Cycle Date:	June-2010
Run Date:	09/01/2010
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 :	128
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.

	Sun	nmary Financial In	formation						
Return to cover		For Charter :	N/A						
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group:	All * Stat	e = 'MO' * Type Inclue	ded: Feder	ally Insured State C	redit
	Count of C	CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.6
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870		1,485,116,427		2,261,347,815		2,558,255,507	13.1
Loans Held for Sale	3,581,227	3,618,512		5,592,861		13,802,003	146.8	14,942,587	8.3
		, ,		, ,		, ,			
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,858,956,265	1.8
Unsecured Loans	518,605,652	557,464,027	7.5	553,641,163		564,527,593	2.0	554,943,824	-1.7
Other Loans	2,667,820,765	2,589,874,586		2,622,066,751		2,702,986,112	3.1	2,616,949,525	
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825		6,077,263,042	1.9	6,030,849,614	
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)	5.2	(53,690,697)		(67,328,068)	25.4	(66,389,386)	-1.4
Land And Building	180,917,647	201,703,529		219,287,728		224,794,382	2.5	225,596,788	
Other Fixed Assets	43,221,572	44,169,602		43,828,783		39,797,072	-9.2	38,426,282	
NCUSIF Deposit	59,119,088	60,768,301	2.8	53,167,921		74,558,113	40.2	76,753,592	2.9
All Other Assets	139,156,110	119,155,438		128,651,263		147,706,782	14.8	144,188,278	
TOTAL ASSETS	7,791,365,374	7,963,729,524		8,526,036,054		9,512,238,830	14.0	9,713,995,104	2.1
LIABILITIES & CAPITAL:	7,791,303,374	7,903,729,324	2.2	0,020,030,034	7.1	9,512,230,030	11.0	9,713,993,104	2.1
	17,930,343	20,226,002	10.4	17 014 674	14.0	14 404 022	16.0	10 707 406	-12.1
Dividends Payable		20,336,983	13.4	17,314,671		14,484,833	-16.3	12,727,436	
Notes & Interest Payable	327,145,844	352,161,806		355,470,411		524,378,218	47.5	322,637,303	-38.5
Accounts Payable & Other Liabilities	70,339,420	67,335,402		71,371,294		71,865,510	0.7	96,799,997	34.7
Uninsured Secondary Capital	0	0	14/7	0		0	N/A	0	
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376		610,728,561	37.5	432,164,736	
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234		1,164,011,517	22.4	1,165,166,883	
Regular shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	1 1	2,008,638,279	9.7	2,198,228,890	
All Other Shares & Deposits	3,664,227,852	3,985,967,047	8.8	4,372,008,766		4,771,031,554	9.1	4,932,026,633	
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996		7,943,681,350	11.0	8,295,422,406	
Regular Reserve	239,307,275	246,502,104		247,527,389		241,975,752	-2.2	244,322,091	1.0
Other Reserves	229,698,160	242,288,439		246,002,615		267,064,323	8.6	282,664,982	5.8
Undivided Earnings	439,143,445	429,506,719		433,448,678		448,788,844	3.5	459,420,889	
TOTAL EQUITY	908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
INCOME & EXPENSE									
Loan Income*	358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	188,122,615	-3.8
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	29,017,052	-2.3
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,266,740	13.4	83,421,677	-0.3
Salaries & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	86,238,279	2.2
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	177,693,101	-1.8	91,729,500	3.2
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	+ +	-15,768,335		-1,639,527	79.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		45,921,219		1,171	-100.0
Provision for Loan/Lease Losses*	31,923,940	40,655,506		57,795,884		79,655,491	37.8	28,041,806	
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398		155,755,048	-20.2	65,030,308	
NET INCOME (LOSS) BEFORE NCUSIF				,					
STABILIZATION EXPENSE*	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense*	N/A	N/A		N/A		41,093,118		10,184,888	-50.4
Net Income (Loss)*	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,113,143		17,698,207	
TOTAL CU's	147	139		136		130	-4.4	128	
* Income/Expense items are year-to-date while the related %ch									
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Between teller and			Analysis						
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							L
Peer Group: N/A		Criteria :	Region: Nation	* Peer Group	o: All * State =	'MO' * Type Inc	luded: Federa	Ily Insured St	ate Credit
	Count of CU ir	Peer Group :	N/A		Dec-2009			<u>Jun-2010</u>	
			-						
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Jun-2010	PEER Avg	Percentile*
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.04	N/A	N//
Net Worth/Total Assets-Including Optional Total Assets Election (if used)	11.71	11.58	10.97	10.09	N/A	N/A	10.05	N/A	N//
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.55	N/A	N//
Solvency Evaluation (Estimated)	114.04	113.90		0.00	N/A	N/A	111.89	N/A	N//
Classified Assets (Estimated) / Net Worth	4.64	4.83		7.02	N/A	N/A	6.80	N/A	N//
ASSET QUALITY	4.04	4.03	5.74	7.02	N/A	IN/A	0.60	IN/A	11/7
Delinquent Loans / Total Loans	0.84	0.86	1.08	1.40	N/A	N/A	1.22	N/A	N/A
* Net Charge-Offs / Average Loans	0.84	0.86		1.40	N/A	N/A	0.98	N/A	N//
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.71	101.72		86.70	N/A	N/A	101.39	N/A	N//
Accum Unreal G/L On AFS/Cost Of AFS	-1.10			0.73	N/A	N/A	1.40	N/A	N//
	-		0.75		N/A	N/A		N/A	N//
Delinquent Loans / Assets EARNINGS	0.60	0.01	0.75	0.90	IN/A	IN/A	0.76	IN/A	IN/ <i>1</i>
	0.00	0.00	0.4.4	0.00	N1/A	N/A	0.07	N1/A	N1/
* Return On Average Assets *Return On Average Assets Before NCUSIF Stabilization	0.62	0.30	0.14	0.28	N/A	N/A	0.37	N/A	N/#
Income/Expense	N/A	N/A	N/A	0.22	N/A	N/A	0.58	N/A	N/A
* Gross Income/Average Assets	7.29	7.71	7.42	6.85	N/A	N/A	6.25	N/A	N//
* Yield on Average Loans	6.47	6.84		6.50	N/A	N/A	6.23	N/A	N//
* Yield on Average Investments	4.19			2.38	N/A	N/A	1.91	N/A	N//
* Fee & Other Op.Income / Avg. Assets	1.71	1.75		1.85	N/A	N/A	1.51	N/A	N//
* Cost of Funds / Avg. Assets	2.37	2.80		1.73	N/A	N/A	1.74	N/A	N//
* Net Margin / Avg. Assets	4.92		5.06	5.12	N/A	N/A	4.90	N/A	N//
* Operating Exp./ Avg. Assets	3.91	4.91		4.30	N/A	N/A	3.91	N/A	N//
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52		0.88	N/A	N/A	0.58	N/A	N//
				3.27					
* Net Interest Margin/Avg. Assets	3.21				N/A		3.16	N/A	
Operating Exp./Gross Income	53.65			62.72	N/A	N/A	62.60	N/A	N//
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.99			3.16	N/A	N/A	3.10	N/A	N//
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.14	N/A	N/A	2.82	N/A	N//
ASSET / LIABILITY MANAGEMENT	00.04	07.40	00.07	20.00	N1/A	N1/A	24.70	N1/A	NI/
Net Long-Term Assets / Total Assets	23.81	27.18		30.60	N/A	N/A	31.70	N/A	N//
Reg. Shares / Total Shares & Borrowings	28.02	25.12		23.72	N/A	N/A	25.51	N/A	N//
Total Loans / Total Shares	85.95	85.67		76.50	N/A	N/A	72.70	N/A	N//
Total Loans / Total Assets	71.35			63.89	N/A	N/A	62.08	N/A	N//
Cash + Short-Term Investments / Assets	14.67	14.91	13.71	15.51	N/A	N/A	14.02	N/A	N//
Total Shares, Dep. & Borrs / Earning Assets	92.73	92.84		94.22	N/A	N/A	93.84	N/A	N//
Reg Shares + Share Drafts / Total Shares & Borrs	41.26			37.47	N/A	N/A	39.03	N/A	N//
Borrowings / Total Shares & Net Worth	4.43	4.68	4.39	5.89	N/A	N/A	3.48	N/A	N//
PRODUCTIVITY									
Members / Potential Members	5.26	4.68		4.80	N/A	N/A	4.59	N/A	N//
Borrowers / Members	50.13	48.30		47.54	N/A	N/A	47.18	N/A	N//
Members / Full-Time Employees	380.31	376.43		383.16	N/A	N/A	379.67	N/A	N//
Avg. Shares Per Member	\$5,464	\$5,596		\$6,434	N/A	N/A	\$6,739	N/A	N//
Avg. Loan Balance	\$9,369			\$10,353	N/A	N/A	\$10,384	N/A	N//
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$53,201	N/A	N//
OTHER RATIOS									ļ
* Net Worth Growth	4.11	1.09		2.59	N/A	N/A	3.62	N/A	N/#
* Market (Share) Growth	0.00	2.13		11.02	N/A	N/A	8.86	N/A	N//
* Loan Growth	0.61	1.81	5.36	1.92	N/A	N/A	-1.53	N/A	N//
* Asset Growth	1.03		7.06	11.57	N/A	N/A	4.24	N/A	N//
* Investment Growth	0.87	3.75		40.59	N/A	N/A	16.67	N/A	N//
* Membership Growth	-1.25	-0.27	2.21	2.33	N/A	N/A	-0.62	N/A	N/.
* Annualization factor: March = 4; June = 2; September =4/3; Dec **Percentile Rankings and Peer Average Ratios are produced once a Subsequent corrections to data after this date are not reflected in the	quarter after the	e data collectio	n is complete.	til the next cyc	cle.				
Percentile Rankings show where the credit union stands in relation to credit unions in a peer group are arranged in order from highest (100 the relative standing of that ratio in the entire range of ratios. A high relation to other available data, users may draw conclusions as to the) its peers in key) to lowest (0) va or low ranking de	areas of perfor alue. The perce bes not imply g	mance. To arriv ntile ranking assi ood or bad perfo	e at the perce gned to the cr rmance. Howe	ntile ranking, a redit union is a ever, when revi	measure of ewed in			
isianou to other available uata, users titav utaw conclusions as to th	= importance of t	ne hercentile ta			a penormance				1

Return to cover		or Charter :	Ratio Analysis	•	
09/01/2010		ount of CU :			
CU Name: N/A	As	set Range :		* 5	
Peer Group: N/A			Region: Natio	n * Peer Grou): All * State
	Count of CU in F	Peer Group	N/A		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-201
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40		2.06	1.5
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32		1.47	1.2
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00		0.00	0.0
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A		N/A	5.2
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28		1.41	1.2
Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66		0.54	0.5
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67		3.67	3.0
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	0.8
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	100.0
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.13	0.23	0.46	1.20	0.9
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	0.00	0.00	0.04		1.0
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.09	0.03	0.84	1.14	1.32
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1 1
•	0.27	0.44		0.64	<u> </u>
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo	0.39	0.33	0.37	0.64	0.5
/ Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	0.82
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	0.00		16.63	10.63
Modified RE Lns also Reported as Business Loans > 2 Mo Del			10.04	10.00	10.0
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	27.76
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30		3.16	2.53
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27		1.25	1.10
MISCELLANEOUS LOAN LOSS RATIOS	0.22	0.21	0.07	1.20	
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	21.92	22.33	23.63
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12		4.70	4.3
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95		1.37	1.22
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09		0.33	0.3
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.03		0.33	0.1
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.02	0.02		0.10	0.10
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans	0.15	0.21	0.31	0.80	0.00
/ 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
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05		1.10	1.2
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13		1.10	0.70
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01		0.97	0.49
SPECIALIZED LENDING RATIOS	0.00	0.01	0.44	0.97	0.43
Indirect Loans Outstanding / Total Loans	10.09	18.32	18.24	10.22	10.1
	19.08 1.32	0.97		19.32	18.1
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD				1.87	2.20
	0.34	0.78		2.28	3.4
* Participation Loans Sold YTD / Total Assets	0.01	0.06		0.08	0.0
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92		1.87	2.46
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	2.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71		18.16	17.4
Total Fixed Rate Real Estate / Total Loans	24.35	26.33		28.43	28.0
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05		40.17	29.04
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46		57.89	56.9
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.35		0.35	0.3
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	3.1
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.33	0.30		0.70	0.7
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.43	125.9
* 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. SuppRatio

		Ass	ets						
Return to cover		For Charter :							+
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count of	CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010) % Ch
ASSETS									
CASH:									
Cash On Hand	80,037,385	84,465,543			13.9	91,152,393			-
Cash On Deposit	464,904,025	425,088,069			31.1	638,156,448			
Cash Equivalents	77,735,697	83,754,141	7.7	27,726,182	-66.9	10,988,848	-60.4	48,514,370	341.
TOTAL CASH & EQUIVALENTS	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.
INVESTMENTS:									_
Trading Securities	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,617,287	
Available for Sale Securities	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,383,979,208	8 41.
Held-to-Maturity Securities	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	192,512,028	-12.
Deposits in Commercial Banks, S&Ls, Savings Banks	118,567,979	137,952,560	16.3	265,056,977	92.1	461,109,671	74.0	612,386,874	32.
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions ²	14,066,046	12,597,871	-10.4	19,076,946	51.4	25,119,954	31.7	29,289,378	16.
Total MCSD and PIC in Corporate CUs	43,598,539	41,504,765	-4.8	39,138,332	-5.7	26,097,256	-33.3	23,866,378	8 -8.
All Other Investments in Corporate Cus	385,486,790	481,078,422	24.8	366,681,887	-23.8	428,834,821	17.0	238,772,263	-44.
All Other Investments ²	48,669,228	36,007,241	-26.0	42,494,083	18.0	108,876,163	156.2	60,832,091	-44.
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2		12.0	2,261,347,815		2,558,255,507	' 13.
LOANS HELD FOR SALE	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	′ 8.
	- , ,							,- ,	
LOANS AND LEASES:									+
Unsecured Credit Card Loans	319,483,931	347,910,794	8.9	351,632,318	1.1	367,333,861	4.5	358,992,019	-2.3
All Other Unsecured Loans/Lines of Credit	199,121,721	209,553,233	-	202,008,845	-3.6	197,193,732		195,951,805	-
New Vehicle Loans	1,050,104,389	947,415,366	-		-7.2	858,881,063			
Used Vehicle Loans	1,380,293,206	1,399,738,421	-	1,467,352,540	4.8	1,559,490,909			-
1st Mortgage Real Estate Loans/Lines of Credit	1,547,226,875	1,640,608,353	-			1,878,207,787			-
Other Real Estate Loans/Lines of Credit	825,259,907	871,345,415			5.8	931,541,550			-
Leases Receivable	17,252	071,040,410			0.0 N/A	21,676			-
Total All Other Loans/Lines of Credit	237,405,918	242,720,799	-	275,225,446	13.4	284,592,464			
TOTAL LOANS	5,558,913,199	5,659,292,381			5.4	6,077,263,042			
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(42,351,210)	(44,566,862)			20.5	(67,328,068)	25.4	(66,389,386)	-
Foreclosed Real Estate		(, , ,		(53,690,697)		· · ·			
Repossessed Autos	3,783,230	4,813,918 3,629,304		8,668,380		11,493,976			-
-						2,488,369			
Foreclosed and Repossessed Other Assets	515,122	485,943		467,912		357,348	-		
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,909,829	8,929,165	-	12,543,518	40.5	14,339,693			-
Land and Building	180,917,647	201,703,529	-	219,287,728	8.7	224,794,382			
Other Fixed Assets	43,221,572	44,169,602		43,828,783	-0.8	39,797,072			
NCUA Share Insurance Capitalization Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	76,753,592	2 2.
							-		<u> </u>
Identifiable Intangible Assets	N/A	N/A		N/A		276,816		285,415	-
Goodwill	N/A	N/A		N/A		482,676		1,739,458	-
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		759,492		2,024,873	
Accrued Interest on Loans	20,381,901	20,961,038		22,512,501	7.4	22,828,638			
Accrued Interest on Investments	10,897,023	14,470,838		10,051,080		9,737,518		9,572,848	
All Other Assets	98,967,357	74,794,397		83,544,164		100,041,441		96,015,756	
TOTAL OTHER ASSETS	130,246,281	110,226,273	-15.4	116,107,745	5.3	132,607,597	14.2	126,653,595	<u>-4</u> .
						^ _			<u> </u>
TOTAL ASSETS	7,791,365,374	7,963,729,524			7.1	9,512,238,830			
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	128	-1.
1 OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER I	NVESTMENTS PRIOR	TO JUNE 2	2006 FOR SHORT FORM F	ILERS				<u> </u>

	Liabilities, Shares 8							1
	Count of CU :	128						
	Asset Range :	N/A						
			tion * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Federal	ly Insured State Cre	edit
Count		•			71			
Dec-2006	Dec-2007	% Cha	Dec-2008	% Cha	Dec-2009	% Cha	Jun-2010	% Ch
		,. eg		/* •g		,* eg		,
0	0	N/A	0	N/A	0	N/A	0	N/A
°	•		N/A		N/A			
			N/A				N/A	
327,145,844	352,161,806	7.6	355,470,411	0.9	524.378.218	47.5	322,637,303	-38.
•	-				0			
*	-		9		•		•	
								-12.
415,415,607	439,834,191	5.9	444,156,376	1.0	610,728,561	37.5	432,164,736	-29.2
								<u> </u>
899.949.083	872,186,747	-3.1	951.093.234	9.0	1.164.011.517	22.4	1,165,166,883	0.1
								9.4
		-2.0				-44.4		
6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
								<u> </u>
420 442 445	400 500 740	2.2	400 440 070	0.0	440 700 044	2.5	455 407 040	-
239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	244,322,091	1.(
	_							
0	0		0		0		0	N/A
		5.3		3.1		4.5		
1,314,554	1,213,887	-7.7	1,189,668	-2.0		-0.1	1,188,480	0.0
-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	19,081,039	170.8
N/A	N/A		N/A		0		0	N/A
0	•		0	N/A	-1,180,329	N/A	0	100.0
-1,003	-6,576,689	######	-13,899,958	-111.4	-5,516,660	60.3	-7,501,977	-36.0
0	0	N/A	0	N/A	0	N/A	4,282,977	N/A
908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,510,269	10.1	9,281,830,368	4.3
7 704 265 274	7 062 720 524	2.2	8 526 026 054	74	0 512 229 920	11.6	0 712 005 404	
1,191,305,374	1,303,129,524	2.2	0,520,030,054	7.1	9,312,238,830	0.11	3,113,395,104	2.1
506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	292,059,806	0.4
1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	910,379	122.5
		15.6	775,016,901	32.0	291,413,566	-62.4		
								4.6
012,210,400	022,210,000		55 1,1 20,001		000,001,011		31 0,202,000	
	R SHARES FOR SHOPT I		<u> </u>					<u> </u>
						250.000		<u> </u>
5/20/09 SHARES INSURED	ID TA \$100 000 and \$25		$\mathbf{S} \cdot \mathbf{S} \cdot $					
	Dec-2006 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Count of CU : Asset Range : Criteria : Count of CU in Peer Group : Dec-2006 Dec-2007 0 1,903,623,952 1,747,444,277 1,034,080,169 1,168,449,987 1,901,449,683 2,063,219,189 700,258,736 732,595,149 21,977,948 15,373,567 6,467,800,887 <td>Count of CU in Peer Group: N/A Dec-2006 Dec-2007 % Chg 0 0 N/A N/A N/A N/A 327,145,844 352,161,806 7.6 0 0 N/A 17,930,343 20,336,983 13.4 70,339,420 67,335,402 -4.3 415,415,607 439,834,191 5.9 999,949,083 872,186,747 -8.2 1,034,080,169 1,168,449,987 13.0 1,901,449,683 2,063,219,189 8.5 700,258,736 732,595,149 4.6 21,977,948 15,373,567 -30.1 6,467,800,887 6,605,598,071 2.1 439,143,445 429,506,719 -2.2 233,825,685 246,206,530 5.3 N/A N/A N/A 1,314,554 1,213,887 -7.7 -5,441,076 1,444,711 126.6 N/A N/A N/A 0 0 N/A <</td> <td>Count of CU : 128 Asset Range : N/A Criteria : Region: Nation * Peer Group: N/A Dec-2006 Dec-2007 % Chg Dec-2008 0 0 0 N/A 0 0 0 N/A 0 0 17,930,343 20,336,983 13.4 17,314,671 17,033,420 67,355,402 -4.3 71,371,294 415,415,607 439,834,191 5.9 444,156,376 899,949,083 872,186,747 -3.1 951,093,234 1,034,080,169 1,168,449,987 13.0 1,440,319,760 1,034,080,169 1,537,567 -30.1 1,720,069 6,467,316 6,329,155 -2.0 3,820,483</td> <td>Count of CU: 128 NA Criteria: Region: Nation * Peer Group: All* State Count of CU in Peer Group: N/A NA NA Dec-2006 Dec-2007 % Chg Dec-2008 % Chg 0 0 N/A N/A N/A 327,145,844 352,161,806 7.6 355,470,411 0.9 0 0 N/A N/A N/A 1327,145,844 352,161,806 7.6 355,470,411 0.9 0 0 N/A 0 N/A 0 N/A 17.930,343 20.336,983 13.4 17.314,671 -14.9 1.0 415,415,607 439,934,191 5.9 444,156,376 1.0 415,415,607 439,934,191 5.9 441,316,376 1.0 10,903,623,982 1.747,444,277 -8.2 1,831,789,996 4.8 1,034,080,169 1,168,449,987 13.0 1,440,319,760 2.3 1,907,948 15.37,3657 3.0</td> <td>Count of CU : 128 Curitoria : Region: Nation * Peer Group: All * State = *MO** Type Includ Count of CU in Peer Group : NA Dec-2006 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 Dec-2006 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 0 0 0 N/A 0 N/A 0 1 0 0 N/A 0 N/A 0 0 0 N/A 0 N/A 0 N/A 0 0 N/A 0 N/A 0 14.484.833 70.339.420 67.356.402 -3.1 71.371.294 6.0 71.865.510 415.415.607 439.834.191 5.9 444.156.376 1.0 610.728.561 1.903.623.952 1.747.442.77 -8.2 1.831.769.949.64 8.2.008.638.949 1.3.0 1.440.319.760 2.3 1.646.239.47 1.901.449.683 2.065.171 2.1 7.154.900.996 8.3 7.943.681.350 700.258.736 732.6561.49</td> <td>Count of CU : 128 NA Criteria : Region: Nation * Peer Group: All * State = *MO** Type Included: Federal Count of CU in Peer Group : NA Dec-2006 Dec-2007 % Chg Dec-2008 % Chg 0 0 N/A N/A N/A 201 0 0 N/A N/A N/A 327,145,84 352,161,806 7.6 355,470,411 0. 524,378,218 47.5 327,145,84 352,161,806 7.6 355,470,411 0. 524,378,218 47.5 0 0 N/A 0 N/A 0 N/A 0 N/A 17,903,94,20 67,335,402 4.3 17,371,244 0. 17,865,510 0.7 415,415,607 439,834,191 5.9 444,156,376 1.0 610,728,561 37.5 199,949,083 877,186,747 -3.1 951,093,234 9.0 1.164,011,517 22.4 1,903,623,952 1,747,444,277 -8.2 1.831,798,986 4.8 2,008,638,279</td> <td>Count of CU : 128 Also Asset Range : MA Criteria : Region: Nation ' Peer Group: All ' State = 'MO' ' Type Included: Federally Insured State Cr Count of CU in Peer Group: NA Criteria : Region: Nation ' Peer Group: All ' State = 'MO' ' Type Included: Federally Insured State Cr Dec-2006 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 % Chg Jun-2010 0 0 N/A NA NA NA NA 327,145,844 352,161,806 7,6 355,470,411 0.9 524,378,216 47.5 322,87,303 0 0 N/A NA NA NA NA 0.4 17,336,343 20,336,983 13.4 17,314,671 1.4,84,833 16.3 12,727,436 1,034,021 67,335,002 4.3 71,71,7244 6.1 7.6 55,10 3.7.5 432,164,736 1,034,021 67,335,002 4.3 71,71,724 6.1 71,854,984 3.5 1.462,356,10 3.7.5 432,164,736 1,030,460,168 1,164,910,706 2.3</td>	Count of CU in Peer Group: N/A Dec-2006 Dec-2007 % Chg 0 0 N/A N/A N/A N/A 327,145,844 352,161,806 7.6 0 0 N/A 17,930,343 20,336,983 13.4 70,339,420 67,335,402 -4.3 415,415,607 439,834,191 5.9 999,949,083 872,186,747 -8.2 1,034,080,169 1,168,449,987 13.0 1,901,449,683 2,063,219,189 8.5 700,258,736 732,595,149 4.6 21,977,948 15,373,567 -30.1 6,467,800,887 6,605,598,071 2.1 439,143,445 429,506,719 -2.2 233,825,685 246,206,530 5.3 N/A N/A N/A 1,314,554 1,213,887 -7.7 -5,441,076 1,444,711 126.6 N/A N/A N/A 0 0 N/A <	Count of CU : 128 Asset Range : N/A Criteria : Region: Nation * Peer Group: N/A Dec-2006 Dec-2007 % Chg Dec-2008 0 0 0 N/A 0 0 0 N/A 0 0 17,930,343 20,336,983 13.4 17,314,671 17,033,420 67,355,402 -4.3 71,371,294 415,415,607 439,834,191 5.9 444,156,376 899,949,083 872,186,747 -3.1 951,093,234 1,034,080,169 1,168,449,987 13.0 1,440,319,760 1,034,080,169 1,537,567 -30.1 1,720,069 6,467,316 6,329,155 -2.0 3,820,483	Count of CU: 128 NA Criteria: Region: Nation * Peer Group: All* State Count of CU in Peer Group: N/A NA NA Dec-2006 Dec-2007 % Chg Dec-2008 % Chg 0 0 N/A N/A N/A 327,145,844 352,161,806 7.6 355,470,411 0.9 0 0 N/A N/A N/A 1327,145,844 352,161,806 7.6 355,470,411 0.9 0 0 N/A 0 N/A 0 N/A 17.930,343 20.336,983 13.4 17.314,671 -14.9 1.0 415,415,607 439,934,191 5.9 444,156,376 1.0 415,415,607 439,934,191 5.9 441,316,376 1.0 10,903,623,982 1.747,444,277 -8.2 1,831,789,996 4.8 1,034,080,169 1,168,449,987 13.0 1,440,319,760 2.3 1,907,948 15.37,3657 3.0	Count of CU : 128 Curitoria : Region: Nation * Peer Group: All * State = *MO** Type Includ Count of CU in Peer Group : NA Dec-2006 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 Dec-2006 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 0 0 0 N/A 0 N/A 0 1 0 0 N/A 0 N/A 0 0 0 N/A 0 N/A 0 N/A 0 0 N/A 0 N/A 0 14.484.833 70.339.420 67.356.402 -3.1 71.371.294 6.0 71.865.510 415.415.607 439.834.191 5.9 444.156.376 1.0 610.728.561 1.903.623.952 1.747.442.77 -8.2 1.831.769.949.64 8.2.008.638.949 1.3.0 1.440.319.760 2.3 1.646.239.47 1.901.449.683 2.065.171 2.1 7.154.900.996 8.3 7.943.681.350 700.258.736 732.6561.49	Count of CU : 128 NA Criteria : Region: Nation * Peer Group: All * State = *MO** Type Included: Federal Count of CU in Peer Group : NA Dec-2006 Dec-2007 % Chg Dec-2008 % Chg 0 0 N/A N/A N/A 201 0 0 N/A N/A N/A 327,145,84 352,161,806 7.6 355,470,411 0. 524,378,218 47.5 327,145,84 352,161,806 7.6 355,470,411 0. 524,378,218 47.5 0 0 N/A 0 N/A 0 N/A 0 N/A 17,903,94,20 67,335,402 4.3 17,371,244 0. 17,865,510 0.7 415,415,607 439,834,191 5.9 444,156,376 1.0 610,728,561 37.5 199,949,083 877,186,747 -3.1 951,093,234 9.0 1.164,011,517 22.4 1,903,623,952 1,747,444,277 -8.2 1.831,798,986 4.8 2,008,638,279	Count of CU : 128 Also Asset Range : MA Criteria : Region: Nation ' Peer Group: All ' State = 'MO' ' Type Included: Federally Insured State Cr Count of CU in Peer Group: NA Criteria : Region: Nation ' Peer Group: All ' State = 'MO' ' Type Included: Federally Insured State Cr Dec-2006 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 % Chg Jun-2010 0 0 N/A NA NA NA NA 327,145,844 352,161,806 7,6 355,470,411 0.9 524,378,216 47.5 322,87,303 0 0 N/A NA NA NA NA 0.4 17,336,343 20,336,983 13.4 17,314,671 1.4,84,833 16.3 12,727,436 1,034,021 67,335,002 4.3 71,71,7244 6.1 7.6 55,10 3.7.5 432,164,736 1,034,021 67,335,002 4.3 71,71,724 6.1 71,854,984 3.5 1.462,356,10 3.7.5 432,164,736 1,030,460,168 1,164,910,706 2.3

		Income Statem	ent						
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federa	Ily Insured State Cred	dit Unior
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
* INCOME AND EXPENSE			Ŭ		Ŭ		Ŭ		
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	188,498,370	-3.9
Less Interest Refund	(322,333)		183.0		18.7	(901,477)	-16.7	(375,755)	
Income from Investments	73,840,442		15.3		-12.9	57,355,758	-22.7	28,569,996	
Income from Trading	2,318				-409.6	2,023,300	159.8	447,056	
TOTAL INTEREST INCOME	432,468,418				-1.2	450,686,868	-3.0	217,139,667	
INTEREST EXPENSE:	402,400,410	470,003,002	0.7	-0-,010,00-	-1.2	+30,000,000	-0.0	217,100,007	-5.0
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	43,023,684	-16.5
Interest on Deposits	37,110,450				-10.5	37,218,593		15,380,134	
Interest on Borrowed Money	17,361,011				25.1	15,464,393	-15.1	6,626,490	
TOTAL INTEREST EXPENSE	183,386,313				-11.6	155,755,048		65,030,308	
PROVISION FOR LOAN & LEASE LOSSES									
	31,923,940				42.2	79,655,491	37.8	28,041,806	
	217,158,165	208,742,682	-3.9	211,586,402	1.4	215,276,329	1.7	124,067,553	15.3
	05.000.407	05.070.407		00.004.400		404.000 507		50.050.040	<u> </u>
Fee Income	95,869,437				3.1	104,208,597	5.3	52,656,246	
Other Operating Income	36,548,860		13.8		16.6	63,058,143		30,765,431	
Gain (Loss) on Investments	-466,367	-236,385			437.8	-9,310,689		-677,561	
Gain (Loss) on Disposition of Assets	1,573,796				-98.7	-1,839,003	-9,982.3	-471,196	
Gain from Bargain Purchase (Merger)	N/A			N/A		0		0	
Other Non-Oper Income/(Expense)	580,920				-544.9	-4,618,643		-490,770	
NCUSIF Stabilization Income	N/A			N/A		45,921,219		1,171	
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034	1.9	197,419,624	38.4	81,783,321	-17.1
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	142,454,947	153,890,353			5.2	168,796,591	4.3	86,238,279	
Travel, Conference Expense	3,542,779	3,665,296			-2.1	2,683,893	-25.2	1,359,630	
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	13,737,775	i 4.3
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515	5.1	70,571,104	-0.6	35,569,704	9.0
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,509	-8.2	7,862,959	0.0
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936	-7.2	22,511,996	7.3	11,285,744	0.3
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,703,224	0.7	11,046,627	-2.7
Member Insurance	1,685,560	1,622,142	-3.8	3,531,872	117.7	1,537,649	-56.5	1,055,191	37.2
Operating Fees	1,421,518	1,389,098	-2.3	1,388,172	-0.1	1,665,757	20.0	715,864	-14.0
Misc Operating Expense	11,360,214				22.6	14,034,651	-10.3	9,096,006	
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION	303,064,487				5.5	346,489,692		177,967,779	
EXPENSE	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense	N/A			N/A		41,093,118		10,184,888	
NET INCOME (Loss)	48,200,324				-51.9	25,113,143		17,698,207	
RESERVE TRANSFERS:	10,200,024	20,007,702	00.0	11,0007	01.0	20,110,140	110.4	11,000,201	10.0
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,000,694	22.2	17,126,863	-18.4
* All Income/Expense amounts are year-to-date while the related % cha		20,000,001	17.0	07,000,200	00.0	72,000,034	<i>LL.L</i>	11,120,000	10.
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DEL.NOLDERY SUBMENT LOW C Low Low <thlow< th=""> Low <thlow< th=""></thlow<></thlow<>	Peer Group: N/A	Count of Cl		•	tion * Peer Group: Al	I * State	= 'MO' * Type Included	Federal	ly Insured State Credit	Union
Ib c. J. Koning Derinsent E14 (1999) 21/2 (1999) 122 1998 (1-15) 1928 (1-15)		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% C
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LAM DELANGUENCY - Y LANG YFE P<									, ,	
Disaccional Carlel Ca		46,652,149	48,573,366	4.1	64,137,694	32.0	85,167,349	32.8	73,690,452	-1
1 is - 2 Source Gerugani 5.802,070 6.242,065 7.4 7.77,05,07 2.02 7.388,001 4.53 6.00,059 5 x 1 Monts Reinqueri 307,230 4.22,200 68 67,017 402 69,01 91,01 61,01 40,010 61,01 40,010 61,01 40,010 61,01 40,010 61,01 7,01 40,010 61,01 7,01 40,010 61,01 7,01 40,010 7,01 40,010 7,00 60 60,01 <										
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2 to 4 Shorts Dainquent 1,225,588 2,287,74 453.7 6,588,889 153.6 16,472,253 19,00 11,043,546 5,587,756 47,856 17,1 39,506 10,00 3,561,20 5,587,756 47,856 17,1 39,506 10,00 3,561,20 5,587,756 47,856 17,855,98 18,8 21,002,510 16,00 86,789 10,8,0 10,8,0,20 10,8,0 10,8,0,20 10,8,0 10,8,0,20 10,8,0 17,251,00,3 17	Ist Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
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12 Morths 2 Over Delanguent 134.02 0 100.00 114.498 NA 1.1915.88 145.00 95.75 (2 or more Mo) 1,238.010 3,338.240 8.15 7,965.948 58.8 2,1122.510 16.30 17.851.044 (2 or more Mo) 1.001 1.012 73.1 0.46 66.7 1.20 0.47 (2 or more Mo) 1.020 73.1 0.46 66.7 1.20 0.47 (2 or more Mo) 1.020 73.1 0.46 66.7 1.20 0.47 (2 or more Mo) 1.020 73.1 0.46 67.7 1.00 55.7 4.405.02 2.305.8 4.405.07 0.10 1.01.01 0.11.01 0.10 1.01.01 0.11.01 0.10 1.01.01 0.01 1.01.01 0.01 1.01.01 0.01 1.01.01 0.01 1.01.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01	2 to < 6 Months Delinquent	1,126,596	2,857,714	153.7	6,588,898		16,472,513	150.0	11,043,544	· -:
Total Les May Field and Mybrid2alicons Les - syns 1,283,010 3,336,240 5.5 7,965,965 10.88 21,22,510 10.30 17,281,034 Net Montgape Field and Hybrid2alicons - 5 yns 0.01 0.02 721 0.66 88.7 1.200 10.30 0.67 Hybrid2alicons - 5 yns 0.01 0.20 721 0.66 88.7 1.200 0.81<	6 to 12 Months Delinquent	577,394	478,526		962,599	101.2	3,530,461	266.8	5,961,722	6
(2 or nove No) 1,888.010 3,389.240 81.5 7,965.096 128.8 21,922.510 10.3 17,851.044 Wardnage Adjustable And Hybridgelloon 5-5 ya) 0.18 0.22 7.0 0.46 0.7 Hybridgelloon 5-5 ya 0.23 7.0 0.46 0.7 0.67 Hybridgelloon 5-7 ya 0.400577 0.105 0.7005079 0.80557 0.300577 0.100 0.80557 0.300577 0.666.97 0.80557 0.300577 0.666.97 0.80557 0.300577 0.666.97 0.80557 0.300577 0.666.97 0.80557 0.300577 0.666.97 0.80557 0.300577 0.666.97 0.80557 0.300577 0.466.97 0.400 N/A 0.400597	•	134,020	0	-100.0	414,499	N/A	1,019,536	146.0	845,768	-1
Delinquist 2 M0 / Tool 1 SM (Field and 1 015 0207 1 0.04 9.7 1 0.00 0.97 rst Morage Adjustable Rate Lanas and HydridBalloon 2 S van 3 1,399,517 1,298,584 4.85 6,723,397 89.9 9,906,551 1.9 8,290,711 t o < X bornts Delinquiert		1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	17,851,034	
Hybridizations > 5 ys 0.13 0.23 79.1 0.46 98.7 1.20 F63.0 0.07 Hybridizations < 5 Year										
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Hybrid Raise - S Years Image - Market - S Years Image - S Years		0.13	0.23	79.1	0.46	98.7	1.20	163.0	0.97	-
2 to : 6 Morths Delinquent 40.5094 161:316 65:21 4.4465.02 2.82.8 4.466.07 0.61:13.61:61 10 Morths Delinquent 116:00 0 100 0 NA 421.387 NA 153.302 12 Morths A Over Delinquent 168:007 061:31.61:61 6.113.61:61 6.013.61:61:61:61:61:61:61:61:61:61:61:61:61:6										
9 10 12 Months Overhall (1) 148.077 0 1000 553.112 N/A 1.153.223 Total ID 11s Mbg Ad, Rate una (2 or more Mo) 468.071 181.316 61.3 5.000.614 2.658.0 6.414.721 28.3 8.403.090 Vis Not Morgan Advisable Rate Locans and Hybrid Ballons (c. 5 years) Delinquent > 2 Mo / Total 1st Margape Adjustable (2 more Mo) 0.09 0.03 64.5 0.84 2.423.0 1.141 35.5 1.32 State Lonans and Hybrid Ballons (c. 5 years) Delinquent / 178.983 3.406.482 90.9 4.103.810 0.05 4.472.12 2.5635.007 Dir o 2 Months Delinquent / 178.983 3.406.482 90.9 4.103.810 0.05 4.42.27.13 -13.9 2.138.637 10 o 2 Months Delinquent / 178.983 1.177.055 10.97 3.088.828 182.4 2.657.71 -13.9 2.138.637 12 Months A Over Delinquent / 100.01 197.558 1.134.408 102.6 3.93.101 155.1 4.4270.551 8.6 4.016.024 Collemant / 2 Months Delinquent / 2 Month Sole 1.100.6731 1.1166.98 4.2 2.50.517.1 0.3		, ,					, ,			
12 Monhs & Over Delinquent 116,00 0 -100.0 NA 421,387 NA 1,193,323 12 Monhs & Over Delinquent 66,071 181,316 61,3 60,00,014 2,858.0 6,414,721 2,83.0 6,41,721 2,83.0 6,41,721 2,83.0 6,41,721 2,83.0 1,03.0 1,03.0 0,27.0 4,1170,03 10,03 1,03.0 1,03.0 1,03.0 1,03.0 1,03.0 1,03.0 1,03.0 1,00.0 1,00.0 1,00.0 1,00.0 1,00.0 1,00.0 1,00.0 1,00.0	2 to < 6 Months Delinquent		181,316			2,362.8	4,460,871			
Total Del 1st Mig Adj Rate Lins (2 or more Mo) 468,071 181,316 6-1.3 5,000,614 2,658.0 6,414,721 28.3 8,400,000 (x5 with Morgage Adjustable Rate Loans and HybridBalloons (x5 with Morgage Adjustable Rate Loans and HybridBalloons 0.009 0.03 6-15 0.84 2,423.0 1.14 3.55 1.02 Diver Real Estate Fixed RateHybridBalloons 0.009 0.03 6-15 0.84 2,423.0 1.14 3.55 1.02 Diver Real Estate Fixed RateHybridBalloon Long (200 more Mo) 17,783.993 3.408,492 9.09 4.038.10 20.5 4.977,124 21.2 5.635.007 2 to e 6 Months Delinquent 166,144 N/A 170,165 0.22.5 7.037,13 3.13 7.36,573 1.38 2.193,637 1.06,644 N/A 170,165 0.24 3.631 3.73,6573 1.06,24 N/A 10.64 N/A 10.641 N/A 10.641 N/A 10.641 N/A 10.655 1.04 1.06.04 1.06.04 1.06.04 1.06.04 1.06.04 1.06.04 1.06.04 <t< td=""><td>6 to 12 Months Delinquent</td><td>,</td><td>0</td><td></td><td>535,112</td><td>N/A</td><td></td><td>186.4</td><td></td><td></td></t<>	6 to 12 Months Delinquent	,	0		535,112	N/A		186.4		
Kint Morgage Adjustable Rate Loans and Hybrid/Balloons Dir Dir Dir Dir <th< td=""><td></td><td></td><td>0</td><td></td><td>Ű</td><td></td><td></td><td></td><td></td><td>-</td></th<>			0		Ű					-
(c S years) Delinquent > 2 Mo / Total 1st Miningage Adjustable 0.09 0.03 6-5 0.04 2.40 1.4 5.5 1.22 Diter Real Estate Fixed Rate/Mybrid/Baltoon 17.783.993 3.006.492 9.09 4.108.10 20.5 4.972.12 21.2 5.635.007 2 to - 5 Months Delinquent 561.380 11.770.35 10.07 3.086.852 162.4 2.265.7713 13.9 2.736.8573 1 to -2 Months Delinquent 106.14 N/A 1770.145 92.23 7.678.44 361.3 7.368.494 1 dontin & Over Delinquent / 2 Mol / Otel Malton Lina (2 or more Mo) 7.757.48 1.514.000 10.26 3.393.0191 16.16 4.270.051 8.6 4.016.024 Delinquent > 2 Mol / Otel Net RE Delinquent 2.099.226 2.478.516 1.74 3.258.342 31.5 4.125.150 8.6 4.599.337 1 to -2 Months Delinquent 2.099.226 2.478.516 1.74 3.258.342 31.5 4.125.150 8.6 4.599.337 1 to -2 Months Delinquent 2.099.226 2.478.516 1.74		468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,403,090	
Rate Loars and Hybrid/Salloon 0.08 0.08 0.64 0.08 2423.0 1.14 3.55 1.32 Other Real Estate Rived/Nur/Walloon 17.83.993 3.406.492 90.9 4.103.810 20.5 4.972.124 21.2 5.635.007 2 to < 6 Months Delinquent										
Other Real Estate Fixed Rate/Hybrid/Balloon Image: Control Real Estate Fixed Mybrid/Balloon Image: Control Real Estate Adjustable Rate Image: Control Real Estate		0.00	0.00	045	0.04	0 400 0			4.00	
10 - 2 Months Delinquent 17,783,993 3,40,462 90.9 4,103,810 20,5 4,972,124 21.2 5,835,007 2 to < 6 Months Delinquent		0.09	0.03	-64.5	0.84	2,423.0	1.14	35.5	1.32	
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6 to 12 Months Delinquent 198,168 341,130 7.3 672,346 97.1 844,964 25.7 1,085,753 12 Months & Over Delinquent 0 16,644 N/A 170,145 922.3 767,874 35.13 736,834 Wolther Real Estate Fixed/Hybrid/Balloon Loars 0 16,644 N/A 170,145 922.3 767,874 35.13 736,834 Wolther Real Estate Fixed/Hybrid/Balloon Loars 0.27 0.44 66.9 0.91 105.5 1.04 13.6 1.100 Delinquent 2.4 Wol Total Other RE 0.27 0.44 66.9 0.91 105.5 1.04 13.6 1.100 Other Real Estate Aljustable Rate 2.999,225 2.478,516 17.4 3.258,342 31.5 41.25,150 26.6 4.594,337 2 to 4 Konths Delinquent 589,323 400,377 -32.1 20.551 49.2 679,097 23.7 679,484 12 Months Delinquent 381,044 158,877 -18.8 0.94 -32.2 0.53 12 Months Delinquent <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>_</td>	-									_
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Total Del Other RE Fixed/Hybrid/Balloon Loans 757,548 1,534,809 102.6 3,931,019 166.1 4,270,551 8.6 4,016,024 WO Treal Estate Fixed/Hybrid/Balloon Loans 0.27 0.44 66.9 0.91 105.5 1.04 13.6 1.00 Delinquent 2 Wo Total Other RE 0.27 0.44 66.9 0.91 105.5 1.04 13.6 1.00 Dher Real Estate Adjustable Rate		0					,			
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Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans 0.27 0.44 66.9 0.91 10.5 1.04 1.0 Fixed/Hybrid/Balloon Loans 0.27 0.44 66.9 0.91 10.5 1.04 1.0 1.0 Del Z Months Delinquent 2.999,226 2.478,516 -77.4 3.263,42 31.5 4.125,150 26.6 4.594,337 2 to < 6 Months Delinquent		,	.,		0,001,010		.,,	0.0	.,	
Other Real Estate Adjustable Rate Other Name Other Name </td <td></td>										
1 to < 2 Months Delinquent	Fixed/Hybrid/Balloon Loans	0.27	0.44	66.9	0.91	105.5	1.04	13.6	1.10)
2 to < 6 Months Delinquent	Other Real Estate Adjustable Rate									
6 to 12 Months Delinquent 589,323 400,372 -32.1 203,517 -49.2 679,087 23.3 697,948 12 Months & Over Delinquent 331,044 158,877 -58.3 104,711 -34.0 336,063 252.8 558,589 7 total Del Other RE Adj Rate Loans Delinquent > 2 Mo 2,090,01 1,726,237 -17.4 1,828,09 5.9 3,350,050 83.2 2,805,171 Months Delinquent 0.39 0.33 -15.1 0.37 13.4 0.64 73.2 0.53 asses Receivable 0 0 N/A 0 N/A 0 N/A 0	1 to < 2 Months Delinquent	2,999,226	2,478,516	-17.4	3,258,342	31.5	4,125,150	26.6	4,594,337	
12 Months & Over Delinquent 381,044 158,877 -58.3 104,791 -34.0 369,653 252.8 558,589 Total Del Other RE Adj kata Loans Delinquent > 2 Mo	2 to < 6 Months Delinquent	1,119,634	1,166,988	4.2	1,520,501	30.3	2,301,310	51.4	1,548,634	-3
Total Del Other RE Adj Rate Lons 2,090,001 1,726,237 -17.4 1,828,809 5.9 3,350,050 83.2 2,805,171 %Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo 0.039 0.033 -15.1 0.037 13.4 0.64 73.2 0.053 Acases Receivable 0.039 0.03 -15.1 0.037 13.4 0.64 73.2 0.053 1 to < 2 Months Delinquent	6 to 12 Months Delinquent	589,323	400,372	-32.1	203,517	-49.2	679,087	233.7	697,948	
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo 0.000 0.033 -15.1 0.037 13.4 0.64 73.2 0.53 Leases Receivable 0 0 0.03 -15.1 0.37 13.4 0.64 73.2 0.53 Leases Receivable 0 0 0.04 0 N/A 0 N/A 0 1 to < 2 Months Delinquent		381,044	158,877	-58.3	104,791	-34.0	369,653	252.8	558,589	
/ Total Other RE Adjustable Rate Loans 0.03 0.03 0.13 0.03 13.4 0.064 73.2 0.03 Lease Recivable		2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	2,805,171	- '
Leases Receivable Image: Constraint of the second of the sec	•									
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		0.39	0.33	-15.1	0.37	13.4	0.64	73.2	0.53	-
2 to < 6 Months Delinquent 0 N/A 0 N/A 0 N/A 0 6 to 12 Months Delinquent 0 0 N/A 0 0 N/A 0 N/A 0 N/A 0 0 N/A 0 0 N/A 0 0 0 0 N/A 0 </td <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>					-					
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Total Del Leases Receivable (2 or more Mo) O N/A O <th< td=""><td></td><td>•</td><td>_</td><td></td><td>-</td><td></td><td>0</td><td></td><td></td><td>_</td></th<>		•	_		-		0			_
All Other Loans Main	•	0			-		0			
/ Total Leases Receivable0.00N/A0.000.00N/A0.000.00N/A0.000.000.000.000.000.000.000.00		U	0	IN/A	0	N/A	0	IN/A	0	1
All Other Loans Image: Constraint of the con		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	,
1 to < 2 Months Delinquent		0.00	0.00		0.00	1 1// \	0.00	1 1// \	0.00	
2 to < 6 Months Delinquent		56,575,502	59.677.380	5.5	62.795.811	5.2	68.492.136	9.1	56.696.767	· _·
6 to 12 Months Delinquent 7,190,482 6,286,272 -12.6 6,758,558 7.5 8,538,127 26.3 6,965,582 12 Months & Over Delinquent 4,675,081 2,305,961 -50.7 1,557,862 -32.4 1,358,180 -12.8 1,606,969 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 34,936,287 %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24										
12 Months & Over Delinquent 4,675,081 2,305,961 -50.7 1,557,862 -32.4 1,358,180 -12.8 1,606,969 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 34,936,287 %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24										
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 34,936,287 %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24										
%All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24										
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	For Charter : Count of CU :							
			Nation * Peer Group:	All * Stat	e = 'MO' * Type Include	d: Federally	Insured State Cree	dit
Count								
Dec-2006	Dec-2007	'% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Ch
				J				
20 770 250	44.040.404	40.7	FF 750 044	00.7	70.050.507	20.7	24 070 707	
, ,								-6 15
				-				-9.
0.54						31.4	0.98	-9.
								-31
1.38	1.50	9.3	1.90	26.3	2.48	30.8	2.20	-11.
								-4.
					, ,			34.
								-7.
								-8. -7.
								<u>-7.</u> 11.
								-10.
			, ,					-10.
								37.
								130.
313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	1,255,916	35.
0.02				-		92.4	0.13	32.
								-14.
,								24.
1,189,131	1,774,819	49.3	2,765,759	55.8	7,386,155	167.1	3,123,177	-15.
0.15	0.21	13 7	0.31	17 1	0.80	158 /	0.68	-14.
								-14.
								36.
,								-5.
								-6
N/A			0		68,856	N/A	242,758	605.
N/A	N/A	\	0		0	N/A	0	N//
N/A	N/A	x	0		68,856	N/A	242,758	605.
						N1/A		251.
-			-					N//
							_	N//
•	•					-		N//
0.00	0.00		0.00		0.00		0.00	
1.165	1.680	44.2	2.434	44.9	3.738	53.6	1.838	-50.
								-47.
5	1				,	0.0	2	100.
2,051	2,720	32.6	4,173	53.4	5,726	37.2	2,878	-49.
19.733.893	28.827.303	46.1	44.898.511	55.7	66,200,303	47.4	33,459,157	-49.
10,487,328						33.1	8,051,476	-1.
28.52						1.9	23.63	5.
N/A	N/A	\	5,844,150		40,564,003	594.1	49,937,778	23.
N/A					3,707,298	775.3	7,109,131	91.
N/A					44,271,301	606.3	57,046,909	28.
			0			N/A	2,494,070	-6.
N/A	N/A	\	N/A		N/A		14,109	
NI/A	N1/A		NI/A		NI/A		85 502 755	
		-	· · · / / / / / / / / / / / / / / / /	·			0.70	
or no annualizing)								
	Dec-2006 36,778,250 7,028,223 29,750,027 0.54 76,402,176 1.38 6,916,923 973,432 5,943,491 1.85 28,178,707 5,874,375 22,304,332 0.77 319,695 6,622 313,073 0.02 1,362,925 173,794 1,189,131 0.15 1,682,620 180,416 1,502,204 0.06 N/A 0,06 N/A	Count of CU in Peer Group : Dec-2006 Dec-2007 36,778,250 44,016,104 7,028,223 7,793,266 29,750,027 36,222,838 0.54 0.65 29,750,027 36,222,838 0.54 0.65 6,916,923 8,448,017 973,432 1,363,676 5,943,491 7,084,332 1.85 2.12 28,178,707 32,801,052 5,874,375 5,757,511 22,304,332 27,043,541 0.77 0.95 319,695 825,538 6,622 505,399 313,073 320,138 0.02 0.02 1,362,925 1,941,497 1,73,794 166,678 1,189,131 1,774,819 0.15 0.21 1,682,620 2,767,035 180,416 672,077 1,502,204 2,094,958 0.06 0.00 0.06 0.00 0.06	Count of CU in Peer Group: N/A Dec-2006 Dec-2007 % Chg 36,778,250 44,016,104 19.7 7,028,223 7,793,266 10.9 29,750,027 36,222,838 21.8 0.54 0.65 20.3 76,402,176 84,796,204 11.0 1.38 1.50 9.3 6,916,923 8,448,017 22.1 973,432 1,363,678 40.1 5,943,491 7,084,339 19.2 1.85 2.12 14.8 28,178,707 32,801,052 16.4 5,874,375 5,757,511 -20 0.77 0.95 24.3 319,695 825,538 158.2 6,622 505,399 7,52.1 313,073 320,139 2.3 0.02 0.02 -3.8 1,362,925 1,941,497 42.5 173,794 166,678 -4.1 1,189,131 1,774,819 49.3 0.15 <td>Criteria : Region: Nation * Peer Group: Count of CU in Peer Group : NA Dec-2006 Dec-2007 % Chg Dec-2008 36,778,250 44,016,104 19.7 55,753,244 7,028,223 7,793,266 10.9 7,832,200 29,750,027 36,222,838 21.8 47,921,044 0.54 0.65 20.3 0.82 76,402,176 84,796,204 11.0 112,058,738 1.38 1.50 9.3 1.90 6,916,923 8,448,017 22.1 12,139,643 973,432 1,363,678 40.1 1,473,821 5,943,491 7,094,339 19.2 10,665,822 28,178,707 32,801,052 16.4 39,759,737 5,874,375 5,775,11 -2.0 6,172,682 22,304,332 27,043,541 21.2 33,8073 319,695 825,538 18.2 911,111 16,622 505,399 7,532.1 8,653 0,15 0.21 43.7</td> <td>Criteria : Region: Nation * Peer Group: All * Stat Count of CU in Peer Group: N/A Dec-2006 Dec-2007 % Chg Dec-2008 % Chg 36,778.250 44.016.104 19.7 55,753.244 26.7 7,028.223 7,733.266 10.9 7,832.200 0.5 29,750.027 36.222.338 21.8 47,921.044 32.3 0.54 0.65 20.3 0.82 27.7 76.402.176 84.796.204 11.0 112.058.738 32.2 1.38 1.50 9.3 1.80 26.3 973.432 1.363.678 40.1 1.473.82 8.1 5.943.491 7,045 24.3 3.05 44.3 28,178.707 32.801.052 16.4 39.769.737 21.2 24.333 2.12 14.8 3.05 44.2 0.77 0.95 24.3 1.111 10.665.82 50.663 41.111 319.695 825.538 168.2 911.111 10.663</td> <td>Critteria: Region: Nation * Peer Group: MA And De-2006 De-2007 % Chg Dec-2008 % Chg Dec-2009 36,776,250 44,016,104 19.7 55,753,244 26.7 7,2850,587 7,028,223 7,733,266 10.9 7,832,200 0.5 7,763,689 92,750,027 36,222,238 21.8 47,812,044 32.2 160,319,1237 1.138 1.150 9.3 1.190 26.3 2.24 160,319,1237 1.138 1.150 9.3 1.190 26.3 2.24 160,319,1237 1.138 1.50 9.3 1.90 26.3 1.48 1.899.71 5.943,491 7.084,339 19.2 10,065,822 50.6 16,897.433 1.85 2.12 14.8 30.764 44.2 30,006,272 2.3,043,24 2.19,043,44 2.12 30,867,86 40.1 1.48,810.5 5.943,477 2.3 9.02,418 11.19 1.84,522.55.59 56.8</td> <td>Cortieria: region: Nation ' Peer Group: All State = MO' ' Type Included: Federally Dec-2000 // Chg Dec-2008 % Chg Dec-2008 % Chg Dec-2009 % Chg 36,776,250 // 4,016,104 19.7 55,753,244 25.7 7.285,95,97 30.7 7,028,223 7,739,280 10.9 7,852,200 0.5 7,835,690 3.1.4 0.54 0.055 20.3 0.282 27.7 1.0.8 31.4 76,402,176 84,796,204 11.0 112,058,73 32.2 150.391,237 34.2 1.38 1.50 9.3 1.00 22.3 -2.48 30.8 973,452 1,935,473 40.1 1.473,821 6.1 1.6189,971 3.9.4 2,103,33 27,043,39 19.2 1.618,373 3.2.7 1.618 3.64 1,165 2.12 1.43 3.50,057 42.2 1.618,971 3.61 2,203,33,22 7,043,541 2.12 3.3,60,05 1.62,72,25<</td> <td>Criteria : Begion: Nation * Peer Group: All* State = 'MO* Type Included: Federally Insured State Gree Count of Clui new Group: WA Dec-2005 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 % Chg Jun-2010 36,772.050 44,016,104 197 55,753,244 267 72,855,892 2.2 44,415,757 7,702.02 7,732,260 10.6 2.0 0.2 2.2 14,415,757 0.54 0.65 2.00 0.02 2.7 1.08 31 0.08 7,792.06 0.64 0.05 2.03 2.24 44,415,010 0.08 7,892.01 1.0 11.0 11.069,728 3.22 160,397,48 0.8 2.20 6,916.923 8,446,017 72,21 12,139,643 4.37 18,097,19 9.23 2.06 6,916.923 8,446,017 2.21 12,215,443 4.31 4.33 2.61,76,767 4.11 4.33 2.61,76,767 4.11 4.33 2.61,76,767 4.11 4.33 2.64</td>	Criteria : Region: Nation * Peer Group: Count of CU in Peer Group : NA Dec-2006 Dec-2007 % Chg Dec-2008 36,778,250 44,016,104 19.7 55,753,244 7,028,223 7,793,266 10.9 7,832,200 29,750,027 36,222,838 21.8 47,921,044 0.54 0.65 20.3 0.82 76,402,176 84,796,204 11.0 112,058,738 1.38 1.50 9.3 1.90 6,916,923 8,448,017 22.1 12,139,643 973,432 1,363,678 40.1 1,473,821 5,943,491 7,094,339 19.2 10,665,822 28,178,707 32,801,052 16.4 39,759,737 5,874,375 5,775,11 -2.0 6,172,682 22,304,332 27,043,541 21.2 33,8073 319,695 825,538 18.2 911,111 16,622 505,399 7,532.1 8,653 0,15 0.21 43.7	Criteria : Region: Nation * Peer Group: All * Stat Count of CU in Peer Group: N/A Dec-2006 Dec-2007 % Chg Dec-2008 % Chg 36,778.250 44.016.104 19.7 55,753.244 26.7 7,028.223 7,733.266 10.9 7,832.200 0.5 29,750.027 36.222.338 21.8 47,921.044 32.3 0.54 0.65 20.3 0.82 27.7 76.402.176 84.796.204 11.0 112.058.738 32.2 1.38 1.50 9.3 1.80 26.3 973.432 1.363.678 40.1 1.473.82 8.1 5.943.491 7,045 24.3 3.05 44.3 28,178.707 32.801.052 16.4 39.769.737 21.2 24.333 2.12 14.8 3.05 44.2 0.77 0.95 24.3 1.111 10.665.82 50.663 41.111 319.695 825.538 168.2 911.111 10.663	Critteria: Region: Nation * Peer Group: MA And De-2006 De-2007 % Chg Dec-2008 % Chg Dec-2009 36,776,250 44,016,104 19.7 55,753,244 26.7 7,2850,587 7,028,223 7,733,266 10.9 7,832,200 0.5 7,763,689 92,750,027 36,222,238 21.8 47,812,044 32.2 160,319,1237 1.138 1.150 9.3 1.190 26.3 2.24 160,319,1237 1.138 1.150 9.3 1.190 26.3 2.24 160,319,1237 1.138 1.50 9.3 1.90 26.3 1.48 1.899.71 5.943,491 7.084,339 19.2 10,065,822 50.6 16,897.433 1.85 2.12 14.8 30.764 44.2 30,006,272 2.3,043,24 2.19,043,44 2.12 30,867,86 40.1 1.48,810.5 5.943,477 2.3 9.02,418 11.19 1.84,522.55.59 56.8	Cortieria: region: Nation ' Peer Group: All State = MO' ' Type Included: Federally Dec-2000 // Chg Dec-2008 % Chg Dec-2008 % Chg Dec-2009 % Chg 36,776,250 // 4,016,104 19.7 55,753,244 25.7 7.285,95,97 30.7 7,028,223 7,739,280 10.9 7,852,200 0.5 7,835,690 3.1.4 0.54 0.055 20.3 0.282 27.7 1.0.8 31.4 76,402,176 84,796,204 11.0 112,058,73 32.2 150.391,237 34.2 1.38 1.50 9.3 1.00 22.3 -2.48 30.8 973,452 1,935,473 40.1 1.473,821 6.1 1.6189,971 3.9.4 2,103,33 27,043,39 19.2 1.618,373 3.2.7 1.618 3.64 1,165 2.12 1.43 3.50,057 42.2 1.618,971 3.61 2,203,33,22 7,043,541 2.12 3.3,60,05 1.62,72,25<	Criteria : Begion: Nation * Peer Group: All* State = 'MO* Type Included: Federally Insured State Gree Count of Clui new Group: WA Dec-2005 Dec-2007 % Chg Dec-2008 % Chg Dec-2009 % Chg Jun-2010 36,772.050 44,016,104 197 55,753,244 267 72,855,892 2.2 44,415,757 7,702.02 7,732,260 10.6 2.0 0.2 2.2 14,415,757 0.54 0.65 2.00 0.02 2.7 1.08 31 0.08 7,792.06 0.64 0.05 2.03 2.24 44,415,010 0.08 7,892.01 1.0 11.0 11.069,728 3.22 160,397,48 0.8 2.20 6,916.923 8,446,017 72,21 12,139,643 4.37 18,097,19 9.23 2.06 6,916.923 8,446,017 2.21 12,215,443 4.31 4.33 2.61,76,767 4.11 4.33 2.61,76,767 4.11 4.33 2.61,76,767 4.11 4.33 2.64

	Ind	irect and Participati	on Lending						
eturn to cover		For Charter :							
9/01/2010		Count of CU							
U Name: N/A		Asset Range :							
eer Group: N/A				tion * Peer Group:	All * State =	'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count of	CU in Peer Group	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Cho
IDIRECT LOANS OUTSTANDING					Ŭ				
Indirect Loans - Point of Sale Arrangement	602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	603,984,408	-9.6
Indirect Loans - Outsourced Lending Relationship	458,002,070	396,860,957		387,062,040		505,613,075	30.6	490,561,822	-3.0
otal Outstanding Indirect Loans	1,060,743,020	1,036,737,103		1,087,538,176		1,174,057,089	8.0	1,094,546,230	-6.8
Indirect Loans Outstanding / Total Loans	19.08	18.32		18.24		19.32	5.9	18.15	-6.1
ELINQUENCY - INDIRECT LENDING							0.0		
1 to < 2 Months Delinquent	22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	27,773,361	-18.4
2 to < 6 Months Delinquent	9,028,061	11,000,985		12,046,363		13,110,601	8.8	9,825,180	-25.1
6 to 12 Months Delinquent	2,227,508	1,740,217		2,304,136		3,160,767	37.2	2,417,289	-23.5
12 Months & Over Delinquent	1,179,962	516,328		375,037		289,925	-22.7	863,037	197.7
Total Del Indirect Lns (2 or more Mo)	12,435,531	13,257,530		14,725,536		16,561,293	12.5	13,105,506	-20.9
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28		1.35		1.41	4.2	1.20	-15.1
OAN LOSSES - INDIRECT LENDING	1.17	1.20	3.1	1.35	5.8	1.41	4.2	1.20	-10.
Indirect Loans Charged Off	9,071,653	13,049,602	43.9	15,395,037	18.0	14,105,564	-8.4	7,923,886	12.4
Indirect Loans Recovered								926,667	12.4
NET INDIRECT LOAN C/Os	1,457,554	2,051,315		1,878,214		1,706,776	-9.1		
	7,614,099	10,998,287		13,516,823		12,398,788	-8.3	6,997,219	12.9
%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.23	12.5
ARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained): Consumer	N/A	N/A		N/A		40.000 474		40.000.000	~ ~ ~
						12,936,471		12,830,689	-0.8
Real Estate	N/A	N/A		N/A		22,411,030		21,235,556	-5.2
Member Business Loans (excluding C&D)	N/A	N/A		N/A		6,858,706		14,415,297	110.2
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		5,510,129		14,729,062	167.3
Commercial Construction & Development	N/A	N/A		N/A		0		0	N/A
Loan Pools	N/A	N/A		N/A		65,749,360		73,337,943	11.5
OTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	73,125,536	54,923,233		71,100,039		113,465,696	59.6	136,548,547	20.3
Participation Loans Outstanding / Total Loans	1.32	0.97		1.19		1.87	56.6	2.26	21.3
Participation Loans Purchased YTD	7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	39,298,538	19.8
Participation Loans Purchased YTD									
/ Total Loans Granted YTD	0.34	0.78	129.5	1.64	110.4	2.28	38.6	3.47	52.0
ARTICIPATION LOANS SOLD:									
articipation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	N/A	N/A		N/A		17,204,692		17,916,699	4.1
articipation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		7,657,368		9,021,005	17.8
Participation Loans Sold YTD	836,776	4,416,558	1	4,513,450		8,013,833	77.6	2,359,313	-41.1
7 %Participation Loans Sold YTD / Total Assets	0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.05	-42.3
HOLE 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		0.06		0.00		2.33	N/A
oans, Excluding RE, Sold in Full YTD	N/A	C		0	N/A	0	N/A	0	N/A
ELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	2,312,590	1,022,532	-55.8	895,332		1,221,925	36.5	613,168	-49.8
2 to < 6 Months Delinquent	2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	705,176	43.0
6 to 12 Months Delinquent	1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	89,147	-14.1
12 Months & Over Delinquent	1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	8,621	-54.7
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	802,944	30.4
Participation Loans Delinquent > 2 Mo									
/ Total Participation Loans	7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.59	8.3
OAN 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	561,477	-24.9
Participation Loans Recovered	131,303	267,446	103.7	426,811	59.6	273,348	-36.0	121,856	-10.8
NET PARTICIPATION LOAN C/Os	1,748,493	2,005,485		940,828		1,222,330	29.9	439,621	-28.1
%Net Charge Offs - Participation Loans		. ,							
/ Avg Participation Loans	2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	0.70	-46.9
Amounts are year-to-date while the related %change ratios are annualize									
Annualization factor: March = 4; June = 2; September =4/3; December =									
Means the number is too large to display in the cell									
							9	. IndirectAndParticipa	tionLn
1									

	Rea	al Estate Loan Info	rmation	1					
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fede	erally Insured State Cr	edit
	Count of C	CU in Peer Group :	N/A	•					
REAL ESTATE LOANS OUTSTANDING:	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
First Mortgages									
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	923,918,458	0.9
Fixed Rate 15 years or less	358,930,015	325,056,367		344,451,911	6.0		2.8		0.8
Other Fixed Rate	740,078	1,223,128		1,793,861	46.7		381.3		12.1
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741					4.5		1.0
Balloon/Hybrid > 5 years	43,324,528	42,286,364		48,192,417			-21.6		1.8
Balloon/Hybrid 5 years or less	385,818,391	357,126,092		476,232,842			-8.2		16.8
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456		524,425,259			-9.4	549,346,361	15.6
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964		60,696,640			-21.9		9.2
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192		57,094,125			36.1	72,983,127	-6.1
Total Adjustable First Mortgages	112,114,504	186,300,156		117,790,765			6.2		-0.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353		1,865,240,728			0.7	1,964,486,841	4.6
Other Real Estate Loans	.,0 ., ,220,070	.,	0.0	1,000,210,720	.0.1	1,010,201,101	0.7	1,001,100,041	
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	333,369,034	-12.0
Closed End Adjustable Rate	2,860,656	2,909,100		9,137,683			8.2		3.8
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557		482,009,024			5.7	520,061,730	2.0
Open End Fixed Rate	36,882,185	84,049,663		39,726,661	-52.7		-17.0		-6.7
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415					1.1	894,469,424	-4.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768		2,787,053,911	11.0		0.8	2,858,956,265	1.8
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	1,328,872,396	1.0
Other RE Fixed Rate	304,242,869	393,056,758		430,666,476			-4.3		-11.6
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863		1,701,883,597			1.5		-2.0
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96					-4.0
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	-	28.54			-0.4		-1.3
First Master as Add Date (includes the side (Dath area - Firms)	407.000.005	E 40, 400, 0.40	0.4	504 000 007		500 007 5 70	5.0	005 044 445	40.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	-	594,023,607	9.3		-5.3		13.0
Other RE Adj Rate	521,017,038	478,288,657					5.8		
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	1,165,944,260	7.8
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	31,061,558	-7.7
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.32	-9.6
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	3.18	-9.3
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	N/A	N/A		N/A		16,115,812		17,549,338	8.9
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	N/A	15,922,844		16,650,145			-52.0		
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	8,819,941	34.2	10,199,297	15.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	250,041,643	263,910,463					117.3		
* Fixed Rate 15 years or less	65,620,407	68,516,941		116,047,901	69.4		181.8		
* Other Fixed Rate	610,203	705,746		906,591	28.5				
* Total Fixed Rate First Mortgages	316,272,253	333,133,150					135.0		
* Balloon/Hybrid > 5 years	8,583,460	12,143,436		10,472,115			11.1	3,272,470	
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617							
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053					-21.3		
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008		21,994,066			-53.7	6,224,696	22.2
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849		18,615,995				10,520,294	141.2
* Total Adjustable First Mortgages	22,888,475	29,572,857			37.3				77.1
* 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	366,792,688	-38.2
* Amounts are year-to-date while the related %change ratios are annualize	d.								
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								10. R	ELoans 1

	Re	al Estate Loan Infor	mation	2					
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * State	o – 'MO' * Typo Includ	d: Endor	ally Incured State Cre	dit
reer Group. N/A	Count of	CU in Peer Group :	-	Nation Feel Group.	All Stat		eu. reuer	any insured State Cre	an
		•							
* OTHER REAL ESTATE (Granted)	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
* Closed End Fixed Rate	137,845,212	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5	24,574,596	-43.4
* Closed End Adjustable Rate	1,130,975	1,236,782	9.4					1,039,683	
* Open End Adjustable Rate (HELOC)	128,406,490	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7	61,373,280	
* Open End Fixed Rate and Other	20,135,769	49,920,413	147.9		-72.9			1,833,381	-26.5
* TOTAL OTHER REAL ESTATE GRANTED	287,518,446	293,005,442	1.9					88,820,940	
* TOTAL RE (FIRST AND OTHER) GRANTED	748,801,172	784,666,502	4.8	, ,	14.6			455,613,628	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED	21.41	23.05	7.6	25.82	12.0	40.17	55.6	29.04	-27.7
* First Mortgage R.E. Loans Sold	148,491,379	139,909,296	-5.8	151,784,993	8.5	687,269,308	352.8	208,939,579	-39.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	32.19	28.46	-11.6					56.96	
AMT of Mortgage Servicing Rights	3,019,052	2,751,657	-8.9		-11.7			6,914,230	
Outstanding RE Loans Sold But Serviced	532,653,243	568,081,331	6.7	612,050,055	7.7	1,015,259,481	65.9	1,271,765,331	25.3
% (Mortgage Servicing Rights / Net Worth)	0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.71	1.3
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,033,613,597	1,035,560,975	0.2					1,130,794,210	
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	184,745,461	20.3
REVERSE MORTGAGES	N1/A	N1/A		N1/A		0		0	N1/A
Federally Insured Home Equity Conversion Mortgage (HECM) Proprietary Reverse Mortgage Products	N/A N/A	N/A N/A		N/A N/A		0		0	-
Total Reverse Mortgages	N/A	N/A N/A		N/A N/A		0		0	N/A
RE LOAN MODIFICATIONS OUTSTANDING	14/7	14/7		10/7		0		0	14/7
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	49,937,778	23.1
Modified Other RE Loans	N/A	N/A		423,570		3,707,298		7,109,131	
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	57,046,909	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,494,070	-6.1
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,838,010	3,336,240	81.5					17,851,034	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	468,071	181,316	-61.3				28.3	8,403,090	
Other R.E. Fixed Rate Other R.E. Adj. Rate	757,548 2,090,001	1,534,809 1,726,237	102.6 -17.4					4,016,024 2,805,171	
TOTAL DEL R.E. > 2 MOS	5,153,630	6,778,602	31.5	, ,				33,075,319	
DELINQUENT 1 TO < 2 MOS	0,100,000	0,110,002	01.0	10,720,100	170.0	00,007,002	01.2	00,070,010	0.1
First Mortgage	14,498,503	20,107,022	38.7	31,665,013	57.5	44,516,797	40.6	28,900,711	-35.1
Other	4,783,219	5,884,998	23.0	7,362,152	25.1	9,097,274	23.6	10,229,344	12.4
Total Del R.E. 1 to < 2 Mos	19,281,722	25,992,020	34.8	, ,	50.2			39,130,055	
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	72,205,374	-18.6
RE LOAN DELINQUENCY RATIOS	4.00	4.00			50.0		50.0		
% R.E. Loans dq > 1 Mos	1.03	1.30 0.27	26.7 24.2	2.07	58.8 149.0			2.53	
% R.E. Loans dq > 2 Mos REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS	0.22	0.27	24.2	0.07	149.0	1.25	85.7	1.16	-7.3
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		1,061,655		6,763,878	537.1	5,806,715	-14.2
Modified Other RE Loans > 2 Mo Del	N/A	N/A		0		597,714		257,611	
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		1,061,655		7,361,592		6,064,326	
% Total Modified 1st and Other RE > 2 Mo Del									
/ Total Modified 1st and Other RE	N/A	N/A		16.94		16.63	-1.8	10.63	-36.1
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		0		4 347 405	N/A	692,385	-47.4
% Modified RE Lns also Reported as	IN/A	IN/A		0		1,317,485	IN/A	092,385	-47.4
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A		0.00		49.61	N/A	27.76	-44.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	319,695	825,538	158.2		10.4			1,295,145	
* Total 1st Mortgage Lns Recovered	6,622	505,399		8,693	-98.3			39,229	
* NET 1st MORTGAGE LN C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	1,255,916	35.5
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.13	32.0
* Total Other RE Lns Charged Off	1,362,925	1,941,497	42.5		51.6			3,292,528	
* Total Other RE Lns Recovered	173,794	166,678	-4.1	176,994				169,351	24.4
* NET OTHER RE LN C/Os	1,189,131	1,774,819	49.3					3,123,177	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.15	0.21	43.7		47.4			0.68	
* 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. R	ELoans 2

	Ме	mber Business Loan	Informat	ion					
Return to cover		For Charter :							
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: /	All * State	e = 'MO' * Type Include	ed: Feder	rally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
BUSINESS LOANS	Dec-2000	Dec-2007	78 City	Dec-2000		Dec-2009	78 City	5011-2010	78 Chy
Member Business Loans (NMBLB) ¹	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	211,760,343	28.9
Purchased Business Loans or Participations to Nonmembers	2,517,274	14,024,848	457.1	14,348,837	2.3	20,108,453	40.1	30,960,669	54.0
Total Business Loans (NMBLB) ¹	39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	242,721,012	31.6
Unfunded Commitments ¹	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	4,062,253	-38.1
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	238,658,759	34.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/									
Total Assets) ¹	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.46	31.4
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,338	5.9
Number of Outstanding Purchased Business Loans or									
Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	140	30.8
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development (NMBLB) ¹	1,758,215	4,564,040	159.6		-20.2	3,302,648	-9.3	5,556,564	68.2
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	7	75.0
Unsecured Business Loans ¹	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	646,624	-32.5
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	218	-6.4
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		N/A	215,819	-8.9	169,929	-21.3
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	59,821,073	52.9
* 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	11,419,784	309.7
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	203,677	1,088,831	434.6		88.6	3,100,458	51.0	5,231,246	
2 to < 6 Months Delinquent	7,838	137,207			275.1	2,237,798	334.8	1,795,668	
6 to 12 Months Delinquent	0	0	N/A		N/A	1,064,542	327.4		
12 Months & Over Delinquent	0	0	N/A		N/A	117,563	N/A		
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	2,075,425	-39.3
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58		189.2		35.0	3.67	62.6	3.06	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19	773.3	0.61	227.0	1.92	214.5	0.87	-54.8
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	0	,	N/A			1,476,780			
*Total MBL Recoveries	0	0	N/A	0	N/A	10,338	N/A	9,439	82.6
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5		54.6	153,542,678	58.8	184,745,461	
* Business Loans and Participations Sold	1,199,974	3,236,300	169.7		-37.4		215.7	2,159,378	
SBA Loans Outstanding	846,420	2,132,907	152.0		33.1	5,709,286	101.0		
Number of SBA Loans Outstanding	1	7	600.0	16	128.6	34	112.5	37	8.8
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	243,624,309	27.8
Unfunded Commitments for Loans and Participation Interests		_	_	_	_	_	_		_
Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439	83.4		-33.2	7,181,985	28.8		
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	169,784,146	7.5
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									
									12. MBLs

	Inve	estments, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :							-
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	= 'MO' * Type Include	d: Federa	Ily Insured State Cred	Jit Union
	Count	of CU in Peer Group :	N/A						
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
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	13,113,175	-67.0
Held to Maturity 1-3 yrs	64,104,371				-51.0	34,572,481	93.3	25,853,796	
Held to Maturity 3-5 yrs	27,858,997					131,324,782	735.4	127,799,376	
Held to Maturity 5-10 yrs	2,742,675					11,248,710	73.7	21,642,242	
Held to Maturity 3-10 yrs	N/A			N/A		N/A	75.7	N/A	
Held to Maturity > 10 yrs	251,375					2,451,799	21.0	4,103,439	
TOTAL HELD TO MATURITY					-47.1				
	127,017,022	100,508,692	-10.9	55,798,701	-47.1	219,355,164	293.1	192,512,028	-12.2
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	189,689,066	64.7
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	483,971,393	58.6
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	548,157,054	15.5
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	123,458,313	77.0
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	38,703,382	244.6
TOTAL AVAILABLE FOR SALE	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,383,979,208	41.8
Trading < 1 year	C) 0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0					0	N/A	0	
Trading 3-5 years	0	-				0	N/A	0	
Trading 5-10 years	0	-				16,134,503	12.0	16,617,287	
Trading 3-10 years	N/A			N/A		N/A	12.0	N/A	
Trading > 10 years	0					0	N/A	0	
TOTAL TRADING	0	-			-19.7	16,134,503	12.0	16,617,287	
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,062,188,517	· -13.6
Other Investments 1-3 yrs	232,998,948					393,987,884	36.3	421,785,121	
Other Investments 3-5 yrs	45,712,314					52,397,216		51,394,766	
Other Investments 5-10 yrs	20,185,311					23,301,198			
· · · · · · · · · · · · · · · · · · ·				2,384,568 N/A			011.2	23,864,497	
Other Investments 3-10 yrs Other Investments > 10 yrs	N/A					N/A	170.0	N/A	
TOTAL Other Investments	25,800 1,153,028,304					542,646 1,699,183,161	178.3 29.0	669,783 1,559,902,684	
									<u> </u>
MATURITIES :	4 000 000 700	4 400 070 001		4 070 074 740		4 000 000 000	00.0	4 004 000 750	
Total Investments < 1 yr	1,063,333,738					1,383,888,280	29.0	1,264,990,758	
Total Investments 1-3 yrs	477,918,080					733,760,653	49.9	931,610,310	
Total Investments 3-5 yrs	175,360,295					658,190,218	62.4	727,351,196	
Total Investments 5-10 yrs	47,360,828					120,428,352	37.7	185,582,339	
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	4,797,415					14,225,608	-6.5	43,476,604	
Total	1,768,770,356	5 1,835,123,080	3.8	2,070,214,819	12.8	2,910,493,111	40.6	3,153,011,207	8.3
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								13	3. InvCash

Poture to opvor		her Investment Info							+
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			•	Nation * Peer Group: A	All * State =	'MO' * Type Includ	ed: Federa	lly Insured State Cr	edit
	Count of C	CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Cł
INVESTMENT SUMMARY:			U						
U.S. GOVERNMENT OBLIGATIONS	12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	87,940,148	142
Agency/GSE Debt Instruments (not backed by mortgages) Agency/GSE Mortgage-Backed Securities	N/A N/A	N/A N/A		432,366,708 265,958,806		667,624,758 413,225,224	54.4 55.4	937,801,503 505,923,217	
TOTAL FEDERAL AGENCY SECURITIES	584,684,155	546,518,665	-6.5		27.8	1,080,849,982	54.8	1,443,724,720	
Privately Issued Mortgage-Related Securities	N/A	N/A		12,917,274		10,014,077	-22.5	9,002,119	-10
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		N/A		0	1
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	N/A		859,315		2,985,165	247.4	1,295,640	-
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		13,776,589		12,999,242	-5.6	10,297,759	-20
Mutual Funds	N/A	N/A		N/A		25,328,658		25,816,086	1
Common Trusts	N/A	N/A		N/A		5,763,533		1,592,954	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	23,822,699	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1	27,409,040	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	174,000,048	45
Commercial Mortgage Backed Securities	8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	28,308,576	18
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
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0				0		0	
Without Embedded Options or Complex Coupon Formulas	0	0			N/A	0	N/A	0	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0	N/A		N/A	0	N/A	0	N
Fair Value of Total Investments	1,769,674,743	1,836,942,090			12.7	2,881,314,361	39.2	3,155,683,578	
Investment Repurchase Agreements	128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,473	0
Borrowing Repurchase Agreements Placed in Investments			N 1/A		N1/A		N1/A	0	
for Positive Arbitrage	0	0	N/A		N/A	0	N/A	0	N
Cash on Deposit in Corporate Credit Unions	400,092,014	375,894,940	-6.0		13.2	433,986,036		264,277,284	
Cash on Deposit in Other Financial Institutions CUSO INFORMATION	64,812,011	49,193,129	-24.1	132,022,988	168.4	204,170,412	54.6	281,964,046	38
Value of Investments in CUSO	10.000.000	14 626 965	0.5	15 100 007	3.4	17 450 400	15.3	15 406 400	11
CUSO loans	13,366,663	14,636,865	9.5		-73.9	17,452,133		15,426,438	
Aggregate cash outlays in CUSO	1,568,632 6,253,178	887,939 4,721,346	-43.4 -24.5		-73.9	306,659 7,140,660	32.3 85.6	5,386,964 6,903,998	
WHOLLY OWNED CUSO INFORMATION	0,203,170	4,721,340	-24.5	3,047,000	-10.5	7,140,000	05.0	0,903,990	-3
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		13,202,095		13,011,852	-1
Total Capital of Wholly Owned CUSOs	N/A N/A	N/A		N/A		9,904,543		8,099,888	
Net Income/Loss of Wholly Owned CUSOs	N/A N/A	N/A		N/A		2,312,319		-2,034,225	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		0		0	N
by pot Authorized by the FOLLAst or NOLLA DRD (2011 and 4)			N1/A		N1/A		N1/A		
Inv not Authorized by the FCU Act or NCUA R&R (SCU only) Outstanding Balance of Brokered CDs and Share	0	0	N/A	0	N/A	0	N/A	0	N,
Certificates Purchased	41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	169,046,118	15
CREDIT UNION INVESTMENT PROGRAMS	,00 0,4 00	50,775,291	-0.4	30,213,000	172.4	170,021,102	50.4	103,040,110	
Mortgage Processing	19	18	-5.3	21	16.7	16	-23.8	16	0
Approved Mortgage Seller	8	8			12.5	8	-11.1	9	
Borrowing Repurchase Agreements	4	3	-25.0		0.0	2	-33.3	2	
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0		0.0	1	-50.0	1	0
Investment Pilot Program	1	1	0.0		0.0	0	-100.0	0	
Investments Not Authorized by FCU Act (SCU only)	0	0			N/A	0		0	
Deposits and Shares Meeting 703.10(a)	1	0	-100.0		N/A	1	N/A	1	0
	6	9	50.0		122.2	18		19	-
Brokered Certificates of Deposit (investments)									

Deture to ensure	Supplemental Share			et, & Borrowings					
Return to cover		For Charter :							
09/01/2010 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federall	v Insured State Cred	lit Unior
	Count of	CU in Peer Group :							
		-							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chợ
SUPPLEMENTAL SHARES/DEPOSITS									I
(included in total Shares):	0.000.700	04 700 747	044.5	45 004 704	00.0		04.5	7 070 050	
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors	2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323		7,672,950	-63.3
Employee Benefit Member Shares	7,766,879	257,464 8,850,751	N/A 14.0	213,814 12,218,141	-17.0 38.0	521,258 12,585,566		1,151,620 12,992,808	120.9 3.2
Employee Benefit Nonmember Shares	7,700,879	0,000,701	14.0 N/A	53	30.0 N/A	12,565,566		12,992,000	0.//
529 Plan Member Deposits	0	289,781	N/A	334,542	15.4	0		0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0		0	N//
Health Savings Accounts	194,918	431,846	121.6	1,900,383	340.1	3,344,169		5,057,863	51.2
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480		479,017,136	0.6
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	299,596,785	5.9
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
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	7,356,727,243	4.4
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393		625,565,602	2.0
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	313,129,561	9.6
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	8,295,422,406	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	70 769 242	E0 010 1E1	26.2	20 202 705	50.2	22 024 447	15 5	20 420 700	12 (
OFF-BALANCE SHEET UNUSED COMMITMENTS:	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	38,438,799	13.6
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	1,303,523	42.0
Construction & Land Development (MBL)	N/A	N/A	134.0	N/A	-0.2	0	-71.5	1,303,323	42.0 N/A
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	2,758,730	-51.2
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575		541,425,478	29.1
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198		806,632,058	2.4
Outstanding LOC	125,899	191,448	52.1	15,365,197		20,245,721	31.8	7,069,451	-65.1
Unsecured Share Draft LOC	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	129,309,580	1.5
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	196,368,993	2.3
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		1,679,870	-42.9
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	10.7	N/A	0047	0	00.5	0	N/A
Other Unused Commitments Total Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	28,163,480	111.3
%(Unused Commitments / Cash & ST Investments)	1,606,839,076	1,510,108,538 127.21	-6.0 -9.5	1,584,192,506 135.53	4.9 6.5	1,569,854,454		1,714,711,163 125.93	9.2 18.3
%(Ondsed Communents / Cash & ST investments)	140.54	127.21	-9.5	135.53	0.0	106.43	-21.5	125.93	10.0
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	140,210,477	-15.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192		158,054	-84.0
Other Contingent Liabilities	0	0	N/A	45,236	N/A		1,163.0	726,551	27.2
CREDIT AND BORROWING ARRANGEMENTS:				,			,	,	
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	18	0.0
Num FRB Borr. Apps.	4	3	-25.0	6	100.0	5	-16.7	4	-20.0
Num FRB Pre-Pledged	1	1	0.0	0	-100.0	1	N/A	0	-100.0
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	1,605,902,724	-1.1
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132		7,100,000	-84.4
Total Credit Lines at Corporate Credit Unions	N/A	N/A	o (= -	N/A		502,943,302		474,780,701	-5.6
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	16,297,165	-46.8
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									l
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		2,612,755	-63.5
Term Borrowings Outstanding from Corporate Cus	N/A N/A	N/A		N/A		141,467,000		13,300,000	-90.6
MISCELLANEOUS BORROWING INFORMATION:		11/7		א איז		1,107,000		10,000,000	
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		727,271,895	9.1
Amount of Borrowings Subject to Early Repayment at	14/1			14/7				,,,,,	
Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	106,050,000	14.1
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¹ Included MBL construction and land development prior to 03/31/09.									
								15.SuppShareO	

	Miscella	neous Information, Pr	ograms.	Services					
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclue	ded: Federa	Ily Insured State C	redit
-	Count	of CU in Peer Group :	-	•				,	
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Cho
MEMBERSHIP:									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,230,898	-0.3
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	26,820,382	4.3
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.59	-4.4
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.33		-0.62	
Total Num Savings Accts	2,141,984				1.5		3.2	2,263,989	
EMPLOYEES:								, ,	
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,044	0.9
Num Part-Time Employees	411				4.3		-11.2	396	
BRANCHES:			0.0						
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	324	0.3
Num of CUs Reporting Shared Branches	26							27	
Plan to add new branches or expand existing facilities	N/A			12		0	-	0	
MISCELLANEOUS LOAN INFORMATION:	14/7			12		0	100.0	0	1 1/7
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,878,234,710	23.0	1,134,144,237	-21.2
MEMBER SERVICE AND PRODUCT OFFERINGS	2,200,102,041	2,220,373,317	-1.3	2,340,790,233	5.1	2,070,234,710	23.0	1,134,144,237	-21.2
(Credit Programs):									
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A			N/A	4.0	15		15	
	IN/A				N1/A				
Debt Cancellation/Suspension	1	0			-			6	
Direct Financing Leases	0	•			N/A		N/A	1	0.0
Indirect Business Loans	N/A			N/A		6		6	
Indirect Consumer Loans	33				0.0	29	-29.3	31	6.9
Indirect Mortgage Loans	N/A			N/A		7		9	
Interest Only or Payment Option 1st Mortgage Loans	7		0.0		-14.3		-16.7	5	
Micro Business Loans	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			70	6.1	58	-17.1	63	
Overdraft Protection	65	5 73			-26.0	52	-3.7	56	
Participation Loans	34	. 33	-2.9	38	15.2	27	-28.9	28	3.7
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	75	7.1
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	68	6.3
Share Secured Credit Cards	N/A	N/A		N/A		23		24	4.3
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	86	6.2
Business Share Accounts	N/A	N/A		N/A		35		38	8.6
Check Cashing	N/A			N/A		60		62	
First Time Homebuyer Program	N/A		-	N/A		9		9	
Health Savings Accounts	N/A			N/A		8		10	
Individual Development Accounts	N/A			N/A		2		2	
In-School Branches	N/A			N/A		1		2	
Insurance/Investment Sales	11				70.0	28	64.7	30	
International Remittances	N/A			N/A	10.0	11			
Low Cost Wire Transfers	N/A			N/A N/A		62		67	
MERGERS/ACQUISITIONS:	IN/A	IN/A		IN/A		02		07	0.
Completed Merger/Acquisition Qualfiying for			+						
Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		A		Л	0.0
Adjusted Retained Earnings Obtained through		IN/A		IN/A		4		4	0.0
Business Combinations	N/A	N/A		N/A		2,874,594		2,874,594	0.0
Fixed Assets - Capital & Operating Leases				11/7		2,017,004		2,077,094	0.0
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	22,025,483	2.5
		IN/A		10,007,907		21,401,013	13.0	22,020,403	2.3
* Annualization factor: March = 4; June = 2; September =4/3; Decemb	(C /								
** Amount is year-to-date and the related % change ratio is annualize	d.								
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								16.MiscInfoAnd	Services

	In	formation Systems &	Technolo	av					
Return to cover		For Charter :		97					
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	NII * Stato	- 'MO' * Type Include	d. Eodor	ally Insured State Cred	it Union
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feel Group. /			u. reuer	ally insured State Cred	
	Count	or Co in Peer Group :	N/A						
	D 0000	D 0007		D 0000	a/ O I	D 0000	a/ O	1 0010	a(O
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0		0.0
Vendor Supplied In-House System	91	89		89		74	-16.9		0.0
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			75		73		72	-1.4
Automatic Teller Machine (ATM)	84			84		82			0.0
Kiosk	2		-50.0	1	0.0	6	500.0		0.0
Mobile Banking	N/A			N/A		7	300.0	11	57.1
Other	IN/A					1	100.0		
	1	1	0.0	2	100.0	4	100.0	4	0.0
Services Offered Electronically									
Member Application	35			38		33	-13.2		3.0
New Loan	53			50		44	-12.0		2.3
Account Balance Inquiry	91			94		89			0.0
Share Draft Orders	68	69		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	11	0.0
Internet Access Services	10	14	40.0	16	14.3	24	50.0	24	0.0
e-Statements	N/A			65		71	9.2		2.8
External Account Transfers	N/A			N/A		14		15	7.1
View Account History	82			90	8.4	91	1.1	91	0.0
Merchandise Purchase	10			8		5			20.0
Merchant Processing Services	N/A			N/A		4	07.0	4	0.0
Remote Deposit Capture	N/A			N/A		2		5	
Share Account Transfers	91								
						86			0.0
Bill Payment	52					61	-1.6		3.3
Download Account History	62					74			
Electronic Cash	5					5			
Electronic Signature Authentification/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0
Type of World Wide Website Address									
Informational	13	14		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			5.1
No Website, But Planning to Add in the Future	8					0			N/A
Type of World Wide Website Address Planned for Future						`			
Informational	6	Δ	-33.3	2	-50.0	0	-100.0	0	N/A
Interactive	1	1	0.0			0	N/A		N/A
Transactional	1	1	0.0	4	0.0	0	0.0		
Miscellaneous	1	1	0.0	1	0.0	1	0.0	1	0.0
	105	101		100		110	0.5	440	0.0
Internet Access	125	121	-3.2	122	0.8	119	-2.5	118	-0.8
									17.IS&1

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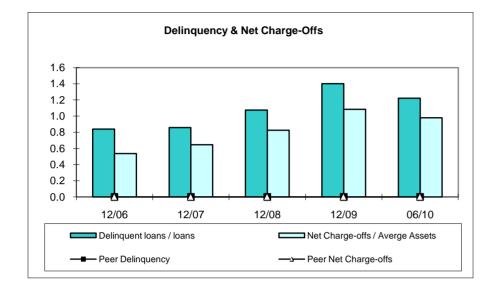
09/01/2010 CU Name: N/A Peer Group: N/A

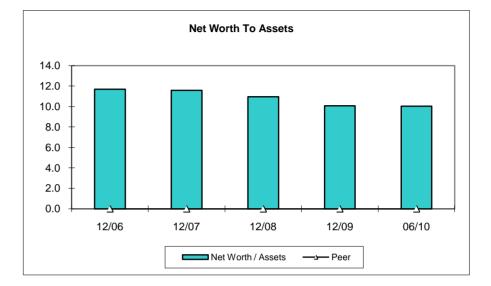
Graphs 1 For Charter : N/A

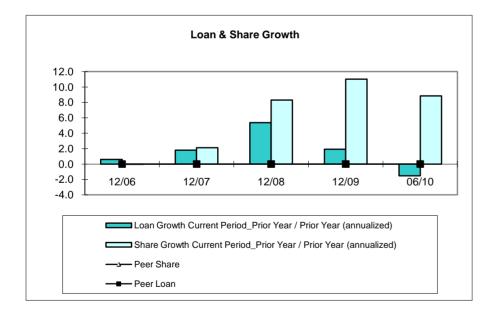
Count of CU : 128

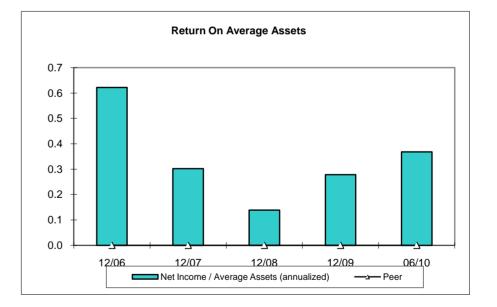
Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Count of CU in Peer Group : N/A









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09/01/2010 CU Name: N/A Peer Group: N/A

Graphs 2 For Charter : N/A Count of CU: 128 Asset Range : N/A

