Cycle Date: June-2011
Run Date: 09/07/2011
Interval: Annual

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

 Count of CU :
 125

 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

<sup>\*</sup>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.

		Summary Financial Ir	formation	1					
Return to cover		For Charter	N/A						
09/07/2011		Count of CU	125						
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Federa	ally Insured State Cre	dit
	Count	of CU in Peer Group	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	593,307,753	681,319,943		740,097,689	8.6	696,304,183		790,973,827	
TOTAL INVESTMENTS	1,326,280,870			2,261,547,815		2,578,241,583		2,839,490,552	
Loans Held for Sale	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	8,786,074	-48.7
Real Estate Loans	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,935,672,555	1.6
Unsecured Loans	557,464,027	553,641,163		564,527,593		579,186,014		572,135,044	_
Other Loans	2,589,874,586	2,622,066,751	_	2,702,986,112		2,575,615,405		2,576,576,984	
TOTAL LOANS	5,659,292,381	5,962,761,825		6,077,263,042	+	6,043,953,241	-0.5	6,084,384,583	
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)		(67,328,068)		(69,899,594)		(66,969,304)	
Land And Building	201,703,529	219,287,728		224,794,382		228,541,194		228,533,251	
Other Fixed Assets	44,169,602	43,828,783	_	39,797,072		35,261,445		33,723,877	_
NCUSIF Deposit	60,768,301	53,167,921	_			79,704,815		80,766,668	_
All Other Assets	119,155,438					148,023,359		159,937,034	
TOTAL ASSETS	7,963,729,524	8,526,036,054		9,512,226,450	+			10,159,626,562	
LIABILITIES & CAPITAL:	1,905,129,524	0,320,030,034	7.1	3,312,220,430	11.0	9,737,241,930	2.0	10,139,020,302	4.1
Dividends Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,383,470	-16.2
Notes & Interest Payable	352,161,806	355,470,411	_	524,378,218		301,012,245		334,279,103	_
Accounts Payable & Other Liabilities	67,335,402	71,371,294		71,852,766		78,654,425		108,378,447	_
Uninsured Secondary Capital	07,333,402			71,852,700		78,654,425		100,370,447	
TOTAL LIABILITIES	439,834,191	444,156,376		610,718,916				453,041,020	
Share Drafts	872,186,747	951,093,234		1,164,011,517		1,227,319,491	5.4	1,260,251,658	
Regular shares	1,747,444,277	1,831,798,996		2,008,638,279		2,168,788,624		2,397,594,030	
All Other Shares & Deposits	3,985,967,047	4,372,008,766	_	4,771,031,554	9.1	4,974,903,937	4.3	5,011,875,064	_
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,900,996		7,943,681,350				8,669,720,752	
Regular Reserve	246,502,104	247,527,389		241,975,751	-2.2	244,488,168		245,785,805	
Other Reserves	242,288,439	246,002,615	_			274,433,427		296,085,729	
Undivided Earnings	429,506,719	433,448,678	_	448,786,110				494,993,256	_
TOTAL EQUITY	918,297,262	926,978,682		957,826,184		994,170,979		1,036,864,790	
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054		9,512,226,450				10,159,626,562	
INCOME & EXPENSE	7,300,723,024	0,320,030,03	7.1	3,312,220,430	11.0	3,737,241,330	2.0	10,100,020,002	7.1
Loan Income*	383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	178,891,273	-4.9
Investment Income*	86,246,010			59,379,058		58,142,221	-2.1	28,625,586	
Other Income*	137,556,678			167,126,892		182,770,277	9.4	88,504,496	
Total Employee Compensation & Benefits*	153,890,353	161,855,691			4.3	177,899,669		91,816,036	
Temporary Corporate CU Stabilization	100,000,000	101,000,001	0.2	100,7 50,55 1	4.0	177,033,003	5.4	31,010,000	0.2
Expense & NCUSIF Premiums*/2	N/A	N/A		41,593,631		20,839,180	-49.9	8,833,218	-15.2
Total Other Operating Expenses*	171,062,772	180,904,138	_		-1.5			93,599,187	
Non-operating Income & (Expense)*	2,458,517	-4,877,940		-11,440,130		-1,876,547		-140,485	
NCUSIF Stabilization Income*	2,456,517 N/A	-4,677,940 N/A	_	41,778,993		-1,070,547		-140,465	
Provision for Loan/Lease Losses*	40.655.506			79.654.042		65.580.047		23,458,037	
Cost of Funds*	220,641,644	195,136,398		155,755,048		124,496,922		50,978,244	
NET INCOME (LOSS) EXCLUDING STABILIZATION	220,041,044	190,100,090	-11.0	100,700,040	-20.2	124,430,322	-20.1	50,916,244	-10.1
EXPENSE & NCUSIF PREMIUM*11	N/A	N/A		65,836,869		61,548,226	-6.5	36,029,366	17.1
Net Income (Loss)*	23,804,752			24,243,238				27,196,148	_
TOTAL CU's	23,804,752			<b>24,243,238</b> 130				27,196,148 125	
		130	-2.2	130	-4.4	120	-3.1	125	-0.8
* Income/Expense items are year-to-date while the related %cha	ige ratios are annualized.								
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<ol> <li>Prior to September 2010, this account was named Net Income (Los<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabiliz</li> </ol>									1
and NCUSIF Premiums.	ation Expense, For Decembe	a Zo io and iorward, this a	CCOUNT INCIL	aues Temporary Corporate	OU STABIII	ization Expense		1. Summary	. =:

		Ratio A	nalysis						
Return to cover		For Charter :							
09/07/2011		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All * State =	'MO' * Type I	ncluded: Fede	rally Insured S	tate Credit
	Count of CU in	Peer Group :	N/A		Dec-2010			<u>Jun-2011</u>	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Jun-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.58	10.96	10.08	10.23	N/A	N/A	10.10	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.12	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95		N/A	6.22	N/A	N/A
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88		N/A	111.96	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00		N/A	6.53	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.05	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.82	1.08	1.04	N/A	N/A	0.88	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.72	100.76	86.70	101.35	N/A	N/A	100.99	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.29	0.73	0.73	0.38	N/A	N/A	1.17	N/A	N/A
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.63	N/A	N/A
EARNINGS									
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.55	N/A	N/A
* Return On Average Assets Excluding Stabilization		.,,,							
Income/Expense & NCUSIF Premium <sup>2</sup>	N/A	N/A	0.27	0.64	N/A	N/A	0.72	N/A	N/A
* Gross Income/Average Assets	7.71	7.42	6.85	6.41	N/A N/A	N/A N/A	5.95	N/A N/A	N/A N/A
* Yield on Average Loans  * Yield on Average Investments	6.84 4.79	6.78 3.63	6.50 2.38	6.21 1.91	N/A N/A	N/A N/A	5.90 1.71	N/A N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90		N/A	1.71	N/A N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29		N/A	1.02	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	4.92	N/A	N/A
* Operating Exp./ Avg. Assets	4.13	4.16	4.31	3.99		N/A	3.90	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70	0.88	0.68	N/A	N/A	0.47	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.27	3.27	3.22	N/A	N/A	3.14	N/A	N/A
Operating Exp./Gross Income	53.48	56.00	62.88	62.30	N/A	N/A	65.62	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets <sup>1</sup>	3.20	3.44	3.16	3.11	N/A	N/A	2.99	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.91	2.96	3.15	2.86	N/A	N/A	2.83	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.92	N/A	N/A	32.96	N/A	N/A
Reg. Shares / Total Shares & Borrowings  Total Loans / Total Shares	25.12 85.67	24.39	23.72 76.50	25.01 72.20	N/A N/A	N/A N/A	26.63 70.18	N/A N/A	N/A N/A
Total Loans / Total Snares Total Loans / Total Assets	71.06	83.34 69.94	63.89	61.94	N/A N/A	N/A N/A	70.18 59.89	N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19		N/A	14.07	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.84	93.49	94.22	94.03	N/A	N/A	93.75	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.65	37.05	37.47	39.16		N/A	40.62	N/A	N/A
Borrowings / Total Shares & Net Worth	4.68	4.39	5.89	3.21	N/A	N/A	3.45	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.68	4.45	4.80	4.44	N/A	N/A	4.35	N/A	N/A
Borrowers / Members	48.30	47.63	47.54	46.16		N/A	45.50	N/A	N/A
Members / Full-Time Employees	376.43	378.54	383.16	374.98		N/A	374.77	N/A	N/A
Avg. Shares Per Member	\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,028	N/A	N/A
Avg. Loan Balance	\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,841	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$49,072	\$50,778	\$52,381	\$54,205	N/A	N/A	\$55,790	N/A	N/A
OTHER RATIOS			0.5-					* · · · ·	
* Net Worth Growth	1.09 2.13	1.36	2.59 11.02	4.15	N/A N/A	N/A N/A	5.52 7.14	N/A N/A	N/A N/A
* Market (Share) Growth  * Loan Growth	1.81	8.32 5.36	11.02	5.38 -0.55	N/A N/A	N/A N/A	1.34	N/A N/A	N/A N/A
* Asset Growth	2.21	7.06	11.57	2.58		N/A N/A	8.25	N/A N/A	N/A N/A
* Investment Growth	3.75	12.81	40.59	9.20		N/A	21.48	N/A	N/A
* Membership Growth	-0.27	2.21	2.33	-0.33		N/A	0.46	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Dec	5.40	.,//	. 471						
**Percentile Rankings and Peer Average Ratios are produced once a quarter at			,		I				
Subsequent corrections to data after this date are not reflected in the Percentile			until the next cvcle	9.					
Percentile Rankings show where the credit union stands in relation to its peers in					ata for all credit ur	nions in a peer			
group are arranged in order from highest (100) to lowest (0) value. The percenti	le ranking assigne	ed to the credit un	ion is a measure	of the relative sta	inding of that ratio	in the entire			
range of ratios. A high or low ranking does not imply good or bad performance.	However, when i	eviewed in relation	on to other availab	le data, users ma	ay draw conclusion	ns as to the			
importance of the percentile rank to the credit union's financial performance.									
For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as:									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCL From December 2010 forward, NCUSIF Premium Expense is also excluded f		income/Expense							2. Ratios
							l .	l .	

			Datia Assabasia	1	
Return to cover		or Charter :	Ratio Analysis		
09/07/2011		ount of CU :			
CU Name: N/A		sset Range :			
Peer Group: N/A	7		Region: Nation	* Peer Grou	p: All * State
	Count of CU in I				
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Jun-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.12
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.03
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	6.83
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans  Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.28	1.35	1.41	1.24	0.89
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	4.66 1.67	1.68 2.25	0.54 3.67	0.49 3.30	0.63 3.02
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	2.07
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	0.19 N/A	N/A	N/A	0.00	0.00
REAL ESTATE LOAN DELINQUENCY	1471	1071	1471	0.00	0.00
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.30	0.63	1.60	1.87	1.34
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	0.00	001		4.00	0.00
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.03	0.84	1.14	1.28	0.93
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.08
Other Real Estate Adjustable Rate Loans Delinguent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.47
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					-
/ Total Int Only and Pmt Opt First Mtg Loans	0.00	1.17	1.25	4.78	5.01
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	13.24
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	25.08
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	25.06
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.06
MISCELLANEOUS LOAN LOSS RATIOS	0.21	0.07	1.25	1	1.00
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	28.91
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.24	3.62
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	1.01
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.42
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.23
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.88
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans	NI/A	0.00	0.00	0.00	1.10
/ Avg Interest Only and Payment Option First Mortgage Loans * Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A 0.00	0.00	0.00	0.00	1.19 0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	0.00
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.10	1.15	1.06
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.50
SPECIALIZED LENDING RATIOS	0.01	0	0.01	1.20	0.00
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	16.82
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.68
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	2.40
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.10
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.00
REAL ESTATE LENDING RATIOS	40.74	40.00	10.10	47.50	47.00
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	17.22
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Real Estate / Total Loans Croated VTD	26.33	28.54	28.43	28.26	28.75
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.05 28.46	25.82 23.89	40.14 65.31	38.67 65.26	27.32 50.61
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.35
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	3.51
MISCELLANEOUS RATIOS	3.50	1.00	0.01	2.02	0.01
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	0.95
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	113.09
* 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					
					3. SuppRatios

		Asse	ets						Т
Return to cover		For Charter :							+
09/07/2011		Count of CU:	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Include	d: Fede	rally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9	91,152,393		96,373,059	5.7		
Cash On Deposit	425,088,069	557,372,210		638,156,448		551,668,870	-13.6		
Cash Equivalents	83,754,141	27,726,182		10,788,848		48,262,254	347.3		
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	790,973,827	13.6
INVESTMENTS:									-
Trading Securities	17.934.500	14,406,697	-19.7	16,134,503	12.0	17.273.001	7.1	17,914,613	3.7
Available for Sale Securities	493,696,819	682,462,804	38.2	975,820,283		1,511,528,636	54.9		
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164		133,816,095	-39.0	, , ,	
Deposits in Commercial Banks, S&Ls, Savings Banks	137,952,560	265,056,977	92.1	461,309,671	74.0	662,591,492	43.6		
Loans to, Deposits in, and Investments in Natural	137,932,300	200,030,977	32.1	401,309,071	74.0	002,391,492	43.0	7 13,020,390	1.5
Person Credit Unions <sup>2</sup>	12,597,871	19,076,946	51.4	25,119,954	31.7	29,934,649	19.2	28,086,990	-6.2
Total MCSD/Nonperpetual Contributed Capital and	12,557,071	13,070,340	31.4	25,115,554	31.7	25,554,045	13.2	20,000,330	-0.2
PIC/Perpetual Contributed Capital	41,504,765	39,138,332	-5.7	26,097,256	-33.3	23.478.330	-10.0	23,433,040	-0.2
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8	428,834,821		134,638,302	-68.6	, ,	
All Other Investments <sup>2</sup>	36,007,241	42,494,083	18.0	108,876,163		64,981,078	-40.3		
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815		2,578,241,583	14.0		
	1,020,200,010	.,,		_,,_,,,,,,,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,,,,,,,	+
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	8,786,074	-48.7
	5,0 : 0,0 : =	0,000,000		10,000,000		,,		5,,	1
LOANS AND LEASES:									
Unsecured Credit Card Loans	347,910,794	351,632,318	1.1	367,333,861	4.5	366,985,704	-0.1	354,156,400	-3.5
All Other Unsecured Loans/Lines of Credit	209,553,233	202,008,845	-3.6	197,193,732	-2.4	212,200,310	7.6	199,827,265	-5.8
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		0		0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		18,151,379	,
New Vehicle Loans	947,415,366	879,488,765	-7.2	858,881,063	-2.3	694,090,066	-19.2	671,662,330	-3.2
Used Vehicle Loans	1,399,738,421	1,467,352,540	4.8	1,559,490,909	6.3	1,576,356,812	1.1	1,594,400,963	1.1
1st Mortgage Real Estate Loans/Lines of Credit	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,063,543,997	2.8
Other Real Estate Loans/Lines of Credit	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	872,128,558	-1.1
Leases Receivable	0	0	N/A	0	N/A	106,485	N/A	1,487,721	1,297.1
Total All Other Loans/Lines of Credit	242,720,799	275,225,446	13.4	284,614,140	3.4	305,062,042	7.2	309,025,970	1.3
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042		6,043,953,241	-0.5		
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,566,862)	(53,690,697)	20.5	(67,328,068)		(69,899,594)	3.8		
Foreclosed Real Estate	4,813,918	8,668,380		11,493,976		13,846,722	20.5		
Repossessed Autos	3,629,304	3,407,226		2,488,369		2,592,196	4.2		
Foreclosed and Repossessed Other Assets	485,943	467,912	-3.7	357,348		344,559			
TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup>	8,929,165	12,543,518		14,339,693		16,783,477	17.0		
Land and Building	201,703,529	219,287,728		224,794,382		228,541,194	1.7		
Other Fixed Assets	44,169,602	43,828,783		39,797,072		35,261,445	-11.4		
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	80,766,668	1.3
Identifiable Intangible Assets	N/A	N/A		276,816		221,683	-19.9	,	
Goodwill	N/A	N/A		482,676		1,739,458			
TOTAL INTANGIBLE ASSETS	N/A	N/A		759,492		1,961,141			
Accrued Interest on Loans	20,961,038	22,512,501		22,828,638		21,874,499	-4.2		
Accrued Interest on Investments	14,470,838	10,051,080				8,595,805			
All Other Assets	74,794,397	83,544,164		100,041,441		98,808,437	-1.2		
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	129,278,741	-2.5	139,058,650	7.6
TOTAL ACCETS	7 000 700 504	0 500 000 054	7.	0.540.000.450	44.0	0.757.044.050	0.0	40 450 000 500	
TOTAL CUID	7,963,729,524 139	8,526,036,054	7.1	9,512,226,450			2.6		
TOTAL CU'S	139	136	-2.2	130	-4.4	126	-3.1	125	-0.8
OTHER RE OWNED PRIOR TO 2004	LOUIS INCLUDED IN ALL OTH	ED INIVESTMENTS DOIS	D TO ""	E 2006 FOR OLIOPE FOR	M EII EDO				+
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	N COS INCLUDED IN ALL OTHI	EK INVESTMENTS PRIO	r iu jun	E ZUUD FUR SHURT FUR	IVI FILEKS				<del></del>
							1	1	4. Assets

		Liabilities, Shares &	Equity						
Return to cover		For Charter :							
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ded: Fede	rally Insured State (	Credit
1 cor croup.	Count o	of CU in Peer Group :	_	Tution 1 coi Group	7tii Otato	- inc Type inclu	100.7000	rany mourea otate t	) ouit
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0		N/A	0	N/A	0	N/A	0	
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	050 404 000	055 470 444		504.070.040	47.5	004 040 045	40.0	004.070.400	40.4
Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218		301,012,245		331,279,103	
Borrowing Repurchase Transactions	0	0		0		0		3,000,000	
Subordinated Debt	0	-		0	,	0		0	
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255		10,383,470	
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0			78,654,425	9.5	108,378,447	
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	453,041,020	15.6
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,319,491	5.4	1,260,251,658	2.7
		, ,							
Regular Shares  Money Market Shares	1,747,444,277	1,831,798,996		2,008,638,279	9.7	2,168,788,624	8.0	2,397,594,030	
,	1,168,449,987	1,440,319,760		1,646,236,947	14.3	1,869,137,975	13.5	1,966,308,975	
Share Certificates	2,063,219,189	2,092,731,104		2,180,898,506		2,105,289,792	-3.5	2,036,767,987	
IRA/KEOGH Accounts	732,595,149	817,934,370		925,107,264	13.1	978,897,117	5.8	979,284,132	
All Other Shares <sup>1</sup>	15,373,567	17,203,069		16,665,089		19,992,870		27,052,330	
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	2,461,640	
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,371,012,052	5.4	8,669,720,752	3.6
EQUITY:									
Undivided Earnings	429,506,719	433.448.678	0.9	448,786,110	3.5	475,249,384	5.9	489,866,316	3.1
Regular Reserves	246,502,104	247,527,389		241,975,751	-2.2	244,488,168	1.0	245,785,805	
Appropriation For Non-Conforming Investments	240,302,104	241,321,309	0.4	241,973,731	-2.2	244,400,100	1.0	243,703,003	0.5
(SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590		265,265,487	4.5	276,196,788	4.1	282,743,072	
Equity Acquired in Merger	240,200,330 N/A	255,755,590 N/A	3.1	262,045	4.5	129,385	-50.6	129,385	
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	
Accumulated Unrealized G/L on AFS Securities	1,213,007				42.1	5,689,836		20,414,742	
Accumulated Unrealized G/L on AFS Securities  Accumulated Unrealized Losses for OTTI	1,444,711	4,959,315	243.3	7,045,300	42.1	5,089,830	-19.2	20,414,742	258.8
(due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0		N/A	-1,180,329	N/A	0		0	N/A
Other Comprehensive Income	-6,576,689	-13,899,958		-5,516,660	60.3	-8,771,062	-59.0	-8,389,950	
Net Income	-0,570,009			-5,510,000	N/A	-0,771,002		5,126,940	
EQUITY TOTAL	918,297,262	926,978,682		957,826,184	3.3	994,170,979		1,036,864,790	
EQUITIONAL	910,297,202	920,970,002	0.9	937,020,104	3.3	994,170,979	3.0	1,036,664,790	4.3
TOTAL SHARES & EQUITY	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,183,031	5.2	9,706,585,542	3.6
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,159,626,562	4.1
NCUA INSURED SAVINGS <sup>2</sup>									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,754,517	0.9	294,001,802	0.1
Uninsured Non-Member Deposits	1,010,281	619,392		409,233	-33.9	441,682	7.9	1,671,808	
Total Uninsured Shares & Deposits	587,053,360	·	32.0	291,413,566		294,196,199		295,673,610	
Insured Shares & Deposits	6,018,544,711	6,379,884,095		7,652,267,784	19.9	8,076,815,853		8,374,047,142	
TOTAL NET WORTH	922,215,353	934,729,657		958,901,942		998,676,273		1,026,264,066	
# Means the number is too large to display in the cell	322,210,000	001,720,007	1	000,001,042	2.5	000,010,210	3.1	1,020,201,000	2.0
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IF	RA/KEOGHs. AND NONMEMBE	L ER SHARES FOR SHOR	T FORM F	ILERS					
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to	· · · · · · · · · · · · · · · · · · ·				RWARD SH	ARES INSURED UP T	O \$250 000		
	- 11,20,00 0	υ	23,00010			202011.ED 01 1		5 Liah	ShEquity
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		Income Stateme	ant						
Return to cover		For Charter :							
09/07/2011		Count of CU :							
CU Name: N/A	-	Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count of (	CU in Peer Group :				71		,	
		•							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	179,150,549	-5.0
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(259,276)	-37.7
Income from Investments	85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,567,304	-1.4	28,013,658	
Income from Trading	1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	611,928	-22.3
TOTAL INTEREST INCOME	470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,451,813	-3.6	207,516,859	-4.5
INTEREST EXPENSE:									
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628		32,384,711	-22.3
Interest on Deposits	48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406		12,558,975	
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888		6,034,558	
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	50,978,244	
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2	79,654,042	37.8	65,580,047	-17.7	23,458,037	-28.5
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402	1.4	215,277,778	1.7	244,374,844	13.5	133,080,578	8.9
NON-INTEREST INCOME:									
Fee Income	95,973,437	98,991,402	3.1	104,210,787	5.3	108,773,790	4.4	53,542,753	
Other Operating Income	41,583,241	48,506,572	16.6	62,916,105	29.7	73,996,487	17.6	34,961,743	
Gain (Loss) on Investments	-236,385	798,417	437.8	-9,791,527	-1,326.4	-412,200		361,021	275.2
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896		-1,144,233	
Gain from Bargain Purchase (Merger)	N/A	N/A		0		0		0	N/A
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,512,549		642,727	-15.0
NCUSIF Stabilization Income	N/A	N/A		41,778,993		0		0	N/A
TOTAL NON-INTEREST INCOME	140,015,195	142,620,034	1.9	197,465,755	38.5	180,893,730	-8.4	88,364,011	-2.3
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669		91,816,036	
Travel, Conference Expense	3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792		1,600,096	
Office Occupancy	22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675		14,432,118	
Office Operation Expense	67,549,019	70,996,515	5.1	70,595,374	-0.6	72,687,052		36,199,564	-0.4
Educational and Promotion	16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850		7,428,853	
Loan Servicing Expense	22,608,515	20,979,936	-7.2		7.3	24,870,721	10.5	12,396,350	
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,273,487	2.5	12,311,021	5.8
Member Insurance <sup>1</sup>	1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	N/A		N/A		11,435,921		4,460,458	-22.0
Member Insurance - Temporary Corporate									
CU Stabilization Fund <sup>3</sup>	N/A	N/A		41,593,631		9,403,259	-77.4	4,372,760	
Member Insurance - Other	N/A	N/A		N/A		1,264,699		881,713	
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	755,039	
Misc Operating Expense	12,762,582	15,650,563	22.6	14,293,824	-8.7	16,261,901	13.8	7,594,433	
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829	5.5	388,500,295	13.3	384,559,528	-1.0	194,248,441	1.0
NET INCOME (LOSS) EXCLUDING STABILIZATION					T		7		
EXPENSE AND NCUSIF PREMIUMS */4	N/A	N/A		65,836,869		61,548,226	-6.5	36,029,366	17.1
NET INCOME (LOSS)	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,709,046	67.9	27,196,148	33.6
RESERVE TRANSFERS:									
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	13,901,180	-22.4
* All Income/Expense amounts are year-to-date while the related % ch	ange ratios are annualized.								
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From September 2009 to December 2010, this account includes NCUSIF									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premiul	m Expense.								6. IncExp

		Delinquent Loan Info	ormation	I				ı	_
Return to cover		For Charter :							<del> </del>
09/07/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0			Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						-
	Dec-2007	Dec-2008	% Cha	Dec-2009	% Chg	Dec-2010	% Cha	Jun-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	Dec 2007	DC0 2000	70 Ong	DCC 2003	70 Ong	DC0 2010	70 Ong	Juli 2011	70 Ong
1 to < 2 Months Delinquent	91,932,045	109,541,518	19.2	129,489,288	18.2	121,888,564	-5.9	101,858,341	-16.4
2 to < 6 Months Delinquent	38,121,327	52,113,518	36.7	65,391,016	25.5	59,961,514	-8.3	44,009,942	-26.6
6 to 12 Months Delinquent	7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2	15,306,445	5.5
12 Months & Over Delinquent	2,517,499	2,290,127	-9.0					4,548,110	
Total Del Loans - All Types (2 or more Mo)	48,573,366	64,137,694	32.0	85,167,349	32.8	79,397,219	-6.8	63,864,497	-19.6
LOAN DELINQUENCY - BY LOAN TYPE Unsecured Credit Card Loans									+
1 to < 2 Months Delinquent	6,262,645	7,718,542	23.2	7,383,081	-4.3	6,291,415	-14.8	5.516.184	-12.3
2 to < 6 Months Delinquent	4,423,580	5,913,159	33.7	6,864,335		4,899,755		3,442,629	
6 to 12 Months Delinquent	428,240	601,917	40.6		12.1	665,101	-1.4	502,498	
12 Months & Over Delinquent	36,017	42,830	18.9	39,845	-7.0	46,197	15.9	25,988	
Total Del Credit Card Lns (2 or more Mo)	4,887,837	6,557,906	34.2	7,578,936	15.6	5,611,053	-26.0	3,971,115	-29.2
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.12	-26.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	18,841,138	22,941,616	21.8	34,580,246		34,014,175		29,312,189	
2 to < 6 Months Delinquent	2,857,714	6,588,898	130.6	16,472,513		19,522,857	18.5	11,579,167	
6 to 12 Months Delinquent 12 Months & Over Delinquent	478,526 0	962,599 414,499	101.2 N/A	3,530,461	266.8 146.0	4,004,209 2,192,305		5,460,088 1,913,111	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	U	414,499	IN/A	1,019,536	146.0	2,192,305	115.0	1,913,111	-12.7
(2 or more Mo)	3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	18,952,366	-26.3
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	0,000,240	7,000,000	100.0	21,022,010	100.5	20,7 10,07 1	22.0	10,002,000	20.0
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.34	-28.7
1st Mortgage Adjustable Rate Loans and									
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	1,265,884	8,723,397	589.1	9,936,551	13.9 -0.1	8,605,605		6,736,403	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	181,316 0	4,465,502 535,112		4,460,871 1,532,463	186.4	5,301,356 2,141,972	1	4,176,206 1,082,164	_
12 Months & Over Delinquent	0	033,112	N/A	421,387	N/A	691,112	64.0	724,946	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	181,316	5,000,614			28.3	8,134,440		5,983,316	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons		-,,-	,					.,,.	
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable									
Rate Loans and Hybrids/Balloons < 5 yrs	0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.93	-27.7
Other Real Estate Fixed Rate/Hybrid/Balloon									<b>↓</b>
1 to < 2 Months Delinquent	3,406,482	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7	4,131,105	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	1,177,035 341,130	3,088,528 672,346	162.4 97.1	2,657,713 844,964	-13.9 25.7	2,986,926 1,030,115		2,017,108 1,143,463	
12 Months & Over Delinquent	16,644	170,145		767,874	351.3	536,868		412,542	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	1,534,809	3,931,019		4,270,551	8.6	4,553,909		3,573,113	
%Other Real Estate Fixed/Hybrid/Balloon Loans	1,001,000	0,000,000		1,2.0,001		1,000,000		2,010,110	
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.08	-20.7
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	2,478,516	3,258,342		4,125,150			-11.7	3,500,556	
2 to < 6 Months Delinquent	1,166,988	1,520,501	30.3	2,301,310		2,357,804		1,782,215	
6 to 12 Months Delinquent 12 Months & Over Delinquent	400,372 158,877	203,517 104,791	-49.2 -34.0	679,087	233.7 252.8	644,307 215,496	-5.1 -41.7	634,372 103,290	
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,726,237	1,828,809	-34.0 5.9	369,653 3,350,050	83.2	215,496 3,217,607		2,519,877	
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	1,720,237	1,020,009	5.9	3,330,050	03.2	3,217,007	-4.0	2,318,677	-21.7
/ Total Other RE Adjustable Rate Loans	0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.47	-20.8
Leases Receivable									
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	0	0		0		0		0	
6 to 12 Months Delinquent	0	0		0		0		0	
12 Months & Over Delinquent	0	0		0		0		0	
Total Del Leases Receivable (2 or more Mo)  %Leases Receivable Delinquent > 2 Mo	0	0	N/A	0	N/A	0	N/A	0	N/A
/ Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans	0.00	0.00	1,071	0.00	1471	0.00	1471	0.00	1
1 to < 2 Months Delinquent	59,677,380	62,795,811	5.2	68,492,136	9.1	64,077,035	-6.4	52,661,904	-17.8
2 to < 6 Months Delinquent	28,314,694	30,536,930					1	21,012,617	
6 to 12 Months Delinquent	6,286,272	6,758,558				6,017,696	1	6,483,860	
12 Months & Over Delinquent	2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9	1,368,233	9.4
Total Del All Other Lns (2 or more Mo)	36,906,927	38,853,350			9.5			28,864,710	
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	4.4	1.47	6.6	1.15	-21.3	1.03	-10.4
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	l l		1	I	1		1	7. Delinquent Loan In	formation

	Loan Losses & B	ankruptcy Informatio	n. and L	oan Modifications					
Return to cover	20011 200000 01 2	For Charter :							
09/07/2011		Count of CU:	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group	All * Sta	te = 'MO' * Type Inclu	ıded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	44,025,259		26.6		30.7	71,251,673	-2.2	31,089,838	
* Total Loans Recovered	7,797,152		0.6		-2.7		9.2		
* NET CHARGE OFFS (\$\$)  ***Net Charge-Offs / Average Loans	36,228,107	47,908,598	32.2		36.2	62,914,786 1.04	-3.6 -4.2	26,742,339 0.88	
Total Del Loans & *Net Charge-Offs	0.65 84,801,473	0.82 112,046,292	27.6 32.1		31.4 34.2	142,312,005	-4.2	90,606,836	
Combined Delinquency and Net Charge Off Ratio	1.50		26.3		30.8	2.35	-5.4		
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	8,451,552	12,143,335	43.7		48.9	17,016,104	-5.9	7,416,727	
* Unsecured Credit Card Lns Recovered	1,372,049		8.0		-19.7	1,465,940	23.2	889,502	
* NET UNSECURED CREDIT CARD C/Os	7,079,503	10,662,130	50.6		58.5	15,550,164	-8.0	6,527,225	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12		43.7		54.2	4.24	-9.9		-14.5
* All Other Loans Charged Off  * All Other Loans Recovered	32,806,672 5,753,026		21.2 7.4		13.8 -0.6	42,126,769	-6.9 4.0		
* NET ALL OTHER LOAN C/Os	5,753,026 27,053,646		24.1		16.4	6,384,004 35,742,765	-8.6		-3.2
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.95		25.1		14.4	35,742,765	-8.0	14,036,121	-21.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	825,538	911,111	10.4		107.2	4,396,725	132.9	2,430,778	
* Total 1st Mortgage RE Loans/LOCs Recovered	505,399	8,693	-98.3		292.1	59,676	75.1	104,718	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	320,139		181.9		105.5		133.9		
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.02	0.05	156.3		92.4	0.22	125.4	0.23	
* Total Other RE Loans/LOCs Charged Off	1,941,497	2,940,150	51.4		160.5		0.7	4,113,206	
* Total Other RE Loans/LOCs Recovered	166,678		6.2		53.9		56.9	262,273	
* NET OTHER RE LOANS/LOCs C/Os  **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1,774,819	, ,	55.7		167.3	7,284,808	-1.4		
* Total Real Estate Loans Charged Off	0.21 2,767,035	0.31 3,851,261	47.3 39.2		158.6 147.9	0.80 12,108,800	0.8 26.8		
* Total Real Estate Lns Recovered	672,077	185,687	-72.4		65.0		58.9	366,991	50.7
* NET Total Real Estate Loan C/Os	2,094,958	3,665,574	75.0		152.1	11,621,857	25.8	6,176,993	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09		61.3		138.7	0.41	23.5	0.42	
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	0		68,856	N/A	543,936	690.0		
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	0		0	N/A	0	N/A	0	N/A
*NET Modified Real Estate C/Os	N/A	0		68,856	N/A	543,936	690.0	435,004	59.9
** Net Charge Offs - Total Modified RE Loans								4.00	
/ Avg Total Modified RE Loans * Total Leases Receivable Charged Off	N/A	N/A	N/A	0.27	N/A	0.99	262.7	1.28	
* Total Leases Receivable Charged On	0		N/A		N/A N/A	0		0	
* NET LEASES RECEIVABLE C/Os	0		N/A		N/A	0		0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00		N/A		N/A	0.00		0.00	
BANKRUPTCY SUMMARY									
Number of Members Who Fil ed Chapter 7 YTD	1,680	2,434	44.9	3,738	53.6	4,110	10.0	1,796	-56.3
Number of Members Who Filed Chapter 13 YTD	1,039	1,738	67.3	1,987	14.3	2,502	25.9	1,042	-58.4
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1		0.0		0.0			1	-66.7
Total Number of Members Bankrupt	2,720		53.4		37.2	6,615			
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	28,827,303	44,898,511	55.7		47.4	71,493,701	8.0	31,178,928 8,989,262	
* All Loans Charged Off due to Bankruptcy YTD  %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	8,563,400 19.45	12,218,723	42.7		33.1	18,329,342 25.72	12.7 15.2	-,, -	-1.9 12.4
REAL ESTATE FORECLOSURE SUMMARY	19.45	21.92	12.7	22.33	1.9	25.72	15.2	26.91	12.4
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		N/A		11,468,890	<u> </u>
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		N/A		11,400,030	
LOAN MODIFICATIONS OUTSTANDING	7477	. 471		7471		1971			
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	61,881,411	7.7
Modified Other RE Loans	N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,256,053	-1.1
Total Modified First and Other RE Loans	N/A			44,271,301					
Modified RE Loans Also Reported as Business Loans	N/A			2,655,818	N/A	4,179,197	57.4		
Modified Consumer Loans (Not Secured by RE)	N/A			N/A		33,313,198		32,676,646	
Modified Business Loans (Not Secured by RE)  TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A			N/A		00 121 129		221,447	
Total Modified Loans to Total Loans	N/A N/A		-	N/A 0.73	593.0	99,121,128 1.64		103,035,557 1.69	
Total Modified Loans to Net Worth	N/A			4.62					
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*Amounts are year-to-date while the related %change ratios are annualized.									<del>                                     </del>
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no	annualizina)					. Loan Losses & Bankri	intev Info	rmation and Loan Mod	lifications
7	duiring)				l °	. Louis Losses & DallKi			
			•		•		•		

	In	direct and Participati	on Lendi	ina					$\overline{}$
Return to cover		For Charter :		9					
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136			-4.6	550,583,452	-17.6	551,005,479	0.1
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040			30.6	490,060,966		472,355,142	-3.6
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176			8.0	1,040,644,418			-1.7
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	16.82	-2.3
DELINQUENCY - INDIRECT LENDING	00 070 505	00 505 000	40.7	04.044.074	00.0	00 070 500	0.0	05 770 040	20.0
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	23,373,585	26,565,230			28.2	33,378,562	-2.0		-22.8
·	11,000,985	12,046,363			8.8	9,925,852			-27.2
6 to 12 Months Delinquent  12 Months & Over Delinquent	1,740,217	2,304,136			37.2	2,746,955		1,568,409	-42.9
Total Del Indirect Lns (2 or more Mo)	516,328	375,037			-22.7 12.5	209,611 12,882,418	-27.7 -22.2	281,940	34.5 -29.5
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	13,257,530 1.28	14,725,536 1.35			4.2	12,882,418		9,075,805 0.89	-29.5
LOAN LOSSES - INDIRECT LENDING	1.20	1.33	5.9	1.41	4.2	1.24	-12.2	0.09	-20.4
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	5,411,458	-29.6
* Indirect Loans Recovered	2,051,315	1,878,214			-9.1	1,681,363	-1.5		-23.7
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	_		-8.2	13,691,950			-30.3
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27				1.24			-25.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.00	1.27	21.3	1.10	-13.0	1.24	12.0	0.92	-23.2
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		12,936,471		13,952,620	7.9	6.987.351	-49.9
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A	7.0	9,664,134	10.0
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	-,, -	-16.0
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410			6.7
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048		34,046,639	64.0
Commercial Construction & Development	N/A	N/A		0		83,412		291,943	250.0
Loan Pools	N/A	N/A		65,749,360		79,767,019		81,217,399	1.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,594,080		163,248,369	10.6
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.8	2.68	9.9
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	29,537,770	-15.7
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	2.40	-5.5
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding )	N/A	N/A		17,204,692		24,956,487	45.1	26,704,541	7.0
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782		12,551,751	-5.6
* Participation Loans Sold YTD	4,416,558	4,513,450			77.6	9,934,445			-2.2
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.10	-6.1
WHOLE LOANS PURCHASED AND SOLD:				_					
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225			-100.0	26,391,918	N/A	0	
*Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other	N/A	N/A	4	N/A		N/A		0	
Sources YTD / Loans Granted YTD	0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.00	-100.0
*Loans, Excluding RE, Sold in Full YTD	0.01	0.00				0.90		0.00	
DELINQUENCY - PARTICIPATION LENDING			14//(		14//		14// (	·	14//
1 to < 2 Months Delinguent	1,022,532	895,332	-12.4	1,221,925	36.5	1,066,682	-12.7	666,197	-37.5
2 to < 6 Months Delinquent	1,058,798	571,529			-13.7	679,726			41.2
6 to 12 Months Delinquent	575,106	225,495			-54.0	30,431	-70.7	68,148	
12 Months & Over Delinquent	925,036	398,826			-95.2	9,988		6,282	-37.1
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850			-48.5	720,145			43.6
%Participation Loans Delinquent > 2 Mo									
/ Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.49	-10.1	0.63	29.8
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,272,931	1,367,639			9.4	1,790,382		951,375	
* Participation Loans Recovered	267,446	426,811				290,360			
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	822,045	9.6
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	1.06	-7.9
*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)			1					$\vdash$
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		Real Estate Loan Infor	mation	1					
Return to cover		For Charter :							
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	dit
	Count o	f CU in Peer Group :				,,			
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	728,616,246	876,778,932	20.3		4.4	890,532,453		905,399,488	1.7
Fixed Rate 15 years or less	325,056,367	344,451,911	6.0	, ,	2.8	428,073,256		, ,	
Other Fixed Rate	1,223,128	1,793,861	46.7	8,633,472	381.3	15,720,652	82.1	16,378,730	4.2
Total Fixed Rate First Mortgages	1,054,895,741	1,223,024,704	15.9		4.5	1,334,326,361	4.4		3.1
Balloon/Hybrid > 5 years	42,286,364	48,192,417	14.0	, ,		38,194,964		42,199,102	
Balloon/Hybrid 5 years or less	357,126,092	476,232,842	33.4		-8.2	492,494,748			2.4
Total Balloon/Hybrid First Mortgages	399,412,456	524,425,259	31.3		-9.4	530,689,712			
Adjustable Rate First Mtgs 1 year or less	51,714,964	60,696,640	17.4	, ,	-21.9	60,928,246	28.6	57,963,692	-4.9
Adjustable Rate First Mtgs >1 year	134,585,192	57,094,125	-57.6	77,690,386	36.1	81,041,310	4.3	83,536,307	3.1
Total Adjustable First Mortgages	186,300,156	117,790,765	-36.8	125,080,995	6.2	141,969,556	13.5	141,499,999	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,063,543,997	2.8
Other Real Estate Loans									
Closed End Fixed Rate	309,007,095	390,939,815	26.5	379,013,798	-3.1	306,648,425	-19.1	298,655,556	-2.6
Closed End Adjustable Rate	2,909,100	9,137,683	214.1	9,889,243	8.2	10,654,249	7.7	11,018,034	3.4
Open End Adjustable Rate (HELOC)	475,379,557	482,009,024	1.4	509,653,731	5.7	536,202,539	5.2	529,536,743	-1.2
Open End Fixed Rate	84,049,663	39,726,661	-52.7	32,984,778	-17.0	28,660,980	-13.1	32,918,225	14.9
TOTAL OTHER REAL ESTATE OUTSTANDING	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	872,128,558	-1.1
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,935,672,555	1.6
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,097,182,105	1,271,217,121	15.9	1,315,820,208	3.5	1,372,521,325	4.3	1,417,833,166	3.3
Other RE Fixed Rate	393,056,758	430,666,476	9.6	411,998,576	-4.3	335,309,405	-18.6	331,573,781	-1.1
Total Fixed Rate RE Outstanding	1,490,238,863	1,701,883,597	14.2	1,727,818,784	1.5	1,707,830,730	-1.2	1,749,406,947	2.4
%(Total Fixed Rate RE/Total Assets)	18.71	19.96	6.7	18.16	-9.0	17.50	-3.6	17.22	-1.6
%(Total Fixed Rate RE/Total Loans)	26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	28.75	1.8
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	543,426,248	594,023,607	9.3	562,387,579	-5.3	634,464,304	12.8	645,710,831	1.8
Other RE Adj Rate	478,288,657	491,146,707	2.7	519,542,974	5.8	546,856,788	5.3	540,554,777	-1.2
Total Adj Rate RE Outstanding	1,021,714,905	1,085,170,314	6.2	1,081,930,553	-0.3	1,181,321,092	9.2	1,186,265,608	0.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	28,226,639	38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3	35,992,169	23.5
%(Interest Only & Payment Option First Mtg / Total Assets)	0.35	0.45	26.6	0.35	-21.2	0.30	-15.5	0.35	18.6
%(Interest Only & Payment Option First Mtg / Net Worth)	3.06	4.09	33.8	3.51	-14.3	2.92	-16.8	3.51	20.1
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	N/A	N/A		16,115,812		15,511,523	-3.7	15,673,884	1.0
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	15,922,844	16,650,145	4.6		-52.0	2,837,821	-64.5	, , ,	-33.6
Allowance for Loan Losses on all RE Loans	2,702,507	6,571,141	143.1	9,085,368	38.3	14,571,509	60.4	15,659,290	7.5
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	263,910,463	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	188,466,706	-38.8
* Fixed Rate 15 years or less	68,516,941	116,047,901	69.4	, ,		383,503,700			-40.4
* Other Fixed Rate	705,746	906,591	28.5	6,568,486	624.5	7,059,019		1,980,075	-43.9
* Total Fixed Rate First Mortgages	333,133,150	447,897,047	34.4		135.0				
* Balloon/Hybrid > 5 years	12,143,436	10,472,115	-13.8	11,631,771	11.1	6,760,724	-41.9	3,316,212	-1.9
* Balloon/Hybrid 5 years or less	116,811,617	136,384,143	16.8	103,945,738		89,974,088	-13.4	57,934,678	28.8
* Total Balloon/Hybrid First Mortgages	128,955,053	146,856,258	13.9	115,577,509	-21.3	96,734,812	-16.3	61,250,890	26.6
* Adjustable Rate First Mtgs 1 year or less	11,029,008	21,994,066	99.4	10,186,921	-53.7	22,100,740	117.0	7,378,047	-33.2
* Adjustable Rate First Mtgs >1 year	18,543,849	18,615,995	0.4	8,723,898	-53.1	24,216,094	177.6	2,513,054	-79.2
* Total Adjustable First Mortgages	29,572,857	40,610,061	37.3	18,910,819	-53.4	46,316,834	144.9	9,891,101	-57.3
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	491,661,060	635,363,366	29.2	1,187,134,839	86.8	1,149,915,802		375,909,672	-34.6
* Amounts are year-to-date while the related %change ratios are annualize	ed.								
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Per Group: NA			Real Estate Loan Info	rmation '	2	I	I			
Decome   Columbia	Return to cover				_					
Preserve   MA										
Control Cut In Peer Control   Dec-2009   No.	CU Name: N/A									
Dec. 2007   Dec. 2009   N. Chg   Dec. 2009   N. C	Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	∍dit
***CONSIGN FOR THE GENERAL SETATE (GRANING)***  **CONSIGN FOR THE GENERAL SETATE (GRANING)**  **CONSIGN FOR THE GE		Count	of CU in Peer Group :	N/A						
***CONSIGN FOR THE GENERAL SETATE (GRANING)***  **CONSIGN FOR THE GENERAL SETATE (GRANING)**  **CONSIGN FOR THE GE										
Closed Fired Application   17,985,007   125,00,000   124   86,869,005   345   90,219,004   62   27,807,710   11,110   101   20,000,000   145   10,000   10	+ OTUED DEAL FOTATE (O	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
Closed End Applicable Rate   128.752   1111,000   401   2,009,883   845   1,009,986   60   752,141   921	, ,	447.005.507	400 550 505	40.4	00 000 005	04.5	50.040.004	40.0	00 007 004	0.0
**Coop										
**Open First Prized Rate and Other*										
TOTAL OFFICE REAL ESTATE GRANTED										
**TOTALE (FIRST AND OTHER) GRANTED										
Wilding   Fine Name RC Gentler VTD/Total Larne Granted VTD    23.06   25.28   12.0   40.14   56.5   58.67   3.7   27.32   29.										
RELONAS SOLD/SERVICED   190.0269   151.784.993   6.5   775.283.968   11.0   760.482.209   -32   190.243.947   42.  **Times Manages Relonas Sout Prins May REL Loans Grandwol)   22.46   23.39   -10.0   65.31   177.4   65.628   -0.1   50.55   -22.  **Times Manages Revision Religion I Net Worth)   60.00   60.00   177.4   65.628   -0.1   50.55   -22.  **Times Manages Servision Religion I Net Worth)   60.00   60.00   177.4   65.00   60.00   32.0   170.00   60.00   32.0   170.00   60.00   32.0   170.00   60.00   32.0   170.00   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   33.7   60.00   6				_						
First Morphigan RE Losses Gold   199,049,026   151,784,993   6.5   775,025,031   174   650,200   3.2   190,043,947   446,	,		20.02	12.0	10.11	00.0	00.01	0.1	27.02	20.0
Mignest May RE Learne State First May Reput May Revenue May Revenu		139.909.296	151.784.993	8.5	775,263,968	410.8	750.482.209	-3.2	190.243.947	-49.3
AMT of Mortgage Servicing Rights Net Worth (1998) 2, 175, 1667 (1998) 2, 1147, 815, 266, 375, 385, 382, 392 (1998) 2, 97,68, 686, 41, 4147, 815, 261, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149, 315, 3149					-,,		, ,			-22.5
Modification   March										4.6
St. Mortgage Beworing Rights New Worth   0.30										3.5
MISC. RE. LOAN INFORMATION  F. LOAN PROPRIATION  F. LOAN MODIFICATIONS OUTSTANDING  NA NA 0 0 0 0 NA 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA NA 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA NA 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA SA4150 0 3707/200 775 3 8344917 125 8 8286003 117  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 0 NA  F. LOAN MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 0 NA  MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 0 0 NA  MODIFICATIONS OUTSTANDING  NA 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										1.8
RE. Lins also Mem. Bius. Lins 62,546,638 96,679,730 94.6 153,542,678 588 210,265,559 39.9 227,002,200 8.  REVENSE MORTAGRES  Footenally Insured Home Equity, Conversion Mortagage (HECM) N/A N/A 0 0 0 N/A 0										
REVERSE MORTGAGES Foreignly Insured from Equity Conversion Mortgage (FECM) N/A	S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1	1,097,754,555	-0.7
Feedersily Natured Home Equity Conversion Mortgage (HECM) NA NA 0 0 0 NA 0 NA 0 0 NA 0 NA 0 NA 0	R.E. Lns also Mem. Bus. Lns	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	227,902,209	8.4
Proprietary Reverse Mortgage Products	REVERSE MORTGAGES									
Total Reverse Mortgages										N/A
NA   S.344,150   Modified First Morpage RE Loans   NA   S.344,150   40,564,003   594,1   7,463,013   41,7   61,814,111   7,161,000   7,753   8,344,917   125,1   8,256,063   1,170   10,000   1,000										
Modified First Mortgage RE Loans		N/A	N/A		0		0	N/A	0	N/A
Modified Other RE Loans										
Total Modified First and Other RE Loans										7.7
Modified RE Loans Also Reported as Business Loans  NA 0 2,655,18 NA 4,79,197 57.4 8,077,781 93.  DELINQUENT RE, LOANS > 2 MOS  First Mortgage Fixed Rate (includes Balloon/hybrids > 5 yrs) 3,336,240 7,866,986 138.8 21,022,10 163,9 25,719,371 22.3 18,952,386 28.  First Mortgage Alg Rate (includes Balloon/hybrids > 5 yrs) 181,316 5,000,614 2,658.0 6,614,721 28.3 8,134,440 28.8 5,983,316 26.  Other RE, Fixed Rate 1,1534,899 3,331,019 156,1 4,270,511 8.6 4,553,999 6.6 3,573,113 21.  Other RE, Exided Rate 1,1534,899 1,786,237 1,828,899 5,9 3,350,050,832 3,217,607 4.0 2,519,897 2-12.  TOTAL DEL RE = ≥ MOS 6,778,602 18,726,438 176.3 35,057,332 87.2 41,625,327 18.7 31,028,672 -25.  DELINQUENT TI O < 2 MOS 7,786,002 18,726,438 176.3 35,057,332 87.2 41,625,327 18.7 31,028,672 -25.  DELINQUENT TI O < 2 MOS 7,786,002 18,726,438 176.3 35,057,332 87.2 41,625,327 18.7 31,028,672 -25.  DELINQUENT TI O < 2 MOS 7,786,002 18,726,438 176.3 35,057,332 87.2 41,625,327 18.7 31,028,672 -25.  DELINQUENT TI O < 2 MOS 7,786,002 18,726,438 176.3 35,057,332 87.2 41,625,327 18.7 31,028,672 -25.  DELINQUENT TI O < 2 MOS 7,786,002 13,685,013 57.5 44,516,797 40.6 42,819,709 4.3 36,048,592 15.  First Mortgage 7,786,102 1,786,202 39,027,145 50.2 53,614,071 37.4 51,520,114 3.9 43,804,225 15.  Total Del R.E. 1 to < 2 Mos 2,770,622 57,755,003 76.2 86,671,903 53,5 93,145,441 5.0 74,708,925 19.  First Loans gay 1 Mos 7,786,803 1.30 2.07 58.8 3.16 52.3 3.22 2.2 2.54 42.  First Loans gay 1 Mos 1,061,605 6,763,876 537.1 7,754,806 14.7 8,596,920 10.  Modified First Mortgage RE Loans > 2 Mo Del NA 1,061,605 6,763,876 537.1 7,754,806 14.7 8,596,920 10.  Modified First Mortgage RE Loans > 2 Mo Del NA 1,061,605 6,763,876 537.1 7,754,806 14.7 8,596,920 10.  Modified RE Loans See Reported as Business Loans NA 1,061,605 7,761,994 6.2 7,751,995 4.9 9,024,233 2.2 6.9,024,749 2.2 1.  Total Ind Mortgage RE Loans > 2 Mo Del NA 1,061,605 7,751,994 6.2 7,751,995 4.9 9,024,233 2.2 6.9,024,749 2.2 1.  Total Ind Mortgage Loans NA 1,061,605 7,761,994 6.2 7,751,995 7.1 10.				+		_				
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Aff Rate (includes Balloon/Hybrids > 5 yrs)   3,336,240   7,966,996   138.8   21,022.510   163.9   25,719,371   22.3   18,982,386   28.5   First Mortgage Aff Rate (includes Balloon/Hybrids < 5 yrs)   181,318   5,000,0181   2,686   6,414,721   28.3   8,134,440   28.8   5,983,316   28.5		N/A	0		2,655,818	N/A	4,179,197	57.4	8,077,781	93.3
First Mongage Add Rate (includes Balloon/Hybrids < 5 yrs)		0.000.040	7.005.000	400.0	04 000 540	400.0	05 740 074	00.0	40.050.000	00.0
Other R.E. Fixed Rate										
Other RE Adj. Rate										
TOTAL DEL R.E. > 2 MOS										
DELINQUENT 1 TO < 2 MOS										
First Mortgage		0,770,002	10,720,430	170.5	30,037,032	07.2	41,023,321	10.7	31,020,072	-20.0
Ditter		20 107 022	31 665 013	57.5	44 516 797	40.6	42 619 780	-4 3	36 048 592	-15.4
Total Del R.E. 1 to < 2 Mos   25,992,020   39,027,165   50.2   53,614,071   37.4   51,520,114   3.9   43,680,263   1-5.     Total Del R.E. Loans > 1 Mos   32,770,622   57,753,603   76.2   88,671,903   53.5   93,145,441   5.0   74,708,925   1-9.1     RE Loans dq > 1 Mos   1.30   2.07   58.8   3.16   52.3   3.22   2.2   2.54   -21.     While the tensor of the tensor of the tensor of the tensor of tensor										-14.3
Total Del R.E. Loans > 1 Mos   32,770,622   57,753,603   76.2   88,671,903   53.5   93,145,441   5.0   74,708,925   -19.1   RE LOAN DELINQUENCY RATIOS										-15.2
**R.E. Loans dq > 1 Mos				-						-19.8
R.E. Loans dq > 2 Mos         0.27         0.67         149.0         1.25         85.7         1.44         15.5         1.06         -26.4           REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS         NA         1,061,655         6,763,878         537.1         7,754,866         14.7         8,596,929         10.0           Modified Other RE Loans > 2 Mo Del         NA         0         597,714         NA         1,289,427         112.4         687,820         -45.1           Total Modified First and Other RE Loans > 2 Mo Del         NA         1,061,655         7,361,592         593.4         9,024,293         2.6         9,284,749         2.8           Total Modified RE Loans Also Reported as Uniness Loans Reported as Business Loans & Walling Stand Other RE         NA         16.94         16.63         -1.8         13.71         -17.5         13.24         -3.8           Business Loans > 2 Mo Del         NA         0         1,317,485         NA         460,969         -65.0         2,025,522         339.4           Wodflided RE Loans Also Reported as Business Loans Rose Reported Rose Rose Rose Rose Rose Rose Rose Rose	RE LOAN DELINQUENCY RATIOS									
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS   N/A	% R.E. Loans dq > 1 Mos	1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.54	-21.1
Modified First Mortgage RE Loans > 2 Mo Del   N/A   1,061,655   6,763,878   537.1   7,754,866   14.7   8,596,929   10.5	% R.E. Loans dq > 2 Mos	0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.06	-26.6
Modified Other RE Loans > 2 Mo Del	REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Total Modified First and Other RE Loans > 2 Mo Del    N/A   1,061,655   7,361,592   593.4   9,024,293   22.6   9,284,749   2.5     Total Modified 1st and Other RE   N/A   16.94   16.63   -1.8   13.71   -17.5   13.24   -3.5     Modified RE Loans Also Reported as Business Loans > 2 Mo Del   Modified RE Loans Also Reported as Business Loans > 2 Mo Del   N/A   0   1,317,485   N/A   460,969   -65.0   2,025,522   339.4     Modified RE Lns also Reported as Business Loans > 2 Mo Del   Total Modified RE Lns also Reported as Business Loans > 2 Mo Del   Total Modified RE Lns also Reported as Business Loans > 2 Mo Del   Total Modified RE Lns also Reported as Business Loans   N/A   0.00   49.61   N/A   11.03   -77.8   25.08   127.5     REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:   107.2   4,396,725   132.9   2,430,778   10.4     Total Individing RE Lns Recovered   505,399   8,693   98.3   34.082   292.1   59,676   75.1   104,718   251.4     NET 1st MORTGAGE LN C/Os   320,139   902,418   181.9   1,854,023   105.5   4,337,049   133.9   2,326,060   77.5     Net Charge Offs - 1st Mortgage Loans   0.02   0.05   156.3   0.10   92.4   0.22   125.4   0.23   2.4     Total Other RE Lns Recovered   166,78   176,994   6.2   272,359   53.9   427,267   56.9   262,273   22.4     NET 1st Charge Offs Other RE Loans / Avg Other RE Loans   0.21   0.31   47.3   0.80   158.6   0.80   0.8   0.8   9.8     *Means the number is too large to display in the cell   10 no annualizing)   #Means the number is too large to display in the cell   10 no annualizing)   #Means the number is too large to display in the cell   1.94   1.9	Modified First Mortgage RE Loans > 2 Mo Del	N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	8,596,929	10.9
% Total Modified 1st and Other RE > 2 Mo Del			-							-45.8
Total Modified 1st and Other RE		N/A	1,061,655		7,361,592	593.4	9,024,293	22.6	9,284,749	2.9
Modified RE Loans Also Reported as   N/A   0   1,317,485   N/A   460,969   -65.0   2,025,522   339.4		A1/A	40.04		46.00	4.0	40.74	47.5	40.04	3.5
Business Loans > 2 Mo Del		N/A	16.94	1	16.63	-1.8	13./1	-17.5	13.24	-3.5
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A 0.00 49.61 N/A 11.03 -77.8 25.08 127.3  REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: *Total 1st Mortgage Lns Charged Off 825,538 911,111 10.4 1,888,105 107.2 4,396,725 132.9 2,430,778 10.4 *Total 1st Mortgage Lns Recovered 505,399 8,693 98.3 34,082 292.1 59,676 75.1 104,718 251.0 **NET 1st MORTGAGE LN C/Os **Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans / Avg 1st Mortgage Loans 1 1941,497 2,940,150 2 1941,497 2,940,150 2 1941,497 2 1941,497 2 1941,497 2 1941,497 2 1941,497 2 1941,497 2 1941,4		NI/A	n		1 317 //85	N/A	460 060	-65 A	2 025 522	330 /
Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A 0.00 49.61 N/A 11.03 -77.8 25.08 127.3		IN/A	0	1	1,517,400	IN/A	400,309	33.0	2,020,022	555.4
/ Total Modified RE Lns also Reported as Business Loans N/A 0.00 49.61 N/A 11.03 -77.8 25.08 127.3  REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:  **Total 1st Mortgage Lns Recovered 505,399 8,693 -98.3 34,082 292.1 59,676 75.1 104,718 251.0  **NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 2,326,060 7.3  **Net Charge Offs - 1st Mortgage Loans 0.02 0.05 156.3 0.10 92.4 0.22 125.4 0.23 2.4  **Total Other RE Lns Charged Off 1,941,497 2,940,150 51.4 7,658,514 160.5 7,712,075 0.7 4,113,206 6.7  **NET OTHER RE Lns Recovered 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 3,850,933 5.7  **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 0.8 9.8  **Amounts are year-to-date and the related % change ratios are annualized.  # Means the number is too large to display in the cell										
*Total 1st Montgage Lns Charged Off 825,538 911,111 10.4 1,888,105 107.2 4,396,725 132.9 2,430,778 10.0 10.1 1st Montgage Lns Recovered 505,399 8,693 98.3 34,082 292.1 59,676 75.1 104,718 251.0 10.1 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 2,326,060 7.3 10.1 10.1 10.1 10.2 10.2 10.2 10.2 10.2	/ Total Modified RE Lns also Reported as Business Loans	N/A	0.00		49.61	N/A	11.03	-77.8	25.08	127.3
* Total 1st Mortgage Lns Recovered 505,399 8,693 -98.3 34,082 292.1 59,676 75.1 104,718 251.0   *NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 2,326,060 7.3   *Net Charge Offs - 1st Mortgage Loans 0.02 0.05 156.3 0.10 92.4 0.22 125.4 0.23 2.4   *Total Other RE Lns Charged Off 1,941,497 2,940,150 51.4 7,658,514 160.5 7,712,075 0.7 4,113,206 6.5   *NET OTHER RE Lns Recovered 166,678 176,994 6.2 272,359 53.9 427,267 56.9 262,273 22.4   *NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 3,850,933 5.5   **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 0.8 9.3   **Mounts are year-to-date and the related % change ratios are annualized.**  # Means the number is too large to display in the cell	REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
*NET 1st MORTGAGE LN C/Os 320,139 902,418 181.9 1,854,023 105.5 4,337,049 133.9 2,326,060 7.3  **Net Charge Offs - 1st Mortgage Loans										10.6
** Net Charge Offs - 1st Mortgage Loans    Avg 1st Mortgage Loans   0.02   0.05   156.3   0.10   92.4   0.22   125.4   0.23   2.4     Total Other RE Lns Charged Off   1,941,497   2,940,150   51.4   7,658,514   160.5   7,712,075   0.7   4,113,206   6.7     Total Other RE Lns Recovered   166,678   176,994   6.2   272,399   53.9   427,267   56.9   262,273   22.4     NET OTHER RE LN C/Os   1,774,819   2,763,156   55.7   7,386,155   167.3   7,284,808   -1.4   3,850,933   5.7     *Net Charge Offs Other RE Loans / Avg Other RE Loans   0.21   0.31   47.3   0.80   158.6   0.80   0.8   0.88   9.5     *Anounts are year-to-date and 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										
Avg 1st Mortgage Loans		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	2,326,060	7.3
*Total Other RE Lns Charged Off 1,941,497 2,940,150 51.4 7,658,514 160.5 7,712,075 0.7 4,113,206 6.7 1,014 Other RE Lns Recovered 166,678 176,994 6.2 272,359 53.9 427,267 56.9 262,273 22.4 NET OTHER RE Ln C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 3,850,933 5.7 1,014 Other RE Loans Around the related % change ratios are annualized.  *Amounts are year-to-date and 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				1						
*Total Other RE Lns Recovered 166,678 176,994 6.2 272,359 53.9 427,267 56.9 262,273 22.0  *NET OTHER RE Ln C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 3,850,933 5.1  **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 9.3  *Amounts are year-to-date and 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										2.4
*NET OTHER RE LN C/Os 1,774,819 2,763,156 55.7 7,386,155 167.3 7,284,808 -1.4 3,850,933 5.3 1,774,819 0,21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 0.8 9.3 1,774,819 0,21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.										6.7
**Net Charge Offs Other RE Loans / Avg Other RE Loans 0.21 0.31 47.3 0.80 158.6 0.80 0.8 0.8 9.3  *Amounts are year-to-date and 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										
* Amounts are year-to-date and 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										
** 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			0.31	47.3	0.80	158.6	0.80	0.8	0.88	9.3
# Means the number is too large to display in the cell	,			1		-				$\vdash$
		i (or no annualizing)		1						$\vdash \vdash \vdash$
	# means the number is too large to display in the cell								44.5	El orno o

	Mem	ber Business Loa		ation					
Return to cover		For Charter :							
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :		N. di a Barana					
Peer Group: N/A	Count of C	U in Peer Group :		Nation * Peer Gro	up: All ^	State = 'MO' ^ Type	include	a: Federally Insure	ed State
	Count of C	o in Feer Group.	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
BUSINESS LOANS							·		
Member Business Loans (NMBLB) 1	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	241,546,595	9.1
Purchased Business Loans or Participations to									
Nonmembers (NMBLB) 1	14,024,848	14,348,837			40.1	37,251,220	85.3	51,591,633	38.5
Total Business Loans (NMBLB) 1	80,582,020	128,835,658			43.2	258,593,750	40.2	293,138,228	13.4
Unfunded Commitments 1	7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	8,433,962	-12.8
TOTAL BUSINESS LOANS (NMBLB) LESS  UNFUNDED COMMITMENTS 1	70 005 700	404 000 440		477.000.004	40.4	040 040 500		004704000	
%(Total Business Loans (NMBLB) Less Unfunded	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	284,704,266	14.4
Commitments/ Total Assets) 1	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.80	9.8
NUMBER OF BUSINESS LOANS OUTSTANDING:	0.02	1.47	00.0	1.07	27.0	2.00	50.4	2.00	5.0
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,466	4.3
Number of Outstanding Purchased Business Loans or		.,,		.,,		.,,		.,	
Participation Interests to Nonmembers	50	61			75.4	159	48.6	184	15.7
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,650	5.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		N/A		6,000,176	
Farmland Non-Farm Residential Property	N/A	N/A		N/A		N/A		670,656	-
Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		92,097,416 65,584,712	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		79,377,317	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		243,730,277	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	1071	197		1071		1071		210,700,277	
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		335,628	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		46,666,592	
Unsecured Business Loans	N/A	N/A		N/A		N/A		844,865	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,560,866	
Total Non-Real Estate Secured Business Loans NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	N/A	N/A		N/A		N/A		49,407,951	
Number - Construction and Development	N/A	N/A		N/A		N/A		11	
Number - Farmland	N/A	N/A		N/A		N/A		5	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		696	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		147	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		233	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,092	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		14	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		282	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		15	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		247	
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A N/A		N/A		N/A		558	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	IN/A	IN/A	,	IV/A		IN/A		330	
* MBL (NMBLB) Granted YTD <sup>1</sup>	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	39,902,793	-13.2
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	3,318,902	2,700,795			106.4		259.4	17,291,994	
DELINQUENCY - MEMBER BUSINESS LOANS	0,010,002	2,700,700	10.0	0,011,100	100.1	20,002,101	200.1	17,201,001	72.0
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	2,697,388	-3.4
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	3,404,193	-28.1
6 to 12 Months Delinquent	0	249,075			327.4	528,457	-50.4	2,396,119	
12 Months & Over Delinquent	0	0		117,563	N/A	148,735	26.5	94,886	
Total Del Loans - All Types (2 or more Mo)	137,207	763,689	456.6	3,419,903	347.8	5,414,733	58.3	5,895,198	8.9
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)  % MBL > 2 Months Delinquent (Reportable delinquency)	1.67	2.25		3.67	62.6		-10.1	3.02	-8.5
% MBL > 2 Months Delinquent (Reportable delinquency)  MBL CHARGE-OFFS AND RECOVERIES:	0.19	0.61	227.0	1.92	214.5	2.18	13.1	2.07	-4.8
*Total MBL Charge Offs	7,519	122 272	5,650.4	1,476,780	241.6	2.566.581	73.8	664,648	-48.2
*Total MBL Recoveries	7,519	432,373	-	10,338	241.0 N/A	77	11.2	004,048	
MISCELLANEOUS MBL INFORMATION:	0	0	IN/A	10,330	IN/A	11,499	11.2	0	100.0
Real Estate Loans also Reported as Business Loans	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	227,902,209	8.4
Construction & Development Loans Meeting 723.3(a)	4,564,040	3,640,995			-9.3		75.9	2,811,506	
Number of Construction & Development Loans - 723(a)	30	33	1		-87.9		200.0	9	-25.0
Unsecured Business Loans Meeting 723.7(c)-(d)	1,494,599	532,062			80.0		-20.8	1,467,882	93.4
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243	-22.4	233	-4.1	224	-3.9	36	-83.9
Agricultural Related (NMBLB) 1	0	236,997		215,819			-44.2	1,006,284	735.0
Number of Outstanding Agricultural Related Loans	0	5						19	
* Business Loans and Participations Sold	3,236,300	2,025,113		6,393,321	215.7		-49.4	2,486,548	
SBA Loans Outstanding	2,132,907	2,839,923		5,709,286	101.0		5.2	9,472,652	57.7
Number of SBA Loans Outstanding	7	16			112.5	41	20.6	56	36.6
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are ye									

	Investr	nents, Cash, & Cash	n Equival	ents					
Return to cover		For Charter :							
09/07/2011		Count of CU:	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	erally Insured State Cr	edit
	Count of	CU in Peer Group :	N/A	_					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	9,414,312	-25.3
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	49,627,327	88.3
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	65,785,868	-19.8
Held to Maturity 5-10 yrs	3,259,902	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0	11,574,680	35.4
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	249,549	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0	3,122,705	-27.2
TOTAL HELD TO MATURITY	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	139,524,892	4.3
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	200,547,537	-13.1
Available for Sale 1-3 yrs	122,905,098	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3	640,174,468	22.5
Available for Sale 3-5 yrs	208,755,715	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4	735,889,172	21.7
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6	157,412,989	18.4
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	14,312,333	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5	32,118,486	55.9
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,766,142,652	16.8
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	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,914,613	3.7
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		N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,914,613	3.7
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,045,083,832	-15.0	, , ,	6.0
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,844,532	-0.5	, ,	2.2
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	51,812,862	-1.1		15.0
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	26,936,055	4.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	65,502	195,002	197.7	542,646	178.3	907,175	67.2		
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,515,554,975	-10.8	1,595,853,504	5.3
MATURITIES :									<u> </u>
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,288,382,046	-6.9	, , , ,	
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	733,760,653	49.9	940,912,439	28.2		15.9
Total Investments 3-5 yrs	294,830,929	405,355,310	37.5	658,190,218	62.4	738,398,820	12.2		16.6
Total Investments 5-10 yrs	61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	, ,	15.8
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	14,225,608	-6.5	25,804,852	81.4	, ,	38.9
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,178,172,707	9.2	3,519,435,661	10.7
# Means the number is too large to display in the cell									
								13	3. InvCash

		Other Investment In	formation	1					
Return to cover		For Charter :							
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fed	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		26,122,650	
Total FDIC-Issued Guaranteed Notes  All Other US Government Obiligations	N/A N/A	N/A N/A		N/A N/A		N/A N/A		2,509 71.798.396	
TOTAL U.S. GOVERNMENT OBLIGATIONS		9,908,860		36,312,842	266.5	106,187,969	192.4	97,923,555	
TOTAL 0.5. GOVERNMENT OBLIGATIONS	6,219,175	9,900,000	59.3	30,312,042	200.5	100,107,909	192.4	97,923,333	-7.0
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	1,012,595,392	21.3
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	744,003,132	
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514			54.8	1,483,518,936	37.3	1,756,598,524	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A	00	N/A	07.0	1,455,000	
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,350,176	
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,828,053	-27.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	8,178,229	-11.1
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	27,241,192	1.6
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	1,144,879	5.4
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,386,071	1.8
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	52,521,346	90,396,056		119,281,548	32.0	253,181,308	112.3	363,081,005	
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	43,312,488	27.5
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options	•							•	
or Complex Coupon Formulas  Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
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		0	N/A	0	
Deposits/Shares per 703.10(a)	0	-		0		0	N/A	0	
Market Value of Investments Purchased Under			14/73	0	14/73	0	11//		13/73
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,179,976,588	10.4	3,520,812,215	
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	0	-100.0
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	375,894,940	425,349,222		433,986,036	2.0	309,919,137	-28.6	191,720,519	
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,749,733	18.4	439,088,767	81.6
CUSO INFORMATION									
Value of Investments in CUSO	14,636,865	15,138,267		, ,	15.3	17,452,593	0.0	17,814,039	
CUSO loans	887,939	231,728			32.3	6,876,501		6,022,099	
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,734,919	8.3	7,922,036	2.4
WHOLLY OWNED CUSO INFORMATION Total Assets of Wholly Owned CUSOs	\$1/A	N1/A		42 202 225		44.000.504	40.0	12,907,165	40.4
Total Capital of Wholly Owned CUSOs	N/A N/A	N/A N/A		13,202,095 9,904,543		14,860,564 9,852,313	12.6 -0.5		
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A N/A		2,312,319		-142,798		9,560,676 -336,366	
Total Loans of Wholly Owned CUSOs	N/A	N/A		2,312,319 N/A		-142,798 N/A	-100.2	297,688	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	24,793	
Total Bollinguority of Wholly Owned Cooos	14/74	11//1		0		0	19/73	24,733	13/73
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share	0		111/7		13//		13//	0	13//
Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	201,212,913	5.2
CREDIT UNION INVESTMENT PROGRAMS	, , ,	, , , , , , , , , , , , , , , , , , , ,						, , , , , , , , , , , , , , , , , , , ,	
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0
Approved Mortgage Seller	8	9	12.5			9	12.5	9	
Borrowing Repurchase Agreements	3	3			-33.3		0.0	2	
Brokered Deposits (all deposits acquired through 3rd party)	2	2			-50.0		0.0	1	-
Investment Pilot Program	1							0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0	N/A	0	
Deposits and Shares Meeting 703.10(a)	0			1	N/A	2	100.0	2	
Brokered Certificates of Deposit (investments)	9	20	122.2	18	-10.0	21	16.7	20	-4.8
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	Supplemental Sha	re Information, Off B	alance S	neet. & Borrowings					
Return to cover		For Charter :							
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fed	lerally Insured State	e Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2007	Dec-2006	% Crig	Dec-2009	% Cng	Dec-2010	% Crig	Jun-2011	% Chg
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	693,064	-91.0
Accounts Held by Nonmember Government Depositors	257,464					647,541	24.2	1,820,067	
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	_	13,809,274		14,437,733	
Employee Benefit Nonmember Shares	0			0		0		0	
529 Plan Member Deposits	289,781	334,542	15.4	0		0		0	
Non-dollar Denominated Deposits	203,701			0		0		0	
Health Savings Accounts	431,846			3.344.169		5,344,456	59.8	7,813,606	
Dollar Amount of Share Certificates >= \$100,000	393,681,797		2.5	476,210,480		441,991,144	-7.2	438.108.756	
Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	171,262,339			282.953.227	27.7	303,433,295	7.2	310,120,122	
Dollar Amount of Share Drafts Swept to Regular Shares or	171,202,339	221,001,300	29.4	202,953,221	21.1	303,433,295	1.2	310,120,122	2.2
Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/A
Dollar Amount of Noninterest Bearing Transactional									
Accounts with balances > \$250,000	N/A	N/A	<b></b>	N/A		15,093,102		12,353,555	-18.2
SAVING MATURITIES									
< 1 year	5,830,848,971	6,197,990,399	6.3	7,044,640,696		7,368,314,318	4.6	7,606,460,570	
1 to 3 years	488,999,555			613,278,393	-9.4	646,741,993	5.5	670,948,655	
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	392,311,527	10.2
Total Shares & Deposits	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,371,012,052	5.4	8,669,720,752	3.6
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	9	-10.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	38,003,584	-8.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	1,634,299	-32.5
Construction & Land Development (MBL)	N/A		0.2	0.0,007	71.0	991,939	N/A	1,525,995	
Outstanding Letters of Credit	191,448		7 025 0	20,245,721	31.8	8,693,179	-57.1	155,806	
Other Unfunded MBL Commitments	3,790,151					6,262,486	10.9		
Total Unfunded Commitments for Business Loans		713,000 19,274,413		5,649,272		18,368,390		5,117,862 8,433,962	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	7,387,669	19,274,413	160.9	26,813,050	39.1	10,300,390	-31.5	0,433,902	-54.1
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	430,536,852	1.8
Credit Card Line	824,335,112					779,667,644	-1.1	800,926,852	
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	115,401,938	
Overdraft Protection Programs	138,197,802		14.4	191,893,464	21.3	196,658,539	2.4	219,304,572	
Residential Construction Loans-Excluding Business Purpose			14.4		21.3				
	N/A	N/A		2,941,689		635,443	-78.4	745,825	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A			0		0		0	
Proprietary Reverse Mortgage Products	N/A	N/A	0047	0		0		0	
Other Unused Commitments	10,921,564			13,330,531	-66.5	39,737,926		40,881,876	
Total Unfunded Commitments for Non-Business Loans	1,502,720,869			1,543,041,404	-1.4	1,569,982,840	1.7	1,607,797,915	-
Total Unused Commitments	1,510,108,538				-0.9	1,588,351,230	1.2	1,616,231,877	
%(Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5		-21.5	114.70	7.8	113.09	
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,615,427,962.00	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		803,915	
Loans Transferred with Recourse <sup>1</sup>	262,801,132			164,973,233		115,433,908	-30.0	104,684,275	
Pending Bond Claims	460,620			988,192	-20.0	170,181	-82.8	245,671	44.4
Other Contingent Liabilties	0	45,236	N/A	571,338	1,163.0	597,917	4.7	910,112	52.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	21	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,552,786,660	-4.3	1,482,771,532	-4.5
Total Committed Credit Lines	0	18,382,000	N/A	45,506,132	147.6	18,092,000	-60.2	39,372,202	117.6
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,122,380	-35.2	207,959,802	-36.2
Draws Against Lines of Credit	42,593,915			30,652,516		19,261,035		18,597,426	
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									ļ
Line of Credit Outstanding from Corporate Cus	N/A			7,150,999		3,039,178		98,647	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	5,000,000	-58.3
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	691,650,031	10.8
Amount of Borrowings Subject to Early Repayment at									
	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	109,000,000	7.8
Lenders Option	105,763,000	100,000,000		0-10.01000					
Lenders Option # Means the number is too large to display in the cell	105,763,000	100,000,000							
	105,763,000								

	Miscellan	eous Information, Pr	ograms	Services					
Return to cover	misochan	For Charter :		00111000					
09/07/2011		Count of CU :							
CU Name: N/A		Asset Range :							1
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Includ	ed: Feder	ally Insured State Cre	edit
	Count of	f CU in Peer Group :				,,,		,	
		. сс сс. с.сар.							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
MEMBERSHIP:			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, ,,,		,,,,,,,,		,,,,,,,,
Num Current Members	1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,233,540	0.2
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,332,043	
% Current Members to Potential Members	4.68	4.45		4.80	7.9	4.44	-7.5	4.35	
* % Membership Growth	-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	0.46	
Total Num Savings Accts	2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,293,906	
EMPLOYEES:	2,122,237	2,154,017	1.5	2,223,037	3.2	2,207,000	2.0	2,293,900	1.2
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,083	0.4
Num Part-Time Employees					-11.2				
	444	463	4.3	411	-11.2	422	2.7	417	-1.2
BRANCHES:									<del></del>
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	324	
Num of CUs Reporting Shared Branches	27	28		26	-7.1	27	3.8	30	
Plan to add new branches or expand existing facilities	N/A	12		0	-100.0	1	N/A	11	1,000.0
MISCELLANEOUS LOAN INFORMATION:									<u> </u>
**Total Amount of Loans Granted YTD	2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	1,231,511,240	-10.8
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									<u> </u>
Business Loans	25	26	4.0	22	-15.4	22	0.0	22	0.0
Credit Builder	N/A	N/A		15		15	0.0	17	13.3
Debt Cancellation/Suspension	0	3	N/A	5	66.7	6	20.0	6	0.0
Direct Financing Leases	0	0	N/A	1	N/A	1	0.0	1	0.0
Indirect Business Loans	N/A	N/A		6		6	0.0	7	16.7
Indirect Consumer Loans	41	41	0.0	29	-29.3	31	6.9	31	0.0
Indirect Mortgage Loans	N/A	N/A		7		9		9	
Interest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5	-16.7	5		5	
Micro Business Loans	N/A	N/A	14.0	11	10.7	11	0.0	10	
Micro Consumer Loans	N/A	N/A		11		11	0.0	13	
Overdraft Lines of Credit	66	70	6.1	58	-17.1	64	10.3	66	+
Overdraft Protection	73	54	-26.0	52	-3.7	57	9.6	57	+
	33	38							
Participation Loans			15.2	27	-28.9	30	11.1	32	
Pay Day Loans	N/A	N/A		10		12	20.0	13	
Real Estate Loans	91	89	-2.2	70	-21.3	76	8.6	75	
Refund Anticipation Loans	N/A	N/A		2		2	0.0	2	
Risk Based Loans	62	64	3.2	64	0.0	70	9.4	71	
Share Secured Credit Cards	N/A	N/A		23		24	4.3	25	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		0		0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	92	92	0.0	81	-12.0	89	9.9	90	
Business Share Accounts	N/A	N/A		35	lJ	38	8.6	38	0.0
Check Cashing	N/A	N/A		60		64	6.7	65	1.6
First Time Homebuyer Program	N/A	N/A		9		9	0.0	10	11.1
Health Savings Accounts	N/A	N/A		8		10	25.0	10	0.0
Individual Development Accounts	N/A	N/A		2		2	0.0	2	0.0
In-School Branches	N/A	N/A		1		2	100.0		
Insurance/Investment Sales	10	17	70.0	28	64.7	30	7.1	30	
International Remittances	N/A	N/A	. 0.0	11	3	11	0.0	12	
Low Cost Wire Transfers	N/A	N/A		62		70		70	
MERGERS/ACQUISITIONS:	IN/A	IN/A		02		70	12.3	70	0.0
Completed Merger/Acquisition Qualifying for	+								+
Business Combo Acctng (FAS 141R)	N/A	N/A		4		2	-50.0	2	0.0
Adjusted Retained Earnings Obtained through	N/A	IN/A	<del>                                     </del>	4			-50.0		0.0
Business Combinations	N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0
Fixed Assets - Capital & Operating Leases	IN/A	IN/A		2,014,394	+	2,141,333	-4.0	2,141,933	0.0
Aggregate of Future Capital and Operating Lease Pmts									<del> </del>
on Fixed Assets (not discounted to PV)	N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,515,213	-0.9
,		10,057,907	l	21,401,513	13.0	22,111,322	5.1	22,313,213	-0.9
* Annualization factor: March = 4; June = 2; September =4/3; December			1						<del>                                     </del>
** Amount is year-to-date and the related % change ratio is annualized									<u> </u>
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			1					16.MiscInfoAnd	dServices

	Inform	nation Custom	o O Took	malami				I	
Return to cover	Inforr	For Charter :		inology					
09/07/2011		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	II * State - 'M	רי C' * Type	Included: For	lorally
reer Group. INA	Count of CU is	-		Nation Feet	Group. A	ii State - IVI	Гуре	incidued. i ed	lerally
	Count of Co ii	Treer Group .	IN/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
	Dec-2007	Dec-2000	76 City	Dec-2009	∕₀ Cilg	Dec-2010	∕₀ Cilg	Juli-2011	∕₀ Cilg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89				-16.9	73	-1.4	69	
Vendor On-Line Service Bureau	45				0.0	45	0.0	49	
CU Developed In-House System	1	-			N/A	1	0.0	1	
Other	3					5	0.0		
04.6.		'	00.7	3	400.0	<u> </u>	0.0	-	20.0
Electronic Financial Services				1					
Home Banking Via Internet Website	84	. 88	4.8	86	-2.3	87	1.2	87	0.0
Audio Response/Phone Based	76				-2.7	72	-1.4	71	
Automatic Teller Machine (ATM)	81		_		-2.4	82	0.0	82	
Kiosk	1					6	0.0	6	
Mobile Banking	N/A			7		12	71.4	14	
Other	1				100.0	4	0.0	4	
Services Offered Electronically		_	100.0				0.0		0.0
Member Application	35	38	8.6	33	-13.2	34	3.0	35	2.9
New Loan	48				-12.0	45	2.3		
Account Balance Inquiry	91				-5.3	89	0.0		
Share Draft Orders	69				-10.3	63	3.3	63	
New Share Account	18				5.0	21	0.0		
Loan Payments	82				-5.7	84	2.4	84	
Account Aggregation	3		_		37.5	12	9.1	12	
Internet Access Services	14				50.0	23	-4.2	24	
e-Statements	N/A	_		71	9.2	73	2.8	73	
External Account Transfers	N/A			14	0.2	15	7.1	17	
View Account History	83				1.1	91	0.0	91	
Merchandise Purchase	9				-37.5	5	0.0		
Merchant Processing Services	N/A			4	07.0	4	0.0	5	
Remote Deposit Capture	N/A			2		5	150.0	5	
Share Account Transfers	91		1		-5.5	86	0.0	87	
Bill Payment	58				-1.6	64	4.9	64	
Download Account History	63				8.8	76	2.7	76	
Electronic Cash	5				0.0	5	0.0	5	
Electronic Signature Authentification/Certification	1				-33.3	2	0.0		
Type of World Wide Website Address								_	
Informational	14	. 11	-21.4	13	18.2	12	-7.7	12	0.0
Interactive	7					8	0.0	8	
Transactional	77	83			-4.8	80	1.3	80	
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,866	12.4	419,521	4.7
No Website, But Planning to Add in the Future	6	· · · · · · · · · · · · · · · · · · ·			-66.7	1	0.0	1	
Type of Website Planned for Future			1						
Informational	4	. 2	-50.0	0	-100.0	0	N/A	0	N/A
Interactive	1					0		0	
Transactional	1	1	4		0.0	1	0.0	1	0.0
Miscellaneous									
Internet Access	121	122	0.8	119	-2.5	119	0.0	119	0.0
									17.IS&T

Return to cover

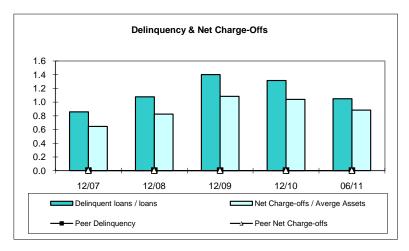
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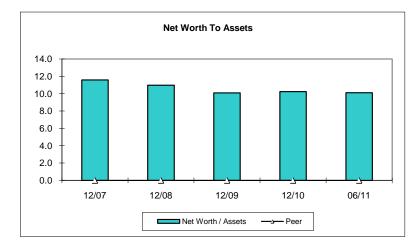
CU Name: N/A
Peer Group: N/A

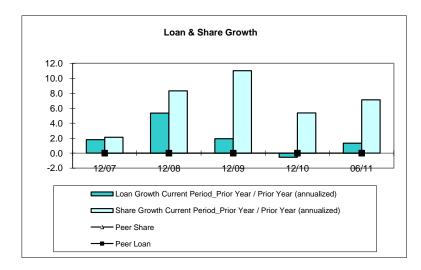
Graphs 1 For Charter : N/A Count of CU : 125 Asset Range : N/A

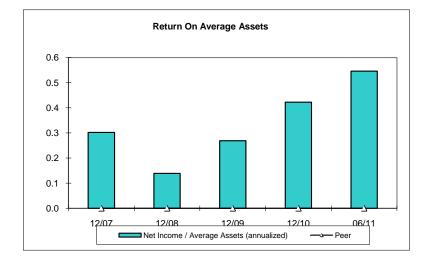
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









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09/07/2011 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 125 Asset Range : N/A

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

Count of CU in Peer Group: N/A

