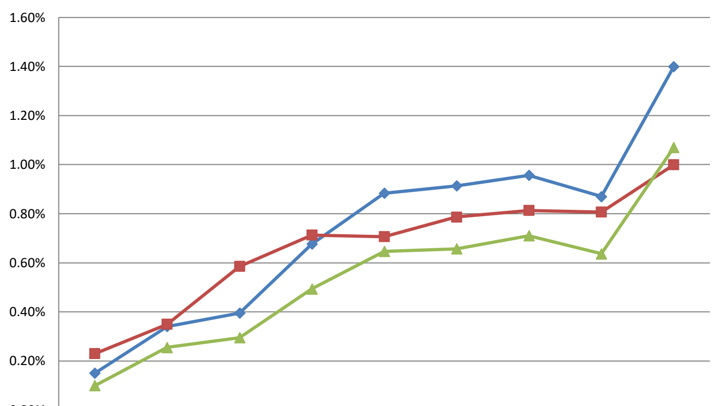
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.67%	0.86%	0.89%	0.97%	0.96%	1.12%	1.09%	1.09%	1.37%
Reserves/Loans	0.67%	0.70%	0.67%	0.75%	0.81%	0.88%	0.86%	0.95%	1.02%
Delinquent Loans/Total Assets	0.44%	0.54%	0.59%	0.59%	0.61%	0.71%	0.63%	0.67%	0.79%

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



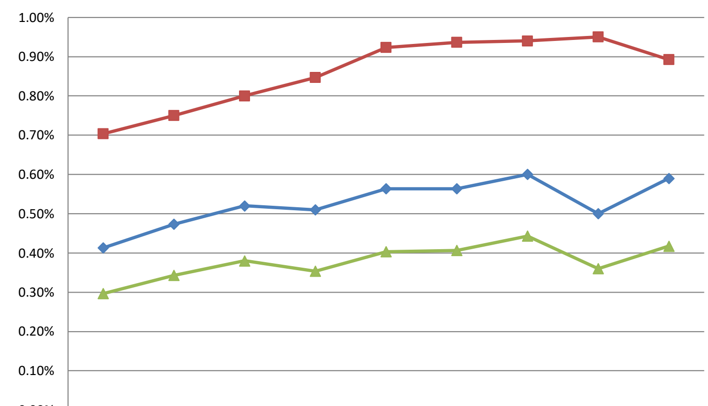
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.75%	0.78%	1.01%	0.92%	1.03%	1.07%	1.07%	0.87%	0.92%
Reserves/Loans	0.99%	1.08%	1.15%	1.17%	1.20%	1.26%	1.40%	1.40%	1.41%
Delinquent Loans/Total Assets	0.51%	0.53%	0.69%	0.61%	0.70%	0.74%	0.74%	0.60%	0.63%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.15%	0.34%	0.40%	0.68%	0.88%	0.91%	0.96%	0.87%	1.40%
Reserves/Loans	0.23%	0.35%	0.59%	0.71%	0.71%	0.79%	0.81%	0.81%	1.00%
Delinquent Loans/Total Assets	0.10%	0.26%	0.30%	0.49%	0.65%	0.66%	0.71%	0.64%	1.07%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.41%	0.47%	0.52%	0.51%	0.56%	0.56%	0.60%	0.50%	0.59%
Reserves/Loans	0.70%	0.75%	0.80%	0.85%	0.92%	0.94%	0.94%	0.95%	0.89%
Delinquent Loans/Total Assets	0.30%	0.34%	0.38%	0.35%	0.40%	0.41%	0.44%	0.36%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 to $250 million in total assets							
West Side Baptist Church Federal Credit Union	$387	$3	8.82%	2.94%	33.33%	5.45%	0.78%
Co-Lib Credit Union	$1,205	$8	1.02%	0.90%	87.50%	4.17%	0.66%
Bluescope Employees' Credit Union	$1,262	$9	1.38%	1.69%	122.22%	5.66%	0.71%
St. Augustine Credit Union	$1,494	$0	0.00%	0.08%	NA	0.00%	0.00%
Northeast Regional Credit Union	$1,777	$28	1.91%	0.34%	17.86%	12.02%	1.58%
Bothwell Hospital Employees Credit Union	$1,864	$0	0.00%	0.88%	NA	0.00%	0.00%
WeDevelopment Federal Credit Union	$2,752	$314	19.35%	12.26%	63.38%	100.00%	11.41%
J.C. Federal Employees Credit Union	$3,052	$95	4.36%	1.05%	24.21%	13.53%	3.11%
Our Lady of Snows Credit Union	$4,267	$0	0.00%	0.00%	NA	0.00%	0.00%
Dexter Public School Credit Union	$5,390	$0	0.00%	0.12%	NA	0.00%	0.00%
Sikeston Public Schools Credit Union	$5,813	$24	0.86%	0.90%	104.17%	4.09%	0.41%
Fedco Credit Union	$6,699	$0	0.00%	0.05%	NA	0.00%	0.00%
Southeast Missouri Community Credit Union	$7,465	$44	1.15%	1.54%	134.09%	7.73%	0.59%
Lovers Lane Credit Union	$7,511	$369	5.33%	2.28%	42.82%	30.55%	4.91%
KC Unidos Federal Credit Union	$8,592	$45	0.65%	1.74%	266.67%	1.78%	0.52%
Community First Credit Union	$8,783	$107	1.71%	1.44%	84.11%	10.89%	1.22%
Saint Joseph Teachers' Credit Union	$8,838	$2	0.06%	0.29%	450.00%	0.22%	0.02%
South Central Missouri Credit Union	$9,562	$65	1.81%	0.45%	24.62%	4.48%	0.68%
Missouri Baptist Credit Union	$9,753	$35	0.48%	0.55%	114.29%	4.97%	0.36%
Northwest Missouri Regional Credit Union	$10,907	$25	0.33%	0.94%	288.00%	1.88%	0.23%
K.C. Area Credit Union	$11,511	$29	0.78%	2.00%	255.17%	1.47%	0.25%
Burlington Northtown Community Credit Union	$14,780	$78	0.96%	0.57%	58.97%	2.44%	0.53%
Academic Employees Credit Union	$16,001	$24	0.28%	0.22%	79.17%	2.07%	0.15%
Division #6 Highway Credit Union	$16,079	$6	0.07%	0.19%	283.33%	0.23%	0.04%
Catholic Family Credit Union	$16,237	$304	4.51%	1.19%	26.32%	19.28%	1.87%
Independence Teachers Credit Union	$16,541	$56	1.14%	1.50%	132.14%	3.10%	0.34%
Patriot Credit Union	$16,578	$302	2.21%	0.72%	32.78%	21.81%	1.82%
Stationery Credit Union	$16,874	$36	0.69%	0.62%	88.89%	1.54%	0.21%
St. Louis Newspaper Carriers Credit Union	$19,223	$20	0.12%	0.03%	25.00%	1.48%	0.10%
Cape Regional Credit Union	$19,468	$0	0.00%	0.24%	NA	0.00%	0.00%
Summit Ridge Credit Union	$19,822	$268	2.56%	0.95%	37.31%	15.49%	1.35%
United Labor Credit Union	$20,263	$151	1.29%	1.42%	110.60%	11.51%	0.75%
St. Louis Policemens Credit Union	$21,405	$192	2.35%	1.05%	44.79%	5.26%	0.90%
Leadco Community Credit Union	$24,193	$10	0.08%	0.56%	690.00%	0.47%	0.04%
Highway Crossroads Credit Union	$25,237	$144	0.75%	1.22%	163.19%	3.57%	0.57%

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	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 to $250 million in total assets (continued)							
County Credit Union	$25,440	$262	2.21%	1.46%	66.03%	8.29%	1.03%
Legacy Credit Union	$25,618	$271	1.80%	0.76%	42.44%	6.46%	1.06%
Desoto Mo Pac Credit Union	$27,215	$89	0.46%	0.48%	104.49%	3.06%	0.33%
Highway Alliance Credit Union	$27,693	$29	0.20%	0.47%	234.48%	0.91%	0.10%
District One Highway Credit Union	$30,341	$0	0.00%	0.22%	NA	0.00%	0.00%
Columbia Credit Union	$31,745	$29	0.15%	0.09%	58.62%	0.91%	0.09%
Lutheran Federal Credit Union	$35,017	$11	0.06%	0.15%	254.55%	0.35%	0.03%
Show-Me Credit Union	$35,213	$377	1.97%	0.64%	32.36%	6.90%	1.07%
Shelter Insurance Federal Credit Union	$38,098	$51	0.60%	1.19%	200.00%	0.94%	0.13%
Holy Rosary Credit Union	$44,333	$820	2.53%	3.97%	156.83%	15.70%	1.85%
Kansas City Credit Union	$46,122	$1,983	5.48%	1.96%	35.75%	44.36%	4.30%
Joplin Metro Credit Union	$52,291	$185	0.47%	0.54%	116.22%	2.02%	0.35%
Horizon Credit Union	$57,745	$284	0.73%	0.53%	72.89%	4.32%	0.49%
Raytown-Lee's Summit Community Credit Union	$59,038	$301	0.94%	1.04%	110.96%	5.79%	0.51%
City Credit Union	$61,345	$429	1.17%	1.86%	158.28%	5.38%	0.70%
Members 1st Credit Union	$70,803	$96	0.22%	0.15%	68.75%	1.40%	0.14%
Foundation Credit Union	$71,329	$179	0.33%	0.34%	102.79%	1.67%	0.25%
Health Care Family Credit Union	$75,446	$1,233	2.32%	0.63%	27.25%	11.06%	1.63%
Educational Community Credit Union	$76,016	$344	0.73%	0.69%	94.48%	4.84%	0.45%
CSD Credit Union	$82,197	$188	0.51%	0.37%	72.34%	1.92%	0.23%
Volt Credit Union	$84,167	$122	0.21%	0.49%	235.25%	1.83%	0.14%
Postal & Community Credit Union	$85,792	$178	0.27%	0.49%	178.09%	2.08%	0.21%
Mercy Credit Union	$85,866	$47	0.07%	0.21%	297.87%	0.46%	0.05%
Goetz Credit Union	$87,338	$131	0.24%	0.41%	167.94%	1.02%	0.15%
Civic Central Credit Union	$97,998	$147	0.39%	0.55%	140.82%	1.25%	0.15%
Riverways Federal Credit Union	$111,598	$664	0.70%	0.56%	80.27%	7.15%	0.59%
First Missouri Credit Union	$113,356	$1,196	1.40%	0.90%	64.72%	9.86%	1.06%
Metro Credit Union	$116,484	$443	0.59%	1.06%	180.14%	3.95%	0.38%
Ozark Federal Credit Union	$119,241	$268	0.31%	0.55%	178.73%	2.01%	0.22%
Missouri Central Credit Union	$122,693	$645	0.83%	1.75%	211.78%	7.53%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 to $250 million in total assets (continued)							
Central Missouri Community Credit Union	$134,910	$335	0.38%	0.48%	126.27%	3.07%	0.25%
R-G Federal Credit Union	$143,132	$685	0.65%	0.70%	107.01%	5.57%	0.48%
Century Credit Union	$167,946	$286	0.29%	1.11%	378.67%	0.92%	0.17%
Conservation Employees Credit Union	$177,033	$68	0.06%	0.15%	263.24%	0.47%	0.04%
Public Safety Credit Union	$185,068	$365	0.30%	0.82%	272.88%	1.63%	0.20%
United Consumers Credit Union	$212,799	$1,472	0.99%	1.55%	156.25%	6.15%	0.69%
Average of Asset Group A	$47,888	$240	1.37%	1.02%	139.60%	6.74%	0.79%
Asset Group B - $251 to $500 million in total assets							
United Credit Union	$305,135	$729	0.39%	1.77%	453.64%	1.74%	0.24%
TelComm Credit Union	$319,007	$938	0.42%	0.41%	97.76%	2.40%	0.29%
Great Plains Federal Credit Union	$344,174	$975	0.79%	3.49%	441.74%	3.50%	0.28%
Missouri Electric Cooperative Employees Credit Union	$351,169	$259	0.12%	0.04%	36.68%	0.80%	0.07%
Blucurrent Credit Union	$369,633	$1,238	0.42%	0.72%	169.55%	3.04%	0.33%
Alliance Credit Union	$370,607	$1,656	0.50%	1.06%	212.62%	3.57%	0.45%
Alltru Federal Credit Union	$374,583	$4,282	1.40%	2.44%	174.75%	12.57%	1.14%
Infuze Credit Union	$419,945	$1,813	0.56%	1.30%	231.77%	5.16%	0.43%
Arsenal Credit Union	$431,613	$5,956	2.05%	1.67%	81.70%	19.13%	1.38%
St. Louis Community Credit Union	$433,645	$3,383	1.64%	2.74%	166.42%	6.20%	0.78%
Assemblies of God Credit Union	$438,977	$3,673	1.08%	0.41%	38.12%	10.36%	0.84%
West Community Credit Union	$494,797	$6,679	1.66%	0.82%	49.41%	15.96%	1.35%
Average of Asset Group B	$387,774	$2,632	0.92%	1.41%	179.51%	7.04%	0.63%
Asset Group C - $501 million to $1 billion in total assets							
Neighbors Credit Union	$553,579	$5,916	1.40%	1.00%	71.67%	11.69%	1.07%
Average of Asset Group C	$553,579	$5,916	1.40%	1.00%	71.67%	11.69%	1.07%
Asset Group D - Over $1 billion in total assets							
Vantage Credit Union	$1,116,727	$5,895	0.74%	0.95%	129.25%	6.74%	0.53%
River Region Community Credit Union	$1,363,547	$4,337	0.49%	0.67%	136.66%	3.11%	0.32%
Together Credit Union	$2,664,766	$13,508	0.66%	0.81%	123.89%	5.73%	0.51%
First Community Credit Union	$4,830,473	$15,147	0.47%	1.14%	245.28%	5.03%	0.31%
Average of Asset Group D	$2,493,878	$9,722	0.59%	0.89%	158.77%	5.15%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

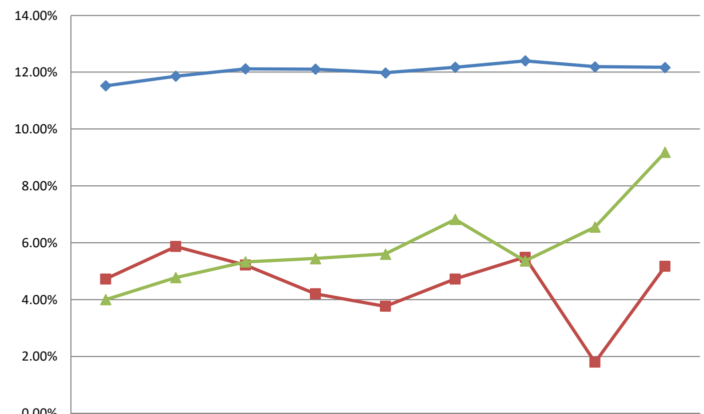
NA = data was not available.

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

Net Worth

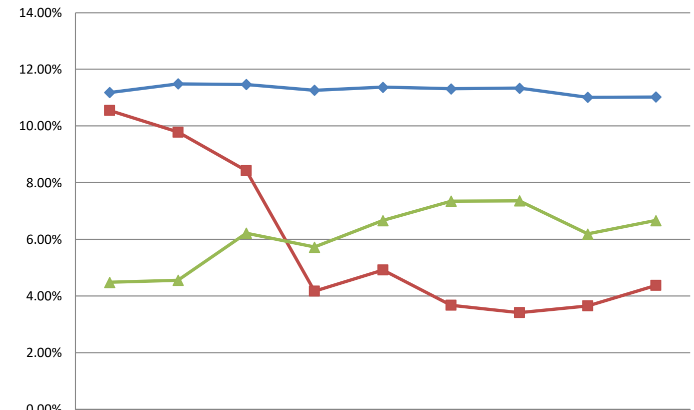
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



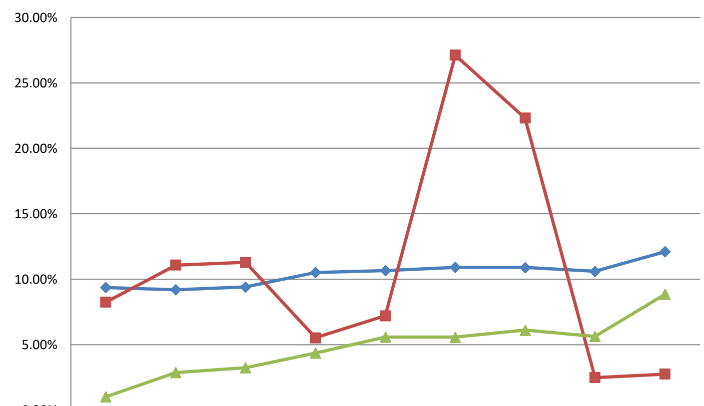
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.53%	11.86%	12.12%	12.11%	11.98%	12.18%	12.40%	12.19%	12.17%
Net Worth Growth (Decline) - YTD	4.72%	5.87%	5.21%	4.20%	3.76%	4.72%	5.49%	1.79%	5.17%
Total Delinquent Lns/ Net Worth	4.00%	4.78%	5.33%	5.44%	5.60%	6.82%	5.36%	6.55%	9.19%

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



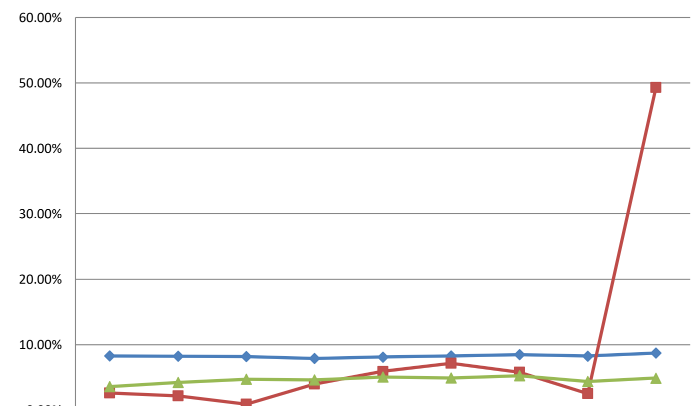
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.18%	11.49%	11.46%	11.26%	11.37%	11.31%	11.33%	11.02%	11.02%
Net Worth Growth (Decline) - YTD	10.56%	9.78%	8.42%	4.17%	4.92%	3.67%	3.41%	3.65%	4.37%
Total Delinquent Lns/ Net Worth	4.48%	4.56%	6.22%	5.72%	6.66%	7.35%	7.36%	6.19%	6.66%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	9.37%	9.20%	9.40%	10.51%	10.66%	10.90%	10.89%	10.59%	12.10%
Net Worth Growth (Decline) - YTD	8.24%	11.07%	11.28%	5.52%	7.20%	27.13%	22.30%	2.49%	2.75%
Total Delinquent Lns/ Net Worth	1.02%	2.87%	3.24%	4.35%	5.59%	5.56%	6.10%	5.62%	8.84%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	8.28%	8.24%	8.17%	7.87%	8.10%	8.27%	8.48%	8.25%	8.70%
Net Worth Growth (Decline) - YTD	2.62%	2.15%	0.89%	3.98%	5.90%	7.14%	5.78%	2.52%	49.33%
Total Delinquent Lns/ Net Worth	3.60%	4.21%	4.70%	4.62%	5.05%	4.91%	5.23%	4.37%	4.88%

Source: SNL Financial

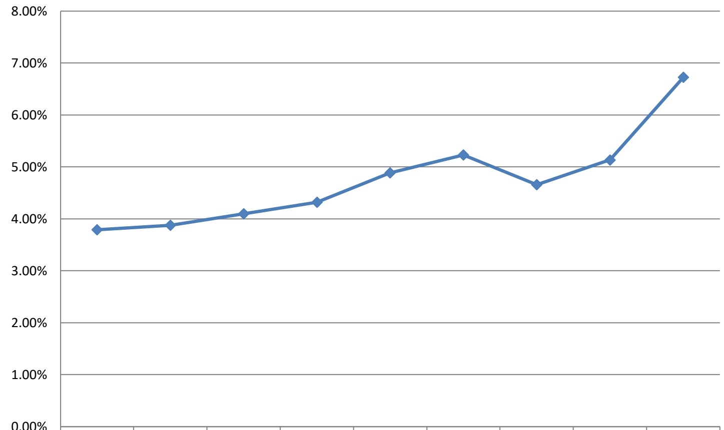
Note: Report includes only bank-level data.

NA = data was not available.

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

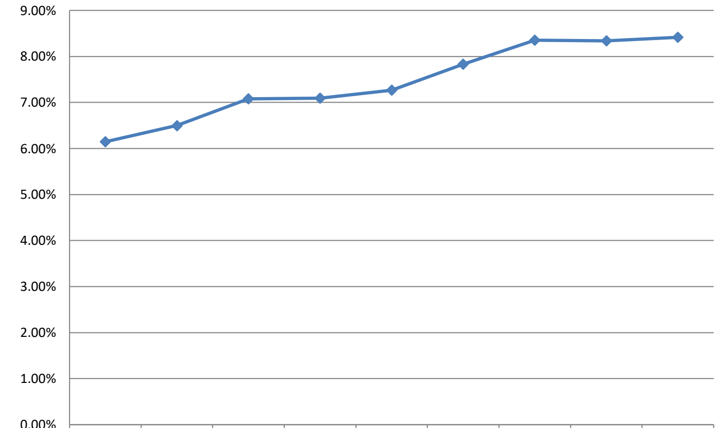
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



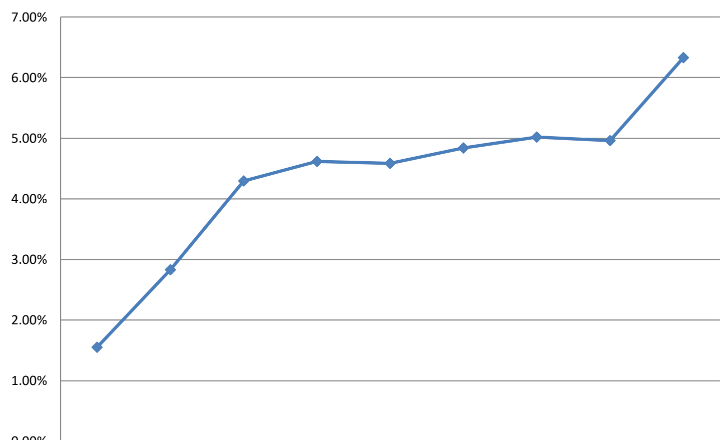
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	3.79%	3.88%	4.10%	4.32%	4.89%	5.23%	4.66%	5.14%	6.73%

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



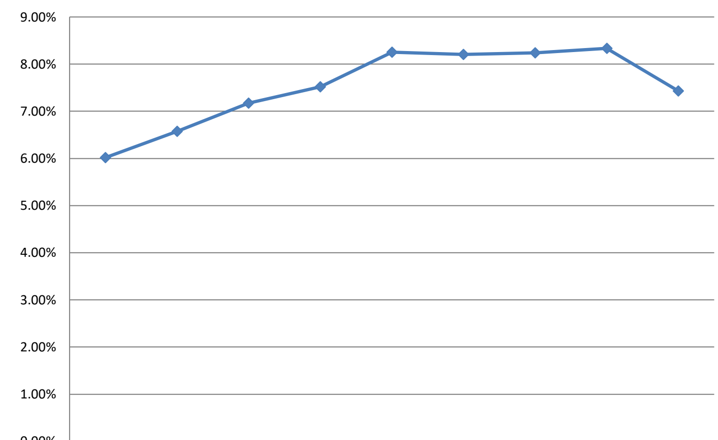
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	6.15%	6.50%	7.08%	7.10%	7.27%	7.83%	8.35%	8.34%	8.42%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	1.55%	2.83%	4.30%	4.62%	4.59%	4.84%	5.02%	4.96%	6.33%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	6.02%	6.57%	7.17%	7.52%	8.25%	8.21%	8.24%	8.33%	7.43%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 to $250 million in total assets						
West Side Baptist Church Federal Credit Union	$387	$54	13.95%	11.76%	5.56%	1.85%
Co-Lib Credit Union	$1,205	$185	15.35%	15.12%	4.32%	3.78%
Bluescope Employees' Credit Union	$1,262	$148	11.73%	2.74%	6.08%	7.43%
St. Augustine Credit Union	$1,494	$209	13.99%	6.93%	0.00%	0.48%
Northeast Regional Credit Union	$1,777	$228	12.83%	0.00%	12.28%	2.19%
Bothwell Hospital Employees Credit Union	$1,864	$172	9.23%	(2.30%)	0.00%	7.56%
WeDevelopment Federal Credit Union	$2,752	$121	4.40%	(149.27%)	259.50%	164.46%
J.C. Federal Employees Credit Union	$3,052	$679	22.25%	1.19%	13.99%	3.39%
Our Lady of Snows Credit Union	$4,267	$656	15.37%	12.64%	0.00%	0.00%
Dexter Public School Credit Union	$5,390	$649	12.04%	3.77%	0.00%	0.77%
Sikeston Public Schools Credit Union	$5,813	$954	16.41%	7.17%	2.52%	2.62%
Fedco Credit Union	$6,699	$746	11.14%	4.95%	0.00%	0.13%
Southeast Missouri Community Credit Union	$7,465	$510	6.83%	(33.06%)	8.63%	11.57%
Lovers Lane Credit Union	$7,511	$1,050	13.98%	(12.83%)	35.14%	15.05%
KC Unidos Federal Credit Union	$8,592	$2,414	28.10%	3.89%	1.86%	4.97%
Community First Credit Union	$8,783	$894	10.18%	9.61%	11.97%	10.07%
Saint Joseph Teachers' Credit Union	$8,838	$884	10.00%	13.01%	0.23%	1.02%
South Central Missouri Credit Union	$9,562	$1,434	15.00%	0.28%	4.53%	1.12%
Missouri Baptist Credit Union	$9,753	$664	6.81%	8.15%	5.27%	6.02%
Northwest Missouri Regional Credit Union	$10,907	$1,271	11.65%	5.83%	1.97%	5.66%
K.C. Area Credit Union	$11,511	$1,897	16.48%	4.20%	1.53%	3.90%
Burlington Northtown Community Credit Union	$14,780	$3,155	21.35%	8.94%	2.47%	1.46%
Academic Employees Credit Union	$16,001	$1,140	7.12%	24.19%	2.11%	1.67%
Division #6 Highway Credit Union	$16,079	$2,642	16.43%	6.00%	0.23%	0.64%
Catholic Family Credit Union	$16,237	$1,497	9.22%	7.20%	20.31%	5.34%
Independence Teachers Credit Union	$16,541	$2,381	14.39%	7.22%	2.35%	3.11%
Patriot Credit Union	$16,578	$1,286	7.76%	9.11%	23.48%	7.70%
Stationery Credit Union	$16,874	$2,303	13.65%	8.13%	1.56%	1.39%
St. Louis Newspaper Carriers Credit Union	$19,223	$1,346	7.00%	(6.19%)	1.49%	0.37%
Cape Regional Credit Union	$19,468	$1,515	7.78%	9.54%	0.00%	2.31%
Summit Ridge Credit Union	$19,822	$1,630	8.22%	2.11%	16.44%	6.13%
United Labor Credit Union	$20,263	$1,518	7.49%	7.24%	9.95%	11.00%
St. Louis Policemens Credit Union	$21,405	$3,646	17.03%	0.77%	5.27%	2.36%
Leadco Community Credit Union	$24,193	$2,534	10.47%	6.35%	0.39%	2.72%
Highway Crossroads Credit Union	$25,237	$3,805	15.08%	9.01%	3.78%	6.18%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 to $250 million in total assets (continued)						
County Credit Union	$25,440	$3,050	11.99%	2.66%	8.59%	5.67%
Legacy Credit Union	$25,618	$4,081	15.93%	6.42%	6.64%	2.82%
Desoto Mo Pac Credit Union	$27,215	$2,821	10.37%	6.14%	3.15%	3.30%
Highway Alliance Credit Union	$27,693	$3,129	11.30%	7.29%	0.93%	2.17%
District One Highway Credit Union	$30,341	$5,344	17.61%	5.58%	0.00%	0.24%
Columbia Credit Union	$31,745	$3,183	10.03%	2.29%	0.91%	0.53%
Lutheran Federal Credit Union	$35,017	$3,129	8.94%	4.84%	0.35%	0.89%
Show-Me Credit Union	$35,213	$5,364	15.23%	13.79%	7.03%	2.27%
Shelter Insurance Federal Credit Union	$38,098	$5,311	13.94%	9.26%	0.96%	1.92%
Holy Rosary Credit Union	$44,333	$4,945	11.15%	1.26%	16.58%	26.01%
Kansas City Credit Union	$46,122	$3,846	8.34%	30.64%	51.56%	18.43%
Joplin Metro Credit Union	$52,291	$8,954	17.12%	13.80%	2.07%	2.40%
Horizon Credit Union	$57,745	$6,584	11.40%	6.65%	4.31%	3.14%
Raytown-Lee's Summit Community Credit Union	$59,038	$4,924	8.34%	5.51%	6.11%	6.78%
City Credit Union	$61,345	$7,300	11.90%	12.09%	5.88%	9.30%
Members 1st Credit Union	$70,803	$6,810	9.62%	11.79%	1.41%	0.97%
Foundation Credit Union	$71,329	$10,578	14.83%	2.66%	1.69%	1.74%
Health Care Family Credit Union	$75,446	$11,342	15.03%	5.94%	10.87%	2.96%
Educational Community Credit Union	$76,016	$6,957	9.15%	6.78%	4.94%	4.67%
CSD Credit Union	$82,197	$9,672	11.77%	7.04%	1.94%	1.41%
Volt Credit Union	$84,167	$7,650	9.09%	(4.75%)	1.59%	3.75%
Postal & Community Credit Union	$85,792	$8,249	9.62%	8.76%	2.16%	3.84%
Mercy Credit Union	$85,866	$10,219	11.90%	13.50%	0.46%	1.37%
Goetz Credit Union	$87,338	$13,174	15.08%	9.18%	0.99%	1.67%
Civic Central Credit Union	$97,998	$13,115	13.38%	9.09%	1.12%	1.58%
Riverways Federal Credit Union	$111,598	$9,630	8.63%	13.31%	6.90%	5.53%
First Missouri Credit Union	$113,356	$12,036	10.62%	3.16%	9.94%	6.43%
Metro Credit Union	$116,484	$14,754	12.67%	9.37%	3.00%	5.41%
Ozark Federal Credit Union	$119,241	$13,089	10.98%	13.25%	2.05%	3.66%
Missouri Central Credit Union	$122,693	$10,814	8.81%	60.26%	5.96%	12.63%

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	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 to $250 million in total assets (continued)						
Central Missouri Community Credit Union	$134,910	$10,563	7.83%	6.27%	3.17%	4.00%
R-G Federal Credit Union	$143,132	$14,200	9.92%	10.65%	4.82%	5.16%
Century Credit Union	$167,946	$29,879	17.79%	9.24%	0.96%	3.62%
Conservation Employees Credit Union	$177,033	$16,627	9.39%	7.75%	0.41%	1.08%
Public Safety Credit Union	$185,068	$22,285	12.04%	9.22%	1.64%	4.47%
United Consumers Credit Union	$212,799	$24,582	11.55%	13.02%	5.99%	9.36%
Average of Asset Group A	$47,888	$5,555	12.17%	5.17%	9.19%	6.73%
Asset Group B - $251 to $500 million in total assets						
United Credit Union	$305,135	$43,397	14.22%	5.49%	1.68%	7.62%
TelComm Credit Union	$319,007	$42,952	13.46%	2.71%	2.18%	2.13%
Great Plains Federal Credit Union	$344,174	$39,675	11.53%	(10.54%)	2.46%	10.86%
Missouri Electric Cooperative Employees Credit Union	$351,169	$40,219	11.45%	12.37%	0.64%	0.24%
Blucurrent Credit Union	$369,633	$38,859	10.51%	6.38%	3.19%	5.40%
Alliance Credit Union	$370,607	$45,175	12.19%	7.45%	3.67%	7.79%
Alltru Federal Credit Union	$374,583	$34,118	9.11%	1.33%	12.55%	21.93%
Infuze Credit Union	$419,945	$42,687	10.16%	11.76%	4.25%	9.84%
Arsenal Credit Union	$431,613	$32,902	7.62%	2.54%	18.10%	14.79%
St. Louis Community Credit Union	$433,645	$65,450	15.09%	2.88%	5.17%	8.60%
Assemblies of God Credit Union	$438,977	$38,228	8.71%	5.26%	9.61%	3.66%
West Community Credit Union	$494,797	$40,578	8.20%	4.83%	16.46%	8.13%
Average of Asset Group B	$387,774	$42,020	11.02%	4.37%	6.66%	8.42%
Asset Group C - $501 million to $1 billion in total assets						
Neighbors Credit Union	$553,579	$66,958	12.10%	2.75%	8.84%	6.33%
Average of Asset Group C	$553,579	$66,958	12.10%	2.75%	8.84%	6.33%
Asset Group D - Over $1 billion in total assets						
Vantage Credit Union	$1,116,727	$85,160	7.63%	4.64%	6.92%	8.95%
River Region Community Credit Union	$1,363,547	$135,305	9.92%	179.97%	3.21%	4.38%
Together Credit Union	$2,664,766	$246,598	9.25%	3.89%	5.48%	6.79%
First Community Credit Union	$4,830,473	$386,452	8.00%	8.80%	3.92%	9.61%
Average of Asset Group D	$2,493,878	$213,379	8.70%	49.33%	4.88%	7.43%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions

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

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