		Cycle Date: Run Date:	
		Interval	Annual
Page	Click on links below	to jump to FPR contents	
1	Summary Financi	ial Information	
2	Ratio Analysis		
3	Supplemental Ra	<u>tios</u>	
4	Assets		
5	Liabilities, Shares	s & Equity	
6	Income Statemen	<u>it</u>	
7	Delinguent Loan	Information 1	
8	Delinguent Loan	Information 2	
9	Loan Losses, Bar	hkruptcy Information, & TDRs	
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11	Real Estate Loan	Information 1	
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14	Investments, Cas	h, & Cash Equivalents	
15	Other Investment	Information	
16	Supplemental Sh	are Information, Off Balance Sheet, & Borrowings	
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18	Information Syste	ms & Technology	
19	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)	
20	Graphs 2	(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 :	112
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.

		Summary Financial Ir	formatio	ו					1
Return to cover		For Charter							
03/04/2016		Count of CU							
CU Name: N/A		Asset Range							-
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclue	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group	-						
	Dec-2011	Dec-2012	2 % Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	759,720,918	912,083,387	20.1	763,807,095	-16.3	707,429,983	-7.4	1,060,690,435	49.9
TOTAL INVESTMENTS	2,953,609,538	3,035,406,833	3 2.8	2,946,742,615	-2.9	2,809,467,285	-4.7	2,717,118,667	-3.3
Loans Held for Sale	15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3
Real Estate Loans	2,873,794,373	2,850,112,854	-0.8	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	
Unsecured Loans	617,977,964	651,200,953	5.4	699,302,630	7.4	748,590,201	7.0	775,221,300	
Other Loans	2,640,814,336			3,062,443,362		3,428,152,776		3,681,463,265	
TOTAL LOANS	6,132,586,673			6,783,913,607		, , ,		7,739,421,143	
(Allowance for Loan & Lease Losses)	(67,528,089)	(79,032,418)		(69,186,374)	-12.5	(70,894,092)		(68,859,697)	-2.9
Land And Building	235,364,603			260,366,803				288,617,790	
Other Fixed Assets	34,690,855			39,450,872		43,415,506		53,890,730	
NCUSIF Deposit	83,314,341	89,334,962		93,392,057	4.5	95,405,560	2.2	97,978,129	
All Other Assets	169,039,177			239,311,049				266,206,484	
TOTAL ASSETS	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	12,195,788,786	6.0
LIABILITIES & CAPITAL:									
Dividends Payable	10,214,386	13,833,311	35.4	12,404,911	-10.3	12,378,843	-0.2	12,300,570	
Notes & Interest Payable	307,428,402	249,528,237	-18.8	186,153,182	-25.4	215,232,051	15.6	257,426,676	19.6
Accounts Payable & Other Liabilities	112,575,480	140,558,669	24.9	124,907,310	-11.1	159,449,399	27.7	158,918,982	-0.3
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	C	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	430,218,268	403,920,217	-6.1	323,465,403	-19.9	387,060,293	19.7	428,646,228	10.7
Share Drafts	1,370,189,155	1,470,819,402		1,549,631,235	5.4	1,690,759,847		1,969,442,847	16.5
Regular shares	2,395,286,330	2,664,584,488	3 11.2	2,899,157,457	8.8	3,121,721,491		3,412,016,492	9.3
All Other Shares & Deposits	5,061,635,574			5,206,157,630				5,129,788,561	
TOTAL SHARES & DEPOSITS	8,827,111,059			9,654,946,322		, , , ,		10,511,247,900	
Regular Reserve	228,081,021			213,462,339		, ,		212,019,144	
Other Reserves	206,927,452			192,909,417		, ,		219,366,275	
Undivided Earnings	624,363,683			728,496,724		, ,		824,509,239	
TOTAL EQUITY	1,059,372,156			1,134,868,480				1,255,894,658	
TOTAL LIABILITIES, SHARES, & EQUITY	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	12,195,788,786	6.0
INCOME & EXPENSE									<u> </u>
Loan Income*	355,820,443			333,498,884		, ,		355,796,547	
Investment Income*	54,773,244			44,797,666		, ,		40,994,691	
Other Income*	194,857,197			233,939,996		, ,		253,990,369	
Total Employee Compensation & Benefits*	186,474,156	206,369,608	3 10.7	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums ^{*/2}	20,730,768			7,340,462				46	1
Total Other Operating Expenses*	191,416,352		-	225,652,860		229,716,267		243,621,263	
Non-operating Income & (Expense)*	-905,398	,		4,118,170				856,141	
NCUSIF Stabilization Income*	0			0				0	
Provision for Loan/Lease Losses*	50,696,965			47,404,679		, ,		43,819,033	
Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION	99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6
	70.040.044	00.000.000		01 010 010		04 477 000	1.0	04.040 754	
EXPENSE & NCUSIF PREMIUM ^{1/1}	76,943,644			61,818,943		61,177,002 61,077,101		64,213,751	
Net Income (Loss)*	56,212,876			54,478,481				64,213,705	
TOTAL CU's	124	118	-4.8	118	0.0	116	-1.7	112	-3.4
* Income/Expense items are year-to-date while the related %change	e rauos are annualized.								+
# Means the number is too large to display in the cell		tion Furnesson From P	amph a = 00.1		notion In	ama if any is suched. I	I		+
¹ Prior to September 2010, this account was named Net Income (Los ² Prior to September 2010, this account was named NCUSIF Stabiliz									<u> </u>
and NCUSIF Premiums.	Zauon Expense. FUI Deceni	561 2010 and 101 ward, this		cidaes remporary corpo	1010 00 3	abinzation Expense			
³ December 2011 and forward includes "Subordinated Debt Included	d in Net Worth."							1. Summary	Financia

			Analysis						
Return to cover		For Charter :							
03/04/2016 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A	,		Region: Natio	on * Peer Grou	p: All * State	= 'MO' * Type	Included: Fed	erally Insured	State Credi
•	Count of CU in		Ŭ.		Dec-2014			Dec-2015	
,		Peer Group :	N/A		Dec-2014			Dec-2015	
	Dec 0011	D 0040	Dec. 0040	D 0011		Dans antilatt	D		Danaantilati
CAPITAL ADEQUACY	Dec-2011	Dec-2012	Dec-2013	Dec-2014	PEER AVg	Percentile**	Dec-2015	PEER Avg	Percentile**
Net Worth/Total Assets	10.23	10.21	10.48	10.65	N/A	N/A	10.55	N/A	N/A
Net Worth/Total AssetsIncluding Optional	10.20	10.21	10.40	10.00	14/7	1.77	10.00	1.77	14/7
Total Assets Election (if used)	10.24	10.22	10.49	10.66	N/A	N/A	10.56	N/A	N/A
Total Delinquent Loans / Net Worth ³	7.35	6.48		5.95	N/A	N/A	5.05	N/A	N/A
Solvency Evaluation (Estimated) Classified Assets (Estimated) / Net Worth	112.00 6.40	111.90 7.12		112.17	N/A N/A	N/A N/A	111.94 5.44	N/A N/A	N/A N/A
ASSET QUALITY	0.40	7.12	5.94	5.78	IN/A	IN/A	5.44	IN/A	IN/A
Delinguent Loans / Total Loans ³	1.27	1.14	1.05	0.99	N/A	N/A	0.84	N/A	N/A
* Net Charge-Offs / Average Loans	0.89	0.78	0.90	0.56	N/A	N/A	0.61	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.29	100.89	100.78	102.52	N/A	N/A	103.05	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.26	1.31	-0.94	0.05	N/A	N/A	-0.37	N/A	N/A
Delinquent Loans / Assets ³	0.75	0.66	0.64	0.63	N/A	N/A	0.53	N/A	N/A
EARNINGS	0.50	0.50	0.50	0.54	K1/A	K1/A	0.54	K1/A	L1/A
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.56	0.56	0.50	0.54	N/A	N/A	0.54	N/A	N/A
Income/Expense & NCUSIF Premium ²	0.77	0.64	0.56	0.54	N/A	N/A	0.54	N/A	N/A
* Gross Income/Average Assets	6.03	5.91		5.48	N/A	N/A	5.49	N/A	N/A
* Yield on Average Loans	5.84	5.53	5.09	4.78	N/A	N/A	4.71	N/A	N/A
* Yield on Average Investments	1.61	1.32	1.21	1.29	N/A	N/A	1.17	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.94	2.20		2.09	N/A	N/A	2.14	N/A	N/A
* Cost of Funds / Avg. Assets	0.99	0.78		0.53	N/A	N/A	0.50	N/A	N/A
* Net Margin / Avg. Assets	5.05	5.13		4.95	N/A	N/A	5.00	N/A	N/A
* Operating Exp./ Avg. Assets * Provision For Loan & Lease Losses / Average Assets	3.97 0.51	4.02		4.01	N/A N/A	N/A N/A	4.09 0.37	N/A N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	2.93	2.84	2.86	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	65.84	68.02		73.28	N/A	N/A	74.51	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹	3.04	2.91	3.13	3.15	N/A	N/A	3.11	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.85	2.88	3.05	3.02	N/A	N/A	3.11	N/A	N/A
ASSET / LIABILITY MANAGEMENT Net Long-Term Assets / Total Assets	31.80	30.20	34.58	31.17	N/A	N/A	29.41	N/A	N/A
Reg. Shares / Total Shares & Borrowings	26.22	27.74		30.81	N/A N/A	N/A	29.41	N/A	N/A
Total Loans / Total Shares	69.47	67.43	70.26	74.22	N/A	N/A	73.63	N/A	N/A
Total Loans / Total Assets	59.44	58.02	61.04	63.94	N/A	N/A	63.46	N/A	N/A
Cash + Short-Term Investments / Assets	14.14	15.37	12.03	9.97	N/A	N/A	13.11	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.77	94.68		94.27	N/A	N/A	94.60	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	41.22	43.05	45.21	47.50	N/A	N/A	50.02	N/A	N/A
Borrowings / Total Shares & Net Worth Supervisory Interest Rate Risk Threshold / Net Worth	3.11 213.04	2.38 207.06	1.72 220.11	1.93 211.37	N/A N/A	N/A N/A	2.10 200.33	N/A N/A	N/A
PRODUCTIVITY	213.04	207.00	220.11	211.37	IN/A	IN/A	200.33	IN/A	IN/P
Members / Potential Members	4.39	4.48	4.28	3.95	N/A	N/A	4.12	N/A	N/A
Borrowers / Members	46.57	45.76		47.82	N/A	N/A	47.07	N/A	N/A
Members / Full-Time Employees	373.65	368.20		365.69	N/A	N/A	363.51	N/A	N/A
Avg. Shares Per Member	\$7,058	\$7,263	\$7,313	\$7,326	N/A	N/A	\$7,564	N/A	N/A
Avg. Loan Balance	\$10,530	\$10,702		\$11,370	N/A	N/A	\$11,831	N/A	N/A
* Salary And Benefits / Full-Time Empl. OTHER RATIOS	\$55,714	\$58,988	\$60,095	\$60,590	N/A	N/A	\$63,114	N/A	N/A
* Net Worth Growth	5.74	5.18	4.91	5.24	N/A	N/A	5.02	N/A	N/A
* Market (Share) Growth	5.74	5.18	3.19	2.70	N/A N/A	N/A	6.00	N/A	N/A
* Loan Growth	1.47	2.88	7.53	8.48	N/A	N/A	5.17	N/A	N/A
* Asset Growth	5.73	5.40		3.57	N/A	N/A	5.96	N/A	N/A
* Investment Growth	13.51	6.30	-6.41	-5.66	N/A	N/A	7.27	N/A	N/A
* Membership Growth	1.62	3.00	2.49	2.53	N/A	N/A	2.67	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decen	,	0,							
**Percentile Rankings and Peer Average Ratios are produced once a quarter Subsequent corrections to data after this date are not reflected in the Percentile				t cycle					
Subsequent corrections to data after this date are not reflected in the Perceil Percentile Rankings show where the credit union stands in relation to its peer		-			all data for all or	redit unions in s			
peer group are arranged in order from highest (100) to lowest (0) value. The									
the entire range of ratios. A high or low ranking does not imply good or bad p conclusions as to the importance of the percentile rank to the credit union's fit	erformance. Hov	vever, when revi							
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	assets did not inc	ude repossesse	d vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded	USIF Stabilizatio								
³ The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ements for trouble	ed debt restructu	red (TDR) loans	3.			
This policy change may result in a decline in delinquent loans reported as of	June 2012.								2. Ratio

Itelum to cover Solv2016 UName: IVA Deer Group: NA Count of CU is Dec-2011 THER DELINQUENCY RATIOS 1 Dec-2011 THER DELINQUENCY RATIOS 1 Dec-2011 AL Leans DO >= 60 Days / Total Credit Card Loans 1.15 AL Leans DO >= 60 Days / Total Credit Card Loans 0.01 Bod Vehice Loans >= 60 Days / Total New Vehicle Loans N// Bed Vehice Loans >= 60 Days / Total Vehicle Loans N// Bod Vehice Loans >= 60 Days / Total Vehicle Loans N// Bod Vehice Loans >= 60 Days / Total Vehicle Loans N// Bod Consumer Lins Not Secured by RE Delinquent >= 60 Days / Total Susiness Loans Leas Unfund Comm S.6. Bod Consumer Lins Not Secured by RE Delinquent >= 60 Days / Total Susiness Loans Leas Unfund Comm S.6. Row Susiness Loans Delinquent >= 60 Days / Loans Held for Sale N// Bod Tors Sale Delinquent >= 60 Days / Loans Held for Sale N// Bod Tors Sale Delinquent >= 60 Days / Loans Held for Sale N// Bod Tors Sale Delinquent >= 60 Days / Loans Held for Sale N// Bod Tors Sale Delinquent >= 60 Days / Total Ist Mg S.6. Bod Adisable Rate and Hybrid	Peer Group : Dec-2012 0.94 0.00 4.21 N/A N/A N/A 0.00 0.00 0.4 0.94 0.84	112 N/A Region: Natio N/A Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81	Dec-2014 0.99 0.00 3.21 0.86 0.98	Dec-2015
UName: WA Deer Group: N/A Count of CU is Dee-201' Tredit Cards DO >= 60 Days / Total Credit Card Loans 1.15 AL Loans DO >= 60 Days / Total Credit Card Loans 1.00 Group: N/A Valuaranteed Student Loans 0.00 Sugranteed Student Loans N/A See Vehicle Loans >= 60 Days / Total Vehicle Loans N/A See Vehicle Loans >= 60 Days / Total Vehicle Loans N/A See Vehicle Loans >= 60 Days / Total Vehicle Loans N/A See Vehicle Loans >= 60 Days / Total Vehicle Loans N/A See Vehicle Loans >= 60 Days / Total Leases Receivable 0.00 U Other Loans >= 60 Days / Total Loans N N/A Midred Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8 Total Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8 TOR Business Lns Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8 Total Business Loans Less Unfund Comm 3.8 1.8 Storage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mg 1.8 St Morage Adjustable Rate Loans Delinquen	Asset Range : Criteria : Peer Group : Dec-2012 0.0.00 4.21 0.000 4.21 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.000000	N/A Region: Nation N/A Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00	Dec-2014 0.99 0.00 3.21 0.86	Dec-2015
Peer Group: NA Count of CU in Count of CU in Count of CU in DTHER DELINQUENCY RATIOS 1 Dec-201* Decidi Cards DQ >= 60 Days / Total PAL Leans 1.16 AL Leans DQ >= 60 Days / Total PAL Leans 0.00 Goard Fordarially Guaranteed Student Leans Delinquent >= 60 Days / Total Non-Federally 6.77 Bed Vehicle Leans >= 60 Days / Total New Vehicle Leans N// Seave Hotice Loans >= 60 Days / Total Alle Otheric Leans N// DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Calesass Receivable 0.00 No Construction Seave of Days / Total Business Loans Less Unfund Comm 5.07 Valeness Lans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Valeness Lans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Valeness Lans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Valeness Lans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Valenade VR E Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Valenade VR E Delinquent >= 60 Days / Total Business Loans Delinquent >= 60 Days / Total Business Loans Delinquent >= 60 Days / Total Business Loans Delinquent >= 60 Days / Total Other RE <td< th=""><th>Criteria : Peer Group : Dec-2012 0.94 0.00 0.94 0.00 0.4.21 N/A N/A N/A N/A 0.00 0.04 0.00 0.94 0.94 0.00 0.04 0.84 0.</th><th>Region: Nation N/A Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00</th><th>Dec-2014 0.99 0.00 3.21 0.86</th><th>Dec-2015</th></td<>	Criteria : Peer Group : Dec-2012 0.94 0.00 0.94 0.00 0.4.21 N/A N/A N/A N/A 0.00 0.04 0.00 0.94 0.94 0.00 0.04 0.84 0.	Region: Nation N/A Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00	Dec-2014 0.99 0.00 3.21 0.86	Dec-2015
Count of CU i Dec:201 Dirtier DELINQUENCY RATIOS 1 Tredit Cards DQ >= 60 Days / Total PAL Loans 0.00 Onn-Federally Caranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Usuranteed Student Loans 0.00 Start Vehicle Loans >= 60 Days / Total New Vehicle Loans N// Start Vehicle Loans >= 60 Days / Total Vehicle Loans N// Start Vehicle Loans >= 60 Days / Total Vehicle Loans N// Start Vehicle Loans >= 60 Days / Total Vehicle Loans N// Oth Other Loans >= 60 Days / Total Leases Receivable 0.00 U Other Loans >= 60 Days / Total Indirect Loans N// Oral Consumer Lns. Not Secured by RE Delinquent >= 60 Days / Total Indirect Loans 1.11 Starticipation Loans Delinquent >= 60 Days / Total Indirect Loans 1.41 Starticipation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.00 Varientipation None & Lease Loeses to Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 8.70 Varientipation None & Lease Loeses to Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 1.81 Start Age of the Age of thybrid Balloon (< 5 years) Delinquent >= 60 Days / Total Indirect Loans 1.81 Stared Days / Total Bals the Loans Delinquent >= 60 Days / T	Peer Group : Dec-2012 0.94 0.00 4.21 N/A N/A N/A 0.00 0.00 4.21 0.4 0.4 0.00 0.4 0.00 0.4 0.00 0.94 0.94 0.94 0.00 0.94 0.94 0.94 0.00 0.94 0.94 0.94 0.00 0.94 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.94 0.00 0.00 0.94 0.00 0.94 0.00 0	N/A Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00	Dec-2014 0.99 0.00 3.21 0.86	Dec-2015
Dec-201* Dec-201* DrHER DELINQUENCY RATIOS 1 111 Ordin Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total New Vehicle Loans N// Gew Vehicle Loans >= 60 Days / Total Vehicle Loans N// Gew Vehicle Loans >= 60 Days / Total Vehicle Loans N// Gew Vehicle Loans >= 60 Days / Total All Other Loans N// DR Consumer Lins Not Secure by RE Delinquent >= 60 Days / Total Chasess Receivable 0.00 Microtic Loans >= 60 Days / Total Indirect Loans 1.11 Varianteed Student >= 60 Days / Total Indirect Loans 1.41 Variantees Loans Delinquent >= 60 Days / Total Indirect Loans 1.41 Variantees Loans Delinquent >= 60 Days / Total Indirect Loans 1.41 Variantees Loans Delinquent >= 60 Days / Total Norme Ses Unfund Comm 3.84 Variantees Loans Delinquent >= 60 Days / Total Norme Ses Unfund Comm 3.84 Variantees Loans Delinquent >= 60 Days / Total Norme Ses Unfund Comm 3.84 Varians Delinquent >= 60 Days / Total Norme Ses Unfund Comm 3.84 Variantees Cons & Lease Loases to Delinquent Leans 67.00 Variantees Date Delinquent Leans	Dec-2012 Dec	Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00	0.99 0.00 3.21 0.86	0.83
THER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total PAL Loans 1.11 AL Loans DQ >= 60 Days / Total PAL Loans 0.00 Inn -Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally uaranteed Student Leans N// Seed Vehicle Loans >= 60 Days / Total Vehicle Loans N// Seed Vehicle Loans >= 60 Days / Total Vehicle Loans N// Seed Vehicle Loans >= 60 Days / Total All Other Loans N// OR Consumer Lins Not Secure 0D Rs / Total Leases Receivable 0.00 II Other Loans >= 60 Days / Total Indirect Loans N// Searce Day RE N/ Names Loans Delinquent >= 60 Days / Total Indirect Loans 1.13 Traitipation Loans Delinquent >= 60 Days / Total Indirect Loans 1.44 Names Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.64 Norgae Fixed Ber Veilanguent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 Norgae Fixed Bank Norgae Fixed Bank Ballons (< 5 years) Delinquent >= 60 Days / Total IN N// Stodans Hed For Sale Delinquent >= 60 Days / Total Ballons (< 5 years) 1.81 Stodans Hed For Sale Delinquent >= 60 Days / Total Norgae Fixed Norgae Fixed Norgae Fixed Norgae Fixed Norgae Compas / Total IN N//	0.94 0.000 4.21 N/A N/A N/A 0.000 N/A 0.0000 0.000 0.000 0.000 0.000 0.000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.000000	0.98 0.00 5.58 0.73 0.85 0.81 0.00	0.99 0.00 3.21 0.86	0.83
THER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total PAL Loans 1.11 AL Loans DQ >= 60 Days / Total PAL Loans 0.00 Inn -Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally uaranteed Student Leans N// Seed Vehicle Loans >= 60 Days / Total Vehicle Loans N// Seed Vehicle Loans >= 60 Days / Total Vehicle Loans N// Seed Vehicle Loans >= 60 Days / Total All Other Loans N// OR Consumer Lins Not Secure 0D Rs / Total Leases Receivable 0.00 II Other Loans >= 60 Days / Total Indirect Loans N// Searce Day RE N/ Names Loans Delinquent >= 60 Days / Total Indirect Loans 1.13 Traitipation Loans Delinquent >= 60 Days / Total Indirect Loans 1.44 Names Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.64 Norgae Fixed Ber Veilanguent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 Norgae Fixed Bank Norgae Fixed Bank Ballons (< 5 years) Delinquent >= 60 Days / Total IN N// Stodans Hed For Sale Delinquent >= 60 Days / Total Ballons (< 5 years)	0.94 0.000 4.21 N/A N/A N/A 0.000 N/A 0.0000 0.000 0.000 0.000 0.000 0.000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.000000	0.98 0.00 5.58 0.73 0.85 0.81 0.00	0.99 0.00 3.21 0.86	0.83
Tredit Cards DQ == 60 Days / Total PAL Loans 1.1 AL Loans DO => 60 Days / Total PAL Loans 0.00 Ion-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally 6.75 Wardsted Student Loans == 60 Days / Total New Vehicle Loans N// Key Vehicle Loans >= 60 Days / Total Vehicle Loans N// Sead Vehicle Loans >= 60 Days / Total New Vehicle Loans N// Gail Vehicle Loans >= 60 Days / Total Iodirect Loans N// Gail Other Loans >= 60 Days / Total Indirect Loans N// Total Charns >= 60 Days / Total Indirect Loans N// Under Loans Delinquent >= 60 Days / Total Indirect Loans 1.1 Trainipation Loans Delinquent >= 60 Days / Total Indirect Loans 1.4 Warniess Loans Delinquent >= 60 Days / Total Indirect Loans 1.4 Warniess Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8 DR Business Loans Delinquent >= 60 Days / Loans Held for Sale N// Warniess Loans Delinquent >= 60 Days / Loans Held for Sale N// Warniess Loans Delinquent >= 60 Days / Loans Held for Sale N// Warniess Loans Delinquent >= 60 Days / Loans Held for Sale N// Waratissbale Ratan dHybrid/Balloon (< 5 years) Delinquent >= 60 Days	0 0.00 4.21 N/A N/A N/A N/A 0.00 0.	0.00 5.58 0.73 0.85 0.81 0.00	0.00 3.21 0.86	
AL Leans D0 >= 60 Days / Total PAL Leans 0.00 Nor-Federally Caramated Student Leans Delinquent >= 60 Days / Total Non-Federally 6.75 Waranted Student Leans >= 60 Days / Total New Vehicle Leans N// Stew Vehicle Leans >= 60 Days / Total New Vehicle Leans N// Stew Vehicle Leans >= 60 Days / Total Vehicle Leans N// Stew Vehicle Leans >= 60 Days / Total Vehicle Leans N// DR Consumer Lins Not Secured by RE Delinquent >= 60 Days / Total Charge Stew Not N// Notacut DR Consumer Lins Not Secured by RE Delinquent >= 60 Days / Total Participation Leans 1.41 Varieness Lans Delinquent >= 60 Days / Total Business Leans Less Unfund Comm 3.82 DR Business Lans Delinquent >= 60 Days / Total Business Leans Less Unfund Comm 3.84 DR Business Lans Not Secured by RE Delinquent >= 60 Days / Total Business Lans Not Secured by RE N// Gaans Heid For Sale Delinquent >= 60 Days / Leans Heid for Sale N// Widwance for Lean & Lease Losses to Delinquent >= 60 Days / Total Net Mittig 3.87 St Mortage Fixed Mybrid/Balloon <5 years	4.21 N/A N/A 0.00 N/A 0.00 0 N/A 0.84 6.23 0.84 6.23 0.84	5.58 0.73 0.85 0.81 0.00	3.21 0.86	
Juaranteed Student Loans -= 60 Days' Total New Vehicle Loans -= 60 Days' Total Indirect Loans -= 1.13 PR Consumer Los Not Secured by RE Delinquent >= 60 Days' TDR Consumer Lns Not Susiness Loans Delinquent >= 60 Days' Total Participation Loans -= 1.13 Participation Loans Delinquent >= 60 Days' Total Participation Loans -= 60 Days / Total Participation Loans -= 60 Days' Total Vehicle Loans -= 60 Days / Total State -= 1.45 Total Vehicle Loan & Lease Loasses to Delinquent >= 60 Days / Total 1st Mtg -= 1.45 St Mortgage Fixed PhythridBalloon <5 years -> 60 Days / Total Other RE -= 1.55 Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total 1st Mtg -= 1.55 Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int -> 60 Days /	N/A N/A N/A 0.000 N/A 6.92 1.43 0.84 6.23 3.60	0.73 0.85 0.81 0.00	0.86	0.00
lew Vehicle Loans >= 60 Days/ Total Vew Vehicle Loans N// siged Vehicle Loans >= 60 Days/ Total Vehicle Loans N// otal Vehicle Loans >= 60 Days/ Total Vehicle Loans N// acaes Receivable Delinquent >= 60 Days / Total Leases Receivable 0.00 U Other Loans >= 60 Days / Total All Other Loans N// DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Participation Loans 1.11 articipation Loans Delinquent >= 60 Days / Total Participation Loans 1.44 susiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 DB Business Loans Net Secured by RE Delinquent >= 60 Days / TotB Business Loans Net N// actions Heild For Sale Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.87 DR Business Loans Delenquent >= 60 Days / Total Business Loans Less Unfund Comm 3.87 Stand Adustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total IstMg 1.83 Stim Adutable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total IstMg 1.83 Stim Adutable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Ist Mg 1.85 Stim Adutable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Day	N/A N/A 0 0.000 N/A 6.92 1.43 0 0.84 6.23 3.60	0.85 0.81 0.00		1.98
ised Vehicle Loans >= 60 Days/ Total Vehicle Loans N// ital Vehicle Loans >= 60 Days/ Total Vehicle Loans N// ital Vehicle Loans >= 60 Days/ Total All Other Loans N// DR Consumer Los Not Secured by RE Delinquent >= 60 Days / Total Participation Loans N// indered Loans Delinquent >= 60 Days / Total Participation Loans 1.1.1 articipation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.0 usiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8 DR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.6 Universe Delinquent >= 60 Days / Loans Held for Sale N// Universe Delinquent >= 60 Days / Loans Held for Sale N// Universe Delinquent >= 60 Days / Loans Held for Sale N// Universe Delinquent >= 60 Days / Total Business Loans Less 1.81 St Mardgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.81 St Mardgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.81 St Mardgage Adjustable Rate Loans Delinquent >= 60 Days / Total Tot RE Adjustable 0.56 Otal Interst Only Payment Option First 3 Other RE Loans Delinquent >= 60 Days / Total Interst Only Payment Option First 3 Other RE Loans Delinquent >= 60 Days / Total Interst Only Payment Op	N/A N/A 0 0.000 N/A 6.92 1.43 0 0.84 6.23 3.60	0.85 0.81 0.00		0.00
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans N// acases Receivable Delinquent >= 60 Days / Total Leases Receivable 0.00 UTCher Loans >= 60 Days / Total All Other Loans N// DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not secured by RE Delinquent >= 60 Days / Total Indirect Loans N// Participation Loans Delinquent >= 60 Days / Total Participation Loans 1.43 Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.64 TDR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 DR Business Loans Not Secured by RE Delinquent >= 60 Days / TDR Business Loans Not Secured by RE Delinquent >= 60 Days / TOTA Business Loans Not Secured by RE Delinquent >= 60 Days / Total State N// Jouans Held For Sale Delinquent >= 60 Days / Loans Held for Sale N// St Mortgage Fixed and Hybrid/Balloon (>5 Syears) Delinquent >= 60 Days / Total 1st Mtg 1.87 St Mortgage Fixed And Hybrid/Balloon <> 5 years Days / Total Other RE 1.87 St Mortgage Alguisable Rate and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE 0.86 Tuber Real Estate Adjustable Rate and Hybrid/Balloon <> 60 Days / Total TDR RE Adjustable 0.56 St Mortgage Chies Adjustable Rate and Hybrid/Balloon (> 5 years) 0.80 1.80	N/A N/A 0.000 N/A 6.92 1.43 0.84 6.23 3.60 3.60	0.81	0.90	0.63
eases Receivable 0.00 uil Other Loans >= 60 Days / Total All Other Loans N// DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not N// viewer dby RE 0.00 articipation Loans Delinquent >= 60 Days / Total Participation Loans 1.41 visiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 visiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Stanses Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Visiness Loans Network PR E Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 Visiness Loans Delinquent >= 60 Days / Loans Held for Sale N// Visines Loans A Lease Loases to Delinquent >= 60 Days / Total 1st Mtg 1.87 Viser And Hybrid/Balloon <5 years	0 0.00 N/A 6.92 1.43 0 0.84 6.23 3.60	0.00	0.94	0.94
II Other Loans >= 60 Days / Total All Other Loans N// DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not N// driect Loans Delinquent >= 60 Days / Total Participation Loans 1.13 articipation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.64 Usiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.64 Oral Statistics Common Statiste Common Statistics Common Statistics Common Statisti	 N/A 6.92 1.43 0.84 6.23 3.60 		0.94	0.94
DR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not N// ieaured by RE 113 iraricipation Loans Delinquent >= 60 Days / Total Indirect Loans 1.41 isamics Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.07 DR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 DR Business Loans Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 DR Business Loans A Lease Loases to Delinquent >= 60 Days / Total States N// idowance for Loan & Lease Loase sets to Delinquent >= 60 Days / Total 1st Mtg 1.87 ide and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.87 ised and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE 1.87 ide Addustable Rate and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE 1.52 ide Addustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE 1.52 ide Addustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE 1.52 ide Addustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE 1.52 ide Addustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE 1.52 ideal TDR 1st and Other RE Danas 1.56 1.56	6.92 1.43 0.84 6.23 3.60		1.43	1.03
Becured by RE N// Participation Loans Delinquent >= 60 Days / Total Participation Loans 1.12 Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 Usiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.84 DR Business Lans Not Secured by RE Delinquent >= 60 Days / TDR Business Lans Not Secured by RE N// Jusiness Lans A Lease Losses to Delinquent >= 60 Days / Loans Held for Sale N// Jusiness Lans A Lease Losses to Delinquent >= 60 Days / Total 1st Mtg 87.00 LeaL ESTATE LOAN DELINQUENCY ¹ 201 st Mordgage Rived and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.87 st Mordgage Adjustable Rate and Hybrid/Balloon > 5 years 9.18 St Mordgage Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE 1.87 St Mordgalloon Loans 2.15 Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE 3.67 Othy and Pm Oton First & Other RE Loans 3.67 Otal Rate Loans DO => 60 Days / Total TDR 1st and Other Loans N// Storage Offs Soure Sours / Total Real Estate Loans 3.11 Storage Offs Soure Soure Soure / Total Real Estate Loans 3.12 <	1.43 0.84 6.23 3.60			
Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 5.0° Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8° DR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE N// Journal Pressor 87.00 Journal Pressor 9.00 Journal Pressor <t< td=""><td>0 0.84 6.23 3.60</td><td>7.89</td><td>9.01</td><td>14.47</td></t<>	0 0.84 6.23 3.60	7.89	9.01	14.47
business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.6 DB Rusiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.6 DB Rusiness Los Not Secured by RE Delinquent >= 60 Days / ToR Business Los Not N// Joans Held For Sale Delinquent >= 60 Days / Loans Held for Sale N// Joans Held For Sale Delinquent >= 60 Days / Loans Held for Sale N// St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.8 St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 0ther RE St Mortgage Adjustable Rate and Hybrid/Balloon < 5 years	6.23 3.60		1.40	1.25
Justiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm 3.8 DR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not N// JCR Deliness Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not N// Jossen Stream 87.00 Jossen Stream 87.00 Ilowance for Loan & Lease Losses to Delinquent Loans 87.00 Ised and Hybrid/Balloon > 5 years) 1.83 st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0.86 Yther Real Estate Fixed/Hybrid/Balloon (< 5 years)	3.60		2.19	0.62
DR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not N// Secured by RE N// Coans Held For Sale Delinquent >= 60 Days / Loans Held for Sale N// Ullowance for Loan & Lease Losses to Delinquent Loans 87.00 REAL ESTATE LOAN DELINQUENCY ¹ 1 St Mortgage Fixed and Hybrid/Balloon (5 years) Delinquent >= 60 Days / Total 1st Mtg 1.83 st Motagde Adjustable Rate and Hybrid/Balloon (5 years) Delinquent >= 60 Days / Total 0ther RE 1.85 st Motagde Adjustable Rate and Hybrid/Balloon (< 5 years)			3.19	1.16
Jecured by RE N// Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale N// Jilowance for Loan & Lease Losses to Delinquent Loans 87.00 REAL ESTATE LOAN DELINQUENCY ¹ 1 st Mortgage Fixed and Hybrid/Balloon <5 years) Delinquent >= 60 Days / Total 1st Mtg 1.87 st Mortgage Adjustable Rate and Hybrid/Balloon <5 years)	35.53	2.51	1.73	0.63
Dams Held For Sale Delinquent >= 60 Days / Loans Held for Sale N// Ullowance for Loan & Lease Losses to Delinquent Loans 87.00 EAL ESTATE LOAN DELINQUENCY 1 1 st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.87 st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0.88 st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years)		29.51	13.07	76.57
ullowance for Loan & Lease Losses to Delinquent Loans 87.00 IEAL ESTATE LOAN DELINQUENCY ¹ 18 St Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg 1.8 St Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0.85 St Mortgage Adjustable Rate and Hybrid/Balloon <5 years		0.00	0.27	0.00
REAL ESTATE LOAN DELINQUENCY 1 st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years 1.80 st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0.88 St Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years)			97.18	105.90
st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg ixed and Hybrid/Balloon > 5 years t Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total st Mta Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans Delinquent >= 60 Days / Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR RE Lns is Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns is Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns is Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns is Reported as Business Loans Days / Total Real Estate Loans ital Real Estate Loans DQ >= 60 Days / Total Real Estate Loans ital Real Estate Loans DQ >= 60 Days / Total Real Estate Loans ital Real Estate Loans DQ >= 60 Days / Total Real Estate Loans ital CR 1st Real Days / Total Real Estate Loans ital CR 1st Real Days / Total Real Estate Loans ital CR 1st Real Days / Arg Total Vehicle Loans N// Net Charge Offs - Credit Card / Arg Credit Card Loans N// Net Charge Offs - Total Vehicle Loans / Arg Total Real Estate Loans N// Net Charge Offs - Total Real Estate Loans / Arg Total Real Estate Loans N// Net Charge Offs - Total Real Estate Loans / Arg Total Real Estate Loans N// Net Charge Offs - Inst Mortgage Loans / Arg Ist Mortgage Loans N// Net Charge Offs - Inst Mortgage Loans / Arg Ist Mortgage Loans N// Net Charge Offs - Inst Mortgage Loans / Arg Ist Mortgage Loans N// Net Charge Offs - Inst Mortgage Loans / Arg Ist Mortgage Loans N// Participation Loans / Arg Ist Mortgage Loans N// Participation Loans / Arg Is	100.00	57.57	57.10	100.00
1xed and Hybrid/Balloon - 5 years 1.87 st Mortage Adjustable Rate and Hybrid/Balloon < 5 years				
st Motagae Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total St Mot Adjustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE ixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Adjustable Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Otal Therest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR RE Lons Solal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR RE Lons Solal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR RE Lns Iso Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns Iso Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns Iso Reported as Business Loans Days / Total Real Estate Loans Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Inster LANEOUS LOAN LOSS RATIOS Matc Charge Offs - Credit Card / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Inst Mortgage Loans / Avg Total Real Estate Loans N// Net Charge Offs - Inst Mortgage Loans / Avg Total Real Estate Loans N// Net Charge Offs - Inst Mortgage Loans / Avg Total Real Estate Loans N// Net Charge Offs - Inst Mortgage Loans / Avg Total Real Estate Loans N// Net Charge Offs - Inst Mortgage Loans / Avg Interest Net Charge Offs - Inst Mortgage Loans / Avg Interest Net Charge Offs - Inst Mortgage Loans / Avg Participation Loans Net Charge Offs - Inst Mortgage Loans / Avg Participation Loans Net Charge Offs - Inst Mortgage Loans / Avg Participation Loans Net Charge Offs - Inst Mortgage Loans / Avg Participation Loans Net Charge Offs - Inst Mortga Assets	1.14	1.33	1.09	0.76
Ther Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE 1.53 ixad/Hybrid/Balloon Loans 3.61 oftal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable 3.61 oftal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans N// DR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns 3.61 iso Reported as Business Loans Days / Total Real Estate Loans 3.11 otal Real Estate Loans DO>= 30 Days / Total Real Estate Loans 3.13 Nick Charge Offs - Otal Coals / Avg Credit Card Loans 3.14 Net Charge Offs - Coredit Card / Avg Credit Card Loans 3.14 Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Inter RE Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Inter RE Loans / Avg Otal Real Estate				
11:sized/Hybrid/Balloon Loans 1.55 Viter Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable 0.5- Otal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int 3.61 Inly and Pmt Oxt First & Other RE Loans 0.5- Otal TOR 1st a Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE Adjustable 3.61 Iotal TOR 1st and Other RE Delinquent >= 60 Days / Total TDR RE Lns N// Ios Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns N// Iotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans 3.13 Otal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1.33 Nate Charge Offs - Credit Card S / Avg Credit Card Loans 1.45 Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Interest 0.48 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 0.42 Net Charge Offs - Interest Only and Payment Option First & Other RE Lo	0.93	0.90	1.10	0.94
Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable 0.54 Ordal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Niv and Pmt ODF First & Other RE Loans 3.61 Otal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR 1st and Other Loans N// DR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns Iso Reported as Business Loans N// Drate Rate Late Loans DO>= 30 Days / Total Real Estate Loans 3.11 Oral Real Estate Loans DO>= 60 Days / Total Real Estate Loans 3.13 Itso Reported as Business Loans Control Construction 3.16 Net Charge Offs - Credit Card / Arg Credit Card Loans 3.16 Net Charge Offs - Total Real Estate Loans / Arg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Arg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Arg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Arg Total Real Estate Loans 0.47 Net Charge Offs - Indirect Loans / Arg Total Real Estate Loans 0.47 Net Charge Offs - Indirect Loans / Arg Interest 0.46 Net Charge Offs - Indirect Loans / Arg Participation Loans 0.27 Net Charge Offs - Ind	0.99	1.89	0.85	0.52
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int 3.63 Only and Pmt Oot First & Other RE Loans 3.61 Otal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans N// DR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns N// So Reported as Business Loans Days / Total Real Estate Loans 3.11 Total Real Estate Loans DQ>= 60 Days / Total Real Estate Loans 3.13 Total Real Estate Loans DQ>= 60 Days / Total Real Estate Loans 3.13 MisceLLANECUS LOAN LOSS RATIOS 27.82 Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans 0.47 Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Total Real Estate Loans / Avg Interest 0.41 Net Charge Offs - Inst Mortage Loans / Avg Interest Loans 0.42 Net Charge Offs - Inst Mortage Loans / Avg Interest Loans 0.42 Net Cha			0.32	0.32
30/11 30/11 20/12 30/11 30/12 30/11 30	0.00	0.04	0.02	0.02
DR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns N// Iso Reported as Business Loans Dotary / Total Real Estate Loans 3.15 Otal Real Estate Loans DO >= 30 Days / Total Real Estate Loans 3.15 Otal Real Estate Loans DO >= 60 Days / Total Real Estate Loans 1.31 ISCELLANECUS LOAN LOSS RATIOS 1.31 Charge Offs - Credit Cards / Avg Credit Card Loans 3.16 Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans / Avg Total Real Estate Loans / N// 0.42 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans / Avg Interest Only and Payment Option First & Other RE Loans 0.42 Nut Charge Offs - Indirect Loans / Avg Indirect Loans 0.43 Net Charge Offs - Participation Loans / Avg Indirect Loans 0.41 Net Charge Offs - Non-Federally Guaranteed 0.47 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.47	0.93	0.15	0.00	0.00
Isio Reported as Business Loans. N// Vial Real Estate Loans DO == 30 Days / Total Real Estate Loans 3.11 Total Real Estate Loans DO == 30 Days / Total Real Estate Loans 3.11 Total Real Estate Loans DO == 60 Days / Total Real Estate Loans 3.13 Total Real Estate Loans DO == 60 Days / Total Real Estate Loans 3.13 MISCELLANEOUS LOAN LOSS RATIOS 9 Net Charge Offs - Credit Cards / Avg Credit Card Loans 3.11 Net Charge Offs - Total Velocile Loans / Avg Total Vehicle Loans 3.11 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - South RE Loans / Avg Other RE Loans 0.42 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 0.42 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 1.12 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 0.40 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 0.41 Net Charge Offs - Marticipation Loans / Avg Participation Loans 0.41 Net Charge Offs - Marticipation Loans / Avg Indirect Loans 0.40 <t< td=""><td>8.03</td><td>18.78</td><td>11.29</td><td>10.53</td></t<>	8.03	18.78	11.29	10.53
otal Real Estate Loans DO>= 30 Days / Total Real Estate Loans 3.11 otal Real Estate Loans DO >= 60 Days / Total Real Estate Loans 1.33 INSCELLANECONS LOAN LOSS RATIOS 1.34 Nated Participation Loans DO >= 60 Days / Total Real Estate Loans 1.34 INSCELLANECONS LOAN LOSS RATIOS 27.85 Net Charge Offs - Credit Cards / Avg Credit Card Loans 3.15 Net Charge Offs - Credit Cards / Avg Credit Card Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Interset Conly and Payment Option First & Other RE Loans / Avg Interest 0.02 Net Charge Offs - Interset Coans / Avg Inter E Loans 1.12 Net Charge Offs - Participation Loans / Avg Participation Loans 1.16 Net Charge Offs - Participation Loans / Avg Member Business Loans 0.93 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.93 PerichLIZED LENDING RATIOS 17.04 Ordit Loans Outstanding / Total Loans 2.86 <tr< td=""><td>50.05</td><td>0.00</td><td>7.00</td><td>5.00</td></tr<>	50.05	0.00	7.00	5.00
Total Real Estate Loans DQ >= 60 Pays / Total Real Estate Loans 1.36 MISCELLANEOUS LOAN LOSS RATIOS 7.87 Narge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 27.82 Net Charge Offs - Credit Cards / Avg Credit Card Loans 3.11 Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.47 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Stal Morigage Loans / Avg 1 sti Morigage Loans 0.42 Net Charge Offs - Stal Morigage Loans / Avg 1 sti Morigage Loans 0.42 Net Charge Offs - Indirect Joans / Avg Indirect Loans 0.42 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.24 Net Charge Offs - Member Business Loans 0.97 Net Charge Offs - Member Business Loans 0.47 PerLAULZED LENDING RATIOS 2.86 ndirect Loans Outstanding / Total Loans Granted YTD 3.11 Participation Loans / Vary Indirect Loans 17.04 Ararticipation Loans Purchased YTD / Total Lo		8.20	7.00	5.68
IIISCELLANEOUS LOAN LOSS RATIOS 27.82 charge Offs Due To Bankruptor (YTD) / Total Charge Offs (YTD) 27.82 Net Charge Offs - Credit Card / Avg Credit Card Loans 3.11 Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Indirest Only and Payment Option First & Other RE Loans / Avg Interest 0.82 Net Charge Offs - Indirest Only and Payment Option First & Other RE Loans / Avg Interest 0.42 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.22 Net Charge Offs - Participation Loans / Avg Participation Loans 0.00 Net Charge Offs - Participation Loans / Avg Participation Loans 0.93 Net Charge Offs - Member Business Loans / Avg Participation Loans 0.93 Net Charge Offs - Member Business Loans / Avg Participation Loans 0.93 Net Charge Offs - Participation Loans / Avg Participation Loans 0.31 Oraricipation Loans Ovtstanding / Total Loans 2.86 Participation Loans OvtstandBL) Less Unfunded Commitm		2.90	2.39 0.92	1.97 0.69
harge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 27.82 Net Charge Offs - Credit Cards / Avg Credit Card Loans 3.15 Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.44 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.44 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.27 Net Charge Offs - Interset Only and Payment Option First & Other RE Loans / Avg Interest 0.85 Net Charge Offs - Interset Coans / Avg Indirect Loans 1.12 Net Charge Offs - Participation Loans / Avg Member Business Loans 0.96 PECIALIZED LENDING RATIOS 17.00 Naticipation Loans Outstanding / Total Loans 2.86 Araticipation Loans Purchased YTD / Total Assets 2.86 Otal Business Loans / Duff end Commitments / Total Assets 0.00 Total Summer Business Loans / Portal Assets 0.02 Yarticipation Loans Purchased YTD / Total Assets 2.86 Otal Business Loans / Nortal Assets 0.03 Tarticipation Loans	0.90	1.10	0.92	0.69
Net Charge Offs - Credit Cards / Avg Credit Card Loans 3.11 Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N// Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.44 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Stat Mortgage Loans / Avg Other RE Loans 0.42 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 0.86 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 1.22 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 0.40 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 1.22 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 1.24 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans 0.40 Net Charge Offs - Member Business Loans 0.49 PieclaLIZED LENDING RATIOS 2.86 Interest Loans Outstanding / Total Loans Granted YTD 3.11 Participation Loans Sold YTD / Total Assets 0.40 Oral Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 0.40 Oans Purchas	24.23	15.63	19.43	18.82
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans N// Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.44 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.42 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 0.85 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 1.22 Net Charge Offs - Indirect Loans / Avg Interest 0.20 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.22 Net Charge Offs - Participation Loans / Avg Participation Loans 0.93 Net Charge Offs - Participation Loans / Avg Participation Loans 0.97 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.97 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.96 Participation Loans Outstanding / Total Loans 2.86 Participation Loans Outstanding / Total Loans 2.86 Oans Purchased YTD / Total Assets 0.00 Oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.07 Ours Federality Guaranteed Student Loans in Deferral Status / Total Non-Federality Guaranteed		2.25	2.09	1.99
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N// Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.4/ Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.4/ Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.4/ Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.8/ Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans 0.8/ Net Charge Offs - Interest Cons / Avg Indirect Loans 0.1/ Net Charge Offs - Participation Loans / Avg Indirect Loans 0.9/ Net Charge Offs - Nember Business Loans / Avg Member Business Loans 0.9/ PECIALIZED LENDING RATIOS 0.9/ Ordirect Loans Outstanding / Total Loans 17.0/ Participation Loans Outstanding / Total Loans Granted YTD 3.17 Participation Loans Sold YTD / Total Assets 0.00 Total Sustensed TrD / Total Assets 0.00 Total Rue Real Estate / Total Assets 0.00 Total Rue Real Estate / Total Assets 0.01 Total Fued Rate Real Estate / Total Assets 0.02 Total Fued Rate Real Estate / Total Assets 0.03 Total Fued			0.01	0.02
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans 0.27 Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.88 Net Charge Offs - Indires Colly and Payment Option First & Other RE Loans / Avg Interest 1.22 Net Charge Offs - Indires Colly and Payment Option First & Other RE Loans 1.22 Net Charge Offs - Indirect Loans / Avg Indirect Loans 0.88 Net Charge Offs - Participation Loans / Avg Indirect Loans 0.00 Net Charge Offs - Participation Loans / Avg Participation Loans 0.99 Net Charge Offs - Participation Loans / Avg Participation Loans 0.90 Net Charge Offs - Member Business Loans / Avg Participation Loans 0.90 PECIALIZED LENDING RATIOS 0.90 Oralization Loans Outstanding / Total Loans 2.86 'articipation Loans Purchased YTD / Total Assets 0.00 'oral Business Loans (NHBL) Less Unfunded Commitments / Total Assets 0.00 'oral Business Loans Nuchased YTD / Total Assets 0.00 'oral Business Loans (NHBL) Less Unfunded Commitments / Total Non-Federally Guaranteed 0.07 'oral Business Loans Nuchased YTO / Total Assets 0.00 'oral Fixed Rate Real Estate / Total Assets 0.01 'oral Fixed Rate Real Estate / Total Assets 0.02	N/A	0.62	0.60	0.73
Net Charge Offs - Other RE Loans/ Avg Other RE Loans 0.85 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 1.24 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 1.24 Net Charge Offs - Leases Receivable / Avg Leases Receivable 0.00 Net Charge Offs - Large Offs - Dans / Avg Indirect Loans 0.91 Net Charge Offs - Participation Loans / Avg Participation Loans 0.91 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.97 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.66 PECIALIZED LENDING RATIOS 17.00 natricipation Loans Outstanding / Total Loans 2.86 Yariticipation Loans Purchased YTD / Total Assets 0.68 Yariticipation Loans Purchased YTD / Total Assets 0.06 Yariticipation Loans Purchased YTD / Total Assets 0.06 Yariticipation Loans Purchased YTD / Total Assets 0.06 Yaritipation Loans Purchased Tro / Total Assets 0.06 Yaritipation Loans Purchased Tro / Total Assets 0.07 Yaritipation Loans Suld YTD / Total Assets 0.08 Yaritipation Loans Suld YTD / Total Assets 0.07 Yate Fixed Rate Real Estate / Total Asse	0.41	0.62	0.18	0.09
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 1.24 Dnly and Payment Option First & Other RE Loans 1.24 Net Charge Offs - Interest Receivable / Avg Leases Receivable 0.00 Net Charge Offs - Interest Coans / Avg Indirect Loans 1.14 Net Charge Offs - Interest Loans / Avg Indirect Loans 1.14 Net Charge Offs - Interest Loans / Avg Indirect Loans 1.14 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.97 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.66 PECIALIZED LENDING RATIOS 2.86 Participation Loans Outstanding / Total Loans 2.86 Participation Loans Sold YTD / Total Loans Granted YTD 3.11 Participation Loans Nutstanding / Total Loans and Other Sources YTD / Loans Granted 0.07 Yoral Business Loans (NMEBL) Less Unfunded Commitments / Total Assets 2.86 Oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.07 Yoral Fixed Rate Real Estate / Total Assets 16.37 Otal Fixed Rate Real Estate / Total Assets 16.37 Otal Fixed Rate Real Estate / Total Assets 16.37 Otal Fixed Rate Real Estate / Total Assets 16.37 Ot	0.28	0.67	0.13	0.06
Inly and Payment Option First & Other RE Loans 1.22 Net Charge Offs - Leases Receivable / Avg Leases Receivable 0.00 Net Charge Offs - Indirect Loans / Avg Indirect Loans 0.11 Net Charge Offs - Participation Loans / Avg Participation Loans 0.90 Net Charge Offs - Participation Loans / Avg Participation Loans 0.91 Net Charge Offs - Participation Loans / Avg Participation Loans 0.93 Net Charge Offs - Member Business Loans / Avg Participation Loans 0.93 PerclaLIZED LENDING RATIOS 17.04 articipation Loans Outstanding / Total Loans 2.86 articipation Loans Sudstanding / Total Loans 2.86 articipation Loans Sudstanding / Total Loans 2.86 Orall Business Loans (NHBE) Less Unfunded Commitments / Total Assets 0.00 Orall Business Loans (NHBE) Less Unfunded Commitments / Total Non-Federally Guaranteed 0.01 Student Loans 16.33 0.01 Otal Fixed Rate Real Estate / Total Assets 16.33 Otal Fixed Rate Real Estate / Total Assets 16.33 Otal Fixed Rate Real Estate / Total Assets 16.33 Otal Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Otal Fixed Rate Real Estate / Total Loans Granted YTD 32.74	0.70	0.50	0.29	0.15
Net Charge Offs - Leases Receivable / Avg Leases Receivable 0.00 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.16 Net Charge Offs - Participation Loans / Avg Participation Loans 0.99 Net Charge Offs - Participation Loans / Avg Participation Loans 0.99 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.65 PECIALIZED LENDING RATIOS 0.61 Indirect Loans Outstanding / Total Loans 2.86 Participation Loans Sold YTD / Total Loans Granted YTD 3.11 Participation Loans Sold YTD / Total Assets 0.06 total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2.86 cans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.07 10n-Federally Guaranteed Student Loans todent Lans 2.87 0.01 todent Lans 2.87 0.02 todent Lans 0.02 0.07 todent Lans 0.01 0.01 todent Lans 0.02 0.01 todar Stod YTD / Total Assets 0.02 todar Fixed Rate Real Estate / Total Assets 16.33 todar Fixed Rate Real Estate / Total Assets 1	0.47	0.00	0.00	
Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.11 Net Charge Offs - Participation Loans / Avg Participation Loans 0.93 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.96 PECIALIZED LENDING RATIOS 0.70 articipation Loans Outstanding / Total Loans 2.86 articipation Loans Outstanding / Total Loans 2.86 articipation Loans Outstanding / Total Loans 2.86 articipation Loans Outstanding / Total Loans Granted YTD 3.13 Participation Loans Outstanding / Total Loans Granted YTD 3.13 Participation Loans Outstanding / Total Loans Granted YTD 3.13 Otal Business Loans (NMEADE) Less Unfunded Commitments / Total Assets 0.00 foral Business Loans (NMEADE) Less Unfunded Commitments / Total Non-Federally Guaranteed 0.07 foral Fusines 2.84 oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.07 foral Fixed Rate Real Estate / Total Assets 0.16.37 otal Fixed Rate Real Estate / Total Assets 16.37 otal Fixed Rate Real Estate / Total Loans Granted YTD 27.44 otal Fixed Rate Real Estate / Total Loans Granted YTD 27.47 otal Fixed Rate Real Estate / Total Loans Granted YTD		0.00	0.00	0.04
Net Charge Offs - Participation Loans / Avg Participation Loans 0.97 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.66 PECIALIZED LENDING RATIOS 17.04 Variticipation Loans Outstanding / Total Loans Granted YTD 3.17 Participation Loans Outstanding / Total Loans Granted YTD 3.17 Participation Loans Purchased YTD / Total Assets 0.06 otal Business Loans (MBLB) Less Unfunded Commitments / Total Assets 0.06 oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.07 Student Loans 2.86 oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.07 Student Loans 1.61.33 Total Fixed Rate Real Estate / Total Assets 0.63 otal Fixed Rate Real Estate / Total Assets 16.33 otal Fixed Rate Real Estate / Total Assets 16.33 otal Fixed Rate Real Estate / Total Loans Granted YTD 32.74 otal Fixed Rate Real Estate / Total Loans Granted YTD 32.74 otal Fixed Rate Real Estate / Total Assets 0.33 otal Fixed Rate Real Estate / Total Assets 0.34 otal Fixed Rate Real Estate / Total Assets 24.45 otal Fixed Rate Rea		0.00	0.00	0.00
Net Charge Offs - Member Business Loans 0.65 PECIALIZED LENDING RATIOS 17.04 Onfrect Loans Outstanding / Total Loans 17.04 Participation Loans Outstanding / Total Loans 2.86 Participation Loans Outstanding / Total Loans Granted YTD 3.11 Participation Loans Sold YTD / Total Assets 0.06 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2.86 Own-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed 0.07 Student Loans 0.01 0.01 Student Lans 2.86 0.02 Student Lans 2.86 0.02 Student Lans 2.84 0.04 Student Lans 2.84 0.05 Student Lans 2.84 0.05 Student Lans 0.01 0.07 Student Lans 0.02 0.01 Student Lans 0.02 0.01 Student Lans 16.33 0.16 Student Lans 27.45 0.16 Student Lans 27.45 0.16 Student Lans 27.45 0.16 Student Lans 27			0.99	0.22
EPECIALIZED LENDING RATIOS 17.04 Indirect Loans Outstanding / Total Loans 17.04 Participation Loans Outstanding / Total Loans 2.86 Participation Loans Outstanding / Total Loans Granted YTD 3.13 Participation Loans Outstanding / Total Assets 0.00 Orall Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2.86 oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.00 Ion-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed 0.07 Vizident Loans 16.37 Total Fixed Rate Real Estate / Total Assets 16.37 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.7.44 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.7.45 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.7.45 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.7.45 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.7.45 Total Fixed Rate Real Estate / Total Coans Granted YTD 32.7.45 Total Fixed Rate Real Estate / Total Coans Granted YTD 32.7.45 Total Robins Sold YTD / First Mtg RE Loans Sold YTD / First Mtg RE Loans Sold YTD / First Atttthere /			-0.10	0.22
Indirect Loans Outstanding / Total Loans 17.0-b Varticipation Loans Outstanding / Total Loans 2.86 Varticipation Loans Outstanding / Total Loans Granted YTD 3.11 Participation Loans Purchased YTD / Total Assets 0.00 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 0.02 Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.01 Udon-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed N// EAL ESTATE LENDING RATIOS 16.33 Total Fixed Rate Real Estate / Total Assets 2.84 Total Fixed Rate Real Estate / Total Assets 16.33 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Total Fixed Rate Real Estate / Total Assets 0.33	0.00	0.10	0.10	0.01
Participation Loans Outstanding / Total Loans 2.84 Participation Loans Poil VTD / Total Sests 3.13 Participation Loans Sold YTD / Total Assets 0.00 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2.84 Coal Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2.84 Coans Porchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.00 Coans Forderally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed 0.01 Student Loans 16.33 Coal Fixed Rate Real Estate / Total Loans Granted YTD 16.33 Total Fixed Rate Real Estate / Total Loans Granted YTD 22.74 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.76 Total Kixed Rate Real Estate / Total Loans Granted YTD 64.65 Total Assets 0.33	17.03	18.13	19.53	19.85
Participation Loans Sold YTD / Total Assets 0,00 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2,84 Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0,01 Jon-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed 0,01 Vident Loans 100 Vident Loans 101 Vident Loans 101 Vident Leans 103 Vida Fixed Rate Real Estate / Total Assets 16,33 Total Fixed Rate Real Estate / Total Loans 27,44 Total Fixed Rate Real Estate / Total Loans Granted YTD 32,77 Total Kixed Rate Real Estate / Total Loans Granted YTD 64,65 Total Kixed Rate Real State / Total Assets 0,33	2.74		2.74	3.00
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 2.84 Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.01 Kon-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed N/4 Business Leans 16.33 Vala Fixed Rate Real Estate / Total Assets 16.33 Total Fixed Rate Real Estate / Total Loans Granted YTD 27.45 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.76 Tirst Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 64.66 Noterest Only & Payment Option First & Other RE / Total Assets 0.33			2.59	2.46
oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted 0.0° ikon-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed N// Ikudent Loans N// Ikudent Loans 16.37 otal Fixed Rate Real Estate / Total Loans 16.37 otal Fixed Rate Real Estate / Total Loans Granted YTD 32.77 otal Fixed Rate Real Estate / Total Loans Granted YTD 32.77 first Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 64.66 iterest Only & Payment Option First & Other RE / Total Assets 0.33			0.27	0.38
Ion-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed N/// Student Loans N// Ited. ESTATE LENDING RATIOS 16.33 Total Fixed Rate Real Estate / Total Assets 16.33 Total Fixed Rate Real Estate / Total Assets 27.44 Total Fixed Rate Real Estate / Total Loans Granted YTD 32.74 Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 64.66 Interest Only & Payment Option First & Other RE / Total Assets 0.33			2.86	2.79
Student Loans N/4 LEAL ESTATE LENDING RATIOS 16.33 Otal Fixed Rate Real Estate / Total Assets 16.33 Total Fixed Rate Real Estate / Total Loans 27.45 Otal Fixed Rate Real Estate / Total Loans Granted YTD 32.77 Tirst Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 64.66 Iterest Only & Payment Option First & Other RE / Total Assets 0.33	0.02	0.07	0.03	0.00
IteAL ESTATE LENDING RATIOS 16.33 otal Fixed Rate Real Estate / Total Assets 16.33 otal Fixed Rate Real Estate / Total Loans 27.44 otal Fixed Rate Real Estate / Total Loans Granted YTD 32.77 otal Fixed Rate Real Estate / Total Loans Granted YTD 32.77 otal Fixed Rate Real Estate / Total Loans Granted YTD 64.63 terest Only & Payment Option First & Other RE / Total Assets 0.33	N1/A	44.00	25 60	20.40
Total Fixed Rate Real Estate / Total Assets 16.32 Ortal Fixed Rate Real Estate / Total Loans 27.44 Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 32.74 Tist Mig RE Loans Sold YTD/ First Mig RE Loans Granted YTD 64.66 Interest Only & Payment Option First & Other RE / Total Assets 0.35	N/A	41.86	35.69	39.12
Total Fixed Rate Real Estate / Total Loans 27.45 Ortal Fixed Rate RE Granted YTD / Total Loans Granted YTD 32.77 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 64.66 Iterest Only & Payment Option First & Other RE / Total Assets 0.35	2 15.62	16.43	16.33	15.94
Oral Fixed Rate RE Granted YTD / Total Loans Granted YTD 32.77 first Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 64.66 nterest Only & Payment Option First & Other RE / Total Assets 0.35			25.55	25.12
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 64.66 nterest Only & Payment Option First & Other RE / Total Assets 0.35		20.02	23.05	31.02
nterest Only & Payment Option First & Other RE / Total Assets 0.35	26.93		59.05	
	26.93 43.69		0.27	0.35
	26.93 43.69 71.99		2.50	
AISCELLANEOUS RATIOS	26.93 43.69 71.99 0.26			
Nortgage Servicing Rights / Net Worth 1.15	26.93 43.69 71.99 0.26 2.57			1.26
Jnused Commitments / Cash & ST Investments 111.43	26.93 43.69 71.99 0.26 2.57 1.72		157.81	
Complex Assets / Total Assets 21.43	26.93 43.69 71.99 0.26 2.57 1.72 100.18		20.93	
Short Term Liabilities / Total Shares and Deposits plus Borrowings 43.80	26.93 43.69 71.99 0.26 2.57 1.72 100.18 20.39	41.13	39.70	38.12
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	26.93 43.69 71.99 0.26 2.57 1.72 100.18 20.39			
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	26.93 43.69 71.99 0.26 2.57 1.72 100.18 20.39			
Means the number is too large to display in the cell	26.93 43.69 71.99 0.26 2.57 1.72 100.18 20.39			ι
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.	26.93 43.69 0.26 2.57 1.72 100.18 20.39 42.73		1	emental Ratios

Return to cover 03/04/2016 CU Name: N/A Peer Group: N/A ASSETS CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	Count Dec-2011 104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048 49,427,789	of CU in Peer Group : Dec-2012 1111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962	112 N/A Region: N/A % Chg 6.5 22.2 22.5 20.1 6.6 6.6 0.6 0.6 2.7	Nation * Peer Group: Dec-2013 120,169,411 619,155,408 24,482,276 763,807,095 20,675,914 1,859,597,079	% Chg 8.1 -18.1 -45.3 -16.3	e = 'MO' * Type Includ Dec-2014 129,560,659 558,363,794 19,505,530 707,429,983		rally Insured State Cr Dec-2015 133,961,988 897,110,760 29,617,687 1,060,690,435	3.4 60.7 51.8
CU Name: N/A Peer Group: N/A Peer Group: N/A Assers Assers CASH: Cash On Deposit Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS TOTAL INVESTMENTS	Dec-2011 104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	Asset Range : Criteria : of CU in Peer Group : Dec-2012 111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	N/A Region: N/A % Chg 6.5 22.2 22.5 20.1 	Dec-2013 120,169,411 619,155,408 24,482,276 763,807,095 20,675,914	% Chg 8.1 -18.1 -45.3 -16.3	Dec-2014 129,560,659 558,363,794 19,505,530	% Chg 7.8 -9.8 -20.3	Dec-2015 133,961,988 897,110,760 29,617,687	3.4 60.7 51.8
Peer Group: N/A ASSETS ASSETS CASH: Cash On Deposit Cash Cash Equivalents Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	Dec-2011 104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	Criteria : of CU in Peer Group : Dec-2012 1111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	Region: N/A % Chg 6.5 22.2 22.5 20.1	Dec-2013 120,169,411 619,155,408 24,482,276 763,807,095 20,675,914	% Chg 8.1 -18.1 -45.3 -16.3	Dec-2014 129,560,659 558,363,794 19,505,530	% Chg 7.8 -9.8 -20.3	Dec-2015 133,961,988 897,110,760 29,617,687	3.4 60.7 51.8
ASSETS CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	Dec-2011 104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	of CU in Peer Group : Dec-2012 1111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	N/A % Chg 6.5 22.2 22.5 20.1 6.6 6.6 0.6 2.7	Dec-2013 120,169,411 619,155,408 24,482,276 763,807,095 20,675,914	% Chg 8.1 -18.1 -45.3 -16.3	Dec-2014 129,560,659 558,363,794 19,505,530	% Chg 7.8 -9.8 -20.3	Dec-2015 133,961,988 897,110,760 29,617,687	% Chg 3.4 60.7 51.8
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	Dec-2011 104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	Dec-2012 111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	% Chg 6.5 22.2 22.5 20.1 6.6 0.6 2.7	120,169,411 619,155,408 24,482,276 763,807,095 20,675,914	8.1 -18.1 -45.3 -16.3	129,560,659 558,363,794 19,505,530	7.8 -9.8 -20.3	133,961,988 897,110,760 29,617,687	3.4 60.7 51.8
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	6.5 22.2 22.5 20.1 6.6 0.6 2.7	120,169,411 619,155,408 24,482,276 763,807,095 20,675,914	8.1 -18.1 -45.3 -16.3	129,560,659 558,363,794 19,505,530	7.8 -9.8 -20.3	133,961,988 897,110,760 29,617,687	3.4 60.7 51.8
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	104,400,753 618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	111,162,421 756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	6.5 22.2 22.5 20.1 6.6 0.6 2.7	120,169,411 619,155,408 24,482,276 763,807,095 20,675,914	8.1 -18.1 -45.3 -16.3	129,560,659 558,363,794 19,505,530	7.8 -9.8 -20.3	133,961,988 897,110,760 29,617,687	3.4 60.7 51.8
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	22.2 22.5 20.1 6.6 0.6 2.7	619,155,408 24,482,276 763,807,095 20,675,914	-18.1 -45.3 -16.3	558,363,794 19,505,530	-9.8 -20.3	897,110,760 29,617,687	60.7 51.8
Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	22.2 22.5 20.1 6.6 0.6 2.7	619,155,408 24,482,276 763,807,095 20,675,914	-18.1 -45.3 -16.3	558,363,794 19,505,530	-9.8 -20.3	897,110,760 29,617,687	60.7 51.8
Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	618,754,495 36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	756,137,036 44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	22.2 22.5 20.1 6.6 0.6 2.7	619,155,408 24,482,276 763,807,095 20,675,914	-18.1 -45.3 -16.3	558,363,794 19,505,530	-9.8 -20.3	897,110,760 29,617,687	60.7 51.8
Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	36,565,670 759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	44,783,930 912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	22.5 20.1 6.6 0.6 2.7	24,482,276 763,807,095 20,675,914	-45.3 -16.3	19,505,530	-20.3	29,617,687	51.8
TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	759,720,918 17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	912,083,387 18,636,459 1,877,993,381 172,777,962 817,001,177	20.1 6.6 0.6 2.7	763,807,095 20,675,914	-16.3				
Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	17,480,229 1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	18,636,459 1,877,993,381 172,777,962 817,001,177	6.6 0.6 2.7	20,675,914	40.0				
Trading Securities Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	1,877,993,381 172,777,962 817,001,177	0.6		40.0				1
Available for Sale Securities Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	1,867,174,678 168,291,391 718,309,349 33,527,887 25,595,048	1,877,993,381 172,777,962 817,001,177	0.6		10.0				
Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	168,291,391 718,309,349 33,527,887 25,595,048	172,777,962 817,001,177	2.7	1 850 507 070	10.9	21,159,784	2.3	20,002,670	-5.5
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	718,309,349 33,527,887 25,595,048	817,001,177		1,009,097,079	-1.0	1,790,600,456	-3.7	1,785,727,679	-0.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	33,527,887 25,595,048			165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5
Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	25,595,048	21 822 294	13.7	762,069,813	-6.7	711,282,001	-6.7	625,524,317	-12.1
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS	25,595,048	31 833 384							
PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS		51,023,304	-5.1	33,984,488	6.8	43,422,159	27.8	57,955,841	33.5
All Other Investments in Corporate Cus All Other Investments ² TOTAL INVESTMENTS									
All Other Investments ² TOTAL INVESTMENTS	49,427,789			22,396,603	-3.2	17,063,147	-23.8	16,987,247	
TOTAL INVESTMENTS				2,309,738	-87.2	1,827,074	-20.9	811,990	
	73,803,167	76,015,066		80,134,340	5.4	89,423,560	11.6	94,980,889	
	2,953,609,538	3,035,406,833	2.8	2,946,742,615	-2.9	2,809,467,285	-4.7	2,717,118,667	-3.3
LOANS HELD FOR SALE	15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3
									<u> </u>
LOANS AND LEASES: Unsecured Credit Card Loans	075 404 000	007 005 754		100 040 404	5.0	425.615.887		405 404 450	
All Other Unsecured Loans/Lines of Credit	375,431,086		3.2 8.5	409,049,194	5.6 8.7	- 1 1	4.1 8.7	435,434,150	
All Other Unsecured Loans/Lines of Credit Payday Alternative Loans (PAL Loans) (FCUs only)	217,112,524	235,560,893		256,002,490 0	8.7 N/A	278,239,062	8.7 N/A	291,745,122	4.9 N/A
Non-Federally Guaranteed Student Loans	25,434,354			34,250,946	20.8	44,735,252	30.6	48,042,028	
Non-Federally Guaranteed Student Loans	<u></u>	680,001,291	11.4	819,241,668	20.8	921,485,406	12.5	974,855,129	
Used Vehicle Loans	1,672,252,513	, ,		1,929,017,721	20.5	2,165,634,310	12.3	2,336,105,459	
1st Mortgage Real Estate Loans/Lines of Credit	2,020,710,803			2,189,264,182	7.8	2,300,269,179	5.1	2,330,103,439	
Other Real Estate Loans/Lines of Credit	853,083,570			832,903,433	1.8	882,220,489	5.9	912,390,903	
Leases Receivable	0000,000,070			052,905,455	N/A	002,220,409	0.9 N/A	912,390,903	
Total All Other Loans/Lines of Credit	299,573,812			314,183,973	-1.6	341,033,060	8.5	370,502,677	8.6
TOTAL LOANS	6,132,586,673			6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,528,089)	(79,032,418)		(69,186,374)	-12.5	(70,894,092)	2.5	(68,859,697)	
Foreclosed Real Estate	18,969,726			18,903,926	20.2	11,287,220	-40.3	6,858,476	
Repossesed Autos	2,174,558			1,018,530	-32.4	1,603,938	57.5	2,097,080	
Foreclosed and Repossessed Other Assets	225,344			1,598,801	1,823.8	1,086,780	-32.0	570,622	-47.5
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	21,369,628			21,521,257	24.3	13,977,938	-35.1	9,526,178	
Land and Building	235,364,603	245,172,923		260,366,803	6.2	281,738,588	8.2	288,617,790	
Other Fixed Assets	34,690,855	, ,		39,450,872	14.1	43,415,506	10.0	53,890,730	
NCUA Share Insurance Capitalization Deposit	83,314,341	89,334,962		93,392,057	4.5	95,405,560	2.2	97,978,129	
Identifiable Intangible Assets	34,515			402,114	43.3	0		01,010,120	
Goodwill	1,739,458			1,582,360	0.0	1,582,360	0.0	1,582,360	
TOTAL INTANGIBLE ASSETS	1,773,973			1,984,474	6.5	1,582,360	-20.3	1,582,360	
Accrued Interest on Loans	21,233,562			1 1	-1.9	22,044,555	3.9	22,020,881	-
Accrued Interest on Investments	9,303,411	8,709,371		6,966,070	-20.0	6,405,447	-8.0	7,189,705	
Non-Trading Derivative Assets, net	N/A			N/A		65,796	2.5	39,972	
All Other Assets	115,358,603			187,617,406	19.6	205,837,716	9.7	225,847,388	
TOTAL OTHER ASSETS	145,895,576			215,805,318	15.3	234,353,514	8.6	255,097,946	
	,,			,,		,,			5.
TOTAL ASSETS	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	12,195,788,786	6.0
TOTAL CU's	124				0.0		-1.7	112	
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS	INCLUDED IN ALL OT	HER INVESTMENTS PRIC							1

		Liabilities, Shares &	& Fauity						·
Return to cover		For Charter :							
03/04/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						I
		5		D 00/0				5	
LIABILITIES. SHARES AND EQUITY	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
LIABILITIES:									í
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	N/7	N/7		11/7		IN/A		N/A	
Draws Against Lines of Credit	307,428,402	249,528,237	-18.8	186,153,182	-25.4	215,232,051	15.6	247,313,395	14.9
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	10,113,281	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									1
Subordinated Debt Included in Net Worth ³	0	°	N/A	0	N/A	0	N/A	0	
Non-Trading Derivative Liabilities, net	N/A			N/A		0		0	
Accrued Dividends and Interest Payable	10,214,386	, ,	35.4	12,404,911	-10.3	12,378,843	-0.2	12,300,570	
Accounts Payable & Other Liabilities	112,575,480				-11.1	159,449,399	27.7	158,918,982	-0.3
TOTAL LIABILITIES	430,218,268	403,920,217	-6.1	323,465,403	-19.9	387,060,293	19.7	428,646,228	10.7
SHARES AND DEPOSITS									
Share Drafts	1.370.189.155	1,470,819,402	7.3	1,549,631,235	5.4	1,690,759,847	9.1	1,969,442,847	16.5
Regular Shares	2.395.286.330	, -,, -			8.8	3,121,721,491	7.7	3.412.016.492	
Money Market Shares	2,037,552,033				5.0	2,418,108,558		2,519,855,623	4.2
Share Certificates	2,003,106,060		-4.0		-5.8	1,687,626,877	-6.8	1,638,734,315	
IRA/KEOGH Accounts	1,001,584,272				-2.2	952,388,751	-4.1	922,166,317	-3.2
All Other Shares ¹	17,469,446		38.4		14.1	31,838,239		32,074,972	
Non-Member Deposits	1,923,763			, ,	133.5	13,614,791	91.8	16,957,334	
TOTAL SHARES AND DEPOSITS	8,827,111,059		6.0	, ,	3.2	9,916,058,554	2.7	10,511,247,900	
EQUITY:									<u> </u>
Undivided Earnings	624,363,683			728,496,724	6.7	779,004,541	6.9	824,509,239	5.8
Regular Reserves	228,081,021	210,138,422	-7.9	213,462,339	1.6	213,815,398	0.2	212,019,144	-0.8
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A		N/A	0	N/A	1,136,101	N/A
Other Reserves	200,741,875	217,309,394	8.3	222,857,943	2.6	230,930,152	3.6	243,856,937	5.6
Equity Acquired in Merger	129,385	240,651	86.0	315,438	31.1	2,378,003	653.9	6,119,825	157.4
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 Accumulated Unrealized Losses for OTTT	23,188,786	24,249,421	4.6	-17,714,259	-173.1	814,696	104.6	-6,680,526	-920.0
(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	0	0	N/A	0	N/A	-271,963	N/A	0	100.0
Other Comprehensive Income	-18,321,074	-22,456,995	-22.6	-13,738,185	38.8	-21,423,757	-55.9	-26,254,542	
Net Income	0			0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,059,372,156	1,113,613,353	5.1	1,134,868,480	1.9	1,206,435,550	6.3	1,255,894,658	4.1
TOTAL SHARES & EQUITY	9,886,483,215	10,469,706,318	5.9	10,789,814,802	3.1	11,122,494,104	3.1	11,767,142,558	5.8
TOTAL LIABILITIES, SHARES, & EQUITY	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	12,195,788,786	6.0
NCUA INSURED SAVINGS ² Uninsured Shares	210 002 527	360 305 404	15.0	101 015 107	10 /	111 001 000	17	100 750 004	19.6
Uninsured Snares Uninsured Non-Member Deposits	310,903,537		15.9 -20.3		12.4 41.2	411,834,668 1,990,392		492,759,231 2,473,218	
Total Uninsured Shares & Deposits	312,160,345	, ,	-		12.5	413,825,060		495,232,449	
Insured Shares & Deposits	8,514,950,714		1		2.8	9,502,233,494		495,232,449	5.4
TOTAL NET WORTH	1,055,928,512				2.0 4.9	1,226,128,094		1,287,641,246	
# Means the number is too large to display in the cell	1,000,020,012	1,110,002,447	5.2	1,100,122,444	4.3	1,220,120,094	5.2	1,207,041,240	
¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/I		R SHARES FOR SHOPT	FORM FIL	FRS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05							\$250.000		
³ December 2011 and forward includes "Subordinated Debt Included in Net		5. 10 \$100,000 and \$20					<i>~200,000</i>	5 1 104	ShEquity
		1	1				I	J. LIAU	JALqui

Count of CU in Peer Group: NA Count of CU in Peer Group: NA Count of CU in Peer Group: NA INCOME AND EXPENSE De-2011 Dec-2012 % Chg Dec-2013 % Chg Interest on Loans 356.407,867 344.322,452 -3.4 334.029,324 -3.0 336.684,019 1.4 Less Interest Refund (657,424) (467,500) -2.1 (533,440) 15.9 467,6377 -0.8 Incorne from Trading 406,864 1.078,029 16.5 1.383,284,943 1.3 Interest on Deposits 1.3,287,4506 193,514,463 1.3,387,8296,560 -3.8 332,489,434 1.5 Dividends 63,420,650 53,151,094 -16.6 66,068,931 2.0 60,209,42 -12.1 MERST EXPENSE 99,014,389 82,571,161 -16.6 66,068,931 2.0 60,209,42 -12.1 Provision Proveo Money 1117,12,21 9.90,604 -15.5 5,345,441 46.0 4,575,36 -14.0 TOTAL INTEREST INCOME 280,462,503 2.21.1 44,024,134 45.8	For Charter : N/A Count of CU : 112 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit				N/A	For Charter :		
CU Name: N/A Asset Range: N/A Citeria: Region: Nation * Peer Group: All*State * WO* * Type Included: Ederating and the end of the	Asset Range : N/A Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit				112	0		
Peer Group: NA Citiantia: Region:: Nalion * Peer Group: NA * State = *MO** Type Includest: Federally Count of CU in Peer Group: NA State = *MO** Type Includest: Federally % Chg Dec-2013 % Chg Dec-2014	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credi				112	Count of CU :		03/04/2016
Count of CU in Peer Group: NA Na PICOME AND EXPENSE Dec-2011 Dec-2012 % Chg Dec-2014 % Chg Interest To Loans 356,407,861 344,322,452 -34 334,023,324 -30 338,684,019 1.4 Interest To Loans 356,407,861 (67,742) (67,742) (47,500) 72,11 (530,440) 15.9 (528,357) 0.8 Income from Trading 406,864 1,078,029 165.0 1,935,377 75.5 414,364 76.8 TOTAL INTEREST INCOME 410,939,467 338,054,473 4.3 378,296,550 3.8 8382,248,494 1.5 Interest Deposits 23,374,506 13,511,034 -16.2 46,740,525 -12.1 44,024,134 5.8 Interest Deposits 23,374,506 19,514,463 -16.2 46,740,525 -12.1 44,024,134 5.8 7.8 POVISION FOR LOAN & LASE LOSSES 50,089,968 85,0357,151 5.5 47,40,457 1-10.0 46,82,240 5.1 12,847,016 -16.6 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>								
Dec-2011 Dec-2012 % Chg Dec-2014 % Chg *INCOME 3 0 3 0 3 0	Count of CU in Peer Group : N/A	= 'MO' * Type Includ	All * Stat	Nation * Peer Group: /				Peer Group: N/A
INCOME AND EXPENSE Immediation 366.407.867 344.322.452 3.4 334.029.324 3.0 338.884.019 1.4 Loss Intreast Relund (587.424) (467.500) -22.1 (539.440) 15.9 (520.357) 0.8 Income from Investments 54.366.330 44.079.020 -11.5 42.862.293 -10.9 44.76.917 4.2 Income from Investments 406.864 1.073.029 165.0 1.995.377 79.5 41.4384 -76.6 TOTAL INTEREST INCOME 410.593.687 333.052.473 -12.8 44.60 4.97.2 -16.5 Interest on Borowet Money 11.719.213 9.905.604 -16.5 5.345.441 -46.0 4.57.26 -12.1 1.462.765 -12.1 Interest on Borowet Money 11.719.213 9.905.604 -15.5 5.345.441 -46.0 4.57.265 -16.5 Interest on Borowet Money 11.719.213 9.905.604 -26.5 12.85.7166 -6.2 PROVISION FOR LOAN & LEASE LOSES 50.0696.965 5.6.53.87.53 15.5 47					N/A	of CU in Peer Group :	Count c	
'NOOME AND EXPENSE	Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 %	Dec 2014	% Cha	Dec 2012	% Cha	Dec 2012	Dec 2011	
INTEREST INCOME: 0	Dec-2011 Dec-2012 % City Dec-2013 % City Dec-2014 % City Dec-2013 %	Dec-2014	% City	Dec-2013	% City	Dec-2012	Dec-2011	* INCOME AND EXPENSE
Interest on Loans 356,407,867 344,322,452 334 334,029,324 30 338,864,019 14 Less Interest Refund (157,420) (457,500) -22.1 (530,440) 15.9 (528,357) 0.8 Income from Trading -406,864 1,078,029 16.5 1,336,373 79.5 414,304 -76.6 TOTAL INTEREST INCOME 410,583,067 396,247.3 -4.8 376,296,550 -3.8 383,246,443 -3.8 NITEREST EXPENSE:								
Less Interest Refund (587,424) (467,500) 22.1 (530,440) (5.28,357) -0.8 Income from frading 406,864 1,078,029 165.0 1,935,373 79.5 444,364 -78.6 TOTAL INTEREST INCOME 410,583,687 383,032,473 4.3 378,296,550 -3.8 383,246,943 1.3 INTEREST EXPENSE:	356,407,867 344,322,452 -3.4 334,029,324 -3.0 338,684,019 1.4 356,300,907	338 684 019	-3.0	334 029 324	-34	344 322 452	356 407 867	
Income from investments 54.366.380 44.109.492 11.5 42.862.293 10.9 44.876.917 4.2 Income from Trading 406.884 1078.029 165.0 19.35.37 75.5 41.3.487 77.6 TOTAL INTEREST INCOME 410.583.887 333.052.473 4.3.3 378.296.550 3.8 383.246.943 1.3 INTEREST EXPENSE:								
Income from Trading 406,864 1.078,029 165.0 1.935,373 79.5 414,384 776.6 INTEREST EXPENSE:		,		,		,		
TOTALINTEREST INCOME 410.593.687 393.052.473 -4.3 378.296.550 -3.8 383.248.943 1.3 INTEREST EXPENSE: 0 -<				, ,	-			
INTEREST EXPENSE: -								
Dividends 63.420.050 53.151.094 -14.2 46.740.525 -12.1 44.024.134 -5.8 Interest on Deposits 23.874.506 19.614.463 18.3 13.982.965 -28.3 11.688.792 -16.5 Interest on Derowed Money 11.719.213 9.905.604 -15.5 5.345.441 -46.0 4.597.536 -14.0 TOTAL INTEREST EXPENSE 99.014.469 82.571.61 -16.6 60.089.31 -20.0 60.290.462 -8.7 NCH INTEREST INCOME AFTER PLL 260.882.353 251.942.559 -3.4 264.822.940 5.1 281.295.716 6.2 Other Operating Income 112.712.712 120.021.428 6.5 113.442.236 -5.5 112.937.018 -0.4 Other Operating Income 82.144.485 112.622.640 3.7.1 120.497.760 7.0 123.510.331 2.5 Gain (Loss) on Investments 916.613 2.403.868 162.3 3.310.110 3.7.7 986.075 -70.8 Gain (Loss) on Non-Trading Derivatives 0 0 N/A 0<	410,000,001 000,002,410 4.0 010,200,000 0.0 000,240,040 1.0 000,101,200	000,240,040	0.0	010,200,000	4.0	000,002,470	410,000,007	
Interest on Deposits 23.874,506 19.814,463 -18.3 13.982,965 -28.3 11.668.792 -16.5 Interest on Borowed Money 11.719,213 9.906,604 -15.5 5.345,641 -46.0 4.507,550 -14.0 TOTAL INTEREST EXPENSE 99.014,366 82.571,161 16.6 66.068,931 -20.0 60.290,462 -8.7 PROVISION FOR LOAN & LEASE LOSSES 50.696,965 58.583,753 15.5 47.404,679 -19.0 41.662,766 -12.1 NET INTEREST INCOME FITER PLL 200.021,428 6.5 113.442,285 -5.5 112.937,108 -0.4 Other Operating Income 112.712,712 120.021,426 6.5 112.937,018 -0.4 Gain (Loss) on Invo-Trading Derivatives 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Disposition of Assets -3.180,927 -1.343,344 42.3 -1.382,846 24.6 -2.820,948 140.0 Gain (Loss) on Disposition of Assets -3.180,927 -1.343,434 42.3 -1.382,846 24.6 -	63,420,650 53,151,094 -16.2 46,740,525 -12.1 44,024,134 -5.8 42,289,566	44 024 134	-12.1	46 740 525	-16.2	53 151 00/	63 420 650	
Interest on Borrowed Money 11,719,213 9.906,604 -15.5 5.345,441 -46.0 4.597,536 -14.0 TOTAL INTEREST EXPENSE 99.014,366 82.571,161 -16.6 66.069,911 -20.0 60.290,462 -8.7 PROVISION FOR LOAN & LEASE LOSSES 55.0847,553 15.5 47.404,679 -19.0 41.662,765 -12.1 NET INTEREST INCOME: 200.082,353 251,942,559 -3.4 264,822,940 5.1 281,295,716 6.2 NON-INTEREST INCOME: 200.011,428 6.5 113,442,236 -5.5 112,937,018 -0.4 Gain (Loss) on Investments 916,613 2.400,868 162.3 3,310,110 37.7 095,075 70.8 Gain (Loss) on Non-Trading Derivatives 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Non-Trading Derivatives -3,180,927 -1,834,344 42.3 -1,328,246 2.46,62 -2,820,948 -104.0 N/A Gain funds pain Purchase (Merger) 0 0 N/A 0 N/A <								
TOTAL INTEREST EXPENSE 99.014.360 92.671.161 -16.6 66.088.931 -20.0 60.290.462 -8.7 PROVISION FOR LOAN & LEASE LOSSES 50.696.965 58.538,753 15.5 47,404.679 1.9.0 41.662,765 12.1 NON-INTEREST INCOME AFTER PLL 220.82,353 251.942,559 -3.4 264.822,940 5.1 281.92,706 6.2 NON-INTEREST INCOME 0.4 261.92,22,428 6.5 112,412,710 10.0 4.04,42,236 -55.5 112,937.018 -0.4 Other Operating Income 82.144,485 112,622,640 37.1 120.0497,760 7.0 123.510.331 2.5 Gain (Loss) on Non-Trading Derivatives 0 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Disposition of Assets -3,160,927 -1,334,344 42.3 -1,332,846 24.6 -2,220,948 104.0 N/A Other Non-Oper Income/(Expense) 1,359,916 -27.923 1002.1 233,872,075 -								
PROVISION FOR LOAN & LEASE LOSSES 50,696,965 58,538,753 15.5 47,404,679 -19.0 41,662,765 -12.1 NET INTEREST INCOME 260,882,353 251,942,559 -3.4 264,822,940 5.1 281,295,716 6.2 NON-INTEREST INCOME: 112,712,712 120,021,428 6.5 113,442,236 5.5 112,937,018 -0.4 Other Operating Income 82,144,4485 112,622,404 37.1 120,497,760 7.0 123,610,331 2.5 Gain (Loss) on Investments 916,613 2,403,868 162.3 3,310,110 37.7 965,075 -70.8 Gain (Loss) on Disposition of Assets -3,180,927 -1,834,344 42.3 -1,382,846 24.6 -2,820,948 104.0 Gain form Bargain Purchase (Merger) 0 0 N/A 0 N/A 0 N/A NCUSIF Stabilization Income 0 0 N/A 0 N/A 0 N/A NOLUSIF Stabilization Income 0 0 N/A 0 N/A 0 N/A Other Operatine Expense 0 0 N/A								
NET INTEREST INCOME AFTER PLL 260,882,353 251,942,559 -3.4 264,822,940 5.1 281,295,716 6.2 NON-INTEREST INCOME:								
NON-INTEREST INCOME: 112.712.712 120.021.428 6.5 113.442.236 6.5. 112.937.018 -0.4 Gree Income 82.144.485 112.622.640 37.1 120.497.760 7.0 123.510.331 2.5 Gain (Loss) on Investments 916.613 2.43.868 162.3 3.310.110 37.7 965.075 -70.8 Gain (Loss) on Disposition of Assets -3.180.927 -1.18.44.444 2.3 -1.382.846 24.6 -2.820.948 -104.0 Gain (Loss) on Disposition of Assets -3.180.927 -1.18.44.44 2.1.129.096 7.946.2 -719.401 132.8 Other Non-Oper Income(Expense) 1.55.916 -27.923 -102.1 2.90.966 104.0 N/A 0 N/A NCUSIF Stabilization Income 0 0 0 N/A 0 N/A 0 N/A NON-INTEREST INCOME 193.951.799 233.185.669 2.0.2 238.056.166 2.1 233.872.075 -1.8 Mon-INTEREST EXPENSE 150.0031.667 3.5 32.740.885 9.0								
Fee Income 112,712,712 120,021,428 6.5 113,442,236 -5.5 112,937,018 -0.4 Other Operating Income 82,144,485 112,622,640 37.1 120,497,760 7.0 123,510,331 2.6 Gain (Loss) on Investments 916,613 2,433,888 162.3 3,310,110 37.7 985,075 -70.8 Gain (Loss) on Non-Trading Derivatives 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Disposition of Assets -3,180,927 -1,834,344 42.3 -1,382,846 24.6 -2,820,948 -104.0 Gain from Bargain Purchase (Merger) 0 0 N/A 0 N/A 0 N/A NCUSIF Stabilization Income 0 0 N/A 0 N/A 0 N/A TOTAL NON-INTEREST INCOME 193,951,799 233,185,669 20.2 238,058,166 2.1 233,872,075 -1.8 NOM-INTEREST EXPENSE	200,002,555 251,942,559 -3.4 204,022,940 3.1 201,295,710 0.2 294,272,001	201,293,710	5.1	204,022,940	-3.4	251,942,559	200,002,355	
Other Operating Income 82,144,485 112,622,640 37.1 120,497,760 7.0 123,510,331 2.5 Gain (Loss) on Investments 916,613 2,403,868 162.3 3,310,110 37.7 965,075 -7.0.8 Gain (Loss) on Non-Trading Derivatives 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Disposition of Assets -3,180,927 -1,834,344 42.3 -1,382,846 24.6 -2,820,948 -104.0 Gain (Loss) on Disposition of Assets -3,180,927 -1,834,344 42.3 -1,382,846 24.6 -2,820,948 -104.0 Other Non-Depr Income(Expense) 1,355,916 -27,923,102.1 102,119,090.6 N/A 0 N/A Other Non-Depr Income(Expense) 193,951,799 233,185,669 20.2 238,056,166 2.1 233,872,075 -1.8 NON-INTEREST INCOME 193,951,799 233,185,669 20.2 238,058,166 2.1 233,872,075 -1.8 Office Operation & Benefits 186,474,156 206,638,608 10.7 21	112,712,712 120,021,428 6.5 113,442,236 -5.5 112,937,018 -0.4 116,017,106	112 027 019	5 5	112 112 226	6 5	120 021 429	110 710 710	
Gain (Loss) on Investments 916,613 2,403,868 162.3 3,310,110 37.7 965,075 -70.8 Gain (Loss) on Non-Trading Derivatives 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Disposition of Assets -3,180,927 -1,1834,344 42.3 -1,382,846 24.6 -2,820,948 -104.0 Gain from Bargain Purchase (Merger) 0 0 N/A 0 N/A 0 N/A Other Non-Oper Income/(Expense) 1,358,916 -27,923 -102,1 2,190,906 7,946,2 -719,401 -132.8 NCUSIF Stabilization Income 0 0 N/A 0 N/A Total Employee Compensation & Benefits 198,6474,156 206,369,608 10.7 215,409,303 4.4 224,274,522 4.1 Travel, Conference Expense 3,317,233 3,702,074 11.6 3,954,311 6.8 4,346,011 9.9 Office Occupancy 28,589,598 29,025,588 1.5 30,031,267 3.5 32,740,885 9.0								
Gain (Loss) on Non-Trading Derivatives 0 0 N/A 0 N/A 0 N/A Gain (Loss) on Disposition of Assets -3,180,927 -1,834,344 42.3 -1,382,846 24.6 -2,820,948 -104.0 Gain from Bargain Purchase (Merger) 0 N/A 0 N/A 0 N/A Other Non-Oper Income/(Expense) 1,358,916 -27,923 -102.1 2,190,906 7,946.2 -7119,401 -132.8 NCUSIF Stabilization Income 0 0 N/A 0 N/A 0 N/A OTAL NON-INTEREST INCOME 193,951,799 233,185,669 20.2 238,058,166 2.1 233,872,075 -1.8 MON-INTEREST EXPENSE 1 166,474,166 206,369,608 10.7 215,409,303 4.4 224,274,522 4.1 Travel, Conference Expense 3,317,233 3,702,074 11.6 3,964,311 6.8 4,346,011 9.9 0ffice Operation Expense 73,949,700 78,153,744 5.7 85,500,926 9.4 91,227,418 6.7<								
Gain (Loss) on Disposition of Assets -3,180,927 -1,834,344 42.3 -1,382,846 24.6 -2,820,948 -104.0 Gain from Bargain Purchase (Merger) 0 0 N/A 0 N/A 0 N/A Other Non-Oper Income/(Expense) 1,358,916 -27,923 -102.1 2,190,906 7,946.2 -719,401 -132.8 NCUSIF Stabilization Income 0 0 N/A 0 N/A 0 N/A TOTAL NON-INTEREST INCOME 193,951,799 233,185,669 20.2 238,058,166 2.1 233,872,075 -1.8 NON-INTEREST EXPENSE		965,075						
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Other Non-Oper Income/(Expense) 1,358,916 -27,923 -102.1 2,190,906 7,946.2 -719,401 -132.8 NCUSIF Stabilization Income 0 0 N/A 0 N/A 0 N/A TOTAL NON-INTEREST INCOME 193,951,799 233,185,669 20.2 238,058,166 2.1 233,872,075 -1.8 MON-INTEREST EXPENSE							, ,	
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TOTAL NON-INTEREST INCOME 193,961,799 233,185,669 20.2 238,058,166 2.1 233,872,075 1.8 NON-INTEREST EXPENSE		-719,401				,		
NON-INTEREST EXPENSE Image: Conference Expense Image:		0		-		\$		
Total Employee Compensation & Benefits 186,474,156 206,369,608 10.7 215,409,303 4.4 224,274,522 4.1 Travel, Conference Expense 3,317,233 3,702,074 11.6 3,954,311 6.8 4,346,011 9.9 Office Occupancy 28,589,598 29,025,588 1.5 30,031,267 3.5 32,740,885 9.0 Office Operation Expense 73,949,700 78,153,744 5.7 85,500,926 9.4 91,227,419 6.7 Educational and Promotion 16,003,092 16,175,334 1.1 15,602,280 -3.5 15,117,153 -3.1 Loan Servicing Expense 27,103,828 32,086,214 18.4 33,914,490 5.7 32,180,525 -5.1 Professional, Outside Service 25,158,548 28,000,571 11.3 29,715,191 6.1 32,86,557 10.5 Member Insurance • NCUSIF Premium ² 4,481,783 1,706,737 -61.9 1,229,266 -28.0 99,901 -91.9 Member Insurance • Other 941,509 788,597 -16.2	193,951,799 233,185,669 20.2 238,058,166 2.1 233,872,075 -1.8 254,846,510	233,872,075	2.1	238,058,166	20.2	233,185,669	193,951,799	
Travel, Conference Expense 3,317,233 3,702,074 11.6 3,954,311 6.8 4,346,011 9.9 Office Occupancy 28,589,598 29,025,588 1.5 30,031,267 3.5 32,740,885 9.0 Office Operation Expense 73,949,700 78,153,744 5.7 85,500,926 9.4 91,227,419 6.7 Educational and Promotion 16,003,092 16,175,334 1.1 15,602,280 -3.5 15,117,153 -3.1 Loan Servicing Expense 27,103,828 32,086,214 18.4 33,914,490 5.7 32,80,557 10.5 Member Insurance 1 N/A 0 -91.9 0 -100.0 -91.9								
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Member Insurance - NCUSIF Premium ² 4,481,783 1,706,737 -61.9 1,229,266 -28.0 99,901 -91.9 Member Insurance - Temporary Corporate 16,248,985 6,819,726 -58.0 6,111,196 -10.4 0 -100.0 Member Insurance - Other 941,509 788,597 -16.2 640,903 -18.7 311,577 -51.4 Operating Fees 1,543,232 1,698,188 10.0 1,555,852 -8.4 1,575,329 1.3 Misc Operating Expense 14,809,612 21,088,390 42.4 24,737,640 17.3 19,380,811 -21.7 TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3			6.1		11.3			
Member Insurance - Temporary Corporate 16,248,985 6,819,726 -58.0 6,111,196 -10.4 0 -100.0 Member Insurance - Other 941,509 788,597 -16.2 640,903 -18.7 311,577 -51.4 Operating Fees 1,543,232 1,698,188 10.0 1,555,852 -8.4 1,575,329 1.3 Misc Operating Expense 14,809,612 21,088,390 42.4 24,737,640 17.3 19,380,811 -21.7 TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3								
CU Stabilization Fund ³ 16,248,985 6,819,726 -58.0 6,111,196 -10.4 0 -100.0 Member Insurance - Other 941,509 788,597 -16.2 640,903 -18.7 311,577 -51.4 Operating Fees 1,543,232 1,698,188 10.0 1,555,852 -8.4 1,575,329 1.3 Misc Operating Expense 14,809,612 21,088,390 42.4 24,737,640 17.3 19,380,811 -21.7 TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3 NET INCOME (LOSS) EXCLUDING STABILIZATION	4,481,783 1,706,737 -61.9 1,229,266 -28.0 99,901 -91.9 46 -1	99,901	-28.0	1,229,266	-61.9	1,706,737	4,481,783	
Member Insurance - Other 941,509 788,597 -16.2 640,903 -18.7 311,577 -51.4 Operating Fees 1,543,232 1,698,188 10.0 1,555,852 -8.4 1,575,329 1.3 Misc Operating Expense 14,809,612 21,088,390 42.4 24,737,640 17.3 19,380,811 -21.7 TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3			40.4	0.444.400	50.0	0.040.700	40.040.005	
Operating Fees 1,543,232 1,698,188 10.0 1,555,852 -8.4 1,575,329 1.3 Misc Operating Expense 14,809,612 21,088,390 42.4 24,737,640 17.3 19,380,811 -21.7 TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3 NET INCOME (LOSS) EXCLUDING STABILIZATION 1000000000000000000000000000000000000		÷						
Misc Operating Expense 14,809,612 21,088,390 42.4 24,737,640 17.3 19,380,811 -21.7 TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3 NET INCOME (LOSS) EXCLUDING STABILIZATION 10 10 10 10								
TOTAL NON-INTEREST EXPENSE 398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3 NET INCOME (LOSS) EXCLUDING STABILIZATION						, ,		
NET INCOME (LOSS) EXCLUDING STABILIZATION								
*/4	398,621,276 425,614,771 6.8 448,402,625 5.4 454,090,690 1.3 484,905,612	454,090,690	5.4	448,402,625	6.8	425,614,771	398,621,276	
		04 477 000		04 040 040	44.0	00.000.000	70.040.044	EXPENSE AND NCUSIF PREMIUMS * ⁷⁴
				, ,				
NET INCOME (LOSS) 56,212,876 59,513,457 5.9 54,478,481 -8.5 61,077,101 12.1	56,212,876 59,513,457 5.9 54,478,481 -8.5 61,077,101 12.1 64,213,705	01,077,101	-8.5	54,478,481	5.9	59,513,457	56,212,876	
RESERVE TRANSFERS:		057.040		045 000	07.0	404 740	47 400 500	
Transfer to Regular Reserve 17,103,569 484,718 -97.2 215,936 -55.5 357,246 65.4		357,246	-55.5	215,936	-97.2	484,718		
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.	itos are annualized.						os are annualized.	
# Means the number is too large to display in the cell								
¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.							1	
² For December 2010 forward, this account includes only NCUSIF Premium Expense.							•	
³ 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).			d,	eptember 2009 and forward	nse. For Se			
⁴ 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.	NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. 6. In	excluded.	me, if any,	NCUSIF Stabilization Incon	0 forward,	nse. From December 201	NCUSIF Stabilization Exper	⁴ Prior to September 2010, this account was named Net Income (Loss) Before I

Return to cover		Delinquent Loan Inf		1					
03/04/2016		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	State = 'MO' * Type I	ncluded:	Federally Insured S	state
	Count of	CU in Peer Group :	N/A						
	D 0044	D 0040	0/ Oh -	Dec. 0040	0/ Oh -	D = = 004.4	0/ Oh	Dec 0045	0/ Oh a
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2011	Dec-2012	% Cng	Dec-2013	% Cng	Dec-2014	% Cng	Dec-2015	% Cng
30 to 59 Days Delinquent	120,531,295	124,375,265	3.2	139,346,281	12.0	139.314.875	0.0	118,462,019	-15.0
60 to 179 Days Delinquent	57,947,476			51,541,751	-3.5	/		49,789,182	
180 to 359 Days Delinquent	14,698,935				14.1				
> = 360 Days Delinquent	4,971,307	6,455,698		5,750,945	-10.9				
Total Del Loans - All Types (> = 60 Days)	77,617,718	71,924,089	-7.3	71,053,385	-1.2	72,949,897	2.7	65,023,923	-10.9
% Delinquent Loans / Total Loans	1.27	1.14	-9.9	1.05	-8.1	0.99	-5.4	0.84	-15.2
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans	5 000 000	5 000 774	0.4	0.400.000	40.0	0 400 704	0.5	0.070.007	40.0
30 to 59 Days Delinquent 60 to 179 Days Delinquent	5,260,800	5,283,771	-18.7	6,162,828	16.6 10.3			6,976,897	-14.2
180 to 359 Days Delinquent	4,216,711 229,878	3,426,390 215,119		3,778,494 203,859	-5.2			3,371,177 217,898	
> = 360 Days Delinquent	19,036	8,753		8,209	-6.2				
Total Del Credit Card Lns (> = 60 Days)	4,465,625	3,650,262	-18.3	3,990,562	9.3			3,604,718	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19			0.98	3.5			0.83	
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	. 0	N/A	0	N/A
60 to 179 Days Delinquent	0			0	N/A			0	
180 to 359 Days Delinquent	0	-		0	N/A			0	
> = 360 Days Delinquent	0			0	N/A			0	
Total Del PAL Lns (> = 60 Days)	0			0	N/A			0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans	000.000	044.000	50.0	504.000	00.0	555 500	1.0	4 004 400	400.0
30 to 59 Days Delinquent	223,698		-31.1	561,062	63.0 59.9				
60 to 179 Days Delinquent 180 to 359 Days Delinquent	1,700,570	1,171,021 4,349		1,872,586 15,737	261.9		-20.0	882,040 29,646	
> = 360 Days Delinquent	3,897	16,572		23,796	43.6			37,552	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,716,171	1,191,942	-30.5	1,912,119	60.4			949,238	
%Non-Federally Guaranteed Student Loans Delinguent >= 60 Days / Total	1,110,111	1,101,012	00.0	1,012,110	00.1	1,100,000	20.0	0.10,200	00.0
Non-Federally Guaranteed Student Loans	6.75	4.21	-37.7	5.58	32.8	3.21	-42.6	1.98	-38.4
New Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		21,486,891		23,518,344		16,932,181	-28.0
60 to 179 Days Delinquent	N/A	N/A		4,700,328		6,365,435		5,122,826	
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A	N/A N/A		912,459 330,717		1,333,089 260,137		777,991 209,410	-41.6 -19.5
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		5,943,504		7,958,661	33.9		-19.5
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		0.73		0.86			
Used Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		47,090,528		52,900,991	12.3	43,172,013	-18.4
60 to 179 Days Delinquent	N/A	N/A		13,380,505		17,734,645	32.5	20,717,527	16.8
180 to 359 Days Delinquent	N/A	N/A		2,381,568		2,831,631	18.9	3,695,002	30.5
> = 360 Days Delinquent	N/A	N/A		655,022		563,141	-14.0	520,885	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		16,417,095		21,129,417		24,933,414	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		0.85		0.98	14.6	1.07	9.4
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	N/A		0.81		0.94	15.8	0.94	-0.5
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0			0	N/A			0	
180 to 359 Days Delinquent	0			0	N/A			0	
> = 360 Days Delinquent	0			0	N/A			0	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	. 0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	N/A			9,666,542		9,516,676			
60 to 179 Days Delinquent	N/A	N/A		7,359,015		5,859,589		4,671,298	
180 to 359 Days Delinquent	N/A			1,201,658		2,116,637		1,582,891	
> = 360 Days Delinquent Total Del All Other Loans (> = 60 Days)	N/A	N/A		1,025,809		881,354		575,123	
Notal Del All Other Loans (> = 60 Days) %All Other Loans >= 60 Days / Total All Other Loans	N/A N/A	N/A N/A		9,586,482		8,857,580 1.43			
# Means the number is too large to display in the cell	N/A	N/A	1	1.68		1.43	-14.9	1.03	-21.9
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqui	ency reporting requirem	ents for troubled debt re	structured	(TDR) loans This policy	change m	nav result in a decline in	<u> </u>		<u> </u>
delinquent loans reported as of June 2012.	shoy reporting requirem			(1217) Iouna: This policy	s.iange fi	ay result in a accille in			
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Deli	aquant Now/Lload Auto	oans are no longer incl	uded in "A	Other Loans" delinque	nev		7	. Delinquent Loan Info	rmation 1

		Delinquent Loan Inf		2					
Return to cover 03/04/2016		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	State = 'MO' * Type I	ncluded:	Federally Insured S	State
·	Count of	CU in Peer Group :							
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Ch
DELINQUENT LOANS BY CATEGORY 1	Dec-2011	Dec-2012	70 Ong	Dec-2013	/o ong	Dec-2014	70 Ong	Dec-2013	70 011
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	42,009,177	-10.0
60 to 179 Days Delinquent	27,324,425	18,233,107	-33.3	20,450,823	12.2	19,270,180	-5.8	15,024,314	
180 to 359 Days Delinquent	9,148,735	5,556,691	-39.3	9,045,408	62.8	7,133,810	-21.1	4,760,697	
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	2,714,914 39,188,074	3,605,367 27,395,165	32.8 -30.1	3,707,392 33,203,623	2.8 21.2	2,954,625 29,358,615	-20.3	2,812,003 22,597,014	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	39,188,074	27,395,165	-21.5		15.6	29,358,615	-17.5	22,597,014	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1.36	0.96	-29.5		14.3	0.92	-16.0	0.69	
30 to 59 Days Delinquent	34,926,505	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9	24,920,985	-7.
60 to 179 Days Delinquent	17,515,638	9,739,538	-44.4	13,385,500	37.4	10,798,756	-19.3	7,899,377	-26.
180 to 359 Days Delinquent	6,389,885	3,916,309	-38.7	4,321,401	10.3	4,298,168	-0.5	2,537,309	-41.0
> = 360 Days Delinquent	1,838,956	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8	2,485,720	-5.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	12,922,406	-27.
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.14	-38.9	1.33	15.8	1.09	-17.7	0.76	-30.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years			-				-		
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9		60.8	13,504,267	2.4	11,283,543	-16.4
60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,774,196	4,914,759 590,830	2.9 12.6		-28.4 222.1	5,201,856 2,205,599	47.8 15.9	4,505,391	
> = 360 Days Delinquent	524,645 462,114	123,654	-73.2		45.5		-66.6	1,768,519	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-73.2		45.5	7,467,450	-00.0	6,273,910	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	0,100,000	0,020,240	2.0	0,000,102	0.0	1,101,400	00.0	0,210,010	
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.89	0.93	4.8	0.90	-3.6	1.10	22.4	0.94	-14.4
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,189,873	4,771,142	-8.1	4,219,801	-11.6	2,667,499	-36.8	2,740,465	2.
60 to 179 Days Delinquent	2,590,088	1,426,156			41.1	1,843,109	-8.4	1,067,991	
180 to 359 Days Delinquent	1,904,361	607,459	-68.1	2,551,611	320.0		-91.1	132,231	
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	223,640 4,718,089	637,225 2,670,840	184.9 -43.4		-49.6 82.9	123,716 2,194,685	-61.5 -55.1	42,144 1,242,366	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	4,710,009	2,070,040	-43.4	4,005,290	02.9	2,194,005	-55.1	1,242,300	-43.4
Other RE Ized/Hybrid/Balloon Loans Other Real Estate Adjustable Rate	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.52	-38.9
30 to 59 Days Delinquent	4,376,136	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9	3,064,184	-14.0
60 to 179 Days Delinquent	2,444,503	2,152,654	-11.9	1,532,646	-28.8	1,426,459	-6.9	1,551,555	8.8
180 to 359 Days Delinquent	329,844	442,093	34.0		-39.0	402,183	49.2	322,638	
> = 360 Days Delinquent	190,204	139,883	-26.5		-3.9		14.1	284,139	
Total Del Other RE Adj Rate Lns (> = 60 Days) %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9
RE Adjustable Rate Loans	0.54	0.50	-8.5	0.34	-32.3	0.32	-6.0	0.32	1.0
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		7,144,564		3,276,650	-54.1	1,615,162	
60 to 179 Days Delinquent	N/A	N/A		2,313,659		974,629		637,751	
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	840,038	-61.
> = 360 Days Delinquent Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A N/A	N/A N/A		994,526		112,775	-88.7	1 477 799	
%Member Business Loans Secured by RE (> = 60 Days) %Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member	N/A	N/A	l	5,554,836		3,267,607	-41.2	1,477,789	-54.8
Business Loans Secured by RE	N/A	N/A		2.21		1.17	-47.3	0.50	-57.0
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		650,620		856,076	31.6	210,441	
60 to 179 Days Delinquent	N/A	N/A	L	974,742		573,344	-41.2	54,272	
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	144,788	
> = 360 Days Delinquent Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A N/A	N/A		604,280 2,179,661	1	536,366	-11.2	464,561	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total		N/A				1,255,351	-42.4	663,621	
Member Business Loans NOT Secured By RE NonMember Business Loans Secured By RE	N/A	N/A		9.70		5.78	-40.4	3.29	-43.
30 to 59 Days Delinquent	N/A	N/A		0		657,750	N/A	0	-100.
60 to 179 Days Delinquent	N/A	N/A		0		20,004	N/A	0	
180 to 359 Days Delinquent	N/A	N/A		0		1,107,238	N/A	0	
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	N/A		0		1,127,242	N/A	0	-100.
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	N/A	N/A		0.00		6.44	N/A	0.00	-100.
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		0		0	
60 to 179 Days Delinquent	N/A	N/A		0		0	N/A	0	
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A	N/A N/A	l	0		63,444	N/A N/A	0	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A N/A	N/A N/A		0		63,444	N/A	0	
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total		N/A						0	-100.
NonMember Business Loans NOT Secured by RE	N/A	N/A		0.00		0.59	N/A	0.00	-100.0
# Means the number is too large to display in the cell			1				1		1
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re									

Return to cover	Losses, Bankrupit	y Information, and T For Charter :			Ualis				
03/04/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0			Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: Fe	ederally Insured Stat	e Credi
	Count o	f CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Ch
	200 2011	200 2012	/0 0.1g	200 2010	/0 e.i.g	200 2011	/* e.i.g	200 2010	70 C
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									1
* Total Loans Charged Off	63,758,388	59,455,097	-6.7	70,743,833	19.0	52,335,386	-26.0	57,107,040	9.1
* Total Loans Recovered	9,301,447	10,820,102		11,628,158	7.5		6.9		
* NET CHARGE OFFS (\$\$)	54,456,941	48,634,995		59,115,675					
**%Net Charge-Offs / Average Loans Total Del Loans & *Net Charge-Offs ¹	0.89	0.78		0.90	15.5 8.0		-37.5 -13.3	0.61 111,313,920	
Combined Delinquency and Net Charge Off Ratio ¹	2.16						-13.3	1.45	
LOAN LOSS SUMMARY BY LOAN TYPE	2.10	1.32	-11.0	1.55	1.5	1.50	-20.2	1.40	-0.
* Unsecured Credit Card Lns Charged Off	13,399,024	11,196,740	-16.4	10,960,184	-2.1	10,927,976	-0.3	10,500,067	-3.9
* Unsecured Credit Card Lns Recovered	1,697,072	2,003,830	18.1	2,018,847	0.7	2,188,622	8.4	1,914,327	-12.
* NET UNSECURED CREDIT CARD C/Os	11,701,952	9,192,910		8,941,337	-2.7		-2.3		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15			2.25	-6.8		-6.7	1.99	
* Non-Federally Guaranteed Student Loans Charged Off	1,346,774						-99.3		
* Non-Federally Guaranteed Student Loans Recovered * Net Non-Federally Guaranteed Student Loans C/Os	13,577 1,333,197	10,478		13,158 1,117,906	25.6 -31.4		-85.8 -99.5	658 10,712	
** Net Charge Offs - Non-Federally Guaranteed Student Loans C/Os	1,333,197	1,030,432	22.3	1,117,906	-31.4	0,00/	-99.5	10,712	09.0
Federally Guaranteed Student Loans	N/A	6.06		3.57	-41.1	0.01	-99.6	0.02	60.9
* Total 1st Mortgage RE Loan/LOCs Charged Off	5,796,881	6,429,868	10.9	15,297,421	137.9	3,686,478	-75.9	1,764,788	
* Total 1st Mortgage RE Loans/LOCs Recovered	407,442	667,922		1,130,376			-35.9	292,785	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	5,389,439	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1	1,472,003	-50.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.07	0.00	6.0	0.67	136.1	0.12	-80.3	0.00	50
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	0.27 8.140.692	0.28		0.67		0.13 3,894,850	-60.3	0.06	
* Total Other RE Loans/LOCs Recovered	397,418			4,843,848	-20.0		102.1	507,177	
* NET OTHER RE LOANS/LOCs C/Os	7,743,274	5,886,229		4,165,995	-29.2	2,524,584	-39.4	1.302.026	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.89			0.50			-41.7	0.15	-
* Total Real Estate Loans Charged Off	13,937,573	12,977,629	-6.9	20,141,269	55.2	7,581,328	-62.4	3,573,991	-52.9
* Total Real Estate Lns Recovered	804,860			1,808,229	36.0	2,094,745	15.8	799,962	-61.8
* NET Total Real Estate Loan C/Os	13,132,713							2,774,029	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.46	0.41		0.62	53.4			0.09	
* Total TDR 1st & Other Real Estate Lns Charged Off * Total TDR 1st & Other Real Estate Lns Recovered	N/A	2,124,035		1,510,248			-42.3	365,715	
*NET TDR Real Estate C/Os	N/A N/A	1,122 2,122,913		523,894 986,354		83,382 787,902	-84.1 -20.1	84,504 281,211	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	2,122,913 N/A		1.76	-00.0	1.47	-16.3	0.55	
* Total Leases Receivable Charged Off	0			0	N/A	0		0.00	
* 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
**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
BANKRUPTCY SUMMARY									<u> </u>
Number of Members Who Filed Chapter 7 YTD	3,372			2,802	-6.5		-16.2	2,013	
Number of Members Who Filed Chapter 13 YTD Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2,128		-7.5		-2.3		-13.2 300.0		
Total Number of Members Who Filed Bankruptcy YTD	5,502						-14.9		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	56,731,663	49,902,180		44,578,978			-14.9	37,926,593	
* All Loans Charged Off due to Bankruptcy YTD	17,740,498						-8.0		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82						24.3		
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	25,459,686	15,466,605		24,640,243	59.3		-52.4	6,793,830	
Number of Real Estate Loans Foreclosed YTD	169	130	-23.1	184	41.5	96	-47.8	77	-19.8
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	p. / a	F4 000 005		40.054.000		40.000 700	0.0	40.000 100	-
TDR First Mortgage RE Loans TDR Other RE Loans	N/A N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	42,030,186	
Total TDR First and Other RE Loans	N/A N/A	7,705,228 59,611,523		3,820,262 52,774,652					
TDR RE Loans Also Reported as Business Loans	N/A N/A			3,714,439					
TDR Consumer Loans (Not Secured by RE)	N/A	17,035,970		8,423,498			47.7	10,993,019	
TDR Business Loans (Not Secured by RE)	N/A			4,923,810			-16.6		
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A			66,121,960			7.5		
Total TDR Loans to Total Loans	N/A	1.28		0.97			-0.9		
Total TDR Loans to Net Worth	N/A			5.68			2.1		
TDR portion of Allowance for Loan and Lease Losses	N/A	9,564,832		5,361,270	-43.9	5,154,437	-3.9	2,935,781	-43.
# Means the number is too large to display in the cell			ļ						
*Amounts are year-to-date while the related %change ratios are annualized.			<u> </u>						
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu			I		I				1
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinguing	ency reporting require	ments for troubled debt	restructure	d (TDR) loans.		1			

	In	direct and Participati	on Lendi	ng					
Return to cover		For Charter :		•					
03/04/2016		Count of CU :							
CU Name: N/A		Asset Range :		Notion * Door Oneuro	All * C4-4		lad. Fada	wells been a State C	
Peer Group: N/A	Count	of CU in Peer Group :	•	Nation * Peer Group:	All " Stat	e = WO * Type Includ	iea: reae	rally insured State C	realt
	Count	of CO in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Ch
NDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	599,896,615	667,872,757	11.3	761,018,899	13.9	944,367,928	24.1	1,012,810,964	7
Indirect Loans - Outsourced Lending Relationship	445,246,972	406,566,653	-8.7	468,646,174	15.3	493,093,308	5.2	523,334,971	6
Fotal Outstanding Indirect Loans	1,045,143,587	1,074,439,410	2.8	1,229,665,073	14.4	1,437,461,236	16.9	1,536,145,935	6
%Indirect Loans Outstanding / Total Loans	17.04	17.03	-0.1	18.13	6.4	19.53	7.8	19.85	1
30 to 59 Days Delinquent	35,221,522	43,164,225	22.6	52,593,078	21.8	59,429,550	13.0	43,527,603	-26
60 to 179 Days Delinquent	10,116,610	12,919,535	27.7	13,340,277	3.3	16,962,054	27.1	16,152,195	-4
180 to 359 Days Delinquent	1,571,644	2,098,038	33.5	2,257,033	7.6	2,874,209	27.3	2,756,912	-4
> = 360 Days Delinquent	124,930	339,108	171.4	533,369	57.3	351,549	-34.1	355,395	1
Total Del Indirect Lns (>= 60 Days)	11,813,184	15,356,681	30.0	16,130,679	5.0	20,187,812	25.2	19,264,502	-4
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	26.5	1.31	-8.2	1.40	7.1	1.25	-10
OAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,682,193	11,853,426		13,944,913	17.6	15,168,143	8.8	21,365,148	
* Indirect Loans Recovered	1,622,895	2,075,704	27.9	2,249,627	8.4	1,942,942	-13.6	2,019,024	
* NET INDIRECT LOAN C/Os	12,059,298	9,777,722	-18.9	11,695,286	19.6	13,225,201	13.1	19,346,124	
*%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	-20.2	1.02	10.0	0.99	-2.3	1.30	31
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained): Consumer	0.004.000	E E00 E01	40.0	0 5 4 4 0000	50 7	47 000 0 10	100.0	20,400,040	87
	6,621,300	5,560,501 14,616,060	-16.0	8,544,280	53.7	17,326,043	102.8	32,480,946	
Non-Federally Guaranteed Student Loans	15,234,252	11		14,425,286	-1.3	20,144,547	39.6	20,525,907 14,179,942	
Real Estate	15,178,652	10,365,114 12,711,335	-31.7 19.6	11,549,602	11.4 -65.1	15,013,347	30.0 414.9	24,082,881	
Member Business Loans (excluding C&D) Non-Member Business Loans (excluding C&D)	10,624,395 34,339,440	40,624,453		4,437,631	-65.1	22,850,887	-48.7		
Commercial Construction & Development		40,624,453		34,117,317 4,459,025	-16.0 N/A	17,489,446 606,382	-48.7	<u>18,206,176</u> 1,307,124	
Loan Pools	248,059 93,227,119	88,826,765	-100.0	100,267,912	12.9	108,475,788	-00.4	121,121,072	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	175,473,217	172,704,228		177.801.053	3.0	201.906.440	13.6	231,904,048	
%Participation Loans Outstanding / Total Loans	2.86	2.74	-4.3	2.62	-4.3	2.74	4.7	3.00	
* Participation Loans Purchased YTD	88,487,929	59,052,906	-	76,397,575	29.4	85,311,586	4.7	93,368,978	
%Participation Loans Purchased YTD	00,407,323	33,032,300	-00.0	10,001,010	23.4	05,511,500	11.7	35,500,370	
/ Total Loans Granted YTD	3.13	1.65	-47.2	2.22	34.2	2.59	16.7	2.46	-5
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	26,675,817	25,328,325		30,295,374	19.6	47,730,201	57.5	72,320,532	
Participation Loan Interests - Amount Retained (Outstanding)	15,710,750	18,012,139		17,357,920	-3.6	23,550,598	35.7	26,973,775	
* Participation Loans Sold YTD	7,813,957	5,446,610		15,003,072	175.5	31,301,358	108.6	45,856,246	-
* %Participation Loans Sold YTD / Total Assets	0.08	0.05	-33.9	0.14	169.5	0.27	101.4	0.38	38
WHOLE LOANS PURCHASED AND SOLD:									
Loans Purchased in Full from Other Financial Institutions YTD	384,879	710,000		1,518,790	113.9	797,887	-47.5	60,000	_
Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other	0	0	N/A	771,600	N/A	48,000	-93.8	5,142	-89
Sources YTD / Loans Granted YTD	0.01	0.02	46.0	0.07	234.5	0.03	-61.4	0.00	-93
Loans, Excluding RE, Sold in Full YTD	0.01	0.02		0.07	234.3 N/A	0.03		0.00	
	0		14/7		10/7	•	1.077	0	
30 to 59 Days Delinguent	1,093,604	816,588	-25.3	822,475	0.7	4.089.341	397.2	1,166,949	-71
60 to 179 Days Delinquent	2,545,177	1,379,762	-45.8	2,555,514	85.2	1,855,241	-27.4	1,105,963	
180 to 359 Days Delinquent	54,007	54,357	-45.6	120,092	120.9	2,264,700		101,916	
> = 360 Days Delinquent	9,486	16,572	74.7	35,766	115.8	2,204,700	717.4	238,252	
Total Del Participation Lns (>= 60 Days)	2,608,670	1.450.691	-44.4	2,711,372	86.9	4,412,281	62.7	1,446,131	
%Participation Loans Delinquent >= 60 Days / Total Participation	2,000,070	1,400,001		2,711,072	00.0	7,712,201	02.1	1,440,101	
Loans	1.49	0.84	-43.5	1.52	81.5	2.19	43.3	0.62	-71
OAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,828,255	2,136,694	16.9	2,058,890	-3.6	426,183	-79.3	597,530	
* Participation Loans Recovered	265,406	175,823	-33.8	133,585	-24.0	127,908	-4.2	123,647	·
* NET PARTICIPATION LOAN C/Os	1,562,849	1,960,871	25.5	1,925,305	-1.8	298,275	-84.5	473,883	58
*%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	0.97	1.13	16.5	1.10	-2.5	0.16	-85.7	0.22	39
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)		1						<u> </u>
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The NCUA Board approved a regulatory/policy change in May 2012 revising									

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :		•					
03/04/2016		Count of CU :	112						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	lerally Insured State	Credit
	Count o	of CU in Peer Group :	N/A						
	D 0014	D 0040	0/ Oh ==	D = = 0040	0/ Oh	D 0014	0/ O b a	D 0045	0/ O b a
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages Fixed Rate > 15 years	000 500 040	700.070.004	-13.9	700 000 440	0.0	740 477 005	-1.3	700 050 400	0.0
Fixed Rate 15 years or less	839,583,046	723,076,281 627,597,280		722,883,140 733,992,572		713,477,935 709,217,201	-1.3	782,052,122 670,321,253	9.6 -5.5
Other Fixed Rate	471,395,037 18,919,156	21,826,822	15.4	23,822,320		28.057.043		29,330,628	
Total Fixed Rate First Mortgages	1,329,897,239	1,372,500,383		1,480,698,032	9.1	1,450,752,179	-	1,481,704,003	
Balloon/Hybrid > 5 years	45.107.832	57,050,209		86,966,887	52.4	172,447,184		224,442,559	
Balloon/Hybrid 5 years or less	499,279,384	460,961,352	-7.7	480,519,048	4.2	521,532,577	8.5	484,674,546	
Total Balloon/Hybrid First Mortgages	544,387,216		-4.8	567,485,935		693,979,761	22.3	709,117,105	
Adjustable Rate First Mtgs 1 year or less	63,234,102	56,837,001	-10.1	54,417,108	-4.3	60,364,884	10.9	61,617,455	
Adjustable Rate First Mtgs >1 year	83,192,246	84,432,645	-	86,663,107	2.6	95,172,355		117,907,112	
Total Adjustable First Mortgages	146,426,348	141,269,646		141,080,215	-0.1	155,537,239		179,524,567	15.4
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,020,710,803	2,031,781,590		2,189,264,182	7.8	2,300,269,179		2,370,345,675	
Other Real Estate Loans	_,0,0,000	_,,	0.0	_,		_,,,	0.1	_,_,0,0,0,0,0	0.0
Closed End Fixed Rate	281,093,806	246,013,471	-12.5	239,810,129	-2.5	237,699,234	-0.9	223,338,564	-6.0
Closed End Adjustable Rate	5,264,562	4,411,421	-16.2	1,750,620		13,683,378		8,183,053	-40.2
Open End Adjustable Rate (HELOC)	539,227,917	544,563,034	1.0	572,568,702	5.1	611,705,187	6.8	666,161,757	8.9
Open End Fixed Rate	27,497,285	23,343,338		18,773,982	-19.6	19,132,690		14,707,529	
TOTAL OTHER REAL ESTATE OUTSTANDING	853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	912,390,903	3.4
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,873,794,373	2,850,112,854	-0.8	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	3.1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,375,005,071	1,429,550,592	4.0	1,567,664,919	9.7	1,623,199,363	3.5	1,706,146,562	5.1
Other RE Fixed Rate	308,591,091	269,356,809	-12.7	258,584,111	-4.0	256,831,924	-0.7	238,046,093	-
Total Fixed Rate RE Outstanding	1,683,596,162	1,698,907,401	0.9	1,826,249,030	7.5	1,880,031,287	2.9	1,944,192,655	3.4
%(Total Fixed Rate RE/Total Assets)	16.32	15.62	-4.3	16.43	5.2	16.33		15.94	-2.4
%(Total Fixed Rate RE/Total Loans)	27.45	26.93	-1.9	26.92	0.0	25.55	-5.1	25.12	-1.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	645,705,732	602,230,998		621,599,263	3.2	677,069,816		664,199,113	
Other RE Adj Rate	544,492,479	548,974,455	0.8	574,319,322	4.6	625,388,565	8.9	674,344,810	7.8
Total Adj Rate RE Outstanding	1,190,198,211	1,151,205,453	-3.3	1,195,918,585	3.9	1,302,458,381	8.9	1,338,543,923	2.8
MISCELLANEOUS RE INFORMATION:	05 004 400	40.054.004	00.0	00.000.000	0.0	45 000 700	05.4	04 004 450	04.7
Outstanding Interest Only & Payment Option First Mtg Loans Outstanding Interest Only & Payment Option Other RE	25,821,428	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1	24,301,452	61.7
/ LOCs Loans	10,586,368	10,151,614	-4.1	12,378,607	21.9	15,606,470	26.1	18,894,406	21.1
TOTAL Outstanding Interest Only & Payment Option First &	-,,	-, - ,-		,,				-,,	
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	36,407,796	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6	43,195,858	41.0
Assets)	0.35	0.26	-25.7	0.29	11.4	0.27	-8.8	0.35	33.1
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.45	2.57	-25.6	2.78	8.5	2.50	-10.3	3.35	34.3
Outstanding Residential Construction (Excluding Business	5.45	2.01	20.0	2.70	0.0	2.30	10.5	5.55	54.5
Purpose Loans)	2,146,326	2,206,389	2.8	2,565,243	16.3	2,619,570	2.1	2,924,382	11.6
Allowance for Loan Losses on all RE Loans	14,965,382	14,926,112	-0.3	16,023,086	7.3	13,477,147	-15.9	10,170,867	-24.5
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	489,763,711	858,796,509		617,768,008	-28.1	385,091,197	-37.7	734,076,530	90.6
* Fixed Rate 15 years or less	373,173,853	630,872,193	1	417,823,023		201,212,194		261,636,459	
* Other Fixed Rate	5,077,459							10,104,532	
* Total Fixed Rate First Mortgages	868,015,023			1,045,818,921	-30.0	591,936,405		1,005,817,521	69.9
* Balloon/Hybrid > 5 years	13,079,059			31,966,874	91.8			98,653,850	
* Balloon/Hybrid 5 years or less	106,444,170			106,920,938		125,298,925		104,964,326	
* Total Balloon/Hybrid First Mortgages	119,523,229			138,887,812		230,263,079		203,618,176	
* Adjustable Rate First Mtgs 1 year or less	16,893,389					21,141,522		18,619,299	
* Adjustable Rate First Mtgs >1 year	9,413,850			15,775,302	13.0	19,712,371		25,332,189	
* Total Adjustable First Mortgages	26,307,239	26,493,876	1	27,727,946		40,853,893		43,951,488	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,013,845,491	1,634,051,245	61.2	1,212,434,679	-25.8	863,053,377	-28.8	1,253,387,185	45.2
* Amounts are year-to-date while the related %change ratios are annualized.									L
# Means the number is too large to display in the cell								11. R	ELoans 1

		Real Estate Loan Info	rmation	2					1
Return to cover		For Charter :							
03/04/2016 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te – 'MO' * Type Inclu	ded: Fed	erally insured State C	redit
	Count	of CU in Peer Group :		Radon Teer Group.				cruity insured otate o	
									1
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Ch
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	42,536,641	48,383,491	13.7	63,132,680	30.5	61,081,674	-3.2	71,914,031	17.
* Closed End Adjustable Rate	3,333,251	1,032,272	-69.0	219,532	-78.7	3,468,718	1,480.1	5,234,682	2 50.
* Open End Adjustable Rate (HELOC)	110,305,261	130,288,936	18.1	160,502,847	23.2	184,445,136	14.9	181,857,849	-1.
* Open End Fixed Rate and Other	3,520,205	2,522,246	-28.3	1,863,168	-26.1	2,401,025	28.9	1,967,325	i -18.
* TOTAL OTHER REAL ESTATE GRANTED	159,695,358	182,226,945	14.1	225,718,227	23.9	251,396,553	11.4	260,973,887	3.
* TOTAL RE (FIRST AND OTHER) GRANTED	1,173,540,849	1,816,278,190	54.8	1,438,152,906	-20.8	1,114,449,930	-22.5	1,514,361,072	35
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	32.78	43.69	33.3	33.15	-24.1	23.05	-30.5	31.02	34
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	655,720,994	1,176,314,094	79.4	835,682,212	-29.0	509,615,622	-39.0	819,742,782	60
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	64.68			68.93	-4.3	59.05			10
AMT of Mortgage Servicing Rights	12,120,737	19,118,028	57.7	25,185,309	31.7	14,603,607	-42.0	16,178,116	6 10.
Outstanding RE Loans Sold But Serviced	1,855,548,941	2,335,297,352	25.9	2,682,648,060	14.9	2,820,023,394	5.1	2,902,338,423	3 2.
% (Mortgage Servicing Rights / Net Worth)	1.15	1.72	50.0	2.16	25.6	1.19	-44.9	1.26	5.
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,093,481,155			1,146,548,933	4.9				
R.E. Lns also Mem. Bus. Lns	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	311,160,256	5.
REVERSE MORTGAGES									<u> </u>
Federally Insured Home Equity Conversion Mortgage (HECM)	0			0		0			
Proprietary Reverse Mortgage Products	0	-		0	-	0		0	
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0) N/.
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	- 11		48,954,390	-5.7	49,226,763			
TDR Other RE Loans	N/A			3,820,262	-50.4				
Total TDR First and Other RE Loans	N/A			52,774,652	-11.5				-
TDR RE Loans Also Reported as Business Loans	N/A	2,267,891		3,714,439	63.8	5,890,554	58.6	4,843,314	-17.
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹									<u> </u>
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,744,479		_	20,778,525	27.0				
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,760,955			5,603,152	-0.5				
Other R.E. Fixed Rate	4,718,089			4,885,290	82.9			1,242,366	
Other R.E. Adj. Rate	2,964,551	2,734,630		1,936,656	-29.2				
TOTAL DEL R.E. DELINQUENT >= 60 Days	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.
DELINQUENT 30 to 59 Days									
First Mortgage	43,054,182	34,636,421	-19.6	45,992,736	32.8	40,436,090		36,204,528	
Other	9,566,009			8,385,694	-11.0				
TOTAL DEL RE 30 to 59 Days TOTAL DEL R.E. LOANS >= 30 Days	52,620,191	44,061,565		54,378,430	23.4			42,009,177	
	91,808,265	71,456,730	-22.2	87,582,053	22.6	76,049,225	-13.2	64,606,191	-15.
RE LOAN DELINQUENCY RATIOS									<u>+</u>
% R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days	3.19			2.90	15.6			1.97	
% R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.69	-25.
				0.050.704	405.0	5 000 101	07.4	4 500 500	+
TDR First Mortgage RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days	N/A	4,100,664		9,258,701	125.8		-37.4	4,526,536	
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	685,667		649,866	-5.2				-
% Total TDR 1st and Other RE Delinquent >= 60 Days % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	N/A	4,786,331		9,908,567	107.0	6,154,118	-37.9	5,075,243	-17.
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	N/A	8.03		18.78	133.8	11.29	-39.9	10.53	-6
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
	N/A	1,284,800	1	304,729	-76.3	412,501	35.4	274,905	-33.
% TDR RE Lns also Reported as Business Loans Delinquent >= 60	N/A	56.65		8.20	-85.5	7.00	-14.6	5.68	-18.
Days / Total TDR RE Lns also Reported as Business Loans REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	N/A	20.05	1	6.20	-00.5	7.00	-14.0	5.68	-10.
* Total 1st Mortgage Lns Charged Off	5.796.881	6,429,868	10.9	15,297,421	137.9	3,686,478	-75.9	1,764,788	-52.
									-
Total 1st Mortgage Lns Recovered NET 1st MORTGAGE LN C/Os	407,442 5,389,439			1,130,376 14,167,045					
** Net Charge Offs - 1st Mortgage Loans	5,369,439	5,701,946	0.9	14,107,045	145.9	2,901,999	-79.1	1,472,003	-50
/ Avg 1st Mortgage Loans	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.06	-52
* Total Other RE Lns Charged Off	8,140,692			4,843,848	-26.0				
* Total Other RE Lns Recovered	397,418			677,853	2.5			507,177	
* NET OTHER RE LN C/Os	7,743,274			4,165,995					
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.89			0.50					
* Amounts are year-to-date and the related % change ratios are annualized.	5.00	5.70		5.00	20.4	5.25		5.10	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)		1				1		1
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising th	e delinguency reporting re	auirements for troubled de	bt restruct	ured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of Ju				. ,				40.5	RELoans

	Mem	ber Business Loa		ation					<u> </u>
Return to cover 03/04/2016		For Charter : Count of CU :							┼──
CU Name: N/A		Asset Range :	N/A						1
Peer Group: N/A				Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insure	ed State
	Count of Cl	J in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	i%Ch
BUSINESS LOANS	200 2011	200 2012	/0 01.g	200 2010	70 O.I.g	200 2014	70 O.I.g	200 2010	70 011
Member Business Loans (NMBLB) 1	260,425,872	278,314,174	6.9	279,716,968	0.5	312,112,028	11.6	328,666,511	5.
Purchased Business Loans or Participations to									_
Nonmembers (NMBLB) ¹	43,193,519	42,944,367	-0.6	34,497,337	-19.7 -2.2	29,844,043	-13.5	27,090,902	
Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹	303,619,391 10,460,748	321,258,541 8,505,264	5.8 -18.7	314,214,305 6,677,267	-2.2	341,956,071 12,254,104	8.8 83.5	355,757,413 15,227,968	
TOTAL BUSINESS LOANS (NMBLB) LESS	10,400,740	0,000,204	10.7	0,011,201	21.5	12,204,104	00.0	10,221,000	27.
UNFUNDED COMMITMENTS 1	293,158,643	312,753,277	6.7	307,537,038	-1.7	329,701,967	7.2	340,529,445	5 3.
%(Total Business Loans (NMBLB) Less Unfunded								0.70	
Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	2.84	2.88	1.2	2.77	-3.8	2.86	3.5	2.79	9 -2
Number of Outstanding Business Loans to Members	1,658	1,667	0.5	1,742	4.5	1,870	7.3	2,091	11.
Number of Outstanding Purchased Business Loans or	1,000	1,007	0.0	1,742	4.0	1,070	7.5	2,001	
Participation Interests to Nonmembers	190	190	0.0	159	-16.3	159	0.0	135	
Total Number of Business Loans Outstanding	1,848	1,857	0.5	1,901	2.4	2,029	6.7	2,226	6 9.
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS) Construction and Development	6,376,187	4,851,618	-23.9	7,714,215	59.0	6,216,610	-19.4	2,855,488	3 -54
Farmland	1,556,176	1,515,323	-23.9	1,571,929	3.7	1,358,024	-19.4	1,270,958	
Non-Farm Residential Property	88,212,382	101,757,601	15.4	104,953,139	3.1	113,578,531	8.2	125,157,051	
Owner Occupied, Non-Farm, Non-Residential Property	85,314,865	83,383,184	-2.3	78,599,018	-5.7	80,667,492	2.6	77,327,560	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,736,508	78,602,248	-0.2	84,682,429	7.7	103,435,158	22.1	113,997,183	
Total Real Estate Secured Business Loans	260,196,118	270,109,974	3.8	277,520,730	2.7	305,255,815	10.0	320,608,240) 5.
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS) Loans to finance agricultural production and other loans to farmers	224,486	218,157	-2.8	364,627	67.1	499,186	36.9	628,897	26.
Commercial and Industrial Loans	40,262,239	49,386,999	22.7	34,144,104	-30.9	33,977,269	-0.5	31,668,269	
Unsecured Business Loans	1,033,610	981,695	-5.0	848,316	-13.6	855,551	0.9	1,122,205	
Unsecured Revolving Lines of Credit (Business Purpose)	1,902,938	561,716		1,336,528	137.9	1,368,250	2.4	1,729,802	
Total Non-Real Estate Secured Business Loans	43,423,273	51,148,567	17.8	36,693,575	-28.3	36,700,256	0.0	35,149,173	3 -4.
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	15				05.7		40.0		
Number - Construction and Development Number - Farmland	15 5	14	-6.7 20.0	26	85.7 33.3	21	-19.2 -25.0	11	
Number - Non-Farm Residential Property	784	835	6.5	816	-2.3	925	13.4	981	
Number - Owner Occupied, Non-Farm, Non-Residential Property	197	205	4.1	252	22.9	214		212	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	235	219	-6.8	232	5.9	271	16.8	295	
Total Number of Real Estate Secured Business Loans	1,236	1,279	3.5	1,334	4.3	1,437	7.7	1,505	
Number - Loans to finance agricultural production and other loans to farmers	11	6	-45.5	16	166.7	26		23	
Number - Commercial and Industrial Loans Number - Unsecured Business Loans	317	315	-0.6	287	-8.9	291	1.4 22.2	381	
Number - Unsecured Business Loans	20	21	5.0	27	28.6	33	22.2	39	18.:
Credit (Business Purpose)	264	236	-10.6	237	0.4	242	2.1	278	3 14.
Total Number of Non-Real Estate Secured Business Loans	612	578	-5.6	567	-1.9	592	4.4	721	21.
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									<u> </u>
MBL (NMBLB) Granted YTD 1	80,855,259	57,899,123	-28.4	100,901,912	74.3	85,340,460		80,729,177	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	26,821,668	14,718,109	-45.1	9,931,858	-32.5	6,432,500	-35.2	3,932,072	-38.
DELINQUENCY - MEMBER BUSINESS LOANS ² 30 to 59 Days Delinquent	3,441,787	8,226,272	139.0	7,795,184	-5.2	4,790,476	-38.5	1,825,603	-61.
60 to 179 Days Delinquent	5,882,452	7,909,746	34.5	3,288,401	-58.4	1,567,977	-52.3	692,023	
180 to 359 Days Delinquent	4,094,976	1,516,255	-63.0	2,847,290	87.8	3,496,526	22.8	984,826	
> = 360 Days Delinquent	1,267,257	1,846,830	45.7	1,598,806	-13.4	649,141	-59.4	464,561	-28.
Total Del Loans - All Types (>= 60 Days)	11,244,685	11,272,831	0.3	7,734,497	-31.4	5,713,644	-26.1	2,141,410	-62.
MBL DELINQUENCY RATIOS	5.04		04.5	5.05	40.0		00.0		
% MBL > = 30 Days Delinquent % MBL >= 60 Days Delinquent (Reportable delinquency)	5.01 3.84	6.23	24.5 -6.0	5.05	-19.0 -30.2	3.19		1.16	
MBL CHARGE-OFFS AND RECOVERIES:	3.64	3.60	-0.0	2.51	-30.2	1./3	-31.1	0.63	-03.
Total MBL Charge Offs	1,768,922	2,565,070	45.0	16,544,315	545.0	1,429,569	-91.4	1,007,518	3 -29.
*Total MBL Recoveries	1,190	60,061		463,685	672.0	1,736,438		958,554	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		0.00		0.00	N/A	0.00) N/
MISCELLANEOUS MBL INFORMATION:	054.007.500	000 044 700	0.0	070.000.000	0.7	000 750 000		044 400 050	+ -
Real Estate Loans also Reported as Business Loans Construction & Development Loans Meeting 723.3(a)	254,867,503 6,151,753	262,214,706 4,631,002	2.9 -24.7	272,020,828 7042165	3.7 52.1	293,752,826		311,160,256 1,920,117	
Number of Construction & Development Loans - 723(a)	6,151,753	4,631,002	-24.7	23	52.1	1,863,529		1,920,117	
Unsecured Business Loans Meeting 723.7(c)-(d)	1,851,480	1,099,541	-40.6	1,027,708	-6.5	1,079,301	5.0	1,473,659	
Number of Unsecured Business Loans - 723.7(c)-(d)	71	26	-63.4	36	38.5	39		47	
Agricultural Related (NMBLB) 1	1,780,662	1,733,480	-2.6	1,936,556	11.7	1,857,210		1,899,855	5 2
Number of Outstanding Agricultural Related Loans	16	12		24	100.0	32	33.3	29	
Business Loans and Participations Sold	5,197,400	3,269,986	-37.1	1,449,204	-55.7	1,579,414		868,277	
			-15.2	5,521,111	-43.6	4,041,635	-26.8	3,969,871	-1
SBA Loans Outstanding	11,547,497	9,790,285							-
	63	53	-15.9	40	-24.5	19		19	0

Inve	stments, Cash, & Cas	h Equiva	lents					
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	Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State C	redit
Count	of CU in Peer Group :	N/A						
								-
Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	i % Ch
11,484,519	30,397,615	164.7	13,801,346	-54.6	10,970,898	-20.5	18,799,263	3 71.4
68,799,741	34,259,619	-50.2	30.692.069	-10.4	40,225,938	31.1	56,470,609	40.4
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100,231,331	112,111,302	2.1	103,374,040	-4.2	134,003,104	-10.7	113,120,034	-14.
296 660 707	330 214 080	11.2	235 226 369	20.0	129 604 506	44.0	195 458 945	5 50.8
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1,867,174,678	1,877,993,381	0.6	1,859,597,079	-1.0	1,790,600,456	-3.7	1,785,727,679	9 -0.3
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17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,002,670) -5.
1 046 469 486	1 199 474 817	14.6	968 276 214	-193	877 675 989	-9.4	1 250 517 770) 42.5
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		20.4		17.0		22.0		
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1,555,983,405	1,766,919,997	13.0	1,544,532,000	-12.0	1,440,887,285	-0.7	1,722,988,731	19.0
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192,428,585	249,964,619	29.9	348,939,093	39.6	261,400,885	-25.1	189,510,189	-27.
			N/A		N/A		N/A	
36,424,992	17,927,845	-50.8	26,319,078	46.8	29,969,743	13.9	19,675,027	7 -34.4
3,608,929,703	3,836,327,799	6.3			3,387,336,609	-5.7	3,643,847,114	4 7.6
	Count Dec-2011 11,484,519 68,799,741 68,020,619 19,784,565 N/A 201,947 168,291,391 296,660,707 681,310,002 729,379,598 125,818,715 N/A 34,005,656 1,867,174,678 0 0 0 0 17,480,229 N/A 0 0 17,480,229 N/A 0 0 17,480,229 N/A 0 1,046,469,486 395,849,573 82,101,881 29,345,076 N/A 2,217,389 1,555,983,405	For Charter : Count of CU : Asset Range : Criteria : Count of CU in Peer Group : Dec-2011 Dec-2012 11,484,519 30,397,615 68,799,741 34,259,619 68,020,619 87,176,299 19,784,565 17,990,721 201,947 2,953,677 168,291,391 172,777,962 296,660,707 330,214,080 681,310,002 741,393,519 729,379,598 615,415,656 125,818,715 177,561,687 N/A N/A N/A N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1,046,469,486 1,199,474,817	For Charter : N/A Count of CU : 112 Asset Range : N/A Criteria : Region: Count of CU in Peer Group : N/A Dec-2011 Dec-2012 % Chg 11,484,519 30,397,615 164.7 68,799,741 34,259,619 -50.2 68,020,619 87,176,299 28.2 19,784,565 17,990,752 -9.1 N/A N/A N/A 201,947 2,953,677 1,362.6 168,291,391 172,777,962 2.7 296,660,707 330,214,080 11.3 681,310,002 741,393,519 88 729,379,598 615,415,656 -15.6 125,818,715 177,561,687 41.1 N/A N/A N/A 0 0 0 N/A 0 0 0 N/A 0 0 N/A 0 N/A 0 0 N/A N/A 0 <td>Count of CU: 112 Asset Range: IV/A Criteria: Region: Nation * Peer Group: N/A N/A Dec-2011 Dec-2012 % Chg Dec-2013 Dec-2011 Dec-2013 % Chg Dec-2013 11,484,519 30,397,615 164.7 13,801,346 68,799,741 34,259,619 -50.2 30,692,069 68,020,619 87,176,299 28.2 80,740,723 19,784,565 17,990,752 -9.1 34,119,423 N/A N/A N/A N/A 201,947 2,953,677 1,362,6 6,221,079 168,291,391 172,777,962 2.7 165,574,640 296,660,707 30,214,080 11.3 235,226,369 681,310,002 741,339,519 8.8 424,270,652 729,379,598 615,415,656 -15.6 932,571,020 125,818,715 177,561,687 41.1 249,275,867 N/A N/A N/A N/A 0<!--</td--><td>For Charter : NA Count of CU: 112 Asset Range : NA Criteria : Region: Nation * Peer Group: All * Stat Count of CU in Peer Group : NA Dec-2011 Dec-2012 % Chg Dec-2013 % Chg 11,484,519 30,337,615 164.7 13,801,346 -54.6 68,799,741 34,259,619 -50.2 30,692,069 -10.4 68,020,619 87,176,299 28.2 80,740,723 -7.4 19,784,565 17,990,752 -9.1 34,119,423 89.6 N/A N/A N/A N/A N/A 201,947 2,953,677 1,362.6 6,221,079 110.6 168,291,391 172,777,962 2.7 165,574,640 4.2 296,660,707 330,214,080 11.3 235,226,369 -28.8 681,310,002 741,393,519 8.8 424,270,652 40.4 N/A N/A N/A N/A N/A N/A</td><td>For Charter: NA Asset Range: NA Count of CU: 112 Asset Range: NA Criteria: Region: Nation * Peer Group: All * State = *MO* * Type Inclu Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 11.484.519 30.397.615 164.7 13.801.346 -54.6 10.970.898 68.799.741 34.259.619 50.2 30.692.669 -10.4 40.225.938 11.484.519 30.397.615 164.7 13.801.346 -54.6 10.970.898 68.020.619 97.176.299 28.2 80.740.723 -7.4 54.274.442 19.784.565 17.990.752 -9.1 34.119.423 89.6 24.985.023 N/A N/A N/A N/A N/A N/A 201.947 2.953.671 1.362.6 6.27.079 110.6 4.232.803 168.291.391 172.777.962 2.7 165.574.640 -4.2 134.689.104 296.660.707 330.214.080 11.3 23</td><td>For Charter : IVA NIA Name Name</td><td>For Charter : IVA Count of CU: 112 Count of CU: 112 Asset Range : IVA Asset Range : IVA Count of CU: 112 Count of CU: 112 Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 11.484.519 30.397,615 164.7 13.801,346 -54.6 10.970,898 -20.5 18,799,263 68.029,741 34.259,619 -50.2 30.682,069 -10.4 40.225,383 31.1 56,6470,069 19.784,565 17,99,752 -9.1 34.119,423 89.6 24.985,023 26.8 14.787,512 N/A N/A N/A N/A N/A N/A N/A 296,660,707 330,214,080 11.3 235,226,369 -28.8 129,604,506 -44.9 195,458,464 729,379,598 615,416,566 -15.6 932,571,020 61.5 747,526,168 -19.8 770,726,758 <t< td=""></t<></td></td>	Count of CU: 112 Asset Range: IV/A Criteria: Region: Nation * Peer Group: N/A N/A Dec-2011 Dec-2012 % Chg Dec-2013 Dec-2011 Dec-2013 % Chg Dec-2013 11,484,519 30,397,615 164.7 13,801,346 68,799,741 34,259,619 -50.2 30,692,069 68,020,619 87,176,299 28.2 80,740,723 19,784,565 17,990,752 -9.1 34,119,423 N/A N/A N/A N/A 201,947 2,953,677 1,362,6 6,221,079 168,291,391 172,777,962 2.7 165,574,640 296,660,707 30,214,080 11.3 235,226,369 681,310,002 741,339,519 8.8 424,270,652 729,379,598 615,415,656 -15.6 932,571,020 125,818,715 177,561,687 41.1 249,275,867 N/A N/A N/A N/A 0 </td <td>For Charter : NA Count of CU: 112 Asset Range : NA Criteria : Region: Nation * Peer Group: All * Stat Count of CU in Peer Group : NA Dec-2011 Dec-2012 % Chg Dec-2013 % Chg 11,484,519 30,337,615 164.7 13,801,346 -54.6 68,799,741 34,259,619 -50.2 30,692,069 -10.4 68,020,619 87,176,299 28.2 80,740,723 -7.4 19,784,565 17,990,752 -9.1 34,119,423 89.6 N/A N/A N/A N/A N/A 201,947 2,953,677 1,362.6 6,221,079 110.6 168,291,391 172,777,962 2.7 165,574,640 4.2 296,660,707 330,214,080 11.3 235,226,369 -28.8 681,310,002 741,393,519 8.8 424,270,652 40.4 N/A N/A N/A N/A N/A N/A</td> <td>For Charter: NA Asset Range: NA Count of CU: 112 Asset Range: NA Criteria: Region: Nation * Peer Group: All * State = *MO* * Type Inclu Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 11.484.519 30.397.615 164.7 13.801.346 -54.6 10.970.898 68.799.741 34.259.619 50.2 30.692.669 -10.4 40.225.938 11.484.519 30.397.615 164.7 13.801.346 -54.6 10.970.898 68.020.619 97.176.299 28.2 80.740.723 -7.4 54.274.442 19.784.565 17.990.752 -9.1 34.119.423 89.6 24.985.023 N/A N/A N/A N/A N/A N/A 201.947 2.953.671 1.362.6 6.27.079 110.6 4.232.803 168.291.391 172.777.962 2.7 165.574.640 -4.2 134.689.104 296.660.707 330.214.080 11.3 23</td> <td>For Charter : IVA NIA Name Name</td> <td>For Charter : IVA Count of CU: 112 Count of CU: 112 Asset Range : IVA Asset Range : IVA Count of CU: 112 Count of CU: 112 Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 11.484.519 30.397,615 164.7 13.801,346 -54.6 10.970,898 -20.5 18,799,263 68.029,741 34.259,619 -50.2 30.682,069 -10.4 40.225,383 31.1 56,6470,069 19.784,565 17,99,752 -9.1 34.119,423 89.6 24.985,023 26.8 14.787,512 N/A N/A N/A N/A N/A N/A N/A 296,660,707 330,214,080 11.3 235,226,369 -28.8 129,604,506 -44.9 195,458,464 729,379,598 615,416,566 -15.6 932,571,020 61.5 747,526,168 -19.8 770,726,758 <t< td=""></t<></td>	For Charter : NA Count of CU: 112 Asset Range : NA Criteria : Region: Nation * Peer Group: All * Stat Count of CU in Peer Group : NA Dec-2011 Dec-2012 % Chg Dec-2013 % Chg 11,484,519 30,337,615 164.7 13,801,346 -54.6 68,799,741 34,259,619 -50.2 30,692,069 -10.4 68,020,619 87,176,299 28.2 80,740,723 -7.4 19,784,565 17,990,752 -9.1 34,119,423 89.6 N/A N/A N/A N/A N/A 201,947 2,953,677 1,362.6 6,221,079 110.6 168,291,391 172,777,962 2.7 165,574,640 4.2 296,660,707 330,214,080 11.3 235,226,369 -28.8 681,310,002 741,393,519 8.8 424,270,652 40.4 N/A N/A N/A N/A N/A N/A	For Charter: NA Asset Range: NA Count of CU: 112 Asset Range: NA Criteria: Region: Nation * Peer Group: All * State = *MO* * Type Inclu Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 11.484.519 30.397.615 164.7 13.801.346 -54.6 10.970.898 68.799.741 34.259.619 50.2 30.692.669 -10.4 40.225.938 11.484.519 30.397.615 164.7 13.801.346 -54.6 10.970.898 68.020.619 97.176.299 28.2 80.740.723 -7.4 54.274.442 19.784.565 17.990.752 -9.1 34.119.423 89.6 24.985.023 N/A N/A N/A N/A N/A N/A 201.947 2.953.671 1.362.6 6.27.079 110.6 4.232.803 168.291.391 172.777.962 2.7 165.574.640 -4.2 134.689.104 296.660.707 330.214.080 11.3 23	For Charter : IVA NIA Name Name	For Charter : IVA Count of CU: 112 Count of CU: 112 Asset Range : IVA Asset Range : IVA Count of CU: 112 Count of CU: 112 Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Dec-2015 11.484.519 30.397,615 164.7 13.801,346 -54.6 10.970,898 -20.5 18,799,263 68.029,741 34.259,619 -50.2 30.682,069 -10.4 40.225,383 31.1 56,6470,069 19.784,565 17,99,752 -9.1 34.119,423 89.6 24.985,023 26.8 14.787,512 N/A N/A N/A N/A N/A N/A N/A 296,660,707 330,214,080 11.3 235,226,369 -28.8 129,604,506 -44.9 195,458,464 729,379,598 615,416,566 -15.6 932,571,020 61.5 747,526,168 -19.8 770,726,758 <t< td=""></t<>

Beturn to enver		Other Investment In		1					
Return to cover 03/04/2016		For Charter : Count of CU :							-
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	o: All * St	ate = 'MO' * Type In	cluded: I	Federally Insured Sta	ate
	Count of	f CU in Peer Group :							T
		•							
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% C
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	23,753,888	35,620,703	50.0	29,312,585	-17.7	26,131,997	-10.9	17,258,983	-3
Total FDIC-Issued Guaranteed Notes	50,000			0	-100.0	0	N/A		-
All Other US Government Obligations	61,156,480			102,225,315	58.8	59,608,241	-41.7	60,944,858	-
TOTAL U.S. GOVERNMENT OBLIGATIONS	84,960,368		17.7	131,537,900	31.6	85,740,238	-34.8		
	04,000,000	55,565,667	17.7	101,001,000	01.0	00,140,200	04.0	70,200,041	+
Agency/GSE Debt Instruments (not backed by mortgages)	929,141,922	891,482,742	-4.1	903,593,825	1.4	871,146,157	-3.6	729,081,154	-1
Agency/GSE Doot instruments (not backed by mongages)									
	958,550,052			936,059,535	-6.0		-0.4		
TOTAL FEDERAL AGENCY SECURITIES	1,887,691,974			1,839,653,360	-2.5	1,803,803,464	-1.9		
Securities Issued by States and Political Subdivision in the U.S.	10,926,890			12,965,820	10.6		-29.1	9,342,933	
Privately Issued Mortgage-Related Securities	12,595,154		-26.0	0	-100.0	98	N/A		-
Privately Issued Securities (FCUs only)	0			0	N/A	0			_
Privately Issued Mortgage-Backed Securities (FISCUs Only)	4,177,286			2,719,448	-25.7	1,300,361	-52.2		_
TOTAL OTHER MORTGAGE-BACKED SECURITIES	16,772,440	12,981,441	-22.6	2,719,448	-79.1	1,300,459	-52.2	940,712	-2
Mutual Funds	26,815,130	26,862,342	0.2	29,544,874	10.0	28,381,953	-3.9	27,137,987	
Common Trusts	3,635,758	3,485,899	-4.1	3,566,097	2.3	3,528,592	-1.1	3,524,702	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,450,888		-0.3	33,110,971	9.1	31,910,545	-3.6	30,662,689	
Bank Issued FDIC-Guaranteed Bonds	0			0	N/A	0			-
MORTGAGE RELATED SECURITIES:								1	<u> </u>
Collateralized Mortgage Obligations	455,264,248	471,919,453	3.7	350,264,470	-25.8	329,226,367	-6.0	405,298,265	2
Commercial Mortgage Backed Securities	38.100.874			55,197,780	-25.8	46.172.707	-16.4		
OTHER INVESTMENT INFORMATION:	30,100,074	41,049,910	20.0	33,191,700	15.4	+0,172,707	-10.4	00,090,412	+
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	
Non-Mortgage Related Securities With Maturities > 3 Yrs	0		1.0/7.	0	19/7	0	1.0// 0	0	+
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	
Securities per 703.12(b)	0			0	N/A	0			_
Deposits/Shares per 703.10(a)	0			0	N/A	0	N/A		
Market Value of Investments Purchased Under	•		14/7	•	11/7		1.0// 0		-
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	
Fair Value of Total Investments	3,611,104,483		6.3	3,591,674,369	-6.4	3,390,724,445	-5.6		
Investment Repurchase Agreements	0,011,101,100			0,001,011,000	N/A	0,000,121,110			-
Borrowing Repurchase Agreements Placed in Investments	0	0	IN/A	0	IN/A	0	11/7	0	
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	10,085,300	
Cash on Deposit in Corporate Credit Unions	167,120,029			118,296,338	-20.6	102,511,818	-13.3		
Cash on Deposit in Other Financial Institutions	451,634,466		34.4	500,859,070	-17.5	455,851,976	-9.0		
CUSO INFORMATION	431,034,400	007,131,227	34.4	500,053,070	-17.5	433,031,370	-3.0	740,004,370	-
Value of Investments in CUSO	18,884,212	24,000,085	85.3	40,662,601	16.2	42,536,947	4.6	44,019,976	
									-
CUSO loans	5,604,830			406,243	-52.6	8,970,301		489,422	-
Aggregate cash outlays in CUSO	7,929,881	21,749,309	174.3	22,183,418	2.0	23,694,789	6.8	23,809,389	
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	14,741,319		154.6	42,233,653	12.5	76,561,446			
Total Capital of Wholly Owned CUSOs	10,769,406			37,985,917	48.5	30,502,104	-19.7		
Net Income/Loss of Wholly Owned CUSOs	872,361	4,618,791	429.5	3,859,511	-16.4	651,295	-83.1	240,740	-6
Total Loans of Wholly Owned CUSOs	303,645	352,700	16.2	388,198	10.1	9,486,830	2,343.8	369,009	-9
Total Delinquency of Wholly Owned CUSOs	13,969			17,033	-51.7	33,998	99.6		
· · · ·			1	,				,	
nv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	0	N/A	2,330,265	N/A	2,430,200)
Outstanding Balance of Brokered CDs and Share	Ĭ	Ĭ				_,,_00		_,,	1
Certificates Purchased	200,308,811	198,441,630	-0.9	167,319,924	-15.7	163,791,429	-2.1	185,526,154	1
CREDIT UNION INVESTMENT PROGRAMS							1		
Mortgage Processing	16	16	0.0	18	12.5	20	11.1	21	
Approved Mortgage Seller	9			15	0.0				-
Borrowing Repurchase Agreements	2			0	0.0 N/A	0			-
Brokered Deposits (all deposits acquired through 3rd party)	1			2	100.0	3			-
nvestment Pilot Program	1								
nvestment Pilot Program nvestments Not Authorized by FCU Act (SCU only)				0	N/A	0			
	0			0	N/A	1			
Deposits and Shares Meeting 703.10(a)	2			0	N/A	0			
Brokered Certificates of Deposit (investments)	21			30	7.1	30	0.0		
Charitable Donation Accounts	N/A	N/A		N/A		0		0	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE			1						
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	N/A	N/A		N/A		27,533,268		24,477,304	-
Other Investments	N/A			N/A		5,364,888		3,818,207	
Other Assets	N/A	N/A		N/A		78,631,485		108,514,410	
otal Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	N/A	N/A		N/A		111,529,641		136,809,921	1
/ Prior to March 31, 2014, this item included investments purchased for employe	ee benefit/deferred com	pensation plans.							
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	Supplemental Share			neet, & Borrowings					
Return to cover 03/04/2016		For Charter : Count of CU :			<u> </u>				·
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	cluded:	Federally Insured Sta	ate
	Count of C	CU in Peer Group :	N/A		<u> </u>		<u> </u>		
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	5 % Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors	703,172	723,779	2.9	753,956	4.2	779,429	3.4	788,500) 1.2
Accounts Held by Nonmember Government Depositors	1,287,186	1,191,037		1,589,289		1,832,149			
Employee Benefit Member Shares	15,387,205	17,069,603				20,280,028			
Employee Benefit Nonmember Shares	0	0		0		0			
529 Plan Member Deposits	0	0		0		0) N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0) N/A
Health Savings Accounts	8,281,470	10,965,154	32.4	14,903,210	35.9	18,983,575	27.4	22,568,930) 18.9
Dollar Amount of Share Certificates >= \$100,000	452,990,487	449,928,330		461,097,245			-3.7		
Dollar Amount of IRA/Keogh >= \$100,000	321,154,647	328,644,933	2.3	325,083,662	-1.1	314,817,700	-3.2	309,151,688	3 -1.
Dollar Amount of Share Drafts Swept to Regular Shares or	0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	0) N/A
Money Market Accounts Business Share Accounts	N/A	7,200,909 N/A		141,965,011	-40.4	165,889,680			
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,148,967	73.4		
SAVING MATURITIES				1,002,010		10,110,001	70.1	0,111,002	
< 1 year	7,706,195,423	8,158,045,777	5.9	8,463,342,565	3.7	8,770,279,400	3.6	9,436,409,983	3 7.6
1 to 3 years	697,274,110	703,575,186				747,318,036			
> 3 years	423,641,526	494,472,002		468,898,102					
Total Shares & Deposits	8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,511,247,900	6.0
INSURANCE COVERAGE IN ADDITION TO NCUSIF			ļ'		<u> </u>		<u> </u>		<u> </u>
Share/Deposit Insurance in Addition to NCUSIF	9	9				8			
Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	114,220,446	44,136,439	-61.4	37,545,760	-14.9	37,607,258	0.2	37,599,593	3 0.0
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		3.808.237		6,442,501	69.2	9,816,452	2 52.4
Member Business Loans NOT Secured by Real Estate	N/A	N/A		2,558,769		4,172,551	63.1		
Nonmember Business Loans Secured by Real Estate	N/A	N/A		255,089		1,537,162			
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		55,172		101,890	84.7	33,331	-67.3
Total Unfunded Commitments for Business Loans	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	15,227,968	3 24.3
Miscellaneous Business Loan Unfunded Commitments (Included In									
Categories Above)									
Agricultural Related Business Loans Construction & Land Development	N/A 1,875,630	N/A 556,238		38,607 366,440	-34.1	481,860 781,790			
Outstanding Letters of Credit	1,058,511	80,015							
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	1,000,011	00,013	-52.4	0	-100.0	50,000	11/7	341,370	510.1
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	422,724,272	409,413,477	-3.1	402,769,345	-1.6	394,744,353	-2.0	420,889,088	6.6
Credit Card Line	800,406,629	846,690,347	5.8	910,503,391	7.5	992,241,726	9.0	936,065,206	o -5.7
Unsecured Share Draft Lines of Credit	114,585,310	115,553,199							
Overdraft Protection Programs	229,216,412	239,706,356							
Residential Construction Loans-Excluding Business Purpose	411,574	1,094,950		704,757					
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0		0		0			
Proprietary Reverse Mortgage Products Other Unused Commitments	0 47,997,334	53,300,142		0 49,224,648		57,698,155			
Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2				
Total Unused Commitments	1,625,802,279	1,674,263,735							
%(Unused Commitments / Cash & ST Investments)	111.43	100.18		128.99			22.3		
Unfunded Commitments Committed by Credit Union	1,623,429,708	1,673,842,282		1,724,277,461	3.0				
Unfunded Commitments Through Third Party	2,372,571	421,453		972,107	130.7	1,163,525	19.7		-
Loans Transferred with Recourse 1	147,841,666	155,461,938		165,207,539	6.3	239,615,341	45.0		
Pending Bond Claims	271,902	247,011		261,965	6.1	426,299	62.7		
Other Contingent Liabilities	591,717	698,363	18.0	720,071	3.1	884,846	22.9	1,134,868	3 28.3
CREDIT AND BORROWING ARRANGEMENTS:									\square
Num FHLB Members	22	24	9.1	26	8.3	27	3.8	27	7 0.0
LINES OF CREDIT (Borrowing)			<u> </u>		<u> </u>				
Total Credit Lines	1,506,357,628	1,521,281,448							
Total Committed Credit Lines	32,157,202	28,008,001							
Total Credit Lines at Corporate Credit Unions Draws Against Lines of Credit	232,852,502	297,143,503							
BORROWINGS OUTSTANDING FROM CORPORATE	11,439,365	5,438,248	-52.5	3,117,651	-42.7	22,937,417	635.7	9,280,788	-59.5
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	3,409,680	438,248	-87.1	2,226,350	408.0	8,179,546	267.4	0	-100.0
Term Borrowings Outstanding from Corporate Cus	7,000,000	5,000,000							
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	649,604,988	723,556,969	11.4	909,178,493	25.7	1,211,001,596	33.2	1,231,550,343	3 1.
Amount of Borrowings Subject to Early Repayment at									
Lenders Option	86,000,000	53,000,000		13,000,000		10,000,000			
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0) N/A
			1 1	1	i.	1	i.	1	1
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	Miscella	neous Information, P	rograms,	Services					
Return to cover		For Charter :							
03/04/2016		Count of CU :	112						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Ch
MEMBERSHIP:									
Num Current Members	1,250,596	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5	1,389,705	5 2.
Num Potential Members	28,494,753	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1	33,715,033	3 -1.
% Current Members to Potential Members	4.39	4.48		4.28	-4.4	3.95	-7.7	4.12	
* % Membership Growth	1.62	3.00		2.49	-17.2	2.53		2.67	_
Total Num Savings Accts	2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354		2,642,437	-
EMPLOYEES:	2,330,371	2,397,741	2.5	2,400,159	2.0	2,527,554	2.1	2,042,437	4.
									-
Num Full-Time Employees	3,142	3,289		3,369	2.4	3,482		3,612	
Num Part-Time Employees	410	419	2.2	431	2.9	439	1.9	422	-3.
BRANCHES:									
Num of CU Branches	326	308	-5.5	316	2.6	315	-0.3	313	-0.
Num of CUs Reporting Shared Branches	28	29	3.6	31	6.9	30	-3.2	30	0.
Plan to add new branches or expand existing facilities	11	13	18.2	13	0.0	11	-15.4	11	0.
MISCELLANEOUS LOAN INFORMATION:									1
**Total Amount of Loans Granted YTD	2,828,157,187	3,574,516,768	26.4	3,446,856,227	-3.6	3,298,350,353	-4.3	3,798,351,642	2 15.
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	2,020,137,187	3,374,310,768	20.4	3,440,030,227	-3.6	3,290,300,353	-4.3	3,190,301,042	10.
	0	0	N/A	0	N/A	0	N/A	0	N/.
(FCUs Only) MEMBER SERVICE AND PRODUCT OFFERINGS	0	0	IN/A	0	IN/A	0	IN/A	0	1.1/7
(Credit Programs):			1						
Business Loans	22	32	45.5	29	-9.4	33	13.8	32	-3.
Credit Builder									
	17			23	21.1	24		26	
Debt Cancellation/Suspension	6			6		6		5	
Direct Financing Leases	1	0		0		0	-	0	
Indirect Business Loans	7	9	28.6	9	0.0	9	0.0	9	0.
Indirect Consumer Loans	30	34	13.3	35	2.9	35	0.0	34	-2.
Indirect Mortgage Loans	9	10	11.1	9	-10.0	10	11.1	9	-10.
Interest Only or Payment Option 1st Mortgage Loans	5			11	57.1	10		11	
Micro Business Loans	10			11	10.0	10	0.0	13	
Micro Consumer Loans						14			
	13			13				14	_
Overdraft Lines of Credit	66			64	0.0	64		64	
Overdraft Protection	58	61	5.2	58	-4.9	58	0.0	57	
Participation Loans	32	38	18.8	41	7.9	45	9.8	43	-4
Pay Day Loans	13	15	15.4	15	0.0	15	0.0	15	i 0.
Real Estate Loans	75	84	12.0	85	1.2	83	-2.4	81	-2
Refund Anticipation Loans	2			2	0.0	2		2	
Risk Based Loans	73	75		81	8.0	83	2.5	82	
Share Secured Credit Cards	26			31	14.8	31		30	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0) N//
MEMBER SERVICE AND PRODUCT OFFERINGS			1						
(Other Programs):									+ .
ATM/Debit Card Program	91	88		88	0.0	86		82	
Business Share Accounts	38	41		43	4.9	45		44	
Check Cashing	64			62	0.0	63		59	
First Time Homebuyer Program	11	12	9.1	13	8.3	12	-7.7	13	8 8.
Health Savings Accounts	10	11	10.0	11	0.0	12	9.1	12	2 0.
Individual Development Accounts	2			2		2		2	
In-School Branches	2			1	-50.0	1	0.0	1	
Insurance/Investment Sales	30			33	0.0	36		36	
International Remittances	12			17	41.7	20		19	
Low Cost Wire Transfers								81	
	71			84		83			
**Number of International Remittances Originated YTD	N/A	N/A	·	1,975		3,825	93.7	3,922	2 2.
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for					-				
Business Combo Acctna (FAS 141R)	2	4	100.0	4	0.0	5	25.0	7	40.
Adjusted Retained Earnings Obtained through								A	
Business Combinations	2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	6,119,825	5 157.
Fixed Assets - Capital & Operating Leases									<u> </u>
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	22,307,173	19,282,776	-13.6	26,319,727	36.5	23,176,926	-11.9	27,327,327	17.
* 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.									Τ
			1						1

		ation System		noiogy					
Return to cover		For Charter :							
03/04/2016 CU Name: N/A		Count of CU : sset Range :							
Peer Group: N/A				Nation * Peer	Group	All * State - 'N	/0' * Tvn	e Included: F	odorali
reel Gloup. N/A	Count of CU in			Nation Feel	Group.		ло тур	e merudeu. r	eueran
			10/5						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Ch
	200 2011	200 2012	/* •g	200 2010	/* •g	200 2011	/* •g	200 2010	<i>70</i> C
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.
Vendor Supplied In-House System	68	66			-4.5	61	-3.2	59	-3
Vendor On-Line Service Bureau	49	47		50	6.4	49	-2.0	47	-4
CU Developed In-House System	1	0		0	N/A	0	N/A	0	N/
Other	4	4			0.0	5	25.0	5	0
Electronic Financial Services									
Home Banking Via Internet Website	89	88	-1.1	89	1.1	89	0.0	85	-4.
Audio Response/Phone Based	72	71	-1.4	70	-1.4	67	-4.3	63	-6
Automatic Teller Machine (ATM)	82	85	3.7	85	0.0	83	-2.4	79	-4
Kiosk	6	6	0.0	7	16.7	7	0.0	7	0.
Mobile Banking	16	29	81.3	38	31.0	48	26.3	49	2
Other	4	2	-50.0	3	50.0	2	-33.3	2	0.
Services Offered Electronically									
Member Application	36	40	11.1	39	-2.5	41	5.1	40	-2.
New Loan	44	46	4.5	48	4.3	48	0.0	48	0.
Account Balance Inquiry	90	90	0.0	91	1.1	90	-1.1	86	-4.
Share Draft Orders	63	63	0.0	65	3.2	66	1.5	62	-6.
New Share Account	21	23	9.5	24	4.3	26	8.3	25	-3
Loan Payments	85	82	-3.5	83	1.2	82	-1.2	80	-2.
Account Aggregation	12	13	8.3	15	15.4	16	6.7	17	6.
Internet Access Services	25	26	4.0	28	7.7	28	0.0	28	0.
e-Statements	74	77	4.1	80	3.9	82	2.5	79	-3.
External Account Transfers	18	22	22.2	26	18.2	28	7.7	30	7.
View Account History	92	91	-1.1	91	0.0	90	-1.1	86	-4.
Merchandise Purchase	5	5	0.0	5	0.0	6	20.0	6	0.
Merchant Processing Services	5	6	20.0	6	0.0	6	0.0	6	0.
Remote Deposit Capture	6	10	66.7	14	40.0	19	35.7	24	26.
Share Account Transfers	89	88	-1.1	89	1.1	88	-1.1	85	-3.
Bill Payment	67	68	1.5	71	4.4	71	0.0	68	-4
Download Account History	77	75	-2.6	77	2.7	77	0.0	73	-5
Electronic Cash	5	4		5	25.0	5	0.0	4	-20
Electronic Signature Authentication/Certification	3	3			100.0	13	116.7	15	15
Mobile Payments	N/A	N/A		7		15	114.3	19	26
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	11	0.0	12	9.
Interactive	8	3	-62.5	2	-33.3	3	50.0	3	0
Transactional	83	86	3.6	88	2.3	86	-2.3	82	-4
Number of Members That Use Transactional Website	427,547	479,889	12.2	533,875	11.2	567,151	6.2	601,278	6
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/
Interactive	0	0	N/A	0	N/A	0	N/A	0	N
Transactional	0	0	N/A	0	N/A	0	N/A	0	N
Miscellaneous									
nternet Access	118	112	-5.1	114	1.8	112	-1.8	108	-3

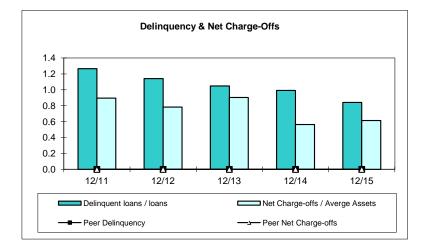
Return to cover

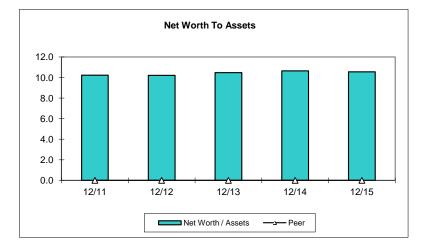
03/04/2016 CU Name: N/A Peer Group: N/A

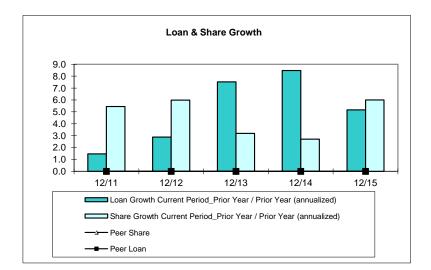
Graphs 1 For Charter : N/A Count of CU : 112

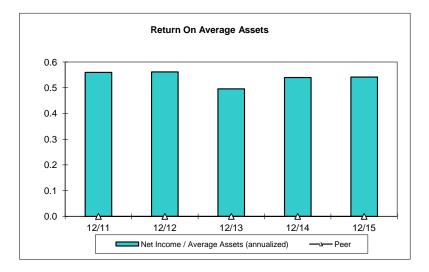
Asset Range : N/A

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 Graphs 2 Return to cover For Charter : N/A 03/04/2016 Count of CU : 112 CU Name: N/A Peer Group: N/A Count of CU in Peer Group: N/A Count of CU in Peer Group: N/A

