

Cycle Date: December-2015
 Run Date: 03/04/2016
 Interval: Annual

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

Count of CU : 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 Information										
Return to cover	For Charter : N/A									
03/04/2016	Count of CU : 112									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A										
	Dec-2011	Dec-2012	% 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	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	3.1	
Unsecured Loans	617,977,964	651,200,953	5.4	699,302,630	7.4	748,590,201	7.0	775,221,300	3.6	
Other Loans	2,640,814,336	2,807,810,391	6.3	3,062,443,362	9.1	3,428,152,776	11.9	3,681,463,265	7.4	
TOTAL LOANS	6,132,586,673	6,309,124,198	2.9	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	5.2	
(Allowance for Loan & Lease Losses)	(67,528,089)	(79,032,418)	17.0	(69,186,374)	-12.5	(70,894,092)	2.5	(68,859,697)	-2.9	
Land And Building	235,364,603	245,172,923	4.2	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	
Other Fixed Assets	34,690,855	34,573,139	-0.3	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	
NCUSIF Deposit	83,314,341	89,334,962	7.2	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	
All Other Assets	169,039,177	206,359,134	22.1	239,311,049	16.0	249,913,812	4.4	266,206,484	6.5	
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	
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	-0.6	
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	0	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	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	2,664,584,488	11.2	2,899,157,457	8.8	3,121,721,491	7.7	3,412,016,492	9.3	
All Other Shares & Deposits	5,061,635,574	5,220,689,075	3.1	5,206,157,630	-0.3	5,103,577,216	-2.0	5,129,788,561	0.5	
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	
Regular Reserve	228,081,021	210,138,422	-7.9	213,462,339	1.6	213,815,398	0.2	212,019,144	-0.8	
Other Reserves	206,927,452	220,530,951	6.6	192,909,417	-12.5	213,615,611	10.7	219,366,275	2.7	
Undivided Earnings	624,363,683	682,943,980	9.4	728,496,724	6.7	779,004,541	6.9	824,509,239	5.8	
TOTAL EQUITY	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 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										
Loan Income*	355,820,443	343,864,952	-3.4	333,498,884	-3.0	338,157,662	1.4	355,796,547	5.2	
Investment Income*	54,773,244	49,187,521	-10.2	44,797,666	-8.9	45,091,281	0.7	40,994,691	-9.1	
Other Income*	194,857,197	232,644,068	19.4	233,939,996	0.6	236,447,349	1.1	253,990,369	7.4	
Total Employee Compensation & Benefits*	186,474,156	206,369,608	10.7	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	20,730,768	8,526,463	-58.9	7,340,462	-13.9	99,901	-98.6	46	-100.0	
Total Other Operating Expenses*	191,416,352	210,718,700	10.1	225,652,860	7.1	229,716,267	1.8	243,621,263	6.1	
Non-operating Income & (Expense)*	-905,398	541,601	159.8	4,118,170	660.4	-2,575,274	-162.5	856,141	133.2	
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Provision for Loan/Lease Losses*	50,696,965	58,538,753	15.5	47,404,679	-19.0	41,662,765	-12.1	43,819,033	5.2	
Cost of Funds*	99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{1/1}	76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	64,213,751	5.0	
Net Income (Loss)*	56,212,876	59,513,457	5.9	54,478,481	-8.5	61,077,101	12.1	64,213,705	5.1	
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 ratios are annualized.										
# Means the number is too large to display in the cell										
¹ 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.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

		Ratio Analysis									
Return to cover		For Charter :		N/A							
03/04/2016		Count of CU :		112							
CU Name: N/A		Asset Range :		N/A							
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :		N/A		Dec-2014				Dec-2015	
		Dec-2011	Dec-2012	Dec-2013	Dec-2014	PEER Avg	Percentile**	Dec-2015	PEER Avg	Percentile**	
CAPITAL ADEQUACY											
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 Assets--Including Optional 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	6.10	5.95	N/A	N/A	5.05	N/A	N/A	
Solvency Evaluation (Estimated)		112.00	111.90	111.75	112.17	N/A	N/A	111.94	N/A	N/A	
Classified Assets (Estimated) / Net Worth		6.40	7.12	5.94	5.78	N/A	N/A	5.44	N/A	N/A	
ASSET QUALITY											
Delinquent 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											
* Return On Average Assets		0.56	0.56	0.50	0.54	N/A	N/A	0.54	N/A	N/A	
* Return On Average Assets Excluding Stabilization 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	5.57	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	2.13	2.09	N/A	N/A	2.14	N/A	N/A	
* Cost of Funds / Avg. Assets		0.99	0.78	0.60	0.53	N/A	N/A	0.50	N/A	N/A	
* Net Margin / Avg. Assets		5.05	5.13	4.97	4.95	N/A	N/A	5.00	N/A	N/A	
* Operating Exp./ Avg. Assets		3.97	4.02	4.08	4.01	N/A	N/A	4.09	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets		0.51	0.55	0.43	0.37	N/A	N/A	0.37	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	73.24	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	29.46	30.81	N/A	N/A	31.71	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	94.86	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		3.11	2.38	1.72	1.93	N/A	N/A	2.10	N/A	N/A	
Supervisory Interest Rate Risk Threshold / Net Worth		213.04	207.06	220.11	211.37	N/A	N/A	200.33	N/A	N/A	
PRODUCTIVITY											
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	46.88	47.82	N/A	N/A	47.07	N/A	N/A	
Members / Full-Time Employees		373.65	368.20	368.31	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	\$10,962	\$11,370	N/A	N/A	\$11,831	N/A	N/A	
* Salary And Benefits / Full-Time Empl.		\$55,714	\$58,988	\$60,095	\$60,590	N/A	N/A	\$63,114	N/A	N/A	
OTHER RATIOS											
* Net Worth Growth		5.74	5.18	4.91	5.24	N/A	N/A	5.02	N/A	N/A	
* Market (Share) Growth		5.45	5.99	3.19	2.70	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	2.20	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; December = 1 (or no annualizing)											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.											
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.											
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.											
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.											
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.											

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/04/2016	Count of CU : 112				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2011	Dec-2012	Dec-2013	Dec-2014	Dec-2015
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	0.98	0.99	0.83
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	6.75	4.21	5.58	3.21	1.98
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	N/A	N/A	0.73	0.86	0.63
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	N/A	N/A	0.85	0.98	1.07
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	N/A	N/A	0.81	0.94	0.94
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	1.68	1.43	1.03
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	6.92	7.89	9.01	14.47
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	1.31	1.40	1.25
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.49	0.84	1.52	2.19	0.62
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.01	6.23	5.05	3.19	1.16
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.84	3.60	2.51	1.73	0.63
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	35.53	29.51	13.07	76.57
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	0.00	0.27	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	87.00	109.88	97.37	97.18	105.90
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.14	1.33	1.09	0.76
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.89	0.93	0.90	1.10	0.94
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	1.89	0.85	0.52
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.54	0.50	0.34	0.32	0.32
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.67	0.93	0.15	0.00	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	8.03	18.78	11.29	10.53
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65	8.20	7.00	5.68
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	2.90	2.39	1.97
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	1.10	0.92	0.69
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	15.63	19.43	18.82
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	2.25	2.09	1.99
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	6.06	3.57	0.01	0.02
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	0.62	0.60	0.73
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.46	0.41	0.62	0.18	0.09
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.28	0.67	0.13	0.06
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.89	0.70	0.50	0.29	0.15
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	1.24	0.47	0.00	0.00	0.04
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	1.02	0.99	1.30
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	1.10	0.16	0.22
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.65	0.83	5.18	-0.10	0.01
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.04	17.03	18.13	19.53	19.85
Participation Loans Outstanding / Total Loans	2.86	2.74	2.62	2.74	3.00
Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	2.22	2.59	2.46
* Participation Loans Sold YTD / Total Assets	0.08	0.05	0.14	0.27	0.38
Total Business Loans (NMBL) Less Unfunded Commitments / Total Assets	2.84	2.88	2.77	2.86	2.79
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.01	0.02	0.07	0.03	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	41.86	35.69	39.12
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.32	15.62	16.43	16.33	15.94
Total Fixed Rate Real Estate / Total Loans	27.45	26.93	26.92	25.55	25.12
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	32.78	43.69	33.15	23.05	31.02
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	64.68	71.99	68.93	59.05	65.40
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.26	0.29	0.27	0.35
Interest Only & Payment Option First & Other RE / Net Worth	3.45	2.57	2.78	2.50	3.35
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.15	1.72	2.16	1.19	1.26
Unused Commitments / Cash & ST Investments	111.43	100.18	128.99	157.81	112.75
Complex Assets / Total Assets	21.43	20.39	19.99	20.93	21.26
Short Term Liabilities / Total Shares and Deposits plus Borrowings	43.80	42.73	41.13	39.70	38.12
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ 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.					

	Assets								
Return to cover									
03/04/2016									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
ASSETS									
CASH:									
Cash On Hand	104,400,753	111,162,421	6.5	120,169,411	8.1	129,560,659	7.8	133,961,988	3.4
Cash On Deposit	618,754,495	756,137,036	22.2	619,155,408	-18.1	558,363,794	-9.8	897,110,760	60.7
Cash Equivalents	36,565,670	44,783,930	22.5	24,482,276	-45.3	19,505,530	-20.3	29,617,687	51.8
TOTAL 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
INVESTMENTS:									
Trading Securities	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5
Available for Sale Securities	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	-0.3
Held-to-Maturity Securities	168,291,391	172,777,962	2.7	165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5
Deposits in Commercial Banks, S&Ls, Savings Banks	718,309,349	817,001,177	13.7	762,069,813	-6.7	711,282,001	-6.7	625,524,317	-12.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	33,527,887	31,823,384	-5.1	33,984,488	6.8	43,422,159	27.8	57,955,841	33.5
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	25,595,048	23,142,532	-9.6	22,396,603	-3.2	17,063,147	-23.8	16,987,247	-0.4
All Other Investments in Corporate Cus	49,427,789	18,016,872	-63.5	2,309,738	-87.2	1,827,074	-20.9	811,990	-55.6
All Other Investments ²	73,803,167	76,015,066	3.0	80,134,340	5.4	89,423,560	11.6	94,980,889	6.2
TOTAL INVESTMENTS	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
LOANS AND LEASES:									
Unsecured Credit Card Loans	375,431,086	387,295,751	3.2	409,049,194	5.6	425,615,887	4.1	435,434,150	2.3
All Other Unsecured Loans/Lines of Credit	217,112,524	235,560,893	8.5	256,002,490	8.7	278,239,062	8.7	291,745,122	4.9
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	25,434,354	28,344,309	11.4	34,250,946	20.8	44,735,252	30.6	48,042,028	7.4
New Vehicle Loans	668,988,011	680,001,291	1.6	819,241,668	20.5	921,485,406	12.5	974,855,129	5.8
Used Vehicle Loans	1,672,252,513	1,808,416,888	8.1	1,929,017,721	6.7	2,165,634,310	12.3	2,336,105,459	7.9
1st Mortgage Real Estate Loans/Lines of Credit	2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675	3.0
Other Real Estate Loans/Lines of Credit	853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	912,390,903	3.4
Leases Receivable	0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	299,573,812	319,392,212	6.6	314,183,973	-1.6	341,033,060	8.5	370,502,677	8.6
TOTAL LOANS	6,132,586,673	6,309,124,198	2.9	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	5.2
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,528,089)	(79,032,418)	17.0	(69,186,374)	-12.5	(70,894,092)	2.5	(68,859,697)	-2.9
Foreclosed Real Estate	18,969,726	15,722,451	-17.1	18,903,926	20.2	11,287,220	-40.3	6,858,476	-39.2
Repossessed Autos	2,174,558	1,506,567	-30.7	1,018,530	-32.4	1,603,938	57.5	2,097,080	30.7
Foreclosed and Repossessed Other Assets	225,344	83,105	-63.1	1,598,801	1,823.8	1,086,780	-32.0	570,622	-47.5
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	21,369,628	17,312,123	-19.0	21,521,257	24.3	13,977,938	-35.1	9,526,178	-31.8
Land and Building	235,364,603	245,172,923	4.2	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4
Other Fixed Assets	34,690,855	34,573,139	-0.3	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1
NCUA Share Insurance Capitalization Deposit	83,314,341	89,334,962	7.2	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7
Identifiable Intangible Assets	34,515	280,667	713.2	402,114	43.3	0	-100.0	0	N/A
Goodwill	1,739,458	1,582,360	-9.0	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	1,773,973	1,863,027	5.0	1,984,474	6.5	1,582,360	-20.3	1,582,360	0.0
Accrued Interest on Loans	21,233,562	21,642,496	1.9	21,221,842	-1.9	22,044,555	3.9	22,020,881	-0.1
Accrued Interest on Investments	9,303,411	8,709,371	-6.4	6,966,070	-20.0	6,405,447	-8.0	7,189,705	12.2
Non-Trading Derivative Assets, net	N/A	N/A		N/A		65,796		39,972	-39.2
All Other Assets	115,358,603	156,832,117	36.0	187,617,406	19.6	205,837,716	9.7	225,847,388	9.7
TOTAL OTHER ASSETS	145,895,576	187,183,984	28.3	215,805,318	15.3	234,353,514	8.6	255,097,946	8.9
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	118	-4.8	118	0.0	116	-1.7	112	-3.4
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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 OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
03/04/2016	Count of CU : 112								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region : Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	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 Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	N/A		N/A		0		0	N/A
Accrued Dividends and Interest Payable	10,214,386	13,833,311	35.4	12,404,911	-10.3	12,378,843	-0.2	12,300,570	-0.6
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
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	2,664,584,488	11.2	2,899,157,457	8.8	3,121,721,491	7.7	3,412,016,492	9.3
Money Market Shares	2,037,552,033	2,255,027,127	10.7	2,366,918,208	5.0	2,418,108,558	2.2	2,519,855,623	4.2
Share Certificates	2,003,106,060	1,922,359,031	-4.0	1,811,083,707	-5.8	1,687,626,877	-6.8	1,638,734,315	-2.9
IRA/KEOGH Accounts	1,001,584,272	1,016,082,056	1.4	993,465,335	-2.2	952,388,751	-4.1	922,166,317	-3.2
All Other Shares ¹	17,469,446	24,180,561	38.4	27,591,787	14.1	31,838,239	15.4	32,074,972	0.7
Non-Member Deposits	1,923,763	3,040,300	58.0	7,098,593	133.5	13,614,791	91.8	16,957,334	24.6
TOTAL SHARES AND 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
EQUITY:									
Undivided Earnings	624,363,683	682,943,980	9.4	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	0	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	23,188,786	24,249,421	4.6	-17,714,259	-173.1	814,696	104.6	-6,680,526	-920.0
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	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	-22.5
Net Income	0	0	N/A	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	310,903,537	360,205,121	15.9	404,845,427	12.4	411,834,668	1.7	492,759,231	19.6
Uninsured Non-Member Deposits	1,256,808	1,001,168	-20.3	1,413,951	41.2	1,990,392	40.8	2,473,218	24.3
Total Uninsured Shares & Deposits	312,160,345	361,206,289	15.7	406,259,378	12.5	413,825,060	1.9	495,232,449	19.7
Insured Shares & Deposits	8,514,950,714	8,994,886,676	5.6	9,248,686,944	2.8	9,502,233,494	2.7	10,016,015,451	5.4
TOTAL NET WORTH	1,055,928,512	1,110,632,447	5.2	1,165,122,444	4.9	1,226,128,094	5.2	1,287,641,246	5.0
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
									5. LiabShEquity

		Income Statement								
Return to cover		For Charter : N/A								
03/04/2016		Count of CU : 112								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans		356,407,867	344,322,452	-3.4	334,029,324	-3.0	338,684,019	1.4	356,300,907	5.2
Less Interest Refund		(587,424)	(457,500)	-22.1	(530,440)	15.9	(526,357)	-0.8	(504,360)	-4.2
Income from Investments		54,366,380	48,109,492	-11.5	42,862,293	-10.9	44,676,917	4.2	42,251,847	-5.4
Income from Trading		406,864	1,078,029	165.0	1,935,373	79.5	414,364	-78.6	-1,257,156	-403.4
TOTAL INTEREST INCOME		410,593,687	393,052,473	-4.3	378,296,550	-3.8	383,248,943	1.3	396,791,238	3.5
INTEREST EXPENSE:										
Dividends		63,420,650	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8	42,289,566	-3.9
Interest on Deposits		23,874,506	19,514,463	-18.3	13,982,965	-28.3	11,668,792	-16.5	11,086,794	-5.0
Interest on Borrowed Money		11,719,213	9,905,604	-15.5	5,345,441	-46.0	4,597,536	-14.0	5,323,038	15.8
TOTAL INTEREST EXPENSE		99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6
PROVISION FOR LOAN & LEASE LOSSES		50,696,965	58,538,753	15.5	47,404,679	-19.0	41,662,765	-12.1	43,819,033	5.2
NET INTEREST INCOME AFTER PLL		260,882,353	251,942,559	-3.4	264,822,940	5.1	281,295,716	6.2	294,272,807	4.6
NON-INTEREST INCOME:										
Fee Income		112,712,712	120,021,428	6.5	113,442,236	-5.5	112,937,018	-0.4	116,017,106	2.7
Other Operating Income		82,144,485	112,622,640	37.1	120,497,760	7.0	123,510,331	2.5	137,973,263	11.7
Gain (Loss) on Investments		916,613	2,403,868	162.3	3,310,110	37.7	965,075	-70.8	1,279,837	32.6
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	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	-1,201,357	57.4
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	2,153,974	N/A
Other Non-Oper Income/(Expense)		1,358,916	-27,923	-102.1	2,190,906	7,946.2	-719,401	-132.8	-1,376,313	-91.3
NCUSIF Stabilization Income		0	0	N/A	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	254,846,510	9.0
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		186,474,156	206,369,608	10.7	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6
Travel, Conference Expense		3,317,233	3,702,074	11.6	3,954,311	6.8	4,346,011	9.9	4,547,576	4.6
Office Occupancy		28,589,598	29,025,588	1.5	30,031,267	3.5	32,740,885	9.0	34,259,271	4.6
Office Operation Expense		73,949,700	78,153,744	5.7	85,500,926	9.4	91,227,419	6.7	97,316,930	6.7
Educational and Promotion		16,003,092	16,175,334	1.1	15,602,280	-3.5	15,117,153	-3.1	17,091,946	13.1
Loan Servicing Expense		27,103,828	32,086,214	18.4	33,914,490	5.7	32,180,525	-5.1	36,254,997	12.7
Professional, Outside Service		25,158,548	28,000,571	11.3	29,715,191	6.1	32,836,557	10.5	33,557,667	2.2
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		4,481,783	1,706,737	-61.9	1,229,266	-28.0	99,901	-91.9	46	-100.0
Member Insurance - Temporary Corporate CU Stabilization Fund ³		16,248,985	6,819,726	-58.0	6,111,196	-10.4	0	-100.0	0	N/A
Member Insurance - Other		941,509	788,597	-16.2	640,903	-18.7	311,577	-51.4	152,699	-51.0
Operating Fees		1,543,232	1,698,188	10.0	1,555,852	-8.4	1,575,329	1.3	1,590,929	1.0
Misc Operating Expense		14,809,612	21,088,390	42.4	24,737,640	17.3	19,380,811	-21.7	18,849,248	-2.7
TOTAL NON-INTEREST EXPENSE		398,621,276	425,614,771	6.8	448,402,625	5.4	454,090,690	1.3	484,905,612	6.8
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}		76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	64,213,751	5.0
NET INCOME (LOSS)		56,212,876	59,513,457	5.9	54,478,481	-8.5	61,077,101	12.1	64,213,705	5.1
RESERVE TRANSFERS:										
Transfer to Regular Reserve		17,103,569	484,718	-97.2	215,936	-55.5	357,246	65.4	203,761	-43.0
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
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).										
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.										

Delinquent Loan Information 1									
Return to cover 03/04/2016	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		
CU Name : N/A	Count of CU in Peer Group : N/A								
Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
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	53,407,034	-7.8	51,541,751	-3.5	54,491,734	5.7	49,789,182	-8.6
180 to 359 Days Delinquent	14,698,935	12,061,357	-17.9	13,760,689	14.1	13,713,963	-0.3	11,064,125	-19.3
> = 360 Days Delinquent	4,971,307	6,455,698	29.9	5,750,945	-10.9	4,744,200	-17.5	4,170,616	-12.1
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									
30 to 59 Days Delinquent	5,260,800	5,283,771	0.4	6,162,828	16.6	6,132,734	-0.5	6,976,897	13.8
60 to 179 Days Delinquent	4,216,711	3,426,390	-18.7	3,778,494	10.3	3,927,749	4.0	3,371,177	-14.2
180 to 359 Days Delinquent	229,878	215,119	-6.4	203,859	-5.2	263,675	29.3	217,898	-17.4
> = 360 Days Delinquent	19,036	8,753	-54.0	8,209	-6.2	20,241	146.6	15,643	-22.7
Total Del Credit Card Lns (> = 60 Days)	4,465,625	3,650,262	-18.3	3,990,562	9.3	4,211,665	5.5	3,604,718	-14.4
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	-20.8	0.98	3.5	0.99	1.4	0.83	-16.3
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	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%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									
30 to 59 Days Delinquent	223,698	344,262	53.9	561,062	63.0	555,520	-1.0	1,294,133	133.0
60 to 179 Days Delinquent	1,700,570	1,171,021	-31.1	1,872,586	59.9	1,334,136	-28.8	882,040	-33.9
180 to 359 Days Delinquent	11,704	4,349	-62.8	15,737	261.9	35,121	123.2	29,646	-15.6
> = 360 Days Delinquent	3,897	16,572	325.3	23,796	43.6	64,702	171.9	37,552	-42.0
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,716,171	1,191,942	-30.5	1,912,119	60.4	1,433,959	-25.0	949,238	-33.8
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total 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	9.5	16,932,181	-28.0
60 to 179 Days Delinquent	N/A	N/A		4,700,328		6,365,435	35.4	5,122,826	-19.5
180 to 359 Days Delinquent	N/A	N/A		912,459		1,333,089	46.1	777,991	-41.6
> = 360 Days Delinquent	N/A	N/A		330,717		260,137	-21.3	209,410	-19.5
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		5,943,504		7,958,661	33.9	6,110,227	-23.2
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		0.73		0.86	19.0	0.63	-27.4
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	-7.5
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		16,417,095		21,129,417	28.7	24,933,414	18.0
%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	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
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	N/A		9,666,542		9,516,676	-1.6	8,077,618	-15.1
60 to 179 Days Delinquent	N/A	N/A		7,359,015		5,859,589	-20.4	4,671,298	-20.3
180 to 359 Days Delinquent	N/A	N/A		1,201,658		2,116,637	76.1	1,582,891	-25.2
> = 360 Days Delinquent	N/A	N/A		1,025,809		881,354	-14.1	575,123	-34.7
Total Del All Other Loans (> = 60 Days)	N/A	N/A		9,586,482		8,857,580	-7.6	6,829,312	-22.9
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		1.68		1.43	-14.9	1.03	-27.9
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¹ 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.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.									

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
03/04/2016	Count of CU : 112								
CU Name : N/A	Asset Range : N/A								
Peer Group : N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
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	-22.0
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	-33.3
> = 360 Days Delinquent	2,714,914	3,605,367	32.8	3,707,392	2.8	2,954,625	-20.3	2,812,003	-4.8
Total Del Real Estate Loans (> = 60 Days)	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.97	-17.6
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.69	-25.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
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	-7.5
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	-26.8
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	-27.1
%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	-30.6
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9	13,188,432	60.8	13,504,267	2.4	11,283,543	-16.4
60 to 179 Days Delinquent	4,774,196	4,914,759	2.9	3,520,418	-28.4	5,201,856	47.8	4,505,391	-13.4
180 to 359 Days Delinquent	524,645	590,830	12.6	1,902,863	222.1	2,205,599	15.9	1,768,519	-19.8
> = 360 Days Delinquent	462,114	123,654	-73.2	179,871	45.5	59,995	-66.6	0	-100.0
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	6,273,910	-16.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 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	2.7
60 to 179 Days Delinquent	2,590,088	1,426,156	-44.9	2,012,259	41.1	1,843,109	-8.4	1,067,991	-42.1
180 to 359 Days Delinquent	1,904,361	607,459	-68.1	2,551,611	320.0	227,860	-91.1	132,231	-42.0
> = 360 Days Delinquent	223,640	637,225	184.9	321,420	-49.6	123,716	-61.5	42,144	-65.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,716,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.52	-38.9
Other Real Estate Adjustable Rate									
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	-14.6
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	269,533	-39.0	402,183	49.2	322,638	-19.8
> = 360 Days Delinquent	190,204	139,883	-26.5	134,477	-3.9	153,484	14.1	284,139	85.1
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other 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	-50.7
60 to 179 Days Delinquent	N/A	N/A		2,313,659		974,629	-57.9	637,751	-34.6
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	840,038	-61.5
> = 360 Days Delinquent	N/A	N/A		994,526		112,775	-88.7	0	-100.0
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		5,554,836		3,267,607	-41.2	1,477,789	-54.8
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member 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	-75.4
60 to 179 Days Delinquent	N/A	N/A		974,742		573,344	-41.2	54,272	-90.5
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	144,788	-0.6
> = 360 Days Delinquent	N/A	N/A		604,280		536,366	-11.2	464,561	-13.4
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		2,179,661		1,255,351	-42.4	663,621	-47.1
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		9.70		5.78	-40.4	3.29	-43.2
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		657,750	N/A	0	-100.0
60 to 179 Days Delinquent	N/A	N/A		0		20,004	N/A	0	-100.0
180 to 359 Days Delinquent	N/A	N/A		0		1,107,238	N/A	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	N/A		0		1,127,242	N/A	0	-100.0
%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	-100.0
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 179 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		63,444	N/A	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	N/A		0		63,444	N/A	0	-100.0
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	N/A	N/A		0.00		0.59	N/A	0.00	-100.0
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
03/04/2016			For Charter : N/A						
CU Name: N/A			Count of CU : 112						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* 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	16.3	11,628,158	7.5	12,435,722	6.9	10,817,043	-13.0
* NET CHARGE OFFS (\$\$)	54,456,941	48,634,995	-10.7	59,115,675	21.5	39,899,664	-32.5	46,289,997	16.0
**Net Charge-Offs / Average Loans	0.89	0.78	-12.6	0.90	15.5	0.56	-37.5	0.61	8.7
Total Del Loans & *Net Charge-Offs ¹	132,074,659	120,559,084	-8.7	130,169,060	8.0	112,849,561	-13.3	111,313,920	-1.4
Combined Delinquency and Net Charge Off Ratio ¹	2.16	1.92	-11.0	1.95	1.5	1.56	-20.2	1.45	-6.6
LOAN LOSS SUMMARY BY LOAN TYPE									
* 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	-12.5
* NET UNSECURED CREDIT CARD C/Os	11,701,952	9,192,910	-21.4	8,941,337	-2.7	8,739,354	-2.3	8,585,740	-1.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	-23.5	2.25	-6.8	2.09	-6.7	1.99	-4.8
* Non-Federally Guaranteed Student Loans Charged Off	1,346,774	1,640,910	21.8	1,131,064	-31.1	7,541	-99.3	11,370	50.8
* Non-Federally Guaranteed Student Loans Recovered	13,577	10,478	-22.8	13,158	25.6	1,874	-85.8	658	-64.9
* Net Non-Federally Guaranteed Student Loans C/Os	1,333,197	1,630,432	22.3	1,117,906	-31.4	5,667	-99.5	10,712	89.0
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-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	-52.1
* Total 1st Mortgage RE Loans/LOCs Recovered	407,442	667,922	63.9	1,130,376	69.2	724,479	-35.9	292,785	-59.6
* 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 / Avg 1st Mortgage RE Loans/LOCs	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.06	-52.2
* Total Other RE Loans/LOCs Charged Off	8,140,692	6,547,761	-19.6	4,843,848	-26.0	3,894,850	-19.6	1,809,203	-53.5
* Total Other RE Loans/LOCs Recovered	397,418	661,532	66.5	677,853	2.5	1,370,266	102.1	507,177	-63.0
* NET OTHER RE LOANS/LOCs C/Os	7,743,274	5,886,229	-24.0	4,165,995	-29.2	2,524,584	-39.4	1,302,026	-48.4
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.7	0.15	-50.7
* 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	1,329,454	65.2	1,808,229	36.0	2,094,745	15.8	799,962	-61.8
* NET Total Real Estate Loan C/Os	13,132,713	11,648,175	-11.3	18,333,040	57.4	5,486,583	-70.1	2,774,029	-49.4
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.46	0.41	-10.7	0.62	53.4	0.18	-71.7	0.09	-51.5
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	2,124,035		1,510,248	-28.9	871,284	-42.3	365,715	-58.0
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	1,122		523,894	#####	83,382	-84.1	84,504	1.3
* NET TDR Real Estate C/Os	N/A	2,122,913		986,354	-53.5	787,902	-20.1	281,211	-64.3
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		1.76		1.47	-16.3	0.55	-62.7
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,372	2,996	-11.2	2,802	-6.5	2,348	-16.2	2,013	-14.3
Number of Members Who Filed Chapter 13 YTD	2,128	1,968	-7.5	1,923	-2.3	1,669	-13.2	1,498	-10.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	1	-50.0	1	0.0	4	300.0	2	-50.0
Total Number of Members Who Filed Bankruptcy YTD	5,502	4,965	-9.8	4,726	-4.8	4,021	-14.9	3,513	-12.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	56,731,663	49,902,180	-12.0	44,578,978	-10.7	40,706,206	-8.7	37,926,593	-6.8
* All Loans Charged Off due to Bankruptcy YTD	17,740,498	14,408,030	-18.8	11,053,975	-23.3	10,167,037	-8.0	10,747,954	5.7
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	-12.9	15.63	-35.5	19.43	24.3	18.82	-3.1
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	25,459,686	15,466,605	-39.3	24,640,243	59.3	11,719,508	-52.4	6,793,830	-42.0
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									
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	42,030,186	-14.6
TDR Other RE Loans	N/A	7,705,228		3,820,262	-50.4	5,300,850	38.8	6,163,247	16.3
Total TDR First and Other RE Loans	N/A	59,611,523		52,774,652	-11.5	54,527,613	3.3	48,193,433	-11.6
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	-17.8
TDR Consumer Loans (Not Secured by RE)	N/A	17,035,970		8,423,498	-50.6	12,441,447	47.7	10,993,019	-11.6
TDR Business Loans (Not Secured by RE)	N/A	3,914,169		4,923,810	25.8	4,104,964	-16.6	840,273	-79.5
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	80,561,662		66,121,960	-17.9	71,074,024	7.5	60,026,725	-15.5
Total TDR Loans to Total Loans	N/A	1.28		0.97	-23.7	0.97	-0.9	0.78	-19.7
Total TDR Loans to Net Worth	N/A	7.25		5.68	-21.8	5.80	2.1	4.66	-19.6
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	-43.0
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Indirect and Participation Lending								
Return to cover									
03/04/2016									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
INDIRECT 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	7.2
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	6.1
Total 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	6.9
%Indirect Loans Outstanding / Total Loans	17.04	17.03	-0.1	18.13	6.4	19.53	7.8	19.85	1.6
DELINQUENCY - INDIRECT LENDING 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	-26.8
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	-4.8
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	-4.1
> = 360 Days Delinquent	124,930	339,108	171.4	533,369	57.3	351,549	-34.1	355,395	1.1
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	-4.6
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	26.5	1.31	-8.2	1.40	7.1	1.25	-10.7
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,682,193	11,853,426	-13.4	13,944,913	17.6	15,168,143	8.8	21,365,148	40.9
* Indirect Loans Recovered	1,622,895	2,075,704	27.9	2,249,627	8.4	1,942,942	-13.6	2,019,024	3.9
** 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	46.3
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	-20.2	1.02	10.0	0.99	-2.3	1.30	31.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	6,621,300	5,560,501	-16.0	8,544,280	53.7	17,326,043	102.8	32,480,946	87.5
Non-Federally Guaranteed Student Loans	15,234,252	14,616,060	-4.1	14,425,286	-1.3	20,144,547	39.6	20,525,907	1.9
Real Estate	15,178,652	10,365,114	-31.7	11,549,602	11.4	15,013,347	30.0	14,179,942	-5.6
Member Business Loans (excluding C&D)	10,624,395	12,711,335	19.6	4,437,631	-65.1	22,850,887	414.9	24,082,881	5.4
Non-Member Business Loans (excluding C&D)	34,339,440	40,624,453	18.3	34,117,317	-16.0	17,489,446	-48.7	18,206,176	4.1
Commercial Construction & Development	248,059	0	-100.0	4,459,025	N/A	606,382	-86.4	1,307,124	115.6
Loan Pools	93,227,119	88,826,765	-4.7	100,267,912	12.9	108,475,788	8.2	121,121,072	11.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	175,473,217	172,704,228	-1.6	177,801,053	3.0	201,906,440	13.6	231,904,048	14.9
%Participation Loans Outstanding / Total Loans	2.86	2.74	-4.3	2.62	-4.3	2.74	4.7	3.00	9.2
* Participation Loans Purchased YTD	88,487,929	59,052,906	-33.3	76,397,575	29.4	85,311,586	11.7	93,368,978	9.4
%Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	-47.2	2.22	34.2	2.59	16.7	2.46	-5.0
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	26,675,817	25,328,325	-5.1	30,295,374	19.6	47,730,201	57.5	72,320,532	51.5
Participation Loan Interests - Amount Retained (Outstanding)	15,710,750	18,012,139	14.6	17,357,920	-3.6	23,550,598	35.7	26,973,775	14.5
* Participation Loans Sold YTD	7,813,957	5,446,610	-30.3	15,003,072	175.5	31,301,358	108.6	45,856,246	46.5
** %Participation Loans Sold YTD / Total Assets	0.08	0.05	-33.9	0.14	169.5	0.27	101.4	0.38	38.3
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	384,879	710,000	84.5	1,518,790	113.9	797,887	-47.5	60,000	-92.5
*Loans Purchased in Full from Other Sources YTD	0	0	N/A	771,600	N/A	48,000	-93.8	5,142	-89.3
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.02	46.0	0.07	234.5	0.03	-61.4	0.00	-93.3
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	1,093,604	816,588	-25.3	822,475	0.7	4,089,341	397.2	1,166,949	-71.5
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	-40.4
180 to 359 Days Delinquent	54,007	54,357	0.6	120,092	120.9	2,264,700	1,785.8	101,916	-95.5
> = 360 Days Delinquent	9,486	16,572	74.7	35,766	115.8	292,340	717.4	238,252	-18.5
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	-67.2
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.49	0.84	-43.5	1.52	81.5	2.19	43.3	0.62	-71.5
LOAN 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	40.2
* Participation Loans Recovered	265,406	175,823	-33.8	133,585	-24.0	127,908	-4.2	123,647	-3.3
** NET PARTICIPATION LOAN C/Os	1,562,849	1,960,871	25.5	1,925,305	-1.8	298,275	-84.5	473,883	58.9
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	16.5	1.10	-2.5	0.16	-85.7	0.22	39.1
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Real Estate Loan Information 1									
Return to cover	For Charter : N/A								
03/04/2016	Count of CU : 112								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	839,583,046	723,076,281	-13.9	722,883,140	0.0	713,477,935	-1.3	782,052,122	9.6
Fixed Rate 15 years or less	471,395,037	627,597,280	33.1	733,992,572	17.0	709,217,201	-3.4	670,321,253	-5.5
Other Fixed Rate	18,919,156	21,826,822	15.4	23,822,320	9.1	28,057,043	17.8	29,330,628	4.5
Total Fixed Rate First Mortgages	1,329,897,239	1,372,500,383	3.2	1,480,698,032	7.9	1,450,752,179	-2.0	1,481,704,003	2.1
Balloon/Hybrid > 5 years	45,107,832	57,050,209	26.5	86,966,887	52.4	172,447,184	98.3	224,442,559	30.2
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	-7.1
Total Balloon/Hybrid First Mortgages	544,387,216	518,011,561	-4.8	567,485,935	9.6	693,979,761	22.3	709,117,105	2.2
Adjustable Rate First Mtgs > 5 years or less	63,234,102	56,837,001	-10.1	54,417,108	-4.3	60,364,884	10.9	61,617,455	2.1
Adjustable Rate First Mtgs >1 year	83,192,246	84,432,645	1.5	86,663,107	2.6	95,172,355	9.8	117,907,112	23.9
Total Adjustable First Mortgages	146,426,348	141,269,646	-3.5	141,080,215	-0.1	155,537,239	10.2	179,524,567	15.4
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675	3.0
Other Real Estate Loans									
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	-60.3	13,683,378	681.6	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	-15.1	18,773,982	-19.6	19,132,690	1.9	14,707,529	-23.1
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	-7.3
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	-0.6	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	-6.7	621,599,263	3.2	677,069,816	8.9	664,199,113	-1.9
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:									
Outstanding Interest Only & Payment Option First Mtg Loans	25,821,428	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1	24,301,452	61.7
Outstanding Interest Only & Payment Option Other RE / 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	36,407,796	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6	43,195,858	41.0
%(Interest Only & Payment Option First & Other RE Loans / Total 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 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	75.3	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	69.1	417,823,023	-33.8	201,212,194	-51.8	261,636,459	30.0
* Other Fixed Rate	5,077,459	4,480,483	-11.8	10,227,890	128.3	5,633,014	-44.9	10,104,532	79.4
* Total Fixed Rate First Mortgages	868,015,023	1,494,149,185	72.1	1,045,818,921	-30.0	591,936,405	-43.4	1,005,817,521	69.9
* Balloon/Hybrid > 5 years	13,079,059	16,665,906	27.4	31,966,874	91.8	104,964,154	228.4	98,653,850	-6.0
* Balloon/Hybrid 5 years or less	106,444,170	96,742,278	-9.1	106,920,938	10.5	125,298,925	17.2	104,964,326	-16.2
* Total Balloon/Hybrid First Mortgages	119,523,229	113,408,184	-5.1	138,887,812	22.5	230,263,079	65.8	203,618,176	-11.6
* Adjustable Rate First Mtgs 1 year or less	16,893,389	12,538,487	-25.8	11,952,644	-4.7	21,141,522	76.9	18,619,299	-11.9
* Adjustable Rate First Mtgs >1 year	9,413,850	13,955,389	48.2	15,775,302	13.0	19,712,371	25.0	25,332,189	28.5
* Total Adjustable First Mortgages	26,307,239	26,493,876	0.7	27,727,946	4.7	40,853,893	47.3	43,951,488	7.6
* 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.									
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Real Estate Loan Information 2									
Return to cover									
03/04/2016	For Charter : N/A								
CU Name: N/A	Count of CU : 112								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
* 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	17.7
* 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	50.9
* 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	-1.4
* 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	-18.1
* 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	3.8
* 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	35.9
% 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	34.6
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	60.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	64.68	71.99	11.3	68.93	-4.3	59.05	-14.3	65.40	10.8
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	10.8
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	2.9
%(Mortgage Servicing Rights / Net Worth)	1.15	1.72	50.0	2.16	25.6	1.19	-44.9	1.26	5.5
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,093,481,155	1,092,911,659	-0.1	1,146,548,933	4.9	1,260,117,270	9.9	1,266,661,502	0.5
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	5.9
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	42,030,186	-14.6
TDR Other RE Loans	N/A	7,705,228		3,820,262	-50.4	5,300,850	38.8	6,163,247	16.3
Total TDR First and Other RE Loans	N/A	59,611,523		52,774,652	-11.5	54,527,613	3.3	48,193,433	-11.6
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	-17.8
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	12,922,406	-27.1
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	6,273,910	-16.0
Other R.E. Fixed Rate	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4
Other R.E. Adj. Rate	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9
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	-23.0
DELINQUENT 30 to 59 Days									
First Mortgage	43,054,182	34,636,421	-19.6	45,992,736	32.8	40,436,090	-12.1	36,204,528	-10.5
Other	9,566,009	9,425,144	-1.5	8,385,694	-11.0	6,254,520	-25.4	5,804,649	-7.2
TOTAL DEL RE 30 to 59 Days	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	42,009,177	-10.0
TOTAL DEL R.E. LOANS >= 30 Days	91,808,265	71,456,730	-22.2	87,582,053	22.6	76,049,225	-13.2	64,606,191	-15.0
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.97	-17.6
% R.E. LOANS DQ >= 60 Days	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.69	-25.4
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	4,100,664		9,258,701	125.8	5,800,131	-37.4	4,526,536	-22.0
TDR Other RE Loans Delinquent >= 60 Days	N/A	685,667		649,866	-5.2	353,987	-45.5	548,707	55.0
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	4,786,331		9,908,567	107.0	6,154,118	-37.9	5,075,243	-17.5
% 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	-6.7
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	1,284,800		304,729	-76.3	412,501	35.4	274,905	-33.4
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65		8.20	-85.5	7.00	-14.6	5.68	-18.9
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* 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	-52.1
* Total 1st Mortgage Lns Recovered	407,442	667,922	63.9	1,130,376	69.2	724,479	-35.9	292,785	-59.6
** NET 1st MORTGAGE LN 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 Loans									
/ Avg 1st Mortgage Loans	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.06	-52.2
* Total Other RE Lns Charged Off	8,140,692	6,547,761	-19.6	4,843,848	-26.0	3,894,850	-19.6	1,809,203	-53.5
* Total Other RE Lns Recovered	397,418	661,532	66.5	677,853	2.5	1,370,266	102.1	507,177	-63.0
** NET OTHER RE LN C/Os	7,743,274	5,886,229	-24.0	4,165,995	-29.2	2,524,584	-39.4	1,302,026	-48.4
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.7	0.15	-50.7
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Member Business Loan Information									
Return to cover									
03/04/2016									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
BUSINESS LOANS									
Member Business Loans (NMBL) ¹	260,425,872	278,314,174	6.9	279,716,968	0.5	312,112,028	11.6	328,666,511	5.3
Purchased Business Loans or Participations to Nonmembers (NMBL) ¹	43,193,519	42,944,367	-0.6	34,497,337	-19.7	29,844,043	-13.5	27,090,902	-9.2
Total Business Loans (NMBL) ¹	303,619,391	321,258,541	5.8	314,214,305	-2.2	341,956,071	8.8	355,757,413	4.0
Unfunded Commitments ¹	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	15,227,968	24.3
TOTAL BUSINESS LOANS (NMBL) LESS UNFUNDED COMMITMENTS	293,158,643	312,753,277	6.7	307,537,038	-1.7	329,701,967	7.2	340,529,445	3.3
%(Total Business Loans (NMBL) Less Unfunded Commitments/ Total Assets) ¹	2.84	2.88	1.2	2.77	-3.8	2.86	3.5	2.79	-2.5
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,658	1,667	0.5	1,742	4.5	1,870	7.3	2,091	11.8
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	190	190	0.0	159	-16.3	159	0.0	135	-15.1
Total Number of Business Loans Outstanding	1,848	1,857	0.5	1,901	2.4	2,029	6.7	2,226	9.7
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	-54.1
Farmland	1,556,176	1,515,323	-2.6	1,571,929	3.7	1,358,024	-13.6	1,270,958	-6.4
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	10.2
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	-4.1
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	10.2
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	5.0
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	26.0
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	-6.8
Unsecured Business Loans	1,033,610	981,695	-5.0	848,316	-13.6	855,551	0.9	1,122,205	31.2
Unsecured Revolving Lines of Credit (Business Purpose)	1,902,938	561,716	-70.5	1,336,528	137.9	1,368,250	2.4	1,729,802	26.4
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	-4.2
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	15	14	-6.7	26	85.7	21	-19.2	11	-47.6
Number - Farmland	5	6	20.0	8	33.3	6	-25.0	6	0.0
Number - Non-Farm Residential Property	784	835	6.5	816	-2.3	925	13.4	981	6.1
Number - Owner Occupied, Non-Farm, Non-Residential Property	197	205	4.1	252	22.9	214	-15.1	212	-0.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	235	219	-6.8	232	5.9	271	16.8	295	8.9
Total Number of Real Estate Secured Business Loans	1,236	1,279	3.5	1,334	4.3	1,437	7.7	1,505	4.7
Number - Loans to finance agricultural production and other loans to farmers	11	6	-45.5	16	166.7	26	62.5	23	-11.5
Number - Commercial and Industrial Loans	317	315	-0.6	287	-8.9	291	1.4	381	30.9
Number - Unsecured Business Loans	20	21	5.0	27	28.6	33	22.2	39	18.2
Number - Unsecured Revolving Lines of Credit (Business Purpose)	264	236	-10.6	237	0.4	242	2.1	278	14.9
Total Number of Non-Real Estate Secured Business Loans	612	578	-5.6	567	-1.9	592	4.4	721	21.8
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBL) Granted YTD ¹	80,855,259	57,899,123	-28.4	100,901,912	74.3	85,340,460	-15.4	80,729,177	-5.4
* Purchased or Participation Interests to Nonmembers (NMBL) ¹	26,821,668	14,718,109	-45.1	9,931,858	-32.5	6,432,500	-35.2	3,932,072	-38.9
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	-61.9
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	-55.9
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	-71.8
> = 360 Days Delinquent	1,267,257	1,846,830	45.7	1,598,806	-13.4	649,141	-59.4	464,561	-28.4
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	-62.5
MBL DELINQUENCY RATIOS									
% MBL >= 30 Days Delinquent	5.01	6.23	24.5	5.05	-19.0	3.19	-36.9	1.16	-63.4
% MBL >= 60 Days Delinquent (Reportable delinquency)	3.84	3.60	-6.0	2.51	-30.2	1.73	-31.1	0.63	-63.7
MBL CHARGE-OFFS AND RECOVERIES:									
*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	-29.5
*Total MBL Recoveries	1,190	60,061	4,947.1	463,685	672.0	1,736,438	274.5	958,554	-44.8
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/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	311,160,256	5.9
Construction & Development Loans Meeting 723.3(a)	6,151,753	4,631,002	-24.7	704,2165	52.1	1,863,529	-73.5	1,920,117	3.0
Number of Construction & Development Loans - 723(a)	14	13	-7.1	23	76.9	9	-60.9	6	-33.3
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	36.5
Number of Unsecured Business Loans - 723.7(c)-(d)	71	26	-63.4	36	38.5	39	8.3	47	20.5
Agricultural Related (NMBL) ¹	1,780,662	1,733,480	-2.6	1,936,556	11.7	1,857,210	-4.1	1,899,855	2.3
Number of Outstanding Agricultural Related Loans	16	12	-25.0	24	100.0	32	33.3	29	-9.4
* Business Loans and Participations Sold	5,197,400	3,269,986	-37.1	1,449,204	-55.7	1,579,414	9.0	868,277	-45.0
SBA Loans Outstanding	11,547,497	9,790,285	-15.2	5,521,111	-43.6	4,041,635	-26.8	3,969,871	-1.8
Number of SBA Loans Outstanding	63	53	-15.9	40	-24.5	19	-52.5	19	0.0

¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: * Amounts are year-to-date and the related % change ratios are annualized.

² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

Investments, Cash, & Cash Equivalents										
Return to cover										
03/04/2016		For Charter :	N/A							
CU Name: N/A		Count of CU :	112							
Peer Group: N/A		Asset Range :	N/A							
		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
ASC 320 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr	11,484,519	30,397,615	164.7	13,801,346	-54.6	10,970,898	-20.5	18,799,263	71.4	
Held to Maturity 1-3 yrs	68,799,741	34,259,619	-50.2	30,692,069	-10.4	40,225,938	31.1	56,470,609	40.4	
Held to Maturity 3-5 yrs	68,020,619	87,176,299	28.2	80,740,723	-7.4	54,274,442	-32.8	25,070,650	-53.8	
Held to Maturity 5-10 yrs	19,784,565	17,990,752	-9.1	34,119,423	89.6	24,985,023	-26.8	14,787,512	-40.8	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	201,947	2,953,677	1,362.6	6,221,079	110.6	4,232,803	-32.0	0	-100.0	
TOTAL HELD TO MATURITY	168,291,391	172,777,962	2.7	165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5	
Available for Sale < 1 yr	296,660,707	330,214,080	11.3	235,226,369	-28.8	129,604,506	-44.9	195,458,945	50.8	
Available for Sale 1-3 yrs	681,310,002	741,393,519	8.8	424,270,652	-42.8	720,904,062	69.9	685,699,284	-4.9	
Available for Sale 3-5 yrs	729,379,598	615,415,656	-15.6	932,571,020	51.5	747,526,186	-19.8	770,726,758	3.1	
Available for Sale 5-10 yrs	125,818,715	177,561,687	41.1	249,275,867	40.4	168,248,909	-32.5	115,815,282	-31.2	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	34,005,656	13,408,439	-60.6	18,253,171	36.1	24,316,793	33.2	18,027,410	-25.9	
TOTAL AVAILABLE FOR SALE	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	-0.3	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 5-10 years	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	
Other Investments < 1 yr	1,046,469,486	1,199,474,817	14.6	968,276,214	-19.3	877,675,989	-9.4	1,250,517,770	42.5	
Other Investments 1-3 yrs	395,849,573	393,865,501	-0.5	379,870,932	-3.6	399,635,329	5.2	335,851,106	-16.0	
Other Investments 3-5 yrs	82,101,881	136,238,229	65.9	149,672,803	9.9	115,148,631	-23.1	96,067,513	-16.6	
Other Investments 5-10 yrs	29,345,076	35,775,721	21.9	44,867,889	25.4	47,007,169	4.8	38,904,725	-17.2	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	2,217,389	1,565,729	-29.4	1,844,828	17.8	1,420,147	-23.0	1,647,617	16.0	
TOTAL Other Investments	1,555,983,405	1,766,919,997	13.6	1,544,532,666	-12.6	1,440,887,265	-6.7	1,722,988,731	19.6	
MATURITIES :										
Total Investments < 1 yr	1,354,614,712	1,560,086,512	15.2	1,217,303,929	-22.0	1,018,251,393	-16.4	1,464,775,978	43.9	
Total Investments 1-3 yrs	1,145,959,316	1,169,518,639	2.1	834,833,653	-28.6	1,160,765,329	39.0	1,078,020,999	-7.1	
Total Investments 3-5 yrs	879,502,098	838,830,184	-4.6	1,162,984,546	38.6	916,949,259	-21.2	891,864,921	-2.7	
Total Investments 5-10 yrs	192,428,585	249,964,619	29.9	348,939,093	39.6	261,400,885	-25.1	189,510,189	-27.5	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	36,424,992	17,927,845	-50.8	26,319,078	46.8	29,969,743	13.9	19,675,027	-34.4	
Total	3,608,929,703	3,836,327,799	6.3	3,590,380,299	-6.4	3,387,336,609	-5.7	3,643,847,114	7.6	
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14. InvCash										

	Other Investment Information									
Return to cover										
03/04/2016										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Govt Obligations)	23,753,888	35,620,703	50.0	29,312,585	-17.7	26,131,997	-10.9	17,258,983	-34.0	
Total FDIC-Issued Guaranteed Notes	50,000	5,000	-90.0	0	-100.0	0	N/A	0	N/A	
All Other US Government Obligations	61,156,480	64,363,364	5.2	102,225,315	58.8	59,608,241	-41.7	60,944,858	2.2	
TOTAL U.S. GOVERNMENT OBLIGATIONS	84,960,368	99,989,067	17.7	131,537,900	31.6	85,740,238	-34.8	78,203,841	-8.8	
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	-16.3	
Agency/GSE Mortgage-Backed Securities	958,550,052	995,713,210	3.9	936,059,535	-6.0	932,657,307	-0.4	1,028,966,096	10.3	
TOTAL FEDERAL AGENCY SECURITIES	1,887,691,974	1,887,195,952	0.0	1,839,653,360	-2.5	1,803,803,464	-1.9	1,758,047,250	-2.5	
Securities Issued by States and Political Subdivision in the U.S.	10,926,890	11,720,048	7.3	12,965,820	10.6	9,193,306	-29.1	9,342,933	1.6	
Privately Issued Mortgage-Related Securities	12,595,154	9,321,767	-26.0	0	-100.0	98	N/A	32	-67.3	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCU Only)	4,177,286	3,659,674	-12.4	2,719,448	-25.7	1,300,361	-52.2	940,680	-27.7	
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	-27.7	
Mutual Funds	26,815,130	26,862,342	0.2	29,544,874	10.0	28,381,953	-3.9	27,137,987	-4.4	
Common Trusts	3,635,758	3,485,899	-4.1	3,566,097	2.3	3,528,592	-1.1	3,524,702	-0.1	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,450,888	30,348,241	-0.3	33,110,971	9.1	31,910,545	-3.6	30,662,689	-3.9	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	455,264,248	471,919,453	3.7	350,264,470	-25.8	329,226,367	-6.0	405,298,265	23.1	
Commercial Mortgage Backed Securities	38,100,874	47,849,910	25.6	55,197,780	15.4	46,172,707	-16.4	68,696,412	48.8	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,611,104,483	3,837,870,621	6.3	3,591,674,369	-6.4	3,390,724,445	-5.6	3,647,364,172	7.6	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	10,085,300	N/A	
Cash on Deposit in Corporate Credit Unions	167,120,029	149,005,809	-10.8	118,296,338	-20.6	102,511,818	-13.3	150,446,182	46.8	
Cash on Deposit in Other Financial Institutions	451,634,466	607,131,227	34.4	500,859,070	-17.5	455,851,976	-9.0	746,664,578	63.8	
CUSO INFORMATION										
Value of Investments in CUSO	18,884,212	34,999,085	85.3	40,662,601	16.2	42,536,947	4.6	44,019,976	3.5	
CUSO loans	5,604,830	856,874	-84.7	406,243	-52.6	8,970,301	2,108.1	489,422	-94.5	
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	0.5	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	14,741,319	37,534,241	154.6	42,233,653	12.5	76,561,446	81.3	68,171,416	-11.0	
Total Capital of Wholly Owned CUSOs	10,769,406	25,573,553	137.5	37,985,917	48.5	30,502,104	-19.7	39,878,759	30.7	
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	-63.0	
Total Loans of Wholly Owned CUSOs	303,645	352,700	16.2	388,198	10.1	9,486,830	2,343.8	369,009	-96.1	
Total Delinquency of Wholly Owned CUSOs	13,969	35,299	152.7	17,033	-51.7	33,998	99.6	71,498	110.3	
Inv 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	4.3	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	200,308,811	198,441,630	-0.9	167,319,924	-15.7	163,791,429	-2.1	185,526,154	13.3	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	16	16	0.0	18	12.5	20	11.1	21	5.0	
Approved Mortgage Seller	9	15	66.7	15	0.0	18	20.0	18	0.0	
Borrowing Repurchase Agreements	2	0	-100.0	0	N/A	0	N/A	1	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	2	100.0	3	50.0	4	33.3	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	1	N/A	2	100.0	
Deposits and Shares Meeting 703.10(a)	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	21	28	33.3	30	7.1	30	0.0	35	16.7	
Charitable Donation Accounts	N/A	N/A		N/A		0		0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	N/A		N/A		27,533,268		24,477,304	-11.1	
Other Investments	N/A	N/A		N/A		5,364,888		3,818,207	-28.8	
Other Assets	N/A	N/A		N/A		78,631,485		108,514,410	38.0	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		111,529,641		136,809,921	22.7	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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										15.OtherInvInfo

Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
03/04/2016	Count of CU : 112								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% 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	-7.5	1,589,289	33.4	1,832,149	15.3	1,955,200	6.7
Employee Benefit Member Shares	15,387,205	17,069,603	10.9	18,132,072	6.2	20,280,028	11.8	21,006,162	3.6
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	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	-0.7	461,097,245	2.5	443,852,027	-3.7	450,700,395	1.5
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	-1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	0	N/A
Business Share Accounts	N/A	N/A		141,965,011		165,899,680	16.9	203,968,221	23.0
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,148,967	73.4	6,171,062	-53.1
SAVING MATURITIES									
< 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	7.6
1 to 3 years	697,274,110	703,575,186	0.9	722,705,655	2.7	747,318,036	3.4	724,081,317	-3.1
> 3 years	423,641,526	494,472,002	16.7	468,898,102	-5.2	398,461,118	-15.0	350,756,600	-12.0
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									
Share/Deposit Insurance in Addition to NCUSIF	9	9	0.0	8	-11.1	8	0.0	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	114,220,446	44,136,439	-61.4	37,545,760	-14.9	37,607,258	0.2	37,599,593	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		3,808,237		6,442,501	69.2	9,816,452	52.4
Member Business Loans NOT Secured by Real Estate	N/A	N/A		2,558,769		4,172,551	63.1	4,398,940	5.4
Nonmember Business Loans Secured by Real Estate	N/A	N/A		255,089		1,537,162	502.6	979,245	-36.3
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	24.3
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Business Loans	N/A	N/A		38,607		481,860	1,148.1	29,760	-93.8
Construction & Land Development	1,875,630	556,238	-70.3	366,440	-34.1	781,790	113.3	621,560	-20.5
Outstanding Letters of Credit	1,058,511	80,015	-92.4	0	-100.0	56,000	N/A	341,976	510.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL 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	-5.7
Unsecured Share Draft Lines of Credit	114,585,310	115,553,199	0.8	115,730,925	0.2	115,532,892	-0.2	114,714,998	-0.7
Overdraft Protection Programs	229,216,412	239,706,356	4.6	239,639,235	0.0	237,648,280	-0.8	252,476,221	6.2
Residential Construction Loans-Excluding Business Purpose	411,574	1,094,950	166.0	704,757	-35.6	1,260,038	78.8	1,028,671	-18.4
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	47,997,334	53,300,142	11.0	49,224,648	-7.6	57,698,155	17.2	62,228,479	7.9
Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2	1,799,125,444	4.7	1,787,402,663	-0.7
Total Unused Commitments	1,625,802,279	1,674,263,735	3.0	1,725,249,568	3.0	1,811,379,548	5.0	1,802,630,631	-0.5
%(Unused Commitments / Cash & ST Investments)	111.43	100.18	-10.1	128.99	28.8	157.81	22.3	112.75	-28.6
Unfunded Commitments Committed by Credit Union	1,623,429,708	1,673,842,282	3.1	1,724,277,461	3.0	1,810,216,023	5.0	1,802,630,631	-0.4
Unfunded Commitments Through Third Party	2,372,571	421,453	-82.2	972,107	130.7	1,163,525	19.7	0	-100.0
Loans Transferred with Recourse ¹	147,841,666	155,461,938	5.2	165,207,539	6.3	239,615,341	45.0	254,195,432	6.1
Pending Bond Claims	271,902	247,011	-9.2	261,965	6.1	426,299	62.7	607,516	42.5
Other Contingent Liabilities	591,717	698,363	18.0	720,071	3.1	884,846	22.9	1,134,868	28.3
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	22	24	9.1	26	8.3	27	3.8	27	0.0
LINE OF CREDIT (Borrowing)									
Total Credit Lines	1,506,357,628	1,521,281,448	1.0	1,536,947,893	1.0	1,714,643,994	11.6	1,937,047,305	13.0
Total Committed Credit Lines	32,157,202	28,008,001	-12.9	387,263,166	1,282.7	365,899,287	-5.5	377,231,079	3.1
Total Credit Lines at Corporate Credit Unions	232,852,502	297,143,503	27.6	279,837,503	-5.8	273,977,387	-2.1	272,346,000	-0.6
Draws Against Lines of Credit	11,439,365	5,438,248	-52.5	3,117,651	-42.7	22,937,417	635.7	9,280,788	-59.5
BORROWINGS OUTSTANDING FROM CORPORATE 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	-28.6	0	-100.0	0	N/A	0	N/A
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	1.7
Amount of Borrowings Subject to Early Repayment at Lenders Option	86,000,000	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.0
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover									
03/04/2016									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
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	2.7
Num Potential Members	28,494,753	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1	33,715,033	-1.7
% Current Members to Potential Members	4.39	4.48	2.0	4.28	-4.4	3.95	-7.7	4.12	4.4
* % Membership Growth	1.62	3.00	85.6	2.49	-17.2	2.53	1.7	2.67	5.5
Total Num Savings Accts	2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354	2.7	2,642,437	4.6
EMPLOYEES:									
Num Full-Time Employees	3,142	3,289	4.7	3,369	2.4	3,482	3.4	3,612	3.7
Num Part-Time Employees	410	419	2.2	431	2.9	439	1.9	422	-3.9
BRANCHES:									
Num of CU Branches	326	308	-5.5	316	2.6	315	-0.3	313	-0.6
Num of CUs Reporting Shared Branches	28	29	3.6	31	6.9	30	-3.2	30	0.0
Plan to add new branches or expand existing facilities	11	13	18.2	13	0.0	11	-15.4	11	0.0
MISCELLANEOUS LOAN INFORMATION:									
**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	15.2
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	32	45.5	29	-9.4	33	13.8	32	-3.0
Credit Builder	17	19	11.8	23	21.1	24	4.3	26	8.3
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	5	-16.7
Direct Financing Leases	1	0	-100.0	0	N/A	0	N/A	0	N/A
Indirect Business Loans	7	9	28.6	9	0.0	9	0.0	9	0.0
Indirect Consumer Loans	30	34	13.3	35	2.9	35	0.0	34	-2.9
Indirect Mortgage Loans	9	10	11.1	9	-10.0	10	11.1	9	-10.0
Interest Only or Payment Option 1st Mortgage Loans	5	7	40.0	11	57.1	10	-9.1	11	10.0
Micro Business Loans	10	10	0.0	11	10.0	11	0.0	13	18.2
Micro Consumer Loans	13	13	0.0	13	0.0	14	7.7	14	0.0
Overdraft Lines of Credit	66	64	-3.0	64	0.0	64	0.0	64	0.0
Overdraft Protection	58	61	5.2	58	-4.9	58	0.0	57	-1.7
Participation Loans	32	38	18.8	41	7.9	45	9.8	43	-4.4
Pay Day Loans	13	15	15.4	15	0.0	15	0.0	15	0.0
Real Estate Loans	75	84	12.0	85	1.2	83	-2.4	81	-2.4
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	73	75	2.7	81	8.0	83	2.5	82	-1.2
Share Secured Credit Cards	26	27	3.8	31	14.8	31	0.0	30	-3.2
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	91	88	-3.3	88	0.0	86	-2.3	82	-4.7
Business Share Accounts	38	41	7.9	43	4.9	45	4.7	44	-2.2
Check Cashing	64	62	-3.1	62	0.0	63	1.6	59	-6.3
First Time Homebuyer Program	11	12	9.1	13	8.3	12	-7.7	13	8.3
Health Savings Accounts	10	11	10.0	11	0.0	12	9.1	12	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0	1	-50.0	1	0.0	1	0.0
Insurance/Investment Sales	30	33	10.0	33	0.0	36	9.1	36	0.0
International Remittances	12	12	0.0	17	41.7	20	17.6	19	-5.0
Low Cost Wire Transfers	71	83	16.9	84	1.2	83	-1.2	81	-2.4
**Number of International Remittances Originated YTD	N/A	N/A		1,975		3,825	93.7	3,922	2.5
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	2	4	100.0	4	0.0	5	25.0	7	40.0
Adjusted Retained Earnings Obtained through Business Combinations									
Fixed Assets - Capital & Operating Leases	2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	6,119,825	157.4
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	17.9
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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Information Systems & Technology									
Return to cover	For Charter : N/A								
03/04/2016	Count of CU : 112								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	68	66	-2.9	63	-4.5	61	-3.2	59	-3.3
Vendor On-Line Service Bureau	49	47	-4.1	50	6.4	49	-2.0	47	-4.1
CU Developed In-House System	1	0	-100.0	0	N/A	0	N/A	0	N/A
Other	4	4	0.0	4	0.0	5	25.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	88	-1.1	89	1.1	89	0.0	85	-4.5
Audio Response/Phone Based	72	71	-1.4	70	-1.4	67	-4.3	63	-6.0
Automatic Teller Machine (ATM)	82	85	3.7	85	0.0	83	-2.4	79	-4.8
Kiosk	6	6	0.0	7	16.7	7	0.0	7	0.0
Mobile Banking	16	29	81.3	38	31.0	48	26.3	49	2.1
Other	4	2	-50.0	3	50.0	2	-33.3	2	0.0
Services Offered Electronically									
Member Application	36	40	11.1	39	-2.5	41	5.1	40	-2.4
New Loan	44	46	4.5	48	4.3	48	0.0	48	0.0
Account Balance Inquiry	90	90	0.0	91	1.1	90	-1.1	86	-4.4
Share Draft Orders	63	63	0.0	65	3.2	66	1.5	62	-6.1
New Share Account	21	23	9.5	24	4.3	26	8.3	25	-3.8
Loan Payments	85	82	-3.5	83	1.2	82	-1.2	80	-2.4
Account Aggregation	12	13	8.3	15	15.4	16	6.7	17	6.3
Internet Access Services	25	26	4.0	28	7.7	28	0.0	28	0.0
e-Statements	74	77	4.1	80	3.9	82	2.5	79	-3.7
External Account Transfers	18	22	22.2	26	18.2	28	7.7	30	7.1
View Account History	92	91	-1.1	91	0.0	90	-1.1	86	-4.4
Merchandise Purchase	5	5	0.0	5	0.0	6	20.0	6	0.0
Merchant Processing Services	5	6	20.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	6	10	66.7	14	40.0	19	35.7	24	26.3
Share Account Transfers	89	88	-1.1	89	1.1	88	-1.1	85	-3.4
Bill Payment	67	68	1.5	71	4.4	71	0.0	68	-4.2
Download Account History	77	75	-2.6	77	2.7	77	0.0	73	-5.2
Electronic Cash	5	4	-20.0	5	25.0	5	0.0	4	-20.0
Electronic Signature Authentication/Certification	3	3	0.0	6	100.0	13	116.7	15	15.4
Mobile Payments	N/A	N/A		7		15	114.3	19	26.7
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	11	0.0	12	9.1
Interactive	8	3	-62.5	2	-33.3	3	50.0	3	0.0
Transactional	83	86	3.6	88	2.3	86	-2.3	82	-4.7
Number of Members That Use Transactional Website	427,547	479,889	12.2	533,875	11.2	567,151	6.2	601,278	6.0
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	118	112	-5.1	114	1.8	112	-1.8	108	-3.6
									18.IS&T

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03/04/2016

CU Name: N/A

Peer Group: N/A

Graphs 1

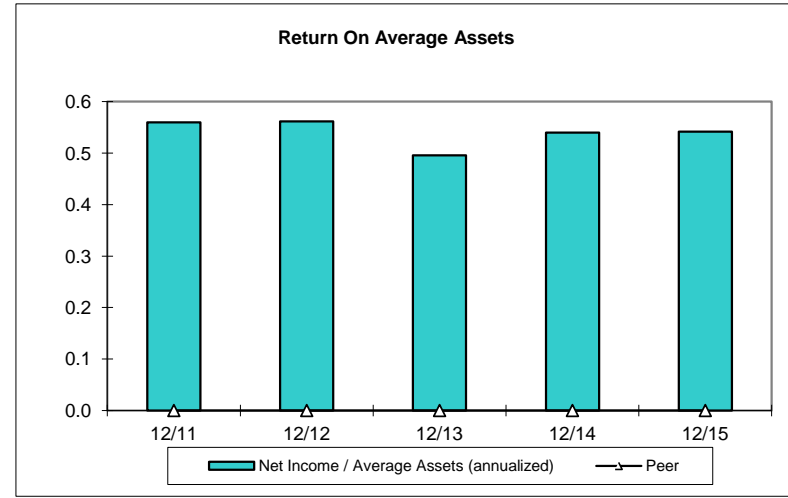
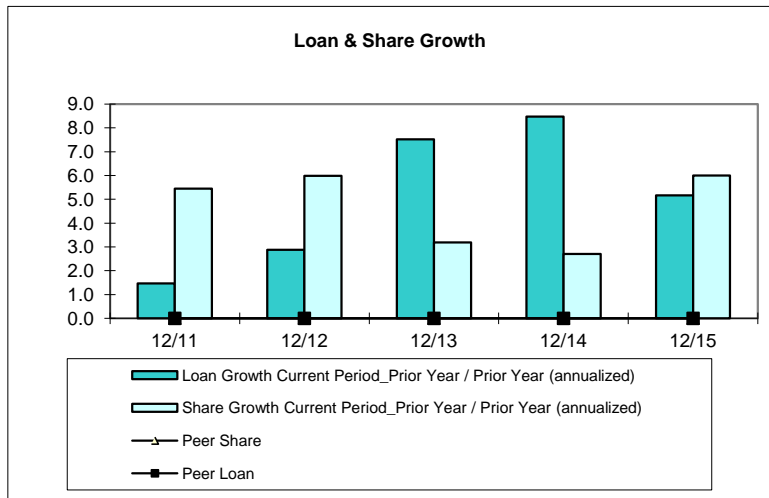
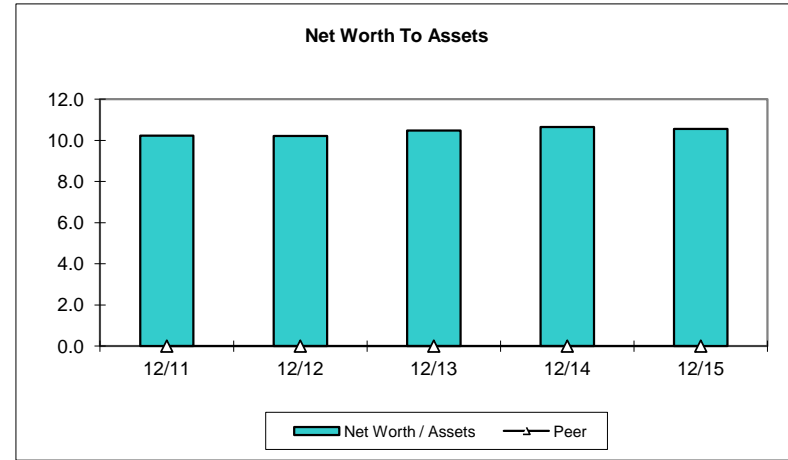
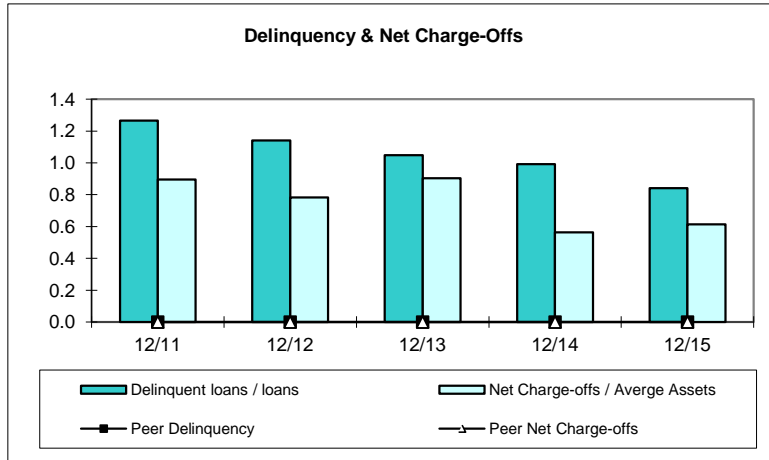
For Charter : N/A

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.

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

Graphs 2
 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

