

Cycle Date: December-2011
 Run Date: 03/08/2012
 Interval: Annual

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

Count of CU : 124
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

		Summary Financial Information								
Return to cover		For Charter : N/A								
03/08/2012		Count of CU : 124								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS:		Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents		593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	771,386,985	10.8
TOTAL INVESTMENTS		1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,941,579,190	14.0
Loans Held for Sale		3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1
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	2,869,264,119	-0.7
Unsecured Loans		557,464,027	553,641,163	-0.7	564,527,593	2.0	579,186,014	2.6	616,887,904	6.5
Other Loans		2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,645,865,047	2.7
TOTAL LOANS		5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,017,070	1.5
(Allowance for Loan & Lease Losses)		(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(67,663,815)	-3.2
Land And Building		201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	235,213,906	2.9
Other Fixed Assets		44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,693,638	-1.6
NCUSIF Deposit		60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5
All Other Assets		119,155,438	128,651,263	8.0	147,706,782	14.8	146,676,104	-0.7	170,820,938	16.5
TOTAL ASSETS		7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
LIABILITIES & CAPITAL:										
Dividends Payable		20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Notes & Interest Payable		352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1
Accounts Payable & Other Liabilities		67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,584,077	43.1
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES		439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	9.7
Share Drafts		872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,370,123,612	11.7
Regular shares		1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,395,294,315	10.3
All Other Shares & Deposits		3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,972,649,959	4.2	5,061,755,569	1.8
TOTAL SHARES & DEPOSITS		6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4
Regular Reserve		246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	227,929,317	-6.8
Other Reserves		242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	207,148,218	-24.5
Undivided Earnings		429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	31.5
TOTAL EQUITY		918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	6.6
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	10,317,265,100	5.7
INCOME & EXPENSE										
Loan Income*		383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	355,727,111	-5.5
Investment Income*		86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,229,825	-1.9	54,766,364	-5.9
Other Income*		137,556,678	147,497,974	7.2	167,126,892	13.3	182,756,981	9.4	194,812,053	6.6
Total Employee Compensation & Benefits*		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}		N/A	N/A		41,593,631		20,830,835	-49.9	20,731,388	-0.5
Total Other Operating Expenses*		171,062,772	180,904,138	5.8	178,110,073	-1.5	185,636,132	4.2	191,278,426	3.0
Non-operating Income & (Expense)*		2,458,517	-4,877,940	-298.4	-11,440,130	-134.5	-1,956,406	82.9	-904,398	53.8
NCUSIF Stabilization Income*		N/A	N/A		41,778,993		0	-100.0	0	N/A
Provision for Loan/Lease Losses*		40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5
Cost of Funds*		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{1/1}		N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
Net Income (Loss)*		23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	37.2
TOTAL CU's		139	136	-2.2	130	-4.4	126	-3.1	124	-1.6
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										

Ratio Analysis									
Return to cover	For Charter : N/A								
03/08/2012	Count of CU : 124								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2010		Dec-2011		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Dec-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.58	10.96	10.08	10.23	N/A	N/A	10.23	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.24	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95	N/A	N/A	7.45	N/A	N/A
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88	N/A	N/A	112.01	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00	N/A	N/A	6.41	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.28	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.82	1.08	1.04	N/A	N/A	0.87	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	101.24	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	1.29	N/A	N/A
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.76	N/A	N/A
EARNINGS									
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.56	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	0.27	0.64	N/A	N/A	0.77	N/A	N/A
* Gross Income/Average Assets	7.71	7.42	6.85	6.41	N/A	N/A	6.03	N/A	N/A
* Yield on Average Loans	6.84	6.78	6.50	6.21	N/A	N/A	5.84	N/A	N/A
* Yield on Average Investments	4.79	3.63	2.38	1.91	N/A	N/A	1.61	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90	N/A	N/A	1.94	N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29	N/A	N/A	0.99	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets	4.13	4.16	4.31	3.99	N/A	N/A	3.97	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70	0.88	0.68	N/A	N/A	0.51	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.27	3.27	3.22	N/A	N/A	3.10	N/A	N/A
Operating Exp./Gross Income	53.48	56.00	62.88	62.27	N/A	N/A	65.83	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.20	3.44	3.16	3.11	N/A	N/A	3.04	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.91	2.96	3.15	2.86	N/A	N/A	2.85	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.94	N/A	N/A	32.06	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.05	N/A	N/A	26.22	N/A	N/A
Total Loans / Total Shares	85.67	83.34	76.50	72.20	N/A	N/A	69.47	N/A	N/A
Total Loans / Total Assets	71.06	69.94	63.89	61.94	N/A	N/A	59.43	N/A	N/A
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19	N/A	N/A	14.21	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.84	93.49	94.22	94.02	N/A	N/A	93.79	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.65	37.05	37.47	39.19	N/A	N/A	41.22	N/A	N/A
Borrowings / Total Shares & Net Worth	4.68	4.39	5.89	3.21	N/A	N/A	3.11	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.68	4.45	4.80	4.44	N/A	N/A	4.39	N/A	N/A
Borrowers / Members	48.30	47.63	47.54	46.16	N/A	N/A	46.57	N/A	N/A
Members / Full-Time Employees	376.43	378.54	383.16	374.98	N/A	N/A	373.78	N/A	N/A
Avg. Shares Per Member	\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,057	N/A	N/A
Avg. Loan Balance	\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,527	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$49,072	\$50,778	\$52,381	\$54,205	N/A	N/A	\$55,718	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.09	1.36	2.59	4.15	N/A	N/A	5.76	N/A	N/A
* Market (Share) Growth	2.13	8.32	11.02	5.38	N/A	N/A	5.45	N/A	N/A
* Loan Growth	1.81	5.36	1.92	-0.55	N/A	N/A	1.46	N/A	N/A
* Asset Growth	2.21	7.06	11.57	2.58	N/A	N/A	5.74	N/A	N/A
* Investment Growth	3.75	12.81	40.59	9.24	N/A	N/A	13.46	N/A	N/A
* Membership Growth	-0.27	2.21	2.33	-0.33	N/A	N/A	1.64	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
									2. Ratios

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/08/2012	Count of CU : 124				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Dec-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.19
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.24
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	6.51
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	1.13
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.48	1.14
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	1.34
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	0.61
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	4.04
Allowance for Loan & Lease Losses to Delinquent Loans	91.75	83.71	79.05	88.05	85.97
REAL ESTATE LOAN DELINQUENCY					
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	1.82
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.03	0.84	1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.55
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.53
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	4.24
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	12.40
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	15.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	3.18
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.34
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	28.64
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.23	3.15
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	0.99
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.27
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.72
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	0.97
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.42
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	17.04
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.86
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	3.13
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.83
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.01
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	16.27
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	27.38
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	32.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	65.09
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.23
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.29
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	1.15
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	110.85
* 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

	Assets								
Return to cover									
03/08/2012									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7	105,551,648	9.5
Cash On Deposit	425,088,069	557,372,210	31.1	638,156,448	14.5	551,918,870	-13.5	617,613,667	11.9
Cash Equivalents	83,754,141	27,726,182	-66.9	10,788,848	-61.1	48,162,013	346.4	48,221,670	0.1
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	771,386,985	10.8
INVESTMENTS:									
Trading Securities	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2
Available for Sale Securities	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,859,622,882	23.0
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	175,787,685	31.4
Deposits in Commercial Banks, S&Ls, Savings Banks	137,952,560	265,056,977	92.1	461,309,671	74.0	662,341,492	43.6	709,319,575	7.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	12,597,871	19,076,946	51.4	25,119,954	31.7	30,234,890	20.4	30,892,887	2.2
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	41,504,765	39,138,332	-5.7	26,097,256	-33.3	23,478,330	-10.0	25,590,416	9.0
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2
All Other Investments ²	36,007,241	42,494,083	18.0	108,876,163	156.2	66,330,333	-39.1	73,457,727	10.7
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,941,579,190	14.0
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1
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	375,424,828	2.3
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	216,028,722	1.8
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		25,434,354	
New Vehicle Loans	947,415,366	879,488,765	-7.2	858,881,063	-2.3	694,090,066	-19.2	668,949,311	-3.6
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	1,672,254,861	6.1
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	2,016,136,966	0.5
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	853,127,153	-3.3
Leases Receivable	0	0	N/A	0	N/A	106,485	N/A	0	-100.0
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	304,660,875	-0.1
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,017,070	1.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(67,663,815)	-3.2
Foreclosed Real Estate	4,813,918	8,668,380	80.1	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0
Repossessed Autos	3,629,304	3,407,226	-6.1	2,488,369	-27.0	2,592,196	4.2	2,175,558	-16.1
Foreclosed and Repossessed Other Assets	485,943	467,912	-3.7	357,348	-23.6	344,559	-3.6	225,344	-34.6
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	8,929,165	12,543,518	40.5	14,339,693	14.3	16,783,477	17.0	21,370,628	27.3
Land and Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	235,213,906	2.9
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,693,638	-1.6
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5
Identifiable Intangible Assets	N/A	N/A		276,816		221,683	-19.9	53,731	-75.8
Goodwill	N/A	N/A		482,676		1,739,458	260.4	1,739,458	0.0
TOTAL INTANGIBLE ASSETS	N/A	N/A		759,492		1,961,141	158.2	1,793,189	-8.6
Accrued Interest on Loans	20,961,038	22,512,501	7.4	22,828,638	1.4	21,874,499	-4.2	21,234,375	-2.9
Accrued Interest on Investments	14,470,838	10,051,080	-30.5	9,737,518	-3.1	8,595,805	-11.7	9,958,002	15.8
All Other Assets	74,794,397	83,544,164	11.7	100,041,441	19.7	97,461,182	-2.6	116,464,744	19.5
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	127,931,486	-3.5	147,657,121	15.4
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	124	-1.6
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

	Liabilities, Shares & Equity								
Return to cover									
03/08/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 124								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,584,077	43.1
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	9.7
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,370,123,612	11.7
Regular Shares	1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,395,294,315	10.3
Money Market Shares	1,168,449,987	1,440,319,760	23.3	1,646,236,947	14.3	1,869,137,975	13.5	2,037,568,768	9.0
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,007,757,424	-4.6
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	991,467,827	1.3
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	17,738,892	6.4	23,037,803	29.9
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	1,923,747	21.3
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4
EQUITY:									
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	31.5
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	227,929,317	-6.8
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590	3.1	265,265,487	4.5	276,196,788	4.1	200,742,134	-27.3
Equity Acquired in Merger	N/A	N/A		262,045		129,385	-50.6	129,385	0.0
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	23,649,955	315.7
Accumulated Unrealized Losses for OTTI (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	0	N/A	-1,180,329	N/A	0	100.0	0	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-18,561,736	-111.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	6.6
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	9,887,036,736	5.6
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	10,317,265,100	5.7
NCUA INSURED SAVINGS²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,733,304	0.9	310,903,537	5.8
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	1,256,808	184.6
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,174,986	0.9	312,160,345	6.1
Insured Shares & Deposits	6,018,544,711	6,379,884,814	6.0	7,652,271,026	19.9	8,076,842,931	5.5	8,515,013,151	5.4
TOTAL NET WORTH	922,215,353	934,728,938	1.4	958,898,700	2.6	998,670,408	4.1	1,056,199,089	5.8
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Income Statement								
Return to cover		For Charter :		N/A						
03/08/2012		Count of CU :		124						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
		Count of CU in Peer Group :		N/A						
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-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	356,314,535	-5.5
Less Interest Refund		(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4
Income from Investments		85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,654,908	-1.2	54,359,500	-4.1
Income from Trading		1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2
TOTAL INTEREST INCOME		470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,539,417	-3.6	410,493,475	-5.5
INTEREST EXPENSE:										
Dividends		156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	63,419,162	-23.9
Interest on Deposits		48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	23,870,206	-15.6
Interest on Borrowed Money		15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0
TOTAL INTEREST EXPENSE		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5
PROVISION FOR LOAN & LEASE LOSSES		40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5
NET INTEREST INCOME AFTER PLL		208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373	13.6	260,657,723	6.6
NON-INTEREST INCOME:										
Fee Income		95,973,437	98,991,402	3.1	104,210,787	5.3	108,767,095	4.4	112,894,147	3.8
Other Operating Income		41,583,241	48,506,572	16.6	62,916,105	29.7	73,989,886	17.6	81,917,906	10.7
Gain (Loss) on Investments		-236,385	798,417	437.8	-9,791,527	-1,326.4	-417,751	95.7	916,613	319.4
Gain (Loss) on Disposition of Assets		1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896	-61.9	-3,179,927	-6.8
Gain from Bargain Purchase (Merger)		N/A	N/A		0		0	N/A	0	N/A
Other Non-Oper Income/(Expense)		1,280,089	-5,694,966	-544.9	190,400	103.3	1,438,241	655.4	1,358,916	-5.5
NCUSIF Stabilization Income		N/A	N/A		41,778,993		0	-100.0	0	N/A
TOTAL NON-INTEREST INCOME		140,015,195	142,620,034	1.9	197,465,755	38.5	180,800,575	-8.4	193,907,655	7.2
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Travel, Conference Expense		3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	3,315,992	17.1
Office Occupancy		22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	28,580,898	3.4
Office Operation Expense		67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586	3.2	73,758,987	1.2
Educational and Promotion		16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	15,994,590	2.8
Loan Servicing Expense		22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	27,097,719	9.0
Professional, Outside Service		23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	25,149,914	8.8
Member Insurance ¹		1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A	
Member Insurance - NCUSIF Premium ²		N/A	N/A		N/A		11,484,923		5,935,255	-48.3
Member Insurance - Temporary Corporate CU Stabilization Fund ³		N/A	N/A		41,593,631		9,345,912	-77.5	14,796,133	58.3
Member Insurance - Other		N/A	N/A		N/A		1,264,699		941,379	-25.6
Operating Fees		1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	1,544,952	6.7
Misc Operating Expense		12,762,582	15,650,563	22.6	14,293,824	-8.7	16,062,536	12.4	14,893,995	-7.3
TOTAL NON-INTEREST EXPENSE		324,953,125	342,759,829	5.5	388,500,295	13.3	384,366,636	-1.1	398,471,062	3.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
NET INCOME (LOSS)		23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	37.2
RESERVE TRANSFERS:										
Transfer to Regular Reserve		25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
03/08/2012		Count of CU : 124								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		91,932,045	109,541,518	19.2	129,489,288	18.2	121,888,564	-5.9	121,549,305	-0.3
2 to < 6 Months Delinquent		38,121,327	52,113,518	36.7	65,391,016	25.5	59,948,270	-8.3	57,567,251	-4.0
6 to 12 Months Delinquent		7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2	16,473,984	13.6
12 Months & Over Delinquent		2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0	4,664,179	-5.4
Total Del Loans - All Types (2 or more Mo)		48,573,366	64,137,694	32.0	85,167,349	32.8	79,383,975	-6.8	78,705,414	-0.9
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	5,265,943	-16.3
2 to < 6 Months Delinquent		4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6	4,216,934	-13.9
6 to 12 Months Delinquent		428,240	601,917	40.6	674,756	12.1	665,101	-1.4	229,878	-65.4
12 Months & Over Delinquent		36,017	42,830	18.9	39,845	-7.0	46,197	15.9	19,036	-58.8
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	4,465,848	-20.4
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.19	-22.2
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	50.7	34,014,175	-1.6	34,968,300	2.8
2 to < 6 Months Delinquent		2,857,714	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5	16,823,040	-13.8
6 to 12 Months Delinquent		478,526	962,599	101.2	3,530,461	266.8	4,004,209	13.4	6,289,885	57.1
12 Months & Over Delinquent		0	414,499	N/A	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	24,951,881	-3.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) 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	1.82	-2.8
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4	8,170,471	-5.1
2 to < 6 Months Delinquent		181,316	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8	4,774,196	-9.9
6 to 12 Months Delinquent		0	535,112	N/A	1,532,463	186.4	2,141,972	39.8	524,645	-75.5
12 Months & Over Delinquent		0	0	N/A	421,387	N/A	691,112	64.0	462,114	-33.1
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2
%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	0.89	-30.4
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		3,406,482	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7	5,288,559	0.6
2 to < 6 Months Delinquent		1,177,035	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4	2,607,589	-12.7
6 to 12 Months Delinquent		341,130	672,346	97.1	844,964	25.7	1,030,115	21.9	1,945,799	88.9
12 Months & Over Delinquent		16,644	170,145	922.3	767,874	351.3	536,868	-30.1	223,640	-58.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	4,777,028	4.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.55	14.0
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	4,277,450	17.4
2 to < 6 Months Delinquent		1,166,988	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5	2,430,203	3.1
6 to 12 Months Delinquent		400,372	203,517	-49.2	679,087	233.7	644,307	-5.1	288,406	-55.2
12 Months & Over Delinquent		158,877	104,791	-34.0	369,653	252.8	215,496	-41.7	190,204	-11.7
Total Del Other RE Adj Rate Lns (2 or more Mo)		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,908,813	-9.6
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.53	-9.2
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	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans										
1 to < 2 Months Delinquent		59,677,380	62,795,811	5.2	68,492,136	9.1	64,077,035	-6.4	63,578,582	-0.8
2 to < 6 Months Delinquent		28,314,694	30,536,930	7.8	32,634,274	6.9	24,879,572	-23.8	26,715,289	7.4
6 to 12 Months Delinquent		6,286,272	6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5	7,195,371	19.6
12 Months & Over Delinquent		2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9	1,930,229	54.4
Total Del All Other Lns (2 or more Mo)		36,906,927	38,853,350	5.3	42,530,581	9.5	32,147,595	-24.4	35,840,889	11.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	4.4	1.47	6.6	1.15	-21.4	1.24	7.6
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Miscellaneous Information, Programs, Services										
Return to cover	For Charter : N/A									
03/08/2012	Count of CU : 124									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A										
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
MEMBERSHIP:										
Num Current Members	1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,250,854	1.6	
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	
% Current Members to Potential Members	4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.39	-1.2	
* % Membership Growth	-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	1.64	599.3	
Total Num Savings Accts	2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,338,209	3.1	
EMPLOYEES:										
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,143	2.3	
Num Part-Time Employees	444	463	4.3	411	-11.2	422	2.7	407	-3.6	
BRANCHES:										
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	326	1.2	
Num of CUs Reporting Shared Branches	27	28	3.7	26	-7.1	27	3.8	28	3.7	
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:										
**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	2,827,381,910	2.4	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
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	30	-3.2	
Indirect Mortgage Loans	N/A	N/A		7		9	28.6	9	0.0	
Interest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5	-16.7	5	0.0	5	0.0	
Micro Business Loans	N/A	N/A		11		11	0.0	10	-9.1	
Micro Consumer Loans	N/A	N/A		11		11	0.0	13	18.2	
Overdraft Lines of Credit	66	70	6.1	58	-17.1	64	10.3	66	3.1	
Overdraft Protection	73	54	-26.0	52	-3.7	57	9.6	58	1.8	
Participation Loans	33	38	15.2	27	-28.9	30	11.1	32	6.7	
Pay Day Loans	N/A	N/A		10		12	20.0	13	8.3	
Real Estate Loans	91	89	-2.2	70	-21.3	76	8.6	75	-1.3	
Refund Anticipation Loans	N/A	N/A		2		2	0.0	2	0.0	
Risk Based Loans	62	64	3.2	64	0.0	70	9.4	73	4.3	
Share Secured Credit Cards	N/A	N/A		23		24	4.3	26	8.3	
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	91	2.2	
Business Share Accounts	N/A	N/A		35		38	8.6	38	0.0	
Check Cashing	N/A	N/A		60		64	6.7	64	0.0	
First Time Homebuyer Program	N/A	N/A		9		9	0.0	11	22.2	
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	2	0.0	
Insurance/Investment Sales	10	17	70.0	28	64.7	30	7.1	30	0.0	
International Remittances	N/A	N/A		11		11	0.0	12	9.1	
Low Cost Wire Transfers	N/A	N/A		62		70	12.9	71	1.4	
MERGERS/ACQUISITIONS:										
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 Business Combinations	N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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Information Systems & Technology										
Return to cover	For Charter : N/A									
03/08/2012	Count of CU : 124									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally									
Count of CU in Peer Group : N/A										
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	68	-6.8	
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	49	8.9	
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0	
Other	3	1	-66.7	5	400.0	5	0.0	4	-20.0	
Electronic Financial Services										
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	89	2.3	
Audio Response/Phone Based	76	75	-1.3	73	-2.7	72	-1.4	72	0.0	
Automatic Teller Machine (ATM)	81	84	3.7	82	-2.4	82	0.0	82	0.0	
Kiosk	1	1	0.0	6	500.0	6	0.0	6	0.0	
Mobile Banking	N/A	N/A		7		12	71.4	16	33.3	
Other	1	2	100.0	4	100.0	4	0.0	4	0.0	
Services Offered Electronically										
Member Application	35	38	8.6	33	-13.2	34	3.0	36	5.9	
New Loan	48	50	4.2	44	-12.0	45	2.3	44	-2.2	
Account Balance Inquiry	91	94	3.3	89	-5.3	89	0.0	90	1.1	
Share Draft Orders	69	68	-1.4	61	-10.3	63	3.3	63	0.0	
New Share Account	18	20	11.1	21	5.0	21	0.0	21	0.0	
Loan Payments	82	87	6.1	82	-5.7	84	2.4	85	1.2	
Account Aggregation	3	8	166.7	11	37.5	12	9.1	12	0.0	
Internet Access Services	14	16	14.3	24	50.0	23	-4.2	25	8.7	
e-Statements	N/A	65		71	9.2	73	2.8	74	1.4	
External Account Transfers	N/A	N/A		14		15	7.1	18	20.0	
View Account History	83	90	8.4	91	1.1	91	0.0	92	1.1	
Merchandise Purchase	9	8	-11.1	5	-37.5	5	0.0	5	0.0	
Merchant Processing Services	N/A	N/A		4		4	0.0	5	25.0	
Remote Deposit Capture	N/A	N/A		2		5	150.0	6	20.0	
Share Account Transfers	91	91	0.0	86	-5.5	86	0.0	89	3.5	
Bill Payment	58	62	6.9	61	-1.6	64	4.9	67	4.7	
Download Account History	63	68	7.9	74	8.8	76	2.7	77	1.3	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0	
Type of World Wide Website Address										
Informational	14	11	-21.4	13	18.2	12	-7.7	11	-8.3	
Interactive	7	4	-42.9	8	100.0	8	0.0	8	0.0	
Transactional	77	83	7.8	79	-4.8	80	1.3	83	3.8	
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,852	12.4	427,536	6.7	
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	0	-100.0	
Type of Website Planned for Future										
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A	
Interactive	1	0	-100.0	0	N/A	0	N/A	0	N/A	
Transactional	1	1	0.0	1	0.0	1	0.0	0	-100.0	
Miscellaneous										
Internet Access	121	122	0.8	119	-2.5	119	0.0	118	-0.8	
										17.IS&T

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03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 1

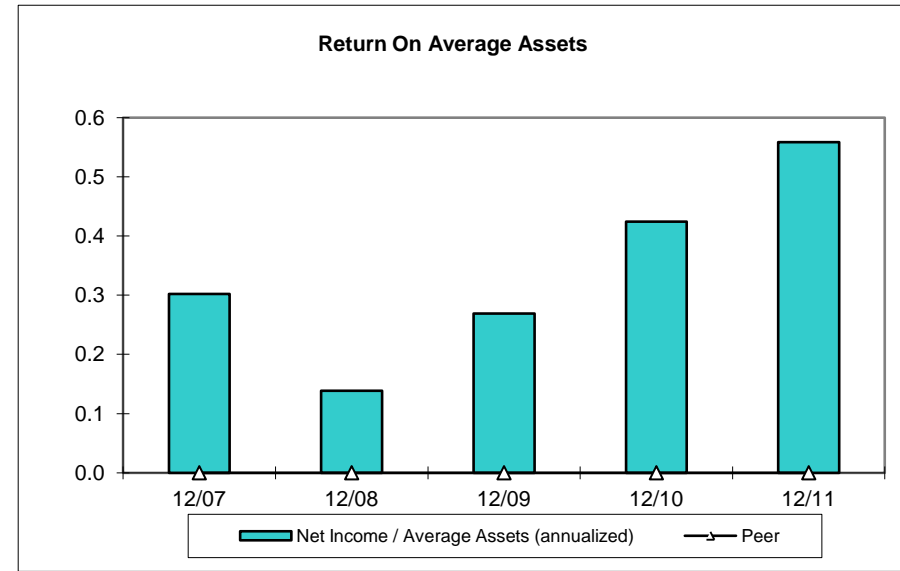
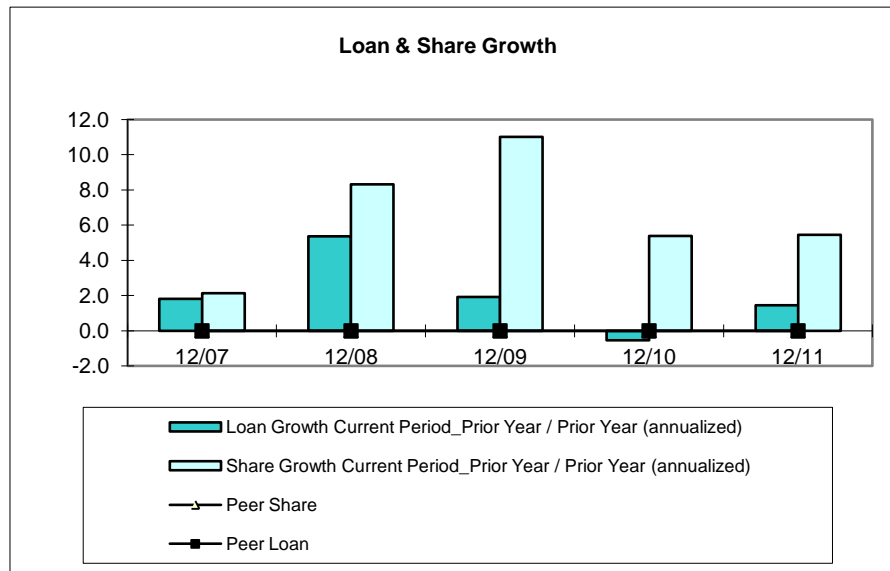
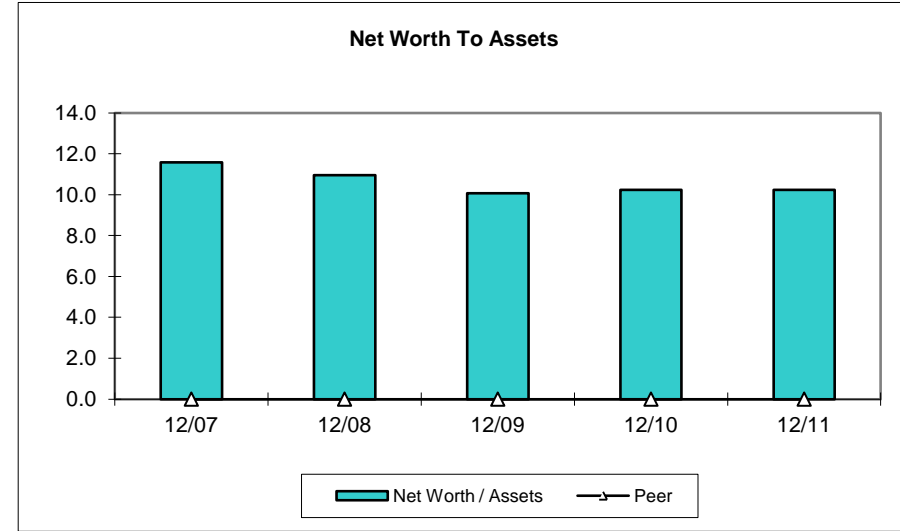
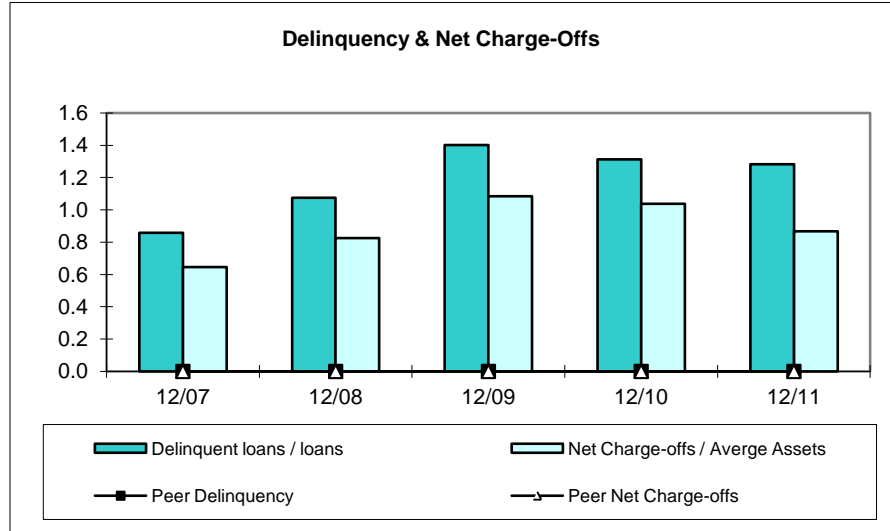
For Charter : N/A

Count of CU : 124

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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03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 124

Asset Range : N/A

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

Count of CU in Peer Group : N/A

