

Cycle Date: September-2011
 Run Date: 12/02/2011
 Interval: Annual

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

Count of CU : 125
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Ratio Analysis								
Return to cover		For Charter : N/A								
12/02/2011		Count of CU : 125								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A				Dec-2010		Sep-2011		
		Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Sep-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Net Worth/Total Assets		11.58	10.96	10.08	10.23	N/A	N/A	10.11	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		11.58	10.97	10.09	10.25	N/A	N/A	10.14	N/A	N/A
Total Delinquent Loans / Net Worth		5.27	6.86	8.88	7.95	N/A	N/A	6.65	N/A	N/A
Solvency Evaluation (Estimated)		113.90	112.96	112.06	111.88	N/A	N/A	112.03	N/A	N/A
Classified Assets (Estimated) / Net Worth		4.83	5.74	7.02	7.00	N/A	N/A	6.42	N/A	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans		0.86	1.08	1.40	1.31	N/A	N/A	1.13	N/A	N/A
* Net Charge-Offs / Average Loans		0.65	0.82	1.08	1.04	N/A	N/A	0.87	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		101.72	100.76	86.70	101.35	N/A	N/A	101.26	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		0.29	0.73	0.73	0.38	N/A	N/A	1.63	N/A	N/A
Delinquent Loans / Assets		0.61	0.75	0.90	0.81	N/A	N/A	0.67	N/A	N/A
EARNINGS										
* Return On Average Assets		0.30	0.14	0.27	0.42	N/A	N/A	0.51	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		N/A	N/A	0.27	0.64	N/A	N/A	0.78	N/A	N/A
* Gross Income/Average Assets		7.71	7.42	6.85	6.41	N/A	N/A	6.00	N/A	N/A
* Yield on Average Loans		6.84	6.78	6.50	6.21	N/A	N/A	5.88	N/A	N/A
* Yield on Average Investments		4.79	3.63	2.38	1.91	N/A	N/A	1.65	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		1.75	1.79	1.85	1.90	N/A	N/A	1.87	N/A	N/A
* Cost of Funds / Avg. Assets		2.80	2.37	1.73	1.29	N/A	N/A	1.00	N/A	N/A
* Net Margin / Avg. Assets		4.91	5.06	5.12	5.11	N/A	N/A	5.00	N/A	N/A
* Operating Exp./ Avg. Assets		4.13	4.16	4.31	3.99	N/A	N/A	4.00	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.52	0.70	0.88	0.68	N/A	N/A	0.49	N/A	N/A
* Net Interest Margin/Avg. Assets		3.17	3.27	3.27	3.22	N/A	N/A	3.13	N/A	N/A
Operating Exp./Gross Income		53.48	56.00	62.88	62.27	N/A	N/A	66.62	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		3.20	3.44	3.16	3.11	N/A	N/A	2.99	N/A	N/A
* Net Operating Exp. /Avg. Assets		2.91	2.96	3.15	2.86	N/A	N/A	2.88	N/A	N/A
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets		27.18	29.37	30.31	31.94	N/A	N/A	31.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings		25.12	24.39	23.72	25.05	N/A	N/A	26.59	N/A	N/A
Total Loans / Total Shares		85.67	83.34	76.50	72.20	N/A	N/A	69.55	N/A	N/A
Total Loans / Total Assets		71.06	69.94	63.89	61.94	N/A	N/A	59.45	N/A	N/A
Cash + Short-Term Investments / Assets		14.91	13.71	15.51	14.19	N/A	N/A	14.96	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets		92.84	93.49	94.22	94.02	N/A	N/A	93.71	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs		37.65	37.05	37.47	39.19	N/A	N/A	41.30	N/A	N/A
Borrowings / Total Shares & Net Worth		4.68	4.39	5.89	3.21	N/A	N/A	3.20	N/A	N/A
PRODUCTIVITY										
Members / Potential Members		4.68	4.45	4.80	4.44	N/A	N/A	4.35	N/A	N/A
Borrowers / Members		48.30	47.63	47.54	46.16	N/A	N/A	45.59	N/A	N/A
Members / Full-Time Employees		376.43	378.54	383.16	374.98	N/A	N/A	375.13	N/A	N/A
Avg. Shares Per Member		\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,064	N/A	N/A
Avg. Loan Balance		\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,776	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$49,072	\$50,778	\$52,381	\$54,205	N/A	N/A	\$55,591	N/A	N/A
OTHER RATIOS										
* Net Worth Growth		1.09	1.36	2.59	4.15	N/A	N/A	5.30	N/A	N/A
* Market (Share) Growth		2.13	8.32	11.02	5.38	N/A	N/A	6.37	N/A	N/A
* Loan Growth		1.81	5.36	1.92	-0.55	N/A	N/A	1.24	N/A	N/A
* Asset Growth		2.21	7.06	11.57	2.58	N/A	N/A	6.89	N/A	N/A
* Investment Growth		3.75	12.81	40.59	9.24	N/A	N/A	17.39	N/A	N/A
* Membership Growth		-0.27	2.21	2.33	-0.33	N/A	N/A	1.19	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
										2. Ratios

		Supplemental Ratio Analysis				
Return to cover		For Charter :		N/A		
12/02/2011		Count of CU :		125		
CU Name: N/A		Asset Range :		N/A		
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State		
		Count of CU in Peer Group :		N/A		
		Dec-2007	Dec-2008	Dec-2009	Dec-2010	Sep-2011
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	2.06	1.53	1.14
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	1.47	1.15	1.04
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE		N/A	N/A	N/A	7.97	6.92
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.28	1.35	1.41	1.24	0.92
Participation Loans Delinquent > 2 Mo / Total Participation Loans		4.66	1.68	0.54	0.48	0.80
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		1.67	2.25	3.67	3.30	2.78
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.19	0.61	1.92	2.18	1.77
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A	N/A	N/A	0.00	0.00
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.30	0.63	1.60	1.87	1.63
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.03	0.84	1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	1.04	1.36	1.23
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	0.64	0.59	0.60
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		0.00	1.17	1.25	4.78	2.98
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	16.94	16.63	13.71	10.60
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	0.00	49.61	11.03	23.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.30	2.07	3.16	3.22	2.75
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.27	0.67	1.25	1.44	1.22
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		19.45	21.92	22.33	25.72	28.15
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.12	3.05	4.70	4.23	3.36
* Net Charge Offs - All Other Loans / Avg All Other Loans		0.95	1.19	1.37	1.26	0.97
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.09	0.14	0.33	0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.05	0.10	0.22	0.28
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.21	0.31	0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	0.00	0.00	0.00	0.90
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.05	1.27	1.10	1.24	1.12
* Net Charge Offs - Participation Loans / Avg Participation Loans		3.13	1.49	1.32	1.15	1.18
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.01	0.44	0.97	1.20	0.47
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		18.32	18.24	19.32	17.22	17.13
Participation Loans Outstanding / Total Loans		0.97	1.19	1.87	2.44	2.88
Participation Loans Purchased YTD / Total Loans Granted YTD		0.78	1.64	2.28	2.54	3.49
* Participation Loans Sold YTD / Total Assets		0.06	0.05	0.08	0.10	0.09
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		0.92	1.47	1.87	2.55	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.01	0.06	0.00	0.96	0.02
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		18.71	19.96	18.16	17.50	16.58
Total Fixed Rate Real Estate / Total Loans		26.33	28.54	28.43	28.26	27.89
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		23.05	25.82	40.14	38.67	28.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		28.46	23.89	65.31	65.26	60.30
Interest Only & Payment Option First Mortgages / Total Assets		0.35	0.45	0.35	0.30	0.27
Interest Only & Payment Option First Mortgages / Net Worth		3.06	4.09	3.51	2.92	2.69
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		0.30	0.26	0.70	0.93	1.00
Unused Commitments / Cash & ST Investments		127.21	135.53	106.43	114.70	106.17
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
# Means the number is too large to display in the cell						
						3. SuppRatios

		Assets								
Return to cover		For Charter :		N/A						
12/02/2011		Count of CU :		125						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
ASSETS										
CASH:										
Cash On Hand		84,465,543	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7	99,722,339	3.5
Cash On Deposit		425,088,069	557,372,210	31.1	638,156,448	14.5	551,918,870	-13.5	780,234,035	41.4
Cash Equivalents		83,754,141	27,726,182	-66.9	10,788,848	-61.1	48,162,013	346.4	50,330,727	4.5
TOTAL CASH & EQUIVALENTS		593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	930,287,101	33.6
INVESTMENTS:										
Trading Securities		17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,432,121	0.9
Available for Sale Securities		493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,691,407,544	11.9
Held-to-Maturity Securities		105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	150,948,095	12.8
Deposits in Commercial Banks, S&Ls, Savings Banks		137,952,560	265,056,977	92.1	461,309,671	74.0	662,341,492	43.6	710,238,343	7.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		12,597,871	19,076,946	51.4	25,119,954	31.7	30,234,890	20.4	28,179,893	-6.8
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		41,504,765	39,138,332	-5.7	26,097,256	-33.3	23,478,330	-10.0	25,326,398	7.9
All Other Investments in Corporate Cus		481,078,422	366,681,887	-23.8	428,834,821	17.0	134,436,302	-68.7	66,647,964	-50.4
All Other Investments ²		36,007,241	42,494,083	18.0	108,876,163	156.2	66,330,333	-39.1	73,563,131	10.9
TOTAL INVESTMENTS		1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,763,743,489	7.1
LOANS HELD FOR SALE										
		3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	23,857,790	39.4
LOANS AND LEASES:										
Unsecured Credit Card Loans		347,910,794	351,632,318	1.1	367,333,861	4.5	366,985,704	-0.1	358,518,312	-2.3
All Other Unsecured Loans/Lines of Credit		209,553,233	202,008,845	-3.6	197,193,732	-2.4	212,200,310	7.6	204,258,685	-3.7
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A	N/A		N/A		0		0	N/A
Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		N/A		22,054,231	
New Vehicle Loans		947,415,366	879,488,765	-7.2	858,881,063	-2.3	694,090,066	-19.2	674,296,731	-2.9
Used Vehicle Loans		1,399,738,421	1,467,352,540	4.8	1,559,490,909	6.3	1,576,356,812	1.1	1,652,455,316	4.8
1st Mortgage Real Estate Loans/Lines of Credit		1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,030,510,872	1.2
Other Real Estate Loans/Lines of Credit		871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	858,652,085	-2.7
Leases Receivable		0	0	N/A	0	N/A	106,485	N/A	0	-100.0
Total All Other Loans/Lines of Credit		242,720,799	275,225,446	13.4	284,614,140	3.4	305,062,042	7.2	299,390,365	-1.9
TOTAL LOANS		5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,100,136,597	0.9
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(66,634,315)	-4.7
Foreclosed Real Estate		4,813,918	8,668,380	80.1	11,493,976	32.6	13,846,722	20.5	19,941,278	44.0
Repossessed Autos		3,629,304	3,407,226	-6.1	2,488,369	-27.0	2,592,196	4.2	2,233,800	-13.8
Foreclosed and Repossessed Other Assets		485,943	467,912	-3.7	357,348	-23.6	344,559	-3.6	204,428	-40.7
TOTAL FORECLOSED and REPOSSESSED ASSETS¹		8,929,165	12,543,518	40.5	14,339,693	14.3	16,783,477	17.0	22,379,506	33.3
Land and Building		201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	229,094,798	0.2
Other Fixed Assets		44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	33,401,845	-5.3
NCUA Share Insurance Capitalization Deposit		60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,473,876	4.7
Identifiable Intangible Assets		N/A	N/A		276,816		221,683	-19.9	245,659	10.8
Goodwill		N/A	N/A		482,676		1,739,458	260.4	1,739,458	0.0
TOTAL INTANGIBLE ASSETS		N/A	N/A		759,492		1,961,141	158.2	1,985,117	1.2
Accrued Interest on Loans		20,961,038	22,512,501	7.4	22,828,638	1.4	21,874,499	-4.2	19,622,237	-10.3
Accrued Interest on Investments		14,470,838	10,051,080	-30.5	9,737,518	-3.1	8,595,805	-11.7	8,677,384	0.9
All Other Assets		74,794,397	83,544,164	11.7	100,041,441	19.7	97,461,182	-2.6	111,522,400	14.4
TOTAL OTHER ASSETS		110,226,273	116,107,745	5.3	132,607,597	14.2	127,931,486	-3.5	139,822,021	9.3
TOTAL ASSETS		7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,261,547,825	5.2
TOTAL CU's		139	136	-2.2	130	-4.4	126	-3.1	125	-0.8
¹ OTHER RE OWNED PRIOR TO 2004										
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
12/02/2011	Count of CU : 125								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	312,054,768	3.7
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	1,500,000	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,620,379	-22.4
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,118,861	42.5
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	435,294,008	11.0
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,335,780,584	8.9
Regular Shares	1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,415,931,800	11.2
Money Market Shares	1,168,449,987	1,440,319,760	23.3	1,646,236,947	14.3	1,869,137,975	13.5	1,986,182,619	6.3
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,016,126,746	-4.2
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	986,042,514	0.7
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	17,738,892	6.4	27,549,511	55.3
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	3,405,701	114.7
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,771,019,475	4.8
EQUITY:									
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	538,005,110	13.2
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	241,129,929	-1.4
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590	3.1	265,265,487	4.5	276,196,788	4.1	250,356,576	-9.4
Equity Acquired in Merger	N/A	N/A		262,045		129,385	-50.6	129,385	0.0
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	27,065,804	375.7
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-1,180,329	N/A	0	100.0	0	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-8,772,529	0.0
Net Income	0	0	N/A	0	N/A	0	N/A	6,131,587	N/A
EQUITY TOTAL	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,055,234,342	6.1
TOTAL SHARES & EQUITY	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,183,031	5.2	9,826,253,817	4.9
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,261,547,825	5.2
NCUA INSURED SAVINGS²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,733,304	0.9	303,266,618	3.2
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	2,644,138	498.7
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,174,986	0.9	305,910,756	4.0
Insured Shares & Deposits	6,018,544,711	6,379,884,814	6.0	7,652,271,026	19.9	8,076,842,931	5.5	8,465,108,719	4.8
TOTAL NET WORTH	922,215,353	934,728,938	1.4	958,898,700	2.6	998,670,408	4.1	1,038,365,135	4.0
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									

		Income Statement									
Return to cover		For Charter : N/A									
12/02/2011		Count of CU : 125									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	268,024,102	-5.2	
Less Interest Refund		(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(363,990)	-41.7	
Income from Investments		85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,654,908	-1.2	41,374,736	-2.6	
Income from Trading		1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	530,470	-55.1	
TOTAL INTEREST INCOME		470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,539,417	-3.6	309,565,318	-5.0	
INTEREST EXPENSE:											
Dividends		156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	47,605,390	-23.8	
Interest on Deposits		48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	18,332,478	-13.5	
Interest on Borrowed Money		15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	8,923,027	-7.6	
TOTAL INTEREST EXPENSE		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	74,860,895	-19.8	
PROVISION FOR LOAN & LEASE LOSSES		40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	36,708,610	-25.4	
NET INTEREST INCOME AFTER PLL		208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373	13.6	197,995,813	8.0	
NON-INTEREST INCOME:											
Fee Income		95,973,437	98,991,402	3.1	104,210,787	5.3	108,767,095	4.4	83,656,909	2.6	
Other Operating Income		41,583,241	48,506,572	16.6	62,916,105	29.7	73,981,682	17.6	56,999,760	2.7	
Gain (Loss) on Investments		-236,385	798,417	437.8	-9,791,527	-1,326.4	-417,751	95.7	684,470	318.5	
Gain (Loss) on Disposition of Assets		1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896	-61.9	-1,615,767	27.6	
Gain from Bargain Purchase (Merger)		N/A	N/A		0		0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		1,280,089	-5,694,966	-544.9	190,400	103.3	1,446,445	659.7	556,044	-48.7	
NCUSIF Stabilization Income		N/A	N/A		41,778,993		0	-100.0	0	N/A	
TOTAL NON-INTEREST INCOME		140,015,195	142,620,034	1.9	197,465,755	38.5	180,800,575	-8.4	140,281,416	3.5	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	138,005,588	3.4	
Travel, Conference Expense		3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	2,458,972	15.8	
Office Occupancy		22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	21,984,752	6.1	
Office Operation Expense		67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586	3.2	54,707,335	0.1	
Educational and Promotion		16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	11,590,414	-0.6	
Loan Servicing Expense		22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	19,626,909	5.2	
Professional, Outside Service		23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	18,667,162	7.7	
Member Insurance ¹		1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A		
Member Insurance - NCUSIF Premium ²		N/A	N/A		N/A		11,493,422		7,792,497	-9.6	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		N/A	N/A		41,593,631		9,337,413	-77.6	12,448,492	77.8	
Member Insurance - Other		N/A	N/A		N/A		1,264,699		684,004	-27.9	
Operating Fees		1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	1,126,906	3.8	
Misc Operating Expense		12,762,582	15,650,563	22.6	14,293,824	-8.7	16,062,536	12.4	10,832,419	-10.1	
TOTAL NON-INTEREST EXPENSE		324,953,125	342,759,829	5.5	388,500,295	13.3	384,366,636	-1.1	299,925,450	4.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}		N/A	N/A		65,836,869		61,724,147	-6.2	58,592,768	26.6	
NET INCOME (LOSS)		23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	38,351,779	25.0	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	15,809,959	-41.1	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
² For December 2010 forward, this account includes only NCUSIF Premium Expense.											

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
12/02/2011		Count of CU : 125								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		91,932,045	109,541,518	19.2	129,489,288	18.2	121,888,564	-5.9	106,550,662	-12.6
2 to < 6 Months Delinquent		38,121,327	52,113,518	36.7	65,391,016	25.5	59,948,270	-8.3	51,520,675	-14.1
6 to 12 Months Delinquent		7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2	12,262,338	-15.5
12 Months & Over Delinquent		2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0	5,309,995	7.7
Total Del Loans - All Types (2 or more Mo)		48,573,366	64,137,694	32.0	85,167,349	32.8	79,383,975	-6.8	69,093,008	-13.0
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		6,262,645	7,718,542	23.2	7,383,081	-4.3	6,291,415	-14.8	6,389,691	1.6
2 to < 6 Months Delinquent		4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6	3,659,380	-25.3
6 to 12 Months Delinquent		428,240	601,917	40.6	674,756	12.1	665,101	-1.4	380,179	-42.8
12 Months & Over Delinquent		36,017	42,830	18.9	39,845	-7.0	46,197	15.9	30,371	-34.3
Total Del Credit Card Lns (2 or more Mo)		4,887,337	6,557,906	34.2	7,578,936	15.6	5,611,053	-26.0	4,069,930	-27.5
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.14	-25.8
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		18,841,138	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6	28,734,844	-15.5
2 to < 6 Months Delinquent		2,857,714	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5	15,176,883	-22.3
6 to 12 Months Delinquent		478,526	962,599	101.2	3,530,461	266.8	4,004,209	13.4	4,540,217	13.4
12 Months & Over Delinquent		0	414,499	N/A	1,019,536	146.0	2,192,305	115.0	2,776,568	26.7
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	22,493,668	-12.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)										
Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.63	-13.3
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4	6,289,710	-26.9
2 to < 6 Months Delinquent		181,316	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8	5,075,841	-4.3
6 to 12 Months Delinquent		0	535,112	N/A	1,532,463	186.4	2,141,972	39.8	97,184	-95.5
12 Months & Over Delinquent		0	0	N/A	421,387	N/A	691,112	64.0	548,821	-20.6
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,721,846	-29.7
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs										
		0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.89	-31.0
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		3,406,482	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7	5,195,922	-1.2
2 to < 6 Months Delinquent		1,177,035	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4	2,464,827	-17.5
6 to 12 Months Delinquent		341,130	672,346	97.1	844,964	25.7	1,030,115	21.9	1,026,251	-0.4
12 Months & Over Delinquent		16,644	170,145	922.3	767,874	351.3	536,868	-30.1	418,697	-22.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,909,775	-14.1
%Other Real Estate Fixed/Hybrid/Balloon Loans										
Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.23	-9.2
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	3,862,902	6.0
2 to < 6 Months Delinquent		1,166,988	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5	2,727,563	15.7
6 to 12 Months Delinquent		400,372	203,517	-49.2	679,087	233.7	644,307	-5.1	343,233	-46.7
12 Months & Over Delinquent		158,877	104,791	-34.0	369,653	252.8	215,496	-41.7	158,659	-26.4
Total Del Other RE Adj Rate Lns (2 or more Mo)		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	3,229,455	0.4
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans										
		0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.60	1.4
Leases Receivable										
1 to < 2 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable										
		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans										
1 to < 2 Months Delinquent		59,677,380	62,795,811	5.2	68,492,136	9.1	64,077,035	-6.4	56,077,593	-12.5
2 to < 6 Months Delinquent		28,314,694	30,536,930	7.8	32,634,274	6.9	24,879,572	-23.8	22,416,181	-9.9
6 to 12 Months Delinquent		6,286,272	6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5	5,875,274	-2.4
12 Months & Over Delinquent		2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9	1,376,879	10.1
Total Del All Other Lns (2 or more Mo)		36,906,927	38,853,350	5.3	42,530,581	9.5	32,147,595	-24.4	29,668,334	-7.7
%All Other Loans Delinquent > 2 Mo / Total All Other Loans										
		1.32	1.38	4.4	1.47	6.6	1.15	-21.4	1.04	-9.8
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	Indirect and Participation Lending									
Return to cover	For Charter : N/A									
12/02/2011	Count of CU : 125									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	582,845,009	5.9	
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	461,999,267	-5.7	
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,044,844,276	0.4	
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	17.13	-0.5	
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent	23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	30,309,718	-9.2	
2 to < 6 Months Delinquent	11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	7,952,677	-19.9	
6 to 12 Months Delinquent	1,740,217	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	1,482,815	-46.0	
12 Months & Over Delinquent	516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	180,050	-14.1	
Total Del Indirect Lns (2 or more Mo)	13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	9,615,542	-25.4	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	0.92	-25.7	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	10,034,584	-13.0	
* Indirect Loans Recovered	2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	1,260,699	0.0	
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	8,773,885	-14.6	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	1.12	-9.3	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	N/A	N/A		12,936,471		13,952,620	7.9	6,018,099	-56.9	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		12,252,288		
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	14,229,983	-22.9	
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410	112.4	17,422,557	19.6	
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048	276.8	30,283,021	45.9	
Commercial Construction & Development	N/A	N/A		0		83,412	N/A	249,071	198.6	
Loan Pools	N/A	N/A		65,749,360		79,767,019	21.3	95,036,912	19.1	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,594,080	30.1	175,491,931	18.9	
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.8	2.88	17.8	
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	68,667,360	30.7	
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.49	37.4	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		17,204,692		24,956,487	45.1	27,291,512	9.4	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782	73.7	17,483,890	31.5	
* Participation Loans Sold YTD	4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	6,842,676	-8.2	
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.09	-12.7	
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	472,510	-97.6	
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		0		
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.02	-97.5	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A	
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent	1,022,532	895,332	-12.4	1,221,925	36.5	1,066,682	-12.7	676,687	-36.6	
2 to < 6 Months Delinquent	1,058,798	571,529	-46.0	493,180	-13.7	666,483	35.1	1,353,536	103.1	
6 to 12 Months Delinquent	575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	41,917	37.7	
12 Months & Over Delinquent	925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	5,897	-41.0	
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	706,902	14.8	1,401,350	98.2	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.48	-11.8	0.80	66.7	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	1,603,393	19.4	
* Participation Loans Recovered	267,446	426,811	59.6	273,348	-36.0	290,360	6.2	174,515	-19.9	
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	1,428,878	27.0	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	1.18	2.6	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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9. IndirectAndParticipationLns										

Real Estate Loan Information 1									
Return to cover									
12/02/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 125								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	728,616,246	876,778,932	20.3	915,352,026	4.4	890,532,453	-2.7	863,573,762	-3.0
Fixed Rate 15 years or less	325,056,367	344,451,911	6.0	354,062,465	2.8	428,073,256	20.9	453,995,966	6.1
Other Fixed Rate	1,223,128	1,793,861	46.7	8,633,472	381.3	15,720,652	82.1	17,326,867	10.2
Total Fixed Rate First Mortgages	1,054,895,741	1,223,024,704	15.9	1,278,047,963	4.5	1,334,326,361	4.4	1,334,896,595	0.0
Balloon/Hybrid > 5 years	42,286,364	48,192,417	14.0	37,772,245	-21.6	38,194,964	1.1	49,220,265	28.9
Balloon/Hybrid 5 years or less	357,126,092	476,232,842	33.4	437,306,584	-8.2	492,494,748	12.6	502,588,972	2.0
Total Balloon/Hybrid First Mortgages	399,412,456	524,425,259	31.3	475,078,829	-9.4	530,689,712	11.7	551,809,237	4.0
Adjustable Rate First Mtgs 1 year or less	51,714,964	60,696,640	17.4	47,390,609	-21.9	60,928,246	28.6	59,661,216	-2.1
Adjustable Rate First Mtgs >1 year	134,585,192	57,094,125	-57.6	77,690,386	36.1	81,041,310	4.3	84,143,824	3.8
Total Adjustable First Mortgages	186,300,156	117,790,765	-36.8	125,080,995	6.2	141,969,556	13.5	143,805,040	1.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,030,510,872	1.2
Other Real Estate Loans									
Closed End Fixed Rate	309,007,095	390,939,815	26.5	379,013,798	-3.1	306,648,425	-19.1	287,963,159	-6.1
Closed End Adjustable Rate	2,909,100	9,137,683	214.1	9,889,243	8.2	10,654,249	7.7	25,156,602	136.1
Open End Adjustable Rate (HELOC)	475,379,557	482,009,024	1.4	509,653,731	5.7	536,202,539	5.2	516,402,491	-3.7
Open End Fixed Rate	84,049,663	39,726,661	-52.7	32,984,778	-17.0	28,660,980	-13.1	29,129,833	1.6
TOTAL OTHER REAL ESTATE OUTSTANDING	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	858,652,085	-2.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,889,162,957	0.0
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,097,182,105	1,271,217,121	15.9	1,315,820,208	3.5	1,372,521,325	4.3	1,384,116,860	0.8
Other RE Fixed Rate	393,056,758	430,666,476	9.6	411,998,576	-4.3	335,309,405	-18.6	317,092,992	-5.4
Total Fixed Rate RE Outstanding	1,490,238,863	1,701,883,597	14.2	1,727,818,784	1.5	1,707,830,730	-1.2	1,701,209,852	-0.4
%(Total Fixed Rate RE/Total Assets)	18.71	19.96	6.7	18.16	-9.0	17.50	-3.6	16.58	-5.3
%(Total Fixed Rate RE/Total Loans)	26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	27.89	-1.3
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	543,426,248	594,023,607	9.3	562,387,579	-5.3	634,464,304	12.8	646,394,012	1.9
Other RE Adj Rate	478,288,657	491,146,707	2.7	519,542,974	5.8	546,856,788	5.3	541,559,093	-1.0
Total Adj Rate RE Outstanding	1,021,714,905	1,085,170,314	6.2	1,081,930,553	-0.3	1,181,321,092	9.2	1,187,953,105	0.6
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	28,226,639	38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3	27,946,407	-4.1
%(Interest Only & Payment Option First Mtg / Total Assets)	0.35	0.45	26.6	0.35	-21.2	0.30	-15.5	0.27	-8.8
%(Interest Only & Payment Option First Mtg / Net Worth)	3.06	4.09	33.8	3.51	-14.3	2.92	-16.8	2.69	-7.8
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		16,115,812		15,511,523	-3.7	10,841,805	-30.1
Outstanding Residential Construction (Excluding Business Purpose Loans)	15,922,844	16,650,145	4.6	7,986,638	-52.0	2,837,821	-64.5	1,614,262	-43.1
Allowance for Loan Losses on all RE Loans	2,702,507	6,571,141	143.1	9,085,368	38.3	14,571,509	60.4	15,555,325	6.8
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	263,910,463	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	306,926,301	-33.6
* Fixed Rate 15 years or less	68,516,941	116,047,901	69.4	327,038,385	181.8	383,503,700	17.3	206,046,441	-28.4
* Other Fixed Rate	705,746	906,591	28.5	6,568,486	624.5	7,059,019	7.5	2,181,807	-58.8
* Total Fixed Rate First Mortgages	333,133,150	447,897,047	34.4	1,052,646,511	135.0	1,006,864,156	-4.3	515,154,549	-31.8
* Balloon/Hybrid > 5 years	12,143,436	10,472,115	-13.8	11,631,771	11.1	6,760,724	-41.9	7,987,041	57.5
* Balloon/Hybrid 5 years or less	116,811,617	136,384,143	16.8	103,945,738	-23.8	89,974,088	-13.4	77,171,926	14.4
* Total Balloon/Hybrid First Mortgages	128,955,053	146,856,258	13.9	115,577,509	-21.3	96,734,812	-16.3	85,158,967	17.4
* Adjustable Rate First Mtgs 1 year or less	11,029,008	21,994,066	99.4	10,186,921	-53.7	22,100,740	117.0	12,309,380	-25.7
* Adjustable Rate First Mtgs >1 year	18,543,849	18,615,995	0.4	8,723,898	-53.1	24,216,094	177.6	6,945,332	-61.8
* Total Adjustable First Mortgages	29,572,857	40,610,061	37.3	18,910,819	-53.4	46,316,834	144.9	19,254,712	-44.6
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	491,661,060	635,363,366	29.2	1,187,134,839	86.8	1,149,915,802	-3.1	619,568,228	-28.2
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover	For Charter : N/A								
12/02/2011	Count of CU : 125								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	36,813,160	-2.3
* Closed End Adjustable Rate	1,236,782	1,111,608	-10.1	2,050,853	84.5	1,909,946	-6.9	5,038,276	251.7
* Open End Adjustable Rate (HELOC)	123,952,740	116,876,918	-5.7	130,551,404	11.7	134,066,286	2.7	78,459,196	-22.0
* Open End Fixed Rate and Other	49,920,413	13,524,904	-72.9	4,985,901	-63.1	3,644,285	-26.9	2,531,870	-7.4
* TOTAL OTHER REAL ESTATE GRANTED	293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4	122,842,502	-13.7
* TOTAL RE (FIRST AND OTHER) GRANTED	784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1	742,410,730	-26.1
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	25.82	12.0	40.14	55.5	38.67	-3.7	28.56	-26.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2	373,618,389	-33.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	28.46	23.89	-16.0	65.31	173.4	65.26	-0.1	60.30	-7.6
AMT of Mortgage Servicing Rights	2,751,657	2,430,031	-11.7	6,706,113	176.0	9,335,682	39.2	10,420,180	11.6
Outstanding RE Loans Sold But Serviced	568,081,331	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924	35.5	1,708,829,759	9.9
% (Mortgage Servicing Rights / Net Worth)	0.30	0.26	-12.9	0.70	169.0	0.93	33.7	1.00	7.3
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1	1,069,851,142	-3.2
R.E. Lns also Mem. Bus. Lns	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	241,252,966	14.7
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0	N/A
Total Reverse Mortgages	N/A	N/A		0		0	N/A	0	N/A
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	64,156,008	11.6
Modified Other RE Loans	N/A	423,570		3,707,298	775.3	8,344,917	125.1	9,072,806	8.7
Total Modified First and Other RE Loans	N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	73,228,814	11.3
Modified RE Loans Also Reported as Business Loans	N/A	0		2,655,818	N/A	4,179,197	57.4	2,907,582	-30.4
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	22,493,668	-12.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,721,846	-29.7
Other R.E. Fixed Rate	1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,909,775	-14.1
Other R.E. Adj. Rate	1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	3,229,455	0.4
TOTAL DEL R.E. > 2 MOS	6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	35,354,744	-15.1
DELINQUENT 1 TO < 2 MOS									
First Mortgage	20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3	35,024,554	-17.8
Other	5,884,998	7,362,152	25.1	9,097,274	23.6	8,900,334	-2.2	9,058,824	1.8
Total Del R.E. 1 to < 2 Mos	25,992,020	39,027,165	50.2	53,614,071	37.4	51,520,114	-3.9	44,083,378	-14.4
Total Del R.E. Loans > 1 Mos	32,770,622	57,753,603	76.2	88,671,903	53.5	93,145,441	5.0	79,438,122	-14.7
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.75	-14.7
% R.E. Loans dq > 2 Mos	0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.22	-15.1
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	7,430,745	-4.2
Modified Other RE Loans > 2 Mo Del	N/A	0		597,714	N/A	1,269,427	112.4	330,729	-73.9
Total Modified First and Other RE Loans > 2 Mo Del	N/A	1,061,655		7,361,592	593.4	9,024,293	22.6	7,761,474	-14.0
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94		16.63	-1.8	13.71	-17.5	10.60	-22.7
Modified RE Loans Also Reported as Business Loans > 2 Mo Del									
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0		1,317,485	N/A	460,969	-65.0	696,389	51.1
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	4,303,087	30.5
* Total 1st Mortgage Lns Recovered	505,399	8,693	-98.3	34,082	292.1	59,676	75.1	126,561	182.8
* NET 1st MORTGAGE LN C/Os	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	4,176,526	28.4
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.28	23.6
* Total Other RE Lns Charged Off	1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	6,125,229	5.9
* Total Other RE Lns Recovered	166,678	176,994	6.2	272,359	53.9	427,267	56.9	333,300	4.0
* NET OTHER RE LN C/Os	1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4	5,791,929	6.0
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.21	0.31	47.3	0.80	158.6	0.80	0.8	0.89	10.4
* 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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	Other Investment Information									
Return to cover										
12/02/2011										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		24,913,458	97.9	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		50,000		
All Other US Government Obligations	N/A	N/A		N/A		N/A		56,555,704		
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	107,537,224	196.1	81,519,162	-24.2	
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	877,341,679	5.1	
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	834,448,007	28.6	
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,711,789,686	15.4	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		8,027,276		
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,009,174	18.8	
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,382,624	-34.3	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	7,391,798	-19.7	
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	25,133,552	-6.3	
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	3,406,834	213.8	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,540,386	2.3	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0		
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	419,499,970	65.7	
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	45,391,840	33.6	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,181,323,843	10.4	3,596,215,920	13.0	
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	0	-100.0	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	200,783,191	-35.2	
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,999,733	18.5	579,450,844	139.4	
CUSO INFORMATION										
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,693	0.0	18,150,999	4.0	
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,876,501	2,142.4	5,332,404	-22.5	
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,735,019	8.3	8,038,815	3.9	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	13,507,884	-9.1	
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	9,810,887	-0.4	
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	-86,156	39.7	
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		297,688		
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	17,450	N/A	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	198,852,675	4.0	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0	
Approved Mortgage Seller	8	9	12.5	8	-11.1	9	12.5	9	0.0	
Borrowing Repurchase Agreements	3	3	0.0	2	-33.3	2	0.0	2	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	1	-50.0	1	0.0	1	0.0	
Investment Pilot Program	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	1	N/A	2	100.0	2	0.0	
Brokered Certificates of Deposit (investments)	9	20	122.2	18	-10.0	21	16.7	21	0.0	
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Return to cover 12/02/2011 CU Name: N/A Peer Group: N/A	Supplemental Share Information, Off Balance Sheet, & Borrowings									
	For Charter : N/A		Count of CU : 125		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit			
Count of CU in Peer Group : N/A		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	701,404	-90.9	
Accounts Held by Nonmember Government Depositors	257,464	213,814	-17.0	521,258	143.8	647,541	24.2	2,607,493	302.7	
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7	14,890,810	7.8	
Employee Benefit Nonmember Shares	0	53	N/A	0	-100.0	0	N/A	0	N/A	
529 Plan Member Deposits	289,781	334,542	15.4	0	-100.0	0	N/A	0	N/A	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A	
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	7,808,327	46.1	
Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2	437,470,083	-1.0	
Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	313,473,785	3.3	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/A	
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		14,494,062	-4.0	
SAVING MATURITIES										
< 1 year	5,830,848,971	6,197,991,118	6.3	7,044,643,938	13.7	7,368,267,585	4.6	7,678,721,928	4.2	
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,794,591	5.5	682,021,897	5.4	
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	410,275,650	15.3	
Total Shares & Deposits	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,771,019,475	4.8	
INSURANCE COVERAGE IN ADDITION TO NCUSIF										
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	9	-10.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	40,090,705	-3.9	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS										
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	2,655,999	9.7	
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	2,192,069	121.0	
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	265,258	-96.9	
Other Unfunded MBL Commitments	3,790,151	713,000	-81.2	5,649,272	692.3	6,262,486	10.9	4,133,968	-34.0	
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	9,247,294	-49.7	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)										
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	429,299,106	1.5	
Credit Card Line	824,335,112	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1	799,029,022	2.5	
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	115,645,597	-11.3	
Overdraft Protection Programs	138,197,802	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5	228,811,819	16.3	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	901,681	41.9	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0	N/A	
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0	N/A	
Other Unused Commitments	10,921,564	39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1	46,804,132	17.8	
Total Unfunded Commitments for Non-Business Loans	1,502,720,869	1,564,918,093	4.1	1,543,041,404	-1.4	1,569,982,840	1.7	1,620,491,357	3.2	
Total Unfunded Commitments	1,510,108,538	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2	1,629,738,651	2.6	
%(Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5	106.43	-21.5	114.70	7.8	106.17	-7.4	
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,629,009,502.00		
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		729,149		
Loans Transferred with Recourse ¹	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	137,777,892	19.4	
Pending Bond Claims	460,620	1,235,713	168.3	988,192	-20.0	170,181	-82.8	296,315	74.1	
Other Contingent Liabilities	0	45,236	N/A	571,338	1,163.0	597,917	4.7	662,447	10.8	
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	22	4.8	
LINES OF CREDIT (Borrowing)										
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,553,164,660	-4.3	1,539,889,890	-0.9	
Total Committed Credit Lines	0	18,382,000	N/A	45,506,132	147.6	18,470,000	-59.4	39,657,202	114.7	
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,500,380	-35.1	250,871,902	-23.2	
Draws Against Lines of Credit	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	12,952,207	-32.8	
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS										
Line of Credit Outstanding from Corporate Cus	N/A	N/A		7,150,999		3,039,178	-57.5	3,808,481	25.3	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	5,000,000	-58.3	
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	694,355,879	11.3	
Amount of Borrowings Subject to Early Repayment at Lenders Option	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	94,000,000	-7.1	
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¹ Included MBL construction and land development prior to 03/31/09.										

Miscellaneous Information, Programs, Services										
Return to cover	For Charter :		N/A							
12/02/2011	Count of CU :		125							
CU Name:	N/A		Asset Range :							
Peer Group:	N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
Count of CU in Peer Group :			N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
MEMBERSHIP:										
Num Current Members	1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,241,684	0.9	
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,518,389	2.9	
% Current Members to Potential Members	4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.35	-2.0	
* % Membership Growth	-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	1.19	463.1	
Total Num Savings Accts	2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,309,707	1.9	
EMPLOYEES:										
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,103	1.0	
Num Part-Time Employees	444	463	4.3	411	-11.2	422	2.7	414	-1.9	
BRANCHES:										
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	327	1.6	
Num of CUs Reporting Shared Branches	27	28	3.7	26	-7.1	27	3.8	30	11.1	
Plan to add new branches or expand existing facilities	N/A	12		0	-100.0	1	N/A	12	1,100.0	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	1,969,735,984	-4.9	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	25	26	4.0	22	-15.4	22	0.0	22	0.0	
Credit Builder	N/A	N/A		15		15	0.0	17	13.3	
Debt Cancellation/Suspension	0	3	N/A	5	66.7	6	20.0	6	0.0	
Direct Financing Leases	0	0	N/A	1	N/A	1	0.0	1	0.0	
Indirect Business Loans	N/A	N/A		6		6	0.0	7	16.7	
Indirect Consumer Loans	41	41	0.0	29	-29.3	31	6.9	30	-3.2	
Indirect Mortgage Loans	N/A	N/A		7		9	28.6	9	0.0	
Interest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5	-16.7	5	0.0	5	0.0	
Micro Business Loans	N/A	N/A		11		11	0.0	10	-9.1	
Micro Consumer Loans	N/A	N/A		11		11	0.0	13	18.2	
Overdraft Lines of Credit	66	70	6.1	58	-17.1	64	10.3	66	3.1	
Overdraft Protection	73	54	-26.0	52	-3.7	57	9.6	58	1.8	
Participation Loans	33	38	15.2	27	-28.9	30	11.1	32	6.7	
Pay Day Loans	N/A	N/A		10		12	20.0	13	8.3	
Real Estate Loans	91	89	-2.2	70	-21.3	76	8.6	75	-1.3	
Refund Anticipation Loans	N/A	N/A		2		2	0.0	2	0.0	
Risk Based Loans	62	64	3.2	64	0.0	70	9.4	72	2.9	
Share Secured Credit Cards	N/A	N/A		23		24	4.3	25	4.2	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		0		0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	92	92	0.0	81	-12.0	89	9.9	90	1.1	
Business Share Accounts	N/A	N/A		35		38	8.6	38	0.0	
Check Cashing	N/A	N/A		60		64	6.7	65	1.6	
First Time Homebuyer Program	N/A	N/A		9		9	0.0	10	11.1	
Health Savings Accounts	N/A	N/A		8		10	25.0	10	0.0	
Individual Development Accounts	N/A	N/A		2		2	0.0	2	0.0	
In-School Branches	N/A	N/A		1		2	100.0	2	0.0	
Insurance/Investment Sales	10	17	70.0	28	64.7	30	7.1	30	0.0	
International Remittances	N/A	N/A		11		11	0.0	12	9.1	
Low Cost Wire Transfers	N/A	N/A		62		70	12.9	71	1.4	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		4		2	-50.0	3	50.0	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	21,736,631	-4.3	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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Information Systems & Technology									
Return to cover	For Charter :		N/A						
12/02/2011	Count of CU :		125						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group :		N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	69	-5.5
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	49	8.9
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0
Other	3	1	-66.7	5	400.0	5	0.0	4	-20.0
Electronic Financial Services									
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	87	0.0
Audio Response/Phone Based	76	75	-1.3	73	-2.7	72	-1.4	71	-1.4
Automatic Teller Machine (ATM)	81	84	3.7	82	-2.4	82	0.0	82	0.0
Kiosk	1	1	0.0	6	500.0	6	0.0	6	0.0
Mobile Banking	N/A	N/A		7		12	71.4	15	25.0
Other	1	2	100.0	4	100.0	4	0.0	4	0.0
Services Offered Electronically									
Member Application	35	38	8.6	33	-13.2	34	3.0	35	2.9
New Loan	48	50	4.2	44	-12.0	45	2.3	44	-2.2
Account Balance Inquiry	91	94	3.3	89	-5.3	89	0.0	89	0.0
Share Draft Orders	69	68	-1.4	61	-10.3	63	3.3	63	0.0
New Share Account	18	20	11.1	21	5.0	21	0.0	21	0.0
Loan Payments	82	87	6.1	82	-5.7	84	2.4	84	0.0
Account Aggregation	3	8	166.7	11	37.5	12	9.1	12	0.0
Internet Access Services	14	16	14.3	24	50.0	23	-4.2	24	4.3
e-Statements	N/A	65		71	9.2	73	2.8	73	0.0
External Account Transfers	N/A	N/A		14		15	7.1	17	13.3
View Account History	83	90	8.4	91	1.1	91	0.0	91	0.0
Merchandise Purchase	9	8	-11.1	5	-37.5	5	0.0	5	0.0
Merchant Processing Services	N/A	N/A		4		4	0.0	5	25.0
Remote Deposit Capture	N/A	N/A		2		5	150.0	6	20.0
Share Account Transfers	91	91	0.0	86	-5.5	86	0.0	88	2.3
Bill Payment	58	62	6.9	61	-1.6	64	4.9	66	3.1
Download Account History	63	68	7.9	74	8.8	76	2.7	77	1.3
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0
Type of World Wide Website Address									
Informational	14	11	-21.4	13	18.2	12	-7.7	12	0.0
Interactive	7	4	-42.9	8	100.0	8	0.0	8	0.0
Transactional	77	83	7.8	79	-4.8	80	1.3	80	0.0
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,866	12.4	427,587	6.7
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	2	100.0
Type of Website Planned for Future									
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A
Interactive	1	0	-100.0	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	1	0.0	2	100.0
Miscellaneous									
Internet Access	121	122	0.8	119	-2.5	119	0.0	119	0.0

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12/02/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

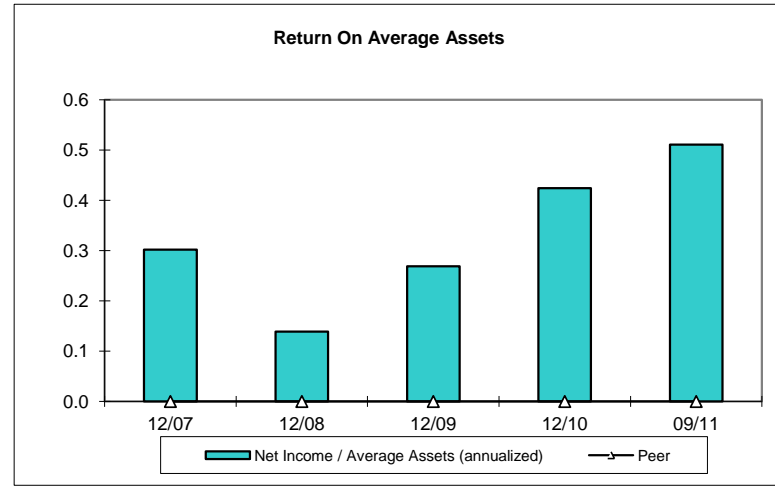
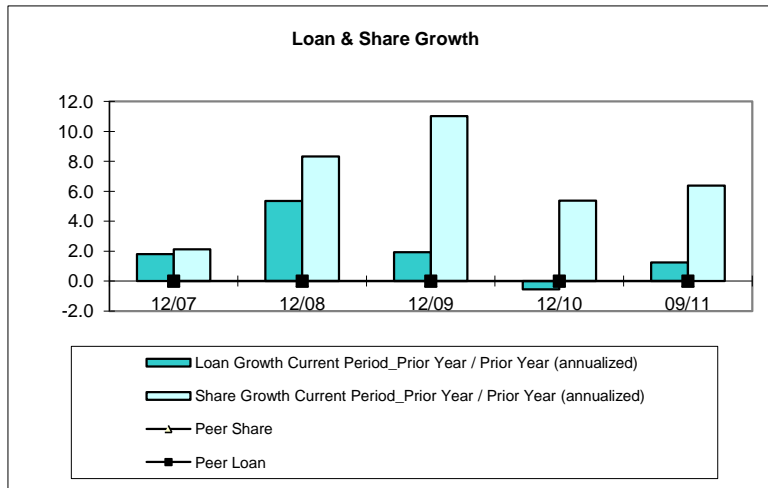
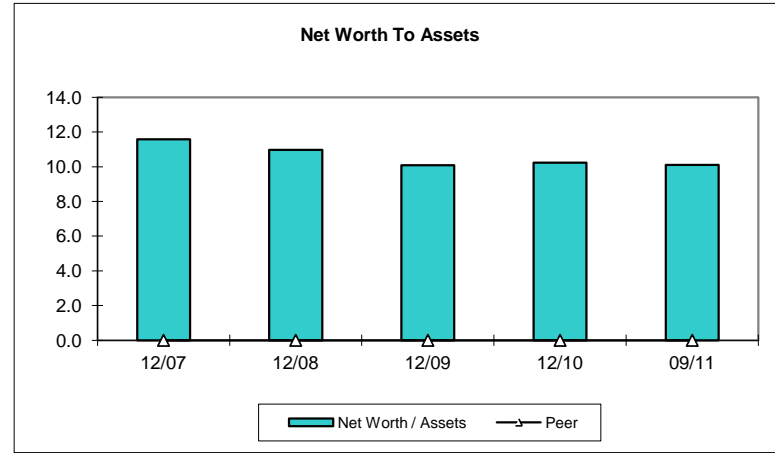
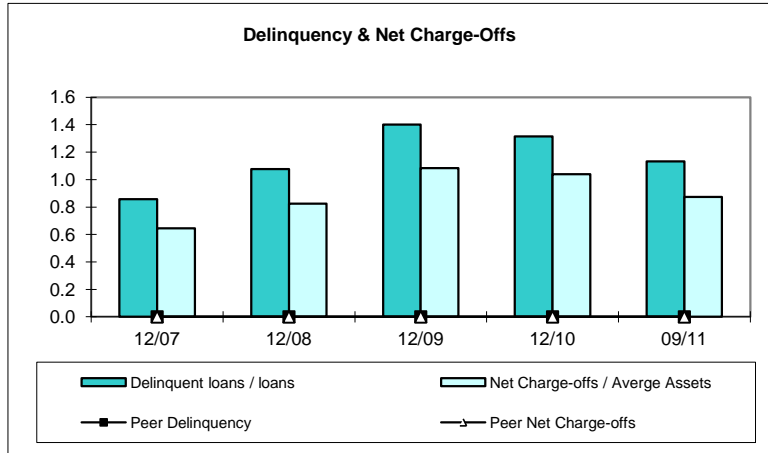
For Charter : N/A

Count of CU : 125

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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12/02/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 125

Asset Range : N/A

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

Count of CU in Peer Group : N/A

