

Cycle Date: June-2012  
 Run Date: 11/28/2012  
 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 : 120  
 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									
11/28/2012	Count of CU : 120									
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-2011			Jun-2012		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Jun-2012	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets	10.96	10.08	10.23	10.23	N/A	N/A	10.08	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.97	10.09	10.25	10.24	N/A	N/A	10.10	N/A	N/A	
Total Delinquent Loans / Net Worth <sup>3</sup>	6.86	8.88	7.95	7.35	N/A	N/A	5.61	N/A	N/A	
Solvency Evaluation (Estimated)	112.96	112.06	111.88	112.00	N/A	N/A	111.78	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.74	7.02	7.00	6.40	N/A	N/A	6.08	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>	1.08	1.40	1.31	1.27	N/A	N/A	0.99	N/A	N/A	
* Net Charge-Offs / Average Loans	0.82	1.08	1.04	0.89	N/A	N/A	0.79	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	86.70	101.35	101.29	N/A	N/A	101.41	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.73	0.38	1.26	N/A	N/A	1.31	N/A	N/A	
Delinquent Loans / Assets <sup>3</sup>	0.75	0.90	0.81	0.75	N/A	N/A	0.57	N/A	N/A	
<b>EARNINGS</b>										
* Return On Average Assets	0.14	0.27	0.42	0.56	N/A	N/A	0.75	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	N/A	0.27	0.64	0.77	N/A	N/A	0.86	N/A	N/A	
* Gross Income/Average Assets	7.42	6.85	6.41	6.03	N/A	N/A	5.80	N/A	N/A	
* Yield on Average Loans	6.78	6.50	6.21	5.84	N/A	N/A	5.60	N/A	N/A	
* Yield on Average Investments	3.63	2.38	1.91	1.61	N/A	N/A	1.33	N/A	N/A	
* Fee & Other Op. Income / Avg. Assets	1.79	1.85	1.90	1.94	N/A	N/A	2.06	N/A	N/A	
* Cost of Funds / Avg. Assets	2.37	1.73	1.29	0.99	N/A	N/A	0.77	N/A	N/A	
* Net Margin / Avg. Assets	5.06	5.12	5.11	5.05	N/A	N/A	5.03	N/A	N/A	
* Operating Exp./ Avg. Assets	4.16	4.31	3.99	3.97	N/A	N/A	3.88	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.70	0.88	0.68	0.51	N/A	N/A	0.45	N/A	N/A	
* Net Interest Margin/Avg. Assets	3.27	3.27	3.22	3.10	N/A	N/A	2.98	N/A	N/A	
Operating Exp./Gross Income	56.00	62.88	62.27	65.84	N/A	N/A	66.82	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.44	3.16	3.11	3.04	N/A	N/A	2.96	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.96	3.15	2.86	2.85	N/A	N/A	2.79	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	29.37	30.31	31.94	31.79	N/A	N/A	31.38	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	24.39	23.72	25.05	26.22	N/A	N/A	27.68	N/A	N/A	
Total Loans / Total Shares	83.34	76.50	72.20	69.47	N/A	N/A	66.30	N/A	N/A	
Total Loans / Total Assets	69.94	63.89	61.94	59.44	N/A	N/A	57.00	N/A	N/A	
Cash + Short-Term Investments / Assets	13.71	15.51	14.19	14.14	N/A	N/A	16.73	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	93.49	94.22	94.02	93.78	N/A	N/A	93.87	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	37.05	37.47	39.19	41.22	N/A	N/A	43.04	N/A	N/A	
Borrowings / Total Shares & Net Worth	4.39	5.89	3.21	3.11	N/A	N/A	2.73	N/A	N/A	
Supervisory Interest Rate Risk Threshold / Net Worth	210.53	209.91	222.11	212.98	N/A	N/A	209.93	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.45	4.80	4.44	4.39	N/A	N/A	4.47	N/A	N/A	
Borrowers / Members	47.63	47.54	46.16	46.57	N/A	N/A	45.14	N/A	N/A	
Members / Full-Time Employees	378.54	383.16	374.98	373.65	N/A	N/A	373.68	N/A	N/A	
Avg. Shares Per Member	\$5,930	\$6,434	\$6,802	\$7,058	N/A	N/A	\$7,331	N/A	N/A	
Avg. Loan Balance	\$10,376	\$10,353	\$10,640	\$10,530	N/A	N/A	\$10,767	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$50,778	\$52,381	\$54,205	\$55,711	N/A	N/A	\$58,383	N/A	N/A	
<b>OTHER RATIOS</b>										
* Net Worth Growth	1.36	2.59	4.14	5.74	N/A	N/A	7.28	N/A	N/A	
* Market (Share) Growth	8.32	11.02	5.38	5.45	N/A	N/A	11.45	N/A	N/A	
* Loan Growth	5.36	1.92	-0.55	1.47	N/A	N/A	1.78	N/A	N/A	
* Asset Growth	7.06	11.57	2.58	5.73	N/A	N/A	10.44	N/A	N/A	
* Investment Growth	12.81	40.59	9.24	13.49	N/A	N/A	24.93	N/A	N/A	
* Membership Growth	2.21	2.33	-0.33	1.62	N/A	N/A	3.58	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.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> 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.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
11/28/2012	Count of CU : 120				
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-2008	Dec-2009	Dec-2010	Dec-2011	Jun-2012
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	1.53	1.19	0.88
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	1.15	1.18	1.08
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	7.97	6.47	4.39
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	1.01
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	0.48	1.49	1.15
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	5.01	4.11
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.84	2.57
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	0.00	19.24	1.14
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05	88.09	87.00	108.36
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.63	1.60	1.87	1.87	1.18
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.84	1.14	1.28	0.89	0.77
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	1.36	1.53	0.81
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	0.59	0.54	0.46
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	1.17	1.25	4.78	3.98	3.96
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	16.94	16.63	13.71	12.34	4.82
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	0.00	49.61	11.03	15.02	0.00
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.07	3.16	3.22	3.19	2.02
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25	1.44	1.36	0.91
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	25.59	27.86	24.72
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	4.23	3.15	2.58
* Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37	1.26	1.04	0.91
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14	0.33	0.41	0.46	0.44
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.30
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.78
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	0.00	0.00	0.00	0.70	0.47
* 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	1.27	1.10	1.24	1.16	1.01
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	1.15	0.97	0.96
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.20	0.65	0.87
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	16.79
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.88
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	2.54	3.13	1.76
* Participation Loans Sold YTD / Total Assets	0.05	0.08	0.10	0.08	0.03
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.47	1.87	2.55	2.84	2.78
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	0.00	0.96	0.01	0.02
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	19.96	18.16	17.50	16.32	15.53
Total Fixed Rate Real Estate / Total Loans	28.54	28.43	28.26	27.45	27.25
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.82	40.14	38.67	32.78	38.96
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89	65.31	65.26	64.68	73.10
Interest Only & Payment Option First Mortgages / Total Assets	0.45	0.35	0.30	0.25	0.20
Interest Only & Payment Option First Mortgages / Net Worth	4.09	3.51	2.92	2.45	1.98
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.26	0.70	0.93	1.15	1.31
Unused Commitments / Cash & ST Investments	135.53	106.43	114.70	111.43	91.32
* 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					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets							
<a href="#">Return to cover</a>		For Charter :		N/A					
11/28/2012		Count of CU :		120					
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
Cash On Hand	96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	105,095,168	0.7
Cash On Deposit	557,372,210	638,156,448	14.5	551,918,870	-13.5	618,772,990	12.1	905,223,571	46.3
Cash Equivalents	27,726,182	10,788,848	-61.1	48,162,013	346.4	36,565,670	-24.1	31,539,829	-13.7
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>681,319,943</b>	<b>740,097,689</b>	<b>8.6</b>	<b>696,453,942</b>	<b>-5.9</b>	<b>759,739,413</b>	<b>9.1</b>	<b>1,041,858,568</b>	<b>37.1</b>
<b>INVESTMENTS:</b>									
Trading Securities	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	17,767,202	1.6
Available for Sale Securities	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,946,774,139	4.3
Held-to-Maturity Securities	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	191,306,186	13.7
Deposits in Commercial Banks, S&Ls, Savings Banks	265,056,977	461,309,671	74.0	661,894,492	43.5	718,309,349	8.5	778,876,412	8.4
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	19,076,946	25,119,954	31.7	30,681,890	22.1	33,527,887	9.3	32,556,397	-2.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	39,138,332	26,097,256	-33.3	23,478,330	-10.0	25,595,048	9.0	25,504,472	-0.4
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2	45,488,370	-8.0
All Other Investments <sup>2</sup>	42,494,083	108,876,163	156.2	66,330,333	-39.1	73,148,167	10.3	83,043,660	13.5
<b>TOTAL INVESTMENTS</b>	<b>1,485,116,427</b>	<b>2,261,547,815</b>	<b>52.3</b>	<b>2,579,439,079</b>	<b>14.1</b>	<b>2,952,954,538</b>	<b>14.5</b>	<b>3,121,316,838</b>	<b>5.7</b>
<b>LOANS HELD FOR SALE</b>	<b>5,592,861</b>	<b>13,802,003</b>	<b>146.8</b>	<b>17,111,730</b>	<b>24.0</b>	<b>15,903,467</b>	<b>-7.1</b>	<b>28,205,348</b>	<b>77.4</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	351,632,318	367,333,861	4.5	366,985,704	-0.1	375,431,086	2.3	366,128,962	-2.5
All Other Unsecured Loans/Lines of Credit	202,008,845	197,193,732	-2.4	212,200,310	7.6	217,112,524	2.3	214,176,362	-1.4
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		0		0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		25,434,354		26,041,092	2.4
New Vehicle Loans	879,488,765	858,881,063	-2.3	694,090,066	-19.2	668,988,011	-3.6	674,129,932	0.8
Used Vehicle Loans	1,467,352,540	1,559,490,909	6.3	1,576,356,812	1.1	1,672,252,513	6.1	1,708,507,599	2.2
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,020,710,803	0.7	2,051,743,080	1.5
Other Real Estate Loans/Lines of Credit	921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	840,757,998	-1.4
Leases Receivable	0	0	N/A	106,485	N/A	0	-100.0	0	N/A
Total All Other Loans/Lines of Credit	275,225,446	284,614,140	3.4	305,062,042	7.2	299,573,812	-1.8	305,691,157	2.0
<b>TOTAL LOANS</b>	<b>5,962,761,825</b>	<b>6,077,263,042</b>	<b>1.9</b>	<b>6,043,953,241</b>	<b>-0.5</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,187,176,182</b>	<b>0.9</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(53,690,697)</b>	<b>(67,328,068)</b>	<b>25.4</b>	<b>(69,931,387)</b>	<b>3.9</b>	<b>(67,528,089)</b>	<b>-3.4</b>	<b>(66,491,662)</b>	<b>-1.5</b>
Foreclosed Real Estate	8,668,380	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0	17,910,328	-5.6
Repossessed Autos	3,407,226	2,488,369	-27.0	2,592,196	4.2	2,174,558	-16.1	2,144,327	-1.4
Foreclosed and Repossessed Other Assets	467,912	357,348	-23.6	344,559	-3.6	225,344	-34.6	295,115	31.0
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>12,543,518</b>	<b>14,339,693</b>	<b>14.3</b>	<b>16,783,477</b>	<b>17.0</b>	<b>21,369,628</b>	<b>27.3</b>	<b>20,349,770</b>	<b>-4.8</b>
Land and Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	243,856,928	3.6
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,479,399	-0.6
NCUA Share Insurance Capitalization Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	85,139,277	2.2
Identifiable Intangible Assets	N/A	276,816		221,683	-19.9	34,515	-84.4	28,193	-18.3
Goodwill	N/A	482,676		1,739,458	260.4	1,739,458	0.0	1,739,458	0.0
<b>TOTAL INTANGIBLE ASSETS</b>	<b>N/A</b>	<b>759,492</b>		<b>1,961,141</b>	<b>158.2</b>	<b>1,773,973</b>	<b>-9.5</b>	<b>1,767,651</b>	<b>-0.4</b>
Accrued Interest on Loans	22,512,501	22,828,638	1.4	21,874,499	-4.2	21,233,562	-2.9	20,064,927	-5.5
Accrued Interest on Investments	10,051,080	9,737,518	-3.1	8,595,805	-11.7	9,958,411	15.9	9,153,365	-8.1
All Other Assets	83,544,164	100,041,441	19.7	97,461,182	-2.6	115,340,108	18.3	128,597,912	11.5
<b>TOTAL OTHER ASSETS</b>	<b>116,107,745</b>	<b>132,607,597</b>	<b>14.2</b>	<b>127,931,486</b>	<b>-3.5</b>	<b>146,532,081</b>	<b>14.5</b>	<b>157,816,204</b>	<b>7.7</b>
<b>TOTAL ASSETS</b>	<b>8,526,036,054</b>	<b>9,512,226,450</b>	<b>11.6</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,855,474,503</b>	<b>5.2</b>
<b>TOTAL CU's</b>	<b>136</b>	<b>130</b>	<b>-4.4</b>	<b>126</b>	<b>-3.1</b>	<b>124</b>	<b>-1.6</b>	<b>120</b>	<b>-3.2</b>
# Means the number is too large to display in the cell									
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									



		Income Statement									
<a href="#">Return to cover</a>		For Charter : N/A									
11/28/2012		Count of CU : 120									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg	
<b>* INCOME AND EXPENSE</b>											
<b>INTEREST INCOME:</b>											
Interest on Loans		394,815,944	392,209,287	-0.7	377,141,426	-3.8	356,407,867	-5.5	172,741,937	-3.1	
Less Interest Refund		(1,082,604)	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4	(138,187)	-53.0	
Income from Investments		74,168,274	57,355,758	-22.7	56,654,908	-1.2	54,366,380	-4.0	25,236,600	-7.2	
Income from Trading		-3,382,930	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	251,762	23.8	
<b>TOTAL INTEREST INCOME</b>		<b>464,518,684</b>	<b>450,686,868</b>	<b>-3.0</b>	<b>434,539,417</b>	<b>-3.6</b>	<b>410,593,687</b>	<b>-5.5</b>	<b>198,092,112</b>	<b>-3.5</b>	
<b>INTEREST EXPENSE:</b>											
Dividends		132,467,071	103,072,062	-22.2	83,343,628	-19.1	63,420,650	-23.9	25,258,505	-20.3	
Interest on Deposits		43,821,293	37,218,593	-15.1	28,271,406	-24.0	23,874,506	-15.6	10,056,438	-15.8	
Interest on Borrowed Money		18,848,034	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	5,205,717	-11.2	
<b>TOTAL INTEREST EXPENSE</b>		<b>195,136,398</b>	<b>155,755,048</b>	<b>-20.2</b>	<b>124,496,922</b>	<b>-20.1</b>	<b>99,014,369</b>	<b>-20.5</b>	<b>40,520,660</b>	<b>-18.2</b>	
PROVISION FOR LOAN & LEASE LOSSES		57,795,884	79,654,042	37.8	65,614,915	-17.6	50,696,965	-22.7	23,667,344	-6.6	
<b>NET INTEREST INCOME AFTER PLL</b>		<b>211,586,402</b>	<b>215,277,778</b>	<b>1.7</b>	<b>244,427,580</b>	<b>13.5</b>	<b>260,882,353</b>	<b>6.7</b>	<b>133,904,108</b>	<b>2.7</b>	
<b>NON-INTEREST INCOME:</b>											
Fee Income		98,991,402	104,210,787	5.3	108,767,095	4.4	112,712,712	3.6	57,285,321	1.6	
Other Operating Income		48,506,572	62,916,105	29.7	73,989,886	17.6	82,144,485	11.0	51,629,750	25.7	
Gain (Loss) on Investments		798,417	-9,791,527	-1,326.4	-445,745	95.4	916,613	305.6	1,401,435	205.8	
Gain (Loss) on Disposition of Assets		18,609	-1,839,003	-9,982.3	-2,985,902	-62.4	-3,180,927	-6.5	-986,649	38.0	
Gain from Bargain Purchase (Merger)		N/A	0		0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		-5,694,966	190,400	103.3	1,438,241	655.4	1,358,916	-5.5	1,527,463	124.8	
NCUSIF Stabilization Income		N/A	41,778,993		0	-100.0	0	N/A	0	N/A	
<b>TOTAL NON-INTEREST INCOME</b>		<b>142,620,034</b>	<b>197,465,755</b>	<b>38.5</b>	<b>180,763,575</b>	<b>-8.5</b>	<b>193,951,799</b>	<b>7.3</b>	<b>110,857,320</b>	<b>14.3</b>	
<b>NON-INTEREST EXPENSE</b>											
Total Employee Compensation & Benefits		161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	99,440,807	6.7	
Travel, Conference Expense		3,588,566	2,683,893	-25.2	2,830,792	5.5	3,317,233	17.2	1,874,244	13.0	
Office Occupancy		25,195,029	26,355,318	4.6	27,631,675	4.8	28,589,598	3.5	14,234,722	-0.4	
Office Operation Expense		70,996,515	70,595,374	-0.6	72,855,586	3.2	73,958,797	1.5	38,321,767	3.6	
Educational and Promotion		17,033,589	15,629,509	-8.2	15,552,850	-0.5	16,003,092	2.9	7,511,071	-6.1	
Loan Servicing Expense		20,979,936	22,511,996	7.3	24,870,721	10.5	27,103,828	9.0	14,859,491	9.6	
Professional, Outside Service		22,539,896	22,703,224	0.7	23,119,771	1.8	25,158,548	8.8	13,442,971	6.9	
Member Insurance <sup>1</sup>		3,531,872	1,671,178	-52.7	N/A		N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>		N/A	N/A		11,314,693		4,481,783	-60.4	1,916,808	-14.5	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		N/A	41,593,631		9,516,142	-77.1	16,248,985	70.8	3,884,322	-52.2	
Member Insurance - Other		N/A	N/A		1,264,699		941,509	-25.6	819,708	74.1	
Operating Fees		1,388,172	1,665,757	20.0	1,447,502	-13.1	1,543,232	6.6	898,787	16.5	
Misc Operating Expense		15,650,563	14,293,824	-8.7	16,062,536	12.4	14,800,515	-7.9	7,946,914	7.4	
<b>TOTAL NON-INTEREST EXPENSE</b>		<b>342,759,829</b>	<b>388,500,295</b>	<b>13.3</b>	<b>384,366,636</b>	<b>-1.1</b>	<b>398,613,279</b>	<b>3.7</b>	<b>205,151,612</b>	<b>2.9</b>	
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1/4</sup></b>		<b>N/A</b>	<b>65,836,869</b>		<b>61,655,354</b>	<b>-6.4</b>	<b>76,951,641</b>	<b>24.8</b>	<b>45,410,946</b>	<b>18.0</b>	
<b>NET INCOME (LOSS)</b>		<b>11,446,607</b>	<b>24,243,238</b>	<b>111.8</b>	<b>40,824,519</b>	<b>68.4</b>	<b>56,220,873</b>	<b>37.7</b>	<b>39,609,816</b>	<b>40.9</b>	
<b>RESERVE TRANSFERS:</b>											
Transfer to Regular Reserve		34,369,280	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	4,418,300	-48.3	
<sup>4</sup> All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.											
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											
											<b>6. IncExp</b>



		Delinquent Loan Information							
Return to cover		For Charter : N/A							
11/28/2012		Count of CU : 120							
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
1 to < 2 Months Delinquent	109,541,518	129,489,288	18.2	121,888,564	-5.9	120,527,003	-1.1	94,751,364	-21.4
2 to < 6 Months Delinquent	52,113,518	65,391,016	25.5	59,948,270	-8.3	57,942,027	-3.3	39,902,507	-31.1
6 to 12 Months Delinquent	9,734,049	15,799,858	62.3	14,503,400	-8.2	14,701,347	1.4	14,882,523	1.2
12 Months & Over Delinquent	2,290,127	3,976,475	73.6	4,932,305	24.0	4,971,307	0.8	6,578,473	32.3
Total Del Loans - All Types (2 or more Mo)	64,137,694	85,167,349	32.8	79,383,975	-6.8	77,614,681	-2.2	61,363,503	-20.9
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>									
<b>Unsecured Credit Card Loans</b>									
1 to < 2 Months Delinquent	7,718,542	7,383,081	-4.3	6,291,415	-14.8	5,260,800	-16.4	4,508,354	-14.3
2 to < 6 Months Delinquent	5,913,159	6,864,335	16.1	4,899,755	-28.6	4,216,711	-13.9	2,911,177	-31.0
6 to 12 Months Delinquent	601,917	674,756	12.1	665,101	-1.4	229,878	-65.4	309,428	34.6
12 Months & Over Delinquent	42,830	39,845	-7.0	46,197	15.9	19,036	-58.8	13,018	-31.6
Total Del Credit Card Lns (2 or more Mo)	6,557,906	7,578,936	15.6	5,611,053	-26.0	4,465,625	-20.4	3,233,623	-27.6
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	10.6	1.53	-25.9	1.19	-22.2	0.88	-25.7
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
1 to < 2 Months Delinquent	22,941,616	34,580,246	50.7	34,014,175	-1.6	34,926,505	2.7	18,924,669	-45.8
2 to < 6 Months Delinquent	6,588,898	16,472,513	150.0	19,522,857	18.5	17,515,638	-10.3	9,597,021	-45.2
6 to 12 Months Delinquent	962,599	3,530,461	266.8	4,004,209	13.4	6,389,885	59.6	4,683,443	-26.7
12 Months & Over Delinquent	414,499	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1	2,200,518	19.7
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	16,480,982	-36.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.63	1.60	155.0	1.87	17.3	1.87	-0.1	1.18	-37.0
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>									
1 to < 2 Months Delinquent	8,723,397	9,936,551	13.9	8,605,605	-13.4	8,127,677	-5.6	5,750,512	-29.2
2 to < 6 Months Delinquent	4,465,502	4,460,871	-0.1	5,301,356	18.8	4,774,196	-9.9	4,107,613	-14.0
6 to 12 Months Delinquent	535,112	1,532,463	186.4	2,141,972	39.8	524,645	-75.5	605,926	15.5
12 Months & Over Delinquent	0	421,387	N/A	691,112	64.0	462,114	-33.1	362,552	-21.5
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	5,076,091	-11.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.77	-13.2
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
1 to < 2 Months Delinquent	4,103,810	4,972,124	21.2	5,256,849	5.7	5,189,873	-1.3	3,810,724	-26.6
2 to < 6 Months Delinquent	3,085,528	2,657,713	-13.9	2,986,926	12.4	2,590,088	-13.3	1,472,454	-43.2
6 to 12 Months Delinquent	672,346	844,964	25.7	1,030,115	21.9	1,904,361	84.9	560,059	-70.6
12 Months & Over Delinquent	170,145	767,874	351.3	536,868	-30.1	223,640	-58.3	312,251	39.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	2,344,764	-50.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	13.6	1.36	31.0	1.53	12.6	0.81	-47.1
<b>Other Real Estate Adjustable Rate</b>									
1 to < 2 Months Delinquent	3,258,342	4,125,150	26.6	3,643,485	-11.7	4,376,136	20.1	3,563,982	-18.6
2 to < 6 Months Delinquent	1,520,501	2,301,310	51.4	2,357,804	2.5	2,444,503	3.7	1,931,095	-21.0
6 to 12 Months Delinquent	203,517	679,087	233.7	644,307	-5.1	329,844	-48.8	358,627	8.7
12 Months & Over Delinquent	104,791	369,653	252.8	215,496	-41.7	190,204	-11.7	254,261	33.7
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,543,983	-14.2
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	73.2	0.59	-8.8	0.54	-7.5	0.46	-15.2
<b>Leases Receivable</b>									
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
<b>All Other Loans</b>									
1 to < 2 Months Delinquent	62,795,811	68,492,136	9.1	64,077,035	-6.4	62,646,012	-2.2	58,193,123	-7.1
2 to < 6 Months Delinquent	30,536,930	32,634,274	6.9	24,879,572	-23.8	26,400,891	6.1	19,883,147	-24.7
6 to 12 Months Delinquent	6,758,558	8,538,127	26.3	6,017,696	-29.5	5,322,734	-11.5	8,365,040	57.2
12 Months & Over Delinquent	1,557,862	1,358,180	-12.8	1,250,327	-7.9	2,237,357	78.9	3,435,873	53.6
Total Del All Other Lns (2 or more Mo)	38,853,350	42,530,581	9.5	32,147,595	-24.4	33,960,982	5.6	31,684,060	-6.7
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	6.6	1.15	-21.4	1.18	2.1	1.08	-8.1
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									



Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover									
11/28/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 120								
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	55,752,840	72,869,959	30.7	71,614,130	-1.7	63,670,136	-11.1	30,275,656	-4.9
* Total Loans Recovered	7,844,242	7,633,683	-2.7	8,560,965	12.1	9,279,665	8.4	5,812,516	25.3
* NET CHARGE OFFS (\$\$)	47,908,598	65,236,276	36.2	63,053,165	-3.3	54,390,471	-13.7	24,463,140	-10.0
**Net Charge-Offs / Average Loans	0.82	1.08	31.4	1.04	-4.0	0.89	-14.1	0.79	-11.1
Total Del Loans & *Net Charge-Offs <sup>1</sup>	112,046,292	150,403,625	34.2	142,437,140	-5.3	132,005,152	-7.3	85,826,643	-35.0
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.90	2.49	30.8	2.35	-5.3	2.16	-8.3	1.79	-17.3
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	12,143,335	18,087,409	48.9	17,011,137	-6.0	13,399,024	-21.2	5,805,224	-13.3
* Unsecured Credit Card Lns Recovered	1,481,205	1,189,971	-19.7	1,465,624	23.2	1,697,072	15.8	1,027,926	21.1
* NET UNSECURED CREDIT CARD C/Os	10,662,130	16,897,438	58.5	15,545,513	-8.0	11,701,952	-24.7	4,777,298	-18.4
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	54.2	4.23	-9.9	3.15	-25.5	2.58	-18.3
* All Other Loans Charged Off	39,758,244	45,235,931	13.8	42,494,193	-6.1	36,333,539	-14.5	17,340,011	-4.6
* All Other Loans Recovered	6,177,350	6,137,271	-0.6	6,608,398	7.7	6,777,733	2.6	4,067,554	20.0
* NET ALL OTHER LOAN C/Os	33,580,894	39,098,660	16.4	35,885,795	-8.2	29,555,806	-17.6	13,272,457	-10.2
** Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37	14.4	1.26	-7.6	1.04	-17.4	0.91	-12.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	911,111	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8	3,443,017	18.8
* Total 1st Mortgage RE Loans/LOCs Recovered	8,693	34,082	292.1	59,676	75.1	407,442	582.8	346,143	69.9
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	3,096,874	14.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.05	0.10	92.4	0.22	125.4	0.27	19.9	0.30	13.7
* Total Other RE Loans/LOCs Charged Off	2,940,150	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6	3,687,404	-9.4
* Total Other RE Loans/LOCs Recovered	176,994	272,359	53.9	427,267	56.9	397,418	-7.0	370,893	86.7
* NET OTHER RE LOANS/LOCs C/Os	2,763,156	7,386,155	167.3	7,284,808	-1.4	7,743,274	6.3	3,316,511	-14.3
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.31	0.80	158.6	0.80	0.8	0.89	11.1	0.78	-12.2
* Total Real Estate Loans Charged Off	3,851,261	9,546,619	147.9	12,108,800	26.8	13,937,573	15.1	7,130,421	2.3
* Total Real Estate Lns Recovered	185,687	306,441	65.0	486,943	58.9	804,860	65.3	717,036	78.2
* NET Total Real Estate Loan C/Os	3,665,574	9,240,178	152.1	11,621,857	25.8	13,132,713	13.0	6,413,385	-2.3
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.14	0.33	138.7	0.41	23.5	0.46	11.7	0.44	-2.4
*Total Modified 1st & Other Real Estate Lns Charged Off	0	68,856	N/A	543,936	690.0	1,124,604	106.8	1,072,844	90.8
*Total Modified 1st and Other Real Estate Lns Recovered	0	0	N/A	0	N/A	4,221	N/A	517	-75.5
*NET Modified Real Estate C/Os	0	68,856	N/A	543,936	690.0	1,120,383	106.0	1,072,327	91.4
** Net Charge Offs - Total Modified RE Loans									
/ Avg Total Modified RE Loans	N/A	0.27		0.99	262.7	1.55	57.2	2.79	79.3
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	2,434	3,738	53.6	4,110	10.0	3,372	-18.0	1,490	-55.8
Number of Members Who Filed Chapter 13 YTD	1,738	1,987	14.3	2,502	25.9	2,128	-14.9	783	-63.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0	3	200.0	2	-33.3	7	250.0
Total Number of Members Bankrupt	4,173	5,726	37.2	6,615	15.5	5,502	-16.8	2,280	-58.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,898,511	66,200,303	47.4	71,493,701	8.0	56,731,663	-20.6	23,571,940	-58.4
* All Loans Charged Off due to Bankruptcy YTD	12,218,723	16,268,860	33.1	18,329,342	12.7	17,740,498	-3.2	7,484,936	-15.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	1.9	25.59	14.6	27.86	8.9	24.72	-11.3
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		25,459,686		8,272,450	-67.5
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		169		69	-59.2
<b>LOAN MODIFICATIONS OUTSTANDING</b>									
Modified First Mortgage RE Loans	5,844,150	40,564,003	594.1	57,463,013	41.7	69,644,685	21.2	67,454,000	-3.1
Modified Other RE Loans	423,570	3,707,298	775.3	8,344,917	125.1	8,752,803	4.9	8,106,489	-7.4
Total Modified First and Other RE Loans	6,267,720	44,271,301	606.3	65,807,930	48.6	78,397,488	19.1	75,560,489	-3.6
Modified RE Loans Also Reported as Business Loans	0	2,655,818	N/A	4,179,197	57.4	2,823,070	-32.4	5,050,495	78.9
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		33,313,198		30,854,996	-7.4	30,490,598	-1.2
Modified Business Loans (Not Secured by RE)	N/A	N/A		0		4,677,595	N/A	3,576,168	-23.5
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		99,121,128		113,930,079	14.9	109,627,255	-3.8
Total Modified Loans to Total Loans	0.11	0.73	593.0	1.64	125.1	1.86	13.3	1.77	-4.6
Total Modified Loans to Net Worth	0.67	4.62	588.5	9.93	115.0	10.79	8.7	10.02	-7.2
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Indirect and Participation Lending								
<a href="#">Return to cover</a>									
11/28/2012									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	700,476,136	668,444,014	-4.6	550,583,452	-17.6	599,896,615	9.0	546,232,193	-8.9
Indirect Loans - Outsourced Lending Relationship	387,062,040	505,613,075	30.6	490,060,966	-3.1	445,246,972	-9.1	492,672,293	10.7
<b>Total Outstanding Indirect Loans</b>	<b>1,087,538,176</b>	<b>1,174,057,089</b>	<b>8.0</b>	<b>1,040,644,418</b>	<b>-11.4</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,038,904,486</b>	<b>-0.6</b>
%Indirect Loans Outstanding / Total Loans	18.24	19.32	5.9	17.22	-10.9	17.04	-1.0	16.79	-1.5
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
1 to < 2 Months Delinquent	26,565,230	34,044,274	28.2	33,378,562	-2.0	35,221,522	5.5	33,372,371	-5.3
2 to < 6 Months Delinquent	12,046,363	13,110,601	8.8	9,925,852	-24.3	10,116,610	1.9	8,549,885	-15.5
6 to 12 Months Delinquent	2,304,136	3,160,767	37.2	2,746,955	-13.1	1,571,644	-42.8	1,772,828	12.8
12 Months & Over Delinquent	375,037	289,925	-22.7	209,611	-27.7	124,930	-40.4	152,952	22.4
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293	12.5	12,882,418	-22.2	11,813,184	-8.3	10,475,665	-11.3
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	4.2	1.24	-12.2	1.13	-8.7	1.01	-10.8
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0	6,228,601	-9.0
* Indirect Loans Recovered	1,878,214	1,706,776	-9.1	1,681,363	-1.5	1,622,895	-3.5	944,823	16.4
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9	5,283,778	-12.4
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	1.01	-12.3
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300	-53.1	5,801,749	-12.4
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		15,234,252		14,188,174	-6.9
Real Estate	N/A	22,411,030		18,459,571	-17.6	15,178,652	-17.8	9,201,130	-39.4
Member Business Loans (excluding C&D)	N/A	6,858,706		14,569,410	112.4	10,624,395	-27.1	10,065,800	-5.3
Non-Member Business Loans (excluding C&D)	N/A	5,510,129		20,762,048	276.8	34,339,440	65.4	44,971,471	31.0
Commercial Construction & Development	N/A	0		83,412	N/A	248,059	197.4	0	-100.0
Loan Pools	N/A	65,749,360		79,767,019	21.3	93,227,119	16.9	93,925,416	0.7
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>71,100,039</b>	<b>113,465,696</b>	<b>59.6</b>	<b>147,767,797</b>	<b>30.2</b>	<b>175,473,217</b>	<b>18.7</b>	<b>178,153,740</b>	<b>1.5</b>
%Participation Loans Outstanding / Total Loans	1.19	1.87	56.6	2.44	30.9	2.86	17.0	2.88	0.6
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	31,830,214	-28.1
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.76	-43.8
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	17,204,692		24,956,487	45.1	26,675,817	6.9	25,101,545	-5.9
Participation Loan Interests - Amount Retained (Outstanding)	N/A	7,657,368		13,297,782	73.7	15,710,750	18.1	16,451,679	4.7
* Participation Loans Sold YTD	4,513,450	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3	1,870,113	-52.1
** %Participation Loans Sold YTD / Total Assets	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.03	-54.5
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	374,409	94.6
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		0		0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.02	52.0
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	792,925	-27.5
2 to < 6 Months Delinquent	571,529	493,180	-13.7	666,483	35.1	2,545,177	281.9	1,972,465	-22.5
6 to 12 Months Delinquent	225,495	103,761	-54.0	30,431	-70.7	54,007	77.5	54,387	0.7
12 Months & Over Delinquent	398,826	19,038	-95.2	9,988	-47.5	9,486	-5.0	24,538	158.7
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979	-48.5	706,902	14.8	2,608,670	269.0	2,051,390	-21.4
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	1.15	-22.5
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1	900,881	-1.4
* Participation Loans Recovered	426,811	273,348	-36.0	290,360	6.2	265,406	-8.6	54,833	-58.7
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2	846,048	8.3
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	0.96	-1.0
*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)									
# Means the number is too large to display in the cell									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									











	Other Investment Information								
<a href="#">Return to cover</a>									
11/28/2012									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>INVESTMENT SUMMARY:</b>									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		12,591,274		23,753,888	88.7	33,914,421	42.8
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		50,000		11,112,685	#####
All Other US Government Obligations	N/A	N/A		N/A		61,156,480		23,578,837	-61.4
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	9,908,860	36,312,842	266.5	107,537,224	196.1	84,960,368	-21.0	68,605,943	-19.2
Agency/GSE Debt Instruments (not backed by mortgages)	432,366,708	667,624,758	54.4	834,823,689	25.0	929,141,922	11.3	981,379,442	5.6
Agency/GSE Mortgage-Backed Securities	265,958,806	413,225,224	55.4	648,695,247	57.0	958,550,052	47.8	1,018,300,379	6.2
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	698,325,514	1,080,849,982	54.8	1,483,518,936	37.3	1,887,691,974	27.2	1,999,679,821	5.9
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	N/A	N/A		N/A		10,926,890		98,831,728	804.5
Privately Issued Mortgage-Related Securities	12,917,274	10,014,077	-22.5	2,533,702	-74.7	12,595,154	397.1	10,996,327	-12.7
Privately Issued Securities (FCUs only)	N/A	N/A		0		0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	859,315	2,985,165	247.4	6,668,006	123.4	4,177,286	-37.4	4,161,951	-0.4
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	13,776,589	12,999,242	-5.6	9,201,708	-29.2	16,772,440	82.3	15,158,278	-9.6
Mutual Funds	N/A	25,328,658		26,811,251	5.9	26,815,130	0.0	27,171,198	1.3
Common Trusts	N/A	5,763,533		1,085,839	-81.2	3,635,758	234.8	3,839,734	5.6
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	28,497,720	31,092,191	9.1	27,897,090	-10.3	30,450,888	9.2	31,010,932	1.8
<b>Bank Issued FDIC-Guaranteed Bonds</b>	N/A	N/A		N/A		0		0	N/A
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	90,396,056	119,281,548	32.0	253,181,308	112.3	455,264,248	79.8	508,792,496	11.8
Commercial Mortgage Backed Securities	14,567,361	23,807,700	63.4	33,983,221	42.7	38,100,874	12.1	44,089,959	15.7
<b>OTHER INVESTMENT INFORMATION:</b>									
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	2,070,639,099	2,881,314,361	39.2	3,181,323,843	10.4	3,610,467,978	13.5	4,060,776,073	12.5
Investment Repurchase Agreements	550,998	136,265	-75.3	136,621	0.3	0	-100.0	0	N/A
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	425,349,222	433,986,036	2.0	309,919,137	-28.6	167,138,524	-46.1	222,880,716	33.4
Cash on Deposit in Other Financial Institutions	132,022,988	204,170,412	54.6	241,999,733	18.5	451,634,466	86.6	682,342,855	51.1
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	15,138,267	17,452,633	15.3	17,452,693	0.0	18,884,212	8.2	19,936,025	5.6
CUSO loans	231,728	306,659	32.3	6,876,501	2,142.4	5,604,830	-18.5	12,325,488	119.9
Aggregate cash outlays in CUSO	3,847,806	7,141,660	85.6	7,735,519	8.3	7,929,881	2.5	9,999,022	26.1
<b>WHOLLY OWNED CUSO INFORMATION</b>									
Total Assets of Wholly Owned CUSOs	N/A	13,202,095		14,860,564	12.6	14,741,319	-0.8	24,044,606	63.1
Total Capital of Wholly Owned CUSOs	N/A	9,904,543		9,852,313	-0.5	10,769,406	9.3	11,996,145	11.4
Net Income/Loss of Wholly Owned CUSOs	N/A	2,312,319		-142,798	-106.2	872,361	710.9	1,295,707	48.5
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		303,645		7,301,262	2,304.5
Total Delinquency of Wholly Owned CUSOs	N/A	0		0	N/A	13,969	N/A	29,354	110.1
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	93,279,835	145,927,182	56.4	191,218,162	31.0	200,308,811	4.8	184,180,201	-8.1
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	21	16	-23.8	16	0.0	16	0.0	18	12.5
Approved Mortgage Seller	9	8	-11.1	9	12.5	9	0.0	13	44.4
Borrowing Repurchase Agreements	3	2	-33.3	2	0.0	2	0.0	0	-100.0
Brokered Deposits (all deposits acquired through 3rd party)	2	1	-50.0	1	0.0	1	0.0	2	100.0
Investment Pilot Program	1	0	-100.0	0	N/A	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	1	N/A	2	100.0	2	0.0	0	-100.0
Brokered Certificates of Deposit (investments)	20	18	-10.0	21	16.7	21	0.0	29	38.1
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
11/28/2012	Count of CU : 120								
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	15,901,704	20,909,323	31.5	7,683,088	-63.3	703,172	-90.8	713,393	1.5
Accounts Held by Nonmember Government Depositors	213,814	521,258	143.8	647,541	24.2	1,287,186	98.8	2,492,902	93.7
Employee Benefit Member Shares	12,218,141	12,585,566	3.0	13,809,274	9.7	15,387,205	11.4	16,015,610	4.1
Employee Benefit Nonmember Shares	53	0	-100.0	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	334,542	0	-100.0	0	N/A	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	1,900,383	3,344,169	76.0	5,344,456	59.8	8,281,470	55.0	10,931,047	32.0
Dollar Amount of Share Certificates >= \$100,000	403,333,999	476,210,480	18.1	441,991,144	-7.2	452,990,487	2.5	462,003,757	2.0
Dollar Amount of IRA/Keogh >= \$100,000	221,661,308	282,953,227	27.7	303,433,295	7.2	321,154,647	5.8	320,005,937	-0.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	135,714	N/A	0	-100.0	0	N/A	0	N/A
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		15,093,102		22,152,396	46.8	22,521,203	1.7
<b>SAVING MATURITIES</b>									
< 1 year	6,197,991,118	7,044,643,938	13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,138,085,561	5.6
1 to 3 years	676,709,775	613,278,393	-9.4	646,794,591	5.5	697,733,827	7.9	717,180,612	2.8
> 3 years	280,200,822	285,762,261	2.0	355,955,741	24.6	423,642,377	19.0	477,040,665	12.6
<b>Total Shares &amp; Deposits</b>	<b>7,154,901,715</b>	<b>7,943,684,592</b>	<b>11.0</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,332,306,838</b>	<b>5.7</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	10	0.0	9	-10.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	29,302,795	33,831,417	15.5	41,739,204	23.4	114,220,446	173.7	43,020,274	-62.3
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Commercial Real Estate <sup>1</sup>	3,196,216	918,057	-71.3	2,420,786	163.7	3,452,985	42.6	2,553,029	-26.1
Construction & Land Development (MBL)	N/A	0		991,939	N/A	1,875,630	89.1	1,378,591	-26.5
Outstanding Letters of Credit	15,365,197	20,245,721	31.8	8,693,179	-57.1	1,058,511	-87.8	966,294	-8.7
Other Unfunded MBL Commitments	713,000	5,649,272	692.3	6,262,486	10.9	4,073,622	-35.0	2,873,774	-29.5
<b>Total Unfunded Commitments for Business Loans</b>	<b>19,274,413</b>	<b>26,813,050</b>	<b>39.1</b>	<b>18,368,390</b>	<b>-31.5</b>	<b>10,460,748</b>	<b>-43.1</b>	<b>7,771,688</b>	<b>-25.7</b>
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	431,829,507	419,487,575	-2.9	422,930,851	0.8	422,724,272	0.0	420,493,424	-0.5
Credit Card Line	817,905,365	788,043,198	-3.7	779,667,644	-1.1	800,406,629	2.7	816,800,263	2.0
Unsecured Share Draft Lines of Credit	117,185,694	127,344,947	8.7	130,352,437	2.4	114,585,310	-12.1	115,144,132	0.5
Overdraft Protection Programs	158,167,143	191,893,464	21.3	196,658,539	2.5	229,216,412	16.6	244,635,116	6.7
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443	-78.4	411,574	-35.2	784,622	90.6
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
Other Unused Commitments	39,830,384	13,330,531	-66.5	39,737,926	198.1	47,997,334	20.8	52,740,947	9.9
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,564,918,093</b>	<b>1,543,041,404</b>	<b>-1.4</b>	<b>1,569,982,840</b>	<b>1.7</b>	<b>1,615,341,531</b>	<b>2.9</b>	<b>1,650,598,540</b>	<b>2.2</b>
<b>Total Unused Commitments</b>	<b>1,584,192,506</b>	<b>1,569,854,454</b>	<b>-0.9</b>	<b>1,588,351,230</b>	<b>1.2</b>	<b>1,625,802,279</b>	<b>2.4</b>	<b>1,658,370,192</b>	<b>2.0</b>
%(Unused Commitments / Cash & ST Investments)	135.53	106.43	-21.5	114.70	7.8	111.43	-2.9	91.32	-18.0
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		1,623,429,708		1,656,841,499	2.1
Unfunded Commitments Through Third Party	N/A	N/A		N/A		2,372,571		1,528,693	-35.6
Loans Transferred with Recourse <sup>1</sup>	219,419,390	164,973,233	-24.8	115,433,908	-30.0	147,841,666	28.1	177,898,959	20.3
Pending Bond Claims	1,235,713	988,192	-20.0	170,181	-82.8	271,902	59.8	432,707	59.1
Other Contingent Liabilities	45,236	571,338	1,163.0	597,917	4.7	591,717	-1.0	952,148	60.9
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	16	18	12.5	21	16.7	22	4.8	23	4.5
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,471,747,899	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,857,628	-3.0	1,475,782,795	-2.0
Total Committed Credit Lines	18,382,000	45,506,132	147.6	18,470,000	-59.4	31,657,202	71.4	34,692,001	9.6
Total Credit Lines at Corporate Credit Unions	N/A	502,943,302		326,500,380	-35.1	231,955,502	-29.0	221,374,152	-4.6
Draws Against Lines of Credit	4,837,886	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	5,000,000	-56.3
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999		3,039,178	-57.5	3,409,680	12.2	207,136	-93.9
Term Borrowings Outstanding from Corporate Cus	N/A	141,467,000		12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
Assets Pledged to Secure Borrowings	N/A	666,440,336		623,965,585	-6.4	649,604,988	4.1	691,541,732	6.5
Amount of Borrowings Subject to Early Repayment at Lenders Option	103,000,000	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	83,000,000	-3.5
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									





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11/28/2012

CU Name: N/A

Peer Group: N/A

**Graphs 1**

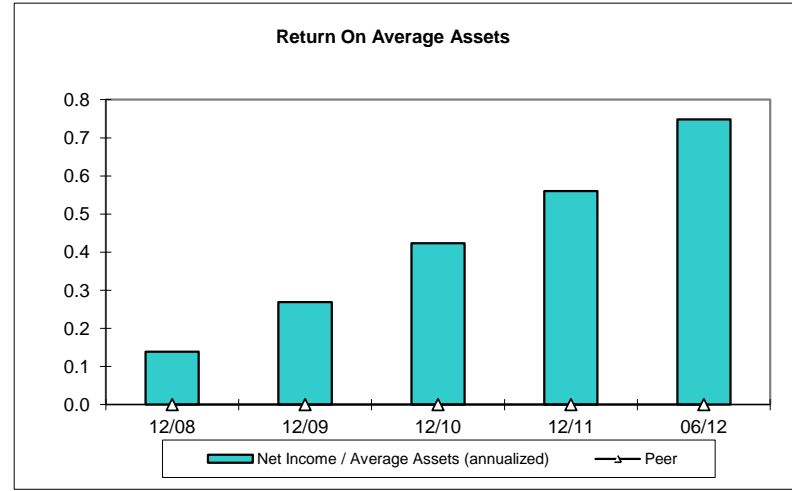
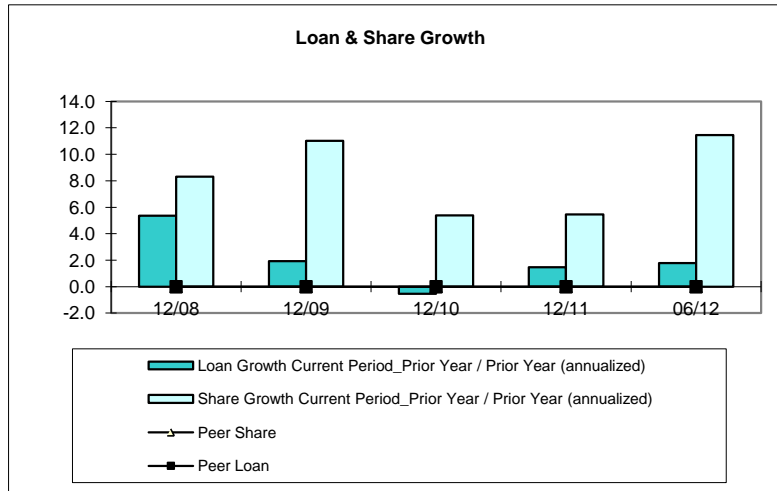
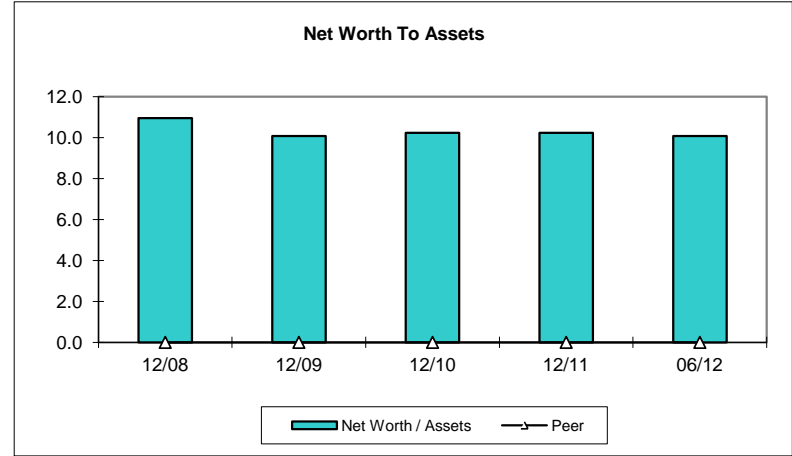
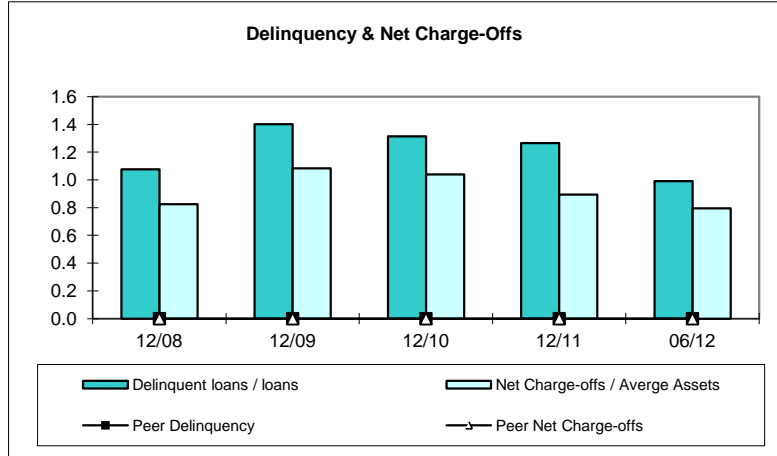
For Charter : N/A

Count of CU : 120

Asset Range : N/A

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

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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11/28/2012

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 120

Asset Range : N/A

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

Count of CU in Peer Group : N/A

