Cycle Date: March-2012
Run Date: 06/14/2012
Interval: Annual

		interval.	, annua
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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FIS	(CU) *

 Count of CU:
 121

 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

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.

^{*}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	formation	1					
Return to cover		For Charter :	1						
06/14/2012		Count of CU :	121						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Feder	ally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Cho
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	681,319,943	740,097,689		696,453,942		767,870,672	10.3	1,178,345,883	
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	+	2,944,823,538	14.2	2,993,598,377	
Loans Held for Sale	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	26,863,650	68.9
Real Estate Loans	2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,869,840,877	-0.7	2,862,504,576	-0.3
Unsecured Loans	553,641,163	564,527,593	2.0	579,186,014	2.6	617,977,964	6.7	590,087,857	-4.5
Other Loans	2,622,066,751	2,702,986,112	3.1	2,575,615,405	-4.7	2,644,767,832	2.7	2,649,708,352	0.2
TOTAL LOANS	5,962,761,825	6,077,263,042		6,043,953,241	-0.5	6,132,586,673		6,102,300,785	
(Allowance for Loan & Lease Losses)	(53,690,697)	(67,328,068)	25.4	(69,899,594)	3.8	(67,526,369)	-3.4	(66,007,365)	-2.2
Land And Building	219,287,728	224,794,382		228,541,194		235,364,603	3.0	241,399,255	
Other Fixed Assets	43,828,783	39,797,072		35,261,445	1	34,693,770	-1.6	33,951,637	-2.1
NCUSIF Deposit	53,167,921	74,545,733		79,704,815		83,313,721	4.5	83,457,021	0.2
All Other Assets	128,651,263	147,706,782		146,676,104		170,189,438	16.0	172,588,742	
TOTAL ASSETS	8,526,036,054	9,512,226,450		9,757,241,956		10,317,219,513	5.7	10,766,497,985	
LIABILITIES & CAPITAL:	, , ,	, , ,		, , ,		· · · · ·		, , ,	
Dividends Payable	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	7,802,000	-23.6
Notes & Interest Payable	355,470,411	524,378,218		301,012,245		307,428,402	2.1	285,559,888	
Accounts Payable & Other Liabilities	71,371,294	71,852,766		78,654,425		112,567,483	43.1	118,421,877	5.2
Uninsured Secondary Capital and	, ,	,				,,		,,	-
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	444,156,376	-		392,058,925		430,210,271	9.7	411,783,765	
Share Drafts	951,093,234	1,164,011,517		1,226,435,529	+	1,370,189,155		1,498,814,997	
Regular shares	1,831,799,715	2,008,641,521		2,171,932,429		2,395,286,330	10.3	2,615,574,838	
All Other Shares & Deposits	4,372,008,766			4,972,649,959		5,061,635,574	1.8	5,159,499,620	
TOTAL SHARES & DEPOSITS	7,154,901,715	7,943,684,592		8,371,017,917	5.4	8,827,111,059	5.4	9,273,889,455	
Regular Reserve	247,527,389			244,488,168		228,081,021	-6.7	224,274,579	
Other Reserves	246,002,615	267,064,323		274,433,427	2.8	207,203,720	-24.5	214,725,371	3.6
Undivided Earnings	433,447,959	448,782,868		475,243,519		624,613,442	31.4	641,824,815	
TOTAL EQUITY	926,977,963	957,822,942		994,165,114		1,059,898,183	6.6	1,080,824,765	
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450		9,757,241,956	+	10,317,219,513	5.7	10,766,497,985	
INCOME & EXPENSE	0,020,000,000	5,5 : 2,2 = 5, : 0 0		2,1.2.,2,2		,,			
Loan Income*	393,733,340	391,307,810	-0.6	376,309,592	-3.8	355,820,443	-5.4	87,448,867	-1.7
Investment Income*	70,785,344	59,379,058		58,229,825		54,773,244	-5.9	13,466,962	
Other Income*	147,497,974	167,126,892		182,756,981	9.4	194,857,197	6.6	52,739,786	1
Total Employee Compensation & Benefits*	161,855,691	168,796,591		177,899,669		186,474,901	4.8	49,760,242	
Temporary Corporate CU Stabilization	101,000,001	100,100,001		111,000,000	0	100,111,001		10,1 00,2 12	<u> </u>
Expense & NCUSIF Premiums*/2	N/A	41,593,631		20,830,835	-49.9	20,731,388	-0.5	2,657,297	-48.7
Total Other Operating Expenses*	180,904,138		-1.5	185,636,132	-	191,416,907	3.1	48,758,902	
Non-operating Income & (Expense)*	-4,877,940	-11,440,130		-1,956,406		-905,398	53.7	763,188	
NCUSIF Stabilization Income*	N/A	41,778,993		0		0		0	
Provision for Loan/Lease Losses*	57,795,884			65,583,122	+	50,698,678		11,269,836	
Cost of Funds*	195,136,398			124,496,922		99,014,369		20,865,435	
NET INCOME (LOSS) EXCLUDING STABILIZATION	.55,.55,000	100,100,010		.2.,.00,022		30,01.,000		20,000,100	1.0.7
EXPENSE & NCUSIF PREMIUM*/1	N/A	65,836,869	,	61,724,147	-6.2	76,940,631	24.7	23,764,388	23.5
Net Income (Loss)*	11,446,607	24,243,238		40,893,312		56,209,243	37.5	21,107,091	
TOTAL CU's	136			126		124		121	-2.4
* Income/Expense items are year-to-date while the related %ch		130	7.7	120	0.1	124	1.0	121	2
# Means the number is too large to display in the cell									
Prior to September 2010, this account was named Net Income (Lo	nss) Before NCLISIF Stabilizat	ion Expense From Dece	mber 2010	forward NCUSIF Stabilize	ation Incom	e if any is excluded	-		
² Prior to September 2010, this account was named NCUSIF Stabili									
and NCUSIF Premiums.	<u> </u>								
December 2011 and forward includes "Subordinated Debt Include"	d in Net Worth."			-		-		1. Summary	Financia

		Ratio	Analysis						
Return to cover		For Charter :	-						
06/14/2012		Count of CU:							
CU Name: N/A		Asset Range :				<u> </u>	L <u>-</u>		
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-2011			Mar-2012	
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Mar-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY	200 2000	200 2000	200 20.0	200 2011		1 0100111110	2012		1 01 00111110
Net Worth/Total Assets	10.96	10.08	10.23	10.23	N/A	N/A	9.99	N/A	N/A
Net Worth/Total AssetsIncluding Optional									
Total Assets Election (if used)	10.97	10.09		10.24	N/A	N/A	10.03	N/A	N/A
Total Delinquent Loans / Net Worth Solvency Evaluation (Estimated)	6.86 112.96	8.88 112.06		7.18 112.01	N/A N/A	N/A N/A	6.23 111.65	N/A N/A	N/A N/A
Classified Assets (Estimated) / Net Worth	5.74	7.02		6.39	N/A	N/A N/A	6.13	N/A N/A	N/A
ASSET QUALITY	0.14	7.02	7.00	0.00	14//	1477	0.10	1071	147
Delinguent Loans / Total Loans	1.08	1.40	1.31	1.24	N/A	N/A	1.10	N/A	N/A
* Net Charge-Offs / Average Loans	0.82	1.08		0.89	N/A	N/A	0.83	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	86.70	101.35	101.29	N/A	N/A	101.21	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.73		1.29	N/A	N/A	1.33	N/A	N/A
Delinquent Loans / Assets	0.75	0.90	0.81	0.74	N/A	N/A	0.62	N/A	N/A
EARNINGS			2 :-	0.5-		.,,,	0.55		
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.14	0.27	0.42	0.56	N/A	N/A	0.80	N/A	N/A
Income/Expense & NCUSIF Premium ²	N/A	0.27	0.64	0.77	N/A	N/A	0.90	N/A	N/A
* Gross Income/Average Assets	7.42	6.85		6.03	N/A	N/A N/A	5.83	N/A N/A	N/A
* Yield on Average Loans	6.78	6.50		5.84	N/A	N/A	5.72	N/A	N/A
* Yield on Average Investments	3.63	2.38		1.61	N/A	N/A	1.40	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.79	1.85	1.90	1.94	N/A	N/A	2.00	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	1.73	1.29	0.99	N/A	N/A	0.79	N/A	N/A
* Net Margin / Avg. Assets	5.06	5.12		5.05	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets	4.16		3.99	3.97	N/A	N/A	3.84	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.70	0.88		0.51	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.27	3.22	3.10	N/A	N/A	3.04	N/A	N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	56.00	62.88	62.27	65.84	N/A	N/A	65.85	N/A	N/A
/ Total Assets ¹	3.44	2.46	2.11	2.04	N/A	N/A	2.95	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.96	3.16 3.15		3.04 2.85	N/A	N/A N/A	2.95	N/A N/A	N/A
ASSET / LIABILITY MANAGEMENT	2.30	3.13	2.00	2.00	INA	IN/A	2.13	14/7	19/7
Net Long-Term Assets / Total Assets	29.37	30.31	31.94	31.76	N/A	N/A	31.76	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.39	23.72	25.05	26.22	N/A	N/A	27.36	N/A	N/A
Total Loans / Total Shares	83.34	76.50	72.20	69.47	N/A	N/A	65.80	N/A	N/A
Total Loans / Total Assets	69.94	63.89	61.94	59.44	N/A	N/A	56.68	N/A	N/A
Cash + Short-Term Investments / Assets	13.71	15.51	14.19	14.20	N/A	N/A	17.73	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.49	94.22	94.02	93.78	N/A	N/A	93.97	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.05	37.47	39.19	41.22	N/A	N/A	43.04	N/A	N/A
Borrowings / Total Shares & Net Worth	4.39	5.89		3.11	N/A	N/A	2.76	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth PRODUCTIVITY	210.53	209.91	222.11	212.55	N/A	N/A	212.46	N/A	N/A
Members / Potential Members	4.45	4.80	4.44	4.39	N/A	N/A	4.42	N/A	N/A
Borrowers / Members	47.63	47.54		46.57	N/A	N/A	45.51	N/A	N/A
Members / Full-Time Employees	378.54	383.16		373.65	N/A	N/A	372.00	N/A	N/A
Avg. Shares Per Member	\$5,930	\$6,434		\$7,058	N/A	N/A	\$7,353	N/A	N/A
Avg. Loan Balance	\$10,376	\$10,353	\$10,640	\$10,530	N/A	N/A	\$10,631	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$50,778	\$52,381	\$54,205	\$55,714	N/A	N/A	\$58,705	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.36	2.59		5.76	N/A	N/A	7.65	N/A	N/A
* Market (Share) Growth * Loan Growth	8.32 5.36	11.02 1.92		5.45 1.47	N/A N/A	N/A N/A	20.25 -1.98	N/A N/A	N/A N/A
* Asset Growth	7.06	11.57		5.74	N/A N/A	N/A N/A	17.42	N/A N/A	N/A N/A
* Investment Growth	12.81	40.59		13.49	N/A	N/A	51.19	N/A	N/A
* Membership Growth	2.21	2.33		1.62	N/A	N/A	3.42	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; De				52	.,,,,	.,,,	J. 12	//(
**Percentile Rankings and Peer Average Ratios are produced once a quarter			•		l				
Subsequent corrections to data after this date are not reflected in the Percei				de.					
Percentile Rankings show where the credit union stands in relation to its peers									
group are arranged in order from highest (100) to lowest (0) value. The perce									
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.	e. However, when r	eviewed in relati	on to otner availab	ne data, users ma	ay araw conclusio	ons as to the			
For periods before 2004, the Fixed Assets & Foreclosed and Repossessed	seepte did not includ	a rannessessed :	ahirlas						
Prior to September 2010, this ratio was named Return on Assets Prior to N									
From December 2010 forward, NCUSIF Premium Expense is also exclude			-						2. Ratios

					i
Detum to course			Ratio Analysis		
Return to cover		For Charter :			
06/14/2012		Count of CU:			
CU Name: N/A Peer Group: N/A	<u> </u>	Asset Range :	Region: Natio	n * Boor Crou	n. All * Ctoto
reer Group. N/A	Count of CU in			ii Feel Glou	p. Ali State
	Count of Co if	Feer Group :	IN/A		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Mar-2012
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	1.53	1.19	0.91
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	1.15	1.12	1.13
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	7.97	6.47	4.81
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	0.98
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	0.48	1.49	1.06
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	4.38	4.03
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.25	3.21
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	0.00	4.04	18.13
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05	88.05	89.01	98.37
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo	0.00	1.00	1 07	4.07	1 00
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	0.63	1.60	1.87	1.87	1.20
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.84	1.14	1.28	0.89	0.59
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.01		20	0.00	0.00
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	1.36	1.53	2.92
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	0.59	0.54	0.41
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					
/ Total Int Only and Pmt Opt First Mtg Loans	1.17	1.25	4.78	4.24	2.27
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	16.94	16.63	13.71	12.37	7.81
Modified RE Lns also Reported as Business Loans > 2 Mo Del	0.00	49.61	11.03	15.95	0.00
/ Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.07	3.16	3.22	3.20	2.80
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25	1.44	1.36	1.10
MISCELLANEOUS LOAN LOSS RATIOS	0.07	1.25	1.44	1.30	1.10
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	25.59	27.86	25.86
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05			3.15	2.88
* Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	,	1.26	1.04	0.87
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14		i i	0.46	0.53
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.39
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.88
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans			0.00		
/ Avg Interest Only and Payment Option First Mortgage Loans	0.00	0.00	0.00	0.72	0.92
* 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	1.27	1.10	1.24	1.16	0.96
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	1.15	0.97	1.00
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.20	0.42	0.32
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	17.00
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.84
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	2.54	3.13	1.71
* Participation Loans Sold YTD / Total Assets	0.05	0.08	0.10	0.08	0.04
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.47	1.87	2.55	2.83	2.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	0.00	0.96	0.01	0.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	19.96			16.28	15.63
Total Fixed Rate Real Estate / Total Loans	28.54			27.39	27.58
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.82	40.14	38.67	32.64	42.23
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89	65.31	65.26	64.93	70.39
Interest Only & Payment Option First Mortgages / Total Assets	0.45			0.23	0.23
Interest Only & Payment Option First Mortgages / Net Worth	4.09	3.51	2.92	2.29	2.27
MISCELLANEOUS RATIOS			2.2-		
Mortgage Servicing Rights / Net Worth	0.26	0.70		1.15	1.18
Unused Commitments / Cash & ST Investments	135.53	106.43	114.70	110.99	104.97
* 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					2 Cum 5 - 11
					3. SuppRatios

		Asse	ets						
Return to cover		For Charter :							
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Federa	ally Insured State Cre	dit
•	Count	of CU in Peer Group :						•	
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
ASSETS									
CASH:									
Cash On Hand	96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	101,847,597	-2.4
Cash On Deposit	557,372,210	638,156,448	14.5	551,918,870	-13.5	618,773,249	12.1	1,026,821,220	65.9
Cash Equivalents	27,726,182	10,788,848		48,162,013	346.4	44,696,670	-7.2	49,677,066	11.1
TOTAL CASH & EQUIVALENTS	681,319,943	740,097,689	8.6	696,453,942	-5.9	767,870,672	10.3	1,178,345,883	53.5
INVESTMENTS:									
Trading Securities	14,406,697	16,134,503	12.0	' '	7.1	17,480,229		18,102,350	3.6
Available for Sale Securities	682,462,804				54.9	1,867,174,678		1,865,634,492	
Held-to-Maturity Securities	55,798,701	219,355,164		133,816,095	-39.0	168,291,391	25.8	183,014,335	
Deposits in Commercial Banks, S&Ls, Savings Banks	265,056,977	461,309,671	74.0	662,341,492	43.6	710,178,349	7.2	748,251,593	5.4
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions ²	19,076,946	25,119,954	31.7	30,234,890	20.4	33,527,887	10.9	32,448,714	-3.2
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	39,138,332	, ,			-10.0	25,595,048		25,537,289	-0.2
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0		-68.7	49,427,789		43,624,863	-11.7
All Other Investments ²	42,494,083			66,330,333	-39.1	73,148,167		76,984,741	5.2
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,944,823,538	14.2	2,993,598,377	1.7
LOANS HELD FOR SALE	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	26,863,650	68.9
LOANS AND LEASES:									
Unsecured Credit Card Loans	351,632,318	367,333,861	4.5	366,985,704	-0.1	375,431,086	2.3	360,074,589	-4.1
All Other Unsecured Loans/Lines of Credit	202,008,845	, ,				217,112,524		203,081,581	-6.5
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A			0		0		200,001,001	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		25,434,354		26,931,687	5.9
New Vehicle Loans	879,488,765	858,881,063			-19.2	668,988,011		665,060,898	
Used Vehicle Loans	1,467,352,540				1.1	1,672,252,513		1,674,244,338	
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728			2,006,985,629	6.9	2,016,757,307		2,022,107,660	
Other Real Estate Loans/Lines of Credit	921,813,183			882,166,193	-5.3	853,083,570		840,396,916	_
Leases Receivable	0	0		106,485	N/A	0		746,819	
Total All Other Loans/Lines of Credit	275,225,446				7.2	303,527,308		309,656,297	2.0
TOTAL LOANS	5,962,761,825	6,077,263,042		, ,	-0.5	6,132,586,673		6,102,300,785	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(53,690,697)	(67,328,068)	25.4	(69,899,594)	3.8	(67,526,369)	-3.4	(66,007,365)	-2.2
Foreclosed Real Estate	8,668,380	11,493,976			20.5	18,969,726		17,178,977	-9.4
Repossessed Autos	3,407,226				4.2	2,174,558		2,218,244	2.0
Foreclosed and Repossessed Other Assets	467,912	357,348		, ,	-3.6	225,344		245,765	9.1
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	12,543,518	,			17.0	21,369,628		19,642,986	1
Land and Building	219,287,728		2.5		1.7	235,364,603		241,399,255	_
Other Fixed Assets	43,828,783		+	' '		34,693,770		33,951,637	
NCUA Share Insurance Capitalization Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5	83,457,021	0.2
·						, ,			
Identifiable Intangible Assets	N/A	276,816		221,683	-19.9	53,731	-75.8	61,473	14.4
Goodwill	N/A	482,676		1,739,458	260.4	1,739,458	0.0	1,739,458	0.0
TOTAL INTANGIBLE ASSETS	N/A	759,492		1,961,141	158.2	1,793,189	-8.6	1,800,931	0.4
Accrued Interest on Loans	22,512,501	22,828,638	1.4	21,874,499	-4.2	21,233,562		19,755,259	
Accrued Interest on Investments	10,051,080	9,737,518	-3.1	8,595,805	-11.7	9,958,411	15.9	9,232,811	-7.3
All Other Assets	83,544,164	100,041,441	19.7	97,461,182	-2.6	115,834,648	18.9	122,156,755	5.5
TOTAL OTHER ASSETS	116,107,745	132,607,597	14.2	127,931,486	-3.5	147,026,621	14.9	151,144,825	
TOTAL ASSETS	8,526,036,054		1					10,766,497,985	
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	121	-2.4
OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTH	ER INVESTMENTS PRIC	R TO JUN	E 2006 FOR SHORT FOR	M FILERS				
									4. Assets

	L	iabilities, Shares							
Return to cover		For Charter							
06/14/2012		Count of CU:							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ded: Fed	erally Insured State (Credit
	Count of C	CU in Peer Group	N/A						
LIADULTEO OLIADEO AND FOLUTY	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Cho
LIABILITIES, SHARES AND EQUITY									+
LIABILITIES: Other Borrowings	NI/A	NI/A		N/A		NI/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		IN/A	+
Draws Against Lines of Credit	355,470,411	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1	285,559,888	-7.1
Borrowing Repurchase Transactions	0	02.,07.0,2.0	+	0		007,120,102		200,000,000	
Subordinated Debt	0	C		0		0	1	0	
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	o	C	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	17,314,671	14,487,932		12,392,255		10,214,386	-	7,802,000	
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	118,421,877	5.2
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	411,783,765	-4.3
		<u> </u>							
SHARES AND DEPOSITS									
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,498,814,997	9.4
Regular Shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429	8.1	2,395,286,330	10.3	2,615,574,838	9.2
Money Market Shares	1,440,319,760	1,646,236,947	14.3	1,869,137,975	13.5	2,037,552,033	9.0	2,132,609,612	4.7
Share Certificates	2,092,731,104	2,180,898,506	4.2	2,105,289,792	-3.5	2,003,106,060	-4.9	1,998,987,903	-0.2
IRA/KEOGH Accounts	817,934,370	925,107,264	13.1	978,897,117	5.8	1,001,584,272	2.3	995,765,107	-0.6
All Other Shares ¹	17,203,069	16,665,089	-3.1	17,738,892	6.4	17,469,446	-1.5	29,458,139	68.6
Non-Member Deposits	3,820,463	2,123,748	-44.4	1,586,183	-25.3	1,923,763	21.3	2,678,859	39.3
TOTAL SHARES AND DEPOSITS	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,273,889,455	5.1
FOURTY									
EQUITY:	422 447 050	440.700.000	2.5	475 040 540	F 0	CO4 C40 440	24.4	COE 757 574	4.6
Undivided Earnings	433,447,959 247,527,389	448,782,868 241,975,751		475,243,519 244,488,168	5.9 1.0	624,613,442	31.4 -6.7	635,757,571 224,274,579	
Regular Reserves	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-0.7	224,274,579	-1./
Appropriation For Non-Conforming Investments (SCU Only)	0	C	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	253,753,590	265,265,487	4.5	276,196,788	4.1	200,742,134	-27.3	207,540,294	3.4
Equity Acquired in Merger	N/A	262,045		129,385	-50.6	129,385	0.0	162,389	25.5
Miscellaneous Equity	1,189,668	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	4,959,315	7,045,300	42.1	5,689,836	-19.2	23,705,457	316.6	24,411,501	3.0
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	N/A	С		0		0		0	
Accumulated Unrealized G/L on Cash Flow Hedges	0	-1,180,329		0		0		0	
Other Comprehensive Income	-13,899,958	-5,516,660	1	-8,771,062	-59.0	-18,561,736			
Net Income	0	0		0		0			
EQUITY TOTAL	926,977,963	957,822,942	3.3	994,165,114	3.8	1,059,898,183	6.6	1,080,824,765	2.0
TOTAL SHARES & EQUITY	8,081,879,678	8,901,507,534	10.1	9,365,183,031	5.2	9,887,009,242	5.6	10,354,714,220	4.7
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,241,956	2.6	10,317,219,513	5.7	10,766,497,985	5 4.4
NCUA INSURED SAVINGS ²							-		+
Uninsured Shares	774,397,509	291,004,333	-62.4	293,733,304	0.9	310,903,537	5.8	330,106,718	6.2
Uninsured Non-Member Deposits	619,392	409,233		441,682		1,256,808			
Total Uninsured Shares & Deposits	775,016,901	291,413,566		294,174,986		312,160,345		331,669,380	_
Insured Shares & Deposits	6,379,884,814	7,652,271,026	1		5.5	8,514,950,714			-
TOTAL NET WORTH	934,728,938	958,898,700				1,056,178,530			+
# Means the number is too large to display in the cell	304,720,030	330,030,700	2.0	330,070,400	7.1	1,000,170,000	5.0	1,070,001,021	1
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	VKEOGHs, AND NONMEMBER S	HARES FOR SHORT	FORM FIL	ERS					+
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					RWARD SHA	RES INSURED UP TO	\$250.000		+
December 2011 and forward includes "Subordinated Debt Included in N		τ.	1,000.01				1		bShEquit

		Income Statem	ent						$\overline{}$
Return to cover		For Charter :							
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	redit
·	Count of C	CU in Peer Group :				71			
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	394,815,944	392,209,287	-0.7	377,141,426	-3.8	356,407,867	-5.5	87,513,051	-1.8
Less Interest Refund	(1,082,604)	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4	(64,184)	-56.3
Income from Investments	74,168,274	57,355,758	-22.7	56,654,908	-1.2	54,366,380	-4.0	12,884,136	-5.2
Income from Trading	-3,382,930	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	582,826	473.0
TOTAL INTEREST INCOME	464,518,684	450,686,868	-3.0	434,539,417	-3.6	410,593,687	-5.5	100,915,829	-1.7
INTEREST EXPENSE:									
Dividends	132,467,071	103,072,062	-22.2	83,343,628	-19.1	63,420,650	-23.9	13,083,557	-17.5
Interest on Deposits	43,821,293	37,218,593	-15.1	28,271,406	-24.0	23,874,506	-15.6	5,150,780	-13.7
Interest on Borrowed Money	18,848,034	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	2,631,098	-10.2
TOTAL INTEREST EXPENSE	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	20,865,435	-15.7
PROVISION FOR LOAN & LEASE LOSSES	57,795,884	79,654,042	37.8	65,583,122	-17.7	50,698,678	-22.7	11,269,836	-11.1
NET INTEREST INCOME AFTER PLL	211,586,402	215,277,778	1.7	244,459,373	13.6	260,880,640	6.7	68,780,558	5.5
NON-INTEREST INCOME:									
Fee Income	98,991,402	104,210,787	5.3	108,767,095	4.4	112,882,690	3.8	27,614,850	-2.1
Other Operating Income	48,506,572	62,916,105	29.7	73,989,886	17.6	81,974,507	10.8	25,124,936	22.6
Gain (Loss) on Investments	798,417	-9,791,527	-1,326.4	-417,751	95.7	916,613	319.4	618,839	170.1
Gain (Loss) on Disposition of Assets	18,609	-1,839,003		-2,976,896	-61.9	-3,180,927	-6.9		
Gain from Bargain Purchase (Merger)	N/A	0		0	N/A	0			
Other Non-Oper Income/(Expense)	-5,694,966	190,400	103.3	1,438,241	655.4	1,358,916			22.0
NCUSIF Stabilization Income	N/A	41,778,993		0	-100.0	0	N/A		N/A
TOTAL NON-INTEREST INCOME	142,620,034	197,465,755	38.5	180,800,575	-8.4	193,951,799			10.3
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	161,855,691	168,796,591	4.3	177,899,669	5.4	186,474,901	4.8	49,760,242	6.7
Travel, Conference Expense	3,588,566	2,683,893	-25.2	2,830,792	5.5	3,315,992	17.1	821,174	-0.9
Office Occupancy	25,195,029	26,355,318	4.6	27,631,675	4.8	28,591,036	3.5	7,069,497	
Office Operation Expense	70,996,515	70,595,374	-0.6	72,855,586	3.2	73,956,983	1.5	18,862,681	2.0
Educational and Promotion	17,033,589	15,629,509	-8.2	15,552,850	-0.5	16,001,991	2.9	3,475,135	
Loan Servicing Expense	20,979,936	22,511,996	-		10.5	27,107,971	9.0		
Professional, Outside Service	22,539,896	22,703,224			1.8	25,158,819	8.8		
Member Insurance ¹	3,531,872	1,671,178	-52.7			N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		11,484,923		4,874,775	-57.6	1,109,732	-8.9
Member Insurance - Temporary Corporate				**, **, **		.,,		1,100,100	
CU Stabilization Fund ³	N/A	41,593,631		9,345,912	-77.5	15,856,613	69.7	1,547,565	-61.0
Member Insurance - Other	N/A	N/A		1,264,699	77.0	941,509			
Operating Fees	1,388,172	1,665,757			-13.1	1,543,232	6.6		
Misc Operating Expense	15,650,563	14,293,824			12.4	14,799,374	-7.9		
TOTAL NON-INTEREST EXPENSE	342,759,829	388,500,295		, ,	-1.1	398,623,196			
NET INCOME (LOSS) EXCLUDING STABILIZATION	542,755,625	300,300,233	10.0	304,300,030	1.1	000,020,100	0.7	101,170,441	1.0
EXPENSE AND NCUSIF PREMIUMS */4	N/A	65,836,869		61,724,147	-6.2	76,940,631	24.7	23,764,388	23.5
NET INCOME (LOSS)	11,446,607	24,243,238			68.7	56,209,243			
RESERVE TRANSFERS:	,,	,,,,,,,	1	.5,555,512	55.7	50,200,240	50	2.,,001	1
Transfer to Regular Reserve	34.369.280	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	685,591	-84.0
* All Income/Expense amounts are year-to-date while the related % cl	- ,,	,0.0,701		55,5.5,522		,,	02.2	233,001	5
# Means the number is too large to display in the cell	gs .auco a.o allinaanzoai								<u> </u>
¹ From September 2009 to December 2010, this account includes NCUSI	F Premium Expense.		1				l .		1
² For December 2010 forward, this account includes only NCUSIF Premiu									6. IncExp

		Delinquent Loan Info	ormation				ı		$\overline{}$
Return to cover		For Charter :							
06/14/2012		Count of CU :							1
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Fede	erally Insured State Co	redit
	Count	of CU in Peer Group :	N/A						-
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Cha	Dec-2011	% Cha	Mar-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	Dec-2000	Dec-2003	76 City	Dec-2010	76 City	Dec-2011	76 City	Wai-2012	78 City
1 to < 2 Months Delinquent	109.541.518	129,489,288	18.2	121.888.564	-5.9	120,304,717	-1.3	104,680,370	-13.0
2 to < 6 Months Delinquent	52,113,518	65,391,016	25.5	59,948,270		57,444,415		44,406,928	
6 to 12 Months Delinquent	9,734,049	15,799,858		14,503,400	-8.2			15,248,676	
12 Months & Over Delinquent	2,290,127	3,976,475	73.6	4,932,305	24.0	4,417,527	-10.4	7,444,289	68.5
Total Del Loans - All Types (2 or more Mo)	64,137,694	85,167,349	32.8	79,383,975	-6.8	75,863,207	-4.4	67,099,893	-11.6
LOAN DELINQUENCY - BY LOAN TYPE									↓
Unsecured Credit Card Loans	==	=							
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	7,718,542 5,913,159	7,383,081	-4.3 16.1	6,291,415 4,899,755	-14.8 -28.6			4,048,850 2,982,650	
6 to 12 Months Delinquent	601,917	6,864,335 674,756	12.1	4,899,755	-20.0			2,982,050	
12 Months & Over Delinquent	42,830	39,845		46,197	15.9			25,973	
Total Del Credit Card Lns (2 or more Mo)	6,557,906	7,578,936		5,611,053	-26.0			3,275,705	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	10.6	1.53	-25.9			0.91	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	22,941,616	34,580,246		34,014,175	-1.6			32,245,795	
2 to < 6 Months Delinquent	6,588,898	16,472,513	150.0	19,522,857	18.5			10,175,432	
6 to 12 Months Delinquent	962,599	3,530,461	266.8	4,004,209	13.4	6,289,885		4,270,754	_
12 Months & Over Delinquent	414,499	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1	2,233,371	21.4
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	7 005 000	04 000 540	400.0	05 740 074	00.0	05.044.470		40.070.557	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,644,479	-0.3	16,679,557	-35.0
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.63	1.60	155.0	1.87	17.3	1.87	-0.2	1.20	-35.6
1st Mortgage Adjustable Rate Loans and									1
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	8,723,397	9,936,551	13.9	8,605,605	-13.4	8,127,677		8,530,092	
2 to < 6 Months Delinquent	4,465,502	4,460,871	-0.1	5,301,356	18.8			2,722,193	
6 to 12 Months Delinquent	535,112	1,532,463	186.4	2,141,972	39.8			595,723	
12 Months & Over Delinquent Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	5 000 614	421,387	N/A 28.3	691,112	64.0			461,948	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons	5,000,614	6,414,721	20.3	8,134,440	26.8	5,760,955	-29.2	3,779,864	-34.4
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable									
Rate Loans and Hybrids/Balloons < 5 yrs	0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.59	-33.6
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	4,103,810	4,972,124	21.2	5,256,849	5.7			3,882,693	
2 to < 6 Months Delinquent	3,088,528	2,657,713	-13.9	2,986,926				4,807,997	
6 to 12 Months Delinquent	672,346	844,964		1,030,115				2,566,955	
12 Months & Over Delinquent Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	170,145	767,874	351.3	536,868	-30.1			1,323,872	
%Other Real Estate Fixed/Hybrid/Balloon Loans	3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	8,698,824	84.4
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	0.91	1.04	13.6	1.36	31.0	1.53	12.6	2.92	90.7
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	3,258,342	4,125,150	26.6	3,643,485	-11.7	4,376,136	20.1	4,046,045	-7.5
2 to < 6 Months Delinquent	1,520,501	2,301,310	51.4	2,357,804	2.5	2,444,503	3.7	1,443,193	-41.0
6 to 12 Months Delinquent	203,517	679,087	233.7	644,307	-5.1	329,844		568,692	
12 Months & Over Delinquent	104,791	369,653	252.8	215,496	-41.7			191,209	
Total Del Other RE Adj Rate Lns (2 or more Mo) %Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,203,094	-25.7
/ Total Other RE Adjustable Rate Loans	0.37	0.64	73.2	0.59	-8.8	0.54	-7.5	0.41	-25.3
Leases Receivable	0.37	0.04	13.2	0.55	-0.0	0.54	-7.5	0.41	-20.0
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinguent	0	0		0				0	
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent	0	0		0				0	
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	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/A
1 to < 2 Months Delinquent	62,795,811	68,492,136	9.1	64,077,035	-6.4	62,423,726	-2.6	51,926,895	-16.8
2 to < 6 Months Delinquent	30,536,930	32,634,274		24,879,572				22,275,463	
6 to 12 Months Delinquent	6,758,558	8,538,127		6,017,696	-29.5			6,979,470	
12 Months & Over Delinquent	1,557,862	1,358,180			-7.9			3,207,916	
Total Del All Other Lns (2 or more Mo)	38,853,350	42,530,581	9.5	32,147,595					
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	6.6	1.15	-21.4	1.12	-3.0	1.13	8.0
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								7. Delinquent Loan In	formation

	Loan Lossos 9 D	ankruptcy Information	n and I	oan Modifications		ı	1	1	1
Return to cover	Loan Losses & B	For Charter :		.oan wountations					
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	D 0000	D 0000	0/ 01:	D 0040	0/ 01:	D 0044	0/ 01	M 0040	0/ 01:
	Dec-2008	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Chg	Mar-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	55,752,840	72,869,959	30.7	71,616,877	-1.7	63,684,734	-11.1	15,548,335	-2.3
* Total Loans Recovered	7,844,242	7,633,683	-2.7		12.1	9,347,923	9.2	2,840,943	
* NET CHARGE OFFS (\$\$)	47,908,598	65,236,276	36.2		-3.3		-13.8	12,707,392	
**%Net Charge-Offs / Average Loans	0.82	1.08	31.4		-4.0	0.89	-14.2	0.83	
Total Del Loans & *Net Charge-Offs	112,046,292	150,403,625	34.2	142,439,887	-5.3	130,200,018	-8.6	79,807,285	-38.7
Combined Delinquency and Net Charge Off Ratio	1.90	2.49	30.8	2.35	-5.3	2.13	-9.5	1.93	-9.3
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,143,335	18,087,409	48.9		-6.0	13,399,024	-21.2	3,181,162	
* Unsecured Credit Card Lns Recovered * NET UNSECURED CREDIT CARD C/Os	1,481,205	1,189,971	-19.7		23.2	1,697,028	15.8	535,793	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	10,662,130	16,897,438	58.5		-8.0 -9.9			2,645,369	_
* All Other Loans Charged Off	3.05 39,758,244	4.70 45,235,931	54.2 13.8		-9.9 -6.1	3.15 36,348,137	-25.5 -14.5	2.88 8,276,605	
* All Other Loans Recovered	6,177,350	6,137,271	-0.6		7.7	6,846,035	3.6	2,027,631	
* NET ALL OTHER LOAN C/Os	33,580,894		16.4					6,248,974	
** Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37	14.4		-7.6		•	0.87	
* Total 1st Mortgage RE Loan/LOCs Charged Off	911,111	1,888,105	107.2		132.9		31.8	2,024,542	
* Total 1st Mortgage RE Loans/LOCs Recovered	8,693	34,082	292.1	59,676	75.1	407,442	582.8	77,481	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,418	1,854,023	105.5		133.9	5,389,439	24.3	1,947,061	44.5
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.05	0.10	92.4		125.4	0.27	20.0	0.39	
* Total Other RE Loans/LOCs Charged Off	2,940,150	7,658,514	160.5		0.7	8,140,692	5.6	2,066,026	
* Total Other RE Loans/LOCs Recovered	176,994	272,359	53.9		56.9	397,418		200,038	
* NET OTHER RE LOANS/LOCs C/Os	2,763,156	7,386,155	167.3		-1.4			1,865,988	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.31	0.80	158.6		0.8	0.89	11.1	0.88	
* Total Real Estate Loans Charged Off	3,851,261	9,546,619	147.9		26.8	13,937,573	15.1	4,090,568	
* Total Real Estate Lns Recovered * NET Total Real Estate Loan C/Os	185,687	306,441	65.0		58.9	804,860	65.3	277,519	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	3,665,574 0.14	9,240,178 0.33	152.1 138.7		25.8 23.5	13,132,713 0.46		3,813,049 0.53	
*Total Modified 1st & Other Real Estate Lns Charged Off	0.14		N/A		690.0			706,509	
*Total Modified 1st and Other Real Estate Lns Recovered	0	,	N/A		N/A	4,221	N/A	700,509	
*NET Modified Real Estate C/Os	0		N/A		690.0	1,120,383	106.0	706,419	
** Net Charge Offs - Total Modified RE Loans		00,000		0.10,000	000.0	1,120,000	100.0	700,110	TOLIL
/ Avg Total Modified RE Loans	N/A	0.27		0.99	262.7	1.56	57.4	3.61	132.3
* Total Leases Receivable Charged Off	0	0	N/A			0		0	
* Total Leases Receivable Recovered	0		N/A			0		0	
* NET LEASES RECEIVABLE C/Os	0		N/A			0		0	
**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	0.404	0.700	=0.0		400		40.0		
Number of Members Who Filed Chapter 7 YTD	2,434	3,738	53.6		10.0	3,372	-18.0	771	
Number of Members Who Filed Chapter 13 YTD Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,738	1,987	14.3		25.9 200.0	2,128	-14.9 -33.3	434	
Total Number of Members Bankrupt	4,173	5,726	37.2		15.5	5,502	-33.3	1,213	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44.898.511	66,200,303	47.4		8.0		-20.6	14,923,283	
* All Loans Charged Off due to Bankruptcy YTD	12,218,723	16,268,860	33.1		12.7	17,740,498	-3.2	4.020,265	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	1.9		14.6	27.86		25.86	-
REAL ESTATE FORECLOSURE SUMMARY					1		2.0		
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		25,459,686		3,071,973	-87.9
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		169		30	-82.2
LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	5,844,150	40,564,003	594.1		41.7	69,480,336		68,734,946	
Modified Other RE Loans	423,570		775.3		_	8,752,803		9,383,010	_
Total Modified First and Other RE Loans	6,267,720		606.3					78,117,956	
Modified RE Loans Also Reported as Business Loans	0		N/A		57.4		-36.4	2,612,369	
Modified Consumer Loans (Not Secured by RE)	N/A			33,313,198		30,854,996		28,644,252	
Modified Business Loans (Not Secured by RE)	N/A			00 121 120		1,421,313		4,568,619	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A		F00 0	99,121,128		110,509,448		111,330,827	
Total Modified Loans to Total Loans Total Modified Loans to Net Worth	0.11	0.73	593.0			1.80			
	0.67	4.62	588.5	9.93	115.0	10.46	5.4	10.34	-1.1
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*Amounts are year-to-date while the related %change ratios are annualized.					-		1		1
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	annualizing)				8	Loan Losses & Bankr	uptcy Info	rmation, and Loan Mod	difications
					 		-		-
	<u> </u>	<u> </u>			L	l			1

	In	direct and Participati	ion Lendi	ng					
Return to cover		For Charter :							
06/14/2012		Count of CU :	121						
CU Name: N/A		Asset Range :							
Peer Group: N/A			+	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
									<u> </u>
INDIDECT LOANS CUITOTANDINO	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
INDIRECT LOANS OUTSTANDING	700 170 100	000 444 044	4.0	550 500 450	47.0	500 000 045		000 000 000	0.5
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship	700,476,136	668,444,014			-17.6	599,896,615	9.0		0.5 -2.4
Total Outstanding Indirect Loans	387,062,040	505,613,075 1,174,057,089				445,246,972	0.4	434,567,087 1,037,205,720	
%Indirect Loans Outstanding / Total Loans	1,087,538,176 18.24	1,174,057,089			-11.4	1,045,143,587 17.04	-1.0		
DELINQUENCY - INDIRECT LENDING	10.24	19.52	5.9	17.22	-10.9	17.04	-1.0	17.00	-0.3
1 to < 2 Months Delinquent	26,565,230	34.044.274	28.2	33,378,562	-2.0	35,221,522	5.5	28,623,100	-18.7
2 to < 6 Months Delinquent	12,046,363	13,110,601			-24.3	10,116,610			-23.2
6 to 12 Months Delinquent	2,304,136	3,160,767		2,746,955	-13.1	1,571,644	-42.8		30.6
12 Months & Over Delinquent	375,037	289,925		209,611	-27.7	124,930	-40.4		142.8
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293		12,882,418	-22.2	11.813.184	-8.3	10,129,018	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41			-12.2	1.13	-8.7	0.98	
LOAN LOSSES - INDIRECT LENDING	1.00				12.12		0.7	0.00	10.0
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0	2,972,244	-13.1
* Indirect Loans Recovered	1,878,214	1,706,776		1,681,363	-1.5	1,622,895	-3.5		
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788	-	13,691,950	10.4	12,059,298	-11.9		
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10				1.16			
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	. 12.1	1110	1			7110	1	5.00	T
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300	-53.1	5,776,434	-12.8
Non-Federally Guaranteed Student Loans	N/A	N/A	١	N/A		15,234,252		15,280,842	0.3
Real Estate	N/A	22,411,030)	18,459,571	-17.6	15,178,652	-17.8	8,940,034	-41.1
Member Business Loans (excluding C&D)	N/A	6,858,706	6	14,569,410	112.4	10,624,395	-27.1	15,270,891	43.7
Non-Member Business Loans (excluding C&D)	N/A	5,510,129)	20,762,048	276.8	34,339,440	65.4	34,283,046	-0.2
Commercial Construction & Development	N/A	0)	83,412	N/A	248,059	197.4	247,031	-0.4
Loan Pools	N/A	65,749,360)	79,767,019	21.3	93,227,119	16.9	93,231,803	0.0
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	71,100,039	113,465,696	59.6	147,767,797	30.2	175,473,217	18.7	173,030,081	-1.4
%Participation Loans Outstanding / Total Loans	1.19	1.87	56.6	2.44	30.9	2.86	17.0	2.84	-0.9
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	13,879,331	-37.3
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.71	-45.5
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	N/A	17,204,692		24,956,487	45.1	26,675,817	6.9		
Participation Loan Interests - Amount Retained (Outstanding)	N/A	7,657,368		13,297,782	73.7	15,710,750	18.1	16,268,138	+
* Participation Loans Sold YTD	4,513,450	8,013,833			24.0	7,813,957	-21.3	1,003,969	
** %Participation Loans Sold YTD / Total Assets	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.04	-50.8
WHOLE LOANS PURCHASED AND SOLD:	1 004 005		100.0	00.004.040	N1/A	004.070	00.5	044.504	454.4
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0		26,391,918	N/A	384,879	-98.5	244,524	154.1
*Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other	N/A	N/A	١	N/A		0		0	N/A
Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.03	120.9
*Loans, Excluding RE, Sold in Full YTD	0.00	0.00	-	0.90		0.01		0.03	
DELINQUENCY - PARTICIPATION LENDING	0		11//	0	14/7	0	14//	0	19/7
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	991,312	-9.4
2 to < 6 Months Delinquent	571,529	493,180		666,483	35.1	2,545,177	281.9		
6 to 12 Months Delinquent	225,495	103,761		30,431	-70.7	54,007	77.5	48,035	-11.1
12 Months & Over Delinquent	398,826	19,038		9,988	-47.5	9,486	-5.0		
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979			14.8	2,608,670			
%Participation Loans Delinquent > 2 Mo	.,,500	2.2,010	1			_,:::,::		.,,,,,,,,,	
/ Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	1.06	-28.5
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1	461,980	1.1
* Participation Loans Recovered	426,811	273,348	-36.0			265,406	-8.6	25,553	-61.5
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9			1,562,849	4.2	436,427	11.7
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	1.00	3.6
*Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)		1						Ь—
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			1				9	. IndirectAndParticipa	ationLns
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		Real Estate Loan Info	rmation 1						$\overline{}$
Return to cover		For Charter :							
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Include	ed: Feder	rally Insured State Cre	dit
107.	Count	of CU in Peer Group :		ration 1 cor Group.	-ui Otat	Type moraci		lany insured state ore	
	Count		14/7						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:	200 2000	200 2000	/0 G.i.g	200 2010	/0 U.i.g	200 2011	70 G.I.g	2012	70 0.1.9
First Mortgages									
Fixed Rate > 15 years	876,778,932	915,352,026	4.4	890,532,453	-2.7	835,629,550	-6.2	817,582,666	-2.2
Fixed Rate 15 years or less	344,451,911	354,062,465	2.8	428,073,256	20.9	471,395,037	10.1	495,431,659	5.1
Other Fixed Rate	1,793,861	8,633,472		15,720,652	82.1	18,919,156	20.3		9.2
Total Fixed Rate First Mortgages	1,223,024,704		4.5	1,334,326,361	4.4	1,325,943,743	-0.6	, ,	0.6
Balloon/Hybrid > 5 years	48,192,417	, -,- ,		38,194,964		45,107,832	18.1	50,823,595	12.7
Balloon/Hybrid 5 years or less	476,232,842		-8.2	492,494,748		499,279,384	1.4		-0.9
Total Balloon/Hybrid First Mortgages	524,425,259		-9.4	530,689,712	11.7	544,387,216			0.2
Adjustable Rate First Mtgs 1 year or less	60,696,640		-21.9	60,928,246	28.6	63,234,102	3.8		-5.0
Adjustable Rate First Mtgs >1 year	57,094,125		36.1	81,041,310		83,192,246	2.7	, ,	-0.4
Total Adjustable First Mortgages	117,790,765		6.2	141,969,556		146,426,348		142,970,745	-0.4
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,865,240,728		0.7	2,006,985,629		2,016,757,307	0.5	, ,	0.3
Other Real Estate Loans	1,000,240,728	1,070,207,787	0.7	2,000,900,029	0.9	2,010,131,301	0.5	2,022,101,000	0.3
Closed End Fixed Rate	390,939,815	379,013,798	-3.1	306,648,425	-19.1	281,093,806	-8.3	272,204,084	-3.2
Closed End Adjustable Rate	9.137.683		8.2	10,654,249		5.438.055	-49.0	, ,	10.9
Open End Adjustable Rate (HELOC)	482.009.024	-,,	5.7	536,202,539		539,054,424	0.5	, ,	-0.6
Open End Rajustable Rate (HELOC)	- //-	32,984,778		28,660,980		, ,	-4.1	26,201,110	-0.6
TOTAL OTHER REAL ESTATE OUTSTANDING	39,726,661		1.1	882,166,193		27,497,285			-4.7 -1.5
	921,813,183	2.809.749.337			-5.3	853,083,570	-3.3		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,869,840,877	-0.7	2,862,504,576	-0.3
RE LOAN SUMMARY (FIX, ADJ): First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	4 074 047 404	4 045 000 000	0.5	4 070 504 005	4.0	4 074 054 575	0.4	1.384.492.400	10
Other RE Fixed Rate	1,271,217,121	1,315,820,208	3.5	1,372,521,325		1,371,051,575	-0.1	1 1 - 1	1.0 -3.3
	430,666,476		-4.3	335,309,405		308,591,091	-8.0		
Total Fixed Rate RE Outstanding	1,701,883,597	1,727,818,784	1.5	1,707,830,730	-1.2	1,679,642,666	-1.7		0.2
%(Total Fixed Rate RE/Total Assets)	19.96		-9.0	17.50	-3.6		-7.0		-4.0
%(Total Fixed Rate RE/Total Loans)	28.54	28.43	-0.4	28.26	-0.6	27.39	-3.1	27.58	0.7
First Mantage of Adi Data (includes the side (Dallages Free)	F0.4.000.007	500 007 570		004 404 004	40.0	045 705 700	4.0	007.045.000	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	594,023,607		-5.3	634,464,304	12.8	645,705,732	1.8		-1.3
Other RE Adj Rate	491,146,707	519,542,974	5.8	546,856,788	5.3	544,492,479	-0.4	, ,	-0.5
Total Adj Rate RE Outstanding	1,085,170,314	1,081,930,553	-0.3	1,181,321,092	9.2	1,190,198,211	0.8	1,179,606,982	-0.9
MISCELLANEOUS RE INFORMATION:									
	00.070.500	00.000.005	40.4	00.454.445	40.0	04.004.400	40.0	04 404 404	4.0
Outstanding Interest Only & Payment Option First Mtg Loans	38,270,520		-12.1	29,151,415		24,221,428			1.0
%(Interest Only & Payment Option First Mtg / Total Assets)	0.45		-21.2	0.30	-15.5	0.23	-21.4		-3.2
%(Interest Only & Payment Option First Mtg / Net Worth) Outstanding Interest Only & Payment Option Other RE	4.09	3.51	-14.3	2.92	-16.8	2.29	-21.4	2.27	-0.9
/ LOCs Loans	N/A	16,115,812		15,511,523	-3.7	10,586,368	-31.8	10,469,639	-1.1
Outstanding Residential Construction (Excluding Business	IN/A	10,113,012		13,311,323	-3.1	10,300,300	-31.0	10,403,033	-1.1
Purpose Loans)	16,650,145	7,986,638	-52.0	2,837,821	-64.5	2,146,326	-24.4	2,267,495	5.6
Allowance for Loan Losses on all RE Loans	6,571,141	9,085,368	38.3	14,571,509		14,965,382	2.7	16,134,150	
* REAL ESTATE LOANS - AMOUNT GRANTED:	0,371,141	3,003,300	30.3	14,571,505	00.4	14,303,302	2.1	10,134,130	7.0
* First Mortgages									
* Fixed Rate > 15 years	330,942,555	719,039,640	117.3	616,301,437	-14.3	487,645,498	-20.9	176,836,469	45.1
* Fixed Rate 15 years or less	116,047,901	327,038,385		383,503,700		371,338,570			63.6
* Other Fixed Rate	906,591	6,568,486		7,059,019		, ,		1,841,347	45.1
* Total Fixed Rate First Mortgages	447,897,047		135.0	1,006,864,156			-14.2		
* Balloon/Hybrid > 5 years	10,472,115		11.1	6,760,724			93.5		-32.2
* Balloon/Hybrid 5 years or less	136,384,143		-23.8	89,974,088		106,444,170			
* Total Balloon/Hybrid First Mortgages	146,856,258			96,734,812		119,523,229			11.6
* Adjustable Rate First Mtgs 1 year or less	21,994,066								-20.5
* Adjustable Rate First Mtgs >1 year		, ,	-53.7	22,100,740					
, , ,	18,615,995			24,216,094		9,413,850		3,065,954	30.3
* Total Adjustable First Mortgages	40,610,061	18,910,819		46,316,834		26,307,239			-2.3
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	635,363,366	1,187,134,839	86.8	1,149,915,802	-3.1	1,009,891,995	-12.2	370,364,434	46.7
* Amounts are year-to-date while the related %change ratios are annualize	u.								
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								10. R	ELoans 1

		Real Estate Loan Info	rmation '	2					
Return to cover		For Charter :		<u> </u>					
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	132,550,595	86,869,905		50,219,204	-42.2	42,536,641	-15.3	10,486,740	
* Closed End Adjustable Rate	1,111,608	2,050,853	84.5	1,909,946	-6.9	3,351,251	75.5	468,942	-44.0
* Open End Adjustable Rate (HELOC)	116,876,918	130,551,404		134,066,286		110,287,261	-17.7	27,980,528	1.5
* Open End Fixed Rate and Other	13,524,904	4,985,901	-63.1	3,644,285		3,520,205	-3.4	173,121	-80.3
* TOTAL OTHER REAL ESTATE GRANTED	264,064,025	224,458,063	-15.0	189,839,721	-15.4	159,695,358	-15.9	39,109,331	-2.0
* TOTAL RE (FIRST AND OTHER) GRANTED	899,427,391	1,411,592,902	56.9	1,339,755,523	-5.1	1,169,587,353	-12.7	409,473,765	40.0
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.82	40.14	55.5	38.67	-3.7	32.64	-15.6	42.23	29.4
RE LOANS SOLD/SERVICED	454 704 000	775 000 000	440.0	750 400 000		055 700 004	40.0	200 207 244	50.0
* First Mortgage R.E. Loans Sold	151,784,993	775,263,968		750,482,209	-3.2	655,720,994	-12.6	260,697,044	59.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	23.89	65.31	173.4	65.26	-0.1	64.93	-0.5	70.39	8.4
AMT of Mortgage Servicing Rights	2,430,031	6,706,113			39.2	12,120,737	29.8	12,751,243	5.2
Outstanding RE Loans Sold But Serviced	612,050,055	1,147,815,524	87.5	1,554,919,924	35.5	1,855,548,941	19.3	1,966,679,471	6.0
% (Mortgage Servicing Rights / Net Worth)	0.26	0.70	169.0	0.93	33.7	1.15	22.8	1.18	3.2
MISC. RE LOAN INFORMATION	4 425 204 222	4 000 404 055	4 7	4 40E 704 000	2.4	1 000 264 000	1.0	4 072 045 000	4 7
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,135,384,238	1,082,481,655	-4.7	1,105,721,686	2.1	1,092,364,080	-1.2	1,073,845,390	-1.7
R.E. Lns also Mem. Bus. Lns	96,679,730	153,542,678	58.8	210,265,558	36.9	254,228,672	20.9	255,142,291	0.4
REVERSE MORTGAGES	11/4	_	-	_	N/A	_	N1/A	_	N/A
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0		0	N/A	0	
Proprietary Reverse Mortgage Products	N/A	0		0		0		0	
Total Reverse Mortgages RE LOAN MODIFICATIONS OUTSTANDING	N/A	0		0	N/A	0	N/A	0	N/A
	E 044 4E0	40 564 003	594.1	57,463,013	41.7	60 400 226	20.0	60 704 046	-1.1
Modified First Mortgage RE Loans Modified Other RE Loans	5,844,150 423,570	40,564,003 3,707,298	775.3	8,344,917	125.1	69,480,336 8,752,803	20.9 4.9	68,734,946 9,383,010	
Total Modified First and Other RE Loans			606.3	65,807,930					
	6,267,720	44,271,301		4,179,197	48.6 57.4	78,233,139	18.9 -36.4	78,117,956	-1.7
Modified RE Loans Also Reported as Business Loans DELINQUENT R.E. LOANS > 2 MOS	U	2,655,818	IN/A	4,179,197	57.4	2,658,721	-30.4	2,612,369	-1.7
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,644,479	-0.3	16,679,557	-35.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,000,614	6,414,721	28.3				-29.2	3,779,864	-34.4
Other R.E. Fixed Rate	3,931,019		8.6		6.6		3.6	8,698,824	84.4
Other R.E. Adj. Rate	1,828,809	3,350,050	83.2		-4.0		-7.9	2,203,094	-25.7
TOTAL DEL R.E. > 2 MOS	18,726,438	35,057,832			18.7	39,088,074	-6.1	31,361,339	-19.8
DELINQUENT 1 TO < 2 MOS	10,720,430	35,037,032	01.2	41,023,327	10.7	39,000,074	-0.1	31,301,339	-19.0
First Mortgage	31,665,013	44,516,797	40.6	42,619,780	-4.3	43,054,182	1.0	40,775,887	-5.3
Other	7,362,152	9,097,274			-2.2	9,566,009	7.5	7,928,738	-17.1
Total Del R.E. 1 to < 2 Mos	39,027,165	53,614,071	37.4	51,520,114	-3.9	52,620,191	2.1	48,704,625	-7.4
Total Del R.E. Loans > 1 Mos	57,753,603	88,671,903	53.5	93,145,441	5.0	91,708,265	-1.5	80,065,964	-12.7
RE LOAN DELINQUENCY RATIOS	37,733,003	00,071,303	33.3	33,143,441	3.0	31,700,203	-1.5	00,003,904	-12.1
% R.E. Loans dq > 1 Mos	2.07	3.16	52.3	3.22	2.2	3.20	-0.9	2.80	-12.5
% R.E. Loans dq > 1 Mos	0.67	1.25		1.44	15.5	1.36	-5.5	1.10	
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS	0.07	1.23	00.7	1.44	10.0	1.50	-5.5	1.10	-13.0
Modified First Mortgage RE Loans > 2 Mo Del	1,061,655	6,763,878	537.1	7,754,866	14.7	9,273,081	19.6	5,745,232	-38.0
Modified Other RE Loans > 2 Mo Del	1,061,655			1,269,427	112.4	400,912	-68.4	354,716	-36.0
Total Modified First and Other RE Loans > 2 Mo Del	1,061,655	7,361,592	593.4	9,024,293	22.6		7.2	6,099,948	-36.9
% Total Modified 1st and Other RE > 2 Mo Del	1,001,000	7,001,002	555.4	5,524,295	22.0	5,575,555	,.2	0,009,940	55.5
/ Total Modified 1st and Other RE	16.94	16.63	-1.8	13.71	-17.5	12.37	-9.8	7.81	-36.9
Modified RE Loans Also Reported as									
Business Loans > 2 Mo Del	0	1,317,485	N/A	460,969	-65.0	423,954	-8.0	0	-100.0
% Modified RE Lns also Reported as									
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	0.00	49.61	N/A	11.03	-77.8	15.95	44.6	0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:			L						igsquare
* Total 1st Mortgage Lns Charged Off	911,111						31.8		
* Total 1st Mortgage Lns Recovered	8,693	34,082		59,676	75.1	407,442	582.8	77,481	-23.9
* NET 1st MORTGAGE LN C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	1,947,061	44.5
** Net Charge Offs - 1st Mortgage Loans			00.4	0.00	105 .				44.0
/ Avg 1st Mortgage Loans	0.05	0.10		0.22		0.27	20.0	0.39	44.0
* Total Other RE Lns Charged Off	2,940,150				0.7	8,140,692	5.6	2,066,026	
* Total Other RE Lns Recovered	176,994				56.9		-7.0		
* NET OTHER RE LN C/Os	2,763,156				-1.4		6.3	1,865,988	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.31	0.80	158.6	0.80	0.8	0.89	11.1	0.88	-1.2
* Amounts are year-to-date and the related % change ratios are annualized			1		-				—
** Annualization factor: March = 4; June = 2; September =4/3; December =	1 (or no annualizing)				-				
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								11. R	ELoans 2

	Manu	.b Di 1		-41		1			
Return to cover	Men	ber Business Loa For Charter :		ation					
06/14/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count of C	U in Peer Group :		Nation * Peer Gro	up: All *	State = 'MO' * Type	Include	d: Federally Insur	ed State
	oount or o	o in reer ereup.	IN/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
BUSINESS LOANS Mambar Business Loans (NIMBLD) 1	114,486,821	164,321,957	43.5	221,342,530	34.7	260,293,798	17.6	271,185,903	4.2
Member Business Loans (NMBLB) ¹ Purchased Business Loans or Participations to	114,400,021	164,321,937	43.3	221,342,330	34.7	200,293,798	17.6	271,165,903	4.2
Nonmembers (NMBLB) 1	14,348,837	20,108,453	40.1	37,251,220	85.3	42,533,188	14.2	40,537,617	-4.7
Total Business Loans (NMBLB) 1	128,835,658	184,430,410	43.2	258,593,750	40.2	302,826,986	17.1	311,723,520	2.9
Unfunded Commitments 1	3,909,216	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1	9,878,673	-5.6
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS 1	124,926,442	177,863,081	42.4	248,918,539	39.9	292,366,238	17.5	301,844,847	3.2
%(Total Business Loans (NMBLB) Less Unfunded	124,520,442	177,000,001	72.7	240,310,003	55.5	232,300,230	17.0	301,044,047	0.2
Commitments/ Total Assets) 1	1.47	1.87	27.6	2.55	36.4	2.83	11.1	2.80	-1.1
NUMBER OF BUSINESS LOANS OUTSTANDING:	1.071	1.001	40.0	4 400	44.0	1.050	40.0	4.000	4.0
Number of Outstanding Business Loans to Members Number of Outstanding Purchased Business Loans or	1,071	1,264	18.0	1,406	11.2	1,659	18.0	1,686	1.6
Participation Interests to Nonmembers	61	107	75.4	159	48.6	185	16.4	180	-2.7
Total Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,844	17.8	1,866	1.2
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	N/A	N/A		N/A		2 707 000		2.700.440	-0.1
Construction and Development Farmland	N/A N/A	N/A		N/A		3,707,082 1,016,731		3,702,419 904,474	
Non-Farm Residential Property	N/A	N/A		N/A		90,242,656		88,725,703	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		85,712,957		87,307,525	1.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		78,877,861		79,038,618	
Total Real Estate Secured Business Loans NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	N/A	N/A		N/A		259,557,287		259,678,739	0.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		224,486		269,469	
Commercial and Industrial Loans	N/A	N/A		N/A		40,313,582		48,735,904	
Unsecured Business Loans Unsecured Revolving Lines of Credit (Business Purpose)	N/A N/A	N/A N/A		N/A N/A		1,033,610 1,698,021		1,039,868 1,999,540	0.6 17.8
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		43,269,699		52,044,781	20.3
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE						-,,			
Number - Construction and Development	N/A	N/A		N/A		8		8	
Number - Farmland Number - Non-Farm Residential Property	N/A N/A	N/A N/A		N/A N/A		787		762	-3.2
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		197		200	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		236		240	1.7
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		1,232		1,214	-1.5
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		11 318		10 346	
Number - Unsecured Business Loans	N/A	N/A		N/A		20		20	
Number - Unsecured Revolving Lines of									
Credit (Business Purpose)	N/A	N/A		N/A		263		276	
Total Number of Non-Real Estate Secured Business Loans AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	N/A	N/A		N/A		612		652	6.5
* MBL (NMBLB) Granted YTD ¹	60,825,980	78,272,830	28.7	91,953,792	17.5	79,290,566	-13.8	11,194,274	-43.5
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	2,700,795	5,574,493	106.4	20,032,451	259.4	26,285,668	31.2	746,352	-88.6
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	2,053,040 514,614	3,100,458 2,237,798	51.0 334.8	2,792,393 4,737,541	-9.9 111.7	3,297,616 5,384,758	18.1 13.7	2,486,661 4,107,239	-24.6 -23.7
6 to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	3,395,386	542.5	3.271.239	
12 Months & Over Delinquent	0	117,563	N/A	148,735	26.5	713,477	379.7	2,296,929	221.9
Total Del Loans - All Types (2 or more Mo)	763,689	3,419,903	347.8	5,414,733	58.3	9,493,621	75.3	9,675,407	1.9
MBL DELINQUENCY RATIOS % MBL > 1 Month Delinquent (All delinquency > 30 days)	2.25	2.07	60.6	3.30	40.4	4.20	32.7	4.03	-7.9
% MBL > 2 Months Delinquent (Reportable delinquency)	0.61	3.67 1.92	62.6 214.5	2.18	-10.1 13.1	4.38 3.25	49.3	3.21	-1.3
MBL CHARGE-OFFS AND RECOVERIES:	0.01	1.02	211.0	2.10	10.1	0.20	10.0	0.21	1.0
*Total MBL Charge Offs	432,373	1,476,780		2,566,581	73.8	1,139,130	-55.6	237,864	
*Total MBL Recoveries	0	10,338	N/A	11,499	11.2	1,190	-89.7	1,174	294.6
MISCELLANEOUS MBL INFORMATION: Real Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,228,672	20.9	255,142,291	0.4
Construction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	5810062	75.9	3,482,648	-40.1	3,478,915	
Number of Construction & Development Loans - 723(a)	33	4	-87.9	12	200.0	7	-41.7	7	0.0
Unsecured Business Loans Meeting 723.7(c)-(d)	532,062	957,609			-20.8	1,776,809	134.1	2,048,231	
Number of Unsecured Business Loans - 723.7(c)-(d) Agricultural Related (NMBLB) 1	243 236,997	233 215,819	-4.1 -8.9	224 120,508	-3.9 -44.2	72 1,241,217	-67.9 930.0	78 1,173,943	
Agricultural Related (NMBLB) Number of Outstanding Agricultural Related Loans	236,997	215,819		120,508	-44.2	1,241,217		1,173,943	
* Business Loans and Participations Sold	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400	60.6		
SBA Loans Outstanding	2,839,923	5,709,286	101.0	6,005,377	5.2	11,547,497	92.3	11,424,688	-1.1
Number of SBA Loans Outstanding	16	34		41	20.6	63	53.7	47	-25.4
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are ye	ear-to-date and the re	elated % change ratios	s are annu	alized.					12. MBLs
		1		l .					14. WIBLS

	Investn	nents, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :							
06/14/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	redit
	Count of (CU in Peer Group :	N/A	-					
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,693,151	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8	13,049,668	13.6
Held to Maturity 1-3 yrs	17,882,797	34,572,481	93.3	26,348,741	-23.8	68,799,741	161.1		
Held to Maturity 3-5 yrs	15,719,328	131,324,782	735.4	82,030,696	-37.5	68,020,619			
Held to Maturity 5-10 yrs	6,477,623	11,248,710	73.7	8,546,551	-24.0	19,784,565			
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,025,802	2,451,799	21.0		75.0	201,947	-95.3		
TOTAL HELD TO MATURITY	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8		
	22,100,101	5,555,761		. 55,5 . 5,500	30.0	. 50,20 .,001			0.1
Available for Sale < 1 yr	111,908,859	115,176,671	2.9	230,699,021	100.3	296,660,707	28.6	319,692,080	7.8
Available for Sale 1-3 yrs	182,492,272	305,200,288	67.2	522,719,166	71.3	681,310,002			
Available for Sale 3-5 yrs	310,902,373	474,468,220	52.6		27.4	729,379,598			
Available for Sale 5-10 yrs	64,172,822	69,743,941	8.7	132,948,424	90.6	125,818,715			
Available for Sale 3-10 yrs	N/A	N/A	0.7	N/A	00.0	N/A		N/A	
Available for Sale > 10 yrs	12,986,478	11,231,163	-13.5	·	83.5	34,005,656			
TOTAL AVAILABLE FOR SALE	682,462,804	975,820,283	43.0	, ,	54.9	1,867,174,678			
TOTAL AVAILABLE FOR SALE	002,402,004	373,020,203	45.0	1,311,320,030	34.3	1,007,174,070	20.0	1,000,004,432	-0.1
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0		0	N/A	0			
Trading 3-5 years	0	0	, .	0		0	,		, .
Trading 5-10 years	14,406,697	16,134,503	12.0	-	7.1	17,480,229	, .		
Trading 3-10 years	N/A	N/A	.2.0	N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0			
TOTAL TRADING	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229			
TOTAL HOUSING	11,100,001	10,101,000	12.0	17,270,001	7.1	17,100,220	1.2	10,102,000	0.0
Other Investments < 1 yr	947,072,738	1,228,954,217	29.8	1,045,081,832	-15.0	1,052,025,240	0.7	1,474,750,201	40.2
Other Investments 1-3 yrs	289,160,700	393,987,884	36.3	391,244,532	-0.7	390,312,573	-		
Other Investments 3-5 yrs	78,733,609	52,397,216	-33.5	, ,	1.4	82,101,881	54.5		
Other Investments 5-10 yrs	2,384,568	23,301,198	877.2	25,906,574	11.2	29,345,076			
Other Investments 3-10 yrs	N/A	N/A	011.2	N/A	11.2	N/A	10.0	N/A	
Other Investments > 10 yrs	195,002	542,646	178.3	1,543,963	184.5	1,562,389	1.2		
TOTAL Other Investments	1,317,546,617	1,699,183,161	29.0	1,516,902,230	-10.7	1,555,347,159		, ,	
TOTAL OUICI IIIVOSUIICIUS	1,017,040,017	1,000,100,101	25.0	1,510,502,200	10.7	1,000,047,100	2.0	2,000,040,400	20.0
MATURITIES:									
Total Investments < 1 yr	1,072,674,748	1,383,888,280	29.0	1,288,380,046	-6.9	1,360,170,466	5.6	1,807,491,949	32.9
Total Investments 1-3 yrs	489,535,769	733,760,653	49.9		28.1	1,140,422,316			
Total Investments 3-5 yrs	405,355,310	658,190,218	62.4	739,711,287	12.4	879,502,098			
Total Investments 5-10 yrs	87,441,710	120,428,352	37.7	184,674,550	53.3	192,428,585		,,	
Total Investments 3-10 yrs	N/A	N/A	57.7	N/A	55.5	192,420,505 N/A		N/A	
Total Investments > 10 yrs	15,207,282	14,225,608	-6.5		85.9	35,769,992			
Total	2,070,214,819	2,910,493,111	40.6		9.2	3,608,293,457	13.5		
# Means the number is too large to display in the cell	2,010,211,010	2,010,100,111	10.0	5,110,010,002	5.2	0,000,200,407	10.0	1,070,000,000	12.0
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		Other Investment Inf	ormation	1					1
Return to cover		For Charter :							
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Sta	te = 'MO' * Type Includ	ded: Fed	lerally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		12,591,274		23,753,888	88.7	23,978,022	0.9
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		50,000		50,000	
All Other US Government Obiligations	N/A	N/A		N/A		61,156,480		38,845,288	
TOTAL U.S. GOVERNMENT OBLIGATIONS	9,908,860	36,312,842	266.5	107,537,224	196.1	84,960,368	-21.0	62,873,310	-26.0
A(COE Dabt laster resets (ast basis all burns at each	100 000 700	007.004.750	54.4	004 000 000	05.0	202 111 222	44.0	004 444 707	, ,,
Agency/GSE Debt Instruments (not backed by mortgages) Agency/GSE Mortgage-Backed Securities	432,366,708 265,958,806	667,624,758 413,225,224	54.4 55.4	834,823,689 648,695,247	25.0 57.0	929,141,922 958,550,052	11.3 47.8	921,144,797 989,175,849	-0.9 3.2
TOTAL FEDERAL AGENCY SECURITIES	698,325,514	1,080,849,982	54.8	1,483,518,936	37.0	1,887,691,974	27.2	1,910,320,646	
Securities Issued by States and Political Subdivision in the U.S.	096,323,514 N/A	1,060,649,962 N/A	34.0	1,463,516,936 N/A	31.3	10,926,890	21.2	165,164,228	
Privately Issued Mortgage-Related Securities	12,917,274	10,014,077	-22.5	2,533,702	-74.7	12,595,154	397.1	11,442,839	
Privately Issued Securities (FCUs only)	N/A	10,014,077 N/A	-22.5	2,333,702	-14.1	12,555,154	N/A	11,772,000) N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	859,315	2,985,165	247.4	6,668,006	123.4	4,177,286	-37.4	4,877,706	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	13,776,589	12,999,242		9,201,708	-29.2	16,772,440	82.3	16,320,545	
	10,170,000	12,000,242	0.0	5,201,700	20.2	10,772,440	02.0	10,020,010	2
Mutual Funds	N/A	25,328,658		26,811,251	5.9	26,815,130	0.0	27,524,794	2.6
Common Trusts	N/A	5,763,533		1,085,839	-81.2	3,635,758	234.8	4,030,524	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	28,497,720	31,092,191	9.1	27,897,090		30,450,888	9.2	31,555,318	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		0		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	90,396,056	119,281,548	32.0	253,181,308	112.3	455,264,248	79.8	490,260,145	7.7
Commercial Mortgage Backed Securities	14,567,361	23,807,700	63.4	33,983,221	42.7	38,100,874	12.1	39,826,700	4.5
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		0		0	N/A	0	
Securities per 703.12(b)	0	0		0		0	N/A	0	
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	2,070,639,099	2,881,314,361	39.2	3,181,323,843	10.4	3,610,468,237	13.5	4,072,305,202	
Investment Repurchase Agreements	550,998	136,265	-75.3	136,621	0.3	3,010,400,237	-100.0	4,072,303,202	
Borrowing Repurchase Agreements Placed in Investments	550,990	130,203	-13.3	130,021	0.5	U	-100.0		IN/A
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	425,349,222	433,986,036		309,919,137	-28.6	167,138,524	-46.1	270,334,727	61.7
Cash on Deposit in Other Financial Institutions	132,022,988	204,170,412	54.6	241,999,733	18.5	451,634,725	86.6	756,486,493	67.5
CUSO INFORMATION	, ,			i i		, ,			
Value of Investments in CUSO	15,138,267	17,452,633	15.3	17,452,693	0.0	18,883,712	8.2	18,960,852	0.4
CUSO loans	231,728	306,659	32.3	6,876,501	2,142.4	5,604,830	-18.5	5,593,130	
Aggregate cash outlays in CUSO	3,847,806	7,141,660	85.6	7,735,519	8.3	7,929,381	2.5	7,984,293	0.7
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	13,202,095		14,860,564	12.6	14,741,319	-0.8	15,070,849	2.2
Total Capital of Wholly Owned CUSOs	N/A	9,904,543		9,852,313	-0.5	10,769,406	9.3	11,206,095	4.1
Net Income/Loss of Wholly Owned CUSOs	N/A	2,312,319		-142,798	-106.2	872,361	710.9	537,831	-38.3
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		303,645		249,103	
Total Delinquency of Wholly Owned CUSOs	N/A	0		0	N/A	13,969	N/A	18,107	29.6
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	93,279,835	145,927,182	56.4	191,218,162	31.0	200,308,811	4.8	200,233,963	0.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	16		16		16	0.0	16	
Approved Mortgage Seller	9			9		9	0.0	9	
Borrowing Repurchase Agreements	3					2	0.0	2	
Brokered Deposits (all deposits acquired through 3rd party)	2				0.0	1	0.0	1	0.0
Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)	1					0	N/A	0	
Deposits and Shares Meeting 703.10(a)	0			0 2		0 2	N/A 0.0	2	
Brokered Certificates of Deposit (investments)	20				100.0	21	0.0	21	
# Means the number is too large to display in the cell	20	18	-10.0	21	10.7	21	0.0	21	0.0
# Wears the number is too large to display in the cell								44.5.1	harlm: 1f
								14.Oth	herinvinfo

	Supplemental Sha	re Information, Off B	alance Sh	eet & Borrowings			1		
Return to cover	ouppicinental ona	For Charter :		icci, a Donowings					
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	ıded: Fed	erally Insured State	Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									1
Accounts Held by Member Government Depositors	15,901,704		31.5	7,683,088	-63.3	703,172		711,621	1.2
Accounts Held by Nonmember Government Depositors	213,814			647,541	24.2	1,287,186		1,546,757	20.2
Employee Benefit Member Shares	12,218,141			13,809,274	9.7	15,387,205		15,765,348	
Employee Benefit Nonmember Shares 529 Plan Member Deposits	53 334.542			0	N/A N/A	0		0	
Non-dollar Denominated Deposits	334,542			0	N/A N/A	0		0	
Health Savings Accounts	1,900,383			5,344,456	59.8	8,281,470	55.0	11,453,625	38.3
Dollar Amount of Share Certificates >= \$100,000	403,333,999			441,991,144	-7.2	449,869,390	1.8	452,137,043	0.5
Dollar Amount of IRA/Keogh >= \$100,000	221,661,308		27.7	303,433,295	7.2	317,440,386	4.6	320,884,021	1.1
Dollar Amount of Share Drafts Swept to Regular Shares or	221,001,000			0				0	
Money Market Accounts Dollar Amount of Noninterest Bearing Transactional	U	135,714	N/A	0	-100.0	0	N/A	0	N/A
Accounts with balances > \$250,000	N/A	N/A		15,093,102		22,152,396	46.8	23,551,911	6.3
SAVING MATURITIES	14/7	147.		10,000,102		,.0_,000	.0.0	_0,00.,011	5.5
< 1 year	6,197,991,118	7,044,643,938	13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,111,704,499	5.3
1 to 3 years	676,709,775			646,794,591	5.5	697,733,827	7.9	698,461,725	
> 3 years	280,200,822		2.0	355,955,741	24.6	423,642,377	19.0	463,723,231	9.5
Total Shares & Deposits	7,154,901,715		11.0	8,371,017,917	5.4	8,827,111,059		9,273,889,455	
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	10	0.0	9	-10.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	29,302,795	33,831,417	15.5	41,739,204	23.4	114,220,446	173.7	40,871,249	-64.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
BUSINESS LOANS									
Commercial Real Estate /1	3,196,216			2,420,786		3,452,985	42.6	3,148,352	-8.8
Construction & Land Development (MBL)	N/A			991,939	N/A	1,875,630	89.1	1,388,096	
Outstanding Letters of Credit	15,365,197			8,693,179		1,058,511	-87.8	360,925	-65.9
Other Unfunded MBL Commitments	713,000			6,262,486	10.9	4,073,622	-35.0	4,981,300	22.3
Total Unfunded Commitments for Business Loans	19,274,413	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.1	9,878,673	-5.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									1
REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family	431,829,507	440 407 575	-2.9	422,930,851	0.8	422,446,759	-0.1	411,883,237	2.5
Credit Card Line	817,905,365	419,487,575 788,043,198		779,667,644	-1.1	800,406,629	2.7	824,887,979	-2.5 3.1
Unsecured Share Draft Lines of Credit	117,185,694			130,352,437	2.4	114,585,310		115,449,893	0.8
Overdraft Protection Programs	158,167,143			196,658,539	2.4	229,216,412		596,729,169	
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443	-78.4	411,574		298,404	-27.5
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	2,941,009		033,443	N/A	0		290,404	
Proprietary Reverse Mortgage Products	N/A			0	N/A	0		0	
Other Unused Commitments	39,830,384		-66.5	39,737,926	198.1	47,997,334	20.8	45,031,774	
Total Unfunded Commitments for Non-Business Loans	1,564,918,093			1,569,982,840	1.7	1,615,064,018		1,994,280,456	
Total Unused Commitments	1,584,192,506			1,588,351,230	1.2	1,625,524,766		2,004,159,129	
%(Unused Commitments / Cash & ST Investments)	135.53			114.70	7.8	110.99		104.97	-5.4
Unfunded Commitments Committed by Credit Union	N/A			N/A	7.0	1,623,152,195		2,003,590,855	23.4
Unfunded Commitments Through Third Party	N/A			N/A		2,372,571		568,274	-76.0
Loans Transferred with Recourse ¹	219,419,390			115,433,908	-30.0	147,841,666	28.1	146,345,465	-1.0
Pending Bond Claims	1,235,713			170,181	-82.8	271,902	59.8	467,988	
Other Contingent Liabilties	45,236	· ·		597,917	4.7	591,717		563,873	-4.7
CREDIT AND BORROWING ARRANGEMENTS:	.5,200	2,000	, 22.0	22.,011		,,,,,,,,		222,370	
Num FHLB Members	16	18	12.5	21	16.7	22	4.8	22	0.0
LINES OF CREDIT (Borrowing)	1	1							
Total Credit Lines	1,471,747,899	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,857,628	-3.0	1,480,218,759	-1.7
Total Committed Credit Lines	18,382,000			18,470,000	-59.4	31,657,202		30,706,001	-3.0
Total Credit Lines at Corporate Credit Unions	N/A	502,943,302		326,500,380	-35.1	231,955,502	-29.0	180,215,703	-22.3
Draws Against Lines of Credit	4,837,886	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	5,032,083	-56.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999		3,039,178	-57.5	3,409,680	12.2	0	-100.0
Term Borrowings Outstanding from Corporate Cus	N/A	141,467,000		12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	666,440,336		623,965,585	-6.4	649,604,988	4.1	709,865,153	9.3
Amount of Borrowings Subject to Early Repayment at				-		-		-	1
Lenders Option	103,000,000			101,157,000	8.8	86,000,000	-15.0	83,000,000	-3.5
Uninsured Secondary Capital ²		0	N/A	0	N/A	0	N/A	0	N/A
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Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011	forward							15.SuppShareC	BS&Borr

	Miscellan	eous Information, Pr		Services					
Return to cover		For Charter :							
06/14/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Feder	ally Insured State Cr	edit
	Count o	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
MEMBERSHIP:									
Num Current Members	1,206,588	1,234,734		1,230,680	-0.3	1,250,596	1.6	1,261,277	
Num Potential Members	27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,505,043	
% Current Members to Potential Members	4.45	4.80		4.44	-7.5	4.39	-1.2	4.42	+
* % Membership Growth	2.21	2.33		-0.33	-114.1	1.62	592.9	3.42	+
Total Num Savings Accts	2,154,017	2,223,637	3.2	2,267,666	2.0	2,338,293	3.1	2,357,346	3.0
EMPLOYEES:									
Num Full-Time Employees	2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,189	
Num Part-Time Employees	463	411	-11.2	422	2.7	410	-2.8	403	-1.7
BRANCHES:									
Num of CU Branches	338	323	_	322	-0.3	324	0.6	324	
Num of CUs Reporting Shared Branches	28	26	_	27	3.8	28	3.7	28	
Plan to add new branches or expand existing facilities	12	0	-100.0	1	N/A	11	1,000.0	12	9.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	813,315,702	15.0
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	26	22		22	0.0	22	0.0	24	
Credit Builder	N/A	15		15	0.0	17	13.3	17	
Debt Cancellation/Suspension	3	5		6		6		6	
Direct Financing Leases	0	1		1	0.0	1	0.0	1	
Indirect Business Loans	N/A	6		6	0.0	7	16.7	8	_
Indirect Consumer Loans	41	29	-29.3	31	6.9	30	-3.2	29	-3.3
Indirect Mortgage Loans	N/A	7		9	28.6	9	0.0	9	
Interest Only or Payment Option 1st Mortgage Loans	6	5	-16.7	5		5	0.0	5	
Micro Business Loans	N/A	11		11	0.0	10	-9.1	10	0.0
Micro Consumer Loans	N/A	11		11	0.0	13	18.2	13	0.0
Overdraft Lines of Credit	70	58	-17.1	64	10.3	66	3.1	66	0.0
Overdraft Protection	54	52	-3.7	57	9.6	58	1.8	58	0.0
Participation Loans	38	27	-28.9	30	11.1	32	6.7	34	6.3
Pay Day Loans	N/A	10		12	20.0	13	8.3	13	0.0
Real Estate Loans	89	70	-21.3	76	8.6	75	-1.3	74	-1.3
Refund Anticipation Loans	N/A	2		2	0.0	2	0.0	2	0.0
Risk Based Loans	64	64	0.0	70	9.4	73	4.3	71	-2.7
Share Secured Credit Cards	N/A	23		24	4.3	26	8.3	26	0.0
Short-Term, Small Amount Loans (STS)	N/A	N/A		0		0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	92	81	-12.0	89	9.9	91	2.2	90	-1.1
Business Share Accounts	N/A	35		38	8.6	38	0.0	37	-2.6
Check Cashing	N/A	60		64	6.7	64	0.0	62	-3.1
First Time Homebuyer Program	N/A	9		9	0.0	11	22.2	10	-9.1
Health Savings Accounts	N/A	8		10	25.0	10	0.0	10	0.0
Individual Development Accounts	N/A	2		2	0.0	2	0.0	2	0.0
In-School Branches	N/A	1		2	100.0	2	0.0	2	0.0
Insurance/Investment Sales	17	28	64.7	30	7.1	29	-3.3	29	0.0
International Remittances	N/A	11		11	0.0	12	9.1	12	
Low Cost Wire Transfers	N/A	62		70	12.9	71	1.4	72	1.4
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	4		2	-50.0	2	0.0	3	50.0
Adjusted Retained Earnings Obtained through									
Business Combinations	N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,741,933	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts					7		1		1
on Fixed Assets (not discounted to PV)	18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	22,940,398	2.8
* Annualization factor: March = 4; June = 2; September =4/3; Decemb	er = 1 (or no annualizing)								
** Amount is year-to-date and the related % change ratio is annualize	d.								
			1						
# Means the number is too large to display in the cell			1						

	Inforn	nation System	s & Tech	nology					
Return to cover		For Charter :		liology					
06/14/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: Al	I * State = 'MC	D' * Type	Included: Fed	erally
	Count of CU ir								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% 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	74	-16.9	73	-1.4	66	-9.6	69	4.5
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	49	8.9	47	-4.1
CU Developed In-House System	0	1	N/A	1	0.0	1	0.0	0	-100.0
Other	1	5	400.0	5	0.0	4	-20.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	88	86	-2.3	87	1.2	89	2.3	87	-2.2
Audio Response/Phone Based	75	73	-2.7	72	-1.4	72	0.0	72	0.0
Automatic Teller Machine (ATM)	84	82	-2.4	82	0.0	82	0.0	80	-2.4
Kiosk	1	6	500.0	6	0.0	6	0.0	6	0.0
Mobile Banking	N/A	7		12	71.4	16	33.3	17	6.3
Other	2	4	100.0	4	0.0	4	0.0	4	0.0
Services Offered Electronically									
Member Application	38	33	-13.2	34	3.0	36	5.9	36	0.0
New Loan	50	44	-12.0	45	2.3	44	-2.2	44	0.0
Account Balance Inquiry	94	89	-5.3	89	0.0	90	1.1	88	-2.2
Share Draft Orders	68	61	-10.3	63	3.3	63	0.0	63	0.0
New Share Account	20	21	5.0	21	0.0	21	0.0	20	-4.8
Loan Payments	87	82	-5.7	84	2.4	85	1.2	83	-2.4
Account Aggregation	8	11	37.5	12	9.1	12	0.0	11	-8.3
Internet Access Services	16	24	50.0	23	-4.2	25	8.7	24	-4.0
e-Statements	65	71	9.2	73	2.8	74	1.4	74	0.0
External Account Transfers	N/A	14		15	7.1	18	20.0	18	0.0
View Account History	90	91	1.1	91	0.0	92	1.1	90	-2.2
Merchandise Purchase	8	5	-37.5	5	0.0	5	0.0	5	
Merchant Processing Services	N/A	4		4	0.0	5	25.0	5	0.0
Remote Deposit Capture	N/A	2		5	150.0	6	20.0	6	0.0
Share Account Transfers	91	86	-5.5	86	0.0	89	3.5	87	-2.2
Bill Payment	62	61	-1.6	64	4.9	67	4.7	67	0.0
Download Account History	68	74	8.8	76	2.7	77	1.3	76	-1.3
Electronic Cash	5	5	0.0	5	0.0	5	0.0	4	-20.0
Electronic Signature Authentification/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0
Type of World Wide Website Address									
Informational	11	13	18.2	12	-7.7	10	-16.7	11	10.0
Interactive	4	8	100.0	8	0.0	8	0.0	8	0.0
Transactional	83	79	-4.8	80	1.3	83	3.8	81	-2.4
Number of Members That Use Transactional Website	348,364	356,542	2.3	400,852	12.4	427,547	6.7	435,833	1.9
No Website, But Planning to Add in the Future	3	1	-66.7	1	0.0	0	-100.0	0	N/A
Type of Website Planned for Future									
Informational	2	0	-100.0	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	0	-100.0	0	N/A
Miscellaneous									
Internet Access	122	119	-2.5	119	0.0	116	-2.5	115	-0.9
								_	
									17.IS&T

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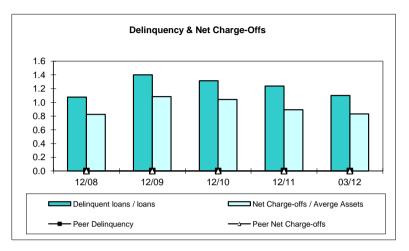
06/14/2012

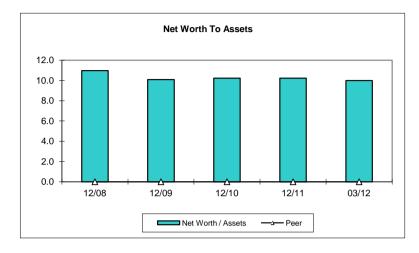
CU Name: N/A
Peer Group: N/A

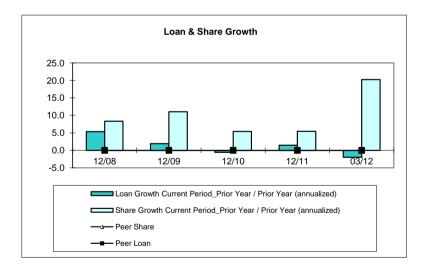
Graphs 1 For Charter : N/A Count of CU : 121 Asset Range : N/A

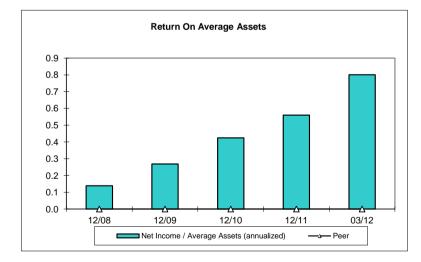
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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06/14/2012 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 121 Asset Range : N/A

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

Count of CU in Peer Group: N/A

