Cycle Date: December-2011
Run Date: 03/08/2012
Interval: Annual

Page	Click on links below	to jump to FPR contents	
1	Summary Financi	ial Information	
2	Ratio Analysis		
3	Supplemental Ra	<u>tios</u>	
4	<u>Assets</u>		
5	Liabilities, Shares	s & Equity	
6	Income Statemen	<u>nt</u>	
7	Delinquent Loan I	<u>Information</u>	
8	Loan Losses, Bar	nkruptcy Information, & Loan Modifications	
9	Indirect & Particip	pation Lending	
10	Real Estate Loan	<u>Information 1</u>	
11	Real Estate Loan	Information 2	
12	Member Business	s Loan Information	
13	Investments, Cas	sh, & Cash Equivalents	
14	Other Investment	. <u>Information</u>	
15	Supplemental Sha	are Information, Off Balance Sheet, & Borrowings	
16	Miscellaneous Inf	formation, Programs, & Services	
17	Information Syste	ems & Technology	
18	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)	
19	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)	
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)) *

 Count of CU :
 124

 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.

	Sur	nmary Financial Inf							
Return to cover		For Charter :							
03/08/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0 1 1			tion * Peer Group: A	All * State =	'MO' * Type Include	ed: Federal	ly Insured State Cre	}dit
	Count of C	CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	`
Cash & Equivalents	593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	771,386,985	10.8
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,941,579,190	14.0
Loans Held for Sale	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.′
Real Estate Loans	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,869,264,119	-0.7
Unsecured Loans	557,464,027	553,641,163	-0.7	564,527,593	2.0	579,186,014	2.6	616,887,904	
Other Loans	2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,645,865,047	
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,017,070	
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(67,663,815)	-3.2
Land And Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	235,213,906	2.9
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,693,638	-1.6
NCUSIF Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5
All Other Assets	119,155,438	128,651,263	8.0	147,706,782	14.8	146,676,104	-0.7	170,820,938	16.5
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
LIABILITIES & CAPITAL:									
Dividends Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Notes & Interest Payable	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.′
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,584,077	43.1
Uninsured Secondary Capital and									l
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,370,123,612	
Regular shares	1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,395,294,315	
All Other Shares & Deposits	3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,972,649,959	4.2	5,061,755,569	
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	
Regular Reserve	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	227,929,317	
Other Reserves	242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	207,148,218	
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	
TOTAL EQUITY	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
INCOME & EXPENSE									
Loan Income*	383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	355,727,111	-5.5
Investment Income*	86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,229,825	-1.9	54,766,364	
Other Income*	137,556,678	147,497,974	7.2	167,126,892	13.3	182,756,981	9.4	194,812,053	
Total Employee Compensation & Benefits*	153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Temporary Corporate CU Stabilization	A I / A	A1/A		44 500 001		00 000 00=	40.0	00 704 000	
Expense & NCUSIF Premiums* ^{1/2}	N/A	N/A	F 0	41,593,631	4 5	20,830,835	-49.9	20,731,388	
Total Other Operating Expenses*	171,062,772	180,904,138	5.8 -298.4	178,110,073	-1.5	185,636,132	4.2	191,278,426	
Non-operating Income & (Expense)*	2,458,517	-4,877,940	-290.4	-11,440,130	-134.5	-1,956,406	82.9	-904,398	
NCUSIF Stabilization Income* Provision for Loan/Lease Losses*	N/A	N/A	42.2	41,778,993	37.8	65 502 422	-100.0 -17.7	50,827,171	N/A
Cost of Funds*	40,655,506 220,641,644	57,795,884 195,136,398	-11.6	79,654,042 155,755,048	-20.2	65,583,122	-17.7	99,008,581	-22.5 -20.5
NET INCOME (LOSS) EXCLUDING STABILIZATION	220,041,044	195,136,398	-11.0	100,700,048	-20.2	124,496,922	-20.1	99,000,081	-20.5
EXPENSE & NCUSIF PREMIUM*11	N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
Net Income (Loss)*	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	124	
* Income/Expense items are year-to-date while the related %cha		130	-2.2	130	-4.4	120	-3.1	124	-1.0
# Means the number is too large to display in the cell	nge rauos are annuanzeu.								
 Prior to September 2010, this account was named Net Income (Los 	s) Refore NCLISIE Stabilization	Evnense From Docom	nher 2010 for	ward NCLISIE Stabiliza	tion Income	if any is evaluded			
 Prior to September 2010, this account was named Net income (Los Prior to September 2010, this account was named NCUSIF Stabiliz 									1
and NCUSIF Premiums.	and i Expense. For December 2	and forward, tills a	Journ moluu	co romporary corporar	C CC ClabillZ	and Expense			l

<u> </u>		Ratio A	nalysis						
Return to cover	1	For Charter :							
03/08/2012		ount of CU:							
CU Name: N/A		sset Range :							
Peer Group: N/A			Region: Nation	n * Peer Group	o: All * State =	'MO' * Type In	cluded: Feder	ally Insured S	tate Credit
C	ount of CU in	Peer Group :	N/A		Dec-2010			Dec-2011	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Dec-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY	200 200.	200 2000	200 2000	200 2010	· ==.v,vvg	. 0.00	200 2011		1 0100111110
Net Worth/Total Assets	11.58	10.96	10.08	10.23	N/A	N/A	10.23	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.24	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95	N/A	N/A	7.45	N/A	N/A
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88	N/A	N/A	112.01	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00	N/A	N/A	6.41	N/A	N/A
ASSET QUALITY Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.28	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.82		1.04	N/A	N/A	0.87	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.72	100.76		101.35	N/A	N/A	101.24	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.29	0.73		0.38	N/A	N/A	1.29	N/A	N/A
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.76	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.56	N/A	N/A
* Return On Average Assets Excluding Stabilization	21/4								
Income/Expense & NCUSIF Premium ²	N/A	N/A		0.64	N/A	N/A	0.77	N/A	N/A
* Gross Income/Average Assets * Yield on Average Loans	7.71 6.84	7.42 6.78		6.41 6.21	N/A N/A	N/A N/A	6.03 5.84	N/A N/A	N/A N/A
* Yield on Average Investments	4.79	3.63		1.91	N/A	N/A	1.61	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79		1.90	N/A	N/A	1.94	N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37		1.29	N/A	N/A	0.99	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets	4.13	4.16	4.31	3.99	N/A	N/A	3.97	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70		0.68	N/A	N/A	0.51	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.27		3.22	N/A	N/A	3.10	N/A	N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	53.48	56.00	62.88	62.27	N/A	N/A	65.83	N/A	N/A
/ Total Assets 1	3.20	3.44	3.16	3.11	N/A	N/A	3.04	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.91	2.96		2.86	N/A	N/A	2.85	N/A	N/A
ASSET / LIABILITY MANAGEMENT			0.10			,, .			1 4,7 1
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.94	N/A	N/A	32.06	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.05	N/A	N/A	26.22	N/A	N/A
Total Loans / Total Shares	85.67	83.34		72.20	N/A	N/A	69.47	N/A	N/A
Total Loans / Total Assets	71.06	69.94		61.94	N/A	N/A	59.43	N/A	N/A
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19	N/A	N/A	14.21	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets Reg Shares + Share Drafts / Total Shares & Borrs	92.84 37.65	93.49 37.05		94.02 39.19	N/A N/A	N/A N/A	93.79 41.22	N/A N/A	N/A N/A
Borrowings / Total Shares & Net Worth	4.68	4.39		3.21	N/A	N/A	3.11	N/A	N/A
PRODUCTIVITY			0.00	0.21	1471	14//	0.11	14/71	14// (
Members / Potential Members	4.68	4.45	4.80	4.44	N/A	N/A	4.39	N/A	N/A
Borrowers / Members	48.30	47.63	47.54	46.16	N/A	N/A	46.57	N/A	N/A
Members / Full-Time Employees	376.43	378.54		374.98	N/A	N/A	373.78	N/A	N/A
Avg. Shares Per Member	\$5,596	\$5,930		\$6,802	N/A	N/A	\$7,057	N/A	N/A
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$9,926 \$49,072	\$10,376 \$50,778		\$10,640 \$54,205	N/A N/A	N/A N/A	\$10,527 \$55,718	N/A N/A	N/A N/A
OTHER RATIOS	φ49,072	φ30,776	φ52,361	\$54,205	IN/A	IN/A	φ55,716	IN/A	IN/A
* Net Worth Growth	1.09	1.36	2.59	4.15	N/A	N/A	5.76	N/A	N/A
* Market (Share) Growth	2.13	8.32		5.38	N/A	N/A	5.45	N/A	N/A
* Loan Growth	1.81	5.36	1.92	-0.55	N/A	N/A	1.46	N/A	N/A
* Asset Growth	2.21	7.06		2.58	N/A	N/A	5.74	N/A	N/A
* Investment Growth	3.75	12.81	40.59	9.24	N/A	N/A	13.46	N/A	N/A
* Membership Growth	-0.27	2.21	2.33	-0.33	N/A	N/A	1.64	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Dece	•		·						
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent				cycle.					
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pet the entire range of ratios. A high or low ranking does not imply good or bad peconclusions as to the importance of the percentile rank to the credit union's final	ercentile ranking a erformance. Howe	assigned to the ver, when revie	credit union is a r	neasure of the re	elative standing o	of that ratio in			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as ² Prior to September 2010, this ratio was named Return on Assets Prior to NCU									
From December 2010 forward, NCUSIF Premium Expense is also excluded f		oomo, Expon							2. Ratios

		Sunnlemental	Ratio Analysis		
Return to cover	<u> </u>	For Charter :			
03/08/2012		Count of CU:			
CU Name: N/A		Asset Range :			
Peer Group: N/A			Region: Nation	r * Peer Group	o: All * State
	Count of CU in	Peer Group :	N/A		
OTHER DELINQUENCY RATIOS	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Dec-2011
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.19
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38		1.15	1.13
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00			0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	6.51
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35		1.24	1.13
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66			0.48	1.14
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	1.34
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	0.61
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	4.04
Allowance for Loan & Lease Losses to Delinquent Loans	91.75	83.71	79.05	88.05	85.97
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	0.30	0.63	1.60	1.87	1.82
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years)	0.03	0.84	1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.03	0.04	1.14	1.20	0.03
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.55
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.53
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					
/ Total Int Only and Pmt Opt First Mtg Loans	0.00			4.78	4.24
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	12.40
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	15.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30			3.22	3.18
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.34
MISCELLANEOUS LOAN LOSS RATIOS	0.27	0.07	1.23	1.44	1.54
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	28.64
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12			4.23	3.15
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95			1.26	0.99
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09			0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05		0.22	0.27
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00		0.00	0.72
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13			1.15	0.97
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.42
SPECIALIZED LENDING RATIOS	40.00	40.04	40.00	47.00	47.04
Indirect Loans Outstanding / Total Loans	18.32			17.22	17.04
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	0.97 0.78	1.19 1.64		2.44	2.86 3.13
* Participation Loans Sold YTD / Total Assets	0.76			0.10	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.83
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.92	0.06		0.96	0.01
REAL ESTATE LENDING RATIOS	0.01	0.00	0.00	0.50	0.01
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	16.27
Total Fixed Rate Real Estate / Total Loans	26.33			28.26	27.38
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05			38.67	32.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46			65.26	65.09
Interest Only & Payment Option First Mortgages / Total Assets	0.35			0.30	0.23
Interest Only & Payment Option First Mortgages / Net Worth	3.06			2.92	2.29
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30			0.93	1.15
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	110.85
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

Non-Federally Guaranteed Student Loans					
Count of CU in Peer Group: NIA Dec-2007 Dec-2008 % Chg Dec-200					
Peer Group: NA					
Count of CU in Peer Group: NA					
Dec-2007 Dec-2008 Mchg Dec-2008	o: All * State	tate = 'MO' * Type Includ	ded: Fede	erally Insured State Cre	dit
ASSETS Cash On Hannd B4.465.543 P6.221.551 Cash On Deposit A5.068 P6.221.551 Cash On Deposit A5.068 P6.221.551 Cash On Deposit A5.068 Equivalents B4.369.643 B5.375.141 C77.26.182 B6.3 10.788.6 Cash Equivalents B7.741.613.6 Cash Equivalents B7.741.613.6 Cash Equivalents B7.742.6182 B7.743.6182					
ASSETS Cash On Hannd B4.465.543 P6.221.551 Cash On Deposit A5.068 P6.221.551 Cash On Deposit A5.068 P6.221.551 Cash On Deposit A5.068 Equivalents B4.369.643 B5.375.141 C77.26.182 B6.3 10.788.6 Cash Equivalents B7.741.613.6 Cash Equivalents B7.741.613.6 Cash Equivalents B7.742.6182 B7.743.6182					
CASH: Cash On Deposit Cash On Deposit Cash Can Deposit Cash Con Deposit Cash Con Deposit Cash Con Deposit Cash Equivalents Say 34,141 27,726,182 681,319,443 14.8 740,097,6 881,319,443 14.8 747,143,450 14.8 747,143,460 14.8 747,143,4	09 % Chg	hg Dec-201	0 % Chg	Dec-2011	% Chg
Cash On Hand					
Cash Equivalents					
Cash Equivalents	93 -5.3	5.3 96,373,05	9 5.7	7 105,551,648	9.5
TOTAL CASH & EQUIVALENTS 593,307,753 681,319,943 14,8 740,097,65	48 14.5	1.5 551,918,87	0 -13.5	617,613,667	11.9
NESTMENTS: 17,334,500	48 -61.1	1.1 48,162,01	3 346.4	48,221,670	0.1
Trading Securities	89 8.6	3.6 696,453,94	2 -5.9	771,386,985	10.8
Trading Securities					
Available for Sale Securities					
Held-to-Maturity Securities	03 12.0	2.0 17,273,00	1 7.1	1 17,480,229	1.2
Deposits in Commercial Banks, S&Ls, Savings Banks 137,962,560 265,056,977 92.1 461,309,6 Loans to, Daposits in, and Investments in Natural 12,597,871 19,076,946 51.4 25,119,9 Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital and PIC/Perpetual Contributed Capital 41,504,765 39,138,332 -5,7 26,097,2 All Other Investments in Corporate Cus 481,078,422 366,881,887 -23.8 42,834,8 42,049,081 42,049,08	83 43.0	3.0 1,511,528,63	6 54.9	1,859,622,882	23.0
Loans to, Deposits in, and Investments in Natural	64 293.1	3.1 133,816,09	5 -39.0	175,787,685	31.4
Person Credit Unions 2	71 74.0	4.0 662,341,49	2 43.6	709,319,575	7.1
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital 41,504,766 39,138,332 5.7 26,097,2 All Other Investments in Corporate Cus 481,078,422 366,681,887 23.8 428,334,8 All Other Investments in Corporate Cus 481,078,422 366,681,887 23.8 428,334,8 All Other Investments in Corporate Cus 481,078,422 366,681,887 23.8 428,334,8 All Other Investments in Corporate Cus 481,078,422 366,681,887 23.8 428,343,8 All Other Investments 1,326,280,870 1,485,116,427 12.0 2,261,547,8					
PIC/Perpetual Contributed Capital	54 31.7	1.7 30,234,89	0 20.4	30,892,887	2.2
All Other Investments in Corporate Cus All Other Investments 3 36,007,241 42,494,033 18.0 108,876,1 TOTAL Investments 3 36,007,241 42,494,033 18.0 108,876,1 TOTAL Investments 3 1,326,280,870 1,485,116,427 12.0 2,261,547,8 LOANS HELD FOR SALE 3,618,512 5,592,861 54.6 13,802,0 LOANS AND LEASES: Unsecured Credit Card Loans 347,910,794 351,632,316 1.1 367,333,8 All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A					
All Other Investments ² 36,007,241 42,494,083 18.0 108,876,1 TOTAL INVESTMENTS 1,326,280,870 1,485,116,427 12.0 2,261,547,8 LOANS HELD FOR SALE 3,618,512 5,592,861 54.6 13,802,0 LOANS AND LEASES: Unsecured Credit Card Loans 347,910,794 351,632,318 1.1 367,333,8 All Other Unsecured Loans/Lines of Credit 20,953,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A	-33.3	3.3 23,478,33	0 -10.0	25,590,416	9.0
TOTAL INVESTMENTS	21 17.0	7.0 134,436,30	2 -68.7	7 49,427,789	-63.2
LOANS HELD FOR SALE 3,618.512 5,592.861 54.6 13,802.0	63 156.2	66,330,33	3 -39.1	73,457,727	10.7
LOANS AND LEASES: Unsecured Credit Card Loans 347,910,794 351,632,318 1.1 367,333,8 All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A	15 52.3	2.3 2,579,439,07	9 14.1	1 2,941,579,190	14.0
LOANS AND LEASES: Unsecured Credit Card Loans 347,910,794 351,632,318 1.1 367,333,8 All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A		, , ,			
LOANS AND LEASES: Unsecured Credit Card Loans 347,910,794 351,632,318 1.1 367,333,8 All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A	03 146.8	6.8 17,111,73	0 24.0	15,903,467	-7.1
Unsecured Credit Card Loans 347,910,794 351,632,318 1.1 367,333,8 All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3-6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A N/A N/A Non-Federally Guaranteed Student Loans 947,415,366 879,488,765 -7-2 858,881,0 New Vehicle Loans 947,415,366 879,488,765 -7-2 858,881,0 Used Vehicle Loans 1,399,738,421 1,467,352,540 4.8 1,559,490,9 Ist Mortgage Real Estate Loans/Lines of Credit 1,640,608,353 1,865,240,728 13,7 1,878,207,7 Other Real Estate Loans/Lines of Credit 871,345,415 921,813,183 5.8 931,541,5 Leases Receivable 0 0 N/A TOTAL LOANS 1,640,608,353 1,865,240,728 13,7 1,878,207,7 Other Loans/Lines of Credit 242,720,799 275,225,446 13,4 284,614,1 TOTAL LOANS 5,659,292,381 5,962,761,825 5,4 6,077,263,0 (ALLOWANCE FOR LOAN & LEASE LOSSES) (44,556,862) (53,690,697) 20.5 (67,328,06) Foreclosed Real Estate 4,813,918 8,668,308 80.1 11,493,9 Repossessed Autos 3,629,304 3,407,226 6.1 2,488,3 Foreclosed and Repossessed Other Assets 485,943 467,912 -3,7 357,3 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 8,929,165 12,543,518 40.5 14,339,60 Land and Building 201,703,529 219,287,728 8,7 224,794,3 Other Fixed Assets N/A N/A 276,8 Goodwill N/A N/A N/A 276,8 Goodwill N/A N/A N/A 276,8 Accrued Interest on Loans 20,961,038 22,512,501 7,4 22,826,6 Accrued Interest on Investments 14,470,838 10,051,080 30.5 9,737,5 All Other Assets 74,94,397 83,544,164 11,7 100,041,4 TOTAL OTHER ASSETS 100,26,273 116,107,745 5,3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7,1 9,512,226,4 TOTAL CU'S 139 136 -2.2 1 TOTHER RE OWNED PRIOR TO 2004		, ,			
All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A					
All Other Unsecured Loans/Lines of Credit 209,553,233 202,008,845 -3.6 197,193,7 Short-Term, Small Amount Loans (STS) (FCUs only) N/A	61 4.5	1.5 366,985,70	4 -0.1	1 375,424,828	2.3
Short-Term, Small Amount Loans (STS) (FCUs only) N/A N					+
Non-Federally Guaranteed Student Loans	/A		0	0	
New Vehicle Loans	/A	N/A	A	25,434,354	+
Used Vehicle Loans	_				
1st Mortgage Real Estate Loans/Lines of Credit 1,640,608,353 1,865,240,728 13.7 1,878,207,7					+
Other Real Estate Loans/Lines of Credit 871,345,415 921,813,183 5.8 931,541,5 Leases Receivable 0 0 N/A Total All Other Loans/Lines of Credit 242,720,799 275,225,446 13.4 284,614,1 TOTAL LOANS 5,659,292,381 5,962,761,825 5.4 6,077,263,0 (ALLOWANCE FOR LOAN & LEASE LOSSES) (44,566,862) (53,690,697) 20.5 (67,328,06 Foreclosed Real Estate 4,813,918 8,668,380 80.1 11,493,9 Repossessed Autos 3,629,304 3,407,226 -6.1 2,488,3 Foreclosed and Repossessed Other Assets 485,943 467,912 -3.7 357,3 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 8,929,165 12,543,518 40.5 14,339,6 Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets <td></td> <td></td> <td></td> <td></td> <td>+</td>					+
Leases Receivable			_		
Total All Other Loans/Lines of Credit 242,720,799 275,225,446 13.4 284,614,1 TOTAL LOANS 5,659,292,381 5,962,761,825 5.4 6,077,263,0 (ALOWANCE FOR LOAN & LEASE LOSSES) (44,566,862) (53,690,697) 20.5 (67,328,06 Foreclosed Real Estate 4,813,918 8,668,380 80.1 11,493,9 Repossessed Autos 3,629,304 3,407,226 -6.1 2,488,3 Foreclosed and Repossessed Other Assets 485,943 467,912 -3.7 357,3 TOTAL FORECLOSED and REPOSSESSED ASSETS 8,929,165 12,543,518 40.5 14,339,6 Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A N/A 482,6 Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU'S 139 136 -2.2 1	0 N/A				
TOTAL LOANS 5,659,292,381 5,962,761,825 5.4 6,077,263,0 (ALLOWANCE FOR LOAN & LEASE LOSSES) (44,566,862) (53,690,697) 20.5 (67,328,066) Foreclosed Real Estate 4,813,918 8,668,380 80.1 11,493,9 Repossessed Autos 3,629,304 3,407,226 -6.1 2,488,3 Foreclosed and Repossessed Other Assets 485,943 467,912 -3.7 357,3 TOTAL FORECLOSED and REPOSSESSED ASSETS 8,929,165 12,543,518 40.5 14,339,6 Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A					
(ALLOWANCE FOR LOAN & LEASE LOSSES) (44,566,862) (53,690,697) 20.5 (67,328,066) Foreclosed Real Estate 4,813,918 8,668,380 80.1 11,493,9 Repossessed Autos 3,629,304 3,407,226 -6.1 2,488,3 Foreclosed and Repossessed Other Assets 485,943 467,912 -3.7 357,3 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 8,929,165 12,543,518 40.5 14,399,6 Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A N/A AVA 276,8 Goodwill N/A N/A N/A AVA 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 79,4 42,6 Accrued Interest on Loans 20,961,038 22,512,501 7,4 22,828,6 Accrued In					
Foreclosed Real Estate					
Repossessed Autos 3,629,304 3,407,226 -6.1 2,488,3 Foreclosed and Repossessed Other Assets 485,943 467,912 -3.7 357,3 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 8,929,165 12,543,518 40.5 14,339,6 Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A 276,8 Goodwill N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU'S 139 136 -2.2 1		• • • • • • • • • • • • • • • • • • • •	-	, , , , , , , , , , , , , , , , , , , ,	+
Foreclosed and Repossessed Other Assets			_		
TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 8,929,165 12,543,518 40.5 14,339,6 Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A N/A 276,8 Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL CU's 139 136 -2.2 1					
Land and Building 201,703,529 219,287,728 8.7 224,794,3 Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A N/A 276,8 Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTHER RE OWNED PRIOR TO 2004 139 136 -2.2 1					
Other Fixed Assets 44,169,602 43,828,783 -0.8 39,797,0 NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A N/A 276,8 Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1					+
NCUA Share Insurance Capitalization Deposit 60,768,301 53,167,921 -12.5 74,545,7 Identifiable Intangible Assets N/A N/A N/A 276,8 Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1					
Identifiable Intangible Assets			_		+
Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004	70.2	7.5,704,01	0.3	00,010,721	7.0
Goodwill N/A N/A N/A 482,6 TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004	16	221,68	3 -19.9	53,731	-75.8
TOTAL INTANGIBLE ASSETS N/A N/A N/A 759,4 Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004		1,739,45			+
Accrued Interest on Loans 20,961,038 22,512,501 7.4 22,828,6 Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004 100,000,000 <td></td> <td>1,961,14</td> <td>_</td> <td></td> <td>+</td>		1,961,14	_		+
Accrued Interest on Investments 14,470,838 10,051,080 -30.5 9,737,5 All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004 1 <t< td=""><td></td><td></td><td>_</td><td></td><td></td></t<>			_		
All Other Assets 74,794,397 83,544,164 11.7 100,041,4 TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU'S 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004					
TOTAL OTHER ASSETS 110,226,273 116,107,745 5.3 132,607,5 TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004 100					
TOTAL ASSETS 7,963,729,524 8,526,036,054 7.1 9,512,226,4 TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004					
TOTAL CU's 139 136 -2.2 1 OTHER RE OWNED PRIOR TO 2004	14.2	121,331,40	-5.5	147,007,121	10.2
TOTAL CU'S 139 136 -2.2 1 1 OTHER RE OWNED PRIOR TO 2004	50 11.6	1.6 9,757,241,95	6 2.6	10,317,265,100	5.7
1 OTHER RE OWNED PRIOR TO 2004	30 -4.4				
	-4.4	T.T 1Z	<u>-</u> -3.1	124	-1.0
IS LOAND TO DEDOOITO IN AND INVESTMENTS IN MATHEMATICAL DESCONDANCE MICHAEL OTHER WAVESTMENTS ROLLD TO HAVE SACE TOR SUICE THE	M EII EDO				
LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FOR	IVI FILERS				<u></u>

		Liabilities, Shares 8	& Fauity						
Return to cover		For Charter :							
03/08/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group:	All * State	= 'MO' * Type Includ	ed: Fede	rally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	252 464 206	255 470 444		FOA 070 040	47.5	204 042 045	40.0	207 420 402	0.4
Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218		301,012,245		307,428,402	2.1 N/A
Borrowing Repurchase Transactions	0	0		0		0	,, .	0	
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and				•		•			
Subordinated Debt Included in Net Worth ³	0	0		0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Accounts Payable & Other Liabilities	67,335,402	71,371,294		71,852,766		78,654,425		112,584,077	43.1
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	9.7
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	0.0	1 164 011 517	22.4	1 226 425 520	5.4	1,370,123,612	11.7
Regular Shares	1,747,444,277	1,831,799,715		1,164,011,517 2,008,641,521	22.4 9.7	1,226,435,529 2,171,932,429		2,395,294,315	10.3
<u> </u>									
Money Market Shares	1,168,449,987	1,440,319,760		1,646,236,947		1,869,137,975		2,037,568,768	9.0
Share Certificates	2,063,219,189	2,092,731,104		2,180,898,506		2,105,289,792		2,007,757,424	-4.6
IRA/KEOGH Accounts	732,595,149	817,934,370		925,107,264		978,897,117	5.8	991,467,827	1.3
All Other Shares ¹	15,373,567	17,203,069		16,665,089	-3.1	17,738,892		23,037,803	29.9
Non-Member Deposits	6,329,155	3,820,463		2,123,748		1,586,183		1,923,747	21.3
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4
EQUITY:									
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	31.5
Regular Reserves	246,502,104	247,527,389		241,975,751	-2.2	244,488,168		227,929,317	-6.8
Appropriation For Non-Conforming Investments	_ :0,002,:0:	,0 ,000	0	,		2 : 1, 100, 100			
(SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590	3.1	265,265,487	4.5	276,196,788	4.1	200,742,134	-27.3
Equity Acquired in Merger	N/A	N/A		262,045		129,385	-50.6	129,385	0.0
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	23,649,955	315.7
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-1,180,329	N/A	0	100.0	0	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-18,561,736	-111.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	6.6
TOTAL SHADES & FOLITY	7 500 005 000	0 004 070 670	7.4	0 001 507 504	10.1	0.265.402.024	F 0	0 007 006 700	F.0
TOTAL SHARES & EQUITY	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,183,031	5.2	9,887,036,736	5.6
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
NCUA INSURED SAVINGS ²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,733,304	0.9	310,903,537	5.8
Uninsured Non-Member Deposits	1,010,281	619,392		409,233	-33.9	441,682		1,256,808	
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,174,986		312,160,345	
Insured Shares & Deposits	6,018,544,711	6,379,884,814		7,652,271,026		8,076,842,931	5.5	8,515,013,151	
TOTAL NET WORTH	922,215,353	934,728,938		958,898,700		998,670,408		1,056,199,089	5.4 5.8
	922,210,353	934,120,938	1.4	900,090,700	2.0	990,07U,4U8	4.1	1,000,199,089	5.8
# Means the number is too large to display in the cell	/KEOGHe AND NONMEMBER	SHADES END SHODT F	ODM EII ED	9					
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA 2 PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to (ADD CHARE	C INICI IDED LID TO POS	0.000		
		10 \$100,000 and \$250,0	100 FOK IK/	NO, DIZUIUS AIND FUKWA	AKD SHAKE	3 1113UKED UP 1U \$25	0,000	=	OhE ::
³ December 2011 and forward includes "Subordinated Debt Included in Ne	EL VVOIUI.							5. Liab	ShEquity

		Income Stateme	nt						İ
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU:	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federall	y Insured State Cred	it Union
	Count of C	CU in Peer Group :	N/A						ļ
	Dec 2007	Dec 2009	0/ Cha	Dec 2000	0/ Cha	Dec 2010	0/ Cha	Doc 2011	0/ Cha
* INCOME AND EXPENSE	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Cng	Dec-2011	% Chg
INTEREST INCOME:									
Interest on Loans	384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	356,314,535	-5.5
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4
Income from Investments	85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,654,908		54,359,500	-4.1
Income from Trading	1,092,579	-3,382,930	-409.6		159.8	1,574,917	-22.2	406,864	-74.2
TOTAL INTEREST INCOME	470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,539,417	-3.6	410,493,475	-5.5
INTEREST EXPENSE:	11 0,000,002	10 1,0 10,00 1		100,000,000	0.0	10 1,000,111	0.0	110, 100, 110	
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	63,419,162	-23.9
Interest on Deposits	48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406		23,870,206	-15.6
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373		260,657,723	6.6
NON-INTEREST INCOME:	200,: .2,002	211,000,102				2 : :, :00,0: 0		200,001,120	
Fee Income	95,973,437	98,991,402	3.1	104,210,787	5.3	108,767,095	4.4	112,894,147	3.8
Other Operating Income	41,583,241	48,506,572	16.6	62,916,105	29.7	73,989,886	17.6	81,917,906	10.7
Gain (Loss) on Investments	-236,385	798,417	437.8	-9,791,527		-417,751	95.7	916,613	319.4
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003		-2,976,896	-61.9	-3,179,927	-6.8
Gain from Bargain Purchase (Merger)	N/A	N/A	00.7	0	0,002.0	0		0,110,021	N/A
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,438,241	655.4	1,358,916	-5.5
NCUSIF Stabilization Income	N/A	N/A	0 1 110	41,778,993		0	-100.0	0	
TOTAL NON-INTEREST INCOME	140,015,195	142,620,034	1.9		38.5	180,800,575	-8.4	193,907,655	7.2
NON-INTEREST EXPENSE	1.10,0.10,1.00	1 12,020,001	1.0	107,100,700	00.0	100,000,010	0.1	100,001,000	
Total Employee Compensation & Benefits	153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Travel, Conference Expense	3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	3,315,992	17.1
Office Occupancy	22,324,359	25,195,029	12.9		4.6	27,631,675	4.8	28,580,898	
Office Operation Expense	67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586		73,758,987	1.2
Educational and Promotion	16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	15,994,590	
Loan Servicing Expense	22,608,515	20,979,936	-7.2	22,511,996		24,870,721	10.5	27,097,719	
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	25,149,914	8.8
Member Insurance ¹	1,622,142	3,531,872	117.7	1,671,178		N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A	02.7	11,484,923		5,935,255	-48.3
Member Insurance - Temporary Corporate	14/74	14/7		14/71		11,101,020		0,000,200	10.0
CU Stabilization Fund ³	N/A	N/A		41,593,631		9,345,912	-77.5	14,796,133	58.3
Member Insurance - Other	N/A	N/A		N/A		1,264,699		941,379	
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	1,544,952	6.7
Misc Operating Expense	12,762,582	15,650,563	22.6		-8.7	16,062,536		14,893,995	
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829	5.5		13.3	384,366,636		398,471,062	
NET INCOME (LOSS) EXCLUDING STABILIZATION	02 1,000,120	3 12,1 00,020	5.5	000,000,200	10.0	33 1,000,000	1.1	000, 17 1,002	3.7
EXPENSE AND NCUSIF PREMIUMS */4	N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
NET INCOME (LOSS)	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	
RESERVE TRANSFERS:	20,004,102	, . 40,001	5110	_ :,0,_00		.0,000,012		33,304,010	<u> </u>
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2
* All Income/Expense amounts are year-to-date while the related % change		. , -	-	· -				, , ===	1
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Pre	emium Expense.	I							
² For December 2010 forward, this account includes only NCUSIF Premium Ex	•								6. IncExp

		Delinquent Loan Info	rmation						
Return to cover		For Charter :							
03/08/2012		Count of CU:							
CU Name: N/A		Asset Range :					L		•••
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Federa	lly Insured State Cre	dit
	Count	or co in Peer Group .	IN/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	04 000 045	100 544 540	40.0	400 400 000	40.0	404.000.504	5.0	101 510 005	0.0
1 to < 2 Months Delinquent	91,932,045	109,541,518	19.2			121,888,564		121,549,305	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	38,121,327 7,934,540	52,113,518 9,734,049	36.7 22.7	' '		59,948,270 14,503,400	 	57,567,251 16,473,984	-4.0 13.6
12 Months & Over Delinquent	2,517,499	2,290,127	-9.0			4,932,305		4,664,179	
Total Del Loans - All Types (2 or more Mo)	48,573,366	64,137,694	32.0			79,383,975		78,705,414	
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	6,262,645	7,718,542	23.2		-4.3	6,291,415		5,265,943	
2 to < 6 Months Delinquent	4,423,580	5,913,159	33.7	, ,		4,899,755	-	4,216,934	
6 to 12 Months Delinquent 12 Months & Over Delinquent	428,240 36,017	601,917 42,830	40.6 18.9			665,101 46,197		229,878 19,036	
Total Del Credit Card Lns (2 or more Mo)	4,887,837	6,557,906	34.2	·		5,611,053		4,465,848	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	32.7	' '	<u> </u>	1.53		1.19	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	18,841,138	22,941,616				34,014,175		34,968,300	
2 to < 6 Months Delinquent	2,857,714	6,588,898	130.6			19,522,857		16,823,040	
6 to 12 Months Delinquent	478,526	962,599			266.8	4,004,209		6,289,885	
12 Months & Over Delinquent	0	414,499	N/A	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	24,951,881	-3.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	3,330,240	7,965,996	130.0	21,022,510	103.9	25,719,371	22.3	24,951,001	-3.0
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.82	-2.8
1st Mortgage Adjustable Rate Loans and									
Hybrid/Ballons < 5 Years	1 00= 004		====	2 222 554	10.0		40.4		
1 to < 2 Months Delinquent	1,265,884	8,723,397		, ,				8,170,471	-5.1
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	181,316	4,465,502 535,112	2,362.8 N/A		-0.1 186.4	5,301,356 2,141,972		4,774,196 524,645	
12 Months & Over Delinquent	0	0	N/A N/A	, ,		691,112		462,114	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	181,316	5,000,614		-	28.3	8,134,440		5,760,955	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons	,	3,000,01		5, ,		<u> </u>		0,: 00,000	
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable									
Rate Loans and Hybrids/Balloons < 5 yrs	0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.89	-30.4
Other Real Estate Fixed Rate/Hybrid/Balloon	2 422 422			4.000.404	0.1.0				
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	3,406,482 1,177,035	4,103,810 3,088,528	20.5 162.4			5,256,849 2,986,926		5,288,559 2,607,589	
6 to 12 Months Delinquent	341,130	672,346	97.1	, ,		1,030,115		1,945,799	
12 Months & Over Delinquent	16,644	170,145	922.3	,		536,868		223,640	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	1,534,809	3,931,019			8.6	4,553,909		4,777,028	
%Other Real Estate Fixed/Hybrid/Balloon Loans	, ,	, ,		, ,		, ,			
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.55	14.0
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	2,478,516 1,166,988	3,258,342 1,520,501	31.5 30.3	· · · · · ·		3,643,485 2,357,804		4,277,450 2,430,203	
6 to 12 Months Delinquent	400,372	203,517	-49.2			2,357,804		288,406	
12 Months & Over Delinquent	158,877	104,791	-49.2	,		215,496		190,204	
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,726,237	1,828,809	5.9		83.2	3,217,607		2,908,813	
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	.,	.,===,===	2.0	2,20,000	55.2	-,,-01		_,= 30,010	0.0
/ Total Other RE Adjustable Rate Loans	0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.53	-9.2
Leases Receivable									
1 to < 2 Months Delinquent	0	0			-	0	N/A	0	N/A
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	0	0				0	N/A N/A	0	N/A N/A
12 Months & Over Delinquent	0	0				<u> </u>	N/A N/A	0	
Total Del Leases Receivable (2 or more Mo)	0	0			N/A	0	N/A	0	
%Leases Receivable Delinquent > 2 Mo									
/ Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans					_				
1 to < 2 Months Delinquent	59,677,380	62,795,811	5.2			64,077,035		63,578,582	
2 to < 6 Months Delinquent	28,314,694	30,536,930	7.8	· · ·		24,879,572	t	26,715,289	
6 to 12 Months Delinquent 12 Months & Over Delinquent	6,286,272 2,305,961	6,758,558 1,557,862				6,017,696 1,250,327		7,195,371 1,930,229	19.6 54.4
Total Del All Other Lns (2 or more Mo)	36,906,927	38,853,350						35,840,889	
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32						1	1.24	
# Means the number is too large to display in the cell	1.02	1.30	1.7	1.47	3.5	1.10		1.27	7.0
• • •								7. Delinquent Loan In	formation

	Loan Losses & Bank			oan Modifications					
Return to cover		For Charter :							
03/08/2012 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fede	erally Insured State	Credit
·	Count of Cl	U in Peer Group :		•		7.		•	
	Dec-2007	Dec-2008	% Cha	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
	200 2001	200 2000	,	200 2000	,, o.i.g	200 2010	/0 G.I.g	200 2011	70 0119
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	44,025,259	55,752,840			30.7	71,259,269		61,883,191	
* Total Loans Recovered * NET CHARGE OFFS (\$\$)	7,797,152	7,844,242		' '	-2.7 36.2	8,336,887	l	9,046,314	
**%Net Charge-Offs / Average Loans	36,228,107 0.65	47,908,598 0.82			31.4	62,922,382 1.04		52,836,877 0.87	+
Total Del Loans & *Net Charge-Offs	84,801,473	112,046,292			34.2	142,306,357		131,542,291	
Combined Delinquency and Net Charge Off Ratio	1.50	1.90	26.3	2.49	30.8	2.35	-5.4	2.15	-8.5
* Unsecured Credit Card Lns Charged Off	8,451,552	12,143,335	43.7	18,087,409	48.9	17,011,137	-6.0	13,396,573	3 -21.2
* Unsecured Credit Card Lns Recovered	1,372,049	1,481,205			-19.7	1,465,624		1,697,028	
* NET UNSECURED CREDIT CARD C/Os	7,079,503	10,662,130	 	· · · · · · · · · · · · · · · · · · ·	58.5	15,545,513	l	11,699,545	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05			54.2	4.23		3.15	
* All Other Loans Charged Off	32,806,672	39,758,244			13.8	42,139,332		34,549,045	
* All Other Loans Recovered * NET ALL OTHER LOAN C/Os	5,753,026	6,177,350		· · · · · · · · · · · · · · · · · · ·	-0.6	6,384,320		6,544,426	
* NET ALL OTHER LOAN C/OS ** Net Charge Offs - All Other Loans / Avg All Other Loans	27,053,646 0.95	33,580,894 1.19		39,098,660 1.37	16.4 14.4	35,755,012 1.26		28,004,619 0.99	
* Total 1st Mortgage RE Loan/LOCs Charged Off	825,538	911,111	10.4		107.2	4,396,725	-	5,796,881	+
* Total 1st Mortgage RE Loans/LOCs Recovered	505,399	8,693		· · · · · · · · · · · · · · · · · · ·	292.1	59,676		407,442	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.00	0.05	156.0	0.10	02.4	0.22	105.4	0.27	, ,,,,
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	0.02 1,941,497	0.05 2,940,150	156.3 51.4		92.4 160.5	0.22 7,712,075		0.27 8,140,692	-
* Total Other RE Loans/LOCs Recovered	166,678	176,994		· · · · · ·	53.9	427,267	56.9	397,418	
* NET OTHER RE LOANS/LOCs C/Os	1,774,819	2,763,156		· '		7,284,808		7,743,274	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.21	0.31	47.3		158.6	0.80		0.89	+
* Total Real Estate Loans Charged Off	2,767,035	3,851,261	39.2			12,108,800		13,937,573	
* Total Real Estate Lns Recovered	672,077	185,687		· ·	65.0	486,943		804,860	
* NET Total Real Estate Loan C/Os ** Net Charge Offs - Total RE Loans / Avg Total RE Loans	2,094,958	3,665,574 0.14		, ,	152.1 138.7	11,621,857 0.41	25.8 23.5	13,132,713 0.46	
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	0.14	01.0	68,856	N/A	543,936		1,124,604	_
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	0		0	N/A	0	N/A	4,221	-
*NET Modified Real Estate C/Os	N/A	0		68,856	N/A	543,936	690.0	1,120,383	106.0
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		0.27		0.99	262.7	1.56	57.6
* Total Leases Receivable Charged Off	0	0			N/A	0.99		1.30	
* Total Leases Receivable Recovered	0	0			N/A	0		0	
* NET LEASES RECEIVABLE C/Os	0	0	N/A		N/A	0		0	1 11//
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY Number of Members Who Fil ed Chapter 7 YTD	1 690	2.424	44.0	2 720	F2.6	4 4 4 0	10.0	2 270	10.0
Number of Members Who Filed Chapter 7 YTD Number of Members Who Filed Chapter 13 YTD	1,680 1,039	2,434 1,738		'	53.6 14.3	4,110 2,502		3,370 2,128	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0	,	0.0	3	200.0	2,120	-33.3
Total Number of Members Bankrupt	2,720	4,173	53.4	5,726	37.2	6,615	15.5	5,500	-16.9
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	28,827,303	44,898,511	55.7		47.4	71,493,701	8.0	56,745,307	
* All Loans Charged Off due to Bankruptcy YTD	8,563,400	12,218,723			33.1	18,329,342		17,724,042	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) REAL ESTATE FORECLOSURE SUMMARY	19.45	21.92	12.7	22.33	1.9	25.72	15.2	28.64	11.3
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		N/A		25,459,686	1
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		N/A		169	
LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013		69,283,741	
Modified Other RE Loans Total Modified First and Other RE Loans	N/A	423,570		3,707,298	775.3	8,344,917		8,752,803	
Modified RE Loans Also Reported as Business Loans	N/A N/A	6,267,720		44,271,301 2,655,818	606.3 N/A	65,807,930 4,179,197		78,036,544 2,658,721	
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		2,000,010 N/A		33,313,198		30,844,846	
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		0		1,421,313	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		99,121,128		110,302,703	
Total Modified Loans to Total Loans Total Modified Loans to Not Worth	N/A	0.11		0.73	593.0	1.64	 	1.80	-
Total Modified Loans to Net Worth # Means the number is too large to display in the cell	N/A	0.67		4.62	588.5	9.93	115.0	10.44	5.2
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no	annualizing)				•	Loan Losses & Bankrı	Intev Inform	ation and Loan Mac	lifications
Annualization factor, march = 4, June = 2, September =4/3; December = 1 (or no	annuanziny)				0.	LUGII LUSSES & DAIIKI	APICY IIIIOIM	iacion, and Ludii WO	anneations

	lı	ndirect and Participation	n Lendir	ng					
Return to cover		For Charter :							
03/08/2012		Count of CU:	124						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federall	y Insured State Cred	lit Union
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	639,876,146		9.5	· ' '	-4.6	550,583,452	-17.6	599,896,615	
Indirect Loans - Outsourced Lending Relationship	396,860,957		-2.5		30.6	490,060,966	-3.1	445,246,972	
Total Outstanding Indirect Loans	1,036,737,103				8.0	1,040,644,418	-11.4	1,045,143,587	0.4
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	17.04	-1.0
DELINQUENCY - INDIRECT LENDING									<u> </u>
1 to < 2 Months Delinquent	23,373,585	· · ·	13.7	, ,	28.2	33,378,562	-2.0	35,221,522	
2 to < 6 Months Delinquent	11,000,985		9.5		8.8	9,925,852	-24.3	10,116,610	
6 to 12 Months Delinquent	1,740,217		32.4		37.2	2,746,955	-13.1	1,571,644	
12 Months & Over Delinquent	516,328		-27.4		-22.7	209,611	-27.7	124,930	
Total Del Indirect Lns (2 or more Mo)	13,257,530		11.1		12.5	12,882,418	-22.2	11,813,184	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	1.13	-8.7
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,049,602		17.9		-8.4	15,373,313	9.0	13,682,193	
* Indirect Loans Recovered	2,051,315		-8.4		-9.1	1,681,363	-1.5	1,622,895	
* NET INDIRECT LOAN C/Os	10,998,287		22.9		-8.2	13,691,950	10.4	12,059,298	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	1.16	-6.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A			12,936,471		14,126,337	9.2	6,642,714	
Non-Federally Guaranteed Student Loans	N/A			N/A		N/A		15,234,252	
Real Estate	N/A			22,411,030		18,459,571	-17.6	15,178,652	
Member Business Loans (excluding C&D)	N/A			6,858,706		14,569,410	112.4	10,624,395	
Non-Member Business Loans (excluding C&D)	N/A			5,510,129		20,762,048	276.8	34,339,440	
Commercial Construction & Development	N/A			0		83,412	N/A	248,059	
Loan Pools	N/A			65,749,360		79,767,019	21.3	93,227,119	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5		59.6	147,767,797	30.2	175,494,631	18.8
%Participation Loans Outstanding / Total Loans	0.97		22.9		56.6	2.44	30.9	2.86	
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3
%Participation Loans Purchased YTD									l
/ Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.13	23.3
PARTICIPATION LOANS SOLD:									<u> </u>
Participation Loan Interests Sold AND/OR Serviced				47.004.000		04.050.405	4= 4	00.075.047	
(Participants' Balance Outstanding)	N/A			17,204,692		24,956,487	45.1	26,675,817	6.9
Participation Loan Interests - Amount Retained (Outstanding)	N/A			7,657,368		13,297,782	73.7	15,710,750	
* Participation Loans Sold YTD	4,416,558		2.2		77.6	9,934,445	24.0	7,813,957	
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.08	-25.6
WHOLE LOANS PURCHASED AND SOLD:				_					
*Loans Purchased in Full from Other Financial Institutions YTD	210,700		560.3		-100.0	26,391,918	N/A	384,879	-98.5
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		0	<u> </u>
%Loans Purchased From Financial Institutions & Other			=00.0		400.0	2.22		0.04	
Sources YTD / Loans Granted YTD	0.01		528.0		-100.0	0.96		0.01	-98.6
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING									<u> </u>
1 to < 2 Months Delinquent	1,022,532	· · · · · · · · · · · · · · · · · · ·	-12.4		36.5	1,066,682	-12.7	1,092,540	
2 to < 6 Months Delinquent	1,058,798		-46.0		-13.7	666,483	35.1	1,934,196	
6 to 12 Months Delinquent	575,106	· ·	-60.8		-54.0	30,431	-70.7	54,007	77.5
12 Months & Over Delinquent	925,036		-56.9		-95.2	9,988	-47.5	9,486	
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	706,902	14.8	1,997,689	182.6
%Participation Loans Delinquent > 2 Mo			00.0		07.	2.45	44.0		40-
/ Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.48	-11.9	1.14	137.9
LOAN LOSSES - PARTICIPATION LENDING * Participation Leans Charged Off	0.0=2.22	100-00	22.5			1 700 000	40 =	4 000 000	
* Participation Loans Charged Off * Participation Loans Recovered	2,272,931		-39.8		9.4	1,790,382	19.7	1,828,255	
* NET PARTICIPATION LOAN C/Os	267,446		59.6	-	-36.0	290,360	6.2	265,406	
	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2
***%Net Charge Offs - Participation Loans	0.40	4 40	F0.0	4.00	44.0	4.15	40.0	0.07	45.
/ Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.3	0.97	-15.8
*Amounts are year-to-date while the related %change ratios are annualized.	(an ma angerellet -)								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								-
# Means the number is too large to display in the cell								Indian of Anal Destin	otical -
							9.	IndirectAndParticip	auonens

		Real Estate Loan Infor	mation 1						
Return to cover		For Charter :							
03/08/2012		Count of CU:	124						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * State :	= 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A	_					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	728,616,246	876,778,932	20.3	915,352,026	4.4	890,532,453		835,009,209	
Fixed Rate 15 years or less	325,056,367	344,451,911	6.0	354,062,465	2.8	428,073,256		471,395,037	
Other Fixed Rate	1,223,128	1,793,861	46.7	8,633,472	381.3	15,720,652		18,919,156	
Total Fixed Rate First Mortgages	1,054,895,741	1,223,024,704	15.9	1,278,047,963	4.5	1,334,326,361		1,325,323,402	
Balloon/Hybrid > 5 years	42,286,364	48,192,417	14.0	37,772,245	-21.6	38,194,964		45,107,832	
Balloon/Hybrid 5 years or less	357,126,092	476,232,842	33.4	437,306,584	-8.2	492,494,748		499,279,384	
Total Balloon/Hybrid First Mortgages	399,412,456	524,425,259	31.3	475,078,829	-9.4	530,689,712		544,387,216	
Adjustable Rate First Mtgs 1 year or less	51,714,964	60,696,640	17.4	47,390,609	-21.9	60,928,246		63,234,102	
Adjustable Rate First Mtgs >1 year	134,585,192	57,094,125	-57.6	77,690,386	36.1	81,041,310		83,192,246	
Total Adjustable First Mortgages	186,300,156	117,790,765	-36.8	125,080,995	6.2	141,969,556		146,426,348	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,016,136,966	0.5
Other Real Estate Loans									
Closed End Fixed Rate	309,007,095	390,939,815	26.5	379,013,798	-3.1	306,648,425		281,120,935	
Closed End Adjustable Rate	2,909,100	9,137,683	214.1	9,889,243	8.2	10,654,249		5,438,055	
Open End Adjustable Rate (HELOC)	475,379,557	482,009,024	1.4	509,653,731	5.7	536,202,539		539,070,878	-
Open End Fixed Rate	84,049,663	39,726,661	-52.7	32,984,778	-17.0	28,660,980		27,497,285	
TOTAL OTHER REAL ESTATE OUTSTANDING	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193		853,127,153	+
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,511,953,768	2,787,053,911	11.0	2,809,749,337	8.0	2,889,151,822	2.8	2,869,264,119	-0.7
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,097,182,105	1,271,217,121	15.9	1,315,820,208	3.5	1,372,521,325		1,370,431,234	
Other RE Fixed Rate	393,056,758	430,666,476	9.6	411,998,576	-4.3	335,309,405	1	308,618,220	
Total Fixed Rate RE Outstanding	1,490,238,863	1,701,883,597	14.2	1,727,818,784	1.5	1,707,830,730		1,679,049,454	
%(Total Fixed Rate RE/Total Assets)	18.71	19.96	6.7	18.16	-9.0	17.50	-	16.27	
%(Total Fixed Rate RE/Total Loans)	26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	27.38	-3.1
First Martes as Adi Data (includes Llubrida/Dallagna - First)	F 40, 400, 040	504 000 007	0.0	FC0 207 F70	F 0	004 404 004	40.0	C4E 70E 700	4.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	543,426,248	594,023,607	9.3	562,387,579	-5.3	634,464,304		645,705,732	
Other RE Adj Rate	478,288,657	491,146,707	2.7	519,542,974	5.8	546,856,788			+
Total Adj Rate RE Outstanding	1,021,714,905	1,085,170,314	6.2	1,081,930,553	-0.3	1,181,321,092	9.2	1,190,214,665	3.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	28,226,639	38,270,520	35.6	22 620 625	-12.1	20 151 115	12.2	24 224 420	16.0
%(Interest Only & Payment Option First Mtg / Total Assets)	0.35	0.45	26.6	33,638,635 0.35	-12.1	29,151,415 0.30		24,221,428	†
%(Interest Only & Payment Option First Mtg / Net Worth)	3.06	4.09	33.8	3.51	-14.3	2.92		2.29	
Outstanding Interest Only & Payment Option Other RE	3.00	4.09	33.0	3.51	-14.3	2.92	-10.0	2.29	-21.2
/ LOCs Loans	N/A	N/A		16,115,812		15,511,523	-3.7	10,586,368	-31.8
Outstanding Residential Construction (Excluding Business	14//	14/7		10,110,012		10,011,020	0.1	10,000,000	01.0
Purpose Loans)	15,922,844	16,650,145	4.6	7,986,638	-52.0	2,837,821	-64.5	2,146,326	-24.4
Allowance for Loan Losses on all RE Loans	2,702,507	6,571,141	143.1	9,085,368	38.3	14,571,509		14,965,382	
* REAL ESTATE LOANS - AMOUNT GRANTED:	7: ==,=0:	-,,		-,,-		, ,		,,	
* First Mortgages									
* Fixed Rate > 15 years	263,910,463	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	486,164,757	-21.1
* Fixed Rate 15 years or less	68,516,941	116,047,901	69.4	327,038,385	181.8	383,503,700		370,334,699	
* Other Fixed Rate	705,746		28.5	6,568,486	624.5	7,059,019			
* Total Fixed Rate First Mortgages	333,133,150	447,897,047	34.4	1,052,646,511	135.0	1,006,864,156		861,576,915	+
* Balloon/Hybrid > 5 years	12,143,436	10,472,115	-13.8	11,631,771	11.1	6,760,724	1	13,079,059	
* Balloon/Hybrid 5 years or less	116,811,617	136,384,143	16.8	103,945,738	-23.8	89,974,088		106,444,170	+
* Total Balloon/Hybrid First Mortgages	128,955,053	146,856,258	13.9	115,577,509	-21.3	96,734,812		119,523,229	+
* Adjustable Rate First Mtgs 1 year or less	11,029,008	21,994,066	99.4	10,186,921	-53.7	22,100,740		16,893,389	+
* Adjustable Rate First Mtgs >1 year	18,543,849	18,615,995	0.4	8,723,898	-53.1	24,216,094	1	9,413,850	+
* Total Adjustable First Mortgages	29,572,857	40,610,061	37.3	18,910,819	-53.4	46,316,834		26,307,239	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	491,661,060	635,363,366	29.2	1,187,134,839	86.8	1,149,915,802		1,007,407,383	+
* Amounts are year-to-date while the related %change ratios are annualized						• •			
<u></u>							1		1
# Means the number is too large to display in the cell									

For Charter MA			Real Estate Loan Info	rmation 3)					
Description Column Colum	Return to cover									
Page Court City Page Court City Page Page City Page										
Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. Control Cital Proof Cong. No. No. Cong. No. No. Cong. No.	CU Name: N/A									
Dec-2007 Dec-2007 Dec-2007 Sc. Clg Dec-20	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * State	= 'MO' * Type Include	ed: Federa	Ily Insured State Cre	dit
COMMERT COMM		Count	of CU in Peer Group :	N/A						
COMMAND COMM		D 0007	D 0000	0/ 01	D 0000	0/ 01	D 0010	0/ 01	D 0014	0/ 01
Closed End Fight Read Read	* OTHER REAL ESTATE (Created)	Dec-2007	Dec-2008	% Cng	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Cng
Concess of Adjustantia Rose C. 17,007 11,116 10 2,008.003 A4 1,109,196 4.0 3,81.97 77.	·	117 805 507	132 550 505	12.4	86 860 005	-34.5	50 210 204	-42.2	12 536 611	-15.3
Cope ne Fine Indig India com Control 19,887.749 11,887.879 17,79 434.879 13,100,100			· · · · · · · · · · · · · · · · · · ·							
Cognition Flores Teacher and Others 4990-4193 1303-4094 72.9 4886.00 63.1 30.44.280 30.8 5.50.000 3.70.71 7.071. CHERN RELEGIATE CHERN STATE					' '					-17.9
TOTAL PER PERAL ESTATE GRAFTED 20,000,440 294,094,005 59, 244,980,005 160 169,897,77 1-54 159,094,878 170,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000,000 190,000 190,000,000										-3.4
TOTAL RE (PIRST AND OTHER) GRANTED 74,869,502 89,942,739 14.6 1.41,198,202 86.8 1,303,755,502 5.1 1,105,120 1.41 1.41,120 1.41 1.41,120 1.41 1.41,120 1.41 1.	-									
Signor Fire Progress Prog			, ,							-12.9
First Marging R.E. Loven Sold: 1			, ,	12.0						
SUPERT MAY PEL Canes Solo Piret May RE Loans Orannes)	RE LOANS SOLD/SERVICED									
AM TO Michages Servicing Pigniss	* First Mortgage R.E. Loans Sold	139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2	655,720,994	-12.6
Outstanding RELicans Sold Risk Serviced 568,081,331 612,050,056 7.7 14,478,524 97.6 97.6 155,6919,004 30.6 1,956,916,941 10 1,072,916,917 1,072,916,	%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	28.46	23.89	-16.0	65.31	173.4	65.26	-0.1	65.09	-0.3
ModRice Property Polyte No Work		2,751,657			, ,		9,335,682		12,120,737	29.8
MISC. REL LOAN INFORMATION SET (CHE YIN SEL Loan (Exc. MRBL)	-	568,081,331	612,050,055				1,554,919,924	35.5	1,855,548,941	19.3
Stermick of Yes R.E. Loan (Exe. MBL)		0.30	0.26	-12.9	0.70	169.0	0.93	33.7	1.15	22.8
RE Lis also Mem. Biss. Lis 62,546,538 96,679,700 54.6 153,542,676 58.8 210,265,558 56.9 253,336,525 20 Federally Insured Horie Equity Conversion Mortgage (HEC00) NA NA NA 0 0 0 0 NA 0 NA 0 NA 10 NA 10 NA NA 0 0 0 NA 0 NA										
REVERSE MORTGAGES processary Insured Florence Equity Conversion Mortgage (HECM) N/A N/A N/A 0 0 0 0 N/A 0 N/A 0 N/A 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 0 N/A										-3.0
Federally Insured Home Equity Conversion Mongage (HECM)		62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	253,336,525	20.5
Popperagn Reverse Montgage Products		NI/A	NI/A		0			NI/A	0	NI/A
Total Reverse Mortgages N/A N/A 0 0 N/A 0							0			
RE LOAM MODIFICATIONS OUTSTANDING NA 5.844.150	· · · ·				-		0			
Modified First Mortgage RE Loans		IN/A	IN/A		U		U	IN/A	U	IN/A
Modified Other RE Loans NA		N/Δ	5 844 150		40 564 003	594 1	57 463 013	41 7	69 283 741	20.6
Total Modified First and Other RE Loans							<u> </u>			4.9
Modified RE Loans Also Reported as Business Loans			·							18.6
DELINOLENT RE. LOANS > 2 MOS 13.8 21,022,510 163.9 25,719,371 22.9 24,651,881 3.8 3.36,240 7,965,966 13.8 21,022,510 163.9 25,719,371 22.9 24,651,881 3.8 5.000,0141 2,656.0 6,414,721 28.3 8,134,440 26.6 5,760,965 29.8 20,000,0141 2,656.0 6,414,721 28.3 8,134,440 26.6 4,777,028 4.0 2,000,813 3.9 2,000,000,000,000,000,000,000,000,000,0									<u>, , , , , , , , , , , , , , , , , , , </u>	-36.4
First Mongage Fixed Rate (includes BalloonHybrids > 5 yrs)	·				_,000,010		.,,	0111	_,000,1_1	
First Morrgage Ad, Rate (includes Balloon/Hybrids < 5 yrs)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	24,951,881	-3.0
Chief R.E. Adj, Rate		181,316	5,000,614	2,658.0		28.3		26.8	5,760,955	-29.2
TOTAL DEL R.E. > 2 MOS	Other R.E. Fixed Rate	1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	4,777,028	4.9
DELINQUENT 1 TO - 2 MOS	Other R.E. Adj. Rate	1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,908,813	-9.6
First Mortgage	TOTAL DEL R.E. > 2 MOS	6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	38,398,677	-7.8
Chefr	DELINQUENT 1 TO < 2 MOS									
Total Del R.E. 1 to < 2 Mos		, ,					<u> </u>		, ,	1.2
Total Del R.E. Loans > 1 Mos		· · · · · · · · · · · · · · · · · · ·					· · ·		· · ·	7.5
RE LOAN DELINQUENCY RATIOS % R.E. Loans dq > 1 Mos 1.30 2.07 58.8 3.16 52.3 3.22 2.2 3.18 -1. 4.7 REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage RE Loans > 2 Mo Del N/A 1.061,655 1.34 1.7,754,866 1.7,854,866 1.7,854,866										2.3
% R.E. Loans dq > 1 Mos		32,770,622	57,753,603	76.2	88,671,903	53.5	93,145,441	5.0	91,103,457	-2.2
Section Sect		4.00	0.07	50.0	0.40	50.0	0.00	0.0	0.40	4.5
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MODE N/A 1,061,655 6,763,878 53.1 7,754,866 14.7 9,273,081 19.				-						-1.5
Modified First Mortgage RE Loans > 2 Mo Del N/A 1,061,655 6,763,878 537.1 7,754,866 14.7 9,273,081 19.	·	0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.34	-7.1
Modified Other RE Loans > 2 Mo Del		NI/Λ	1 061 655		6 762 979	527 1	7 754 966	14.7	0.272.091	10.6
Total Modified First and Other RE Loans > 2 Mo Del			1,001,033							
% Total Modified 1st and Other RE > 2 Mo Del			1.061.655		· · · · · · · · · · · · · · · · · · ·					7.2
Modified RE Loans Also Reported as Business Loans > 2 Mo Del		14/71	1,001,000		1,001,002	000.1	0,021,200	22.0	3,010,000	,
Business Loans > 2 Mo Del	/ Total Modified 1st and Other RE	N/A	16.94		16.63	-1.8	13.71	-17.5	12.40	-9.6
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off \$25,538 \$11,111 10.4 \$1,888,105 107.2 4,396,725 132.9 5,796,881 31. * Total 1st Mortgage Lns Recovered \$505,399 8,693 98.3 34,082 292.1 59,676 75.1 407,442 582. * NET 1st MORTGAGE LN C/Os * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Total Other RE Lns Charged Off 1,941,497 2,940,150 * Total Other RE Lns Recovered 166,678 176,994 6.2 272,359 5.39 427,267 56.9 397,418 -7. *NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 7,743,274 6. **Means the number is too large to display in the cell # Means the number is too large to display in the cell	· · · · · · · · · · · · · · · · · · ·									
Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A 0.00 49.61 N/A 11.03 -77.8 15.95 44. REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 825,538 911,111 10.4 1,888,105 107.2 4,396,725 132.9 5,796,881 31. * Total 1st Mortgage Lns Recovered 505,399 8,693 -98.3 34,082 292.1 59,676 75.1 407,442 582. * NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 5,389,439 24. ** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans / Avg 1st Mortgage Loans / Avg 1st Mortgage Loans / 15.41 7,658,514 160.5 7,712,075 0.7 8,140,692 5. * Total Other RE Lns Charged Off 1,941,497 2,940,150 51.4 7,658,514 160.5 7,712,075 0.7 8,140,692 5. * NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 7,743,274 6. **Net Charge Offs Other RE Loans / Avg Other RE Loans / Avg Other RE Loans / Avg Other Re Loans / Amounts are year-to-date and the related % change ratios are annualized. ** Amounts are year-to-date and the related % change ratios are annualized. # Means the number is too large to display in the cell ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		N/A	0		1,317,485	N/A	460,969	-65.0	423,954	-8.0
/ Total Modified RE Lns also Reported as Business Loans	· · · · · · · · · · · · · · · · · · ·									
**Net Charge Off Second Off Secon		NI/Λ	0.00		40.61	NI/A	11 02	-77 Q	15.05	44.6
* Total 1st Mortgage Lns Charged Off 825,538 911,111 10.4 1,888,105 107.2 4,396,725 132.9 5,796,881 31. * Total 1st Mortgage Lns Recovered 505,399 8,693 -98.3 34,082 292.1 59,676 75.1 407,442 582. * NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 5,389,439 24. ** Net Charge Offs - 1st Mortgage Loans 0.02 0.05 156.3 0.10 92.4 0.22 125.4 0.27 20. * Total Other RE Lns Charged Off 1,941,497 2,940,150 51.4 7,658,514 160.5 7,712,075 0.7 8,140,692 5. * NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 7,743,274 6. **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 11. * Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell	·	IN/A	0.00		49.01	IN/A	11.03	-11.0	10.95	44.0
* Total 1st Mortgage Lns Recovered 505,399 8,693 -98.3 34,082 292.1 59,676 75.1 407,442 582. * NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 5,389,439 24. ** Net Charge Offs - 1st Mortgage Loans		825 538	Q11 111	10.4	1 888 105	107 2	4 396 725	132 9	5 796 881	31.8
* NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 5,389,439 24. ** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans ** Total Other RE Lns Charged Off ** Total Other RE Lns Recovered ** NET OTHER RE LN C/Os **NET OTHER RE LN C/Os **Net Charge Offs Other RE Loans / Avg Other RE Loans **Net Charge Offs Other RE Loans / Avg Other RE Loans **Net Charge Offs Other Re Loans / Avg Other Re Loans **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) #*Means the number is too large to display in the cell **Annualization factor: March = 4 (standard of the standard of the standa		· · · · · · · · · · · · · · · · · · ·	,						· · ·	
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Total Other RE Lns Charged Off * Total Other RE Lns Recovered * Total Other RE Lns Recovered * Total Other RE Lns Recovered * NET OTHER RE LN C/Os **Net Charge Offs Other RE Loans / Avg Other RE Loans * Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) * Means the number is too large to display in the cell **Output December = 1 (or no annualizing) **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					·					24.3
/ Avg 1st Mortgage Loans 0.02 0.05 156.3 0.10 92.4 0.22 125.4 0.27 20.7 * Total Other RE Lns Charged Off 1,941,497 2,940,150 51.4 7,658,514 160.5 7,712,075 0.7 8,140,692 5.7 * Total Other RE Lns Recovered 166,678 176,994 6.2 272,359 53.9 427,267 56.9 397,418 -7.7 * NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 7,743,274 6.7 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.89 11.5 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell		,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,		-,,	
* Total Other RE Lns Recovered 166,678 176,994 6.2 272,359 53.9 427,267 56.9 397,418 -7. * NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 7,743,274 6. **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 11. * Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.27	20.0
* NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 7,743,274 6. **Net Charge Offs Other RE Loans / Avg Other RE Loans	· ·	1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6
**Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.89 11. * Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		166,678	176,994		,		427,267	56.9		
* Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell										6.3
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell			0.31	47.3	0.80	158.6	0.80	0.8	0.89	11.1
# Means the number is too large to display in the cell										
		1 (or no annualizing)								
	# ivieans the number is too large to display in the cell									

	Memb	er Business Loa	an Inform						
Return to cover		For Charter :							
03/08/2012		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Gro	un· ΔII *	 State = 'MO' * Tvn	e Include	d. Federally Insu	red Stat
reer Group.	Count of CU	in Peer Group :		Nation 1 eer Gro	up. All	State = MO Typ	liciade	a. I ederally illoui	- Cu Stat
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Ch
BUSINESS LOANS Member Business Loans (NMBLB) ¹	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	259,612,204	17
Purchased Business Loans or Participations to	00,037,172	114,400,021	72.0	104,321,331	45.5	221,042,000	34.7	239,012,204	17
Nonmembers (NMBLB) 1	14,024,848	14,348,837	+		40.1	37,251,220			
Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹	80,582,020 7,196,221	128,835,658 3,909,216			43.2 68.0				
TOTAL BUSINESS LOANS (NMBLB) LESS	7,190,221	3,909,210	-45.7	0,507,529	00.0	9,075,211	47.3	10,400,740	
UNFUNDED COMMITMENTS 1	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	291,684,644	17
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.83	10
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,649	17
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	185	16
Total Number of Business Loans Outstanding	900	1,132			21.1				_
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	N1/A	N1/A		NI/A		NI/A		0.707.000	
Construction and Development Farmland	N/A N/A	N/A N/A		N/A N/A		N/A N/A		3,707,082 1,016,731	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		89,479,707	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		85,712,957	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		78,877,861	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		258,794,338	,
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	NI/A	N/A		NI/A		N/A		004.400	
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		224,486 40,394,937	
Unsecured Business Loans	N/A	N/A		N/A N/A		N/A		1,033,610	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,698,021	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		43,351,054	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		N/A		8	
Number - Farmland Number - Non-Farm Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		775	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		197	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		236	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,220	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		11	
Number - Commercial and Industrial Loans Number - Unsecured Business Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A	_	320 20	
Number - Unsecured Revolving Lines of	IN/A	IN/A	\	IN/A		IN/A	1	20	
Credit (Business Purpose) Total Number of Non-Real Estate Secured Business Loans	N/A N/A	N/A N/A		N/A N/A		N/A		263 614	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	N/A	IN/A	\	IN/A		N/A		614	
* MBL (NMBLB) Granted YTD ¹	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	78,591,466	-14
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹ DELINQUENCY - MEMBER BUSINESS LOANS	3,318,902	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	26,285,668	31
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	2,111,916	-24
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	459,221	-90
6 to 12 Months Delinquent	0	249,075			327.4	· · · · · · · · · · · · · · · · · · ·		,	
12 Months & Over Delinquent Total Del Loans - All Types (2 or more Mo)	137,207	0 763,689	,,,	,	N/A 347.8	,			
MBL DELINQUENCY RATIOS	137,207	703,009	430.0	3,419,903	347.0	3,414,733	30.3	1,791,092	-00
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.67	2.25	35.0	3.67	62.6	3.30	-10.1	1.34	-59
% MBL > 2 Months Delinquent (Reportable delinquency)	0.19	0.61	227.0	1.92	214.5	2.18	13.1	0.61	-71
MBL CHARGE-OFFS AND RECOVERIES:						0.500.50			
*Total MBL Charge Offs *Total MBL Recoveries	7,519	432,373	5,650.4 N/A		241.6 N/A				
MISCELLANEOUS MBL INFORMATION:	U	U	IN/A	10,338	IN/A	11,499	11.2	1,190	-09
Real Estate Loans also Reported as Business Loans	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	253,336,525	20
Construction & Development Loans Meeting 723.3(a)	4,564,040	3,640,995		, ,	-9.3	5,810,062	75.9	3,482,648	
Number of Construction & Development Loans - 723(a)	30	33	_		-87.9		_		-41
Unsecured Business Loans Meeting 723.7(c)-(d)	1,494,599	532,062			80.0	· · · · · · · · · · · · · · · · · · ·			_
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243			-4.1 -8.9				
Agricultural Related (NMBLB) ¹ Number of Outstanding Agricultural Related Loans	0	236,997 5		,		· · · · · · · · · · · · · · · · · · ·			
* Business Loans and Participations Sold	3,236,300	2,025,113							
SBA Loans Outstanding	2,132,907	2,839,923							+
Number of SBA Loans Outstanding	7	16							
									i

	Inve	estments, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :							
03/08/2012		Count of CU:	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State =	'MO' * Type Include	d: Federa	ally Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A					_	
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8
Held to Maturity 1-3 yrs	36,494,672				93.3	26,348,741	-23.8		164.9
Held to Maturity 3-5 yrs	26,520,783			, ,	1	82,030,696	-37.5		-12.8
Held to Maturity 5-10 yrs	3,259,902			, ,		8,546,551	-24.0	20,747,867	142.8
Held to Maturity 3-10 yrs	N/A			N/A		N/A		N/A	
Held to Maturity > 10 yrs	249,549				21.0	4,290,914	75.0		-47.9
TOTAL HELD TO MATURITY	105,508,692		-47.1	, ,		133,816,095	-39.0	, ,	31.4
- C	100,000,002	00,700,701	[,,,	210,000,104	200.1	100,010,000	55.0	170,707,000	<u> </u>
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	297,527,290	29.0
Available for Sale 1-3 yrs	122,905,098	· ' '			67.2	522,719,166	71.3		27.6
Available for Sale 3-5 yrs	208,755,715				52.6	604,555,262	27.4		19.8
Available for Sale 5-5 yrs Available for Sale 5-10 yrs	38,131,537			, ,	8.7	132,948,424	90.6	, ,	-8.2
Available for Sale 3-10 yrs	38, 131,337 N/A			N/A	0.7	N/A	90.0	122,077,431 N/A	-0.2
	14,312,333				12.5	20,606,763	83.5		137.2
Available for Sale > 10 yrs TOTAL AVAILABLE FOR SALE					-13.5 43.0		54.9		23.0
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	30.2	975,820,283	43.0	1,511,528,636	54.9	1,859,622,882	23.0
Tradical Augus			NI/A	0	NI/A	0	NI/A	0	NI//
Trading < 1 year	0	¥				0	N/A	0	
Trading 1-3 years	C	<u> </u>			,,	0	N/A	0	
Trading 3-5 years	47.004.500	0			N/A	0	N/A		-
Trading 5-10 years	17,934,500			· · · · · · · · · · · · · · · · · · ·	12.0	17,273,001	7.1	17,480,229	1.2
Trading 3-10 years	N/A			N/A	21/2	N/A	.	N/A	
Trading > 10 years	17.004.500	•	,,			0	N/A		N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2
	054 004 400	0.47.070.700		4 000 054 045	22.2	4 0 4 5 0 0 4 0 0 0	45.0	4 054 000 000	
Other Investments < 1 yr	954,094,409					1,045,081,832	-15.0		
Other Investments 1-3 yrs	202,228,727			· · ·	 	391,244,532	-0.7		
Other Investments 3-5 yrs	59,554,431					53,125,329	1.4		54.4
Other Investments 5-10 yrs	2,040,000					25,906,574	11.2		
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Other Investments > 10 yrs	65,502	·			 	1,543,963	184.5		
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,516,902,230	-10.7	1,554,523,731	2.5
									-
MATURITIES:						:			
Total Investments < 1 yr	1,102,670,331				l	1,288,380,046	-6.9		
Total Investments 1-3 yrs	361,628,497					940,312,439	28.1	1,126,584,508	
Total Investments 3-5 yrs	294,830,929					739,711,287	12.4		
Total Investments 5-10 yrs	61,365,939			· · · · · · · · · · · · · · · · · · ·	.	184,674,550	53.3		2.7
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384					26,441,640	85.9	· · · · · · · · · · · · · · · · · · ·	
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,179,519,962	9.2	3,607,414,527	13.5
# Means the number is too large to display in the cell									
								13	. InvCasi

		ther Investment Inf	ormation	1					
Return to cover		For Charter :							
03/08/2012		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Sta	te = 'MO' * Type Inclu	ıded: Fed	lerally Insured State	Credit
	Count of (CU in Peer Group :	N/A						
INVESTMENT OF THE PARTY	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INVESTMENT SUMMARY:	N1/A	N 1/A		N1/A		40.504.074		00.750.000	00.7
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		23,753,888	88.7
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		50,000	
All Other US Government Obiligations TOTAL U.S. GOVERNMENT OBLIGATIONS	N/A	N/A		N/A	266.5	N/A	106.1	61,156,480 84,960,368	24.0
TOTAL U.S. GOVERNIVIENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	107,537,224	196.1	04,900,300	-21.0
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	929,141,922	11.3
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4		57.0	958,550,052	47.8
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514					37.3	1,887,691,974	27.2
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A	34.0	N/A	37.3	10,926,890	21.2
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5		-74.7	12,595,154	397.1
Privately Issued Securities (FCUs only)	N/A	N/A		N/A	22.0	2,000,702	7 1.7	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,177,286	-37.4
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6		-29.2	16,772,440	82.3
		1 2,1 1 2,200		,000,-12	5.3	2,20.,.00		12,112,110	
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	26,815,130	0.0
Common Trusts	N/A	N/A		5,763,533		1,085,839		3,635,758	234.8
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	30,450,888	9.2
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	495,835,541	95.8
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	45,544,029	34.0
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs		•	N1/A		N1/A		N 1/A		N 1/A
Without Embedded Options or Complex Coupon Formulas	0	0	,	0		0	N/A	0	N/A
Securities per 703.12(b) Deposits/Shares per 703.10(a)	0	0	N/A N/A		,			0	N/A N/A
Market Value of Investments Purchased Under	U	0	IN/A	0	N/A	0	N/A	U	IN/A
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,836,942,090	2,070,639,099		2,881,314,361	39.2		10.4	3,609,589,307	13.5
Investment Repurchase Agreements	494,472	550,998					0.3	0	-100.0
Borrowing Repurchase Agreements Placed in Investments	,								
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	166,123,891	-46.4
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,999,733	18.5	451,489,776	86.6
CUSO INFORMATION									
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,693	0.0	18,883,212	8.2
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,876,501	2,142.4	5,604,830	-18.5
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,735,519	8.3	7,928,881	2.5
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	14,741,819	-0.8
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	10,769,406	9.3
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	872,361	710.9
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		303,645	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	13,969	N/A
	-								
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	02 270 825	142.4	145,927,182	56.4	191,218,162	31.0	200,308,811	4.8
CREDIT UNION INVESTMENT PROGRAMS	30,473,291	93,279,835	142.4	145,927,182	50.4	191,218,162	31.0	200,308,811	4.8
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0
Approved Mortgage Seller	8	9			-11.1	9	12.5	9	0.0
Borrowing Repurchase Agreements	3	3			-33.3			2	0.0
Brokered Deposits (all deposits acquired through 3rd party)	2	3		1	-50.0		0.0	1	0.0
Investment Pilot Program	1	1	0.0	0			-	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0		0		0		0	N/A
Deposits and Shares Meeting 703.10(a)	0	<u>_</u>	N/A	1	N/A		100.0	2	0.0
Brokered Certificates of Deposit (investments)	9	20		18			16.7	21	0.0
# Means the number is too large to display in the cell		20		10		21			0.0
								14 Othe	erinvinfo
			1	İ	1				

	Supplemental Share	<u> </u>		neet, & Borrowings		<u> </u>			
Return to cover		For Charter :							
03/08/2012 OUNTERPORT N/A		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * Stat	a – 'MO' * Type Incl	uded: Fe	derally incured State	Cradit
reel Gloup. INA	Count of	CU in Peer Group :		Nation reel Gloup	. All Stat	e = MO Type mor	uded. i e	derany msured State	Credit
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	21,736,747	15,901,704		, ,		7,683,088		,	
Accounts Held by Nonmember Government Depositors	257,464	213,814				647,541	24.2		
Employee Benefit Member Shares	8,850,751	12,218,141		12,585,566		13,809,274	9.7	15,387,205	
Employee Benefit Nonmember Shares	0	53		0	-100.0	0	N/A	0	N/.
529 Plan Member Deposits	289,781	334,542		0	-100.0	0	,, .	0	
Non-dollar Denominated Deposits Health Savings Accounts	0	0	,,,	0	N/A	0	,, .	0	1 4/
Dollar Amount of Share Certificates >= \$100.000	431,846	1,900,383		3,344,169		5,344,456			
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	393,681,797 171,262,339	403,333,999			18.1 27.7	441,991,144			
Dollar Amount of Share Drafts Swept to Regular Shares or	171,262,339	221,661,308	29.4	282,953,227	21.1	303,433,295	1.2	317,440,386	4.
Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/
Dollar Amount of Noninterest Bearing Transactional			14// (100,714	14// (0	100.0		11/
Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		22,152,396	46.
SAVING MATURITIES				72.		,,		, = ,===	
< 1 year	5,830,848,971	6,197,991,118	6.3	7,044,643,938	13.7	7,368,267,585	4.6	7,705,797,292	2 4.
1 to 3 years	488,999,555	676,709,775	+			646,794,591	5.5		1
> 3 years	285,749,545	280,200,822	1		2.0	355,955,741	24.6		
Total Shares & Deposits	6,605,598,071	7,154,901,715			11.0	8,371,017,917	5.4		
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	9	-10.
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	114,220,446	173.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
BUSINESS LOANS									
Commercial Real Estate /1	3,406,070	3,196,216		918,057	-71.3	2,420,786		3,582,183	
Construction & Land Development (MBL)	N/A	N/A		0		991,939		1,875,630	
Outstanding Letters of Credit	191,448	15,365,197	<u> </u>		31.8	8,693,179		1,058,511	
Other Unfunded MBL Commitments	3,790,151	713,000	+			6,262,486			+
Total Unfunded Commitments for Business Loans OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	422,491,714	-0.
Credit Card Line	824,335,112	817,905,365	+	, ,		779,667,644	l	800,400,757	1
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	+			130,352,437	2.4		+
Overdraft Protection Programs	138,197,802	158,167,143	+	' '		196,658,539			1
Residential Construction Loans-Excluding Business Purpose	N/A	N/A	+	2,941,689		635,443	ļ	411,574	+
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0	N/.
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0	N/.
Other Unused Commitments	10,921,564	39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1	47,997,334	20.
Total Unfunded Commitments for Non-Business Loans	1,502,720,869	1,564,918,093		1,543,041,404	-1.4	1,569,982,840			
Total Unused Commitments	1,510,108,538	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2	1,625,550,623	2.
%(Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5	106.43	-21.5	114.70	7.8	110.85	-3.
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,623,178,052.00)
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		2,372,571	
Loans Transferred with Recourse ¹	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	147,841,666	28.
Pending Bond Claims	460,620	1,235,713		988,192	-20.0	170,181	-82.8	271,902	59.
Other Contingent Liabilties	0	45,236	N/A	571,338	1,163.0	597,917	4.7	591,717	' -1.
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	22	4.
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,330,678,192	1,471,747,899		, , , ,	10.3	1,553,164,660			
Total Committed Credit Lines	0	18,382,000				18,470,000		37,157,202	+
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,500,380		231,515,003	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.
Line of Credit Outstanding from Corporate Cus	N/A	N/A	-	7,150,999		3,039,178	-57.5	3,409,680	12.
Term Borrowings Outstanding from Corporate Cus	N/A N/A	N/A N/A		141,467,000		12,000,000	-91.5	· · ·	+
MISCELLANEOUS BORROWING INFORMATION:	IN/A	IN/A		141,407,000		12,000,000	-91.5	7,000,000	, -4 1.
Assets Pledged to Secure Borrowings	N/A	N/A	-	666,440,336		623,965,585	-6.4	649,604,988	3 4.
Assets Pleaged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	IN/A	IN/A		000,440,336		ნ∠ა,ყნნ,ებნ	-0.4	049,004,988	4.
Lenders Option	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.
Uninsured Secondary Capital ²	003,703,000	103,000,000				101,137,000	t		
# Means the number is too large to display in the cell			1,4//3		14//1		14//3		1 1//
¹ Included MBL construction and land development prior to 03/31/09.									1
	1		1	1				t .	i

	Miscella	neous Information, P		Services					
Return to cover		For Charter :							
3/08/2012		Count of CU:	124						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	= 'MO' * Type Include	led: Fede	erally Insured State Co	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Cho
IEMBERSHIP:									
Num Current Members	1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,250,854	1.0
Num Potential Members	25,214,381	27,107,762		25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9
% Current Members to Potential Members	4.68			4.80	7.9	4.44		, ,	
% Membership Growth	-0.27	2.21		2.33	5.5	-0.33		1.64	
Total Num Savings Accts	2,122,237	2,154,017		2,223,637	3.2	2,267,666			
MPLOYEES:		_,,,,,,,,	110	_,,		_,,		_,555,255	-
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,143	2.3
Num Part-Time Employees	444	463		411	-11.2	422			
RANCHES:		100	1.0			122		107	0.0
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	326	1.2
Num of CUs Reporting Shared Branches	27	28			-7.1	27	3.8		
Plan to add new branches or expand existing facilities	N/A	12		20	-100.0	21	N/A		1,000.0
ISCELLANEOUS LOAN INFORMATION:	IN/A	12		0	-100.0	1	IN/A	11	1,000.0
Total Amount of Loans Granted YTD	2 226 272 547	2 240 700 000	F 4	2 070 004 555	22.0	2760 540 740	1.1	2 027 204 042	-
	2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	2,827,381,910	2.4
EMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs): usiness Loans	25	200	4.0	20	45.4	22	0.0	22	0.4
redit Builder	25			22	-15.4	22			
	N/A	N/A		15	00.7	15			
ebt Cancellation/Suspension	0	3		5	66.7	6			
rect Financing Leases	0	0		1	N/A	1	0.0		0.0
direct Business Loans	N/A	N/A		6		6			
direct Consumer Loans	41	41	0.0	29	-29.3	31			
direct Mortgage Loans	N/A	N/A		7		9			
erest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5	-16.7	5			
cro Business Loans	N/A	N/A	1	11		11	0.0	10	-9.
cro Consumer Loans	N/A	N/A		11		11	0.0	13	18.2
verdraft Lines of Credit	66	70	6.1	58	-17.1	64	10.3	66	3.
verdraft Protection	73	54	-26.0	52	-3.7	57	9.6	58	1.8
articipation Loans	33	38	15.2	27	-28.9	30	11.1	32	6.7
ay Day Loans	N/A	N/A		10		12	20.0	13	8.3
eal Estate Loans	91	89	-2.2	70	-21.3	76	8.6	75	-1.3
efund Anticipation Loans	N/A	N/A		2		2	0.0		1
sk Based Loans	62			64	0.0	70			1
nare Secured Credit Cards	N/A	N/A		23		24			
nort-Term, Small Amount Loans (STS)	N/A			N/A		0		0	
EMBER SERVICE AND PRODUCT OFFERINGS	14/7	147	1	1471					14,7
(Other Programs):									
ΓM/Debit Card Program	92	92	0.0	81	-12.0	89	9.9	91	2.2
usiness Share Accounts	N/A			35	12.0	38			
neck Cashing	N/A	N/A		60	-	64			
rst Time Homebuyer Program	N/A N/A	N/A N/A		9		9			
ealth Savings Accounts	N/A N/A	N/A N/A		8		10			
dividual Development Accounts	N/A N/A	N/A N/A				2		2	
-School Branches				2					
surance/Investment Sales	N/A	N/A		1	047	2	100.0	2	
	10			28	64.7	30		30	
ternational Remittances	N/A			11		11			
ow Cost Wire Transfers	N/A	N/A	1	62		70	12.9	71	1.4
ERGERS/ACQUISITIONS:									
ompleted Merger/Acquisition Qualfiying for		_					_		
Business Combo Acctng (FAS 141R)	N/A	N/A	1	4		2	-50.0	2	0.0
ljusted Retained Earnings Obtained through		_		_				_	
Business Combinations	N/A	N/A	\ <u> </u>	2,874,594		2,741,933	-4.6	2,741,933	0.0
xed Assets - Capital & Operating Leases									
ggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	N/A	18,057,907	<u> </u>	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8
nnualization factor: March = 4; June = 2; September =4/3; Decembe	r = 1 (or no annualizing)								
Amount is year-to-date and the related % change ratio is annualized									
Means the number is too large to display in the cell									
									1

	Inforr	nation System	s & Tech	nology					
Return to cover	7	For Charter :							
03/08/2012		Count of CU:	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer 0	Group: Al	I * State = 'MC	' * Type I	ncluded: Fede	erally
	Count of CU i	n Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	68	-6.8
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	49	8.9
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0
Other	3	1	-66.7		400.0	5	0.0	4	-20.0
Electronic Financial Services									
Home Banking Via Internet Website	84	. 88	4.8	86	-2.3	87	1.2	89	2.3
Audio Response/Phone Based	76					72	-1.4	72	
Automatic Teller Machine (ATM)	81				-2.7	82	0.0	82	
Kiosk	1	 	 			6	0.0	6	+
Mobile Banking	N/A	· -		7	300.0	12	71.4	16	
Other	1 1 1				100.0	4	0.0	10	0.0
Services Offered Electronically	<u>'</u>		100.0	4	100.0	4	0.0	4	0.0
Member Application	35	38	8.6	33	-13.2	34	2.0	26	F (
New Loan							3.0	36	
Account Balance Inquiry	48				-12.0	45	2.3	44	
Share Draft Orders	91				-5.3	89	0.0	90	
New Share Account	69				-10.3	63	3.3	63	
	18				5.0	21	0.0	21	
Loan Payments	82				-5.7	84	2.4	85	
Account Aggregation Internet Access Services	3				37.5	12	9.1	12	
	14				50.0	23	-4.2	25	
e-Statements External Account Transfers	N/A			71	9.2	73	2.8	74	
	N/A			14	4.4	15	7.1	18	
View Account History	83				1.1	91	0.0	92	
Merchandise Purchase	9				-37.5	5	0.0	5	0.0
Merchant Processing Services	N/A			4		4	0.0	5	
Remote Deposit Capture	N/A			2		5	150.0	6	
Share Account Transfers	91					86	0.0	89	
Bill Payment	58				-1.6	64	4.9	67	
Download Account History	63					76	2.7	77	
Electronic Cash	5					5	0.0	5	
Electronic Signature Authentification/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0
Type of World Wide Website Address	4		04.4	40	40.0	40			0.0
Informational	14					12	-7.7	11	
Interactive	7					8	0.0	8	0.0
Transactional	77					80	1.3	83	
Number of Members That Use Transactional Website	313,800		l			400,852	12.4	427,536	
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	0	-100.0
Type of Website Planned for Future		_	F0.5		400.0	-	.	_	
Informational	4					0	N/A	0	N/A
Interactive					-	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	1	0.0	0	-100.0
Miscellaneous	40.0	100			0.5	440	2.0	440	-
Internet Access	121	122	0.8	119	-2.5	119	0.0	118	-0.8
		1							

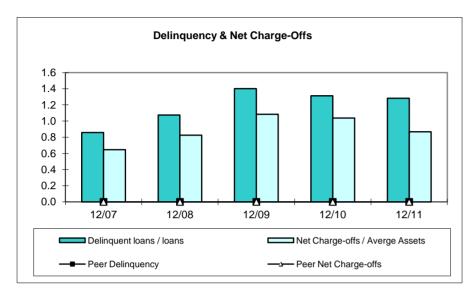
Return to cover

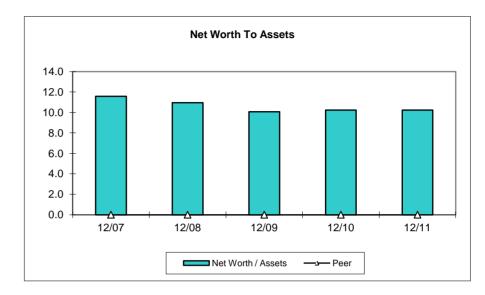
Graphs 1 For Charter : N/A Count of CU : 124 Asset Range : N/A

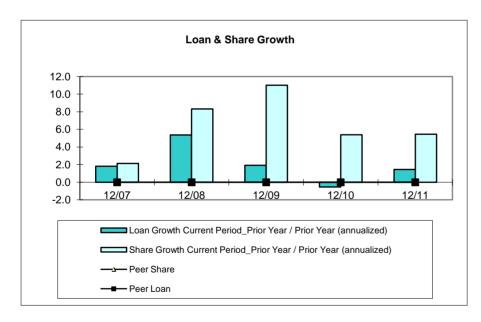
03/08/2012 CU Name: N/A Peer Group: N/A

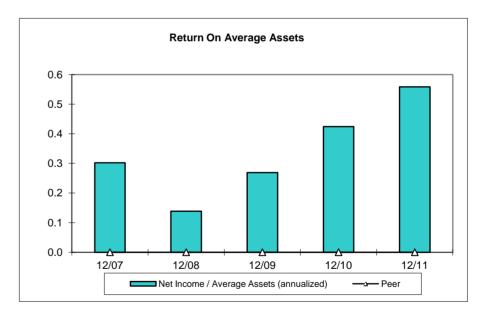
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Return to cover

03/08/2012

Graphs 2 For Charter : N/A Count of CU : 124 Asset Range : N/A

CU Name: N/A
Peer Group: N/A

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

Count of CU in Peer Group: N/A

