Cycle Date:	June-2015
Run Date:	06/30/2016
Interval:	Annual

			/
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	<u></u>	(,,,,,,,,,,,,,,,,	
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (I	-ISCU) *

Count of CU :	115
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 In	formation						<u> </u>
Return to cover		For Charter :							
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				ation * Peer Group:	All * Stat	e = 'MO' * Type Incluc	led: Fede	erally Insured State Cr	edit
•	Count	of CU in Peer Group :		•					
	Dec-2011	Dec-2012	2 % Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chç
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	904,175,767	27.8
TOTAL INVESTMENTS	2,953,609,538	3,035,406,833	3 2.8	2,946,742,615	-2.9	2,809,467,285	-4.7	2,820,594,885	0.4
Loans Held for Sale	15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	35,635,667	5.3
Real Estate Loans	2,873,794,373			3,022,167,615		3,182,489,668			
Unsecured Loans	617,977,964			699,302,630		748,590,201	7.0	, ,	
Other Loans	2,640,814,336			3,062,443,362	9.1	3,428,152,776		, , ,	
TOTAL LOANS	6,132,586,673			6,783,913,607	7.5	7,359,232,645			
(Allowance for Loan & Lease Losses)	(67,528,089)			(69,186,374)		(70,894,092)			
Land And Building	235,364,603			260,366,803		281,738,588		, ,	
Other Fixed Assets	34,690,855			39,450,872	14.1	43,415,506		, ,	
NCUSIF Deposit	83,314,341	89,334,962		93,392,057	4.5	95,405,560			
All Other Assets	169,039,177			239,311,049		249,913,812			
TOTAL ASSETS LIABILITIES & CAPITAL:	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,917,537,396	3.5
	40.044.000	40.000.044	25.4	40 404 044	10.0	40.070.040	0.0	0.000.005	22.0
Dividends Payable Notes & Interest Payable	10,214,386 307,428,402	, ,		12,404,911 186,153,182	-10.3 -25.4	12,378,843	1	, ,	
Accounts Payable & Other Liabilities ³	112,575,480			124,907,310		215,232,051 159,449,399	15.6 27.7		
Uninsured Secondary Capital and	112,575,400	140,558,669	24.9	124,907,310	-11.1	159,449,599	21.1	159,142,097	-0.2
Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	430,218,268	•		323,465,403		-		359,233,416	
Share Drafts	1,370,189,155			1,549,631,235		1,690,759,847		1,791,244,071	
Regular shares	2,395,286,330			2,899,157,457	8.8	3,121,721,491	7.7		
All Other Shares & Deposits	5,061,635,574			5,206,157,630		5,103,577,216			
TOTAL SHARES & DEPOSITS	8,827,111,059			9,654,946,322	3.2	9,916,058,554			
Regular Reserve	228,081,021	210,138,422		213,462,339		213,815,398			
Other Reserves	206,927,452			192,909,417	-12.5	213,615,611	10.7		-
Undivided Earnings	624,363,683			728,496,724		779,004,541	6.9		
TOTAL EQUITY	1,059,372,156		1	1,134,868,480		1,206,435,550		, ,	
TOTAL LIABILITIES, SHARES, & EQUITY	10,316,701,483			11,113,280,205		11,509,554,397	3.6		
INCOME & EXPENSE									
Loan Income*	355,820,443	343,864,952	-3.4	333,498,884	-3.0	338,157,662	1.4	175,024,740	3.5
Investment Income*	54,773,244	49,187,521	-10.2	44,797,666	-8.9	45,091,281	0.7	21,340,655	-5.3
Other Income*	194,857,197	232,644,068	19.4	233,939,996	0.6	236,447,349	1.1	124,723,478	5.5
Total Employee Compensation & Benefits*	186,474,156	206,369,608	8 10.7	215,409,303	4.4	224,274,522	4.1	119,497,874	6.6
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums ^{*/2}	20,730,768			7,340,462		99,901	-98.6		
Total Other Operating Expenses*	191,416,352			225,652,860		229,716,267		, ,	
Non-operating Income & (Expense)*	-905,398	· · · · · ·		4,118,170		-2,575,274			
NCUSIF Stabilization Income*	0	0		0	N/A	0	, / .	0	,,
Provision for Loan/Lease Losses*	50,696,965			47,404,679		41,662,765		22,146,347	
Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION	99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	28,676,982	-4.9
EXPENSE & NCUSIF PREMIUM */1	70.040.044	00.000.000	14.0	64 040 040		04 477 000	4.0	24.000.040	
Net Income (Loss)*	76,943,644 56,212,876			<u>61,818,943</u> 54,478,481	-9.1 -8.5	61,177,002			
TOTAL CU's	56,212,876			54,478,481 118					
		110	, -4.0	110	0.0	110	-1.7	115	-0.9
 Income/Expense items are year-to-date while the related %change # Means the number is too large to display in the cell 	rados are annualized.								<u> </u>
[#] Means the number is too large to display in the cell ¹ Prior to September 2010, this account was named Net Income (Los			mbor 2010 for	word NCLISIE Stok	tion Incom	no if any is evoluted	1		+
² Prior to September 2010, this account was named Net Income (Los ² Prior to September 2010, this account was named NCUSIF Stabiliz									+
and NCUSIF Premiums.		5.6 and forward, and							
³ March 2014 and forward includes "Non-Trading Derivative Liabilitie	s, net."								1
⁴ December 2011 and forward includes "Subordinated Debt Included	in Net Worth."							1. Summary	Financia

			Analysis						
Return to cover		For Charter :							
06/30/2016		Count of CU :							
CU Name: N/A Peer Group: N/A	· · · ·		N/A Region: Natio	n * Peer Grou	In: All * State	– 'MO' * Type	Included: Fed	erally insured	State Credi
			Ŭ.				included. I ed		otate orean
0	Count of CU in	Peer Group :	N/A		Dec-2014			Jun-2015	
	Dec-2011	Dec-2012	Dec-2013	Dec-2014	PEER Avg	Percentile**	Jun-2015	PEER Avg	Percentile*
	40.00	10.01	10.10	40.05			40.57		
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.23	10.21	10.48	10.65	N/A	N/A	10.57	N/A	N/A
Total Assets Election (if used)	10.24	10.22	10.49	10.66	N/A	N/A	10.57	N/A	N/A
Total Delinquent Loans / Net Worth 3	7.35	6.48		5.95	N/A	N/A	4.94	N/A	N/A
Solvency Evaluation (Estimated)	112.00	111.90	111.75	112.17	N/A	N/A	112.01	N/A	N/A
Classified Assets (Estimated) / Net Worth	6.40	7.12	5.94	5.78	N/A	N/A	5.66	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.27	1.14		0.99	N/A	N/A	0.83	N/A	N/A
* Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	0.89	0.78	0.90	0.56	N/A N/A	N/A N/A	0.62 103.22	N/A 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	0.07	N/A	N/A
Delinguent Loans / Assets ³	0.75	0.66	0.64	0.63	N/A	N/A	0.52	N/A	N/A
EARNINGS									
* Return On Average Assets	0.56	0.56	0.50	0.54	N/A	N/A	0.60	N/A	N/A
* Return On Average Assets Excluding Stabilization							Т		
Income/Expense & NCUSIF Premium ²	0.77	0.64	0.56	0.54	N/A	N/A	0.60	N/A	N/A
* Gross Income/Average Assets	6.03	5.91		5.48	N/A	N/A	5.48	N/A	N/A
* Yield on Average Loans * Yield on Average Investments	5.84 1.61	5.53 1.32	5.09 1.21	4.78	N/A	N/A N/A	4.70 1.22	N/A N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.81	2.20		2.09	N/A N/A	N/A	2.13	N/A	N/A
* Cost of Funds / Avg. Assets	0.99	0.78		0.53	N/A	N/A	0.49	N/A	N/A
* Net Margin / Avg. Assets	5.05	5.13		4.95	N/A	N/A	4.99	N/A	N/A
* Operating Exp./ Avg. Assets	3.97	4.02	4.08	4.01	N/A	N/A	4.08	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.51	0.55		0.37	N/A	N/A	0.38	N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	2.93	2.84	2.86	N/A	N/A	2.86	N/A	N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	65.84	68.02	73.24	73.28	N/A	N/A	74.49	N/A	N/A
/ Total Assets ¹	3.04	2.91	3.13	3.15	N/A	N/A	3.12	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.85	2.91	3.13	3.15	N/A N/A	N/A	3.12	N/A	N/A
ASSET / LIABILITY MANAGEMENT	2.00	2.00	0.00	0.02	14/1	1.471	0.10	1.77	1.77
Net Long-Term Assets / Total Assets	31.80	30.20	34.58	31.17	N/A	N/A	29.40	N/A	N/A
Reg. Shares / Total Shares & Borrowings	26.22	27.74	29.46	30.81	N/A	N/A	32.21	N/A	N/A
Total Loans / Total Shares	69.47	67.43	70.26	74.22	N/A	N/A	73.04	N/A	N/A
Total Loans / Total Assets	59.44	58.02	61.04	63.94	N/A	N/A	63.24	N/A	N/A
Cash + Short-Term Investments / Assets	14.14	15.37	12.03	9.97	N/A	N/A	11.31	N/A N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets Reg Shares + Share Drafts / Total Shares & Borrs	93.77 41.22	94.68 43.05	94.86 45.21	94.27 47.50	N/A	N/A N/A	94.37 49.25	N/A	N/A
Borrowings / Total Shares & Net Worth	3.11	2.38	45.21	1.93	N/A N/A	N/A	49.25	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	213.04	207.06	220.11	211.37	N/A	N/A	203.47	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.39	4.48	4.28	3.95	N/A	N/A	4.05	N/A	N/A
Borrowers / Members	46.57	45.76		47.82	N/A	N/A	46.61	N/A	N/A
Members / Full-Time Employees	373.65	368.20		365.69	N/A	N/A	362.90	N/A	N/A
Avg. Shares Per Member	\$7,058	\$7,263	\$7,313	\$7,326	N/A	N/A	\$7,507	N/A	N/A
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$10,530 \$55,714	\$10,702 \$58,988		\$11,370 \$60,590	N/A N/A	N/A N/A	\$11,764 \$63,101	N/A N/A	N/A
OTHER RATIOS	\$55,714	\$00,900	\$60,095	\$60,590	IN/A	IN/A	\$63,101	IN/A	IN/A
* Net Worth Growth	5.74	5.18	4.91	5.24	N/A	N/A	5.49	N/A	N/A
* Market (Share) Growth	5.45	5.99	3.19	2.70	N/A	N/A	8.11	N/A	N/A
* Loan Growth	1.47	2.88	7.53	8.48	N/A	N/A	4.81	N/A	N/A
* Asset Growth	5.73	5.40	2.20	3.57	N/A	N/A	7.09	N/A	N/A
* Investment Growth	13.51	6.30		-5.66	N/A	N/A	12.61	N/A	N/A
* Membership Growth	1.62	3.00	2.49	2.53	N/A	N/A	3.09	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decen	,	0,							
**Percentile Rankings and Peer Average Ratios are produced once a quarter Subsequent corrections to data after this date are not reflected in the Percentile				t cyclo					
Percentile Rankings show where the credit union stands in relation to its peer		-			all data for all o	edit unions in s			
Percentile Rankings show where the credit union stands in relation to its peer peer group are arranged in order from highest (100) to lowest (0) value. The									
the entire range of ratios. A high or low ranking does not imply good or bad p conclusions as to the importance of the percentile rank to the credit union's fit	erformance. How	vever, when revi							
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	assets did not inc	ude repossesse	d vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded	CUSIF Stabilizatio								
³ The NCUA Board approved a regulatory/policy change in May 2012 revising	the delinquency	reporting require	ements for trouble	ed debt restructu	red (TDR) loans	3.			
This policy change may result in a decline in delinquent loans reported as of	June 2012.								2. Ratio

Dec- OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total PAL Loans DA PAL Loans DO >= 60 Days / Total PAL Loans Won-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total New Vehicle Loans >= 60 Days / Total Uehicle Loans Total Vehicle Loans >= 60 Days / Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Lases Receivable All Other Loans >= 60 Days / Total New Vehicle Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Redirect Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Days Mainess Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / To	C A CU in	For Charter : : Count of CU :: Seet Range : Criteria : Peer Group : 0.94 0.00 4.21 0.94 0.00 4.21 0.42 0.42 0.42 0.42 0.42 0.42 0.42 0.42	115 N/A Region: Natio	Dec-2014 0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 1.73 1.307 0.27 9.718 1.09 1.10 0.85 0.32 0.00 1.129 7.00 7.	Jun-2015 0.71 0.00 2.22 0.61 0.81 0.75 0.00 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
CU Name: N/A Peer Group: N/A Count of C Credit Cards DQ >= 60 Days / Total PAL Loans PAL Loans DO == 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total Vehicle Loans Ist Orbit Coans >= 60 Days / Total Vehicle Loans Total Vehicle Loans >= 60 Days / Total New Vehicle Loans Total Vehicle Loans >= 60 Days / Total Indirect Loans Total Vehicle Loans Delinquent >= 60 Days / Total Indirect Loans Direct Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dissiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dassiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dasses Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dasy / Total Business Loans Less Unfund Comm Dasses Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dasses Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dasses Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Dass / Exet Estate Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mott St Mortgage Ad	A 2011 1.19 0.00 6.75 N/A N/A 0.00 N/A N/A 1.13 3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A N/A 3.19	sset Range : Criteria : Peer Group : Dec-2012 0.94 0.00 4.21 N/A N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 3.5.53 3.5.53 3.5.53 1.14 0.93 0.50 0.93 0.50 0.93 8.03	N/A Region: Natic Region: Natic Region: Natic Region: Natic N/A Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 2.9.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	Dec-2014 0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	Jun-2015 0.71 0.000 2.222 0.61 0.81 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.71 0.39 0.75
Peer Group: N/A Count of C OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 60 Days/ Total Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total New Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Indirect Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DR Business Loans Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DR Business Loans Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DR Business Loans Not Secured by RE Delinquent >= 60 Days / Total Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Adjustable Rate and Hybrid/Balloon <5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	20 in 2011 1.19 0.00 6.75 N/A N/A N/A 1.13 1.49 5.01 5.01 5.01 5.01 5.01 5.01 5.01 5.01	Criteria : Peer Group : Dec-2012 0.94 0.00 4.21 N/A N/A N/A N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 3.553 N/A 109.88 109.88 1.14 0.93 0.50 0.93 0.50	Region: Nation N/A Dec-2013 0.98 0.000 5.58 0.73 0.85 0.85 0.81 1.000 1.68 7.89 1.31 1.52 5.05 2.51 29.51 29.51 0.00 97.37 7 1.33 0.90 1.89 0.34 0.34 0.34 0.15 18.78	Dec-2014 0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	Jun-2015 0.71 0.000 2.222 0.61 0.81 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.71 0.39 0.75
Count of C OTHER DELINQUENCY RATIOS 1 Dec- OTHER DD >= 60 Days / Total PAL Loans PAL Loans DD >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans PAL Loans DD >= 60 Days / Total PAL Loans New Vehicle Loans >= 60 Days / Total New Vehicle Loans Pathols Sear Vehicle Loans >= 60 Days / Total Vehicle Loans Pathols Jead Vehicle Loans >= 60 Days / Total Vehicle Loans Pathols Jotal Vehicle Loans >= 60 Days / Total Vehicle Loans Pathols Jotal Vehicle Loans >= 60 Days / Total All Other Loans Pathols DRC onsumer Ins Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Pathols Daviness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Pathols Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Pathols Days / RE Pathols Pathols Loans Ne Recured by RE Delinquent >= 60 Days / TDR Business Loans Less Unfund Comm Pathols Days / RE Pathols Pathols Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Pathols Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINOUENCY 1 Test Mortgage Alustable	2011 1.19 0.00 6.75 N/A N/A N/A N/A 1.13 1.49 5.01 N/A N/A N/A 1.87 0.89 1.53 0.54 3.67 N/A	Peer Group : Dec-2012 0.94 0.00 4.21 N/A N/A N/A 0.00 N/A 0.00 N/A 0.00 N/A 0.00 N/A 0.00 N/A 0.00 N/A 0.00 0.04 0.00 0.00 0.94 0.00 0.94 0.94 0.00 0.94 0.94 0.00 0.94 0.84 0.84 0.93 0.93 0.99 0.50 0.93 8.03 0.93 0.93 0.93 0.93 0.93 0.93	N/A Dec-2013 0.98 0.00 5.58 0.73 0.81 0.00 1.68 7.89 1.31 1.52 2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	Dec-2014 0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	Jun-2015 0.71 0.000 2.222 0.61 0.81 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.71 0.39 0.75
Dec- OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total PAL Loans DA PAL Loans DO >= 60 Days / Total PAL Loans Won-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total New Vehicle Loans >= 60 Days / Total Uehicle Loans Total Vehicle Loans >= 60 Days / Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Lases Receivable All Other Loans >= 60 Days / Total New Vehicle Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Redirect Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Days Mainess Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / To	2011 1.19 0.00 6.75 N/A N/A N/A N/A 1.13 1.49 5.01 N/A N/A N/A 1.87 0.89 1.53 0.54 3.67 N/A	Dec-2012 0.94 0.00 4.21 N/A N/A N/A 0.00 N/A 0.00 N/A 0.00 N/A 0.92 1.43 3.60 3.553 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	Dec-2013 0.98 0.00 5.58 0.73 0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 2.9.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.71 0.000 2.22 0.61 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.93 0.71 0.39 0.25
OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DD >= 60 Days / Total Credit Card Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total Vehicle Loans Lease State Cans >= 60 Days / Total Vehicle Loans Eases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total Indirect Loans TOR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DTD R business Loans Net Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DTD R business Loans Net Secured by RE Delinquent Loans 80 ReAL ESTATE LOAN DELINQUENCY 1 11 St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 12 Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 13 Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed And Hybrid/Ball	1.19 0.00 6.75 N/A N/A N/A N/A 1.13 1.49 5.01 1.33 8.01 1.49 5.01 1.33 8.01 1.49 5.01 1.49 5.01 1.47 0.89 1.53 0.54 1.53 0.54 3.67 N/A	0.94 0.00 4.21 N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 33.53 3.553 3.543 109.88 1.14 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.98 0.00 5.58 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.71 0.000 2.22 0.61 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.93 0.71 0.39 0.25
OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DD >= 60 Days / Total Credit Card Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total Vehicle Loans Lease State Cans >= 60 Days / Total Vehicle Loans Eases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total Indirect Loans TOR Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DTD R business Loans Net Secured by RE Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DTD R business Loans Net Secured by RE Delinquent Loans 80 ReAL ESTATE LOAN DELINQUENCY 1 11 St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 12 Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 13 Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed And Hybrid/Ball	1.19 0.00 6.75 N/A N/A N/A N/A 1.13 1.49 5.01 1.33 8.01 1.49 5.01 1.33 8.01 1.49 5.01 1.49 5.01 1.47 0.89 1.53 0.54 1.53 0.54 3.67 N/A	0.94 0.00 4.21 N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 33.53 3.553 3.543 109.88 1.14 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.98 0.00 5.58 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.99 0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.71 0.000 2.22 0.61 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.93 0.71 0.39 0.25
Credit Cards DQ >= 60 Days / Total PAL Loans PAL Loans DQ >= 60 Days / Total PAL Loans PAL Loans DQ >= 60 Days / Total PAL Loans PAL Loans DQ >= 60 Days / Total New Vehicle Loans Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans PAL Loans >= 60 Days / Total New Vehicle Loans Lases Receivable Delinquent >= 60 Days / Total Loses Receivable PAL Loans >= 60 Days / Total Vehicle Loans Lases Receivable Delinquent >= 60 Days / Total Loses Receivable PAL Loans Delinquent >= 60 Days / Total Indirect Loans Evaluation Loans Delinquent >= 60 Days / Total Indirect Loans PAL Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm PAL Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm PAL Loans Release Losses to Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm PAL Loans Lease Losses to Delinquent Loans Business Loan & Lease Losses to Delinquent Loans 8 REAL ESTATE LOAN DELINQUENCY 1 PAL Loans Held for Sale Stillowance for Loan & Lease Losses to Delinquent >= 60 Days / Total 1st Mtg Fixed Ant Mybrid/Balloon < 5 years	0.00 6.75 N/A N/A N/A N/A N/A N/A N/A N/A	0.00 4.21 N/A N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 35.53 3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.00 5.58 0.73 0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 1.307 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.00 2.22 0.61 0.75 0.00 1.23 16.46 1.01 1.0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.93 0.71 0.39 0.25
PAL Loans DQ >= 60 Days / Total PAL Loans Invon-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans New Vehicle Loans >= 60 Days / Total New Vehicle Loans Invon-Federally Guaranteed Student Loans >= 60 Days / Total New Vehicle Loans Ioed Vehicle Loans >= 60 Days / Total New Vehicle Loans Invon-Federally Guaranteed Student Loans >= 60 Days / Total Leases Receivable Int Other Loans >= 60 Days / Total Indirect Loans Invon-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Invonce Total Participation Loans Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Invonce for Loan & Lease Losses to Delinquent Loans Business Loans Not Secured by RE Delinquent >= 60 Days / Total Business Loans Less Not Secured by RE Invonce for Sale Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Invonce for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Morage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Ist Mtg Fixed and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Dither Real Estate Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Ist Mtg Fixed and Hybrid/Balloon Loans De	0.00 6.75 N/A N/A N/A N/A N/A N/A N/A N/A	4.21 N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 35.53 3.50 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.00 5.58 0.73 0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.00 3.21 0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 1.307 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	2.22 0.61 0.81 0.75 0.00 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.71 0.39 0.25
Guaranteed Student Loans Used Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Ised Vehicle Loans >= 60 Days/ Total Vehicle Loans Eases Receivable Delinquent >= 60 Days / Total Leases Receivable Iseases Receivable Delinquent >= 60 Days / Total Iseases Receivable All Other Loans >= 60 Days / Total All Other Loans Iseases Receivable Delinquent >= 60 Days / Total Indirect Loans Evaluation Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm Participation Loans 2 Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Participation Loans 2 Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Participation Loans 2 Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Participation Loans 2 Business Loans Delinquent >= 60 Days / Loans Held for Sale Participation Loans 2 Allowance for Loan & Lease Losses to Delinquent Loans 8 REAL ESTATE LOAN DELINQUENCY 1 Stease Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Ist Mordiaushe Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Particed Adjustable Rate Loans Delinquent >= 60 Days / Total 1st Mtg	N/A N/A N/A N/A N/A 1.13 1.49 5.01 3.84 N/A N/A N/A 1.53 0.54 1.53 0.54 3.67 N/A N/A 3.19	N/A N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 3.35.03 3.5.03 3.5.03 3.5.03 3.5.03 3.0.94 1.14 0.93 0.99 0.50 0.93 8.03	0.73 0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 2.9.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.86 0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.61 0.81 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
New Vehicle Loans >= 60 Days/ Total Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Participation Loans Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Scured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Tst Mortgage Fixed and Hybrid/Balloon <5 years	N/A N/A N/A 0.00 N/A 1.13 1.49 5.01 3.84 N/A N/A 1.53 0.54 1.53 0.54 3.67 N/A 3.19	N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 3.553 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.81 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.71
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days/ Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans BREAL ESTATE LOAN DELINQUENCY 1 St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years St Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Other Real Estate Fixed/Hybrid/Balloon < 5 years Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Dans Difter Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total 1st Mtg Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Optic First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Optic First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Optic First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Optic First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Optic First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Optic First & Othe	N/A N/A N/A 0.00 N/A 1.13 1.49 5.01 3.84 N/A N/A 1.53 0.54 1.53 0.54 3.67 N/A 3.19	N/A N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 3.553 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.85 0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.98 0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.81 0.75 0.000 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.71
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Image: Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total I Other Loans Image: Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Participation Loans Delinquent >= 60 Days / Total Participation Loans Image: Consumer Lns Not Secured by RE Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Participation Loans Image: Consumer Lns Not Secured by RE Delinquent Loans Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Image: Consumer Lns Not Secured by RE Delinquent >= 60 Days / TOR Business Lns Not Secured by RE Coans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans ReAL ESTATE LOAN DELINQUENCY 1 Image: Consumer Loans Secured by RE Text Antrid Allowance for Loan & Lease Losses to Delinquent Loans 8 ReAL ESTATE LOAN DELINQUENCY 1 Image: Consumer Loans Relinquent >= 60 Days / Total 1ts Mtg Fixed and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Image: Consumer Loans Relinquent >= 60 Days / Total Int Other Real Estate Adjustable Rate and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Int Image: Consumer Loans Relinquent >= 60 Days / Total Int Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Int Image: Consumer Loans Relinquent	N/A 0.00 N/A 1.13 1.49 5.01 3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	N/A 0.00 N/A 6.92 1.43 0.84 6.23 3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.81 0.00 1.68 7.89 1.31 1.52 5.05 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.94 0.00 1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.75 0.00 1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.71
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable AII Other Loans >= 60 Days / Total AII Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Susiness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Lons Not Secured by RE Delinquent >= 60 Days / TOR Business Loans Less Unfund Comm TDR Business Loans Delinquent >= 60 Days / Loans Held for Sale Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY ' Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Dther Real Estate Fixed/Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon = 5 years Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon = 5 years Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon = 5 years Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon = 5 years Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Coans Delinquent >= 60 Days / Total TDR TOR Total also Reported as Business Loans Leans Delinquent >= 60 Days / Total TDR Fixed Reported as Business Loans Fixed Reported as Business Loans Delinquent >= 60 Days / Total TDR RE	0.00 N/A N/A 1.13 1.13 5.01 3.84 N/A N/A 1.53 0.54 1.53 0.54 3.67 N/A N/A 3.19	0.00 N/A 6.92 1.43 0.84 6.23 3.60 3.553 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.00 1.68 7.89 1.31 1.52 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.00 1.43 9.01 1.40 2.19 3.19 1.73 1.3.07 0.27 97.18 1.09 1.09 1.10 0.85 0.32 0.00 11.29	0.00 1.23 16.46 1.011 0.72 2.09 1.38 72.77 0.000 112.48 0.95 0.93 0.71 0.39 0.25
All Other Loans >= 60 Days / Total All Other Loans TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans BREAL ESTATE LOAN DELINQUENCY 1 St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years St Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Exped/Hybrid/Balloon > 5 years Dther Real Estate Fixed Ard Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Exped/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Exped/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Exped/Hybrid/Balloon Loans Delinquent >= 60 Days / Total 1th Only and Pmt Oth First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Other RE Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Total Real Estate Loans DO => 00 Days / Total TDR RE Lns also Reported as Business Loans Total Real Estate Loans DO => 00 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs - Ortal Real Estate Loans / Avg Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment	N/A N/A 1.13 1.49 5.01 3.84 N/A N/A 1.87 0.89 1.53 0.54 3.67 N/A N/A 3.19	N/A 6.92 1.43 0.84 6.23 3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	1.68 7.89 1.31 1.52 5.05 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	1.43 9.01 1.40 2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	1.23 16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE Indirect Loans Delinquent >= 60 Days / Total Participation Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm DR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Recured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Tst Mortage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon >= 5 years Tst Mortage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Total Theres the Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opti First & Other RE Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total Real Estate Loans Total Real Estate Loans DC>= 30 Days / Total Real Estate Loans Total Real Estate Loans DC>= 30 Days / Total Real Estate Loans Total Real Estate Loans DC>= 30 Days / Total Real Estate Loans Total Real Estate Loans DC>= 30 Days / Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total	N/A 1.13 1.49 5.01 3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	6.92 1.43 0.84 6.23 3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	7.89 1.31 1.52 5.05 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	9.01 1.40 2.19 3.19 1.73 1.307 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	16.46 1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.93 0.71 0.39 0.25
Secured by RE indirect Loans Delinquent >= 60 Days / Total Indirect Loans Delinquent >= 60 Days / Total Participation Loans Delinquent >= 60 Days / Total Participation Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm is Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm is Days / Total Business Loans Less Unfund Comm is Days / Total Business Loans Delinquent >= 60 Days / Loans Held for Sale Delinquent >= 60 Days / Loans Held for Sale Delinquent >= 60 Days / Loans Held for Sale Delinquent >= 60 Days / Loans Held for Sale Delinquent >= 60 Days / Loans Held for Sale Delinquent >= 60 Days / Loans Held for Sale Delinquent >= 60 Days / Total Its Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed And Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed And Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total Other RE Eised/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Adjustable into ther RE Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Less Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Entinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns Busines D	1.13 1.49 5.01 3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	1.43 0.84 6.23 3.60 35.53 N/A 109.88 109.88 109.88 0.93 0.50 0.93 8.03	1.31 1.52 5.05 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	1.40 2.19 3.19 1.73 13.07 0.27 97.18 7.10 1.09 1.10 0.85 0.32 0.00 11.29	1.01 0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.93 0.71 0.39 0.25
Participation Loans Delinquent >= 60 Days / Total Participation Loans Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Disniness Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TOR Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY ¹ Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed And Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dther RE Loans Delinquent >= 60 Days / Total TDR RE Loans Total Interest Doly Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TDR RE Loans Total Interest Subsets Loans Final Real Fistate Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Clinquent >= 60 Days / Total RE Ins also Reported as Business Loans Final Real Estate Loans DQ == 30 Days / Total Real Estate Loans Final Real Estate Loans DQ == 30 Days / Total Real Estate Loans Final Real Estate Loans DQ == 30 Days / Total Real Estate Loans Final Real Estate Loans DQ == 30 Days / Total Real Estate Loans Final Real Estate Lo	1.49 5.01 3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	0.84 6.23 3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	1.52 5.05 2.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	2.19 3.19 1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.72 2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1 Ist Mortgage Rived and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Ist Mto Adjustable Rate and Hybrid/Balloon (< 5 years) Dther Real Estate Fixed And Hybrid/Balloon (< 5 years) Dther Real Estate Fixed Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dther Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dther Real Estate Adjustable Rate Rate Rate Rate Rate Rate Rate Rat	5.01 3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A N/A 3.19	6.23 3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	5.05 2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	3.19 1.73 13.07 97.18 1.09 1.10 0.85 0.32 0.00 11.29	2.09 1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans 8 REAL ESTATE LOAN DELINQUENCY ¹ Ist Mortage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Ist Mortage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Ist Mto Adjustable Rate and Hybrid/Balloon << 5 years Other Real Estate Fixed/Hybrid/Balloon << 5 years Other Real Estate Fixed/Hybrid/Balloon < 5 years Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Dither Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Business Loans Total Real Estate Loans DO= 30 Days / Total Real Estate Loans Total Real Estate Loans DO= 30 Days / Total Real Estate Loans 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 	3.84 N/A N/A 7.00 1.87 0.89 1.53 0.54 1.53 0.54 3.67 N/A N/A 3.19	3.60 35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	2.51 29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	1.73 13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	1.38 72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
TOR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans 8 REAL ESTATE LOAN DELINQUENCY ¹ Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Ist Mortgage Adjustable Rate and Hybrid/Balloon < 5 years	N/A N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.67 N/A 3.19	35.53 N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	29.51 0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	13.07 0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	72.77 0.00 112.48 0.95 0.93 0.71 0.39 0.25
Secured by RE	N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.00 112.48 0.95 0.93 0.71 0.39 0.25
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale 8 Allowance for Loan & Lease Losses to Delinquent Loans 8 REAL ESTATE LOAN DELINQUENCY 1 1 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1 1st Mto Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1 1st Mto Adjustable Rate and Hybrid/Balloon (< 5 years)	N/A 7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	N/A 109.88 1.14 0.93 0.99 0.50 0.93 8.03	0.00 97.37 1.33 0.90 1.89 0.34 0.15 18.78	0.27 97.18 1.09 1.10 0.85 0.32 0.00 11.29	0.00 112.48 0.95 0.93 0.71 0.39 0.25
Allowance for Lean & Lease Losses to Delinquent Leans 8 REAL ESTATE LOAN DELINQUENCY ¹ 1 St Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1 St Mortgage Fixed and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon Leans Delinquent >= 60 Days / Total 0ther RE 1 St Mortgage Fixed And Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0ther RE 1 St Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0ther RE 1 St Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 0ther RE 1 St Mortgage Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE 1 Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total TOR ret Rations and Other RE Delinquent >= 60 Days / Total TDR ret Loans 1 Total Interest Salo Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns 1 1 also Reported as Business Loans 1 1 1 1 Total Real Estate Loans DQ == 30 Days / Total Real Estate Loans 1 1 1 Total Real Estate Loans DQ == 30 Days / Total Real Estate Loans 1 1 1 Total Real Estate Loans DQ == 00 Days / Total Real Estate Loans 1 1 1 1 Total Real Estate Loans DQ == 00 Days / Total Real Estate Loans <td>7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19</td> <td>109.88 1.14 0.93 0.99 0.50 0.93 8.03</td> <td>97.37 1.33 0.90 1.89 0.34 0.15 18.78</td> <td>97.18 1.09 1.10 0.85 0.32 0.00 11.29</td> <td>112.48 0.95 0.93 0.71 0.39 0.25</td>	7.00 1.87 0.89 1.53 0.54 3.67 N/A 3.19	109.88 1.14 0.93 0.99 0.50 0.93 8.03	97.37 1.33 0.90 1.89 0.34 0.15 18.78	97.18 1.09 1.10 0.85 0.32 0.00 11.29	112.48 0.95 0.93 0.71 0.39 0.25
REAL ESTATE LOAN DELINQUENCY 1 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate and Hybrid/Balloon <	1.87 0.89 1.53 0.54 3.67 N/A N/A 3.19	1.14 0.93 0.99 0.50 0.93 8.03	1.33 0.90 1.89 0.34 0.15 18.78	1.09 1.10 0.85 0.32 0.00 11.29	0.95 0.93 0.71 0.39 0.25
fst Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Diher Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total Real Estate Loans DOL => 60 Days / Total Real Estate Loans Total Real Estate Loans DOL => 60 Days / Total Real Estate Loans Total Real Estate Loans DOL => 60 Days / Total Real Estate Loans Total Real Estate Loans DOL => 60 Days / Total Real Estate Loans Total Real Estate Loans DOL => 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Vehicle Lo	0.89 1.53 0.54 3.67 N/A N/A 3.19	0.93 0.99 0.50 0.93 8.03	0.90 1.89 0.34 0.15 18.78	1.10 0.85 0.32 0.00 11.29	0.93 0.71 0.39 0.25
Fixed and Hybrid/Balloon > 5 years ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mott Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total Driber Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Erked/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Driber Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Interest Days / Total TDR 1st and Other Loans Total Interest Subserve Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Istal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Due To Bankruptor (YTD) / Total Charge Offs (YTD) 2 Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Real Estate Loans / Avg Mon-Federally Guaranteed Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Int	0.89 1.53 0.54 3.67 N/A N/A 3.19	0.93 0.99 0.50 0.93 8.03	0.90 1.89 0.34 0.15 18.78	1.10 0.85 0.32 0.00 11.29	0.93 0.71 0.39
Ist. Mto Adiustable Rate and Hybrid/Balloon < 5 years	1.53 0.54 3.67 N/A N/A 3.19	0.99 0.50 0.93 8.03	1.89 0.34 0.15 18.78	0.85 0.32 0.00 11.29	0.71 0.39 0.25
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Oot First & Other RE Loans Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Oot First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Business Loans Total Real Estate Loans DO >= 60 Days / Total Real Estate Loans Total Real Estate Loans DO >= 60 Days / Total Real Estate Loans Total Real Estate Loans DO >= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option	1.53 0.54 3.67 N/A N/A 3.19	0.99 0.50 0.93 8.03	1.89 0.34 0.15 18.78	0.85 0.32 0.00 11.29	0.71 0.39 0.25
Fixed/Hybrid/Balloon Loans Pixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Pixed P	0.54 3.67 N/A N/A 3.19	0.50 0.93 8.03	0.34 0.15 18.78	0.32 0.00 11.29	0.39
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Dnly and Pmt Optifist & Other RE Loans Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Dnly and Pmt Optifist & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Ins also Reported as Business Loans Total Real Estate Loans DO >= 60 Days / Total Real Estate Loans Total Real Estate Loans DO >= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs - Oredit Cards / Avg Credit Card Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs -	0.54 3.67 N/A N/A 3.19	0.50 0.93 8.03	0.34 0.15 18.78	0.32 0.00 11.29	0.39
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Onlv and Pmt Oot First & Other RE Loans Onlv and Pmt Oot First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total Real Estate Loans DO> = 30 Days / Total Real Estate Loans Total Real Estate Loans DO> = 00 Days / Total Real Estate Loans Total Real Estate Loans DO> = 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs - Credit Cards / Avg Credit Card Loans Provide Cards / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Provide Cards / Avg Total Vehicle Loans Provide Cards / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Mortigage Loans Provide Cards / Avg Other RE Loans Provide Cards / Avg Interest Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Provide Rel Coans Provide Rel Cards / Avg Interest Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Provide Rel Cards / Avg Indirect Loans / Avg Interest Net Charge Offs - Interest Cons / Avg Indirect Loans Provide Rel Cards / Avg Participation Loans	3.67 N/A N/A 3.19	0.93 8.03	0.15 18.78	0.00 11.29	0.25
Only and Pmt Opt First & Other RE Loans Intra and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans Intra also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Total Real Estate Loans Do >= 30 Days / Total Real Estate Loans Total Real Estate Loans DO >= 30 Days / Total Real Estate Loans Intra Real Estate Loans DO >= 30 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Uber To Bankruptcy (YTD) / Total Charge Offs (YTD) 2 Net Charge Offs - Credit Cards / Avg Credit Card Loans Intra Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Intersection (Str. Study Regults) Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Intersection (Str. Study Regults) Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Chards / Avg Participation Loans Interest Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Inter Charge Offs - Indirect Loans / Avg Participation Loans	N/A N/A 3.19	8.03	18.78	11.29	
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans Days / Total Real Estate Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS NISCELLANEOUS Construction (YTD) Val Real Estate Loans DQ>= 30 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs - Oredit Cards / Avg Credit Card Loans Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Participation Loans	N/A 3.19				10.70
also Reported as Business Loans Total Real Estate Loans DO>= 30 Days / Total Real Estate Loans Total Real Estate Loans DO>= 60 Days / Total Real Estate Loans Total Real Estate Loans DO>= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Duars / Total Charge Offs (YTD) 2 Net Charge Offs - Credit Cards / Avg Credit Card Loans 2 Net Charge Offs - Total Real Estate Loans / Avg Non-Federally Guaranteed 1 Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 1 Only and Payment Option First & Other RE Loans 1 Net Charge Offs - Interest Coans / Avg Indirect Loans 1 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1 Net Charge Offs - Participation Loans / Avg Participation Loans 1 Net Charge Offs - Functions Loans / Avg Participation Loans 1 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1	3.19	56.65	8.20	7.00	
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ>= 60 Days / Total Real Estate Loans MisCELLANECUS LOAN LOSS RATIOS Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Strict Daws / Avg Participation Loans	3.19	50.05			5.07
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 2 Net Charge Offs - Credit Cards / Avg Credit Card Loans - Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans - Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans - Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans - Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans - Net Charge Offs - Total Real Estate Loans / Avg 1st Mortgage Loans - Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest - Only and Payment Option First & Other RE Loans - Net Charge Offs - Leases Receivable - Net Charge Offs - Participation Loans / Avg Indirect Loans - Net Charge Offs - Participation Loans / Avg Participation Loans - Net Charge Offs - Sense Receivable - Net Charge Offs - Member Business Loans / Avg Participation Loans -		2.51	2.90	2.39	1.40
MISCELLANEOUS LOAN LOSS RATIOS 2 Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 2 Net Charge Offs - Credit Cards / Avg Credit Card Loans 2 Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed 2 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 1 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 1 Only and Payment Option First & Other RE Loans 1 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1 Net Charge Offs - Participation Loans / Avg Participation Loans 1 Net Charge Offs - Servicions Loans / Avg Participation Loans 1 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1		0.96	1.10	0.92	0.82
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 2 Net Charge Offs - Credit Card Avg Credit Card Leans	1.00	0.00	1.10	0.02	0.02
Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Therriber Business Loans / Avg Participation Loans	7.82	24.23	15.63	19.43	19.31
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Ist Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Ist Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	3.15	2.41	2.25	2.09	2.22
Net Charge Offs - 1 total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - 1 tot Mortgage Loans / Avg Ofts Nortgage Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	N/A	6.06	3.57	0.01	0.00
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Only and Payment Option First & Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	N/A	N/A	0.62	0.60	0.69
Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.46	0.41	0.62	0.18	0.08
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.27	0.28	0.67	0.13	0.06
Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.89	0.70	0.50	0.29	0.14
Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Leans / Avg Indirect Leans Net Charge Offs - Participation Leans / Avg Participation Leans Net Charge Offs - Member Business Leans / Avg Member Business Leans	1.24	0.47	0.00	0.00	0.10
Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.00	0.00	0.00	0.00
Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.16	0.92	1.02	0.99	1.18
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.13	1.10	0.16	0.18
	0.65	0.83	5.18	-0.10	0.43
SPECIALIZED LENDING RATIOS					
	7.04	17.03	18.13	19.53	20.16
	2.86	2.74	2.62	2.74	2.97
	3.13	1.65	2.22	2.59	2.81
	0.08	0.05	0.14	0.27	0.37
	2.84	2.88	2.77	2.86	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.01	0.02	0.07	0.03	0.61
	N/A	N/A	41.86	35.69	41.75
REAL ESTATE LENDING RATIOS					
	6.32	15.62	16.43	16.33	15.92
Total Fixed Rate Real Estate / Total Loans 2	7.45	26.93	26.92	25.55	25.17
	2.78	43.69	33.15	23.05	31.50
	4.68	71.99	68.93	59.05	69.36
	0.35	0.26	0.29	0.27	0.29
	3.45	2.57	2.78	2.50	2.74
MISCELLANEOUS RATIOS	1 1 -	4 70	0.40	4.40	4.00
	1.15 1.43	1.72	2.16	1.19	1.22
	1.43	100.18 20.39	128.99 19.99	157.81 20.93	129.03 20.95
	3.80	42.73	41.13	39.70	38.68
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	5.50	72.73	41.13	53.10	50.00
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.		1			
# 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 requirement				· · · ·	

		Ass							
Return to cover		For Charter :							
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fede	rally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Jun-2015	% Chg
ASSETS	Dec-2011	Dec-2012	. // City	Dec-2013	78 City	Dec-2014	70 City	Jun-2013	78 Chig
CASH:									
Cash On Hand	104,400,753	111,162,421	6.5	120,169,411	8.1	129,560,659	7.8	123,920,342	-4.4
Cash On Deposit	618,754,495			619,155,408	-18.1		-9.8	753,931,563	
Cash Equivalents	36,565,670			24,482,276			-20.3	26,323,862	
TOTAL CASH & EQUIVALENTS	759,720,918			763,807,095	-16.3		-7.4	904,175,767	
	, .,	,,,,,,,				- , .,		, ., .	
INVESTMENTS:									
Trading Securities	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,739,552	2.7
Available for Sale Securities	1,867,174,678		0.6		-1.0		-3.7	1,852,275,271	3.4
Held-to-Maturity Securities	168,291,391	172,777,962	2.7	165,574,640	-4.2		-18.7	120,709,343	-10.4
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	671,002,198	-5.7
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	45,590,915	5.0
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	25,595,048			, ,	-3.2		-23.8	17,063,147	
All Other Investments in Corporate Cus	49,427,789			, ,	-87.2	, ,	-20.9	594,632	
All Other Investments ²	73,803,167				5.4		11.6	91,619,827	
TOTAL INVESTMENTS	2,953,609,538	3,035,406,833	3 2.8	2,946,742,615	-2.9	2,809,467,285	-4.7	2,820,594,885	0.4
									<u> </u>
LOANS HELD FOR SALE	15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	35,635,667	5.3
									<u> </u>
LOANS AND LEASES:									<u> </u>
Unsecured Credit Card Loans	375,431,086			409,049,194	5.6		4.1	416,274,789	
All Other Unsecured Loans/Lines of Credit	217,112,524			256,002,490	8.7		8.7	276,892,398	
Payday Alternative Loans (PAL Loans) (FCUs only)	(-		0				0	N/A
Non-Federally Guaranteed Student Loans	25,434,354			34,250,946		, ,	30.6	45,094,764	
New Vehicle Loans	668,988,011				20.5		12.5	959,189,941	4.1
Used Vehicle Loans	1,672,252,513			1,929,017,721	6.7		12.3	2,279,574,016	
1st Mortgage Real Estate Loans/Lines of Credit	2,020,710,803			2,189,264,182	7.8		5.1	2,312,144,112	
Other Real Estate Loans/Lines of Credit	853,083,570			832,903,433	1.8		5.9	880,083,210	
Leases Receivable	000 570 040			0				0	
Total All Other Loans/Lines of Credit TOTAL LOANS	299,573,812				-1.6	, ,	8.5 8.5	366,902,760	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	6,132,586,673			6,783,913,607	7.5		8.5 2.5	7,536,155,990	
Foreclosed Real Estate	(67,528,089)			(69,186,374)	-12.5 20.2		-40.3	(70,065,102)	
	18,969,726			18,903,926			-40.3 57.5	8,787,275	
Repossesed Autos Foreclosed and Repossessed Other Assets	2,174,558		-	1,018,530 1,598,801	-32.4 1,823.8		-32.0	1,729,506 538,547	
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	223,344			21,521,257	24.3		-32.0	11,055,328	
Land and Building	235,364,603			260,366,803	24.3		-33.1	287,837,863	
Other Fixed Assets	34,690,855			39,450,872	14.1	, ,	0.2 10.0	47,919,979	
NCUA Share Insurance Capitalization Deposit	83,314,341			93,392,057	4.5		2.2	95,033,101	-0.4
Identifiable Intangible Assets					4.5				
Goodwill	34,515			402,114 1,582,360	43.3		0.0	1,349	
	1,739,450			1,984,474	6.5			1,582,360	
Accrued Interest on Loans	21,233,562				-1.9		-20.3	20,670,355	
Accrued Interest on Investments	9,303,411						-8.0	6,649,386	
Non-Trading Derivative Assets, net	9,303,411 N/A			0,900,070 N/A	-20.0	65,796		1,954,239	
All Other Assets	115,358,603				19.6			218,336,229	
TOTAL OTHER ASSETS	145,895,576			215,805,318	15.3		8.6	247,610,209	1
	143,033,570	107,103,904	20.3	213,003,310	10.0	204,000,014	0.0	247,010,209	5.7
TOTAL ASSETS	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,917,537,396	3.5
TOTAL ASSETS	10,310,701,483							115	
# Means the number is too large to display in the cell	1 124	110	0	110	0.0	110	-1.7	115	-0.8
¹ OTHER RE OWNED PRIOR TO 2004									<u> </u>
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSO						9			4 Accet
LOTING TO, DEL COTTO IN, AND INVESTIGATO IN NATURAL PERSO	ALL OF	TER INVESTIGATIO FRI	01110 301	L 2000 I OK OHOKT FUR					4. Assets

		Liabilities, Shares &	& Fauity						
Return to cover		For Charter :							
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
LIABILITIES: Other Borrowings	N1/A	N1/A		N1/A		N1/A		N1/A	
Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		N/A	
Draws Against Lines of Credit	307,428,402	249,528,237	-18.8	186,153,182	-25.4	215,232,051	15.6	191,790,594	-10.9
Borrowing Repurchase Transactions	0			0	N/A	0		0	
Subordinated Debt	0			0	N/A	0		0	
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	
Accrued Dividends and Interest Payable	10,214,386	13,833,311	35.4	12,404,911	-10.3	12,378,843	-0.2	8,299,925	-33.0
Accounts Payable & Other Liabilities	112,575,480		24.9		-11.1	159,449,399	27.7	159,142,897	-0.2
TOTAL LIABILITIES	430,218,268			323,465,403	-19.9	387,060,293	19.7	359,233,416	-7.2
	, , , , , ,			. ,				, , -	
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	1,791,244,071	5.9
Regular Shares	2,395,286,330	2,664,584,488	11.2	2,899,157,457	8.8	3,121,721,491	7.7	3,385,210,959	8.4
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	2,493,654,198	3.1
Share Certificates	2,003,106,060	1,922,359,031	-4.0	1,811,083,707	-5.8	1,687,626,877	-6.8	1,653,672,765	-2.0
IRA/KEOGH Accounts	1,001,584,272	1,016,082,056	1.4	993,465,335	-2.2	952,388,751	-4.1	933,459,724	-2.0
All Other Shares ¹	17,469,446	24,180,561	38.4	27,591,787	14.1	31,838,239	15.4	42,318,895	32.9
Non-Member Deposits	1,923,763	3,040,300	58.0	7,098,593	133.5	13,614,791	91.8	18,783,068	38.0
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	10,318,343,680	4.1
EQUITY:									
Undivided Earnings	624,363,683		-	728,496,724	6.7	779,004,541	6.9	796,275,185	2.2
Regular Reserves	228,081,021	210,138,422	-7.9	213,462,339	1.6	213,815,398	0.2	212,397,997	-0.7
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A		N/A	0	N/A	1,183,914	N/A
Other Reserves	200,741,875	217,309,394	8.3	222,857,943	2.6	230,930,152	3.6	235,849,259	2.1
Equity Acquired in Merger	129,385	240,651	86.0	315,438	31.1	2,378,003	653.9	4,355,884	83.2
Miscellaneous Equity	1,188,480	1,188,480	0.0	, ,	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for O111	23,188,786	24,249,421	4.6	-17,714,259	-173.1	814,696	104.6	1,349,210	65.6
(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	
Other Comprehensive Income	-18,321,074	-			38.8	-21,423,757	-55.9	-22,370,858	-4.4
Net Income	0			0	N/A	0	N/A	9,731,229	N/A
EQUITY TOTAL	1,059,372,156	ů		1,134,868,480	1.9	1,206,435,550	6.3	1,239,960,300	2.8
	1,000,012,100	1,110,010,000	0.1	1,101,000,100		1,200,100,000	0.0	1,200,000,000	2.0
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	11,558,303,980	3.9
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	11,917,537,396	3.5
NCUA INSURED SAVINGS ²	040 000 507	200.005.404	45.0	404.045.407	40.4	444 004 000	4 7	474 004 000	4 - 4
Uninsured Shares	310,903,537		15.9		12.4	411,834,668		474,031,323	15.1
Uninsured Non-Member Deposits	, ,				41.2	1,990,392		4,152,235	
Total Uninsured Shares & Deposits	312,160,345				12.5	413,825,060		478,183,558	
Insured Shares & Deposits	8,514,950,714				2.8	9,502,233,494		9,840,160,122	
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	1,259,793,468	2.7
# Means the number is too large to display in the cell ¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR.				EDO					
² PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR ² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to							\$250 000		
		0F 10 \$100,000 and \$25		x iras; 3/20/09 AND FOR	WARD SH	TARES INSURED UP TO	⊅∠ວບ,000		
³ December 2011 and forward includes "Subordinated Debt Included in N	NEL VVOITIN.		1					5. Liab	ShEquity

		Income Statem	ent						Т
Return to cover		For Charter :							
06/30/2016		Count of CU :	115						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclue	ded: Federa	lly Insured State C	redit
	Count of	CU in Peer Group :	N/A						
* INCOME AND EXPENSE	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Ch
INTEREST INCOME:									<u> </u>
	050,407,007	044.000.450	0.1	004 000 004	0.0	000 004 040		475 470 404	<u> </u>
Interest on Loans	356,407,867	344,322,452	-3.4	334,029,324	-3.0	338,684,019		175,179,404	
Less Interest Refund	(587,424)	(457,500)	-22.1	(530,440)	15.9	(526,357)	-0.8	(154,664)	
Income from Investments	54,366,380	48,109,492		42,862,293	-10.9	44,676,917	4.2	20,849,936	-
Income from Trading	406,864	1,078,029		1,935,373	79.5	414,364		490,719	-
	410,593,687	393,052,473	-4.3	378,296,550	-3.8	383,248,943	1.3	196,365,395	5 2.
INTEREST EXPENSE:									<u> </u>
Dividends	63,420,650	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8	20,718,254	
Interest on Deposits	23,874,506	19,514,463		13,982,965	-28.3	11,668,792		5,556,128	
Interest on Borrowed Money	11,719,213	9,905,604	-15.5	5,345,441	-46.0	4,597,536	-14.0	2,402,600	
TOTAL INTEREST EXPENSE	99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	28,676,982	
PROVISION FOR LOAN & LEASE LOSSES	50,696,965	58,538,753	15.5	47,404,679	-19.0	41,662,765		22,146,347	
NET INTEREST INCOME AFTER PLL	260,882,353	251,942,559	-3.4	264,822,940	5.1	281,295,716	6.2	145,542,066	i 3.
NON-INTEREST INCOME:									
Fee Income	112,712,712	120,021,428	6.5	113,442,236	-5.5	112,937,018	-0.4	55,590,100	
Other Operating Income	82,144,485	112,622,640	37.1	120,497,760	7.0	123,510,331	2.5	69,133,378	
Gain (Loss) on Investments	916,613	2,403,868	162.3	3,310,110	37.7	965,075	-70.8	279,716	-42.
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0) N/.
Gain (Loss) on Disposition of Assets	-3,180,927	-1,834,344	42.3	-1,382,846	24.6	-2,820,948	-104.0	-235,020	83.
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	2,095,275	5 N/.
Other Non-Oper Income/(Expense)	1,358,916	-27,923	-102.1	2,190,906	7,946.2	-719,401	-132.8	1,730,947	581.
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0) N/
TOTAL NON-INTEREST INCOME	193,951,799	233,185,669	20.2	238,058,166	2.1	233,872,075	-1.8	128,594,396	6 10.
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	119,497,874	l 6.
Travel, Conference Expense	3,317,233	3,702,074	11.6	3,954,311	6.8	4,346,011	9.9	2,307,040	
Office Occupancy	28,589,598	29,025,588		30,031,267	3.5	32,740,885		17,116,928	
Office Operation Expense	73,949,700	78,153,744		85,500,926	9.4	91,227,419		47,104,357	
Educational and Promotion	16,003,092	16,175,334	1.1	15,602,280	-3.5	15,117,153	-3.1	8,187,845	-
Loan Servicing Expense	27,103,828	32,086,214	18.4	33,914,490	5.7	32,180,525	-5.1	17,379,509	-
Professional, Outside Service	25,158,548	28,000,571	11.3	29,715,191	6.1	32,836,557	10.5	16,444,028	
Member Insurance ¹	N/A	N/A		N/A	0	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	8,103	
Member Insurance - Temporary Corporate	4,401,700	1,700,707	01.5	1,223,200	20.0	55,501	51.5	0,100	
CU Stabilization Fund ³	16,248,985	6,819,726	-58.0	6,111,196	-10.4	0	-100.0	105	5 N/
Member Insurance - Other	941,509	788,597	-16.2	640,903	-18.7	311,577	-51.4	81,227	
Operating Fees	1,543,232	1,698,188	10.0	1,555,852	-8.4	1,575,329	1.3	794,475	
Misc Operating Expense	14,809,612	21,088,390	42.4	24,737,640	17.3	19,380,811	-21.7	10,260,936	
TOTAL NON-INTEREST EXPENSE	398,621,276	425,614,771	6.8	448,402,625	5.4	454,090,690		239,182,427	
NET INCOME (LOSS) EXCLUDING STABILIZATION	000,021,270	420,014,771	0.0	++0,+02,020	0.4	+0+,000,000	1.0	200,102,427	
EXPENSE AND NCUSIF PREMIUMS */4	76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	34,962,243	14.
NET INCOME (LOSS)	56,212,876	59,513,457		54,478,481	-8.5	61,077,101		34.954.035	-
RESERVE TRANSFERS:	50,212,070	55,515,457	5.5	57,77,70,701	0.5	51,077,101		0,004,000	
Transfer to Regular Reserve	17,103,569	484,718	-97.2	215,936	-55.5	357,246	65.4	105,129	-41.
* All Income/Expense amounts are year-to-date while the related % change		,710	51.2	210,000	55.5	007,240	55.7	100,123	+
# Means the number is too large to display in the cell									+
							L		+
¹ From September 2009 to December 2010, this account includes NCUSIF									+
² For December 2010 forward, this account includes only NCUSIF Premium	1								+
			nsa + or Sa	internet or 2000 and torwar	a		1		1
³ From March 2009 to June 2009, this account was named NCUSIF Stabiliz this account only includes only the Temporary Corporate CU Stabilization			130.10100		u,				

Defense for energy		Delinquent Loan Inf		1					
Return to cover 06/30/2016		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	State = 'MO' * Type I	ncluded:	Federally Insured S	State
	Count of	CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Jun-2015	% Cha
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cng	Dec-2014	% Chg	Jun-2015	% Cng
30 to 59 Days Delinquent	120,531,295	124,375,265	3.2	139,346,281	12.0	139,314,875	0.0	96,576,923	-30.7
60 to 179 Days Delinquent	57,947,476			51,541,751	-3.5		5.7	46,968,677	
180 to 359 Days Delinquent	14,698,935	12,061,357	-17.9		14.1				
> = 360 Days Delinquent	4,971,307	6,455,698	29.9	5,750,945	-10.9		-17.5		
Total Del Loans - All Types (> = 60 Days)	77,617,718			71,053,385	-1.2		2.7	62,292,219	
% Delinquent Loans / Total Loans	1.27	1.14	-9.9	1.05	-8.1	0.99	-5.4	0.83	-16.6
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	5,176,135	-15.6
60 to 179 Days Delinquent	4,216,711	3,426,390		3,778,494	10.0				
180 to 359 Days Delinquent	229,878	215,119		203,859	-5.2		29.3	225,744	
> = 360 Days Delinquent	19,036	8,753		8,209	-6.2		146.6		-40.1
Total Del Credit Card Lns (> = 60 Days)	4,465,625	3,650,262	-18.3	3,990,562	9.3		5.5	2,961,072	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	-20.8	0.98	3.5	0.99	1.4	0.71	-28.1
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0			0	N/A			0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0			0	N/A			0	
> = 360 Days Delinquent	0			0	N/A			0	
Total Del PAL Lns (> = 60 Days)	0			0	N/A			0	-
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00			0.00	N/A			0.00	
Non-Federally Guaranteed Student Loans					-				
30 to 59 Days Delinquent	223,698	344,262	53.9	561,062	63.0	555,520	-1.0	373,475	-32.8
60 to 179 Days Delinquent	1,700,570		-31.1	1,872,586	59.9				
180 to 359 Days Delinquent	11,704	4,349		15,737	261.9		123.2	17,940	
> = 360 Days Delinquent	3,897	16,572		23,796	43.6		171.9		
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days) %Non-Federally Guaranteed Student Loans Delinguent >= 60 Days / Total	1,716,171	1,191,942	-30.5	1,912,119	60.4	1,433,959	-25.0	1,002,810	-30.1
Non-Federally Guaranteed Student Loans	6.75	4.21	-37.7	5.58	32.8	3.21	-42.6	2.22	-30.6
New Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		21,486,891		23,518,344	9.5	20,897,587	
60 to 179 Days Delinquent	N/A	N/A		4,700,328		6,365,435	35.4	4,760,126	
180 to 359 Days Delinquent	N/A	N/A		912,459		1,333,089		866,157	
> = 360 Days Delinquent Total Del New Vehicle Lns (> = 60 Days)	N/A N/A	N/A N/A		330,717 5,943,504		260,137 7,958,661	-21.3 33.9		
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		0.73		0.86			-20.0
Used Vehicle Loans				0.10		0.00	10.0	0.01	20.0
30 to 59 Days Delinquent	N/A	N/A		47,090,528		52,900,991	12.3	45,007,226	-14.9
60 to 179 Days Delinquent	N/A	N/A		13,380,505		17,734,645	32.5	15,127,146	-14.7
180 to 359 Days Delinquent	N/A	N/A		2,381,568		2,831,631	18.9		1.1
> = 360 Days Delinquent	N/A	N/A		655,022		563,141	-14.0	474,958	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		16,417,095	-	21,129,417	28.7	18,465,685	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		0.85		0.98	14.6	0.81	-17.0
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	N/A		0.81		0.94	15.8	0.75	-20.4
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		0	N/A			0	
180 to 359 Days Delinquent	0			0	N/A			0	
> = 360 Days Delinquent	0	0		0	N/A			0	
Total Del Leases Receivable (> = 60 Days) %Leases Receivable Delinguent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A N/A		N/A N/A		
All Other Loans ²	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/A
30 to 59 Days Delinquent	N/A	N/A	1	9,666,542		9,516,676	-1.6	6,433,632	-32.4
60 to 179 Days Delinquent	N/A	N/A		7,359,015		5,859,589		6,164,805	
180 to 359 Days Delinquent	N/A			1,201,658		2,116,637	76.1	852,956	
> = 360 Days Delinquent	N/A	N/A		1,025,809		881,354		899,840	
Total Del All Other Loans (> = 60 Days)	N/A			9,586,482		8,857,580	-7.6		
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		1.68		1.43	-14.9	1.23	-14.0
# Means the number is too large to display in the cell	L		1			L			<u> </u>
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu delinquent loans reported as of June 2012.	ency reporting requirem	ents for troubled debt re	structured	(IDR) loans. This policy	change m	nay result in a decline in			'
domination logina reputted as of sure 2012.				I Other Loans" delinquer			1	I	rmation 1

Return to cover		Delinquent Loan Inf		2					—
06/30/2016		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Grou	p: All * S	state = 'MO' * Type	ncluded:	Federally Insured	State
	Count of	CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Ch
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	18,688,868	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	27,324,425 9,148,735	18,233,107 5,556,691	-33.3 -39.3	20,450,823 9,045,408	12.2 62.8	19,270,180 7,133,810	-5.8 -21.1	17,285,277 5,515,401	
> = 360 Days Delinquent	2,714,914	3,605,367	-39.3		2.8	2,954,625	-21.1	3,305,923	
Total Del Real Estate Loans (> = 60 Days)	39,188,074	27,395,165	-30.1		21.2	29,358,615	-11.6	26,106,601	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	-21.5		15.6	2.39	-17.5	1.40	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1.36	0.96	-29.5		14.3	0.92	-16.0	0.82	-11.3
30 to 59 Days Delinquent	34,926,505	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9	10,244,097	-62.
60 to 179 Days Delinquent	17,515,638	9,739,538	-44.4		37.4	10,798,756	-19.3	8,768,209	
180 to 359 Days Delinquent	6,389,885	3,916,309	-38.7		10.3	4,298,168		3,914,345	
> = 360 Days Delinquent	1,838,956	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8	3,075,813	17.
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	15,758,367	-11.0
%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	0.95	-12.
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9		60.8	13,504,267	2.4	3,314,412	
60 to 179 Days Delinquent	4,774,196	4,914,759	2.9		-28.4	5,201,856 2,205,599	47.8	5,627,095	
180 to 359 Days Delinquent	524,645 462,114	590,830 123,654	12.6 -73.2		222.1 45.5	2,205,599 59,995	15.9 -66.6	505,206	
> = 360 Days Delinquent Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-73.2		45.5	7,467,450	-66.6	6,132,301	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	3,700,955	5,025,245	-2.3	3,003,152	-0.5	7,407,450	33.3	0,132,301	-17.
>= 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	0.93	-15.
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		-36.8	2,507,954	
60 to 179 Days Delinquent	2,590,088	1,426,156	-44.9		41.1	1,843,109	-8.4	1,410,803	
180 to 359 Days Delinquent	1,904,361	607,459	-68.1		320.0	227,860	-91.1	258,203	
> = 360 Days Delinquent	223,640	637,225	184.9		-49.6	123,716	-61.5	53,959 1.722,965	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,722,965	i -21.
Other RE Fixed/Hybrid/Balloon Loans Other Rel Estate Adjustable Rate	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.71	-17.4
30 to 59 Days Delinguent	4,376,136	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9	2,622,405	-26.9
60 to 179 Days Delinquent	2,444,503	2,152,654	-11.9		-28.8	1,426,459	-6.9	1,479,170	
180 to 359 Days Delinquent	329,844	442,093	34.0		-39.0	402,183	49.2	837,647	
> = 360 Days Delinquent	190,204	139,883	-26.5		-3.9	153,484	14.1	176,151	
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	2,492,968	25.
%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	0.39	23.
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	2,049,033	-37.
60 to 179 Days Delinquent	N/A	N/A		2,313,659		974,629	-57.9	1,194,313	
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	276,731	
> = 360 Days Delinquent	N/A	N/A		994,526		112,775	-88.7	62,807	
Total Del Member Business Loans Secured by RE (> = 60 Days) %Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member	N/A	N/A		5,554,836		3,267,607	-41.2	1,533,851	-53.
Business Loans Secured by RE	N/A	N/A		2.21		1.17	-47.3	0.54	-53.
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		650,620		856,076	31.6	283,404	
60 to 179 Days Delinquent	N/A	N/A		974,742		573,344	-41.2	2,427,779	
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	73,511	
> = 360 Days Delinquent Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A N/A	N/A N/A		604,280		536,366	-11.2	500,699	
Normal Del Member Business Loans NOT Secured By RE[> = 60 Days) %Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE				2,179,661		1,255,351	-42.4	3,001,989	
NonMember Business Loans NoT Secured By RE	N/A	N/A		9.70		5.78	-40.4	13.31	130.
30 to 59 Days Delinquent	N/A	N/A		0		657,750	N/A	0	
60 to 179 Days Delinquent	N/A	N/A		0		20,004	N/A	0	
180 to 359 Days Delinquent	N/A			0		1,107,238			
> = 360 Days Delinquent Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	N/A		0	1	0		0	
NonMember Business Loans Secured by RE Delinquent >= 60 Days %NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total	N/A	N/A		0		1,127,242	N/A	0	-100.
NonMember Business Loans Secured by RE Bernhalt Secured by RE NonMember Business Loans NOT Secured By RE	N/A	N/A		0.00		6.44	N/A	0.00	-100.
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0) N/
60 to 179 Days Delinquent	N/A	N/A	1	0		0		0	
180 to 359 Days Delinquent	N/A	N/A		0		63,444	N/A	0	
	N/A	N/A		0		0		0	
> = 360 Days Delinquent						63,444	N/A	0	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	N/A		0		03,444	IN/A	0	100.
	N/A N/A	N/A N/A		0.00		0.59	N/A	0.00	

Return to cover	Losses, Bankruph	y Information, and T For Charter :			Ualis				-
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0			Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: Fe	derally Insured Stat	e Credi
	Count d	f CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Jun-2015	% Ch
	200 2011	200 2012	/0 0.1g	200 2010	/0 e.i.g	200 2011	/* e.i.g	0411 2010	70 C
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	28,367,751	8.
* Total Loans Recovered	9,301,447	10,820,102		11,628,158	7.5		6.9	5,181,338	
* NET CHARGE OFFS (\$\$)	54,456,941	48,634,995		59,115,675				23,186,413	
***Net Charge-Offs / Average Loans	0.89			0.90	15.5		-37.5	0.62	
Total Del Loans & *Net Charge-Offs ¹	132,074,659	120,559,084		130,169,060	8.0		-13.3	85,478,632	-
Combined Delinquency and Net Charge Off Ratio ¹ LOAN LOSS SUMMARY BY LOAN TYPE	2.16	1.92	-11.0	1.95	1.5	1.56	-20.2	1.45	-6.
* Unsecured Credit Card Lns Charged Off	13,399,024	11,196,740	-16.4	10,960,184	-2.1	10,927,976	-0.3	5,705,138	4.
* Unsecured Credit Card Lns Recovered	1,697,072	2,003,830		2.018.847	0.7		8.4	1.024.249	
* NET UNSECURED CREDIT CARD C/Os	11,701,952	9,192,910		8,941,337	-2.7		-2.3	4,680,889	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	-23.5	2.25	-6.8	2.09	-6.7	2.22	6.
* Non-Federally Guaranteed Student Loans Charged Off	1,346,774			1,131,064	-31.1	7,541	-99.3	0	-100.
* Non-Federally Guaranteed Student Loans Recovered	13,577	10,478			25.6		-85.8	328	
* 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	-328	-111.
** 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	0.00	-110.:
Federally Guaranteed Student Loans * Total 1st Mortgage RE Loan/LOCs Charged Off	5,796,881	6,429,868		15,297,421	-41.1		-99.6	780,378	
* Total 1st Mortgage RE Loans/LOCs Recovered	407,442	667,922		1,130,376			-35.9	130,462	
* NET 1st MORTGAGE RE LOANS/LOCS C/Os	5,389,439						-79.1	649,916	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.27	0.28		0.67	136.1	0.13	-80.3	0.06	
* Total Other RE Loans/LOCs Charged Off	8,140,692			4,843,848			-19.6	814,539	
* Total Other RE Loans/LOCs Recovered	397,418			677,853	2.5		102.1	212,701	
* NET OTHER RE LOANS/LOCs C/Os	7,743,274	5,886,229		4,165,995	-29.2	2,524,584	-39.4	601,838	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs * Total Real Estate Loans Charged Off	0.89			0.50			-41.7 -62.4	0.14	
* Total Real Estate Loans Charged On	13,937,573 804,860			20,141,269 1,808,229	55.2 36.0	7,581,328 2,094,745	-62.4	1,594,917 343,163	-57.
* NET Total Real Estate Loan C/Os	13,132,713							1,251,754	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.46	0.41		0.62	53.4			0.08	
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	2,124,035		1,510,248			-42.3	215,543	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	1,122		523,894		83,382	-84.1	7,615	
*NET TDR Real Estate C/Os	N/A	2,122,913		986,354	-53.5	787,902	-20.1	207,928	-47.
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		1.76		1.47	-16.3	0.80	
* Total Leases Receivable Charged Off	0			0		0		0	
* Total Leases Receivable Recovered	0			0		0		0	
* NET LEASES RECEIVABLE C/Os **Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00		0.00		0.00	
BANKRUPTCY SUMMARY	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	IN//
Number of Members Who Filed Chapter 7 YTD	3,372	2,996	-11.2	2,802	-6.5	2,348	-16.2	1,121	-52.
Number of Members Who Filed Chapter 13 YTD	2,128				-2.3		-13.2	773	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2,120		-50.0		0.0		300.0	2	
Total Number of Members Who Filed Bankruptcy YTD	5,502	4,965					-14.9	1,896	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	56,731,663	49,902,180		44,578,978	-10.7		-8.7	20,977,957	-48.
* All Loans Charged Off due to Bankruptcy YTD	17,740,498						-8.0	5,477,733	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	-12.9	15.63	-35.5	19.43	24.3	19.31	-0.
REAL ESTATE FORECLOSURE SUMMARY	05 150	15 10							
Real Estate Loans Foreclosed YTD	25,459,686	15,466,605		24,640,243	59.3		-52.4	3,118,495	
Number of Real Estate Loans Foreclosed YTD	169	130	-23.1	184	41.5	96	-47.8	32	-66.
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	43,822,749	-11.
TDR Other RE Loans	N/A N/A	7,705,228		3,820,262				43,822,749 5,257,450	
Total TDR First and Other RE Loans	N/A			52,774,652					
TDR RE Loans Also Reported as Business Loans	N/A			3,714,439				-,,	
TDR Consumer Loans (Not Secured by RE)	N/A	17,035,970		8,423,498			47.7	10,696,350	
TDR Business Loans (Not Secured by RE)	N/A			4,923,810			-16.6	3,814,171	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A			66,121,960			7.5	63,590,720	
Total TDR Loans to Total Loans	N/A	1.28		0.97		0.97	-0.9	0.84	-12.
Total TDR Loans to Net Worth	N/A			5.68			2.1	5.05	
TDR portion of Allowance for Loan and Lease Losses	N/A	9,564,832		5,361,270	-43.9	5,154,437	-3.9	4,232,535	i -17.
# Means the number is too large to display in the cell									<u> </u>
*Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu			<u> </u>						L
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delingu				d (TDD) la ses					

	In	direct and Participati	on Lendi	ng					
Return to cover		For Charter :		•					
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :		Notion * Door Crown	All * C4-4		dad. Fada	wells in even of State C	
Peer Group: N/A	Count	of CU in Peer Group :	•	Nation * Peer Group:	All " Stat	e = MO Type Includ	iea: reae	erally insured State C	realt
	Count	of CO in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Chg	Jun-2015	% Ch
NDIRECT LOANS OUTSTANDING	200 2011	200 2012	70 Olig	200 2010	/o ong	000 2014	/o ong	0411 2010	/ /0 011
Indirect Loans - Point of Sale Arrangement	599,896,615	667,872,757	11.3	761,018,899	13.9	944,367,928	24.1	1,017,769,468	7.
Indirect Loans - Outsourced Lending Relationship	445,246,972	406,566,653		468,646,174	15.3	493,093,308	5.2	501,278,912	
Total Outstanding Indirect Loans	1,045,143,587	1,074,439,410		1,229,665,073	14.4	1,437,461,236	16.9	1,519,048,380	
%Indirect Loans Outstanding / Total Loans	17.04	17.03		18.13	6.4	19.53	7.8	20.16	-
DELINQUENCY - INDIRECT LENDING ¹	17.04	11.00	0.1	10.10	0.4	10.00	7.0	20.10	
30 to 59 Days Delinguent	35.221.522	43,164,225	22.6	52.593.078	21.8	59,429,550	13.0	50.805.952	-14
60 to 179 Days Delinquent	10,116,610	12,919,535	27.7	13.340.277	3.3	16,962,054	27.1	12,721,117	
180 to 359 Days Delinguent	1,571,644	2.098.038		2,257,033	7.6	2,874,209	27.3	2,441,457	-
> = 360 Days Delinquent	124,930	339,108		533,369	57.3	351,549	-34.1	254,200	
Total Del Indirect Lns (>= 60 Days)	11,813,184	15,356,681	30.0	16,130,679	5.0	20,187,812	25.2	15,416,774	-
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	-	1.31	-8.2	1.40	7.1	1.01	
LOAN LOSSES - INDIRECT LENDING	1.15	1.40	20.5	1.01	-0.2	1.40	7.1	1.01	-21
* Indirect Loans Charged Off	13,682,193	11,853,426	-13.4	13,944,913	17.6	15,168,143	8.8	9,746,485	28
* Indirect Loans Recovered	1,622,895	2,075,704		2,249,627	8.4	1,942,942	-13.6	1,025,738	
* NET INDIRECT LOAN C/Os	12,059,298	9,777,722		11,695,286	19.6	13,225,201	13.1	8,720,747	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	12,039,298	0.92	-	1.02	10.0	0.99	-2.3	1.18	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.10	0.92	-20.2	1.02	10.0	0.99	-2.3	1.10	19
+ 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	29,422,465	69
Non-Federally Guaranteed Student Loans	15,234,252	14.616.060		14,425,286	-1.3	20,144,547	39.6	19,295,445	-
Real Estate	15,178,652	10,365,114		11,549,602	11.4	15,013,347	30.0	13,194,303	
Member Business Loans (excluding C&D)	10,624,395	12.711.335		4,437,631	-65.1	22,850,887	414.9	23,451,877	
Non-Member Business Loans (excluding C&D)	34,339,440	40,624,453		34,117,317	-16.0	17,489,446	-48.7	17,792,558	
Commercial Construction & Development	248,059	40,024,400	1	4,459,025	N/A	606,382	-86.4	1,328,002	
Loan Pools	93,227,119	88,826,765		100,267,912	12.9	108,475,788	8.2	119,056,535	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	175,473,217	172,704,228		177.801.053	3.0	201,906,440	13.6	223.541.185	
%Participation Loans Outstanding / Total Loans	2.86	2.74		2.62	-4.3	2.74	4.7	2.97	-
* Participation Loans Purchased YTD	88,487,929	59,052,906	-	76,397,575	29.4	85,311,586	11.7	54,255,415	
%Participation Loans Purchased YTD	00,401,020	00,002,000	00.0	10,001,010	20.4	00,011,000	11.7	04,200,410	21
/ Total Loans Granted YTD	3.13	1.65	-47.2	2.22	34.2	2.59	16.7	2.81	8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	26,675,817	25,328,325		30,295,374	19.6	47,730,201	57.5	64,749,628	
Participation Loan Interests - Amount Retained (Outstanding)	15,710,750	18,012,139	14.6	17,357,920	-3.6	23,550,598	35.7	26,101,126	i 10
* Participation Loans Sold YTD	7,813,957	5,446,610	-30.3	15,003,072	175.5	31,301,358	108.6	22,080,024	41
** %Participation Loans Sold YTD / Total Assets	0.08	0.05	-33.9	0.14	169.5	0.27	101.4	0.37	36
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	0	-100
*Loans Purchased in Full from Other Sources YTD	0	0	N/A	771,600	N/A	48,000	-93.8	11,781,245	#####
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.01	0.02		0.07	234.5	0.03	-61.4	0.61	
Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0) N/
DELINQUENCY - PARTICIPATION LENDING ¹									-
30 to 59 Days Delinquent	1,093,604	816,588		822,475	0.7	4,089,341	397.2	1,053,835	-
60 to 179 Days Delinquent	2,545,177	1,379,762	-45.8	2,555,514	85.2	1,855,241	-27.4	1,087,450	
180 to 359 Days Delinquent	54,007	54,357	0.6	120,092	120.9	2,264,700		70,521	
> = 360 Days Delinquent	9,486	16,572		35,766	115.8	292,340	717.4	456,160	-
Total Del Participation Lns (>= 60 Days)	2,608,670	1,450,691	-44.4	2,711,372	86.9	4,412,281	62.7	1,614,131	-63
%Participation Loans Delinquent >= 60 Days / Total Participation	4 40		40 5	4 50	04 5	0.40	40.0	0.70	
	1.49	0.84	-43.5	1.52	81.5	2.19	43.3	0.72	-67
LOAN LOSSES - PARTICIPATION LENDING	4 000 055	0.400.004	40.0	0.050.000	2.0	400 400	70.0	040 574	
* Participation Loans Charged Off * Participation Loans Recovered	1,828,255	2,136,694		2,058,890	-3.6	426,183	-79.3	319,574	
	265,406	175,823		133,585	-24.0	127,908	-4.2	129,020	
* NET PARTICIPATION LOAN C/Os	1,562,849	1,960,871	25.5	1,925,305	-1.8	298,275	-84.5	190,554	27
**%Net Charge Offs - Participation Loans	0.97	1.13	16.5	1.10	-2.5	0.16	-85.7	0.18	14
/ Avg Participation Loans Amounts are year-to-date while the related %change ratios are annualized.	0.97	1.13	10.5	1.10	-2.3	0.16	-03.7	0.16	14
Amounts are year-to-date while the related %change ratios are annualized. * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (# Means the number is too large to display in the cell	or no annualizing)								
			1	1			1		1
The NCUA Board approved a regulatory/policy change in May 2012 revising	the delineurs	and descents for the 11		mustured (TDD) Is a set			1		

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :		•					
06/30/2016		Count of CU :	115						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ided: Fec	lerally Insured State	Credit
	Count	of CU in Peer Group :	N/A						
	D 0044	D 0040	0/ Oh ==	D 0010	0/ O h a	D 0014	0/ O b a		0/ O b a
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages Fixed Rate > 15 years	000 500 040	700.070.004	-13.9	700 000 440	0.0	740 477 005	-1.3	700 540 474	2.5
Fixed Rate 15 years or less	839,583,046	723,076,281 627,597,280		722,883,140 733,992,572	0.0	713,477,935 709,217,201	-1.3	738,516,471 696,055,497	3.5 -1.9
Other Fixed Rate	471,395,037 18,919,156	21,826,822	15.4	23,822,320	9.1	28,057,043		28.538.792	-1.9
Total Fixed Rate First Mortgages	1,329,897,239	1,372,500,383		1,480,698,032	9.1	1,450,752,179		1.463.110.760	
Balloon/Hybrid > 5 years	45.107.832	57,050,209		86,966,887	52.4	172,447,184		189.998.331	10.2
Balloon/Hybrid 5 years or less	499,279,384	460,961,352	-7.7	480,519,048	4.2	521,532,577	8.5	489,292,940	-6.2
Total Balloon/Hybrid First Mortgages	544,387,216		-4.8	567,485,935		693,979,761	22.3	679,291,271	-0.2
Adjustable Rate First Mtgs 1 year or less	63.234.102	56,837,001	-10.1	54,417,108	-4.3	60,364,884	10.9	58,039,040	-3.9
Adjustable Rate First Mtgs >1 year	83,192,246	84,432,645	1.5	86,663,107	2.6	95,172,355		111,703,041	17.4
Total Adjustable First Mortgages	146,426,348	141,269,646		141,080,215	-0.1	155,537,239		169,742,081	9.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,020,710,803	2,031,781,590		2,189,264,182	7.8	2,300,269,179		2,312,144,112	
Other Real Estate Loans	_,0,000	_,,,	0.0	_,		_,,,	0.1	_,, ,	0.0
Closed End Fixed Rate	281,093,806	246,013,471	-12.5	239,810,129	-2.5	237,699,234	-0.9	228,618,281	-3.8
Closed End Adjustable Rate	5,264,562	4,411,421	-16.2	1,750,620	-60.3	13,683,378		5,661,413	
Open End Adjustable Rate (HELOC)	539,227,917	544,563,034	1.0	572,568,702	5.1	611,705,187	6.8	630,337,348	
Open End Fixed Rate	27,497,285	23,343,338		18,773,982	-19.6	19,132,690		15,466,168	
TOTAL OTHER REAL ESTATE OUTSTANDING	853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	880,083,210	-0.2
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	3,192,227,322	0.3
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	1,653,109,091	1.8
Other RE Fixed Rate	308,591,091	269,356,809	-12.7	258,584,111	-4.0	256,831,924	-0.7	244,084,449	
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	1,897,193,540	0.9
%(Total Fixed Rate RE/Total Assets)	16.32	15.62	-4.3	16.43	5.2	16.33	-0.6	15.92	-2.5
%(Total Fixed Rate RE/Total Loans)	27.45	26.93	-1.9	26.92	0.0	25.55	-5.1	25.17	-1.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	645,705,732	602,230,998		621,599,263	3.2	677,069,816		659,035,021	-2.7
Other RE Adj Rate	544,492,479	548,974,455	0.8	574,319,322	4.6	625,388,565	8.9	635,998,761	1.7
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	1,295,033,782	-0.6
MISCELLANEOUS RE INFORMATION:	05 004 400	40.054.004	00.0	00.000.000	0.0	45 000 700	05.4	47 400 444	44.0
Outstanding Interest Only & Payment Option First Mtg Loans Outstanding Interest Only & Payment Option Other RE	25,821,428	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1	17,136,444	14.0
/ LOCs Loans	10,586,368	10,151,614	-4.1	12,378,607	21.9	15,606,470	26.1	17,342,786	11.1
TOTAL Outstanding Interest Only & Payment Option First &	-,,	-, - ,-		,,				,. ,	
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	36,407,796	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6	34,479,230	12.5
Assets)	0.35	0.26	-25.7	0.29	11.4	0.27	-8.8	0.29	8.7
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.45	2.57	-25.6	2.78	8.5	2.50	-10.3	2.74	9.5
Outstanding Residential Construction (Excluding Business	5.45	2.01	20.0	2.70	0.0	2.30	10.5	2.14	3.5
Purpose Loans)	2,146,326	2,206,389	2.8	2,565,243	16.3	2,619,570	2.1	2,039,723	-22.1
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	11,696,246	-13.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	489,763,711	858,796,509		617,768,008	-28.1	385,091,197	-37.7	359,751,158	
* Fixed Rate 15 years or less	373,173,853	630,872,193		417,823,023	-33.8	201,212,194		137,908,914	
* Other Fixed Rate	5,077,459	4,480,483						2,611,654	
* Total Fixed Rate First Mortgages	868,015,023	1,494,149,185		1,045,818,921	-30.0	591,936,405		500,271,726	
* Balloon/Hybrid > 5 years	13,079,059	16,665,906		31,966,874	91.8			57,653,264	
* Balloon/Hybrid 5 years or less	106,444,170	96,742,278		106,920,938	10.5	125,298,925		50,439,571	
* Total Balloon/Hybrid First Mortgages	119,523,229			138,887,812	22.5	230,263,079		108,092,835	
* Adjustable Rate First Mtgs 1 year or less	16,893,389				-4.7	21,141,522		6,988,180	
* Adjustable Rate First Mtgs >1 year	9,413,850	13,955,389		15,775,302	13.0	19,712,371		10,816,861	9.7
* Total Adjustable First Mortgages	26,307,239	26,493,876	1	27,727,946	4.7	40,853,893		17,805,041	
* 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	626,169,602	45.1
* Amounts are year-to-date while the related %change ratios are annualized.									L
# Means the number is too large to display in the cell								11. R	ELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
06/30/2016		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Poor Group	All * Stot	o – 'MO' * Typo Inclu	dod: Eod	erally Insured State C	rodit
reer Group. N/A	Count	of CU in Peer Group :		Nation Feel Group.	All Stat	e = MO Type Inclu	ueu. reu	erally insured State C	Jieun
	Count	or co in reer droup.	11/0						
	Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Jun-2015	i % Ch
* OTHER REAL ESTATE (Granted)	200 2011	200 2012	/0 e.i.g	200 2010	/* e.i.g	200 2011	70 G.I.g	0411 2010	/ /0 011
* Closed End Fixed Rate	42,536,641	48,383,491	13.7	63,132,680	30.5	61,081,674	-3.2	48,362,989	58.
* Closed End Adjustable Rate	3,333,251			219,532		3,468,718		2,215,465	
* Open End Adjustable Rate (HELOC)	110,305,261			160,502,847		184,445,136	14.9		
* Open End Fixed Rate and Other	3,520,205			1,863,168		2,401,025	28.9		
* TOTAL OTHER REAL ESTATE GRANTED	159,695,358			225,718,227		251,396,553	11.4		
* TOTAL RE (FIRST AND OTHER) GRANTED	1,173,540,849			1,438,152,906		1,114,449,930	-22.5	768,770,109	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	32.78			33.15		23.05		31.50	
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	434,308,129	70.
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	64.68		11.3	68.93	-4.3	59.05	-14.3	69.36	6 17.
AMT of Mortgage Servicing Rights	12,120,737			25,185,309		14,603,607	-42.0	15,422,049	
Outstanding RE Loans Sold But Serviced	1,855,548,941			2,682,648,060		2,820,023,394	5.1	2,851,031,024	
% (Mortgage Servicing Rights / Net Worth)	1.15			2.16		1.19	-44.9	1.22	-
MISC. RE LOAN INFORMATION				2.10					
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	1,220,411,404	4 -3.
R.E. Lns also Mem. Bus. Lns	254,867,503			272,020,828		293,752,826	8.0		
REVERSE MORTGAGES	_01,001,000	_02,2 : 1,700	2.0	,020,020	0.1	_00,02,020	0.0	_00,000,101	
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0) N/
Proprietary Reverse Mortgage Products	0			0		0		0	
Total Reverse Mortgages	0			0		0		0	
RE LOAN TORS OUTSTANDING									/ 10/
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	43,822,749	-11.
TDR Other RE Loans	N/A	7,705,228		3,820,262		5,300,850	38.8	5,257,450	
Total TDR First and Other RE Loans	N/A			52,774,652		54,527,613	3.3	-1 - 1	
TDR RE Loans Also Reported as Business Loans	N/A			3,714,439		5,890,554	58.6		
REAL ESTATE LOAN DELINQUENCY	10/1	2,207,001		0,714,400	00.0	0,000,004	00.0	0,400,720	, ,,
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	15,758,367	7 -11.
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,760,955			5,603,152		7,467,450	33.3	6,132,301	
Other R.E. Fixed Rate	4,718,089			4.885.290		2,194,685	-55.1	1.722.965	
Other R.E. Adj. Rate	2,964,551			1,936,656		1,982,126	-35.1	2,492,968	
TOTAL DEL R.E. DELINQUENT >= 60 Days	39,188,074			33,203,623		29,358,615	-11.6	26,106,601	-
DELINQUENT 30 to 59 Days	39,100,074	21,395,105	-30.1	33,203,023	21.2	29,330,013	-11.0	20,100,001	
First Mortgage	43,054,182	34,636,421	-19.6	45,992,736	32.8	40,436,090	-12.1	13,558,509	-66.
Other	9,566,009			8,385,694		6,254,520	-25.4	5,130,359	
TOTAL DEL RE 30 to 59 Days	52,620,191	44,061,565		54,378,430	23.4	46,690,610	-25.4	18,688,868	
TOTAL DEL R.E. LOANS >= 30 Days	91,808,265			87,582,053		76,049,225	-14.1	44,795,469	
RE LOAN DELINQUENCY RATIOS	91,000,200	71,430,730	-22.2	67,562,055	22.0	76,049,225	-13.2	44,795,409	9 -41.
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	3.19	2.51	-21.5	0.00	45.0	0.00	-17.5	4.40) -41.
% R.E. LOANS DQ >= 50 Days % R.E. LOANS DQ >= 60 Days	3.19			2.90		2.39	-17.5	1.40	
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.82	
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	4,100,664	+	0.250.204	125.0	E 000 404	-37.4	4 954 944	I -16.
TDR Other RE Loans Delinquent >= 60 Days	N/A N/A			9,258,701 649,866	125.8	5,800,131	-37.4	4,854,844	
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A N/A	685,667				353,987		395,572	
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	N/A	4,786,331		9,908,567	107.0	6,154,118	-37.9	5,250,416	5 -14.
% 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	10.70	-5.
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
	N/A	1,284,800	1	304,729	-76.3	412,501	35.4	276,731	-32.
% TDR RE Lns also Reported as Business Loans Delinquent >= 60	N1/A	50.05		0.00	05.5	7.00	14.0	E 07	
Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65	1	8.20	-85.5	7.00	-14.6	5.07	-27.
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	F 700	0.400.555	10-	45 007	407 -	0.000 :=-		700	
* Total 1st Mortgage Lns Charged Off	5,796,881			15,297,421		3,686,478	-75.9	780,378	-
* Total 1st Mortgage Lns Recovered	407,442					724,479			
* NET 1st MORTGAGE LN C/Os ** Net Charge Offs - 1st Mortgage Loans	5,389,439	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1	649,916	6 -56.
/ Avg 1st Mortgage Loans	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.06	-57.
* Total Other RE Lns Charged Off	8,140,692			4,843,848		3,894,850	-19.6		
* Total Other RE Lns Recovered	397,418			4,843,848		1,370,266		212,701	
* NET OTHER RE LN C/Os	7,743,274			4,165,995		2,524,584	-39.4	601,838	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.7	0.14	I -53.
* Amounts are year-to-date and the related % change ratios are annualized.			+						-
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r 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 th	- della succes		hat man to the	and (TDD) In	1				1
		concernents for troubled de	or restructu	ILEO LEURO IDANS.				1	

Return to cover	Mem	ber Business Loa For Charter :		ation					
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count of C	Criteria : J in Peer Group :		Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insure	ed State
	Count of C	o in Peer Group.	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Ch
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	260,425,872	278,314,174	6.9	279,716,968	0.5	312,112,028	11.6	318,246,470	2.
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	43,193,519	42,944,367	-0.6	34,497,337	-19.7	29,844,043	-13.5	25,516,558	-14.
Total Business Loans (NMBLB) ¹	303,619,391	321,258,541	5.8	314,214,305			8.8	343,763,028	
Unfunded Commitments 1	10,460,748	8,505,264	-18.7	6,677,267	-21.5			14,545,687	
FOTAL BUSINESS LOANS (NMBLB) LESS	000 450 640	312,753,277	0.7	007 507 000	4.7	000 704 007	7.0	000 047 044	
UNFUNDED COMMITMENTS 1 %(Total Business Loans (NMBLB) Less Unfunded	293,158,643	312,753,277	6.7	307,537,038	-1.7	329,701,967	7.2	329,217,341	-0.
Commitments/ Total Assets) 1	2.84	2.88	1.2	2.77	-3.8	2.86	3.5	2.76	-3.
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	1,949	4.
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	190	190	0.0	159	-16.3	159	0.0	131	-17.
Fotal Number of Business Loans Outstanding	1,848	1,857	0.5	1,901	2.4		6.7	2,080	
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		-19.4	2,750,675	-55.
Farmland Non-Farm Residential Property	1,556,176	1,515,323	-2.6	1,571,929	3.7			1,313,829	
Owner Occupied, Non-Farm, Non-Residential Property	88,212,382 85,314,865	101,757,601 83,383,184	15.4 -2.3	104,953,139 78,599,018	3.1 -5.7		8.2 2.6	119,393,123 80,208,149	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,736,508	78,602,248	-2.3	84,682,429	-5.7			102,861,180	
Total Real Estate Secured Business Loans	260,196,118	270,109,974	3.8	277,520,730				306,526,956	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS)	00.4.400	010.157		004.007	07.4	400.400		447.000	40
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	224,486	218,157 49.386.999	-2.8 22.7	364,627	67.1 -30.9	499,186		417,080	
Unsecured Business Loans	40,262,239 1,033,610	49,386,999 981,695	-5.0	34,144,104 848,316	-30.9		-0.5 0.9	34,190,093 908,790	0.
Unsecured Revolving Lines of Credit (Business Purpose)	1,902,938	561,716	-70.5	1,336,528				1,720,109	
Fotal Non-Real Estate Secured Business Loans	43,423,273	51,148,567	17.8	36,693,575				37,236,072	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	15	14	-6.7	26		21	-19.2	9	-57.
Number - Farmland	5	6	20.0	8		6		6	0.
Number - Non-Farm Residential Property	784	835	6.5	816				950	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	197 235	205	4.1	252 232	22.9 5.9		-15.1 16.8	216	
Total Number of Real Estate Secured Business Loans	1,236	1,279	3.5	1,334	4.3		7.7	1,452	
Number - Loans to finance agricultural production and other loans to farmers	11	6	-45.5	16		26		22	
Number - Commercial and Industrial Loans	317	315	-0.6	287	-8.9		1.4	316	
Number - Unsecured Business Loans	20	21	5.0	27	28.6	33	22.2	35	6.
Number - Unsecured Revolving Lines of Credit (Business Purpose)	264	236	-10.6	237	0.4	242	2.1	255	5.
Fotal Number of Non-Real Estate Secured Business Loans	612	578	-10.0	567	-1.9		4.4	628	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
MBL (NMBLB) Granted YTD 1	80,855,259	57,899,123	-28.4	100,901,912	74.3		-15.4	33,509,811	-21.
Purchased or Participation Interests to Nonmembers (NMBLB) ¹	26,821,668	14,718,109	-45.1	9,931,858	-32.5	6,432,500	-35.2	502,111	-84.
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	2,332,437	-51.
60 to 179 Days Delinquent 180 to 359 Days Delinquent	5,882,452	7,909,746	34.5	3,288,401	-58.4 87.8	1,567,977	-52.3	3,622,092	131. -90.
> = 360 Days Delinquent	4,094,976 1,267,257	1,516,255 1,846,830	-63.0 45.7	2,847,290 1,598,806	-13.4	3,496,526 649,141	22.8 -59.4	350,242 563,506	
Total Del Loans - All Types (>= 60 Days)	11,244,685	11,272,831	0.3	7,734,497	-31.4	5,713,644		4,535,840	
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	5.01	6.23	24.5	5.05	-19.0			2.09	
% MBL >= 60 Days Delinquent (Reportable delinquency)	3.84	3.60	-6.0	2.51	-30.2	1.73	-31.1	1.38	-20.
MBL CHARGE-OFFS AND RECOVERIES:	1 700 000	0 505 070	45.0	10 5 4 4 9 4 5	E 45 0	4 400 500	04.4	004.050	40
Total MBL Charge Offs Total MBL Recoveries	1,768,922 1,190	2,565,070 60,061	45.0 4,947.1	16,544,315 463,685			-91.4 274.5	801,650 92,837	12. -89.
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)	1,190	00,001		400,000	012.0	1,730,430	214.0	52,037	-03.
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		0.00		0.00	N/A	0.00	N//
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	254,867,503	262,214,706	2.9	272,020,828					
Construction & Development Loans Meeting 723.3(a)	6,151,753	4,631,002	-24.7	7042165		1,863,529		1,762,621	-5
Number of Construction & Development Loans - 723(a) Jnsecured Business Loans Meeting 723.7(c)-(d)	14 1,851,480	13 1,099,541	-7.1 -40.6	23 1,027,708				4 1,366,411	-55.
Number of Unsecured Business Loans - 723.7(c)-(d)	1,851,480	1,099,541	-40.6	1,027,708				1,366,411	
Agricultural Related (NMBLB) ¹	1,780,662	1,733,480	-03.4	1,936,556				1,730,909	
	1,700,002	1,733,400		24				28	
Number of Outstanding Agricultural Related Loans		3,269,986		1,449,204					
Number of Outstanding Agricultural Related Loans Business Loans and Participations Sold	5,197,400	3,209,900							
Business Loans and Participations Sold SBA Loans Outstanding	5,197,400 11,547,497	9,790,285	-15.2	5,521,111	-43.6			4,167,446	3.
Business Loans and Participations Sold	11,547,497 63	9,790,285 53	-15.2 -15.9	40				4,167,446 20	

	Inve	stments, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :							-
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :							-
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State C	redit
-	Count	of CU in Peer Group :	N/A						
									-
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Ch
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	10,384,381	-5.
Held to Maturity 1-3 yrs	68,799,741	34,259,619	-50.2	30,692,069	-10.4	40,225,938	31.1	64,819,978	61.
Held to Maturity 3-5 yrs	68,020,619	, ,		1 1		54,274,442	-32.8	22,450,519	
Held to Maturity 5-10 yrs	19,784,565			, ,		24,985,023	-26.8	21,479,465	
Held to Maturity 3-10 yrs	N/A		0	N/A	00.0	N/A	20.0	N/A	-
Held to Maturity > 10 yrs	201,947		1,362.6		110.6	4,232,803	-32.0	1,575,000	
TOTAL HELD TO MATURITY	168,291,391	, ,		1 1		134,689,104	-18.7	120,709,343	
	100,201,001	112,111,302	2.1	100,074,040	7.2	104,000,104	10.7	120,100,040	10.
Available for Sale < 1 yr	296,660,707	330,214,080	11.3	235,226,369	-28.8	129,604,506	-44.9	124,909,203	3 -3.
Available for Sale 1-3 yrs	681,310,002		-		-42.8	720,904,062	69.9	885,623,302	-
Available for Sale 3-5 yrs	729,379,598	, ,		, .,		747,526,186	-19.8	679,501,403	
	125,818,715			, ,	40.4	168,248,909	-19.6	141,769,492	
Available for Sale 5-10 yrs	, ,	, ,	41.1	1 1	40.4	, ,	-32.5	, ,	
Available for Sale 3-10 yrs	N/A		00.0	N/A	00.4	N/A	00.0	N/A	
Available for Sale > 10 yrs	34,005,656			, ,	36.1	24,316,793	33.2	20,471,871	
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	1,852,275,271	3.
Trading < 1 year	C			-	,	0	-	0	
Trading 1-3 years	0				-	0	,	0	
Trading 3-5 years	0	-		-		0		0	
Trading 5-10 years	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,739,552	2 2.
Trading 3-10 years	N/A			N/A		N/A		N/A	
Trading > 10 years	0	-	,		,, .	0	N/A	0	
TOTAL TRADING	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,739,552	2 2.
Other Investments < 1 yr	1,046,469,486	1,199,474,817	14.6	968,276,214	-19.3	877,675,989	-9.4	1,088,104,908	3 24.
Other Investments 1-3 yrs	395,849,573	, , ,	-0.5	, ,	-3.6	399,635,329	5.2	360,091,024	
Other Investments 3-5 yrs	82,101,881			/ /	9.9	115,148,631	-23.1	113,870,756	
Other Investments 5-10 yrs	29,345,076	, ,	21.9			47,007,169	4.8	42,403,171	
Other Investments 3-10 yrs	20,010,070	, ,	21.0	N/A	20.1	N/A	1.0	N/A	
Other Investments > 10 yrs	2,217,389		-29.4		17.8	1,420,147	-23.0	1,656,285	
TOTAL Other Investments	1,555,983,405	, ,	13.6	1- 1		1,440,887,265	-6.7	1,606,126,144	
									<u> </u>
MATURITIES :	4 05 4 04 4 7 4 0	4 500 000 510	45.0	4 047 000 000	-22.0	4 040 054 000	40.4	4 000 000 400	
Total Investments < 1 yr	1,354,614,712				-	1,018,251,393	-16.4	1,223,398,492	
Total Investments 1-3 yrs	1,145,959,316	, , ,		,	-28.6	1,160,765,329	39.0	1,310,534,304	
Total Investments 3-5 yrs	879,502,098	, ,		, , ,		916,949,259	-21.2	815,822,678	
Total Investments 5-10 yrs	192,428,585		29.9	/ /	39.6	261,400,885	-25.1	227,391,680	-
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	36,424,992					29,969,743	13.9	23,703,156	
Total	3,608,929,703	3,836,327,799	6.3	3,590,380,299	-6.4	3,387,336,609	-5.7	3,600,850,310) 6.
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Return to cover		Other Investment In For Charter :							
06/30/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	b: All * Si	tate = 'MO' * Type In	cluded:	Federally Insured Sta	ite
	Count of	CU in Peer Group :	N/A						
	Dec-2011	Dec 2012	% Cha	Dec 2012	% Cha	Dec 2014	% Cha	Jun-2015	9/ Ch
INVESTMENT SUMMARY:	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chy	Jun-2015	% Ch
NCUA Guaranteed Notes (included in US Gov't Obligations)	23,753,888	35,620,703	50.0	29,312,585	-17.7	26,131,997	-10.9	22,851,341	-12.
Total FDIC-Issued Guaranteed Notes	50,000	5,000		20,012,000	-100.0	20,101,007			
All Other US Government Obligations	61,156,480	64,363,364		102,225,315	58.8	59,608,241	-41.7		
TOTAL U.S. GOVERNMENT OBLIGATIONS	84,960,368	99,989,067		131,537,900	31.6				1.
Agency/GSE Debt Instruments (not backed by mortgages)	929,141,922	891,482,742		903,593,825	1.4	871,146,157	-3.6		-6
Agency/GSE Mortgage-Backed Securities	958,550,052	995,713,210		936,059,535	-6.0	932,657,307	-0.4		8
TOTAL FEDERAL AGENCY SECURITIES	1,887,691,974			1,839,653,360	-2.5	1,803,803,464	-1.9		1
Securities Issued by States and Political Subdivision in the U.S. Privately Issued Mortgage-Related Securities	10,926,890	11,720,048		12,965,820	10.6			8,218,648 65	
Privately Issued Mongage-Related Securities Privately Issued Securities (FCUs only)	12,595,154	9,321,767		0	-100.0 N/A	98			-33 N/
Privately Issued Mortgage-Backed Securities (FISCUs Only)	4,177,286	3,659,674		2,719,448	-25.7	1,300,361	-52.2		-8
TOTAL OTHER MORTGAGE-BACKED SECURITIES	16,772,440	12,981,441	-22.6	2,719,448	-79.1	1,300,459			-8
	10,112,110	12,001,111	22.0	2,110,110		1,000,100	02.2	1,100,010	
Mutual Funds	26,815,130	26,862,342	0.2	29,544,874	10.0	28,381,953	-3.9	28,967,904	2
Common Trusts	3,635,758	3,485,899		3,566,097	2.3	3,528,592	-1.1	3,548,133	0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,450,888	30,348,241	-0.3	33,110,971	9.1	31,910,545	-3.6		1
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/
MORTGAGE RELATED SECURITIES:			-						
Collateralized Mortgage Obligations	455,264,248	471,919,453	-	350,264,470	-25.8	329,226,367	-6.0		17.
Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:	38,100,874	47,849,910	25.6	55,197,780	15.4	46,172,707	-16.4	49,123,500	6
OTHER INVESTMENT INFORMATION: Non-Mortgage Related Securities With Embedded Options			-						
or Complex Coupon Formulas	0	o	N/A	0	N/A	0	N/A	0	N/
Non-Mortgage Related Securities With Maturities > 3 Yrs									
Without Embedded Options or Complex Coupon Formulas	0	-		0		0		0	
Securities per 703.12(b)	0	-		0		0			
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under	0	C	N/A	0	N/A	0	N/A	0	N/
Investment Pilot Program (703.19)	0	o	N/A	0	N/A	0	N/A	0	N/
Fair Value of Total Investments	3,611,104,483	-	6.3	3,591,674,369	-6.4	3,390,724,445			
Investment Repurchase Agreements	0			0		0			
Borrowing Repurchase Agreements Placed in Investments									
for Positive Arbitrage	0	0		0	N/A	0			N/
Cash on Deposit in Corporate Credit Unions	167,120,029			118,296,338	-20.6	102,511,818			13.
Cash on Deposit in Other Financial Institutions CUSO INFORMATION	451,634,466	607,131,227	34.4	500,859,070	-17.5	455,851,976	-9.0	637,643,707	39
Value of Investments in CUSO	18,884,212	34,999,085	85.3	40,662,601	16.2	42,536,947	4.6	44,819,011	5.
CUSO loans	5,604,830	856,874		406,243	-52.6	8,970,301		473,019	
Aggregate cash outlays in CUSO	7,929,881	21,749,309		22,183,418					
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	68,452,503	-10
Total Capital of Wholly Owned CUSOs	10,769,406	25,573,553	137.5	37,985,917	48.5	30,502,104	-19.7	32,249,455	5
Net Income/Loss of Wholly Owned CUSOs	872,361	4,618,791	429.5	3,859,511	-16.4	651,295		1,691,173	159
Total Loans of Wholly Owned CUSOs	303,645	352,700		388,198	10.1	9,486,830			-96
Total Delinquency of Wholly Owned CUSOs	13,969	35,299	152.7	17,033	-51.7	33,998	99.6	53,432	57
In Net Autorized by The FOLLAst - NOULA DAD (2001, 01) 251				-		0.000.000		0.400.675	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ Outstanding Balance of Brokered CDs and Share	0	C	N/A	0	N/A	2,330,265	N/A	2,400,052	3
Certificates Purchased	200,308,811	198,441,630	-0.9	167,319,924	-15.7	163,791,429	-2.1	155,001,698	-5
CREDIT UNION INVESTMENT PROGRAMS			0.0	, ,					
Mortgage Processing	16	16	0.0	18	12.5	20	11.1	21	5
Approved Mortgage Seller	9	15	66.7	15	0.0	18	20.0	18	0
Borrowing Repurchase Agreements	2		-100.0	0		0			
Brokered Deposits (all deposits acquired through 3rd party)	1			2		3			
Investment Pilot Program	0			0		0			
Investments Not Authorized by FCU Act (SCU only)	0			0		1			
Deposits and Shares Meeting 703.10(a)	2			0		0			
Brokered Certificates of Deposit (investments) Charitable Donation Accounts	21			30	7.1	30			3
Charitable Donation Accounts RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	N/A	N/A	-	N/A		0		0	N
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS]	
Securities	N/A	N/A	1	N/A	1	27,533,268		27,193,385	-1
Other Investments	N/A	N/A		N/A	1	5,364,888		3,982,116	
Other Assets	N/A			N/A		78,631,485		85,690,759	
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	N/A	N/A	-	N/A		111,529,641		116,866,260	4
1/ Prior to March 21, 2014, this item included investments purchased for any large	a hanafit/dafarrad a	onsation plans	1		I		L	1	<u> </u>
1/ Prior to March 31, 2014, this item included investments purchased for employe	e penenivaeterrea comp	ensauon pians.	1		1			1	
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Detector	Supplemental Share			heet, & Borrowings					
Return to cover 06/30/2016		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Group	: All * Si	ate = 'MO' * Type Inc	cluded:	Federally Insured Sta	ate
	Count of	CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	5 % Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	700.170	700 770		750.050	10	770.400		770.447	
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors	703,172	723,779			4.2	779,429	3.4 15.3		
Employee Benefit Member Shares	1,287,186 15,387,205	1,191,037		1,589,289 18,132,072	33.4 6.2	1,832,149 20,280,028			
Employee Benefit Nonmember Shares	13,307,203	17,005,005		10,132,072		20,200,020			
529 Plan Member Deposits	0	0		0		0			
Non-dollar Denominated Deposits	0	0		0		0			
Health Savings Accounts	8,281,470	10,965,154	32.4	14,903,210	35.9	18,983,575	27.4	23,197,206	5 22.
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	443,695,062	2 0.
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	316,248,329	9 0.
Dollar Amount of Share Drafts Swept to Regular Shares or	0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	1,402,278	3 N/.
Money Market Accounts Business Share Accounts	N/A	7,200,909 N/A		141,965,011	-40.4	165,889,680			
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,148,967	73.4		
SAVING MATURITIES				1,002,010		10,110,001	10.1	1,010,000	
< 1 year	7,706,195,423	8,158,045,777	5.9	8,463,342,565	3.7	8,770,279,400	3.6	9,208,814,668	3 5.
1 to 3 years	697,274,110	703,575,186			2.7	747,318,036			
> 3 years	423,641,526	494,472,002		468,898,102	-5.2				
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	10,318,343,680) 4.
INSURANCE COVERAGE IN ADDITION TO NCUSIF									4
Share/Deposit Insurance in Addition to NCUSIF	9	9				8			
Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	114,220,446	44,136,439	-61.4	37,545,760	-14.9	37,607,258	0.2	37,819,688	3 0.6
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		3.808.237		6,442,501	69.2	8,651,586	34.3
Member Business Loans NOT Secured by Real Estate	N/A	N/A		2,558,769		4,172,551	63.1		
Nonmember Business Loans Secured by Real Estate	N/A	N/A		255,089		1,537,162	502.6	1,313,503	3 -14.
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		55,172		101,890	84.7	101,890	0.0
Total Unfunded Commitments for Business Loans	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	5 14,545,687	18.7
Miscellaneous Business Loan Unfunded Commitments (Included In									
Categories Above)	N/A	N 1/A		00.007		404.000	4 4 4 9 4	00.400	
Agricultural Related Business Loans Construction & Land Development	1,875,630	N/A 556,238		38,607 366,440	-34.1	481,860 781,790			
Outstanding Letters of Credit	1,058,511	80,015							
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	1,000,011	00,010	52.4		100.0	50,000	1.077	52,000	04.0
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		
Credit Card Line	800,406,629	846,690,347	5.8		7.5				
Unsecured Share Draft Lines of Credit	114,585,310	115,553,199			0.2		-0.2		
Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose	229,216,412	239,706,356							
Federally Insured Home Equity Conversion Mortgages (HECM)	411,574	1,094,950		704,757		1,260,038			
Proprietary Reverse Mortgage Products	0	0		0		0			
Other Unused Commitments	47,997,334	53,300,142		49,224,648	-7.6	57,698,155	17.2		
Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2		4.7		
Total Unused Commitments	1,625,802,279	1,674,263,735			3.0				
%(Unused Commitments / Cash & ST Investments)	111.43	100.18		128.99	28.8		22.3		
Unfunded Commitments Committed by Credit Union	1,623,429,708	1,673,842,282		1,724,277,461	3.0	1,810,216,023	5.0		
Unfunded Commitments Through Third Party	2,372,571	421,453		972,107	130.7	1,163,525	19.7		
Loans Transferred with Recourse ¹	147,841,666	155,461,938		165,207,539	6.3	239,615,341	45.0		
Pending Bond Claims	271,902	247,011		261,965	6.1	426,299	62.7		
Other Contingent Liabilities	591,717	698,363	18.0	720,071	3.1	884,846	22.9	1,021,345	5 15.4
CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members			0.1						
LINES OF CREDIT (Borrowing)	22	24	9.1	26	8.3	27	3.8	3 27	7 0.0
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	6 1,924,752,212	2 12.
Total Committed Credit Lines	32,157,202	28,008,001							
Total Credit Lines at Corporate Credit Unions	232,852,502	297,143,503					-2.1		
Draws Against Lines of Credit	11,439,365	5,438,248			-42.7				
BORROWINGS OUTSTANDING FROM CORPORATE				., ,					
CREDIT UNIONS	0 100 000	100 6 10	07.1	0.000.000	400.5	0.470 5 10	007	00.000	
Line of Credit Outstanding from Corporate Cus	3,409,680	438,248		2,226,350					
Term Borrowings Outstanding from Corporate Cus MISCELLANEOUS BORROWING INFORMATION:	7,000,000	5,000,000	-28.6	0	-100.0	0	N/A	0) N/.
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	2 1,193,445,778	3 -1.
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	049,004,988	123,000,969	11.4	909,178,493	25.7	1,211,001,596	33.2	1,193,445,778	-1.
Lenders Option	86,000,000	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.
Uninsured Secondary Capital ²	0	0		0		0	N/A		-
# Means the number is too large to display in the cell									
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 for	ward		1					16.SuppShareC	BS&Bo

	Miscella	neous Information, P	rograms,	Services					T
Return to cover		For Charter :							
06/30/2016		Count of CU :	115						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Ch
MEMBERSHIP:									
Num Current Members	1,250,596	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5	1,374,468	3 1.5
Num Potential Members	28,494,753	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1	33,955,900) -1.(
% Current Members to Potential Members	4.39	4.48			-4.4	3.95		4.05	
* % Membership Growth	1.62	3.00		2.49	-17.2	2.53		3.09	
Total Num Savings Accts									-
	2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354	2.7	2,583,531	2.
EMPLOYEES:									-
Num Full-Time Employees	3,142	3,289	4.7	3,369	2.4	3,482		3,563	
Num Part-Time Employees	410	419	2.2	431	2.9	439	1.9	449	2.
BRANCHES:									
Num of CU Branches	326	308	-5.5	316	2.6	315	-0.3	317	0.0
Num of CUs Reporting Shared Branches	28			31	6.9	30	-3.2	31	3.
Plan to add new branches or expand existing facilities	11	13		13		11		10	_
MISCELLANEOUS LOAN INFORMATION:		10		10	0.0			10	1.
**Total Amount of Loans Granted YTD	2 000 457 407	2 574 546 700	06.4	2 446 956 997	20	2 200 250 252	4.0	1 000 040 400	10
	2,828,157,187	3,574,516,768	26.4	3,446,856,227	-3.6	3,298,350,353	-4.3	1,928,212,496	6 16.
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	0	0	N/A	0	N/A	0	N/A	0	NI/
(FCUs Only) MEMBER SERVICE AND PRODUCT OFFERINGS	0	0	IN/A	0	IN/A	0	IN/A	0) N//
			1				1		
(Credit Programs):			45.5		<u> </u>		40.0		+
Business Loans	22			29	-9.4	33		33	
Credit Builder	17			23	21.1	24		25	
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	6	
Direct Financing Leases	1	0	-100.0	0	N/A	0	N/A	0) N//
Indirect Business Loans	7	9	28.6	9	0.0	9	0.0	9	0.
Indirect Consumer Loans	30	34	13.3	35	2.9	35	0.0	35	i 0.
Indirect Mortgage Loans	9			9		10		9	
Interest Only or Payment Option 1st Mortgage Loans	5			11	57.1	10		10	
Micro Business Loans	10			11	10.0	11		12	
Micro Consumer Loans	13			13		14		14	_
Overdraft Lines of Credit	66			64	0.0	64			
Overdraft Protection	58	61	5.2	58	-4.9	58	0.0	58	3 0.0
Participation Loans	32	38	18.8	41	7.9	45	9.8	43	-4.4
Pay Day Loans	13	15		15	0.0	15	0.0	15	i 0.
Real Estate Loans	75			85	1.2	83		83	
Refund Anticipation Loans	2			2		2		2	
Risk Based Loans	73	75		81	8.0	83	2.5	83	
Share Secured Credit Cards	26				14.8	31		31	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0) N//
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	91	88	-3.3	88	0.0	86	-2.3	85	i -1.
Business Share Accounts	38	41	7.9	43	4.9	45	4.7	45	5 O.
Check Cashing	64			62	0.0	63		61	
First Time Homebuyer Program	11			13		12		12	
Health Savings Accounts	10				0.0	12		12	
Individual Development Accounts	2			2				2	
						2			
In-School Branches	2			1	-50.0	1	0.0	1	-
Insurance/Investment Sales	30			33	0.0	36		36	
International Remittances	12			17	41.7	20			-
Low Cost Wire Transfers	71	83	16.9	84	1.2	83	-1.2	83	B 0.
**Number of International Remittances Originated YTD	N/A	N/A		1,975		3,825	93.7	2,064	7.
MERGERS/ACQUISITIONS:			1		l		1		1
Completed Merger/Acquisition Qualifying for			1				1		1
Business Combo Acctna (FAS 141R)	2	4	100.0	4	0.0	5	25.0	6	<u> </u>
Adjusted Retained Earnings Obtained through	-					Ŭ			
Business Combinations	2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	4,355,884	83.
Fixed Assets - Capital & Operating Leases	_,,000	,001				_,,		.,,	
Aggregate of Future Capital and Operating Lease Pmts			1				1		+
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	24,681,362	6.
		10,202,110	10.0	20,010,727	00.0	20,110,320	11.5	24,001,002	
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or	no annualizing)		1						+
** Amount is year-to-date and the related % change ratio is annualized.		1							1
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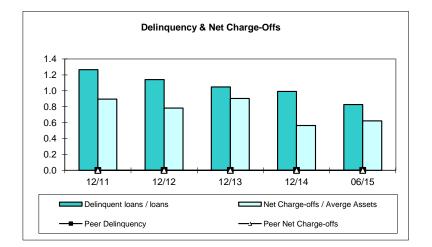
Poture to opuor		ation System		nology					
Return to cover		For Charter :							
06/30/2016 CU Name: N/A		Count of CU : sset Range :							
Peer Group: N/A				Nation * Peer	Group	All * State - 'N	/0' * Tvn	e Included: F	odorall
reel Gloup. N/A	Count of CU in			Nation Feel	Group.		ло тур	e merudeu. r	eueran
			19/5						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Cha	Jun-2015	% Ch
	200 2011	200 2012	/* •g	200 2010	/* •g	200 2011	/* •g	0411 2010	<i>70</i> C
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.
Vendor Supplied In-House System	68	66			-4.5	61	-3.2	61	0
Vendor On-Line Service Bureau	49	47		50	6.4	49	-2.0	48	-2
CU Developed In-House System	1	0		0	N/A	0	N/A	0	N/
Other	4	4			0.0	5	25.0	5	0.
Electronic Financial Services									
Home Banking Via Internet Website	89	88		89	1.1	89	0.0	88	-1.
Audio Response/Phone Based	72	71	-1.4	70	-1.4	67	-4.3	66	-1
Automatic Teller Machine (ATM)	82	85		85	0.0	83	-2.4	82	-1
Kiosk	6	6			16.7	7	0.0	7	0
Mobile Banking	16	29		38	31.0	48	26.3	50	4
Other	4	2	-50.0	3	50.0	2	-33.3	2	0
Services Offered Electronically									
Member Application	36	40	11.1	39	-2.5	41	5.1	41	0.
New Loan	44	46	4.5	48	4.3	48	0.0	49	2
Account Balance Inquiry	90	90	0.0	91	1.1	90	-1.1	89	-1.
Share Draft Orders	63	63	0.0	65	3.2	66	1.5	65	-1.
New Share Account	21	23	9.5	24	4.3	26	8.3	26	0.
Loan Payments	85	82	-3.5	83	1.2	82	-1.2	81	-1.
Account Aggregation	12	13	8.3	15	15.4	16	6.7	17	6.
Internet Access Services	25	26	4.0	28	7.7	28	0.0	28	0.
e-Statements	74	77	4.1	80	3.9	82	2.5	81	-1.
External Account Transfers	18	22	22.2	26	18.2	28	7.7	30	7.
View Account History	92	91	-1.1	91	0.0	90	-1.1	89	-1.
Merchandise Purchase	5	5	0.0	5	0.0	6	20.0	6	0.
Merchant Processing Services	5	6	20.0	6	0.0	6	0.0	6	0.
Remote Deposit Capture	6	10	66.7	14	40.0	19	35.7	24	26
Share Account Transfers	89	88	-1.1	89	1.1	88	-1.1	87	-1.
Bill Payment	67	68	1.5	71	4.4	71	0.0	70	-1.
Download Account History	77	75	-2.6	77	2.7	77	0.0	76	-1.
Electronic Cash	5	4	-20.0	5	25.0	5	0.0	5	0
Electronic Signature Authentication/Certification	3	3	0.0	6	100.0	13	116.7	15	15
Mobile Payments	N/A	N/A		7		15	114.3	17	13
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	11	0.0	11	0.
Interactive	8	3	-62.5	2	-33.3	3	50.0	3	0
Transactional	83	86	3.6	88	2.3	86	-2.3	85	-1
Number of Members That Use Transactional Website	427,547	479,889	12.2	533,875	11.2	567,151	6.2	574,468	1.
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/
Interactive	0	0	N/A	0	N/A	0	N/A	0	N
Transactional	0	0	N/A	0	N/A	0	N/A	0	N
Miscellaneous									
nternet Access	118	112	-5.1	114	1.8	112	-1.8	111	-(

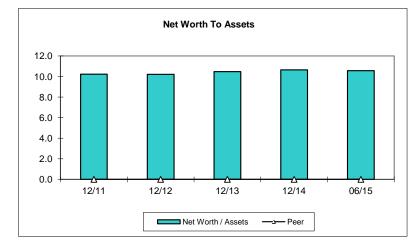
Return to cover

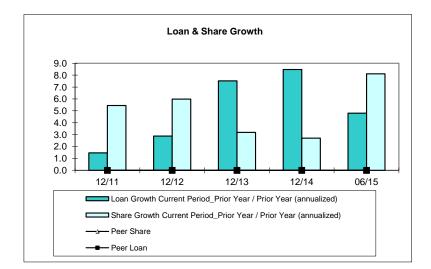
06/30/2016 CU Name: N/A Peer Group: N/A

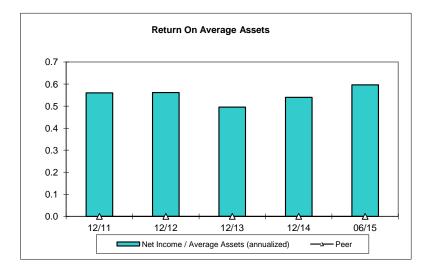
Graphs 1 For Charter : N/A Count of CU : 115 Asset Range : N/A

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.

