

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

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

Count of CU : 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

\*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									
<u>Return to cover</u>		For Charter :		N/A					
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 = 'MO' * Type Included: Federally 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
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
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
<u>TOTAL INVESTMENTS</u>	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
<u>Loans Held for Sale</u>	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
<u>TOTAL LOANS</u>	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,102,300,785	-0.5
(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	2.5	228,541,194	1.7	235,364,603	3.0	241,399,255	2.6
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,693,770	-1.6	33,951,637	-2.1
NCUSIF Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5	83,457,021	0.2
All Other Assets	128,651,263	147,706,782	14.8	146,676,104	-0.7	170,189,438	16.0	172,588,742	1.4
<u>TOTAL ASSETS</u>	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	4.4
<b>LIABILITIES &amp; CAPITAL:</b>									
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	47.5	301,012,245	-42.6	307,428,402	2.1	285,559,888	-7.1
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,245	9.5	112,567,483	43.1	118,421,877	5.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
<u>TOTAL LIABILITIES</u>	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	411,783,765	-4.3
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
All Other Shares & Deposits	4,372,008,766	4,771,031,554	9.1	4,972,649,959	4.2	5,061,635,574	1.8	5,159,499,620	1.9
<u>TOTAL SHARES &amp; DEPOSITS</u>	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
Regular Reserve	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	224,274,579	-1.7
Other Reserves	246,002,615	267,064,323	8.6	274,433,427	2.8	207,203,720	-24.5	214,725,371	3.6
Undivided Earnings	433,447,959	448,782,868	3.5	475,243,519	5.9	624,613,442	31.4	641,824,815	2.8
<u>TOTAL EQUITY</u>	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
<u>TOTAL LIABILITIES, SHARES, &amp; EQUITY</u>	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	4.4
<b>INCOME &amp; EXPENSE</b>									
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	-16.1	58,229,825	-1.9	54,773,244	-5.9	13,466,962	-1.7
Other Income*	147,497,974	167,126,892	13.3	182,756,981	9.4	194,857,197	6.6	52,739,786	8.3
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
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>2</sup>	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	178,110,073	-1.5	185,636,132	4.2	191,416,907	3.1	48,758,902	1.9
Non-operating Income & (Expense)*	-4,877,940	-11,440,130	-134.5	-1,956,406	82.9	-905,398	53.7	763,188	437.2
NCUSIF Stabilization Income*	N/A	41,778,993		0	-100.0	0	N/A	0	N/A
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
Cost of Funds*	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	20,865,435	-15.7
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM<sup>2</sup></b>	N/A	65,836,869		61,724,147	-6.2	76,940,631	24.7	23,764,388	23.5
<b>Net Income (Loss)*</b>	<b>11,446,607</b>	<b>24,243,238</b>	<b>111.8</b>	<b>40,893,312</b>	<b>68.7</b>	<b>56,209,243</b>	<b>37.5</b>	<b>21,107,091</b>	<b>50.2</b>
<u>TOTAL CU's</u>	136	130	-4.4	126	-3.1	124	-1.6	121	-2.4
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> 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.									
<sup>2</sup> 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.									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
								<b>1. Summary Financial</b>	

Ratio Analysis										
<a href="#">Return to cover</a>	For Charter : N/A									
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 = 'MO' * Type Included: Federally Insured State 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**	
<b>CAPITAL ADEQUACY</b>										
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 Assets--Including Optional Total Assets Election (if used)	10.97	10.09	10.25	10.24	N/A	N/A	10.03	N/A	N/A	
Total Delinquent Loans / Net Worth	6.86	8.88	7.95	7.18	N/A	N/A	6.23	N/A	N/A	
Solvency Evaluation (Estimated)	112.96	112.06	111.88	112.01	N/A	N/A	111.65	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.74	7.02	7.00	6.39	N/A	N/A	6.13	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent 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	1.04	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	0.38	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	
<b>EARNINGS</b>										
* Return On Average Assets	0.14	0.27	0.42	0.56	N/A	N/A	0.80	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	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	6.41	6.03	N/A	N/A	5.83	N/A	N/A	
* Yield on Average Loans	6.78	6.50	6.21	5.84	N/A	N/A	5.72	N/A	N/A	
* Yield on Average Investments	3.63	2.38	1.91	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	5.11	5.05	N/A	N/A	5.04	N/A	N/A	
* Operating Exp./ Avg. Assets	4.16	4.31	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	0.68	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	56.00	62.88	62.27	65.84	N/A	N/A	65.85	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.44	3.16	3.11	3.04	N/A	N/A	2.95	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.96	3.15	2.86	2.85	N/A	N/A	2.79	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
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	3.21	3.11	N/A	N/A	2.76	N/A	N/A	
Supervisory Interest Rate Risk Threshold / Net Worth	210.53	209.91	222.11	212.55	N/A	N/A	212.46	N/A	N/A	
<b>PRODUCTIVITY</b>										
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	46.16	46.57	N/A	N/A	45.51	N/A	N/A	
Members / Full-Time Employees	378.54	383.16	374.98	373.65	N/A	N/A	372.00	N/A	N/A	
Avg. Shares Per Member	\$5,930	\$6,434	\$6,802	\$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	
<b>OTHER RATIOS</b>										
* Net Worth Growth	1.36	2.59	4.15	5.76	N/A	N/A	7.65	N/A	N/A	
* Market (Share) Growth	8.32	11.02	5.38	5.45	N/A	N/A	20.25	N/A	N/A	
* Loan Growth	5.36	1.92	-0.55	1.47	N/A	N/A	-1.98	N/A	N/A	
* Asset Growth	7.06	11.57	2.58	5.74	N/A	N/A	17.42	N/A	N/A	
* Investment Growth	12.81	40.59	9.24	13.49	N/A	N/A	51.19	N/A	N/A	
* Membership Growth	2.21	2.33	-0.33	1.62	N/A	N/A	3.42	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.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> 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				
<a href="#">Return to cover</a>		For Charter : N/A				
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				
		Count of CU in Peer Group : N/A				
		Dec-2008	Dec-2009	Dec-2010	Dec-2011	Mar-2012
<b>OTHER DELINQUENCY RATIOS</b>						
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
<b>REAL ESTATE LOAN DELINQUENCY</b>						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.63	1.60	1.87	1.87	1.20
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / 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 / 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 / Total Modified RE Lns also Reported as Business Loans		0.00	49.61	11.03	15.95	0.00
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
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
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	4.70	4.23	3.15	2.88
* Net Charge Offs - All Other Loans / Avg All Other Loans		1.19	1.37	1.26	1.04	0.87
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.14	0.33	0.41	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 / 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
<b>SPECIALIZED LENDING RATIOS</b>						
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
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		19.96	18.16	17.50	16.28	15.63
Total Fixed Rate Real Estate / Total Loans		28.54	28.43	28.26	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	0.35	0.30	0.23	0.23
Interest Only & Payment Option First Mortgages / Net Worth		4.09	3.51	2.92	2.29	2.27
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		0.26	0.70	0.93	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.						
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						3. SuppRatios

	Assets									
Return to cover	For Charter :		N/A							
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 = 'MO' * Type Included: Federally 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	
<b>ASSETS</b>										
<b>CASH:</b>										
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	-61.1	48,162,013	346.4	44,696,670	-7.2	49,677,066	11.1	
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>681,319,943</b>	<b>740,097,689</b>	<b>8.6</b>	<b>696,453,942</b>	<b>-5.9</b>	<b>767,870,672</b>	<b>10.3</b>	<b>1,178,345,883</b>	<b>53.5</b>	
<b>INVESTMENTS:</b>										
Trading Securities	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	18,102,350	3.6	
Available for Sale Securities	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,865,634,492	-0.1	
Held-to-Maturity Securities	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	183,014,335	8.7	
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 <sup>2</sup>	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	26,097,256	-33.3	23,478,330	-10.0	25,595,048	9.0	25,537,289	-0.2	
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2	43,624,863	-11.7	
All Other Investments <sup>2</sup>	42,494,083	108,876,163	156.2	66,330,333	-39.1	73,148,167	10.3	76,984,741	5.2	
<b>TOTAL INVESTMENTS</b>	<b>1,485,116,427</b>	<b>2,261,547,815</b>	<b>52.3</b>	<b>2,579,439,079</b>	<b>14.1</b>	<b>2,944,823,538</b>	<b>14.2</b>	<b>2,993,598,377</b>	<b>1.7</b>	
<b>LOANS HELD FOR SALE</b>	<b>5,592,861</b>	<b>13,802,003</b>	<b>146.8</b>	<b>17,111,730</b>	<b>24.0</b>	<b>15,903,467</b>	<b>-7.1</b>	<b>26,863,650</b>	<b>68.9</b>	
<b>LOANS AND LEASES:</b>										
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	197,193,732	-2.4	212,200,310	7.6	217,112,524	2.3	203,081,581	-6.5	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		0		0	N/A	0	N/A	
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	-2.3	694,090,066	-19.2	668,988,011	-3.6	665,060,898	-0.6	
Used Vehicle Loans	1,467,352,540	1,559,490,909	6.3	1,576,356,812	1.1	1,672,252,513	6.1	1,674,244,338	0.1	
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,016,757,307	0.5	2,022,107,660	0.3	
Other Real Estate Loans/Lines of Credit	921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	840,396,916	-1.5	
Leases Receivable	0	0	N/A	106,485	N/A	0	-100.0	746,819	N/A	
Total All Other Loans/Lines of Credit	275,225,446	284,614,140	3.4	305,062,042	7.2	303,527,308	-0.5	309,656,297	2.0	
<b>TOTAL LOANS</b>	<b>5,962,761,825</b>	<b>6,077,263,042</b>	<b>1.9</b>	<b>6,043,953,241</b>	<b>-0.5</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,102,300,785</b>	<b>-0.5</b>	
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(53,690,697)</b>	<b>(67,328,068)</b>	<b>25.4</b>	<b>(69,899,594)</b>	<b>3.8</b>	<b>(67,526,369)</b>	<b>-3.4</b>	<b>(66,007,365)</b>	<b>-2.2</b>	
Foreclosed Real Estate	8,668,380	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0	17,178,977	-9.4	
Repossessed Autos	3,407,226	2,488,369	-27.0	2,592,196	4.2	2,174,558	-16.1	2,218,244	2.0	
Foreclosed and Repossessed Other Assets	467,912	357,348	-23.6	344,559	-3.6	225,344	-34.6	245,765	9.1	
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS<sup>1</sup></b>	<b>12,543,518</b>	<b>14,339,693</b>	<b>14.3</b>	<b>16,783,477</b>	<b>17.0</b>	<b>21,369,628</b>	<b>27.3</b>	<b>19,642,986</b>	<b>-8.1</b>	
Land and Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	241,399,255	2.6	
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,693,770	-1.6	33,951,637	-2.1	
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	
<b>TOTAL INTANGIBLE ASSETS</b>	<b>N/A</b>	<b>759,492</b>		<b>1,961,141</b>	<b>158.2</b>	<b>1,793,189</b>	<b>-8.6</b>	<b>1,800,931</b>	<b>0.4</b>	
Accrued Interest on Loans	22,512,501	22,828,638	1.4	21,874,499	-4.2	21,233,562	-2.9	19,755,259	-7.0	
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	
<b>TOTAL OTHER ASSETS</b>	<b>116,107,745</b>	<b>132,607,597</b>	<b>14.2</b>	<b>127,931,486</b>	<b>-3.5</b>	<b>147,026,621</b>	<b>14.9</b>	<b>151,144,825</b>	<b>2.8</b>	
<b>TOTAL ASSETS</b>	<b>8,526,036,054</b>	<b>9,512,226,450</b>	<b>11.6</b>	<b>9,757,241,956</b>	<b>2.6</b>	<b>10,317,219,513</b>	<b>5.7</b>	<b>10,766,497,985</b>	<b>4.4</b>	
<b>TOTAL CU's</b>	<b>136</b>	<b>130</b>	<b>-4.4</b>	<b>126</b>	<b>-3.1</b>	<b>124</b>	<b>-1.6</b>	<b>121</b>	<b>-2.4</b>	
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004										
<sup>2</sup> 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									
<a href="#">Return to cover</a>										
06/14/2012										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES:</b>										
Other Borrowings	N/A	N/A		N/A		N/A		N/A		
Other Notes, Promissory Notes, Interest Payable, & 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	0	N/A	0	N/A	0	N/A	0	N/A	
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accrued Dividends and Interest Payable	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	7,802,000	-23.6	
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	
<b>TOTAL LIABILITIES</b>	<b>444,156,376</b>	<b>610,718,916</b>	<b>37.5</b>	<b>392,058,925</b>	<b>-35.8</b>	<b>430,210,271</b>	<b>9.7</b>	<b>411,783,765</b>	<b>-4.3</b>	
<b>SHARES AND DEPOSITS</b>										
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 <sup>1</sup>	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	
<b>TOTAL SHARES AND DEPOSITS</b>	<b>7,154,901,715</b>	<b>7,943,684,592</b>	<b>11.0</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,273,889,455</b>	<b>5.1</b>	
<b>EQUITY:</b>										
Undivided Earnings	433,447,959	448,782,868	3.5	475,243,519	5.9	624,613,442	31.4	635,757,571	1.8	
Regular Reserves	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	224,274,579	-1.7	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	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	0		0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges	0	-1,180,329	N/A	0	100.0	0	N/A	0	N/A	
Other Comprehensive Income	-13,899,958	-5,516,660	60.3	-8,771,062	-59.0	-18,561,736	-111.6	-18,577,293	-0.1	
Net Income	0	0	N/A	0	N/A	0	N/A	6,067,244	N/A	
<b>EQUITY TOTAL</b>	<b>926,977,963</b>	<b>957,822,942</b>	<b>3.3</b>	<b>994,165,114</b>	<b>3.8</b>	<b>1,059,898,183</b>	<b>6.6</b>	<b>1,080,824,765</b>	<b>2.0</b>	
<b>TOTAL SHARES &amp; EQUITY</b>	<b>8,081,879,678</b>	<b>8,901,507,534</b>	<b>10.1</b>	<b>9,365,183,031</b>	<b>5.2</b>	<b>9,887,009,242</b>	<b>5.6</b>	<b>10,354,714,220</b>	<b>4.7</b>	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>8,526,036,054</b>	<b>9,512,226,450</b>	<b>11.6</b>	<b>9,757,241,956</b>	<b>2.6</b>	<b>10,317,219,513</b>	<b>5.7</b>	<b>10,766,497,985</b>	<b>4.4</b>	
<b>NCUA INSURED SAVINGS<sup>2</sup></b>										
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	-33.9	441,682	7.9	1,256,808	184.6	1,562,662	24.3	
Total Uninsured Shares & Deposits	775,016,901	291,413,566	-62.4	294,174,986	0.9	312,160,345	6.1	331,669,380	6.2	
Insured Shares & Deposits	6,379,884,814	7,652,271,026	19.9	8,076,842,931	5.5	8,514,950,714	5.4	8,942,220,075	5.0	
<b>TOTAL NET WORTH</b>	<b>934,728,938</b>	<b>958,898,700</b>	<b>2.6</b>	<b>998,670,408</b>	<b>4.1</b>	<b>1,056,178,530</b>	<b>5.8</b>	<b>1,076,381,621</b>	<b>1.9</b>	
# Means the number is too large to display in the cell										
<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
<sup>2</sup> 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										
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

		Income Statement									
<a href="#">Return to cover</a>		For Charter : N/A									
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 = 'MO' * Type Included: Federally 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	
<b>* INCOME AND EXPENSE</b>											
<b>INTEREST INCOME:</b>											
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	
<b>INTEREST EXPENSE:</b>											
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	
<b>NON-INTEREST INCOME:</b>											
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	-9,982.3	-2,976,896	-61.9	-3,180,927	-6.9	-270,021	66.0	
Gain from Bargain Purchase (Merger)		N/A	0	0	0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		-5,694,966	190,400	103.3	1,438,241	655.4	1,358,916	-5.5	414,370	22.0	
NCUSIF Stabilization Income		N/A	41,778,993		0	-100.0	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		142,620,034	197,465,755	38.5	180,800,575	-8.4	193,951,799	7.3	53,502,974	10.3	
<b>NON-INTEREST EXPENSE</b>											
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	-1.1	
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	-13.1	
Loan Servicing Expense		20,979,936	22,511,996	7.3	24,870,721	10.5	27,107,971	9.0	7,396,818	9.1	
Professional, Outside Service		22,539,896	22,703,224	0.7	23,119,771	1.8	25,158,819	8.8	6,523,460	3.7	
Member Insurance <sup>1</sup>		3,531,872	1,671,178	-52.7	N/A		N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>		N/A	N/A		11,484,923		4,874,775	-57.6	1,109,732	-8.9	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		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		941,509	-25.6	401,346	70.5	
Operating Fees		1,388,172	1,665,757	20.0	1,447,502	-13.1	1,543,232	6.6	452,536	17.3	
Misc Operating Expense		15,650,563	14,293,824	-8.7	16,062,536	12.4	14,799,374	-7.9	3,756,255	1.5	
TOTAL NON-INTEREST EXPENSE		342,759,829	388,500,295	13.3	384,366,636	-1.1	398,623,196	3.7	101,176,441	1.5	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1/4</sup>		N/A	65,836,869		61,724,147	-6.2	76,940,631	24.7	23,764,388	23.5	
<b>NET INCOME (LOSS)</b>		<b>11,446,607</b>	<b>24,243,238</b>	<b>111.8</b>	<b>40,893,312</b>	<b>68.7</b>	<b>56,209,243</b>	<b>37.5</b>	<b>21,107,091</b>	<b>50.2</b>	
<b>RESERVE TRANSFERS:</b>											
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	
<b>* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.</b>											
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.											



		Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A								
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 = 'MO' * Type Included: Federally 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
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
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	-8.3	57,444,415	-4.2	44,406,928	-22.7
6 to 12 Months Delinquent		9,734,049	15,799,858	62.3	14,503,400	-8.2	14,001,265	-3.5	15,248,676	8.9
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
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>										
<b>Unsecured Credit Card Loans</b>										
1 to < 2 Months Delinquent		7,718,542	7,383,081	-4.3	6,291,415	-14.8	5,260,800	-16.4	4,048,850	-23.0
2 to < 6 Months Delinquent		5,913,159	6,864,335	16.1	4,899,755	-28.6	4,216,711	-13.9	2,982,650	-29.3
6 to 12 Months Delinquent		601,917	674,756	12.1	665,101	-1.4	229,878	-65.4	267,082	16.2
12 Months & Over Delinquent		42,830	39,845	-7.0	46,197	15.9	19,036	-58.8	25,973	36.4
Total Del Credit Card Lns (2 or more Mo)		6,557,906	7,578,936	15.6	5,611,053	-26.0	4,465,625	-20.4	3,275,705	-26.6
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.86	2.06	10.6	1.53	-25.9	1.19	-22.2	0.91	-23.5
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
1 to < 2 Months Delinquent		22,941,616	34,580,246	50.7	34,014,175	-1.6	34,926,505	2.7	32,245,795	-7.7
2 to < 6 Months Delinquent		6,588,898	16,472,513	150.0	19,522,857	18.5	17,515,638	-10.3	10,175,432	-41.9
6 to 12 Months Delinquent		962,599	3,530,461	266.8	4,004,209	13.4	6,289,885	57.1	4,270,754	-32.1
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)		7,965,996	21,022,510	163.9	25,719,371	22.3	25,644,479	-0.3	16,679,557	-35.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) 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
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>										
1 to < 2 Months Delinquent		8,723,397	9,936,551	13.9	8,605,605	-13.4	8,127,677	-5.6	8,530,092	5.0
2 to < 6 Months Delinquent		4,465,502	4,460,871	-0.1	5,301,356	18.8	4,774,196	-9.9	2,722,193	-43.0
6 to 12 Months Delinquent		535,112	1,532,463	186.4	2,141,972	39.8	524,645	-75.5	595,723	13.5
12 Months & Over Delinquent		0	421,387	N/A	691,112	64.0	462,114	-33.1	461,948	0.0
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	3,779,864	-34.4
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.59	-33.6
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
1 to < 2 Months Delinquent		4,103,810	4,972,124	21.2	5,256,849	5.7	5,189,873	-1.3	3,882,693	-25.2
2 to < 6 Months Delinquent		3,088,528	2,657,713	-13.9	2,986,926	12.4	2,590,088	-13.3	4,807,997	85.6
6 to 12 Months Delinquent		672,346	844,964	25.7	1,030,115	21.9	1,904,361	84.9	2,566,955	34.8
12 Months & Over Delinquent		170,145	767,874	351.3	536,868	-30.1	223,640	-58.3	1,323,872	492.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	8,698,824	84.4
%Other Real Estate Fixed/Hybrid/Balloon Loans 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
<b>Other Real Estate Adjustable Rate</b>										
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	-48.8	568,692	72.4
12 Months & Over Delinquent		104,791	369,653	252.8	215,496	-41.7	190,204	-11.7	191,209	0.5
Total Del Other RE Adj Rate Lns (2 or more Mo)		1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,203,094	-25.7
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.37	0.64	73.2	0.59	-8.8	0.54	-7.5	0.41	-25.3
<b>Leases Receivable</b>										
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
<b>All Other Loans</b>										
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	6.9	24,879,572	-23.8	25,903,279	4.1	22,275,463	-14.0
6 to 12 Months Delinquent		6,758,558	8,538,127	26.3	6,017,696	-29.5	4,722,652	-21.5	6,979,470	47.8
12 Months & Over Delinquent		1,557,862	1,358,180	-12.8	1,250,327	-7.9	1,683,577	34.7	3,207,916	90.5
Total Del All Other Lns (2 or more Mo)		38,853,350	42,530,581	9.5	32,147,595	-24.4	32,309,508	0.5	32,462,849	0.5
%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	0.8
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Indirect and Participation Lending									
Return to cover	For Charter : N/A								
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 = 'MO' * Type Included: Federally 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
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	700,476,136	668,444,014	-4.6	550,583,452	-17.6	599,896,615	9.0	602,638,633	0.5
Indirect Loans - Outsourced Lending Relationship	387,062,040	505,613,075	30.6	490,060,966	-3.1	445,246,972	-9.1	434,567,087	-2.4
<b>Total Outstanding Indirect Loans</b>	<b>1,087,538,176</b>	<b>1,174,057,089</b>	<b>8.0</b>	<b>1,040,644,418</b>	<b>-11.4</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,037,205,720</b>	<b>-0.8</b>
%Indirect Loans Outstanding / Total Loans	18.24	19.32	5.9	17.22	-10.9	17.04	-1.0	17.00	-0.3
<b>DELINQUENCY - INDIRECT LENDING</b>									
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	8.8	9,925,852	-24.3	10,116,610	1.9	7,772,887	-23.2
6 to 12 Months Delinquent	2,304,136	3,160,767	37.2	2,746,955	-13.1	1,571,644	-42.8	2,052,760	30.6
12 Months & Over Delinquent	375,037	289,925	-22.7	209,611	-27.7	124,930	-40.4	303,371	142.8
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293	12.5	12,882,418	-22.2	11,813,184	-8.3	10,129,018	-14.3
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	4.2	1.24	-12.2	1.13	-8.7	0.98	-13.6
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* 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	-9.1	1,681,363	-1.5	1,622,895	-3.5	466,430	15.0
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9	2,505,814	-16.9
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	0.96	-16.7
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
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		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		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
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>71,100,039</b>	<b>113,465,696</b>	<b>59.6</b>	<b>147,767,797</b>	<b>30.2</b>	<b>175,473,217</b>	<b>18.7</b>	<b>173,030,801</b>	<b>-1.4</b>
%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
<b>PARTICIPATION LOANS SOLD:</b>									
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	25,448,914	-4.6
Participation Loan Interests - Amount Retained (Outstanding)	N/A	7,657,368		13,297,782	73.7	15,710,750	18.1	16,268,138	3.5
* Participation Loans Sold YTD	4,513,450	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3	1,003,969	-48.6
** %Participation Loans Sold YTD / Total Assets	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.04	-50.8
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	244,524	154.1
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		0		0	N/A
%Loans Purchased From Financial Institutions & Other 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	0	N/A	0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING</b>									
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	-13.7	666,483	35.1	2,545,177	281.9	1,779,355	-30.1
6 to 12 Months Delinquent	225,495	103,761	-54.0	30,431	-70.7	54,007	77.5	48,035	-11.1
12 Months & Over Delinquent	398,826	19,038	-95.2	9,988	-47.5	9,486	-5.0	11,809	24.5
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979	-48.5	706,902	14.8	2,608,670	269.0	1,839,199	-29.5
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	1.06	-28.5
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* 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	290,360	6.2	265,406	-8.6	25,553	-61.5
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9	1,500,022	22.7	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.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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<b>9. IndirectAndParticipationLns</b>									



Real Estate Loan Information 2									
Return to cover									
06/14/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 121								
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	132,550,595	86,869,905	-34.5	50,219,204	-42.2	42,536,641	-15.3	10,486,740	-1.4
* 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	11.7	134,066,286	2.7	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	-26.9	3,520,205	-3.4	173,121	-80.3
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>264,064,025</b>	<b>224,458,063</b>	<b>-15.0</b>	<b>189,839,721</b>	<b>-15.4</b>	<b>159,695,358</b>	<b>-15.9</b>	<b>39,109,331</b>	<b>-2.0</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>899,427,391</b>	<b>1,411,592,902</b>	<b>56.9</b>	<b>1,339,755,523</b>	<b>-5.1</b>	<b>1,169,587,353</b>	<b>-12.7</b>	<b>409,473,765</b>	<b>40.0</b>
%(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
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	151,784,993	775,263,968	410.8	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	176.0	9,335,682	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	1,554,919,524	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
<b>MISC. RE LOAN INFORMATION</b>									
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
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</b>	<b>N/A</b>	<b>0</b>		<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN MODIFICATIONS OUTSTANDING</b>									
Modified First Mortgage RE Loans	5,844,150	40,564,003	594.1	57,463,013	41.7	69,480,336	20.9	68,734,946	-1.1
Modified Other RE Loans	423,570	3,707,298	775.3	8,344,917	125.1	8,752,803	4.9	9,383,010	7.2
<b>Total Modified First and Other RE Loans</b>	<b>6,267,720</b>	<b>44,271,301</b>	<b>606.3</b>	<b>65,807,930</b>	<b>48.6</b>	<b>78,233,139</b>	<b>18.9</b>	<b>78,117,956</b>	<b>-0.1</b>
<b>Modified RE Loans Also Reported as Business Loans</b>	<b>0</b>	<b>2,655,818</b>	<b>N/A</b>	<b>4,179,197</b>	<b>57.4</b>	<b>2,658,121</b>	<b>-36.4</b>	<b>2,612,369</b>	<b>-1.7</b>
<b>DELINQUENT R.E. LOANS &gt; 2 MOS</b>									
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	8,134,440	26.8	5,760,955	-29.2	3,779,864	-34.4
Other R.E. Fixed Rate	3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	8,698,824	84.4
Other R.E. Adj. Rate	1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,203,094	-25.7
<b>TOTAL DEL R.E. &gt; 2 MOS</b>	<b>18,726,438</b>	<b>35,057,832</b>	<b>87.2</b>	<b>41,625,327</b>	<b>18.7</b>	<b>39,088,074</b>	<b>-6.1</b>	<b>31,361,339</b>	<b>-19.8</b>
<b>DELINQUENT 1 TO &lt; 2 MOS</b>									
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	23.6	8,900,334	-2.2	9,566,009	7.5	7,928,738	-17.1
<b>Total Del R.E. 1 to &lt; 2 Mos</b>	<b>39,027,165</b>	<b>53,614,071</b>	<b>37.4</b>	<b>51,520,114</b>	<b>-3.9</b>	<b>52,620,191</b>	<b>2.1</b>	<b>48,704,625</b>	<b>-7.4</b>
<b>Total Del R.E. Loans &gt; 1 Mos</b>	<b>57,753,603</b>	<b>88,671,903</b>	<b>53.5</b>	<b>93,145,441</b>	<b>5.0</b>	<b>91,708,265</b>	<b>-1.5</b>	<b>80,065,964</b>	<b>-12.7</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% 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 > 2 Mos	0.67	1.25	85.7	1.44	15.5	1.36	-5.5	1.10	-19.6
<b>REAL ESTATE LOAN MODIFICATIONS DELINQUENT &gt; 2 MOS</b>									
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	0	597,714	N/A	1,269,427	112.4	400,912	-68.4	354,716	-11.5
<b>Total Modified First and Other RE Loans &gt; 2 Mo Del</b>	<b>1,061,655</b>	<b>7,361,592</b>	<b>593.4</b>	<b>9,024,293</b>	<b>22.6</b>	<b>9,673,993</b>	<b>7.2</b>	<b>6,099,948</b>	<b>-36.9</b>
% Total Modified 1st and Other RE > 2 Mo Del	16.94	16.63	-1.8	13.71	-17.5	12.37	-9.8	7.81	-36.9
/ Total Modified 1st and Other RE									
<b>Modified RE Loans Also Reported as Business Loans &gt; 2 Mo Del</b>	<b>0</b>	<b>1,317,485</b>	<b>N/A</b>	<b>460,969</b>	<b>-65.0</b>	<b>423,954</b>	<b>-8.0</b>	<b>0</b>	<b>-100.0</b>
% Modified RE Lns also Reported as Business Loans > 2 Mo Del	0.00	49.61	N/A	11.03	-77.8	15.95	44.6	0.00	-100.0
/ Total Modified RE Lns also Reported as Business Loans									
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	911,111	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8	2,024,542	39.7
* Total 1st Mortgage Lns Recovered	8,693	34,082	292.1	59,676	75.1	407,442	582.8	77,481	-23.9
<b>* NET 1st MORTGAGE LN C/Os</b>	<b>902,418</b>	<b>1,854,023</b>	<b>105.5</b>	<b>4,337,049</b>	<b>133.9</b>	<b>5,389,439</b>	<b>24.3</b>	<b>1,947,061</b>	<b>44.5</b>
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.05</b>	<b>0.10</b>	<b>92.4</b>	<b>0.22</b>	<b>125.4</b>	<b>0.27</b>	<b>20.0</b>	<b>0.39</b>	<b>44.0</b>
* Total Other RE Lns Charged Off	2,940,150	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6	2,066,026	1.5
* Total Other RE Lns Recovered	176,994	272,359	53.9	427,267	56.9	397,418	-7.0	200,038	101.3
<b>* NET OTHER RE LN C/Os</b>	<b>2,763,156</b>	<b>7,386,155</b>	<b>167.3</b>	<b>7,284,808</b>	<b>-1.4</b>	<b>7,743,274</b>	<b>6.3</b>	<b>1,865,988</b>	<b>-3.6</b>
<b>**Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.31</b>	<b>0.80</b>	<b>158.6</b>	<b>0.80</b>	<b>0.8</b>	<b>0.89</b>	<b>11.1</b>	<b>0.88</b>	<b>-1.2</b>
* 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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	Investments, Cash, & Cash Equivalents									
<a href="#">Return to cover</a>										
06/14/2012										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>										
<b>SFAS 115 CLASS OF INVESTMENTS</b>										
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	59,298,215	-13.8	
Held to Maturity 3-5 yrs	15,719,328	131,324,782	735.4	82,030,696	-37.5	68,020,619	-17.1	76,991,232	13.2	
Held to Maturity 5-10 yrs	6,477,623	11,248,710	73.7	8,546,551	-24.0	19,784,565	131.5	33,473,318	69.2	
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	4,290,914	75.0	201,947	-95.3	201,902	0.0	
<b>TOTAL HELD TO MATURITY</b>	<b>55,798,701</b>	<b>219,355,164</b>	<b>293.1</b>	<b>133,816,095</b>	<b>-39.0</b>	<b>168,291,391</b>	<b>25.8</b>	<b>183,014,335</b>	<b>8.7</b>	
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	30.3	585,272,793	-14.1	
Available for Sale 3-5 yrs	310,902,373	474,468,220	52.6	604,555,262	27.4	729,379,598	20.6	780,497,698	7.0	
Available for Sale 5-10 yrs	64,172,822	69,743,941	8.7	132,948,424	90.6	125,818,715	-5.4	154,970,368	23.2	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	12,986,478	11,231,163	-13.5	20,606,763	83.5	34,005,656	65.0	25,201,553	-25.9	
<b>TOTAL AVAILABLE FOR SALE</b>	<b>682,462,804</b>	<b>975,820,283</b>	<b>43.0</b>	<b>1,511,528,636</b>	<b>54.9</b>	<b>1,867,174,678</b>	<b>23.5</b>	<b>1,865,634,492</b>	<b>-0.1</b>	
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	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	18,102,350	3.6	
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	
<b>TOTAL TRADING</b>	<b>14,406,697</b>	<b>16,134,503</b>	<b>12.0</b>	<b>17,273,001</b>	<b>7.1</b>	<b>17,480,229</b>	<b>1.2</b>	<b>18,102,350</b>	<b>3.6</b>	
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	-0.2	392,848,479	0.6	
Other Investments 3-5 yrs	78,733,609	52,397,216	-33.5	53,125,329	1.4	82,101,881	54.5	102,970,405	25.4	
Other Investments 5-10 yrs	2,384,568	23,301,198	877.2	25,906,574	11.2	29,345,076	13.3	30,960,749	5.5	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	195,002	542,646	178.3	1,543,963	184.5	1,562,389	1.2	1,815,652	16.2	
<b>TOTAL Other Investments</b>	<b>1,317,546,617</b>	<b>1,699,183,161</b>	<b>29.0</b>	<b>1,516,902,230</b>	<b>-10.7</b>	<b>1,555,347,159</b>	<b>2.5</b>	<b>2,003,345,486</b>	<b>28.8</b>	
<b>MATURITIES :</b>										
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	940,312,439	28.1	1,140,422,316	21.3	1,037,419,487	-9.0	
Total Investments 3-5 yrs	405,355,310	658,190,218	62.4	739,711,287	12.4	879,502,098	18.9	960,459,335	9.2	
Total Investments 5-10 yrs	87,441,710	120,428,352	37.7	184,674,550	53.3	192,428,585	4.2	237,506,785	23.4	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	15,207,282	14,225,608	-6.5	26,441,640	85.9	35,769,992	35.3	27,219,107	-23.9	
<b>Total</b>	<b>2,070,214,819</b>	<b>2,910,493,111</b>	<b>40.6</b>	<b>3,179,519,962</b>	<b>9.2</b>	<b>3,608,293,457</b>	<b>13.5</b>	<b>4,070,096,663</b>	<b>12.8</b>	
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Other Investment Information										
<a href="#">Return to cover</a>	For Charter :		N/A							
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 = 'MO' * Type Included: Federally 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	
<b>INVESTMENT SUMMARY:</b>										
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	0.0	
All Other US Government Obligations	N/A	N/A		N/A		61,156,480		38,845,288	-36.5	
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	
Agency/GSE Debt Instruments (not backed by mortgages)	432,366,708	667,624,758	54.4	834,823,689	25.0	929,141,922	11.3	921,144,797	-0.9	
Agency/GSE Mortgage-Backed Securities	265,958,806	413,225,224	55.4	648,695,247	57.0	958,550,052	47.8	989,175,849	3.2	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>698,325,514</b>	<b>1,080,849,982</b>	<b>54.8</b>	<b>1,483,518,936</b>	<b>37.3</b>	<b>1,887,691,974</b>	<b>27.2</b>	<b>1,910,320,646</b>	<b>1.2</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>10,926,890</b>		<b>165,164,228</b>	<b>1,411.5</b>	
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	-9.1	
Privately Issued Securities (FCUs only)	N/A	N/A		0		0	N/A	0	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	16.8	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>13,776,589</b>	<b>12,999,242</b>	<b>-5.6</b>	<b>9,201,708</b>	<b>-29.2</b>	<b>16,772,440</b>	<b>82.3</b>	<b>16,320,545</b>	<b>-2.7</b>	
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	10.9	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>28,497,720</b>	<b>31,092,191</b>	<b>9.1</b>	<b>27,897,090</b>	<b>-10.3</b>	<b>30,450,888</b>	<b>9.2</b>	<b>31,555,318</b>	<b>3.6</b>	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>0</b>		<b>0</b>	<b>N/A</b>	
<b>MORTGAGE RELATED SECURITIES:</b>										
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	
<b>OTHER INVESTMENT INFORMATION:</b>										
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	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	12.8	
Investment Repurchase Agreements	550,998	136,265	-75.3	136,621	0.3	0	-100.0	0	N/A	
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	425,349,222	433,986,036	2.0	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	
<b>CUSO INFORMATION</b>										
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	-0.2	
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	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
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	-18.0	
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	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	21	16	-23.8	16	0.0	16	0.0	16	0.0	
Approved Mortgage Seller	9	8	-11.1	9	12.5	9	0.0	9	0.0	
Borrowing Repurchase Agreements	3	2	-33.3	2	0.0	2	0.0	2	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	2	1	-50.0	1	0.0	1	0.0	1	0.0	
Investment Pilot Program	1	0	-100.0	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	0	1	N/A	2	100.0	2	0.0	2	0.0	
Brokered Certificates of Deposit (investments)	20	18	-10.0	21	16.7	21	0.0	21	0.0	
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Miscellaneous Information, Programs, Services										
Return to cover	For Charter :		N/A							
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 = 'MO' * Type Included: Federally 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	
<b>MEMBERSHIP:</b>										
Num Current Members	1,206,588	1,234,734	2.3	1,230,680	-0.3	1,250,596	1.6	1,261,277	0.9	
Num Potential Members	27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,505,043	0.0	
% Current Members to Potential Members	4.45	4.80	7.9	4.44	-7.5	4.39	-1.2	4.42	0.8	
* % Membership Growth	2.21	2.33	5.5	-0.33	-114.1	1.62	592.9	3.42	111.1	
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	0.8	
<b>EMPLOYEES:</b>										
Num Full-Time Employees	2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,189	1.5	
Num Part-Time Employees	463	411	-11.2	422	2.7	410	-2.8	403	-1.7	
<b>BRANCHES:</b>										
Num of CU Branches	338	323	-4.4	322	-0.3	324	0.6	324	0.0	
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28	3.7	28	0.0	
Plan to add new branches or expand existing facilities	12	0	-100.0	1	N/A	11	1,000.0	12	9.1	
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**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	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Credit Programs):</b>										
Business Loans	26	22	-15.4	22	0.0	22	0.0	24	9.1	
Credit Builder	N/A	15		15	0.0	17	13.3	17	0.0	
Debt Cancellation/Suspension	3	5	66.7	6	20.0	6	0.0	6	0.0	
Direct Financing Leases	0	1	N/A	1	0.0	1	0.0	1	0.0	
Indirect Business Loans	N/A	6		6	0.0	7	16.7	8	14.3	
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	0.0	
Interest Only or Payment Option 1st Mortgage Loans	6	5	-16.7	5	0.0	5	0.0	5	0.0	
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	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Other Programs):</b>										
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	0.0	
Low Cost Wire Transfers	N/A	62		70	12.9	71	1.4	72	1.4	
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	4		2	-50.0	2	0.0	3	50.0	
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,741,933	0.0	
<b>Fixed Assets - Capital &amp; Operating Leases</b>										
Aggregate of Future Capital and Operating Lease Pmts 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; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										

Information Systems & Technology									
<a href="#">Return to cover</a>	For Charter :		N/A						
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 = 'MO' * Type Included: Federally						
	Count of CU in Peer Group :		N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
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
<b>Electronic Financial Services</b>									
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
<b>Services Offered Electronically</b>									
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	0.0
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 Authentication/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0
<b>Type of World Wide Website Address</b>									
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
<b>Type of Website Planned for Future</b>									
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
<b>Miscellaneous</b>									
Internet Access	122	119	-2.5	119	0.0	116	-2.5	115	-0.9

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06/14/2012

CU Name: N/A

Peer Group: N/A

**Graphs 1**

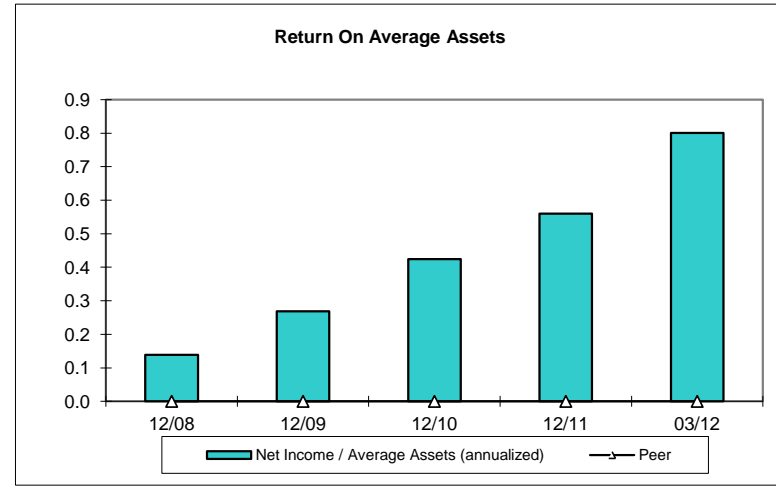
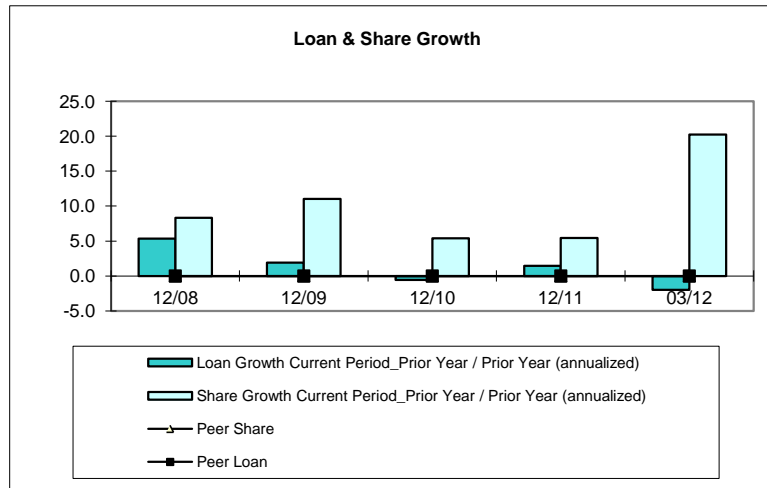
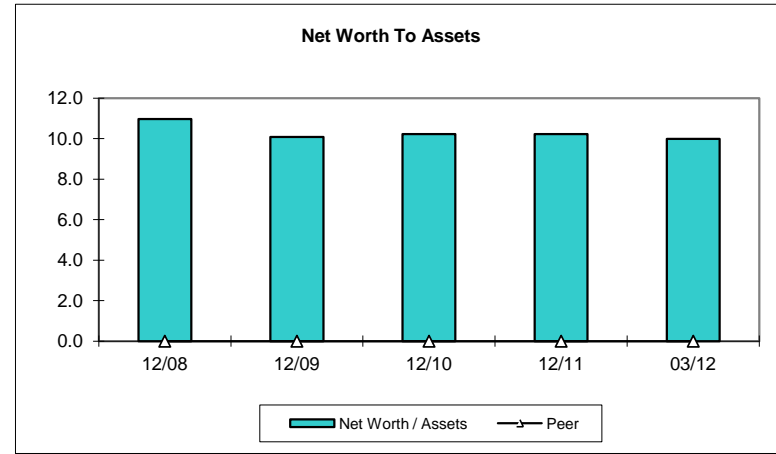
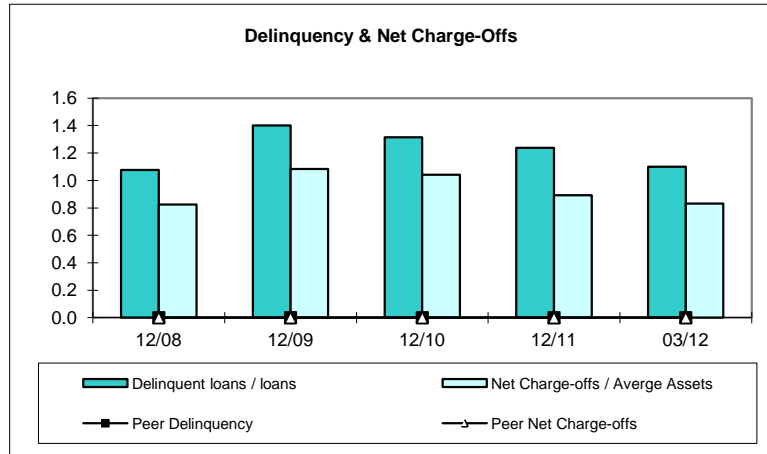
For Charter : N/A

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

