

Cycle Date: June-2014  
 Run Date: 09/08/2014  
 Interval: Annual

Page	Click on links below to jump to FPR contents	
1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information 1</a>	
8	<a href="#">Delinquent Loan Information 2</a>	
9	<a href="#">Loan Losses, Bankruptcy Information, &amp; TDRs</a>	
10	<a href="#">Indirect &amp; Participation Lending</a>	
11	<a href="#">Real Estate Loan Information 1</a>	
12	<a href="#">Real Estate Loan Information 2</a>	
13	<a href="#">Member Business Loan Information</a>	
14	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
15	<a href="#">Other Investment Information</a>	
16	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
17	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
18	<a href="#">Information Systems &amp; Technology</a>	
19	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
20	<a href="#">Graphs 2</a>	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

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

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



Ratio Analysis									
<a href="#">Return to cover</a>									
09/08/2014									
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-2013			Jun-2014	
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Jun-2014	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.23	10.23	10.21	10.48	N/A	N/A	10.37	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.25	10.24	10.22	10.49	N/A	N/A	10.37	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	7.95	7.35	6.48	6.10	N/A	N/A	5.78	N/A	N/A
Solvency Evaluation (Estimated)	111.88	112.00	111.90	111.75	N/A	N/A	111.82	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.00	6.40	7.11	5.94	N/A	N/A	5.68	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	1.31	1.27	1.14	1.05	N/A	N/A	0.98	N/A	N/A
* Net Charge-Offs / Average Loans	1.04	0.89	0.78	0.90	N/A	N/A	0.59	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.35	101.29	100.89	100.78	N/A	N/A	102.03	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.38	1.26	1.31	-0.94	N/A	N/A	-0.06	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.81	0.75	0.66	0.64	N/A	N/A	0.60	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.42	0.56	0.56	0.50	N/A	N/A	0.48	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.64	0.77	0.64	0.56	N/A	N/A	0.49	N/A	N/A
* Gross Income/Average Assets	6.41	6.03	5.91	5.57	N/A	N/A	5.29	N/A	N/A
* Yield on Average Loans	6.21	5.84	5.53	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	1.27	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.90	1.94	2.20	2.13	N/A	N/A	1.96	N/A	N/A
* Cost of Funds / Avg. Assets	1.29	0.99	0.78	0.60	N/A	N/A	0.54	N/A	N/A
* Net Margin / Avg. Assets	5.11	5.05	5.13	4.97	N/A	N/A	4.75	N/A	N/A
* Operating Exp./ Avg. Assets	3.99	3.97	4.02	4.08	N/A	N/A	3.92	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.68	0.51	0.55	0.43	N/A	N/A	0.34	N/A	N/A
* Net Interest Margin/Avg. Assets	3.22	3.10	2.93	2.84	N/A	N/A	2.79	N/A	N/A
Operating Exp./Gross Income	62.27	65.84	68.02	73.24	N/A	N/A	74.16	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.11	3.04	2.91	3.13	N/A	N/A	3.07	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.86	2.85	2.88	3.05	N/A	N/A	2.98	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	31.94	31.80	30.20	34.58	N/A	N/A	34.32	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.05	26.22	27.74	29.46	N/A	N/A	30.91	N/A	N/A
Total Loans / Total Shares	72.20	69.47	67.43	70.26	N/A	N/A	70.34	N/A	N/A
Total Loans / Total Assets	61.94	59.44	58.02	61.04	N/A	N/A	61.06	N/A	N/A
Cash + Short-Term Investments / Assets	14.19	14.14	15.37	12.05	N/A	N/A	11.54	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	94.02	93.77	94.68	94.86	N/A	N/A	94.37	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr	39.19	41.22	43.05	45.21	N/A	N/A	47.06	N/A	N/A
Borrowings / Total Shares & Net Worth	3.21	3.11	2.38	1.72	N/A	N/A	1.63	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	222.11	213.04	207.04	219.96	N/A	N/A	217.59	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	4.44	4.39	4.48	4.28	N/A	N/A	3.99	N/A	N/A
Borrowers / Members	46.16	46.57	45.76	46.88	N/A	N/A	46.23	N/A	N/A
Members / Full-Time Employees	374.98	373.65	368.20	368.31	N/A	N/A	369.60	N/A	N/A
Avg. Shares Per Member	\$6,802	\$7,058	\$7,263	\$7,313	N/A	N/A	\$7,459	N/A	N/A
Avg. Loan Balance	\$10,640	\$10,530	\$10,702	\$10,962	N/A	N/A	\$11,349	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$54,205	\$55,714	\$58,988	\$60,095	N/A	N/A	\$61,234	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	4.14	5.74	5.19	4.90	N/A	N/A	4.80	N/A	N/A
* Market (Share) Growth	5.38	5.45	5.99	3.19	N/A	N/A	6.87	N/A	N/A
* Loan Growth	-0.55	1.47	2.88	7.53	N/A	N/A	7.10	N/A	N/A
* Asset Growth	2.58	5.73	5.40	2.20	N/A	N/A	7.04	N/A	N/A
* Investment Growth	9.24	13.51	6.30	-6.41	N/A	N/A	8.97	N/A	N/A
* Membership Growth	-0.33	1.62	3.00	2.49	N/A	N/A	2.83	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Supplemental Ratio Analysis					
<a href="#">Return to cover</a>	For Charter : N/A				
09/08/2014	Count of CU : 118				
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	Jun-2014
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.78
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	5.18
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.69
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.73
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.72
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	1.72
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.87	9.75
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.07
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.35
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	3.63
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	2.70
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	4.50
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	1.58
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	98.07
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
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	1.29
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	1.42
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	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.25
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	0.08
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	15.30
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	8.19
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	1.67
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	1.07
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	19.58
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.03
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.23
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.19
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.33
* 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	1.06
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.15
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.13
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.95
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.69
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.87
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.22
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.78
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	43.65
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.23
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.59
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.16	22.37
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	61.07
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.30
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.90
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	134.16
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.61
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.69
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets								
<a href="#">Return to cover</a>		For Charter : N/A								
09/08/2014		Count of CU : 118								
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	Jun-2014	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	111,845,615	-6.9
Cash On Deposit		551,918,870	618,754,495	12.1	756,137,036	22.2	619,155,408	-18.1	700,175,120	13.1
Cash Equivalents		48,162,013	36,565,670	-24.1	44,783,930	22.5	24,482,276	-45.3	41,790,368	70.7
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>696,453,942</b>	<b>759,720,918</b>	<b>9.1</b>	<b>912,083,387</b>	<b>20.1</b>	<b>763,807,095</b>	<b>-16.3</b>	<b>853,811,103</b>	<b>11.8</b>
<b>INVESTMENTS:</b>										
Trading Securities		17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3
Available for Sale Securities		1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,926,248,035	3.6
Held-to-Maturity Securities		133,816,095	168,291,391	25.8	172,777,962	2.7	165,574,640	-4.2	152,831,549	-7.7
Deposits in Commercial Banks, S&Ls, Savings Banks		661,894,492	718,309,349	8.5	817,001,177	13.7	762,069,813	-6.7	761,124,886	-0.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	38,683,909	13.8
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	21,915,778	-2.1
All Other Investments in Corporate Cus		134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	1,931,241	-16.4
All Other Investments <sup>2</sup>		66,330,333	73,803,167	11.3	76,015,066	3.0	80,134,340	5.4	85,118,559	6.2
<b>TOTAL INVESTMENTS</b>		<b>2,579,439,079</b>	<b>2,953,609,538</b>	<b>14.5</b>	<b>3,035,406,833</b>	<b>2.8</b>	<b>2,946,742,615</b>	<b>-2.9</b>	<b>3,009,419,984</b>	<b>2.1</b>
<b>LOANS HELD FOR SALE</b>		<b>17,111,730</b>	<b>15,903,467</b>	<b>-7.1</b>	<b>120,604,377</b>	<b>658.4</b>	<b>55,482,481</b>	<b>-54.0</b>	<b>40,428,709</b>	<b>-27.1</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		366,985,704	375,431,086	2.3	387,295,751	3.2	409,049,194	5.6	402,338,941	-1.6
All Other Unsecured Loans/Lines of Credit		212,200,310	217,112,524	2.3	235,560,893	8.5	256,002,490	8.7	259,567,167	1.4
Short-Term, Small Amount Loans (STS) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		N/A	25,434,354		28,344,309	11.4	34,250,946	20.8	36,591,996	6.8
New Vehicle Loans		694,090,066	668,988,011	-3.6	680,001,291	1.6	819,276,818	20.5	874,366,544	6.7
Used Vehicle Loans		1,576,356,812	1,672,252,513	6.1	1,808,416,888	8.1	1,928,982,571	6.7	2,024,455,486	4.9
1st Mortgage Real Estate Loans/Lines of Credit		2,006,985,629	2,020,710,803	0.7	2,031,781,590	0.5	2,189,264,182	7.8	2,241,425,602	2.4
Other Real Estate Loans/Lines of Credit		882,166,193	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8	859,203,414	3.2
Leases Receivable		106,485	0	-100.0	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit		305,062,042	299,573,812	-1.8	319,392,212	6.6	314,183,973	-1.6	326,852,807	4.0
<b>TOTAL LOANS</b>		<b>6,043,953,241</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,309,124,198</b>	<b>2.9</b>	<b>6,783,913,607</b>	<b>7.5</b>	<b>7,024,801,957</b>	<b>3.6</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		<b>(69,931,387)</b>	<b>(67,528,089)</b>	<b>-3.4</b>	<b>(79,014,669)</b>	<b>17.0</b>	<b>(69,186,374)</b>	<b>-12.4</b>	<b>(67,657,666)</b>	<b>-2.2</b>
Foreclosed Real Estate		13,846,722	18,969,726	37.0	15,722,451	-17.1	18,903,926	20.2	15,468,945	-18.2
Reposessed Autos		2,592,196	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	1,173,601	15.2
Foreclosed and Repossessed Other Assets		344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	1,679,809	5.1
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>		<b>16,783,477</b>	<b>21,369,628</b>	<b>27.3</b>	<b>17,312,123</b>	<b>-19.0</b>	<b>21,521,257</b>	<b>24.3</b>	<b>18,322,355</b>	<b>-14.9</b>
Land and Building		228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	270,143,048	3.8
Other Fixed Assets		35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	40,986,647	3.9
NCUA Share Insurance Capitalization Deposit		79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	92,542,182	-0.9
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	0.0	1,582,360	-9.0	1,582,360	0.0	1,582,360	0.0
<b>TOTAL INTANGIBLE ASSETS</b>		<b>1,961,141</b>	<b>1,773,973</b>	<b>-9.5</b>	<b>1,863,027</b>	<b>5.0</b>	<b>1,984,474</b>	<b>6.5</b>	<b>1,582,360</b>	<b>-20.3</b>
Accrued Interest on Loans		21,874,499	21,233,562	-2.9	21,642,496	1.9	21,221,842	-1.9	20,167,008	-5.0
Accrued Interest on Investments		8,595,805	9,303,411	8.2	8,759,364	-5.8	6,972,274	-20.4	6,756,576	-3.1
Non-Trading Derivative Assets, net		N/A	N/A		N/A		N/A		0	
All Other Assets		97,461,182	115,358,603	18.4	156,832,117	36.0	187,617,406	19.6	192,901,891	2.8
<b>TOTAL OTHER ASSETS</b>		<b>127,931,486</b>	<b>145,895,576</b>	<b>14.0</b>	<b>187,233,977</b>	<b>28.3</b>	<b>215,811,522</b>	<b>15.3</b>	<b>219,825,475</b>	<b>1.9</b>
<b>TOTAL ASSETS</b>		<b>9,757,210,163</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,873,708,772</b>	<b>5.4</b>	<b>11,113,286,409</b>	<b>2.2</b>	<b>11,504,206,154</b>	<b>3.5</b>
<b>TOTAL CU's</b>		<b>126</b>	<b>124</b>	<b>-1.6</b>	<b>118</b>	<b>-4.8</b>	<b>118</b>	<b>0.0</b>	<b>118</b>	<b>0.0</b>

# Means the number is too large to display in the cell

<sup>1</sup> OTHER RE OWNED PRIOR TO 2004

<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>	For Charter : N/A								
09/08/2014	Count of CU : 118								
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	Jun-2014	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
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	182,620,402	-1.9
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 <sup>3</sup>	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	8,959,763	-27.8
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	145,913,832	16.8
<b>TOTAL LIABILITIES</b>	<b>392,058,925</b>	<b>430,218,268</b>	<b>9.7</b>	<b>403,920,217</b>	<b>-6.1</b>	<b>323,465,403</b>	<b>-19.9</b>	<b>337,493,997</b>	<b>4.3</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,642,427,273	6.0
Regular Shares	2,171,932,429	2,395,286,330	10.3	2,664,584,488	11.2	2,899,157,457	8.8	3,143,656,926	8.4
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	2,408,624,604	1.8
Share Certificates	2,105,289,792	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,083,707	-5.8	1,762,848,245	-2.7
IRA/KEOGH Accounts	978,897,117	1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	-2.2	979,362,752	-1.4
All Other Shares <sup>1</sup>	17,738,892	17,469,446	-1.5	24,180,561	38.4	27,591,787	14.1	36,004,836	30.5
Non-Member Deposits	1,586,183	1,923,763	21.3	3,040,300	58.0	7,098,593	133.5	13,760,950	93.9
<b>TOTAL SHARES AND DEPOSITS</b>	<b>8,371,017,917</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,654,946,322</b>	<b>3.2</b>	<b>9,986,685,586</b>	<b>3.4</b>
<b>EQUITY:</b>									
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	746,815,242	2.5
Regular Reserves	244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,836,932	0.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	66,018	N/A
Other Reserves	276,196,788	200,741,875	-27.3	217,309,394	8.3	222,857,943	2.6	226,662,468	1.7
Equity Acquired in Merger	129,385	129,385	0.0	240,651	86.0	315,438	31.1	839,126	166.0
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	-1,133,415	93.6
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	0	-100.0
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-13,111,099	4.6
Net Income	0	0	N/A	0	N/A	0	N/A	4,862,819	N/A
<b>EQUITY TOTAL</b>	<b>994,133,321</b>	<b>1,059,372,156</b>	<b>6.6</b>	<b>1,113,695,590</b>	<b>5.1</b>	<b>1,134,874,684</b>	<b>1.9</b>	<b>1,180,026,571</b>	<b>4.0</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>9,365,151,238</b>	<b>9,886,483,215</b>	<b>5.6</b>	<b>10,469,788,555</b>	<b>5.9</b>	<b>10,789,821,006</b>	<b>3.1</b>	<b>11,166,712,157</b>	<b>3.5</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>9,757,210,163</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,873,708,772</b>	<b>5.4</b>	<b>11,113,286,409</b>	<b>2.2</b>	<b>11,504,206,154</b>	<b>3.5</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	293,733,304	310,903,537	5.8	360,205,121	15.9	404,845,427	12.4	410,735,825	1.5
Uninsured Non-Member Deposits	441,682	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2	7,961,492	463.1
Total Uninsured Shares & Deposits	294,174,986	312,160,345	6.1	361,206,289	15.7	406,259,378	12.5	418,697,317	3.1
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	9,567,988,269	3.5
<b>TOTAL NET WORTH</b>	<b>998,638,615</b>	<b>1,055,928,512</b>	<b>5.7</b>	<b>1,110,714,684</b>	<b>5.2</b>	<b>1,165,116,409</b>	<b>4.9</b>	<b>1,193,082,605</b>	<b>2.4</b>
# Means the number is too large to display in the cell									
<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> 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									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Income Statement							
<a href="#">Return to cover</a>		For Charter : N/A							
09/08/2014		Count of CU : 118							
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	Jun-2014	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	377,141,426	356,407,867	-5.5	344,322,452	-3.4	334,029,324	-3.0	165,206,529	-1.1
Less Interest Refund	(831,834)	(587,424)	-29.4	(457,500)	-22.1	(530,440)	15.9	(199,928)	-24.6
Income from Investments	56,654,908	54,366,380	-4.0	48,109,492	-11.5	42,868,497	-10.9	22,502,572	5.0
Income from Trading	1,574,917	406,864	-74.2	1,078,029	165.0	1,935,373	79.5	856,429	-11.5
TOTAL INTEREST INCOME	434,539,417	410,593,687	-5.5	393,052,473	-4.3	378,302,754	-3.8	188,365,602	-0.4
<b>INTEREST EXPENSE:</b>									
Dividends	83,343,628	63,420,650	-23.9	53,151,094	-16.2	46,743,089	-12.1	22,219,673	-4.9
Interest on Deposits	28,271,406	23,874,506	-15.6	19,514,463	-18.3	13,982,965	-28.3	5,897,156	-15.7
Interest on Borrowed Money	12,881,888	11,719,213	-9.0	9,905,604	-15.5	5,345,405	-46.0	2,289,123	-14.4
TOTAL INTEREST EXPENSE	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,071,459	-20.0	30,405,952	-8.0
PROVISION FOR LOAN & LEASE LOSSES	65,614,915	50,696,965	-22.7	58,538,753	15.5	47,402,032	-19.0	19,227,830	-18.9
NET INTEREST INCOME AFTER PLL	244,427,580	260,882,353	6.7	251,942,559	-3.4	264,829,263	5.1	138,731,820	4.8
<b>NON-INTEREST INCOME:</b>									
Fee Income	108,767,095	112,712,712	3.6	120,021,428	6.5	113,442,236	-5.5	53,554,812	-5.6
Other Operating Income	73,989,886	82,144,485	11.0	112,622,640	37.1	120,497,760	7.0	57,275,447	-4.9
Gain (Loss) on Investments	-445,745	916,613	305.6	2,403,868	162.3	3,310,110	37.7	645,079	-61.0
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	-1,385,410	24.5	-1,248,920	-80.3
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	-32,835	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	245,432	-77.6
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	238,055,602	2.1	110,439,015	-7.2
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	110,910,144	3.0
Travel, Conference Expense	2,830,792	3,317,233	17.2	3,702,074	11.6	3,954,311	6.8	2,196,182	11.1
Office Occupancy	27,631,675	28,589,598	3.5	29,025,588	1.5	30,031,267	3.5	16,127,591	7.4
Office Operation Expense	72,855,586	73,949,700	1.5	78,148,686	5.7	85,519,668	9.4	44,036,478	3.0
Educational and Promotion	15,552,850	16,003,092	2.9	16,175,334	1.1	15,602,280	-3.5	7,413,784	-5.0
Loan Servicing Expense	24,870,721	27,103,828	9.0	32,086,214	18.4	33,906,011	5.7	14,236,911	-16.0
Professional, Outside Service	23,119,771	25,158,548	8.8	28,000,571	11.3	29,715,191	6.1	15,571,230	4.8
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	11,314,693	4,481,783	-60.4	1,706,737	-61.9	1,229,642	-28.0	35,309	-94.3
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	9,516,142	16,248,985	70.8	6,819,726	-58.0	6,111,738	-10.4	371,374	-87.8
Member Insurance - Other	1,264,699	941,509	-25.6	788,597	-16.2	640,903	-18.7	252,705	-21.1
Operating Fees	1,447,502	1,543,232	6.6	1,695,840	9.9	1,555,852	-8.3	800,720	2.9
Misc Operating Expense	16,062,536	14,809,612	-7.8	21,095,796	42.4	24,727,413	17.2	9,932,167	-19.7
TOTAL NON-INTEREST EXPENSE	384,366,636	398,621,276	3.7	425,614,771	6.8	448,403,579	5.4	221,884,595	-1.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup>	61,655,354	76,943,644	24.8	68,039,920	-11.6	61,822,666	-9.1	27,692,923	-10.4
<b>NET INCOME (LOSS)</b>	<b>40,824,519</b>	<b>56,212,876</b>	<b>37.7</b>	<b>59,513,457</b>	<b>5.9</b>	<b>54,481,286</b>	<b>-8.5</b>	<b>27,286,240</b>	<b>0.2</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	35,818,822	17,103,569	-52.2	484,718	-97.2	215,936	-55.5	1,333,484	1,135.1
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									







Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
09/08/2014	Count of CU : 118								
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	Jun-2014	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	18,612,684	-65.8
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,233,107	-33.3	20,450,823	12.2	24,843,412	21.5
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,556,691	-39.3	9,045,408	62.8	5,313,165	-41.3
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,605,367	32.8	3,707,392	2.8	2,940,301	-20.7
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	33,096,878	-0.3
% 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	1.67	-42.5
% 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	1.07	-2.8
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	26,433,680	-24.3	32,804,304	24.1	9,783,879	-70.2
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	9,739,538	-44.4	13,385,500	37.4	15,329,906	14.5
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	3,916,309	-38.7	4,321,401	10.3	2,756,522	-36.2
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,704,605	47.1	3,071,624	13.6	2,511,148	-18.2
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	20,597,576	-0.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.14	-38.9	1.33	15.8	1.29	-3.0
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	2,773,448	-79.0
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9	4,914,759	2.9	3,520,418	-28.4	6,978,807	98.2
180 to 359 Days Delinquent	2,141,972	524,645	-75.5	590,830	12.6	1,902,863	222.1	1,888,397	-0.8
> = 360 Days Delinquent	691,112	462,114	-33.1	123,654	-73.2	179,871	45.5	189,333	5.3
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,056,537	61.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) 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	1.42	57.3
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	2,889,642	-31.5
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	1,602,378	-20.4
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	303,790	-88.1
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	46,581	-85.5
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	1,952,749	-60.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	0.74	-61.0
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5	3,165,715	-24.0
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7	2,152,654	-11.9	1,532,646	-28.8	932,321	-39.2
180 to 359 Days Delinquent	644,307	329,844	-48.8	442,093	34.0	269,533	-39.0	364,456	35.2
> = 360 Days Delinquent	215,496	190,204	-11.7	139,883	-26.5	134,477	-3.9	193,239	43.7
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	1,490,016	-23.1
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.3	0.25	-25.7
<b>BUSINESS LOAN DELINQUENCY - RE &amp; NON-RE SECURED</b>									
<b>Member Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		2,587,108	-63.8
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		6,385,640	176.0
180 to 359 Days Delinquent	N/A	N/A		N/A		2,246,651		112,775	-95.0
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		160,000	-83.9
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		6,658,415	19.9
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		N/A		2.21		2.51	13.3
<b>Member Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		298,049	-54.2
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		371,287	-61.9
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		59,568	-90.1
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		571,553	-5.4
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		N/A		2,179,661		1,002,408	-54.0
%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		4.81	-50.4
<b>NonMember Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		90,972	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		885,083	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	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		885,083	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		3.99	N/A
<b>NonMember Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		63,444	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	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 Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		0.57	N/A
# Means the number is too large to display in the cell									

<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
09/08/2014			For Charter :	N/A					
CU Name: N/A			Count of CU :	118					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
			Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
								Jun-2014	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	71,738,785	63,758,388	-11.1	59,436,491	-6.8	70,720,103	19.0	27,209,504	-23.1
* Total Loans Recovered	8,581,655	9,301,447	8.4	10,849,485	16.6	11,630,764	7.2	6,842,842	17.7
* NET CHARGE OFFS (\$\$)	63,157,130	54,456,941	-13.8	48,587,006	-10.8	59,089,339	21.6	20,366,662	-31.1
**%Net Charge-Offs / Average Loans	1.04	0.89	-14.2	0.78	-12.7	0.90	15.6	0.59	-34.6
Total Del Loans & *Net Charge-Offs <sup>1</sup>	142,541,105	132,074,659	-7.3	120,511,095	-8.8	130,138,872	8.0	89,352,338	-31.3
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.36	2.16	-8.3	1.92	-11.1	1.95	1.5	1.57	-19.4
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	17,011,137	13,399,024	-21.2	11,196,740	-16.4	10,960,184	-2.1	5,839,393	6.6
* Unsecured Credit Card Lns Recovered	1,465,624	1,697,072	15.8	2,003,830	18.1	2,018,847	0.7	1,117,468	10.7
* NET UNSECURED CREDIT CARD C/Os	15,545,513	11,701,952	-24.7	9,192,910	-21.4	8,941,337	-2.7	4,721,925	5.6
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	-25.5	2.41	-23.5	2.25	-6.8	2.33	3.7
* Non-Federally Guaranteed Student Loans Charged Off	N/A	1,346,774		1,640,910	21.8	1,131,064	-31.1	7,541	-98.7
* Non-Federally Guaranteed Student Loans Recovered	N/A	13,577		10,478	-22.8	13,158	25.6	1,542	-76.6
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	1,333,197		1,630,432	22.3	1,117,906	-31.4	5,999	-98.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		6.06		3.57	-41.1	0.03	-99.1
* Total 1st Mortgage RE Loan/LOCs Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	2,335,113	-69.4
* Total 1st Mortgage RE Loans/LOCs Recovered	59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	265,325	-53.1
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	2,069,788	-70.7
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.19	-72.1
* Total Other RE Loans/LOCs Charged Off	7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	1,682,340	-30.5
* Total Other RE Loans/LOCs Recovered	427,267	397,418	-7.0	661,532	66.5	677,853	2.5	285,079	-15.9
* NET OTHER RE LOANS/LOCs C/Os	7,284,808	7,743,274	6.3	5,886,229	-24.0	4,165,995	-29.2	1,397,261	-32.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.89	11.1	0.70	-21.1	0.50	-28.4	0.33	-34.5
* Total Real Estate Loans Charged Off	12,108,800	13,937,573	15.1	12,977,629	-6.9	20,118,650	55.0	4,017,453	-60.1
* Total Real Estate Lns Recovered	486,943	804,860	65.3	1,329,454	65.2	1,808,229	36.0	550,404	-39.1
* NET Total Real Estate Loan C/Os	11,621,857	13,132,713	13.0	11,648,175	-11.3	18,310,421	57.2	3,467,049	-62.1
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.46	11.7	0.41	-10.7	0.62	53.2	0.23	-63.7
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		2,124,035		1,510,248	-28.9	412,695	-45.3
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		1,122		523,894	#####	73,789	-71.8
* NET TDR Real Estate C/Os	N/A	N/A		2,122,913		986,354	-53.5	338,906	-31.3
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		1.76		1.34	-23.7
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	22,714	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	7,570	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	15,144	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	4,110	3,372	-18.0	2,996	-11.2	2,802	-6.5	1,299	-53.6
Number of Members Who Filed Chapter 13 YTD	2,502	2,128	-14.9	1,968	-7.5	1,924	-2.2	901	-53.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	3	2	-33.3	1	-50.0	1	0.0	5	400.0
Total Number of Members Who Filed Bankruptcy YTD	6,615	5,502	-16.8	4,965	-9.8	4,727	-4.8	2,205	-53.4
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	71,493,701	56,731,663	-20.6	49,902,180	-12.0	44,565,038	-10.7	24,831,570	-44.3
* All Loans Charged Off due to Bankruptcy YTD	18,329,342	17,740,498	-3.2	14,408,030	-18.8	11,056,539	-23.3	5,326,676	-3.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	8.9	24.24	-12.9	15.63	-35.5	19.58	25.2
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	25,459,686		15,466,605	-39.3	24,640,243	59.3	7,444,783	-69.8
Number of Real Estate Loans Foreclosed YTD	N/A	169		130	-23.1	184	41.5	55	-70.1
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	44,808,185	-8.5
TDR Other RE Loans	N/A	N/A		7,705,228		3,820,262	-50.4	3,595,645	-5.9
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652	-11.5	48,403,830	-8.3
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439	63.8	1,376,176	-63.0
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		17,035,970		8,447,369	-50.4	8,071,842	-4.4
TDR Business Loans (Not Secured by RE)	N/A	N/A		3,914,169		4,923,810	25.8	4,472,362	-9.2
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		80,561,662		66,145,831	-17.9	60,948,034	-7.9
Total TDR Loans to Total Loans	N/A	N/A		1.28		0.98	-23.6	0.87	-11.0
Total TDR Loans to Net Worth	N/A	N/A		7.25		5.68	-21.7	5.11	-10.0
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		9,564,832		5,361,270	-43.9	4,100,610	-23.5
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Indirect and Participation Lending									
<a href="#">Return to cover</a>	For Charter : N/A									
09/08/2014	Count of CU : 118									
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	Jun-2014	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	852,263,891	12.0	
Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	478,957,428	2.2	
<b>Total Outstanding Indirect Loans</b>	<b>1,040,644,418</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,074,439,410</b>	<b>2.8</b>	<b>1,229,665,073</b>	<b>14.4</b>	<b>1,331,221,319</b>	<b>8.3</b>	
%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0	17.03	-0.1	18.13	6.4	18.95	4.5	
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	33,378,562	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	44,711,577	-15.0	
60 to 179 Days Delinquent	9,925,852	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	11,853,269	-11.1	
180 to 359 Days Delinquent	2,746,955	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	1,933,678	-14.3	
> = 360 Days Delinquent	209,611	124,930	-40.4	339,108	171.4	533,369	57.3	422,748	-20.7	
Total Del Indirect Lns (>= 60 Days)	12,882,418	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	14,209,695	-11.9	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.07	-18.6	
<b>LOAN LOSSES - INDIRECT LENDING</b>										
* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	7,739,947	11.0	
* Indirect Loans Recovered	1,681,363	1,622,895	-3.5	2,075,704	27.9	2,249,627	8.4	927,340	-17.6	
* NET INDIRECT LOAN C/Os	13,691,950	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6	6,812,607	16.5	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	1.06	4.8	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>										
Consumer	14,126,337	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	10,122,653	18.5	
Non-Federally Guaranteed Student Loans	N/A	15,234,252		14,616,060	-4.1	14,425,286	-1.3	14,505,043	0.6	
Real Estate	18,459,571	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4	10,525,212	-8.9	
Member Business Loans (excluding C&D)	14,569,410	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1	21,426,018	382.8	
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	20,076,345	-41.2	
Commercial Construction & Development	83,412	248,059	197.4	0	-100.0	4,459,025	N/A	1,027,258	-77.0	
Loan Pools	79,767,019	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	111,089,894	10.8	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>147,767,797</b>	<b>175,473,217</b>	<b>18.7</b>	<b>172,704,228</b>	<b>-1.6</b>	<b>177,801,053</b>	<b>3.0</b>	<b>188,772,423</b>	<b>6.2</b>	
%Participation Loans Outstanding / Total Loans	2.44	2.86	17.0	2.74	-4.3	2.62	-4.3	2.69	2.5	
* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	44,611,975	16.8	
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	23.3	1.65	-47.2	2.22	34.2	2.87	29.3	
<b>PARTICIPATION LOANS SOLD:</b>										
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	37,135,604	22.6	
Participation Loan Interests - Amount Retained (Outstanding)	13,297,782	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6	20,895,498	20.4	
* Participation Loans Sold YTD	9,934,445	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5	12,616,206	68.2	
** %Participation Loans Sold YTD / Total Assets	0.10	0.08	-25.6	0.05	-33.9	0.14	169.5	0.22	62.5	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>										
*Loans Purchased in Full from Other Financial Institutions YTD	26,391,918	384,879	-98.5	710,000	84.5	1,518,790	113.9	73,968	-90.3	
*Loans Purchased in Full from Other Sources YTD	N/A	0		0	N/A	771,600	N/A	0	-100.0	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.96	0.01	-98.6	0.02	46.0	0.07	234.5	0.00	-92.8	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	1,066,682	1,093,604	2.5	816,588	-25.3	822,475	0.7	1,004,214	22.1	
60 to 179 Days Delinquent	666,483	2,545,177	281.9	1,379,762	-45.8	2,555,514	85.2	6,112,892	139.2	
180 to 359 Days Delinquent	30,431	54,007	77.5	54,357	0.6	120,092	120.9	104,681	-12.8	
> = 360 Days Delinquent	9,988	9,486	-5.0	16,572	74.7	35,766	115.8	101,846	184.8	
Total Del Participation Lns (>= 60 Days)	706,902	2,608,670	269.0	1,450,691	-44.4	2,711,372	86.9	6,319,419	133.1	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	210.8	0.84	-43.5	1.52	81.5	3.35	119.5	
<b>LOAN LOSSES - PARTICIPATION LENDING</b>										
* Participation Loans Charged Off	1,790,382	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6	204,029	-80.2	
* Participation Loans Recovered	290,360	265,406	-8.6	175,823	-33.8	133,585	-24.0	64,618	-3.3	
* NET PARTICIPATION LOAN C/Os	1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	139,411	-85.5	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.15	-86.2	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										









Investments, Cash, & Cash Equivalents											
<a href="#">Return to cover</a>											
09/08/2014			For Charter :	N/A							
CU Name: N/A			Count of CU :	118							
Peer Group: N/A			Asset Range :	N/A							
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group :	N/A							
			Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>											
<b>ACS 320 CLASS OF INVESTMENTS</b>											
Held to Maturity < 1 yr		12,599,193	11,484,519	-8.8	30,397,615	164.7	13,801,346	-54.6	14,927,830	8.2	
Held to Maturity 1-3 yrs		26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	36,756,332	19.8	
Held to Maturity 3-5 yrs		82,030,696	68,020,619	-17.1	87,176,299	28.2	80,740,723	-7.4	67,991,043	-15.8	
Held to Maturity 5-10 yrs		8,546,551	19,784,565	131.5	17,990,752	-9.1	34,017,836	89.1	28,323,045	-16.7	
Held to Maturity 3-10 yrs		N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs		4,290,914	201,947	-95.3	2,953,677	1,362.6	6,322,666	114.1	4,833,299	-23.6	
<b>TOTAL HELD TO MATURITY</b>		<b>133,816,095</b>	<b>168,291,391</b>	<b>25.8</b>	<b>172,777,962</b>	<b>2.7</b>	<b>165,574,640</b>	<b>-4.2</b>	<b>152,831,549</b>	<b>-7.7</b>	
Available for Sale < 1 yr		230,699,021	296,660,707	28.6	330,214,080	11.3	235,226,369	-28.8	130,090,654	-44.7	
Available for Sale 1-3 yrs		522,719,166	681,310,002	30.3	741,393,519	8.8	424,270,652	-42.8	513,459,835	21.0	
Available for Sale 3-5 yrs		604,555,262	729,379,598	20.6	615,415,656	-15.6	932,571,020	51.5	1,030,057,114	10.5	
Available for Sale 5-10 yrs		132,948,424	125,818,715	-5.4	177,561,687	41.1	249,275,867	40.4	224,021,667	-10.1	
Available for Sale 3-10 yrs		N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs		20,606,763	34,005,656	65.0	13,408,439	-60.6	18,253,171	36.1	28,618,765	56.8	
<b>TOTAL AVAILABLE FOR SALE</b>		<b>1,511,528,636</b>	<b>1,867,174,678</b>	<b>23.5</b>	<b>1,877,993,381</b>	<b>0.6</b>	<b>1,859,597,079</b>	<b>-1.0</b>	<b>1,926,248,035</b>	<b>3.6</b>	
Trading < 1 year		0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years		0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years		0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 5-10 years		17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3	
Trading 3-10 years		N/A	N/A		N/A		N/A		N/A		
Trading > 10 years		0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>TOTAL TRADING</b>		<b>17,273,001</b>	<b>17,480,229</b>	<b>1.2</b>	<b>18,636,459</b>	<b>6.6</b>	<b>20,675,914</b>	<b>10.9</b>	<b>21,566,027</b>	<b>4.3</b>	
Other Investments < 1 yr		1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	969,795,214	-19.1	1,070,648,876	10.4	
Other Investments 1-3 yrs		391,244,532	395,849,573	1.2	393,865,501	-0.5	380,316,932	-3.4	392,832,407	3.3	
Other Investments 3-5 yrs		53,125,329	82,101,881	54.5	136,238,229	65.9	149,424,803	9.7	140,011,137	-6.3	
Other Investments 5-10 yrs		25,906,574	29,345,076	13.3	35,775,721	21.9	43,398,889	21.3	45,296,515	4.4	
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	1,596,828	2.0	1,950,926	22.2	
<b>TOTAL Other Investments</b>		<b>1,516,902,230</b>	<b>1,555,983,405</b>	<b>2.6</b>	<b>1,766,919,997</b>	<b>13.6</b>	<b>1,544,532,666</b>	<b>-12.6</b>	<b>1,650,739,861</b>	<b>6.9</b>	
<b>MATURITIES :</b>											
Total Investments < 1 yr		1,288,380,046	1,354,614,712	5.1	1,560,086,512	15.2	1,218,822,929	-21.9	1,215,667,360	-0.3	
Total Investments 1-3 yrs		940,312,439	1,145,959,316	21.9	1,169,518,639	2.1	835,279,653	-28.6	943,048,574	12.9	
Total Investments 3-5 yrs		739,711,287	879,502,098	18.9	838,830,184	-4.6	1,162,736,546	38.6	1,238,059,294	6.5	
Total Investments 5-10 yrs		184,674,550	192,428,585	4.2	249,964,619	29.9	347,368,506	39.0	319,207,254	-8.1	
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	26,172,665	46.0	35,402,990	35.3	
<b>Total</b>		<b>3,179,519,962</b>	<b>3,608,929,703</b>	<b>13.5</b>	<b>3,836,327,799</b>	<b>6.3</b>	<b>3,590,380,299</b>	<b>-6.4</b>	<b>3,751,385,472</b>	<b>4.5</b>	
# Means the number is too large to display in the cell											



	Other Investment Information								
Return to cover									
09/08/2014									
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	Jun-2014	% Chg
<b>INVESTMENT SUMMARY:</b>									
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	27,887,388	-4.9
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	87,274,782	-14.6
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>107,537,224</b>	<b>84,960,368</b>	<b>-21.0</b>	<b>99,989,067</b>	<b>17.7</b>	<b>131,537,900</b>	<b>31.6</b>	<b>115,162,170</b>	<b>-12.4</b>
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	909,536,293	0.7
Agency/GSE Mortgage-Backed Securities	648,695,247	958,550,052	47.8	995,713,210	3.9	936,059,535	-6.0	1,004,164,157	7.3
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>1,483,518,936</b>	<b>1,887,691,974</b>	<b>27.2</b>	<b>1,887,195,952</b>	<b>0.0</b>	<b>1,839,653,360</b>	<b>-2.5</b>	<b>1,913,700,450</b>	<b>4.0</b>
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	<b>N/A</b>	<b>10,926,890</b>		<b>11,720,048</b>	<b>7.3</b>	<b>12,965,820</b>	<b>10.6</b>	<b>9,606,995</b>	<b>-25.9</b>
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	127	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 (FISCUs Only)	6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	2,514,974	-7.5
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>9,201,708</b>	<b>16,772,440</b>	<b>82.3</b>	<b>12,981,441</b>	<b>-22.6</b>	<b>2,719,448</b>	<b>-79.1</b>	<b>2,515,101</b>	<b>-7.5</b>
Mutual Funds	26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	28,801,983	-2.5
Common Trusts	1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,529,472	-1.0
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>27,897,090</b>	<b>30,450,888</b>	<b>9.2</b>	<b>30,348,241</b>	<b>-0.3</b>	<b>33,110,971</b>	<b>9.1</b>	<b>32,331,455</b>	<b>-2.4</b>
<b>Bank Issued FDIC-Guaranteed Bonds</b>	<b>N/A</b>	<b>0</b>		<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>246,267</b>	<b>N/A</b>
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	362,799,426	3.6
Commercial Mortgage Backed Securities	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	52,588,677	-4.7
<b>OTHER INVESTMENT INFORMATION:</b>									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,674,369	-6.4	3,754,486,809	4.5
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	114,350,888	-3.3
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	585,824,232	17.0
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	41,990,944	3.3
CUSO loans	6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	406,243	0.0
Aggregate cash outlays in CUSO	7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,413,098	5.5
<b>WHOLLY OWNED CUSO INFORMATION</b>									
Total Assets of Wholly Owned CUSOs	14,860,564	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	77,258,027	82.9
Total Capital of Wholly Owned CUSOs	9,852,313	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	29,846,613	-21.4
Net Income/Loss of Wholly Owned CUSOs	-142,798	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	-297,030	-107.7
Total Loans of Wholly Owned CUSOs	N/A	303,645		352,700	16.2	388,198	10.1	410,761	5.8
Total Delinquency of Wholly Owned CUSOs	0	13,969	N/A	35,299	152.7	17,033	-51.7	15,764	-7.5
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	2,273,448	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	181,188,514	8.3
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	16	16	0.0	16	0.0	18	12.5	19	5.6
Approved Mortgage Seller	9	9	0.0	15	66.7	15	0.0	17	13.3
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	29	-3.3
Charitable Donation Accounts	N/A	N/A		N/A		N/A		0	
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>									
Securities	N/A	N/A		N/A		N/A		27,885,598	
Other Investments	N/A	N/A		N/A		N/A		6,519,088	
Other Assets	N/A	N/A		N/A		N/A		71,393,555	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		N/A		105,798,241	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
# Means the number is too large to display in the cell									

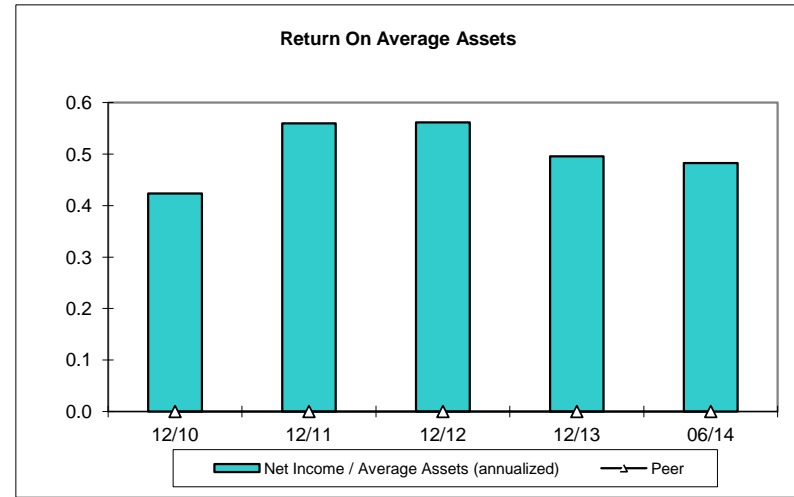
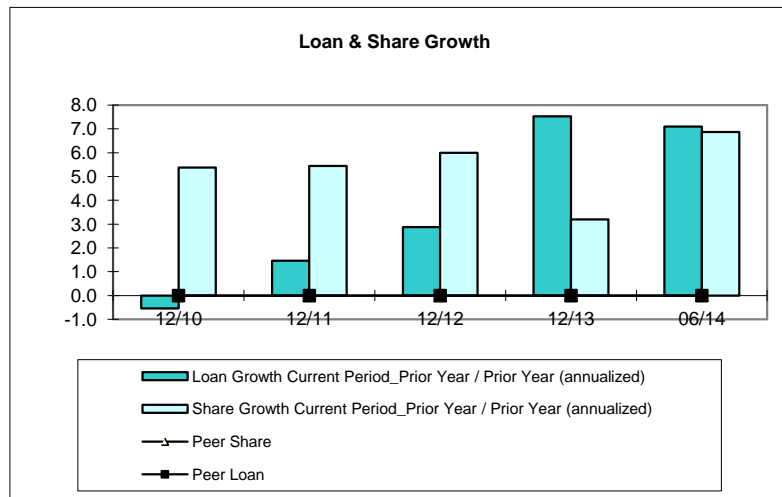
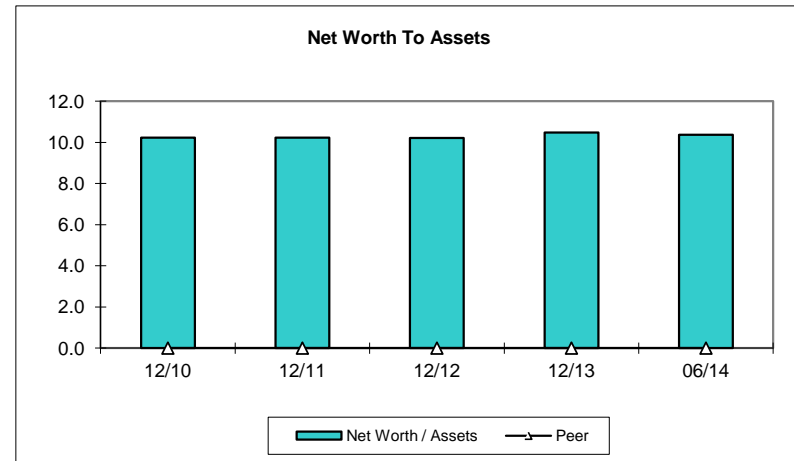
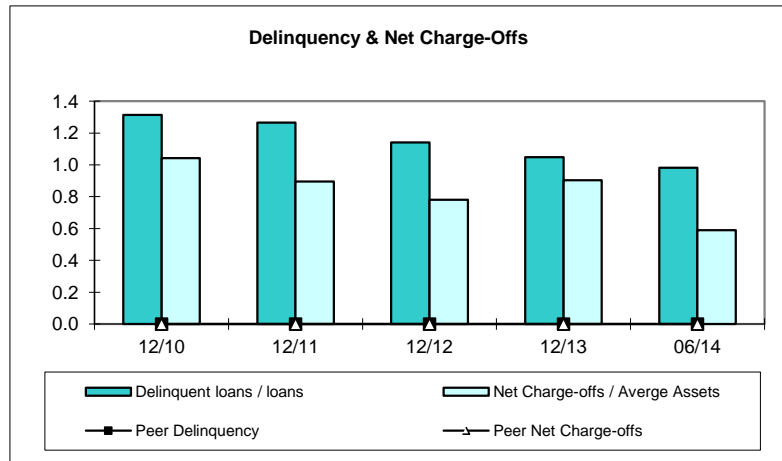
Supplemental Share Information, Off Balance Sheet, & Borrowings									
<a href="#">Return to cover</a>									
09/08/2014	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	7,683,088	703,172	-90.8	723,779	2.9	753,956	4.2	866,817	15.0
Accounts Held by Nonmember Government Depositors	647,541	1,287,186	98.8	1,191,037	-7.5	1,589,289	33.4	3,836,426	141.4
Employee Benefit Member Shares	13,809,274	15,387,205	11.4	17,069,603	10.9	18,132,072	6.2	19,263,970	6.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	5,344,456	8,281,470	55.0	10,965,154	32.4	14,903,210	35.9	19,629,353	31.7
Dollar Amount of Share Certificates >= \$100,000	441,991,144	452,990,487	2.5	449,928,330	-0.7	461,097,245	2.5	458,743,862	-0.5
Dollar Amount of IRA/Keogh >= \$100,000	303,433,295	321,154,647	5.8	328,644,933	2.3	325,083,662	-1.1	325,837,358	0.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	7,266,969	N/A	3,891,828	-46.4	0	-100.0
Business Share Accounts	N/A	N/A		N/A		141,965,011		164,414,922	15.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		7,582,679		6,943,289	-8.4
<b>SAVING MATURITIES</b>									
< 1 year	7,368,267,585	7,706,195,423	4.6	8,158,045,777	5.9	8,463,342,565	3.7	8,792,439,605	3.9
1 to 3 years	646,794,591	697,274,110	7.8	703,575,186	0.9	722,705,655	2.7	748,871,584	3.6
> 3 years	355,955,741	423,641,526	19.0	494,472,002	16.7	468,898,102	-5.2	445,374,397	-5.0
<b>Total Shares &amp; Deposits</b>	<b>8,371,017,917</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,654,946,322</b>	<b>3.2</b>	<b>9,986,685,586</b>	<b>3.4</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	9	0.0	8	-11.1	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	41,739,204	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9	38,629,178	2.9
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		3,808,237		5,912,051	55.2
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		2,558,769		4,532,785	77.1
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		255,089		142,990	-43.9
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		55,172		94,086	70.5
<b>Total Unfunded Commitments for Business Loans</b>	<b>18,368,390</b>	<b>10,460,748</b>	<b>-43.1</b>	<b>8,505,264</b>	<b>-18.7</b>	<b>6,677,267</b>	<b>-21.5</b>	<b>10,681,912</b>	<b>60.0</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	N/A		N/A		38,607		0	-100.0
Construction & Land Development	991,939	1,875,630	89.1	556,238	-70.3	366,440	-34.1	822,703	124.5
Outstanding Letters of Credit	8,693,179	1,058,511	-87.8	80,015	-92.4	0	-100.0	56,224	N/A
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	422,930,851	422,724,272	0.0	409,413,477	-3.1	402,769,345	-1.6	395,424,402	-1.8
Credit Card Line	779,667,644	800,406,629	2.7	846,690,347	5.8	910,503,391	7.5	953,164,476	4.7
Unsecured Share Draft Lines of Credit	130,352,437	114,585,310	-12.1	115,553,199	0.8	115,730,925	0.2	116,348,916	0.5
Overdraft Protection Programs	196,658,539	229,216,412	16.6	239,706,356	4.6	239,699,235	0.0	250,513,091	4.5
Residential Construction Loans-Excluding Business Purpose	635,443	411,574	-35.2	1,094,950	166.0	704,757	-35.6	710,710	0.8
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	39,737,926	47,997,334	20.8	53,300,142	11.0	49,224,648	-7.6	54,109,298	9.9
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,569,982,840</b>	<b>1,615,341,531</b>	<b>2.9</b>	<b>1,665,758,471</b>	<b>3.1</b>	<b>1,718,572,301</b>	<b>3.2</b>	<b>1,770,270,893</b>	<b>3.0</b>
<b>Total Unused Commitments</b>	<b>1,588,351,230</b>	<b>1,625,802,279</b>	<b>2.4</b>	<b>1,674,263,735</b>	<b>3.0</b>	<b>1,725,249,568</b>	<b>3.0</b>	<b>1,780,952,805</b>	<b>3.2</b>
%(Unused Commitments / Cash & ST Investments)	114.70	111.43	-2.9	100.18	-10.1	128.85	28.6	134.16	4.1
Unfunded Commitments Committed by Credit Union	N/A	1,623,429,708		1,673,842,282	3.1	1,724,277,461	3.0	1,780,512,175	3.3
Unfunded Commitments Through Third Party	N/A	2,372,571		421,453	-82.2	972,107	130.7	440,630	-54.7
Loans Transferred with Recourse <sup>1</sup>	115,433,908	147,841,866	28.1	155,461,938	5.2	165,207,539	6.3	171,204,941	3.6
Pending Bond Claims	170,181	271,902	59.8	247,011	-9.2	261,965	6.1	150,242	-42.6
Other Contingent Liabilities	597,917	591,717	-1.0	698,363	18.0	720,071	3.1	911,852	26.6
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	21	22	4.8	24	9.1	26	8.3	27	3.8
<b>INES OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,553,164,660	1,506,357,628	-3.0	1,521,281,448	1.0	1,536,947,893	1.0	1,681,368,813	9.4
Total Committed Credit Lines	18,470,000	32,157,202	74.1	28,008,001	-12.9	387,263,166	1,282.7	378,045,401	-2.4
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	278,801,693	-0.4
Draws Against Lines of Credit	19,261,035	11,439,365	-40.6	5,438,248	-52.5	3,117,651	-42.7	879,718	-71.8
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	3,039,178	3,409,680	12.2	438,248	-87.1	2,226,350	408.0	479,718	-78.5
Term Borrowings Outstanding from Corporate Cus	12,000,000	7,000,000	-41.7	5,000,000	-28.6	0	-100.0	0	N/A
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>623,965,585</b>	<b>649,604,988</b>	<b>4.1</b>	<b>723,556,969</b>	<b>11.4</b>	<b>909,178,493</b>	<b>25.7</b>	<b>921,188,086</b>	<b>1.3</b>
Amount of Borrowings Subject to Early Repayment at 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 <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services										
Return to cover	For Charter :		N/A							
09/08/2014	Count of CU :		118							
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	Jun-2014	% Chg	
<b>MEMBERSHIP:</b>										
Num Current Members	1,230,680	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5	1,338,861	1.4	
Num Potential Members	27,702,322	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2	33,563,128	8.8	
% Current Members to Potential Members	4.44	4.39	-1.2	4.48	2.0	4.28	-4.4	3.99	-6.7	
* % Membership Growth	-0.33	1.62	592.9	3.00	85.6	2.49	-17.2	2.83	13.7	
Total Num Savings Accts	2,267,742	2,338,371	3.1	2,397,741	2.5	2,460,159	2.6	2,503,599	1.8	
<b>EMPLOYEES:</b>										
Num Full-Time Employees	3,071	3,142	2.3	3,289	4.7	3,369	2.4	3,395	0.8	
Num Part-Time Employees	422	410	-2.8	419	2.2	431	2.9	455	5.6	
<b>BRANCHES:</b>										
Num of CU Branches	322	326	1.2	308	-5.5	316	2.6	319	0.9	
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	
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**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	1,556,640,029	-9.7	
**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	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Credit Programs):</b>										
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	25	8.7	
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	36	2.9	
Indirect Mortgage Loans	9	9	0.0	10	11.1	9	-10.0	9	0.0	
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	42	2.4	
Pay Day Loans	12	13	8.3	15	15.4	15	0.0	16	6.7	
Real Estate Loans	76	75	-1.3	84	12.0	85	1.2	85	0.0	
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	32	3.2	
Short-Term, Small Amount Loans (STS)	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Other Programs):</b>										
ATM/Debit Card Program	89	91	2.2	88	-3.3	88	0.0	87	-1.1	
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	62	0.0	
First Time Homebuyer Program	9	11	22.2	12	9.1	13	8.3	13	0.0	
Health Savings Accounts	10	10	0.0	11	10.0	11	0.0	11	0.0	
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	35	6.1	
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	84	0.0	
**Number of International Remittances Originated YTD	N/A	N/A		N/A		1,975		813	-17.7	
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	2	2	0.0	4	100.0	4	0.0	4	0.0	
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>										
	2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	839,126	174.7	
<b>Fixed Assets - Capital &amp; Operating Leases</b>										
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	23,480,262	-10.8	
* 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.										
# Means the number is too large to display in the cell										

Information Systems & Technology									
<a href="#">Return to cover</a>	For Charter : N/A								
09/08/2014	Count of CU : 118								
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	Jun-2014	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
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	62	-1.6
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	51	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	4	0.0
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72	0.0	71	-1.4	70	-1.4	69	-1.4
Automatic Teller Machine (ATM)	82	82	0.0	85	3.7	85	0.0	84	-1.2
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	44	15.8
Other	4	4	0.0	2	-50.0	3	50.0	2	-33.3
<b>Services Offered Electronically</b>									
Member Application	34	36	5.9	40	11.1	39	-2.5	40	2.6
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	91	0.0
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	25	4.2
Loan Payments	84	85	1.2	82	-3.5	83	1.2	83	0.0
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	80	0.0
External Account Transfers	15	18	20.0	22	22.2	26	18.2	27	3.8
View Account History	91	92	1.1	91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0
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	15	7.1
Share Account Transfers	86	89	3.5	88	-1.1	89	1.1	89	0.0
Bill Payment	64	67	4.7	68	1.5	71	4.4	72	1.4
Download Account History	76	77	1.3	75	-2.6	77	2.7	78	1.3
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	9	50.0
Mobile Payments	N/A	N/A		N/A		7		14	100.0
<b>Type of World Wide Website Address</b>									
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	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	6.7	479,889	12.2	533,875	11.2	558,746	4.7
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
<b>Type of Website Planned for Future</b>									
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
<b>Miscellaneous</b>									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.0
									18.IS&T

[Return to cover](#)  
 09/08/2014  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 118  
 Asset Range : N/A  
 Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally  
 Count of CU in Peer Group : N/A



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

[Return to cover](#)

09/08/2014

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 118

Asset Range : N/A

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

Count of CU in Peer Group : N/A

