

Cycle Date: September-2013  
 Run Date: 12/03/2013  
 Interval: Annual

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	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>									
12/03/2013									
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-2012			Sep-2013	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Sep-2013	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.08	10.23	10.23	10.22	N/A	N/A	10.37	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	10.38	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	8.88	7.95	7.35	6.55	N/A	N/A	5.96	N/A	N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.55	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.02	7.00	6.40	7.13	N/A	N/A	6.86	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	1.02	N/A	N/A
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.78	N/A	N/A	0.80	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	101.20	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	-0.66	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.90	0.81	0.75	0.67	N/A	N/A	0.62	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	5.54	N/A	N/A
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.07	N/A	N/A
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.14	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.13	N/A	N/A
* Cost of Funds / Avg. Assets	1.73	1.29	0.99	0.78	N/A	N/A	0.56	N/A	N/A
* Net Margin / Avg. Assets	5.12	5.11	5.05	5.11	N/A	N/A	4.98	N/A	N/A
* Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A	4.07	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	73.49	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	3.03	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.15	2.86	2.85	2.87	N/A	N/A	3.00	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	34.41	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	29.45	N/A	N/A
Total Loans / Total Shares	76.50	72.20	69.47	67.73	N/A	N/A	69.46	N/A	N/A
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	60.57	N/A	N/A
Cash + Short-Term Investments / Assets	15.51	14.19	14.14	15.39	N/A	N/A	12.82	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	44.98	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	222.19	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.33	N/A	N/A
Borrowers / Members	47.54	46.16	46.57	45.78	N/A	N/A	46.18	N/A	N/A
Members / Full-Time Employees	383.16	374.98	373.65	368.20	N/A	N/A	365.70	N/A	N/A
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,368	N/A	N/A
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,082	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,259	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	5.19	N/A	N/A
* Market (Share) Growth	11.02	5.38	5.45	5.99	N/A	N/A	4.88	N/A	N/A
* Loan Growth	1.92	-0.55	1.47	3.33	N/A	N/A	8.41	N/A	N/A
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A	3.25	N/A	N/A
* Investment Growth	40.59	9.24	13.51	6.30	N/A	N/A	-3.37	N/A	N/A
* Membership Growth	2.33	-0.33	1.62	3.00	N/A	N/A	2.92	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				
12/03/2013		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	Sep-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	0.84
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	4.46
New Vehicle Loans >= 2 Mo (>= 60 Days) / Total New Vehicle Loans		N/A	N/A	N/A	N/A	0.60
Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total Used Vehicle Loans		N/A	N/A	N/A	N/A	0.74
Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans		N/A	N/A	N/A	N/A	0.70
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	6.70	12.52
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans		1.41	1.24	1.13	1.43	1.13
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans		0.54	0.48	1.49	0.84	1.09
Business Loans Delinquent >= 1 Mo (>= 30 Days) / Total Business Loans Less Unfund Comm		3.67	3.30	5.01	6.06	4.94
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm		1.92	2.18	3.84	3.61	3.96
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	15.83
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	115.14
<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	0.94
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	1.53
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	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable		0.64	0.59	0.54	0.50	0.40
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	1.24
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	6.99
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	1.96
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans		1.25	1.44	1.36	0.98	0.94
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		22.33	25.55	27.82	24.24	17.43
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		4.70	4.23	3.15	2.41	2.21
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student		N/A	N/A	N/A	6.06	3.07
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		N/A	N/A	N/A	N/A	0.63
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.33	0.41	0.46	0.41	0.25
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.10	0.22	0.27	0.28	0.16
* Net Charge Offs - Other RE Loans / Avg Other RE Loans		0.80	0.80	0.89	0.70	0.50
* 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	0.96
* 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	1.04
* Net Charge Offs - Participation Loans / Avg Participation Loans		1.32	1.15	0.97	1.13	0.67
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.97	1.20	0.65	0.83	3.10
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans		19.32	17.22	17.04	16.96	17.48
Participation Loans Outstanding / Total Loans		1.87	2.44	2.86	2.73	2.70
Participation Loans Purchased YTD / Total Loans Granted YTD		2.28	2.54	3.13	1.65	2.46
* Participation Loans Sold YTD / Total Assets		0.08	0.10	0.08	0.05	0.10
Total Business Loans (NMBLB) 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	0.04
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		N/A	N/A	N/A	N/A	48.62
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		18.16	17.50	16.32	15.90	16.91
Total Fixed Rate Real Estate / Total Loans		28.43	28.26	27.45	27.24	27.92
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		40.14	38.67	32.78	43.72	36.95
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD		65.31	65.26	64.68	71.73	64.59
Interest Only & Payment Option First & Other RE / Total Assets		0.52	0.46	0.35	0.26	0.26
Interest Only & Payment Option First & Other RE / Net Worth		5.19	4.47	3.45	2.57	2.46
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		0.70	0.93	1.15	1.40	1.49
Unused Commitments / Cash & ST Investments		106.43	114.70	111.43	100.18	123.76
Complex Assets / Total Assets		16.25	19.24	21.43	20.42	19.70
Short Term Liabilities / Total Shares and Deposits plus Borrowings		48.73	46.30	43.80	42.73	41.22
* 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>										
12/03/2013										
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	Sep-2013	% Chg	
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,162,421	6.5	108,914,725	-2.0	
Cash On Deposit	638,156,448	551,918,870	-13.5	618,754,495	12.1	756,149,590	22.2	597,705,649	-21.0	
Cash Equivalents	10,788,848	48,162,013	346.4	36,565,670	-24.1	44,783,930	22.5	91,728,287	104.8	
<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>798,348,661</b>	<b>-12.5</b>	
<b>INVESTMENTS:</b>										
Trading Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7	
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	1,932,507,454	2.9	
Held-to-Maturity Securities	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	177,250,298	2.6	
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	783,342,998	-4.1	
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	32,733,096	2.9	
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	23,041,299	-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	5,507,256	-69.4	
All Other Investments <sup>2</sup>	108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0	76,033,890	0.0	
<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>3,049,936,122</b>	<b>0.5</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>21,504,174</b>	<b>-73.1</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	392,719,555	1.4	
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	247,989,577	5.3	
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		28,344,309	11.4	33,717,368	19.0	
New Vehicle Loans	858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	789,268,219	16.1	
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	1,897,568,527	4.9	
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	2,231,089,103	8.3	
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	819,711,016	0.2	
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	0	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	324,682,349	1.5	
<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>6,736,745,714</b>	<b>6.3</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>(79,137,652)</b>	<b>-0.1</b>	
Foreclosed Real Estate	11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	19,370,934	23.2	
Repossessed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	1,205,394	-20.0	
Foreclosed and Repossessed Other Assets	357,348	344,559	-3.6	225,344	-34.6	83,105	-63.1	1,026,899	1,135.7	
<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>21,603,227</b>	<b>24.8</b>	
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	255,848,017	4.4	
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,291,108	13.6	
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	90,194,721	1.0	
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	280,454	-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>1,862,814</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	19,879,449	-8.0	
Accrued Interest on Investments	9,737,518	8,595,805	-11.7	9,303,411	8.2	8,759,364	-5.8	7,923,040	-9.5	
All Other Assets	100,041,441	97,461,182	-2.6	115,358,603	18.4	154,283,617	33.7	158,928,620	3.0	
<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>186,731,109</b>	<b>1.1</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>11,122,928,015</b>	<b>2.4</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>	For Charter : N/A								
12/03/2013	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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-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	174,227,541	-30.2
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	7,076,904	-48.8
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	123,073,353	-1.5
<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>304,377,798</b>	<b>-21.6</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	1,532,782,265	4.2
Regular Shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,907,906,070	9.1
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	2,357,637,140	4.6
Share Certificates	2,180,898,506	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0	1,850,997,746	-3.7
IRA/KEOGH Accounts	925,107,264	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4	1,010,093,680	-0.6
All Other Shares <sup>1</sup>	16,665,089	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4	32,086,498	32.7
Non-Member Deposits	2,123,748	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0	6,887,460	126.5
<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>9,698,390,859</b>	<b>3.7</b>
<b>EQUITY:</b>									
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	709,266,487	3.8
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,469,201	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	221,886,610	2.1
Equity Acquired in Merger	262,045	129,385	-50.6	129,385	0.0	240,651	86.0	240,651	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	-12,912,644	-153.2
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	7,520	N/A
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6	-22,039,443	1.9
Net Income	0	0	N/A	0	N/A	0	N/A	9,052,496	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>1,120,159,358</b>	<b>0.6</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>10,818,550,217</b>	<b>3.3</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>11,122,928,015</b>	<b>2.4</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	412,349,009	14.5
Uninsured Non-Member Deposits	409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3	4,556,901	355.2
Total Uninsured Shares & Deposits	291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7	416,905,910	15.4
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	9,281,484,949	3.2
<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>1,153,915,445</b>	<b>3.9</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>12/03/2013</b>									
<b>CU Name: N/A</b>									
<b>Peer Group: 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>Sep-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	249,070,933	-3.4
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	(271,355)	-20.9
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380	-4.0	48,109,492	-11.5	31,633,081	-12.3
Income from Trading	2,023,300	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	804,940	-0.4
<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>281,237,599</b>	<b>-4.5</b>
<b>INTEREST EXPENSE:</b>									
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	30,191,140	-24.3
Interest on Deposits	37,218,593	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2	11,786,908	-19.5
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	4,177,358	-43.8
<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>46,155,406</b>	<b>-25.5</b>
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,562,757	15.5	35,225,342	-19.8
<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>251,522,107</b>	<b>-3.6</b>	<b>199,856,851</b>	<b>5.9</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	88,527,139	-1.7
Other Operating Income	62,916,105	73,989,886	17.6	82,144,485	11.0	110,974,087	35.1	87,148,812	4.7
Gain (Loss) on Investments	-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	2,924,830	62.2
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-1,202,444	12.6
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	2,043,391	9,857.3
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>179,441,728</b>	<b>3.3</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	162,677,788	5.1
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	2,918,096	5.1
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	22,292,153	2.4
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,164,306	5.7	64,158,542	9.4
Educational and Promotion	15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	11,314,324	-6.7
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	32,085,471	18.4	25,939,820	7.8
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8	28,000,571	11.3	22,105,105	5.3
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	1,404,467	9.2
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,809,842	-58.1	5,800,826	13.6
Member Insurance - Other	N/A	1,264,699		941,509	-25.6	788,597	-16.2	493,627	-16.5
Operating Fees	1,665,757	1,447,502	-13.1	1,543,232	6.6	1,696,220	9.9	1,167,959	-8.2
Misc Operating Expense	14,293,824	16,062,536	12.4	14,809,612	-7.8	19,009,309	28.4	15,511,739	8.8
<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>423,542,407</b>	<b>6.3</b>	<b>335,784,446</b>	<b>5.7</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>68,039,530</b>	<b>-11.6</b>	<b>50,719,426</b>	<b>-0.6</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>59,514,201</b>	<b>5.9</b>	<b>43,514,133</b>	<b>-2.5</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	124,435	-65.8
* 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.									



Delinquent Loan Information									
Return to cover									
12/03/2013									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 118								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
1 to < 2 Mo (30-59 days) Delinquent	129,489,288	121,888,564	-5.9	120,531,295	-1.1	125,508,472	4.1	106,970,490	-14.8
2 to < 6 Mo (60-179 days) Delinquent	65,391,016	59,948,270	-8.3	57,947,476	-3.3	53,872,870	-7.0	49,611,834	-7.9
6 < 12 Mo (180-365 days) Delinquent	15,799,858	14,503,400	-8.2	14,698,935	1.3	12,209,385	-16.9	13,041,766	6.8
12 Mo & Over (>=360 days) Delinquent	3,976,475	4,932,305	24.0	4,971,307	0.8	6,720,705	35.2	6,080,163	-9.5
Total Del Loans - All Types >= 2 Mo (>= 60 Days)	85,167,349	79,383,975	-6.8	77,617,718	-2.2	72,802,960	-6.2	68,733,763	-5.6
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>									
<b>Unsecured Credit Card Loans</b>									
1 to < 2 Mo (30-59 days) Delinquent	7,383,081	6,291,415	-14.8	5,260,800	-16.4	5,283,771	0.4	5,482,692	3.8
2 to < 6 Mo (60-179 days) Delinquent	6,864,335	4,899,755	-28.6	4,216,711	-13.9	3,426,390	-18.7	3,099,921	-9.5
6 < 12 Mo (180-365 days) Delinquent	674,756	665,101	-1.4	229,878	-65.4	215,119	-6.4	191,414	-11.0
12 Mo & Over (>=360 days) Delinquent	39,845	46,197	15.9	19,036	-58.8	8,753	-54.0	13,658	56.0
Total Del Credit Card Lns >= 2 Mo(>= 60 Days)	7,578,936	5,611,053	-26.0	4,465,625	-20.4	3,650,262	-18.3	3,304,993	-9.5
Credit Cards DQ >= 2 Mo (>=60 Days) / Total Credit Card Loans	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.84	-10.7
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
1 to < 2 Mo (30-59 days) Delinquent	34,580,246	34,014,175	-1.6	34,926,505	2.7	28,105,215	-19.5	19,797,820	-29.6
2 to < 6 Mo (60-179 days) Delinquent	16,472,513	19,522,857	18.5	17,515,638	-10.3	10,205,374	-41.7	9,201,497	-9.8
6 < 12 Mo (180-365 days) Delinquent	3,530,461	4,004,209	13.4	6,389,885	59.6	4,064,337	-36.4	3,015,336	-25.8
12 Mo & Over (>=360 days) Delinquent	1,019,536	2,192,305	115.0	1,838,956	-16.1	2,969,612	61.5	3,030,673	2.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs >= 2 Mo(>= 60 Days)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	15,247,506	-11.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	0.94	-20.4
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>									
1 to < 2 Mo (30-59 days) Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	3,657,495	-55.4
2 to < 6 Mo (60-179 days) Delinquent	4,460,871	5,301,356	18.8	4,774,196	-9.9	4,914,759	2.9	7,385,496	50.3
6 < 12 Mo (180-365 days) Delinquent	1,532,463	2,141,972	29.8	524,645	-75.5	590,830	12.6	1,887,052	219.4
12 Mo & Over (>=360 days) Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2	105,670	-14.5
Total Del 1st Mtg Adj Rate Lns >= 2 Mo (>= 60 Days)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	9,378,218	66.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.14	1.28	12.4	0.89	-30.4	0.94	4.8	1.53	64.0
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
1 to < 2 Mo (30-59 days) Delinquent	4,972,124	5,256,849	5.7	5,189,873	-1.3	4,212,376	-18.8	3,407,899	-19.1
2 to < 6 Mo (60-179 days) Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9	1,513,424	6.1
6 < 12 Mo (180-365 days) Delinquent	844,964	1,030,115	21.9	1,904,361	84.9	607,459	-68.1	221,222	-63.6
12 Mo & Over (>=360 days) Delinquent	767,874	536,868	-30.1	223,640	-58.3	637,225	184.9	208,546	-67.3
Total Del Other RE Fixed/Hybrid/Balloon Lns >= 2 Mo (>= 60 Days)	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	1,943,192	-27.2
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>=60 Days) / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	0.74	-25.0
<b>Other Real Estate Adjustable Rate</b>									
1 to < 2 Mo (30-59 days) Delinquent	4,125,150	3,643,485	-11.7	4,376,136	20.1	4,654,002	6.3	4,017,968	-13.7
2 to < 6 Mo (60-179 days) Delinquent	2,301,310	2,357,804	2.5	2,444,503	3.7	2,152,654	-11.9	1,684,741	-21.7
6 < 12 Mo (180-365 days) Delinquent	679,087	644,307	-5.1	329,844	-48.8	442,093	34.0	402,358	-9.0
12 Mo & Over (>=360 days) Delinquent	369,653	215,496	-41.7	190,204	-11.7	139,883	-26.5	129,994	-7.1
Total Del Other RE Adj Rate Lns >= 2 Mo(>= 2 Mo(>= 60 Days))	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,217,093	-18.9
%Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(>= 60 Days) / Total Other RE Adjustable Rate Loans	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.40	-20.3
<b>Leases Receivable</b>									
1 to < 2 Mo (30-59 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Mo (60-179 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
6 < 12 Mo (180-365 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Mo & Over (>=360 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable >= 2 Mo (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 2 Mo(>= 60 Days) / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>Non-Federally Guaranteed Student Loans</b>									
1 to < 2 Mo (30-59 days) Delinquent	N/A	N/A		223,698		344,262	53.9	925,505	168.8
2 to < 6 Mo (60-179 days) Delinquent	N/A	N/A		1,700,570		1,171,021	-31.1	1,460,262	24.7
6 < 12 Mo (180-365 days) Delinquent	N/A	N/A		11,704		4,349	-62.8	18,632	328.4
12 Mo & Over (>=360 days) Delinquent	N/A	N/A		3,897		16,572	325.3	24,910	50.3
Total Del Non-Federally Guaranteed Student Loans >= 2 Mo(>= 60 Days)	N/A	N/A		1,716,171		1,191,942	-30.5	1,503,804	26.2
%Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo (>= 60 Days) / Total Non-Federally Guaranteed Student Loans	N/A	N/A		6.75		4.21	-37.7	4.46	6.1
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<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.									



Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
12/03/2013				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	Sep-2013	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	72,869,959	71,738,785	-1.6	63,758,388	-11.1	59,436,531	-6.8	47,222,081	5.9
* Total Loans Recovered	7,633,683	8,581,655	12.4	9,301,447	8.4	10,850,452	16.7	8,188,290	0.6
* NET CHARGE OFFS (\$\$)	65,236,276	63,157,130	-3.2	54,456,941	-13.8	48,586,079	-10.8	39,033,791	7.1
**Net Charge-Offs / Average Loans	1.08	1.04	-3.8	0.89	-14.2	0.78	-12.9	0.80	2.2
Total Del Loans & *Net Charge-Offs <sup>1</sup>	150,403,625	142,541,105	-5.2	132,074,659	-7.3	121,389,039	-8.1	107,767,554	-11.2
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.49	2.36	-5.2	2.16	-8.3	1.93	-10.7	1.82	-5.8
<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	8,022,556	-4.5
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	1,555,836	3.5
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	6,466,720	-6.2
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9	3.15	-25.5	2.41	-23.5	2.21	-8.3
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8	723,610	-41.2
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	8,868	12.8
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	714,742	-41.5
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		3.07	-49.4
* 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	3,140,839	-34.9
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	564,406	12.7
* 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	2,576,433	-40.4
** 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	0.16	-43.3
* 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	3,578,031	-27.1
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	512,257	3.2
* 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	3,065,774	-30.6
**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	0.50	-29.1
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,629	-6.9	6,718,870	-31.0
* Total Real Estate Lns Recovered	306,441	486,943	58.9	804,860	65.3	1,329,454	65.2	1,076,663	8.0
* 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	5,642,207	-35.4
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.25	-37.3
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,119,040	-29.8
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		12,830	1,424.7
* NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		1,106,210	-30.5
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.49	
* 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	2,201	-26.5
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,968	-7.5	1,442	-26.7
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0	2	-33.3	1	-50.0	0	-100.0
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5	5,502	-16.8	4,965	-9.8	3,643	-26.6
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	39,324,632	-21.2
* 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	8,232,917	-23.8
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	14.4	27.82	8.9	24.24	-12.9	17.43	-28.1
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	18,185,399	17.6
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	152	16.9
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	1.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	-18.4
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,931,747	-1.1
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,699,980	19.1
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,172,028		6,740,631	-60.7
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		3,878,876	-0.9
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,697,720		69,551,254	-13.8
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		1.03	-18.9
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.27		6.03	-17.0
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		6,076,843	-36.5
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*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									
12/03/2013									
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	Sep-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	774,236,814	15.9
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	403,076,536	-0.9
<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>1,177,313,350</b>	<b>9.6</b>
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	17.48	3.1
<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	43,366,386	0.5
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	11,328,823	-12.3
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	1,443,524	-31.2
12 Mo & Over (>= 360 days) Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	519,892	53.3
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	13,292,239	-13.4
%Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.13	-21.0
<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	10,206,349	14.8
* Indirect Loans Recovered	1,706,776	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9	1,440,116	-7.5
* NET INDIRECT LOAN C/Os	12,398,788	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9	8,766,233	19.5
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.04	12.5
<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	8,305,274	49.4
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,541,105	-0.5
Real Estate	22,411,030	18,459,571	-17.6	15,178,652	-17.8	10,365,114	-31.7	14,598,082	40.8
Member Business Loans (excluding C&D)	6,858,706	14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6	15,775,513	24.1
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	24,484,582	-39.7
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	104,503,737	17.6
<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>182,208,293</b>	<b>5.5</b>
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.70	-0.8
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	67,672,385	52.8
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	2.46	49.1
<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	27,814,317	9.8
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	13,806,157	-23.4
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3	8,595,562	110.4
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9	0.08	-25.6	0.05	-33.8	0.10	105.4
<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	-52.7
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	771,600	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	0.04	87.5
*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	1,687,521	106.7
2 to < 6 Mo (60-179 days) Delinquent	493,180	666,483	35.1	2,545,177	281.9	1,379,762	-45.8	1,890,460	37.0
6 < 12 Mo (180-365 days) Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	56,761	4.4
12 Mo & Over (>= 360 days) Delinquent	19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	37,647	127.2
Total Del Participation Lns >= 2 Mo (>= 60 Days)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	1,984,868	36.8
%Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.09	29.7
<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	966,151	-39.7
* Participation Loans Recovered	273,348	290,360	6.2	265,406	-8.6	175,823	-33.8	73,588	-44.2
* NET PARTICIPATION LOAN C/Os	1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	892,563	-39.3
**Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	0.67	-40.5
*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.



Real Estate Loan Information 2									
Return to cover									
12/03/2013									
CU Name: N/A				For Charter : N/A					
Peer Group: 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	Sep-2013	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	86,869,905	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7	48,819,454	34.5
* Closed End Adjustable Rate	2,050,853	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0	150,000	-80.6
* Open End Adjustable Rate (HELOC)	130,551,404	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1	116,019,962	18.7
* Open End Fixed Rate and Other	4,985,901	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3	1,697,929	-10.2
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>224,458,063</b>	<b>189,839,721</b>	<b>-15.4</b>	<b>159,695,358</b>	<b>-15.9</b>	<b>182,226,945</b>	<b>14.1</b>	<b>166,687,345</b>	<b>22.0</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>1,411,592,902</b>	<b>1,339,755,523</b>	<b>-5.1</b>	<b>1,173,540,849</b>	<b>-12.4</b>	<b>1,822,112,998</b>	<b>55.3</b>	<b>1,232,861,047</b>	<b>-9.8</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	40.14	38.67	-3.7	32.78	-15.2	43.72	33.4	36.95	-15.5
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	775,263,968	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4	688,665,865	-21.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26	-0.1	64.68	-0.9	71.73	10.9	64.59	-10.0
AMT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	17,231,771	11.0
Outstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924	35.5	1,855,548,941	19.3	2,335,297,352	25.9	2,632,220,789	12.7
%( Mortgage Servicing Rights / Net Worth)	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.49	6.8
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,109,138,190	1.5
R.E. Lns also Mem. Bus. Lns	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	259,022,860	-1.1
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (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
<b>Total Reverse Mortgages</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	1.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	-18.4
<b>Total TDR First and Other RE Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>59,611,523</b>		<b>58,931,747</b>	<b>-1.1</b>
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,699,980	19.1
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>									
<b>R.E. LOANS DELINQUENT &gt;= 2 Mo (&gt;=60 Days) <sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	15,247,506	-11.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	9,378,218	66.6
Other R.E. Fixed Rate	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	1,943,192	-27.2
Other R.E. Adj. Rate	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,217,093	-18.9
<b>TOTAL DEL R.E. DELINQUENT &gt;= 2 Mo (&gt;= 60 Days)</b>	<b>35,057,832</b>	<b>41,625,327</b>	<b>18.7</b>	<b>39,188,074</b>	<b>-5.9</b>	<b>28,274,036</b>	<b>-27.9</b>	<b>28,786,009</b>	<b>1.8</b>
<b>DELINQUENT 1 TO &lt; 2 MO (30 to 59 Days)</b>									
First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	23,455,315	-35.4
Other	9,097,274	8,900,334	-2.2	9,566,009	7.5	8,866,378	-7.3	7,425,867	-16.2
<b>TOTAL DEL RE 1 to &lt; 2 Mo (30 to 59 Days)</b>	<b>53,614,071</b>	<b>51,520,114</b>	<b>-3.9</b>	<b>52,620,191</b>	<b>2.1</b>	<b>45,174,334</b>	<b>-14.2</b>	<b>30,881,182</b>	<b>-31.6</b>
<b>TOTAL DEL R.E. LOANS &gt;= 1 Mo (&gt;= 30 Days)</b>	<b>88,671,903</b>	<b>93,145,441</b>	<b>5.0</b>	<b>91,808,265</b>	<b>-1.4</b>	<b>73,448,370</b>	<b>-20.0</b>	<b>59,667,191</b>	<b>-18.8</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DQ 1 to < 2 Mo (>= 30 Days)	3.16	3.22	2.2	3.19	-0.9	2.55	-20.1	1.96	-23.4
% R.E. LOANS DQ >= 2 Mo (>= 60 Days)	1.25	1.44	15.5	1.36	-5.4	0.98	-27.9	0.94	-4.0
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 2 Mo (&gt;= 60 Days)</b>									
TDR First Mortgage RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		4,100,664		3,510,350	-14.4
TDR Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		713,603		606,525	-15.0
<b>Total TDR First and Other RE Loans Delinquent &gt;= 2 Mo (&gt;= 60 Days)</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>4,814,267</b>		<b>4,116,875</b>	<b>-14.5</b>
% Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other RE	N/A	N/A		N/A		8.08		6.99	-13.5
<b>TDR RE Loans Also Reported as Business Loans Delinquent &gt;= 2 Mo (&gt;= 60 Days)</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>1,284,800</b>		<b>0</b>	<b>-100.0</b>
% 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	-100.0
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	3,140,839	-34.9
* Total 1st Mortgage Lns Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	564,406	12.7
* NET 1st MORTGAGE LN C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	2,576,433	-40.4
<b>**Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.10</b>	<b>0.22</b>	<b>125.4</b>	<b>0.27</b>	<b>19.9</b>	<b>0.28</b>	<b>5.5</b>	<b>0.16</b>	<b>-43.3</b>
* Total Other RE Lns Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	3,578,031	-27.1
* Total Other RE Lns Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	512,257	3.2
* NET OTHER RE LN C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	3,065,774	-30.6
<b>**Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.80</b>	<b>0.80</b>	<b>0.8</b>	<b>0.89</b>	<b>11.1</b>	<b>0.70</b>	<b>-21.1</b>	<b>0.50</b>	<b>-29.1</b>
* 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									
<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.									

Member Business Loan Information									
Return to cover									
12/03/2013									
CU Name: N/A			For Charter : N/A						
Peer Group: N/A			Count of CU : 118						
			Asset Range : N/A						
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) <sup>1</sup>	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	273,458,112	-1.7
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	20,108,453	37,251,220	85.3	43,193,519	16.0	42,670,600	-1.2	34,194,804	-19.9
<b>Total Business Loans (NMBLB) <sup>1</sup></b>	<b>184,430,410</b>	<b>258,593,750</b>	<b>40.2</b>	<b>303,619,391</b>	<b>17.4</b>	<b>320,984,774</b>	<b>5.7</b>	<b>307,652,916</b>	<b>-4.2</b>
Unfunded Commitments <sup>1</sup>	6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	6,540,172	-23.1
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup>	177,863,081	248,918,539	39.9	293,158,643	17.8	312,479,510	6.6	301,112,744	-3.6
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	1.87	2.55	36.4	2.84	11.4	2.88	1.3	2.71	-5.9
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding Business Loans to Members	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,706	2.3
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	107	159	48.6	190	19.5	187	-1.6	173	-7.5
Total Number of Business Loans Outstanding	1,371	1,565	14.2	1,848	18.1	1,854	0.3	1,879	1.3
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	N/A	N/A		6,376,187		4,851,618	-23.9	4,949,103	2.0
Farmland	N/A	N/A		1,556,176		1,515,323	-2.6	1,646,705	8.7
Non-Farm Residential Property	N/A	N/A		88,212,382		101,757,601	15.4	99,193,917	-2.5
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		85,314,865		83,383,184	-2.3	81,762,513	-1.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		78,736,508		78,328,481	-0.5	76,353,822	-2.5
<b>Total Real Estate Secured Business Loans</b>	N/A	N/A		<b>260,196,118</b>		<b>269,836,207</b>	<b>3.7</b>	<b>263,906,060</b>	<b>-2.2</b>
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	217,493	-0.3
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	41,263,750	-16.4
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	876,025	-10.8
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,389,588	147.4
<b>Total Non-Real Estate Secured Business Loans</b>	N/A	N/A		<b>43,423,273</b>		<b>51,148,567</b>	<b>17.8</b>	<b>43,746,856</b>	<b>-14.5</b>
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>									
Number - Construction and Development	N/A	N/A		15		14	-6.7	16	14.3
Number - Farmland	N/A	N/A		5		6	20.0	8	33.3
Number - Non-Farm Residential Property	N/A	N/A		784		835	6.5	819	-1.9
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	247	20.5
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		216	-8.1	222	2.8
<b>Total Number of Real Estate Secured Business Loans</b>	N/A	N/A		<b>1,236</b>		<b>1,276</b>	<b>3.2</b>	<b>1,312</b>	<b>2.8</b>
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11		6	-45.5	8	33.3
Number - Commercial and Industrial Loans	N/A	N/A		317		315	-0.6	292	-7.3
Number - Unsecured Business Loans	N/A	N/A		20		21	5.0	26	23.8
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		264		236	-10.6	241	2.1
<b>Total Number of Non-Real Estate Secured Business Loans</b>	N/A	N/A		<b>612</b>		<b>578</b>	<b>-5.6</b>	<b>567</b>	<b>-1.9</b>
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* MBL (NMBLB) Granted YTD <sup>1</sup>	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	64,518,148	48.6
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	7,674,414	-30.5
<b>DELINQUENCY - MEMBER BUSINESS LOANS <sup>2</sup></b>									
1 to <2 Mo (30-59 days) Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8	2,944,307	-61.6
2 to <6 Mo (60-179 days) Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746	34.5	7,039,885	-11.0
6 < 12 Mo (180-365 days) Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0	3,686,616	143.1
12 Mo & Over (>=360 days) Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830	45.7	1,207,279	-34.6
Total Del Loans - All Types >= 2 Mo (>= 60 Days)	3,419,903	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3	11,933,780	5.9
<b>MBL DELINQUENCY RATIOS</b>									
% MBL >= 1 Month Delinquent (All delinquency >= 30 days)	3.67	3.30	-10.1	5.01	51.9	6.06	21.0	4.94	-18.5
% MBL >= 2 Mo (>= 60) Days Delinquent (Reportable delinquency)	1.92	2.18	13.1	3.84	76.3	3.61	-5.9	3.96	9.9
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
* Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	7,540,239	291.9
* Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	410,737	811.8
<b>AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)</b>									
% MBLs Agricultural Related >= 2 Mo (>= 60 Days) Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		0	
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	259,022,860	-1.1
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6,151,753	5.9	4,631,002	-24.7	4,613,103	-0.4
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	15	15.4
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884	-20.8	1,851,480	144.0	1,099,541	-40.6	1,073,737	-2.3
Number of Unsecured Business Loans - 723.7(c)-(d)	233	224	-3.9	71	-68.3	26	-63.4	38	46.2
Agricultural Related (NMBLB) <sup>1</sup>	215,819	120,508	-44.2	1,780,662	1,377.6	1,733,480	-2.6	1,864,198	7.5
Number of Outstanding Agricultural Related Loans	6	5	-16.7	16	220.0	12	-25.0	16	33.3
* Business Loans and Participations Sold	6,393,321	3,236,775	-49.4	5,197,400	60.6	3,269,986	-37.1	1,449,204	-40.9
SBA Loans Outstanding	5,709,286	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2	7,261,380	-25.8
Number of SBA Loans Outstanding	34	41	20.6	63	53.7	53	-15.9	33	-37.7

<sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; \* Amounts are year-to-date and the related % change ratios are annualized.

<sup>2</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.

Investments, Cash, & Cash Equivalents											
<a href="#">Return to cover</a>											
12/03/2013			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	Sep-2013	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>											
<b>ACS 320 CLASS OF INVESTMENTS</b>											
Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	14,024,335	-53.9		
Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	35,449,189	3.5		
Held to Maturity 3-5 yrs	131,324,782	82,030,696	-37.5	68,020,619	-17.1	87,176,299	28.2	88,945,956	2.0		
Held to Maturity 5-10 yrs	11,248,710	8,546,551	-24.0	19,784,565	131.5	17,990,752	-9.1	32,258,347	79.3		
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Held to Maturity > 10 yrs	2,451,799	4,290,914	75.0	201,947	-95.3	2,953,677	1,362.6	6,572,471	122.5		
<b>TOTAL HELD TO MATURITY</b>	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	177,250,298	2.6		
Available for Sale < 1 yr	115,176,671	230,699,021	100.3	296,660,707	28.6	330,214,080	11.3	260,992,003	-21.0		
Available for Sale 1-3 yrs	305,200,288	522,719,166	71.3	681,310,002	30.3	741,393,519	8.8	554,333,171	-25.2		
Available for Sale 3-5 yrs	474,468,220	604,555,262	27.4	729,379,598	20.6	615,415,656	-15.6	886,661,572	44.1		
Available for Sale 5-10 yrs	69,743,941	132,948,424	90.6	125,818,715	-5.4	177,561,687	41.1	214,565,864	20.8		
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Available for Sale > 10 yrs	11,231,163	20,606,763	83.5	34,005,656	65.0	13,408,439	-60.6	15,954,844	19.0		
<b>TOTAL AVAILABLE FOR SALE</b>	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,932,507,454	2.9		
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7		
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A			
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL TRADING</b>	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7		
Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,487,371	14.6	1,042,394,337	-13.1		
Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	374,188,930	-5.2		
Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	149,547,106	10.5		
Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	42,367,279	18.4		
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Other Investments > 10 yrs	542,646	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4	1,594,823	1.9		
<b>TOTAL Other Investments</b>	1,699,183,161	1,516,902,230	-10.7	1,555,983,405	2.6	1,766,932,551	13.6	1,610,092,475	-8.9		
<b>MATURITIES :</b>											
Total Investments < 1 yr	1,383,888,280	1,288,380,046	-6.9	1,354,614,712	5.1	1,560,099,066	15.2	1,317,410,675	-15.6		
Total Investments 1-3 yrs	733,760,653	940,312,439	28.1	1,145,959,316	21.9	1,170,418,639	2.1	963,971,290	-17.6		
Total Investments 3-5 yrs	658,190,218	739,711,287	12.4	879,502,098	18.9	837,930,184	-4.7	1,125,154,634	34.3		
Total Investments 5-10 yrs	120,428,352	184,674,550	53.3	192,428,585	4.2	249,964,619	29.9	308,711,321	23.5		
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Total Investments > 10 yrs	14,225,608	26,441,640	85.9	36,424,992	37.8	17,927,845	-50.8	24,122,138	34.6		
<b>Total</b>	2,910,493,111	3,179,519,962	9.2	3,608,929,703	13.5	3,836,340,353	6.3	3,739,370,058	-2.5		
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	Other Investment Information									
<a href="#">Return to cover</a>										
12/03/2013										
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	Sep-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	30,730,997	-13.7	
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	106,433,216	65.4	
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	137,164,213	37.2	
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	979,569,008	9.9	
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8	995,713,210	3.9	939,602,325	-5.6	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	1,080,849,982	1,483,518,936	37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,919,171,333	1.7	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	N/A	N/A		10,926,890		11,720,048	7.3	12,592,379	7.4	
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	2,975,896	-18.7	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	12,999,242	9,201,708	-29.2	16,772,440	82.3	12,981,441	-22.6	2,975,896	-77.1	
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,393,156	5.7	
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,526,048	1.2	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	31,092,191	27,897,090	-10.3	30,450,888	9.2	30,348,241	-0.3	31,919,204	5.2	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	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	376,490,374	-20.2	
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	51,920,318	8.5	
<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	3,837,883,175	6.3	3,741,499,934	-2.5	
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	126,552,956	-15.1	
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,131,227	34.4	471,152,693	-22.4	
<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	39,853,617	13.9	
CUSO loans	306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	405,473	-52.7	
Aggregate cash outlays in CUSO	7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	21,256,179	-2.3	
<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	42,945,919	14.4	
Total Capital of Wholly Owned CUSOs	9,904,543	9,852,313	-0.5	10,769,406	9.3	25,573,553	137.5	29,684,968	16.1	
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798	-106.2	872,361	710.9	4,618,791	429.5	4,104,030	-11.1	
Total Loans of Wholly Owned CUSOs	N/A	N/A		303,645		352,700	16.2	366,927	4.0	
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	21,397	-39.4	
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	168,303,818	-15.2	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	18	12.5	
Approved Mortgage Seller	8	9	12.5	9	0.0	15	66.7	15	0.0	
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	2	100.0	
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		78,674,770		
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		78,731,039		
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans	N/A	N/A		N/A		N/A		100.07		
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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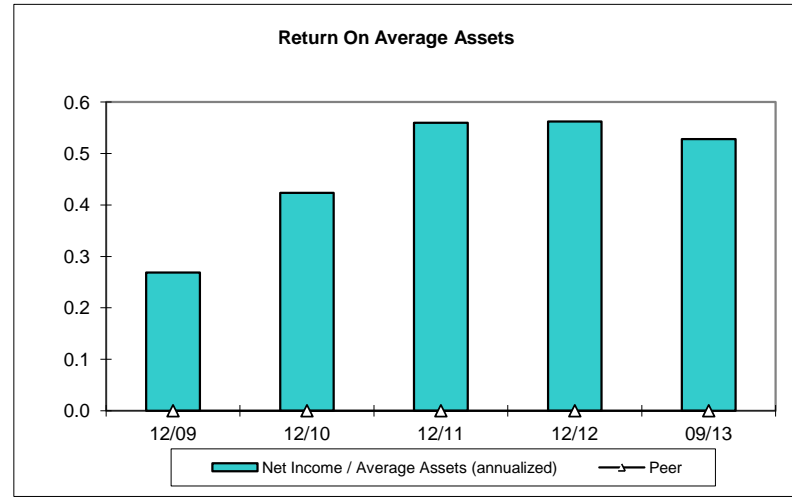
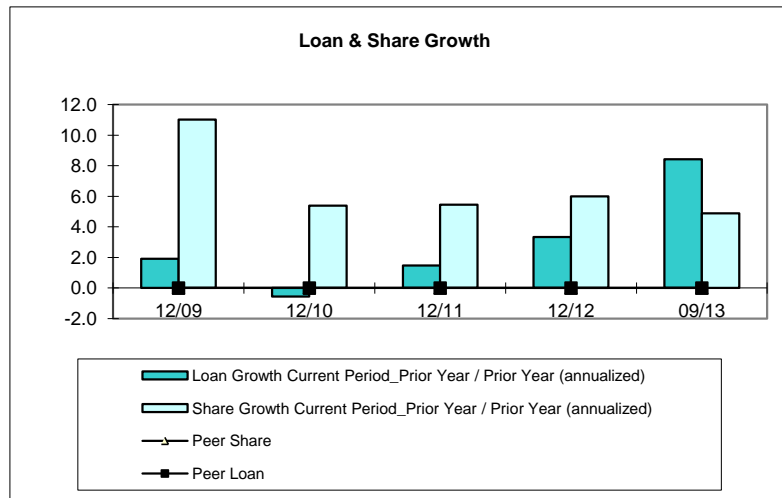
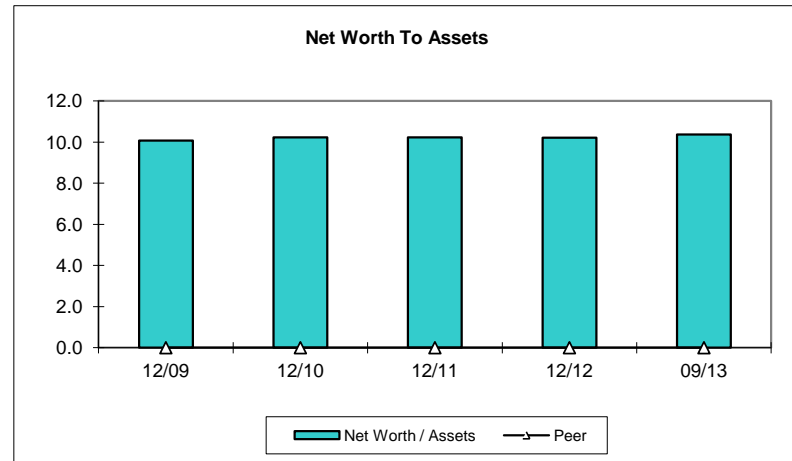
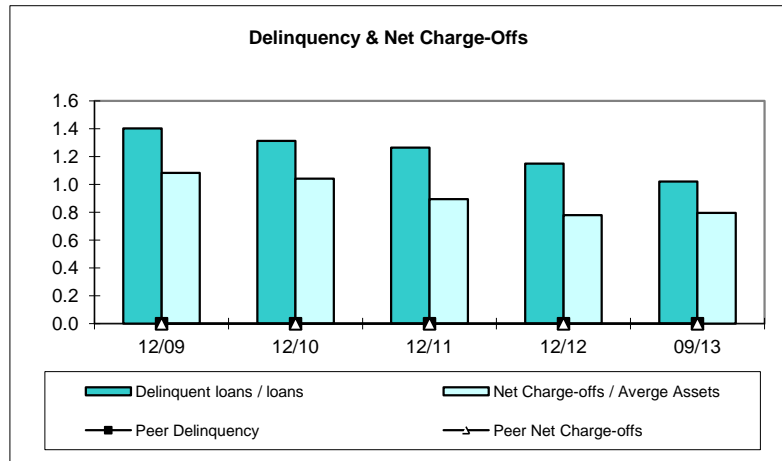
Supplemental Share Information, Off Balance Sheet, & Borrowings									
<a href="#">Return to cover</a>									
12/03/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-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	750,987	3.8
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2	1,287,186	98.8	1,191,037	-7.5	4,566,973	283.4
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603	10.9	17,617,166	3.2
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	14,858,341	35.5
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	463,930,834	3.1
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	332,462,222	1.2
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		141,129,129	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		6,795,542	
<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	8,484,733,848	4.0
1 to 3 years	613,278,393	646,794,591	5.5	697,274,110	7.8	703,575,186	0.9	731,828,922	4.0
> 3 years	285,762,261	355,955,741	24.6	423,641,526	19.0	494,472,002	16.7	481,828,089	-2.6
<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>9,698,390,859</b>	<b>3.7</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	8	-11.1
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	39,034,478	-11.6
<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		3,855,487	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,647,053	
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		37,632	
<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>6,540,172</b>	<b>-23.1</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		19,366	
Construction & Land Development (MBL)	0	991,939	N/A	1,875,630	89.1	556,238	-70.3	6,430	-98.8
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	408,757,335	-0.2
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8	935,849,647	10.5
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310	-12.1	115,553,199	0.8	116,058,249	0.4
Overdraft Protection Programs	191,893,464	196,658,539	2.5	229,216,412	16.6	239,706,356	4.6	240,736,796	0.4
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4	411,574	-35.2	1,094,950	166.0	1,268,740	15.9
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	53,300,142	11.0	56,018,107	5.1
<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>1,665,797,112</b>	<b>3.1</b>	<b>1,758,688,874</b>	<b>5.6</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>1,674,302,376</b>	<b>3.0</b>	<b>1,765,229,046</b>	<b>5.4</b>
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8	111.43	-2.9	100.18	-10.1	123.76	23.5
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,880,923	3.1	1,763,442,082	5.4
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2	1,786,964	324.0
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	151,020,008	-2.9
Pending Bond Claims	988,192	170,181	-82.8	271,902	59.8	247,011	-9.2	65,523	-73.5
Other Contingent Liabilities	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	844,908	21.0
<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	1,506,357,628	-3.0	1,521,031,448	1.0	1,438,240,750	-5.4
Total Committed Credit Lines	45,506,132	18,470,000	-59.4	32,157,202	74.1	27,758,001	-13.7	366,135,622	1,219.0
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380	-35.1	232,852,502	-28.7	296,893,503	27.5	278,638,503	-6.1
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	1,000,000	-81.6
<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>844,417,527</b>	<b>16.7</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	13,000,000	-75.5
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
<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									



Information Systems & Technology									
<a href="#">Return to cover</a>	For Charter : N/A								
12/03/2013	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								
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0
Vendor On-Line Service Bureau	45	45	0.0	49	8.9	47	-4.1	49	4.3
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A
Other	5	5	0.0	4	-20.0	4	0.0	4	0.0
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1
Audio Response/Phone Based	73	72	-1.4	72	0.0	71	-1.4	70	-1.4
Automatic Teller Machine (ATM)	82	82	0.0	82	0.0	85	3.7	85	0.0
Kiosk	6	6	0.0	6	0.0	6	0.0	7	16.7
Mobile Banking	7	12	71.4	16	33.3	29	81.3	35	20.7
Other	4	4	0.0	4	0.0	2	-50.0	3	50.0
<b>Services Offered Electronically</b>									
Member Application	33	34	3.0	36	5.9	40	11.1	38	-5.0
New Loan	44	45	2.3	44	-2.2	46	4.5	47	2.2
Account Balance Inquiry	89	89	0.0	90	1.1	90	0.0	90	0.0
Share Draft Orders	61	63	3.3	63	0.0	63	0.0	65	3.2
New Share Account	21	21	0.0	21	0.0	23	9.5	24	4.3
Loan Payments	82	84	2.4	85	1.2	82	-3.5	82	0.0
Account Aggregation	11	12	9.1	12	0.0	13	8.3	14	7.7
Internet Access Services	24	23	-4.2	25	8.7	26	4.0	27	3.8
e-Statements	71	73	2.8	74	1.4	77	4.1	80	3.9
External Account Transfers	14	15	7.1	18	20.0	22	22.2	26	18.2
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0
Merchant Processing Services	4	4	0.0	5	25.0	6	20.0	6	0.0
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	12	20.0
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	88	0.0
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4
Download Account History	74	76	2.7	77	1.3	75	-2.6	76	1.3
Electronic Cash	5	5	0.0	5	0.0	4	-20.0	5	25.0
Electronic Signature Authentication/Certification	2	2	0.0	3	50.0	3	0.0	5	66.7
Mobile Payments	N/A	N/A		N/A		N/A		5	
<b>Type of World Wide Website Address</b>									
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0
Interactive	8	8	0.0	8	0.0	3	-62.5	2	-33.3
Transactional	79	80	1.3	83	3.8	86	3.6	88	2.3
Number of Members That Use Transactional Website	356,542	400,852	12.4	427,547	6.7	479,889	12.2	516,931	7.7
No Website, But Planning to Add in the Future	1	1	0.0	0	-100.0	0	N/A	0	N/A
<b>Type of Website Planned for Future</b>									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	0	-100.0	0	N/A	0	N/A
<b>Miscellaneous</b>									
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
									17.IS&T

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 12/03/2013  
 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.

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12/03/2013

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

