Cycle Date: September-2011
Run Date: 12/02/2011
Interval: Annual

		ilitei vai.	Ailliuai
Page	Click on links below to jump to FPR contents		
1	Summary Financial Information		
2	Ratio Analysis		
3	Supplemental Ratios		
4	<u>Assets</u>		
5	Liabilities, Shares & Equity		
6	Income Statement		
7	Delinquent Loan Information		
8	Loan Losses, Bankruptcy Information, & Loan Modifications		
9	Indirect & Participation Lending		
10	Real Estate Loan Information 1		
11	Real Estate Loan Information 2		
12	Member Business Loan Information		
13	Investments, Cash, & Cash Equivalents		
14	Other Investment Information		
15	Supplemental Share Information, Off Balance Sheet, & Borrowings		
16	Miscellaneous Information, Programs, & Services		
17	Information Systems & Technology		
18	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average	e Assets)	
19	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Invest	ments)	

 Count of CU :
 125

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

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

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.

<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.

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
12/02/2011		Count of CU :	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	d: Federa	ally Insured State Cre	dit
	Count	of CU in Peer Group :						•	
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	593,307,753	681,319,943	14.8		8.6	696,453,942	-5.9	930,287,101	33.6
TOTAL INVESTMENTS	1,326,280,870				52.3	2,579,439,079		2,763,743,489	7.1
Loans Held for Sale	3,618,512	5,592,861				17,111,730	24.0	23,857,790	39.4
Real Estate Loans	2,511,953,768		_		0.8	2,889,151,822	2.8	2,889,162,957	0.0
Unsecured Loans	557,464,027	553,641,163			2.0	579,186,014	2.6	584,831,228	1.0
Other Loans	2,589,874,586					2,575,615,405	-4.7	2,626,142,412	2.0
TOTAL LOANS	5,659,292,381	5,962,761,825		, , ,		6,043,953,241	-0.5	6,100,136,597	0.9
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)			25.4	(69,899,594)	3.8	(66,634,315)	-4.7
Land And Building	201,703,529					228,541,194		229,094,798	
Other Fixed Assets	44,169,602	43,828,783	_		-9.2	35,261,445		33,401,845	-5.3
NCUSIF Deposit	60,768,301	53,167,921				79,704,815		83,473,876	4.7
All Other Assets	119,155,438				14.8	146,676,104		164,186,644	11.9
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,261,547,825	5.2
LIABILITIES & CAPITAL:									
Dividends Payable	20,336,983	17,314,671			-16.3	12,392,255	-14.5	9,620,379	-22.4
Notes & Interest Payable	352,161,806		_	, ,		301,012,245		313,554,768	4.2
Accounts Payable & Other Liabilities	67,335,402	71,371,294	_			78,654,425	9.5	112,118,861	42.5
Uninsured Secondary Capital	0				N/A	0	N/A	0	N/A
TOTAL LIABILITIES	439,834,191	444,156,376				392,058,925		435,294,008	11.0
Share Drafts	872,186,747	951,093,234	_		22.4	1,226,435,529	5.4	1,335,780,584	8.9
Regular shares	1,747,444,277	1,831,799,715			9.7	2,171,932,429	8.1	2,415,931,800	11.2
All Other Shares & Deposits	3,985,967,047	4,372,008,766			9.1	4,972,649,959	4.2	5,019,307,091	0.9
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,901,715				8,371,017,917	5.4	8,771,019,475	4.8
Regular Reserve	246,502,104	247,527,389		, ,	-2.2	244,488,168		241,129,929	-1.4
Other Reserves	242,288,439	246,002,615	_		8.6	274,433,427	2.8	269,967,716	-1.6
Undivided Earnings	429,506,719	433,447,959			3.5	475,243,519	5.9	544,136,697	14.5
TOTAL EQUITY	918,297,262	926,977,963				994,165,114		1,055,234,342	6.1
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	10,261,547,825	5.2
INCOME & EXPENSE									
Loan Income*	383,793,822	393,733,340			-0.6	376,309,592	-3.8	267,660,112	-5.2
Investment Income*	86,246,010		_			58,229,825	-1.9	41,905,206	-4.0
Other Income*	137,556,678		_			182,748,777	9.3	140,656,669	2.6
Total Employee Compensation & Benefits*	153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	138,005,588	3.4
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	N/A	N/A		41,593,631		20,830,835	-49.9	20,240,989	29.6
Total Other Operating Expenses*	171,062,772					185,636,132	4.2	141,678,873	1.8
Non-operating Income & (Expense)*	2,458,517	-4,877,940		, ,	-134.5	-1,948,202	83.0	-375,253	74.3
NCUSIF Stabilization Income*	N/A	N/A		41,778,993		0 0 500 100		0	
Provision for Loan/Lease Losses*	40,655,506					65,583,122		36,708,610	
Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	74,860,895	-19.8
EXPENSE & NCUSIF PREMIUM */1	N/A	N/A		65,836,869		61,724,147	-6.2	58,592,768	26.6
Net Income (Loss)*	23,804,752				111.8	40,893,312		38,351,779	25.0
TOTAL CU's	139					126		125	-0.8
* Income/Expense items are year-to-date while the related %char		130		100	1.7	120	0.1	123	5.0
# Means the number is too large to display in the cell	.gaeo a. o amidanzea.								
Prior to September 2010, this account was named Net Income (Los	s) Before NCUSIF Stabilizati	on Expense. From Decem	nber 2010 i	i forward, NCUSIF Stabilizat	ion Income	if any, is excluded	1		
Prior to September 2010, this account was named NCUSIF Stabilization.									I
and NCUSIF Premiums.								1. Summary	<u>Financi</u> al

		Ratio /	Analysis						
Return to cover		For Charter :	N/A						
12/02/2011		Count of CU:							
CU Name: N/A	4	Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All * State =	· 'MO' * Type I	ncluded: Feder	rally Insured S	tate Credit
	Count of CU in	Peer Group :	N/A		Dec-2010			Sep-2011	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Sep-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY	44.50	40.00	40.00	40.00		N// A	10.11		11/4
Net Worth/Total Assets  Net Worth/Total AssetsIncluding Optional	11.58	10.96	10.08	10.23	N/A	N/A	10.11	N/A	N/A
Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.14	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95	N/A	N/A	6.65	N/A	N/A
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88	N/A	N/A	112.03	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00	N/A	N/A	6.42	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.13	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 0.73	101.35	N/A N/A	N/A N/A	101.26	N/A N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets	0.29	0.73 0.75	0.73	0.38	N/A N/A	N/A N/A	1.63 0.67	N/A N/A	N/A N/A
EARNINGS	0.01	0.75	0.90	0.01	IV/A	IN/A	0.07	IN/A	IN/A
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.51	N/A	N/A
* Return On Average Assets Excluding Stabilization	5.50	0.17	5.27	3.72	.4/1	.571	5.51	// (	. 477
Income/Expense & NCUSIF Premium <sup>2</sup>	N/A	N/A	0.27	0.64	N/A	N/A	0.78	N/A	N/A
* Gross Income/Average Assets	7.71	7.42	6.85	6.41	N/A	N/A	6.00	N/A	N/A
* Yield on Average Loans	6.84	6.78	6.50	6.21	N/A	N/A	5.88	N/A	N/A
* Yield on Average Investments	4.79	3.63	2.38	1.91	N/A	N/A	1.65	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90	N/A	N/A	1.87	N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29	N/A	N/A	1.00	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	5.00	N/A	N/A
* Operating Exp./ Avg. Assets     * Provision For Loan & Lease Losses / Average Assets	4.13	4.16 0.70	4.31	3.99	N/A N/A	N/A N/A	4.00	N/A	N/A
* Net Interest Margin/Avg. Assets	0.52 3.17	3.27	0.88 3.27	0.68 3.22	N/A N/A	N/A N/A	0.49 3.13	N/A N/A	N/A N/A
Operating Exp./Gross Income	53.48	56.00	62.88	62.27	N/A	N/A	66.62	N/A N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets	33.40	30.00	02.00	02.21	INA	IN/A	00.02	14/7	19/7
/ 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	2.88	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	31.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.05	N/A	N/A	26.59	N/A	N/A
Total Loans / Total Shares	85.67	83.34	76.50	72.20	N/A	N/A	69.55	N/A	N/A
Total Loans / Total Assets	71.06	69.94	63.89	61.94	N/A	N/A	59.45	N/A	N/A
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19	N/A	N/A	14.96	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets Reg Shares + Share Drafts / Total Shares & Borrs	92.84 37.65	93.49 37.05	94.22 37.47	94.02 39.19	N/A N/A	N/A N/A	93.71 41.30	N/A N/A	N/A N/A
Borrowings / Total Shares & Net Worth	4.68	4.39	5.89	39.19	N/A	N/A	3.20	N/A	N/A
PRODUCTIVITY	4.00	4.00	0.00	0.21	14//	1471	0.20	1471	14//
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	N/A	45.59	N/A	N/A
Members / Full-Time Employees	376.43	378.54	383.16	374.98	N/A	N/A	375.13	N/A	N/A
Avg. Shares Per Member	\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,064	N/A	N/A
Avg. Loan Balance	\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,776	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$49,072	\$50,778	\$52,381	\$54,205	N/A	N/A	\$55,591	N/A	N/A
OTHER RATIOS					****	****		****	
* Net Worth Growth	1.09	1.36	2.59	4.15	N/A	N/A	5.30	N/A	N/A
* Market (Share) Growth  * Loan Growth	2.13	8.32 5.36	11.02 1.92	5.38 -0.55	N/A N/A	N/A N/A	6.37 1.24	N/A N/A	N/A N/A
* Asset Growth	2.21	7.06	11.57	2.58	N/A N/A	N/A N/A	6.89	N/A N/A	N/A N/A
* Investment Growth	3.75	12.81	40.59		N/A	N/A	17.39	N/A N/A	N/A
* Membership Growth	-0.27	2.21	2.33	-0.33	N/A	N/A	1.19	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Dec									
**Percentile Rankings and Peer Average Ratios are produced once a quarter a			*	I .	I .	I .			
Subsequent corrections to data after this date are not reflected in the Percentile				e.					
Percentile Rankings show where the credit union stands in relation to its peers it									
group are arranged in order from highest (100) to lowest (0) value. The percent									
range of ratios. A high or low ranking does not imply good or bad performance importance of the percentile rank to the credit union's financial performance.	. mowever, wnen r	eviewed in relation	on to other availab	oie data, users ma	ay araw conclusio	ons as to the			
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as	eate did not includ	a rannesassad	phicles						
<ol> <li>Prior to September 2010, this ratio was named Return on Assets Prior to NCI</li> </ol>									
From December 2010 forward, NCUSIF Premium Expense is also excluded			-						2. Ratios

<b></b>					
Deliver to cover			Ratio Analysis	i	
Return to cover		For Charter :			
12/02/2011		Count of CU:			
CU Name: N/A Peer Group: N/A	<u> </u>	Asset Range :		- * D C	All * Ctata
Peer Group: N/A	Count of CU in		Region: Natio	n "Peer Grou	ip: All " State
	Count of Co in	reer Group .	IV/A		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Sep-2011
OTHER DELINQUENCY RATIOS	200 200.	200 2000	200 2000	200 20.0	00p 2011
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.14
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32		1.47	1.15	1.04
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	6.92
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	0.92
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.48	0.80
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	2.78
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	1.77
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	0.00
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	1.63
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	0.03	0.04	1.14	1.20	0.09
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.23
Other Real Estate Adjustable Rate Loans Delinguent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33		0.64	0.59	0.60
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	2.98
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	10.60
Modified RE Lns also Reported as Business Loans > 2 Mo Del		0.00	40.04	44.00	22.25
/ Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	23.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30		3.16	3.22	2.75
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.22
MISCELLANEOUS LOAN LOSS RATIOS Chaves Offe Due to Benjaments (VTD) / Total Chaves Offe (VTD)	40.45	24.00	20.22	25.72	20.45
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45		22.33	25.72	28.15
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12 0.95		4.70 1.37	4.23 1.26	3.36 0.97
* Net Charge Offs - All Other Loans / Avg All Other Loans  * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.95		0.33	0.41	0.97
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.09		0.33	0.41	0.46
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.02	0.03	0.10	0.80	0.28
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans	0.21	0.31	0.80	0.60	0.09
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.90
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00		0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05		1.10	1.24	1.12
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13		1.32	1.15	1.18
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.47
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	17.13
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.88
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	3.49
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.09
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.02
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71			17.50	
Total Fixed Rate Real Estate / Total Loans	26.33		28.43	28.26	
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05		40.14	38.67	28.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46		65.31	65.26	60.30
Interest Only & Payment Option First Mortgages / Total Assets	0.35			0.30	0.27
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.69
MISCELLANEOUS RATIOS	0.55	2.55	0.75	2.55	4.0-
Mortgage Servicing Rights / Net Worth	0.30			0.93	1.00
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	106.17
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	+	1			
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	+	<del>                                     </del>			
# Means the number is too large to display in the cell	+	<del> </del>			2 Cupp Datis
	1	1			3. SuppRatios

		Asse	ets						
Return to cover		For Charter :							
12/02/2011		Count of CU :	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	D 0007	D 0000	0/ 01	D 0000	0/ 01	D 0040	0/ 01	0 0044	0/ 01
ASSETS	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cng	Dec-2010	% Cng	Sep-2011	% Chg
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7	99,722,339	3.5
				638,156,448				, ,	
Cash On Deposit	425,088,069	557,372,210		, ,		551,918,870		780,234,035	
Cash Equivalents	83,754,141	27,726,182				48,162,013		50,330,727	
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	930,287,101	33.6
INVESTMENTS:									
Trading Securities	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,432,121	0.9
Available for Sale Securities	493,696,819	682,462,804	38.2	975,820,283		1,511,528,636	54.9	1,691,407,544	11.9
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164		133,816,095		150,948,095	
Deposits in Commercial Banks, S&Ls, Savings Banks	137,952,560	265,056,977	92.1	461,309,671	74.0	662,341,492		710,238,343	
Loans to, Deposits in, and Investments in Natural	. , ,000	//		2,222,012		- /- /		1, 11,010	
Person Credit Unions <sup>2</sup>	12,597,871	19,076,946	51.4	25,119,954	31.7	30,234,890	20.4	28,179,893	-6.8
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	41,504,765	39,138,332	_		-33.3	23,478,330		25,326,398	
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8	428,834,821	17.0	134,436,302	-68.7	66,647,964	-50.4
All Other Investments <sup>2</sup>	36,007,241	42,494,083	18.0	108,876,163	156.2	66,330,333	-39.1	73,563,131	10.9
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,763,743,489	7.1
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	23,857,790	39.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	347,910,794	351,632,318		367,333,861	4.5	366,985,704		358,518,312	
All Other Unsecured Loans/Lines of Credit	209,553,233	202,008,845			-2.4	212,200,310		204,258,685	
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	7.0	N/A	0.0	N/A		22,054,231	0.0
New Vehicle Loans	947,415,366	879,488,765		, ,	-2.3	694,090,066		674,296,731	-2.9
Used Vehicle Loans	1,399,738,421 1,640,608,353	1,467,352,540			6.3	1,576,356,812		1,652,455,316	
1st Mortgage Real Estate Loans/Lines of Credit Other Real Estate Loans/Lines of Credit		1,865,240,728 921,813,183		1,878,207,787 931,541,550	0.7	2,006,985,629 882,166,193		2,030,510,872 858,652,085	
Leases Receivable	871,345,415 0	921,013,103		931,541,550	N/A	106,485		050,052,065	
Total All Other Loans/Lines of Credit	242,720,799			284,614,140		305,062,042		299,390,365	-
TOTAL LOANS		275,225,446		, , ,	1.9	6,043,953,241	-0.5		0.9
(ALLOWANCE FOR LOAN & LEASE LOSSES)	5,659,292,381	5,962,761,825		6,077,263,042	25.4			6,100,136,597	
Foreclosed Real Estate	(44,566,862)	(53,690,697)	20.5 80.1	(67,328,068)		(69,899,594)		(66,634,315)	
Repossessed Autos	4,813,918 3,629,304	8,668,380 3,407,226		11,493,976 2,488,369	-27.0	13,846,722 2,592,196		19,941,278 2,233,800	+
Foreclosed and Repossessed Other Assets	485,943	467,912		357,348	-27.0			2,233,800	
TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup>	8,929,165	12,543,518		· ·	14.3	16,783,477		22.379.506	+
	201,703,529	219,287,728		14,339,693	2.5	228,541,194		22,379,506	
Land and Building Other Fixed Assets	44,169,602	43,828,783			-9.2	35,261,445		33,401,845	
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5		40.2	79,704,815		83,473,876	
1100/1 Onare modrance Supranzation Deposit	00,700,001	00,107,021	12.0	14,040,100	10.2	70,704,010	0.0	00,470,070	7.7
Identifiable Intangible Assets	N/A	N/A		276,816		221,683	-19.9	245,659	10.8
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	1,985,117	1.2
Accrued Interest on Loans	20,961,038	22,512,501	7.4	22,828,638	1.4	21,874,499	-4.2	19,622,237	-10.3
Accrued Interest on Investments	14,470,838	10,051,080	-30.5	9,737,518	-3.1	8,595,805	-11.7	8,677,384	0.9
All Other Assets	74,794,397	83,544,164	11.7		19.7	97,461,182	-2.6	111,522,400	14.4
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	127,931,486	-3.5	139,822,021	9.3
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,261,547,825	5.2
TOTAL CU's	139	136		130				125	
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004			•	•					
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSOI	N CUS INCLUDED IN ALL OTH	ER INVESTMENTS PRICE	R TO JUN	E 2006 FOR SHORT FOR	M FILERS		1		
			3 53.						4. Assets
			1	1					T. MODELS

		Liabilities, Shares	& Equity						
Return to cover		For Charter :	N/A						
12/02/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Stat	e = 'MO' * Type Inclu	ded: Fede	rally Insured State (	Credit
	Count of	f CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cha	Dec-2010	% Cha	Sep-2011	% Chg
LIABILITIES, SHARES AND EQUITY	Dec-2007	Dec-2000	76 City	Dec-2003	76 City	Dec-2010	76 City	Э <del>с</del> р-2011	76 City
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
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	312,054,768	
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	1,500,000	4
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	,
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,620,379	-22.4
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,118,861	42.5
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	435,294,008	11.0
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	1,335,780,584	8.9
Regular Shares	1,747,444,277	1.831.799.715		2,008,641,521	9.7	2,171,932,429	8.1	2,415,931,800	
Money Market Shares	1,168,449,987	1,440,319,760		1,646,236,947	14.3	1,869,137,975	13.5	1,986,182,619	
Share Certificates	2,063,219,189	2,092,731,104		2,180,898,506		2,105,289,792	-3.5	2,016,126,746	
IRA/KEOGH Accounts	732,595,149	817,934,370		925,107,264	13.1	978,897,117	5.8	986,042,514	
All Other Shares <sup>1</sup>				1	-3.1				
	15,373,567 6,329,155	17,203,069		16,665,089	-44.4	17,738,892	6.4	27,549,511	
Non-Member Deposits TOTAL SHARES AND DEPOSITS		3,820,463		2,123,748	11.0	1,586,183	-25.3	3,405,701 8,771,019,475	
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	8,771,019,475	4.8
EQUITY:									
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	538,005,110	13.2
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	241,129,929	-1.4
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	250,356,576	-9.4
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	27,065,804	375.7
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	N/A	N/A	-	0		0	N/A	0	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0		-1,180,329		0	100.0	0	
Other Comprehensive Income	-6,576,689	-13,899,958		-5,516,660		-8,771,062	-59.0	-8,772,529	
Net Income	0	0		0		0	N/A	6,131,587	
EQUITY TOTAL	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,055,234,342	6.1
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	9,826,253,817	4.9
	7,020,000,000	0,001,010,010		0,001,001,001		0,000,100,001	0.2	0,020,200,011	
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	10,261,547,825	5.2
NCUA INSURED SAVINGS <sup>2</sup>									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,733,304	0.9	303,266,618	3.2
Uninsured Non-Member Deposits	1,010,281	619,392		409,233	-33.9	441,682	7.9	2,644,138	
Total Uninsured Shares & Deposits	587,053,360	775,016,901		291,413,566		294,174,986	0.9	305,910,756	
Insured Shares & Deposits	6,018,544,711	6,379,884,814		7,652,271,026		8,076,842,931	5.5	8,465,108,719	+
TOTAL NET WORTH	922,215,353	934,728,938		958,898,700		998,670,408	4.1	1,038,365,135	
# Means the number is too large to display in the cell	322,210,333	334,120,930	1.4	550,050,700	2.0	330,070,400	7.1	1,000,000,100	7.0
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IF	RA/KEOGHs, AND NONMEMBE	R SHARES FOR SHOR	RT FORM F	ILLERS					
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					RWARD S	HARES INSURED UP TO	O \$250.000		
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2			.,.,.	.,			, ,,,,,,,	5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :							
12/02/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	redit
	Count	of CU in Peer Group :							
		. сс сс. с.сар.	1471						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cha	Dec-2010	% Chg	Sep-2011	% Chg
* INCOME AND EXPENSE	200 200.	200 2000	/0 U.i.g	200 2000	/0 G.i.g	200 2010	/0 Ug		70 0.19
INTEREST INCOME:									
Interest on Loans	384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	268,024,102	-5.2
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7		
Income from Investments	85,153,431	74,168,274			-22.7	56,654,908			
Income from Trading	1,092,579	-3,382,930			159.8	1,574,917			
TOTAL INTEREST INCOME	470,039,832	464,518,684		, ,	-3.0				
INTEREST EXPENSE:	470,039,032	404,510,004	-1.2	450,000,000	-3.0	434,339,417	-3.0	309,303,310	-5.0
	450 044 050	400 407 074	15.4	402.072.002	22.2	02 242 620	10.1	47 005 200	22.0
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628		47,605,390	
Interest on Deposits	48,959,120	43,821,293	-10.5		-15.1	28,271,406			
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888		, ,	
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6		-20.2	124,496,922	-20.1	74,860,895	
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2		37.8	65,583,122			
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373	13.6	197,995,813	8.0
NON-INTEREST INCOME:									
Fee Income	95,973,437	98,991,402		104,210,787	5.3	108,767,095			
Other Operating Income	41,583,241	48,506,572	16.6	, ,	29.7	73,981,682			
Gain (Loss) on Investments	-236,385	798,417	437.8			-417,751	95.7		
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896		, ,	
Gain from Bargain Purchase (Merger)	N/A	N/A		0		0	,		
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,446,445	659.7	556,044	
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	140,281,416	3.5
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	138,005,588	
Travel, Conference Expense	3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	2,458,972	15.8
Office Occupancy	22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	21,984,752	6.1
Office Operation Expense	67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586	3.2	54,707,335	0.1
Educational and Promotion	16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	11,590,414	-0.6
Loan Servicing Expense	22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	19,626,909	5.2
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	18,667,162	7.7
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		11,493,422		7,792,497	-9.6
Member Insurance - Temporary Corporate	1,471	1471		1471		11,100,122		7,102,101	- 0.0
CU Stabilization Fund <sup>3</sup>	N/A	N/A		41,593,631		9,337,413	-77.6	12,448,492	77.8
Member Insurance - Other	N/A	N/A		N/A		1,264,699		684,004	
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502		1,126,906	
Misc Operating Expense	12,762,582	15,650,563	22.6		-8.7	16,062,536		, ,	
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829	5.5		13.3	384,366,636			
NET INCOME (LOSS) EXCLUDING STABILIZATION	324,933,123	342,739,629	5.5	388,300,293	13.3	304,300,030	-1.1	299,925,450	4.0
EXPENSE AND NCUSIF PREMIUMS */4	N/A	N/A		65,836,869		61,724,147	-6.2	58,592,768	26.6
NET INCOME (LOSS)	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	38,351,779	25.0
RESERVE TRANSFERS:									
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	15,809,959	-41.1
* All Income/Expense amounts are year-to-date while the related % cha	nge ratios are annualized.								
# Means the number is too large to display in the cell									
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF I	Premium Expense.								
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium	Expense.								6. IncExp

		Delinquent Loan Info							
Return to cover		For Charter :							
12/02/2011		Count of CU :							
CU Name: N/A		Asset Range :			L				
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	ded: 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	Sep-2011	% Ch
DELINQUENCY SUMMARY - ALL LOAN TYPES									
1 to < 2 Months Delinquent	91,932,045	109,541,518				121,888,564		106,550,662	-12.
2 to < 6 Months Delinquent	38,121,327	52,113,518						51,520,675	-14.
6 to 12 Months Delinquent	7,934,540							12,262,338	-15.
12 Months & Over Delinquent	2,517,499	2,290,127	-9.0					5,309,995	7.
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	69,093,008	-13.
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		6,389,691	1.
2 to < 6 Months Delinquent	4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6	3,659,380	-25.
6 to 12 Months Delinquent	428,240	601,917	40.6	674,756	12.1	665,101	-1.4	380,179	-42.
12 Months & Over Delinquent	36,017	42,830	18.9	39,845	-7.0	46,197	15.9	30,371	-34.
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	4,069,930	-27.
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.14	-25.
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	28,734,844	-15.
2 to < 6 Months Delinquent	2,857,714	6,588,898	130.6		150.0	19,522,857	18.5	15,176,883	-22.
6 to 12 Months Delinquent	478,526	962,599			266.8	4,004,209		4,540,217	13.
12 Months & Over Delinquent	0	414,499						2,776,568	26.
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	22,493,668	-12.
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	.,,	7,		, , , , , ,		-, -,-		, ,	
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	1.63	-13.
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	8,605,605	-13.4	6,289,710	-26.
2 to < 6 Months Delinquent	181,316				-0.1	5,301,356		5,075,841	-4.
6 to 12 Months Delinguent	0							97,184	-95.
12 Months & Over Delinquent	0	0	N/A		N/A	691,112		548,821	-20.
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	181,316	5,000,614			28.3	8,134,440		5,721,846	-29.
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons	,	2,000,011	_,,,,,,,,,,	4,,.		2,101,110		3,121,010	
(< 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	-31.
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	5,195,922	-1.
2 to < 6 Months Delinquent	1,177,035	3,088,528				2,986,926		2,464,827	-17.
6 to 12 Months Delinquent	341,130	672,346				1,030,115		1,026,251	-0.
12 Months & Over Delinquent	16,644	170,145						418,697	-22.
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	1,534,809	3,931,019		4,270,551	8.6			3,909,775	-14.
%Other Real Estate Fixed/Hybrid/Balloon Loans	1,334,009	3,931,019	130.1	4,270,331	0.0	4,555,505	0.0	3,303,113	-14.
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.23	-9.
Other Real Estate Adjustable Rate	0.44	0.51	100.0	1.04	13.0	1.50	31.0	1.23	-3.
1 to < 2 Months Delinquent	2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	3,862,902	6.
2 to < 6 Months Delinquent	1,166,988	1,520,501	30.3					2,727,563	15.
6 to 12 Months Delinquent	400,372	203,517	-49.2		233.7	644,307	-5.1	343,233	-46.
12 Months & Over Delinquent Total Del Other RE Adj Rate Lns (2 or more Mo)	158,877	104,791	-34.0					158,659	-26.
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	3,229,455	0.
// Total Other RE Adjustable Rate Loans	0.33	0.37	13.4	0.04	73.2	0.59	-8.8	0.60	1.
Leases Receivable	0.33	0.37	13.4	0.64	13.2	0.59	-0.8	0.60	12
	0	0	N/A	0	N/A	0	N/A	0	N/A
1 to < 2 Months Delinquent	0			0		0			N/A
2 to < 6 Months Delinquent	-	_	-					0	
6 to 12 Months Delinquent	0							0	
12 Months & Over Delinquent Total Del Leases Receivable (2 or more Mo)	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
%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	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN//
All Cimer LOADS		00 70- 011		00 400 100	0.1	04.077.005		F0.077 F00	40
		62,795,811				64,077,035		56,077,593	-12.
1 to < 2 Months Delinquent	59,677,380			32,634,274	6.9	24,879,572	-23.8	22,416,181	-9.
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	28,314,694	30,536,930							
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent	28,314,694 6,286,272	30,536,930 6,758,558	7.5	8,538,127		6,017,696	-29.5	5,875,274	-2.
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent 12 Months & Over Delinquent	28,314,694 6,286,272 2,305,961	30,536,930 6,758,558 1,557,862	7.5 -32.4	8,538,127 1,358,180	-12.8	6,017,696 1,250,327	-29.5 -7.9	1,376,879	10.
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent 12 Months & Over Delinquent Total Del All Other Lns (2 or more Mo)	28,314,694 6,286,272 2,305,961 36,906,927	30,536,930 6,758,558 1,557,862 38,853,350	7.5 -32.4 5.3	8,538,127 1,358,180 42,530,581	-12.8 9.5	6,017,696 1,250,327 32,147,595	-29.5 -7.9 -24.4	1,376,879 29,668,334	10. -7.
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 6 to 12 Months Delinquent 12 Months & Over Delinquent	28,314,694 6,286,272 2,305,961	30,536,930 6,758,558 1,557,862 38,853,350	7.5 -32.4 5.3	8,538,127 1,358,180 42,530,581	-12.8 9.5	6,017,696 1,250,327 32,147,595	-29.5 -7.9 -24.4	1,376,879	10.

	Loan Losses & B	ankruptcy Informatio	n and I	oan Modifications				I	
Return to cover	Loan Losses & D	For Charter :		oan would cations					
12/02/2011		Count of CU:	125						
CU Name: N/A		Asset Range :					L		
Peer Group: N/A	Count o	f CU in Peer Group :		Nation * Peer Group	: All * Sta	ite = 'MO' * Type Inclu	uded: Fe	derally Insured State	Credit
	Count o	r CO in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Cha	Dec-2009	% Chg	Dec-2010	% Cha	Sep-2011	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	44,025,259	55,752,840	26.6		30.7	71,255,739	-2.2		-13.7
* Total Loans Recovered	7,797,152	7,844,242	0.6	7,633,683	-2.7	8,336,887	9.2		2.1
* NET CHARGE OFFS (\$\$)  ***Net Charge-Offs / Average Loans	36,228,107 0.65	47,908,598 0.82	32.2 27.6	65,236,276 1.08	36.2 31.4	62,918,852 1.04	-3.6 -4.2		-15.8 -16.0
Total Del Loans & *Net Charge-Offs	84,801,473	112,046,292	32.1	150,403,625	34.2	142,302,827	-4.2		-16.0
Combined Delinquency and Net Charge Off Ratio	1.50	1.90	26.3	2.49			-5.4		-14.7
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	8,451,552	12,143,335	43.7	18,087,409	48.9	17,011,137	-6.0		-18.3
* Unsecured Credit Card Lns Recovered	1,372,049	1,481,205	8.0	1,189,971	-19.7	1,465,624	23.2	1,271,600	15.7
* NET UNSECURED CREDIT CARD C/Os	7,079,503	10,662,130	50.6	16,897,438	58.5	15,545,513	-8.0	9,154,710	-21.5
**Net Charge Offs - Credit Cards / Avg Credit Card Loans  * All Other Loans Charged Off	2.12 32,806,672	3.05 39,758,244	43.7 21.2	4.70 45,235,931	54.2 13.8	4.23 42,135,802	-9.9 -6.9		-20.5 -20.1
* All Other Loans Recovered	5,753,026	6,177,350	7.4	45,235,931 6,137,271	-0.6		-6.9 4.0		-20.1
* NET ALL OTHER LOAN C/Os	27,053,646	33,580,894	24.1	39,098,660	16.4	35,751,482	-8.6	20,609,125	-23.1
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	25.1	1.37	14.4	1.26		0.97	-22.5
* Total 1st Mortgage RE Loan/LOCs Charged Off	825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9		30.5
* Total 1st Mortgage RE Loans/LOCs Recovered	505,399	8,693	-98.3	34,082	292.1	59,676	75.1	126,561	182.8
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	4,176,526	28.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.00	0.05	450.0	0.40	00.4	0.00	405.4	0.00	00.0
* Total Other RE Loans/LOCs Charged Off	0.02 1.941.497	0.05 2,940,150	156.3 51.4	0.10 7,658,514	92.4 160.5	7,712,075	125.4 0.7	0.28 6,125,229	23.6 5.9
* Total Other RE Loans/LOCs Recovered	1,941,497	176,994	6.2	272,359	53.9		56.9	333,300	4.0
* NET OTHER RE LOANS/LOCs C/Os	1,774,819	2,763,156	55.7	7,386,155	167.3	7.284.808	-1.4	5,791,929	6.0
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.21	0.31	47.3	0.80	158.6	0.80	0.8	0.89	10.4
* Total Real Estate Loans Charged Off	2,767,035	3,851,261	39.2	9,546,619	147.9	12,108,800	26.8	10,428,316	14.8
* Total Real Estate Lns Recovered	672,077	185,687	-72.4	306,441	65.0	486,943	58.9	459,861	25.9
* NET Total Real Estate Loan C/Os	2,094,958	3,665,574	75.0	9,240,178	152.1	11,621,857	25.8	9,968,455	14.4
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09	0.14	61.3		138.7	0.41	23.5	0.46	12.8
*Total Modified 1st & Other Real Estate Lns Charged Off  *Total Modified 1st and Other Real Estate Lns Recovered	N/A	0		68,856	N/A	543,936	690.0	832,719	104.1
*NET Modified Real Estate C/Os	N/A N/A	0		0 68,856	N/A N/A	0 543,936	N/A 690.0	4,308 828,411	N/A 103.1
** Net Charge Offs - Total Modified RE Loans	IN/A	0		00,000	IN/A	545,950	090.0	020,411	103.1
/ Avg Total Modified RE Loans	N/A	N/A		0.27		0.99	262.7	1.59	60.8
* Total Leases Receivable Charged Off	0		N/A	0		0		0	N/A
* Total Leases Receivable Recovered	0		N/A	0		0		0	
* NET LEASES RECEIVABLE C/Os	0		N/A	0	N/A	0		0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable BANKRUPTCY SUMMARY	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Number of Members Who Fil ed Chapter 7 YTD	1,680	2,434	44.9	3,738	53.6	4,110	10.0	2,642	-35.7
Number of Members Who Filed Chapter 13 YTD	1,039	1,738	67.3		14.3		25.9		-39.1
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,039	1,730	0.0	1,907	0.0		200.0		-66.7
Total Number of Members Bankrupt	2,720	4,173	53.4	5,726	37.2				-37.0
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	28,827,303	44,898,511	55.7	66,200,303	47.4	71,493,701	8.0		-38.0
* All Loans Charged Off due to Bankruptcy YTD	8,563,400	12,218,723	42.7	16,268,860	33.1	18,329,342		12,982,967	-5.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	12.7	22.33	1.9	25.72	15.2	28.15	9.4
REAL ESTATE FORECLOSURE SUMMARY	p. 1/a	B 1/4		p.1/a	-	p.1/a		40 400 0 10	-
Real Estate Loans Foreclosed YTD  Number of Real Estate Loans Foreclosed YTD	N/A N/A	N/A N/A		N/A N/A		N/A N/A		19,429,242 133	
LOAN MODIFICATIONS OUTSTANDING	N/A	IN/A		N/A		N/A		133	
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	64,156,008	11.6
Modified Other RE Loans	N/A	423,570		3,707,298		8,344,917		9,072,806	8.7
Total Modified First and Other RE Loans	N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	73,228,814	11.3
Modified RE Loans Also Reported as Business Loans	N/A	0		2,655,818	N/A		57.4		-30.4
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		33,313,198		33,114,098	-0.6
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		00 404 400		209,218	N/A
TOTAL Modified First RE, Other RE, Consumer, and Business Loans Total Modified Loans to Total Loans	N/A N/A	N/A 0.11		N/A 0.73	593.0	99,121,128 1.64		106,552,130 1.75	
Total Modified Loans to Net Worth	N/A	0.11		4.62					3.4
# Means the number is too large to display in the cell	IN/A	0.07		4.02	500.5	9.93	113.0	10.20	5.4
*Amounts are year-to-date while the related %change ratios are annualized.	1								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no	annualizing)				ρ	Loan Losses & Rankri	uptcy Info	rmation, and Loan Mod	ifications
						Eddaed & Dallki			

	In	direct and Participati	on Lendi	ng					
Return to cover		For Charter :							
12/02/2011		Count of CU:	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	led: 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	Sep-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	582,845,009	5.9
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	461,999,267	-5.7
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,044,844,276	0.4
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	17.13	-0.5
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	30,309,718	-9.2
2 to < 6 Months Delinquent	11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	7,952,677	-19.9
6 to 12 Months Delinquent	1,740,217	2,304,136		3,160,767	37.2	2,746,955	-13.1	1,482,815	-46.0
12 Months & Over Delinquent	516,328		-27.4	289,925	-22.7	209,611	-27.7	180,050	
Total Del Indirect Lns (2 or more Mo)	13,257,530			16,561,293	12.5	12,882,418	-22.2	9,615,542	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28				4.2	1.24	-12.2		
LOAN LOSSES - INDIRECT LENDING								****	
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	10,034,584	-13.0
* Indirect Loans Recovered	2,051,315				-9.1	1,681,363	-1.5		
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444			-8.2	13,691,950	10.4		
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05					1.24	12.8		
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.03	1.27	21.3	1.10	13.0	1.24	12.0	1.12	-9.3
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		12,936,471		13,952,620	7.9	6,018,099	-56.9
Non-Federally Guaranteed Student Loans	N/A			N/A		N/A	7.0	12,252,288	
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6		
Member Business Loans (excluding C&D)	N/A			6,858,706		14,569,410	112.4		19.6
Non-Member Business Loans (excluding C&D)	N/A			5,510,129		20,762,048	276.8		45.9
Commercial Construction & Development	N/A			3,310,129		83,412	N/A		
Loan Pools	N/A			65,749,360		79,767,019	21.3		
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233				50.0	147.594.080	30.1	175.491.931	
%Participation Loans Outstanding / Total Loans					59.6	147,594,080		-, -, -	18.9
* Participation Loans Purchased YTD	0.97				56.6		30.8		
%Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	68,667,360	30.7
/ Total Loans Granted YTD	0.70	1.64	110.4	2.28	38.5	2.54	11.1	3.49	37.4
PARTICIPATION LOANS SOLD:	0.78	1.64	110.4	2.20	36.3	2.54	11.4	3.49	37.4
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	27,291,512	9.4
Participation Loan Interests - Amount Retained (Outstanding)	N/A			7,657,368			73.7		
* Participation Loans Sold YTD					77.0	13,297,782			
•	4,416,558		1	8,013,833	77.6	9,934,445	24.0		
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.09	-12.7
WHOLE LOANS PURCHASED AND SOLD:								.== =	
*Loans Purchased in Full from Other Financial Institutions YTD	210,700			0	-100.0	26,391,918	N/A		
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		0	
%Loans Purchased From Financial Institutions & Other	0.04	0.00	500.0	0.00	400.0	0.00	A1/A	0.00	07.5
Sources YTD / Loans Granted YTD	0.01	0.06			-100.0	0.96	N/A		
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	1,022,532			1,221,925	36.5	1,066,682	-12.7	676,687	
2 to < 6 Months Delinquent	1,058,798			· ·	-13.7	666,483	35.1	1,353,536	
6 to 12 Months Delinquent	575,106				-54.0	30,431	-70.7	41,917	37.7
12 Months & Over Delinquent	925,036			· ·	-95.2	9,988	-47.5	•	-41.0
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	706,902	14.8	1,401,350	98.2
%Participation Loans Delinquent > 2 Mo						_		_	
/ Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.48	-11.8	0.80	66.7
LOAN LOSSES - PARTICIPATION LENDING									<del>                                     </del>
* Participation Loans Charged Off	2,272,931				9.4	1,790,382	19.7		
* Participation Loans Recovered	267,446		59.6	· ·	-36.0		6.2		
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	1,428,878	27.0
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	1.18	2.6
*Amounts are year-to-date while the related %change ratios are annualize	d.								
** 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									
							9	. IndirectAndParticipa	ationLns
			1					1	1 -

	F	Real Estate Loan Info	mation '	1					
Return to cover		For Charter :							
12/02/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State	e = 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
·	Count o	of CU in Peer Group :						•	
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	728,616,246	876,778,932	20.3	915,352,026	4.4	890,532,453	-2.7	863,573,762	-3.0
Fixed Rate 15 years or less	325,056,367	344,451,911	6.0	354,062,465	2.8	428,073,256	20.9	453,995,966	6.1
Other Fixed Rate	1,223,128	1,793,861	46.7	8,633,472	381.3	15,720,652	82.1	17,326,867	10.2
Total Fixed Rate First Mortgages	1,054,895,741	1,223,024,704	15.9	1,278,047,963	4.5	1,334,326,361	4.4	1,334,896,595	0.0
Balloon/Hybrid > 5 years	42,286,364	48,192,417	14.0	37,772,245	-21.6	38,194,964	1.1	49,220,265	28.9
Balloon/Hybrid 5 years or less	357,126,092	476,232,842	33.4	437,306,584	-8.2	492,494,748	12.6	502,588,972	2.0
Total Balloon/Hybrid First Mortgages	399,412,456	524,425,259	31.3	475,078,829	-9.4	530,689,712	11.7	551,809,237	4.0
Adjustable Rate First Mtgs 1 year or less	51,714,964	60,696,640	17.4	47,390,609	-21.9	60,928,246	28.6	59,661,216	-2.1
Adjustable Rate First Mtgs >1 year	134,585,192	57,094,125	-57.6	77,690,386	36.1	81,041,310	4.3	84,143,824	3.8
Total Adjustable First Mortgages	186,300,156	117,790,765	-36.8	125,080,995	6.2	141,969,556	13.5	143,805,040	1.3
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	2,030,510,872	1.2
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	287,963,159	-6.
Closed End Adjustable Rate	2,909,100	9,137,683	214.1		8.2	10,654,249	7.7	25,156,602	
Open End Adjustable Rate (HELOC)	475,379,557	482,009,024	1.4	509,653,731	5.7	536,202,539	5.2	516,402,491	
Open End Fixed Rate	84,049,663	39,726,661	-52.7	32,984,778	-17.0	28,660,980	-13.1	29,129,833	1.6
TOTAL OTHER REAL ESTATE OUTSTANDING	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	858,652,085	-2.7
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	2,889,162,957	0.0
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	1,384,116,860	0.8
Other RE Fixed Rate	393,056,758	430,666,476	9.6	411,998,576	-4.3	335,309,405	-18.6	317,092,992	-5.4
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	1,701,209,852	-0.4
%(Total Fixed Rate RE/Total Assets)	18.71	19.96	6.7	18.16	-9.0	17.50	-3.6	16.58	-5.3
%(Total Fixed Rate RE/Total Loans)	26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	27.89	-1.3
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	646,394,012	1.9
Other RE Adj Rate	478,288,657	491,146,707	2.7	519,542,974	5.8	546,856,788	5.3	541,559,093	-1.0
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	1,187,953,105	0.6
-									
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	27,946,407	-4.
%(Interest Only & Payment Option First Mtg / Total Assets)	0.35	0.45	26.6	0.35	-21.2	0.30	-15.5	0.27	-8.8
%(Interest Only & Payment Option First Mtg / Net Worth)	3.06	4.09	33.8	3.51	-14.3	2.92	-16.8	2.69	-7.8
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	N/A	N/A		16,115,812		15,511,523	-3.7	10,841,805	-30.1
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	15,922,844	16,650,145	4.6	, ,	-52.0	2,837,821	-64.5	1,614,262	
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	15,555,325	6.8
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	263,910,463	330,942,555	25.4	, ,	117.3	616,301,437	-14.3	306,926,301	-33.6
* Fixed Rate 15 years or less	68,516,941	116,047,901	69.4	, ,	181.8	383,503,700	17.3	206,046,441	-28.4
* Other Fixed Rate	705,746	906,591	28.5	6,568,486	624.5	7,059,019	7.5	2,181,807	-58.8
* Total Fixed Rate First Mortgages	333,133,150	447,897,047	34.4		135.0	1,006,864,156		515,154,549	
* Balloon/Hybrid > 5 years	12,143,436	10,472,115			11.1	6,760,724		7,987,041	
* Balloon/Hybrid 5 years or less	116,811,617	136,384,143	16.8		-23.8	89,974,088		77,171,926	
* Total Balloon/Hybrid First Mortgages	128,955,053	146,856,258	13.9		-21.3	96,734,812	-16.3	85,158,967	
* Adjustable Rate First Mtgs 1 year or less	11,029,008	21,994,066	99.4	10,186,921	-53.7	22,100,740		12,309,380	-25.
* Adjustable Rate First Mtgs >1 year	18,543,849	18,615,995	0.4	8,723,898	-53.1	24,216,094	177.6	6,945,332	-61.8
* Total Adjustable First Mortgages	29,572,857	40,610,061	37.3		-53.4	46,316,834		19,254,712	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	491,661,060	635,363,366	29.2	1,187,134,839	86.8	1,149,915,802	-3.1	619,568,228	-28.2
* Amounts are year-to-date while the related %change ratios are annualize	ed.								
# Means the number is too large to display in the cell									
								10. R	RELoans '

		Real Estate Loan Info		2					
Return to cover		For Charter :							
12/02/2011		Count of CU:							
CU Name: N/A		Asset Range :							L
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fedei	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						-
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Ch
* OTHER REAL ESTATE (Granted)	DC0 2007	DCC 2000	70 Ong	DCC 2003	70 Ong	DC0 2010	70 Ong	00p 2011	/0 011
* Closed End Fixed Rate	117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	36,813,160	-2.
* Closed End Adjustable Rate	1,236,782		-10.1	2,050,853	84.5	1,909,946	-6.9	5,038,276	
* Open End Adjustable Rate (HELOC)	123,952,740		-5.7		11.7	134,066,286	2.7	78,459,196	
* Open End Fixed Rate and Other	49,920,413		-72.9		-63.1	3,644,285	-26.9	2,531,870	
* TOTAL OTHER REAL ESTATE GRANTED	293,005,442	264,064,025	-9.9	,,	-15.0	189,839,721	-15.4	122,842,502	
* TOTAL RE (FIRST AND OTHER) GRANTED	784,666,502	899,427,391	14.6		56.9	1,339,755,523	-5.1	742,410,730	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05		12.0		55.5	38.67	-3.7	28.56	
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2	373,618,389	-33.
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	28.46		-16.0		173.4	65.26	-0.1	60.30	
AMT of Mortgage Servicing Rights	2,751,657	2,430,031	-11.7		176.0	9,335,682	39.2	10,420,180	
Outstanding RE Loans Sold But Serviced	568,081,331	612,050,055	7.7		87.5	1,554,919,924	35.5	1,708,829,759	
% (Mortgage Servicing Rights / Net Worth)	0.30		-12.9		169.0	0.93	33.7	1.00	
MISC. RE LOAN INFORMATION	2744								
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	1,069,851,142	-3.
R.E. Lns also Mem. Bus. Lns	62,546,638	96,679,730	54.6		58.8	210,265,558	36.9	241,252,966	
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A			0		0	N/A	0	
Total Reverse Mortgages	N/A	N/A		0		0	N/A	0	N/A
RE LOAN MODIFICATIONS OUTSTANDING						-			
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	64,156,008	11.
Modified Other RE Loans	N/A			3,707,298	775.3	8,344,917	125.1	9,072,806	
Total Modified First and Other RE Loans	N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	73,228,814	
Modified RE Loans Also Reported as Business Loans	N/A			2,655,818	N/A	4,179,197	57.4	2,907,582	
DELINQUENT R.E. LOANS > 2 MOS	.,,,	-		_,,,,,,,,		.,,		_,,,,,,,	
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	22,493,668	-12.
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	181,316				28.3	8,134,440	26.8	5,721,846	
Other R.E. Fixed Rate	1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,909,775	
Other R.E. Adj. Rate	1,726,237	1,828,809	5.9		83.2	3,217,607	-4.0	3,229,455	
TOTAL DEL R.E. > 2 MOS	6,778,602		176.3		87.2	41,625,327	18.7	35,354,744	
DELINQUENT 1 TO < 2 MOS		-, -,		,,		,,-			
First Mortgage	20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3	35,024,554	-17.
Other	5,884,998		25.1	9,097,274	23.6	8,900,334	-2.2	9,058,824	
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	44,083,378	+
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	79,438,122	
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dg > 1 Mos	1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.75	-14.
% R.E. Loans dg > 2 Mos	0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.22	-15.
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	7,430,745	-4.:
Modified Other RE Loans > 2 Mo Del	N/A	0		597,714	N/A	1,269,427	112.4	330,729	-73.
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	7,761,474	-14.
% Total Modified 1st and Other RE > 2 Mo Del									
/ Total Modified 1st and Other RE	N/A	16.94		16.63	-1.8	13.71	-17.5	10.60	-22.
Modified RE Loans Also Reported as									
Business Loans > 2 Mo Del	N/A	0		1,317,485	N/A	460,969	-65.0	696,389	51.
% Modified RE Lns also Reported as									1
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	23.95	117.
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	IN/A	0.00	-	49.61	IN/A	11.03	-11.6	23.95	117.
	005 500	044 444	40.4	4 000 405	107.0	4 200 705	122.0	4 202 227	20
* Total 1st Mortgage Lns Charged Off  * Total 1st Mortgage Lns Recovered	825,538		10.4		107.2	4,396,725	132.9	4,303,087	
	505,399		-98.3		292.1	59,676	75.1	126,561	
* NET 1st MORTGAGE LN C/Os  ** Net Charge Offs - 1st Mortgage Loans	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	4,176,526	28.
** Net Charge Offs - 1st Mortgage Loans  / Avg 1st Mortgage Loans	0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.28	23.
* Total Other RE Lns Charged Off	1,941,497		51.4		160.5	7,712,075	0.7	6,125,229	
* Total Other RE Lns Charged Off * Total Other RE Lns Recovered	1,941,497		6.2		53.9	427,267	56.9	333,300	
* NET OTHER RE LN C/Os	1,774,819		55.7		167.3	7,284,808	-1.4	5,791,929	+
**Net Charge Offs Other RE Loans / Avg Other RE Loans	1,774,819	2,763,156	47.3		158.6	7,284,808	0.8	5,791,929	
* Amounts are year-to-date and the related % change ratios are annualized		0.31	41.3	0.00	130.0	0.80	0.0	0.09	10.
** Annualization factor: March = 4; June = 2; September =4/3; December =									+
	i (or no annualizing)								+
# Means the number is too large to display in the cell									

	Mom	ber Business Loa	n Inform	otion	1		1	I	T
Return to cover	Wern	For Charter :		ation					
12/02/2011		Count of CU:							
CU Name: N/A		Asset Range :			L		L		l
Peer Group: N/A	Count of C	U in Peer Group :		Nation * Peer Gro	up: All *	State = 'MO' * Type	Include	d: Federally Insure	ed State
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
BUSINESS LOANS	DCC-2007	DCC-2000	70 Orig	DCC-2003	70 Ong	DCC-2010	70 Orig	OCP-2011	70 Ong
Member Business Loans (NMBLB) 1	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	248,956,693	12.5
Purchased Business Loans or Participations to									
Nonmembers (NMBLB) 1	14,024,848	14,348,837	2.3	20,108,453	40.1		85.3	43,247,127	
Total Business Loans (NMBLB) 1	80,582,020 7,196,221	128,835,658 3,909,216	59.9 -45.7	184,430,410 6,567,329	43.2 68.0		40.2 47.3	292,203,820 9,247,294	
Unfunded Commitments <sup>1</sup> TOTAL BUSINESS LOANS (NMBLB) LESS	7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	9,247,294	-4.4
UNFUNDED COMMITMENTS <sup>1</sup>	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	282,956,526	13.7
%(Total Business Loans (NMBLB) Less Unfunded									
Commitments/ Total Assets) 1	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.76	8.1
NUMBER OF BUSINESS LOANS OUTSTANDING:	050	4.074	20.0	1,264	40.0	1,406	11.2	1,522	
Number of Outstanding of Business Loans to Members  Number of Outstanding Purchased Business Loans or	850	1,071	26.0	1,204	18.0	1,406	11.2	1,522	8.3
Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	181	13.8
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,703	8.8
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development Farmland	N/A N/A	N/A N/A		N/A N/A		N/A N/A		6,841,842 619,299	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		89,735,392	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		62,746,374	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		85,198,162	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		245,141,069	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		278,272	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		43,722,245	
Unsecured Business Loans	N/A	N/A		N/A		N/A		1,219,486	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,842,748	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		47,062,751	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE  Number - Construction and Development	N/A	N/A		N/A		N/A		10	
Number - Constitution and Development  Number - Farmland	N/A	N/A		N/A		N/A		5	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		688	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		149	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		246	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,098	
Number - Loans to finance agricultural production and other loans to farmers  Number - Commercial and Industrial Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		15 310	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		21	
Number - Unsecured Revolving Lines of									
Credit (Business Purpose)	N/A	N/A		N/A		N/A		259	_
Total Number of Non-Real Estate Secured Business Loans  AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	N/A	N/A		N/A		N/A		605	
* MBL (NMBLB) Granted YTD 1	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	54,644,290	-20.8
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	3,318,902	2,700,795	-18.6	5,574,493	106.4		259.4	19,888,375	
DELINQUENCY - MEMBER BUSINESS LOANS	0,010,002	2,700,735	10.0	5,51 4,455	100.4	20,002,401	200.4	13,000,073	JZ1
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	2,863,379	
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8		111.7	2,800,044	
6 to 12 Months Delinquent 12 Months & Over Delinquent	0	249,075	N/A	1,064,542	327.4 N/A		-50.4		299.9
Total Del Loans - All Types (2 or more Mo)	137,207	763,689	N/A 456.6	117,563 3,419,903	347.8		26.5 58.3	92,839 5,005,954	
MBL DELINQUENCY RATIOS	137,207	703,009	430.0	3,419,903	347.0	3,414,733	30.3	3,003,934	-1.0
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.67	2.25	35.0	3.67	62.6	3.30	-10.1	2.78	-15.7
% MBL > 2 Months Delinquent (Reportable delinquency)	0.19	0.61	227.0	1.92	214.5	2.18	13.1	1.77	-18.7
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs *Total MBL Recoveries	7,519 0	432,373	5,650.4 N/A	1,476,780 10,338	241.6 N/A		73.8 11.2	928,177 600	
MISCELLANEOUS MBL INFORMATION:	0	U	IN/A	10,336	IN/A	11,499	11.2	600	-93.0
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	241,252,966	14.7
Construction & Development Loans Meeting 723.3(a)	4,564,040	3,640,995		3302648	-9.3		75.9	3,616,492	
Number of Construction & Development Loans - 723(a)	30	33		4	-87.9			8	
Unsecured Business Loans Meeting 723.7(c)-(d)	1,494,599	532,062		957,609	80.0			1,941,360	
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243	-22.4 N/A	233	-4.1		-3.9 -44.2	907 571	
Agricultural Related (NMBLB) <sup>1</sup> Number of Outstanding Agricultural Related Loans	0	236,997 5		215,819	-8.9 20.0			897,571 20	
* Business Loans and Participations Sold	3,236,300	2,025,113		6,393,321	215.7			3,332,263	
	2,132,907	2,839,923	33.1	5,709,286	101.0		5.2	8,672,786	
SBA Loans Outstanding	2,132,907	2,009,920	00.1	0,700,200	101.0	0,003,377	O	0,012,100	
SBA Loans Outstanding Number of SBA Loans Outstanding  PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; Amounts are ye	7	16	128.6	34	112.5				

	Inve	stments, Cash, & Cas	h Eguiva	lents					
Return to cover	<u> </u>	For Charter :							
12/02/2011		Count of CU:	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	ally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A					-	
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS			J				J	•	
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	7,152,374	-43.2
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	47,327,080	79.6
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	77,649,061	-5.3
Held to Maturity 5-10 yrs	3,259,902		98.7		73.7	8,546,551	-24.0	14,879,329	74.1
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	3,940,251	-8.2
TOTAL HELD TO MATURITY	105,508,692		-47.1	, ,		133,816,095	-39.0	150,948,095	
	,,	11, 11,		-,,		,,		,,	
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	198,691,012	-13.9
Available for Sale 1-3 yrs	122,905,098	, ,	48.5		67.2	522,719,166		661,076,140	
Available for Sale 3-5 yrs	208,755,715		48.9	, ,	52.6	604,555,262	27.4	670,296,777	10.9
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3	,, -	8.7	132,948,424	90.6	112,601,517	-15.3
Available for Sale 3-10 yrs	N/A		00.0	N/A	0	N/A	00.0	N/A	10.0
Available for Sale > 10 yrs	14,312,333		-9.3		-13.5	20,606,763	83.5	48,742,098	136.5
TOTAL AVAILABLE FOR SALE	493,696,819		38.2	, ,	43.0	1,511,528,636		1,691,407,544	
TOTAL AVAILABLE FOR OALL	400,000,010	002,402,004	30.2	373,020,203	40.0	1,011,020,000	04.0	1,001,407,044	11.5
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	17,432,121	0.9
Trading 3-10 years	N/A			N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,432,121	0.9
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,045,081,832	-15.0	1,229,456,770	17.6
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,244,532	-0.7	403,043,073	3.0
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	53,125,329	1.4	71,859,961	35.3
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	28,762,513	11.0
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	1,543,963	184.5	1,398,174	-9.4
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,516,902,230	-10.7	1,734,520,491	14.3
									<u> </u>
MATURITIES:	4 400 0=0 :	4.0=0.0=4.5:5		4 000 000	65.5	1 000 000 - : -		4 40= 000 :==	<b></b>
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	, , ,	29.0	1,288,380,046		1,435,300,156	
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	, ,	49.9	940,312,439	28.1	1,111,446,293	
Total Investments 3-5 yrs	294,830,929		37.5	,, -	62.4	739,711,287	12.4	819,805,799	
Total Investments 5-10 yrs	61,365,939		42.5	, ,	37.7	184,674,550	53.3	173,675,480	-6.0
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	, ,	-6.5	26,441,640	85.9	54,080,523	
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,179,519,962	9.2	3,594,308,251	13.0
# Means the number is too large to display in the cell									
								13	3. InvCash

Procedure   County			Other Investment Inf	formation						
Common   March   March   Common   March   March   Common   March   March   Common   March   March   Common   March   M										
Page   Charles   Page										
Dec-2009   NiChg   N										
New Note	Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Incl	uded: Fed	derally Insured State	Credit
### NOTESTINENT SUMMANY:		Count o	f CU in Peer Group :	N/A						
MOLIA Columntanch Notes (included in US Gray Obligations)		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
Total FIDE Flower Comment Collegations										
A Chem VS Government Chalipports	, , , , , , , , , , , , , , , , , , ,								, ,	97.9
TOTAL LIG. GOVERNMENT OILLARTONS   6,219,175   9,908,800   99.0   3,912,242   286.5   10,75,37,222   196.1   15,15,162   24.2									, ,	
Agency/GSE Detail Instruments (not basked by mortgages)  NAM				E0.2		266.5	· ·	106.1		24.2
Agency   See Mortgage-Basted Securities	TOTAL 0.3. GOVERNIVIENT OBLIGATIONS	0,219,175	9,900,000	39.3	30,312,642	200.5	107,537,224	190.1	61,319,102	-24.2
Agency   See Mortgage-Basted Securities	Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667.624.758	54.4	834.823.689	25.0	877.341.679	5.1
Securities Issued by States and Political Subdivision in the U.S.   NA   NA   NA   NA   NA   NA   NA   N	Agency/GSE Mortgage-Backed Securities	N/A	265,958,806			55.4		57.0		
Privately Issued Mortgage-Related Securities (PISCUS Only)	TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,711,789,686	15.4
Privately Issued Securities (FCUs only)	Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		8,027,276	
Privately Issued Mortgage Backed Securities (FSUS) only)			12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,009,174	
TOTAL OTHER MORTGAGE-BACKED SECURITIES   NA   13.776,589   12.999,422   -5.6   9.201,708   -202   7.991,709   -10.7	` ',								0	
Malual Funds	, , , , , , , , , , , , , , , , , , , ,		,		, ,					
Common Trusts   NA	TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	7,391,798	-19.7
Common Trusts   NA	Mutual Funds	NI/A	NI/A		25 328 659		26 811 251	5.0	25 133 552	-63
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS  81,661,951  NA  NA  NA  NA  NA  NA  NA  NA  NA  N					, ,		, ,			
Bank Issued FDIC-Guaranteed Bonds				-8.3		9.1	, ,			
Colineralized Mortgage Delugations		, ,		0.0	, ,	0	, ,	.0.0		2.0
Commercial Mortgage Backed Securities   11,694,006   14,567,361   24,6   23,807,700   63,4   33,983,221   42,7   45,391,840   33.6   33.6   33.983,221   42,7   45,391,840   33.6   33.6   33.983,221   42,7   45,391,840   33.6   33.6   33.6   33.8   33.6   33.8					-				-	
OTHER INVESTMENT INFORMATION:	Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	419,499,970	65.7
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas   0   0   N/A	0 0	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	45,391,840	33.6
OCOMPIEN COURDE FORMATION   OCUPANT NAME   OCUPAN										
Non-Mortgage Related Securities With Maturities > 3 Yrs		_	_				_			
Without Embedded Options or Complex Coupon Formulas   0   0   N/A   0   N/		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)			0	NI/A	0	NI/A	0	NI/A	0	NI/A
Deposits/Shares per 703.10(a)										
Market Value of Investments Purchased Under   NA										
Investment Pilot Program (703.19)				14//		14//		14// (		14// (
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   6   0   0   N/A   0   N/A   0   N/A   0   N/A   Cash on Deposit in Corporate Credit Unions   375,984,940   425,349,222   13.2   433,986,036   2.0   309,919,137   -28.6   200,783,191   35.2   Cash on Deposit in Other Financial Institutions   49,193,129   132,022,981   168.4   204,170,412   54.6   241,999,733   18.5   579,450,944   13.2   CUSO INFORMATION		0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments   0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 N		1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,181,323,843	10.4	3,596,215,920	13.0
For Positive Arbitrage   0   0   N/A   0   N		494,472	550,998	11.4	136,265	-75.3	136,621	0.3	0	-100.0
Cash on Deposit in Corporate Credit Unions 375,894,940 425,349,222 13.2 43,986,036 2.0 39,911,137 2.86 200,783,191 3.52 Cash on Deposit in Other Financial Institutions 49,193,129 132,022,988 168.4 204,170,412 54.6 241,999,733 18.5 579,450,844 139.4 CUSO INFORMATION Value of Investments in CUSO 14,636,865 15,138,267 3.4 17,452,633 15.3 17,452,693 0.0 18,150,999 4.0 CUSO Investments in CUSO 14,636,865 15,138,267 3.4 17,452,633 15.3 17,452,693 0.0 18,150,999 4.0 CUSO Investments in CUSO 14,721,346 3.847,806 -18.5 7,141,660 85.6 7,735,019 8.3 8,038,815 3.9 MHOLLY OWNED CUSO INFORMATION 14,000 Investment Plot Program 14,000 Investment Plot Program 15,000 Investment Plot Program 15,000 Investment Plot Program 15,000 Investments (In Investments) 15,000 Investments (In Investments) 15,000 Investments) 19,000 Investments (In Investments) 19,000 Investments) 19,000 Investments (In Investments) 19,000 Investments) 19,000 Investments) 19,000 Investments (In Investments) 19,000 Investments (In Investments) 19,000 Investments) 19,000 Investments (In Investments) 19,000 Investments) 19,000 Investments (In Investments) 19,000 Investment (In Investments) 19,000 Investments		_	_				_			
Cash on Deposit in Other Financial Institutions		075.004.040			400,000,000				000 700 404	
CUSO INFORMATION		, ,	, ,				, ,		, ,	
Value of Investments in CUSO         14,636,865         15,138,267         3.4         17,452,633         15.3         17,452,693         0.0         18,150,999         4.0           CUSO loans         887,939         231,728         73.9         306,659         32.3         6,876,501         2,142.4         5,332,404         -22.5           Aggregate cash outlays in CUSO         4,721,346         3,847,806         -18.5         7,141,660         86.6         7,735,019         8.3         8,038,815         3.9           WHOLLY OWNED CUSO INFORMATION         1         1         12,020,995         14,860,564         12.6         13,507,884         -9.1           Total Assets of Wholly Owned CUSOs         N/A         N/A         N/A         13,202,095         14,860,564         12.6         13,507,884         -9.1           Total Loans of Wholly Owned CUSOs         N/A         N/A         N/A         N/A         N/A         N/A         N/A         N/A         N/A         14,2798         -10.6         2.86,156         39.7           Total Loans of Wholly Owned CUSOs         N/A         N/		49,193,129	132,022,900	100.4	204,170,412	34.0	241,999,733	10.5	379,430,044	133.4
CUSO loans		14.636.865	15.138.267	3.4	17.452.633	15.3	17.452.693	0.0	18.150.999	4.0
Aggregate cash outlays in CUSO							, ,			
Total Assets of Wholly Owned CUSOs	Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5		85.6				3.9
Total Capital of Wholly Owned CUSOs	WHOLLY OWNED CUSO INFORMATION									
Net Income/Loss of Wholly Owned CUSOs								12.6	13,507,884	
Total Loans of Wholly Owned CUSOs	. ,									
Total Delinquency of Wholly Owned CUSOS										39.7
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)  O O N/A										NI/A
Outstanding Balance of Brokered CDs and Share         38,475,291         93,279,835         142.4         145,927,182         56.4         191,218,162         31.0         198,852,675         4.0           CREDIT UNION INVESTMENT PROGRAMS         B         21         16.7         16         -23.8         16         0.0         16         0.0           Approved Mortgage Processing         B         21         16.7         16         -23.8         16         0.0         16         0.0           Approved Mortgage Seller         B         9         12.5         8         -11.1         9         12.5         9         0.0           Borrowing Repurchase Agreements         3         3         0.0         2         -33.3         2         0.0         2         0.0           Brokered Deposits (all deposits acquired through 3rd party)         2         2         0.0         1         -50.0         1         0.0         1         0.0           Investment Pilot Program         1         1         1         0.0         0         1/0         0         N/A         0         N/A           Deposits and Shares Meeting 703.10(a)         0         0         N/A         1         N/A         2         10	Total Delinquency of Wholly Owned COSOS	N/A	N/A		U		U	N/A	17,450	N/A
Outstanding Balance of Brokered CDs and Share         38,475,291         93,279,835         142.4         145,927,182         56.4         191,218,162         31.0         198,852,675         4.0           CREDIT UNION INVESTMENT PROGRAMS         B         21         16.7         16         -23.8         16         0.0         16         0.0           Approved Mortgage Processing         B         21         16.7         16         -23.8         16         0.0         16         0.0           Approved Mortgage Seller         B         9         12.5         8         -11.1         9         12.5         9         0.0           Borrowing Repurchase Agreements         3         3         0.0         2         -33.3         2         0.0         2         0.0           Brokered Deposits (all deposits acquired through 3rd party)         2         2         0.0         1         -50.0         1         0.0         1         0.0           Investment Pilot Program         1         1         1         0.0         0         1/0         0         N/A         0         N/A           Deposits and Shares Meeting 703.10(a)         0         0         N/A         1         N/A         2         10	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
CREDIT UNION INVESTMENT PROGRAMS         18         21         16.7         16         -23.8         16         0.0         16         0.0           Approved Mortgage Seller         8         9         12.5         8         -11.1         9         12.5         9         0.0           Borrowing Repurchase Agreements         3         3         0.0         2         -33.3         2         0.0         2         0.0           Brokered Deposits (all deposits acquired through 3rd party)         2         2         0.0         1         -50.0         1         0.0         1         0.0           Investment Pilot Program         1         1         1         0.0         0         10.0         0         N/A         0         N/A         0         N/A           Investments Not Authorized by FCU Act (SCU only)         0         0         N/A         0         0         0         0         0         0         0         0         0         0         0         0         0         0 <td>Outstanding Balance of Brokered CDs and Share</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Outstanding Balance of Brokered CDs and Share									
Mortgage Processing         18         21         16.7         16         -23.8         16         0.0         16         0.0           Approved Mortgage Seller         8         9         12.5         8         -11.1         9         12.5         9         0.0           Borrowing Repurchase Agreements         3         3         0.0         2         -33.3         2         0.0         2         0.0           Brokered Deposits (all deposits acquired through 3rd party)         2         2         0.0         1         -50.0         1         0.0         1         0.0           Investment Pilot Program         1         1         1         0.0         0         1.00         0         N/A         0         N/A         0         N/A           Investments Not Authorized by FCU Act (SCU only)         0         0         N/A         0         N/A         0         N/A         0         N/A         0         N/A           Deposits and Shares Meeting 703.10(a)         0         0         N/A         1         N/A         2         10.0         2         0.0           Brokered Certificates of Deposit (investments)         9         20         12.2         18         -10.0 </td <td></td> <td>38,475,291</td> <td>93,279,835</td> <td>142.4</td> <td>145,927,182</td> <td>56.4</td> <td>191,218,162</td> <td>31.0</td> <td>198,852,675</td> <td>4.0</td>		38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	198,852,675	4.0
Approved Mortgage Seller         8         9         12.5         8         -11.1         9         12.5         9         0.0           Borrowing Repurchase Agreements         3         3         0.0         2         -33.3         2         0.0         2         0.0           Brokered Deposits (all deposits acquired through 3rd party)         2         2         0.0         1         -50.0         1         0.0         1         0.0           Investment Pilot Program         1         1         0         0         -100.0         0         N/A         0         N/A           Investments Not Authorized by FCU Act (SCU only)         0         0         N/A         0         N/A         0         N/A         0         N/A           Deposits and Shares Meeting 703.10(a)         0         0         N/A         1         N/A         2         100.0         2         0.0           Brokered Certificates of Deposit (investments)         9         20         122.2         18         -10.0         21         16.7         21         0.0           # Means the number is too large to display in the cell         0         0         12.2         18         -10.0         0         0         0										
Borrowing Repurchase Agreements   3   3   0.0   2   -33.3   2   0.0   2   0.0										
Brokered Deposits (all deposits acquired through 3rd party)         2         2         0.0         1         -50.0         1         0.0         1         0.0           Investment Pilot Program         1         1         1         0.0         0         -100.0         0         N/A         0         N/A           Investments Not Authorized by FCU Act (SCU only)         0         0         N/A         0         0.0         N/A         0         N/A         0         0.0										
Investment Pilot Program         1         1         0.0         0         -100.0         0         N/A         0         N/A           Investments Not Authorized by FCU Act (SCU only)         0         0         0         N/A         0         0         N/A         0         0         0         0         N/A         1         N/A         2         100.0         2         0.0           Brokered Certificates of Deposit (investments)         9         20         122.2         18         -10.0         21         16.7         21         0.0           # Means the number is too large to display in the cell	0 1									
Investments Not Authorized by FCU Act (SCU only)	1 \ 1 1 0 1 77									
Deposits and Shares Meeting 703.10(a)         0         0         N/A         1         N/A         2         100.0         2         0.0           Brokered Certificates of Deposit (investments)         9         20         122.2         18         -10.0         21         16.7         21         0.0           # Means the number is too large to display in the cell         1										
Brokered Certificates of Deposit (investments)         9         20         122.2         18         -10.0         21         16.7         21         0.0           # Means the number is too large to display in the cell										
# Means the number is too large to display in the cell										
	,		20							2.5
	<u> </u>								14.Oth	erlnvinfo

SUPPLEMENTAL SHARESDEPOSITS (included in local Shares)   2,17,00,77   15,901,704   26,8   3,00,003,203   31,5   7,800,008   30,3   701,404   20,000,000,000   20,000,000,000   20,000,000,000   20,000,000,000   20,000,000,000   20,000,000,000   20,000,000,000   20,000,000   20,000,000,000   20,000,000		Supplemental Sha	re Information, Off B	alance SI	neet, & Borrowings					
Column   MA	Return to cover		For Charter :	N/A						
Peer Group: NA										
Count of Clin Pre-Group: NA.										
SUPPLEMENT AS SAURE SOFTPOSTS (included in total Shares):  Accounts field by Moment Governmen Deposition  27.446 21.816.4170 27.176.474 21.816.4170 27.176.474 27.176	Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Inc	uded: Fed	erally Insured State	2 Credit
SUPPLEMENTAL SMARESOCPOSITS (included in tool Shares)   21,795,747   15,001,704   38.8   20,000,220   31.5   7,685,088   6.3   701,640   4.0		Count o	of CU in Peer Group :	N/A						
SUPPLEMENTAL SMARESOCPOSITS (included in tool Shares)   21,795,747   15,001,704   38.8   20,000,220   31.5   7,685,088   6.3   701,640   4.0										
Accounts had by Member Coverement Depositions		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
Accounts in this harder Starter  1.856.7760	· · · · · · · · · · · · · · · · · · ·									
Employee Bernell Number Shares   8,880,751   12,218,141   30,0   12,855,861   30   13,80,274   2.7   14,899,810   16,800,908   14,899,810   12,800,908   14,800,8274   2.7   14,899,810   12,800,908   14,800,810   14,000   10   10   10   10   10   10   10										
Employee Breefit Normanneder Deposits 28,9781 33.642 15.4 0 100.0 0 NA 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 N										
SSP Plant Member Deposes   289.781   334.542   5.4   0   10.00   0   NA					12,585,566					
Non-dollar Denominated Deposits 0 0 0 NA 0				N/A	0	-100.0			0	N/A
Health Savings Accounts		289,781	334,542	15.4	0	-100.0	0	N/A	0	
Dollar Amount of Stare Certificates >= \$100,000   386,881,797   403,333.996   2.5   476,210.480   18.1   441,981,144   7.2   437,470,083   20.00lar Amount of Stare Dutils Swapt to Regular Shares or Morey Minder Accounts Sensing Transactions   0   0   NA   135,714   NA   0   0   0   0   0   0   0   0   0	Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of RA/Keogh = \$100,000 Dollar Amou	Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	7,808,327	46.1
Dallar Amount of Share Drafts Swept to Regular Shares or   0	Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2	437,470,083	-1.0
Money Market Accounts	Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	313,473,785	3.3
Dollar Amount of Noninterest Baving Transactional	Dollar Amount of Share Drafts Swept to Regular Shares or									
Accounts with balances > \$250,000   NA	Money Market Accounts	0	C	N/A	135,714	N/A	0	-100.0	0	N/A
SAVING MATURITIES	Dollar Amount of Noninterest Bearing Transactional									
Commercial Process   Commerc		N/A	N/A		N/A		15,093,102		14,494,062	-4.0
10.3 years										
28,749,545   280,200,822   1-9   285,762,261   2.0   355,955,741   246   410,275,650     NSURANCE COVERAGE IN ADDITION TO NOUSIF   605,598,071   7,154,901,715   8.3   7,943,884,92   110, 0   0   0   0   0     Dollar Amount of Shared-Deposits across an experimental content of the content o	< 1 year	5,830,848,971	6,197,991,118	6.3	7,044,643,938	13.7	7,368,267,585	4.6	7,678,721,928	
3 years   285,749,545   280,200,822   1-9   285,762,281   2-0   355,955,741   246   410,275,650     NSURANCE COVERAGE IM ADDITION TO NOUSIF   5.000,000   5.000,000   5.000,000     NSURANCE COVERAGE IM ADDITION TO NOUSIF   5.000,000   5.000,000   5.000,000     NSURESSI NAME   5.000,000   5.00	1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,794,591	5.5	682,021,897	5.4
INSURANCE COVERAGE IN ADDITION TO NOUSIF   9   10   11.1   10   0.0   10   0.0   9	> 3 years			-1.9	285,762,261	2.0	355,955,741	24.6	410,275,650	15.3
ShareDeposit Insurance in Addition to NCUSIF   9   10   11.1   10   0.0   10   0.0   9	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	8,771,019,475	4.8
ShareDeposit Insurance in Addition to NCUSIF   9   10   11.1   10   0.0   10   0.0   9										
Dollar Anount 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   40,090,705   00FF6ALANCE SHEET - UNFUDED COMMITMENTS FOR BUSINESS LOANS		9	10	11.1	10	0.0	10	0.0	9	-10.0
OFF-DALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS   3.406,070   3.196,216   6.2   916,057   71.3   2.420,766   183.7   2.655,99   Commercial Real Estate /	Dollar Amount of Shares/Deposits Covered by Additional Insurance									_
BUSINESS LOANS		55,515,151					,,		,,	
Comercial Real Estate /										
Construction & Land Development (MBL)		3,406,070	3.196.216	-6.2	918.057	-71.3	2,420,786	163.7	2.655.999	9.7
Outstanding Letters of Credit   191,448   15,365,197   7,925,8   20,245,721   318   8,693,179   57,1   265,258					0				11	
Cheer Unfunded MEL Commitments   3,780,151   713,000   -812   5,649,272   692.3   6,22,486   10.9   4,133,988					20 245 721	31.8	,			
Total Unfunded Commitments for Business Loans   7,387,669   19,274,413   160,9   26,813,050   39,1   18,368,390   -31,5   9,247,284			-,,							_
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL   REMAINING LOANS (NOM-BUSINESS)   Revolving O/IE Lines 1-4 Family										
REMAINING LOANS (NON-BUSINESS)		7,307,003	13,214,410	100.3	20,013,030	33.1	10,300,330	-51.5	3,247,234	-43.1
Revolving O/E Lines 1-4 Family										
Credit Card Line		/16 D/8 131	431 820 507	3.0	/10 /87 575	-20	422 030 851	0.8	120 200 106	1.5
Unsecured Share Draft Lines of Credit										
New Protection Programs										_
Residential Construction Loans-Excluding Business Purpose   N/A   N/A   N/A   2,941,689   635,443   7.8.4   901,681     Federally Insured Home Equity Conversion Mortgages (HECM)   N/A   N/A   N/A   0   0   N/A   0     Other Unused Commitments   10,921,564   39,830,384   264.7   13,330,531   66.5   39,737,926   198.1   46,804,132     Total Unused Commitments for Non-Business Loans   1,502,720,869   1,564,918,093   4.1   1,543,041,404   -1.4   1,569,982,840   1.7   1,620,491,357     Total Unused Commitments   1,501,018,538   1,564,192,506   4.9   1,569,884,464   -0.9   1,588,351,230   1.2   1,629,738,651     W(Unused Commitments Crash & ST Investments)   127.21   135.53   6.5   106.43   21.5   114.70   7.8   106.17     W(Unused Commitments Through Third Party   N/A   N/										
Federally Insured Home Equity Conversion Mortgages (HECM)   N/A   N/A   0   0   0   N/A   0   0   0   N/A   0   0   0   0   N/A   0   0   0   0   0   0   0   0   0						21.3				
Proprietary Reverse Mortgage Products										
Other Unused Commitments   10,921,564   39,830,384   264.7   13,330,531   66.5   39,737,926   198.1   46,804,132										
Total Unfunded Commitments for Non-Business Loans										
Total Unused Commitments										
Wilding Commitments / Cash & ST Investments    127.21   135.53   6.5   106.43   -21.5   114.70   7.8   106.17										
Unfunded Commitments Committed by Credit Union										
Unfunded Commitments Through Third Party						-21.5		7.8		
Loans Transferred with Recourse 1 262,801,132 219,419,390 -16.5 164,973,233 -24.8 115,433,908 -30.0 137,777,892 Pending Bond Claims 460,620 1,235,713 168.3 988,192 -20.0 170,181 -82.8 296,315 Other Contingent Liabilities 0 45,236 N/A 571,338 1,163.0 597,917 4.7 662,447 EREDIT AND BORROWING ARRANGEMENTS:  Num FHLB Members 15 16 6.7 18 12.5 21 16.7 22 LINES OF CREDIT (Borrowing) 1,330,678,192 1,471,747,899 10.6 1,623,048,984 10.3 1,553,164,660 -4.3 1,539,889,890 Total Credit Lines 1 Corporate Credit Unions N/A N/A N/A 502,943,302 326,500,380 -35.1 250,871,902 Draws Against Lines of Credit Oscard Credit Credit Lines 1 Corporate Credit										
Pending Bond Claims									729,149	
Pending Bond Claims	Loans Transferred with Recourse <sup>1</sup>	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	137,777,892	19.4
Other Contingent Liabilities         0         45,236         N/A         571,338         1,163.0         597,917         4.7         662,447           CREDIT AND BORROWING ARRANGEMENTS:         0         15         16         6.7         18         12.5         21         16.7         22           LINES OF CREDIT (Borrowing)         1,330,678,192         1,471,747,899         10.6         1,623,048,984         10.3         1,553,164,660         -4.3         1,539,889,890           Total Committed Credit Lines         0         18,382,000         N/A         45,506,132         147.6         18,470,000         -59.4         39,657,202           Total Credit Lines at Corporate Credit Unions         N/A         N/A         N/A         502,943,302         326,500,380         -35.1         250,871,902           Draws Against Lines of Credit         42,593,915         4,837,886         -88.6         30,652,516         533.6         19,261,035         -37.2         12,952,207           BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS         N/A         N/A         N/A         7,150,999         3,039,178         -57.5         3,808,481           Term Borrowings Outstanding from Corporate Cus         N/A         N/A         N/A         141,467,000         12,000,000         -9	Pending Bond Claims					-20.0		-82.8		
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members			.5,200	1.27	2,500	, 22.0	22.,011		,	1.270
LINES OF CREDIT (Borrowing)		15	16	6.7	18	12.5	21	16.7	22	4.8
Total Credit Lines 1,330,678,192 1,471,747,899 10.6 1,623,048,984 10.3 1,553,164,660 -4.3 1,539,889,890  Total Committed Credit Lines 0 18,382,000 N/A 45,506,132 147.6 18,470,000 -59.4 39,657,202  Total Credit Lines at Corporate Credit Unions N/A N/A 502,943,302 326,500,380 -35.1 250,871,902  Draws Against Lines of Credit 42,593,915 4,837,886 -88.6 30,652,516 533.6 19,261,035 -37.2 12,952,207  BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS		1	10	0.7	10	12.0	21	70.7	22	7.0
Total Committed Credit Lines 0 18,382,000 N/A 45,506,132 147.6 18,470,000 -59.4 39,657,202  Total Credit Lines at Corporate Credit Unions N/A N/A N/A 502,943,302 326,500,380 -35.1 250,871,902  Draws Against Lines of Credit Credit Unions 42,593,915 4,837,886 -88.6 30,652,516 533.6 19,261,035 -37.2 12,952,207  BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS  Line of Credit Outstanding from Corporate Cus N/A N/A 7,150,999 3,039,178 -57.5 3,808,481  Term Borrowings Outstanding from Corporate Cus N/A N/A 141,467,000 12,000,000 91.5 5,000,000  MISCELLANEOUS BORROWING INFORMATION:  Assets Pledged to Secure Borrowings  Amount of Borrowings Subject to Early Repayment at Lenders Option 103,000,000 -2.6 92,943,000 -9.8 101,157,000 8.8 94,000,000		1 330 678 192	1 471 747 890	10.6	1 623 048 984	10 3	1 553 164 660	-43	1 539 889 890	-0.9
Total Credit Lines at Corporate Credit Unions N/A N/A 502,943,302 326,500,380 -35.1 250,871,902  Draws Against Lines of Credit 42,593,915 4,837,886 -88.6 30,652,516 533.6 19,261,035 -37.2 12,952,207  BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS  Line of Credit Outstanding from Corporate Cus N/A N/A 7,150,999 3,039,178 -57.5 3,808,481  Term Borrowings Outstanding from Corporate Cus N/A N/A N/A 141,467,000 12,000,000 -91.5 5,000,000  MISCELLANEOUS BORROWING INFORMATION:  Assets Pledged to Secure Borrowings  N/A N/A N/A N/A 666,440,336 623,965,585 -6.4 694,355,879  Amount of Borrowings Subject to Early Repayment at Lenders Option 105,763,000 103,000,000 -2.6 92,943,000 -9.8 101,157,000 8.8 94,000,000										
Draws Against Lines of Credit						:47.0				
BORROWINGS OUTSTANDING FROM CORPORATE   CREDIT UNIONS						E22.0				
CREDIT UNIONS         N/A         N/A         7,150,999         3,039,178         -57.5         3,808,481           Line of Credit Outstanding from Corporate Cus         N/A         N/A         N/A         141,467,000         12,000,000         -91.5         5,000,000           MISCELLANEOUS BORROWING INFORMATION:         Sexest Pledged to Secure Borrowings         N/A         N/A         N/A         666,440,336         623,965,585         -6.4         694,355,879           Amount of Borrowings Subject to Early Repayment at Lenders Option         105,763,000         103,000,000         -2.6         92,943,000         -9.8         101,157,000         8.8         94,000,000		42,593,915	4,037,886	-00.6	30,002,016	033.6	19,201,035	-31.2	12,952,207	-32.8
Line of Credit Outstanding from Corporate Cus         N/A         N/A         7,150,999         3,039,178         -57.5         3,808,481           Term Borrowings Outstanding from Corporate Cus         N/A         N/A         141,467,000         12,000,000         -91.5         5,000,000           MISCELLANEOUS BORROWING INFORMATION:         Sasets Pledged to Secure Borrowings         N/A         N/A         N/A         666,440,336         623,965,585         -6.4         694,355,879           Amount of Borrowings Subject to Early Repayment at Lenders Option         105,763,000         103,000,000         -2.6         92,943,000         -9.8         101,157,000         8.8         94,000,000										
Term Borrowings Outstanding from Corporate Cus		NI/A	NI/A	-	7.450.000		2 020 470	E7 F	2 000 404	25.0
MISCELLANEOUS BORROWING INFORMATION:         N/A         N/A         666,440,336         623,965,585         -6.4         694,355,879           Assets Pledged to Secure Borrowings         N/A         N/A         666,440,336         623,965,585         -6.4         694,355,879           Amount of Borrowings Subject to Early Repayment at Lenders Option         105,763,000         103,000,000         -2.6         92,943,000         -9.8         101,157,000         8.8         94,000,000										
Assets Pledged to Secure Borrowings         N/A         N/A         666,440,336         623,965,585         -6.4         694,355,879           Amount of Borrowings Subject to Early Repayment at Lenders Option         105,763,000         103,000,000         -2.6         92,943,000         -9.8         101,157,000         8.8         94,000,000		N/A	N/A	-	141,467,000		12,000,000	-91.5	5,000,000	-58.3
Amount of Borrowings Subject to Early Repayment at  Lenders Option 105,763,000 103,000,000 -2.6 92,943,000 -9.8 101,157,000 8.8 94,000,000			<del></del>	ļ						<u> </u>
Lenders Option 105,763,000 103,000,000 -2.6 92,943,000 -9.8 101,157,000 8.8 94,000,000		N/A	N/A	-	666,440,336		623,965,585	-6.4	694,355,879	11.3
# Means the number is too large to display in the cell		105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	94,000,000	-7.1
	,									
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.	Included MBL construction and land development prior to 03/31/09.		1	1						

	Miscellane	ous Information, Pr	ograms,	Services					
Return to cover		For Charter :							
12/02/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	ed: Feder	ally Insured State Cr	edit
	Count of	CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
MEMBERSHIP:	4 400 404	4 000 500				4 000 000			
Num Current Members	1,180,491	1,206,588		1,234,734	2.3	1,230,680	-0.3	1,241,684	
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,518,389	
% Current Members to Potential Members  * % Membership Growth	4.68	4.45 2.21		4.80	7.9	4.44	-7.5	4.35	
	-0.27 2.122.237	2,154,017	910.4 1.5	2.33 2,223,637	5.5 3.2	-0.33 2,267,666	-114.1 2.0	1.19 2.309.707	
Total Num Savings Accts EMPLOYEES:	2,122,237	2,154,017	1.5	2,223,037	3.2	2,207,000	2.0	2,309,707	1.8
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,103	1.0
Num Part-Time Employees	2,914	2,956	4.3	3,017	-11.2	422	2.7	3,103	
BRANCHES:	444	403	4.3	411	-11.2	422	2.1	414	-1.8
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	327	1.6
Num of CUs Reporting Shared Branches	27	28		26		27	3.8	30	
Plan to add new branches or expand existing facilities	N/A	12		0		1	N/A	12	
MISCELLANEOUS LOAN INFORMATION:	IN/A	12		0	-100.0	I	IN/A	12	. 1,100.0
**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	1,969,735,984	-4.9
MEMBER SERVICE AND PRODUCT OFFERINGS	2,220,313,311	2,340,130,233	J. I	2,019,991,000	23.0	2,700,340,712	4.1	1,505,135,504	-4.8
(Credit Programs):									
Business Loans	25	26	4.0	22	-15.4	22	0.0	22	2 0.0
Credit Builder	N/A	N/A		15		15	0.0	17	
Debt Cancellation/Suspension	0	3	N/A	5		6	20.0	6	
Direct Financing Leases	0	0		1	N/A	1	0.0	1	
Indirect Business Loans	N/A	N/A		6		6	0.0	7	
Indirect Consumer Loans	41	41	0.0	29		31	6.9	30	
Indirect Mortgage Loans	N/A	N/A		7		9	28.6	9	
Interest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5		5	0.0	5	
Micro Business Loans	N/A	N/A		11		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	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	72	2.9
Share Secured Credit Cards	N/A	N/A		23		24	4.3	25	4.2
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		0		0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									1
ATM/Debit Card Program	92	92	0.0	81	-12.0	89	9.9	90	
Business Share Accounts	N/A	N/A		35		38	8.6	38	
Check Cashing	N/A	N/A		60		64	6.7	65	
First Time Homebuyer Program	N/A	N/A		9		9	0.0	10	
Health Savings Accounts	N/A	N/A		8		10	25.0	10	
Individual Development Accounts	N/A	N/A		2		2	0.0	2	
In-School Branches	N/A	N/A		1		2	100.0	2	
Insurance/Investment Sales	10	17	70.0	28	64.7	30	7.1	30	
International Remittances	N/A	N/A		11		11	0.0	12	
Low Cost Wire Transfers	N/A	N/A		62		70	12.9	71	1.4
MERGERS/ACQUISITIONS:			1						1
Completed Merger/Acquisition Qualifying for	A1/2						50.0		
Business Combo Acctng (FAS 141R)  Adjusted Retained Earnings Obtained through	N/A	N/A		4		2	-50.0	3	50.0
Business Combinations	N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0
Fixed Assets - Capital & Operating Leases	14/7	IN/A		2,017,094		2,171,333	-4.0	2,741,933	0.0
Aggregate of Future Capital and Operating Lease Pmts									1
on Fixed Assets (not discounted to PV)	N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	21,736,631	-4.3
,		2,22.,007		2.,.2.,5.0		, ,522		,,001	1.0
I' Annualization factor: March = 4: June = 7: Sentember =4/3: December									
* Annualization factor: March = 4; June = 2; September =4/3; December									
** Annualization factor: March = 4; June = 2; September =4/3; December  ** Amount is year-to-date and the related % change ratio is annualized.  # Means the number is too large to display in the cell									

	Inform	nation System	o P Took	nalam.					
Return to cover	IIIIOII	For Charter :		nology					
12/02/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: Al	I * State = 'M	)' * Tyne	Included: Fed	erally
1 cor croup.	Count of CU in			Tuttion 1 con	Oroup. A	otato = III.	.,,,,,	moradou. i cu	Crany
	Count of Co ii	Treer Group.	IV/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
			Ĭ		Ŭ		J	•	Ĭ
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	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			45	0.0	45	0.0	49	
CU Developed In-House System	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									<del>                                     </del>
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	-1.4
Automatic Teller Machine (ATM)	81			82	-2.4	82	0.0	82	0.0
Kiosk	1				500.0	6	0.0	6	
Mobile Banking	N/A			7	500.0	12	71.4	15	
Other	1 1				100.0	4	0.0	4	
Services Offered Electronically			100.0		100.0	7	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	44	
Account Balance Inquiry	91				-5.3	89	0.0	89	
Share Draft Orders	69				-10.3	63	3.3	63	
New Share Account	18			21	5.0	21	0.0	21	0.0
Loan Payments	82		6.1	82	-5.7	84	2.4	84	
Account Aggregation	3			11	37.5	12	9.1	12	
Internet Access Services	14				50.0	23	-4.2	24	4.3
e-Statements	N/A			71	9.2	73	2.8	73	
External Account Transfers	N/A			14	0.2	15	7.1	17	13.3
View Account History	83			91	1.1	91	0.0	91	0.0
Merchandise Purchase	9			5	-37.5	5	0.0	5	
Merchant Processing Services	N/A			4	07.10	4	0.0	5	
Remote Deposit Capture	N/A			2		5	150.0	6	
Share Account Transfers	91		0.0		-5.5	86	0.0	88	2.3
Bill Payment	58				-1.6	64	4.9	66	
Download Account History	63				8.8	76	2.7	77	1.3
Electronic Cash	5				0.0	5	0.0	5	
Electronic Signature Authentification/Certification	1				-33.3	2	0.0	3	
Type of World Wide Website Address									
Informational	14	11	-21.4	13	18.2	12	-7.7	12	0.0
Interactive	7				100.0	8	0.0	8	
Transactional	77	83			-4.8	80	1.3	80	0.0
Number of Members That Use Transactional Website	313,800				2.3	400,866	12.4	427,587	6.7
No Website, But Planning to Add in the Future	6	· · · · · · · · · · · · · · · · · · ·		,	-66.7	1	0.0	2	
Type of Website Planned for Future		_							
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A
Interactive	1			0	N/A	0	N/A	0	N/A
Transactional	1			1	0.0	1	0.0	2	100.0
Miscellaneous									
Internet Access	121	122	0.8	119	-2.5	119	0.0	119	0.0
									17.IS&T

Return to cover

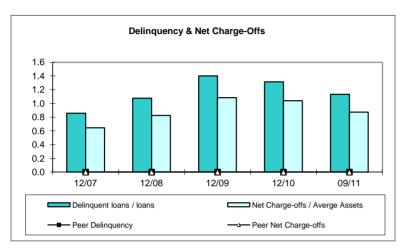
12/02/2011

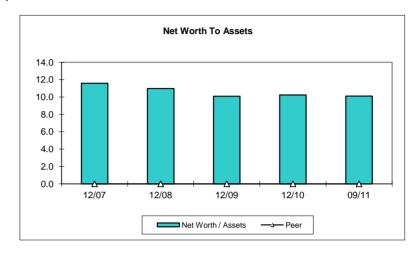
CU Name: N/A
Peer Group: N/A

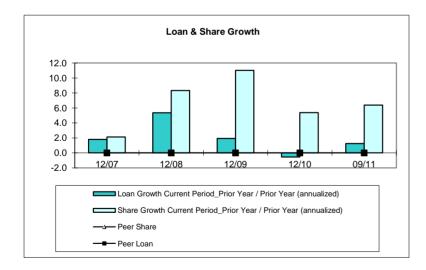
Graphs 1 For Charter : N/A Count of CU : 125 Asset Range : N/A

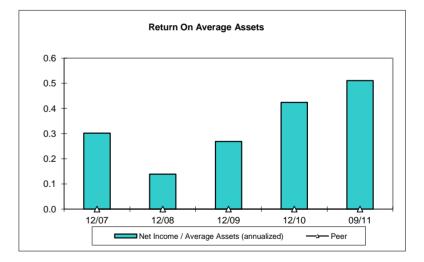
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Return to cover

12/02/2011 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

