Cycle Date: December-2014
Run Date: 03/03/2015
Interval: Annual

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 Count of CU :
 116

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

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

*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.

	Sui	mmary Financial In	formation						
Return to cover		For Charter :	N/A						
03/03/2015		Count of CU :	116						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group:	All * State	= 'MO' * Type Include	d: Federa	lly Insured State Cre	dit Union
	Count of	CU in Peer Group :	N/A	-					
	D	D : 0044	0/ 01	D : 0040	0/ 01	D 0040	0/ 01	D 004	4 0/ 0/
100570	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
ASSETS:	Amount	Amount	0.4	Amount	00.4	Amount	40.0	Amount 700 700 400	7.5
Cash & Equivalents TOTAL INVESTMENTS	696,453,942	759,720,918		912,083,387	20.1	763,807,095		706,762,469	
	2,579,439,079	2,953,609,538		3,035,406,833		2,946,742,615		2,809,155,531	
Loans Held for Sale	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	32,519,497	7 -41.4
Real Estate Loans	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,182,489,668	3 5.3
Unsecured Loans	579,186,014	617,977,964		651,200,953	5.4	699,302,630		748,635,509	
Other Loans	2,575,615,405	2,640,814,336	+	2,807,810,391	6.3	3,062,443,362		3,428,099,987	_
TOTAL LOANS	6,043,953,241	6,132,586,673		6,309,124,198		6,783,913,607		7,359,225,164	
(Allowance for Loan & Lease Losses)	(69,931,387)	(67,528,089)		(79,032,418)	17.0	(69,186,374)		(70,851,333)	
Land And Building	228,541,194	235,364,603	+	245,172,923		260,366,803		281,798,588	,
Other Fixed Assets	35,261,445	34,690,855		34,573,139		39,450,872		43,383,689	
NCUSIF Deposit	79,704,815	83,314,341		89,334,962		93,392,057		95,405,560	
All Other Assets	146,676,104	169,039,177	+	206,359,134		239,317,253		249,497,864	_
TOTAL ASSETS	9,757,210,163	10,316,701,483		10,873,626,535		11,113,286,409		11,506,897,029	
LIABILITIES & CAPITAL:	9,757,210,103	10,310,701,403	5.7	10,673,020,333	5.4	11,113,200,409	2.2	11,500,697,028	3.5
Dividends Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	12,379,913	3 -0.2
,						186.153.182			
Notes & Interest Payable	301,012,245	307,428,402	+	249,528,237	-18.8	, , .		215,232,051	_
Accounts Payable & Other Liabilities Uninsured Secondary Capital and	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	155,227,591	24.3
, .									
Subordinated Debt Included in Net Worth ³	0	0	,	0	N/A	0		0	, .,,,,
TOTAL LIABILITIES	392,058,925	430,218,268		403,920,217		323,465,403		382,839,555	
Share Drafts	1,226,435,529	1,370,189,155		1,470,819,402		1,549,631,235		1,690,829,418	
Regular shares	2,171,932,429	2,395,286,330	+	2,664,584,488		2,899,157,457		3,121,719,737	
All Other Shares & Deposits	4,972,649,959	5,061,635,574		5,220,689,075		5,206,157,630		5,103,603,056	
TOTAL SHARES & DEPOSITS	8,371,017,917	8,827,111,059		9,356,092,965		9,654,946,322		9,916,152,211	
Regular Reserve	244,488,168	228,081,021	+	210,138,422		213,462,339		215,315,398	
Other Reserves	274,433,427	206,927,452		220,530,951	6.6	192,921,656		213,613,592	
Undivided Earnings	475,211,726	624,363,683		682,943,980	9.4	728,490,689		778,976,273	
TOTAL EQUITY	994,133,321	1,059,372,156		1,113,613,353		1,134,874,684		1,207,905,263	
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,626,535	5.4	11,113,286,409	2.2	11,506,897,029	3.5
INCOME & EXPENSE									
Loan Income*	376,309,592	355,820,443	+	343,864,952	-3.4	333,498,884	-3.0	338,067,472	_
Investment Income*	58,229,825	54,773,244	-5.9	49,187,521	-10.2	44,803,870	-8.9	45,193,356	0.9
Other Income*	182,756,981	194,857,197	6.6	232,644,068	19.4	233,939,996	0.6	236,208,716	1.0
Total Employee Compensation & Benefits*	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	224,207,414	4.1
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	20,830,835	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9	100,813	-98.6
Total Other Operating Expenses*	185,636,132	191,416,352	3.1	210,718,700	10.1	225,652,860	7.1	229,650,637	7 1.8
Non-operating Income & (Expense)*	-1,993,406	-905,398	54.6	541,601	159.8	4,118,170	660.4	-2,566,662	-162.3
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0		0	N/A
Provision for Loan/Lease Losses*	65,614,915	50,696,965		58,538,753	15.5	47,404,679	-19.0	41,606,747	
Cost of Funds*	124,496,922	99,014,369		82,571,161		66,068,931		60,290,462	
NET INCOME (LOSS) EXCLUDING STABILIZATION	,,-			- /- / -		,,		,,	
EXPENSE & NCUSIF PREMIUM*/1	61,655,354	76,943,644	24.8	68,039,920	-11.6	61,825,147	-9.1	61,147,622	-1.1
Net Income (Loss)*	40,824,519	56,212,876		59,513,457		54,483,767		61,046,809	
TOTAL CU's	126	124		118				116	
* Income/Expense items are year-to-date while the related %change									1
# Means the number is too large to display in the cell									1
¹ Prior to September 2010, this account was named Net Income (Los	s) Before NCUSIF Stabilization F	xpense. From Decemb	per 2010 form	vard. NCUSIF Stabilization	n Income	if any, is excluded	1		+
² Prior to September 2010, this account was named NCUSIF Stabilize									+
and NCUSIF Premiums.									
³ December 2011 and forward includes "Subordinated Debt Included	in Net Worth."							1. Summary	y Financial

		Ratio A	Analysis						
Return to cover		For Charter :							
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All * State =	'MO' * Type In	cluded: Feder	ally Insured St	ate Credit
	Count of CU in	Peer Group :	N/A		Dec-2013			Dec-2014	
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	DEED Ava	Percentile**	Dec-2014	PEER Avg	Percentile**
CAPITAL ADEQUACY	Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile	Dec-2014	PEER AVG	Percentile
Net Worth/Total Assets	10.23	10.23	10.21	10.48	N/A	N/A	10.66	N/A	N/A
Net Worth/Total AssetsIncluding Optional	10.20	10.20	10.21	10.40	1070	14//	10.00	1477	14//
Total Assets Election (if used)	10.25	10.24		10.49	N/A	N/A	10.68	N/A	N/A
Total Delinquent Loans / Net Worth 3	7.95	7.35		6.10	N/A	N/A	5.93	N/A	N/A
Solvency Evaluation (Estimated)	111.88	112.00		111.75	N/A	N/A	112.18	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.00	6.40	7.12	5.94	N/A	N/A	5.77	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.31	1.27		1.05	N/A	N/A	0.99	N/A	N/A
* Net Charge-Offs / Average Loans	1.04	0.89		0.90	N/A	N/A	0.56	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.35	101.29		100.78	N/A	N/A	102.78	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets ³	0.38	1.26 0.75		-0.94 0.64	N/A N/A	N/A N/A	0.04	N/A N/A	N/A N/A
Delinquent Loans / Assets EARNINGS	0.81	0.75	0.66	0.64	N/A	N/A	0.63	N/A	N/A
* Return On Average Assets	0.42	0.56	0.56	0.50	N/A	N/A	0.54	N/A	N/A
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.42	0.56	0.56	0.50	N/A	N/A	0.54	IN/A	N/A
Income/Expense & NCUSIF Premium ²	0.64	0.77	0.64	0.56	N/A	N/A	0.54	N/A	N/A
* Gross Income/Average Assets	6.41	6.03		5.57	N/A	N/A	5.48	N/A	N/A
* Yield on Average Loans	6.21	5.84		5.09	N/A	N/A	4.78	N/A	N/A
* Yield on Average Investments	1.91	1.61	1.32	1.21	N/A	N/A	1.30	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.90	1.94		2.13	N/A	N/A	2.09	N/A	N/A
* Cost of Funds / Avg. Assets	1.29	0.99		0.60	N/A	N/A	0.53	N/A	N/A
* Net Margin / Avg. Assets	5.11	5.05	5.13	4.97	N/A	N/A	4.94	N/A	N/A
* Operating Exp./ Avg. Assets	3.99	3.97		4.08	N/A	N/A	4.01	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.68	0.51	0.55	0.43	N/A	N/A	0.37	N/A	N/A
* Net Interest Margin/Avg. Assets	3.22	3.10	2.93	2.84	N/A	N/A	2.86	N/A	N/A
Operating Exp./Gross Income	62.27	65.84	68.02	73.24	N/A	N/A	73.28	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets 1	3.11	3.04		3.13	N/A	N/A	3.15	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.86	2.85	2.88	3.05	N/A	N/A	3.02	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.94	31.80		34.58	N/A	N/A	31.15	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.05	26.22		29.46	N/A	N/A	30.81	N/A	N/A
Total Loans / Total Shares	72.20 61.94	69.47 59.44		70.26 61.04	N/A N/A	N/A N/A	74.21 63.95	N/A N/A	N/A N/A
Total Loans / Total Assets Cash + Short-Term Investments / Assets	14.19	14.14		12.03	N/A N/A	N/A N/A	9.94	N/A N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.02	93.77	94.68	94.86	N/A	N/A	94.28	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	39.19	41.22		45.21	N/A	N/A	47.50	N/A	N/A
Borrowings / Total Shares & Net Worth	3.21	3.11	2.38	1.72	N/A	N/A	1.93	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	222.11	213.04		220.11	N/A	N/A	211.11	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.44	4.39	4.48	4.28	N/A	N/A	3.95	N/A	N/A
Borrowers / Members	46.16	46.57	45.76	46.88	N/A	N/A	47.82	N/A	N/A
Members / Full-Time Employees	374.98	373.65		368.31	N/A	N/A	365.69	N/A	N/A
Avg. Shares Per Member	\$6,802	\$7,058		\$7,313	N/A	N/A	\$7,326	N/A	N/A
Avg. Loan Balance	\$10,640	\$10,530	\$10,702	\$10,962	N/A	N/A	\$11,370	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$54,205	\$55,714	\$58,988	\$60,095	N/A	N/A	\$60,572	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.14	5.74		4.91	N/A	N/A	5.36	N/A	N/A
* Market (Share) Growth	5.38	5.45		3.19	N/A	N/A	2.71	N/A	N/A
* Loan Growth	-0.55	1.47		7.53	N/A	N/A	8.48	N/A	N/A
* Asset Growth	2.58	5.73		2.20	N/A	N/A	3.54	N/A	N/A
* Investment Growth	9.24	13.51	6.30	-6.41	N/A	N/A	-5.68	N/A	N/A
* Membership Growth	-0.33		3.00	2.49	N/A	N/A	2.53	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December									
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percenti			s until the next cy	cle.					
Percentille Rankings show where the credit union stands in relation to its peers group are arranged in order from highest (100) to lowest (0) value. The percent range of ratios. A high or low ranking does not imply good or bad performance importance of the percentile rank to the credit union's financial performance.	ile ranking assigne	ed to the credit ur	nion is a measure	of the relative sta	anding of that rati	o in the entire			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as	sets did not includ	le repossessed v	ehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NCL		ncome/Expense.		-	-	-		-	
From December 2010 forward, NCUSIF Premium Expense is also excluded f		•							
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a regulatory/policy change in May 2012 revising the NCUA Board approved a result of NCUA Board approved a result of NCUA Board approved a result of NCUA Board approved a reputation of NCUA Board approved a result of NCUA Board approve		porting requireme	ents for troubled d	ebt restructured (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of J	une 2012.								2. Ratios

		Supplemental	Ratio Analysis	3	
Return to cover		For Charter :			
03/03/2015		Count of CU:			
CU Name: N/A Peer Group: N/A	,		N/A Region: Natio	n * Peer Grou	n: All * State
	Count of CU in		N/A	ii Teel Olou	p. All Otate
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Dec-2014
OTHER DELINQUENCY RATIOS 1	DCC-2010	DCC-2011	DCC 2012	DCC-2015	DCC 2014
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.99
STS Loans DQ >= 60 Days / Total STS Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	0.00	0.00	0.00	0.00	0.00
Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	N/A	6.75	4.21	5.58	3.21
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.86
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.98
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.94
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	0.00 N/A	0.00 N/A	0.00 N/A	0.00 1.68	0.00 1.41
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not					
Secured by RE	N/A	N/A	6.92	7.89	13.20
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.24 0.48	1.13 1.49	1.43 0.84	1.31 1.52	1.41 2.19
Business Loans Delinquent >= 30 Days / Total Participation Loans Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	3.08
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	1.69
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not					
Secured by RE	N/A	N/A	35.53	29.51	12.94
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans	N/A 88.09	N/A 87.00	N/A 109.88	0.00 97.36	0.29 97.27
REAL ESTATE LOAN DELINQUENCY ¹	00.09	07.00	109.00	91.30	31.21
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.14	1.33	1.09
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.28	0.89	0.93	0.90	1.10
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hybrid/Balloon Loans	1.36 0.59	1.53 0.54	0.99 0.50	1.89 0.34	0.85
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.59	0.54	0.50	0.34	0.32
Only and Pmt Opt First & Other RE Loans	3.74	3.67	0.93	0.15	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	12.14
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	56.65	8.20	5.62
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	2.39
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	0.92
MISCELLANEOUS LOAN LOSS RATIOS	05.55	07.00	04.00	45.00	10.11
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) * Net Charge Offs - Credit Cards / Avg Credit Card Loans	25.55 4.23	27.82 3.15	24.23 2.41	15.63 2.25	19.41 2.09
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	4.23 N/A	N/A	6.06	3.57	0.01
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.60
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.18
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.13
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.80	0.89	0.70	0.50	0.29
Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	0.99
* Net Charge Offs - Participation Loans / Avg Participation Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.15 1.20	0.97 0.65	1.13 0.83	1.10 5.18	0.16 -0.10
SPECIALIZED LENDING RATIOS	1.20	0.00	0.63	5.16	-0.10
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	19.52
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.74
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.58
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.27
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	2.55 0.96	2.84 0.01	2.88 0.02	2.77 0.07	2.86 0.03
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally	0.30	0.01	0.02	0.07	0.03
Guaranteed Student Loans	N/A	N/A	N/A	41.86	35.69
REAL ESTATE LENDING RATIOS	17.50	40.00	15.00	10.10	40.00
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.32
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	28.26 38.67	27.45 32.78	26.93 43.69	26.92 33.15	25.52 23.04
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	58.39
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.27
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.50
MISCELLANEOUS RATIOS Martagage Sequiring Pints / Not Worth	0.00	1 15	1 70	2.46	1 10
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments	0.93 114.70	1.15 111.43	1.72 100.18	2.16 128.99	1.19 158.42
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.93
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.30
* 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 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting req	uirements for t	hlad daht root	tured (TDP) Ica-		<u> </u>
	andinenis ioi ifol	เมเซน นซมเ เซรเไน้ใ	יימיפת (ו קער) וgu		lemental Ratios

		Asse	ets						
Return to cover		For Charter :							
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: /	All * State	= 'MO' * Type Include	d: Federa	ally Insured State Cre	dit
	Count o	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
ASSETS	Dec-2010	Dec-2011	70 Ong	Dec-2012	70 Ong	Dec-2013	70 Ong	Dec-2014	70 Ong
CASH:									
Cash On Hand	96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	129,560,659	7.8
Cash On Deposit	551,918,870	618,754,495	12.1	756,137,036	22.2	619,155,408	-18.1	557,696,280	-9.9
Cash Equivalents	48,162,013	36,565,670	-24.1	44,783,930	22.5	24,482,276	-45.3	19,505,530	-20.3
TOTAL CASH & EQUIVALENTS	696,453,942	759,720,918	9.1	912,083,387	20.1	763,807,095	-16.3	706,762,469	-7.5
INVESTMENTS:									
Trading Securities	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3
Available for Sale Securities	1,511,528,636	1,867,174,678			0.6	1,859,597,079	-1.0	1,790,600,456	
Held-to-Maturity Securities	133,816,095	168,291,391	25.8		2.7	165,574,640	-4.2	134,689,104	
Deposits in Commercial Banks, S&Ls, Savings Banks	661,894,492	718,309,349			13.7	762,069,813	-6.7	711,382,001	-6.7
Loans to, Deposits in, and Investments in Natural	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. 2,222,310	2.0	,,		,,		,552,501	
Person Credit Unions ²	30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	43,322,159	27.5
Total MCSD/Nonperpetual Contributed Capital and				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,		-,-,-	
PIC/Perpetual Contributed Capital	23,478,330	25,595,048	9.0	23,142,532	-9.6	22,396,603	-3.2	17,022,954	-24.0
All Other Investments in Corporate Cus	134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	1,827,074	-20.9
All Other Investments ²	66,330,333	73,803,167	11.3		3.0	80,134,340	5.4	89,151,999	
TOTAL INVESTMENTS	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	2,809,155,531	-4.7
LOANS HELD FOR SALE	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	32,519,497	-41.4
LOANS AND LEASES:									<u> </u>
Unsecured Credit Card Loans	366,985,704	375,431,086	2.3		3.2	409,049,194	5.6	425,615,887	4.1
All Other Unsecured Loans/Lines of Credit	212,200,310	217,112,524	2.3		8.5	256,002,490	8.7	278,284,370	
Short-Term, Small Amount Loans (STS) (FCUs only)	0	0 25 424 254	N/A		N/A	0	N/A 20.8	44.725.252	N/A 30.6
Non-Federally Guaranteed Student Loans New Vehicle Loans	N/A 694,090,066	25,434,354 668,988,011	-3.6	28,344,309 680,001,291	11.4 1.6	34,250,946 819,241,668	20.8	44,735,252 921,485,406	
Used Vehicle Loans	1,576,356,812	1,672,252,513	6.1		8.1	1,929,017,721	6.7	2,165,598,468	
1st Mortgage Real Estate Loans/Lines of Credit	2,006,985,629	2,020,710,803	0.7		0.5	2,189,264,182	7.8	2,300,269,179	
Other Real Estate Loans/Lines of Credit	882,166,193	853,083,570	-3.3		-4.1	832,903,433	1.8	882,220,489	
Leases Receivable	106,485	0	-100.0		N/A	0	N/A	0	
Total All Other Loans/Lines of Credit	305,062,042	299,573,812	-1.8		6.6	314,183,973	-1.6	341,016,113	
TOTAL LOANS	6,043,953,241	6,132,586,673	1.5		2.9	6,783,913,607	7.5	7,359,225,164	8.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,931,387)	(67,528,089)	-3.4		17.0	(69,186,374)	-12.5	(70,851,333)	2.4
Foreclosed Real Estate	13,846,722	18,969,726	37.0	,	-17.1	18,903,926	20.2	11,099,970	-41.3
Repossesed Autos	2,592,196	2,174,558	-16.1		-30.7	1,018,530	-32.4	1,624,680	
Foreclosed and Repossessed Other Assets	344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	1,086,780	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	16,783,477	21,369,628	27.3	17,312,123	-19.0	21,521,257	24.3	13,811,430	-35.8
Land and Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	281,798,588	8.2
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,573,139	-0.3	39,450,872	14.1	43,383,689	10.0
NCUA Share Insurance Capitalization Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	95,405,560	2.2
Identifiable Intangible Assets	221,683	34,515	-84.4	280,667	713.2	402,114	43.3	0	-100.0
Goodwill	1,739,458	1,739,458			-9.0	1,582,360	0.0	1,582,360	
TOTAL INTANGIBLE ASSETS	1,961,141	1,773,973			5.0	1,984,474	6.5	1,582,360	
Accrued Interest on Loans	21,874,499	21,233,562			1.9	21,221,842	-1.9	22,047,035	
Accrued Interest on Investments	8,595,805	9,303,411	8.2		-6.4	6,972,274	-19.9	6,409,324	
Non-Trading Derivative Assets, net	N/A	N/A	46.	N/A	00.6	N/A	40.5	45,544,804	
All Other Assets TOTAL OTHER ASSETS	97,461,182 127,931,486	115,358,603 145,895,576			36.0 28.3	187,617,406 215,811,522	19.6 15.3	160,102,911 234,104,074	
TOTAL OTHER MODE TO	121,931,480	140,090,070	14.0	107,100,984	20.3	210,011,022	10.3	234, 104,074	0.0
TOTAL ASSETS	9,757,210,163	10,316,701,483	5.7		5.4	11,113,286,409	2.2	11,506,897,029	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	116	-1.7
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER	R INVESTMENTS PRIOR	TO JUNE	2006 FOR SHORT FORM	FILERS				4. Assets

Return to cover		For Charter : 1					 		
03/03/2015 CU Norman N/A		Count of CU : 1	-						
CU Name: N/A		Asset Range : I		otion * Door Ores	AII * C+-+-	IMO! * Tym - Im -!	ladi Fadari	Illy Impured Otata O	o.di4
Peer Group: N/A				ation * Peer Group:	Ail " State =	wo i ype includ	ea: reaera	ily insured State Cr	edit
	Count of C	CU in Peer Group : I	N/A						
	Dec-2010	Dec-2011	% Cha	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Chg
LIABILITIES, SHARES AND EQUITY	Dec-2010	Dec-2011	∕₀ cng	Dec-2012	-‰ ∪ng	Dec-2013	% ∪ng	Dec-2014	™ cng
LIABILITIES;									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	1971	14/71		14//		14// (14/71	
Draws Against Lines of Credit	301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	215,232,051	15.6
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0		0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	N/A		N/A		N/A		0	
Accrued Dividends and Interest Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580		12,379,913	-0.2
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669		124,905,641	-11.1	155,227,591	24.3
TOTAL LIABILITIES	392,058,925	430,218,268	9.7	403,920,217	-6.1	323,465,403		382,839,555	
						. ,		, ,,,,,,,	
SHARES AND DEPOSITS									
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,690,829,418	9.1
Regular Shares	2,171,932,429	2,395,286,330	10.3	2,664,584,488		2,899,157,457		3,121,719,737	7.7
Money Market Shares	1,869,137,975	2,037,552,033	9.0	2,255,027,127	10.7	2,366,918,208		2,418,108,558	
Share Certificates	2,105,289,792	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,083,707		1,687,626,878	-6.8
IRA/KEOGH Accounts	978,897,117	1,001,584,272	2.3	1,016,082,056		993,465,335		952,388,751	-4.1
All Other Shares ¹	17,738,892	17,469,446	-1.5	24,180,561	38.4	27,591,787		31,864,078	15.5
Non-Member Deposits	1,586,183	1,923,763	21.3	3,040,300	58.0	7,098,593		13,614,791	91.8
TOTAL SHARES AND DEPOSITS	8.371.017.917	8.827.111.059	5.4	9,356,092,965	6.0	9,654,946,322		9,916,152,211	2.7
	2,3,0,0.11	-,,,,	3	-,-30,002,000	5.0	-,,,	0.2	-,-:0,:0=,211	
EQUITY:									
Undivided Earnings	475,211,726	624,363,683	31.4	682,943,980	9.4	728,490,689	6.7	778,976,273	6.9
Regular Reserves	244,488,168	228,081,021	-6.7	210,138,422		213,462,339		215,315,398	
Appropriation For Non-Conforming Investments						, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , , , , , , , , , , , , ,	
(SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	276,196,788	200,741,875	-27.3	217,309,394	8.3	222,857,943	2.6	230,930,152	3.6
Equity Acquired in Merger	129,385	129,385	0.0	240,651	86.0	315,438		2,378,003	653.9
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	5,689,836	23,188,786	307.5	24,249,421	4.6	-17,714,259		797,393	104.5
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	12,239		-271,963	
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995		-13,738,185		-21,408,473	
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	994,133,321	1,059,372,156	6.6	1,113,613,353	5.1	1,134,874,684	1.9	1,207,905,263	6.4
TOTAL SHARES & EQUITY	9,365,151,238	9,886,483,215	5.6	10,469,706,318	5.9	10,789,821,006	3.1	11,124,057,474	3.1
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,626,535	5.4	11,113,286,409	2.2	11,506,897,029	3.5
NCUA INSURED SAVINGS ²									
Uninsured Shares	293,733,304	310,903,537	5.8	360,205,121	15.9	404,845,427	12.4	411,834,668	1.7
Uninsured Non-Member Deposits	441,682	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2	1,990,392	40.8
Total Uninsured Shares & Deposits	294,174,986	312,160,345	6.1	361,206,289	15.7	406,259,378	12.5	413,825,060	1.9
nsured Shares & Deposits	8,076,842,931	8,514,950,714	5.4	8,994,886,676	5.6	9,248,686,944	2.8	9,502,327,151	2.7
TOTAL NET WORTH	998,638,615	1,055,928,512	5.7	1,110,632,447	5.2	1,165,116,409	4.9	1,227,599,826	5.4
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PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	KEOGHs, AND NONMEMBER SH	ARES FOR SHORT FO	RM FILER	S					
		O \$100,000 and \$250,00			ADD CHADE	INCLIDED LID TO CO	E0 000		

	Income Statem	ent						
Return to cover	For Charter :							
03/03/2015	Count of CU :							
CU Name: N/A	Asset Range :							
Peer Group: N/A			Nation * Peer Group: /	All * State	e = 'MO' * Type Include	d: Feder	ally Insured State Cred	lit Union
•	nt of CU in Peer Group :		l con oroup.	•	- me type menuae			
Dec-201	0 Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Chg
* INCOME AND EXPENSE		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
INTEREST INCOME:								
Interest on Loans 377,141,42	6 356,407,867	-5.5	344,322,452	-3.4	334,029,324	-3.0	338,593,829	1.4
Less Interest Refund (831,834				-22.1	, ,	15.9		-0.8
Income from Investments 56,654,90	, , , , ,		. , ,	-11.5	. , , ,	-10.9	. , ,	4.5
Income from Trading 1,574,91				165.0		79.5		
TOTAL INTEREST INCOME 434,539,41				-4.3		-3.8		
INTEREST EXPENSE:	,		555,552, 115		0.0,00=,.0.		550,200,020	
Dividends 83,343,62	8 63,420,650	-23.9	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8
Interest on Deposits 28,271,40			, ,	-18.3		-28.3		-16.5
Interest on Borrowed Money 12,881,88				-15.5		-46.0		-14.0
TOTAL INTEREST EXPENSE 124,496,92				-16.6		-20.0		-8.7
PROVISION FOR LOAN & LEASE LOSSES 65,614,91				15.5		-19.0		-12.2
NET INTEREST INCOME AFTER PLL 244,427,58				-3.4		5.1	281,363,619	
NON-INTEREST INCOME:	200,002,000	0.7	201,042,000	0.7	204,023,144	0.1	201,000,010	0.2
Fee Income 108,767,09	5 112,712,712	3.6	120,021,428	6.5	113,442,236	-5.5	112,749,666	-0.6
Other Operating Income 73,989,88				37.1	120,497,760	7.0		
Gain (Loss) on Investments -445,74				162.3		37.7	965,075	
	0 910,013		2,403,808	N/A		N/A	905,075	
Gain (Loss) on Disposition of Assets -2,985,90			-	42.3		24.6	-	
	0 -3,100,927		-1,004,044	42.5 N/A		N/A	-2,012,000	-103.4 N/A
Other Non-Oper Income/(Expense) 1,438,24			-27,923	-102.1	2,190,906		-719,401	-132.8
NCUSIF Stabilization Income	0 1,330,910	-5.5 N/A	·	-102.1 N/A		7,940.2 N/A	-719,401	-132.6 N/A
TOTAL NON-INTEREST INCOME 180,763,57	5 193,951,799			20.2	_	2.1	233,642,054	-1.9
NON-INTEREST INCOME 160,763,37	193,931,799	1.3	233,103,009	20.2	230,030,100	2.1	233,042,034	-1.9
Total Employee Compensation & Benefits 177,899,66	9 186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	224,207,414	4.1
Travel, Conference Expense 2,830,79				11.6		6.8		9.9
Office Occupancy 27,631,67				1.5		3.5		7.7
Office Occupancy 27,051,07 Office Operation Expense 72,855,58				5.7	, ,	9.4		7.1
Educational and Promotion 15,552,85			, ,	1.1	, ,	-3.5	, ,	
Loan Servicing Expense 24,870,72				18.4	, ,	5.7	32,166,956	
Professional, Outside Service 23,119,77				11.3		6.1	32,813,797	10.4
			28,000,571 N/A	11.3	29,715,191 N/A	0.1	32,613,797 N/A	10.4
				04.0		00.0		04.0
Member Insurance - NCUSIF Premium ² 11,314,69	3 4,481,783	-60.4	1,706,737	-61.9	1,229,642	-28.0	99,901	-91.9
Member Insurance - Temporary Corporate	40.040.005	70.0	0.040.700	50.0	0.444.700	40.4	0.40	400.0
CU Stabilization Fund ³ 9,516,14	, ,			-58.0		-10.4	912	
Member Insurance - Other 1,264,69			·	-16.2		-18.7	310,665	-51.5
Operating Fees 1,447,50				10.0		-8.4		
Misc Operating Expense 16,062,53				42.4		17.3		
TOTAL NON-INTEREST EXPENSE 384,366,63	6 398,621,276	3.7	425,614,771	6.8	448,403,543	5.4	453,958,864	1.2
NET INCOME (LOSS) EXCLUDING STABILIZATION								
EXPENSE AND NCUSIF PREMIUMS */4 61,655,35				-11.6		-9.1	61,147,622	-1.1
NET INCOME (LOSS) 40,824,51	9 56,212,876	37.7	59,513,457	5.9	54,483,767	-8.5	61,046,809	12.0
RESERVE TRANSFERS:								
Transfer to Regular Reserve 35,818,82	2 17,103,569	-52.2	484,718	-97.2	215,936	-55.5	357,246	65.4
* 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.								
For December 2010 forward, this account includes only NCUSIF Premium Expense.								
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included to		se. For Se	ptember 2009 and forward	l,				
this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2	2).							
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Exp	ense. From December 2010	oforward, N	NCUSIF Stabilization Incom	ne, if any, i	s excluded.			6. IncExp

		elinquent Loan Inf	ormation	1					
Return to cover		For Charter :	N/A						
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range					L		<u> </u>
Peer Group: N/A				Nation * Peer Grou	p: All * St	ate = 'MO' * Type I	ncluded:	Federally Insured	State
	Count of	CU in Peer Group	N/A						-
							a. a.		
DELINOUENCY CURRENCY ALL LOAD EVENE 1	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	4 % Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	101 000 501	100 501 001		101075 005		100 010 001	40.0	400.000.000	
30 to 59 Days Delinquent	121,888,564 59,948,270	120,531,295			3.2	139,346,281	12.0	139,336,330	
60 to 179 Days Delinquent	14,503,400				-7.8 -17.9	51,552,868 13,760,689	-3.5 14.1	54,492,044 13,579,978	
180 to 359 Days Delinquent > = 360 Days Delinquent	4,932,305				29.9				-
Total Del Loans - All Types (> = 60 Days)	79,383,975				-7.3	5,750,945 71,064,502	-10.9	4,767,043 72,839,065	
% Delinquent Loans / Total Loans	1.31	1.27			-7.3	1.05		0.99	
DELINQUENT LOANS BY CATEGORY:	1.31	1.21	-3.0	1.14	-9.9	1.00	-0.1	0.99	-5.0
Unsecured Credit Card Loans									+
30 to 59 Days Delinguent	6,291,415	5,260,800	-16.4	5,283,771	0.4	6,162,828	16.6	6,132,734	4 -0.5
60 to 179 Days Delinquent	4,899,755				-18.7	3,778,494	10.3	3,927,749	
180 to 359 Days Delinquent	665,101	229,878			-6.4	203,859	-5.2	263,675	_
> = 360 Days Delinquent	46,197	19,036			-54.0	8,209	-6.2		
Total Del Credit Card Lns (> = 60 Days)	5,611,053	4,465,625			-18.3	3,990,562	9.3	4,211,665	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53				-20.8	0.98	3.5	0.99	
Short-Term, Small Amount Loans (STS) FCU Only	7.00			5.01		5.00	2.0	5.00	† · · · ·
30 to 59 Days Delinquent	0	C	N/A	. 0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0				N/A	0		0	_
180 to 359 Days Delinquent	0				N/A	0		0	
> = 360 Days Delinquent	0	C	N/A	. 0	N/A	0	N/A	0	N/A
Total Del STS Lns (> = 60 Days)	0	C	N/A	. 0	N/A	0	N/A	0	N/A
%STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	N/A	223,698	3	344,262	53.9	561,062	63.0	555,520	-1.0
60 to 179 Days Delinquent	N/A	1,700,570)	1,171,021	-31.1	1,872,586	59.9	1,334,136	-28.8
180 to 359 Days Delinquent	N/A	11,704	ı	4,349	-62.8	15,737	261.9	35,121	1 123.2
> = 360 Days Delinquent	N/A	3,897	,	16,572	325.3	23,796	43.6	64,702	171.9
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	1,716,171		1,191,942	-30.5	1,912,119	60.4	1,433,959	-25.0
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	N/A	6.75	5	4.21	-37.7	5.58	32.8	3.21	-42.6
New Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		21,486,891		23,507,155	
60 to 179 Days Delinquent	N/A	N/A		N/A		4,700,328		6,365,435	
180 to 359 Days Delinquent	N/A	N/A		N/A		912,459		1,333,089	
> = 360 Days Delinquent	N/A	N/A	١.	N/A		330,717		260,137	
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A	\	N/A		5,943,504		7,958,661	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		0.73		0.86	19.0
Used Vehicle Loans						17.000.500		50.004.474	
30 to 59 Days Delinquent	N/A	N/A		N/A		47,090,528		52,924,474	_
60 to 179 Days Delinquent	N/A	N/A		N/A		13,392,995		17,728,003	
180 to 359 Days Delinquent	N/A	N/A		N/A		2,381,568		2,843,393	_
> = 360 Days Delinquent Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		655,022		584,331	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A N/A	N/A N/A		N/A N/A		16,429,585	4	21,155,727	-
760Sed Verlicle Loans >= 60 Days/ Total Osed Verlicle Loans	N/A	IN/A	,	N/A		0.85		0.98	14.7
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	N/A		N/A		0.81		0.94	15.8
Lanca Bassiyahla									-
Leases Receivable	_		NI/A	_	NI/A		N1/A	_	N1/A
30 to 59 Days Delinquent	0			. 0	N/A N/A	0		0	
60 to 179 Days Delinquent	0				N/A N/A	0		0	
180 to 359 Days Delinquent	0					0		0	
> = 360 Days Delinquent Total Del Leases Receivable (> = 60 Days)	0				N/A N/A	0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	_				0.00		0.00	
All Other Loans ²	0.00	0.00	IN/A	0.00	N/A	0.00	IN/A	0.00	IN/A
30 to 59 Days Delinquent	N/A	N/A		N/A		9,666,542	1	9,518,208	3 -1.5
60 to 179 Days Delinquent	N/A N/A			N/A N/A		7,357,642		5,866,541	
180 to 359 Days Delinquent	N/A N/A			N/A N/A		1,201,658		1,970,890	
> = 360 Days Delinquent	N/A N/A			N/A N/A		1,201,658		1,970,890	
> = 360 Days Delinquent Total Del All Other Loans (> = 60 Days)	N/A N/A	N/A N/A		N/A N/A		9,585,109		8,720,438	
%All Other Loans >= 60 Days / Total All Other Loans	N/A N/A			N/A N/A		9,585,108		8,720,438	
# Means the number is too large to display in the cell	N/A	IN/A	1	N/A	 	1.68		1.41	-10.2
The NCUA Board approved a regulatory/policy change in May 2012 revising the delin-	Tuency reporting rocuirs	ments for troubled date	t restruct	red (TDR) loons. This se	olicy chara	a may regult in a			+
decline in delinquent loans reported as of June 2012.	decires reporting require	monto foi troubled det	n restructui	icu (TDN) idalis. Tilis pi	oncy criang	may result III a			
			included in	"All Other Loans" deline	auonov.		7	Delinquent Loan Info	rmation 1

	D	elinquent Loan Info	rmation	2					
Return to cover	Ī	For Charter :		-					
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * Sta	ate = 'MO' * Type In	cluded: F	ederally Insured S	tate
	Count of (CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
DELINQUENT LOANS BY CATEGORY 1	Dec-2010	Dec-2011	% City	Dec-2012	% Crig	Dec-2013	% Cng	Dec-2014	% Crig
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	46,698,239	-14.1
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,233,107	-33.3	20,450,823	12.2	19,270,180	-14.1
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,556,691	-39.3	9,045,408	62.8	7,133,810	-21.1
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,605,367	32.8	3,707,392	2.8	2,954,625	-20.3
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	2.39	-17.5
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.92	-16.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	9,739,538	-44.4	13,385,500	37.4	10,798,756	-19.3
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	3,916,309	-38.7	4,321,401	10.3	4,298,168	-0.5
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days /									l
Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.14	-38.9	1.33	15.8	1.09	-17.6
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	13,511,896	2.5
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9	4,914,759	2.9	3,520,418	-28.4	5,201,856	47.8
180 to 359 Days Delinquent >= 360 Days Delinquent	2,141,972	524,645	-75.5	590,830	12.6	1,902,863	222.1	2,205,599	15.9
	691,112	462,114	-33.1	123,654	-73.2	179,871	45.5	59,995	-66.6
Total Del 1st Mtg Adj Rate Lns (> = 60 Days) %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and									
Hybrids/Balloons < 5 yrs	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	1.10	22.0
Other Real Estate Fixed Rate/Hybrid/Balloon	1.20	0.03	-30.4	0.30	4.0	0.30	-3.0	1.10	22.0
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	2,667,499	-36.8
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	1,843,109	-8.4
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	227,860	-91.1
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	123,716	-61.5
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2.194.685	-55.1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	, , , , , , ,	, ,,,,,,		,, ,,,		1,		, , , , , , , , , , , , , , , , , , , ,	
Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	0.85	-54.8
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7	2,152,654	-11.9	1,532,646	-28.8	1,426,459	-6.9
180 to 359 Days Delinquent	644,307	329,844	-48.8	442,093	34.0	269,533	-39.0	402,183	49.2
> = 360 Days Delinquent	215,496	190,204	-11.7	139,883	-26.5	134,477	-3.9	153,484	14.1
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total	0.50	0.54	7.5	0.50	0.5	0.04	00.0	0.00	
Other RE Adjustable Rate Loans BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.3	0.32	-6.0
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		3,274,262	-54.2
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		974,629	-54.2
180 to 359 Days Delinquent	N/A N/A	N/A		N/A		2,246,651		2,180,203	-3.0
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		112,775	-88.7
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		3,267,607	-41.2
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total	19/73	19/75		TWA		3,334,030		3,201,001	-71.2
Member Business Loans Secured by RE	N/A	N/A		N/A		2.21		1.17	-47.1
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		649,853	-0.1
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		548,669	-43.7
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		536,366	-11.2
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		2,179,661		1,085,035	-50.2
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total									
Member Business Loans NOT Secured By RE	N/A	N/A		N/A		9.70	L	5.00	-48.5
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		657,750	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		20,004	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		1,107,238	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		1,127,242	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total		-		-		-			
Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		6.44	N/A
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	
60 to 179 Days Delinquent	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		63,444	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		63,444	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total								<u>.</u>	
Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		0.59	N/A
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu				(TRR)					L
			enuthinteen	DUDKHOANS.			i .		

Loa	n Losses, Bankrupto	cy Information, and T		Debt Restructured L	oans				
Return to cover		For Charter :	-						
03/03/2015		Count of CU :							<u> </u>
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * S+	ate = 'MO' * Type Inc	ludod: E	derally incured State	o Crodit
Teer Group.	Count o	of CU in Peer Group :		Hation Teer Group		ite = ino Type ino	luucu. r	derany moured olde	Jordan
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									-
* Total Loans Charged Off	71,738,785	63,758,388	-11.1	59,455,097	-6.7	70,743,833	19.0	52,361,418	-26.0
* Total Loans Recovered	8,581,655		8.4		16.3				
* NET CHARGE OFFS (\$\$)	63,157,130		-13.8	-7- 7-	-10.7				
**%Net Charge-Offs / Average Loans	1.04	0.89	-14.2	0.78	-12.6	0.90	15.5	0.56	-37.5
Total Del Loans & *Net Charge-Offs 1	142,541,105	- /- /	-7.3		-8.7				_
Combined Delinquency and Net Charge Off Ratio 1	2.36	2.16	-8.3	1.92	-11.0	1.95	1.5	1.55	-20.3
LOAN LOSS SUMMARY BY LOAN TYPE * Unsecured Credit Card Lns Charged Off	17,011,137	13,399,024	-21.2	11,196,740	-16.4	10,960,184	-2.1	10,927,976	-0.3
* Unsecured Credit Card Lns Recovered	1,465,624		15.8		18.1	2,018,847			
* NET UNSECURED CREDIT CARD C/Os	15,545,513		-24.7		-21.4		-2.7		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23		-25.5		-23.5		-6.8		
* Non-Federally Guaranteed Student Loans Charged Off	N/A	1,346,774		1,640,910	21.8		-31.1		-99.3
* Non-Federally Guaranteed Student Loans Recovered	N/A	13,577		10,478	-22.8		25.6	·	
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	1,333,197		1,630,432	22.3	1,117,906	-31.4	5,667	-99.5
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans	N/A	N/A		6.06		3.57	-41.1	0.01	-99.6
* Total 1st Mortgage RE Loan/LOCs Charged Off	4,396,725		31.8		10.9		137.9		
* Total 1st Mortgage RE Loans/LOCs Recovered	59,676		582.8		63.9				
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	4,337,049		24.3		6.9				
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.22		19.9		6.3		136.1	0.13	
* Total Other RE Loans/LOCs Charged Off * Total Other RE Loans/LOCs Recovered	7,712,075		5.6		-19.6				
* NET OTHER RE LOANS/LOCs C/Os	427,267 7,284,808	397,418 7,743,274	-7.0 6.3		66.5 -24.0		2.5 -29.2		
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80		11.1		-21.1		-28.4		
* Total Real Estate Loans Charged Off	12,108,800		15.1		-6.9				
* Total Real Estate Lns Recovered	486,943		65.3	1,329,454	65.2	1,808,229	36.0	2,122,485	17.4
* NET Total Real Estate Loan C/Os	11,621,857	13,132,713	13.0	11,648,175	-11.3	18,333,040	57.4		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.46	11.7		-10.7	0.62	53.4		
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		2,124,035		1,510,248		·	
* Total TDR 1st & Other Real Estate Lns Recovered *NET TDR Real Estate C/Os	N/A N/A			1,122 2,122,913		523,894 986,354	-53.5	83,382 787,902	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A			2,122,913 N/A		1.76		1.52	
* Total Leases Receivable Charged Off	0		N/A		N/A	0		0	
* Total Leases Receivable Recovered	0		N/A	. 0	N/A	0	N/A	. 0	N/A
* NET LEASES RECEIVABLE C/Os	0		N/A		N/A	0	N/A	. 0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY		0.070	40.0					0.054	
Number of Members Who Filed Chapter 7 YTD Number of Members Who Filed Chapter 13 YTD	4,110 2,502		-18.0 -14.9		-11.2 -7.5	2,802 1,923	-6.5 -2.3		-16.1 -13.3
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2,302	•	-33.3		-50.0		0.0		300.0
Total Number of Members Who Filed Bankruptcy YTD	6,615		-16.8		-9.8		-4.8		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	71,493,701	56,731,663	-20.6		-12.0				
* All Loans Charged Off due to Bankruptcy YTD	18,329,342	17,740,498	-3.2	14,408,030	-18.8	11,053,975	-23.3	10,164,910	-8.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	8.9	24.23	-12.9	15.63	-35.5	19.41	24.2
REAL ESTATE FORECLOSURE SUMMARY		05 /50		45 400		01010	=0 -		
Real Estate Loans Foreclosed YTD	N/A N/A	25,459,686		15,466,605	-39.3		59.3		
Number of Real Estate Loans Foreclosed YTD TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	N/A	169		130	-23.1	184	41.5	90	-47.8
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	47,001,738	-4.0
TDR Other RE Loans	N/A			7,705,228		3,820,262			
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652	-11.5	50,708,248	-3.9
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439			
TDR Consumer Loans (Not Secured by RE)	N/A			17,035,970		8,423,498			
TDR Business Loans (Not Secured by RE) Total TDR First RE, Other RE, Consumer, and Business Loans	N/A N/A			3,914,169		4,923,810			
Total TDR Loans to Total Loans	N/A N/A			80,561,662 1.28		66,121,960 0.97			
Total TDR Loans to Net Worth	N/A N/A			7.25		5.68			
TDR portion of Allowance for Loan and Lease Losses	N/A			9,564,832		5,361,270			
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*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 annu	ualizing)								
Affilialization factor, March = 4, June = 2, September = 4/3, December = 1 (of no affin									

	Inc	direct and Participati	on Lendi	ng					
Return to cover		For Charter :		J					
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Includ	led: Fede	rally Insured State C	redit
	Count o	f CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	9/ Cha	Dec-2013	% Chg	Dec-2014	% Chg
INDIRECT LOANS OUTSTANDING	Dec-2010	Dec-2011	% Crig	Dec-2012	% Cng	Dec-2013	% City	Dec-2014	% CIIÇ
Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	884,523,634	16.2
Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	552,085,969	
Total Outstanding Indirect Loans	1,040,644,418	1,045,143,587	0.4	1,074,439,410	2.8		14.4	1,436,609,603	
%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0	17.03	-0.1	18.13	6.4	19.52	7.7
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	33,378,562	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	59,429,550	13.0
60 to 179 Days Delinquent	9,925,852	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	16,962,054	27.1
180 to 359 Days Delinquent	2,746,955	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	2,874,209	
> = 360 Days Delinquent	209,611	124,930	-40.4	339,108	171.4		57.3	351,549	
Total Del Indirect Lns (>= 60 Days)	12,882,418	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	20,187,812	25.2
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.41	7.1
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	15,168,143	
* Indirect Loans Recovered	1,681,363	1,622,895	-3.5	2,075,704	27.9		8.4	1,942,942	
* NET INDIRECT LOAN C/Os	13,691,950	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6	13,225,201	13.1
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	0.99	-2.3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):									
Consumer Non-Federally Guaranteed Student Loans	14,126,337	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	17,326,043	
Real Estate	N/A	15,234,252	17.0	14,616,060	-4.1	14,425,286	-1.3	20,144,547	
Member Business Loans (excluding C&D)	18,459,571 14,569,410	15,178,652 10,624,395	-17.8 -27.1	10,365,114 12,711,335	-31.7 19.6	11,549,602 4,437,631	11.4 -65.1	15,006,612 22,850,887	29.9
Non-Member Business Loans (excluding C&D)	20,762,048	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0	17,489,446	
Commercial Construction & Development	83,412	248,059	197.4	40,024,433	-100.0	4,459,025	N/A	606,382	-86.4
Loan Pools	79,767,019	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	108,475,788	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	147,767,797	175,473,217	18.7	172,704,228	-1.6		3.0	201,899,705	
%Participation Loans Outstanding / Total Loans	2.44	2.86		2.74	-4.3		-4.3	2.74	
* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	85,311,586	
%Participation Loans Purchased YTD	-,,			, ,		-,,-			
/ Total Loans Granted YTD	2.54	3.13	23.3	1.65	-47.2	2.22	34.2	2.58	16.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	24,956,487	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6	47,730,201	57.5
Participation Loan Interests - Amount Retained (Outstanding)	13,297,782	15,710,750	18.1	18,012,139	14.6		-3.6	23,550,598	
* Participation Loans Sold YTD	9,934,445	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5	31,301,358	
** %Participation Loans Sold YTD / Total Assets	0.10	0.08	-25.6	0.05	-33.9	0.14	169.5	0.27	101.5
WHOLE LOANS PURCHASED AND SOLD:	00 004 040	204.070	00.5	740,000	04.5	4 540 700	440.0	707.007	47.5
*Loans Purchased in Full from Other Financial Institutions YTD	26,391,918	384,879	-98.5	710,000	84.5 N/A	1,518,790	113.9 N/A	797,887 48,000	-47.5 -93.8
*Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other	N/A	0		U	IN/A	771,600	IN/A	48,000	-93.8
Sources YTD / Loans Granted YTD	0.96	0.01	-98.6	0.02	46.0	0.07	234.5	0.03	-61.4
*Loans, Excluding RE, Sold in Full YTD	0	0.01		0.02	N/A	0.07	N/A	0.00	
DELINQUENCY - PARTICIPATION LENDING ¹	Ü		1471	Ü					1.07
30 to 59 Days Delinquent	1,066,682	1,093,604	2.5	816,588	-25.3	822,475	0.7	4,089,341	397.2
60 to 179 Days Delinquent	666,483	2,545,177	281.9	1,379,762	-45.8		85.2	1,855,241	-27.4
180 to 359 Days Delinquent	30,431	54,007	77.5	54,357	0.6		120.9	2,264,700	
> = 360 Days Delinquent	9,988	9,486	-5.0	16,572	74.7	35,766	115.8	292,340	
Total Del Participation Lns (>= 60 Days)	706,902	2,608,670		1,450,691	-44.4		86.9	4,412,281	62.7
%Participation Loans Delinquent >= 60 Days / Total Participation									
Loans	0.48	1.49	210.8	0.84	-43.5	1.52	81.5	2.19	43.3
LOAN LOSSES - PARTICIPATION LENDING									1
* Participation Loans Charged Off	1,790,382	1,828,255	2.1	2,136,694	16.9		-3.6	426,183	
* Participation Loans Recovered	290,360	265,406	-8.6	175,823	-33.8	133,585	-24.0	127,908	
* NET PARTICIPATION LOAN C/Os	1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	298,275	-84.5
**%Net Charge Offs - Participation Loans / Avg Participation Loans	4.5	0.07	45.0	4.40	40.5	4.40	2.5	0.10	
*Amounts are year-to-date while the related %change ratios are annualized.	1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.16	-85.7
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizina)								1
Annualization ractor, iviator = 4, June = 2; September =4/3; December = 1 (or	no annuanzing)						-		1
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Return to cover 03/03/2015 CU Name: N/A Peer Group: N/A REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable Rate First Mortgages Total Adjustable First Mortgages Total Adjustable First Mortgages Total First Mortgages Total First Mortgages Closed End Adjustable Rate (HELOC) Open End Adjustable Rate Open End Adjustable Rate Total Other Real ESTATE OUTSTANDING Total Re (First AND OTHER) OUTSTANDING Total Re (First AND OTHER) OUTSTANDING		839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	N/A 116 N/A Region: N/A	Peer Group: 723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	% Chg -13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0 -15.1 -4.1	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	% Chg 0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378 611,705,187	% Chg -1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 -0.9
CU Name: N/A Peer Group: N/A REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	Dec-2010 890,532,453 428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	Count of CU: Asset Range: Criteria: of CU in Peer Group: B839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	116 N/A Region: N/A % Chg -5.7 10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	**Chg -13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 0.5 -12.5 -16.2 1.0 -15.1	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	% Chg 0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179	% Chg -1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
Peer Group: N/A REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs > 1 year Total Adjustable First Mortgages Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	Dec-2010 890,532,453 428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	Criteria : of CU in Peer Group : Dec-2011 839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	Region: N/A % Chg -5.7 10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	**Chg -13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 0.5 -12.5 -16.2 1.0 -15.1	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	% Chg 0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179	% Chg -1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	Dec-2010 890,532,453 428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	N/A % Chg -5.7 10.1 20.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 4.1 -4.1 -3.3	723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	**Chg -13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 0.5 -12.5 -16.2 1.0 -15.1	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	% Chg 0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179	% Chg -1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable First Mortgages Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	Dec-2010 890,532,453 428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	% Chg -5.7 10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable First Mortgages Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	890,532,453 428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-5.7 10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 6 -4.1	723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	890,532,453 428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	839,583,046 471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-5.7 10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 6 -4.1	723,076,281 627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-13.9 33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	722,883,140 733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	0.0 17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8	713,477,935 709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-1.3 -3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs 1 year or less Adjustable First Mortgages Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1	627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1	627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Migs 1 year or less Adjustable Rate First Migs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	428,073,256 15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	471,395,037 18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	10.1 20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1	627,597,280 21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	33.1 15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	733,992,572 23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	17.0 9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	709,217,201 28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-3.4 17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	15,720,652 1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	18,919,156 1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	20.3 -0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1	21,826,822 1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	15.4 3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	23,822,320 1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	9.1 7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	28,057,043 1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	17.8 -2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1
Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	1,334,326,361 38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	1,329,897,239 45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-0.3 18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	1,372,500,383 57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	3.2 26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	1,480,698,032 86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	7.9 52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	1,450,752,179 170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	-2.0 96.3 8.9 22.3 10.9 9.8 10.2 5.1 -0.9
Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years or less Total Balloon/Hybrid 5 years or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	38,194,964 492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	45,107,832 499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	18.1 1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1	57,050,209 460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	26.5 -7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	86,966,887 480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	52.4 4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	170,757,101 523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	96.3 8.9 22.3 10.9 9.8 10.2 5.1 -0.9 681.6
Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	492,494,748 530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	499,279,384 544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	1.4 2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1	460,961,352 518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-7.7 -4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	480,519,048 567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	4.2 9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	523,222,660 693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	8.9 22.3 10.9 9.8 10.2 5.7
Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 21 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	530,689,712 60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	544,387,216 63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	2.6 3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	518,011,561 56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-4.8 -10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	567,485,935 54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	9.6 -4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	693,979,761 60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	22.3 10.9 9.8 10.2 5.1
Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 21 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	60,928,246 81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822	63,234,102 83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	3.8 2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	56,837,001 84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-10.1 1.5 -3.5 0.5 -12.5 -16.2 1.0	54,417,108 86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	-4.3 2.6 -0.1 7.8 -2.5 -60.3 5.1	60,364,884 95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	10.9 9.8 10.2 5.7 -0.9
Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	81,041,310 141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	83,192,246 146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	2.7 3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	84,432,645 141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	1.5 -3.5 0.5 -12.5 -16.2 1.0 -15.1	86,663,107 141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	2.6 -0.1 7.8 -2.5 -60.3 5.1	95,172,355 155,537,239 2,300,269,179 237,699,234 13,683,378	9.8 10.2 5.1 -0.9 681.6
Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	141,969,556 2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	146,426,348 2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	3.1 0.7 -8.3 -50.6 0.6 -4.1 -3.3	141,269,646 2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-3.5 0.5 -12.5 -16.2 1.0 -15.1	141,080,215 2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	-0.1 7.8 -2.5 -60.3 5.1	155,537,239 2,300,269,179 237,699,234 13,683,378	10.2 5.7 -0.9 681.6
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	2,006,985,629 306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	2,020,710,803 281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-8.3 -50.6 0.6 -4.1 -3.3	2,031,781,590 246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-12.5 -16.2 1.0 -15.1	2,189,264,182 239,810,129 1,750,620 572,568,702 18,773,982	7.8 -2.5 -60.3 5.1	2,300,269,179 237,699,234 13,683,378	-0.9 681.6
Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	306,648,425 10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	281,093,806 5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-8.3 -50.6 0.6 -4.1 -3.3	246,013,471 4,411,421 544,563,034 23,343,338 818,331,264	-12.5 -16.2 1.0 -15.1	239,810,129 1,750,620 572,568,702 18,773,982	-2.5 -60.3 5.1	237,699,234 13,683,378	-0.9 681.6
Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-50.6 0.6 -4.1 -3.3	4,411,421 544,563,034 23,343,338 818,331,264	-16.2 1.0 -15.1	1,750,620 572,568,702 18,773,982	-60.3 5.1	13,683,378	681.6
Ciosed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	10,654,249 536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	5,264,562 539,227,917 27,497,285 853,083,570 2,873,794,373	-50.6 0.6 -4.1 -3.3	4,411,421 544,563,034 23,343,338 818,331,264	-16.2 1.0 -15.1	1,750,620 572,568,702 18,773,982	-60.3 5.1	13,683,378	681.6
Open End Adjustable Rate (HELOC) Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	536,202,539 28,660,980 882,166,193 2,889,151,822 1,372,521,325	539,227,917 27,497,285 853,083,570 2,873,794,373	0.6 -4.1 -3.3	544,563,034 23,343,338 818,331,264	1.0 -15.1	572,568,702 18,773,982	5.1		
Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	28,660,980 882,166,193 2,889,151,822 1,372,521,325	27,497,285 853,083,570 2,873,794,373	-4.1 -3.3	23,343,338 818,331,264	-15.1	18,773,982			
TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	882,166,193 2,889,151,822 1,372,521,325	853,083,570 2,873,794,373	-3.3	818,331,264			-19.6	19,132,690	
TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	2,889,151,822 1,372,521,325	2,873,794,373			-4.1		4.0		
RE LOAN SUMMARY (FIX, ADJ):	1,372,521,325		-0.5		0.0	832,903,433		882,220,489	
· , , ,				2,000,112,004	-0.8	3,022,167,615	6.0	3,182,489,668	5.3
				=== ===		. =====================================			_
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		1,375,005,071	0.2		4.0			1,621,509,280	3.4
Other RE Fixed Rate		308,591,091	-8.0		-12.7	258,584,111	-4.0	256,831,924	
Total Fixed Rate RE Outstanding	1,707,830,730	1,683,596,162	-1.4		0.9		7.5	1,878,341,204	
%(Total Fixed Rate RE/Total Assets)	17.50	16.32	-6.8		-4.3	16.43		16.32	
%(Total Fixed Rate RE/Total Loans)	28.26	27.45	-2.8	26.93	-1.9	26.92	0.0	25.52	-5.2
5		0.45 305 300				201 500 000			
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	634,464,304	645,705,732	1.8		-6.7	621,599,263	3.2	678,759,899	
Other RE Adj Rate	546,856,788	544,492,479	-0.4		0.8		4.6	625,388,565	
Total Adj Rate RE Outstanding	1,181,321,092	1,190,198,211	0.8	1,151,205,453	-3.3	1,195,918,585	3.9	1,304,148,464	9.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	29,151,415	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1
Outstanding Interest Only & Payment Option Other RE	., . ,	- /- /		-77		.,,		-,,	
/ LOCs Loans	15,511,523	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9	15,606,470	26.1
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	44,662,938	36,407,796	-18.5	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6
%(Interest Only & Payment Option First & Other RE Loans / Total									
Assets)	0.46	0.35	-22.9	0.26	-25.7	0.29	11.4	0.27	-8.8
%(Interest Only & Payment Option First & Other RE Loans / Net									
Worth)	4.47	3.45	-22.9	2.57	-25.6	2.78	8.5	2.50	-10.4
Outstanding Residential Construction (Excluding Business									_
Purpose Loans)	2,837,821	2,146,326			2.8			2,619,570	
Allowance for Loan Losses on all RE Loans	14,571,509	14,965,382	2.7	14,926,112	-0.3	16,023,086	7.3	13,477,147	-15.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	616,301,437	489,763,711	-20.5	858,796,509	75.3	617,768,008	_	385,091,197	-37.7
* Fixed Rate 15 years or less	383,503,700	373,173,853	-2.7	630,872,193	69.1			201,212,194	
* Other Fixed Rate	7,059,019	5,077,459			-11.8	10,227,890	128.3	5,633,014	
* Total Fixed Rate First Mortgages	1,006,864,156	868,015,023	-13.8	1,494,149,185	72.1	1,045,818,921	-30.0	591,936,405	-43.4
* Balloon/Hybrid > 5 years	6,760,724	13,079,059	93.5	16,665,906	27.4	31,966,874	91.8	104,964,154	228.
* Balloon/Hybrid 5 years or less	89,974,088	106,444,170	18.3	96,742,278	-9.1	106,920,938	10.5	125,298,925	17.:
* Total Balloon/Hybrid First Mortgages	96,734,812	119,523,229	23.6	113,408,184	-5.1	138,887,812	22.5	230,263,079	65.8
* Adjustable Rate First Mtgs 1 year or less	22,100,740	16,893,389	-23.6		-25.8	11,952,644		21,141,522	
* Adjustable Rate First Mtgs >1 year	24,216,094	9,413,850	-61.1	13,955,389	48.2			19,712,371	
* Total Adjustable First Mortgages	46,316,834	26,307,239	-43.2		0.7	27,727,946		40,853,893	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,149,915,802	1,013,845,491	-11.8		61.2			863,053,377	
* Amounts are year-to-date while the related %change ratios are annualized.	.,,0.0,002	.,,,.	0	.,551,001,240	J <u>Z</u>	.,2, .0.,070	20.0	230,000,011	
# Means the number is too large to display in the cell								4	ELoans

		Real Estate Loan Info	mation 2	2					
Return to cover		For Charter :							
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	C=			Nation * Peer Group:	All * State	= 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
* OTHER REAL ESTATE (Granted)	200 20.0	200 2011	/0 G.i.g	200 2012	70 U.I.g	200 20.0	70 G.i.g	200 2011	70 0.115
* Closed End Fixed Rate	50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	61,081,674	-3.2
* Closed End Adjustable Rate	1,909,946	3,333,251	74.5		-69.0	219,532		3,468,718	
* Open End Adjustable Rate (HELOC)	134,066,286	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2	184,445,136	14.9
* Open End Fixed Rate and Other	3,644,285	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1	2,401,025	28.9
* TOTAL OTHER REAL ESTATE GRANTED	189,839,721	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9	251,396,553	11.4
* TOTAL RE (FIRST AND OTHER) GRANTED	1,339,755,523	1,173,540,849	-12.4	1,816,278,190	54.8	1,438,152,906	-20.8	1,114,449,930	-22.
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	38.67	32.78	-15.2	43.69	33.3	33.15	-24.1	23.04	-30.5
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	750,482,209	655,720,994	-12.6		79.4	835,682,212		503,920,807	-39.
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.26	64.68	-0.9		11.3	68.93	-4.3	58.39	
AMT of Mortgage Servicing Rights	9,335,682	12,120,737	29.8			25,185,309		14,603,607	-42.0
Outstanding RE Loans Sold But Serviced	1,554,919,924	1,855,548,941	19.3		25.9	2,682,648,060		2,820,023,394	
% (Mortgage Servicing Rights / Net Worth)	0.93	1.15	22.8	1.72	50.0	2.16	25.6	1.19	-45.0
MISC. RE LOAN INFORMATION	4 405 704 000	4 000 404 :		4 000 044 000	0.4	4 440 540 555	4.0	4 000 117 000	-
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,105,721,686	1,093,481,155	-1.1		-0.1	1,146,548,933		1,260,117,270	
R.E. Lns also Mem. Bus. Lns REVERSE MORTGAGES	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0
		0	NI/A	0	NI/A		NI/A		N/A
Federally Insured Home Equity Conversion Mortgage (HECM) Proprietary Reverse Mortgage Products	0		N/A N/A	0		0		0	
Total Reverse Mortgages	0				-	0		0	
RE LOAN TDRS OUTSTANDING	U	U	IN/A	U	IN/A	U	IN/A	U	19//
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	47,001,738	-4.0
TDR Other RE Loans	N/A	N/A		7,705,228		3.820.262		3,706,510	
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652		50,708,248	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439		4,748,961	27.9
REAL ESTATE LOAN DELINQUENCY				_,,,,,,,		-,,		.,,	
R.E. LOANS DELINQUENT > =60 Davs ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3
Other R.E. Fixed Rate	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1
Other R.E. Adj. Rate	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3
TOTAL DEL R.E. DELINQUENT >= 60 Days	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.0
DELINQUENT 30 to 59 Days									
First Mortgage	42,619,780	43,054,182	1.0		-19.6	45,992,736		40,443,719	
Other	8,900,334	9,566,009	7.5		-1.5	8,385,694		6,254,520	
TOTAL DEL RE 30 to 59 Days	51,520,114	52,620,191	2.1		-16.3	54,378,430		46,698,239	
TOTAL DEL R.E. LOANS >= 30 Days	93,145,441	91,808,265	-1.4	71,456,730	-22.2	87,582,053	22.6	76,056,854	-13.2
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.22	3.19	-0.9		-21.5	2.90	15.6	2.39	
% R.E. LOANS DQ >= 60 Days	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.92	-16.0
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days	A1/A	A1/A		1 400 004		0.050.704	405.0	5,000,101	07
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		4,100,664	-	9,258,701	125.8	5,800,131	-37.4
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A N/A	N/A N/A		685,667		649,866	-5.2	353,987	-45. -37.
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	IN/A	IN/A		4,786,331		9,908,567	107.0	6,154,118	-37.
1st and Other RE	N/A	N/A		8.03		18.78	133.8	12.14	-35.4
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
	N/A	N/A		1,284,800		304,729	-76.3	266,860	-12.4
% TDR RE Lns also Reported as Business Loans Delinquent >= 60									
Days / Total TDR RE Lns also Reported as Business Loans									
	N/A	N/A		56.65		8.20	-85.5	5.62	-31.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	4 000 ===	5 700 ***	01.0	0.400.000	40.0	45.007.101	407.0	0.000 :=0	
* Total 1st Mortgage Lns Charged Off	4,396,725	5,796,881	31.8		10.9	15,297,421 1,130,376	137.9	3,686,478	-75.9 -35.9
* Total 1st Mortgage Lns Recovered * NET 1st MORTGAGE LN C/Os	59,676							724,479	
* NET 1st MORTGAGE LN C/Os ** Net Charge Offs - 1st Mortgage Loans	4,337,049	5,389,439	24.3	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1
/ Avg 1st Mortgage Loans	0.22	0.27	19.9	0.28	6.3	0.67	136.1	0.13	-80.3
* Total Other RE Lns Charged Off	7,712,075	8,140,692	5.6		-19.6	4,843,848		3,924,178	
* Total Other RE Lns Recovered	427,267	397,418	-7.0		66.5	677,853	2.5	1,398,006	
* NET OTHER RE LN C/Os	7,284,808	7,743,274	6.3			4,165,995		2,526,172	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80	0.89	11.1			0.50		0.29	
* Amounts are year-to-date and the related % change ratios are annualized.	3.00	5.05		3.70		3.50	20.4	3.23	
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or r	o annualizing)								
# 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 reportina re-	quirements for troubled deb	ot restructu	red (TDR) loans.					•
This policy change may result in a decline in delinquent loans reported as of Jun								12 P	RELoans

	Mem	ber Business Loa	an Inform	ation	1		1		
Return to cover	Mich	For Charter :	N/A	ation					
03/03/2015		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Boor Cre	All *	Ctoto - IMO! * Tu	no Includ	led: Federally Ins	urad
Peer Group: N/A	Count of C	U in Peer Group :		Nation Feel Git	Jup. All	State = WO Ty	pe includ	leu. Feuerally Ills	irea
	Count or C	o iii i cei oloup .	IVA						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	311,116,520	11.2
Purchased Business Loans or Participations to	37,251,220	42 402 E40	16.0	42,944,367	-0.6	34,497,337	-19.7	29,844,043	-13.5
Nonmembers (NMBLB) ¹ Total Business Loans (NMBLB) ¹	258,593,750	43,193,519 303,619,391	17.4	321,258,541	5.8	314,214,305	-19.7	340,960,563	8.5
Unfunded Commitments 1	9,675,211	10,460,748		8,505,264	-18.7	6,677,267	-21.5	12,254,104	
TOTAL BUSINESS LOANS (NMBLB) LESS	0,010,011	10,100,110	-	2,222,221		-,,		,,,,,,,	
UNFUNDED COMMITMENTS 1	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	328,706,459	6.9
%(Total Business Loans (NMBLB) Less Unfunded									
Commitments/ Total Assets) 1	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.86	3.2
NUMBER OF BUSINESS LOANS OUTSTANDING: Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,866	7.1
Number of Outstanding Purchased Business Loans or	1,400	1,030	17.9	1,007	0.5	1,742	4.5	1,000	7.1
Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	159	0.0
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	2,025	6.5
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	6,216,610	
Farmland Non-Farm Residential Property	N/A N/A	1,556,176 88,212,382	-	1,515,323 101,757,601	-2.6 15.4	1,571,929 104,953,139	3.7	1,358,024 112,583,023	
Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	88,212,382 85,314,865		83,383,184	-2.3	78,599,018	-5.7	80,667,492	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	78,736,508		78,602,248	-0.2	84,682,429	7.7	103,435,158	
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7	304,260,307	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS)									
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A	224,486 40,262,239		218,157 49,386,999	-2.8	364,627	67.1	499,186	
Unsecured Business Loans	N/A N/A	1,033,610		49,386,999 981,695	22.7 -5.0	34,144,104 848,316	-30.9 -13.6	33,977,269 855,551	-0.5 0.9
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716		1,336,528	137.9	1,368,250	
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,700,256	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	15		14	-6.7	26		21	
Number - Farmland	N/A	5		6		8		6	
Number - Non-Farm Residential Property Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	784		835	6.5	816	-2.3	921 214	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	197 235		205 219	4.1 -6.8	252 232	22.9 5.9	214	
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,433	
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6		16		26	
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	291	1.4
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	33	22.2
Number - Unsecured Revolving Lines of					400	207		0.40	0.4
Credit (Business Purpose) Total Number of Non-Real Estate Secured Business Loans	N/A N/A	264 612		236 578	-10.6 -5.6	237 567	0.4 -1.9	242 592	2.1 4.4
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	IN/A	012		370	-5.0	307	-1.5	392	4.4
* MBL (NMBLB) Granted YTD ¹	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	87,487,143	-13.3
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	6,432,500	
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	4,581,865	-41.2
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	1,543,302	-53.1
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8	3,350,885	
> = 360 Days Delinquent Total Del Loans - All Types (>= 60 Days)	148,735 5,414,733	1,267,257 11,244,685	752.0 107.7	1,846,830 11,272,831	45.7 0.3	1,598,806 7,734,497	-13.4 -31.4	649,141 5,543,328	
MBL DELINQUENCY RATIOS	3,414,733	11,244,085	107.7	11,212,631	0.3	1,134,491	-31.4	5,545,328	-20.3
% MBL > = 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	3.08	-39.0
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.18	3.84		3.60	-6.0	2.51	-30.2	1.69	
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	1,429,569	
*Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	1,736,438	274.5
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A
MISCELLANEOUS MBL INFORMATION:									7.1
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	293,752,826	
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165		1,863,529	
Number of Construction & Development Loans - 723(a)	750,004	14	16.7	13	-7.1	23	76.9	9	-60.9
Unsecured Business Loans Meeting 723.7(c)-(d) Number of Unsecured Business Loans - 723.7(c)-(d)	758,884	1,851,480 71	144.0 -68.3	1,099,541 26	-40.6 -63.4	1,027,708	-6.5 38.5	1,079,301	
Agricultural Related (NMBLB) ¹	224 120,508	1,780,662		1,733,480	-63.4 -2.6	1,936,556	11.7	1,857,210	
Number of Outstanding Agricultural Related Loans	120,508	1,780,662	220.0	1,733,480	-25.0	1,936,556	100.0	1,857,210	33.3
* Business Loans and Participations Sold	3,236,775	5,197,400		3,269,986	-37.1	1,449,204	-55.7	1,579,414	
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	4,041,635	
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40		19	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are y		-							
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency r	eporting requirements	for troubled debt rest	ructured (T	DR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012.									13. MBLs

	Inve	estments, Cash, & Cas	h Fauiva	lants					
Return to cover	IIIV	For Charter :		ients					
03/03/2015		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State =	: 'MO' * Type Include	d: Federa	IIIV Insured State Cred	lit Union
	Count	of CU in Peer Group :				71		,	
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Chg	Dec-2014	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
, , , , , , , , , , , , , , , , , , , ,									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	12,599,193	11,484,519	-8.8	30,397,615	164.7	13,801,346	-54.6	10,970,898	-20.5
Held to Maturity 1-3 yrs	26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	40,705,663	32.6
Held to Maturity 3-5 yrs	82,030,696		-17.1		28.2	80,740,723	-7.4	53,794,717	-33.4
Held to Maturity 5-10 yrs	8,546,551		131.5	, ,	-9.1	34,119,423	89.6	24,985,023	
Held to Maturity 3-10 yrs	N/A			N/A		N/A		N/A	
Held to Maturity > 10 yrs	4,290,914		-95.3		1,362.6	6,221,079	110.6	4,232,803	-32.0
TOTAL HELD TO MATURITY	133,816,095	,	25.8	, ,	2.7	165,574,640		134,689,104	
	. 55,5 . 5,000	700,201,001		,		. 30,01 .,010		. 5 1,555,101	
Available for Sale < 1 yr	230,699,021	296,660,707	28.6	330,214,080	11.3	235,226,369	-28.8	129,604,506	-44.9
Available for Sale 1-3 yrs	522,719,166		30.3		8.8	424,270,652	-42.8	720,904,062	69.9
Available for Sale 3-5 yrs	604,555,262		20.6	, ,	-15.6	932,571,020		747,526,186	
Available for Sale 5-10 yrs	132,948,424		-5.4	, -,	41.1	249,275,867	40.4	168,248,909	
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	20,606,763	· ·	65.0		-60.6	18,253,171	36.1	24,316,793	33.2
TOTAL AVAILABLE FOR SALE	1,511,528,636		23.5	, ,	0.6	1,859,597,079	-1.0	1,790,600,456	
TOTAL AVAILABLE FOR SALE	1,011,020,000	1,007,17 1,070	20.0	1,011,000,001	0.0	1,000,001,010	1.0	1,700,000,100	0.7
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0		N/A	0		0		0	N/A
Trading 3-5 years	0	0	N/A	0		0		0	N/A
Trading 5-10 years	17,273,001	17,480,229	1.2		6.6	20,675,914	10.9	21,159,784	
Trading 3-10 years	N/A			N/A		N/A		N/A	
Trading > 10 years	0	0	N/A		N/A	0	N/A	0	N/A
TOTAL TRADING	17,273,001	· ·	1.2		6.6	20,675,914		21,159,784	
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,		,				,,,.	
Other Investments < 1 yr	1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	968,276,214	-19.3	873,194,947	-9.8
Other Investments 1-3 yrs	391,244,532		1.2		-0.5	379,870,932	-3.6	404,724,103	
Other Investments 3-5 yrs	53,125,329		54.5	, ,	65.9	149,672,803	9.9	113,561,631	-24.1
Other Investments 5-10 yrs	25,906,574		13.3		21.9	44,867,889	25.4	47,007,169	4.8
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,543,963	2,217,389	43.6	1,565,729	-29.4	1,844,828	17.8	1,420,147	-23.0
TOTAL Other Investments	1,516,902,230		2.6		13.6	1,544,532,666	-12.6	1,439,907,997	-6.8
	·	· ·				·		·	
MATURITIES:									
Total Investments < 1 yr	1,288,380,046	1,354,614,712	5.1	1,560,086,512	15.2	1,217,303,929	-22.0	1,013,770,351	-16.7
Total Investments 1-3 yrs	940,312,439	1,145,959,316	21.9	1,169,518,639	2.1	834,833,653	-28.6	1,166,333,828	39.7
Total Investments 3-5 yrs	739,711,287	879,502,098	18.9	838,830,184	-4.6	1,162,984,546	38.6	914,882,534	-21.3
Total Investments 5-10 yrs	184,674,550	192,428,585	4.2	249,964,619	29.9	348,939,093	39.6	261,400,885	-25.1
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	26,441,640	36,424,992	37.8	17,927,845	-50.8	26,319,078	46.8	29,969,743	13.9
Total	3,179,519,962	3,608,929,703	13.5	3,836,327,799	6.3	3,590,380,299	-6.4	3,386,357,341	-5.7
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		Other Investment In	formation						
Return to cover		For Charter :							
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	Count o	Criteria : f CU in Peer Group :	Region: N/A	Nation * Peer Group	All ^ Sta	te = 'MO' ^ Type Incit	idea: Fed	erally insured State	Credit
	Count	r co in r cor croup :	IVA						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	12,591,274	23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	25,073,697	
Total FDIC-Issued Guaranteed Notes All Other US Government Obligations	N/A N/A	50,000 61,156,480		5,000 64,363,364	-90.0 5.2	102,225,315	-100.0 58.8	55,650,311	N/A -45.6
TOTAL U.S. GOVERNMENT OBLIGATIONS	107,537,224	84,960,368	-21.0	99,989,067	17.7	131,537,900	31.6	80,724,008	
Agency/GSE Debt Instruments (not backed by mortgages)	834,823,689	929,141,922	11.3	891,482,742	-4.1	903,593,825	1.4	871,146,157	-3.6
Agency/GSE Mortgage-Backed Securities	648,695,247	958,550,052	47.8	995,713,210	3.9	936,059,535	-6.0	932,657,307	-0.4
TOTAL FEDERAL AGENCY SECURITIES Securities Issued by States and Political Subdivision in the U.S.	1,483,518,936 N/A	1,887,691,974 10,926,890	27.2	1,887,195,952 11,720,048	0.0 7.3	1,839,653,360 12,965,820	-2.5 10.6	1,803,803,464 8,229,412	
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154	397.1	9,321,767	-26.0	12,903,020		98	
Privately Issued Securities (FCUs only)	0			0,021,707		0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	1,300,361	-52.2
TOTAL OTHER MORTGAGE-BACKED SECURITIES	9,201,708	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1	1,300,459	-52.2
Mutual Funds	20 044 054	00.045.400	0.0	26 862 042	0.0	29,544,874	10.0	28,381,953	-3.9
Common Trusts	26,811,251 1,085,839	26,815,130 3,635,758	234.8	26,862,342 3,485,899	0.2 -4.1	29,544,874 3,566,097	2.3	3,528,592	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	27,897,090	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.1	31,910,545	
Bank Issued FDIC-Guaranteed Bonds	N/A	0		0	N/A	0	N/A	0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	329,226,367	-6.0
Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	46,172,707	-16.4
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	_	_		_		_		_	
Without Embedded Options or Complex Coupon Formulas Securities per 703.12(b)	0	0		0		0	N/A N/A	0	
Deposits/Shares per 703.12(a)	0			0		0	N/A N/A	0	
Market Value of Investments Purchased Under			14//	-					14,71
Investment Pilot Program (703.19)	0	0		0	N/A	0	N/A	0	,
Fair Value of Total Investments	3,181,323,843	3,611,104,483		3,837,870,621	6.3	3,591,674,369	-6.4	3,390,095,456	
Investment Repurchase Agreements Borrowing Repurchase Agreements Placed in Investments	136,621	0	-100.0	0	N/A	0	N/A	0	N/A
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	309,919,137	167,120,029		149,005,809	-10.8	118,296,338	-20.6	102,537,527	
Cash on Deposit in Other Financial Institutions	241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	455,158,753	-9.1
CUSO INFORMATION									
Value of Investments in CUSO CUSO loans	17,452,693 6,876,501	18,884,212 5,604,830	8.2 -18.5	34,999,085 856,874	85.3 -84.7	40,662,601 406,243	16.2 -52.6	42,468,459 8,970,301	
Aggregate cash outlays in CUSO	7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,694,789	
WHOLLY OWNED CUSO INFORMATION	7,700,010	7,020,001	2.0	21,7 10,000		22,100,110	2.0	20,00 1,1 00	0.0
Total Assets of Wholly Owned CUSOs	14,860,564	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	72,664,577	72.1
Total Capital of Wholly Owned CUSOs	9,852,313	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	30,445,907	
Net Income/Loss of Wholly Owned CUSOs	-142,798	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	595,098	
Total Loans of Wholly Owned CUSOs Total Delinquency of Wholly Owned CUSOs	N/A 0	303,645 13,969	N/A	352,700 35,299	16.2 152.7	388,198 17,033	10.1 -51.7	9,486,830 33,998	
Total Bellinguolog of Wholly Owned Oodes	0	15,505	13/73	33,233	102.7	17,033	-51.7	33,990	33.0
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	0	N/A	0	N/A	2,330,265	N/A
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	163,791,429	-2.1
CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing	16	16	0.0	16	0.0	18	12.5	20	11.1
Approved Mortgage Seller	9			15		15		18	
Borrowing Repurchase Agreements	2			0		0		0	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1		2	100.0	3	50.0
Investment Pilot Program	0			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0		1	
Deposits and Shares Meeting 703.10(a)	2		0.0	0		0		0	
Brokered Certificates of Deposit (investments) Charitable Donation Accounts	21 N/A	21 N/A	0.0	28 N/A	33.3	30 N/A	7.1	30	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	N/A	IN/A		N/A		IN/A		0	
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	N/A	N/A		N/A		N/A		27,533,268	
Other Investments	N/A	N/A		N/A		N/A		5,364,888	
Other Assets Total Assets Used to Fund Employee Benefit Plans or Deferred	N/A	N/A		N/A		N/A		77,124,213	1
Compensation Agreements	N/A	N/A		N/A		N/A		110,022,369	
, , , , , , , , , , , , , , , , , , , ,	19/7	IN/A		14/7		14/7		. 10,022,000	
1/ Prior to March 31, 2014, this item included investments purchased for employee	benefit/deferred compen	sation plans.							
# Means the number is too large to display in the cell									
								15.Ot	herinvinfo

Return to cover 3/3/3/2015 CU Name: N/A Peer Group: N/A Peer Group: N/A Peer Group: N/A SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Member Shares Scap Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Business Share Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE OVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance on Addition to NCUSIF Shar	Count o' Dec-2010 7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 91,939 8,693,179	Criteria : f CU in Peer Group : Dec-2011 703,172 1,287,186 15,387,205 0	N/A 116 N/A Region: N/A % Chg -90.8 98.8 11.4 N/A			Dec-2013 753,956 1,589,289 18,132,072 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	## Chg ## 4.2 ##	Dec-2014 779,429 1,832,149 20,280,028 0 0 18,893,575 443,573,809 314,817,700 165,889,680 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	
GU Name: N/A Peer Group: N/A Peer Group: N/A SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Employee Benefit Member Shares Employee Benefit Monmember Shares Employee Benefit Monmember Shares S29 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Business Share Accounts Sequence Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits InSURANCE OVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance over the North Start Share Shares Shares Scured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans Scured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments (Unused Commitments) Unfunded Commitments (S Cash & ST Investments)	Dec-2010 7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 991,339 8,693,179	Count of CU: Asset Range: Criteria: f CU in Peer Group: Dec-2011 703,172 1,287,186 15,387,205 0 0 0,0 8,281,470 452,990,487 321,154,647 0 N/A N/A 423,641,526 8,827,111,059 114,220,446 N/A	116 WA Chg Region: N/A Region: N/A % Chg -90.8 98.8 11.4 4 N/A N/A N/A N/A N/A N/A 11.4 4.6 7.8 1 11.3 1 11.4 1 1	723,779 1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	% Chg 2.9 -7.5 10.9 N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	Dec-2013 753,956 1,589,289 18,132,072 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	% Chgg 4.2.2 33.4 6.2.2 N/AA N/A N/A N/A 1.1 46.4 3.7 2.7 3.2 -11.1 -14.9	Dec-2014 779,429 1,832,149 20,280,028 0 0 18,983,575 443,573,809 314,817,700 0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	% Chg 3.4 15.3 11.8 N/A N/A N/A -3.2 -100.0 16.9 72.5 2.7 0.0 0.2 63.1 12.5 69.2 63.1 69.2 69.2 63.1 69.2 69.2 69.2 69.2 69.2 69.2 69.2 69.2
Peer Group: N/A	Dec-2010 7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 991,339 8,693,179	Asset Range: Criteria: CU in Peer Group: Dec-2011 703,172 1,287,186 15,387,205 0 0 0 8,281,470 452,990,487 321,154,647 0 N/A N/A 23,641,526 8,827,111,059 114,220,446 N/A	NIA Region: -90.8 98.8 11.4 N/A N/A S50.0 5.8 N/A -10.0 173.7	723,779 1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	% Chg 2.9 -7.5 10.9 N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	Dec-2013 753,956 1,589,289 18,132,072 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	% Chgg 4.2.2 33.4 6.2.2 N/AA N/A N/A N/A 1.1 46.4 3.7 2.7 3.2 -11.1 -14.9	Dec-2014 779,429 1,832,149 20,280,028 0 0 18,983,575 443,573,809 314,817,700 0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	% Chg 3.4 15.3 11.8 N/A N/A N/A -3.2 -100.0 16.9 72.5 2.7 0.0 0.2 63.1 12.5 69.2 63.1 69.2 69.2 63.1 69.2 69.2 69.2 69.2 69.2 69.2 69.2 69.2
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Nonmember Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Non-dollar Denominated Deposits Nondollar Denominated Deposits Nondollar Denominated Deposits Nondollar Denominated Deposits Nondollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Derafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENT'S FOR BUSINESS LOANS Member Business Loans NOT Secured by Real Estate Nonmember Bus	Dec-2010 7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 991,339 8,693,179	CU in Peer Group : Dec-2011 703,172 1,287,186 15,387,205 0 0 8,281,470 452,990,487 321,154,647 0 N/A N/A 114,220,446 N/A N/A N/A N/A N/A N/A N/A N/	WA Chg -90.8 98.8 11.4 N/A N/A N/A N/A 15.0 2.5 5.8 N/A 19.0 173.7	723,779 1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	% Chg 2.9 -7.5 10.9 N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	Dec-2013 753,956 1,589,289 18,132,072 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	% Chgg 4.2.2 33.4 6.2.2 N/AA N/A N/A N/A 1.1 46.4 3.7 2.7 3.2 -11.1 -14.9	Dec-2014 779,429 1,832,149 20,280,028 0 0 18,983,575 443,573,809 314,817,700 0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	% Chg 3.4 15.3 11.8 N/A N/A N/A -3.2 -100.0 16.9 72.5 2.7 0.0 0.2 63.1 12.5 69.2 63.1 69.2 69.2 63.1 69.2 69.2 69.2 69.2 69.2 69.2 69.2 69.2
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Nonmember Shares Employee Benefit Nonmember Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits Insurance In Addition to NCUSIF Share/Deposit Insurance in Addition to NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans Soursed by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments For Non-Business Loans Total Unsecured Commitments Committed by Credit Union	Dec-2010 7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 991,339 8,693,179	703,172 1,287,186 15,387,205 0 0 8,281,470 452,990,487 321,154,647 0 N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	90.8 98.8 98.8 11.4 N/A N/A N/A N/A N/A N/A 155.0 15.8 19.0 15.4 19.0 173.7 173.7 173.7	723,779 1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	2.9 -7.5 10.9 N/A N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	753,956 1,589,289 18,132,072 0 0 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	4.2.2 33.4.4 6.2.2 N/A N/A N/A 35.9.9 -1.1.1 -46.4 -3.7.7 -5.2 -3.2 -11.1.1 -14.9	779,429 1,832,149 20,280,028 0 0 0 18,983,575 443,573,809 314,817,700 165,889,680 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	3.4 15.3 3.4 11.8 N/A N/A N/A N/A N/A N/A 14.2 14.4 16.9 16.9 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as included in All Other Unsecured Loans/Lines of Credit \$AVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits Insurance In Addition to NCUSIF Share/Deposit Insurance by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nontember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secu	7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A	703,172 1,287,186 15,387,205 0 0 8,281,470 452,990,487 321,154,647 0 N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	-90.8 98.8 11.4 N/A	723,779 1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	2.9 -7.5 10.9 N/A N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	753,956 1,589,289 18,132,072 0 0 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	4.2.2 33.4.4 6.2.2 N/A N/A N/A 35.9.9 -1.1.1 -46.4 -3.7.7 -5.2 -3.2 -11.1.1 -14.9	779,429 1,832,149 20,280,028 0 0 0 18,983,575 443,573,809 314,817,700 165,889,680 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	3.4 15.3 3.4 11.8 N/A N/A N/A N/A N/A N/A 14.2 14.4 16.9 16.9 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as included in All Other Unsecured Loans/Lines of Credit \$AVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits Insurance In Addition to NCUSIF Share/Deposit Insurance by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nontember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secu	7,683,088 647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A	703,172 1,287,186 15,387,205 0 0 8,281,470 452,990,487 321,154,647 0 N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	-90.8 98.8 11.4 N/A	723,779 1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	2.9 -7.5 10.9 N/A N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	753,956 1,589,289 18,132,072 0 0 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	4.2.2 33.4.4 6.2.2 N/A N/A N/A 35.9.9 -1.1.1 -46.4 -3.7.7 -5.2 -3.2 -11.1.1 -14.9	779,429 1,832,149 20,280,028 0 0 0 18,983,575 443,573,809 314,817,700 165,889,680 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	3.4 15.3 3.4 11.8 N/A N/A N/A N/A N/A N/A 14.2 14.4 16.9 16.9 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as included in All Other Unsecured Loans/Lines of Credit \$AVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits Insurance In Addition to NCUSIF Share/Deposit Insurance by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nontember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secu	647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A	1,287,186 15,387,205 0 0 0 8,281,470 452,990,487 321,154,647 0 N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	98.8 11.4. N/A N/A N/A 55.0 2.5 5.8 N/A 4.6 7.8. 173.7 173.7	1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	-7.5 10.9 N/A N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	1,589,289 18,132,072 0 0 14,903,210 461,097,245 325,083,691,628 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 3,7,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	33.4 6.2.2 N/A N/A N/A 35.9 2.5.5 -1.1.1 -46.4 -3.7 2.7 -5.2 3.2 -11.1 -14.9	1,832,149 20,280,028 0 0 0 18,983,575 443,573,809 314,817,700 165,889,680 13,077,667 8,730,621,638 410,339,735 9,916,152,211 8 37,607,258 4172,551 1,537,162 101,890 12,254,104	15.3 11.8 11.8 N/A N/A 27.4 -3.8 -3.2 -100.0 16.9 72.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of RA/Keopl >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Susiness Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 to 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Esta	647,541 13,809,274 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A	1,287,186 15,387,205 0 0 0 8,281,470 452,990,487 321,154,647 0 N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	98.8 11.4. N/A N/A N/A 55.0 2.5 5.8 N/A 4.6 7.8. 173.7 173.7	1,191,037 17,069,603 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	-7.5 10.9 N/A N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	1,589,289 18,132,072 0 0 14,903,210 461,097,245 325,083,691,628 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 3,7,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	33.4 6.2.2 N/A N/A N/A 35.9 2.5.5 -1.1.1 -46.4 -3.7 2.7 -5.2 3.2 -11.1 -14.9	1,832,149 20,280,028 0 0 0 18,983,575 443,573,809 314,817,700 165,889,680 13,077,667 8,730,621,638 410,339,735 9,916,152,211 8 37,607,258 4172,551 1,537,162 101,890 12,254,104	15.3 11.8 11.8 N/A N/A 27.4 -3.8 -3.2 -100.0 16.9 72.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits InsuRANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Line Guity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments For Non-Business Loans Total Unfunded Commitments W(Unused Commitments Committed by Credit Union	13,809,274 0 0 0 0 5,344,456 441,991,144 303,433,295 0 N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A	15,387,205 0 0 0 0 8,281,470 452,990,487 321,154,647 0 N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	11.4 N/A	17,069,603 0 0 0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	10.9 N/A N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	18,132,072 0 0 0 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,665 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	6.2 N/A N/A N/A 35.9 2.5 -1.1 -46.4 3.7 2.7 -5.2 3.2	20,280,028 0 0 18,983,575 443,573,809 314,817,700 0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	11.8 N/A N/A N/A 27.4 -3.8 -10.0 16.9 72.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years 7 total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonsember Business Loans Secured by Real Estate Nonsember Business Lo	0 0 0 5,344,459 441,991,144 303,433,295 0 N/A 7,368,267,885 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A 18,368,390 N/A 18,368,390 N/A 18,368,390 N/A	0 0 0 8,281,470 452,990,487 321,154,647 0 N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 1114,220,446 N/A N/A N/A N/A	N/A N/A N/A S5.0 2.5 5.8 N/A 4.6 7.8 19.0 173.7	0 0 0 10,961,54 449,928,330 328,644,933 7,266,969 NA N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A	N/A N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0	0 0 14,90,210 481,097,245 325,083,662 3,891,828 141,965,011 7,582,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	N/A N/A 35.9 2.5 -1.1 -46.4 3.7 2.7 -5.2 3.2 -11.1 -14.9	0 0 0 18,98,575 443,573,809 314,817,700 0 165,889,680 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	N/A N/A 27.4 -3.8 -3.2 -100.0 16.9 72.5 -3.2 -7.3 -12.5 2.7 0.0 0.2 -69.2 63.1 502.6 84.7
Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nommember Business Loans Secured by Real Estate Nommember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (Noh-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Fold Unised Commitments Fold Unised Commitments Fold Unised Commitments Fold Unised Commitments Committed by Credit Union	0 5,344,456 441,991,144 303,433,295 0 N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	0 0 8.281.470 8.299.487 321,154,647 0 N/A N/A N/A 1,875,630	N/A 55.0 2.5 5.8 N/A 4.6 7.8 19.0 5.4 -10.0 173.7	0 10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	N/A 32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0 -61.4	14,903,210 14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	N/A 35.9 2.5 -1.1 -46.4 3.7 2.7 -5.2 3.2 -11.1 -14.9	0 18,983,575 443,573,809 314,817,700 0 165,889,880 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	N/A 27.4 -3.8 -3.2 -100.0 16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Rogh >= \$100,000 Dollar Amount of Share Crafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Business Share Accounts Regative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITES < 1 year 1 to 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans INOT Secured by Real Estate Nonsember Business Loans Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments FO Non-Business Loans Total Unfunded Commitments Total Unded Commitments Unfunded Commitments Committed by Credit Union	5,344,456 441,991,144 303,433,295 0 N/A N/A 7,368,267,885 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	8,281,470 452,990,487 321,154,647 0 N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	55.0 2.5 5.8 N/A 4.6 7.8 19.0 5.4 -10.0 173.7	10,965,154 449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 44,136,439 N/A N/A N/A N/A N/A N/A N/A N/A 8,505,264	32.4 -0.7 2.3 N/A 5.9 0.9 16.7 6.0 -61.4	14,903,210 461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	35.9 2.5 -1.1 -46.4 3.7 2.7 -5.2 3.2 -11.1 -14.9	18,983,575 443,573,609 314,817,700 0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	27.4 -3.8 -3.2 -100.0 16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh == \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES 1 year 1 to 3 years 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENT'S FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonsember Business Loans NOT Secured by Real Estate Otal Unfunded Commitments for Business Loans Miscellaneous Business Loans Infunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving OFE Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unused Commitments For Non-Business Loans	441,991,144 303,433,295 0 N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	452,990,487 321,154,647 0 N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	2.5 5.8 N/A 4.6 7.8 19.0 5.4 -10.0 173.7	449,928,330 328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A	-0.7 2.3 N/A 5.9 0.9 16.7 6.0 -61.4	461,097,245 325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	2.5 -1.1 -46.4 3.7 -5.2 3.2 -11.1 -14.9	443,573,809 314,817,700 0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	-3.8 -3.2 -100.0 16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 63.1 502.6 84.7
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments For Non-Business Loans Total Unfunded Commitments W(Unused Commitments) Unfunded Commitments Committed by Credit Union	303,433,295 0 N/A N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	321,154,647 0 N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 9 114,220,446 N/A N/A N/A N/A N/A N/A 10,460,748	5.8 N/A 4.6 7.8 19.0 5.4 -10.0 173.7	328,644,933 7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A	2.3 N/A 5.9 0.9 16.7 6.0 0.0 -61.4	325,083,662 3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	-1.1 -46.4 3.7 2.7 -5.2 3.2 -11.1 -14.9	314,817,700 0 165,889,680 13,077,667 8,730,621,638 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	-3.2 -100.0 16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITES < 1 year 1 to 3 years 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonsember Business Loans NOT Secured by Real Estate Nonsember Business Loans NOT Secured by Real Estate Nonsember Business Loans Unfunded Commitments (Included In Categories Above) Agnicultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments (Scan & ST Investments) Unfunded Commitments Committed by Credit Union	0 N/A N/A 7,368,267,585 646,794,591 355,955,741 0 41,739,204 N/A N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	0 0 N/A	N/A 4.6 7.8 19.0 5.4 -10.0 173.7	7,266,969 N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 44,136,439 N/A N/A N/A N/A N/A N/A 8,505,264	N/A 5.9 0.9 16.7 6.0 0.0 -61.4	3,891,828 141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	-46.4 3.7 2.7 -5.2 3.2 -11.1 -14.9	0 165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	-100.0 16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Money Market Accounts Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Obliar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (included in Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments (MUnused Commitments for Non-Business Loans	N/A N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	4.6 7.8 19.0 5.4 -10.0 173.7	N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A	5.9 0.9 16.7 6.0 0.0 -61.4	141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	3.7 2.7 -5.2 3.2 -11.1 -14.9	165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890	16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Business Share Accounts Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits Insurance in Addition to NCUSIF Share/Deposit Insurance in Addition to NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments Foll Unused Commitments Foll Unused Commitments Unfunded Commitments Foll Unused Commitments (Cash & ST Investments)	N/A N/A N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	4.6 7.8 19.0 5.4 -10.0 173.7	N/A N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A	5.9 0.9 16.7 6.0 0.0 -61.4	141,965,011 7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	3.7 2.7 -5.2 3.2 -11.1 -14.9	165,889,680 13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890	16.9 72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonsember Business Loans NOT Secured by Real Estate Normember Business Loans Miscellaneous Business Loans Miscellaneous Business Loans Costruction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving OFE Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments For Non-Business Loans Total Unfunded Commitments Committed by Credit Union	N/A 7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	N/A 7,706,195,423 697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	7.8 19.0 5.4 -10.0 173.7	N/A 8,158,045,777 703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A 8,505,264	0.9 16.7 6.0 0.0 -61.4	7,582,679 8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	2.7 -5.2 3.2 -11.1 -14.9	13,077,667 8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	72.5 3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
SAVING MATURITIES < 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan NoT Secured by Real Estate Total Unfunded Commitments for Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Fold Unused Commitments For Non-Business Loans Total Unused Commitments Fold Unused Commitments Committed by Credit Union	7,368,267,585 646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A N/A 18,368,390 N/A 91,939 8,693,179	7,706,195,423 697,274,110 423,641,526 8,827,111,059 9 114,220,446 N/A	7.8 19.0 5.4 -10.0 173.7	8,158,045,777 703,675,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A N/A 8,505,264	0.9 16.7 6.0 0.0 -61.4	8,463,342,565 722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	2.7 -5.2 3.2 -11.1 -14.9	8,730,621,638 775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	3.2 7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
< 1 year 1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscelaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments Found Unused Commitments (Unusued Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	7.8 19.0 5.4 -10.0 173.7	703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A 8,505,264	0.9 16.7 6.0 0.0 -61.4	722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	2.7 -5.2 3.2 -11.1 -14.9	775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
1 to 3 years > 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENT'S FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Nonsember Business Loans NOT Secured by Real Estate Normember Business Loans NOT Secured by Real Estate Normember Business Loans Miscellaneous Business Loans Miscellaneous Business Loans Mortinate Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving OFE Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	646,794,591 355,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	697,274,110 423,641,526 8,827,111,059 114,220,446 N/A	7.8 19.0 5.4 -10.0 173.7	703,575,186 494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A 8,505,264	0.9 16.7 6.0 0.0 -61.4	722,705,655 468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	2.7 -5.2 3.2 -11.1 -14.9	775,140,838 410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	7.3 -12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
> 3 years Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans Sort Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments W(Unused Commitments) Unfunded Commitments For Non-Business Loans Total Unused Commitments (Unfunded Commitments Committed by Credit Union	365,955,741 8,371,017,917 10 41,739,204 N/A N/A N/A 18,368,390 N/A 91,939 8,693,179	423,641,526 8,827,111,059 9 114,220,446 N/A N/A N/A 10,460,748	19.0 5.4 -10.0 173.7	494,472,002 9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A 8,505,264	16.7 6.0 0.0 -61.4	468,898,102 9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	-5.2 3.2 -11.1 -14.9	410,389,735 9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	-12.5 2.7 0.0 0.2 69.2 63.1 502.6 84.7
Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Nonmember Business Loans Niscellaneous Business Loans Miscellaneous Business Loans Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unrunded Commitments V6(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	8,371,017,917 10 41,739,204 N/A N/A N/A N/A 18,366,390 N/A 991,939 8,693,179	8,827,111,059 9 114,220,446 N/A N/A N/A N/A 10,460,748 N/A 1,875,630	-10.0 173.7 -43.1	9,356,092,965 9 44,136,439 N/A N/A N/A N/A N/A N/A 8,505,264	6.0 0.0 -61.4	9,654,946,322 8 37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	3.2 -11.1 -14.9	9,916,152,211 8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	0.0 0.2 69.2 63.1 502.6 84.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unfunded Commitments ({Unused Commitments}) Unfunded Commitments Committed by Credit Union	10 41,739,204 N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	9 114,220,446 N/A N/A N/A 10,460,748 N/A 1,875,630	-10.0 173.7 -43.1	9 44,136,439 N/A N/A N/A N/A N/A 8,505,264	0.0 -61.4	3,808,237 2,558,769 255,089 55,172 6,677,267	-11.1 -14.9	8 37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	0.0 0.2 69.2 63.1 502.6 84.7
Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Valunsed Commitments Valunsed Commitments (San & ST Investments) Unfunded Commitments Committed by Credit Union	41,739,204 N/A N/A N/A N/A 18,366,390 N/A 991,939 8,693,179	114,220,446 N/A N/A N/A N/A 10,460,748 N/A 1,875,630	-43.1	44,136,439 N/A N/A N/A N/A 8,505,264	-61.4	37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	-14.9	37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	69.2 63.1 502.6 84.7
Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans Notal Estate Nonmember Business Loans Miscellaneous Business Loans Miscellaneous Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving OF Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unrunded Commitments Vig(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	41,739,204 N/A N/A N/A N/A 18,366,390 N/A 991,939 8,693,179	114,220,446 N/A N/A N/A N/A 10,460,748 N/A 1,875,630	-43.1	44,136,439 N/A N/A N/A N/A 8,505,264	-61.4	37,545,760 3,808,237 2,558,769 255,089 55,172 6,677,267	-14.9	37,607,258 6,442,501 4,172,551 1,537,162 101,890 12,254,104	69.2 63.1 502.6 84.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments for Non-Business Loans Total Unfunded Commitments (Unused Commitments / Cash & ST Investments) Unfunded Commitments / Cash & ST Investments)	N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	N/A N/A N/A 10,460,748 N/A 1,875,630	-43.1	N/A N/A N/A N/A 8,505,264		3,808,237 2,558,769 255,089 55,172 6,677,267		6,442,501 4,172,551 1,537,162 101,890 12,254,104	69.2 63.1 502.6 84.7
Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments W(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	N/A N/A N/A 10,460,748 N/A 1,875,630		N/A N/A N/A N/A 8,505,264	-18.7	2,558,769 255,089 55,172 6,677,267	-21.5	4,172,551 1,537,162 101,890 12,254,104	63.1 502.6 84.7
Member Business Loans Secured by Real Estate Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments (%Unused Commitments / Cash & ST Investments) Unfunded Commitments / Cash & ST Investments)	N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	N/A N/A N/A 10,460,748 N/A 1,875,630		N/A N/A N/A N/A 8,505,264	-18.7	2,558,769 255,089 55,172 6,677,267	-21.5	4,172,551 1,537,162 101,890 12,254,104	63.1 502.6 84.7
Member Business Loans NOT Secured by Real Estate Nonmember Business Loans Secured by Real Estate Nonmember Business Loans Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments W(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Cash & ST Investments)	N/A N/A N/A 18,368,390 N/A 991,939 8,693,179	N/A N/A N/A 10,460,748 N/A 1,875,630		N/A N/A N/A N/A 8,505,264	-18.7	2,558,769 255,089 55,172 6,677,267	-21.5	4,172,551 1,537,162 101,890 12,254,104	63.1 502.6 84.7
Nonmember Business Loans Secured by Real Estate Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscelaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments Wi(Unused Commitments) Unfunded Commitments	N/A N/A 18,368,390 N/A 991,939 8,693,179	N/A N/A 10,460,748 N/A 1,875,630		N/A N/A 8,505,264	-18.7	255,089 55,172 6,677,267	-21.5	1,537,162 101,890 12,254,104	502.6 84.7
Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments (\(\text{Unused Commitments} \) \(\text{Unfunded Commitments} \) \(\text{Unfunded Commitments} \) \(\text{Unfunded Commitments} \)	N/A 18,368,390 N/A 991,939 8,693,179	N/A 10,460,748 N/A 1,875,630		N/A 8,505,264	-18.7	55,172 6,677,267	-21.5	101,890 12,254,104	84.7
Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments (§(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Committed by Credit Union	N/A 991,939 8,693,179	N/A 1,875,630			-18.7	6,677,267	-21.5		83.5
Categories Above) Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unfunded Commitments (\(\text{Unused Commitments}\) \(\text{Unused Commitments}\) \(\text{Untuned Commitments}\) \(\text{Untuned Commitments}\) \(\text{Untuned Commitments}\) \(\text{Untuned Commitments}\) \(\text{Untuned Commitments}\)	991,939 8,693,179	1,875,630	89.1	N/A		20.007			
Agricultural Related Business Loans Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments Wi(Unused Commitments) Unfunded Commitments	991,939 8,693,179	1,875,630	89 1	N/A		20.007			
Construction & Land Development Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments Total Unfunded Commitments (Unused Commitments) Cash & ST Investments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Cash & ST Investments)	991,939 8,693,179	1,875,630	89 1	N/A		00.007			
Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unfunded Commitments (\(\frac{\text{V(Unused Commitments)}}{\text{V(Unused Commitments)}}\)	8,693,179		89 1			38,607		481,860	
OFF-BALANČE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments %(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	.,,	1,058,511	00.1	556,238	-70.3	366,440	-34.1	781,790	113.3
REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments (Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Cash & Veredit Union	400.000.00		-87.8	80,015	-92.4	0	-100.0	56,000	N/A
Revolving O/E Lines 1-4 Family Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unfunded Commitments %(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	400.000.0=:								
Credit Card Line Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments %(Unused Commitments / Cash & ST Investments) Unfunded Commitments / Cash & Veredit Union									
Unsecured Share Draft Lines of Credit Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unsed Commitments (Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments / Cash & Cash & ST Investments)	422,930,851	422,724,272	0.0	409,413,477	-3.1	402,769,345	-1.6	394,772,147	-2.0
Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unfunded Commitments W(Unused Commitments) Unfunded Commitments W(Unused Commitments) Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	779,667,644	800,406,629	2.7	846,690,347	5.8	910,503,391	7.5	992,125,421	9.0
Residential Construction Loans-Excluding Business Purpose Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments %(Unused Commitments / Cash & ST Investments) Unfunded Commitments / Cash & C	130,352,437	114,585,310	-12.1	115,553,199	0.8	115,730,925	0.2	115,540,834	-0.2 -0.8
Federally Insured Home Equity Conversion Mortgages (HECM) Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments (Unused Commitments / Cash & ST Investments) Unfunded Commitments / Cash & Veredit Union	196,658,539 635,443	229,216,412 411,574	16.6 -35.2	239,706,356 1,094,950	4.6 166.0	239,639,235 704,757	-35.6	237,637,206 1,260,038	78.8
Proprietary Reverse Mortgage Products Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments (Munused Commitments) (Unused Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	033,443	411,574	-35.2 N/A	1,094,930	N/A	704,737	-35.6 N/A	1,260,036	7 O.O
Other Unused Commitments Total Unfunded Commitments for Non-Business Loans Total Unused Commitments %(Unused Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Unfunded Commitments for Non-Business Loans Total Unused Commitments ((Unused Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	39,737,926	47,997,334	20.8	53,300,142	11.0	49,224,648	-7.6	57,698,155	17.2
Total Unused Commitments %(Unused Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	1,569,982,840	1,615,341,531	2.9	1,665,758,471	3.1	1,718,572,301	3.2	1,799,033,801	4.7
%(Unused Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	1,588,351,230	1,625,802,279	2.4	1,674,263,735	3.0	1,725,249,568	3.0	1,811,287,905	5.0
Unfunded Commitments Committed by Credit Union	114.70	111.43	-2.9	100.18	-10.1	128.99	28.8	158.42	22.8
	N/A	1,623,429,708	2.0	1,673,842,282	3.1	1,724,277,461	3.0	1,810,124,380	5.0
	N/A	2,372,571		421,453	-82.2	972,107	130.7	1,163,525	19.7
Loans Transferred with Recourse 1	115,433,908	147,841,666	28.1	155,461,938	5.2	165,207,539	6.3	239,615,341	45.0
Pending Bond Claims	170,181	271,902	59.8	247,011	-9.2	261,965	6.1	426,299	62.7
Other Contingent Liabilities	597,917	591,717	-1.0	698,363	18.0	720,071	3.1	884,846	22.9
CREDIT AND BORROWING ARRANGEMENTS:		/		,					
Num FHLB Members	21	22	4.8	24	9.1	26	8.3	27	3.8
LINES OF CREDIT (Borrowing)									
	1,553,164,660	1,506,357,628	-3.0	1,521,281,448	1.0	1,536,947,893	1.0	1,714,543,994	11.6
Total Committed Credit Lines	18,470,000	32,157,202	74.1	28,008,001	-12.9	387,263,166	1,282.7	366,146,290	-5.5
Total Credit Lines at Corporate Credit Unions	326,500,380	232,852,502	-28.7	297,143,503	27.6	279,837,503	-5.8	273,877,387	-2.1
Draws Against Lines of Credit	19,261,035	11,439,365	-40.6	5,438,248	-52.5	3,117,651	-42.7	22,937,417	635.7
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS	0 000 :==	0.405	40.5	400 - 10		0.005	400 -	7.000 - :-	050 -
Line of Credit Outstanding from Corporate Cus	3,039,178	3,409,680	12.2	438,248	-87.1	2,226,350	408.0	7,932,543	256.3
Term Borrowings Outstanding from Corporate Cus MISCELLANEOUS BORROWING INFORMATION:	12,000,000	7,000,000	-41.7	5,000,000	-28.6	0	-100.0	0	N/A
MISCELLANEOUS BORROWING INFORMATION: Assets Pledged to Secure Borrowings	633 005 505	649,604,988	4.4	700 550 000	44.4	000 470 400	05.7	1 214 004 522	20.0
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	623,965,585	049,604,988	4.1	723,556,969	11.4	909,178,493	25.7	1,211,001,596	33.2
Lenders Option	101,157,000	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1
Uninsured Secondary Capital ²	101,137,000		-13.0 N/A		-36.4 N/A		-/5.5 N/A	10,000,000	
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Included MBL construction and land development prior to 03/31/09.	0	0	1,477	0	IN/A	0		U	N/A
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward	0	0		0	IN/A	0		Ü	N/A

		11 (1 5							
	Miscella	neous Information, Pr		Services					
Return to cover		For Charter :							
03/03/2015		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State	e = 'MO' * Type Include	d: Federa	Ily Insured State Cred	dit Union
	Count	of CU in Peer Group :	N/A						
	D 0040	D 0044	0/ Ob	D 0040	0/ Ob	D 0040	0/ Ob	D 0044	0/ Ob
MEMBERSHIP:	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
Num Current Members	1,230,680	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5
Num Potential Members	27,702,322								11.1
			2.9		1.0	30,861,655	7.2	34,288,419	
% Current Members to Potential Members	4.44		-1.2		2.0	4.28	-4.4	3.95	-7.7
* % Membership Growth	-0.33		592.9		85.6	2.49	-17.2	2.53	1.7
Total Num Savings Accts	2,267,742	2,338,371	3.1	2,397,741	2.5	2,460,159	2.6	2,527,290	2.7
EMPLOYEES:									
Num Full-Time Employees	3,071	3,142	2.3	·	4.7	3,369	2.4	3,482	3.4
Num Part-Time Employees	422	410	-2.8	419	2.2	431	2.9	439	1.9
BRANCHES:									
Num of CU Branches	322	326	1.2	308	-5.5	316	2.6	315	-0.3
Num of CUs Reporting Shared Branches	27				3.6	31	6.9	30	-3.2
Plan to add new branches or expand existing facilities	1				18.2	13	0.0	11	-15.4
MISCELLANEOUS LOAN INFORMATION:			.,500.0	10		10	0.0		
**Total Amount of Loans Granted YTD	2,760,548,712	2,828,157,187	2.4	3,574,516,768	26.4	3,446,856,227	-3.6	3,300,749,560	-4.2
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date	2,100,040,712	2,020,101,101	2.4	3,374,310,700	20.4	0,740,000,227	-3.0	5,500,748,500	-4.2
(FCUs Only)	0	0	N/A	. 0	N/A	0	N/A	0	NI/A
MEMBER SERVICE AND PRODUCT OFFERINGS	0	U	IN/A	. 0	IN/A	U	IN/A	U	N/A
(Credit Programs):									
Business Loans					45.5				40.0
	22				45.5	29	-9.4	33	13.8
Credit Builder	15				11.8	23	21.1	24	4.3
Debt Cancellation/Suspension	6				0.0	6	0.0	6	
Direct Financing Leases	1	1	0.0	0	-100.0	0	N/A	0	N/A
Indirect Business Loans	6	7	16.7	9	28.6	9	0.0	9	0.0
Indirect Consumer Loans	31	30	-3.2	34	13.3	35	2.9	35	0.0
Indirect Mortgage Loans	9	9	0.0	10	11.1	9	-10.0	10	11.1
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	7	40.0	11	57.1	10	-9.1
Micro Business Loans	11				0.0	11	10.0	11	0.0
Micro Consumer Loans	11				0.0	13	0.0	14	7.7
Overdraft Lines of Credit	64				-3.0	64	0.0	64	0.0
Overdraft Protection									
	57	58			5.2	58	-4.9	58	0.0
Participation Loans	30				18.8	41	7.9	45	9.8
Pay Day Loans	12				15.4	15	0.0	15	
Real Estate Loans	76				12.0	85	1.2	83	-2.4
Refund Anticipation Loans	2	2	0.0		0.0	2	0.0	2	0.0
Risk Based Loans	70	73	4.3	75	2.7	81	8.0	83	2.5
Share Secured Credit Cards	24	26	8.3	27	3.8	31	14.8	31	0.0
Short-Term, Small Amount Loans (STS)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS	-	_							,,,,
(Other Programs):									
ATM/Debit Card Program	89	91	2.2	88	-3.3	88	0.0	86	-2.3
Business Share Accounts	38				7.9	43	4.9	45	4.7
Check Cashing	64		0.0		-3.1	62	0.0	63	1.6
First Time Homebuyer Program	9		22.2		9.1	13	8.3	12	-7.7
Health Savings Accounts									
ŭ	10				10.0	11	0.0	12	9.1
Individual Development Accounts	2				0.0	2	0.0	2	
In-School Branches	2				0.0	1	-50.0	1	0.0
Insurance/Investment Sales	30				10.0	33	0.0	36	9.1
International Remittances	11		9.1		0.0	17	41.7	20	17.6
Low Cost Wire Transfers	70	71	1.4	83	16.9	84	1.2	83	-1.2
**Number of International Remittances Originated YTD	N/A	N/A		N/A		1,975		3,825	93.7
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	2	2	0.0	4	100.0	4	0.0	5	25.0
Adjusted Retained Earnings Obtained through						·			
Business Combinations	2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	2,378,003	678.6
Fixed Assets - Capital & Operating Leases	, ,,,,,,,	, ,,,,,,,	1			,		,,	
Aggregate of Future Capital and Operating Lease Pmts				1					
on Fixed Assets (not discounted to PV)	22,711,522	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5	23,176,926	-11.9
		22,001,170	1.0	13,202,770	10.0	20,010,727	50.0	20,170,320	11.3
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	amudiizing)			1					
** Amount is year-to-date and the related % change ratio is annualized.		T		1					
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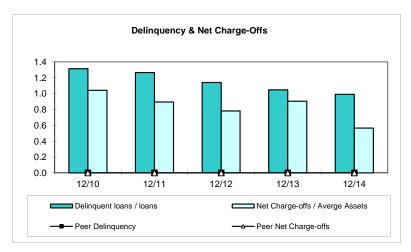
	Inforr	nation System	s & Tech	nology					
Return to cover		For Charter :							
03/03/2015		Count of CU:	116						
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: All	* State = 'MO	' * Type In	cluded: Fede	rally
	Count of CU i	n Peer Group	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% 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	73	68	-6.8	66		63	-4.5	61	-3.2
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	49	-2.0
CU Developed In-House System	1			0		0	N/A	0	N/A
Other	5	4	-20.0	4	0.0	4	0.0	5	25.0
Electronic Financial Services									
Home Banking Via Internet Website	87			88		89	1.1	89	0.0
Audio Response/Phone Based	72			71		70	-1.4	67	-4.3
Automatic Teller Machine (ATM)	82			85		85	0.0	83	-2.4
Kiosk	6			6		7	16.7	7	0.0
Mobile Banking	12			29		38	31.0	48	26.3
Other	4	4	0.0	2	-50.0	3	50.0	2	-33.3
Services Offered Electronically									
Member Application	34			40		39	-2.5	41	5.1
New Loan	45			46		48	4.3	48	0.0
Account Balance Inquiry	89			90		91	1.1	90	-1.1
Share Draft Orders	63			63		65	3.2	66	1.5
New Share Account	21			23		24	4.3	26	8.3
Loan Payments	84			82		83	1.2	82	-1.2
Account Aggregation	12			13		15	15.4	16	6.7
Internet Access Services	23			26		28	7.7	28	0.0
e-Statements	73			77		80	3.9	82	2.5
External Account Transfers	15			22		26	18.2	28	7.7
View Account History	91	92		91		91	0.0	90	-1.1
Merchandise Purchase	5			5		5	0.0	6	20.0
Merchant Processing Services	4			6		6	0.0	6	0.0
Remote Deposit Capture	5			10		14	40.0	19	35.7
Share Account Transfers	86			88		89	1.1	88	-1.1
Bill Payment	64			68		71	4.4	71	0.0
Download Account History	76			75		77	2.7	77	0.0
Electronic Cash	5	-		4		5	25.0	5	0.0
Electronic Signature Authentication/Certification	2			3		6	100.0	13	116.7
Mobile Payments	N/A	N/A		N/A		7		15	114.3
Type of World Wide Website Address									
Informational	12			11		11	0.0	11	0.0
Interactive	8			3		2	-33.3	3	50.0
Transactional	80			86		88	2.3	86	-2.3
Number of Members That Use Transactional Website	400,852	,		479,889		533,875	11.2	567,151	6.2
No Website, But Planning to Add in the Future	1	C	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future				_	N//-				.
Informational	0			0		0	N/A	0	N/A
Interactive	0	-		0		0	N/A	0	N/A
Transactional	1	C	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous						***		4.75	
Internet Access	119	118	-0.8	112	-5.1	114	1.8	112	-1.8

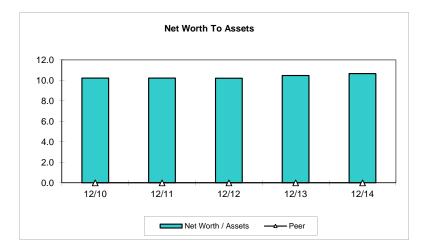
Return to cover

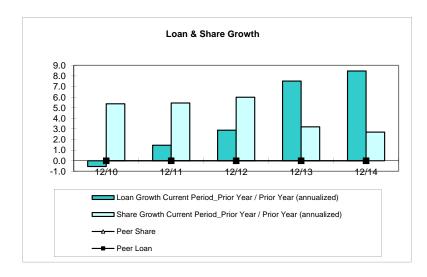
03/03/2015 CU Name: N/A Peer Group: N/A

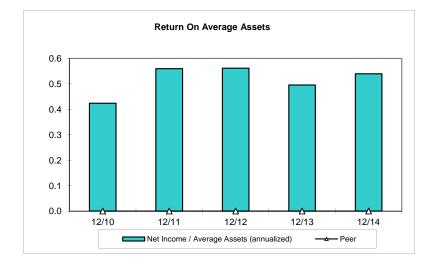
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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

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03/03/2015 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 116 Asset Range : N/A

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

Count of CU in Peer Group: N/A

