

Cycle Date: September-2010
 Run Date: 01/19/2011
 Interval: Annual

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

Count of CU : 126
 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.

Ratio Analysis									
Return to cover	For Charter : N/A								
01/19/2011	Count of CU : 126								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2009	Sep-2010			
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Sep-2010	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.14	N/A	N/A
Net Worth/Total Assets--Including Optional									
Total Assets Election (if used)	11.71	11.58	10.97	10.09	N/A	N/A	10.15	N/A	N/A
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.97	N/A	N/A
Solvency Evaluation (Estimated)	114.04	113.90	112.96	112.06	N/A	N/A	112.02	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.64	4.83	5.74	7.02	N/A	N/A	6.82	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.84	0.86	1.08	1.40	N/A	N/A	1.30	N/A	N/A
* Net Charge-Offs / Average Loans	0.54	0.65	0.82	1.08	N/A	N/A	0.99	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.71	101.72	100.76	86.70	N/A	N/A	100.86	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.10	0.29	0.73	0.73	N/A	N/A	1.39	N/A	N/A
Delinquent Loans / Assets	0.60	0.61	0.75	0.90	N/A	N/A	0.81	N/A	N/A
EARNINGS									
* Return On Average Assets	0.62	0.30	0.14	0.28	N/A	N/A	0.41	N/A	N/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	N/A	N/A	N/A	0.22	N/A	N/A	0.60	N/A	N/A
* Gross Income/Average Assets	7.29	7.71	7.42	6.85	N/A	N/A	6.37	N/A	N/A
* Yield on Average Loans	6.47	6.84	6.78	6.50	N/A	N/A	6.23	N/A	N/A
* Yield on Average Investments	4.19	4.79	3.63	2.38	N/A	N/A	1.93	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.75	1.79	1.85	N/A	N/A	1.84	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	2.80	2.37	1.73	N/A	N/A	1.32	N/A	N/A
* Net Margin / Avg. Assets	4.92	4.91	5.06	5.12	N/A	N/A	5.05	N/A	N/A
* Operating Exp./ Avg. Assets	3.91	4.13	4.16	4.30	N/A	N/A	4.00	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52	0.70	0.88	N/A	N/A	0.62	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.17	3.27	3.27	N/A	N/A	3.20	N/A	N/A
Operating Exp./Gross Income	53.65	53.48	56.00	62.77	N/A	N/A	62.79	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.99	3.20	3.44	3.16	N/A	N/A	3.11	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.14	N/A	N/A	2.87	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	23.81	27.18	29.37	30.31	N/A	N/A	30.69	N/A	N/A
Reg. Shares / Total Shares & Borrowings	28.02	25.12	24.39	23.72	N/A	N/A	25.34	N/A	N/A
Total Loans / Total Shares	85.95	85.67	83.34	76.50	N/A	N/A	72.77	N/A	N/A
Total Loans / Total Assets	71.35	71.06	69.94	63.89	N/A	N/A	62.04	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	14.91	13.71	15.51	N/A	N/A	14.32	N/A	N/A
Total Shares, Dep. & Borr / Earning Assets	92.73	92.84	93.49	94.22	N/A	N/A	93.74	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr	41.26	37.65	37.05	37.47	N/A	N/A	38.76	N/A	N/A
Borrowings / Total Shares & Net Worth	4.43	4.68	4.39	5.89	N/A	N/A	3.40	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	5.26	4.68	4.45	4.80	N/A	N/A	4.50	N/A	N/A
Borrowers / Members	50.13	48.30	47.63	47.54	N/A	N/A	46.34	N/A	N/A
Members / Full-Time Employees	380.31	376.43	378.54	383.16	N/A	N/A	377.63	N/A	N/A
Avg. Shares Per Member	\$5,464	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,723	N/A	N/A
Avg. Loan Balance	\$9,369	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,558	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$53,805	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.11	1.09	1.36	2.59	N/A	N/A	3.87	N/A	N/A
* Market (Share) Growth	0.00	2.13	8.32	11.02	N/A	N/A	5.88	N/A	N/A
* Loan Growth	0.61	1.81	5.36	1.92	N/A	N/A	-0.91	N/A	N/A
* Asset Growth	1.03	2.21	7.06	11.57	N/A	N/A	3.03	N/A	N/A
* Investment Growth	0.87	3.75	12.81	40.59	N/A	N/A	10.96	N/A	N/A
* Membership Growth	-1.25	-0.27	2.21	2.33	N/A	N/A	-0.11	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
									2. Ratios

		Supplemental Ratio Analysis				
Return to cover		For Charter : N/A				
01/19/2011		Count of CU : 126				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State				
		Count of CU in Peer Group : N/A				
		Dec-2006	Dec-2007	Dec-2008	Dec-2009	Sep-2010
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.13	1.40	1.86	2.06	1.51
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.32	1.38	1.47	1.27
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	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	N/A	8.65
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.17	1.28	1.35	1.41	1.31
Participation Loans Delinquent > 2 Mo / Total Participation Loans		7.47	4.66	1.68	0.54	0.61
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		0.58	1.67	2.25	3.67	2.93
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.02	0.19	0.61	1.92	2.23
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A	N/A	N/A	N/A	0.00
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.18	0.30	0.63	1.60	1.59
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.09	0.03	0.84	1.14	1.28
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.27	0.44	0.91	1.04	1.28
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.39	0.33	0.37	0.64	0.67
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		N/A	0.00	1.17	1.25	0.86
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	N/A	16.94	16.63	10.02
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	N/A	0.00	49.61	27.11
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.03	1.30	2.07	3.16	2.73
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.22	0.27	0.67	1.25	1.31
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		28.52	19.45	21.92	22.33	25.65
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		1.85	2.12	3.05	4.70	4.41
* Net Charge Offs - All Other Loans / Avg All Other Loans		0.77	0.95	1.19	1.37	1.18
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.06	0.09	0.14	0.33	0.36
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.02	0.05	0.10	0.21
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.15	0.21	0.31	0.80	0.70
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.77	1.05	1.27	1.10	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans		2.05	3.13	1.49	1.32	0.89
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.00	0.01	0.44	0.97	1.01
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		19.08	18.32	18.24	19.32	17.91
Participation Loans Outstanding / Total Loans		1.32	0.97	1.19	1.87	2.33
Participation Loans Purchased YTD / Total Loans Granted YTD		0.34	0.78	1.64	2.28	2.92
* Participation Loans Sold YTD / Total Assets		0.01	0.06	0.05	0.08	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		0.47	0.92	1.87	1.47	2.41
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.23	0.01	0.06	0.00	1.37
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		17.37	18.71	19.96	18.16	17.25
Total Fixed Rate Real Estate / Total Loans		24.35	26.33	28.54	28.43	27.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		21.41	23.05	25.82	40.14	33.70
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		32.19	28.46	23.89	65.31	63.19
Interest Only & Payment Option First Mortgages / Total Assets		N/A	0.35	0.45	0.35	0.31
Interest Only & Payment Option First Mortgages / Net Worth		N/A	3.06	4.09	3.51	3.02
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		0.33	0.30	0.26	0.70	0.80
Unused Commitments / Cash & ST Investments		140.54	127.21	135.53	106.43	114.79
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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						3. SuppRatios

	Liabilities, Shares & Equity									
Return to cover										
01/19/2011	For Charter : N/A									
CU Name: N/A	Count of CU : 126									
Peer Group: N/A	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg	
LIABILITIES, SHARES AND EQUITY										
LIABILITIES:										
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Borrowings	N/A	N/A		N/A		N/A		N/A		
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	315,710,978	-39.8	
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A	
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accrued Dividends and Interest Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,487,932	-16.3	12,124,446	-16.3	
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	109,598,351	52.5	
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,718,916	37.5	437,433,775	-28.4	
SHARES AND DEPOSITS										
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,155,632,363	-0.7	
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,181,847,757	8.6	
Money Market Shares	1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,809,043,525	9.9	
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,144,555,499	-1.7	
IRA/KEOGH Accounts	700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	974,870,013	5.4	
All Other Shares ¹	21,977,948	15,373,567	-30.1	17,203,069	11.9	16,665,089	-3.1	25,051,571	50.3	
Non-Member Deposits	6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	3,170,748	49.3	
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,294,171,476	4.4	
EQUITY:										
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	460,024,498	2.5	
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,883,243	1.2	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Reserves	233,825,685	246,206,530	5.3	253,753,590	3.1	265,265,487	4.5	272,030,447	2.6	
Equity Acquired in Merger	N/A	N/A		N/A		262,045		129,385	-50.6	
Miscellaneous Equity	1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	19,231,048	173.0	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		0		0	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	-1,180,329	N/A	0	100.0	
Other Comprehensive Income	-1,003	-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3	-7,593,517	-37.6	
Net Income	0	0	N/A	0	N/A	0	N/A	7,035,744	N/A	
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,826,184	3.3	996,929,328	4.1	
TOTAL SHARES & EQUITY	7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,507,534	10.1	9,291,100,804	4.4	
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,728,534,579	2.3	
NCUA INSURED SAVINGS²										
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	303,400,946	4.3	
Uninsured Non-Member Deposits	1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	1,784,537	336.1	
Total Uninsured Shares & Deposits	507,897,599	587,053,360	15.6	775,016,901	32.0	291,413,566	-62.4	305,185,483	4.7	
Insured Shares & Deposits	5,959,903,288	6,018,544,711	1.0	6,379,884,095	6.0	7,652,267,784	19.9	7,988,985,993	4.4	
TOTAL NET WORTH	912,276,405	922,215,353	1.1	934,729,657	1.4	958,901,942	2.6	986,715,865	2.9	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000										

Income Statement									
Return to cover									
01/19/2011									
CU Name: N/A									
Peer Group: N/A									
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group: N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	283,371,597	-3.7
Less Interest Refund	(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(544,799)	-19.4
Income from Investments	73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	42,956,021	-0.1
Income from Trading	2,318	1,092,579	#####	-3,382,930	-409.6	2,023,300	159.8	815,385	-46.3
TOTAL INTEREST INCOME	432,468,418	470,039,832	8.7	464,518,684	-1.2	450,686,868	-3.0	326,598,204	-3.4
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	62,918,418	-18.6
Interest on Deposits	37,110,450	48,959,120	31.9	43,821,293	-10.5	37,218,593	-15.1	22,646,438	-18.9
Interest on Borrowed Money	17,361,011	15,070,574	-13.2	18,848,034	25.1	15,464,393	-18.0	9,910,105	-14.6
TOTAL INTEREST EXPENSE	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	95,474,961	-18.3
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	44,626,674	-25.3
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682	-3.9	211,586,402	1.4	215,277,778	1.7	186,496,569	15.5
NON-INTEREST INCOME:									
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,210,787	5.3	81,359,816	4.1
Other Operating Income	36,548,860	41,583,241	13.8	48,506,572	16.6	62,916,105	29.7	51,714,931	9.6
Gain (Loss) on Investments	-466,367	-236,385	49.3	798,417	437.8	-9,320,310	-1,267.3	-111,647	98.4
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813	-10.1	18,609	-98.7	-1,839,003	-9,982.3	-875,475	36.5
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		0		4,153	N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089	120.4	-5,694,966	-544.9	-5,007,849	12.1	-368,319	90.2
NCUSIF Stabilization Income	N/A	N/A		N/A		46,403,316		0	-100.0
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034	1.9	197,363,046	38.4	131,723,459	-11.0
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	131,834,588	4.1
Travel, Conference Expense	3,542,779	3,665,296	3.5	3,588,566	-2.1	2,683,893	-25.2	2,027,584	0.7
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	21,059,817	6.5
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515	5.1	70,595,374	-0.6	52,432,821	-1.0
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,509	-8.2	11,048,594	-5.7
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936	-7.2	22,511,996	7.3	18,393,949	8.9
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,703,224	0.7	16,866,224	-0.9
Member Insurance	1,685,560	1,622,142	-3.8	3,531,872	117.7	1,543,764	-56.3	7,297,347	530.3
Member Insurance - NCUSIF Premium	N/A	N/A		N/A		N/A		N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund ¹	N/A	N/A		N/A		41,166,908		13,785,465	-55.4
Member Insurance - Other	N/A	N/A		N/A		N/A		N/A	
Operating Fees	1,421,518	1,389,098	-2.3	1,388,172	-0.1	1,665,757	20.0	1,085,520	-13.1
Misc Operating Expense	11,360,214	12,762,582	12.3	15,650,563	22.6	14,128,218	-9.7	12,818,293	21.0
TOTAL NON-INTEREST EXPENSE	303,064,487	324,953,125	7.2	342,759,829	5.5	346,613,644	1.1	274,864,737	5.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/2}	N/A	N/A		N/A		66,027,180		43,355,291	-12.4
NET INCOME (LOSS)	48,200,324	23,804,752	-50.6	11,446,607	-51.9	24,860,272	117.2	29,569,826	58.6
RESERVE TRANSFERS:									
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,078,794	22.4	26,873,777	-14.8
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.									
² Prior to September 2010, this account was named Net Income Prior to NCUSIF Stabilization Expense. For December 2010 forward, this account is net of Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
01/19/2011		Count of CU : 126								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		81,689,694	91,932,045	12.5	109,541,518	19.2	129,489,288	18.2	106,589,672	-17.7
2 to < 6 Months Delinquent		32,453,141	38,121,327	17.5	52,113,518	36.7	65,391,016	25.5	58,808,651	-10.1
6 to 12 Months Delinquent		8,905,534	7,934,540	-10.9	9,734,049	22.7	15,799,858	62.3	14,134,558	-10.5
12 Months & Over Delinquent		5,293,474	2,517,499	-52.4	2,290,127	-9.0	3,976,475	73.6	5,694,363	43.2
Total Del Loans - All Types (2 or more Mo)		46,652,149	48,573,366	4.1	64,137,694	32.0	85,167,349	32.8	78,637,572	-7.7
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		5,832,470	6,262,645	7.4	7,718,542	23.2	7,383,081	-4.3	6,599,336	-10.6
2 to < 6 Months Delinquent		3,232,567	4,423,580	36.8	5,913,159	33.7	6,864,335	16.1	4,718,985	-31.3
6 to 12 Months Delinquent		307,290	428,240	39.4	601,917	40.6	674,756	12.1	655,753	-2.8
12 Months & Over Delinquent		85,229	36,017	-57.7	42,830	18.9	39,845	-7.0	52,003	30.5
Total Del Credit Card Lns (2 or more Mo)		3,625,086	4,887,837	34.8	6,557,906	34.2	7,578,936	15.6	5,426,741	-28.4
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.13	1.40	23.8	1.86	32.7	2.06	10.6	1.51	-27.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		13,098,986	18,841,138	43.8	22,941,616	21.8	34,580,246	50.7	25,248,535	-27.0
2 to < 6 Months Delinquent		1,126,596	2,857,714	153.7	6,588,898	130.6	16,472,513	150.0	14,561,769	-11.6
6 to 12 Months Delinquent		577,394	478,526	-17.1	962,599	101.2	3,530,461	266.8	4,368,440	23.7
12 Months & Over Delinquent		134,020	0	-100.0	414,499	N/A	1,019,536	146.0	2,176,101	113.4
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	21,106,310	0.4
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.18	0.30	73.6	0.63	106.1	1.60	155.0	1.59	-0.7
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		1,399,517	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9	6,703,402	-32.5
2 to < 6 Months Delinquent		405,094	181,316	-55.2	4,465,502	2,362.8	4,460,871	-0.1	6,035,028	35.3
6 to 12 Months Delinquent		44,877	0	-100.0	535,112	N/A	1,532,463	186.4	1,216,204	-20.6
12 Months & Over Delinquent		18,100	0	-100.0	0	N/A	421,387	N/A	868,942	106.2
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,120,174	26.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.09	0.03	-64.5	0.84	2,423.0	1.14	35.5	1.28	12.4
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		1,783,993	3,406,482	90.9	4,103,810	20.5	4,972,124	21.2	4,577,343	-7.9
2 to < 6 Months Delinquent		561,380	1,177,035	109.7	3,088,528	162.4	2,657,713	-13.9	2,807,107	5.6
6 to 12 Months Delinquent		196,168	341,130	73.9	672,346	97.1	844,964	25.7	920,828	9.0
12 Months & Over Delinquent		0	16,644	N/A	170,145	922.3	767,874	351.3	703,585	-8.4
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,431,520	3.8
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.27	0.44	66.9	0.91	105.5	1.04	13.6	1.28	23.2
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,999,226	2,478,516	-17.4	3,258,342	31.5	4,125,150	26.6	4,036,292	-2.2
2 to < 6 Months Delinquent		1,119,634	1,166,988	4.2	1,520,501	30.3	2,301,310	51.4	2,472,457	7.4
6 to 12 Months Delinquent		589,323	400,372	-32.1	203,517	-49.2	679,087	233.7	633,598	-6.7
12 Months & Over Delinquent		381,044	158,877	-58.3	104,791	-34.0	369,653	252.8	505,528	36.8
Total Del Other RE Adj Rate Lns (2 or more Mo)		2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	3,611,583	7.8
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.39	0.33	-15.1	0.37	13.4	0.64	73.2	0.67	3.5
Leases Receivable										
1 to < 2 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A	0	N/A
%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		56,575,502	59,677,380	5.5	62,795,811	5.2	68,492,136	9.1	59,424,764	-13.2
2 to < 6 Months Delinquent		26,007,870	28,314,694	8.9	30,536,930	7.8	32,634,274	6.9	28,213,305	-13.5
6 to 12 Months Delinquent		7,190,482	6,286,272	-12.6	6,758,558	7.5	8,538,127	26.3	6,339,735	-25.7
12 Months & Over Delinquent		4,675,081	2,305,961	-50.7	1,557,862	-32.4	1,358,180	-12.8	1,388,204	2.2
Total Del All Other Lns (2 or more Mo)		37,873,433	36,906,927	-2.6	38,853,350	5.3	42,530,581	9.5	35,941,244	-15.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.32	-0.2	1.38	4.4	1.47	6.6	1.27	-13.2
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	Loan Losses & Bankruptcy Information, and Loan Modifications								
Return to cover									
01/19/2011									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	36,778,250	44,025,259	19.7	55,752,840	26.6	72,869,959	30.7	51,492,612	-5.8
* Total Loans Recovered	7,028,223	7,797,152	10.9	7,844,242	0.6	7,633,683	-2.7	6,467,951	13.0
* NET CHARGE OFFS (\$\$)	29,750,027	36,228,107	21.8	47,908,598	32.2	65,236,276	36.2	45,024,661	-8.0
**%Net Charge-Offs / Average Loans	0.54	0.65	20.3	0.82	27.6	1.08	31.4	0.99	-8.5
Total Del Loans & *Net Charge-Offs	76,402,176	84,801,473	11.0	112,046,292	32.1	150,403,625	34.2	123,662,233	-17.8
Combined Delinquency and Net Charge Off Ratio	1.38	1.50	9.3	1.90	26.3	2.49	30.8	2.29	-7.7
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	6,916,923	8,451,552	22.2	12,143,335	43.7	18,087,409	48.9	13,122,806	-3.3
* Unsecured Credit Card Lns Recovered	973,432	1,372,049	40.9	1,481,205	8.0	1,189,971	-19.7	1,101,710	23.4
* NET UNSECURED CREDIT CARD C/Os	5,943,491	7,079,503	19.1	10,662,130	50.6	16,897,438	58.5	12,021,096	-5.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	14.7	3.05	43.7	4.70	54.2	4.41	-6.3
* All Other Loans Charged Off	28,178,707	32,806,672	16.4	39,758,244	21.2	45,235,931	13.8	30,326,232	-10.6
* All Other Loans Recovered	5,874,375	5,753,026	-2.1	6,177,350	7.4	6,137,271	-0.6	5,057,017	9.9
* NET ALL OTHER LOAN C/Os	22,304,332	27,053,646	21.3	33,580,894	24.1	39,098,660	16.4	25,269,215	-13.8
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	24.3	1.19	25.1	1.37	14.4	1.18	-13.8
* Total 1st Mortgage RE Loan/LOCs Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	2,983,694	110.7
* Total 1st Mortgage RE Loans/LOCs Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	29,421	15.1
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	2,954,273	112.5
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.21	107.0
* Total Other RE Loans/LOCs Charged Off	1,362,925	1,941,497	42.5	2,940,150	51.4	7,658,514	160.5	5,059,880	-11.9
* Total Other RE Loans/LOCs Recovered	173,994	166,678	-4.1	176,994	6.2	272,359	53.9	279,803	37.0
* NET OTHER RE LOANS/LOCs C/Os	1,189,131	1,774,819	49.3	2,763,156	55.7	7,386,155	167.3	4,780,077	-13.7
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.15	0.21	43.7	0.31	47.3	0.80	158.6	0.70	-12.1
* Total Real Estate Loans Charged Off	1,682,620	2,767,035	64.4	3,851,261	39.2	9,546,619	147.9	8,043,574	12.3
* Total Real Estate Lns Recovered	180,416	672,077	272.5	185,687	-72.4	306,441	65.0	309,224	34.5
* NET Total Real Estate Loan C/Os	1,502,204	2,094,958	39.5	3,665,574	75.0	9,240,178	152.1	7,734,350	11.6
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.09	32.3	0.14	61.3	0.33	138.7	0.36	10.3
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		0		68,856	N/A	306,911	494.3
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		0		0	N/A	0	N/A
**NET Modified Real Estate C/Os	N/A	N/A		0		68,856	N/A	306,911	494.3
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		N/A		0.27		0.76	180.7
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	1,165	1,680	44.2	2,434	44.9	3,738	53.6	3,101	-17.0
Number of Members Who Filed Chapter 13 YTD	881	1,039	17.9	1,738	67.3	1,987	14.3	1,806	-9.1
Number of Members Who Filed Chapter 11 YTD	5	1	-80.0	1	0.0	1	0.0	3	200.0
Total Number of Members Bankrupt	2,051	2,720	32.6	4,173	53.4	5,726	37.2	4,910	-14.3
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	19,733,893	28,827,303	46.1	44,898,511	55.7	66,200,303	47.4	54,234,521	-18.1
* All Loans Charged Off due to Bankruptcy YTD	10,487,328	8,563,400	-18.3	12,218,723	42.7	16,268,860	33.1	13,206,961	8.2
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.45	-31.8	21.92	12.7	22.33	1.9	25.65	14.9
LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	54,899,031	35.3
Modified Other RE Loans	N/A	N/A		423,578		3,707,298	775.3	7,822,817	111.0
Total Modified First and Other RE Loans	N/A	N/A		6,267,728		44,271,301	606.3	62,721,848	41.7
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,814,182	6.0
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		31,266,728	
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		0	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		93,988,576	
Total Modified Loans to Total Loans	N/A	N/A		0.11		0.73	593.0	1.56	113.8
Total Modified Loans to Net Worth	N/A	N/A		0.67		4.62	588.5	9.53	106.3
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

	Indirect and Participation Lending									
Return to cover										
01/19/2011										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	583,622,064	-12.7	
Indirect Loans - Outsourced Lending Relationship	458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	497,622,540	-1.6	
Total Outstanding Indirect Loans	1,060,743,020	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.0	1,081,244,604	-7.9	
%Indirect Loans Outstanding / Total Loans	19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	17.91	-7.3	
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent	22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	28,708,843	-15.7	
2 to < 6 Months Delinquent	9,028,061	11,000,985	21.9	12,046,363	9.5	13,110,601	8.8	11,211,068	-14.5	
6 to 12 Months Delinquent	2,227,508	1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2	2,701,883	-14.5	
12 Months & Over Delinquent	1,179,962	516,328	-56.2	375,037	-27.4	289,925	-22.7	240,736	-17.0	
Total Del Indirect Lns (2 or more Mo)	12,435,531	13,257,530	6.6	14,725,536	11.1	16,561,293	12.5	14,153,687	-14.5	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.16	-7.2	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	9,071,653	13,049,602	43.9	15,391,658	17.9	14,105,564	-8.4	11,050,422	4.5	
* Indirect Loans Recovered	1,457,554	2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1	1,269,886	-0.8	
* NET INDIRECT LOAN C/Os	7,614,099	10,998,287	44.4	13,513,444	22.9	12,398,788	-8.2	9,780,536	5.2	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.16	5.5	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	N/A	N/A		N/A		12,936,471		14,057,048	8.7	
Real Estate	N/A	N/A		N/A		22,411,030		21,639,407	-3.4	
Member Business Loans (excluding C&D)	N/A	N/A		N/A		6,858,706		10,113,801	47.5	
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		5,510,129		18,808,868	241.4	
Commercial Construction & Development	N/A	N/A		N/A		0		40,950	N/A	
Loan Pools	N/A	N/A		N/A		65,749,360		76,130,610	15.8	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	73,125,536	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6	140,790,684	24.1	
%Participation Loans Outstanding / Total Loans	1.32	0.97	-26.2	1.19	22.9	1.87	56.6	2.33	24.9	
* Participation Loans Purchased YTD	7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	56,315,953	14.5	
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	129.5	1.64	110.4	2.28	38.5	2.92	28.2	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		N/A		17,204,692		19,899,492	15.7	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		7,657,368		9,083,851	18.6	
* Participation Loans Sold YTD	836,776	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6	5,861,554	-2.5	
** %Participation Loans Sold YTD / Total Assets	0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.08	-4.6	
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD	5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	26,391,918	N/A	
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	1.37	N/A	
*Loans, Excluding RE, Sold in Full YTD	N/A	0		0	N/A	0	N/A	0	N/A	
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent	2,312,590	1,022,532	-55.8	895,332	-12.4	1,221,925	36.5	686,873	-43.8	
2 to < 6 Months Delinquent	2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	754,877	53.1	
6 to 12 Months Delinquent	1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	83,801	-19.2	
12 Months & Over Delinquent	1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	16,729	-12.1	
Total Del Participation Lns (2 or more Mo)	5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	855,407	38.9	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.61	11.9	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	1,065,049	-5.1	
* Participation Loans Recovered	131,303	267,446	103.7	426,811	59.6	273,348	-36.0	214,956	4.9	
* NET PARTICIPATION LOAN C/Os	1,748,493	2,005,485	14.7	940,828	-53.1	1,222,330	29.9	850,093	-7.3	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	0.89	-32.7	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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										9. IndirectAndParticipationLns

Real Estate Loan Information 1									
Return to cover									
01/19/2011									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group: N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	905,882,172	-1.0
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	373,389,570	5.5
Other Fixed Rate	740,078	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3	13,015,410	50.8
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5	1,292,287,152	1.1
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	38,683,101	2.4
Balloon/Hybrid 5 years or less	385,818,391	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2	499,073,168	14.1
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4	537,756,269	13.2
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	56,539,144	19.3
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1	77,975,240	0.4
Total Adjustable First Mortgages	112,114,504	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2	134,514,384	7.5
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,557,805	4.6
Other Real Estate Loans									
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	317,795,072	-16.2
Closed End Adjustable Rate	2,860,656	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2	10,142,289	2.6
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7	531,004,791	4.2
Open End Fixed Rate	36,882,185	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0	29,358,630	-11.0
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	888,300,782	-4.6
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,852,858,587	1.5
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,330,970,253	1.2
Other RE Fixed Rate	304,242,869	393,056,758	29.2	430,666,476	9.6	411,998,576	-4.3	347,153,702	-15.7
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,678,123,955	-2.9
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96	6.7	18.16	-9.0	17.25	-5.0
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	27.80	-2.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	633,587,552	12.7
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	541,147,080	4.2
Total Adj Rate RE Outstanding	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,174,734,632	8.6
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	29,796,033	-11.4
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.31	-13.4
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	3.02	-13.9
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		16,115,812		15,872,038	-1.5
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	2,718,236	-66.0
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	9,085,368	38.3	11,554,100	27.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	383,411,141	-28.9
* Fixed Rate 15 years or less	65,620,407	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8	210,797,348	-14.1
* Other Fixed Rate	610,203	705,746	15.7	906,591	28.5	6,568,486	624.5	4,473,466	-9.2
* Total Fixed Rate First Mortgages	316,272,253	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0	598,681,955	-24.2
* Balloon/Hybrid > 5 years	8,583,460	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1	5,642,155	-35.3
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8	73,597,839	-5.6
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3	79,239,994	-8.6
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7	16,224,023	112.4
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1	12,451,247	90.3
* Total Adjustable First Mortgages	22,888,475	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4	28,675,270	102.2
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8	706,597,219	-20.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2										
Return to cover	For Charter :		N/A							
01/19/2011	Count of CU :		126							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A										
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg	
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate	137,845,212	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5	42,318,706	-35.0	
* Closed End Adjustable Rate	1,130,975	1,236,782	9.4	1,111,608	-10.1	2,050,853	84.5	1,268,070	-17.6	
* Open End Adjustable Rate (HELOC)	128,406,490	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7	98,789,707	0.9	
* Open End Fixed Rate and Other	20,135,769	49,920,413	147.9	13,524,904	-72.9	4,985,901	-63.1	3,343,714	-10.6	
* TOTAL OTHER REAL ESTATE GRANTED	287,518,446	293,005,442	1.9	264,064,025	-9.9	224,458,063	-15.0	145,720,197	-13.4	
* TOTAL RE (FIRST AND OTHER) GRANTED	748,801,172	784,666,502	4.8	899,427,391	14.6	1,411,592,902	56.9	852,317,416	-19.5	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	21.41	23.05	7.6	25.82	12.0	40.14	55.5	33.70	-16.0	
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold	148,491,379	139,909,296	-5.8	151,784,993	8.5	775,263,968	410.8	446,484,610	-23.2	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	32.19	28.46	-11.6	23.89	-16.0	65.31	173.4	63.19	-3.2	
AMT of Mortgage Servicing Rights	3,019,052	2,751,657	-8.9	2,430,031	-11.7	6,706,113	176.0	7,916,397	18.0	
Outstanding RE Loans Sold But Serviced	532,653,243	568,081,331	6.7	612,050,055	7.7	1,147,815,524	87.5	1,383,250,631	20.5	
% (Mortgage Servicing Rights / Net Worth)	0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.80	14.7	
MISC. RE LOAN INFORMATION										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,033,613,597	1,035,560,975	0.2	1,135,384,238	9.6	1,082,481,655	-4.7	1,148,897,366	6.1	
R.E. Lns also Mem. Bus. Lns	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	204,256,926	33.0	
REVERSE MORTGAGES										
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		0		0	N/A	
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A	
Total Reverse Mortgages	N/A	N/A		N/A		0		0	N/A	
RE LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	54,899,031	35.3	
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	7,822,817	111.0	
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	62,721,848	41.7	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,814,182	6.0	
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	21,106,310	0.4	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,120,174	26.6	
Other R.E. Fixed Rate	757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,431,520	3.8	
Other R.E. Adj. Rate	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	3,611,583	7.8	
TOTAL DEL R.E. > 2 MOS	5,153,630	6,778,602	31.5	18,726,438	176.3	35,057,832	87.2	37,269,587	6.3	
DELINQUENT 1 TO < 2 MOS										
First Mortgage	14,498,503	20,107,022	38.7	31,665,013	57.5	44,516,797	40.6	31,951,937	-28.2	
Other	4,783,219	5,884,998	23.0	7,362,152	25.1	9,097,274	23.6	8,613,635	-5.3	
Total Del R.E. 1 to < 2 Mos	19,281,722	25,992,020	34.8	39,027,165	50.2	53,614,071	37.4	40,565,572	-24.3	
Total Del R.E. Loans > 1 Mos	24,435,352	32,770,622	34.1	57,753,603	76.2	88,671,903	53.5	77,835,159	-12.2	
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos	1.03	1.30	26.7	2.07	58.8	3.16	52.3	2.73	-13.5	
% R.E. Loans dq > 2 Mos	0.22	0.27	24.2	0.67	149.0	1.25	85.7	1.31	4.7	
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS										
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		1,061,655		6,763,878	537.1	5,655,173	-16.4	
Modified Other RE Loans > 2 Mo Del	N/A	N/A		0		597,714	N/A	628,741	5.2	
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		1,061,655		7,361,592	593.4	6,283,914	-14.6	
% Total Modified 1st and Other RE > 2 Mo Del	N/A	N/A		16.94		16.63	-1.8	10.02	-39.7	
/ Total Modified 1st and Other RE	N/A	N/A								
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		0		1,317,485	N/A	762,904	-42.1	
% Modified RE Lns also Reported as Business Loans > 2 Mo Del	N/A	N/A								
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A		0.00		49.61	N/A	27.11	-45.4	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total 1st Mortgage Lns Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	2,983,694	110.7	
* Total 1st Mortgage Lns Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	29,421	15.1	
* NET 1st MORTGAGE LN C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	2,954,273	112.5	
** Net Charge Offs - 1st Mortgage Loans	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.21	107.0	
* Total Other RE Lns Charged Off	1,362,925	1,941,497	42.5	2,940,150	51.4	7,658,514	160.5	5,059,880	-11.9	
* Total Other RE Lns Recovered	173,794	166,678	-4.1	176,994	6.2	272,359	53.9	279,803	37.0	
* NET OTHER RE LN C/Os	1,189,131	1,774,819	49.3	2,763,156	55.7	7,386,155	167.3	4,780,077	-13.7	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.15	0.21	43.7	0.31	47.3	0.80	158.6	0.70	-12.1	
* 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)										
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11. RELOANS 2										

Member Business Loan Information									
Return to cover		For Charter : N/A							
01/19/2011		Count of CU : 126							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010 % Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹		37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	211,994,938 29.0
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹		2,517,274	14,024,848	457.1	14,348,837	2.3	20,108,453	40.1	30,057,347 49.5
Total Business Loans (NMBLB) ¹		39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	242,052,285 31.2
Unfunded Commitments ¹		3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	8,042,941 22.5
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹		36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	234,009,344 31.6
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹		0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.41 28.6
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans		502	850	69.3	1,071	26.0	1,264	18.0	1,354 7.1
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers		21	50	138.1	61	22.0	107	75.4	149 39.3
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development (NMBLB) ¹		1,758,215	4,564,040	159.6	3,640,995	-20.2	3,302,648	-9.3	2,436,668 -26.2
Number of Outstanding Construction and Development Loans		9	30	233.3	33	10.0	4	-87.9	10 150.0
Unsecured Business Loans ¹		784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	790,725 -17.4
Number of Outstanding Unsecured Business Loans		63	313	396.8	243	-22.4	233	-4.1	221 -5.2
Purchased or Participation Interest to Members (NMBLB) ¹		0	0	N/A	0	N/A	49,603	N/A	4,381,524 8,733.2
Number of Outstanding Purchased Business Loans or Participation Interests to Members		0	0	N/A	0	N/A	1	N/A	2 100.0
Agricultural Related (NMBLB) ¹		0	0	N/A	236,997	N/A	215,819	-8.9	135,380 -37.3
Number of Outstanding Agricultural Related Loans		0	0	N/A	5	N/A	6	20.0	5 -16.7
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹		21,998,967	48,389,576	120.0	60,825,980	25.7	78,272,830	28.7	77,047,113 31.2
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹		865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	12,993,374 210.8
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent		203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	1,634,557 -47.3
2 to < 6 Months Delinquent		7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	3,866,032 72.8
6 to 12 Months Delinquent		0	0	N/A	249,075	N/A	1,064,542	327.4	768,925 -27.8
12 Months & Over Delinquent		0	0	N/A	0	N/A	117,563	N/A	593,593 404.9
Total Del Loans - All Types (2 or more Mo)		7,838	137,207	1,650.5	763,689	456.6	3,419,903	347.8	5,228,550 52.9
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)		0.58	1.67	189.2	2.25	35.0	3.67	62.6	2.93 -20.0
% MBL > 2 Months Delinquent (Reportable delinquency)		0.02	0.19	773.3	0.61	227.0	1.92	214.5	2.23 16.2
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs		0	7,519	N/A	432,373	5,650.4	1,476,780	241.6	1,564,956 41.3
*Total MBL Recoveries		0	0	N/A	0	N/A	10,338	N/A	5,150 -33.6
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans		31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	204,256,926 33.0
* Business Loans and Participations Sold		1,199,974	3,236,300	169.7	2,025,113	-37.4	6,393,321	215.7	2,069,531 -56.8
SBA Loans Outstanding		846,420	2,132,907	152.0	2,839,923	33.1	5,709,286	101.0	5,903,469 3.4
Number of SBA Loans Outstanding		1	7	600.0	16	128.6	34	112.5	40 17.6
RISK BASED NET WORTH (RBNW):									
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)		54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	247,918,290 30.1
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)		4,551,251	8,347,439	83.4	5,575,622	-33.2	7,181,985	28.8	8,780,186 22.3
RE Loans also Reported as Qualifying MBLs for RBNW		24,954,339	33,954,488	36.1	102,818,747	202.8	157,893,826	53.6	190,063,401 20.4
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									

Investments, Cash, & Cash Equivalents									
Return to cover									
01/19/2011			For Charter :	N/A					
CU Name: N/A			Count of CU :	126					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	13,338,832	-66.4
Held to Maturity 1-3 yrs	64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	24,598,750	-28.8
Held to Maturity 3-5 yrs	27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	127,201,538	-3.1
Held to Maturity 5-10 yrs	2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	8,850,000	-21.3
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	4,113,917	67.8
TOTAL HELD TO MATURITY	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	178,103,037	-18.8
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	196,304,243	70.4
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	524,195,426	71.8
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	568,477,029	19.8
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	93,803,141	34.5
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	4,520,240	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5	17,977,417	60.1
TOTAL AVAILABLE FOR SALE	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,400,757,256	43.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,500,291	2.3
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,500,291	2.3
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,080,800,308	-12.1
Other Investments 1-3 yrs	232,998,948	202,228,727	-13.2	289,160,700	43.0	393,987,884	36.3	398,334,925	1.1
Other Investments 3-5 yrs	45,712,314	59,554,431	30.3	78,733,609	32.2	52,397,216	-33.5	50,478,026	-3.7
Other Investments 5-10 yrs	20,185,311	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2	24,277,595	4.2
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	25,800	65,502	153.9	195,002	197.7	542,646	178.3	404,155	-25.5
TOTAL Other Investments	1,153,028,304	1,217,983,069	5.6	1,317,546,617	8.2	1,699,183,161	29.0	1,554,295,009	-8.5
MATURITIES :									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,383,888,280	29.0	1,290,443,383	-6.8
Total Investments 1-3 yrs	477,918,080	361,628,497	-24.3	489,535,769	35.4	733,760,653	49.9	947,129,101	29.1
Total Investments 3-5 yrs	175,360,295	294,830,929	68.1	405,355,310	37.5	658,190,218	62.4	746,156,593	13.4
Total Investments 5-10 yrs	47,360,828	61,365,939	29.6	87,441,710	42.5	120,428,352	37.7	143,431,027	19.1
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	4,797,415	14,627,384	204.9	15,207,282	4.0	14,225,608	-6.5	22,495,489	58.1
Total	1,768,770,356	1,835,123,080	3.8	2,070,214,819	12.8	2,910,493,111	40.6	3,149,655,593	8.2
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	Other Investment Information													
Return to cover														
01/19/2011														
CU Name: N/A														
Peer Group: N/A														
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
	Count of CU in Peer Group : N/A													
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg					
INVESTMENT SUMMARY:														
U.S. GOVERNMENT OBLIGATIONS	12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	86,967,574	139.5					
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		N/A		N/A						
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		432,366,708		667,624,758	54.4	837,442,081	25.4					
Agency/GSE Mortgage-Backed Securities	N/A	N/A		265,958,806		413,225,224	55.4	605,529,850	46.5					
TOTAL FEDERAL AGENCY SECURITIES	584,684,155	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8	1,442,971,931	33.5					
Privately Issued Mortgage-Related Securities	N/A	N/A		12,917,274		10,014,077	-22.5	8,655,993	-13.6					
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		N/A		0						
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	N/A		859,315		2,985,165	247.4	1,276,010	-57.3					
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		13,776,589		12,999,242	-5.6	9,932,003	-23.6					
Mutual Funds	N/A	N/A		N/A		25,328,658		25,809,316	1.9					
Common Trusts	N/A	N/A		N/A		5,763,533		1,485,231	-74.2					
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	23,822,699	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1	27,294,547	-12.2					
MORTGAGE RELATED SECURITIES:														
Collateralized Mortgage Obligations	30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	215,678,920	80.8					
Commercial Mortgage Backed Securities	8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	28,310,288	18.9					
OTHER INVESTMENT INFORMATION:														
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A					
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A					
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Fair Value of Total Investments	1,769,674,743	1,836,942,090	3.8	2,070,639,099	12.7	2,881,314,361	39.2	3,151,192,863	9.4					
Investment Repurchase Agreements	128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,549	0.2					
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	400,092,014	375,894,940	-6.0	425,349,222	13.2	433,986,036	2.0	298,759,010	-31.2					
Cash on Deposit in Other Financial Institutions	64,812,011	49,193,129	-24.1	132,022,988	168.4	204,170,412	54.6	267,713,390	31.1					
CUSO INFORMATION														
Value of Investments in CUSO	13,366,663	14,636,865	9.5	15,138,267	3.4	17,452,633	15.3	16,252,542	-6.9					
CUSO loans	1,568,632	887,939	-43.4	231,728	-73.9	306,659	32.3	7,233,719	2,258.9					
Aggregate cash outlays in CUSO	6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,141,660	85.6	7,212,400	1.0					
WHOLLY OWNED CUSO INFORMATION														
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		13,202,095		14,902,305	12.9					
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		9,904,543		8,849,136	-10.7					
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		2,312,319		-1,085,976	-147.0					
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		0		0	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	41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	191,500,370	31.2					
CREDIT UNION INVESTMENT PROGRAMS														
Mortgage Processing	19	18	-5.3	21	16.7	16	-23.8	16	0.0					
Approved Mortgage Seller	8	8	0.0	9	12.5	8	-11.1	9	12.5					
Borrowing Repurchase Agreements	4	3	-25.0	3	0.0	2	-33.3	2	0.0					
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	2	0.0	1	-50.0	1	0.0					
Investment Pilot Program	1	1	0.0	1	0.0	0	-100.0	0	N/A					
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Deposits and Shares Meeting 703.10(a)	1	0	-100.0	0	N/A	1	N/A	1	0.0					
Brokered Certificates of Deposit (investments)	6	9	50.0	20	122.2	18	-10.0	21	16.7					
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
01/19/2011	Count of CU : 126								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
SUPPLEMENTAL SHARES/DEPOSITS									
(included in total Shares):									
Accounts Held by Member Government Depositors	2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5	7,673,293	-63.3
Accounts Held by Nonmember Government Depositors	0	257,464	N/A	213,814	-17.0	521,258	143.8	2,212,493	324.5
Employee Benefit Member Shares	7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0	13,389,455	6.4
Employee Benefit Nonmember Shares	0	0	N/A	53	N/A	0	-100.0	0	N/A
529 Plan Member Deposits	0	289,781	N/A	334,542	15.4	0	-100.0	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0	5,081,126	51.9
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1	456,533,548	-4.1
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7	301,717,523	6.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	0	-100.0
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		N/A		13,880,472	
SAVING MATURITIES									
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,316,400,712	3.9
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	632,724,500	3.2
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	345,046,264	20.7
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,294,171,476	4.4
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	38,580,133	14.0
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	2,283,312	148.7
Construction & Land Development (MBL)	N/A	N/A		N/A		0		747,139	N/A
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	5,012,490	-11.3
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9	426,745,434	1.7
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7	795,990,543	1.0
Outstanding Letters of Credit	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	8,587,599	-57.6
Unsecured Share Draft Lines of Credit	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	127,724,718	0.3
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	195,309,180	1.8
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		1,054,037	-64.2
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	35,994,789	170.0
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9	1,599,449,241	1.9
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.43	-21.5	114.79	7.9
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	128,750,091	-22.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	147,813	-85.0
Other Contingent Liabilities	0	0	N/A	45,236	N/A	571,338	1,163.0	659,145	15.4
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	19	5.6
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,623,048,984	10.3	1,728,598,213	6.5
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	7,492,000	-83.5
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		502,943,302		465,504,301	-7.4
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	20,216,131	-34.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		1,896,356	-73.5
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		15,300,000	-89.2
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		713,456,017	7.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	106,157,000	14.2
# Means the number is too large to display in the cell									
¹ Included MBL construction and land development prior to 03/31/09.									

Miscellaneous Information, Programs, Services									
Return to cover									
01/19/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 126								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
MEMBERSHIP:									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,233,724	-0.1
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	27,407,427	6.6
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.50	-6.2
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.11	-104.7
Total Num Savings Accts	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,271,577	2.2
EMPLOYEES:									
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,066	1.6
Num Part-Time Employees	411	444	8.0	463	4.3	411	-11.2	402	-2.2
BRANCHES:									
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	322	-0.3
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	26	-7.1	26	0.0
Plan to add new branches or expand existing facilities	N/A	N/A		12		0	-100.0	0	N/A
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,879,991,555	23.0	1,928,466,064	-10.7
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A	N/A		N/A		15		15	0.0
Debt Cancellation/Suspension	1	0	-100.0	3	N/A	5	66.7	6	20.0
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Business Loans	N/A	N/A		N/A		6		6	0.0
Indirect Consumer Loans	33	41	24.2	41	0.0	29	-29.3	31	6.9
Indirect Mortgage Loans	N/A	N/A		N/A		7		9	28.6
Interest Only or Payment Option 1st Mortgage Loans	7	7	0.0	6	-14.3	5	-16.7	5	0.0
Micro Business Loans	N/A	N/A		N/A		11		11	0.0
Micro Consumer Loans	N/A	N/A		N/A		11		11	0.0
Overdraft Lines of Credit	62	66	6.5	70	6.1	58	-17.1	64	10.3
Overdraft Protection	65	73	12.3	54	-26.0	52	-3.7	57	9.6
Participation Loans	34	33	-2.9	38	15.2	27	-28.9	30	11.1
Pay Day Loans	N/A	N/A		N/A		10		12	20.0
Real Estate Loans	63	91	44.4	89	-2.2	70	-21.3	76	8.6
Refund Anticipation Loans	N/A	N/A		N/A		2		2	0.0
Risk Based Loans	64	62	-3.1	64	3.2	64	0.0	69	7.8
Share Secured Credit Cards	N/A	N/A		N/A		23		24	4.3
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		N/A		N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	89	9.9
Business Share Accounts	N/A	N/A		N/A		35		38	8.6
Check Cashing	N/A	N/A		N/A		60		64	6.7
First Time Homebuyer Program	N/A	N/A		N/A		9		9	0.0
Health Savings Accounts	N/A	N/A		N/A		8		10	25.0
Individual Development Accounts	N/A	N/A		N/A		2		2	0.0
In-School Branches	N/A	N/A		N/A		1		2	100.0
Insurance/Investment Sales	11	10	-9.1	17	70.0	28	64.7	30	7.1
International Remittances	N/A	N/A		N/A		11		11	0.0
Low Cost Wire Transfers	N/A	N/A		N/A		62		70	12.9
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		4		3	-25.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		2,874,594		2,741,933	-4.6
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		18,057,907		21,481,513	19.0	22,943,262	6.8
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

Information Systems & Technology									
Return to cover	For Charter : N/A								
01/19/2011	Count of CU : 126								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% 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	91	89	-2.2	89	0.0	74	-16.9	73	-1.4
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	44	-2.2
CU Developed In-House System	4	1	-75.0	0	-100.0	1	N/A	1	0.0
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	87	1.2
Audio Response/Phone Based	79	76	-3.8	75	-1.3	73	-2.7	72	-1.4
Automatic Teller Machine (ATM)	84	81	-3.6	84	3.7	82	-2.4	82	0.0
Kiosk	2	1	-50.0	1	0.0	6	500.0	6	0.0
Mobile Banking	N/A	N/A		N/A		7		12	71.4
Other	1	1	0.0	2	100.0	4	100.0	4	0.0
Services Offered Electronically									
Member Application	35	35	0.0	38	8.6	33	-13.2	34	3.0
New Loan	53	48	-9.4	50	4.2	44	-12.0	45	2.3
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	63	3.3
New Share Account	19	18	-5.3	20	11.1	21	5.0	21	0.0
Loan Payments	84	82	-2.4	87	6.1	82	-5.7	84	2.4
Account Aggregation	4	3	-25.0	8	166.7	11	37.5	12	9.1
Internet Access Services	10	14	40.0	16	14.3	24	50.0	24	0.0
e-Statements	N/A	N/A		65		71	9.2	73	2.8
External Account Transfers	N/A	N/A		N/A		14		15	7.1
View Account History	82	83	1.2	90	8.4	91	1.1	91	0.0
Merchandise Purchase	10	9	-10.0	8	-11.1	5	-37.5	5	0.0
Merchant Processing Services	N/A	N/A		N/A		4		4	0.0
Remote Deposit Capture	N/A	N/A		N/A		2		5	150.0
Share Account Transfers	91	91	0.0	91	0.0	86	-5.5	86	0.0
Bill Payment	52	58	11.5	62	6.9	61	-1.6	63	3.3
Download Account History	62	63	1.6	68	7.9	74	8.8	76	2.7
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0
Type of World Wide Website Address									
Informational	13	14	7.7	11	-21.4	13	18.2	12	-7.7
Interactive	6	7	16.7	4	-42.9	8	100.0	8	0.0
Transactional	76	77	1.3	83	7.8	79	-4.8	80	1.3
Number of Members That Use Transactional Website	299,845	313,800	4.7	348,364	11.0	356,542	2.3	386,246	8.3
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	1	-66.7	1	0.0
Type of Website Planned for Future									
Informational	6	4	-33.3	2	-50.0	0	-100.0	0	N/A
Interactive	1	1	0.0	0	-100.0	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0
Miscellaneous									
Internet Access	125	121	-3.2	122	0.8	119	-2.5	118	-0.8

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01/19/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

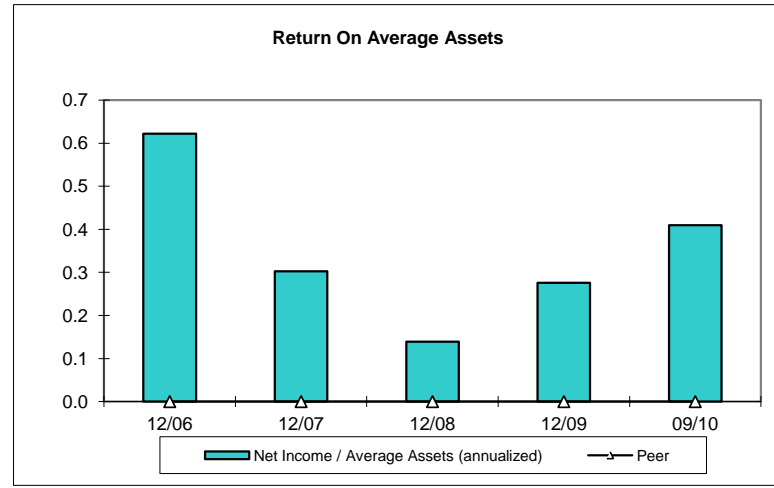
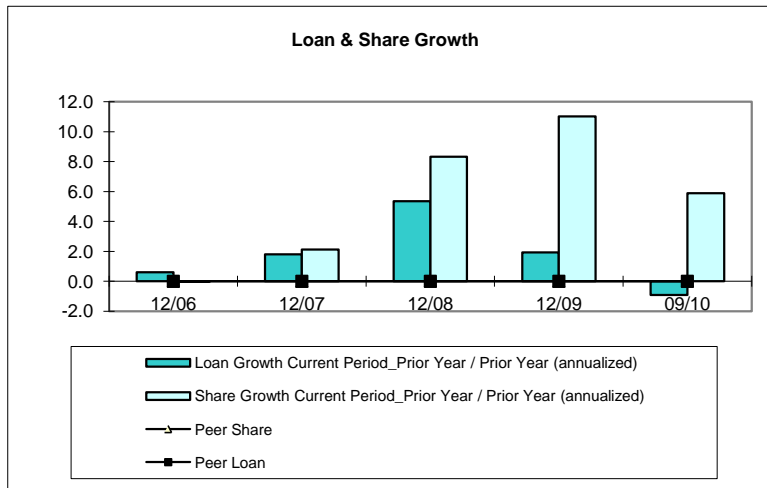
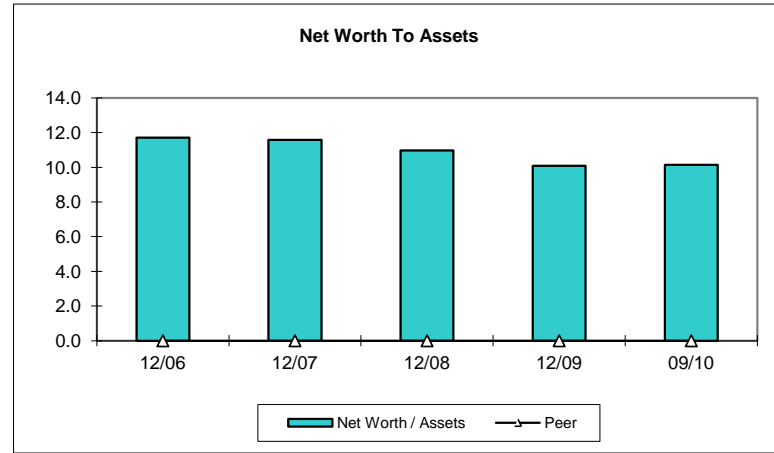
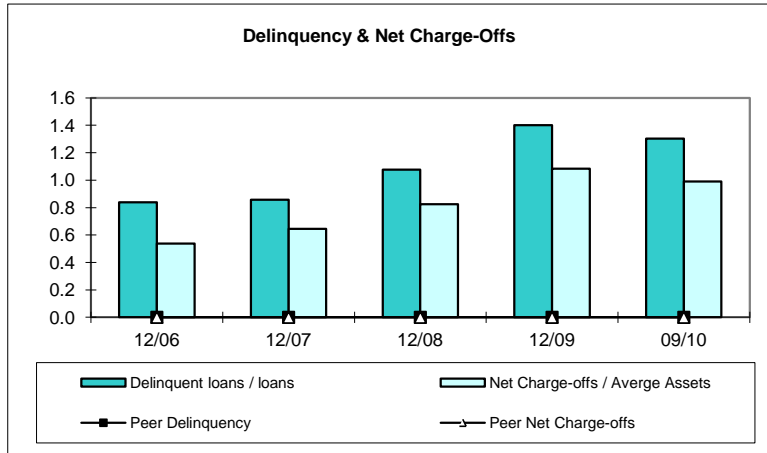
For Charter : N/A

Count of CU : 126

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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01/19/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 126

Asset Range : N/A

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

Count of CU in Peer Group : N/A

