Cycle Date:	June-2012
Run Date:	11/28/2012
Interval:	Annual

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	-	

Parameters:

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

20
/A
/A
/A
1

Charter-Region-SE-District: N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Ir	formation						
Return to cover		For Charter							-
11/28/2012		Count of CU							-
CU Name: N/A		Asset Range							-
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Federa	ally Insured State Cr	edit
	Count	of CU in Peer Group				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,	
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Ch
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,739,413	9.1	1,041,858,568	37.
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,952,954,538	14.5	3,121,316,838	5.
Loans Held for Sale	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	28,205,348	77.
Deal Fatata Lagra	0 707 050 044	0 000 740 007		0 000 454 000	2.0	0 070 704 070	0.5	0 000 504 070	
Real Estate Loans Unsecured Loans	2,787,053,911	2,809,749,337 564,527,593		2,889,151,822		2,873,794,373	-0.5	2,892,501,078	1
Other Loans	<u>553,641,163</u> 2,622,066,751	, ,		579,186,014 2,575,615,405		617,977,964	6.7 2.5	<u>606,346,416</u> 2,688,328,688	
TOTAL LOANS		2,702,986,112		6,043,953,241	-4.7	2,640,814,336	1.5	6,187,176,182	
	5,962,761,825				-0.5	6,132,586,673	-3.4		
(Allowance for Loan & Lease Losses) Land And Building	(53,690,697) 219,287,728	(67,328,068)		(69,931,387) 228,541,194		(67,528,089) 235,364,603	-3.4	(66,491,662) 243,856,928	
Other Fixed Assets		39,797,072					-1.6	34,479,399	
	43,828,783			35,261,445		34,690,855			
NCUSIF Deposit	53,167,921	74,545,733		79,704,815		83,314,341	4.5 15.7	85,139,277	
All Other Assets TOTAL ASSETS	128,651,263 8,526,036,054	147,706,782 9,512,226,450		146,676,104		169,675,682 10,316,701,483	5.7	179,933,625 10,855,474,503	
LIABILITIES & CAPITAL:	0,520,050,054	9,512,220,450	/ 11.0	9,757,210,163	2.0	10,310,701,403	5. <i>1</i>	10,000,474,000	5.
	47.044.074	44.407.000	10.0	40.000.055	445	40.044.000	47.0	7 050 705	
Dividends Payable	17,314,671	14,487,932		12,392,255		10,214,386	-17.6	7,956,735	
Notes & Interest Payable	355,470,411	524,378,218		301,012,245		307,428,402	2.1	284,894,181	1
Accounts Payable & Other Liabilities	71,371,294	71,852,766	6 0.7	78,654,425	9.5	112,567,483	43.1	130,604,089	16.
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	() N/A	0	N/A	0	N/A	0	N//
TOTAL LIABILITIES	444,156,376			392,058,925		430,210,271	9.7	423,455,005	
Share Drafts	951,093,234	1,164,011,517		1,226,435,529		1,370,189,155	11.7	1,476,861,324	
Regular shares	1,831,799,715	2,008,641,521		2,171,932,429		2,395,286,330	10.3	2,662,332,972	
All Other Shares & Deposits	4,372,008,766	4,771,031,554		4,972,649,959		5,061,635,574	1.8	5,193,112,542	
TOTAL SHARES & DEPOSITS	7,154,901,715	7,943,684,592		8,371,017,917		8,827,111,059	5.4	9,332,306,838	
Regular Reserve	247,527,389	241,975,751		244,488,168		228,081,021	-6.7	220,219,979	
Other Reserves	246,002,615			274,433,427		206,927,452	-24.6	220,366,407	
Undivided Earnings	433,447,959		_	475,211,726		624,371,680	31.4	659,126,274	
TOTAL EQUITY	926,977,963	957,822,942		994,133,321	3.8	1,059,380,153	6.6	1,099,712,660	
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,855,474,503	5.
INCOME & EXPENSE									
Loan Income*	393,733,340	391,307,810		376,309,592		355,820,443	-5.4	172,603,750	
Investment Income*	70,785,344			58,229,825		54,773,244	-5.9	25,488,362	1
Other Income*	147,497,974	167,126,892		182,756,981	9.4	194,857,197	6.6	108,915,071	
Total Employee Compensation & Benefits*	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	99,440,807	6.
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums ^{*/2}	N/A	41,593,631		20,830,835		20,730,768	-0.5	5,801,130	
Total Other Operating Expenses*	180,904,138	178,110,073		185,636,132		191,416,352	3.1	99,909,675	
Non-operating Income & (Expense)*	-4,877,940	-11,440,130		-1,993,406		-905,398	54.6	1,942,249	1
NCUSIF Stabilization Income*	N/A	41,778,993		0		0	N/A	0	
Provision for Loan/Lease Losses*	57,795,884	79,654,042		65,614,915		50,696,965		23,667,344	
Cost of Funds*	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	40,520,660	-18.
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM */1	N/A	65,836,869	_	61,655,354		76,951,641	24.8	45,410,946	
Net Income (Loss)*	11,446,607			40,824,519		56,220,873	37.7	39,609,816	
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	120	-3.
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								───
# Means the number is too large to display in the cell									<u> </u>
¹ Prior to September 2010, this account was named Net Income (Los									<u> </u>
² Prior to September 2010, this account was named NCUSIF Stabiliz and NCUSIF Dramiuma	ation Expense. For Decemb	er 2010 and forward, this	account incl	udes Temporary Corpora	te CU Stab	ilization Expense			
and NCUSIF Premiums. ³ December 2011 and forward includes "Subordinated Debt Included									Financia

			nalysis						
Return to cover		For Charter :							
11/28/2012 CU Name: N/A		Count of CU : Asset Range :	120 N/A						
Peer Group: N/A			Region: Natio	n * Peer Grou	o: All * State =	'MO' * Type In	cluded: Feder	ally Insured St	ate Credit
	Count of CU in		N/A		Dec-2011			Jun-2012	
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Jun-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.96	10.08	10.23	10.23	N/A	N/A	10.08	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	10.97	10.09	10.25	10.24	N/A	N/A	10.10	N/A	N/A
Total Delinquent Loans / Net Worth ³	6.86	8.88	7.95	7.35	N/A	N/A	5.61	N/A	N/A
Solvency Evaluation (Estimated)	112.96	112.06	111.88	112.00	N/A	N/A	111.78	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.74	7.02	7.00	6.40	N/A	N/A	6.08	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans 3	1.08		1.31	1.27	N/A	N/A	0.99	N/A	N/A
* Net Charge-Offs / Average Loans	0.82	1.08	1.04	0.89	N/A	N/A	0.79	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76			101.29	N/A	N/A	101.41	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinguent Loans / Assets ³	0.73	0.73	0.38	1.26 0.75	N/A N/A	N/A N/A	1.31	N/A N/A	N/A N/A
EARNINGS	0.75	0.90	0.01	0.75	IN/A	IN/A	0.57	IN/A	IN/P
* Return On Average Assets	0.14	0.27	0.42	0.56	N/A	N/A	0.75	N/A	N/A
* Return On Average Assets Excluding Stabilization				2.50			20		
Income/Expense & NCUSIF Premium ²	N/A	0.27	0.64	0.77	N/A	N/A	0.86	N/A	N/A
* Gross Income/Average Assets	7.42		6.41	6.03	N/A	N/A	5.80	N/A	N/A
* Yield on Average Loans	6.78		6.21	5.84	N/A	N/A	5.60	N/A	N/A
* Yield on Average Investments	3.63	2.38 1.85	1.91 1.90	1.61 1.94	N/A N/A	N/A N/A	1.33	N/A N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets * Cost of Funds / Avg. Assets	1.79	1.85	1.90	0.99	N/A N/A	N/A N/A	2.06	N/A N/A	N/A
* Net Margin / Avg. Assets	5.06		5.11	5.05	N/A N/A	N/A N/A	5.03	N/A N/A	N/A
* Operating Exp./ Avg. Assets	4.16		3.99	3.97	N/A	N/A	3.88	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.70	0.88	0.68	0.51	N/A	N/A	0.45	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.27	3.22	3.10	N/A	N/A	2.98	N/A	N/A
Operating Exp./Gross Income	56.00	62.88	62.27	65.84	N/A	N/A	66.82	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets 1	3.44	3.16	3.11	3.04	N/A	N/A	2.96	N/A	N/A
* Net Operating Exp. /Avg. Assets ASSET / LIABILITY MANAGEMENT	2.96	3.15	2.86	2.85	N/A	N/A	2.79	N/A	N/A
Net Long-Term Assets / Total Assets	29.37	30.31	31.94	31.79	N/A	N/A	31.38	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.37	23.72	25.05	26.22	N/A	N/A	27.68	N/A	N/A
Total Loans / Total Shares	83.34	76.50	72.20	69.47	N/A	N/A	66.30	N/A	N/A
Total Loans / Total Assets	69.94	63.89	61.94	59.44	N/A	N/A	57.00	N/A	N/A
Cash + Short-Term Investments / Assets	13.71	15.51	14.19	14.14	N/A	N/A	16.73	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.49		94.02	93.78	N/A	N/A	93.87	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.05		39.19	41.22	N/A	N/A	43.04	N/A	N/A
Borrowings / Total Shares & Net Worth	4.39	5.89	3.21	3.11	N/A	N/A	2.73	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth PRODUCTIVITY	210.53	209.91	222.11	212.98	N/A	N/A	209.93	N/A	N/A
Members / Potential Members	4.45	4.80	4.44	4.39	N/A	N/A	4.47	N/A	N/A
Borrowers / Members	47.63	47.54	46.16	46.57	N/A	N/A	45.14	N/A	N/A
Members / Full-Time Employees	378.54	383.16	374.98	373.65	N/A	N/A	373.68	N/A	N/A
Avg. Shares Per Member	\$5,930	\$6,434	\$6,802	\$7,058	N/A	N/A	\$7,331	N/A	N/A
Avg. Loan Balance	\$10,376		\$10,640	\$10,530	N/A	N/A	\$10,767	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$50,778	\$52,381	\$54,205	\$55,711	N/A	N/A	\$58,383	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.36		4.14	5.74	N/A	N/A	7.28	N/A	N/A
* Market (Share) Growth * Loan Growth	8.32 5.36	11.02 1.92	5.38 -0.55	5.45 1.47	N/A N/A	N/A N/A	<u>11.45</u> 1.78	N/A N/A	N/A
* Asset Growth	7.06	11.92	-0.55	5.73	N/A N/A	N/A N/A	1.78	N/A N/A	N/A
* Investment Growth	12.81	40.59		13.49	N/A	N/A	24.93	N/A	N/A
* Membership Growth	2.21	2.33		1.62	N/A	N/A	3.58	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decemb	per = 1 (or no ar	inualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter	r after the data c	ollection is comp							
Subsequent corrections to data after this date are not reflected in the Perce		-							
Percentile Rankings show where the credit union stands in relation to its per a peer group are arranged in order from highest (100) to lowest (0) value. The in the entire range of ratios. A high or low ranking does not imply good or b conclusions as to the importance of the percentile rank to the credit union's	ne percentile rant ad performance.	ting assigned to However, when r	the credit union is	a measure of th	ne relative stand	ing of that ratio			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed ² Prior to September 2010, this ratio was named Return on Assets Prior to N	CUSIF Stabilizat								
From December 2010 forward, NCUSIF Premium Expense is also exclude ³ The NCUA Board approved a regulatory/policy change in May 2012 revisin	g the delinquenc	/ reporting requir	ements for troubl	ed debt restructi	ured (TDR) loans	3.			
This policy change may result in a decline in delinquent loans reported as of	of June 2012.								2. Ratio

			Ratio Analysis		
Return to cover		For Charter :			
1/28/2012		Count of CU :			
CU Name: N/A		Asset Range :	-		
Peer Group: N/A			Region: Nation	n * Peer Group	: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Jun-201
DTHER DELINQUENCY RATIOS ¹			1.50		
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	1.53	1.19	0.8
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	1.15 0.00	1.18	1.0
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Vodified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	0.00 N/A	0.00 N/A	7.97	0.00 6.47	0.0 4.3
ndirect Loans Delinguent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	4.3
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	0.48	1.13	1.0
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	5.01	4.1
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.84	2.5
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	0.00	19.24	1.1
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05	88.09	87.00	108.3
REAL ESTATE LOAN DELINQUENCY ¹			00.00	01.00	100.0
Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.63	1.60	1.87	1.87	1.1
Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Dther Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.84	1.14	1.28	0.89	0.7
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	1.36	1.53	0.8
Ther Real Estate Adjustable Rate Loans Delinguent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	0.59	0.54	0.8
nterest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo	0.07	0.04	0.00	0.04	0.4
/ Total Int Only and Pmt Opt First Mtg Loans	1.17	1.25	4.78	3.98	3.9
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	16.94	16.63	13.71	12.34	4.8
Nodified RE Lns also Reported as Business Loans > 2 Mo Del					
/ Total Modified RE Lns also Reported as Business Loans	0.00	49.61	11.03	15.02	0.0
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.07	3.16	3.22	3.19	2.0
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25	1.44	1.36	0.9
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	25.59	27.86	24.7
Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	1	4.23	3.15	2.5
Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37	1.26	1.04	0.9
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14		0.41	0.46	0.4
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.3
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.7
Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	0.00	0.00	0.00	0.70	0.4
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.70	0.4
Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	1.24	1.16	1.0
Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.10	1.24	0.97	0.9
Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.10	0.65	0.8
SPECIALIZED LENDING RATIOS	0.44	0.57	1.20	0.00	0.0
ndirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	16.7
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.8
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	2.54	3.13	1.7
Participation Loans Sold YTD / Total Assets	0.05	0.08	0.10	0.08	0.0
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.47	1.87	2.55	2.84	2.7
oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	0.00	0.96	0.01	0.0
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	19.96	18.16	17.50	16.32	15.5
Fotal Fixed Rate Real Estate / Total Loans	28.54	28.43	28.26	27.45	27.2
Fotal Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.82	40.14	38.67	32.78	38.9
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89	65.31	65.26	64.68	73.1
nterest Only & Payment Option First Mortgages / Total Assets	0.45	0.35	0.30	0.25	0.2
nterest Only & Payment Option First Mortgages / Net Worth	4.09	3.51	2.92	2.45	1.9
MISCELLANEOUS RATIOS					-
Nortgage Servicing Rights / Net Worth	0.26	0.70	0.93	1.15	1.3
Jnused Commitments / Cash & ST Investments	135.53	106.43	114.70	111.43	91.3
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
Means the number is too large to display in the cell					
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements					

Return to cover 1/28/2012 20 Name: N/A Peer Group: N/A SSETS	Count o	For Charter : Count of CU : Asset Range : Criteria :	120						
CU Name: N/A Peer Group: N/A	Count o	Asset Range :							1
Peer Group: N/A	Count o		N/A						
·	Count o	Criteria :							L
SEETS	Count o			Nation * Peer Group: /	All * State	= 'MO' * Type Include	ed: Federa	Ily Insured State Cre	dit
		f CU in Peer Group :	N/A						ł
SSETS	Dec-2008	Dec-2009	% Chg	Dec-2010	% Cha	Dec-2011	% Chg	Jun-2012	% Ch
A 10 1 10 1	Dec-2008	Dec-2009	% City	Dec-2010	% City	Dec-2011	% City	Jun-2012	% CH
CASH:									[
Cash On Hand	96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	105,095,168	0.
Cash On Deposit	557,372,210	638,156,448	14.5	551,918,870	-13.5	618,772,990	12.1	905,223,571	46.
Cash Equivalents	27,726,182	10,788,848	-61.1	48,162,013	346.4	36,565,670		31,539,829	
OTAL CASH & EQUIVALENTS	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,739,413		1,041,858,568	
									I
NVESTMENTS:									<u> </u>
Trading Securities	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	17,767,202	
Available for Sale Securities	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678		1,946,774,139	
Held-to-Maturity Securities	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	191,306,186	
Deposits in Commercial Banks, S&Ls, Savings Banks	265,056,977	461,309,671	74.0	661,894,492	43.5	718,309,349	8.5	778,876,412	8.
oans to, Deposits in, and Investments in Natural Person Credit Unions ²	19,076,946	25,119,954	31.7	30,681,890	22.1	33,527,887	9.3	32,556,397	-2.
Total MCSD/Nonperpetual Contributed Capital and	.,	-, -,						,,-	
PIC/Perpetual Contributed Capital	39,138,332	26,097,256	-33.3	23,478,330	-10.0	25,595,048	9.0	25,504,472	-0.4
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2	45,488,370	-8.
All Other Investments ²	42,494,083	108,876,163	156.2	66,330,333	-39.1	73,148,167	10.3	83,043,660	13.
OTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,952,954,538	14.5	3,121,316,838	5.
LOANS HELD FOR SALE	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	28,205,348	77.
OANS AND LEASES:									<u> </u>
Unsecured Credit Card Loans	351,632,318	367,333,861	4.5	366,985,704	-0.1	375,431,086	2.3	366,128,962	
All Other Unsecured Loans/Lines of Credit Short-Term, Small Amount Loans (STS) (FCUs only)	202,008,845	197,193,732 N/A	-2.4	212,200,310	7.6	217,112,524	2.3	214,176,362	
Non-Federally Guaranteed Student Loans	N/A N/A	N/A		0 N/A		25,434,354	N/A	26,041,092	
New Vehicle Loans	879,488,765	858,881,063	-2.3	694,090,066	-19.2	668,988,011	-3.6	674,129,932	
Used Vehicle Loans	1,467,352,540	1,559,490,909	6.3	1,576,356,812	1.1	1,672,252,513	6.1	1,708,507,599	
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728	1,878,207,787	0.3	2,006,985,629	6.9	2,020,710,803	0.7	2,051,743,080	
Other Real Estate Loans/Lines of Credit	921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	840,757,998	
Leases Receivable	0	0	N/A	106,485	N/A	0		0	
Total All Other Loans/Lines of Credit	275,225,446	284,614,140	3.4	305,062,042	7.2	299,573,812	-1.8	305,691,157	2.
TOTAL LOANS	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,187,176,182	
ALLOWANCE FOR LOAN & LEASE LOSSES)	(53,690,697)	(67,328,068)	25.4	(69,931,387)	3.9	(67,528,089)	-3.4	(66,491,662)	
Foreclosed Real Estate	8,668,380	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0	17,910,328	
Repossessed Autos	3,407,226	2,488,369	-27.0	2,592,196	4.2	2,174,558	-16.1	2,144,327	-1.
Foreclosed and Repossessed Other Assets	467,912	357,348	-23.6	344,559	-3.6	225,344	-34.6	295,115	31.
OTAL FORECLOSED and REPOSSESSED ASSETS 1	12,543,518	14,339,693	14.3	16,783,477	17.0	21,369,628	27.3	20,349,770	-4.
and and Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	243,856,928	3.
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,479,399	-0.
ICUA Share Insurance Capitalization Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	85,139,277	2.
Identifiable Intangible Assets	N/A	276,816		221,683	-19.9	34,515	-84.4	28,193	-18.
Goodwill	N/A	482,676		1,739,458	260.4	1,739,458		1,739,458	
OTAL INTANGIBLE ASSETS	N/A	759,492		1,961,141	158.2	1,773,973	-9.5	1,767,651	-0.
Accrued Interest on Loans	22,512,501	22,828,638	1.4	21,874,499	-4.2	21,233,562	-2.9	20,064,927	
Accrued Interest on Investments	10,051,080	9,737,518	-3.1	8,595,805	-11.7	9,958,411	15.9	9,153,365	-8
All Other Assets	83,544,164	100,041,441	19.7	97,461,182	-2.6	115,340,108	18.3	128,597,912	11.
OTAL OTHER ASSETS	116,107,745	132,607,597	14.2	127,931,486	-3.5	146,532,081	14.5	157,816,204	7
OTAL ASSETS	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,855,474,503	5
OTAL CU's	136	130	-4.4	126	-3.1	124		120	
Means the number is too large to display in the cell	.00	100		120	0	124		120	
OTHER RE OWNED PRIOR TO 2004									[]
LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON									4. Asse

	L	iabilities, Shares &	& Equity						
Return to cover		For Charter :	N/A						
11/28/2012		Count of CU :	120						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fede	rally Insured State C	redit
	Count of C	U in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	355,470,411	524,378,218		301,012,245		, , ,	2.1	284,894,181	-7.3
Borrowing Repurchase Transactions	0	0		0		0		0	
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and						_			
Subordinated Debt Included in Net Worth ³	0	0	N/A	0			N/A	0	N/A
Accrued Dividends and Interest Payable	17,314,671	14,487,932		12,392,255	-14.5	, ,	-17.6	7,956,735	1
Accounts Payable & Other Liabilities	71,371,294	71,852,766		78,654,425	9.5	, ,	43.1	130,604,089	
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	423,455,005	-1.6
SHARES AND DEPOSITS									<u> </u>
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,476,861,324	7.8
Regular Shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429			10.3	2,662,332,972	
Money Market Shares	1,440,319,760	1,646,236,947		1,869,137,975			9.0	2,163,430,814	
Share Certificates	2,092,731,104	2,180,898,506		2,105,289,792	-3.5		-4.9	1,986,103,444	
IRA/KEOGH Accounts	817,934,370	925,107,264		978,897,117	5.8		2.3	1,015,922,483	
All Other Shares ¹	17,203,069	16,665,089		17,738,892	6.4			24,086,273	
Non-Member Deposits	3,820,463	2,123,748		1,586,183	-25.3	, ,	21.3	3,569,528	1
TOTAL SHARES AND DEPOSITS	7,154,901,715	7,943,684,592		8,371,017,917	-23.3		5.4	9,332,306,838	
	1,101,001,110	1,010,001,002	11.0	0,011,011,011	0.1	0,021,111,000	0.1	0,002,000,000	0.1
EQUITY:									
Undivided Earnings	433,447,959	448,782,868		475,211,726	5.9		31.4	649,178,112	
Regular Reserves	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	220,219,979	-3.4
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	253,753,590	265,265,487	4.5	276,196,788	4.1	200,741,875	-27.3	212,300,699	5.8
Equity Acquired in Merger	N/A	262,045		129,385	-50.6	129,385	0.0	162,389	25.5
Miscellaneous Equity	1,189,668	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	4,959,315	7,045,300	42.1	5,689,836	-19.2	23,188,786	307.5	25,116,606	8.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	0		0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	-1,180,329	N/A	0	100.0	0	N/A	1,999	N/A
Other Comprehensive Income	-13,899,958	-5,516,660	60.3	-8,771,062	-59.0	-18,321,074	-108.9	-18,403,766	-0.5
Net Income	0	0	N/A	0	N/A	0	N/A	9,948,162	N/A
EQUITY TOTAL	926,977,963	957,822,942	3.3	994,133,321	3.8	1,059,380,153	6.6	1,099,712,660	3.8
TOTAL SHARES & EQUITY	8,081,879,678	8,901,507,534	10.1	9,365,151,238	5.2	9,886,491,212	5.6	10,432,019,498	5.5
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,855,474,503	5.2
NCUA INSURED SAVINGS ²									<u> </u>
Uninsured Shares	774,397,509	291,004,333		293,733,304	0.9		5.8	337,827,121	
Uninsured Non-Member Deposits	619,392	409,233		441,682	7.9			2,521,585	
Total Uninsured Shares & Deposits	775,016,901	291,413,566		294,174,986		, ,		340,348,706	-
Insured Shares & Deposits	6,379,884,814	7,652,271,026		8,076,842,931	5.5		5.4	8,991,958,132	
TOTAL NET WORTH	934,728,938	958,898,700	2.6	998,638,615	4.1	1,055,936,509	5.7	1,094,388,885	3.6
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR									<u> </u>
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to		TO \$100,000 and \$25	50,000 FOR	IRAS; 5/20/09 AND FOR	RWARD S	HARES INSURED UP TO	\$250,000		
³ December 2011 and forward includes "Subordinated Debt Included in N	let Worth."							5. Liab	oShEquity

		Income Statem	ent						
Return to cover		For Charter :							
11/28/2012		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
· · ·	Count o	of CU in Peer Group :	_					•	
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	394,815,944	392,209,287	-0.7	377,141,426	-3.8	356,407,867	-5.5	172,741,937	-3.1
Less Interest Refund	(1,082,604)	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4	(138,187)	-53.0
Income from Investments	74,168,274	57,355,758	-22.7	56,654,908	-1.2	54,366,380	-4.0	25,236,600	-7.2
Income from Trading	-3,382,930	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	251,762	23.8
TOTAL INTEREST INCOME	464,518,684	450,686,868	-3.0	434,539,417	-3.6	410,593,687	-5.5	198,092,112	-3.5
INTEREST EXPENSE:									
Dividends	132,467,071	103,072,062	-22.2	83,343,628	-19.1	63,420,650	-23.9	25,258,505	-20.3
Interest on Deposits	43,821,293	37,218,593	-15.1	28,271,406	-24.0	23,874,506	-15.6	10,056,438	-15.8
Interest on Borrowed Money	18,848,034	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	5,205,717	-11.2
TOTAL INTEREST EXPENSE	195,136,398	155,755,048		124,496,922	-20.1	99,014,369	-20.5	40,520,660	-18.2
PROVISION FOR LOAN & LEASE LOSSES	57,795,884	79,654,042			-17.6		-22.7	23,667,344	
NET INTEREST INCOME AFTER PLL	211,586,402	215,277,778			13.5		6.7	133,904,108	
NON-INTEREST INCOME:		,,,		, ,				,,	
Fee Income	98,991,402	104,210,787	5.3	108,767,095	4.4	112,712,712	3.6	57,285,321	1.6
Other Operating Income	48,506,572	62,916,105		73,989,886	17.6		11.0	51,629,750	
Gain (Loss) on Investments	798,417	-9,791,527		-445,745	95.4		305.6	1,401,435	
Gain (Loss) on Disposition of Assets	18,609	-1,839,003		-2,985,902	-62.4		-6.5	-986,649	
Gain from Bargain Purchase (Merger)	N/A	0	0,002.0	2,000,002	N/A		N/A	0	N/A
Other Non-Oper Income/(Expense)	-5,694,966	190,400	103.3	1,438,241	655.4		-5.5	1,527,463	
NCUSIF Stabilization Income	N/A	41,778,993		0	-100.0		N/A	1,021,100	N/A
TOTAL NON-INTEREST INCOME	142,620,034	197,465,755		°	-8.5		7.3	110,857,320	
NON-INTEREST EXPENSE	112,020,001	101,100,100	00.0	100,100,010	0.0	100,001,100	1.0	110,001,020	11.0
Total Employee Compensation & Benefits	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	99,440,807	6.7
Travel, Conference Expense	3,588,566	2,683,893			5.5		17.2	1,874,244	
Office Occupancy	25,195,029	26,355,318		, ,	4.8		3.5	14,234,722	
Office Operation Expense	70,996,515	70,595,374		, ,	3.2		1.5	38,321,767	3.6
Educational and Promotion	17,033,589	15,629,509		15,552,850	-0.5		2.9	7,511,071	-6.1
Loan Servicing Expense	20,979,936	22,511,996			10.5		9.0	14,859,491	9.6
Professional, Outside Service	20,979,930	22,511,996		23,119,771	1.8		8.8	13,442,971	9.0
Member Insurance ¹				23,119,771 N/A	1.0	23,138,348 N/A	0.0	N/A	
â	3,531,872	1,671,178					00.4		
Member Insurance - NCUSIF Premium ²	N/A	N/A		11,314,693		4,481,783	-60.4	1,916,808	-14.5
Member Insurance - Temporary Corporate	N 1/A	44 500 004		0.540.440		10.010.005	70.0	0.004.000	50.0
CU Stabilization Fund ³	N/A	41,593,631		9,516,142	-77.1	16,248,985	70.8	3,884,322	
Member Insurance - Other	N/A	N/A		1,264,699		941,509	-25.6	819,708	
Operating Fees	1,388,172	1,665,757		, ,	-13.1		6.6	898,787	16.5
Misc Operating Expense	15,650,563	14,293,824		16,062,536	12.4		-7.9	7,946,914	
	342,759,829	388,500,295	13.3	384,366,636	-1.1	398,613,279	3.7	205,151,612	2.9
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	N/A	65,836,869		61,655,354	-6.4		24.8	45,410,946	
NET INCOME (LOSS)	11,446,607	24,243,238	111.8	40,824,519	68.4	56,220,873	37.7	39,609,816	40.9
RESERVE TRANSFERS:									<u> </u>
Transfer to Regular Reserve	34,369,280	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	4,418,300	-48.3
* All Income/Expense amounts are year-to-date while the related % change	e ratios are annualized.								<u> </u>
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¹ From September 2009 to December 2010, this account includes NCUSIF									
² For December 2010 forward, this account includes only NCUSIF Premiun	n Expense.								
³ From March 2009 to June 2009, this account was named NCUSIF Stabiliz			ense. For S	September 2009 and forwa	ard,				
this account only includes only the Temporary Corporate CU Stabilization	, , ,								
⁴ Prior to September 2010, this account was named Net Income (Loss) Bef	ore NCUSIF Stabilization Expe	nse. From December 20	10 forward	, NCUSIF Stabilization Inc	ome, if any	/, is excluded.			6. IncExp

Return to cover		Delinquent Loan Infe For Charter :							+
1/28/2012		Count of CU :							+
CU Name: N/A		Asset Range :							-
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	2 % (
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2008	Dec-2009	% City	Dec-2010	% City	Dec-2011	% City	Jun-2012	. 70
1 to < 2 Months Delinquent	109,541,518	129,489,288	18.2	121,888,564	-5.9	120,527,003	-1.1	94,751,364	4 -
2 to < 6 Months Delinquent	52,113,518	65,391,016	25.5	59,948,270	-8.3	57,942,027	-3.3	39,902,507	7 -
6 to 12 Months Delinquent	9,734,049	15,799,858	62.3	14,503,400	-8.2	14,701,347	1.4	14,882,523	5
12 Months & Over Delinquent	2,290,127	3,976,475	73.6	4,932,305	24.0	4,971,307	0.8	6,578,473	3
Total Del Loans - All Types (2 or more Mo)	64,137,694	85,167,349	32.8	79,383,975	-6.8	77,614,681	-2.2	61,363,503	3 -
LOAN DELINQUENCY - BY LOAN TYPE									
Insecured Credit Card Loans		2 000 004				=			_
1 to < 2 Months Delinquent	7,718,542		-4.3 16.1	6,291,415	-14.8 -28.6	5,260,800	-16.4 -13.9		
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	5,913,159 601,917			4,899,755 665,101	-20.0	4,216,711 229,878			
12 Months & Over Delinquent	42,830		-7.0	46,197	-1.4	19,036	-65.4		
Total Del Credit Card Lns (2 or more Mo)	6,557,906	39,845 7,578,936	-7.0	5,611,053	-26.0	4,465,625			
redit Cards DQ > 2 Mo / Total Credit Card Loans					-26.0				
	1.86	2.06	10.6	1.53	-25.9	1.19	-22.2	0.88	3.
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	00.044.040	24 500 040	50.7	04 04 4 475	-1.6	04 000 505	07	40.004.000	+
1 to < 2 Months Delinquent	22,941,616		50.7 150.0	34,014,175	-1.6 18.5	34,926,505	2.7		
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	6,588,898	<u>16,472,513</u> 3,530,461	266.8	19,522,857 4,004,209	18.5	<u>17,515,638</u> 6,389,885			
12 Months & Over Delinquent	962,599	1,019,536	266.8	2,192,305	13.4	1,838,956	-16.1	4,683,443	
12 Months & Over Delinquent Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	414,499	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1	2,200,518	4
(2 or more Mo)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	16,480,982	2
1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)									
Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.63	1.60	155.0	1.87	17.3	1.87	-0.1	1.18	3
st Mortgage Adjustable Rate Loans and	0.03	1.00	155.0	1.07	17.3	1.07	-0.1	1.10	-
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	8.723.397	9,936,551	13.9	8,605,605	-13.4	8,127,677	-5.6	5,750,512	2 .
2 to < 6 Months Delinquent	4,465,502	4,460,871	-0.1	5,301,356	18.8	4,774,196			
6 to 12 Months Delinquent	535,112	1,532,463	186.4	2,141,972	39.8	524,645	-75.5		
12 Months & Over Delinquent	000,112		N/A	691,112	64.0	462,114			
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	5,000,614		28.3	8,134,440	26.8	5,760,955	-29.2		
51st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable						<u> </u>			
Rate Loans and Hybrids/Balloons < 5 yrs Other Real Estate Fixed Rate/Hybrid/Balloon	0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.77	7 .
1 to < 2 Months Delinquent	4,103,810	4,972,124	21.2	5,256,849	5.7	5,189,873	-1.3	3,810,724	1
2 to < 6 Months Delinquent	3,088,528	2,657,713	-13.9	2,986,926	12.4	2,590,088	-13.3		
6 to 12 Months Delinquent	672,346		25.7	1,030,115	21.9	1,904,361	84.9		
12 Months & Over Delinguent	170,145		351.3	536,868	-30.1	223,640			
otal Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	3,931,019		8.6	4,553,909	6.6	4,718,089	3.6		
Other Real Estate Fixed/Hybrid/Balloon Loans Delinguent > 2 Mo / Total Other RE		, .,		,,		, .,			
Fixed/Hybrid/Balloon Loans	0.91	1.04	13.6	1.36	31.0	1.53	12.6	0.81	
ther Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	3,258,342	4,125,150	26.6	3,643,485	-11.7	4,376,136	20.1	3,563,982	2
2 to < 6 Months Delinquent	1,520,501	2,301,310		2,357,804	2.5	2,444,503	3.7		5
6 to 12 Months Delinquent	203,517	679,087	233.7	644,307	-5.1	329,844	-48.8	358,627	1
12 Months & Over Delinquent	104,791	369,653	252.8	215,496	-41.7	190,204	-11.7	254,261	
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,543,983	3
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	73.2	0.59	-8.8	0.54	-7.5	0.46	6
eases Receivable	-		B1/*				B1/2	-	+
1 to < 2 Months Delinquent	0			0		0			
2 to < 6 Months Delinquent				0					
6 to 12 Months Delinquent	0	0	N/A N/A	0	N/A N/A	0	N/A N/A		
12 Months & Over Delinquent Total Del Leases Receivable (2 or more Mo)	0	0		0		0			-
Leases Receivable Delinguent > 2 Mo	0	0	IN/A	0	IN/A	0	IN/A	0	-
/ Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	,
I Other Loans	5.00	5.00		5.00		5.00		5.00	+
1 to < 2 Months Delinquent	62,795,811	68,492,136	9.1	64,077,035	-6.4	62,646,012	-2.2	58,193,123	3
2 to < 6 Months Delinquent	30,536,930	32,634,274		24,879,572	-23.8	26,400,891	-2.2	19,883,147	
6 to 12 Months Delinquent	6,758,558		26.3	6,017,696	-23.8	5,322,734			
12 Months & Over Delinquent	1,557,862			1,250,327	-29.5	2,237,357	-11.5		
Total Del All Other Lns (2 or more Mo)	38,853,350		-12.8	32,147,595	-7.9	33,960,982	5.6		
All Other Loans Delinquent > 2 Mo / Total All Other Loans	38,853,350					33,960,982			-
	1.30	1.47	0.0	1.15	-21.4	1.10		1.06	4
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Return to cover		ankruptcy Informatio For Charter :							
11/28/2012		Count of CU :							-
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Inclu	uded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% C
OAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	55,752,840	72,869,959	30.7	71,614,130	-1.7	63,670,136	-11.1	30,275,656	- 1
* Total Loans Recovered	7,844,242	7,633,683	-2.7	8,560,965	12.1	9,279,665		5,812,516	
* NET CHARGE OFFS (\$\$)	47,908,598	65,236,276	36.2		-3.3		-13.7	24,463,140	
**%Net Charge-Offs / Average Loans	0.82	1.08	31.4		-4.0			0.79	
Total Del Loans & *Net Charge-Offs 1	112,046,292	150,403,625	34.2	142,437,140	-5.3	132,005,152	-7.3	85,826,643	-3
Combined Delinquency and Net Charge Off Ratio ¹	1.90	2.49	30.8	2.35	-5.3	2.16	-8.3	1.79	-1
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off	12,143,335	18,087,409	48.9	17,011,137	-6.0	13,399,024	-21.2	5,805,224	-1
Unsecured Credit Card Lns Recovered	1,481,205	1,189,971	-19.7	1,465,624	23.2	1,697,072	15.8	1,027,926	2
NET UNSECURED CREDIT CARD C/Os	10,662,130	16,897,438	58.5		-8.0		-24.7	4,777,298	-1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	54.2		-9.9			2.58	-
* All Other Loans Charged Off	39,758,244		13.8		-6.1	36,333,539		17,340,011	-
All Other Loans Recovered	6,177,350	6,137,271	-0.6		7.7	6,777,733	2.6	4,067,554	
NET ALL OTHER LOAN C/Os	33,580,894		16.4						
** Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37	14.4	1		1	1	0.91	-1
* Total 1st Mortgage RE Loan/LOCs Charged Off	911,111	1,888,105	107.2				31.8		
* Total 1st Mortgage RE Loans/LOCs Recovered	8,693	34,082	292.1	59,676	75.1	407,442	582.8	346,143	6
NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	3,096,874	1
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.05	0.40	00.4	0.00	405.4	0.07	40.0	0.00	
/ Avg 1st Mortgage RE Loans/LOCs	0.05	0.10	92.4	0.22	125.4	0.27	19.9	0.30	
* Total Other RE Loans/LOCs Charged Off * Total Other RE Loans/LOCs Recovered	2,940,150	7,658,514	160.5		0.7			3,687,404	
NET OTHER RE LOANS/LOCs C/Os	176,994	272,359	53.9					370,893	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	2,763,156	7,386,155	167.3 158.6		-1.4 0.8		6.3 11.1	3,316,511 0.78	
* Total Real Estate Loans Charged Off	3,851,261	9.546.619	156.6		26.8	0.89	15.1	7,130,421	
* Total Real Estate Loans Charged On	185,687	306,441	65.0		20.0			7,130,421	
* NET Total Real Estate Loan C/Os	3,665,574	9,240,178	152.1	11,621,857	25.8		13.0	6,413,385	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.14	0.33	132.1	0.41	23.5			0,413,303	
*Total Modified 1st & Other Real Estate Lns Charged Off	0.14		N/A	543,936	690.0		106.8	1,072,844	-
*Total Modified 1st and Other Real Estate Lns Recovered	0		N/A	040,000		4,221	N/A	517	-7
*NET Modified Real Estate C/Os	0		N/A	543,936			106.0	1,072,327	
** Net Charge Offs - Total Modified RE Loans	0	00,000		0 10,000	000.0	1,120,000	100.0	1,012,021	
/ Avg Total Modified RE Loans	N/A	0.27		0.99	262.7	1.55	57.2	2.79	7
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	1
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	1
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	1
BANKRUPTCY SUMMARY									
Number of Members Who Fil ed Chapter 7 YTD	2,434	3,738	53.6	4,110	10.0	3,372	-18.0	1,490	-5
Number of Members Who Filed Chapter 13 YTD	1,738	1,987	14.3	2,502	25.9	2,128	-14.9	783	-6
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0	3	200.0	2	-33.3	7	25
Total Number of Members Bankrupt	4,173	5,726	37.2	6,615	15.5	5,502	-16.8	2,280	-5
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,898,511	66,200,303	47.4		8.0		-20.6	23,577,940	
* All Loans Charged Off due to Bankruptcy YTD	12,218,723	16,268,860	33.1	18,329,342	12.7	17,740,498	-3.2	7,484,936	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	1.9	25.59	14.6	27.86	8.9	24.72	-1
REAL ESTATE FORECLOSURE SUMMARY									1
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		25,459,686	L	8,272,450	
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		169	L	69	-5
LOAN MODIFICATIONS OUTSTANDING							L		<u> </u>
Modified First Mortgage RE Loans	5,844,150	40,564,003	594.1	57,463,013		69,644,685		67,454,000	
Modified Other RE Loans	423,570	3,707,298				8,752,803			
Total Modified First and Other RE Loans	6,267,720	44,271,301						75,560,489	
Modified RE Loans Also Reported as Business Loans	0		N/A	4,179,197				5,050,495	
Modified Consumer Loans (Not Secured by RE)	N/A			33,313,198		30,854,996		30,490,598	
Modified Business Loans (Not Secured by RE)	N/A	N/A		0		4,677,595		3,576,168	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A	_	99,121,128		113,930,079		109,627,255	
Total Modified Loans to Total Loans	0.11	0.73				1.86		1.77	
Total Modified Loans to Net Worth	0.67	4.62	588.5	9.93	115.0	10.79	8.7	10.02	
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Amounts are year-to-date while the related %change ratios are annualized.									1
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no ann	ualizing)								
				I (TDR) loans.					forma

Return to cover 1/28/2012 VU Name: N/A Peer Group: N/A NDIRECT LOANS OUTSTANDING Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship ortal Outstanding Indirect Loans 6Indirect Loans Outstanding / Total Loans 5ELINQUENCY - INDIRECT LENDING ¹ 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	Dec-2008 700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	of CU in Peer Group : Dec-2009	120 N/A Region: N/A % Chg -4.6 30.6 8.0	Nation * Peer Group: Dec-2010 550,583,452 490,060,966		te = 'MO' * Type Inclue Dec-2011		rally Insured State C Jun-2012	
CU Name: N/A Peer Group: N/A NDIRECT LOANS OUTSTANDING Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship Total Outstanding Indirect Loans Gladirect Loans Outstanding / Total Loans Delinquert Loans 9ELINQUENCY - INDIRECT LENDING 1 1 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent 1	Dec-2008 700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	Asset Range : Criteria : of CU in Peer Group : Dec-2009 668,444,014 505,613,075 1,174,057,089 19.32	N/A Region: N/A % Chg -4.6 30.6 8.0	Dec-2010 550,583,452	% Chg			•	
Peer Group: N/A NDIRECT LOANS OUTSTANDING Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship oral Outstanding Indirect Loans Glndirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 to <2 Months Delinquent 2 to <6 Months Delinquent 6 to 12 Months Delinquent	Dec-2008 700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	Criteria : of CU in Peer Group : Dec-2009 668,444,014 505,613,075 1,174,057,089 19.32	Region: N/A % Chg -4.6 30.6 8.0	Dec-2010 550,583,452	% Chg			•	
NDIRECT LOANS OUTSTANDING Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship otal Outstanding Indirect Loans Glindirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 to <2 Months Delinquent 2 to <6 Months Delinquent 6 to 12 Months Delinquent	Dec-2008 700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	of CU in Peer Group : Dec-2009 668,444,014 505,613,075 1,174,057,089 19.32	N/A % Chg -4.6 30.6 8.0	Dec-2010 550,583,452	% Chg			•	
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship otal Outstanding Indirect Loans GIndirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	Dec-2008 700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	Dec-2009 668,444,014 505,613,075 1,174,057,089 19.32	% Chg -4.6 30.6 8.0	550,583,452	J	Dec-2011	% Chg	Jun-2012	0/ Ch-
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship otal Outstanding Indirect Loans GIndirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	668,444,014 505,613,075 1,174,057,089 19.32	-4.6 30.6 8.0	550,583,452	J	Dec-2011	% Chg	Jun-2012	0/ Ch
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship otal Outstanding Indirect Loans GIndirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	700,476,136 387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	668,444,014 505,613,075 1,174,057,089 19.32	-4.6 30.6 8.0	550,583,452	J	Dec-2011	% Cng	Jun-2012	
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship otal Outstanding Indirect Loans GIndirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	505,613,075 1,174,057,089 19.32	30.6 8.0		-17.6	I			70 UNC
Indirect Loans - Outsourced Lending Relationship Total Outstanding Indirect Loans Gindirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING ¹ 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	387,062,040 1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	505,613,075 1,174,057,089 19.32	30.6 8.0		-17.0	E00 806 61E	9.0	546,232,193	-8.9
Otal Outstanding Indirect Loans Indirect Loans Outstanding / Total Loans SELINQUENCY - INDIRECT LENDING ¹ 1 to < 2 Months Delinquent	1,087,538,176 18.24 26,565,230 12,046,363 2,304,136	1,174,057,089 19.32	8.0	490,000,900	-3.1	599,896,615 445,246,972		492,672,293	
6Indirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING ¹ 1 to < 2 Months Delinquent	18.24 26,565,230 12,046,363 2,304,136	19.32		1,040,644,418	-11.4	1,045,143,587	0.4	1,038,904,486	
DELINQUENCY - INDIRECT LENDING ¹ 1 to < 2 Months Delinquent	26,565,230 12,046,363 2,304,136			17.22	-10.9	17.04		1,038,904,480	
1 to < 2 Months Delinquent	12,046,363 2,304,136	34,044,274		11.22	-10.5	17.04	-1.0	10.73	-1.
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	12,046,363 2,304,136	04,044,214	28.2	33,378,562	-2.0	35,221,522	5.5	33,372,371	-5.
6 to 12 Months Delinquent	2,304,136	13,110,601		9,925,852	-24.3	10,116,610		8,549,885	
		3,160,767		2,746,955	-13.1	1,571,644		1.772.828	
12 Months & Over Delinguent	375,037	289,925		209,611	-27.7	124,930		152,952	
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293		12.882.418	-22.2	11,813,184		10,475,665	
6Indirect Loans Delinguent > 2 Mo / Total Indirect Loans	1.35			1.24	-12.2	1.13	1	1.01	-
OAN LOSSES - INDIRECT LENDING	1.00						0.7		
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0	6,228,601	-9.0
* Indirect Loans Recovered	1,878,214	1,706,776		1,681,363	-1.5			944,823	
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788		13,691,950	10.4	12,059,298		5,283,778	
*%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	1.01	-12.3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased						 I			
+ CU Portion of Part. Lns Interests Retained):						L			
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300		5,801,749	-12.4
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		15,234,252		14,188,174	
Real Estate	N/A	22,411,030		18,459,571	-17.6	15,178,652	-17.8	9,201,130	-39.4
Member Business Loans (excluding C&D)	N/A	6,858,706		14,569,410	112.4	10,624,395	-27.1	10,065,800	-
Non-Member Business Loans (excluding C&D)	N/A	5,510,129		20,762,048	276.8	34,339,440	65.4	44,971,471	31.0
Commercial Construction & Development	N/A	0		83,412	N/A	248,059		0	
Loan Pools	N/A	65,749,360		79,767,019	21.3	93,227,119	16.9	93,925,416	
OTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	71,100,039	113,465,696	59.6	147,767,797	30.2	175,473,217		178,153,740	-
6Participation Loans Outstanding / Total Loans	1.19			2.44	30.9	2.86		2.88	
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	31,830,214	-28.
6Participation Loans Purchased YTD						I			
/ Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.76	-43.8
PARTICIPATION LOANS SOLD:						ŀ			
Participation Loan Interests Sold AND/OR Serviced	N1/A	47.004.000		04.050.407	45.4	00.075.047	<u> </u>		-
(Participants' Balance Outstanding) Participation Loan Interests - Amount Retained (Outstanding)	N/A	17,204,692 7,657,368		24,956,487 13,297,782	45.1 73.7	26,675,817 15,710,750		<u>25,101,545</u> 16,451,679	
* Participation Loans Sold YTD					24.0		1		-
* %Participation Loans Sold YTD / Total Assets	4,513,450	8,013,833 0.08		9,934,445 0.10	24.0	7,813,957	-21.3 -25.6	<u>1,870,113</u> 0.03	
VHOLE LOANS PURCHASED AND SOLD:	0.05	0.06	59.1	0.10	20.9	0.06	-23.0	0.03	-54.3
Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	374,409	94.6
Loans Purchased in Full from Other Sources YTD	1,391,225 N/A	N/A		20,391,918 N/A	IN/A	304,879		374,409	
6Loans Purchased From Financial Institutions & Other	IN/A	IN/A		IN/A		0		0	11/7
Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.02	52.
Loans, Excluding RE, Sold in Full YTD	0.00			0.50	N/A	0.01		0.02	
DELINQUENCY - PARTICIPATION LENDING ¹		<u>_</u>						0	
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	792,925	-27.
2 to < 6 Months Delinquent	571,529	493,180		666,483	35.1	2,545,177		1,972,465	
6 to 12 Months Delinquent	225,495	103,761		30,431	-70.7	54,007	77.5	54,387	
12 Months & Over Delinguent	398,826	19,038		9,988	-47.5	9,486		24,538	
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979		706,902	14.8	2,608,670		2,051,390	
6Participation Loans Delinquent > 2 Mo	.,,	,010							
/ Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	1.15	-22.
OAN LOSSES - PARTICIPATION LENDING						I			
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1	900,881	-1.
* Participation Loans Recovered	426,811	273,348	-36.0	290,360	6.2	265,406	-8.6	54,833	-58.
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2	846,048	8.
*%Net Charge Offs - Participation Loans						1			
/ Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	0.96	-1.
Amounts are year-to-date while the related %change ratios are annualized.									
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
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The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of Ju		equirements for troubled de	ebt restruct	ured (TDR) loans.					

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :							
11/28/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	erally Insured State Cre	edit
•	Count o	of CU in Peer Group :							T
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									<u> </u>
First Mortgages									
Fixed Rate > 15 years	876,778,932	915,352,026	4.4	890,532,453		839,583,046			
Fixed Rate 15 years or less	344,451,911	354,062,465	2.8	428,073,256			10.1		
Other Fixed Rate	1,793,861	8,633,472			82.1	18,919,156			
Total Fixed Rate First Mortgages	1,223,024,704	1,278,047,963	4.5		4.4		-0.3		
Balloon/Hybrid > 5 years	48,192,417	37,772,245	-21.6	38,194,964	1.1	45,107,832	18.1		
Balloon/Hybrid 5 years or less	476,232,842	437,306,584	-8.2	492,494,748			1.4		
Total Balloon/Hybrid First Mortgages	524,425,259	475,078,829	-9.4	530,689,712		544,387,216			
Adjustable Rate First Mtgs 1 year or less	60,696,640	47,390,609	-21.9	60,928,246		63,234,102			
Adjustable Rate First Mtgs >1 year	57,094,125	77,690,386	36.1	81,041,310				, ,	
Total Adjustable First Mortgages	117,790,765	125,080,995	6.2	141,969,556				, ,	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,020,710,803	0.7	2,051,743,080	1.5
Other Real Estate Loans							l		
Closed End Fixed Rate	390,939,815	379,013,798	-3.1	306,648,425		281,093,806			
Closed End Adjustable Rate	9,137,683	9,889,243	8.2	10,654,249		5,264,562			
Open End Adjustable Rate (HELOC)	482,009,024	509,653,731	5.7	536,202,539			0.6		
Open End Fixed Rate	39,726,661	32,984,778	-17.0	28,660,980		27,497,285	-4.1	, ,	
TOTAL OTHER REAL ESTATE OUTSTANDING	921,813,183	931,541,550	1.1	882,166,193					
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,873,794,373	-0.5	2,892,501,078	0.7
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,271,217,121	1,315,820,208	3.5	1,372,521,325	4.3	1,375,005,071	0.2	1,396,381,769	
Other RE Fixed Rate	430,666,476	411,998,576	-4.3	335,309,405			-8.0		
Total Fixed Rate RE Outstanding	1,701,883,597	1,727,818,784	1.5	1,707,830,730			-1.4	1,686,253,422	
%(Total Fixed Rate RE/Total Assets)	19.96	18.16	-9.0	17.50	-3.6	16.32	-6.8	15.53	-4.8
%(Total Fixed Rate RE/Total Loans)	28.54	28.43	-0.4	28.26	-0.6	27.45	-2.8	27.25	-0.7
First Master of Adi Data (in shudan Uutarida (Dalla ana U Cum)	504 000 007	500 007 570	5.0	004 404 004	40.0	045 705 700	4.0	055 004 044	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	594,023,607	562,387,579	-5.3	634,464,304			1.8		1.5
Other RE Adj Rate	491,146,707	519,542,974	5.8	546,856,788		544,492,479	-0.4	, ,	
Total Adj Rate RE Outstanding	1,085,170,314	1,081,930,553	-0.3	1,181,321,092	9.2	1,190,198,211	0.8	1,206,247,656	i 1.3
MISCELLANEOUS RE INFORMATION:									+
Outstanding Interest Only & Payment Option First Mtg Loans	38,270,520	33,638,635	-12.1	29,151,415	-13.3	25,821,428	-11.4	21,705,151	-15.9
%(Interest Only & Payment Option First Mtg / Total Assets)	0.45	0.35	-21.2	0.30					
%(Interest Only & Payment Option First Mtg / Net Worth)	4.09	3.51	-14.3	2.92			1		
Outstanding Interest Only & Payment Option Other RE	4.00	0.01	14.0	2.02	10.0	2.40	10.2	1.00	10.0
/ LOCs Loans	N/A	16,115,812		15,511,523	-3.7	10,586,368	-31.8	9,815,333	-7.3
Outstanding Residential Construction (Excluding Business		-, -,-			_			-,	
Purpose Loans)	16,650,145	7,986,638	-52.0	2,837,821	-64.5	2,146,326	-24.4	1,318,778	-38.6
Allowance for Loan Losses on all RE Loans	6,571,141	9,085,368	38.3	14,571,509	60.4	14,965,382	2.7	15,293,635	2.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									1
* Fixed Rate > 15 years	330,942,555	719,039,640	117.3	616,301,437	-14.3	489,763,711	-20.5	382,766,531	56.3
* Fixed Rate 15 years or less	116,047,901	327,038,385		383,503,700					
* Other Fixed Rate	906,591	6,568,486							
* Total Fixed Rate First Mortgages	447,897,047	1,052,646,511		1,006,864,156					
* Balloon/Hybrid > 5 years	10,472,115	11,631,771	11.1	6,760,724					
* Balloon/Hybrid 5 years or less	136,384,143	103,945,738							
* Total Balloon/Hybrid First Mortgages	146,856,258	115,577,509							
* Adjustable Rate First Mtgs 1 year or less	21,994,066	10,186,921	-53.7	22,100,740			-23.6		
* Adjustable Rate First Mtgs >1 year	18,615,995	8,723,898		24,216,094					
* Total Adjustable First Mortgages	40,610,061	18,910,819		46,316,834		, ,	1	, ,	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	635,363,366	1,187,134,839				1,013,845,491	-11.8		
* Amounts are year-to-date while the related %change ratios are annualized.	,,,,	,,,,		,,		,,,			
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		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
11/28/2012		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * State	a – 'MO' * Type Include	ad: Eador	ally Insured State Cre	dit
	Count	of CU in Peer Group :		Nation Feel Group.		e wo rypenicidu	eu. i euer	any moured state cre	
* OTHER REAL ESTATE (Granted)	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Ch
* Closed End Fixed Rate	132,550,595	86,869,905	-34.5	50,219,204	-42.2	42,536,641	-15.3	22,370,835	5.5
* Closed End Adjustable Rate	1,111,608	2,050,853		1,909,946		3,333,251	74.5	385,357	
* Open End Adjustable Rate (HELOC)	116,876,918	130,551,404	11.7	134,066,286		110,305,261	-17.7	68,491,955	5 24.
* Open End Fixed Rate and Other	13,524,904	4,985,901	-63.1	3,644,285	-26.9	3,520,205		814,271	-53.
* TOTAL OTHER REAL ESTATE GRANTED	264,064,025	224,458,063	-15.0	189,839,721	-15.4	159,695,358	-15.9	92,062,418	15
* TOTAL RE (FIRST AND OTHER) GRANTED	899,427,391	1,411,592,902		1,339,755,523	-5.1	1,173,540,849		846,498,770	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.82	40.14	55.5	38.67	-3.7	32.78	-15.2	38.96	6 18
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	151,784,993	775,263,968		750,482,209	-	655,720,994	-12.6	551,490,419	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	23.89	65.31	173.4	65.26	-0.1	64.68	-0.9	73.10	
AMT of Mortgage Servicing Rights Outstanding RE Loans Sold But Serviced	2,430,031 612,050,055	6,706,113 1,147,815,524		9,335,682 1,554,919,924		12,120,737 1,855,548,941	29.8 19.3	14,355,649 2,105,046,813	
% (Mortgage Servicing Rights / Net Worth)	0.26	0.70		1,554,919,924		1,055,548,941		2,105,040,813	
MISC. RE LOAN INFORMATION	0.20	0.70	103.0	0.93	33.7	1.15	22.0	1.31	14.
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,135,384,238	1,082,481,655	-4.7	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,481,197	· -0.
R.E. Lns also Mem. Bus. Lns	96,679,730	153,542,678		210,265,558		254,867,503		262,707,769	
REVERSE MORTGAGES				,,,					
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0	N/A	0	N/A	0) N/
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0) N/
Total Reverse Mortgages	N/A	0		0	N/A	0	N/A	0) N/
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	5,844,150	40,564,003		57,463,013		69,644,685	21.2	67,454,000	
Modified Other RE Loans	423,570	3,707,298		8,344,917	-	8,752,803	4.9	8,106,489	
Total Modified First and Other RE Loans	6,267,720	44,271,301	606.3	65,807,930		78,397,488		75,560,489	
Modified RE Loans Also Reported as Business Loans	0	2,655,818	N/A	4,179,197	57.4	2,823,070	-32.4	5,050,495	5 78.
REAL ESTATE LOAN DELINQUENCY 1									
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	7,965,996	21,022,510		25,719,371	22.3	25,744,479		16,480,982	-
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,000,614	6,414,721 4,270,551	28.3	8,134,440			-29.2	5,076,091	
Other R.E. Fixed Rate Other R.E. Adj. Rate	3,931,019 1,828,809	4,270,551 3,350,050	8.6 83.2	4,553,909 3,217,607	6.6 -4.0		3.6 -7.9	2,344,764 2,543,983	
TOTAL DEL R.E. > 2 MOS	18,726,438	35,057,832		41,625,327	-4.0	39,188,074	-7.9	2,343,983	
DELINQUENT 1 TO < 2 MOS	10,720,450	55,057,052	01.2	41,023,321	10.7	33,100,074	-5.5	20,443,020	-52.
First Mortgage	31,665,013	44,516,797	40.6	42,619,780	-4.3	43,054,182	1.0	24,675,181	-42.
Other	7,362,152	9,097,274		8,900,334		9,566,009	7.5	7,374,706	
Total Del R.E. 1 to < 2 Mos	39,027,165	53,614,071	37.4	51,520,114	-3.9	52,620,191	2.1	32,049,887	-39.
Total Del R.E. Loans > 1 Mos	57,753,603	88,671,903	53.5	93,145,441	5.0	91,808,265	-1.4	58,495,707	
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.07	3.16	52.3	3.22		3.19		2.02	
% R.E. Loans dq > 2 Mos	0.67	1.25	85.7	1.44	15.5	1.36	-5.4	0.91	-33.
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	1,061,655	6,763,878		7,754,866		9,273,081	19.6	3,387,390	
Modified Other RE Loans > 2 Mo Del	0	597,714		1,269,427				258,340	
Total Modified First and Other RE Loans > 2 Mo Del % Total Modified 1st and Other RE > 2 Mo Del	1,061,655	7,361,592	593.4	9,024,293	22.6	9,673,993	7.2	3,645,730	-62.
/ Total Modified 1st and Other RE	16.94	16.63	-1.8	13.71	-17.5	12.34	-10.0	4.82	-60
Modified RE Loans Also Reported as	.5.54	. 5.00		.5.71		.2.04		1.02	1 30
Business Loans > 2 Mo Del	0	1,317,485	N/A	460,969	-65.0	423,954	-8.0	0	-100.
% Modified RE Lns also Reported as									
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	0.00	49.61	N/A	11.03	-77.8	15.02	36.2	0.00	-100
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:			4.0		400 -			· · · · · · · · · · · · · · · · · · ·	
* Total 1st Mortgage Lns Charged Off	911,111	1,888,105		4,396,725	132.9	5,796,881	31.8	3,443,017	
* Total 1st Mortgage Lns Recovered * NET 1st MORTGAGE LN C/Os	8,693 902,418	34,082 1,854,023		59,676 4,337,049				346,143 3,096,874	
** Net Charge Offs - 1st Mortgage Loans	302,410	1,004,023	100.5	4,337,049	133.9	5,569,439	24.3	3,090,074	14
/ Avg 1st Mortgage Loans	0.05	0.10	92.4	0.22	125.4	0.27	19.9	0.30	13
* Total Other RE Lns Charged Off	2,940,150					8,140,692	5.6		
* Total Other RE Lns Recovered	176,994	272,359			56.9			370,893	
* NET OTHER RE LN C/Os	2,763,156			7,284,808				3,316,511	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.31	0.80						0.78	
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)								
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising		g requirements for trouble	ed debt res	tructured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as o	r June 2012.							11. R	RELoans

	Wen	ber Business Loa		ation					
eturn to cover		For Charter :							
1/28/2012 U Name: N/A		Count of CU : Asset Range :							
eer Group: N/A				Nation * Peer Grou	ID: All * S	State = 'MO' * Type	Included	• Federally Insure	ed Stat
	Count of C	U in Peer Group :			ар. Ан С			. reactany insure	
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% C
USINESS LOANS									
ember Business Loans (NMBLB) 1	114,486,821	164,321,957	43.5	221,342,530	34.7	260,425,872	17.7	263,705,983	5
urchased Business Loans or Participations to									
Nonmembers (NMBLB) 1	14,348,837	20,108,453	40.1	37,251,220	85.3	43,193,519	16.0	46,339,434	
Total Business Loans (NMBLB) 1	128,835,658	184,430,410	43.2	258,593,750	40.2	303,619,391	17.4	310,045,417	
Unfunded Commitments 1	3,909,216	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1	7,771,688	-2
OTAL BUSINESS LOANS (NMBLB) LESS									
	124,926,442	177,863,081	42.4	248,918,539	39.9	293,158,643	17.8	302,273,729)
(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	4.47	4.07	07.0	0.55	20.4	0.04		0.70	
UMBER OF BUSINESS LOANS OUTSTANDING:	1.47	1.87	27.6	2.55	36.4	2.84	11.4	2.78	
umber of Outstanding Business Loans to Members	1,071	1,264	18.0	1,406	11.2	1,658	17.9	1,612	-
umber of Outstanding Purchased Business Loans or	1,071	1,204	10.0	1,400	11.2	1,000	17.9	1,012	-
Participation Interests to Nonmembers	61	107	75.4	159	48.6	190	19.5	195	5
otal Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,848	18.1	1,807	
EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	.,.02	.,571		.,500		.,540		1,001	
Construction and Development	N/A	N/A		N/A		6,376,187		4,915,823	-2
Farmland	N/A	N/A		N/A		1,556,176		1,417,184	
Non-Farm Residential Property	N/A	N/A		N/A		88,212,382		86,198,068	
Dwner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		85,314,865		88,016,321	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		78,736,508		78,835,171	
otal Real Estate Secured Business Loans	N/A	N/A		N/A		260,196,118		259,382,567	
ON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
EMBERS)									
oans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		224,486		243,040	-
Commercial and Industrial Loans	N/A	N/A		N/A		40,262,239		46,814,376	i 1
Jnsecured Business Loans	N/A	N/A		N/A		1,033,610		1,117,619	
Insecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		1,902,938		2,487,815	
otal Non-Real Estate Secured Business Loans	N/A	N/A		N/A		43,423,273		50,662,850) 1
UMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		15		13	
Number - Farmland	N/A	N/A		N/A		5		5	
Number - Non-Farm Residential Property	N/A	N/A		N/A		784		727	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		197		265	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		235		238	
otal Number of Real Estate Secured Business Loans Number - Loans to finance agricultural production and other loans to farmers	N/A N/A	N/A		N/A N/A		1,236		1,248	
	N/A N/A	N/A N/A		N/A N/A		11 317		265	-
Number - Commercial and Industrial Loans Number - Unsecured Business Loans	N/A N/A	N/A		N/A N/A		20		265	
Number - Unsecured Business Loans	IN/A	IN/A		IN/A		20		20	'
Credit (Business Purpose)	N/A	N/A		N/A		264		267	
otal Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		612		559	
MOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:						012			
MBL (NMBLB) Granted YTD ¹	60,825,980	78,272,830	28.7	91,953,792	17.5	80,855,259	-12.1	18,271,351	-5
Purchased or Participation Interests to Nonmembers (NMBLB) 1	2,700,795	5,574,493	106.4	20,032,451	259.4	26,821,668	33.9	8,719,153	
ELINQUENCY - MEMBER BUSINESS LOANS ²	2,100,195	3,374,483	100.4	20,002,401	203.4	20,021,000	55.9	0,710,100	
to < 2 Months Delinquent	2,053,040	3,100,458	51.0	2,792,393	-9.9	3,441,787	23.3	4,655,339	3
to < 6 Months Delinquent	2,053,040	2,237,798	334.8	4,737,541	-9.9	5,882,452	23.3	4,655,539 835,948	
to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	4,094,976	674.9	4,666,575	
2 Months & Over Delinquent	2.0,070	117,563	N/A	148,735	26.5	1,267,257	752.0	2,262,928	
otal Del Loans - All Types (2 or more Mo)	763,689	3,419,903	347.8	5,414,733	58.3	11,244,685	107.7	7,765,451	
BL DELINQUENCY RATIOS		5,6,500	2	2,,. 00	50.0	,2,500		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
MBL > 1 Month Delinquent (All delinquency > 30 days)	2.25	3.67	62.6	3.30	-10.1	5.01	51.9	4.11	-1
MBL > 2 Months Delinquent (Reportable delinquency)	0.61	1.92		2.18	13.1	3.84	76.3	2.57	
BL CHARGE-OFFS AND RECOVERIES:						2.01			
otal MBL Charge Offs	432,373	1,476,780	241.6	2,566,581	73.8	1,768,922	-31.1	1,316,652	4
otal MBL Recoveries	0	10,338	N/A	11,499	11.2	1,190	-89.7	25,175	
ISCELLANEOUS MBL INFORMATION:		.,		,	-	, •••		.,	
eal Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,867,503	21.2	262,707,769)
onstruction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	5810062	75.9	6,151,753	5.9	4,693,225	
umber of Construction & Development Loans - 723(a)	33	4	-87.9	12	200.0	14	16.7	12	-1
nsecured Business Loans Meeting 723.7(c)-(d)	532,062	957,609	80.0	758,884	-20.8	1,851,480	144.0	2,230,117	
umber of Unsecured Business Loans - 723.7(c)-(d)	243	233	-4.1	224	-3.9	71	-68.3	49	
gricultural Related (NMBLB) ¹	236,997	215,819	-8.9	120,508	-44.2	1,780,662	1,377.6	1,660,224	Ļ
umber of Outstanding Agricultural Related Loans	5	6	20.0	5	-16.7	16	220.0	12	
	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400	60.6	927,039	
Business Loans and Participations Sold			101.0	6,005,377	5.2	11,547,497	92.3	11,541,072	
Business Loans and Participations Sold BA Loans Outstanding	2,839,923	5,709,286	101.0	6,005,377	0.2	11,347,437			
	2,839,923 16	5,709,286		6,005,377	20.6	63	53.7	57	

	Inve	estments, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :							
11/28/2012		Count of CU :	120						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
•	Count	of CU in Peer Group :	N/A						
			-						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS			Ŭ		Ŭ		Ŭ		Ŭ
,									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,693,151	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8	16,775,454	46.1
Held to Maturity 1-3 yrs	17,882,797		93.3	, ,	-23.8	68,799,741	161.1	55,080,478	-19.9
Held to Maturity 3-5 yrs	15,719,328			, ,	-37.5	68,020,619	-17.1	91,466,540	34.5
Held to Maturity 5-10 yrs	6,477,623				-24.0	19,784,565	131.5	27,781,857	40.4
Held to Maturity 3-10 yrs	N/A	, ,		N/A	2	N/A		N/A	
Held to Maturity > 10 yrs	2,025,802		21.0		75.0	201,947	-95.3	201,857	0.0
TOTAL HELD TO MATURITY	55,798,701		293.1	, ,	-39.0	168,291,391	25.8	191,306,186	
	55,750,701	213,333,104	200.1	100,010,090	55.0	100,201,001	20.0	131,000,100	13.7
Available for Sale < 1 yr	111,908,859	115,176,671	2.9	230,699,021	100.3	296,660,707	28.6	357,573,493	20.5
Available for Sale < 1 yr	182,492,272		67.2		71.3	681,310,002	30.3	678,665,409	-0.4
Available for Sale 1-5 yrs	310,902,373		52.6	- , -,	27.4	729,379,598	20.6	746,171,097	2.3
Available for Sale 5-5 yrs	64,172,822	, ,	52.0 8.7	, ,	90.6	125,818,715	-5.4	154,493,706	2.3
Available for Sale 3-10 yrs	04,172,022 N/A	, ,		132,940,424 N/A	90.0	125,616,715 N/A	-5.4	154,495,706 N/A	22.0
· · · · · · · · · · · · · · · · · · ·					00.5		05.0		74.0
Available for Sale > 10 yrs	12,986,478	, ,		, ,	83.5	34,005,656	65.0	9,870,434	-71.0
TOTAL AVAILABLE FOR SALE	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,946,774,139	4.3
Trading 1 year	C) 0	N/A	0	N/A	0	N/A	0	N/A
Trading < 1 year						0		0	
Trading 1-3 years						0	N/A	0	N/A
Trading 3-5 years	0		-	-		P.	N/A		N/A
Trading 5-10 years	14,406,697	, ,	12.0	, .,	7.1	17,480,229	1.2	17,767,202	1.6
Trading 3-10 years	N/A			N/A		N/A		N/A	<u> </u>
Trading > 10 years	0	0	-		-	0	N/A	0	N/A
TOTAL TRADING	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	17,767,202	1.6
									<u> </u>
Other Investments < 1 yr	947,072,738	, , ,	29.8	, , ,	-15.0	1,046,487,981	0.1	1,336,556,501	27.7
Other Investments 1-3 yrs	289,160,700			, ,	-0.7	395,849,573	1.2	409,649,387	3.5
Other Investments 3-5 yrs	78,733,609			, ,	1.4	82,101,881	54.5	120,460,348	46.7
Other Investments 5-10 yrs	2,384,568		877.2	- , , -	11.2	29,345,076	13.3	34,144,384	16.4
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	L
Other Investments > 10 yrs	195,002	,		, ,	184.5	1,562,389	1.2	1,422,091	-9.0
TOTAL Other Investments	1,317,546,617	1,699,183,161	29.0	1,516,902,230	-10.7	1,555,346,900	2.5	1,902,232,711	22.3
									⊢
MATURITIES :									⊢
Total Investments < 1 yr	1,072,674,748	1 1 1		,,		1,354,633,207	5.1	1,710,905,448	26.3
Total Investments 1-3 yrs	489,535,769	, ,		,- ,	28.1	1,145,959,316	21.9	1,143,395,274	-0.2
Total Investments 3-5 yrs	405,355,310			, ,	12.4	879,502,098	18.9	958,097,985	8.9
Total Investments 5-10 yrs	87,441,710		37.7	, ,	53.3	192,428,585	4.2	234,187,149	21.7
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	L
Total Investments > 10 yrs	15,207,282	14,225,608	-6.5	26,441,640	85.9	35,769,992	35.3	11,494,382	-67.9
Total	2,070,214,819	2,910,493,111	40.6	3,179,519,962	9.2	3,608,293,198	13.5	4,058,080,238	12.5
# Means the number is too large to display in the cell									
								13	. InvCash

Total FIDO-Issued Guarnetines Mem NA State St			Other Investment In	ormation						
UN memory NA Teners NA Teners NA For Group: NA Control CU In Period NA NA<										
Perf Group: NA Control Coll New Group: No. N										
Count of U In Peer Group: NA Dec 2000 % Cbg Dec 2001 M Cbg										
Dec 2000 Dec 2000 VCrg Dec 2011 VCrg Dec 2011 <thdec 2011<="" th=""> <thdec 2011<="" th=""> <thde< td=""><td>Peer Group: N/A</td><td></td><td></td><td>-</td><td>Nation * Peer Group:</td><td>All * Sta</td><td>te = 'MO' * Type Incl</td><td>uded: Fede</td><td>erally Insured State</td><td>Credit</td></thde<></thdec></thdec>	Peer Group: N/A			-	Nation * Peer Group:	All * Sta	te = 'MO' * Type Incl	uded: Fede	erally Insured State	Credit
INVESTENT SUMMAY: INC. Guaranteed Medi (abude) III S Govy Cobiguion) NN NA NA NA NA N		Count o	f CU in Peer Group :	N/A						-
INVESTENT SUMMAY: INC. Guaranteed Medi (abude) III S Govy Cobiguion) NN NA NA NA NA N		Dec 2008	Dec 2000	% Cha	Dec 2010	% Cha	Dec 2011	% Cha	lum 2012	0/ Cha
NULA Guarrises Nose (include in US Sort Oblgstore) NN NN 12.989.724 22.755.888 88.7 23.379.421 62.7 AL Other US Covenment Oblgstore NN NN NN NN 60.000 111,128.88 99.98 AL Other US Covenment Oblgstore NN NN NN NN 61.05 60.000 111,128.88 99.98 </td <td></td> <td>Dec-2006</td> <td>Dec-2009</td> <td>% Chg</td> <td>Dec-2010</td> <td>% Chg</td> <td>Dec-2011</td> <td>% Cng</td> <td>Jun-2012</td> <td>% Chy</td>		Dec-2006	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Cng	Jun-2012	% Chy
Total FDC-issued Guaranteed Notes NA		N/A	N/A		12 591 274		23 753 888	88.7	33 914 421	42.8
Al Other US Governmer Chaigners NA State										
TOTAL US. GOVERNMENT OBLIGATIONS 9.98.98.860 36.212482 2865 107.57.224 18.1 48.60.208 2-10 66.66.06.491 7-10 AgencyCOSE Menus Instruments (col basics by mortgages) 260.96.796 667.624.756 644 634.823.207 7.5 664.850.207 7.5 664.850.207 7.5 664.850.207 7.5 664.850.207 7.5 664.850.207 7.5 664.850.207 7.5 664.850.207 7.5 7.6 7.6 7.5 7.5 7.5 7.5 7.5 7.6 7.7 7.5 7.5 7.7 7.5 7.7 7.5 7.7 7.5 7.5 7.7 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>										
Agency/GSE Deck Instruments (not backed by mortgages) 403.366,700 607.242,756 56.4 834.402.609 55.0 809.141.92 11.3 981.370.442 55. Agency/GSE Mortgage-Backed Bocurlies 265.566.806.41 413.255.224 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 863.4624.609 55.0 77.0 57.0 863.4624.609 55.0 77.1 863.4624.609 50.0 77.7 185.7 40.0 80.4624.609 10.0 80.000.709				266.5		196.1				
Agency032E Nongage-Backed Securities 265, 569,000 413,225,224 56.4 048,054,27 67.0 966,550,002 47.8 1.01430.037 6 Securities Issued by States and Political Subdivision in the U.S. NA NA NA 1.485,518,88 77.2 1.98,67,801,72 22.53,702,77,47 1.95,65,64 57.1 1.99,67,801,72 2.53,702,77,47 1.95,65,64 57.1 1.99,67,801,72 7.9 NA NA<		-,,			,		,,		,,-	
AgencyGSE Muntgue Backet Securities 285.88.886 413.225.24 55.4 -666.8627 COLTA EDEA.AGENCY SECURITIES 985.850.022 47.8 1.101.300.3708 E Securities Issued by States and Palitical Subdivision in the U.S. NA NA NA 1.483.518.596 37.1 1.887.610.47 22.1 1.996.778.21 80.81.728 80.828 40.81.728 80.81.728 80.828 40.81.728 80.828 40.12 20.81.728 80.828 40.12 40.80.80.82 40.10.83.82 40.12 40.80.80.82 40.10.80.80 40.80.80 40.80.80 40.80.80.80 40.80.80.80 40.80.80.80 </td <td>Agency/GSE Debt Instruments (not backed by mortgages)</td> <td>432,366,708</td> <td>667,624,758</td> <td>54.4</td> <td>834,823,689</td> <td>25.0</td> <td>929,141,922</td> <td>11.3</td> <td>981,379,442</td> <td>5.6</td>	Agency/GSE Debt Instruments (not backed by mortgages)	432,366,708	667,624,758	54.4	834,823,689	25.0	929,141,922	11.3	981,379,442	5.6
Securities Issued by States and Political Subdivision in the U.S. NN NN NN NN NN NN Polization 98831728 Polization Privately issued Securities (FCUs only) NN	Agency/GSE Mortgage-Backed Securities	265,958,806		55.4	648,695,247	57.0		47.8	1,018,300,379	
Securities issued by States and Political Subdivision in the U.S. NN	TOTAL FEDERAL AGENCY SECURITIES			54.8		37.3		27.2	1,999,679,821	5.9
Private issued Morigage-Related Securities 12.917,274 10.014.077 22.5 2.2.33 7.7 7.1 2.5.86,148 971 10.988.277 1.7.2 Privately issued Securities (FICL 00rky) 899.315 2.268,165 247.4 6.68.000 12.4 4.7.7.268 3.7.4 4.4.181.815 0 DTAL OTHER MORTAGEL ACKED SECURITIES 13.7.65.89 12.0.992.42 6.5 9.2.01.176 5.3 2.8.8.15.130 0.0 0.7.7.11.185 10.3.8.33 10.3.8.33 4.1.2 3.8.8.7.8.33 10.3.8.3.8.34 10.3 3.0.4.9.0.8.9 9.2.1 3.0.4.9.0.8.9 9.2.1 3.0.4.9.0.8.9 9.2.1 3.0.4.9.0.8.9 9.2.1 3.0.4.9.0.8.9 9.3.8.9.9.9 1.0.9.9.9.9.9.9 1.0.9.9.9.9.9.9.9 1.0.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.	Securities Issued by States and Political Subdivision in the U.S.									
Private issued Securities (FCUs only) NA NA NA O O NA C Statistics				-22.5		-74.7		397.1		
Privately lisued Mortgage-Backed Securities (FSCU2 orly) 969.315 2.967.105 247.4 6.068.000 123.4 4.177.286 97.4 4.161.981 0.0 Matual Funds 13.776.589 12.999.242 6.5 9.201.708 15.158.776 -9 Matual Funds N/A 2.538.656 2.661.15.30 0.0 27.171.188 1 Common Trusts N/A 6.758.553 1.058.809 -81.2 3.635.758 23.83.97.34 5 Bank Issued FUnd-Guaranteed Bonds N/A N/A N/A N/A 0.10 0.400.888 9.2 31.01.032.91 1 Collectriationed Mortgage-Exclose Scuartines 14.667.351 2.00 2.01.183.088 11.2 44.68.989 50.07.24.66 1 2.01.24.11.04 4.00.89.94 4.40.88.99.95 15 0.00.00.06 1 0.00.00.06 1 0.00.00.06 1 0.00.00.00 1.00.00 0 N/A 0.00.00 N/A 0.00.00.00 N/A 0.00.00.00 N/A 0.00.00.00 N/A 0.00.00.00 N/A										
TOTAL OTHER MORTBAGE-BACKED SECURITIES 13,776,889 12,999,202 6.6 20,07,708 292 16,772,440 62.3 15,176,878 -9 Mausi Funds NA 25,328,656 26,811,201 5.9 26,811,530 0.0 27,171,1198 1.0 33,387,34 5 TOTAL MUTULE FUNDS & COMMON TRUST INVESTMENTS 28,497,720 31,092,1191 9.1 27,877,800 10.3 30,450,888 9.2 31,010,352 1.0 NA NA NA NA NA 0 0 0 N Continentino Montonge Outgritorine 60.366,056 110,221 548 32.0 253,181,308 112.3 455,264,248 70.8 568,792,498 11 - 44,000,058 10.4 33,983,227 4.2 30,100,874 1.2 44,000,058 10.4 -				247.4		123.4				
Mulai Funds NA 25.326.58 28.11.2 6.8.515.30 0.777.118 1 Common Trusts NA 5.782.533 1.086.583 8-12 3.035,756 2.24.8 3.038,724 5 Bank Issued FUC-Guaranteed Bonds NA NA NA NA NA 0.0 77.1718 1 Bank Issued FUC-Guaranteed Bonds NA NA NA NA 0.4 0.0 2.31.013,201 1 MRTGAGE RELTOS SECURITIES: 2 2.31.013,201 112.3 455,264,247 7.8 506,792,466 1 1.4 44,009,961 5 Collamerial Motingge Bolded Securities 14,607,37 0.3 0.0 NA 0 NA 0 </td <td></td>										
Common Truisis NAI 5.783.533 1.06.8.39 el.2 3.883.786 23.48 3.383.736 5. Dank Issued FDIC-Guaranteed Bonds NA NA NA NA 0 0 0 0 0 0 0 NO MORTGAGE ERLEXTED SECURITIES: 1 2 25.3181.306 112.3 455.242.48 78.8 508.792.486 11 Continential Montgage Dacked Socurities 14.967.361 23.807.700 63.4 33.883.221 42.7 38.100.874 12.1 44.089.995 15 Orther MINESTMENT INFORMATION: 1 0 0 NA 0		., .,	,,		-, - ,					
TOTAL NUTUAL FUNDS & COMMON TRUST INVESTMENTS 28,47,720 31,002,191 9.1 27,87,000 1-0.2 30,460,088 9.2 31,010,092 1 Bunk Issued FDIC-Guaranted Bonds NA Status III Status IIII Status IIIII Status IIIII Status IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Mutual Funds	N/A	25,328,658		26,811,251	5.9	26,815,130	0.0	27,171,198	1.3
TOTAL NUTUAL FUNDS & COMMON TRUST INVESTMENTS 28,97,720 31,092,191 9.1 27,87,090 -1.0.3 30,450,888 9.2 31,010,922 1 Bank issued FDC-Guaranteed Bonds NA	Common Trusts	N/A						234.8	3,839,734	
Bank issued FDIC-Guaranteed Bonds NA Collatants State	TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	28,497,720				-10.3				
MORTGAGE RELATED SECURTIES: model	Bank Issued FDIC-Guaranteed Bonds	, ,			, ,					
Collisations 90,396,056 119,281,546 220 223,3181,308 112.3 455,264,248 798 509,702,466 11 Commercial Moregape Backd Securities 14,567,361 23,807,700 63.4 33,893,221 42.7 38,00,874 12.1 44,089,969 15 OTHER INVESTMENT INFORMATION: 0 0 NA 0	MORTGAGE RELATED SECURITIES:									1
Commercial Morgage Backed Securities 14.567.361 23.807.700 63.4 33.983.221 42.7 38.100.874 12.1 44.089.999 15.1 Non-Morgage Related Securities With Embedded Options 0 NA 0	Collateralized Mortgage Obligations	90,396,056	119,281,548	32.0	253,181,308	112.3	455,264,248	79.8	508,792,496	11.8
OTHER INVESTMENT INVESTMENT INVESTMENT Image: Component of the Embedded Options or Complex Coupon Formulas O NA O	Commercial Mortgage Backed Securities									
or Complex Coupon Formulas 0 NA 0 NA 0 NA 0 NA 0 NA Without Embedded Options or Complex Coupon Formulas 0 0 NA					, ,		, ,		, ,	
Non-Mortgage Related Securities VMin Maturities > 3 Yrs Non-Mortgage Related Securities VMin Maturities > 3	Non-Mortgage Related Securities With Embedded Options									
Without Embedded Options or Complex Coupon Formulas 0 NA 0 <td>or Complex Coupon Formulas</td> <td>0</td> <td>0</td> <td>N/A</td> <td>0</td> <td>N/A</td> <td>0</td> <td>N/A</td> <td>0</td> <td>N/A</td>	or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b) 0 N/A 0 N/	Non-Mortgage Related Securities With Maturities > 3 Yrs									
Deposits/bares per 703.10(a) O N/A O <t< td=""><td>Without Embedded Options or Complex Coupon Formulas</td><td>0</td><td>0</td><td>N/A</td><td>0</td><td>N/A</td><td>0</td><td>N/A</td><td>0</td><td>N/A</td></t<>	Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Purchase Agreements N/A N/A <th< td=""><td>Securities per 703.12(b)</td><td>0</td><td>0</td><td>N/A</td><td>0</td><td>N/A</td><td>0</td><td>N/A</td><td>0</td><td>N/A</td></th<>	Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Investment Pilot Program (703.19) 0 NA 0 3,610,467,978 13,5 4,060,776,073 12 Borrowing Repurchase Agreements Second		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments 2,070,639,099 2,881,314,361 39.2 3,181,322,843 10.4 3,610,467,978 13.5 4,060,776,073 12 Investment Repurchase Agreements 00 N/A 0 N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 N/A 0 <td>Market Value of Investments Purchased Under</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Market Value of Investments Purchased Under									
Investment Repurchase Agreements 550,998 136,265 -75.3 136,621 0.3 0 -100.0 0 N Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage 0 N/A 0 0.0 16,33,46,51 16,34,56,51 12,424,48,48 119,396,025 5 12,425,488 119,396,025 12,424,488 119,396,025 12,425,488 119,320,2095	Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage 0 N/A 0		2,070,639,099	2,881,314,361	39.2	3,181,323,843	10.4	3,610,467,978	13.5	4,060,776,073	12.5
for Positive Arbitrage 0 0 NA 0 NA 0 NA 0 NA Cash on Deposit in Corporate Credit Unions 425,349,222 433,986,036 2.0 309,919,137 -28.6 167,138,524 -46.1 222,880,71.6 33 CuSo INFORMATION 2 241,999,733 18.5 445,1349,222 19,936,025 5 CUSO INFORMATION 2 21,728 306,659 32.3 6,876,501 2,142.4 5,604,830 -18.5 21,225,488 119 Aggregate cash outlays in CUSO 3,847,806 7,141,660 85.6 7,735,519 8.3 7,929,881 2.5 9,999,022 26 WHOLLY OWNED CUSO INFORMATION 13,202,095 14,860,564 12.6 14,741,319 -0.8 24,044,606 63 Total Assets of Wholly Owned CUSOs N/A 9,94,543 9,852,313 -0.5 10,769,406 9.3 11,996,125 13,926,707 48 Total Loans of Wholly Owned CUSOs N/A 9,327,31 0.6 0.742,786 10.6		550,998	136,265	-75.3	136,621	0.3	0	-100.0	0	N/A
Cash on Deposit in Corporate Credit Unions 425,349,222 433,986,036 2.0 309,919,137 -28.6 167,138,524 -46.1 222,880,716 33 Cash on Deposit in Other Financial Institutions 132,022,988 204,770,412 54.6 241,999,733 18.5 4451,634,466 86.6 662,342,855 51 Value of Investments in CUSO 15,138,267 17,452,633 15.3 17,452,693 0.0 18,884,212 8.2 19,936,025 5 CUSO INFORMATION 231,728 306,656 32.3 6,876,501 2,142.4 5,604,800 -18.5 12,252,488 119,936,025 5 WHOLLY OWNED CUSO INFORMATION 2.5 9,999,022 2.6 87,735,19 8.3 7,729,881 -18.5 14,960,564 12.6 14,741,319 -0.8 24,044,606 63 Total Assets of Wholly Owned CUSOs N/A 13,202,995 14,860,564 12.6 14,741,319 -0.8 24,044,606 63 11,996,145 11 Net Income/Loss of Wholly Owned CUSOs N/A 2,944,606 64 <td></td>										
Cash on Deposit in Other Financial Institutions 132,022,988 204,170,412 54.6 241,999,733 18.5 451,634,466 662,342,855 51 CUSO INFORMATION - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td>										-
CUSO INFORMATION Image: Cuso Information <thimage: cuso="" information<="" th=""> <thimage: cuso="" information<="" td=""><td></td><td>, ,</td><td>, ,</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thimage:></thimage:>		, ,	, ,							
Value of Investments in CUSO 15,138,267 17,452,633 15.3 17,452,693 0.0 18,884,212 8.2 19,936,025 5 CUSO loans 231,728 306,659 32.3 6,876,011 2,142.4 5,604,830 -18.5 12,232,484 119 Aggregate cash outlays in CUSO 3,847,806 7,141,600 85.6 7,735,519 8.3 7,929,881 2.5 9,999,022 26 WHOLLY OWNED CUSO INFORMATION 1 1 1 1 1 0.0 14,860,654 12.6 14,741,319 -0.8 24,044,606 63 Total Capital of Wholly Owned CUSOs N/A 9,904,543 9,852,313 -0.5 10,769,406 9.3 11,996,145 11 Net Incorrent/Loss of Wholly Owned CUSOs N/A 2,312,319 -142,798 100.2 87,331,709 10.2 8,703,714,62 2,304 110.9 1,225,707 48 Total Loans of Wholly Owned CUSOs N/A N/A N/A 0 0 N/A 2,934 110.9 1,225,407		132,022,988	204,170,412	54.6	241,999,733	18.5	451,634,466	86.6	682,342,855	51.1
CUSD loans 231,728 306,659 32.3 6,876,501 2,142.4 5,604,830 -18.5 12,325,488 119 Aggregate cash outlays in CUSO 3,847,806 7,141,660 85.6 7,735,519 8.3 7,929,881 2.5 9,999,022 26 Total Assets of Wholly Owned CUSOs N/A 13,202,095 14,860,564 12.6 14,741,319 -0.8 24,044,606 63 Total Capital of Wholly Owned CUSOs N/A 9,904,543 9,852,313 -0.5 10,769,406 9,3 11,996,145 11 Net Income/Loss of Wholly Owned CUSOs N/A 2,312,319 -142,798 -106.2 872,361 710.9 1,295,707 48 Total Delinquency of Wholly Owned CUSOs N/A N/A N/A 0 0 N/A 2,304 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 0 N/A 20,308,811 4.8 184,180,201 -8 Certificates Purchased 93,279,835 145,927,182 56.4										
Aggregate cash outlays in CUSO 3,847,806 7,141,660 85.6 7,735,519 8.3 7,929,881 2.5 9,999,022 26 WHOLLY OWNED CUSO INFORMATION Image: constraint of Wholly Owned CUSOs N/A 13,202,095 14,860,664 12.6 14,713,19 -0.8 24,044,606 63 Total Assets of Wholly Owned CUSOs N/A 9,904,543 9,852,313 -0.5 10,769,406 9.3 11,996,145 11 Net Income/Loss of Wholly Owned CUSOs N/A 2,312,319 -142,798 -106.2 872,361 710.9 1,295,707 48 Total Loans of Wholly Owned CUSOs N/A 0 0 N/A 303,645 7,301,262 2,304 Total Delinquency of Wholly Owned CUSOs N/A 0 0 N/A 0 0 N/A 20,354 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A										
WHOLLY OWNED CUSO INFORMATION Image: Control of the system o		,	,			-				
Total Assets of Wholly Owned CUSOs N/A 13,202,095 14,860,564 12.6 14,741,319 -0.8 24,044,606 63 Total Capital of Wholly Owned CUSOs N/A 9,904,543 9,852,313 -0.5 10,769,406 9.3 11,996,145 11 Net Income/Loss of Wholly Owned CUSOs N/A 2,312,319 -142,798 -106.2 872,361 71.09 1,295,707 48 Total Loars of Wholly Owned CUSOs N/A N/A N/A N/A 303,645 7,301,622 2,304 Total Loars of Wholly Owned CUSOs N/A N/A N/A N/A 303,645 7,301,622 2,304 110 Total Loars of Wholly Owned CUSOs N/A 0 N/A 0 N/A 20,3645 7,301,622 2,304 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Outstanding Balance of Brokered CDs and Share 93,279,835 145,927,182 56.4 191,218,162 31.0 200,0308,81		3,847,806	7,141,660	85.6	7,735,519	8.3	7,929,881	2.5	9,999,022	26.1
Total Capital of Wholly Owned CUSOs N/A 9,904,543 9,852,313 -0.5 10,769,406 9.3 11,996,145 11 Net Income/Loss of Wholly Owned CUSOs N/A 2,312,319 -142,798 -106.2 872,361 710.9 1,295,707 48 Total Loans of Wholly Owned CUSOs N/A N/A N/A N/A 303,645 7,301,262 2,304 Total Delinquency of Wholly Owned CUSOs N/A N/A 0 0 N/A 303,645 7,301,262 2,304 Total Delinquency of Wholly Owned CUSOs N/A 0 0 N/A 13,969 N/A 29,354 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A										<u> </u>
Net Income/Loss of Wholly Owned CUSOs N/A 2,312,319 -142,798 -106.2 872,361 710.9 1,295,707 48 Total Loans of Wholly Owned CUSOs N/A N/A N/A N/A 303,645 7,301,262 2,304 Total Delinquency of Wholly Owned CUSOs N/A 0 0 N/A 13,969 N/A 29,354 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A 29,354 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Outstanding Balance of Brokered CDs and Share 93,279,835 145,927,182 56.4 191,218,162 31.0 200,308,811 4.8 184,180,201 -8 CREDIT UNION INVESTMENT PROGRAMS -101.1 9 12.5 9 0.0 13 44 Borrowing Repurchase Agreements 3 2 -33.3 2 0.										
Total Loans of Wholly Owned CUSOs N/A N/A N/A N/A 303,645 7,301,262 2,304 Total Delinquency of Wholly Owned CUSOs N/A 0 0 N/A 13,969 N/A 29,354 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A 29,354 110 Outstanding Balance of Brokered CDs and Share 93,279,835 145,927,182 56.4 191,218,162 31.0 200,308,811 4.8 184,180,201 -8 CREDIT UNION INVESTMENT PROGRAMS 93,279,835 145,927,182 56.4 191,218,162 31.0 200,308,811 4.8 184,180,201 -8 Approved Mortgage Processing 21 16 -23.8 16 0.0 16 0.0 18 12 Approved Mortgage Seller 9 8 -11.1 9 12.5 9 0.0 -100 Brokered Deposits (all deposits acquired through 3rd party) 2 1 -50.0 1										
Total Delinquency of Wholly Owned CUSOs N/A 0 0 N/A 13,969 N/A 29,354 110 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-106.2</td> <td></td> <td></td> <td></td> <td></td>						-106.2				
Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 0 0										
Outstanding Balance of Brokered CDs and Share 93,279,835 145,927,182 56.4 191,218,162 31.0 200,308,811 4.8 184,180,201 -8 CREDIT UNION INVESTMENT PROGRAMS 200,308,811 4.8 184,180,201 -8 Mortgage Processing 211 6-23.8 16 0.0 16 0.0 18 12 Approved Mortgage Seller 9 8 -11.1 9 12.5 9 0.0 13 44 Borrowing Repurchase Agreements 3 2 -33.3 2 0.0 20.0 0.0 10.0 -10.0 Investment Pilot Program 1 0.0 1 0.0 2 10.0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 10.0 2 0.0 N/A	Total Delinquency of Wholly Owned CUSOs	N/A	0		0	N/A	13,969	N/A	29,354	110.1
Outstanding Balance of Brokered CDs and Share 93,279,835 145,927,182 56.4 191,218,162 31.0 200,308,811 4.8 184,180,201 -8 CREDIT UNION INVESTMENT PROGRAMS 200,308,811 4.8 184,180,201 -8 Mortgage Processing 211 6-23.8 16 0.0 16 0.0 18 12 Approved Mortgage Seller 9 8 -11.1 9 12.5 9 0.0 13 44 Borrowing Repurchase Agreements 3 2 -33.3 2 0.0 20.0 0.0 10.0 -10.0 Investment Pilot Program 1 0.0 1 0.0 2 10.0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 10.0 2 0.0 N/A										<u> </u>
Certificates Purchased 93,279,835 145,927,182 56.4 191,218,162 31.0 200,308,811 4.8 184,180,201 -8 CREDIT UNION INVESTMENT PROGRAMS		0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT UNION INVESTMENT PROGRAMS Image: bit of the system Image: bit of the system <th< td=""><td></td><td></td><td></td><td></td><td>101 010 10-</td><td></td><td>000 000 0</td><td></td><td>101 100 0</td><td></td></th<>					101 010 10-		000 000 0		101 100 0	
Mortgage Processing 21 16 -23.8 16 0.0 16 0.0 18 12 Approved Mortgage Seller 9 8 -11.1 9 12.5 9 0.0 13 44 Borrowing Repurchase Agreements 3 2 -33.3 2 0.0 2 0.0 100 -100 Brokered Deposits (all deposits acquired through 3rd party) 2 1 -50.0 1 0.0 1 0.0 2 100 Investment Pilot Program 1 0 -100.0 0 N/A 0 N/A 0 N/A Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 100.0 2 0.0 -100.0		93,279,835	145,927,182	56.4	191,218,162	31.0	200,308,811	4.8	184,180,201	-8.1
Approved Mortgage Seller 9 8 -11.1 9 12.5 9 0.0 13 44 Borrowing Repurchase Agreements 3 2 -33.3 2 0.0 2 0.0 -100 Brokered Deposits (all deposits acquired through 3rd party) 2 1 -50.0 1 0.0 1 0.0 2 100 Investment Pilot Program 1 0 -100.0 0 N/A 0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 100.0 2 0.0 -100.0				00.0						10-
Borrowing Repurchase Agreements 3 2 -33.3 2 0.0 2 0.0 0 -100 Brokered Deposits (all deposits acquired through 3rd party) 2 1 -50.0 1 0.0 1 0.0 2 100 Investment Pilot Program 1 0 -100.0 0 N/A 0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 100.0 2 0.0 0 -100										
Brokered Deposits (all deposits acquired through 3rd party) 2 1 -50.0 1 0.0 1 0.0 2 100 Investment Pilot Program 1 0 -100.0 0 N/A 0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 N/A 0 N/A 0 N/A Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 100.0 2 0.0 -100.0										
Investment Pilot Program 1 0 -100.0 0 N/A 0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 0 N/A 0 0 N/A 0										
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Deposits and Shares Meeting 703.10(a) 0 1 N/A 2 100.0 2 0.0 0 -100										
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		20	18	-10.0	21	16.7	21	0.0	29	38.1
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14.OtherInvinf									14.Oth	erinvinfo

	Supplemental Sha	re Information, Off B	alance SI	neet, & Borrowings					Т
Return to cover		For Charter		_					
11/28/2012		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group	: N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Cha	Dec-2011	% Chg	Jun-2012	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2000	Dec-2003	78 City	Dec-2010	78 City	Dec-2011	78 City	Jun-2012	// 0112
Accounts Held by Member Government Depositors	15,901,704	20,909,323	3 31.5	7,683,088	-63.3	703,172	-90.8	713,393	3 1.5
Accounts Held by Nonmember Government Depositors	213,814	521,258		647,541	24.2			2,492,902	_
Employee Benefit Member Shares	12,218,141	12,585,566			9.7	15,387,205		16,015,610	
Employee Benefit Nonmember Shares	53			0		0		0	
529 Plan Member Deposits	334,542			0		0		0	
Non-dollar Denominated Deposits	0	C) N/A	0	N/A	0	N/A	0) N//
Health Savings Accounts	1,900,383	3,344,169	76.0	5,344,456	59.8	8,281,470	55.0	10,931,047	32.
Dollar Amount of Share Certificates >= \$100,000	403,333,999	476,210,480) 18.1	441,991,144	-7.2	452,990,487	2.5	462,003,757	2.
Dollar Amount of IRA/Keogh >= \$100,000	221,661,308	282,953,227	27.7	303,433,295	7.2	321,154,647	5.8	320,005,937	-0.
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	135,714	1 N/A	0	-100.0	0	N/A	0) N//
Dollar Amount of Noninterest Bearing Transactional				15 000 100				00 504 000	
Accounts with balances > \$250,000 SAVING MATURITIES	N/A	N/A	\ \	15,093,102		22,152,396	46.8	22,521,203	3 1.
< 1 year	6,197,991,118	7,044,643,938	3 13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,138,085,561	5.
1 to 3 years	676,709,775				4.6		4.6		
> 3 years	280,200,822	285,762,261		355,955,741	24.6		19.0	477,040,665	
Total Shares & Deposits	7,154,901,715				24.0			9,332,306,838	
INSURANCE COVERAGE IN ADDITION TO NCUSIF	7,104,001,710	1,040,004,002	. 11.0	0,011,011,011	0.4	0,027,111,000	0.4	5,002,000,000	0.1
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	10	0.0	9	-10.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	29.302.795			41,739,204	23.4	114,220,446		43,020,274	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	20,002,700	00,001,417	10.0	41,700,204	20.4	114,220,440	110.1	40,020,214	02.0
BUSINESS LOANS									
Commercial Real Estate 1	3,196,216	918,057	7 -71.3	2,420,786	163.7	3,452,985	42.6	2,553,029	-26.1
Construction & Land Development (MBL)	N/A	(991,939	N/A	1,875,630	89.1	1,378,591	
Outstanding Letters of Credit	15,365,197	20,245,721	31.8	8,693,179	-57.1	1,058,511	-87.8	966,294	-8.7
Other Unfunded MBL Commitments	713,000	5,649,272		6,262,486	10.9		-35.0	2,873,774	
Total Unfunded Commitments for Business Loans	19,274,413	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.1	7,771,688	-25.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	431,829,507			422,930,851	0.8				
Credit Card Line	817,905,365	788,043,198		779,667,644	-1.1	800,406,629		816,800,263	_
Unsecured Share Draft Lines of Credit	117,185,694			130,352,437	2.4			115,144,132	
Overdraft Protection Programs	158,167,143	191,893,464		196,658,539	2.5		16.6		
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443		411,574		784,622	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	0		0		0		0	
Proprietary Reverse Mortgage Products	N/A	0		0	-	0		0	
Other Unused Commitments	39,830,384	13,330,531		39,737,926		47,997,334			
Total Unfunded Commitments for Non-Business Loans	1,564,918,093			1,569,982,840	1.7	1,615,341,531	2.9	1,650,598,504	
Total Unused Commitments	1,584,192,506			1,588,351,230	1.2		2.4	1,658,370,192	
%(Unused Commitments / Cash & ST Investments)	135.53	106.43		114.70	7.8		-2.9	91.32	
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		1,623,429,708		1,656,841,499	
Unfunded Commitments Through Third Party Loans Transferred with Recourse ¹	N/A	N/A		N/A	00.0	2,372,571	00.4	1,528,693	
	219,419,390	164,973,233		115,433,908	-30.0		28.1	177,898,959	
Pending Bond Claims	1,235,713	988,192		170,181	-82.8	271,902	59.8	432,707	
Other Contingent Liabilities CREDIT AND BORROWING ARRANGEMENTS:	45,236	571,338	3 1,163.0	597,917	4.7	591,717	-1.0	952,148	60.
Num FHLB Members	16	18	40 5	21	407	22	4.8	23	
LINES OF CREDIT (Borrowing)	16	18	3 12.5	21	16.7	22	4.8	23	3 4.
Total Credit Lines	1,471,747,899	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,857,628	-3.0	1,475,782,795	5 -2.
Total Committed Credit Lines	1,471,747,899					31,657,202		34,692,001	
Total Credit Lines at Corporate Credit Unions	16,362,000 N/A	502,943,302		326,500,380	-39.4	231,955,502	-29.0	221,374,152	
Draws Against Lines of Credit	4,837,886	30,652,516		19,261,035		11,439,365		5,000,000	
BORROWINGS OUTSTANDING FROM CORPORATE	4,007,000	50,052,010	5000	13,201,033	51.2	11,400,000	-40.0	3,000,000	-30.
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999	9	3,039,178	-57.5	3,409,680	12.2	207,136	-93.
Term Borrowings Outstanding from Corporate Cus	N/A			12,000,000			-41.7		
MISCELLANEOUS BORROWING INFORMATION:			1			,,		.,,	1
Assets Pledged to Secure Borrowings	N/A	666,440,336	6	623,965,585	-6.4	649,604,988	4.1	691,541,732	2 6.
Amount of Borrowings Subject to Early Repayment at			1						1
Lenders Option	103,000,000	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	83,000,000	-3.
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0) N/.
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011	forward		1					15.SuppShare	OBS&Bor

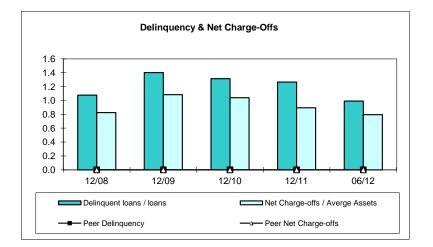
	Miscellaneo	us Information, P	rograms,	Services					
Return to cover		For Charter :	N/A						
11/28/2012		Count of CU :	120						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclue	led: Fede	erally Insured State C	redit
	Count of C	U in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Ch
MEMBERSHIP:									
Num Current Members	1,206,588	1,234,734	2.3	1,230,680	-0.3	1,250,596	1.6	1,272,953	
Num Potential Members	27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,505,337	
% Current Members to Potential Members	4.45	4.80	7.9	4.44	-7.5	4.39	-1.2	4.47	
* % Membership Growth	2.21	2.33	5.5	-0.33	-114.1	1.62	592.9	3.58	
Total Num Savings Accts	2,154,017	2,223,637	3.2	2,267,742	2.0	2,338,371	3.1	2,366,465	1.
EMPLOYEES:		0.047		0.074					
Num Full-Time Employees	2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,202	
Num Part-Time Employees	463	411	-11.2	422	2.7	410	-2.8	409	-0.
BRANCHES:									
Num of CU Branches	338	323	-4.4	322	-0.3	326	1.2	306	
Num of CUs Reporting Shared Branches	28	26		27	3.8	28	3.7	28	
Plan to add new branches or expand existing facilities	12	0	-100.0	1	N/A	11	1,000.0	12	9.
MISCELLANEOUS LOAN INFORMATION:	0.040.700.000	0.070.004.555	00.0	0 700 540 740		0.000 457 107		4 000 744 050	
**Total Amount of Loans Granted YTD	2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	1,809,744,356	28.
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs): Business Loans	26	22	-15.4	22	0.0	22	0.0	29	31.
Credit Builder	N/A	15		15		17	13.3	18	
Debt Cancellation/Suspension		5				6			
Direct Financing Leases	3	5 1		6	20.0	1	0.0	<u> 6</u> 0	
Indirect Business Loans	N/A	6		6		7	16.7	7	
Indirect Consumer Loans	41	29		31	6.9	30	-3.2	34	-
Indirect Consumer Loans	41 N/A	29 7		9		30		34	
Interest Only or Payment Option 1st Mortgage Loans	N/A 6	5		5		5		9	
Micro Business Loans	N/A	5 11	-10.7	11	0.0	10	-9.1	10	
Micro Consumer Loans	N/A N/A	11		11	0.0	10	-9.1	10	
Overdraft Lines of Credit	70	58	-17.1	64	10.3	66	3.1	65	
Overdraft Protection	54	52	-17.1	57	9.6	58	1.8	59	
Participation Loans	38	27	-28.9	30	9.0	32	6.7	39	
Pay Day Loans	N/A	10		12		13	8.3	14	
Real Estate Loans	89	70		76		75	-1.3	85	
Refund Anticipation Loans	N/A	2		2		2		2	
Risk Based Loans	64	64		70		73	4.3	76	
Share Secured Credit Cards	N/A	23	0.0	24	4.3	26	8.3	27	
Short-Term, Small Amount Loans (STS)	N/A	N/A		0		0		0	
MEMBER SERVICE AND PRODUCT OFFERINGS	N/A	11/7		0		0	19/73	0	11/7
(Other Programs):									
ATM/Debit Card Program	92	81	-12.0	89	9.9	91	2.2	91	0.
Business Share Accounts	N/A	35		38	8.6	38	0.0	40	
Check Cashing	N/A	60		64	6.7	64	0.0	64	
First Time Homebuyer Program	N/A	9		9		11	22.2	11	
Health Savings Accounts	N/A	8		10		10	0.0	11	
Individual Development Accounts	N/A	2		2		2		2	
In-School Branches	N/A	1		2		2		2	
Insurance/Investment Sales	17	28	64.7	30	7.1	30	0.0	30	
International Remittances	N/A	11	0	11	0.0	12	9.1	12	
Low Cost Wire Transfers	N/A	62		70	12.9	71	1.4	83	
MERGERS/ACQUISITIONS:	1973	02	1	/0	12.3	/1		00	10.
Completed Merger/Acquisition Qualfiying for									1
Business Combo Acctng (FAS 141R)	N/A	4		2	-50.0	2	0.0	3	50.
Adjusted Retained Earnings Obtained through									
Business Combinations	N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,741,933	0.
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	22,610,854	1.
* Annualization factor: March = 4; June = 2; September =4/3; December =	1 (or no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.	0,								
# Means the number is too large to display in the cell								16.MiscInfoAn	

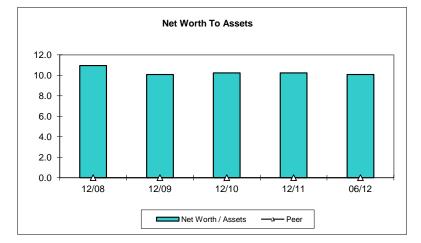
	Inform	ation System	s & Tech	nology					
Return to cover		For Charter :							
11/28/2012		Count of CU :	120						
CU Name: N/A	A	sset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: Al	I * State = 'MO	O' * Type	Included: Fed	erally
	Count of CU in	Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89	74	-16.9	73	-1.4	68	-6.8	68	0.0
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	49	8.9	47	-4.1
CU Developed In-House System	0	1	N/A	1	0.0	1	0.0	0	-100.0
Other	1	5	400.0	5	0.0	4	-20.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	88	86	-2.3	87	1.2	89	2.3	89	0.0
Audio Response/Phone Based	75	73		72	-1.4	72	0.0	74	2.8
Automatic Teller Machine (ATM)	84	82	1	82	0.0	82	0.0	87	6.1
Kiosk	1	6	-	6		6		6	0.0
Mobile Banking	N/A	7		12	71.4	16	33.3	22	37.5
Other	2	4		4	0.0	4		3	-25.0
Services Offered Electronically			100.0		0.0	-	0.0		20.0
Member Application	38	33	-13.2	34	3.0	36	5.9	37	2.8
New Loan	50	44		45	2.3	44	-2.2	46	4.5
Account Balance Inquiry	94	89		89	0.0	90	1.1	91	1.1
Share Draft Orders	68	61		63	3.3	63	0.0	64	1.1
New Share Account	20	21		21	0.0	21	0.0	21	0.0
Loan Payments	87	82		84	2.4	85	1.2	82	-3.5
Account Aggregation	8	11	-	12	9.1	12	0.0	13	-3.5
Internet Access Services	16	24		23	-4.2	25	8.7	27	8.0
e-Statements	65	71		73	-4.2	74	1.4	75	1.4
External Account Transfers	N/A	14		15	7.1	18	20.0	21	1.4
View Account History	90	91		91	0.0	92		92	
Merchandise Purchase	90				0.0		1.1 0.0		0.0
Merchant Processing Services	8 N/A	5		5	0.0	5		5	0.0
~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~								5	
Remote Deposit Capture Share Account Transfers	N/A	2		5	150.0	6			16.7
	91	86		86	0.0	89	3.5	87	-2.2
Bill Payment	62	61		64	4.9	67	4.7	67	0.0
Download Account History	68	74		76	2.7	77	1.3	77	0.0
Electronic Cash	5	5		5	0.0	5		4	-20.0
Electronic Signature Authentification/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0
Type of World Wide Website Address									
Informational	11	13		12	-7.7	11	-8.3	10	-9.1
Interactive	4	8		8	0.0	8		4	-50.0
Transactional	83	79		80	1.3	83	3.8	86	3.6
Number of Members That Use Transactional Website	348,364	356,542		400,852	12.4	427,547	6.7	458,362	7.2
No Website, But Planning to Add in the Future	3	1	-66.7	1	0.0	0	-100.0	0	N/A
Type of Website Planned for Future									
Informational	2	0		0		0	-	0	N/A
Interactive	0	0		0		0		0	N/A
Transactional	1	1	0.0	1	0.0	0	-100.0	0	N/A
Miscellaneous									
Internet Access	122	119	-2.5	119	0.0	118	-0.8	114	-3.4
									17.IS&T

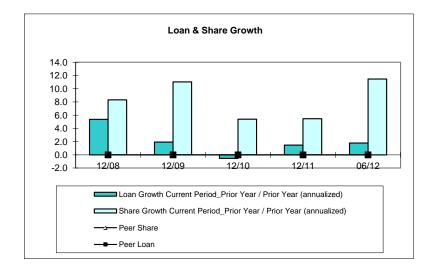
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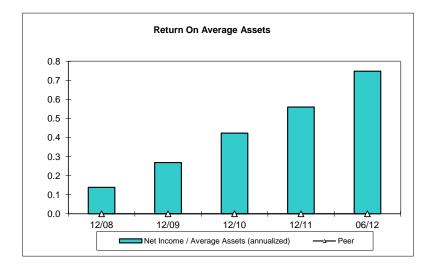
11/28/2012 CU Name: N/A Peer Group: N/A

Graphs 1 For Charter : N/A Count of CU : 120 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Count of CU in Peer Group : N/A

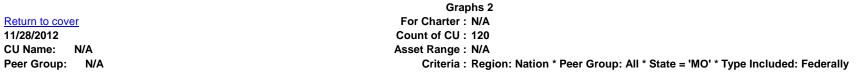








Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.



Count of CU in Peer Group : N/A

