

Cycle Date: March-2016  
 Run Date: 07/06/2016  
 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 : 110  
 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									
<a href="#">Return to cover</a>	For Charter :		N/A						
07/06/2016	Count of CU :		110						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
Cash & Equivalents	912,083,387	763,807,095	-16.3	707,429,983	-7.4	1,060,689,548	49.9	1,239,013,172	16.8
<b>TOTAL INVESTMENTS</b>	3,035,406,833	2,946,742,615	-2.9	2,809,467,285	-4.7	2,717,118,667	-3.3	2,799,903,340	3.0
Loans Held for Sale	120,604,377	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3	43,432,922	6.6
Real Estate Loans	2,850,112,854	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	3.1	3,282,189,686	0.0
Unsecured Loans	651,200,953	699,302,630	7.4	748,590,201	7.0	775,218,409	3.6	759,355,785	-2.0
Other Loans	2,807,810,391	3,062,443,362	9.1	3,428,152,776	11.9	3,681,466,156	7.4	3,745,650,810	1.7
<b>TOTAL LOANS</b>	6,309,124,198	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	5.2	7,787,196,281	0.6
(Allowance for Loan & Lease Losses)	(79,032,418)	(69,186,374)	-12.5	(70,894,092)	2.5	(68,894,808)	-2.8	(69,306,862)	0.6
Land And Building	245,172,923	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	292,214,666	1.2
Other Fixed Assets	34,573,139	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	53,022,050	-1.6
NCUSIF Deposit	89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	98,086,683	0.1
All Other Assets	206,359,134	239,311,049	16.0	249,913,812	4.4	266,185,670	6.5	274,977,881	3.3
<b>TOTAL ASSETS</b>	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,731,974	6.0	12,518,540,133	2.6
<b>LIABILITIES &amp; CAPITAL:</b>									
Dividends Payable	13,833,311	12,404,911	-10.3	12,378,843	-0.2	12,300,571	-0.6	6,781,825	-44.9
Notes & Interest Payable	249,528,237	186,153,182	-25.4	215,232,051	15.6	257,426,676	19.6	262,655,794	2.0
Accounts Payable & Other Liabilities <sup>3</sup>	140,558,669	124,907,310	-11.1	159,449,399	27.7	158,905,364	-0.3	158,558,512	-0.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>4</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL LIABILITIES</b>	403,920,217	323,465,403	-19.9	387,060,293	19.7	428,632,611	10.7	427,996,131	-0.1
Share Drafts	1,470,819,402	1,549,631,235	5.4	1,690,759,847	9.1	1,969,444,904	16.5	1,977,678,699	0.4
Regular shares	2,664,584,488	2,899,157,457	8.8	3,121,721,491	7.7	3,412,016,466	9.3	3,631,005,102	6.4
All Other Shares & Deposits	5,220,689,075	5,206,157,630	-0.3	5,103,577,216	-2.0	5,129,788,561	0.5	5,198,073,375	1.3
<b>TOTAL SHARES &amp; DEPOSITS</b>	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	10,806,757,176	2.8
Regular Reserve	210,138,422	213,462,339	1.6	213,815,398	0.2	212,019,644	-0.8	211,764,352	-0.1
Other Reserves	220,530,951	192,909,417	-12.5	213,615,611	10.7	219,366,275	2.7	234,201,828	6.8
Undivided Earnings	682,943,980	728,496,724	6.7	779,004,541	6.9	824,463,513	5.8	837,820,646	1.6
<b>TOTAL EQUITY</b>	1,113,613,353	1,134,868,480	1.9	1,206,435,550	6.3	1,255,849,432	4.1	1,283,786,826	2.2
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,731,974	6.0	12,518,540,133	2.6
<b>INCOME &amp; EXPENSE</b>									
Loan Income*	343,864,952	333,498,884	-3.0	338,157,662	1.4	355,796,541	5.2	90,820,817	2.1
Investment Income*	49,187,521	44,797,666	-8.9	45,091,281	0.7	40,993,621	-9.1	12,009,095	17.2
Other Income*	232,644,068	233,939,996	0.6	236,447,349	1.1	254,022,410	7.4	61,750,200	-2.8
Total Employee Compensation & Benefits*	206,369,608	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6	61,897,313	2.6
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>1/2</sup>	8,526,463	7,340,462	-13.9	99,901	-98.6	46	-100.0	1,527	#####
Total Other Operating Expenses*	210,718,700	225,652,860	7.1	229,716,267	1.8	243,605,938	6.0	61,159,266	0.4
Non-operating Income & (Expense)*	541,601	4,118,170	660.4	-2,575,274	-162.5	806,637	131.3	762,862	278.3
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0	N/A	0	N/A
Provision for Loan/Lease Losses*	58,538,753	47,404,679	-19.0	41,662,765	-12.1	43,854,144	5.3	11,963,586	9.1
Cost of Funds*	82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	14,862,595	1.3
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM<sup>1/2</sup></b>	68,039,920	61,818,943	-9.1	61,177,002	-1.0	64,175,426	4.9	15,460,214	-3.6
<b>Net Income (Loss)*</b>	<b>59,513,457</b>	<b>54,478,481</b>	<b>-8.5</b>	<b>61,077,101</b>	<b>12.1</b>	<b>64,175,380</b>	<b>5.1</b>	<b>15,458,687</b>	<b>-3.6</b>
<b>TOTAL CU's</b>	118	118	0.0	116	-1.7	112	-3.4	110	-1.8
* 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									
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
<sup>2</sup> 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.									
<sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities, net."									
<sup>4</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

Ratio Analysis										
Return to cover	For Charter : N/A									
07/06/2016	Count of CU : 110									
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-2015		Mar-2016	
	Dec-2012	Dec-2013	Dec-2014	Dec-2015	PEER Avg	Percentile**	Mar-2016	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets	10.21	10.48	10.65	10.55	N/A	N/A	10.42	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.22	10.49	10.66	10.56	N/A	N/A	10.44	N/A	N/A	
Total Delinquent Loans / Net Worth <sup>3</sup>	6.48	6.10	5.95	5.05	N/A	N/A	4.14	N/A	N/A	
Solvency Evaluation (Estimated)	111.90	111.75	112.17	111.94	N/A	N/A	111.88	N/A	N/A	
Classified Assets (Estimated) / Net Worth	7.12	5.94	5.78	5.44	N/A	N/A	5.31	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>	1.14	1.05	0.99	0.84	N/A	N/A	0.69	N/A	N/A	
* Net Charge-Offs / Average Loans	0.78	0.90	0.56	0.61	N/A	N/A	0.60	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.89	100.78	102.52	103.05	N/A	N/A	108.56	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	1.31	-0.94	0.05	-0.37	N/A	N/A	0.33	N/A	N/A	
Delinquent Loans / Assets <sup>3</sup>	0.66	0.64	0.63	0.53	N/A	N/A	0.43	N/A	N/A	
<b>EARNINGS</b>										
* Return On Average Assets	0.56	0.50	0.54	0.54	N/A	N/A	0.50	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.64	0.56	0.54	0.54	N/A	N/A	0.50	N/A	N/A	
* Gross Income/Average Assets	5.91	5.57	5.48	5.49	N/A	N/A	5.33	N/A	N/A	
* Yield on Average Loans	5.53	5.09	4.78	4.71	N/A	N/A	4.68	N/A	N/A	
* Yield on Average Investments	1.32	1.21	1.29	1.17	N/A	N/A	1.27	N/A	N/A	
* Fee & Other Op.Income / Avg. Assets	2.20	2.13	2.09	2.14	N/A	N/A	2.00	N/A	N/A	
* Cost of Funds / Avg. Assets	0.78	0.60	0.53	0.50	N/A	N/A	0.48	N/A	N/A	
* Net Margin / Avg. Assets	5.13	4.97	4.95	5.00	N/A	N/A	4.85	N/A	N/A	
* Operating Exp./ Avg. Assets	4.02	4.08	4.01	4.09	N/A	N/A	3.98	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.55	0.43	0.37	0.37	N/A	N/A	0.39	N/A	N/A	
* Net Interest Margin/Avg. Assets	2.93	2.84	2.86	2.85	N/A	N/A	2.85	N/A	N/A	
Operating Exp./Gross Income	68.02	73.24	73.28	74.51	N/A	N/A	74.77	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.91	3.13	3.15	3.11	N/A	N/A	3.06	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.88	3.05	3.02	3.11	N/A	N/A	3.06	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	30.20	34.58	31.17	29.47	N/A	N/A	29.56	N/A	N/A	
Req. Shares / Total Shares & Borrowings	27.74	29.46	30.81	31.71	N/A	N/A	32.83	N/A	N/A	
Total Loans / Total Shares	67.43	70.26	74.22	73.63	N/A	N/A	72.06	N/A	N/A	
Total Loans / Total Assets	58.02	61.04	63.94	63.46	N/A	N/A	62.21	N/A	N/A	
Cash + Short-Term Investments / Assets	15.37	12.03	9.97	13.11	N/A	N/A	14.64	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.68	94.86	94.27	94.60	N/A	N/A	94.73	N/A	N/A	
Req Shares + Share Drafts / Total Shares & Borrs	43.05	45.21	47.50	50.02	N/A	N/A	50.72	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.38	1.72	1.93	2.10	N/A	N/A	2.08	N/A	N/A	
Supervisory Interest Rate Risk Threshold / Net Worth	207.06	220.11	211.37	200.30	N/A	N/A	196.10	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.48	4.28	3.95	4.12	N/A	N/A	4.13	N/A	N/A	
Borrowers / Members	45.76	46.88	47.82	47.07	N/A	N/A	47.31	N/A	N/A	
Members / Full-Time Employees	368.20	368.31	365.69	363.51	N/A	N/A	366.26	N/A	N/A	
Avg. Shares Per Member	\$7,263	\$7,313	\$7,326	\$7,564	N/A	N/A	\$7,732	N/A	N/A	
Avg. Loan Balance	\$10,702	\$10,962	\$11,370	\$11,831	N/A	N/A	\$11,777	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$58,988	\$60,095	\$60,590	\$63,114	N/A	N/A	\$64,882	N/A	N/A	
<b>OTHER RATIOS</b>										
* Net Worth Growth	5.18	4.91	5.24	5.01	N/A	N/A	5.33	N/A	N/A	
* Market (Share) Growth	5.99	3.19	2.70	6.00	N/A	N/A	11.25	N/A	N/A	
* Loan Growth	2.88	7.53	8.48	5.17	N/A	N/A	2.47	N/A	N/A	
* Asset Growth	5.40	2.20	3.57	5.96	N/A	N/A	10.59	N/A	N/A	
* Investment Growth	6.30	-6.41	-5.66	7.27	N/A	N/A	27.90	N/A	N/A	
* Membership Growth	3.00	2.49	2.53	2.67	N/A	N/A	2.29	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
									2. Ratios	

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
07/06/2016	Count of CU : 110				
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-2012	Dec-2013	Dec-2014	Dec-2015	Mar-2016
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.94	0.98	0.99	0.83	0.70
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	4.21	5.58	3.21	1.98	1.62
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	0.73	0.86	0.63	0.62
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	0.85	0.98	1.07	0.89
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	0.81	0.94	0.94	0.81
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	1.68	1.43	1.03	0.86
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	6.92	7.89	9.01	14.30	11.20
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	1.40	1.25	1.00
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	2.19	0.62	0.43
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	6.23	5.05	3.19	1.16	1.61
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.60	2.51	1.73	0.63	0.52
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	35.53	29.51	13.07	76.57	70.83
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	0.00	0.27	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	109.88	97.37	97.18	105.97	128.23
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.14	1.33	1.09	0.76	0.60
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.93	0.90	1.10	0.94	0.59
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.99	1.89	0.85	0.52	0.59
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.50	0.34	0.32	0.32	0.26
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.93	0.15	0.00	0.00	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	8.03	18.78	11.29	10.53	7.80
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	56.65	8.20	7.00	5.68	6.80
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.51	2.90	2.39	1.97	1.93
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.96	1.10	0.92	0.69	0.53
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	19.43	18.82	17.90
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.41	2.25	2.09	1.99	1.93
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	6.06	3.57	0.01	0.02	0.02
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	0.62	0.60	0.73	0.77
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.62	0.18	0.09	0.04
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.28	0.67	0.13	0.06	0.03
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.70	0.50	0.29	0.15	0.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.47	0.00	0.00	0.04	0.00
* 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	0.92	1.02	0.99	1.30	1.21
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.13	1.10	0.16	0.22	0.23
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.83	5.18	-0.10	0.01	0.09
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	17.03	18.13	19.53	19.85	20.25
Participation Loans Outstanding / Total Loans	2.74	2.62	2.74	3.00	2.84
Participation Loans Purchased YTD / Total Loans Granted YTD	1.65	2.22	2.59	2.46	0.77
* Participation Loans Sold YTD / Total Assets	0.05	0.14	0.27	0.38	0.15
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.88	2.77	2.86	2.80	2.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.02	0.07	0.03	0.00	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	41.86	35.69	39.12	43.28
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	15.62	16.43	16.33	15.94	15.37
Total Fixed Rate Real Estate / Total Loans	26.93	26.92	25.55	25.12	24.72
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	43.69	33.15	23.05	31.01	15.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	71.99	68.93	59.05	65.40	71.67
Interest Only & Payment Option First & Other RE / Total Assets	0.26	0.29	0.27	0.35	0.30
Interest Only & Payment Option First & Other RE / Net Worth	2.57	2.78	2.50	3.35	2.86
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	1.72	2.16	1.19	1.26	1.24
Unused Commitments / Cash & ST Investments	100.18	128.99	157.81	112.68	103.17
Complex Assets / Total Assets	20.39	19.99	20.93	21.26	21.69
Short Term Liabilities / Total Shares and Deposits plus Borrowings	42.73	41.13	39.70	38.12	37.42
<sup>1</sup> 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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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets							
<a href="#">Return to cover</a>		For Charter : N/A							
07/06/2016		Count of CU : 110							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
Cash On Hand	111,162,421	120,169,411	8.1	129,560,659	7.8	133,961,002	3.4	141,464,956	5.6
Cash On Deposit	756,137,036	619,155,408	-18.1	558,363,794	-9.8	897,110,859	60.7	1,061,171,712	18.3
Cash Equivalents	44,783,930	24,482,276	-45.3	19,505,530	-20.3	29,617,687	51.8	36,376,504	22.8
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>912,083,387</b>	<b>763,807,095</b>	<b>-16.3</b>	<b>707,429,983</b>	<b>-7.4</b>	<b>1,060,689,548</b>	<b>49.9</b>	<b>1,239,013,172</b>	<b>16.8</b>
<b>INVESTMENTS:</b>									
Trading Securities	18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	20,465,267	2.3
Available for Sale Securities	1,877,993,381	1,859,597,079	-1.0	1,790,600,456	-3.7	1,785,727,679	-0.3	1,846,536,857	3.4
Held-to-Maturity Securities	172,777,962	165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5	125,048,706	8.6
Deposits in Commercial Banks, S&Ls, Savings Banks	817,001,177	762,069,813	-6.7	711,282,001	-6.7	624,084,317	-12.3	628,379,529	0.7
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	31,823,384	33,984,488	6.8	43,422,159	27.8	59,395,841	36.8	64,026,048	7.8
Total MCS/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	23,142,532	22,396,603	-3.2	17,063,147	-23.8	16,987,247	-0.4	16,990,782	0.0
All Other Investments in Corporate Cus	18,016,872	2,309,738	-87.2	1,827,074	-20.9	811,990	-55.6	1,049,281	29.2
All Other Investments <sup>2</sup>	76,015,066	80,134,340	5.4	89,423,560	11.6	94,980,889	6.2	97,406,870	2.6
<b>TOTAL INVESTMENTS</b>	<b>3,035,406,833</b>	<b>2,946,742,615</b>	<b>-2.9</b>	<b>2,809,467,285</b>	<b>-4.7</b>	<b>2,717,118,667</b>	<b>-3.3</b>	<b>2,799,903,340</b>	<b>3.0</b>
<b>LOANS HELD FOR SALE</b>	<b>120,604,377</b>	<b>55,482,481</b>	<b>-54.0</b>	<b>33,845,110</b>	<b>-39.0</b>	<b>40,725,105</b>	<b>20.3</b>	<b>43,432,922</b>	<b>6.6</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	387,295,751	409,049,194	5.6	425,615,887	4.1	435,434,150	2.3	420,662,134	-3.4
All Other Unsecured Loans/Lines of Credit	235,560,893	256,002,490	8.7	278,239,062	8.7	291,742,231	4.9	288,845,890	-1.0
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	28,344,309	34,250,946	20.8	44,735,252	30.6	48,042,028	7.4	49,847,761	3.8
New Vehicle Loans	680,001,291	819,241,668	20.5	921,485,406	12.5	974,855,129	5.8	959,469,060	-1.6
Used Vehicle Loans	1,808,416,888	1,929,017,721	6.7	2,165,634,310	12.3	2,336,105,459	7.9	2,386,818,280	2.2
1st Mortgage Real Estate Loans/Lines of Credit	2,031,781,590	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675	3.0	2,367,771,542	-0.1
Other Real Estate Loans/Lines of Credit	818,331,264	832,903,433	1.8	882,220,489	5.9	912,390,903	3.4	914,418,144	0.2
Leases Receivable	0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	319,392,212	314,183,973	-1.6	341,033,060	8.5	370,505,568	8.6	399,363,470	7.8
<b>TOTAL LOANS</b>	<b>6,309,124,198</b>	<b>6,783,913,607</b>	<b>7.5</b>	<b>7,359,232,645</b>	<b>8.5</b>	<b>7,739,421,143</b>	<b>5.2</b>	<b>7,787,196,281</b>	<b>0.6</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(79,032,418)</b>	<b>(69,186,374)</b>	<b>-12.5</b>	<b>(70,894,092)</b>	<b>2.5</b>	<b>(68,894,808)</b>	<b>-2.8</b>	<b>(69,306,862)</b>	<b>0.6</b>
Foreclosed Real Estate	15,722,451	18,903,926	20.2	11,287,220	-40.3	6,858,476	-39.2	6,959,789	1.5
Reposessed Autos	1,506,567	1,018,530	-32.4	1,603,938	57.5	2,097,080	30.7	2,172,605	3.6
Foreclosed and Repossessed Other Assets	83,105	1,598,801	1,823.8	1,086,780	-32.0	570,622	-47.5	634,708	11.2
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>17,312,123</b>	<b>21,521,257</b>	<b>24.3</b>	<b>13,977,938</b>	<b>-35.1</b>	<b>9,526,178</b>	<b>-31.8</b>	<b>9,767,102</b>	<b>2.5</b>
Land and Building	245,172,923	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	292,214,666	1.2
Other Fixed Assets	34,573,139	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	53,022,050	-1.6
NCUA Share Insurance Capitalization Deposit	89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	98,086,683	0.1
Identifiable Intangible Assets	280,667	402,114	43.3	0	-100.0	0	N/A	1,933	N/A
Goodwill	1,582,360	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0
<b>TOTAL INTANGIBLE ASSETS</b>	<b>1,863,027</b>	<b>1,984,474</b>	<b>6.5</b>	<b>1,582,360</b>	<b>-20.3</b>	<b>1,582,360</b>	<b>0.0</b>	<b>1,584,293</b>	<b>0.1</b>
Accrued Interest on Loans	21,642,496	21,221,842	-1.9	22,044,555	3.9	22,020,881	-0.1	21,362,961	-3.0
Accrued Interest on Investments	8,709,371	6,966,070	-20.0	6,405,447	-8.0	7,187,629	12.2	7,098,079	-1.2
Non-Trading Derivative Assets, net	N/A	N/A		65,796		39,972	-39.2	37,936	-5.1
All Other Assets	156,832,117	187,617,406	19.6	205,837,716	9.7	225,828,650	9.7	235,127,510	4.1
<b>TOTAL OTHER ASSETS</b>	<b>187,183,984</b>	<b>215,805,318</b>	<b>15.3</b>	<b>234,353,514</b>	<b>8.6</b>	<b>255,077,132</b>	<b>8.8</b>	<b>263,626,486</b>	<b>3.4</b>
<b>TOTAL ASSETS</b>	<b>10,873,626,535</b>	<b>11,113,280,205</b>	<b>2.2</b>	<b>11,509,554,397</b>	<b>3.6</b>	<b>12,195,731,974</b>	<b>6.0</b>	<b>12,518,540,133</b>	<b>2.6</b>
<b>TOTAL CU's</b>	<b>118</b>	<b>118</b>	<b>0.0</b>	<b>116</b>	<b>-1.7</b>	<b>112</b>	<b>-3.4</b>	<b>110</b>	<b>-1.8</b>

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

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

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
07/06/2016	Count of CU : 110								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	249,528,237	186,153,182	-25.4	215,232,051	15.6	247,313,395	14.9	252,398,594	2.1
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	10,113,281	N/A	10,257,200	1.4
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	N/A		0		0	N/A	0	N/A
Accrued Dividends and Interest Payable	13,833,311	12,404,911	-10.3	12,378,843	-0.2	12,300,571	-0.6	6,781,825	-44.9
Accounts Payable & Other Liabilities	140,558,669	124,907,310	-11.1	159,449,399	27.7	158,905,364	-0.3	158,558,512	-0.2
<b>TOTAL LIABILITIES</b>	<b>403,920,217</b>	<b>323,465,403</b>	<b>-19.9</b>	<b>387,060,293</b>	<b>19.7</b>	<b>428,632,611</b>	<b>10.7</b>	<b>427,996,131</b>	<b>-0.1</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	1,470,819,402	1,549,631,235	5.4	1,690,759,847	9.1	1,969,444,904	16.5	1,977,678,699	0.4
Regular Shares	2,664,584,488	2,899,157,457	8.8	3,121,721,491	7.7	3,412,016,466	9.3	3,631,005,102	6.4
Money Market Shares	2,255,027,127	2,366,918,208	5.0	2,418,108,558	2.2	2,519,855,623	4.2	2,593,048,679	2.9
Share Certificates	1,922,359,031	1,811,083,707	-5.8	1,687,626,877	-6.8	1,638,734,315	-2.9	1,636,253,441	-0.2
IRA/KEOGH Accounts	1,016,082,056	993,465,335	-2.2	952,388,751	-4.1	922,166,317	-3.2	911,530,884	-1.2
All Other Shares <sup>1</sup>	24,180,561	27,591,787	14.1	31,838,239	15.4	32,074,972	0.7	40,333,597	25.7
Non-Member Deposits	3,040,300	7,098,593	133.5	13,614,791	91.8	16,957,334	24.6	16,906,774	-0.3
<b>TOTAL SHARES AND DEPOSITS</b>	<b>9,356,092,965</b>	<b>9,654,946,322</b>	<b>3.2</b>	<b>9,916,058,554</b>	<b>2.7</b>	<b>10,511,249,931</b>	<b>6.0</b>	<b>10,806,757,176</b>	<b>2.8</b>
<b>EQUITY:</b>									
Undivided Earnings	682,943,980	728,496,724	6.7	779,004,541	6.9	824,463,513	5.8	833,747,210	1.1
Regular Reserves	210,138,422	213,462,339	1.6	213,815,398	0.2	212,019,644	-0.8	211,764,352	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	1,136,101	N/A	3,000	-99.7
Other Reserves	217,309,394	222,857,943	2.6	230,930,152	3.6	243,856,937	5.6	248,029,895	1.7
Equity Acquired in Merger	240,651	315,438	31.1	2,378,003	653.9	6,119,825	157.4	5,169,279	-15.5
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	24,249,421	-17,714,259	-173.1	814,696	104.6	-6,680,526	-920.0	6,117,432	191.6
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	-271,963	N/A	0	100.0	0	N/A
Other Comprehensive Income	-22,456,995	-13,738,185	38.8	-21,423,757	-55.9	-26,254,542	-22.5	-26,306,258	-0.2
Net Income	0	0	N/A	0	N/A	0	N/A	4,073,436	N/A
<b>EQUITY TOTAL</b>	<b>1,113,613,353</b>	<b>1,134,868,480</b>	<b>1.9</b>	<b>1,206,435,550</b>	<b>6.3</b>	<b>1,255,849,432</b>	<b>4.1</b>	<b>1,283,786,826</b>	<b>2.2</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>10,469,706,318</b>	<b>10,789,814,802</b>	<b>3.1</b>	<b>11,122,494,104</b>	<b>3.1</b>	<b>11,767,099,363</b>	<b>5.8</b>	<b>12,090,544,002</b>	<b>2.7</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>10,873,626,535</b>	<b>11,113,280,205</b>	<b>2.2</b>	<b>11,509,554,397</b>	<b>3.6</b>	<b>12,195,731,974</b>	<b>6.0</b>	<b>12,518,540,133</b>	<b>2.6</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	360,205,121	404,845,427	12.4	411,834,668	1.7	492,759,231	19.6	515,690,269	4.7
Uninsured Non-Member Deposits	1,001,168	1,413,951	41.2	1,990,392	40.8	2,473,218	24.3	3,299,447	33.4
Total Uninsured Shares & Deposits	361,206,289	406,259,378	12.5	413,825,060	1.9	495,232,449	19.7	518,989,716	4.8
Insured Shares & Deposits	8,994,886,676	9,248,686,944	2.8	9,502,233,494	2.7	10,016,017,482	5.4	10,287,767,460	2.7
<b>TOTAL NET WORTH</b>	<b>1,110,632,447</b>	<b>1,165,122,444</b>	<b>4.9</b>	<b>1,226,128,094</b>	<b>5.2</b>	<b>1,287,596,020</b>	<b>5.0</b>	<b>1,304,765,054</b>	<b>1.3</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
									<b>5. LiabShEquity</b>

		<b>Income Statement</b>								
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>								
07/06/2016		<b>Count of CU : 110</b>								
CU Name: N/A		<b>Asset Range : N/A</b>								
Peer Group: N/A		<b>Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit</b>								
		<b>Count of CU in Peer Group : N/A</b>								
		<b>Dec-2012</b>	<b>Dec-2013</b>	<b>% Chg</b>	<b>Dec-2014</b>	<b>% Chg</b>	<b>Dec-2015</b>	<b>% Chg</b>	<b>Mar-2016</b>	<b>% Chg</b>
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans		344,322,452	334,029,324	-3.0	338,684,019	1.4	356,300,901	5.2	90,860,843	2.0
Less Interest Refund		(457,500)	(530,440)	15.9	(526,357)	-0.8	(504,360)	-4.2	(40,026)	-68.3
Income from Investments		48,109,492	42,862,293	-10.9	44,676,917	4.2	42,250,777	-5.4	11,485,537	8.7
Income from Trading		1,078,029	1,935,373	79.5	414,364	-78.6	-1,257,156	-403.4	523,558	266.6
<b>TOTAL INTEREST INCOME</b>		<b>393,052,473</b>	<b>378,296,550</b>	<b>-3.8</b>	<b>383,248,943</b>	<b>1.3</b>	<b>396,790,162</b>	<b>3.5</b>	<b>102,829,912</b>	<b>3.7</b>
<b>INTEREST EXPENSE:</b>										
Dividends		53,151,094	46,740,525	-12.1	44,024,134	-5.8	42,289,566	-3.9	10,621,613	0.5
Interest on Deposits		19,514,463	13,982,965	-28.3	11,668,792	-16.5	11,086,794	-5.0	2,695,885	-2.7
Interest on Borrowed Money		9,905,604	5,345,441	-46.0	4,597,536	-14.0	5,323,038	15.8	1,545,097	16.1
<b>TOTAL INTEREST EXPENSE</b>		<b>82,571,161</b>	<b>66,068,931</b>	<b>-20.0</b>	<b>60,290,462</b>	<b>-8.7</b>	<b>58,699,398</b>	<b>-2.6</b>	<b>14,862,595</b>	<b>1.3</b>
PROVISION FOR LOAN & LEASE LOSSES		58,538,753	47,404,679	-19.0	41,662,765	-12.1	43,854,144	5.3	11,963,586	9.1
<b>NET INTEREST INCOME AFTER PLL</b>		<b>251,942,559</b>	<b>264,822,940</b>	<b>5.1</b>	<b>281,295,716</b>	<b>6.2</b>	<b>294,236,620</b>	<b>4.6</b>	<b>76,003,731</b>	<b>3.3</b>
<b>NON-INTEREST INCOME:</b>										
Fee Income		120,021,428	113,442,236	-5.5	112,937,018	-0.4	116,040,777	2.7	28,503,624	-1.7
Other Operating Income		112,622,640	120,497,760	7.0	123,510,331	2.5	137,981,633	11.7	33,246,576	-3.6
Gain (Loss) on Investments		2,403,868	3,310,110	37.7	965,075	-70.8	1,271,492	31.8	869,225	173.5
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		-1,834,344	-1,382,846	24.6	-2,820,948	-104.0	-1,201,357	57.4	-188,987	37.1
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	2,153,974	N/A	0	-100.0
Other Non-Oper Income/(Expense)		-27,923	2,190,906	7,946.2	-719,401	-132.8	-1,417,472	-97.0	82,624	123.3
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL NON-INTEREST INCOME</b>		<b>233,185,669</b>	<b>238,058,166</b>	<b>2.1</b>	<b>233,872,075</b>	<b>-1.8</b>	<b>254,829,047</b>	<b>9.0</b>	<b>62,513,062</b>	<b>-1.9</b>
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits		206,369,608	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6	61,897,313	2.6
Travel, Conference Expense		3,702,074	3,954,311	6.8	4,346,011	9.9	4,547,576	4.6	974,813	-14.3
Office Occupancy		29,025,588	30,031,267	3.5	32,740,885	9.0	34,259,271	4.6	8,632,711	0.8
Office Operation Expense		78,153,744	85,500,926	9.4	91,227,419	6.7	97,317,907	6.7	25,351,778	4.2
Educational and Promotion		16,175,334	15,602,280	-3.5	15,117,153	-3.1	17,091,946	13.1	3,638,583	-14.8
Loan Servicing Expense		32,086,214	33,914,490	5.7	32,180,525	-5.1	36,254,997	12.7	9,341,217	3.1
Professional, Outside Service		28,000,571	29,715,191	6.1	32,836,557	10.5	33,567,117	2.2	8,302,656	-1.1
Member Insurance <sup>1</sup>		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>		1,706,737	1,229,266	-28.0	99,901	-91.9	46	-100.0	1,527	#####
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		6,819,726	6,111,196	-10.4	0	-100.0	0	N/A	0	N/A
Member Insurance - Other		788,597	640,903	-18.7	311,577	-51.4	152,699	-51.0	40,691	6.6
Operating Fees		1,698,188	1,555,852	-8.4	1,575,329	1.3	1,590,929	1.0	394,272	-0.9
Misc Operating Expense		21,088,390	24,737,640	17.3	19,380,811	-21.7	18,823,496	-2.9	4,482,545	-4.7
<b>TOTAL NON-INTEREST EXPENSE</b>		<b>425,614,771</b>	<b>448,402,625</b>	<b>5.4</b>	<b>454,090,690</b>	<b>1.3</b>	<b>484,890,287</b>	<b>6.8</b>	<b>123,058,106</b>	<b>1.5</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>		<b>68,039,920</b>	<b>61,818,943</b>	<b>-9.1</b>	<b>61,177,002</b>	<b>-1.0</b>	<b>64,175,426</b>	<b>4.9</b>	<b>15,460,214</b>	<b>-3.6</b>
<b>NET INCOME (LOSS)</b>		<b>59,513,457</b>	<b>54,478,481</b>	<b>-8.5</b>	<b>61,077,101</b>	<b>12.1</b>	<b>64,175,380</b>	<b>5.1</b>	<b>15,458,687</b>	<b>-3.6</b>
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve		484,718	215,936	-55.5	357,246	65.4	203,761	-43.0	7,230,104	#####
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										







Delinquent Loan Information 2										
<a href="#">Return to cover</a>	For Charter : N/A									
07/06/2016	Count of CU : 110									
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg	
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>										
<b>ALL REAL ESTATE LOANS</b>										
30 to 59 Days Delinquent	44,061,565	54,378,430	23.4	46,690,610	-14.1	41,939,353	-10.2	46,069,479	9.8	
60 to 179 Days Delinquent	18,233,107	20,450,823	12.2	19,270,180	-5.8	15,024,314	-22.0	7,149,412	-52.4	
180 to 359 Days Delinquent	5,556,691	9,045,408	62.8	7,133,810	-21.1	4,760,697	-33.3	7,010,753	47.3	
> = 360 Days Delinquent	3,605,367	3,707,392	2.8	2,954,625	-20.3	2,812,003	-4.8	3,108,475	10.5	
Total Del Real Estate Loans (> = 60 Days)	27,395,165	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0	17,268,640	-23.6	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.51	2.90	15.6	2.39	-17.5	1.97	-17.7	1.93	-1.8	
<b>% Total Real Estate Loans DQ &gt;= 60 Days / Total Real Estate Loans</b>	<b>0.96</b>	<b>1.10</b>	<b>14.3</b>	<b>0.92</b>	<b>-16.0</b>	<b>0.69</b>	<b>-25.4</b>	<b>0.53</b>	<b>-23.6</b>	
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
30 to 59 Days Delinquent	26,433,680	32,804,304	24.1	26,931,823	-17.9	24,920,985	-7.5	27,522,507	10.4	
60 to 179 Days Delinquent	9,739,538	13,385,500	37.4	10,798,756	-19.3	7,899,377	-26.8	2,930,880	-62.9	
180 to 359 Days Delinquent	3,916,309	4,321,401	10.3	4,298,168	-0.5	2,537,309	-41.0	4,476,372	76.4	
> = 360 Days Delinquent	2,704,605	3,071,624	13.6	2,617,430	-14.8	2,485,720	-5.0	2,769,886	11.4	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	16,360,452	20,778,525	27.0	17,714,354	-14.7	12,922,406	-27.1	10,177,138	-21.2	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.14	1.33	15.8	1.09	-17.7	0.76	-30.6	0.60	-20.8	
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>										
30 to 59 Days Delinquent	8,202,741	13,188,432	60.8	13,504,267	2.4	11,213,719	-17.0	13,024,844	16.2	
60 to 179 Days Delinquent	4,914,759	3,520,418	-28.4	5,201,856	47.8	4,505,391	-13.4	2,062,697	-54.2	
180 to 359 Days Delinquent	590,830	1,902,863	222.1	2,205,599	15.9	1,768,519	-19.8	1,913,773	8.2	
> = 360 Days Delinquent	123,654	179,871	45.5	59,995	-66.6	0	-100.0	10,653	N/A	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,629,243	5,603,152	-0.5	7,467,450	33.3	6,273,910	-16.0	3,987,123	-36.4	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.93	0.90	-3.6	1.10	22.4	0.94	-14.4	0.59	-37.2	
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
30 to 59 Days Delinquent	4,771,142	4,219,801	-11.6	2,667,499	-36.8	2,740,465	2.7	2,135,095	-22.1	
60 to 179 Days Delinquent	1,426,156	2,012,259	41.1	1,843,109	-8.4	1,067,991	-42.1	994,237	-6.9	
180 to 359 Days Delinquent	607,459	2,551,611	320.0	227,860	-91.1	132,231	-42.0	285,211	115.7	
> = 360 Days Delinquent	637,225	321,420	-49.6	123,716	-61.5	42,144	-65.9	63,577	50.9	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,670,840	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4	1,343,025	8.1	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.99	1.89	90.5	0.85	-54.8	0.52	-38.9	0.59	12.4	
<b>Other Real Estate Adjustable Rate</b>										
30 to 59 Days Delinquent	4,654,002	4,165,893	-10.5	3,587,021	-13.9	3,064,184	-14.6	3,387,033	10.5	
60 to 179 Days Delinquent	2,152,654	1,532,646	-28.8	1,426,459	-6.9	1,551,555	8.8	1,161,598	-25.1	
180 to 359 Days Delinquent	442,093	269,533	-39.0	402,183	49.2	322,638	-19.8	335,397	4.0	
> = 360 Days Delinquent	139,883	134,477	-3.9	153,484	14.1	284,139	85.1	264,359	-7.0	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,734,630	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9	1,761,354	-18.4	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.50	0.34	-32.3	0.32	-6.0	0.32	1.0	0.26	-19.7	
<b>BUSINESS LOAN DELINQUENCY - RE &amp; NON-RE SECURED</b>										
<b>Member Business Loans Secured By RE</b>										
30 to 59 Days Delinquent	N/A	7,144,564		3,276,650	-54.1	1,615,162	-50.7	3,698,465	129.0	
60 to 179 Days Delinquent	N/A	2,313,659		974,629	-57.9	637,751	-34.6	583,034	-8.6	
180 to 359 Days Delinquent	N/A	2,246,651		2,180,203	-3.0	840,038	-61.5	275,269	-67.2	
> = 360 Days Delinquent	N/A	994,526		112,775	-88.7	0	-100.0	0	N/A	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	5,554,836		3,267,607	-41.2	1,477,789	-54.8	858,303	-41.9	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	2.21		1.17	-47.3	0.50	-57.1	0.28	-43.7	
<b>Member Business Loans NOT Secured By RE</b>										
30 to 59 Days Delinquent	N/A	650,620		856,076	31.6	210,441	-75.4	108,441	-48.5	
60 to 179 Days Delinquent	N/A	974,742		573,344	-41.2	54,272	-90.5	184,122	239.3	
180 to 359 Days Delinquent	N/A	600,639		145,641	-75.8	144,788	-0.6	181,694	25.5	
> = 360 Days Delinquent	N/A	604,280		536,366	-11.2	464,561	-13.4	469,050	1.0	
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	2,179,661		1,255,351	-42.4	663,621	-47.1	834,866	25.8	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	9.70		5.78	-40.4	3.29	-43.2	4.30	30.8	
<b>NonMember Business Loans Secured By RE</b>										
30 to 59 Days Delinquent	N/A	0		657,750	N/A	0	-100.0	0	N/A	
60 to 179 Days Delinquent	N/A	0		20,004	N/A	0	-100.0	133,157	N/A	
180 to 359 Days Delinquent	N/A	0		1,107,238	N/A	0	-100.0	0	N/A	
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	0		1,127,242	N/A	0	-100.0	133,157	N/A	
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	N/A	0.00		6.44	N/A	0.00	-100.0	0.83	N/A	
<b>NonMember Business Loans NOT Secured By RE</b>										
30 to 59 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	N/A	0		63,444	N/A	0	-100.0	0	N/A	
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	0		63,444	N/A	0	-100.0	0	N/A	
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	N/A	0.00		0.59	N/A	0.00	-100.0	0.00	N/A	
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.



Indirect and Participation Lending										
Return to cover	For Charter : N/A									
07/06/2016	Count of CU : 110									
CU Name : N/A	Asset Range : N/A									
Peer Group : N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
Indirect Loans - Point of Sale Arrangement	667,872,757	761,018,899	13.9	944,367,928	24.1	1,012,810,964	7.2	1,030,440,244	1.7	
Indirect Loans - Outsourced Lending Relationship	406,566,653	468,646,174	15.3	493,093,308	5.2	523,334,971	6.1	546,516,454	4.4	
<b>Total Outstanding Indirect Loans</b>	<b>1,074,439,410</b>	<b>1,229,665,073</b>	<b>14.4</b>	<b>1,437,461,236</b>	<b>16.9</b>	<b>1,536,145,935</b>	<b>6.9</b>	<b>1,576,956,698</b>	<b>2.7</b>	
%Indirect Loans Outstanding / Total Loans	17.03	18.13	6.4	19.53	7.8	19.85	1.6	20.25	2.0	
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	43,164,225	52,593,078	21.8	59,429,550	13.0	43,527,603	-26.8	28,623,395	-34.2	
60 to 179 Days Delinquent	12,919,535	13,340,277	3.3	16,962,054	27.1	16,152,195	-4.8	12,116,591	-25.0	
180 to 359 Days Delinquent	2,098,038	2,257,033	7.6	2,874,209	27.3	2,756,912	-4.1	3,216,203	16.7	
> = 360 Days Delinquent	339,108	533,369	57.3	351,549	-34.1	355,395	1.1	378,124	6.4	
Total Del Indirect Lns (>= 60 Days)	15,356,681	16,130,679	5.0	20,187,812	25.2	19,264,502	-4.6	15,710,918	-18.4	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	-8.2	1.40	7.1	1.25	-10.7	1.00	-20.6	
<b>LOAN LOSSES - INDIRECT LENDING</b>										
* Indirect Loans Charged Off	11,853,426	13,944,913	17.6	15,168,143	8.8	21,365,148	40.9	5,335,647	-0.1	
* Indirect Loans Recovered	2,075,704	2,249,627	8.4	1,942,942	-13.6	2,019,024	3.9	630,819	25.0	
* NET INDIRECT LOAN C/Os	9,777,722	11,695,286	19.6	13,225,201	13.1	19,346,124	46.3	4,704,828	-2.7	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.92	1.02	10.0	0.99	-2.3	1.30	31.2	1.21	-7.1	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>										
Consumer	5,560,501	8,544,280	53.7	17,326,043	102.8	32,480,946	87.5	25,131,410	-22.6	
Non-Federally Guaranteed Student Loans	14,616,060	14,425,286	-1.3	20,144,547	39.6	20,525,907	1.9	20,719,552	0.9	
Real Estate	10,365,114	11,549,602	11.4	15,013,347	30.0	14,179,942	-5.6	9,464,113	-33.3	
Member Business Loans (excluding C&D)	12,711,335	4,437,631	-65.1	22,850,887	414.9	24,082,881	5.4	29,048,183	20.6	
Non-Member Business Loans (excluding C&D)	40,624,453	34,117,317	-16.0	17,489,446	-48.7	18,206,176	4.1	19,153,564	5.2	
Commercial Construction & Development	0	4,459,025	N/A	606,382	-86.4	1,307,124	115.6	830,684	-36.4	
Loan Pools	88,826,765	100,267,912	12.9	108,475,788	8.2	121,121,072	11.7	116,492,752	-3.8	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>172,704,228</b>	<b>177,801,053</b>	<b>3.0</b>	<b>201,906,440</b>	<b>13.6</b>	<b>231,904,048</b>	<b>14.9</b>	<b>220,840,258</b>	<b>-4.8</b>	
%Participation Loans Outstanding / Total Loans	2.74	2.62	-4.3	2.74	4.7	3.00	9.2	2.84	-5.4	
* Participation Loans Purchased YTD	59,052,906	76,397,575	29.4	85,311,586	11.7	93,368,978	9.4	11,640,189	-50.1	
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.65	2.22	34.2	2.59	16.7	2.46	-5.0	0.77	-68.8	
<b>PARTICIPATION LOANS SOLD:</b>										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	25,328,325	30,295,374	19.6	47,730,201	57.5	72,320,532	51.5	64,164,187	-11.3	
Participation Loan Interests - Amount Retained (Outstanding)	18,012,139	17,357,920	-3.6	23,550,598	35.7	26,973,775	14.5	26,010,189	-3.6	
* Participation Loans Sold YTD	5,446,610	15,003,072	175.5	31,301,358	108.6	45,856,246	46.5	4,683,416	-59.1	
** %Participation Loans Sold YTD / Total Assets	0.05	0.14	169.5	0.27	101.4	0.38	38.3	0.15	-60.2	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>										
*Loans Purchased in Full from Other Financial Institutions YTD	710,000	1,518,790	113.9	797,887	-47.5	60,000	-92.5	0	-100.0	
*Loans Purchased in Full from Other Sources YTD	0	771,600	N/A	48,000	-93.8	5,142	-89.3	3,096	140.8	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.02	0.07	234.5	0.03	-61.4	0.00	-93.3	0.00	-88.1	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	816,588	822,475	0.7	4,089,341	397.2	1,166,949	-71.5	1,412,010	21.0	
60 to 179 Days Delinquent	1,379,762	2,555,514	85.2	1,855,241	-27.4	1,105,963	-40.4	683,714	-38.2	
180 to 359 Days Delinquent	54,357	120,092	120.9	2,264,700	1,785.8	101,916	-95.5	71,467	-29.9	
> = 360 Days Delinquent	16,572	35,766	115.8	292,340	717.4	238,252	-18.5	198,245	-16.8	
Total Del Participation Lns (>= 60 Days)	1,450,691	2,711,372	86.9	4,412,281	62.7	1,446,131	-67.2	953,426	-34.1	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	81.5	2.19	43.3	0.62	-71.5	0.43	-30.8	
<b>LOAN LOSSES - PARTICIPATION LENDING</b>										
* Participation Loans Charged Off	2,136,694	2,058,890	-3.6	426,183	-79.3	597,530	40.2	154,006	3.1	
* Participation Loans Recovered	175,823	133,585	-24.0	127,908	-4.2	123,647	-3.3	25,698	-16.9	
* NET PARTICIPATION LOAN C/Os	1,960,871	1,925,305	-1.8	298,275	-84.5	473,883	58.9	128,308	8.3	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.13	1.10	-2.5	0.16	-85.7	0.22	39.1	0.23	3.8	
*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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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Real Estate Loan Information 1									
<a href="#">Return to cover</a>									
07/06/2016	For Charter : N/A								
CU Name: N/A	Count of CU : 110								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	723,076,281	722,883,140	0.0	713,477,935	-1.3	782,052,122	9.6	791,852,347	1.3
Fixed Rate 15 years or less	627,597,280	733,992,572	17.0	709,217,201	-3.4	670,321,253	-5.5	654,694,831	-2.3
Other Fixed Rate	21,826,822	23,822,320	9.1	28,057,043	17.8	29,330,628	4.5	29,694,401	1.2
<b>Total Fixed Rate First Mortgages</b>	<b>1,372,500,383</b>	<b>1,480,698,032</b>	<b>7.9</b>	<b>1,450,752,179</b>	<b>-2.0</b>	<b>1,481,704,003</b>	<b>2.1</b>	<b>1,476,241,579</b>	<b>-0.4</b>
Balloon/Hybrid > 5 years	57,050,209	86,966,887	52.4	172,447,184	98.3	224,442,559	30.2	219,526,273	-2.2
Balloon/Hybrid 5 years or less	460,961,352	480,519,048	4.2	521,532,577	8.5	484,674,546	-7.1	509,428,415	5.1
<b>Total Balloon/Hybrid First Mortgages</b>	<b>518,011,561</b>	<b>567,485,935</b>	<b>9.6</b>	<b>693,979,761</b>	<b>22.3</b>	<b>709,117,105</b>	<b>2.2</b>	<b>728,954,688</b>	<b>2.8</b>
Adjustable Rate First Mtgs 1 year or less	56,837,001	54,417,108	-4.3	60,364,884	10.9	61,617,455	2.1	44,083,942	-28.5
Adjustable Rate First Mtgs >1 year	84,432,645	86,663,107	2.6	95,172,355	9.8	117,907,112	23.9	118,491,333	0.5
<b>Total Adjustable First Mortgages</b>	<b>141,269,646</b>	<b>141,080,215</b>	<b>-0.1</b>	<b>155,537,239</b>	<b>10.2</b>	<b>179,524,567</b>	<b>15.4</b>	<b>162,575,275</b>	<b>-9.4</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>2,031,781,590</b>	<b>2,189,264,182</b>	<b>7.8</b>	<b>2,300,269,179</b>	<b>5.1</b>	<b>2,370,345,675</b>	<b>3.0</b>	<b>2,367,771,542</b>	<b>-0.1</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	246,013,471	239,810,129	-2.5	237,699,234	-0.9	223,338,564	-6.0	215,247,414	-3.6
Closed End Adjustable Rate	4,411,421	1,750,620	-60.3	13,683,378	681.6	8,183,053	-40.2	8,222,655	0.5
Open End Adjustable Rate (HELOC)	544,563,034	572,568,702	5.1	611,705,187	6.8	666,161,757	8.9	677,323,265	1.7
Open End Fixed Rate	23,343,338	18,773,982	-19.6	19,132,690	1.9	14,707,529	-23.1	13,624,810	-7.4
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>818,331,264</b>	<b>832,903,433</b>	<b>1.8</b>	<b>882,220,489</b>	<b>5.9</b>	<b>912,390,903</b>	<b>3.4</b>	<b>914,418,144</b>	<b>0.2</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>2,850,112,854</b>	<b>3,022,167,615</b>	<b>6.0</b>	<b>3,182,489,668</b>	<b>5.3</b>	<b>3,282,736,578</b>	<b>3.1</b>	<b>3,282,189,686</b>	<b>0.0</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,429,550,592	1,567,664,919	9.7	1,623,199,363	3.5	1,706,146,562	5.1	1,695,767,852	-0.6
Other RE Fixed Rate	269,356,809	258,584,111	-4.0	256,831,924	-0.7	238,046,093	-7.3	228,872,224	-3.9
<b>Total Fixed Rate RE Outstanding</b>	<b>1,698,907,401</b>	<b>1,826,249,030</b>	<b>7.5</b>	<b>1,880,031,287</b>	<b>2.9</b>	<b>1,944,192,655</b>	<b>3.4</b>	<b>1,924,640,076</b>	<b>-1.0</b>
%(Total Fixed Rate RE/Total Assets)	15.62	16.43	5.2	16.33	-0.6	15.94	-2.4	15.37	-3.6
%(Total Fixed Rate RE/Total Loans)	26.93	26.92	0.0	25.55	-5.1	25.12	-1.7	24.72	-1.6
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	602,230,998	621,599,263	3.2	677,069,816	8.9	664,199,113	-1.9	672,003,690	1.2
Other RE Adj Rate	548,974,455	574,319,322	4.6	625,388,565	8.9	674,344,810	7.8	685,545,920	1.7
<b>Total Adj Rate RE Outstanding</b>	<b>1,151,205,453</b>	<b>1,195,918,585</b>	<b>3.9</b>	<b>1,302,458,381</b>	<b>8.9</b>	<b>1,338,543,923</b>	<b>2.8</b>	<b>1,357,549,610</b>	<b>1.4</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	18,351,901	20,066,300	9.3	15,029,786	-25.1	24,301,452	61.7	16,969,099	-30.2
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	10,151,614	12,378,607	21.9	15,606,470	26.1	18,894,406	21.1	20,304,851	7.5
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>28,503,515</b>	<b>32,444,907</b>	<b>13.8</b>	<b>30,636,256</b>	<b>-5.6</b>	<b>43,195,858</b>	<b>41.0</b>	<b>37,273,950</b>	<b>-13.7</b>
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.26	0.29	11.4	0.27	-8.8	0.35	33.1	0.30	-15.9
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.57	2.78	8.5	2.50	-10.3	3.35	34.3	2.86	-14.8
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,206,389	2,565,243	16.3	2,619,570	2.1	2,924,382	11.6	2,640,253	-9.7
Allowance for Loan Losses on all RE Loans	14,926,112	16,023,086	7.3	13,477,147	-15.9	10,165,491	-24.6	10,069,604	-0.9
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	858,796,509	617,768,008	-28.1	385,091,197	-37.7	734,076,530	90.6	161,659,694	-11.9
* Fixed Rate 15 years or less	630,872,193	417,823,023	-33.8	201,212,194	-51.8	261,636,459	30.0	50,308,229	-23.1
* Other Fixed Rate	4,480,483	10,227,890	128.3	5,633,014	-44.9	10,104,532	79.4	1,261,295	-50.1
<b>* Total Fixed Rate First Mortgages</b>	<b>1,494,149,185</b>	<b>1,045,818,921</b>	<b>-30.0</b>	<b>591,936,405</b>	<b>-43.4</b>	<b>1,005,817,521</b>	<b>69.9</b>	<b>213,229,218</b>	<b>-15.2</b>
* Balloon/Hybrid > 5 years	16,665,906	31,966,874	91.8	104,964,154	228.4	98,653,850	-6.0	7,946,396	-67.8
* Balloon/Hybrid 5 years or less	96,742,278	106,920,938	10.5	125,298,925	17.2	104,964,326	-16.2	19,583,564	-25.4
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>113,408,184</b>	<b>138,887,812</b>	<b>22.5</b>	<b>230,263,079</b>	<b>65.8</b>	<b>203,618,176</b>	<b>-11.6</b>	<b>27,529,960</b>	<b>-45.9</b>
* Adjustable Rate First Mtgs 1 year or less	12,538,487	11,952,644	-4.7	21,141,522	76.9	18,619,299	-11.9	2,992,129	-35.7
* Adjustable Rate First Mtgs >1 year	13,955,389	15,775,302	13.0	19,712,371	25.0	25,332,189	28.5	7,288,872	15.1
<b>* Total Adjustable First Mortgages</b>	<b>26,493,876</b>	<b>27,727,946</b>	<b>4.7</b>	<b>40,853,893</b>	<b>47.3</b>	<b>43,951,488</b>	<b>7.6</b>	<b>10,281,001</b>	<b>-6.4</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>1,634,051,245</b>	<b>1,212,434,679</b>	<b>-25.8</b>	<b>863,053,377</b>	<b>-28.8</b>	<b>1,253,387,185</b>	<b>45.2</b>	<b>251,040,179</b>	<b>-19.9</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
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	Other Investment Information									
Return to cover										
07/06/2016										
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	35,620,703	29,312,585	-17.7	26,131,997	-10.9	17,258,983	-34.0	13,656,043	-20.9	
Total FDIC-Issued Guaranteed Notes	5,000	0	-100.0	0	N/A	0	N/A	0	N/A	
All Other US Government Obligations	64,363,364	102,225,315	58.8	59,608,241	-41.7	60,944,858	2.2	63,544,503	4.3	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>99,989,067</b>	<b>131,537,900</b>	<b>31.6</b>	<b>85,740,238</b>	<b>-34.8</b>	<b>78,203,841</b>	<b>-8.8</b>	<b>77,200,546</b>	<b>-1.3</b>	
Agency/GSE Debt Instruments (not backed by mortgages)	891,482,742	903,593,825	1.4	871,146,157	-3.6	729,081,154	-16.3	703,460,826	-3.5	
Agency/GSE Mortgage-Backed Securities	995,713,210	936,059,535	-6.0	932,657,307	-0.4	1,028,966,096	10.3	1,136,940,870	10.5	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>1,887,195,952</b>	<b>1,839,653,360</b>	<b>-2.5</b>	<b>1,803,803,464</b>	<b>-1.9</b>	<b>1,758,047,250</b>	<b>-2.5</b>	<b>1,840,401,696</b>	<b>4.7</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	<b>11,720,048</b>	<b>12,965,820</b>	<b>10.6</b>	<b>9,193,306</b>	<b>-29.1</b>	<b>9,342,933</b>	<b>1.6</b>	<b>4,798,516</b>	<b>-48.6</b>	
Privately Issued Mortgage-Related Securities	9,321,767	0	-100.0	98	N/A	32	-67.3	176,151	#####	
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)	3,659,674	2,719,448	-25.7	1,300,361	-52.2	940,680	-27.7	721,429	-23.3	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>12,981,441</b>	<b>2,719,448</b>	<b>-79.1</b>	<b>1,300,459</b>	<b>-52.2</b>	<b>940,712</b>	<b>-27.7</b>	<b>897,580</b>	<b>-4.6</b>	
Mutual Funds	26,862,342	29,544,874	10.0	28,381,953	-3.9	27,137,987	-4.4	20,665,606	-23.8	
Common Trusts	3,485,899	3,566,097	2.3	3,528,592	-1.1	3,524,702	-0.1	3,524,339	0.0	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>30,348,241</b>	<b>33,110,971</b>	<b>9.1</b>	<b>31,910,545</b>	<b>-3.6</b>	<b>30,662,689</b>	<b>-3.9</b>	<b>24,189,945</b>	<b>-21.1</b>	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	471,919,453	350,264,470	-25.8	329,226,367	-6.0	405,298,265	23.1	425,591,799	5.0	
Commercial Mortgage Backed Securities	47,849,910	55,197,780	15.4	46,172,707	-16.4	68,696,412	48.8	95,869,688	39.6	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,837,870,621	3,591,674,369	-6.4	3,390,724,445	-5.6	3,647,364,271	7.6	3,908,159,030	7.2	
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	10,085,300	N/A	10,264,000	1.8	
Cash on Deposit in Corporate Credit Unions	149,005,809	118,296,338	-20.6	102,511,818	-13.3	150,390,217	46.7	164,036,646	9.1	
Cash on Deposit in Other Financial Institutions	607,131,227	500,859,070	-17.5	455,851,976	-9.0	746,720,642	63.8	897,135,066	20.1	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	34,999,085	40,662,601	16.2	42,536,947	4.6	44,019,976	3.5	42,856,613	-2.6	
CUSO loans	856,874	406,243	-52.6	8,970,301	2,108.1	489,422	-94.5	489,422	0.0	
Aggregate cash outlays in CUSO	21,749,309	22,183,418	2.0	23,694,789	6.8	23,809,389	0.5	23,693,826	-0.5	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	37,534,241	42,233,653	12.5	76,561,446	81.3	68,171,416	-11.0	63,963,578	-6.2	
Total Capital of Wholly Owned CUSOs	25,573,553	37,985,917	48.5	30,502,104	-19.7	39,878,759	30.7	30,019,458	-24.7	
Net Income/Loss of Wholly Owned CUSOs	4,618,791	3,859,511	-16.4	651,295	-83.1	240,740	-63.0	-1,043,391	-533.4	
Total Loans of Wholly Owned CUSOs	352,700	388,198	10.1	9,486,830	2,343.8	369,009	-96.1	329,347	-10.7	
Total Delinquency of Wholly Owned CUSOs	35,299	17,033	-51.7	33,998	99.6	71,498	110.3	20,907	-70.8	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	0	0	N/A	2,330,265	N/A	2,430,200	4.3	3,337,936	37.4	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	198,441,630	167,319,924	-15.7	163,791,429	-2.1	185,526,154	13.3	198,335,476	6.9	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	16	18	12.5	20	11.1	21	5.0	20	-4.8	
Approved Mortgage Seller	15	15	0.0	18	20.0	19	5.6	18	-5.3	
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	1	N/A	1	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	1	2	100.0	3	50.0	4	33.3	3	-25.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	1	N/A	2	100.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	28	30	7.1	30	0.0	35	16.7	33	-5.7	
Charitable Donation Accounts	N/A	N/A		0		0	N/A	0	N/A	
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>										
Securities	N/A	N/A		27,533,268		24,477,304	-11.1	24,972,324	2.0	
Other Investments	N/A	N/A		5,364,888		3,818,207	-28.8	3,827,256	0.2	
Other Assets	N/A	N/A		78,631,485		108,514,410	38.0	110,081,783	1.4	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		111,529,641		136,809,921	22.7	138,881,363	1.5	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
07/06/2016	Count of CU : 110								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	723,779	753,956	4.2	779,429	3.4	788,500	1.2	788,800	0.0
Accounts Held by Nonmember Government Depositors	1,191,037	1,589,289	33.4	1,832,149	15.3	1,955,200	6.7	2,935,099	50.1
Employee Benefit Member Shares	17,069,603	18,132,072	6.2	20,280,028	11.8	21,006,162	3.6	20,509,888	-2.4
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	10,965,154	14,903,210	35.9	18,983,575	27.4	22,568,930	18.9	27,819,466	23.3
Dollar Amount of Share Certificates >= \$100,000	449,928,330	461,097,245	2.5	443,852,027	-3.7	450,700,395	1.5	477,562,689	6.0
Dollar Amount of IRA/Keogh >= \$100,000	328,644,933	325,083,662	-1.1	314,817,700	-3.2	309,151,688	-1.8	301,648,452	-2.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	7,266,969	3,891,828	-46.4	0	-100.0	0	N/A	0	N/A
Business Share Accounts	N/A	141,965,011		165,889,680	16.9	203,968,221	23.0	170,677,106	-16.3
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	7,582,679		13,148,967	73.4	6,171,062	-53.1	7,141,047	15.7
<b>SAVING MATURITIES</b>									
< 1 year	8,158,045,777	8,463,342,565	3.7	8,770,279,400	3.6	9,436,412,014	7.6	9,702,656,533	2.8
1 to 3 years	703,575,186	722,705,655	2.7	747,318,036	3.4	724,081,317	-3.1	766,630,045	5.9
> 3 years	494,472,002	468,898,102	-5.2	398,461,118	-15.0	350,756,600	-12.0	337,470,598	-3.8
<b>Total Shares &amp; Deposits</b>	<b>9,356,092,965</b>	<b>9,654,946,322</b>	<b>3.2</b>	<b>9,916,058,554</b>	<b>2.7</b>	<b>10,511,249,931</b>	<b>6.0</b>	<b>10,806,757,176</b>	<b>2.8</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	9	8	-11.1	8	0.0	8	0.0	7	-12.5
Dollar Amount of Shares/Deposits Covered by Additional Insurance	44,136,439	37,545,760	-14.9	37,607,258	0.2	37,599,593	0.0	32,753,992	-12.9
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	N/A	3,808,237		6,442,501	69.2	9,426,812	46.3	8,669,438	-8.0
Member Business Loans NOT Secured by Real Estate	N/A	2,558,769		4,172,551	63.1	4,398,940	5.4	4,359,970	-0.9
Nonmember Business Loans Secured by Real Estate	N/A	255,089		1,537,162	502.6	979,245	-36.3	89,269	-90.9
Nonmember Business Loans NOT Secured by Real Estate	N/A	55,172		101,890	84.7	33,331	-67.3	108,540	225.6
<b>Total Unfunded Commitments for Business Loans</b>	<b>8,505,264</b>	<b>6,677,267</b>	<b>-21.5</b>	<b>12,254,104</b>	<b>83.5</b>	<b>14,838,328</b>	<b>21.1</b>	<b>13,227,217</b>	<b>-10.9</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	38,607		481,860	1,148.1	29,760	-93.8	19,760	-33.6
Construction & Land Development	556,238	366,440	-34.1	781,790	113.3	621,560	-20.5	2,107,905	239.1
Outstanding Letters of Credit	80,015	0	-100.0	56,000	N/A	341,976	510.7	92,000	-73.1
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	409,413,477	402,769,345	-1.6	394,744,353	-2.0	420,889,088	6.6	460,871,255	9.5
Credit Card Line	846,690,347	910,503,391	7.5	992,241,726	9.0	936,065,206	-5.7	980,212,451	4.7
Unsecured Share Draft Lines of Credit	115,553,199	115,730,925	0.2	115,532,892	-0.2	114,714,998	-0.7	117,636,978	2.5
Overdraft Protection Programs	239,706,356	239,639,235	0.0	237,648,280	-0.8	252,476,221	6.2	255,066,272	1.0
Residential Construction Loans-Excluding Business Purpose	1,094,950	704,757	-35.6	1,260,038	78.8	1,028,671	-18.4	394,594	-61.6
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	53,300,142	49,224,648	-7.6	57,698,155	17.2	62,228,479	7.9	63,613,392	2.2
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,665,758,471</b>	<b>1,718,572,301</b>	<b>3.2</b>	<b>1,799,125,444</b>	<b>4.7</b>	<b>1,787,402,663</b>	<b>-0.7</b>	<b>1,877,794,942</b>	<b>5.1</b>
<b>Total Unused Commitments</b>	<b>1,674,263,735</b>	<b>1,725,249,568</b>	<b>3.0</b>	<b>1,811,379,548</b>	<b>5.0</b>	<b>1,802,240,991</b>	<b>-0.5</b>	<b>1,891,022,159</b>	<b>4.9</b>
% (Unused Commitments / Cash & ST Investments)	100.18	128.99	28.8	157.81	22.3	112.68	-28.6	103.17	-8.4
Unfunded Commitments Committed by Credit Union	1,673,842,282	1,724,277,461	3.0	1,810,216,023	5.0	1,802,240,991	-0.4	1,890,944,188	4.9
Unfunded Commitments Through Third Party	421,453	972,107	130.7	1,163,525	19.7	0	-100.0	77,971	N/A
Loans Transferred with Recourse <sup>1</sup>	155,461,938	165,207,539	6.3	239,615,341	45.0	254,195,432	6.1	233,150,686	-8.3
Pending Bond Claims	247,011	261,965	6.1	426,299	62.7	607,516	42.5	310,955	-48.8
Other Contingent Liabilities	698,363	720,071	3.1	884,846	22.9	1,134,868	28.3	1,114,169	-1.8
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	24	26	8.3	27	3.8	27	0.0	26	-3.7
<b>LINE OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,521,281,448	1,536,947,893	1.0	1,714,643,994	11.6	1,937,240,105	13.0	2,001,300,953	3.3
Total Committed Credit Lines	28,008,001	387,263,166	1,282.7	365,899,287	-5.5	377,231,079	3.1	381,149,407	1.0
Total Credit Lines at Corporate Credit Unions	297,143,503	279,837,503	-5.8	273,977,387	-2.1	272,538,800	-0.5	288,859,800	6.0
Draws Against Lines of Credit	5,438,248	3,117,651	-42.7	22,937,417	635.7	9,280,788	-59.5	6,193,010	-33.3
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	438,248	2,226,350	408.0	8,179,546	267.4	0	-100.0	0	N/A
Term Borrowings Outstanding from Corporate Cus	5,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>723,556,969</b>	<b>909,178,493</b>	<b>25.7</b>	<b>1,211,001,596</b>	<b>33.2</b>	<b>1,231,550,343</b>	<b>1.7</b>	<b>1,219,218,724</b>	<b>-1.0</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	53,000,000	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.0	0	-100.0
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									



Information Systems & Technology									
<a href="#">Return to cover</a>	For Charter : N/A								
07/06/2016	Count of CU : 110								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	66	63	-4.5	61	-3.2	59	-3.3	58	-1.7
Vendor On-Line Service Bureau	47	50	6.4	49	-2.0	47	-4.1	46	-2.1
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	4	0.0	5	25.0	5	0.0	5	0.0
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	88	89	1.1	89	0.0	85	-4.5	83	-2.4
Audio Response/Phone Based	71	70	-1.4	67	-4.3	63	-6.0	62	-1.6
Automatic Teller Machine (ATM)	85	85	0.0	83	-2.4	79	-4.8	78	-1.3
Kiosk	6	7	16.7	7	0.0	7	0.0	6	-14.3
Mobile Banking	29	38	31.0	48	26.3	50	4.2	50	0.0
Other	2	3	50.0	2	-33.3	2	0.0	2	0.0
<b>Services Offered Electronically</b>									
Member Application	40	39	-2.5	41	5.1	40	-2.4	39	-2.5
New Loan	46	48	4.3	48	0.0	49	2.1	47	-4.1
Account Balance Inquiry	90	91	1.1	90	-1.1	86	-4.4	84	-2.3
Share Draft Orders	63	65	3.2	66	1.5	62	-6.1	61	-1.6
New Share Account	23	24	4.3	26	8.3	25	-3.8	23	-8.0
Loan Payments	82	83	1.2	82	-1.2	80	-2.4	78	-2.5
Account Aggregation	13	15	15.4	16	6.7	17	6.3	17	0.0
Internet Access Services	26	28	7.7	28	0.0	28	0.0	28	0.0
e-Statements	77	80	3.9	82	2.5	79	-3.7	78	-1.3
External Account Transfers	22	26	18.2	28	7.7	30	7.1	28	-6.7
View Account History	91	91	0.0	90	-1.1	86	-4.4	84	-2.3
Merchandise Purchase	5	5	0.0	6	20.0	6	0.0	6	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	10	14	40.0	19	35.7	25	31.6	25	0.0
Share Account Transfers	88	89	1.1	88	-1.1	85	-3.4	83	-2.4
Bill Payment	68	71	4.4	71	0.0	68	-4.2	67	-1.5
Download Account History	75	77	2.7	77	0.0	73	-5.2	72	-1.4
Electronic Cash	4	5	25.0	5	0.0	4	-20.0	4	0.0
Electronic Signature Authentication/Certification	3	6	100.0	13	116.7	15	15.4	16	6.7
Mobile Payments	N/A	7		15	114.3	20	33.3	21	5.0
<b>Type of World Wide Website Address</b>									
Informational	11	11	0.0	11	0.0	12	9.1	12	0.0
Interactive	3	2	-33.3	3	50.0	3	0.0	3	0.0
Transactional	86	88	2.3	86	-2.3	82	-4.7	80	-2.4
Number of Members That Use Transactional Website	479,889	533,875	11.2	567,151	6.2	601,278	6.0	606,969	0.9
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Type of Website Planned for Future</b>									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Miscellaneous</b>									
Internet Access	112	114	1.8	112	-1.8	108	-3.6	106	-1.9
									18.IS&T

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07/06/2016

CU Name: N/A

Peer Group: N/A

**Graphs 1**

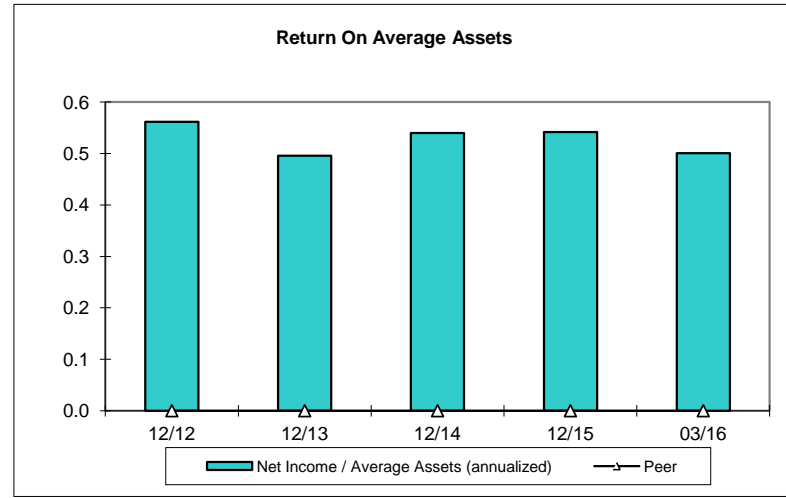
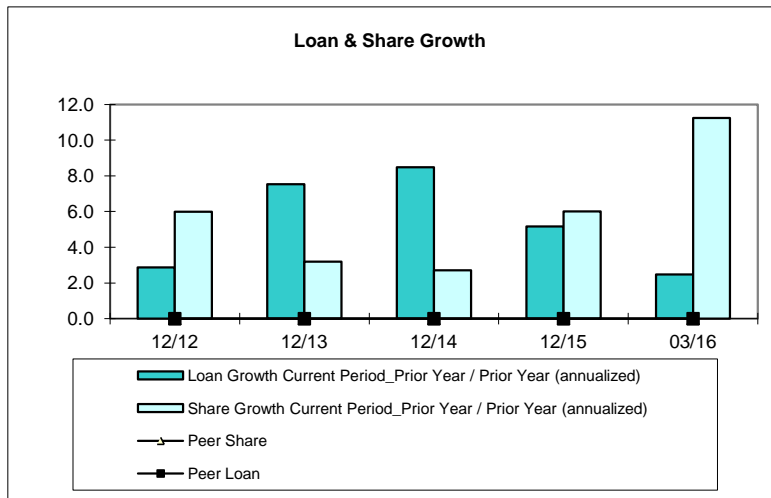
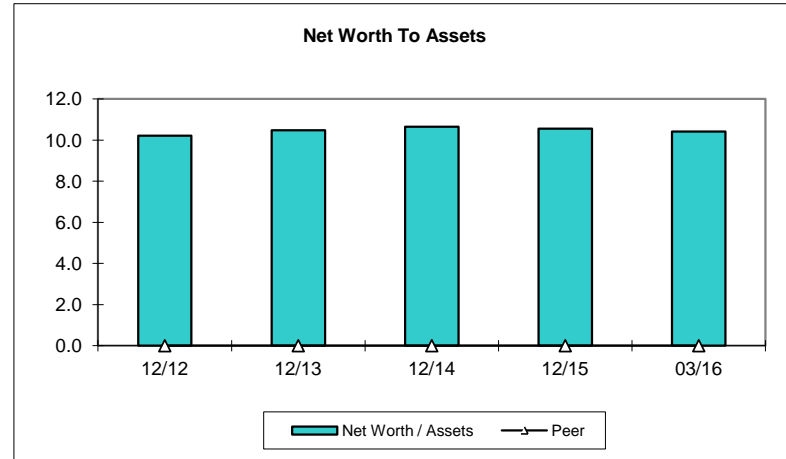
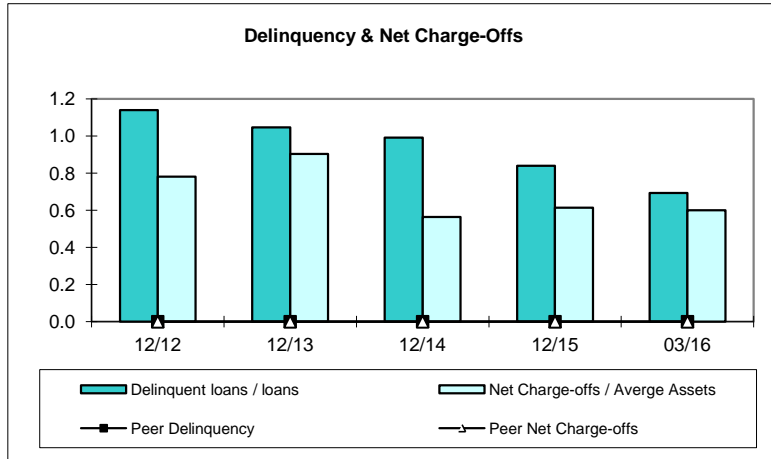
For Charter : N/A

Count of CU : 110

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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07/06/2016

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 110

Asset Range : N/A

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

Count of CU in Peer Group : N/A

