

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

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

Count of CU : 116
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

		Supplemental Ratio Analysis				
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: Nation * Peer Group: All * State		
		Count of CU in Peer Group:		N/A		
		Dec-2010	Dec-2011	Dec-2012	Dec-2013	Dec-2014
OTHER DELINQUENCY RATIOS ¹						
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		0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		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		0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans		N/A	N/A	N/A	1.68	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		1.24	1.13	1.43	1.31	1.41
Participation Loans Delinquent >= 60 Days / Total Participation Loans		0.48	1.49	0.84	1.52	2.19
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		N/A	N/A	N/A	0.00	0.29
Allowance for Loan & Lease Losses to Delinquent Loans		88.09	87.00	109.88	97.36	97.27
REAL ESTATE LOAN DELINQUENCY ¹						
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	1.53	0.99	1.89	0.85
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable		0.59	0.54	0.50	0.34	0.32
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int 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						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		25.55	27.82	24.23	15.63	19.41
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		4.23	3.15	2.41	2.25	2.09
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally		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		0.80	0.89	0.70	0.50	0.29
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest 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		1.15	0.97	1.13	1.10	0.16
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		1.20	0.65	0.83	5.18	-0.10
SPECIALIZED LENDING RATIOS						
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		2.55	2.84	2.88	2.77	2.86
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted		0.96	0.01	0.02	0.07	0.03
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		N/A	N/A	N/A	41.86	35.69
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		17.50	16.32	15.62	16.43	16.32
Total Fixed Rate Real Estate / Total Loans		28.26	27.45	26.93	26.92	25.52
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		38.67	32.78	43.69	33.15	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						
Mortgage Servicing Rights / Net Worth		0.93	1.15	1.72	2.16	1.19
Unused Commitments / Cash & ST Investments		114.70	111.43	100.18	128.99	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.						
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loan. This policy change may result in a decline in delinquent loans reported as of June 201.						

	Liabilities, Shares & Equity									
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: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	
LIABILITIES, SHARES AND EQUITY										
LIABILITIES:										
Other Borrowings	N/A	N/A		N/A		N/A		N/A		
Other Notes, Promissory Notes, Interest Payable, & 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	N/A	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	-10.3	12,379,913	-0.2	
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	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	-19.9	382,839,555	18.4	
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	11.2	2,899,157,457	8.8	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	5.0	2,418,108,558	2.2	
Share Certificates	2,105,289,792	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,083,707	-5.8	1,687,626,878	-6.8	
IRA/KEOGH Accounts	978,897,117	1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	-2.2	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	14.1	31,864,078	15.5	
Non-Member Deposits	1,586,183	1,923,763	21.3	3,040,300	58.0	7,098,593	133.5	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	3.2	9,916,152,211	2.7	
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	-7.9	213,462,339	1.6	215,315,398	0.9	
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	31.1	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	-173.1	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	N/A	-271,963	-2,322.1	
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-21,408,473	-55.8	
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 SAVINGS²										
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	
Insured 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	
¹ Means the number is too large to display in the cell ¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS ² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000 ³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
										5. LiabShEquity

Income Statement									
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 Insured State Credit Union									
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	377,141,426	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)	(587,424)	-29.4	(457,500)	-22.1	(530,440)	15.9	(526,357)	-0.8
Income from Investments	56,654,908	54,366,380	-4.0	48,109,492	-11.5	42,868,497	-10.9	44,778,992	4.5
Income from Trading	1,574,917	406,864	-74.2	1,078,029	165.0	1,935,373	79.5	414,364	-78.6
TOTAL INTEREST INCOME	434,539,417	410,593,687	-5.5	393,052,473	-4.3	378,302,754	-3.8	383,260,828	1.3
INTEREST EXPENSE:									
Dividends	83,343,628	63,420,650	-23.9	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8
Interest on Deposits	28,271,406	23,874,506	-15.6	19,514,463	-18.3	13,982,965	-28.3	11,668,792	-16.5
Interest on Borrowed Money	12,881,888	11,719,213	-9.0	9,905,604	-15.5	5,345,441	-46.0	4,597,536	-14.0
TOTAL INTEREST EXPENSE	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7
PROVISION FOR LOAN & LEASE LOSSES	65,614,915	50,696,965	-22.7	58,538,753	15.5	47,404,679	-19.0	41,606,747	-12.2
NET INTEREST INCOME AFTER PLL	244,427,580	260,882,353	6.7	251,942,559	-3.4	264,829,144	5.1	281,363,619	6.2
NON-INTEREST INCOME:									
Fee Income	108,767,095	112,712,712	3.6	120,021,428	6.5	113,442,236	-5.5	112,749,666	-0.6
Other Operating Income	73,989,886	82,144,485	11.0	112,622,640	37.1	120,497,760	7.0	123,459,050	2.5
Gain (Loss) on Investments	-445,745	916,613	305.6	2,403,868	162.3	3,310,110	37.7	965,075	-70.8
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets	-2,985,902	-3,180,927	-6.5	-1,834,344	42.3	-1,382,846	24.6	-2,812,336	-103.4
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	1,438,241	1,358,916	-5.5	-27,923	-102.1	2,190,906	7,946.2	-719,401	-132.8
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	180,763,575	193,951,799	7.3	233,185,669	20.2	238,058,166	2.1	233,642,054	-1.9
NON-INTEREST EXPENSE									
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
Travel, Conference Expense	2,830,792	3,317,233	17.2	3,702,074	11.6	3,954,311	6.8	4,346,011	9.9
Office Occupancy	27,631,675	28,589,598	3.5	29,025,588	1.5	30,031,267	3.5	32,344,027	7.7
Office Operation Expense	72,855,586	73,949,700	1.5	78,153,744	5.7	85,500,926	9.4	91,557,139	7.1
Educational and Promotion	15,552,850	16,003,092	2.9	16,175,334	1.1	15,602,280	-3.5	15,117,153	-3.1
Loan Servicing Expense	24,870,721	27,103,828	9.0	32,086,214	18.4	33,914,490	5.7	32,166,956	-5.2
Professional, Outside Service	23,119,771	25,158,548	8.8	28,000,571	11.3	29,715,191	6.1	32,813,797	10.4
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	11,314,693	4,481,783	-60.4	1,706,737	-61.9	1,229,642	-28.0	99,901	-91.9
Member Insurance - Temporary Corporate CU Stabilization Fund ³	9,516,142	16,248,985	70.8	6,819,726	-58.0	6,111,738	-10.4	912	-100.0
Member Insurance - Other	1,264,699	941,509	-25.6	788,597	-16.2	640,903	-18.7	310,665	-51.5
Operating Fees	1,447,502	1,543,232	6.6	1,698,188	10.0	1,555,852	-8.4	1,575,329	1.3
Misc Operating Expense	16,062,536	14,809,612	-7.8	21,088,390	42.4	24,737,640	17.3	19,419,560	-21.5
TOTAL NON-INTEREST EXPENSE	384,366,636	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	61,655,354	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	37.7	59,513,457	5.9	54,483,767	-8.5	61,046,809	12.0
RESERVE TRANSFERS:									
Transfer to Regular Reserve	35,818,822	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.									
² 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 the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
									6. IncExp

Delinquent Loan Information 1									
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: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
30 to 59 Days Delinquent	121,888,564	120,531,295	-1.1	124,375,265	3.2	139,346,281	12.0	139,336,330	0.0
60 to 179 Days Delinquent	59,948,270	57,947,476	-3.3	53,407,034	-7.8	51,552,868	-3.5	54,492,044	5.7
180 to 359 Days Delinquent	14,503,400	14,698,935	1.3	12,061,357	-17.9	13,760,689	14.1	13,579,978	-1.3
> = 360 Days Delinquent	4,932,305	4,971,307	0.8	6,455,698	29.9	5,750,945	-10.9	4,767,043	-17.1
Total Del Loans - All Types (> = 60 Days)	79,383,975	77,617,718	-2.2	71,924,089	-7.3	71,064,502	-1.2	72,839,065	2.5
% Delinquent Loans / Total Loans	1.31	1.27	-3.6	1.14	-9.9	1.05	-8.1	0.99	-5.5
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,291,415	5,260,800	-16.4	5,283,771	0.4	6,162,828	16.6	6,132,734	-0.5
60 to 179 Days Delinquent	4,899,755	4,216,711	-13.9	3,426,390	-18.7	3,778,494	10.3	3,927,749	4.0
180 to 359 Days Delinquent	665,101	229,878	-65.4	215,119	-6.4	203,859	-5.2	263,675	29.3
> = 360 Days Delinquent	46,197	19,036	-58.8	8,753	-54.0	8,209	-6.2	20,241	146.6
Total Del Credit Card Lns (> = 60 Days)	5,611,053	4,465,625	-20.4	3,650,262	-18.3	3,990,562	9.3	4,211,665	5.5
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	-22.2	0.94	-20.8	0.98	3.5	0.99	1.4
Short-Term, Small Amount Loans (STS) FCU Only									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del STS Lns (> = 60 Days)	0	0	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		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		4,349	-62.8	15,737	261.9	35,121	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		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	9.4
60 to 179 Days Delinquent	N/A	N/A		N/A		4,700,328		6,365,435	35.4
180 to 359 Days Delinquent	N/A	N/A		N/A		912,459		1,333,089	46.1
> = 360 Days Delinquent	N/A	N/A		N/A		330,717		260,137	-21.3
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		5,943,504		7,958,661	33.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		0.73		0.86	19.0
Used Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		47,090,528		52,924,474	12.4
60 to 179 Days Delinquent	N/A	N/A		N/A		13,392,995		17,728,003	32.4
180 to 359 Days Delinquent	N/A	N/A		N/A		2,381,568		2,843,393	19.4
> = 360 Days Delinquent	N/A	N/A		N/A		655,022		584,331	-10.8
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		16,429,585		21,155,727	28.8
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/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
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	N/A	N/A		N/A		9,666,542		9,518,208	-1.5
60 to 179 Days Delinquent	N/A	N/A		N/A		7,357,642		5,866,541	-20.3
180 to 359 Days Delinquent	N/A	N/A		N/A		1,201,658		1,970,890	64.0
> = 360 Days Delinquent	N/A	N/A		N/A		1,025,809		883,007	-13.9
Total Del All Other Loans (> = 60 Days)	N/A	N/A		N/A		9,585,109		8,720,438	-9.0
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		N/A		1.68		1.41	-16.2
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¹ 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.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.									

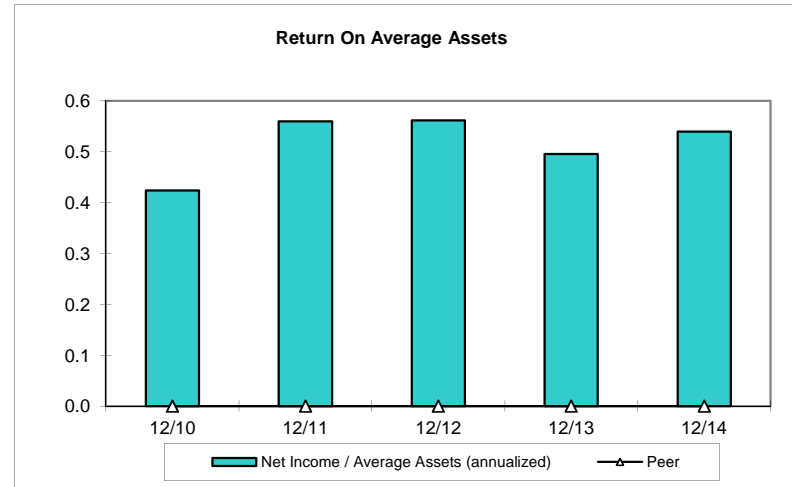
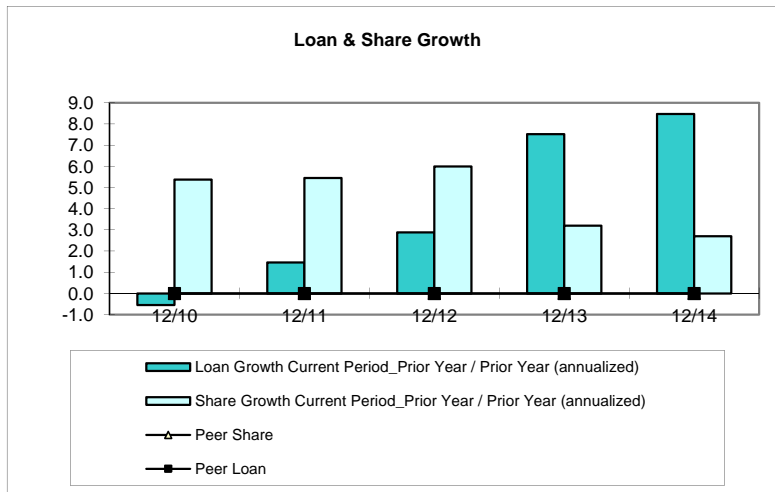
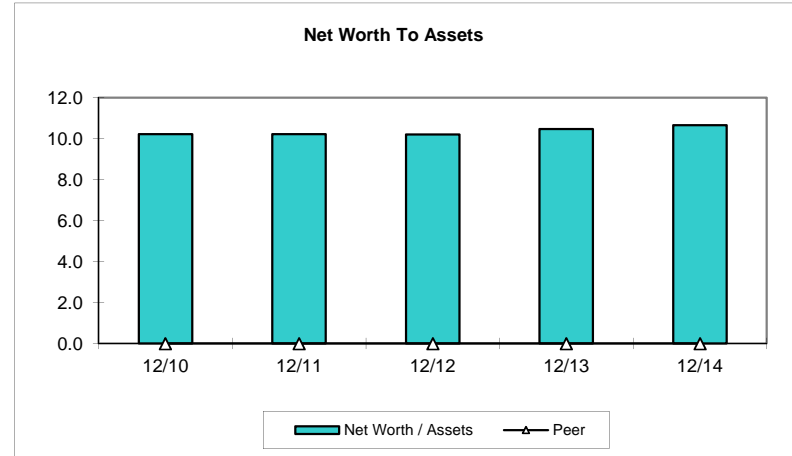
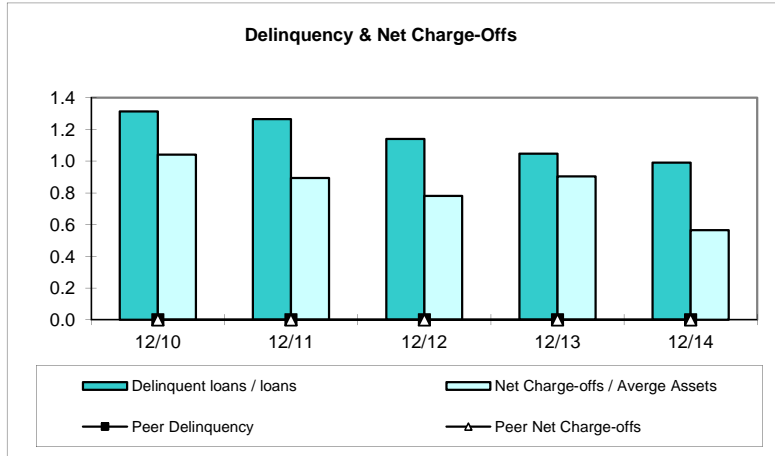
	Other Investment Information								
Return to cover									
03/03/2015									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% 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	-14.5
Total FDIC-Issued Guaranteed Notes	N/A	50,000		5,000	-90.0	0	-100.0	0	N/A
All Other US Government Obligations	N/A	61,156,480		64,363,364	5.2	102,225,315	58.8	55,650,311	-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	-38.6
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	1,483,518,936	1,887,691,974	27.2	1,887,195,952	0.0	1,839,653,360	-2.5	1,803,803,464	-1.9
Securities Issued by States and Political Subdivision in the U.S.									
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	98	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCU 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	26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	28,381,953	-3.9
Common Trusts	1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,528,592	-1.1
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	-3.6
Bank Issued FDIC-Guaranteed Bonds	N/A	0		0	N/A	0	N/A	0	N/A
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	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	46,172,707	-16.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,674,369	-6.4	3,390,095,456	-5.6
Investment Repurchase Agreements	136,621	0	-100.0	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	309,919,137	167,120,029	-46.1	149,005,809	-10.8	118,296,338	-20.6	102,537,527	-13.3
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	17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	42,468,459	4.4
CUSO loans	6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	8,970,301	2,108.1
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	6.8
WHOLLY OWNED CUSO INFORMATION									
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	-19.8
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	-84.6
Total Loans of Wholly Owned CUSOs	N/A	303,645		352,700	16.2	388,198	10.1	9,486,830	2,343.8
Total Delinquency of Wholly Owned CUSOs	0	13,969	N/A	35,299	152.7	17,033	-51.7	33,998	99.6
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	9	0.0	15	66.7	15	0.0	18	20.0
Borrowing Repurchase Agreements	2	2	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	2	100.0	3	50.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	1	N/A
Deposits and Shares Meeting 703.10(a)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	21	21	0.0	28	33.3	30	7.1	30	0.0
Charitable Donation Accounts	N/A	N/A		N/A		N/A		0	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE 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	N/A	N/A		N/A		N/A		77,124,213	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		N/A		110,022,369	
^{1/} Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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Miscellaneous Information, Programs, Services									
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 Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg
MEMBERSHIP:									
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	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1
% Current Members to Potential Members	4.44	4.39	-1.2	4.48	2.0	4.28	-4.4	3.95	-7.7
* % Membership Growth	-0.33	1.62	592.9	3.00	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	3,289	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	28	3.7	29	3.6	31	6.9	30	-3.2
Plan to add new branches or expand existing facilities	1	11	1,000.0	13	18.2	13	0.0	11	-15.4
MISCELLANEOUS LOAN INFORMATION:									
**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 (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	22	22	0.0	32	45.5	29	-9.4	33	13.8
Credit Builder	15	17	13.3	19	11.8	23	21.1	24	4.3
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	6	0.0
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	10	-9.1	10	0.0	11	10.0	11	0.0
Micro Consumer Loans	11	13	18.2	13	0.0	13	0.0	14	7.7
Overdraft Lines of Credit	64	66	3.1	64	-3.0	64	0.0	64	0.0
Overdraft Protection	57	58	1.8	61	5.2	58	-4.9	58	0.0
Participation Loans	30	32	6.7	38	18.8	41	7.9	45	9.8
Pay Day Loans	12	13	8.3	15	15.4	15	0.0	15	0.0
Real Estate Loans	76	75	-1.3	84	12.0	85	1.2	83	-2.4
Refund Anticipation Loans	2	2	0.0	2	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	38	0.0	41	7.9	43	4.9	45	4.7
Check Cashing	64	64	0.0	62	-3.1	62	0.0	63	1.6
First Time Homebuyer Program	9	11	22.2	12	9.1	13	8.3	12	-7.7
Health Savings Accounts	10	10	0.0	11	10.0	11	0.0	12	9.1
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0	2	0.0	1	-50.0	1	0.0
Insurance/Investment Sales	30	30	0.0	33	10.0	33	0.0	36	9.1
International Remittances	11	12	9.1	12	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									
Aggregate of Future Capital and Operating Lease Pmts 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
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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Information Systems & Technology									
Return to cover	For Charter :		N/A						
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 Included: Federally								
Count of CU in 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	-2.9	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	1	0.0	0	-100.0	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	89	2.3	88	-1.1	89	1.1	89	0.0
Audio Response/Phone Based	72	72	0.0	71	-1.4	70	-1.4	67	-4.3
Automatic Teller Machine (ATM)	82	82	0.0	85	3.7	85	0.0	83	-2.4
Kiosk	6	6	0.0	6	0.0	7	16.7	7	0.0
Mobile Banking	12	16	33.3	29	81.3	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	36	5.9	40	11.1	39	-2.5	41	5.1
New Loan	45	44	-2.2	46	4.5	48	4.3	48	0.0
Account Balance Inquiry	89	90	1.1	90	0.0	91	1.1	90	-1.1
Share Draft Orders	63	63	0.0	63	0.0	65	3.2	66	1.5
New Share Account	21	21	0.0	23	9.5	24	4.3	26	8.3
Loan Payments	84	85	1.2	82	-3.5	83	1.2	82	-1.2
Account Aggregation	12	12	0.0	13	8.3	15	15.4	16	6.7
Internet Access Services	23	25	8.7	26	4.0	28	7.7	28	0.0
e-Statements	73	74	1.4	77	4.1	80	3.9	82	2.5
External Account Transfers	15	18	20.0	22	22.2	26	18.2	28	7.7
View Account History	91	92	1.1	91	-1.1	91	0.0	90	-1.1
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	6	20.0
Merchant Processing Services	4	5	25.0	6	20.0	6	0.0	6	0.0
Remote Deposit Capture	5	6	20.0	10	66.7	14	40.0	19	35.7
Share Account Transfers	86	89	3.5	88	-1.1	89	1.1	88	-1.1
Bill Payment	64	67	4.7	68	1.5	71	4.4	71	0.0
Download Account History	76	77	1.3	75	-2.6	77	2.7	77	0.0
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	2	3	50.0	3	0.0	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	-8.3	11	0.0	11	0.0	11	0.0
Interactive	8	8	0.0	3	-62.5	2	-33.3	3	50.0
Transactional	80	83	3.8	86	3.6	88	2.3	86	-2.3
Number of Members That Use Transactional Website	400,852	427,547	6.7	479,889	12.2	533,875	11.2	567,151	6.2
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	112	-1.8
									18.IS&T

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

Graphs 1
 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



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

