

Cycle Date: June-2013  
 Run Date: 09/11/2013  
 Interval: Annual

Page	Click on links below to jump to FPR contents	
1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information</a>	
8	<a href="#">Loan Losses, Bankruptcy Information, &amp; TDRs</a>	
9	<a href="#">Indirect &amp; Participation Lending</a>	
10	<a href="#">Real Estate Loan Information 1</a>	
11	<a href="#">Real Estate Loan Information 2</a>	
12	<a href="#">Member Business Loan Information</a>	
13	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
14	<a href="#">Other Investment Information</a>	
15	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
16	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
17	<a href="#">Information Systems &amp; Technology</a>	
18	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	<a href="#">Graphs 2</a>	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

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.



		Ratio Analysis								
<a href="#">Return to cover</a>		For Charter : N/A								
09/11/2013		Count of CU : 118								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :			N/A	Dec-2012		Jun-2013		
		Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Jun-2013	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets		10.08	10.23	10.23	10.22	N/A	N/A	10.19	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.09	10.25	10.24	10.24	N/A	N/A	10.20	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>		8.88	7.95	7.35	6.55	N/A	N/A	6.70	N/A	N/A
Solvency Evaluation (Estimated)		112.06	111.88	112.00	111.90	N/A	N/A	111.38	N/A	N/A
Classified Assets (Estimated) / Net Worth		7.02	7.00	6.40	7.13	N/A	N/A	6.83	N/A	N/A
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>		1.40	1.31	1.27	1.15	N/A	N/A	1.17	N/A	N/A
* Net Charge-Offs / Average Loans		1.08	1.04	0.89	0.78	N/A	N/A	0.85	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		86.70	101.35	101.29	100.89	N/A	N/A	101.70	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		0.73	0.38	1.26	1.31	N/A	N/A	-0.43	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>		0.90	0.81	0.75	0.67	N/A	N/A	0.68	N/A	N/A
<b>EARNINGS</b>										
* Return On Average Assets		0.27	0.42	0.56	0.56	N/A	N/A	0.53	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>		0.27	0.64	0.77	0.64	N/A	N/A	0.62	N/A	N/A
* Gross Income/Average Assets		6.85	6.41	6.03	5.89	N/A	N/A	5.51	N/A	N/A
* Yield on Average Loans		6.50	6.21	5.84	5.51	N/A	N/A	5.12	N/A	N/A
* Yield on Average Investments		2.38	1.91	1.61	1.32	N/A	N/A	1.12	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		1.85	1.90	1.94	2.18	N/A	N/A	2.12	N/A	N/A
* Cost of Funds / Avg. Assets		1.73	1.29	0.99	0.78	N/A	N/A	0.57	N/A	N/A
* Net Margin / Avg. Assets		5.12	5.11	5.05	5.11	N/A	N/A	4.94	N/A	N/A
* Operating Exp./ Avg. Assets		4.31	3.99	3.97	4.00	N/A	N/A	4.05	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.88	0.68	0.51	0.55	N/A	N/A	0.42	N/A	N/A
* Net Interest Margin/Avg. Assets		3.27	3.22	3.10	2.93	N/A	N/A	2.81	N/A	N/A
Operating Exp./Gross Income		62.88	62.27	65.84	67.91	N/A	N/A	73.58	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>		3.16	3.11	3.04	2.91	N/A	N/A	2.93	N/A	N/A
* Net Operating Exp. /Avg. Assets		3.15	2.86	2.85	2.87	N/A	N/A	3.01	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets		30.31	31.94	31.80	30.49	N/A	N/A	33.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings		23.72	25.05	26.22	27.74	N/A	N/A	29.37	N/A	N/A
Total Loans / Total Shares		76.50	72.20	69.47	67.73	N/A	N/A	66.98	N/A	N/A
Total Loans / Total Assets		63.89	61.94	59.44	58.36	N/A	N/A	58.45	N/A	N/A
Cash + Short-Term Investments / Assets		15.51	14.19	14.14	15.39	N/A	N/A	15.05	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets		94.22	94.02	93.77	94.42	N/A	N/A	94.24	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr		37.47	39.19	41.22	43.05	N/A	N/A	45.15	N/A	N/A
Borrowings / Total Shares & Net Worth		5.89	3.21	3.11	2.38	N/A	N/A	1.61	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth		209.91	222.11	213.04	209.52	N/A	N/A	218.38	N/A	N/A
<b>PRODUCTIVITY</b>										
Members / Potential Members		4.80	4.44	4.39	4.48	N/A	N/A	4.29	N/A	N/A
Borrowers / Members		47.54	46.16	46.57	45.78	N/A	N/A	45.42	N/A	N/A
Members / Full-Time Employees		383.16	374.98	373.65	368.20	N/A	N/A	364.41	N/A	N/A
Avg. Shares Per Member		\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,469	N/A	N/A
Avg. Loan Balance		\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,014	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,226	N/A	N/A
<b>OTHER RATIOS</b>										
* Net Worth Growth		2.59	4.14	5.74	5.19	N/A	N/A	5.21	N/A	N/A
* Market (Share) Growth		11.02	5.38	5.45	5.99	N/A	N/A	8.51	N/A	N/A
* Loan Growth		1.92	-0.55	1.47	3.33	N/A	N/A	6.19	N/A	N/A
* Asset Growth		11.57	2.58	5.73	5.25	N/A	N/A	5.89	N/A	N/A
* Investment Growth		40.59	9.24	13.51	6.30	N/A	N/A	8.72	N/A	N/A
* Membership Growth		2.33	-0.33	1.62	3.00	N/A	N/A	2.78	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> 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.										

		Supplemental Ratio Analysis				
<a href="#">Return to cover</a>		For Charter : N/A				
09/11/2013		Count of CU : 118				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State				
		Count of CU in Peer Group : N/A				
		Dec-2009	Dec-2010	Dec-2011	Dec-2012	Jun-2013
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>						
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans		2.06	1.53	1.19	0.94	0.80
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable		0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo (>= 60 Days) / Total Non-Federally Guaranteed Student Loans		N/A	N/A	6.75	4.21	3.76
New Vehicle Loans >= 2 Mo (>= 60 Days) / Total New Vehicle Loans		N/A	N/A	N/A	N/A	0.54
Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total Used Vehicle Loans		N/A	N/A	N/A	N/A	0.70
Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans		N/A	N/A	N/A	N/A	0.66
TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not Secured by RE		N/A	N/A	N/A	6.71	10.06
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans		1.41	1.24	1.13	1.43	1.05
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans		0.54	0.48	1.49	0.84	0.91
Business Loans Delinquent >= 1 Mo (>= 30 Days) / Total Business Loans Less Unfund Comm		3.67	3.30	5.01	6.06	6.76
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm		1.92	2.18	3.84	3.61	5.49
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured by RE		N/A	N/A	N/A	35.53	15.84
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale		N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans		79.05	88.09	87.00	108.79	101.97
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		1.60	1.87	1.87	1.18	1.14
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		1.14	1.28	0.89	0.94	2.06
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Fixed/Hybrid/Balloon Loans		1.04	1.36	1.53	0.99	0.58
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable		0.64	0.59	0.54	0.50	0.51
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans		1.60	3.74	3.67	0.93	5.04
Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other Loans		N/A	N/A	N/A	8.08	6.96
TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans		N/A	N/A	N/A	56.65	0.00
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans		3.16	3.22	3.19	2.55	2.19
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans		1.25	1.44	1.36	0.98	1.16
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		22.33	25.59	27.86	24.28	17.84
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		4.70	4.23	3.15	2.41	2.31
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student		N/A	N/A	N/A	6.06	2.44
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		N/A	N/A	N/A	N/A	0.65
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.33	0.41	0.46	0.41	0.28
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.10	0.22	0.27	0.28	0.17
* Net Charge Offs - Other RE Loans / Avg Other RE Loans		0.80	0.80	0.89	0.70	0.56
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans		N/A	0.24	1.24	0.47	1.51
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.10	1.24	1.16	0.92	1.18
* Net Charge Offs - Participation Loans / Avg Participation Loans		1.32	1.15	0.97	1.13	0.57
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.97	1.20	0.65	0.83	4.17
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans		19.32	17.22	17.04	16.96	17.17
Participation Loans Outstanding / Total Loans		1.87	2.44	2.86	2.73	2.57
Participation Loans Purchased YTD / Total Loans Granted YTD		2.28	2.54	3.13	1.65	1.96
* Participation Loans Sold YTD / Total Assets		0.08	0.10	0.08	0.05	0.14
Total Business Loans (NMBL) Less Unfunded Commitments / Total Assets		1.87	2.55	2.84	2.88	2.71
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.00	0.96	0.01	0.02	0.01
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		N/A	N/A	N/A	N/A	50.30
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		18.16	17.50	16.32	15.90	16.35
Total Fixed Rate Real Estate / Total Loans		28.43	28.26	27.45	27.24	27.97
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		40.14	38.67	32.78	43.72	40.16
1st Mtg RE Loans Sold YTD / 1st Mtg RE Loans Granted YTD		65.31	65.26	64.68	71.73	69.93
Interest Only & Payment Option First & Other RE / Total Assets		0.52	0.46	0.35	0.26	0.23
Interest Only & Payment Option First & Other RE / Net Worth		5.19	4.47	3.45	2.57	2.28
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		0.70	0.93	1.15	1.40	1.43
Unused Commitments / Cash & ST Investments		106.43	114.70	111.43	100.18	103.90
Complex Assets / Total Assets		16.25	19.24	21.43	20.42	20.00
Short Term Liabilities / Total Shares and Deposits plus Borrowings		48.73	46.30	43.80	42.73	41.17
* 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						
<sup>1</sup> 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.						
					<b>3. Supplemental Ratios</b>	

	Assets									
<a href="#">Return to cover</a>										
09/11/2013										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg	
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,261,804	6.6	112,764,771	1.4	
Cash On Deposit	638,156,448	551,918,870	-13.5	618,754,495	12.1	756,050,207	22.2	797,524,343	5.5	
Cash Equivalents	10,788,848	48,162,013	346.4	36,565,670	-24.1	44,783,930	22.5	75,251,207	68.0	
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>740,097,689</b>	<b>696,453,942</b>	<b>-5.9</b>	<b>759,720,918</b>	<b>9.1</b>	<b>912,095,941</b>	<b>20.1</b>	<b>985,540,321</b>	<b>8.1</b>	
<b>INVESTMENTS:</b>										
Trading Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,690,769	5.7	
Available for Sale Securities	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,977,128,196	5.3	
Held-to-Maturity Securities	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	184,410,252	6.7	
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	804,500,744	-1.5	
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	32,380,935	1.8	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	26,097,256	23,478,330	-10.0	25,595,048	9.0	23,142,532	-9.6	23,049,799	-0.4	
All Other Investments in Corporate Cus	428,834,821	134,436,302	-68.7	49,427,789	-63.2	18,016,872	-63.5	6,055,941	-66.4	
All Other Investments <sup>2</sup>	108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0	83,525,486	9.9	
<b>TOTAL INVESTMENTS</b>	<b>2,261,547,815</b>	<b>2,579,439,079</b>	<b>14.1</b>	<b>2,953,609,538</b>	<b>14.5</b>	<b>3,035,406,833</b>	<b>2.8</b>	<b>3,130,742,122</b>	<b>3.1</b>	
<b>LOANS HELD FOR SALE</b>	<b>13,802,003</b>	<b>17,111,730</b>	<b>24.0</b>	<b>15,903,467</b>	<b>-7.1</b>	<b>79,889,334</b>	<b>402.3</b>	<b>26,278,715</b>	<b>-67.1</b>	
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	388,327,244	0.3	
All Other Unsecured Loans/Lines of Credit	197,193,732	212,200,310	7.6	217,112,524	2.3	235,560,893	8.5	236,238,467	0.3	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	N/A	N/A		25,434,354	11.4	28,344,309	11.4	31,045,933	9.5	
New Vehicle Loans	858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	737,509,804	8.5	
Used Vehicle Loans	1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,840,914,629	1.8	
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,174,752,241	5.6	
Other Real Estate Loans/Lines of Credit	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	810,046,247	-1.0	
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	12,231	N/A	
Total All Other Loans/Lines of Credit	284,614,140	305,062,042	7.2	299,573,812	-1.8	319,737,597	6.7	314,344,751	-1.7	
<b>TOTAL LOANS</b>	<b>6,077,263,042</b>	<b>6,043,953,241</b>	<b>-0.5</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,336,970,797</b>	<b>3.3</b>	<b>6,533,191,547</b>	<b>3.1</b>	
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(67,328,068)</b>	<b>(69,931,387)</b>	<b>3.9</b>	<b>(67,528,089)</b>	<b>-3.4</b>	<b>(79,203,059)</b>	<b>17.3</b>	<b>(77,882,769)</b>	<b>-1.7</b>	
Foreclosed Real Estate	11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	17,533,517	11.5	
Repossessed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	884,851	-41.3	
Foreclosed and Repossessed Other Assets	357,348	344,559	-3.6	225,344	-34.6	83,105	-63.1	29,426	-64.6	
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>14,339,693</b>	<b>16,783,477</b>	<b>17.0</b>	<b>21,369,628</b>	<b>27.3</b>	<b>17,312,123</b>	<b>-19.0</b>	<b>18,447,794</b>	<b>6.6</b>	
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	249,674,229	1.8	
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,138,176	13.2	
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	89,942,825	0.7	
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	280,525	-0.1	
Goodwill	482,676	1,739,458	260.4	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0	
<b>TOTAL INTANGIBLE ASSETS</b>	<b>759,492</b>	<b>1,961,141</b>	<b>158.2</b>	<b>1,773,973</b>	<b>-9.5</b>	<b>1,863,027</b>	<b>5.0</b>	<b>1,862,885</b>	<b>0.0</b>	
Accrued Interest on Loans	22,828,638	21,874,499	-4.2	21,233,562	-2.9	21,606,227	1.8	20,397,921	-5.6	
Accrued Interest on Investments	9,737,518	8,595,805	-11.7	9,303,411	8.2	8,759,364	-5.8	8,327,279	-4.9	
All Other Assets	100,041,441	97,461,182	-2.6	115,358,603	18.4	154,283,617	33.7	152,381,301	-1.2	
<b>TOTAL OTHER ASSETS</b>	<b>132,607,597</b>	<b>127,931,486</b>	<b>-3.5</b>	<b>145,895,576</b>	<b>14.0</b>	<b>184,649,208</b>	<b>26.6</b>	<b>181,106,501</b>	<b>-1.9</b>	
<b>TOTAL ASSETS</b>	<b>9,512,226,450</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,858,079,723</b>	<b>5.2</b>	<b>11,178,042,346</b>	<b>2.9</b>	
<b>TOTAL CU's</b>	<b>130</b>	<b>126</b>	<b>-3.1</b>	<b>124</b>	<b>-1.6</b>	<b>118</b>	<b>-4.8</b>	<b>118</b>	<b>0.0</b>	

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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004

<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
09/11/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	175,004,006	-29.9
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
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 <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,180,939	-48.1
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	131,775,043	5.5
<b>TOTAL LIABILITIES</b>	<b>610,718,916</b>	<b>392,058,925</b>	<b>-35.8</b>	<b>430,218,268</b>	<b>9.7</b>	<b>388,291,168</b>	<b>-9.7</b>	<b>313,959,988</b>	<b>-19.1</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,567,293,491	6.6
Regular Shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,916,150,335	9.4
Money Market Shares	1,646,236,947	1,869,137,975	13.5	2,037,552,033	9.0	2,255,027,127	10.7	2,333,006,799	3.5
Share Certificates	2,180,898,506	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0	1,891,380,277	-1.6
IRA/KEOGH Accounts	925,107,264	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4	1,007,382,306	-0.9
All Other Shares <sup>1</sup>	16,665,089	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4	33,969,248	40.5
Non-Member Deposits	2,123,748	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0	5,123,904	68.5
<b>TOTAL SHARES AND DEPOSITS</b>	<b>7,943,684,592</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,754,306,360</b>	<b>4.3</b>
<b>EQUITY:</b>									
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	699,840,992	2.5
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,468,654	1.6
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	265,265,487	276,196,788	4.1	200,741,875	-27.3	217,309,394	8.3	220,544,496	1.5
Equity Acquired in Merger	262,045	129,385	-50.6	129,385	0.0	240,651	86.0	240,650	0.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6	-8,568,142	-135.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	0	100.0	0	N/A	0	N/A	5,419	N/A
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6	-22,508,657	-0.2
Net Income	0	0	N/A	0	N/A	0	N/A	5,564,106	N/A
<b>EQUITY TOTAL</b>	<b>957,822,942</b>	<b>994,133,321</b>	<b>3.8</b>	<b>1,059,372,156</b>	<b>6.6</b>	<b>1,113,695,590</b>	<b>5.1</b>	<b>1,109,775,998</b>	<b>-0.4</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>8,901,507,534</b>	<b>9,365,151,238</b>	<b>5.2</b>	<b>9,886,483,215</b>	<b>5.6</b>	<b>10,469,788,555</b>	<b>5.9</b>	<b>10,864,082,358</b>	<b>3.8</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>9,512,226,450</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,858,079,723</b>	<b>5.2</b>	<b>11,178,042,346</b>	<b>2.9</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9	374,829,079	4.1
Uninsured Non-Member Deposits	409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3	3,113,264	211.0
Total Uninsured Shares & Deposits	291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7	377,942,343	4.6
Insured Shares & Deposits	7,652,271,026	8,076,842,931	5.5	8,514,950,714	5.4	8,994,886,676	5.6	9,376,364,017	4.2
<b>TOTAL NET WORTH</b>	<b>958,898,700</b>	<b>998,638,615</b>	<b>4.1</b>	<b>1,055,928,512</b>	<b>5.7</b>	<b>1,110,714,684</b>	<b>5.2</b>	<b>1,139,658,899</b>	<b>2.6</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

<b>Income Statement</b>									
<a href="#">Return to cover</a>									
<b>09/11/2013</b>	<b>For Charter : N/A</b>								
<b>CU Name: N/A</b>	<b>Count of CU : 118</b>								
<b>Peer Group: N/A</b>	<b>Asset Range : N/A</b>								
<b>Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit</b>									
<b>Count of CU in Peer Group : N/A</b>									
	<b>Dec-2009</b>	<b>Dec-2010</b>	<b>% Chg</b>	<b>Dec-2011</b>	<b>% Chg</b>	<b>Dec-2012</b>	<b>% Chg</b>	<b>Jun-2013</b>	<b>% Chg</b>
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	164,781,312	-4.2
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	(192,969)	-15.6
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380	-4.0	48,109,492	-11.5	20,877,622	-13.2
Income from Trading	2,023,300	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	1,002,278	85.9
<b>TOTAL INTEREST INCOME</b>	<b>450,686,868</b>	<b>434,539,417</b>	<b>-3.6</b>	<b>410,593,687</b>	<b>-5.5</b>	<b>392,673,270</b>	<b>-4.4</b>	<b>186,468,243</b>	<b>-5.0</b>
<b>INTEREST EXPENSE:</b>									
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	20,408,679	-23.2
Interest on Deposits	37,218,593	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2	8,045,450	-17.6
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	2,996,075	-39.5
<b>TOTAL INTEREST EXPENSE</b>	<b>155,755,048</b>	<b>124,496,922</b>	<b>-20.1</b>	<b>99,014,369</b>	<b>-20.5</b>	<b>82,588,406</b>	<b>-16.6</b>	<b>31,450,204</b>	<b>-23.8</b>
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,556,291	15.5	23,135,510	-21.0
<b>NET INTEREST INCOME AFTER PLL</b>	<b>215,277,778</b>	<b>244,427,580</b>	<b>13.5</b>	<b>260,882,353</b>	<b>6.7</b>	<b>251,528,573</b>	<b>-3.6</b>	<b>131,882,529</b>	<b>4.9</b>
<b>NON-INTEREST INCOME:</b>									
Fee Income	104,210,787	108,767,095	4.4	112,712,712	3.6	120,018,813	6.5	57,318,575	-4.5
Other Operating Income	62,916,105	73,989,886	17.6	82,144,485	11.0	110,974,087	35.1	59,739,316	7.7
Gain (Loss) on Investments	-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	2,384,397	98.4
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-570,433	37.8
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916	-5.5	-27,923	-102.1	1,694,904	#####
NCUSIF Stabilization Income	41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A
<b>TOTAL NON-INTEREST INCOME</b>	<b>197,465,755</b>	<b>180,763,575</b>	<b>-8.5</b>	<b>193,951,799</b>	<b>7.3</b>	<b>231,534,501</b>	<b>19.4</b>	<b>120,566,759</b>	<b>4.1</b>
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	107,925,734	4.6
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	1,961,614	6.0
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	14,596,782	0.6
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,163,641	5.7	42,520,986	8.8
Educational and Promotion	15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	7,028,817	-13.1
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	32,085,471	18.4	17,636,451	9.9
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8	28,000,571	11.3	14,372,418	2.7
Member Insurance <sup>1</sup>	1,671,178	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	11,314,693		4,481,783	-60.4	1,715,487	-61.7	1,208,675	40.9
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,816,308	-58.1	3,701,305	8.6
Member Insurance - Other	N/A	1,264,699		941,509	-25.6	788,597	-16.2	414,510	5.1
Operating Fees	1,665,757	1,447,502	-13.1	1,543,232	6.6	1,696,220	9.9	846,075	-0.2
Misc Operating Expense	14,293,824	16,062,536	12.4	14,809,612	-7.8	19,009,309	28.4	11,130,395	17.1
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>388,500,295</b>	<b>384,366,636</b>	<b>-1.1</b>	<b>398,621,276</b>	<b>3.7</b>	<b>423,548,208</b>	<b>6.3</b>	<b>223,343,762</b>	<b>5.5</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>65,836,869</b>	<b>61,655,354</b>	<b>-6.4</b>	<b>76,943,644</b>	<b>24.8</b>	<b>68,046,661</b>	<b>-11.6</b>	<b>34,015,506</b>	<b>0.0</b>
<b>NET INCOME (LOSS)</b>	<b>24,243,238</b>	<b>40,824,519</b>	<b>68.4</b>	<b>56,212,876</b>	<b>37.7</b>	<b>59,514,866</b>	<b>5.9</b>	<b>29,105,526</b>	<b>-2.2</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	253,020	4.4
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									







Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans											
Return to cover											
09/11/2013			For Charter :	N/A							
CU Name: N/A			Count of CU :	118							
Peer Group: N/A			Asset Range :	N/A							
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group :	N/A							
			Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>											
* Total Loans Charged Off	72,869,959	71,614,130	-1.7	63,676,165	-11.1	59,331,551	-6.8	32,771,049	10.5		
* Total Loans Recovered	7,633,683	8,560,965	12.1	9,279,082	8.4	10,840,822	16.8	5,410,808	-0.2		
* NET CHARGE OFFS (\$\$)	65,236,276	63,053,165	-3.3	54,397,083	-13.7	48,490,729	-10.9	27,360,241	12.8		
***Net Charge-Offs / Average Loans	1.08	1.04	-4.0	0.89	-14.1	0.78	-13.0	0.85	9.3		
Total Del Loans & *Net Charge-Offs <sup>1</sup>	150,403,625	142,437,140	-5.3	132,014,801	-7.3	121,293,689	-8.1	103,737,479	-14.5		
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.49	2.35	-5.3	2.16	-8.3	1.93	-10.8	2.02	4.8		
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>											
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	5,536,368	-1.1		
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	1,060,546	5.9		
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	4,475,822	-2.6		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9	3.15	-25.5	2.41	-23.5	2.31	-4.2		
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8	367,713	-55.2		
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	5,032	-4.0		
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	362,681	-55.5		
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		2.44	-59.7		
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	2,209,932	-31.3		
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	449,728	34.7		
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	1,760,204	-38.9		
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.17	-41.1		
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	2,540,763	-22.4		
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	260,713	-21.2		
* NET OTHER RE LOANS/LOCs C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	2,280,050	-22.5		
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.56	-20.5		
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,629	-6.9	4,750,695	-26.8		
* Total Real Estate Lns Recovered	306,441	486,943	58.9	804,860	65.3	1,329,454	65.2	710,441	6.9		
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8	13,132,713	13.0	11,648,175	-11.3	4,040,254	-30.6		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.28	-31.9		
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,066,781	0.4		
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		97,061	#####		
* NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		969,720	-8.6		
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		3.29			
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A		
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A		
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A		
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
<b>BANKRUPTCY SUMMARY</b>											
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,996	-11.2	1,461	-51.2		
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,968	-7.5	939	-52.3		
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0	2	-33.3	1	-50.0	1	0.0		
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5	5,502	-16.8	4,965	-9.8	2,401	-51.6		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0	56,731,663	-20.6	49,902,180	-12.0	24,586,111	-50.7		
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7	17,740,498	-3.2	14,408,030	-18.8	5,846,865	-18.8		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	14.6	27.86	8.9	24.28	-12.8	17.84	-26.5		
<b>REAL ESTATE FORECLOSURE SUMMARY</b>											
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	10,933,618	-29.3		
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	86	-33.8		
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>											
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		21,414,513	-58.7		
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		36,983,726	380.0		
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,398,239	-2.0		
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,349,947	3.6		
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,165,106		7,576,257	-55.9		
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		3,932,940	0.5		
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,690,798		69,907,436	-13.4		
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		1.07	-16.0		
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.26		6.13	-15.6		
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		4,117,354	-57.0		
# Means the number is too large to display in the cell											
*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)											
<sup>1</sup> 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.											

	Indirect and Participation Lending								
Return to cover									
09/11/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	722,767,654	8.2
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	398,858,565	-1.9
<b>Total Outstanding Indirect Loans</b>	<b>1,174,057,089</b>	<b>1,040,644,418</b>	<b>-11.4</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,074,439,410</b>	<b>2.8</b>	<b>1,121,626,219</b>	<b>4.4</b>
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	17.17	1.3
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
1 to < 2 Mo (30-59 days) Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	39,385,668	-8.8
2 to < 6 Mo (60-179 days) Delinquent	13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	9,690,821	-25.0
6 < 12 Mo (180-365 days) Delinquent	3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	1,641,084	-21.8
12 Mo & Over (>= 360 days) Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	443,267	30.7
Total Del Indirect Lns >= 2 Mo (>= 60 Days)	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	11,775,172	-23.3
%Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.05	-26.5
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	14,105,564	15,373,313	9.0	13,682,193	-11.0	11,853,426	-13.4	7,413,785	25.1
* Indirect Loans Recovered	1,706,776	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9	945,211	-8.9
* NET INDIRECT LOAN C/Os	12,398,788	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9	6,468,574	32.3
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.18	27.7
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,139,854	46.4
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,213,783	-2.8
Real Estate	22,411,030	18,459,571	-17.6	15,178,652	-17.8	10,365,114	-31.7	13,673,906	31.9
Member Business Loans (excluding C&D)	6,858,706	14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6	11,706,159	-7.9
Non-Member Business Loans (excluding C&D)	5,510,129	20,762,048	276.8	34,339,440	65.4	40,624,453	18.3	30,599,941	-24.7
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	0	N/A
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	89,419,273	0.7
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>113,465,696</b>	<b>147,767,797</b>	<b>30.2</b>	<b>175,473,217</b>	<b>18.7</b>	<b>172,704,228</b>	<b>-1.6</b>	<b>167,752,916</b>	<b>-2.9</b>
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.57	-5.8
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	35,611,786	20.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	1.96	19.0
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	28,903,365	14.1
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	13,839,006	-23.2
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3	7,862,489	188.7
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9	0.08	-25.6	0.05	-33.8	0.14	180.4
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	252,000	-29.0
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.00	0.96	N/A	0.01	-98.6	0.02	45.5	0.01	-30.0
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
1 to < 2 Mo (30-59 days) Delinquent	1,221,925	1,066,682	-12.7	1,093,604	2.5	816,588	-25.3	762,492	-6.6
2 to < 6 Mo (60-179 days) Delinquent	493,180	666,483	35.1	2,545,177	281.9	1,379,762	-45.8	1,416,971	2.7
6 < 12 Mo (180-365 days) Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	74,274	36.6
12 Mo & Over (>= 360 days) Delinquent	19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	31,618	90.8
Total Del Participation Lns >= 2 Mo (>= 60 Days)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	1,522,863	5.0
%Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	0.91	8.1
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	538,518	-49.6
* Participation Loans Recovered	273,348	290,360	6.2	265,406	-8.6	175,823	-33.8	54,445	-38.1
* NET PARTICIPATION LOAN C/Os	1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	484,073	-50.6
**Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	0.57	-49.5
*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)									
# Means the number is too large to display in the cell									

<sup>1</sup> 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.











	Other Investment Information									
<a href="#">Return to cover</a>										
09/11/2013										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	32,766,112	-8.0	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0	
All Other US Government Obligations	N/A	N/A		61,156,480		64,363,364	5.2	106,415,928	65.3	
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	139,182,040	39.2	
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	959,114,840	7.6	
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8	995,713,210	3.9	1,004,022,890	0.8	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>1,080,849,982</b>	<b>1,483,518,936</b>	<b>37.3</b>	<b>1,887,691,974</b>	<b>27.2</b>	<b>1,887,195,952</b>	<b>0.0</b>	<b>1,963,137,730</b>	<b>4.0</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>										
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	0	-100.0	
Privately Issued Securities (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4	3,446,015	-5.8	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>12,999,242</b>	<b>9,201,708</b>	<b>-29.2</b>	<b>16,772,440</b>	<b>82.3</b>	<b>12,981,441</b>	<b>-22.6</b>	<b>3,446,015</b>	<b>-73.5</b>	
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,375,932	5.6	
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,439,982	-1.3	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>31,092,191</b>	<b>27,897,090</b>	<b>-10.3</b>	<b>30,450,888</b>	<b>9.2</b>	<b>30,348,241</b>	<b>-0.3</b>	<b>31,815,914</b>	<b>4.8</b>	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		0		0	N/A	0	N/A	
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	119,281,548	253,181,308	112.3	455,264,248	79.8	471,919,453	3.7	430,025,753	-8.9	
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	54,640,834	14.2	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	2,881,314,361	3,181,323,843	10.4	3,611,104,483	13.5	3,837,783,792	6.3	4,006,647,212	4.4	
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	433,986,036	309,919,137	-28.6	167,120,029	-46.1	149,018,363	-10.8	170,409,469	14.4	
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,031,844	34.4	627,114,874	3.3	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	39,676,564	13.4	
CUSO loans	306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	357,762	-58.2	
Aggregate cash outlays in CUSO	7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	21,194,814	-2.5	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	43,035,178	14.7	
Total Capital of Wholly Owned CUSOs	9,904,543	9,852,313	-0.5	10,769,406	9.3	25,573,553	137.5	29,715,169	16.2	
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798	-106.2	872,361	710.9	4,618,791	429.5	4,141,360	-10.3	
Total Loans of Wholly Owned CUSOs	N/A	N/A		303,645		352,700	16.2	332,348	-5.8	
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	29,542	-16.3	
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 Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	153,113,151	-22.8	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	17	6.3	
Approved Mortgage Seller	8	9	12.5	9	0.0	15	66.7	14	-6.7	
Borrowing Repurchase Agreements	2	2	0.0	2	0.0	0	-100.0	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Investment Pilot Program	0	0	N/A	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)	1	2	100.0	2	0.0	0	-100.0	0	N/A	
Brokered Certificates of Deposit (investments)	18	21	16.7	21	0.0	28	33.3	30	7.1	
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		76,708,317		
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		76,726,197		
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans	N/A	N/A		N/A		N/A		100.02		
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		0		
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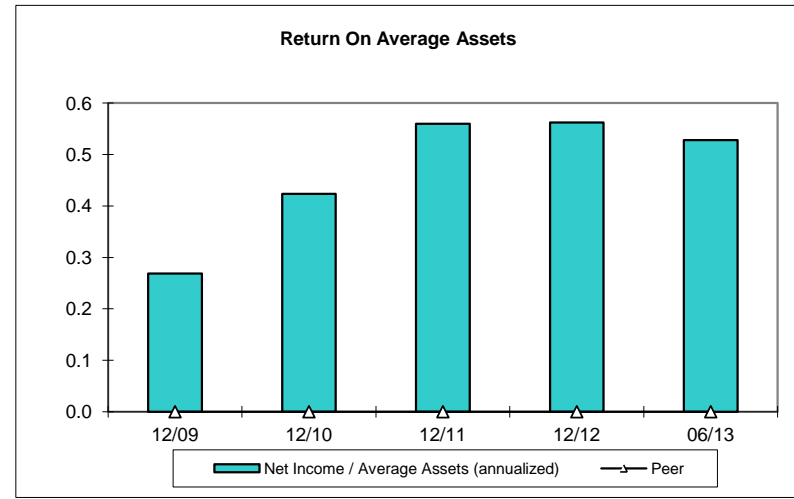
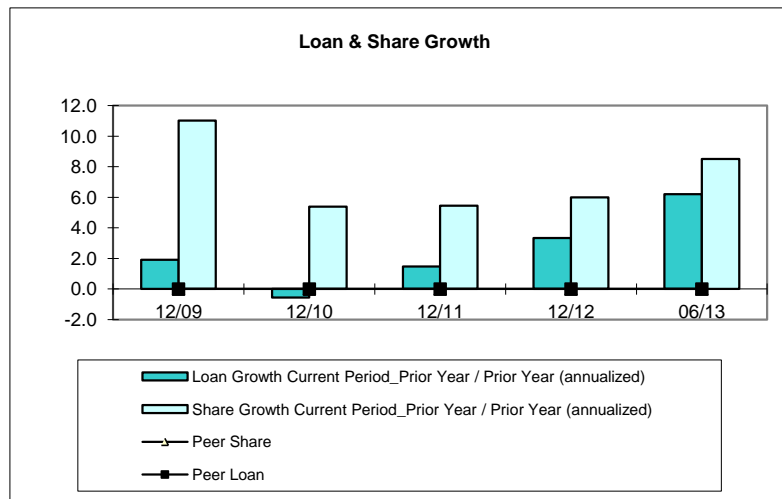
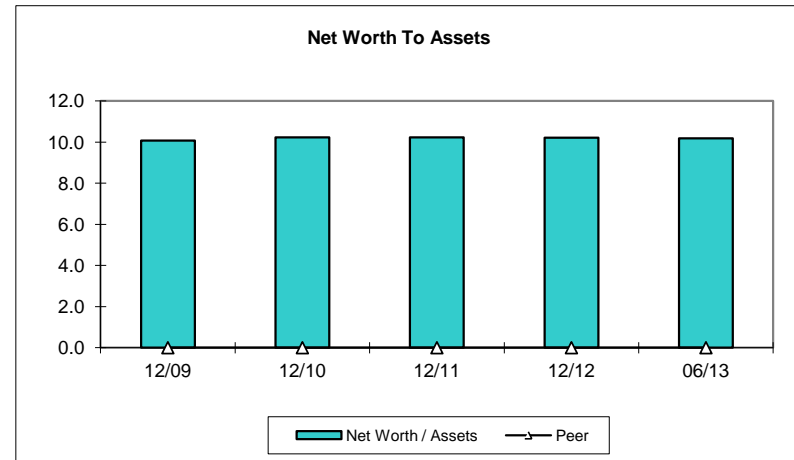
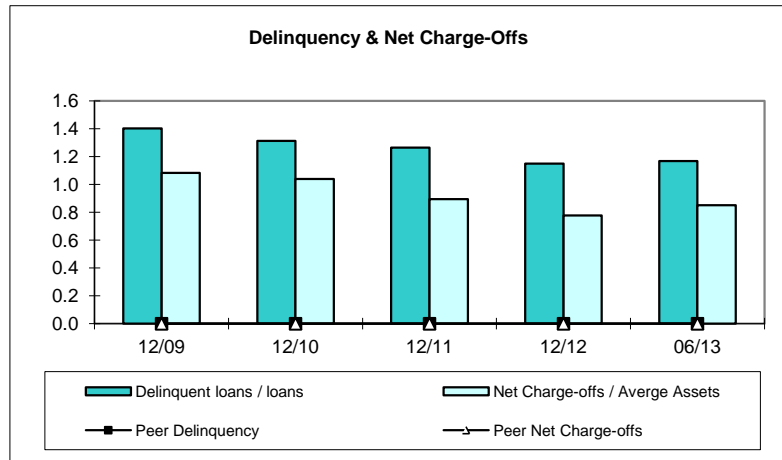
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
09/11/2013									
CU Name: N/A									
Peer Group: N/A									
For Charter : N/A									
Count of CU : 118									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	910,233	25.8
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2	1,287,186	98.8	1,191,037	-7.5	3,282,462	175.6
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603	10.9	17,888,770	4.8
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	3,344,169	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4	15,249,013	39.1
Dollar Amount of Share Certificates >= \$100,000	476,210,480	441,991,144	-7.2	452,990,487	2.5	449,928,330	-0.7	469,571,180	4.4
Dollar Amount of IRA/Keogh >= \$100,000	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	328,646,791	0.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	135,714	0	-100.0	0	N/A	7,266,969	N/A	0	-100.0
Business Share Accounts	N/A	N/A		N/A		N/A		127,228,029	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		6,193,984	
<b>SAVING MATURITIES</b>									
< 1 year	7,044,643,938	7,368,267,585	4.6	7,706,195,423	4.6	8,158,045,777	5.9	8,544,667,655	4.7
1 to 3 years	613,278,393	646,794,591	5.5	697,274,110	7.8	703,575,186	0.9	717,221,512	1.9
> 3 years	285,762,261	355,955,741	24.6	423,641,526	19.0	494,472,002	16.7	492,417,193	-0.4
<b>Total Shares &amp; Deposits</b>	<b>7,943,684,592</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,754,306,360</b>	<b>4.3</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	9	-10.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	33,831,417	41,739,204	23.4	114,220,446	173.7	44,136,439	-61.4	42,495,743	-3.7
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		4,327,398	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,649,896	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		0	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		970,016	
<b>Total Unfunded Commitments for Business Loans</b>	<b>26,813,050</b>	<b>18,368,390</b>	<b>-31.5</b>	<b>10,460,748</b>	<b>-43.1</b>	<b>8,505,264</b>	<b>-18.7</b>	<b>7,947,310</b>	<b>-6.6</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		461,906	
Construction & Land Development (MBL)	0	991,939	N/A	1,875,630	89.1	556,238	-70.3	91,767	-83.5
Outstanding Letters of Credit	20,245,721	8,693,179	-57.1	1,058,511	-87.8	80,015	-92.4	0	-100.0
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8	422,724,272	0.0	409,452,118	-3.1	407,131,891	-0.6
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8	914,396,785	8.0
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310	-12.1	115,553,199	0.8	117,096,655	1.3
Overdraft Protection Programs	191,893,464	196,658,539	2.5	229,216,412	16.6	239,706,356	4.6	240,423,040	0.3
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4	411,574	-35.2	1,094,950	166.0	1,833,977	67.5
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	13,330,531	39,737,926	198.1	47,997,334	20.8	53,251,820	10.9	59,237,444	11.2
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,543,041,404</b>	<b>1,569,982,840</b>	<b>1.7</b>	<b>1,615,341,531</b>	<b>2.9</b>	<b>1,665,748,790</b>	<b>3.1</b>	<b>1,740,119,792</b>	<b>4.5</b>
<b>Total Unused Commitments</b>	<b>1,569,854,454</b>	<b>1,588,351,230</b>	<b>1.2</b>	<b>1,625,802,279</b>	<b>2.4</b>	<b>1,674,254,054</b>	<b>3.0</b>	<b>1,748,067,102</b>	<b>4.4</b>
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8	111.43	-2.9	100.18	-10.1	103.90	3.7
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,832,601	3.1	1,747,608,855	4.4
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2	458,247	8.7
Loans Transferred with Recourse <sup>1</sup>	164,973,233	115,433,908	-30.0	147,841,666	28.1	155,461,938	5.2	157,323,357	1.2
Pending Bond Claims	988,192	170,181	-82.8	271,902	59.8	247,011	-9.2	111,058	-55.0
Other Contingent Liabilities	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	939,930	34.6
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	25	4.2
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3	1,505,857,628	-3.0	1,519,981,448	0.9	1,448,020,483	-4.7
Total Committed Credit Lines	45,506,132	18,470,000	-59.4	31,657,202	71.4	27,758,001	-12.3	357,978,585	1,189.6
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380	-35.1	232,352,502	-28.8	295,893,503	27.3	329,270,103	11.3
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	1,121,391	-79.4
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	7,150,999	3,039,178	-57.5	3,409,680	12.2	438,248	-87.1	0	-100.0
Term Borrowings Outstanding from Corporate Cus	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>666,440,336</b>	<b>623,965,585</b>	<b>-6.4</b>	<b>649,604,988</b>	<b>4.1</b>	<b>723,556,969</b>	<b>11.4</b>	<b>804,241,540</b>	<b>11.2</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	23,855,000	-55.0
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
<a href="#">Return to cover</a>									
09/11/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0	1,306,053	1.4
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0	30,413,668	5.7
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0	4.29	-4.1
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6	2.78	-7.4
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,442,040	1.8
<b>EMPLOYEES:</b>									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,390	3.1
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	388	-7.4
<b>BRANCHES:</b>									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	313	1.6
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	29	3.6	30	3.4
Plan to add new branches or expand existing facilities	0	1	N/A	11	1,000.0	13	18.2	14	7.7
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	1,817,422,038	1.4
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
Business Loans	22	22	0.0	22	0.0	32	45.5	32	0.0
Credit Builder	15	15	0.0	17	13.3	19	11.8	20	5.3
Debt Cancellation/Suspension	5	6	20.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	1	0.0	1	0.0	0	-100.0	0	N/A
Indirect Business Loans	6	6	0.0	7	16.7	9	28.6	9	0.0
Indirect Consumer Loans	29	31	6.9	30	-3.2	34	13.3	35	2.9
Indirect Mortgage Loans	7	9	28.6	9	0.0	10	11.1	10	0.0
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	5	0.0	7	40.0	7	0.0
Micro Business Loans	11	11	0.0	10	-9.1	10	0.0	10	0.0
Micro Consumer Loans	11	11	0.0	13	18.2	13	0.0	13	0.0
Overdraft Lines of Credit	58	64	10.3	66	3.1	64	-3.0	64	0.0
Overdraft Protection	52	57	9.6	58	1.8	61	5.2	59	-3.3
Participation Loans	27	30	11.1	32	6.7	38	18.8	37	-2.6
Pay Day Loans	10	12	20.0	13	8.3	15	15.4	15	0.0
Real Estate Loans	70	76	8.6	75	-1.3	84	12.0	85	1.2
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	77	2.7
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	28	3.7
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	81	89	9.9	91	2.2	88	-3.3	88	0.0
Business Share Accounts	35	38	8.6	38	0.0	41	7.9	42	2.4
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	13	8.3
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	2	100.0	2	0.0	2	0.0	1	-50.0
Insurance/Investment Sales	28	30	7.1	30	0.0	33	10.0	33	0.0
International Remittances	11	11	0.0	12	9.1	12	0.0	13	8.3
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	83	0.0
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctno (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	240,651	0.0
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	20,553,225	6.6
* 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.									
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[Return to cover](#)  
 09/11/2013  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 118  
 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.

[Return to cover](#)

09/11/2013

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

