

Cycle Date: March-2011
 Run Date: 06/14/2011
 Interval: Annual

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

Count of CU : 125
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover			For Charter :	N/A					
06/14/2011			Count of CU :	125					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	838,793,960	20.5
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,576,870,171	13.9	2,783,645,522	8.0
Loans Held for Sale	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	7,226,501	-57.8
Real Estate Loans	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,927,467,546	1.3
Unsecured Loans	557,464,027	553,641,163	-0.7	564,527,593	2.0	579,134,122	2.6	554,789,086	-4.2
Other Loans	2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,533,368,328	-1.6
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,901,349	-0.5	6,015,624,960	-0.5
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(68,692,698)	-1.7
Land And Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	229,087,323	0.2
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,948,637	-0.9
NCUSIF Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	79,577,044	-0.2
All Other Assets	119,155,438	128,651,263	8.0	147,706,782	14.8	149,394,771	1.1	162,422,543	8.7
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
LIABILITIES & CAPITAL:									
Dividends Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,700,168	-21.7
Notes & Interest Payable	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	328,224,079	9.0
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,647,025	9.5	94,095,937	19.6
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,051,525	-35.8	432,020,184	10.2
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,267,599	5.4	1,287,033,026	4.9
Regular shares	1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,341,942,823	8.0
All Other Shares & Deposits	3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,974,903,937	4.3	5,016,110,554	0.8
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3
Regular Reserve	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,116,252	0.3
Other Reserves	242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	276,464,487	0.7
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,256,784	5.9	483,946,466	1.8
TOTAL EQUITY	918,297,262	926,978,682	0.9	957,826,184	3.3	994,178,379	3.8	1,005,527,205	1.1
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
INCOME & EXPENSE									
Loan Income*	383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	89,825,846	-4.5
Investment Income*	86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,108,448	-2.1	13,605,344	-6.3
Other Income*	137,556,678	147,497,974	7.2	167,126,892	13.3	182,760,999	9.4	42,116,204	-7.8
Total Employee Compensation & Benefits*	153,890,353	161,855,691	5.2	168,796,591	4.3	177,346,625	5.1	45,847,537	3.4
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{*/2}	N/A	N/A		41,593,631		20,839,180	-49.9	4,384,987	-15.8
Total Other Operating Expenses*	171,062,772	180,904,138	5.8	178,110,073	-1.5	186,376,623	4.6	45,945,530	-1.4
Non-operating Income & (Expense)*	2,458,517	-4,877,940	-298.4	-11,440,130	-134.5	-1,870,792	83.6	443,949	194.9
NCUSIF Stabilization Income*	N/A	N/A		41,778,993		0	-100.0	0	N/A
Provision for Loan/Lease Losses*	40,655,506	57,795,884	42.2	79,654,042	37.8	65,578,387	-17.7	12,389,865	-24.4
Cost of Funds*	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	25,928,563	-16.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{*/1}	N/A	N/A		65,836,869		61,509,690	-6.6	15,879,848	3.3
Net Income (Loss)*	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,670,510	67.8	11,494,861	13.1
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	125	-0.8
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									

Ratio Analysis									
Return to cover	For Charter : N/A								
06/14/2011	Count of CU : 125								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A					Dec-2010		Mar-2011		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Mar-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.58	10.96	10.08	10.23	N/A	N/A	10.02	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.05	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95	N/A	N/A	6.54	N/A	N/A
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88	N/A	N/A	111.63	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00	N/A	N/A	6.80	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.10	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.82	1.08	1.04	N/A	N/A	0.93	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.72	100.76	86.70	101.35	N/A	N/A	100.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.29	0.73	0.73	0.38	N/A	N/A	0.30	N/A	N/A
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.66	N/A	N/A
EARNINGS									
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.46	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	0.27	0.64	N/A	N/A	0.64	N/A	N/A
* Gross Income/Average Assets	7.71	7.42	6.85	6.41	N/A	N/A	5.87	N/A	N/A
* Yield on Average Loans	6.84	6.78	6.50	6.21	N/A	N/A	5.96	N/A	N/A
* Yield on Average Investments	4.79	3.63	2.38	1.91	N/A	N/A	1.63	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90	N/A	N/A	1.70	N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29	N/A	N/A	1.05	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	4.82	N/A	N/A
* Operating Exp./ Avg. Assets	4.13	4.16	4.31	3.99	N/A	N/A	3.88	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70	0.88	0.68	N/A	N/A	0.50	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.27	3.27	3.22	N/A	N/A	3.13	N/A	N/A
Operating Exp./Gross Income	53.48	56.00	62.88	62.31	N/A	N/A	66.08	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.20	3.44	3.16	3.11	N/A	N/A	3.03	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.91	2.96	3.15	2.86	N/A	N/A	2.86	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.92	N/A	N/A	32.34	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.01	N/A	N/A	26.10	N/A	N/A
Total Loans / Total Shares	85.67	83.34	76.50	72.20	N/A	N/A	69.58	N/A	N/A
Total Loans / Total Assets	71.06	69.94	63.89	61.94	N/A	N/A	59.66	N/A	N/A
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19	N/A	N/A	14.35	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.84	93.49	94.22	94.05	N/A	N/A	94.15	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.65	37.05	37.47	39.16	N/A	N/A	40.44	N/A	N/A
Borrowings / Total Shares & Net Worth	4.68	4.39	5.89	3.21	N/A	N/A	3.40	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.68	4.45	4.80	4.44	N/A	N/A	4.46	N/A	N/A
Borrowers / Members	48.30	47.63	47.54	46.16	N/A	N/A	45.78	N/A	N/A
Members / Full-Time Employees	376.43	378.54	383.16	374.98	N/A	N/A	374.69	N/A	N/A
Avg. Shares Per Member	\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,082	N/A	N/A
Avg. Loan Balance	\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,765	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$49,072	\$50,778	\$52,381	\$54,036	N/A	N/A	\$56,289	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.09	1.36	2.59	4.15	N/A	N/A	4.70	N/A	N/A
* Market (Share) Growth	2.13	8.32	11.02	5.38	N/A	N/A	13.10	N/A	N/A
* Loan Growth	1.81	5.36	1.92	-0.55	N/A	N/A	-1.87	N/A	N/A
* Asset Growth	2.21	7.06	11.57	2.58	N/A	N/A	13.34	N/A	N/A
* Investment Growth	3.75	12.81	40.59	9.15	N/A	N/A	42.56	N/A	N/A
* Membership Growth	-0.27	2.21	2.33	-0.33	N/A	N/A	-3.23	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
									2. Ratios

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
06/14/2011	Count of CU : 125				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Mar-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.31
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.08
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	7.13
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	1.05
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.49	0.59
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	2.70
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	1.99
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	1.41
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	0.80
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.19
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.50
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	7.57
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	11.18
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	9.22
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	2.73
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.09
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	26.42
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.24	3.87
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	1.12
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.38
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.22
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.76
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	0.99
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	0.98
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.68
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	16.73
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.61
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	3.24
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.01
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.74
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	17.36
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	29.10
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	31.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	44.15
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.29
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.93
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	0.97
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.75	110.18
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					

	Assets								
Return to cover									
06/14/2011									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7	107,645,169	11.7
Cash On Deposit	425,088,069	557,372,210	31.1	638,156,448	14.5	551,668,870	-13.6	676,916,408	22.7
Cash Equivalents	83,754,141	27,726,182	-66.9	10,788,848	-61.1	48,262,254	347.3	54,232,383	12.4
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	838,793,960	20.5
INVESTMENTS:									
Trading Securities	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4
Available for Sale Securities	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,745,290,488	15.5
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	110,808,457	-17.2
Deposits in Commercial Banks, S&Ls, Savings Banks	137,952,560	265,056,977	92.1	461,309,671	74.0	661,495,492	43.4	693,970,353	4.9
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	12,597,871	19,076,946	51.4	25,119,954	31.7	29,934,649	19.2	27,569,392	-7.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	41,504,765	39,138,332	-5.7	26,097,256	-33.3	23,478,330	-10.0	22,986,407	-2.1
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8	428,834,821	17.0	134,838,302	-68.6	86,053,247	-36.2
All Other Investments ²	36,007,241	42,494,083	18.0	108,876,163	156.2	64,505,666	-40.8	79,451,314	23.2
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,576,870,171	13.9	2,783,645,522	8.0
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	7,226,501	-57.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	347,910,794	351,632,318	1.1	367,333,861	4.5	366,985,704	-0.1	348,460,925	-5.0
All Other Unsecured Loans/Lines of Credit	209,553,233	202,008,845	-3.6	197,193,732	-2.4	212,148,418	7.6	188,957,412	-10.9
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		0		0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		17,370,749	
New Vehicle Loans	947,415,366	879,488,765	-7.2	858,881,063	-2.3	694,113,570	-19.2	676,129,723	-2.6
Used Vehicle Loans	1,399,738,421	1,467,352,540	4.8	1,559,490,909	6.3	1,576,371,128	1.1	1,561,161,885	-1.0
1st Mortgage Real Estate Loans/Lines of Credit	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,058,663,538	2.6
Other Real Estate Loans/Lines of Credit	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	868,804,008	-1.5
Leases Receivable	0	0	N/A	0	N/A	106,485	N/A	0	-100.0
Total All Other Loans/Lines of Credit	242,720,799	275,225,446	13.4	284,614,140	3.4	305,024,222	7.2	296,076,720	-2.9
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,901,349	-0.5	6,015,624,960	-0.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(68,692,698)	-1.7
Foreclosed Real Estate	4,813,918	8,668,380	80.1	11,493,976	32.6	13,846,722	20.5	15,145,091	9.4
Repossessed Autos	3,629,304	3,407,226	-6.1	2,488,369	-27.0	2,592,196	4.2	2,522,047	-2.7
Foreclosed and Repossessed Other Assets	485,943	467,912	-3.7	357,348	-23.6	344,559	-3.6	313,354	-9.1
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	8,929,165	12,543,518	40.5	14,339,693	14.3	16,783,477	17.0	17,980,492	7.1
Land and Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	229,087,323	0.2
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,948,637	-0.9
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	79,577,044	-0.2
Identifiable Intangible Assets	N/A	N/A		276,816		221,683	-19.9	220,006	-0.8
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	1,959,464	-0.1
Accrued Interest on Loans	20,961,038	22,512,501	7.4	22,828,638	1.4	21,874,499	-4.2	20,810,174	-4.9
Accrued Interest on Investments	14,470,838	10,051,080	-30.5	9,737,518	-3.1	8,595,805	-11.7	9,051,154	5.3
All Other Assets	74,794,397	83,544,164	11.7	100,041,441	19.7	100,179,849	0.1	112,621,259	12.4
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	130,650,153	-1.5	142,482,587	9.1
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	125	-0.8
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

	Liabilities, Shares & Equity								
Return to cover									
06/14/2011									
CU Name: N/A									
Peer Group: N/A									
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
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	328,224,079	9.0
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,700,168	-21.7
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,647,025	9.5	94,095,937	19.6
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,051,525	-35.8	432,020,184	10.2
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,267,599	5.4	1,287,033,026	4.9
Regular Shares	1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,341,942,823	8.0
Money Market Shares	1,168,449,987	1,440,319,760	23.3	1,646,236,947	14.3	1,869,137,975	13.5	1,940,225,671	3.8
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,067,564,754	-1.8
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	980,402,552	0.2
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	19,992,870	20.0	26,095,530	30.5
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	1,822,047	14.9
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3
EQUITY:									
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,256,784	5.9	480,820,157	1.2
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,116,252	0.3
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	278,616,431	0.9
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	5,158,814	-9.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-1,180,329	N/A	0	100.0	-772,038	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-7,856,585	10.4
Net Income	0	0	N/A	0	N/A	0	N/A	3,126,309	N/A
EQUITY TOTAL	918,297,262	926,978,682	0.9	957,826,184	3.3	994,178,379	3.8	1,005,527,205	1.1
TOTAL SHARES & EQUITY	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,138,539	5.2	9,650,613,608	3.0
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
NCUA INSURED SAVINGS²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,754,517	0.9	301,380,821	2.6
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	966,063	118.7
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,196,199	1.0	302,346,884	2.8
Insured Shares & Deposits	6,018,544,711	6,379,884,095	6.0	7,652,267,784	19.9	8,076,763,961	5.5	8,342,739,519	3.3
TOTAL NET WORTH	922,215,353	934,729,657	1.4	958,901,942	2.6	998,683,673	4.1	1,010,421,082	1.2
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									

	Income Statement									
Return to cover										
06/14/2011										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group: N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	89,950,084	-4.6	
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(124,238)	-40.3	
Income from Investments	85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,533,531	-1.4	13,374,193	-5.4	
Income from Trading	1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	231,151	-41.3	
TOTAL INTEREST INCOME	470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,418,040	-3.6	103,431,190	-4.8	
INTEREST EXPENSE:										
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	17,084,077	-18.0	
Interest on Deposits	48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	5,881,050	-16.8	
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	2,963,436	-8.0	
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	25,928,563	-16.7	
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2	79,654,042	37.8	65,578,387	-17.7	12,389,865	-24.4	
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402	1.4	215,277,778	1.7	244,342,731	13.5	65,112,762	6.6	
NON-INTEREST INCOME:										
Fee Income	95,973,437	98,991,402	3.1	104,210,787	5.3	108,991,841	4.6	25,354,937	-6.9	
Other Operating Income	41,583,241	48,506,572	16.6	62,916,105	29.7	73,769,158	17.3	16,761,267	-9.1	
Gain (Loss) on Investments	-236,385	798,417	437.8	-9,791,527	-1,326.4	-440,623	95.5	278,168	352.5	
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,981,399	-62.1	-445,417	40.2	
Gain from Bargain Purchase (Merger)	N/A	N/A		0		0	N/A	0	N/A	
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,551,230	714.7	611,198	57.6	
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	180,890,207	-8.4	42,560,153	-5.9	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	153,890,353	161,855,691	5.2	168,796,591	4.3	177,346,625	5.1	45,847,537	3.4	
Travel, Conference Expense	3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	647,376	-8.5	
Office Occupancy	22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	7,456,510	7.9	
Office Operation Expense	67,549,019	70,996,515	5.1	70,595,374	-0.6	72,686,099	3.0	17,865,220	-1.7	
Educational and Promotion	16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	3,524,033	-9.4	
Loan Servicing Expense	22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	5,976,908	-3.9	
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,199,973	2.2	5,901,394	1.7	
Member Insurance ¹	1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A		
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		11,416,710		2,265,560	-20.6	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	N/A		41,593,631		9,422,470	-77.3	2,119,427	-10.0	
Member Insurance - Other	N/A	N/A		N/A		1,267,280		531,817	67.9	
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,450,154	-12.9	568,794	56.9	
Misc Operating Expense	12,762,582	15,650,563	22.6	14,293,824	-8.7	16,887,079	18.1	3,473,478	-17.7	
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829	5.5	388,500,295	13.3	384,562,428	-1.0	96,178,054	0.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	N/A	N/A		65,836,869		61,509,690	-6.6	15,879,848	3.3	
NET INCOME (LOSS)	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,670,510	67.8	11,494,861	13.1	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	6,875,525	-23.2	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
06/14/2011		Count of CU : 125								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		91,932,045	109,541,518	19.2	129,489,288	18.2	121,885,855	-5.9	100,685,454	-17.4
2 to < 6 Months Delinquent		38,121,327	52,113,518	36.7	65,391,016	25.5	59,961,514	-8.3	46,157,272	-23.0
6 to 12 Months Delinquent		7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2	14,940,887	3.0
12 Months & Over Delinquent		2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0	5,003,701	1.4
Total Del Loans - All Types (2 or more Mo)		48,573,366	64,137,694	32.0	85,167,349	32.8	79,397,219	-6.8	66,101,860	-16.7
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		6,262,645	7,718,542	23.2	7,383,081	-4.3	6,291,415	-14.8	4,871,738	-22.6
2 to < 6 Months Delinquent		4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6	3,978,183	-18.8
6 to 12 Months Delinquent		428,240	601,917	40.6	674,756	12.1	665,101	-1.4	549,963	-17.3
12 Months & Over Delinquent		36,017	42,830	18.9	39,845	-7.0	46,197	15.9	30,480	-34.0
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	4,558,626	-18.8
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.31	-14.4
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	31,580,139	-7.2
2 to < 6 Months Delinquent		2,857,714	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5	11,279,356	-42.2
6 to 12 Months Delinquent		478,526	962,599	101.2	3,530,461	266.8	4,004,209	13.4	6,129,298	53.1
12 Months & Over Delinquent		0	414,499	N/A	1,019,536	146.0	2,192,305	115.0	2,599,997	18.6
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	20,008,651	-22.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.41	-24.7
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4	8,712,784	1.2
2 to < 6 Months Delinquent		181,316	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8	3,705,780	-30.1
6 to 12 Months Delinquent		0	535,112	N/A	1,532,463	186.4	2,141,972	39.8	962,117	-55.1
12 Months & Over Delinquent		0	0	N/A	421,387	N/A	691,112	64.0	480,460	-30.5
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,148,357	-36.7
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.80	-37.3
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	4,225,687	-19.6
2 to < 6 Months Delinquent		1,177,035	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4	2,370,216	-20.6
6 to 12 Months Delinquent		341,130	672,346	97.1	844,964	25.7	1,030,115	21.9	1,210,446	17.5
12 Months & Over Delinquent		16,644	170,145	922.3	767,874	351.3	536,868	-30.1	389,004	-27.5
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,969,666	-12.8
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.19	-12.1
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	3,597,409	-1.3
2 to < 6 Months Delinquent		1,166,988	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5	1,836,082	-22.1
6 to 12 Months Delinquent		400,372	203,517	-49.2	679,087	233.7	644,307	-5.1	681,633	5.8
12 Months & Over Delinquent		158,877	104,791	-34.0	369,653	252.8	215,496	-41.7	173,650	-19.4
Total Del Other RE Adj Rate Lns (2 or more Mo)		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,691,365	-16.4
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.50	-14.7
Leases Receivable										
1 to < 2 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans										
1 to < 2 Months Delinquent		59,677,380	62,795,811	5.2	68,492,136	9.1	64,074,326	-6.5	47,697,697	-25.6
2 to < 6 Months Delinquent		28,314,694	30,536,930	7.8	32,634,274	6.9	24,892,816	-23.7	22,987,655	-7.7
6 to 12 Months Delinquent		6,286,272	6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5	5,407,430	-10.1
12 Months & Over Delinquent		2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9	1,330,110	6.4
Total Del All Other Lns (2 or more Mo)		36,906,927	38,853,350	5.3	42,530,581	9.5	32,160,839	-24.4	29,725,195	-7.6
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	4.4	1.47	6.6	1.15	-21.3	1.08	-6.0
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	Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover										
06/14/2011										
CU Name: N/A										
Peer Group: N/A										
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
* Total Loans Charged Off	44,025,259	55,752,840	26.6	72,869,959	30.7	71,278,389	-2.2	16,250,922	-8.8	
* Total Loans Recovered	7,797,152	7,844,242	0.6	7,633,683	-2.7	8,334,798	9.2	2,275,866	9.2	
* NET CHARGE OFFS (\$\$)	36,228,107	47,908,598	32.2	65,236,276	36.2	62,943,591	-3.5	13,975,056	-11.2	
**Net Charge-Offs / Average Loans	0.65	0.82	27.6	1.08	31.4	1.04	-4.2	0.93	-10.7	
Total Del Loans & *Net Charge-Offs	84,801,473	112,046,292	32.1	150,403,625	34.2	142,340,810	-5.4	80,076,916	-43.7	
Combined Delinquency and Net Charge Off Ratio	1.50	1.90	26.3	2.49	30.8	2.35	-5.3	2.03	-13.9	
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	17,016,104	-5.9	3,833,808	-9.9	
* Unsecured Credit Card Lns Recovered	1,372,049	1,481,205	8.0	1,189,971	-19.7	1,465,940	23.2	373,537	1.9	
* NET UNSECURED CREDIT CARD C/Os	7,079,503	10,662,130	50.6	16,897,438	58.5	15,550,164	-8.0	3,460,271	-11.0	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	43.7	4.70	54.2	4.24	-9.9	3.87	-8.6	
* All Other Loans Charged Off	32,806,672	39,758,244	21.2	45,235,931	13.8	42,153,485	-6.8	9,471,082	-10.1	
* All Other Loans Recovered	5,753,026	6,177,350	7.4	6,137,271	-0.6	6,381,915	4.0	1,730,251	8.4	
* NET ALL OTHER LOAN C/Os	27,053,646	33,580,894	24.1	39,098,660	16.4	35,771,570	-8.5	7,740,831	-13.4	
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	25.1	1.37	14.4	1.26	-7.9	1.12	-10.9	
* Total 1st Mortgage RE Loan/LOCs Charged Off	825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	1,141,773	3.9	
* Total 1st Mortgage RE Loans/LOCs Recovered	505,399	8,693	-98.3	34,082	292.1	59,676	75.1	31,902	113.8	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	1,109,871	2.4	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.22	-2.2	
* Total Other RE Loans/LOCs Charged Off	1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	1,804,259	-6.4	
* Total Other RE Loans/LOCs Recovered	166,678	176,994	6.2	272,359	53.9	427,267	56.9	140,176	31.2	
* 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	1,664,083	-8.6	
**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	0.76	-5.4	
* Total Real Estate Loans Charged Off	2,767,035	3,851,261	39.2	9,546,619	147.9	12,108,800	26.8	2,946,032	-2.7	
* Total Real Estate Lns Recovered	672,077	185,687	-72.4	306,441	65.0	486,943	58.9	172,078	41.4	
* 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	2,773,954	-4.5	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09	0.14	61.3	0.33	138.7	0.41	23.5	0.38	-6.5	
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	0		68,856	N/A	543,936	690.0	85,821	-36.9	
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	0		0	N/A	0	N/A	0	N/A	
*NET Modified Real Estate C/Os	N/A	0		68,856	N/A	543,936	690.0	85,821	-36.9	
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		0.27		0.99	262.7	0.51	-48.1	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A	
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
BANKRUPTCY SUMMARY										
Number of Members Who Filed Chapter 7 YTD	1,680	2,434	44.9	3,738	53.6	4,110	10.0	802	-80.5	
Number of Members Who Filed Chapter 13 YTD	1,039	1,738	67.3	1,987	14.3	2,502	25.9	555	-77.8	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0	1	0.0	3	200.0	10	233.3	
Total Number of Members Bankrupt	2,720	4,173	53.4	5,726	37.2	6,615	15.5	1,367	-79.3	
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	17,073,211	-76.1	
* All Loans Charged Off due to Bankruptcy YTD	8,563,400	12,218,723	42.7	16,268,860	33.1	18,329,342	12.7	4,292,693	-6.3	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	12.7	22.33	1.9	25.72	15.2	26.42	2.7	
REAL ESTATE FORECLOSURE SUMMARY										
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		N/A		4,640,552		
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		N/A		42		
LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	59,637,518	3.8	
Modified Other RE Loans	N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,358,833	0.2	
Total Modified First and Other RE Loans	N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	67,996,351	3.3	
Modified RE Loans Also Reported as Business Loans	N/A	0		2,655,818	N/A	4,179,197	57.4	7,855,536	88.0	
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		33,313,198		36,628,686	10.0	
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		0		0	N/A	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		99,121,128		104,625,037	5.6	
Total Modified Loans to Total Loans	N/A	0.11		0.73	593.0	1.64	125.1	1.74	6.0	
Total Modified Loans to Net Worth	N/A	0.67		4.62	588.5	9.93	115.0	10.35	4.3	
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*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										

Indirect and Participation Lending										
Return to cover	For Charter :		N/A							
06/14/2011	Count of CU :		125							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
Count of CU in Peer Group :			N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-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	531,311,623	-3.5	
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	475,079,796	-3.1	
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	1,006,391,419	-3.3	
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	16.73	-2.8	
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	23,932,166	-28.3	
2 to < 6 Months Delinquent	11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	7,897,605	-20.4	
6 to 12 Months Delinquent	1,740,217	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	2,407,126	-12.4	
12 Months & Over Delinquent	516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	239,468	14.2	
Total Del Indirect Lns (2 or more Mo)	13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	10,544,199	-18.2	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	1.05	-15.4	
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	2,824,775	-26.5	
* Indirect Loans Recovered	2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	304,250	-27.6	
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	2,520,525	-26.4	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	0.99	-20.3	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	N/A	N/A		12,936,471		13,952,620	7.9	6,295,334	-54.9	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		9,001,896		
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	19,006,755	3.0	
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410	112.4	15,279,215	4.9	
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048	276.8	26,924,694	29.7	
Commercial Construction & Development	N/A	N/A		0		83,412	N/A	83,412	0.0	
Loan Pools	N/A	N/A		65,749,360		79,767,019	21.3	80,314,088	0.7	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,594,080	30.1	156,905,394	6.3	
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.8	2.61	6.8	
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	18,408,993	5.1	
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.24	27.5	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		17,204,692		24,956,487	45.1	25,762,011	3.2	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782	73.7	13,940,714	4.8	
* Participation Loans Sold YTD	4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	150,940	-93.9	
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.01	-94.1	
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	0	-100.0	
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		148,588		
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.03	-97.3	
*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	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1	509,299	-52.0	
2 to < 6 Months Delinquent	1,058,798	571,529	-46.0	493,180	-13.7	679,726	37.8	845,915	24.4	
6 to 12 Months Delinquent	575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	79,502	161.3	
12 Months & Over Delinquent	925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	6,330	-36.6	
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	720,145	16.9	931,747	29.4	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.49	-10.1	0.59	21.7	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	428,369	-4.3	
* Participation Loans Recovered	267,446	426,811	59.6	273,348	-36.0	290,360	6.2	55,680	-23.3	
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	372,689	-0.6	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	0.98	-14.8	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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9. IndirectAndParticipationLns										

Real Estate Loan Information 1									
Return to cover									
06/14/2011			For Charter : N/A						
CU Name: N/A			Count of CU : 125						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-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	910,361,206	2.2
Fixed Rate 15 years or less	325,056,367	344,451,911	6.0	354,062,465	2.8	428,073,256	20.9	452,338,730	5.7
Other Fixed Rate	1,223,128	1,793,861	46.7	8,633,472	381.3	15,720,652	82.1	16,367,184	4.1
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	1,379,067,120	3.4
Balloon/Hybrid > 5 years	42,286,364	48,192,417	14.0	37,772,245	-21.6	38,194,964	1.1	39,114,307	2.4
Balloon/Hybrid 5 years or less	357,126,092	476,232,842	33.4	437,306,584	-8.2	492,494,748	12.6	500,288,736	1.6
Total Balloon/Hybrid First Mortgages	399,412,456	524,425,259	31.3	475,078,829	-9.4	530,689,712	11.7	539,403,043	1.6
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	57,492,434	-5.6
Adjustable Rate First Mtgs >1 year	134,585,192	57,094,125	-57.6	77,690,386	36.1	81,041,310	4.3	82,700,941	2.0
Total Adjustable First Mortgages	186,300,156	117,790,765	-36.8	125,080,995	6.2	141,969,556	13.5	140,193,375	-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	2,058,663,538	2.6
Other Real Estate Loans									
Closed End Fixed Rate	309,007,095	390,939,815	26.5	379,013,798	-3.1	306,648,425	-19.1	298,980,654	-2.5
Closed End Adjustable Rate	2,909,100	9,137,683	214.1	9,889,243	8.2	10,654,249	7.7	13,329,059	25.1
Open End Adjustable Rate (HELOC)	475,379,557	482,009,024	1.4	509,653,731	5.7	536,202,539	5.2	523,044,191	-2.5
Open End Fixed Rate	84,049,663	39,726,661	-52.7	32,984,778	-17.0	28,660,980	-13.1	33,450,104	16.7
TOTAL OTHER REAL ESTATE OUTSTANDING	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	868,804,008	-1.5
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	2,927,467,546	1.3
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	1,418,181,427	3.3
Other RE Fixed Rate	393,056,758	430,666,476	9.6	411,998,576	-4.3	335,309,405	-18.6	332,430,758	-0.9
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	1,750,612,185	2.5
%(Total Fixed Rate RE/Total Assets)	18.71	19.96	6.7	18.16	-9.0	17.50	-3.6	17.36	-0.8
%(Total Fixed Rate RE/Total Loans)	26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	29.10	3.0
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	640,482,111	0.9
Other RE Adj Rate	478,288,657	491,146,707	2.7	519,542,974	5.8	546,856,788	5.3	536,373,250	-1.9
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	1,176,855,361	-0.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	28,226,639	38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3	29,589,106	1.5
%(Interest Only & Payment Option First Mtg / Total Assets)	0.35	0.45	26.6	0.35	-21.2	0.30	-15.5	0.29	-1.8
%(Interest Only & Payment Option First Mtg / Net Worth)	3.06	4.09	33.8	3.51	-14.3	2.92	-16.8	2.93	0.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		16,115,812		15,511,523	-3.7	15,237,061	-1.8
Outstanding Residential Construction (Excluding Business Purpose Loans)	15,922,844	16,650,145	4.6	7,986,638	-52.0	2,837,821	-64.5	2,248,809	-20.8
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	16,617,786	14.0
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	263,910,463	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	95,662,981	-37.9
* Fixed Rate 15 years or less	68,516,941	116,047,901	69.4	327,038,385	181.8	383,503,700	17.3	68,469,848	-28.6
* Other Fixed Rate	705,746	906,591	28.5	6,568,486	624.5	7,059,019	7.5	788,960	-55.3
* Total Fixed Rate First Mortgages	333,133,150	447,897,047	34.4	1,052,646,511	135.0	1,006,864,156	-4.3	164,921,789	-34.5
* Balloon/Hybrid > 5 years	12,143,436	10,472,115	-13.8	11,631,771	11.1	6,760,724	-41.9	2,136,197	26.4
* Balloon/Hybrid 5 years or less	116,811,617	136,384,143	16.8	103,945,738	-23.8	89,974,088	-13.4	27,039,892	20.2
* Total Balloon/Hybrid First Mortgages	128,955,053	146,856,258	13.9	115,577,509	-21.3	96,734,812	-16.3	29,176,089	20.6
* Adjustable Rate First Mtgs 1 year or less	11,029,008	21,994,066	99.4	10,186,921	-53.7	22,100,740	117.0	2,808,391	-49.2
* Adjustable Rate First Mtgs >1 year	18,543,849	18,615,995	0.4	8,723,898	-53.1	24,216,094	177.6	2,403,204	-60.3
* Total Adjustable First Mortgages	29,572,857	40,610,061	37.3	18,910,819	-53.4	46,316,834	144.9	5,211,595	-55.0
* 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	199,309,473	-30.7
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2										
Return to cover	For Charter :		N/A							
06/14/2011	Count of CU :		125							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A										
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate	117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	9,716,611	-22.6	
* Closed End Adjustable Rate	1,236,782	1,111,608	-10.1	2,050,853	84.5	1,909,946	-6.9	391,951	-17.9	
* Open End Adjustable Rate (HELOC)	123,952,740	116,876,918	-5.7	130,551,404	11.7	134,066,286	2.7	23,477,144	-30.0	
* Open End Fixed Rate and Other	49,920,413	13,524,904	-72.9	4,985,901	-63.1	3,644,285	-26.9	623,329	-31.6	
* TOTAL OTHER REAL ESTATE GRANTED	293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4	34,209,035	-27.9	
* TOTAL RE (FIRST AND OTHER) GRANTED	784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1	233,518,508	-30.3	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	25.82	12.0	40.14	55.5	38.67	-3.7	31.19	-19.3	
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	87,997,915	-53.1	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	28.46	23.89	-16.0	65.31	173.4	65.26	-0.1	44.15	-32.3	
AMT of Mortgage Servicing Rights	2,751,657	2,430,031	-11.7	6,706,113	176.0	9,335,682	39.2	9,766,106	4.6	
Outstanding RE Loans Sold But Serviced	568,081,331	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924	35.5	1,573,366,357	1.2	
%(Mortgage Servicing Rights / Net Worth)	0.30	0.26	-12.9	0.70	169.0	0.93	33.7	0.97	3.4	
MISC. RE LOAN INFORMATION										
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	1,110,767,319	0.5	
R.E. Lns also Mem. Bus. Lns	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	224,442,987	6.7	
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	N/A		0		0	N/A	0	N/A	
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	59,637,518	3.8	
Modified Other RE Loans	N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,358,833	0.2	
Total Modified First and Other RE Loans	N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	67,996,351	3.3	
Modified RE Loans Also Reported as Business Loans	N/A	0		2,655,818	N/A	4,179,197	57.4	7,855,536	88.0	
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	20,008,651	-22.2	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,148,357	-36.7	
Other R.E. Fixed Rate	1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,969,666	-12.8	
Other R.E. Adj. Rate	1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,691,365	-16.4	
TOTAL DEL R.E. > 2 MOS	6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	31,818,039	-23.6	
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	40,292,923	-5.5	
Other	5,884,998	7,362,152	25.1	9,097,274	23.6	8,900,334	-2.2	7,823,096	-12.1	
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	48,116,019	-6.6	
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	79,934,058	-14.2	
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos	1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.73	-15.3	
% R.E. Loans dq > 2 Mos	0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.09	-24.6	
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	7,104,931	-8.4	
Modified Other RE Loans > 2 Mo Del	N/A	0		597,714	N/A	1,269,427	112.4	500,201	-60.6	
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	7,605,132	-15.7	
% 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	11.18	-18.4	
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	0		1,317,485	N/A	460,969	-65.0	724,390	57.1	
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0.00		49.61	N/A	11.03	-77.8	9.22	-16.4	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total 1st Mortgage Lns Charged Off	825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	1,141,773	3.9	
* Total 1st Mortgage Lns Recovered	505,399	8,693	-98.3	34,082	292.1	59,676	75.1	31,902	113.8	
* NET 1st MORTGAGE LN C/Os	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	1,109,871	2.4	
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.22	-2.2	
* Total Other RE Lns Charged Off	1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	1,804,259	-6.4	
* Total Other RE Lns Recovered	166,678	176,994	6.2	272,359	53.9	427,267	56.9	140,176	31.2	
* NET OTHER RE LN C/Os	1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4	1,664,083	-8.6	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.21	0.31	47.3	0.80	158.6	0.80	0.8	0.76	-5.4	
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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Member Business Loan Information									
Return to cover									
06/14/2011									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	242,033,109	9.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	14,024,848	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	45,307,449	21.6
Total Business Loans (NMBLB) ¹	80,582,020	128,835,658	59.9	184,430,410	43.2	258,593,750	40.2	287,340,558	11.1
Unfunded Commitments ¹	7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	10,664,919	10.2
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	276,675,639	11.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.74	7.6
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,461	3.9
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	176	10.7
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,637	4.6
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		N/A		6,105,237	
Farmland	N/A	N/A		N/A		N/A		747,954	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		92,267,526	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		74,700,514	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		69,803,264	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		243,624,495	
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		344,191	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		41,854,542	
Unsecured Business Loans	N/A	N/A		N/A		N/A		310,117	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,207,213	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		43,716,063	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		N/A		9	
Number - Farmland	N/A	N/A		N/A		N/A		5	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		700	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		169	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		220	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,103	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		15	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		261	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		7	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		251	
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		534	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	20,520,123	-10.7
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	3,318,902	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	7,286,108	45.5
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	1,951,918	-30.1
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	4,989,520	5.3
6 to 12 Months Delinquent	0	249,075	N/A	1,064,542	327.4	528,457	-50.4	436,147	-17.5
12 Months & Over Delinquent	0	0	N/A	117,563	N/A	148,735	26.5	87,359	-41.3
Total Del Loans - All Types (2 or more Mo)	137,207	763,689	456.6	3,419,903	347.8	5,414,733	58.3	5,513,026	1.8
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.67	2.25	35.0	3.67	62.6	3.30	-10.1	2.70	-18.2
% MBL > 2 Months Delinquent (Reportable delinquency)	0.19	0.61	227.0	1.92	214.5	2.18	13.1	1.99	-8.4
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	7,519	432,373	5,650.4	1,476,780	241.6	2,566,581	73.8	448,593	-30.1
*Total MBL Recoveries	0	0	N/A	10,338	N/A	11,499	11.2	0	-100.0
MISCELLANEOUS MBL INFORMATION:									
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	224,442,987	6.7
Construction & Development Loans meeting 723.3(a)	4,564,040	3,640,995	-20.2	3302648	-9.3	5,810,062	75.9	N/A	
Number of Construction & Development Loans - 723(a)	30	33	10.0	4	-87.9	12	200.0	N/A	
Unsecured Business Loans meeting 723.7(c)-(d)	1,494,599	532,062	-64.4	957,609	80.0	758,884	-20.8	N/A	
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243	-22.4	233	-4.1	224	-3.9	N/A	
Agricultural Related (NMBLB) ¹	0	236,997	N/A	215,819	-8.9	120,508	-44.2	1,092,145	806.3
Number of Outstanding Agricultural Related Loans	0	5	N/A	6	20.0	5	-16.7	20	300.0
* Business Loans and Participations Sold	3,236,300	2,025,113	-37.4	6,393,321	215.7	3,236,775	-49.4	1,276,380	57.7
SBA Loans Outstanding	2,132,907	2,839,923	33.1	5,709,286	101.0	6,005,377	5.2	6,288,442	4.7
Number of SBA Loans Outstanding	7	16	128.6	34	112.5	41	20.6	45	9.8
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									

	Investments, Cash, & Cash Equivalents									
Return to cover										
06/14/2011										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
SFAS 115 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	11,417,142	-9.4	
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	27,993,434	6.2	
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	56,009,651	-31.7	
Held to Maturity 5-10 yrs	3,259,902	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0	11,166,540	30.7	
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	4,221,690	-1.6	
TOTAL HELD TO MATURITY	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	110,808,457	-17.2	
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	173,004,744	-25.0	
Available for Sale 1-3 yrs	122,905,098	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3	696,068,936	33.2	
Available for Sale 3-5 yrs	208,755,715	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4	702,779,282	16.2	
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6	146,157,585	9.9	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	14,312,333	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5	27,279,941	32.4	
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,745,290,488	15.5	
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	17,515,864	1.4	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4	
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,044,484,832	-15.0	1,154,968,631	10.6	
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,072,120	-0.7	403,108,299	3.1	
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	51,812,862	-1.1	57,284,529	10.6	
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	25,220,845	-2.6	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	65,502	195,002	197.7	542,646	178.3	907,175	67.2	597,200	-34.2	
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,514,183,563	-10.9	1,641,179,504	8.4	
MATURITIES :										
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,287,783,046	-6.9	1,339,390,517	4.0	
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	733,760,653	49.9	940,140,027	28.1	1,127,170,669	19.9	
Total Investments 3-5 yrs	294,830,929	405,355,310	37.5	658,190,218	62.4	738,398,820	12.2	816,073,462	10.5	
Total Investments 5-10 yrs	61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	200,060,834	8.3	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	14,225,608	-6.5	25,804,852	81.4	32,098,831	24.4	
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,176,801,295	9.1	3,514,794,313	10.6	
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	Other Investment Information								
Return to cover									
06/14/2011									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		21,996,616	74.7
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		0	
All Other US Government Obligations	N/A	N/A		N/A		N/A		83,368,703	
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	106,187,969	192.4	105,365,319	-0.8
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	1,000,286,110	19.8
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	697,311,289	7.5
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,697,597,399	14.4
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		0	
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,713,793	46.6
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,971,859	-25.4
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	8,685,652	-5.6
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	26,890,107	0.3
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	2,043,157	88.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,933,264	3.7
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	334,126,842	32.0
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	38,877,994	14.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,178,605,176	10.3	3,515,816,276	10.6
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	136,692	0.1
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	333,976,680	7.8
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,749,733	18.4	342,939,728	41.9
CUSO INFORMATION									
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,093	0.0	17,668,872	1.2
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,877,001	2,142.6	5,985,471	-13.0
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,733,919	8.3	7,844,026	1.4
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	12,960,521	-12.8
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	9,742,684	-1.1
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	-154,358	-8.1
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		262,245	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	15,663	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	195,021,996	2.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0
Approved Mortgage Seller	8	9	12.5	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	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	22	4.8
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
06/14/2011									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	7,691,317	0.1
Accounts Held by Nonmember Government Depositors	257,464	213,814	-17.0	521,258	143.8	647,541	24.2	1,182,382	82.6
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7	14,086,364	2.0
Employee Benefit Nonmember Shares	0	53	N/A	0	-100.0	0	N/A	0	N/A
529 Plan Member Deposits	289,781	334,542	15.4	0	-100.0	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	8,083,134	51.2
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	433,644,791	-1.9
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	308,998,793	1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/A
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		14,086,297	-6.7
SAVING MATURITIES									
< 1 year	5,830,848,971	6,197,990,399	6.3	7,044,640,696	13.7	7,368,262,426	4.6	7,608,920,508	3.3
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,741,993	5.5	667,194,779	3.2
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	368,971,116	3.7
Total Shares & Deposits	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	39,624,158	-5.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	3,001,454	24.0
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	1,502,656	51.5
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	54,150	-99.4
Other Unfunded MBL Commitments	3,790,151	713,000	-81.2	5,649,272	692.3	6,262,486	10.9	6,106,659	-2.5
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	10,664,919	-41.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	429,845,558	1.6
Credit Card Line	824,335,112	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1	779,963,947	0.0
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	116,812,860	-10.4
Overdraft Protection Programs	138,197,802	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5	213,916,907	8.8
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	536,925	-15.5
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0	N/A
Other Unused Commitments	10,921,564	39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1	42,566,852	7.1
Total Unfunded 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	1,583,643,049	0.9
Total Unused Commitments	1,510,108,538	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2	1,594,307,968	0.4
%(Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5	106.43	-21.5	114.75	7.8	110.18	-4.0
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,594,146,475.00	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		161,493	
Loans Transferred with Recourse ¹	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	109,576,762	-5.1
Pending Bond Claims	460,620	1,235,713	168.3	988,192	-20.0	170,181	-82.8	112,202	-34.1
Other Contingent Liabilities	0	45,236	N/A	571,338	1,163.0	597,917	4.7	744,041	24.4
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	21	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,552,786,660	-4.3	1,373,315,825	-11.6
Total Committed Credit Lines	0	18,382,000	N/A	45,506,132	147.6	18,092,000	-60.2	46,503,001	157.0
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,122,380	-35.2	232,424,502	-28.7
Draws Against Lines of Credit	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	19,203,138	-0.3
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	203,138	-93.3
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	5,000,000	-58.3
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	639,117,883	2.4
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	101,000,000	-0.2
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¹ Included MBL construction and land development prior to 03/31/09.									

	Information Systems & Technology									
Return to cover										
06/14/2011										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	71	-2.7	
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	46	2.2	
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0	
Other	3	1	-66.7	5	400.0	5	0.0	5	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	87	0.0	
Audio Response/Phone Based	76	75	-1.3	73	-2.7	72	-1.4	71	-1.4	
Automatic Teller Machine (ATM)	81	84	3.7	82	-2.4	82	0.0	82	0.0	
Kiosk	1	1	0.0	6	500.0	6	0.0	6	0.0	
Mobile Banking	N/A	N/A		7		12	71.4	13	8.3	
Other	1	2	100.0	4	100.0	4	0.0	4	0.0	
Services Offered Electronically										
Member Application	35	38	8.6	33	-13.2	34	3.0	35	2.9	
New Loan	48	50	4.2	44	-12.0	45	2.3	44	-2.2	
Account Balance Inquiry	91	94	3.3	89	-5.3	89	0.0	89	0.0	
Share Draft Orders	69	68	-1.4	61	-10.3	63	3.3	63	0.0	
New Share Account	18	20	11.1	21	5.0	21	0.0	21	0.0	
Loan Payments	82	87	6.1	82	-5.7	84	2.4	84	0.0	
Account Aggregation	3	8	166.7	11	37.5	12	9.1	12	0.0	
Internet Access Services	14	16	14.3	24	50.0	23	-4.2	24	4.3	
e-Statements	N/A	65		71	9.2	73	2.8	73	0.0	
External Account Transfers	N/A	N/A		14		15	7.1	16	6.7	
View Account History	83	90	8.4	91	1.1	91	0.0	91	0.0	
Merchandise Purchase	9	8	-11.1	5	-37.5	5	0.0	5	0.0	
Merchant Processing Services	N/A	N/A		4		4	0.0	5	25.0	
Remote Deposit Capture	N/A	N/A		2		5	150.0	6	20.0	
Share Account Transfers	91	91	0.0	86	-5.5	86	0.0	87	1.2	
Bill Payment	58	62	6.9	61	-1.6	64	4.9	64	0.0	
Download Account History	63	68	7.9	74	8.8	76	2.7	76	0.0	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0	
Type of World Wide Website Address										
Informational	14	11	-21.4	13	18.2	12	-7.7	12	0.0	
Interactive	7	4	-42.9	8	100.0	8	0.0	8	0.0	
Transactional	77	83	7.8	79	-4.8	80	1.3	80	0.0	
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,866	12.4	421,618	5.2	
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	1	0.0	
Type of Website Planned for Future										
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A	
Interactive	1	0	-100.0	0	N/A	0	N/A	0	N/A	
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0	
Miscellaneous										
Internet Access	121	122	0.8	119	-2.5	119	0.0	118	-0.8	

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06/14/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

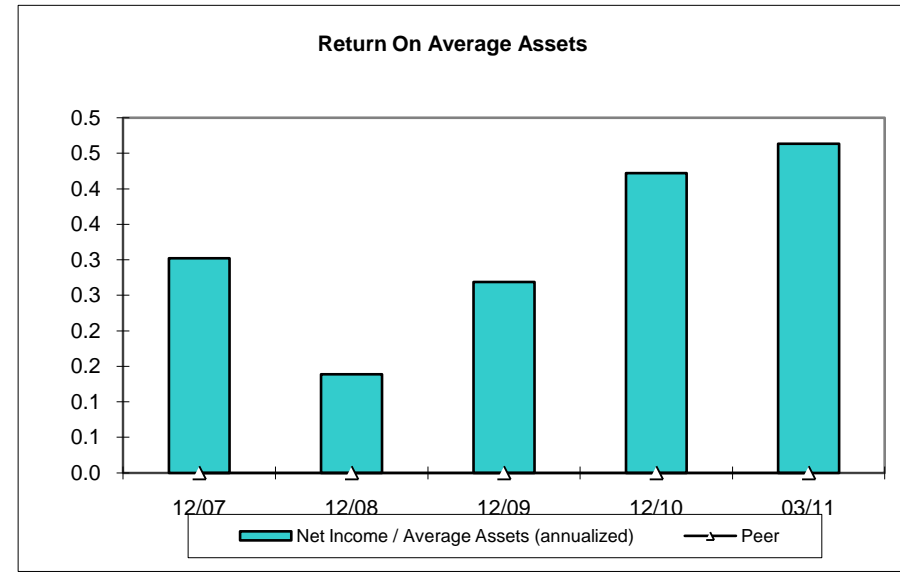
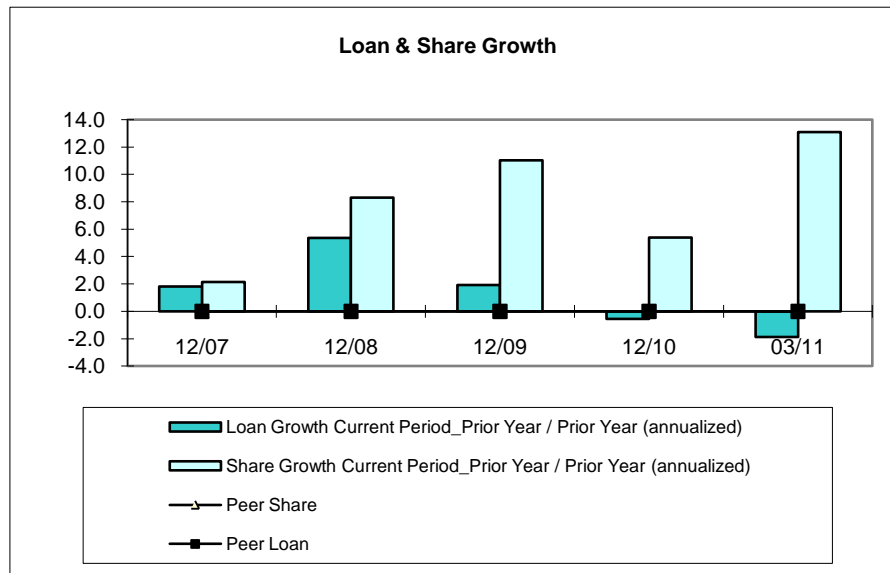
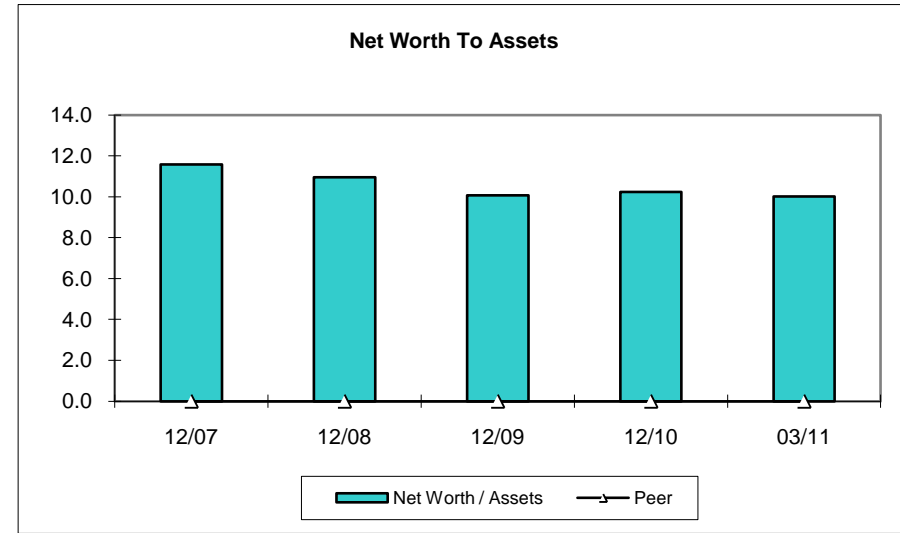
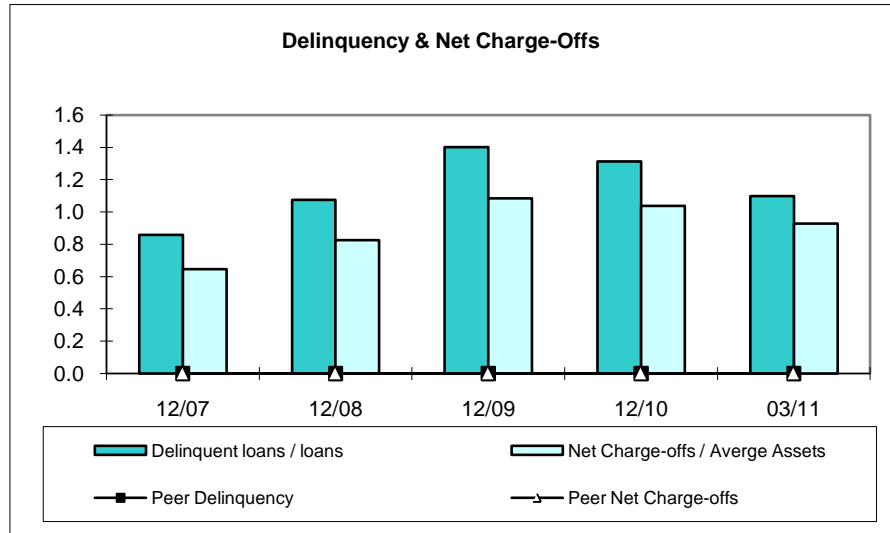
For Charter : N/A

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



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06/14/2011

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

