Cycle Date: September-2012
Run Date: 12/04/2012
Interval: Annual

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Page	Click on links below	to jump to FPR contents	
1	Summary Finance	<u>ial Information</u>	
2	Ratio Analysis		
3	Supplemental Ra	tios	
4	Assets		
5	Liabilities, Shares	s & Equity	
6	Income Statemer	nt .	
7	Delinguent Loan	Information	
8	Loan Losses, Bar	nkruptcy Information, & Loan Modifications	
9	Indirect & Particip	pation Lending	
10	Real Estate Loan	Information 1	
11	Real Estate Loan	Information 2	
12	Member Busines	s Loan Information	
13	Investments, Cas	sh, & Cash Equivalents	
14	Other Investment	t Information	
15	Supplemental Sh	are Information, Off Balance Sheet, & Borrowings	
16	Miscellaneous Inf	formation, Programs, & Services	
17	Information Syste	ems & Technology	
18	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)	
19	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)	
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (F	ISCU) *

 Count of CU :
 119

 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.

Return to cover		Summary Financial In							
		For Charter :	N/A						—
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State :	= 'MO' * Type Includ	ed: Federa	ally Insured State Cre	edit
	Count	of CU in Peer Group :				7,		,	
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,739,413	9.1	984,222,027	29.5
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,952,954,538	14.5	3,087,615,142	4.6
Loans Held for Sale	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	40,253,305	153.1
Real Estate Loans	2,787,053,911	2,809,749,337		2,889,151,822	2.8	2,873,794,373		2,877,814,176	
Unsecured Loans	553,641,163	564,527,593		579,186,014	2.6	617,977,964		626,616,845	
Other Loans	2,622,066,751	2,702,986,112		2,575,615,405	-4.7	2,640,814,336		2,769,921,419	
TOTAL LOANS	5,962,761,825	6,077,263,042		6,043,953,241	-0.5	6,132,586,673		6,274,352,440	
(Allowance for Loan & Lease Losses)	(53,690,697)	(67,328,068)		(69,931,387)	3.9	(67,528,089)		(70,541,324)	
Land And Building	219,287,728	224,794,382		228,541,194	1.7	235,364,603		243,245,532	
Other Fixed Assets	43,828,783	39,797,072		35,261,445	-11.4	34,690,855		34,435,529	
NCUSIF Deposit	53,167,921	74,545,733		79,704,815	6.9	83,314,341	4.5	85,778,129	
All Other Assets	128,651,263	147,706,782		146,676,104	-0.7	169,675,682		181,080,971	
TOTAL ASSETS	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,860,441,751	5.3
LIABILITIES & CAPITAL:									
Dividends Payable	17,314,671	14,487,932		12,392,255	-14.5	10,214,386		7,565,292	
Notes & Interest Payable	355,470,411	524,378,218		301,012,245	-42.6	307,428,402		256,449,616	
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	143,318,801	27.3
Uninsured Secondary Capital and									1
Subordinated Debt Included in Net Worth ³	0	0		0	N/A	0		0	
TOTAL LIABILITIES	444,156,376	610,718,916		392,058,925	-35.8	430,210,271		407,333,709	
Share Drafts	951,093,234	1,164,011,517		1,226,435,529	5.4	1,370,189,155		1,448,016,978	
Regular shares	1,831,799,715	2,008,641,521		2,171,932,429	8.1	2,395,286,330		2,677,429,606	
All Other Shares & Deposits	4,372,008,766	4,771,031,554		4,972,649,959	4.2	5,061,635,574		5,208,034,956	
TOTAL SHARES & DEPOSITS	7,154,901,715	7,943,684,592		8,371,017,917	5.4	8,827,111,059		9,333,481,540	
Regular Reserve	247,527,389	241,975,751		244,488,168	1.0	228,081,021	-6.7	214,249,008	
Other Reserves	246,002,615	267,064,323		274,433,427	2.8	206,927,452		225,141,211	
Undivided Earnings	433,447,959	448,782,868		475,211,726	5.9	624,371,680		680,236,283	
TOTAL EQUITY	926,977,963	957,822,942		994,133,321	3.8	1,059,380,153		1,119,626,502	
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,860,441,751	5.3
INCOME & EXPENSE	202 702 242	201 207 212		070 000 500		055 000 440		050 044 005	
Loan Income*	393,733,340	391,307,810		376,309,592	-3.8	355,820,443		258,011,695	
Investment Income*	70,785,344	59,379,058		58,229,825	-1.9	54,773,244		38,073,933	
Other Income*	147,497,974	167,126,892		182,756,981	9.4	194,857,197		169,098,649	
Total Employee Compensation & Benefits*	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	151,330,841	8.2
Temporary Corporate CU Stabilization									'
Expense & NCUSIF Premiums*/2	N/A	41,593,631		20,830,835	-49.9	20,730,768		8,224,152	
Total Other Operating Expenses*	180,904,138	178,110,073		185,636,132	4.2	191,416,352		152,293,874	
Non-operating Income & (Expense)*	-4,877,940	-11,440,130		-1,993,406	82.6	-905,398		2,775,256	
NCUSIF Stabilization Income*	N/A	41,778,993		0	-100.0	0	,	0	
Provision for Loan/Lease Losses*	57,795,884	79,654,042		65,614,915	-17.6	50,696,965		39,598,912	
Cost of Funds*	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	59,348,460	-20.1
NET INCOME (LOSS) EXCLUDING STABILIZATION		25 222		C1 0== 5= :		70.054.5	6.0	C= CC= ::-	
EXPENSE & NCUSIF PREMIUM "/1	N/A	65,836,869		61,655,354	-6.4	76,951,641	24.8	65,387,446	+
Net Income (Loss)*	11,446,607	24,243,238		40,824,519	68.4	56,220,873		57,163,294	
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	119	-4.0
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
# Means the number is too large to display in the cell				(NOUSES	Caralla	W			
 Prior to September 2010, this account was named Net Income (Lose Prior to September 2010, this account was named NCUSIF Stabilization 									
and NCUSIF Premiums.	cauon expense. For Decembe	تا کا ان ماانا الاسمان, inis a	account incl	uues Temporary Corporat	e co Stabiliz	zauon Expense			
December 2011 and forward includes "Subordinated Debt Included	d in Net Worth."							1. Summary	Financial

		Ratio	Analysis						
Return to cover		For Charter :							
12/04/2012		Count of CU:	119						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Group	o: All * State =	'MO' * Type In	cluded: Federa	ally Insured St	ate Credit
	Count of CU ir	Peer Group :	N/A		Dec-2011			Sep-2012	
	1								
	Dec-2008	Dec-2009	Dec 2040	Dec 2014	DEED Asse	Danaantila**	Cam 2042	DEED Asse	Percentile**
CAPITAL ADEQUACY	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Sep-2012	PEER Avg	Percentile**
Net Worth/Total Assets	10.96	10.08	10.23	10.23	N/A	N/A	10.24	N/A	N/A
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.90	10.00	10.23	10.23	IN/A	IN/A	10.24	IN/A	IN/A
Total Assets Election (if used)	10.97	10.09	10.25	10.24	N/A	N/A	10.26	N/A	N/A
Total Delinquent Loans / Net Worth 3	6.86	8.88	7.95	7.35	N/A	N/A	5.98	N/A	N/A
Solvency Evaluation (Estimated)	112.96	112.06	111.88	112.00	N/A	N/A	112.00	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.74	7.02	7.00	6.40	N/A	N/A	6.34	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.08	1.40		1.27	N/A	N/A	1.06	N/A	N/A
* Net Charge-Offs / Average Loans	0.82	1.08		0.89	N/A	N/A	0.78	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	86.70		101.29	N/A	N/A	101.28	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.73		1.26	N/A	N/A	1.46	N/A	N/A
Delinquent Loans / Assets ³	0.75	0.90	0.81	0.75	N/A	N/A	0.61	N/A	N/A
EARNINGS									
* Return On Average Assets	0.14	0.27	0.42	0.56	N/A	N/A	0.72	N/A	N/A
* Return On Average Assets Excluding Stabilization				0	k1/*		0.00	A1/4	A174
Income/Expense & NCUSIF Premium ²	N/A 7.42	0.27 6.85	0.64	0.77 6.03	N/A N/A	N/A N/A	0.82 5.86	N/A N/A	N/A N/A
* Gross Income/Average Assets * Yield on Average Loans	6.78	6.85		5.84	N/A N/A	N/A N/A	5.86	N/A N/A	N/A N/A
* Yield on Average Loans * Yield on Average Investments	3.63	2.38		1.61	N/A	N/A N/A	1.34	N/A N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.79	1.85		1.01	N/A	N/A	2.13	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	1.73		0.99	N/A	N/A	0.75	N/A	N/A
* Net Margin / Avg. Assets	5.06	5.12		5.05	N/A	N/A	5.11	N/A	N/A
* Operating Exp./ Avg. Assets	4.16	4.31		3.97	N/A	N/A	3.93	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.70	0.88		0.51	N/A	N/A	0.50	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	67.04	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets 1	3.44	3.16	3.11	3.04	N/A	N/A	2.93	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.96	3.15	2.86	2.85	N/A	N/A	2.81	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.37	30.31	31.94	31.79	N/A	N/A	30.75	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.39	23.72	25.05	26.22	N/A	N/A	27.92	N/A	N/A
Total Loans / Total Shares	83.34	76.50	72.20	69.47	N/A	N/A	67.22	N/A	N/A
Total Loans / Total Assets	69.94	63.89		59.44	N/A	N/A	57.77	N/A	N/A
Cash + Short-Term Investments / Assets	13.71	15.51	14.19	14.14	N/A	N/A	16.01	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.49	94.22	94.02	93.78	N/A	N/A	93.66	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.05	37.47		41.22	N/A	N/A	43.02	N/A	N/A
Borrowings / Total Shares & Net Worth	4.39	5.89		3.11	N/A	N/A	2.46	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	210.53	209.91	222.11	212.98	N/A	N/A	204.85	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.45	4.80		4.39	N/A	N/A	4.52	N/A	N/A
Borrowers / Members	47.63	47.54		46.57	N/A	N/A	45.55	N/A	N/A
Members / Full-Time Employees	378.54	383.16		373.65	N/A	N/A	374.64	N/A	N/A
Avg. Shares Per Member	\$5,930	\$6,434		\$7,058	N/A	N/A	\$7,278	N/A	N/A
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$10,376	\$10,353 \$52,381	\$10,640 \$54,205	\$10,530 \$55,711	N/A N/A	N/A N/A	\$10,742 \$58,947	N/A N/A	N/A N/A
OTHER RATIOS	\$50,778	\$52,361	\$54,205	\$33,711	IN/A	IN/A	\$30,947	IN/A	IN/A
* Net Worth Growth	1.36	2.59	4.14	5.74	N/A	N/A	7.09	N/A	N/A
* Market (Share) Growth	8.32	11.02		5.45	N/A	N/A	7.65	N/A	N/A
* Loan Growth	5.36	1.92		1.47	N/A	N/A	3.08	N/A	N/A
* Asset Growth	7.06	11.57	2.58	5.73	N/A	N/A	7.03	N/A	N/A
* Investment Growth	12.81	40.59		13.49	N/A	N/A	13.16	N/A	N/A
* Membership Growth	2.21				N/A	N/A	3.39	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem			0.00	1.02	1471		0.00		
**Percentile Rankings and Peer Average Ratios are produced once a quart Subsequent corrections to data after this date are not reflected in the Per	er after the data c	ollection is comp		ext cycle.					
Percentile Rankings show where the credit union stands in relation to its pe a peer group are arranged in order from highest (100) to lowest (0) value. In in the entire range of ratios. A high or low ranking does not imply good or conclusions as to the importance of the percentile rank to the credit union's	he percentile rank ad performance. financial performa	ting assigned to However, when ance.	the credit union is reviewed in relati	s a measure of th	ne relative stand	ing of that ratio			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossesses ² Prior to September 2010, this ratio was named Return on Assets Prior to I	CUSIF Stabilizati								
From December 2010 forward, NCUSIF Premium Expense is also exclud ³ The NCUA Board approved a regulatory/policy change in May 2012 revising	g the delinquency	reporting requi	rements for troub	led debt restructi	ured (TDR) loans	S.			
This policy change may result in a decline in delinquent loans reported as	of June 2012.								2. Ratios

	1 9	Supplemental	Ratio Analysis		
Return to cover		For Charter :			
12/04/2012		Count of CU :			
CU Name: N/A		Asset Range :			
Peer Group: N/A			Region: Nation	* Peer Grou	p: All * State
·	Count of CU in				
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Sep-2012
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	1.53	1.19	0.87
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	1.15	1.18	1.24
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	6.76
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	1.06
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54		1.49	1.06
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	5.01	6.96
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.84	4.31
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A		19.24	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05	88.09	87.00	105.99
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo	0.63	1.60	1.07	1.07	1 10
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	0.63	1.60	1.87	1.87	1.18
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.84	1.14	1.28	0.89	0.64
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.0.				
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	1.36	1.53	0.95
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	0.59	0.54	0.44
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					
/ Total Int Only and Pmt Opt First Mtg Loans	1.17	1.25		3.98	4.55
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del	16.94	16.63	13.71	12.34	5.22
/ 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	2.16
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25		1.36	0.90
MISCELLANEOUS LOAN LOSS RATIOS	0.07	1.20	1.44	1.50	0.50
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	25.59	27.86	24.37
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70		3.15	
* Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37		1.04	0.93
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14	0.33	1	0.46	0.40
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.26
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.73
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	0.00	0.00		0.70	0.34
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00		0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10		1.16	1.00
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	1.15	0.97	1.11
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.20	0.65	0.63
SPECIALIZED LENDING RATIOS	10.01	10.00	47.00	.=	
Indirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	16.95
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.81
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28		3.13	1.79
* Participation Loans Sold YTD / Total Assets Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.05 1.47	0.08		0.08 2.84	0.04
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	1.87 0.00	2.55 0.96	0.01	2.80 0.02
REAL ESTATE LENDING RATIOS	0.06	0.00	0.96	0.01	0.02
Total Fixed Rate Real Estate / Total Assets	19.96	18.16	17.50	16.32	15.79
Total Fixed Rate Real Estate / Total Loans	28.54	28.43		27.45	27.33
Total Fixed Rate Re Granted YTD / Total Loans Granted YTD	25.82	40.14		32.78	41.60
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89	65.31	65.26	64.68	72.45
Interest Only & Payment Option First Mortgages / Total Assets	0.45	0.35		0.25	0.17
Interest Only & Payment Option First Mortgages / Net Worth	4.09	3.51		2.45	1.62
MISCELLANEOUS RATIOS	50			0	
Mortgage Servicing Rights / Net Worth	0.26	0.70	0.93	1.15	1.36
Unused Commitments / Cash & ST Investments	135.53	106.43		111.43	96.10
* 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					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for	roubled debt restru	ctured (TDR) loa	ans.	· ·	
This policy change may result in a decline in delinquent loans reported as of June 2012.				3. Suppl	emental Ratios

		Asse	ets						
Return to cover		For Charter :							
12/04/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Fede	rally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Cha	Dec-2011	% Chg	Sep-2012	% Chg
ASSETS	200 2000	200 2000	70 Ong	200 2010	70 Ong	500 2011	70 O.I.g	CCP 2012	70 Ong
CASH:									
Cash On Hand	96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	107,383,237	2.9
Cash On Deposit	557,372,210	638,156,448	14.5	551,918,870	-13.5	618,772,990	12.1	847,937,268	37.0
Cash Equivalents	27,726,182	10,788,848	-61.1	48,162,013	346.4	36,565,670	-24.1	28,901,522	-21.0
TOTAL CASH & EQUIVALENTS	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,739,413	9.1	984,222,027	29.5
INVESTMENTS:									-
Trading Securities	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	18,378,414	5.1
Available for Sale Securities	682,462,804	975,820,283		1,511,528,636		1,867,174,678			
Held-to-Maturity Securities	55,798,701	219,355,164		133,816,095		168,291,391	25.8		
Deposits in Commercial Banks, S&Ls, Savings Banks	265,056,977	461,309,671		661,894,492		718,309,349		, ,	
Loans to, Deposits in, and Investments in Natural		,,,,,,,,,,		001,001,102					
Person Credit Unions ²	19,076,946	25,119,954	31.7	30,681,890	22.1	33,527,887	9.3	40,456,229	20.7
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	25,451,310	-0.6
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2	31,026,786	-37.2
All Other Investments ²	42,494,083	108,876,163	156.2	66,330,333	-39.1	73,148,167	10.3	75,371,977	3.0
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,952,954,538	14.5	3,087,615,142	4.6
LOANS HELD FOR SALE	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	40,253,305	153.1
LOANS HELD FOR SALE	5,592,601	13,802,003	140.6	17,111,730	24.0	15,905,407	-7.1	40,255,305	155.1
LOANS AND LEASES:									
Unsecured Credit Card Loans	351,632,318	367,333,861	4.5	366,985,704		375,431,086			
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	, ,	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		0		0			-
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		25,434,354		27,795,549	
New Vehicle Loans	879,488,765	858,881,063		694,090,066		668,988,011	-3.6		
Used Vehicle Loans	1,467,352,540	1,559,490,909		1,576,356,812		1,672,252,513		1,756,222,752	
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728	1,878,207,787		2,006,985,629		2,020,710,803		, , ,	
Other Real Estate Loans/Lines of Credit	921,813,183	931,541,550		882,166,193		853,083,570			
Leases Receivable	0	0		106,485		200 572 042		,	
Total All Other Loans/Lines of Credit TOTAL LOANS	275,225,446 5,962,761,825	284,614,140 6,077,263,042		305,062,042 6,043,953,241	-0.5	299,573,812 6,132,586,673			_
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(53,690,697)	(67,328,068)		(69,931,387)	3.9	(67,528,089)	-3.4	, , ,	
Foreclosed Real Estate	8,668,380	11,493,976		13,846,722		18,969,726			
Repossessed Autos	3,407,226	2,488,369				2,174,558		2,166,450	
Foreclosed and Repossessed Other Assets	467,912	357,348		344,559		225,344			
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	12,543,518	14,339,693		16,783,477		21,369,628		,	
Land and Building	219,287,728	224,794,382		228,541,194		235,364,603			_
Other Fixed Assets	43,828,783	39,797,072		35,261,445		34,690,855		, ,	
NCUA Share Insurance Capitalization Deposit	53,167,921	74,545,733		79,704,815		83,314,341	4.5	, ,	
Library California Indiana California		070 010		201	10.5	04	04.	20.5:-	
Identifiable Intangible Assets	N/A N/A	276,816 482,676		221,683		34,515 1,739,458		26,015 1,739,458	
Goodwill TOTAL INTANCIBLE ASSETS		· · · · · · · · · · · · · · · · · · ·		1,739,458		, ,			
TOTAL INTANGIBLE ASSETS Accrued Interest on Loans	N/A 22,512,501	759,492 22,828,638		1,961,141 21,874,499		1,773,973 21,233,562			
Accrued Interest on Loans Accrued Interest on Investments	10,051,080	9,737,518		8,595,805		9,958,411			
All Other Assets	83,544,164	100,041,441		97,461,182					
TOTAL OTHER ASSETS	116,107,745	132,607,597		127,931,486			14.5		
TOTAL ASSETS	8,526,036,054	9,512,226,450							
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	119	-4.0
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1 OTHER RE OWNED PRIOR TO 2004									1
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CL	Js INCLUDED IN ALL OTH	ER INVESTMENTS PRIC	R TO JUN	E 2006 FOR SHORT FOR	RM FILERS		1		4. Assets

		Liabilities, Shares 8	& Equity						
Return to cover		For Charter :							
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Federa	ally Insured State C	Credit
	Count of	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A	i.	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	055 470 444	524.378.218	47.5	004 040 045	40.0	007 400 400	0.4	050 440 040	40.0
Borrowing Repurchase Transactions	355,470,411	- ,, -		, ,		307,428,402		256,449,616 0	
Subordinated Debt	0					0		0	
Uninsured Secondary Capital and	0	U	IN/A	U	IN/A	U	IN/A	0	IN/A
Subordinated Debt Included in Net Worth ³	0	0	NI/A	0	NI/A	0	NI/A	0	NI/A
	0				N/A	0		7 505 202	N/A -25.9
Accrued Dividends and Interest Payable	17,314,671					10,214,386		7,565,292	
Accounts Payable & Other Liabilities	71,371,294			, ,	9.5	112,567,483		143,318,801	27.3
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	407,333,709	-5.3
SHARES AND DEPOSITS									
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,448,016,978	5.7
Regular Shares	1,831,799,715		9.7		8.1	2,395,286,330		2,677,429,606	
Money Market Shares	1,440,319,760				13.5	2,037,552,033		2,192,271,871	7.6
Share Certificates	2,092,731,104				-3.5	2,003,106,060	-4.9	1,964,277,787	
IRA/KEOGH Accounts	817,934,370			978,897,117	5.8	1,001,584,272		1,020,332,252	+
All Other Shares ¹	17,203,069			17,738,892	6.4	17,469,446		25,772,074	
Non-Member Deposits	3,820,463	2,123,748			-25.3	1,923,763		5,380,972	
TOTAL SHARES AND DEPOSITS	7,154,901,715			, ,	5.4	8,827,111,059		9,333,481,540	
TOTAL SHARES AND DEPOSITS	7,134,901,713	7,943,064,392	11.0	0,371,017,917	5.4	6,627,111,039	5.4	9,333,461,340	5.7
EQUITY:									
Undivided Earnings	433,447,959	448,782,868	3.5	475,211,726	5.9	624,371,680	31.4	664,406,956	
Regular Reserves	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	214,249,008	-6.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	253,753,590	265,265,487			4.1	200,741,875		214,885,448	
Equity Acquired in Merger	N/A	262,045		129,385	-50.6	129,385	0.0	162,388	
Miscellaneous Equity	1,189,668	,		1,188,480	0.0	1,188,480		1,188,480	
Accumulated Unrealized G/L on AFS Securities	4,959,315	7,045,300		5,689,836	-19.2	23,188,786		27,728,007	
Accumulated Unrealized Losses for OTTI	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	77		.,,		-,,		, -,	
(due to other factors) on HTM Debt Securities	N/A	0)	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	-1,180,329	N/A	0	100.0	0	N/A	2,755	N/A
Other Comprehensive Income	-13,899,958	-5,516,660	60.3	-8,771,062	-59.0	-18,321,074	-108.9	-18,825,867	-2.8
Net Income	0	0	N/A	0	N/A	0	N/A	15,829,327	N/A
EQUITY TOTAL	926,977,963	957,822,942	3.3	994,133,321	3.8	1,059,380,153	6.6	1,119,626,502	5.7
TOTAL SHARES & EQUITY	8,081,879,678	8,901,507,534	10.1	9,365,151,238	5.2	9,886,491,212	5.6	10,453,108,042	5.7
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,860,441,751	5.3
NCUA INSURED SAVINGS ²						0/		0.45	
Uninsured Shares	774,397,509	, ,		, ,	0.9	310,903,537	5.8	348,953,309	
Uninsured Non-Member Deposits	619,392				7.9	1,256,808		3,553,962	
Total Uninsured Shares & Deposits	775,016,901			, ,		312,160,345		352,507,271	
Insured Shares & Deposits	6,379,884,814				5.5	8,514,950,714		8,980,974,269	
TOTAL NET WORTH	934,728,938	958,898,700	2.6	998,638,615	4.1	1,055,936,509	5.7	1,112,112,672	5.3
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PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA									-
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to		UP TO \$100,000 and \$25	50,000 FOF	R IRAS; 5/20/09 AND FOR	RWARD SH	IARES INSURED UP TO	\$250,000		
December 2011 and forward includes "Subordinated Debt Included in Newscape Control of the Con	et Worth."							5. Liab	ShEquity

		Income Stateme	ent						
Return to cover		For Charter :	N/A						
12/04/2012		Count of CU:	119						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Fede	rally Insured State Cr	edit
	Count of	of CU in Peer Group :	N/A						
									L
* INCOME AND EVERNOR	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
* INCOME AND EXPENSE									-
INTEREST INCOME:	221212211								
Interest on Loans	394,815,944	392,209,287	-0.7	377,141,426		356,407,867		, ,	
Less Interest Refund	(1,082,604)	(901,477)	-16.7	(831,834)	-7.7	(587,424)		(242,785)	
Income from Investments	74,168,274	57,355,758	-22.7	56,654,908		54,366,380		37,233,951	
Income from Trading	-3,382,930	2,023,300	159.8	1,574,917		406,864			
TOTAL INTEREST INCOME	464,518,684	450,686,868	-3.0	434,539,417	-3.6	410,593,687	-5.5	296,085,628	-3.9
INTEREST EXPENSE:									
Dividends	132,467,071	103,072,062	-22.2	83,343,628		63,420,650			
Interest on Deposits	43,821,293	37,218,593		28,271,406		23,874,506			
Interest on Borrowed Money	18,848,034	15,464,393	-18.0	12,881,888		11,719,213			
TOTAL INTEREST EXPENSE	195,136,398	155,755,048	-20.2	124,496,922		99,014,369		59,348,460	-20.1
PROVISION FOR LOAN & LEASE LOSSES	57,795,884	79,654,042	37.8	65,614,915	-17.6	50,696,965	-22.7	39,598,912	4.1
NET INTEREST INCOME AFTER PLL	211,586,402	215,277,778	1.7	244,427,580	13.5	260,882,353	6.7	197,138,256	0.8
NON-INTEREST INCOME:									
Fee Income	98,991,402	104,210,787	5.3	108,767,095	4.4	112,712,712	3.6	88,471,151	4.7
Other Operating Income	48,506,572	62,916,105	29.7	73,989,886		82,144,485			
Gain (Loss) on Investments	798,417	-9,791,527	-1.326.4	-445,745		916,613	305.6	1,884,967	174.2
Gain (Loss) on Disposition of Assets	18,609	, ,	,	-2,985,902		-3,180,927			
Gain from Bargain Purchase (Merger)	N/A	0	-,	0		0,100,000		0	
Other Non-Oper Income/(Expense)	-5,694,966	190,400	103.3	1,438,241		1,358,916		2,968,659	
NCUSIF Stabilization Income	N/A	41,778,993	100.0	0	-100.0	.,,,,,,,,	N/A	2,000,000	N/A
TOTAL NON-INTEREST INCOME	142,620,034	197,465,755	38.5	180,763,575		193,951,799		171,873,905	
NON-INTEREST EXPENSE	2,020,00 .	101,100,100	00.0	100,100,010	0.0	100,001,100		11 1,01 0,000	
Total Employee Compensation & Benefits	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	151,330,841	8.2
Travel, Conference Expense	3,588,566	2,683,893	-25.2	2,830,792		3,317,233			
Office Occupancy	25,195,029	26,355,318		27,631,675		28,589,598			
Office Operation Expense	70,996,515	70,595,374	-0.6	72,855,586		73,958,797			
Educational and Promotion	17,033,589	15,629,509	-8.2	15,552,850	-0.5	16,003,092			
	20,979,936	22,511,996	7.3	24,870,721	10.5	27,103,828			
Loan Servicing Expense									
Professional, Outside Service	22,539,896	22,703,224	0.7	23,119,771	1.8	25,158,548		, ,	
Member Insurance ¹	3,531,872	1,671,178	-52.7	N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		11,314,693		4,481,783	-60.4	1,728,396	-48.6
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	N/A	41,593,631		9,516,142		16,248,985			
Member Insurance - Other	N/A	N/A		1,264,699		941,509			
Operating Fees	1,388,172	1,665,757		1,447,502		1,543,232			
Misc Operating Expense	15,650,563	14,293,824	-8.7	16,062,536	12.4	14,800,515	-7.9	12,491,373	12.5
TOTAL NON-INTEREST EXPENSE	342,759,829	388,500,295	13.3	384,366,636	-1.1	398,613,279	3.7	311,848,867	4.3
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	N/A	65,836,869		61,655,354	-6.4	76,951,641	24.8	65,387,446	13.3
NET INCOME (LOSS)	11,446,607	24,243,238	111.8	40,824,519	68.4	56,220,873	37.7	57,163,294	35.6
RESERVE TRANSFERS:									
Transfer to Regular Reserve	34,369,280	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	606,804	-95.3
* 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									
³ From March 2009 to June 2009, this account was named NCUSIF Stabiliz		ne NCUSIF Premium Expe	ense. For S	September 2009 and forward	ard.				
this account only includes only the Temporary Corporate CU Stabilization	Expense (see footnotes 1 & 2)	i							<u> </u>
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	ore NCUSIF Stabilization Expe	ense. From December 20	10 forward	, NCUSIF Stabilization Inc	ome, if any	, is excluded.			6. IncExp

Deliver In control		Delinquent Loan Info							+
Return to cover		For Charter :							
2/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Fede	erally Insured State Co	redit
	Count	of CU in Peer Group :	N/A						
							a. a.		
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2008	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Chg	Sep-2012	2 %
1 to < 2 Months Delinquent	109,541,518	129,489,288	18.2	121,888,564	-5.9	120,527,003	-1.1	110,999,661	1
2 to < 6 Months Delinquent	52,113,518	65,391,016		59,948,270	-8.3		-3.3		
6 to 12 Months Delinquent				14,503,400	-8.2		1.4		
	9,734,049	15,799,858							
12 Months & Over Delinquent	2,290,127	3,976,475		4,932,305	24.0		0.8		
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	66,555,896	3
LOAN DELINQUENCY - BY LOAN TYPE									
Insecured Credit Card Loans									
1 to < 2 Months Delinquent	7,718,542	7,383,081	-4.3	6,291,415	-14.8	5,260,800	-16.4	4,593,660)
2 to < 6 Months Delinquent	5,913,159	6,864,335	16.1	4,899,755	-28.6	4,216,711	-13.9	2,983,746	6
6 to 12 Months Delinquent	601,917	674,756	12.1	665,101	-1.4	229,878	-65.4	226,877	,
12 Months & Over Delinguent	42,830	39,845	-7.0	46,197	15.9	19,036	-58.8	7,229	9
Total Del Credit Card Lns (2 or more Mo)	6,557,906	7,578,936		5,611,053	-26.0		-20.4	3,217,852	
redit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06		1.53	-25.9			0.87	
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1.00	2.00	10.0	1.00	20.0	1.10	22.2	0.07	
	20.044.040	24 500 040	F0.7	24 044 475	4.0	24 000 505	0.7	04 470 700	3
1 to < 2 Months Delinquent	22,941,616	34,580,246		34,014,175	-1.6				
2 to < 6 Months Delinquent	6,588,898	16,472,513		19,522,857	18.5		-10.3	9,765,242	
6 to 12 Months Delinquent	962,599	3,530,461	266.8	4,004,209	13.4				_
12 Months & Over Delinquent	414,499	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1	2,910,296	6
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	17,005,603	3
%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	3
st Mortgage Adjustable Rate Loans and									
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	8,723,397	9,936,551	13.9	8,605,605	-13.4	8,127,677	-5.6	7,202,727	,
2 to < 6 Months Delinquent	4,465,502	4,460,871	-0.1	5,301,356	18.8				
6 to 12 Months Delinquent	535,112	1,532,463		2,141,972	39.8				
12 Months & Over Delinquent	333,112	421,387	N/A	691,112	64.0		-33.1	206,444	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	5 000 044								
	5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	3,878,620)
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons									
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable	0.04		05.5	4.00	40.4	0.00	00.4	0.04	ı
Rate Loans and Hybrids/Balloons < 5 yrs	0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.64	•
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	4,103,810	4,972,124		5,256,849	5.7	5,189,873	-1.3	3,906,174	
2 to < 6 Months Delinquent	3,088,528	2,657,713		2,986,926	12.4				
6 to 12 Months Delinquent	672,346	844,964	25.7	1,030,115	21.9	1,904,361	84.9	711,121	
12 Months & Over Delinquent	170,145	767,874	351.3	536,868	-30.1	223,640	-58.3	349,771	
otal 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	2,650,270)
60ther 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	0.95	5
Other Real Estate Adjustable Rate	0.31	1.04	10.0	1.30	51.0	1.00	12.0	0.30	۲
1 to < 2 Months Delinquent	3,258,342	4,125,150	26.6	3,643,485	-11.7	4,376,136	20.1	3,794,992	
2 to < 6 Months Delinquent	1,520,501	2,301,310		2,357,804	2.5				
6 to 12 Months Delinquent	203,517	679,087		644,307	-5.1				
12 Months & Over Delinquent	104,791	369,653	252.8	215,496	-41.7		-11.7	187,165	
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	2,426,220)
6Other 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	0.44	ı
eases Receivable									L^{-}
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0)
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0)
6 to 12 Months Delinquent	0			0		0		0)
12 Months & Over Delinquent	0	0		0		0		0	-
Total Del Leases Receivable (2 or more Mo)	0	0		0	N/A	0		0	
Leases Receivable Delinquent > 2 Mo	U	U	IN/A	0	IN/A	0	IN/A	1	+
/ Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	
	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	+
III Other Loans	00 =0= 6 : :			0.000		00.010			+
1 to < 2 Months Delinquent	62,795,811	68,492,136		64,077,035	-6.4				
2 to < 6 Months Delinquent	30,536,930	32,634,274		24,879,572			6.1		
6 to 12 Months Delinquent	6,758,558	8,538,127		6,017,696	-29.5				
12 Months & Over Delinquent	1,557,862	1,358,180	-12.8	1,250,327	-7.9	2,237,357	78.9	6,421,607	,
Total Del All Other Lee (2 ex more Me)	38,853,350	42,530,581	9.5		-24.4				
Total Del All Other Lns (2 or more Mo)									
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	6.6	1.15	-21.4	1.18	2.1	1.24	Į.

	Loan Losses & E	ankruptcy Information		oan Modifications					
Return to cover		For Charter :							
12/04/2012 CU Name: N/A		Count of CU : Asset Range :							-
Peer Group: N/A				Nation * Peer Group	· All * Sta	te - 'MO' * Type Incli	Ided: Fe	derally Insured State	Credit
, ooi orougi. Tan	Count of	of CU in Peer Group :		1 001 0.04	7 0.0	ito = into Typo into		acrany mourou crato	
	Dec-2008	Dec-2009	% Chg	Dec-2010	0/ Ch-	Dec-2011	0/ Ch-	Sep-2012	% Chg
	Dec-2000	Dec-2009	∕₀ City	Dec-2010	76 City	Dec-2011	∕₀ City	3ep-2012	∕₀ City
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	55,752,840		30.7					44,437,487	
* Total Loans Recovered	7,844,242		-2.7		12.1			8,095,018	
* NET CHARGE OFFS (\$\$) ***Net Charge-Offs / Average Loans	47,908,598 0.82		36.2 31.4		-3.3 -4.0			36,342,469 0.78	
Total Del Loans & *Net Charge-Offs 1	112,046,292		34.2					102,898,365	
Combined Delinquency and Net Charge Off Ratio ¹	1.90				-5.3			1.84	
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,143,335		48.9		-6.0				
* Unsecured Credit Card Lns Recovered * NET UNSECURED CREDIT CARD C/Os	1,481,205		-19.7		23.2			1,465,895	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	10,662,130 3.05		58.5 54.2		-8.0 -9.9			7,095,625 2.53	
* All Other Loans Charged Off	39,758,244		13.8						
* All Other Loans Recovered	6,177,350		-0.6		7.7				
* NET ALL OTHER LOAN C/Os	33,580,894								
** Net Charge Offs - All Other Loans / Avg All Other Loans	1.19		14.4						
* 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	4,504,408	3.6
* Total 1st Mortgage RE Loans/LOCs Recovered	8,693	34,082	292.1	59,676				· ·	
* 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	4,025,727	-0.4
** 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	0.26	-1.4
* Total Other RE Loans/LOCs Charged Off	2,940,150								
* Total Other RE Loans/LOCs Recovered	176,994		53.9		56.9				
* NET OTHER RE LOANS/LOCs C/Os	2,763,156					·			
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.31	0.80	158.6			0.89	11.1	0.73	
* Total Real Estate Loans Charged Off	3,851,261	9,546,619	147.9	12,108,800	26.8	13,937,573	15.1	9,626,287	-7.9
* Total Real Estate Lns Recovered	185,687	306,441	65.0		58.9	·			
* NET Total Real Estate Loan C/Os	3,665,574				25.8				
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.14		138.7		23.5			0.40	
*Total Modified 1st & Other Real Estate Lns Charged Off *Total Modified 1st and Other Real Estate Lns Recovered	0		N/A N/A				106.8 N/A	1,554,541 724	
*NET Modified Real Estate C/Os	0					·			
** Net Charge Offs - Total Modified RE Loans		00,000	14//	040,000	030.0	1,120,000	100.0	1,000,017	04.0
/ Avg Total Modified RE Loans	N/A	0.27		0.99	262.7	1.55	57.2	2.63	69.2
* Total Leases Receivable Charged Off	0							0	
* Total Leases Receivable Recovered	0			. 0				0	
* NET LEASES RECEIVABLE C/Os	0							0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable BANKRUPTCY SUMMARY	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Number of Members Who Fil ed Chapter 7 YTD	2,434	3,738	53.6	4,110	10.0	3,372	-18.0	2,380	-29.4
Number of Members Who Filed Chapter 13 YTD	1,738		14.3		25.9	·		1,451	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0			·		2	
Total Number of Members Bankrupt	4,173	5,726	37.2	6,615	15.5	5,502	-16.8	3,833	-30.3
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,898,511	66,200,303	47.4		8.0				
* All Loans Charged Off due to Bankruptcy YTD	12,218,723	16,268,860	33.1	18,329,342	12.7			10,828,690	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	1.9	25.59	14.6	27.86	8.9	24.37	-12.5
REAL ESTATE FORECLOSURE SUMMARY Real Estate Loans Foreclosed YTD				****		05 450 000		44.040.400	
Number of Real Estate Loans Foreclosed YTD	N/A N/A	. N/A . N/A		N/A N/A		25,459,686 169		11,919,180 96	
LOAN MODIFICATIONS OUTSTANDING	IN/A	IN/A		IN/A		109		90	-43.2
Modified First Mortgage RE Loans	5,844,150	40,564,003	594.1	57.463.013	41.7	69,644,685	21.2	70,236,202	0.8
Modified Other RE Loans	423,570			. , ,					
Total Modified First and Other RE Loans	6,267,720	44,271,301		'		78,397,488	19.1	79,230,323	1.1
Modified RE Loans Also Reported as Business Loans	0	, ,	N/A		57.4				
Modified Consumer Loans (Not Secured by RE)	N/A			33,313,198		30,854,996			
Modified Business Loans (Not Secured by RE) TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A			00 121 120		4,677,595			
TOTAL Modified First RE, Other RE, Consumer, and Business Loans Total Modified Loans to Total Loans	N/A 0.11			99,121,128		113,930,079		112,337,448 1.79	
Total Modified Loans to Total Loans Total Modified Loans to Net Worth	0.11							1.79	
# Means the number is too large to display in the cell	0.67	4.02	300.3	3.93	113.0	10.79	0.7	10.10	-0.4
*Amounts are year-to-date while the related %change ratios are annualized.	1	1		1					+
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no ann	ualizina)	1	1	1			1		+
The NCUA Board approved a regulatory/policy change in May 2012 revising the delino		ments for troubled debt r	estructured	(TDR) loans.	1		9 Loon!	osses & Bankruptcy Int	formation
This policy change may result in a decline in delinquent loans reported as of June 201	2.							and Loan Mod	

	In	direct and Participation	on Londii	20	ı		ſ		
Return to cover	<u></u>	For Charter :		ig					
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	700,476,136	668,444,014	-4.6	550,583,452		599,896,615	9.0		
Indirect Loans - Outsourced Lending Relationship	387,062,040	505,613,075	30.6	490,060,966		445,246,972	-9.1	418,651,743	
Total Outstanding Indirect Loans	1,087,538,176	1,174,057,089	8.0	1,040,644,418		1,045,143,587	0.4		
%Indirect Loans Outstanding / Total Loans	18.24	19.32	5.9	17.22	-10.9	17.04	-1.0	16.95	-0.5
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Months Delinquent	26,565,230	34,044,274	28.2	33,378,562		35,221,522	5.5		
2 to < 6 Months Delinquent	12,046,363	13,110,601	8.8	9,925,852		10,116,610	1.9		-6.7
6 to 12 Months Delinquent	2,304,136	3,160,767	37.2	2,746,955		1,571,644	-42.8		
12 Months & Over Delinquent	375,037	289,925	-22.7	209,611		124,930	-40.4	, .	13.8
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293	12.5	12,882,418		11,813,184	-8.3		
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	4.2	1.24	-12.2	1.13	-8.7	1.06	-6.3
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313		13,682,193	-11.0		
* Indirect Loans Recovered * NET INDIRECT LOAN C/Os	1,878,214	1,706,776	-9.1	1,681,363		1,622,895	-3.5		20.0
	13,513,444	12,398,788	-8.2	13,691,950		12,059,298	-11.9		
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	1.00	-13.6
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300	-53.1	5,690,065	-14.1
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A	1	15,234,252		14,762,839	
Real Estate	N/A	22,411,030		18,459,571		15,178,652			
Member Business Loans (excluding C&D)	N/A	6,858,706		14,569,410		10,624,395		11,989,853	12.9
Non-Member Business Loans (excluding C&D)	N/A	5,510,129		20,762,048	1	34,339,440			
Commercial Construction & Development	N/A	0		83,412	1	248,059			
Loan Pools	N/A	65,749,360		79,767,019		93,227,119		95,584,006	2.5
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	71,100,039	113,465,696	59.6	147,767,797	30.2	175,473,217	18.7	176,328,951	0.5
%Participation Loans Outstanding / Total Loans	1.19	1.87	56.6	2.44	30.9	2.86	17.0	2.81	-1.8
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	47,471,648	-28.5
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.79	-42.8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced		.=							
(Participants' Balance Outstanding)	N/A	17,204,692		24,956,487		26,675,817	6.9		
Participation Loan Interests - Amount Retained (Outstanding) * Participation Loans Sold YTD	N/A	7,657,368	77.0	13,297,782		15,710,750	18.1	16,481,466	
** %Participation Loans Sold YTD / Total Assets	4,513,450	8,013,833	77.6	9,934,445		7,813,957	-21.3		
WHOLE LOANS PURCHASED AND SOLD:	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.04	-44.9
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	635,000	120.0
*Loans Purchased in Full from Other Financial Institutions YTD *Loans Purchased in Full from Other Sources YTD	1,391,225 N/A	N/A	-100.0	26,391,918 N/A				035,000	
%Loans Purchased in Full from Other Sources FTD %Loans Purchased From Financial Institutions & Other	IN/A	N/A		IN/A		0		0	IN/A
Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.02	75.9
*Loans, Excluding RE, Sold in Full YTD	0.00	0.00		0.30		0.01			
DELINQUENCY - PARTICIPATION LENDING 1					1.27		1,571		1271
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	669,748	-38.8
2 to < 6 Months Delinquent	571,529	493,180	-13.7	666,483		2,545,177	281.9		
6 to 12 Months Delinquent	225,495	103,761	-54.0	30,431		54,007	77.5		
12 Months & Over Delinquent	398,826	19,038	-95.2	9,988		9,486	-5.0		
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979	-48.5	706,902	14.8	2,608,670			
%Participation Loans Delinquent > 2 Mo									
/ Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	1.06	-29.0
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382		1,828,255	2.1	1,568,283	
* Participation Loans Recovered	426,811	273,348	-36.0	290,360		265,406			
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2	1,458,312	24.4
***%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	1.11	14.3
*Amounts are year-to-date while the related %change ratios are annualized.					1				
** 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	alatia anno anno 187				1			l .	1
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of Ju		quirements for troubled di	ent restruct	ureu (TDR) 108NS.			١.,	Indirect And Particina	

		Real Estate Loan Info	rmatian 1		_		_	l	_
Return to cover		For Charter :							
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
1 cor croup.	Count	of CU in Peer Group :		rtation recreates	-ui Otat	c = inc Type includ	lou. I ouo	runy insured state of	- Cuit
DEAL FOTATE LOANS OUTSTANDING	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
REAL ESTATE LOANS OUTSTANDING: First Mortgages									
	070 770 000	045.050.000	4.4	000 500 450	0.7	000 500 040		705 400 440	0.4
Fixed Rate > 15 years Fixed Rate 15 years or less	876,778,932		4.4	890,532,453		839,583,046	_	785,460,149	
Other Fixed Rate	344,451,911	354,062,465		428,073,256		471,395,037		578,233,580	
Total Fixed Rate First Mortgages	1,793,861 1,223,024,704	8,633,472 1,278,047,963		15,720,652 1,334,326,361	82.1 4.4	18,919,156 1,329,897,239		, ,	
Balloon/Hybrid > 5 years	48,192,417			38,194,964	1.1	45,107,832	_	50,936,309	
Balloon/Hybrid 5 years or less	476,232,842		-8.2	492,494,748		499,279,384			
Total Balloon/Hybrid First Mortgages	524,425,259	, ,	-9.4	530,689,712		544,387,216			
Adjustable Rate First Mtgs 1 year or less	60,696,640			60,928,246		63,234,102	_		
Adjustable Rate First Mtgs >1 year	57,094,125			81,041,310		83,192,246	_		
Total Adjustable First Mortgages	117,790,765			141,969,556		146,426,348		145,466,563	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,865,240,728		0.7	2,006,985,629		2,020,710,803			
Other Real Estate Loans	1,000,210,720	1,010,201,101	0	2,000,000,020	0.0	2,020,10,000	0.7	2,0 10,7 1 7 100	
Closed End Fixed Rate	390,939,815	379,013,798	-3.1	306,648,425	-19.1	281,093,806	-8.3	255,436,067	-9.1
Closed End Adjustable Rate	9,137,683		8.2	10,654,249		5,264,562			
Open End Adjustable Rate (HELOC)	482,009,024		5.7	536,202,539		539,227,917			
Open End Fixed Rate	39,726,661	32,984,778		28,660,980		27,497,285	_	24,137,704	
TOTAL OTHER REAL ESTATE OUTSTANDING	921,813,183		1.1	882,166,193	-5.3	853,083,570			-2.5
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,787,053,911	2,809,749,337	0.8	2,889,151,822		2,873,794,373			
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,271,217,121	1,315,820,208	3.5	1,372,521,325	4.3	1,375,005,071	0.2	1,435,486,312	4.4
Other RE Fixed Rate	430,666,476			335,309,405		308,591,091			
Total Fixed Rate RE Outstanding	1,701,883,597	1,727,818,784		1,707,830,730		1,683,596,162			
%(Total Fixed Rate RE/Total Assets)	19.96	18.16	-9.0	17.50	-3.6	16.32	-6.8	15.79	-3.2
%(Total Fixed Rate RE/Total Loans)	28.54	28.43	-0.4	28.26	-0.6	27.45	-2.8	27.33	-0.4
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	594,023,607	562,387,579	-5.3	634,464,304	12.8	645,705,732	1.8	610,291,143	-5.5
Other RE Adj Rate	491,146,707	519,542,974	5.8	546,856,788	5.3	544,492,479	-0.4	552,462,950	1.5
Total Adj Rate RE Outstanding	1,085,170,314	1,081,930,553	-0.3	1,181,321,092	9.2	1,190,198,211	0.8	1,162,754,093	-2.3
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	38,270,520		-12.1	29,151,415		25,821,428			
%(Interest Only & Payment Option First Mtg / Total Assets)	0.45		-21.2	0.30		0.25	_	0.17	
%(Interest Only & Payment Option First Mtg / Net Worth)	4.09	3.51	-14.3	2.92	-16.8	2.45	-16.2	1.62	-33.7
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	16,115,812		15,511,523	-3.7	10,586,368	-31.8	10,199,166	-3.7
Outstanding Residential Construction (Excluding Business				,		, ,			
Purpose Loans)	16,650,145	7,986,638	-52.0	2,837,821	-64.5	2,146,326	-24.4	1,737,883	-19.0
Allowance for Loan Losses on all RE Loans	6,571,141	9,085,368	38.3	14,571,509	60.4	14,965,382	2.7	14,985,204	0.1
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	330,942,555	719,039,640	117.3	616,301,437	-14.3	489,763,711	-20.5	605,759,520	64.9
* Fixed Rate 15 years or less	116,047,901	327,038,385	181.8	383,503,700	17.3	373,173,853	-2.7	446,754,481	59.6
* Other Fixed Rate	906,591	6,568,486	624.5	7,059,019	7.5	5,077,459	-28.1	3,483,242	-8.5
* Total Fixed Rate First Mortgages	447,897,047	1,052,646,511	135.0	1,006,864,156	-4.3	868,015,023	-13.8	1,055,997,243	62.2
* Balloon/Hybrid > 5 years	10,472,115		11.1	6,760,724		13,079,059			
* Balloon/Hybrid 5 years or less	136,384,143			89,974,088		106,444,170			
* Total Balloon/Hybrid First Mortgages	146,856,258			96,734,812		119,523,229			
* Adjustable Rate First Mtgs 1 year or less	21,994,066		-53.7	22,100,740		16,893,389			
* Adjustable Rate First Mtgs >1 year	18,615,995			24,216,094		9,413,850			
* Total Adjustable First Mortgages	40,610,061			46,316,834		26,307,239			
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	635,363,366	1,187,134,839	86.8	1,149,915,802	-3.1	1,013,845,491	-11.8	1,164,171,001	53.1
* Amounts are year-to-date while the related %change ratios are annualized.									
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		Real Estate Loan Info	rmation '	2	1		1		
Return to cover		For Charter :		<u> </u>					
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
* OTHER REAL ESTATE (Granted)	Dec-2006	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Cng	Sep-2012	% Cng
* Closed End Fixed Rate	132,550,595	86,869,905	-34.5	50,219,204	-42.2	42,536,641	-15.3	35.579.130	11.5
* Closed End Adjustable Rate	1,111,608	2,050,853	84.5	1,909,946	-6.9		74.5	, ,	-70.8
* Open End Adjustable Rate (HELOC)	116,876,918	130,551,404	11.7	134,066,286	2.7	110,305,261	-17.7		19.1
* Open End Fixed Rate and Other	13,524,904	4,985,901	-63.1	3,644,285	-26.9	3,520,205	-3.4	2,162,006	-18.1
* TOTAL OTHER REAL ESTATE GRANTED	264,064,025	224,458,063	-15.0	189,839,721	-15.4	159,695,358	-15.9		14.4
* TOTAL RE (FIRST AND OTHER) GRANTED	899,427,391	1,411,592,902	56.9		-5.1	1,173,540,849	-12.4		47.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.82	40.14	55.5	38.67	-3.7	32.78	-15.2	41.60	26.9
RE LOANS SOLD/SERVICED	454 704 000	775 000 000	440.0	750 400 000	0.0	055 700 004	40.0	040 477 045	74.5
* First Mortgage R.E. Loans Sold	151,784,993 23.89	775,263,968	410.8 173.4	750,482,209 65.26	-3.2 -0.1	655,720,994	-12.6		71.5 12.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) AMT of Mortgage Servicing Rights	2,430,031	65.31 6,706,113	173.4		39.2	64.68 12,120,737	-0.9 29.8		24.7
Outstanding RE Loans Sold But Serviced	612,050,055	1,147,815,524	87.5	1,554,919,924	35.5	1,855,548,941	19.3		17.8
% (Mortgage Servicing Rights / Net Worth)	0.26	0.70	169.0		33.7	1.15	22.8		18.4
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,135,384,238	1,082,481,655	-4.7	1,105,721,686	2.1	1,093,481,155	-1.1	1,095,345,373	0.2
R.E. Lns also Mem. Bus. Lns	96,679,730	153,542,678	58.8	210,265,558	36.9	254,867,503	21.2	251,281,595	-1.4
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0		0		0	
Proprietary Reverse Mortgage Products	N/A	0		0		0			
Total Reverse Mortgages	N/A	0		0	N/A	0	N/A	0	N/A
RE LOAN MODIFICATIONS OUTSTANDING Modified First Mortgage RE Loans	5.844.150	40.564.003	594.1	57.463.013	41.7	69,644,685	21.2	70,236,202	0.8
Modified Other RE Loans	423,570	3,707,298	775.3	8,344,917	125.1	8,752,803	4.9		2.8
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	79,230,323	1.1
Modified RE Loans Also Reported as Business Loans	0	2,655,818	N/A	4,179,197	57.4	2,823,070	-32.4	6,020,337	113.3
REAL ESTATE LOAN DELINQUENCY 1									
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	17,005,603	-33.9
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,000,614	6,414,721	28.3	8,134,440	26.8		-29.2		-32.7
Other R.E. Fixed Rate	3,931,019	4,270,551	8.6		6.6	4,718,089	3.6		-43.8
Other R.E. Adj. Rate TOTAL DEL R.E. > 2 MOS	1,828,809 18,726,438	3,350,050 35,057,832	83.2 87.2	3,217,607 41,625,327	-4.0 18.7	2,964,551 39,188,074	-7.9 -5.9		-18.2 -33.8
DELINQUENT 1 TO < 2 MOS	10,720,430	35,037,632	01.2	41,023,327	10.7	39,100,074	-5.9	25,960,713	-33.0
First Mortgage	31,665,013	44,516,797	40.6	42,619,780	-4.3	43,054,182	1.0	28,376,430	-34.1
Other	7,362,152	9,097,274	23.6		-2.2	9,566,009	7.5		-19.5
Total Del R.E. 1 to < 2 Mos	39,027,165	53,614,071	37.4	51,520,114	-3.9	52,620,191	2.1	36,077,596	-31.4
Total Del R.E. Loans > 1 Mos	57,753,603	88,671,903	53.5	93,145,441	5.0	91,808,265	-1.4	62,038,309	-32.4
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.07	3.16	52.3	3.22	2.2	3.19	-0.9		-32.5
% R.E. Loans dq > 2 Mos	0.67	1.25	85.7	1.44	15.5	1.36	-5.4	0.90	-33.8
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage RE Loans > 2 Mo Del	1,061,655	6,763,878	537.1	7,754,866	14.7	9,273,081	19.6	3,594,012	-61.2
Modified Other RE Loans > 2 Mo Del	1,001,000	597,714	537.1 N/A	1,269,427	112.4	400,912	-68.4		35.1
Total Modified First and Other RE Loans > 2 Mo Del	1,061,655	7,361,592	593.4	9,024,293	22.6		7.2		-57.2
% Total Modified 1st and Other RE > 2 Mo Del	.,00.,000	1,001,002	200.4	0,02 1,200		0,0.0,000		1,100,000	52
/ Total Modified 1st and Other RE	16.94	16.63	-1.8	13.71	-17.5	12.34	-10.0	5.22	-57.7
Modified RE Loans Also Reported as	_	4 04= :		400 000	05.0	400 00.		_	400.0
Business Loans > 2 Mo Del % Modified RE Lns also Reported as	0	1,317,485	N/A	460,969	-65.0	423,954	-8.0	0	-100.0
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	0.00	49.61	N/A	11.03	-77.8	15.02	36.2	0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	911,111	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8	4,504,408	3.6
* Total 1st Mortgage Lns Recovered	8,693	34,082		59,676	75.1	407,442		478,681	56.6
* NET 1st MORTGAGE LN C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	4,025,727	-0.4
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	92.4	0.00	125.4	0.07	19.9	0.00	
* Total Other RE Lns Charged Off	2,940,150	0.10 7,658,514		7,712,075	0.7	0.27 8,140,692	19.9		
* Total Other RE Lns Charged Off * Total Other RE Lns Recovered	2,940,150	7,658,514 272,359	53.9		56.9	397,418			-16.1 62.4
* NET OTHER RE LN C/Os	2,763,156	7,386,155					6.3		
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.31	0.80	158.6		0.8		11.1	0.73	-17.8
* Amounts are year-to-date and the related % change ratios are annualized.	2.01	3.00	22.0	3.00	2.0	3.00		5.10	3
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)								
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising		g requirements for trouble	d debt res	tructured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of	June 2012.							11. R	ELoans 2

	Mem	ber Business Loa	ın Inform	ation					
Return to cover		For Charter :							
12/04/2012		Count of CU:	119						
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :	N/A Region:	Nation * Peer Gro	un: All * :	State - 'MO' * Type	lnclude	d: Federally Insure	nd State
Test oroup. Tex	Count of C	U in Peer Group :		Teation 1 cer oro	up. All	State = INO Type	Include	d. I cuciany misure	Ju Otate
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
BUSINESS LOANS	111 100 001	101 001 057	40.5	004.040.500	047	000 405 070	477	000 000 755	0.4
Member Business Loans (NMBLB) 1 Purchased Business Loans or Participations to	114,486,821	164,321,957	43.5	221,342,530	34.7	260,425,872	17.7	269,326,755	3.4
Nonmembers (NMBLB) 1	14,348,837	20,108,453	40.1	37,251,220	85.3	43,193,519	16.0	42,193,868	-2.3
Total Business Loans (NMBLB) 1	128,835,658	184,430,410	43.2	258,593,750	40.2	303,619,391	17.4	311,520,623	
Unfunded Commitments ¹	3,909,216	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1	7,192,225	-31.2
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS 1	124,926,442	177,863,081	42.4	248,918,539	39.9	293,158,643	17.8	304,328,398	3.8
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) 1	1.47	4.07	27.6	0.55	36.4	0.04	44.4	2.80	
NUMBER OF BUSINESS LOANS OUTSTANDING:	1.47	1.87	21.6	2.55	36.4	2.84	11.4	2.80	-1.4
Number of Outstanding Business Loans to Members	1,071	1,264	18.0	1,406	11.2	1,658	17.9	1,574	-5.1
Number of Outstanding Purchased Business Loans or	•	,							
Participation Interests to Nonmembers	61	107	75.4	159	48.6	190		182	
Total Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,848	18.1	1,756	-5.0
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS) Construction and Development	N/A	N/A		N/A		6,376,187		5,683,419	-10.9
Farmland	N/A	N/A		N/A		1,556,176		1,385,437	-11.0
Non-Farm Residential Property	N/A	N/A		N/A		88,212,382		86,833,775	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		85,314,865		84,896,932	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		78,736,508		82,281,612	4.5
Total Real Estate Secured Business Loans	N/A	N/A		N/A		260,196,118		261,081,175	0.3
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		224,486		200,855	-10.5
Commercial and Industrial Loans	N/A	N/A		N/A		40,262,239		48,745,677	
Unsecured Business Loans	N/A	N/A		N/A		1,033,610		604,079	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		1,902,938		888,837	-53.3
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		43,423,273		50,439,448	16.2
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development Number - Farmland	N/A N/A	N/A N/A		N/A N/A		15 5		13	
Number - Non-Farm Residential Property	N/A N/A	N/A		N/A		784		736	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		197		199	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		235		238	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		1,236		1,191	-3.6
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11		5	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		317		299	
Number - Unsecured Business Loans Number - Unsecured Revolving Lines of	N/A	N/A		N/A		20		15	-25.0
Credit (Business Purpose)	N/A	N/A		N/A		264		246	-6.8
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		612		565	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	60,825,980	78,272,830	28.7	91,953,792	17.5	80,855,259		35,963,693	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	2,700,795	5,574,493	106.4	20,032,451	259.4	26,821,668	33.9	9,195,517	-54.3
DELINQUENCY - MEMBER BUSINESS LOANS 2	2.052.040	2 400 450	54.0	0.700.000	0.0	0.444.707	22.2	0.074.070	404.5
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	2,053,040 514,614	3,100,458 2,237,798	51.0 334.8	2,792,393 4,737,541	-9.9 111.7	3,441,787 5,882,452		8,071,376 6,571,545	
6 to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	4,094,976		1,217,257	-70.3
12 Months & Over Delinquent	0	117,563	N/A	148,735	26.5	1,267,257	752.0	5,317,878	
Total Del Loans - All Types (2 or more Mo)	763,689	3,419,903	347.8	5,414,733	58.3	11,244,685		13,106,680	
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.25	3.67	62.6	3.30	-10.1	5.01	51.9	6.96	
% MBL > 2 Months Delinquent (Reportable delinquency) MBL CHARGE-OFFS AND RECOVERIES:	0.61	1.92	214.5	2.18	13.1	3.84	76.3	4.31	12.3
*Total MBL Charge Offs	432,373	1,476,780	241.6	2.566.581	73.8	1,768,922	-31.1	1,435,387	8.2
*Total MBL Recoveries	0	10,338	N/A	11,499	11.2	1,190		31,827	
MISCELLANEOUS MBL INFORMATION:		,							
Real Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,867,503	21.2	251,281,595	
Construction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	5810062	75.9	6,151,753		5,461,742	
Number of Construction & Development Loans - 723(a)	533	4	-87.9	750,004	200.0	14	_	12	
Unsecured Business Loans Meeting 723.7(c)-(d) Number of Unsecured Business Loans - 723.7(c)-(d)	532,062	957,609	80.0 -4.1	758,884	-20.8 -3.9	1,851,480		743,910 24	
Agricultural Related (NMBLB) ¹	243	233 215,819	-8.9	224 120,508	-44.2	71 1,780,662		1,586,292	
Number of Outstanding Agricultural Related Loans	230,397	215,619	20.0	120,508	-16.7	1,780,662		1,366,292	
* Business Loans and Participations Sold	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400		927,039	
SBA Loans Outstanding	2,839,923	5,709,286		6,005,377	5.2	11,547,497		12,352,996	
Number of SBA Loans Outstanding	16	34	112.5	41	20.6	63	53.7	29	-54.0
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are ye									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep This policy change may result in a decline in delinquent loans reported as of June 2012.	orting requirements for	or troubled debt restri	uctured (TI	OR) loans.					40 MD:
This policy sharige may result in a decime in delinquent loans reported as of June 2012.								l	12. MBLs

	Investr	nents, Cash, & Cash	Eguival	ents					
Return to cover		For Charter :		·····					
12/04/2012		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
·	Count of	CU in Peer Group :	N/A						
		-							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS								-	
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,693,151	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8	23,197,120	102.0
Held to Maturity 1-3 yrs	17,882,797	34,572,481	93.3	26,348,741	-23.8	68,799,741	161.1	44,232,951	-35.7
Held to Maturity 3-5 yrs	15,719,328	131,324,782	735.4	82,030,696	-37.5	68,020,619	-17.1	89,680,733	31.8
Held to Maturity 5-10 yrs	6,477,623	11,248,710	73.7	8,546,551	-24.0	19,784,565	131.5	18,894,830	-4.5
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,025,802	2,451,799	21.0	4,290,914	75.0	201,947	-95.3	101,812	-49.6
TOTAL HELD TO MATURITY	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	176,107,446	4.6
Available for Sale < 1 yr	111,908,859	115,176,671	2.9	230,699,021	100.3	296,660,707	28.6	338,167,012	14.0
Available for Sale 1-3 yrs	182,492,272	305,200,288	67.2	522,719,166	71.3	681,310,002	30.3	742,096,734	8.9
Available for Sale 3-5 yrs	310,902,373	474,468,220	52.6	604,555,262	27.4	729,379,598	20.6	685,903,167	-6.0
Available for Sale 5-10 yrs	64,172,822	69,743,941	8.7	132,948,424	90.6	125,818,715	-5.4	147,391,612	17.1
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	12,986,478	11,231,163	-13.5	20,606,763	83.5	34,005,656	65.0	11,621,631	-65.8
TOTAL AVAILABLE FOR SALE	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,925,180,156	3.1
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	18,378,414	5.1
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229			5.1
Other Investments < 1 yr	947,072,738	1,228,954,217	29.8	1,045,081,832	-15.0	1,046,487,981	0.1	1,269,499,811	21.3
Other Investments 1-3 yrs	289,160,700	393,987,884	36.3	391,244,532	-0.7	395,849,573	1.2	406,883,461	2.8
Other Investments 3-5 yrs	78,733,609	52,397,216	-33.5	53,125,329	1.4	82,101,881	54.5	132,438,359	61.3
Other Investments 5-10 yrs	2,384,568	23,301,198	877.2	25,906,574	11.2	29,345,076	13.3	34,190,473	16.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	195,002	542,646	178.3	1,543,963	184.5	1,562,389	1.2	1,775,812	13.7
TOTAL Other Investments	1,317,546,617	1,699,183,161	29.0	1,516,902,230	-10.7	1,555,346,900	2.5	1,844,787,916	18.6
MATURITIES:									
Total Investments < 1 yr	1,072,674,748	1,383,888,280	29.0	1,288,380,046	-6.9	1,354,633,207	5.1	1,630,863,943	20.4
Total Investments 1-3 yrs	489,535,769	733,760,653	49.9	940,312,439	28.1	1,145,959,316	21.9	1,193,213,146	4.1
Total Investments 3-5 yrs	405,355,310	658,190,218	62.4	739,711,287	12.4	879,502,098	18.9	908,022,259	3.2
Total Investments 5-10 yrs	87,441,710	120,428,352	37.7	184,674,550	53.3	192,428,585	4.2	218,855,329	13.7
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	15,207,282	14,225,608	-6.5	26,441,640	85.9	35,769,992	35.3	13,499,255	-62.3
Total	2,070,214,819	2,910,493,111	40.6	3,179,519,962	9.2	3,608,293,198	13.5	3,964,453,932	9.9
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								13	. InvCash

		Other Investment In	ormation	1					
Return to cover		For Charter :							
12/04/2012		Count of CU :	119						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
								_	
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
INVESTMENT SUMMARY:				10.501.051				07.075.504	
NCUA Guaranteed Notes (included in US Gov't Obligations) Total FDIC-Issued Guaranteed Notes	N/A	N/A		12,591,274	-	23,753,888	88.7	37,675,501	58.6
	N/A	N/A N/A		N/A		50,000		50,000 26,683,273	1
All Other US Government Obiligations TOTAL U.S. GOVERNMENT OBLIGATIONS	N/A	36,312,842	266.5	N/A		61,156,480	-21.0	64,408,774	-56.4 -24.2
TOTAL U.S. GOVERNIMENT OBLIGATIONS	9,908,860	36,312,842	200.5	107,537,224	196.1	84,960,368	-21.0	04,400,774	-24.2
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	944,263,200	1.6
Agency/GSE Mortgage-Backed Securities	265,958,806	413,225,224	55.4	648,695,247			47.8	, ,	
TOTAL FEDERAL AGENCY SECURITIES	698,325,514	1,080,849,982	54.8	1,483,518,936		1,887,691,974	27.2		
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A	04.0	N/A		10,926,890	27.2	11,278,638	
Privately Issued Mortgage-Related Securities	12,917,274	10,014,077	-22.5	2,533,702	1	12,595,154	397.1	10,366,284	-17.7
Privately Issued Securities (FCUs only)	N/A	N/A	22.0	2,000,702	7-1.7	0	N/A	0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	859,315	2,985,165	247.4	6,668,006	123.4	4,177,286	-37.4	3,964,518	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	13,776,589	12,999,242		9,201,708	-	16,772,440	82.3	14,330,802	
	,,	12,000,212		3,231,133				,,,,,,,	
Mutual Funds	N/A	25,328,658		26,811,251	5.9	26,815,130	0.0	26,618,866	-0.7
Common Trusts	N/A	5,763,533		1,085,839		3,635,758	234.8	3,430,918	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	28,497,720	31,092,191	9.1	27,897,090		30,450,888	9.2	30,049,784	-1.3
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		0		0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	90,396,056	119,281,548	32.0	253,181,308	112.3	455,264,248	79.8	507,060,755	11.4
Commercial Mortgage Backed Securities	14,567,361	23,807,700	63.4	33,983,221	42.7	38,100,874	12.1	46,336,805	21.6
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			N1/0		N1/A		N 1/A		
Without Embedded Options or Complex Coupon Formulas	0	0		0		0	N/A	0	
Securities per 703.12(b) Deposits/Shares per 703.10(a)	0	0		0		0		0	,
Market Value of Investments Purchased Under	0	0	IN/A	U	IN/A	U	IN/A	U	N/A
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		39.2	3,181,323,843		3,610,467,978	13.5	3,966,708,471	
Investment Repurchase Agreements	550,998			136,621	0.3	0,010,101,010		0,000,700,477	
Borrowing Repurchase Agreements Placed in Investments	333,000	100,200							
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	185,790,329	11.2
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	662,146,939	46.6
CUSO INFORMATION									
Value of Investments in CUSO	15,138,267	17,452,633	15.3	17,452,693	0.0	18,884,212	8.2	22,252,122	17.8
CUSO loans	231,728	306,659	32.3	6,876,501		5,604,830	-18.5	5,348,234	-4.6
Aggregate cash outlays in CUSO	3,847,806	7,141,660	85.6	7,735,519	8.3	7,929,881	2.5	10,639,870	34.2
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	13,202,095		14,860,564				, ,	
Total Capital of Wholly Owned CUSOs	N/A			9,852,313					
Net Income/Loss of Wholly Owned CUSOs	N/A	2,312,319		-142,798		872,361	710.9		
Total Loans of Wholly Owned CUSOs	N/A			N/A		303,645		311,944	
Total Delinquency of Wholly Owned CUSOs	N/A	0		0	N/A	13,969	N/A	39,100	179.9
Land Add a facility of a FOLLA standard DOD (OOL)			N1/0		N1/A		N1/A	•	11/0
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	193,112,976	-3.6
CREDIT UNION INVESTMENT PROGRAMS	93,279,033	145,927,162	30.4	191,210,102	31.0	200,306,611	4.0	193,112,970	-3.0
Mortgage Processing	21	16	-23.8	16	0.0	16	0.0	17	6.3
Approved Mortgage Seller	9	8		9		9			
Borrowing Repurchase Agreements	3	2		2		2		0	
Brokered Deposits (all deposits acquired through 3rd party)	2	1		1		1	0.0	1	
Investment Pilot Program	1			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0		0	
Deposits and Shares Meeting 703.10(a)	0			2		2		-	
Brokered Certificates of Deposit (investments)	20			21		21	0.0		
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	Supplemental Sha	re Information, Off B	alance Sh	neet. & Borrowings					
Return to cover	- Сарриния спа	For Charter :		loot, a Dononingo					†
12/04/2012		Count of CU:	119						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	: All * Sta	te = 'MO' * Type Inclu	ıded: Fed	erally Insured State	Credit
	Count o	of CU in Peer Group :	N/A						
			<u> </u>						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):			ļ						
Accounts Held by Member Government Depositors	15,901,704			7,683,088	+	703,172	-90.8	723,743	
Accounts Held by Nonmember Government Depositors	213,814			647,541	24.2	1,287,186	98.8	3,294,558	
Employee Benefit Member Shares	12,218,141					15,387,205	11.4	16,372,622	
Employee Benefit Nonmember Shares	53			0		0	N/A	0	
529 Plan Member Deposits	334,542			0		0	N/A	0	
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		8,281,470	55.0	10,758,194	29.9
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	466,486,501	3.
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	331,441,675	3.2
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	<u> </u>	15,093,102		22,152,396	46.8	24,105,006	8.8
SAVING MATURITIES					LT		LT		
< 1 year	6,197,991,118	7,044,643,938	13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,117,665,648	5.
1 to 3 years	676,709,775			646,794,591	5.5	697,733,827	7.9	719,494,741	
> 3 years	280,200,822	285,762,261	2.0	355,955,741	24.6	423,642,377	19.0	496,321,151	17.
Total Shares & Deposits	7,154,901,715			8,371,017,917		8,827,111,059	5.4	9,333,481,540	
INSURANCE COVERAGE IN ADDITION TO NOUSIF	1,101,001,110	.,,,	1	5,511,511,511		5,02.,,000	-		1
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				+	114,220,446	173.7	43,845,166	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	23,302,733	33,031,417	10.0	41,733,204	25.4	114,220,440	173.7	43,043,100	-01.
BUSINESS LOANS						ļ .			
Commercial Real Estate 1	3,196,216	918,057	-71.3	2,420,786	163.7	3,452,985	42.6	2,243,838	-35.0
Construction & Land Development (MBL)	3,190,210 N/A			991,939		1,875,630		1,406,846	
							89.1		
Outstanding Letters of Credit Other Unfunded MBL Commitments	15,365,197					1,058,511	-87.8	98,309	
	713,000			6,262,486		4,073,622	-35.0	3,443,232	
Total Unfunded Commitments for Business Loans	19,274,413	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.1	7,192,225	-31.
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL						l '			
REMAINING LOANS (NON-BUSINESS)				<u> </u>			\vdash		
Revolving O/E Lines 1-4 Family	431,829,507			422,930,851	0.8	422,724,272	0.0	422,675,176	
Credit Card Line	817,905,365			779,667,644		800,406,629	2.7	832,630,172	
Unsecured Share Draft Lines of Credit	117,185,694			130,352,437	2.4	114,585,310	-12.1	116,390,294	
Overdraft Protection Programs	158,167,143	191,893,464	21.3	196,658,539	2.5	229,216,412	16.6	243,174,960	
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443	-78.4	411,574	-35.2	628,717	52.8
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	47,785,738	-0.4
Total Unfunded Commitments for Non-Business Loans	1,564,918,093	1,543,041,404	-1.4	1,569,982,840	1.7	1,615,341,531	2.9	1,663,285,057	3.0
Total Unused Commitments	1,584,192,506			1,588,351,230		1,625,802,279	2.4	1,670,477,282	
%(Unused Commitments / Cash & ST Investments)	135.53			114.70			-2.9	96.10	
Unfunded Commitments Committed by Credit Union	N/A			N/A	7.5	1,623,429,708	2.3	1,669,589,843	
Unfunded Commitments Through Third Party	N/A			N/A	+ +	2,372,571		887,439	
Loans Transferred with Recourse ¹	219,419,390			115,433,908	-30.0	147,841,666	28.1	167,325,036	
Pending Bond Claims	1,235,713				-82.8		59.8		
				170,181		271,902		434,566	
Other Contingent Liabilities	45,236	571,338	1,163.0	597,917	4.7	591,717	-1.0	854,175	44.4
CREDIT AND BORROWING ARRANGEMENTS:	+	 		 	-		 		
Num FHLB Members	16	18	12.5	21	16.7	22	4.8	24	9.
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,471,747,899	///		1,553,164,660		1,505,857,628	-3.0	1,603,148,180	
Total Committed Credit Lines	18,382,000				+	31,657,202	71.4	25,978,001	
Total Credit Lines at Corporate Credit Unions	N/A			326,500,380	-35.1	231,955,502	-29.0	299,801,102	
Draws Against Lines of Credit	4,837,886	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	5,099,860	-55.4
BORROWINGS OUTSTANDING FROM CORPORATE			1						
CREDIT UNIONS			<u> </u>						L
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999		3,039,178	-57.5	3,409,680	12.2	99,860	-97.
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.
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	666,440,336		623,965,585	-6.4	649,604,988	4.1	729,384,354	12.
Amount of Borrowings Subject to Early Repayment at	107.		1	,,300	1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,501	
Lenders Option	103,000,000	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.
Lenders Option				. , . ,,,,,		.,,,		.,,	_
		n	N/A	n	N/A	l ni	N/A	n	NI/
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/
		0	N/A	0	N/A	0	N/A	0	N//

Per Group: NA Count of Cut Fee Charge NA Count of Cut		Miscellane	ous Information, Pr	rograms.	Services					
Count of CUI Priver Group: NA Count of CUI Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver Group: NA State = "MO" Type Includes: Feedurally insured State Out of Cui Priver	Return to cover									
Procession Count of Count	12/04/2012		Count of CU:	119						
Count of CUI In Prese (roug.) INA	CU Name: N/A		Asset Range :	N/A						
ModREPSHP Dec-2009 No. Dec-2009 No. Dec-2010 No. Dec-2011 No. Dec-20	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ded: Fede	rally Insured State Cr	edit
MEMBRERSHEFT		Count of	CU in Peer Group :	N/A						
MEMBRERSHEFT										
Num Center Members		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
Num Procedure for protected Membres 27, 107,780 26,117,390 4.1 27,102.29 77 24,447.55 2.9 28,386,185 0.6 0.7										
No. Comment Manneters to Potential Members 4.46 4.60 7.9 4.44 7.5 4.30 1.12 4.02 3.1										
**S. Membriship Growth **S. Membriship Growth **2, 1154, 107 **Zeraki Man Sweyy Acas		27,107,762	25,717,397	-5.1			28,494,753			
Total Nors Savings Acots Mur Füll Tries Employees										
EMPLOYEES	,									
Num File Time Employees		2,154,017	2,223,637	3.2	2,267,742	2.0	2,338,371	3.1	2,390,840	2.2
Num Parl Time Employees										
BRANCHES: Num of CUB reporting Strand Branches 338 323 4.4 322 0.3 326 1.2 308 8.5 Num of CUB reporting Strand Branches 28 26 7.1 27 3.8 28 3.7 29 3.8 38 37 29 3.3 38 38 37 29 3.3 38 38 37 29 3.3 38 38 37 29 3.3 38 38 38 37 3.2 39 3.3 38 38 38 37 3.2 39 3.3 38 38 38 37 3.2 39 3.3 38 38 38 38 38 38 38 38 38 38 38 38 38			•							
Num of CU Branches 28 323 44 322 0.3 320 1.2 308 5.5 Piles to add new branches or expand existing facilities 12 0 -100.0 1 N/A 11 1,000.0 15 384 MINIOR CULA REPORT COLON INFORMATION: **Total Arount of Loans Granted YTD 2,340,798.233 2,879,991555 2.0 2,760,548,712 4.1 2,828,157,187 2.4 2,653,425,648 25.1 MINIOR COLOR REPORT COLOR TERRINOS **Clinediff Programs : **Total Arount of Loans Granted YTD **SEMBLER SERVICE AND PRODUCT OFFERINOS **Clinediff Programs : **PRODUCT OFFERINOS **CLINEDIT OFFERINOS **CLINEDIT OFFERINOS **CLINEDIT OFFERINOS **CLINEDIT OFFERINOS **PRODUCT OFFERINOS **CLINEDIT OFFERINOS		463	411	-11.2	422	2.7	410	-2.8	438	6.8
Num of USA Reporting Shared Branches 28 26 7.1 27 3.8 20 3.7 29 3.8 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,760,548,712 4.1 2,828,157,167 2.4 2,653,425,464 25.1 MSCELLAREOUS LOAN INFORMATION: **Total Amount of Loans Granted YID 2,340,789,233 2,879,891,555 20 2,154,652 20 0.0 2,2 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.6 0.0 0.0										
Piles to add new branches or expand existing facilities 12 0 -1000 1 NA 11 1,000 15 36 38 38 38 38 38 38 38										
MISCELLANEOUS LOAN INFORMATION:										
### MARINGER SERVICE AND PRODUCT OFFERINGS Credit Forgrams:		12	0	-100.0	1	N/A	11	1,000.0	15	36.4
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Credit Programs :		2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	2,653,425,648	25.1
Business Loaris 2e 22 15.4 22 0.0 22 0.0 29 31.8										
Direct Financing Lesses 10										
Debt Cencellation/Suspension 3										
Direct Financing Leases										
Indirect Gusiness Loans N/A 6 6 0.0 7 16.7 8 14.3 Indirect Consumer Loans 41 29 29.3 31 69 30 3.2 3.4 13.3 Indirect Mortgage Loans N/A 7 9 28.6 9 0.0 7 40.0 Indirect Consumer Loans N/A 7 11 11 10 10 10 9.1 10 10 Indirect Children Consumer Loans N/A 11 11 10 10 10 9.1 10 10 Indirect Children Consumer Loans N/A 11 11 10 11 10 10 9.1 10 10 Indirect Children Chi	•									
Inditinger Consumer Loans Inditinger Consumer Loans Inditinger Morphogo										
Indirect Montgage Loans										
Interest Only or Payment Option 1st Mortgage Loans 6 5 1-6.7 5 0.0 5 0.0 7 4.00 Micro Business Loans NA 11 1 1 0.0 1 0 -9.1 1 1 0.0 Micro Grassmer Loans NA 11 1 1 0.0 1 3 15.2 13.3 0.0 Micro Grassmer Loans NA 11 1 1 1 0.0 1 3 15.2 13.5 0.0 Micro Grassmer Loans NA 11 1 1 1 0.0 1 3 15.2 13.5 0.0 Micro Grassmer Loans NA 11 1 1 1 0.0 1 3 15.2 13.5 0.0 Micro Grassmer Loans NA 11 1 1 1 1 0.0 1 3 15.2 13.5 0.0 Micro Grassmer Loans NA 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1										
Micro Display Lond Lond Micro Display Lond Lond Lond Micro Display Lond										
Micro Consumer Loans										
Overdraft Lines of Credit 70 58 -17.1 64 10.3 66 3.1 64 -3.0										
Overtraft Protection										
Participation Loans 38										
Pay Day Loans										
Real Estate Loans Real Estate Loans Real Carlos (NA) Result Anticipation Loans Risk Based Loans Result Anticipation Loans R	<u>'</u>									
Refund Anticipation Loans Risk Based L	· · ·									
Risk Based Loans 64 64 64 0.0 70 9.4 73 4.3 75 2.7 Share Secured Credit Cards N/A 23 24 4.3 26 8.3 27 3.8 Short-Term, Small Amount Loans (STS) N/A N/A 0 N/A										
Share Secured Credit Cards N/A 23 24 4.3 26 8.3 27 3.8	•									
Short-Term, Small Amount Loans (STS) N/A MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs): ATM/Debit Card Program 92 81 -12.0 88 9.9 91 2.2 90 -1.1 Susiness Share Accounts N/A 35 38 8.6 38 0.0 40 5.3 Check Cashing N/A 60 64 6.7 64 0.0 63 -1.6 First Time Homebuyer Program N/A 9 9 9 0.0 11 22.2 11 0.0 Health Savings Accounts N/A 8 10 25.0 10 0.0 11 22.2 11 0.0 Health Savings Accounts N/A 1 0 2 0.0 12 0.0 13 20.0 14 20.0 15 20.0 16 20.0 16 20.0 17 28 64.7 30 7.1 30 0.0 30 0.0 30 0.0 16 10 10 10 10 10 10 10 10 10 10 10 10 10										
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs): ATM/Debit Card Program 92 81 -12.0 89 9.9 91 2.2 90 -1.1						4.3				
Chher Programs : 92	. ,	IN/A	IN/A		U		U	IN/A	U	IN/A
ATMUDebit Card Program 92 81 -12.0 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 89 9.9 91 2.2 90 -1.1 80 80 80 80 80 80 80 80 80 80 80 80 80 8										
Business Share Accounts		92	81	-12 0	89	9.9	91	22	90	-1 1
Check Cashing										
First Time Homebuyer Program N/A 9 9 0.0 11 22.2 11 0.0 Health Savings Accounts N/A 8 10 25.0 10 0.0 11 10.0 10.	Check Cashing									
Health Savings Accounts N/A 8	•									
Individual Development Accounts N/A 2 2 0.0 2 0.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 In-School Branches N/A 1 2 100.0 2 0.0 In-School Branches N/A 1 2 100.0 In-School Branches N/A 11 1 11 10.0 In-School Branches N/A 11 11 11 11 10.0 In-School Branches N/A 11 11 11 11 10.0 In-School Branches N/A 11 11 11 10.0 In-School Branches N/A 11 11 11 11 10.0 In-School Branches N/A 11 11 11 11 10.0 In-School Branches N/A 11 10.0										
In-School Branches In-School Bra	Individual Development Accounts									
Insurance/Investment Sales In	In-School Branches									
International Remittances	Insurance/Investment Sales			64 7						
Low Cost Wire Transfers				04.7						
MERGERS/ACQUISITIONS: Completed Merger/Acquisition Qualifying for Business Combo Accting (FAS 141R) Adjusted Retained Earnings Obtained through Business Combinations N/A 2,874,594 2,741,933 -4.6 2,741,933 0.0 2,74	Low Cost Wire Transfers									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R) Adjusted Retained Earnings Obtained through Business Combinations N/A 2,874,594 2,741,933 -4.6 2,741,933 0.0 2,741,933 0	MERGERS/ACQUISITIONS:	1,771	02		,,,					12.0
Business Combo Accting (FAS 141R) N/A 4 2 -50.0 2 0.0 3 50.0 Adjusted Retained Earnings Obtained through Business Combinations N/A 2,874,594 2,741,933 -4.6 2,741,933 0.0 2,741,933 0.0 Fixed Assets - Capital & Operating Lease S Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 18,057,907 21,481,513 19.0 22,711,522 5.7 22,307,173 -1.8 20,938,117 -6.1 *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.	Completed Merger/Acquisition Qualfiying for									
Adjusted Retained Earnings Obtained through Business Combinations N/A 2,874,594 2,741,933 -4.6 2,741,933 0.0 2,741		N/A	4		2	-50.0	2	0.0	3	50.0
Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 18,057,907 21,481,513 19.0 22,711,522 5.7 22,307,173 -1.8 20,938,117 -6.1 *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.	Adjusted Retained Earnings Obtained through									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 18,057,907 21,481,513 19.0 22,711,522 5.7 22,307,173 -1.8 20,938,117 -6.1 *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.	Business Combinations	N/A	2,874,594	<u> </u>	2,741,933	-4.6	2,741,933	0.0	2,741,933	0.0
on Fixed Assets (not discounted to PV) 18,057,907 21,481,513 19.0 22,711,522 5.7 22,307,173 -1.8 20,938,117 -6.1 *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.	Fixed Assets - Capital & Operating Leases									
* 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.	Aggregate of Future Capital and Operating Lease Pmts		-		· ·		-			
** Amount is year-to-date and the related % change ratio is annualized.	on Fixed Assets (not discounted to PV)	18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	20,938,117	-6.1
	* Annualization factor: March = 4; June = 2; September =4/3; December =	(or no annualizing)								
	-									
	-								16 MiscInfoAn	dServices

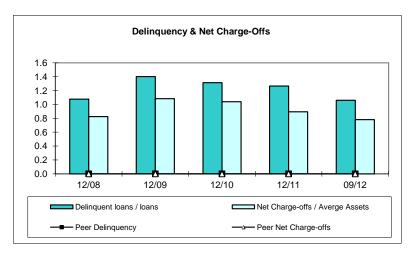
	Inform	nation System	e & Toch	nology					
Return to cover	IIIIOIII	For Charter :		liology					
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: Al	I * State = 'MC	D' * Type	Included: Fed	erally
·	Count of CU in								
		i i							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% 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	74	-16.9	73	-1.4	68	-6.8	66	-2.9
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	49	8.9	48	-2.0
CU Developed In-House System	0	1	N/A	. 1	0.0	1	0.0	0	-100.0
Other	1	5	400.0	5	0.0	4	-20.0	4	0.0
Electronic Financial Services	1	1							
Home Banking Via Internet Website	88				1.2	89	2.3	89	
Audio Response/Phone Based	75				-1.4	72	0.0	72	
Automatic Teller Machine (ATM)	84				0.0	82	0.0	86	
Kiosk	1	6			0.0	6	0.0	6	
Mobile Banking	N/A			12	71.4	16	33.3	27	68.8
Other	2	4	100.0	4	0.0	4	0.0	2	-50.0
Services Offered Electronically									
Member Application	38				3.0	36	5.9	39	
New Loan	50				2.3	44	-2.2	46	
Account Balance Inquiry	94				0.0	90	1.1	91	
Share Draft Orders	68				3.3	63	0.0	64	
New Share Account	20				0.0	21	0.0	22	4.8
Loan Payments	87				2.4	85	1.2	83	
Account Aggregation	8				9.1	12	0.0	13	
Internet Access Services	16				-4.2	25	8.7	27	8.0
e-Statements	65		9.2		2.8	74	1.4	76	
External Account Transfers	N/A			15	7.1	18	20.0	22	22.2
View Account History	90				0.0	92	1.1	92	
Merchandise Purchase	8			5	0.0	5	0.0	5	
Merchant Processing Services	N/A	4		4	0.0	5	25.0	6	
Remote Deposit Capture	N/A	. 2		5		6	20.0	9	
Share Account Transfers	91				0.0	89	3.5	89	+
Bill Payment	62				4.9	67	4.7	67	
Download Account History	68				2.7	77	1.3	76	
Electronic Cash	5				0.0	5	0.0	4	
Electronic Signature Authentification/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0
Type of World Wide Website Address									
Informational	11				-7.7	11	-8.3	10	
Interactive	4				0.0	8	0.0	4	
Transactional	83				1.3	83	3.8	86	3.6
Number of Members That Use Transactional Website	348,364	,		,	12.4	427,547	6.7	476,288	
No Website, But Planning to Add in the Future	3	1	-66.7	1	0.0	0	-100.0	0	N/A
Type of Website Planned for Future		<u> </u>							
Informational	2					0	N/A	0	
Interactive	0					0	N/A	0	
Transactional	1	1	0.0	1	0.0	0	-100.0	0	N/A
Miscellaneous			_						
Internet Access	122	119	-2.5	119	0.0	118	-0.8	113	-4.2
		1							47:00=
									17.IS&T

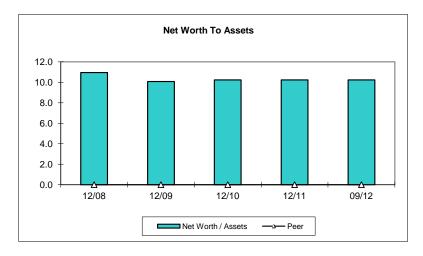
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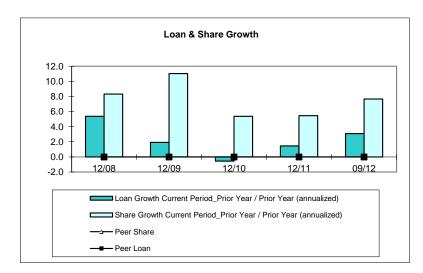
12/04/2012 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 119 Asset Range : N/A

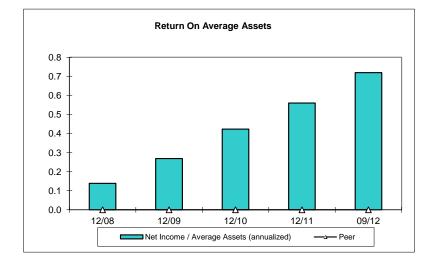
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

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.

Return to cover 12/04/2012

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

Graphs 2 For Charter: N/A Count of CU: 119 Asset Range: N/A

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

Count of CU in Peer Group: N/A

