

Cycle Date: March-2013  
 Run Date: 06/04/2013  
 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 : 118  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover									
06/04/2013									
CU Name: N/A									
Peer Group: N/A									
For Charter : N/A									
Count of CU : 118									
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	740,097,689	696,453,942	-5.9	759,720,918	9.1	912,096,883	20.1	1,289,089,733	41.3
<b>TOTAL INVESTMENTS</b>	<b>2,261,547,815</b>	<b>2,579,439,079</b>	<b>14.1</b>	<b>2,953,609,538</b>	<b>14.5</b>	<b>3,035,406,833</b>	<b>2.8</b>	<b>3,075,576,760</b>	<b>1.3</b>
Loans Held for Sale	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	41,903,104	-47.5
Real Estate Loans	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	2,871,556,885	-0.2
Unsecured Loans	564,527,593	579,186,014	2.6	617,977,964	6.7	651,182,478	5.4	635,483,280	-2.4
Other Loans	2,702,986,112	2,575,615,405	-4.7	2,640,814,336	2.5	2,808,174,251	6.3	2,829,156,829	0.7
<b>TOTAL LOANS</b>	<b>6,077,263,042</b>	<b>6,043,953,241</b>	<b>-0.5</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,336,970,797</b>	<b>3.3</b>	<b>6,336,196,994</b>	<b>0.0</b>
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(72,608,365)	-8.3
Land And Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	246,799,819	0.7
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	37,022,226	7.0
NCUSIF Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	89,491,915	0.2
All Other Assets	147,706,782	146,676,104	-0.7	169,039,177	15.2	203,749,178	20.5	192,955,930	-5.3
<b>TOTAL ASSETS</b>	<b>9,512,226,450</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,858,005,485</b>	<b>5.2</b>	<b>11,236,428,116</b>	<b>3.5</b>
<b>LIABILITIES &amp; CAPITAL:</b>									
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,032,206	-49.2
Notes & Interest Payable	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	192,946,513	-22.7
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,567,483	43.1	124,701,253	10.8	132,135,455	6.0
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
<b>TOTAL LIABILITIES</b>	<b>610,718,916</b>	<b>392,058,925</b>	<b>-35.8</b>	<b>430,210,271</b>	<b>9.7</b>	<b>388,062,801</b>	<b>-9.8</b>	<b>332,114,174</b>	<b>-14.4</b>
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,598,393,791	8.7
Regular shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,884,592,638	8.3
All Other Shares & Deposits	4,771,031,554	4,972,649,959	4.2	5,061,635,574	1.8	5,220,689,075	3.1	5,289,940,444	1.3
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>7,943,684,592</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,772,926,873</b>	<b>4.5</b>
Regular Reserve	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,266,955	1.5
Other Reserves	267,064,323	274,433,427	2.8	206,927,452	-24.6	220,911,104	6.8	219,141,349	-0.8
Undivided Earnings	448,782,868	475,211,726	5.9	624,371,680	31.4	682,800,193	9.4	698,978,765	2.4
<b>TOTAL EQUITY</b>	<b>957,822,942</b>	<b>994,133,321</b>	<b>3.8</b>	<b>1,059,380,153</b>	<b>6.6</b>	<b>1,113,849,719</b>	<b>5.1</b>	<b>1,131,387,069</b>	<b>1.6</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>9,512,226,450</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,858,005,485</b>	<b>5.2</b>	<b>11,236,428,116</b>	<b>3.5</b>
<b>INCOME &amp; EXPENSE</b>									
Loan Income*	391,307,810	376,309,592	-3.8	355,820,443	-5.4	343,485,749	-3.5	82,414,072	-4.0
Investment Income*	59,379,058	58,229,825	-1.9	54,773,244	-5.9	49,178,952	-10.2	11,051,824	-10.1
Other Income*	167,126,892	182,756,981	9.4	194,857,197	6.6	231,001,469	18.5	58,318,291	1.0
Total Employee Compensation & Benefits*	168,796,591	177,899,669	5.4	186,466,159	4.8	206,369,608	10.7	53,735,937	4.2
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>2</sup>	41,593,631	20,830,835	-49.9	20,730,768	-0.5	8,532,761	-58.8	2,134,838	0.1
Total Other Operating Expenses*	178,110,073	185,636,132	4.2	191,416,352	3.1	208,622,830	9.0	53,710,254	3.0
Non-operating Income & (Expense)*	-11,440,130	-1,993,406	82.6	-905,398	54.6	291,601	132.2	746,889	924.5
NCUSIF Stabilization Income*	0	0	-100.0	0	N/A	0	N/A	0	N/A
Provision for Loan/Lease Losses*	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,572,347	15.5	13,017,806	-11.1
Cost of Funds*	155,755,048	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6	16,129,174	-21.9
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM<sup>2</sup></b>	<b>65,836,869</b>	<b>61,655,354</b>	<b>-6.4</b>	<b>76,951,641</b>	<b>24.8</b>	<b>67,804,580</b>	<b>-11.9</b>	<b>15,937,905</b>	<b>-6.0</b>
<b>Net Income (Loss)*</b>	<b>24,243,238</b>	<b>40,824,519</b>	<b>68.4</b>	<b>56,220,873</b>	<b>37.7</b>	<b>59,271,819</b>	<b>5.4</b>	<b>13,803,067</b>	<b>-6.8</b>
<b>TOTAL CU's</b>	<b>130</b>	<b>126</b>	<b>-3.1</b>	<b>124</b>	<b>-1.6</b>	<b>118</b>	<b>-4.8</b>	<b>118</b>	<b>0.0</b>
* 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										
Return to cover	For Charter : N/A									
06/04/2013	Count of CU : 118									
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-2012			Mar-2013		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Mar-2013	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets	10.08	10.23	10.23	10.22	N/A	N/A	10.06	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.09	10.25	10.24	10.23	N/A	N/A	10.08	N/A	N/A	
Total Delinquent Loans / Net Worth <sup>3</sup>	8.88	7.95	7.35	6.55	N/A	N/A	5.45	N/A	N/A	
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.91	N/A	N/A	111.58	N/A	N/A	
Classified Assets (Estimated) / Net Worth	7.02	7.00	6.40	7.13	N/A	N/A	6.42	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>	1.40	1.31	1.27	1.15	N/A	N/A	0.97	N/A	N/A	
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.77	N/A	N/A	0.97	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	86.70	101.35	101.29	100.89	N/A	N/A	103.74	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.38	1.26	1.31	N/A	N/A	1.14	N/A	N/A	
Delinquent Loans / Assets <sup>3</sup>	0.90	0.81	0.75	0.67	N/A	N/A	0.55	N/A	N/A	
<b>EARNINGS</b>										
* Return On Average Assets	0.27	0.42	0.56	0.56	N/A	N/A	0.50	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.27	0.64	0.77	0.64	N/A	N/A	0.58	N/A	N/A	
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.50	N/A	N/A	
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.20	N/A	N/A	
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.09	N/A	N/A	
* Fee & Other Op. Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.11	N/A	N/A	
* Cost of Funds / Avg. Assets	1.73	1.29	0.99	0.78	N/A	N/A	0.58	N/A	N/A	
* Net Margin / Avg. Assets	5.12	5.11	5.05	5.11	N/A	N/A	4.91	N/A	N/A	
* Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A	3.97	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.47	N/A	N/A	
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.80	N/A	N/A	
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	72.20	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.16	3.11	3.04	2.91	N/A	N/A	2.87	N/A	N/A	
* Net Operating Exp. /Avg. Assets	3.15	2.86	2.85	2.87	N/A	N/A	2.96	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	31.77	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	28.94	N/A	N/A	
Total Loans / Total Shares	76.50	72.20	69.47	67.73	N/A	N/A	64.83	N/A	N/A	
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	56.39	N/A	N/A	
Cash + Short-Term Investments / Assets	15.51	14.19	14.14	15.39	N/A	N/A	17.81	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.22	94.02	93.77	94.42	N/A	N/A	94.09	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	37.47	39.19	41.22	43.05	N/A	N/A	44.98	N/A	N/A	
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.77	N/A	N/A	
Supervisory Interest Rate Risk Threshold / Net Worth	209.91	222.11	213.04	209.56	N/A	N/A	209.75	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.52	N/A	N/A	
Borrowers / Members	47.54	46.16	46.57	45.78	N/A	N/A	45.02	N/A	N/A	
Members / Full-Time Employees	383.16	374.98	373.65	368.20	N/A	N/A	370.60	N/A	N/A	
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,550	N/A	N/A	
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$10,873	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,711	\$58,988	N/A	N/A	\$61,536	N/A	N/A	
<b>OTHER RATIOS</b>										
* Net Worth Growth	2.59	4.14	5.74	5.17	N/A	N/A	7.18	N/A	N/A	
* Market (Share) Growth	11.02	5.38	5.45	5.99	N/A	N/A	17.82	N/A	N/A	
* Loan Growth	1.92	-0.55	1.47	3.33	N/A	N/A	-0.05	N/A	N/A	
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A	13.94	N/A	N/A	
* Investment Growth	40.59	9.24	13.51	6.30	N/A	N/A	43.75	N/A	N/A	
* Membership Growth	2.33	-0.33	1.62	3.00	N/A	N/A	1.98	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.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
06/04/2013	Count of CU : 118				
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-2009	Dec-2010	Dec-2011	Dec-2012	Mar-2013
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.83
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	6.75	4.21	3.72
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	6.74	6.16
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.41	1.24	1.13	1.43	1.07
Participation Loans Delinquent > 2 Mo / Total Participation Loans	0.54	0.48	1.49	0.85	0.82
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.06	7.36
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.61	4.38
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	37.23	15.67
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.81	117.83
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	0.86
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.14	1.28	0.89	0.94	0.58
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	0.71
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.64	0.59	0.54	0.50	0.38
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Prmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	0.94
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.08	4.66
TDR RE Lns also Reported as Business Loans Delinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	56.65	2.67
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	3.16	3.22	3.19	2.55	2.41
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.25	1.44	1.36	0.98	0.70
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	27.86	24.36	15.53
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	3.15	2.41	2.23
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	6.06	2.01
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.29
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	0.27	0.28	0.15
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.80	0.89	0.70	0.64
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.02
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	0.43
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	7.18
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	17.25
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.71	2.83
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	3.13	1.64	2.49
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.06
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.69
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.96	0.01	0.02	0.03
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	15.24
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.03
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.72	40.86
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.73	88.83
Interest Only & Payment Option First & Other RE / Total Assets	0.52	0.46	0.35	0.26	0.25
Interest Only & Payment Option First & Other RE / Net Worth	5.19	4.47	3.45	2.57	2.47
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.45
Unused Commitments / Cash & ST Investments	106.43	114.70	111.43	100.18	86.22
Complex Assets / Total Assets	16.25	19.24	21.43	20.42	20.26
Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.44
* 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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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets								
Return to cover		For Charter :		N/A						
06/04/2013		Count of CU :		118						
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		91,152,393	96,373,059	5.7	104,400,753	8.3	111,247,651	6.6	108,814,386	-2.2
Cash On Deposit		638,156,448	551,918,870	-13.5	618,754,495	12.1	752,209,293	21.6	1,106,436,929	47.1
Cash Equivalents		10,788,848	48,162,013	346.4	36,565,670	-24.1	48,639,939	33.0	73,838,418	51.8
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>740,097,689</b>	<b>696,453,942</b>	<b>-5.9</b>	<b>759,720,918</b>	<b>9.1</b>	<b>912,096,883</b>	<b>20.1</b>	<b>1,289,089,733</b>	<b>41.3</b>
<b>INVESTMENTS:</b>										
Trading Securities		16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,312,861	3.6
Available for Sale Securities		975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,914,546,943	1.9
Held-to-Maturity Securities		219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	172,695,595	0.0
Deposits in Commercial Banks, S&Ls, Savings Banks		461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	813,908,448	-0.4
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	33,091,047	4.0
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		26,097,256	23,478,330	-10.0	25,595,048	9.0	23,142,532	-9.6	23,062,943	-0.3
All Other Investments in Corporate Cus		428,834,821	134,436,302	-68.7	49,427,789	-63.2	18,016,872	-63.5	9,254,870	-48.6
All Other Investments <sup>2</sup>		108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0	89,704,053	18.0
<b>TOTAL INVESTMENTS</b>		<b>2,261,547,815</b>	<b>2,579,439,079</b>	<b>14.1</b>	<b>2,953,609,538</b>	<b>14.5</b>	<b>3,035,406,833</b>	<b>2.8</b>	<b>3,075,576,760</b>	<b>1.3</b>
<b>LOANS HELD FOR SALE</b>		<b>13,802,003</b>	<b>17,111,730</b>	<b>24.0</b>	<b>15,903,467</b>	<b>-7.1</b>	<b>79,889,334</b>	<b>402.3</b>	<b>41,903,104</b>	<b>-47.5</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	380,244,056	-1.8
All Other Unsecured Loans/Lines of Credit		197,193,732	212,200,310	7.6	217,112,524	2.3	235,542,418	8.5	224,081,996	-4.9
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A	0		0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		N/A	N/A		25,434,354		28,344,309	11.4	31,157,228	9.9
New Vehicle Loans		858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	711,593,909	4.6
Used Vehicle Loans		1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,806,484,940	-0.1
1st Mortgage Real Estate Loans/Lines of Credit		1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,061,994,824	0.1
Other Real Estate Loans/Lines of Credit		931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	809,562,061	-1.1
Leases Receivable		0	106,485	N/A	0	-100.0	0	N/A	924,842	N/A
Total All Other Loans/Lines of Credit		284,614,140	305,062,042	7.2	299,573,812	-1.8	319,756,072	6.7	310,153,138	-3.0
<b>TOTAL LOANS</b>		<b>6,077,263,042</b>	<b>6,043,953,241</b>	<b>-0.5</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,336,970,797</b>	<b>3.3</b>	<b>6,336,196,994</b>	<b>0.0</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		<b>(67,328,068)</b>	<b>(69,931,387)</b>	<b>3.9</b>	<b>(67,528,089)</b>	<b>-3.4</b>	<b>(79,203,059)</b>	<b>17.3</b>	<b>(72,608,365)</b>	<b>-8.3</b>
Foreclosed Real Estate		11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	17,101,300	8.8
Repossessed Autos		2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	1,410,140	-6.4
Foreclosed and Repossessed Other Assets		357,348	344,559	-3.6	225,344	-34.6	83,105	-63.1	61,690	-25.8
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>		<b>14,339,693</b>	<b>16,783,477</b>	<b>17.0</b>	<b>21,369,628</b>	<b>27.3</b>	<b>17,312,123</b>	<b>-19.0</b>	<b>18,573,130</b>	<b>7.3</b>
Land and Building		224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	246,799,819	0.7
Other Fixed Assets		39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	37,022,226	7.0
NCUA Share Insurance Capitalization Deposit		74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	89,491,915	0.2
Identifiable Intangible Assets		276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	280,596	0.0
Goodwill		482,676	1,739,458	260.4	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0
<b>TOTAL INTANGIBLE ASSETS</b>		<b>759,492</b>	<b>1,961,141</b>	<b>158.2</b>	<b>1,773,973</b>	<b>-9.5</b>	<b>1,863,027</b>	<b>5.0</b>	<b>1,862,956</b>	<b>0.0</b>
Accrued Interest on Loans		22,828,638	21,874,499	-4.2	21,233,562	-2.9	21,606,227	1.8	20,189,316	-6.6
Accrued Interest on Investments		9,737,518	8,595,805	-11.7	9,303,411	8.2	8,759,364	-5.8	8,091,830	-7.6
All Other Assets		100,041,441	97,461,182	-2.6	115,358,603	18.4	154,208,437	33.7	144,238,698	-6.5
<b>TOTAL OTHER ASSETS</b>		<b>132,607,597</b>	<b>127,931,486</b>	<b>-3.5</b>	<b>145,895,576</b>	<b>14.0</b>	<b>184,574,028</b>	<b>26.5</b>	<b>172,519,844</b>	<b>-6.5</b>
<b>TOTAL ASSETS</b>		<b>9,512,226,450</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,858,005,485</b>	<b>5.2</b>	<b>11,236,428,116</b>	<b>3.5</b>
<b>TOTAL CU's</b>		<b>130</b>	<b>126</b>	<b>-3.1</b>	<b>124</b>	<b>-1.6</b>	<b>118</b>	<b>-4.8</b>	<b>118</b>	<b>0.0</b>
# Means the number is too large to display in the cell										
<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>	For Charter : N/A									
06/04/2013	Count of CU : 118									
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% 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	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	192,890,973	-22.7	
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	55,540	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	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,032,206	-49.2	
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,567,483	43.1	124,701,253	10.8	132,135,455	6.0	
<b>TOTAL LIABILITIES</b>	<b>610,718,916</b>	<b>392,058,925</b>	<b>-35.8</b>	<b>430,210,271</b>	<b>9.7</b>	<b>388,062,801</b>	<b>-9.8</b>	<b>332,114,174</b>	<b>-14.4</b>	
<b>SHARES AND DEPOSITS</b>										
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,598,393,791	8.7	
Regular Shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,884,592,638	8.3	
Money Market Shares	1,646,236,947	1,869,137,975	13.5	2,037,552,033	9.0	2,255,027,127	10.7	2,332,945,661	3.5	
Share Certificates	2,180,898,506	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0	1,908,228,443	-0.7	
IRA/KEOGH Accounts	925,107,264	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4	1,010,985,790	-0.5	
All Other Shares <sup>1</sup>	16,665,089	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4	33,294,526	37.7	
Non-Member Deposits	2,123,748	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0	4,486,024	47.6	
<b>TOTAL SHARES AND DEPOSITS</b>	<b>7,943,684,592</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,772,926,873</b>	<b>4.5</b>	
<b>EQUITY:</b>										
Undivided Earnings	448,782,868	475,211,726	5.9	624,371,680	31.4	682,800,193	9.4	695,921,788	1.9	
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,266,955	1.5	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Reserves	265,265,487	276,196,788	4.1	200,741,875	-27.3	217,309,394	8.3	217,931,966	0.3	
Equity Acquired in Merger	262,045	129,385	-50.6	129,385	0.0	240,651	86.0	240,651	0.0	
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,438,480	21.0	1,438,480	0.0	
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6	21,529,559	-11.2	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	0	100.0	0	N/A	0	N/A	-664,664	N/A	
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,326,842	-21.9	-21,334,643	4.4	
Net Income	0	0	N/A	0	N/A	0	N/A	3,056,977	N/A	
<b>EQUITY TOTAL</b>	<b>957,822,942</b>	<b>994,133,321</b>	<b>3.8</b>	<b>1,059,380,153</b>	<b>6.6</b>	<b>1,113,849,719</b>	<b>5.1</b>	<b>1,131,387,069</b>	<b>1.6</b>	
<b>TOTAL SHARES &amp; EQUITY</b>	<b>8,901,507,534</b>	<b>9,365,151,238</b>	<b>5.2</b>	<b>9,886,491,212</b>	<b>5.6</b>	<b>10,469,942,684</b>	<b>5.9</b>	<b>10,904,313,942</b>	<b>4.1</b>	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>9,512,226,450</b>	<b>9,757,210,163</b>	<b>2.6</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,858,005,485</b>	<b>5.2</b>	<b>11,236,428,116</b>	<b>3.5</b>	
<b>NCUA INSURED SAVINGS <sup>2</sup></b>										
Uninsured Shares	291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9	375,343,288	4.2	
Uninsured Non-Member Deposits	409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3	2,505,325	150.2	
Total Uninsured Shares & Deposits	291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7	377,848,613	4.6	
Insured Shares & Deposits	7,652,271,026	8,076,842,931	5.5	8,514,950,714	5.4	8,994,886,676	5.6	9,395,078,260	4.4	
<b>TOTAL NET WORTH</b>	<b>958,898,700</b>	<b>998,638,615</b>	<b>4.1</b>	<b>1,055,936,509</b>	<b>5.7</b>	<b>1,110,488,660</b>	<b>5.2</b>	<b>1,130,418,337</b>	<b>1.8</b>	
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<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									
06/04/2013		Count of CU : 118									
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
<b>* INCOME AND EXPENSE</b>											
<b>INTEREST INCOME:</b>											
Interest on Loans		392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	82,505,759	-4.0	
Less Interest Refund		(901,477)	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	(91,687)	-19.8	
Income from Investments		57,355,758	56,654,908	-1.2	54,366,380	-4.0	48,100,923	-11.5	10,405,597	-13.5	
Income from Trading		2,023,300	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	646,227	139.8	
<b>TOTAL INTEREST INCOME</b>		<b>450,686,868</b>	<b>434,539,417</b>	<b>-3.6</b>	<b>410,593,687</b>	<b>-5.5</b>	<b>392,664,701</b>	<b>-4.4</b>	<b>93,465,896</b>	<b>-4.8</b>	
<b>INTEREST EXPENSE:</b>											
Dividends		103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	10,338,925	-22.2	
Interest on Deposits		37,218,593	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2	4,112,220	-15.8	
Interest on Borrowed Money		15,464,393	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	1,678,029	-32.2	
<b>TOTAL INTEREST EXPENSE</b>		<b>155,755,048</b>	<b>124,496,922</b>	<b>-20.1</b>	<b>99,014,369</b>	<b>-20.5</b>	<b>82,588,406</b>	<b>-16.6</b>	<b>16,129,174</b>	<b>-21.9</b>	
PROVISION FOR LOAN & LEASE LOSSES		79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,572,347	15.5	13,017,806	-11.1	
<b>NET INTEREST INCOME AFTER PLL</b>		<b>215,277,778</b>	<b>244,427,580</b>	<b>13.5</b>	<b>260,882,353</b>	<b>6.7</b>	<b>251,503,948</b>	<b>-3.6</b>	<b>64,318,916</b>	<b>2.3</b>	
<b>NON-INTEREST INCOME:</b>											
Fee Income		104,210,787	108,767,095	4.4	112,712,712	3.6	120,033,505	6.5	27,819,440	-7.3	
Other Operating Income		62,916,105	73,989,886	17.6	82,144,485	11.0	110,967,964	35.1	30,498,851	9.9	
Gain (Loss) on Investments		-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	287,116	-52.2	
Gain (Loss) on Disposition of Assets		-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-464,856	-1.4	
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		190,400	1,438,241	655.4	1,358,916	-5.5	-277,923	-120.5	924,629	1,430.8	
NCUSIF Stabilization Income		41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A	
<b>TOTAL NON-INTEREST INCOME</b>		<b>197,465,755</b>	<b>180,763,575</b>	<b>-8.5</b>	<b>193,951,799</b>	<b>7.3</b>	<b>231,293,070</b>	<b>19.3</b>	<b>59,065,180</b>	<b>2.1</b>	
<b>NON-INTEREST EXPENSE</b>											
Total Employee Compensation & Benefits		168,796,591	177,899,669	5.4	186,466,159	4.8	206,369,608	10.7	53,735,937	4.2	
Travel, Conference Expense		2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	814,783	-12.0	
Office Occupancy		26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	7,394,308	1.9	
Office Operation Expense		70,595,374	72,855,586	3.2	73,949,700	1.5	78,163,641	5.7	20,716,517	6.0	
Educational and Promotion		15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	3,252,970	-19.6	
Loan Servicing Expense		22,511,996	24,870,721	10.5	27,103,828	9.0	32,085,471	18.4	8,711,933	8.6	
Professional, Outside Service		22,703,224	23,119,771	1.8	25,158,548	8.8	27,976,596	11.2	7,038,015	0.6	
Member Insurance <sup>1</sup>		1,671,178	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>		N/A	11,314,693		4,481,783	-60.4	1,744,216	-61.1	561,834	28.8	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		41,593,631	9,516,142	-77.1	16,248,985	70.8	6,788,545	-58.2	1,573,004	-7.3	
Member Insurance - Other		N/A	1,264,699		941,509	-25.6	788,608	-16.2	343,709	74.3	
Operating Fees		1,665,757	1,447,502	-13.1	1,543,232	6.6	1,696,357	9.9	430,396	1.5	
Misc Operating Expense		14,293,824	16,062,536	12.4	14,809,612	-7.8	19,009,161	28.4	5,007,623	5.4	
<b>TOTAL NON-INTEREST EXPENSE</b>		<b>388,500,295</b>	<b>384,366,636</b>	<b>-1.1</b>	<b>398,613,279</b>	<b>3.7</b>	<b>423,525,199</b>	<b>6.2</b>	<b>109,581,029</b>	<b>3.5</b>	
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1/4</sup></b>		<b>65,836,869</b>	<b>61,655,354</b>	<b>-6.4</b>	<b>76,951,641</b>	<b>24.8</b>	<b>67,804,580</b>	<b>-11.9</b>	<b>15,937,905</b>	<b>-6.0</b>	
<b>NET INCOME (LOSS)</b>		<b>24,243,238</b>	<b>40,824,519</b>	<b>68.4</b>	<b>56,220,873</b>	<b>37.7</b>	<b>59,271,819</b>	<b>5.4</b>	<b>13,803,067</b>	<b>-6.8</b>	
<b>RESERVE TRANSFERS:</b>											
Transfer to Regular Reserve		42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	41,599	-65.7	
<sup>4</sup> All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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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.											
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
<sup>4</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.											
											<b>6. IncExp</b>

Delinquent Loan Information									
Return to cover									
06/04/2013									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 118								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
1 to < 2 Months Delinquent	129,489,288	121,888,564	-5.9	120,531,295	-1.1	125,531,916	4.1	119,645,470	-4.7
2 to < 6 Months Delinquent	65,391,016	59,948,270	-8.3	57,947,476	-3.3	53,859,073	-7.1	39,999,435	-25.7
6 to 12 Months Delinquent	15,799,858	14,503,400	-8.2	14,698,935	1.3	12,209,385	-16.9	15,687,809	28.5
12 Months & Over Delinquent	3,976,475	4,932,305	24.0	4,971,307	0.8	6,720,705	35.2	5,936,601	-11.7
Total Del Loans - All Types (2 or more Mo)	85,167,349	79,383,975	-6.8	77,617,718	-2.2	72,789,163	-6.2	61,623,845	-15.3
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>									
<b>Unsecured Credit Card Loans</b>									
1 to < 2 Months Delinquent	7,383,081	6,291,415	-14.8	5,260,800	-16.4	5,284,653	0.5	3,943,209	-25.4
2 to < 6 Months Delinquent	6,864,335	4,899,755	-28.6	4,216,711	-13.9	3,422,593	-18.8	2,912,769	-14.9
6 to 12 Months Delinquent	674,756	665,101	-1.4	229,878	-65.4	215,119	-6.4	237,463	10.4
12 Months & Over Delinquent	39,845	46,197	15.9	19,036	-58.8	8,753	-54.0	14,141	61.6
Total Del Credit Card Lns (2 or more Mo)	7,578,936	5,611,053	-26.0	4,465,625	-20.4	3,646,465	-18.3	3,164,373	-13.2
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.83	-11.6
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
1 to < 2 Months Delinquent	34,580,246	34,014,175	-1.6	34,926,505	2.7	28,105,215	-19.5	26,974,865	-4.0
2 to < 6 Months Delinquent	16,472,513	19,522,857	18.5	17,515,638	-10.3	10,205,374	-41.7	5,626,897	-44.9
6 to 12 Months Delinquent	3,530,461	4,004,209	13.4	6,389,885	59.6	4,064,337	-36.4	4,168,284	2.6
12 Months & Over Delinquent	1,019,536	2,192,305	115.0	1,838,956	-16.1	2,969,612	61.5	2,673,259	-10.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	12,468,440	-27.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mortgage Fixed and Hybrid/Balloons > 5 yrs	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	0.86	-27.3
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>									
1 to < 2 Months Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	13,310,359	62.3
2 to < 6 Months Delinquent	4,460,871	5,301,356	18.8	4,774,196	-9.9	4,914,759	2.9	1,936,948	-60.6
6 to 12 Months Delinquent	1,532,463	2,141,972	39.8	524,645	-75.5	590,830	12.6	1,322,265	123.8
12 Months & Over Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2	293,416	137.3
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	3,552,629	-36.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.14	1.28	12.4	0.89	-30.4	0.94	4.8	0.58	-37.9
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
1 to < 2 Months Delinquent	4,972,124	5,256,849	5.7	5,189,873	-1.3	4,212,376	-18.8	4,388,751	4.2
2 to < 6 Months Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9	997,624	-30.0
6 to 12 Months Delinquent	844,964	1,030,115	21.9	1,904,361	84.9	607,459	-68.1	440,263	-27.5
12 Months & Over Delinquent	767,874	536,868	-30.1	223,640	-58.3	637,225	184.9	435,591	-31.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	1,873,478	-29.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	0.71	-28.2
<b>Other Real Estate Adjustable Rate</b>									
1 to < 2 Months Delinquent	4,125,150	3,643,485	-11.7	4,376,136	20.1	4,680,774	7.0	4,406,969	-5.8
2 to < 6 Months Delinquent	2,301,310	2,357,804	2.5	2,444,503	3.7	2,152,654	-11.9	1,299,170	-39.6
6 to 12 Months Delinquent	679,087	644,307	-5.1	329,844	-48.8	442,093	34.0	694,033	57.0
12 Months & Over Delinquent	369,653	215,496	-41.7	190,204	-11.7	139,883	-26.5	103,197	-26.2
Total Del Other RE Adj Rate Lns (2 or more Mo)	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,096,400	-23.3
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.38	-23.0
<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>Non-Federally Guaranteed Student Loans</b>									
1 to < 2 Months Delinquent	N/A	N/A		223,698		344,262	53.9	535,833	55.6
2 to < 6 Months Delinquent	N/A	N/A		1,700,570		1,171,021	-31.1	1,134,159	-3.1
6 to 12 Months Delinquent	N/A	N/A		11,704		4,349	-62.8	7,008	61.1
12 Months & Over Delinquent	N/A	N/A		3,897		16,572	325.3	18,300	10.4
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	N/A		1,716,171		1,191,942	-30.5	1,159,467	-2.7
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A		6.75		4.21	-37.7	3.72	-11.5
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
<b>7. Delinquent Loan Information</b>									



Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
06/04/2013									
CU Name: N/A				For Charter : N/A					
Peer Group: N/A				Count of CU : 118					
				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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	72,869,959	71,614,130	-1.7	63,676,165	-11.1	58,985,376	-7.4	18,110,770	22.8
* Total Loans Recovered	7,633,683	8,560,965	12.1	9,279,082	8.4	10,837,722	16.8	2,783,354	2.7
* NET CHARGE OFFS (\$\$)	65,236,276	63,053,165	-3.3	54,397,083	-13.7	48,147,654	-11.5	15,327,416	27.3
**Net Charge-Offs / Average Loans	1.08	1.04	-4.0	0.89	-14.1	0.77	-13.6	0.97	25.3
Total Del Loans & *Net Charge-Offs <sup>1</sup>	150,403,625	142,437,140	-5.3	132,014,801	-7.3	120,936,817	-8.4	76,951,261	-36.4
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.49	2.35	-5.3	2.16	-8.3	1.92	-11.0	1.94	1.0
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,197,691	-16.4	2,674,876	-4.4
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	537,201	7.2
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,193,861	-21.4	2,137,675	-7.0
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9	3.15	-25.5	2.41	-23.5	2.23	-7.6
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8	151,529	-63.1
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	2,053	-21.6
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	149,476	-63.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		2.01	-66.9
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	896,247	-44.2
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	106,469	-36.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	789,778	-45.2
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.15	-45.7
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,736	-19.6	1,473,368	-10.0
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	170,937	3.4
* NET OTHER RE LOANS/LOCs C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,204	-24.0	1,302,431	-11.5
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.64	-9.1
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,604	-6.9	2,369,615	-27.0
* Total Real Estate Lns Recovered	306,441	486,943	58.9	804,860	65.3	1,329,454	65.2	277,406	-16.5
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8	13,132,713	13.0	11,648,150	-11.3	2,092,209	-28.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.29	-28.1
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		904,950	70.4
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		1,669	495.0
* NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		903,281	70.2
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		6.23	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,993	-11.2	682	-77.2
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,961	-7.8	964	-50.8
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0	2	-33.3	1	-50.0	0	-100.0
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5	5,502	-16.8	4,955	-9.9	1,646	-66.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0	56,731,663	-20.6	49,824,454	-12.2	13,592,800	-72.7
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7	17,740,498	-3.2	14,366,864	-19.0	2,812,587	-21.7
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	14.6	27.86	8.9	24.36	-12.6	15.53	-36.2
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	7,520,930	-51.4
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	54	-58.5
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		50,121,056	-3.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,235,236	-19.1
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		56,356,292	-5.5
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		1,142,508	-49.6
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,087,380		6,803,852	-60.2
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,735,452		3,981,996	6.6
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,434,355		67,142,140	-16.5
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		1.06	-16.5
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.24		5.94	-18.0
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		5,926,302	-38.0
# Means the number is too large to display in the cell									
*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)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Indirect and Participation Lending									
Return to cover									
06/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	691,333,473	3.5
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	401,769,919	-1.2
<b>Total Outstanding Indirect Loans</b>	<b>1,174,057,089</b>	<b>1,040,644,418</b>	<b>-11.4</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,074,439,410</b>	<b>2.8</b>	<b>1,093,103,392</b>	<b>1.7</b>
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	17.25	1.7
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
1 to < 2 Months Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	37,101,242	-14.0
2 to < 6 Months Delinquent	13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	8,879,196	-31.3
6 to 12 Months Delinquent	3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	2,406,082	14.7
12 Months & Over Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	377,584	11.3
Total Del Indirect Lns (2 or more Mo)	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	11,662,862	-24.1
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.07	-25.4
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	14,105,564	15,373,313	9.0	13,682,193	-11.0	11,853,426	-13.4	3,214,346	8.5
* Indirect Loans Recovered	1,706,776	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9	458,673	-11.6
* NET INDIRECT LOAN C/Os	12,398,788	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9	2,755,673	12.7
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.02	10.2
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	5,585,902	0.5
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	15,035,371	2.9
Real Estate	22,411,030	18,459,571	-17.6	15,178,652	-17.8	9,245,060	-39.1	11,966,681	29.4
Member Business Loans (excluding C&D)	6,858,706	14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6	14,328,688	12.7
Non-Member Business Loans (excluding C&D)	5,510,129	20,762,048	276.8	34,339,440	65.4	40,624,453	18.3	41,016,686	1.0
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	0	N/A
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	91,460,360	3.0
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>113,465,696</b>	<b>147,767,797</b>	<b>30.2</b>	<b>175,473,217</b>	<b>18.7</b>	<b>171,584,174</b>	<b>-2.2</b>	<b>179,393,688</b>	<b>4.6</b>
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.71	-5.4	2.83	4.6
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	58,762,078	-33.6	21,000,968	43.0
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.64	-47.6	2.49	52.0
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	24,758,758	-2.2
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	19,034,633	5.7
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3	1,785,267	31.1
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9	0.08	-25.6	0.05	-33.8	0.06	26.7
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	252,000	42.0
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.00	0.96	N/A	0.01	-98.6	0.02	45.5	0.03	50.9
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
1 to < 2 Months Delinquent	1,221,925	1,066,682	-12.7	1,093,604	2.5	816,588	-25.3	1,127,605	38.1
2 to < 6 Months Delinquent	493,180	666,483	35.1	2,545,177	281.9	1,379,762	-45.8	1,356,871	-1.7
6 to 12 Months Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	58,582	7.8
12 Months & Over Delinquent	19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	51,165	208.7
Total Del Participation Lns (2 or more Mo)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	1,466,618	1.1
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.85	-43.1	0.82	-3.3
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	211,927	-60.3
* Participation Loans Recovered	273,348	290,360	6.2	265,406	-8.6	175,823	-33.8	23,387	-46.8
* NET PARTICIPATION LOAN C/Os	1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	188,540	-61.5
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.9	0.43	-62.0
*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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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Real Estate Loan Information 1									
<a href="#">Return to cover</a>	For Charter : N/A								
06/04/2013	Count of CU : 118								
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	915,352,026	890,532,453	-2.7	839,583,046	-5.7	748,147,867	-10.9	728,446,195	-2.6
Fixed Rate 15 years or less	354,062,465	428,073,256	20.9	471,395,037	10.1	630,372,293	33.7	630,362,129	0.0
Other Fixed Rate	8,633,472	15,720,652	82.1	18,919,156	20.3	21,826,822	15.4	22,324,039	2.3
<b>Total Fixed Rate First Mortgages</b>	<b>1,278,047,963</b>	<b>1,334,326,361</b>	<b>4.4</b>	<b>1,329,897,239</b>	<b>-0.3</b>	<b>1,400,346,982</b>	<b>5.3</b>	<b>1,381,132,363</b>	<b>-1.4</b>
Balloon/Hybrid > 5 years	37,772,245	38,194,964	1.1	45,107,832	18.1	57,050,209	26.5	68,843,901	20.7
Balloon/Hybrid 5 years or less	437,306,584	492,494,748	12.6	499,279,384	1.4	460,615,967	-7.7	467,696,022	1.5
<b>Total Balloon/Hybrid First Mortgages</b>	<b>475,078,829</b>	<b>530,689,712</b>	<b>11.7</b>	<b>544,387,216</b>	<b>2.6</b>	<b>517,666,176</b>	<b>-4.9</b>	<b>536,539,923</b>	<b>3.6</b>
Adjustable Rate First Mtgs 1 year or less	47,390,609	60,928,246	28.6	63,234,102	3.8	56,837,001	-10.1	58,300,208	2.6
Adjustable Rate First Mtgs >1 year	77,690,386	81,041,310	4.3	83,192,246	2.7	84,432,645	1.5	86,022,330	1.9
<b>Total Adjustable First Mortgages</b>	<b>125,080,995</b>	<b>141,969,556</b>	<b>13.5</b>	<b>146,426,348</b>	<b>3.1</b>	<b>141,269,646</b>	<b>-3.5</b>	<b>144,322,538</b>	<b>2.2</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>1,878,207,787</b>	<b>2,006,985,629</b>	<b>6.9</b>	<b>2,020,710,803</b>	<b>0.7</b>	<b>2,059,282,804</b>	<b>1.9</b>	<b>2,061,994,824</b>	<b>0.1</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	379,013,798	306,648,425	-19.1	281,093,806	-8.3	246,049,339	-12.5	241,652,871	-1.8
Closed End Adjustable Rate	9,889,243	10,654,249	7.7	5,264,562	-50.6	4,762,934	-9.5	3,236,601	-32.0
Open End Adjustable Rate (HELOC)	509,653,731	536,202,539	5.2	539,227,917	0.6	544,563,034	1.0	543,572,452	-0.2
Open End Fixed Rate	32,984,778	28,660,980	-13.1	27,497,285	-4.1	22,955,957	-16.5	21,100,137	-8.1
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>931,541,550</b>	<b>882,166,193</b>	<b>-5.3</b>	<b>853,083,570</b>	<b>-3.3</b>	<b>818,331,264</b>	<b>-4.1</b>	<b>809,562,061</b>	<b>-1.1</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>2,809,749,337</b>	<b>2,889,151,822</b>	<b>2.8</b>	<b>2,873,794,373</b>	<b>-0.5</b>	<b>2,877,614,068</b>	<b>0.1</b>	<b>2,871,556,885</b>	<b>-0.2</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2	1,457,397,191	6.0	1,449,976,264	-0.5
Other RE Fixed Rate	411,998,576	335,309,405	-18.6	308,591,091	-8.0	269,005,296	-12.8	262,753,008	-2.3
<b>Total Fixed Rate RE Outstanding</b>	<b>1,727,818,784</b>	<b>1,707,830,730</b>	<b>-1.2</b>	<b>1,683,596,162</b>	<b>-1.4</b>	<b>1,726,402,487</b>	<b>2.5</b>	<b>1,712,729,272</b>	<b>-0.8</b>
%(Total Fixed Rate RE/Total Assets)	18.16	17.50	-3.6	16.32	-6.8	15.90	-2.6	15.24	-4.1
%(Total Fixed Rate RE/Total Loans)	28.43	28.26	-0.6	27.45	-2.8	27.24	-0.8	27.03	-0.8
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8	601,885,613	-6.8	612,018,560	1.7
Other RE Adj Rate	519,542,974	546,856,788	5.3	544,492,479	-0.4	549,325,968	0.9	546,809,053	-0.5
<b>Total Adj Rate RE Outstanding</b>	<b>1,081,930,553</b>	<b>1,181,321,092</b>	<b>9.2</b>	<b>1,190,198,211</b>	<b>0.8</b>	<b>1,151,211,581</b>	<b>-3.3</b>	<b>1,158,827,613</b>	<b>0.7</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	17,674,719	-3.7
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	10,233,946	0.8
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>49,754,447</b>	<b>44,662,938</b>	<b>-10.2</b>	<b>36,407,796</b>	<b>-18.5</b>	<b>28,503,515</b>	<b>-21.7</b>	<b>27,908,665</b>	<b>-2.1</b>
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.25	-5.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.47	-3.8
Outstanding Residential Construction (Excluding Business Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	1,994,147	-9.6
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509	60.4	14,965,382	2.7	14,926,112	-0.3	13,177,500	-11.7
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	719,039,640	616,301,437	-14.3	489,763,711	-20.5	866,754,093	77.0	202,210,189	-6.7
* Fixed Rate 15 years or less	327,038,385	383,503,700	17.3	373,173,853	-2.7	628,749,417	68.5	123,883,143	-21.2
* Other Fixed Rate	6,568,486	7,059,019	7.5	5,077,459	-28.1	4,480,483	-11.8	1,852,114	65.3
<b>* Total Fixed Rate First Mortgages</b>	<b>1,052,646,511</b>	<b>1,006,864,156</b>	<b>-4.3</b>	<b>868,015,023</b>	<b>-13.8</b>	<b>1,499,983,993</b>	<b>72.8</b>	<b>327,945,446</b>	<b>-12.5</b>
* Balloon/Hybrid > 5 years	11,631,771	6,760,724	-41.9	13,079,059	93.5	16,665,906	27.4	3,664,388	-12.1
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088	-13.4	106,444,170	18.3	96,742,278	-9.1	16,150,778	-33.2
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>115,577,509</b>	<b>96,734,812</b>	<b>-16.3</b>	<b>119,523,229</b>	<b>23.6</b>	<b>113,408,184</b>	<b>-5.1</b>	<b>19,815,166</b>	<b>-30.1</b>
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740	117.0	16,893,389	-23.6	12,538,487	-25.8	1,539,441	-50.9
* Adjustable Rate First Mtgs >1 year	8,723,898	24,216,094	177.6	9,413,850	-61.1	13,955,389	48.2	4,766,684	36.6
<b>* Total Adjustable First Mortgages</b>	<b>18,910,819</b>	<b>46,316,834</b>	<b>144.9</b>	<b>26,307,239</b>	<b>-43.2</b>	<b>26,493,876</b>	<b>0.7</b>	<b>6,306,125</b>	<b>-4.8</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>1,187,134,839</b>	<b>1,149,915,802</b>	<b>-3.1</b>	<b>1,013,845,491</b>	<b>-11.8</b>	<b>1,639,886,053</b>	<b>61.7</b>	<b>354,066,737</b>	<b>-13.6</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
06/04/2013									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 118								
	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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	86,869,905	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7	12,546,264	3.7
* Closed End Adjustable Rate	2,050,853	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0	55,000	-78.7
* Open End Adjustable Rate (HELOC)	130,551,404	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1	30,504,708	-6.3
* Open End Fixed Rate and Other	4,985,901	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3	397,887	-36.9
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>224,458,063</b>	<b>189,839,721</b>	<b>-15.4</b>	<b>159,695,358</b>	<b>-15.9</b>	<b>182,226,945</b>	<b>14.1</b>	<b>43,503,859</b>	<b>-4.5</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>1,411,592,902</b>	<b>1,339,755,523</b>	<b>-5.1</b>	<b>1,173,540,849</b>	<b>-12.4</b>	<b>1,822,112,998</b>	<b>55.3</b>	<b>397,570,596</b>	<b>-12.7</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	40.14	38.67	-3.7	32.78	-15.2	43.72	33.4	40.86	-6.5
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	775,263,968	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4	314,501,793	6.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26	-0.1	64.68	-0.9	71.73	10.9	88.83	23.8
AMT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	16,364,777	5.4
Outstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924	35.5	1,855,548,941	19.3	2,335,297,352	25.9	2,505,481,862	7.3
%(Mortgage Servicing Rights / Net Worth)	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.45	3.5
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,091,297,984	-0.1
R.E. Lns also Mem. Bus. Lns	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	251,002,887	-4.1
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</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>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		50,121,056	-3.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,235,236	-19.1
<b>Total TDR First and Other RE Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>59,611,523</b>		<b>56,356,292</b>	<b>-5.5</b>
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		1,142,508	-49.6
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>									
<b>R.E. LOANS DELINQUENT &gt; 2 MOS <sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	12,468,440	-27.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	3,552,629	-36.9
Other R.E. Fixed Rate	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	1,873,478	-29.9
Other R.E. Adj. Rate	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,096,400	-23.3
<b>TOTAL DEL R.E. &gt; 2 MOS</b>	<b>35,057,832</b>	<b>41,625,327</b>	<b>18.7</b>	<b>39,188,074</b>	<b>-5.9</b>	<b>28,274,036</b>	<b>-27.9</b>	<b>19,990,947</b>	<b>-29.3</b>
<b>DELINQUENT 1 TO &lt; 2 MOS</b>									
First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	40,285,224	11.0
Other	9,097,274	8,900,334	-2.2	9,566,009	7.5	8,893,150	-7.0	8,795,720	-1.1
Total Del R.E. 1 to < 2 Mos	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,201,106	-14.1	49,080,944	8.6
Total Del R.E. Loans > 1 Mos	88,671,903	93,145,441	5.0	91,808,265	-1.4	73,475,142	-20.0	69,071,891	-6.0
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. Loans dq > 1 Mos	3.16	3.22	2.2	3.19	-0.9	2.55	-20.1	2.41	-5.8
% R.E. Loans dq > 2 Mos	1.25	1.44	15.5	1.36	-5.4	0.98	-27.9	0.70	-29.1
<b>TDR REAL ESTATE LOANS DELINQUENT &gt; 2 MO</b>									
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		4,100,664		2,339,954	-42.9
TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		713,603		288,210	-59.6
<b>Total TDR First and Other RE Loans Delinquent &gt; 2 MO</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>4,814,267</b>		<b>2,628,164</b>	<b>-45.4</b>
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		8.08		4.66	-42.3
<b>TDR RE Loans Also Reported as Business Loans Delinquent &gt; 2 MO</b>									
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		1,284,800		30,503	-97.6
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	896,247	-44.2
* Total 1st Mortgage Lns Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	106,469	-36.2
<b>* NET 1st MORTGAGE LN C/Os</b>	<b>1,854,023</b>	<b>4,337,049</b>	<b>133.9</b>	<b>5,389,439</b>	<b>24.3</b>	<b>5,761,946</b>	<b>6.9</b>	<b>789,778</b>	<b>-45.2</b>
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.10</b>	<b>0.22</b>	<b>125.4</b>	<b>0.27</b>	<b>19.9</b>	<b>0.28</b>	<b>5.5</b>	<b>0.15</b>	<b>-45.7</b>
* Total Other RE Lns Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,736	-19.6	1,473,368	-10.0
* Total Other RE Lns Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	170,937	3.4
<b>* NET OTHER RE LN C/Os</b>	<b>7,386,155</b>	<b>7,284,808</b>	<b>-1.4</b>	<b>7,743,274</b>	<b>6.3</b>	<b>5,886,204</b>	<b>-24.0</b>	<b>1,302,431</b>	<b>-11.5</b>
<b>**Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.80</b>	<b>0.80</b>	<b>0.8</b>	<b>0.89</b>	<b>11.1</b>	<b>0.70</b>	<b>-21.1</b>	<b>0.64</b>	<b>-9.1</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)									
# Means the number is too large to display in the cell									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

<b>Member Business Loan Information</b>									
<a href="#">Return to cover</a>									
06/04/2013			For Charter :	N/A					
CJ Name: N/A			Count of CU :	118					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) <sup>1</sup>	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	265,358,508	-4.7
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	20,108,453	37,251,220	85.3	43,193,519	16.0	42,670,600	-1.2	43,352,437	1.6
<b>Total Business Loans (NMBLB) <sup>1</sup></b>	<b>184,430,410</b>	<b>258,593,750</b>	<b>40.2</b>	<b>303,619,391</b>	<b>17.4</b>	<b>320,984,774</b>	<b>5.7</b>	<b>308,710,945</b>	<b>-3.8</b>
Unfunded Commitments <sup>1</sup>	6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	5,966,791	-29.8
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup>	177,863,081	248,918,539	39.9	293,158,643	17.8	312,479,510	6.6	302,744,154	-3.1
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	1.87	2.55	36.4	2.84	11.4	2.88	1.3	2.69	-6.4
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding Business Loans to Members	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,634	-2.0
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	107	159	48.6	190	19.5	187	-1.6	191	2.1
<b>Total Number of Business Loans Outstanding</b>	<b>1,371</b>	<b>1,565</b>	<b>14.2</b>	<b>1,848</b>	<b>18.1</b>	<b>1,854</b>	<b>0.3</b>	<b>1,825</b>	<b>-1.6</b>
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	N/A	N/A		6,376,187		4,851,618	-23.9	5,196,771	7.1
Farmland	N/A	N/A		1,556,176		1,515,323	-2.6	1,659,777	9.5
Non-Farm Residential Property	N/A	N/A		88,212,382		101,757,601	15.4	100,188,748	-1.5
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		85,314,865		83,383,184	-2.3	87,571,883	5.0
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		78,736,508		78,328,481	-0.5	80,400,470	2.6
<b>Total Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>260,196,118</b>		<b>269,836,207</b>	<b>3.7</b>	<b>275,017,649</b>	<b>1.9</b>
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	202,383	-7.2
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	32,025,159	-35.2
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	775,452	-21.0
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	690,302	22.9
<b>Total Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>43,423,273</b>		<b>51,148,567</b>	<b>17.8</b>	<b>33,693,296</b>	<b>-34.1</b>
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>									
Number - Construction and Development	N/A	N/A		15		14	-6.7	16	14.3
Number - Farmland	N/A	N/A		5		6	20.0	7	16.7
Number - Non-Farm Residential Property	N/A	N/A		784		835	6.5	829	-0.7
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	235	14.6
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		216	-8.1	227	5.1
<b>Total Number of Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>1,236</b>		<b>1,276</b>	<b>3.2</b>	<b>1,314</b>	<b>3.0</b>
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11		6	-45.5	7	16.7
Number - Commercial and Industrial Loans	N/A	N/A		317		315	-0.6	237	-24.8
Number - Unsecured Business Loans	N/A	N/A		20		21	5.0	19	-9.5
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		264		236	-10.6	248	5.1
<b>Total Number of Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>612</b>		<b>578</b>	<b>-5.6</b>	<b>511</b>	<b>-11.6</b>
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* MBL (NMBLB) Granted YTD <sup>1</sup>	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	17,552,217	21.3
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	4,413,275	19.9
<b>DELINQUENCY - MEMBER BUSINESS LOANS <sup>2</sup></b>									
1 to < 2 Months Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8	9,042,404	17.9
2 to < 6 Months Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746	34.5	7,931,600	0.3
6 to 12 Months Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0	4,114,230	171.3
12 Months & Over Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830	45.7	1,202,509	-34.9
<b>Total Del Loans - All Types (2 or more Mo)</b>	<b>3,419,903</b>	<b>5,414,733</b>	<b>58.3</b>	<b>11,244,685</b>	<b>107.7</b>	<b>11,272,831</b>	<b>0.3</b>	<b>13,248,339</b>	<b>17.5</b>
<b>MBL DELINQUENCY RATIOS</b>									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	3.67	3.30	-10.1	5.01	51.9	6.06	21.0	7.36	21.5
% MBL > 2 Months Delinquent (Reportable delinquency)	1.92	2.18	13.1	3.84	76.3	3.61	-5.9	4.38	21.3
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
* Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	5,651,174	781.3
* Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	125,929	738.7
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	251,002,887	-4.1
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6,151,753	5.9	4,631,002	-24.7	4,977,268	7.5
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	15	15.4
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884	-20.8	1,851,480	144.0	1,099,541	-40.6	1,072,342	-2.5
Number of Unsecured Business Loans - 723.7(c)-(d)	233	224	-3.9	71	-68.3	26	-63.4	31	19.2
Agricultural Related (NMBLB) <sup>1</sup>	215,819	120,508	-44.2	1,780,662	1,377.6	1,733,480	-2.6	1,862,160	7.4
Number of Outstanding Agricultural Related Loans	6	5	-16.7	16	220.0	12	-25.0	14	16.7
* Business Loans and Participations Sold	6,393,321	3,236,775	-49.4	5,197,400	60.6	3,269,986	-37.1	871,045	6.6
SBA Loans Outstanding	5,709,286	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2	10,901,362	11.3
Number of SBA Loans Outstanding	34	41	20.6	63	53.7	53	-15.9	51	-3.8

<sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003. \* Amounts are year-to-date and the related % change ratios are annualized.

<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

	Investments, Cash, & Cash Equivalents												
<a href="#">Return to cover</a>													
06/04/2013													
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg				
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>													
<b>SFAS 115 CLASS OF INVESTMENTS</b>													
Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	35,754,262	17.6				
Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	34,679,884	1.2				
Held to Maturity 3-5 yrs	131,324,782	82,030,696	-37.5	68,020,619	-17.1	87,176,299	28.2	80,879,353	-7.2				
Held to Maturity 5-10 yrs	11,248,710	8,546,551	-24.0	19,784,565	131.5	17,990,752	-9.1	18,950,789	5.3				
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A					
Held to Maturity > 10 yrs	2,451,799	4,290,914	75.0	201,947	-95.3	2,953,677	1,362.6	2,431,307	-17.7				
<b>TOTAL HELD TO MATURITY</b>	<b>219,355,164</b>	<b>133,816,095</b>	<b>-39.0</b>	<b>168,291,391</b>	<b>25.8</b>	<b>172,777,962</b>	<b>2.7</b>	<b>172,695,595</b>	<b>0.0</b>				
Available for Sale < 1 yr	115,176,671	230,699,021	100.3	296,660,707	28.6	330,214,080	11.3	276,901,292	-16.1				
Available for Sale 1-3 yrs	305,200,288	522,719,166	71.3	681,310,002	30.3	741,393,519	8.8	585,638,594	-21.0				
Available for Sale 3-5 yrs	474,468,220	604,555,262	27.4	729,379,598	20.6	615,415,656	-15.6	823,497,730	33.8				
Available for Sale 5-10 yrs	69,743,941	132,948,424	90.6	125,818,715	-5.4	177,561,687	41.1	208,658,836	17.5				
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A					
Available for Sale > 10 yrs	11,231,163	20,606,763	83.5	34,005,656	65.0	13,408,439	-60.6	19,850,491	48.0				
<b>TOTAL AVAILABLE FOR SALE</b>	<b>975,820,283</b>	<b>1,511,528,636</b>	<b>54.9</b>	<b>1,867,174,678</b>	<b>23.5</b>	<b>1,877,993,381</b>	<b>0.6</b>	<b>1,914,546,943</b>	<b>1.9</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	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,312,861	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>16,134,503</b>	<b>17,273,001</b>	<b>7.1</b>	<b>17,480,229</b>	<b>1.2</b>	<b>18,636,459</b>	<b>6.6</b>	<b>19,312,861</b>	<b>3.6</b>				
Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,403,083	14.6	1,579,462,153	31.7				
Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	379,332,149	-3.9				
Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	150,658,381	11.3				
Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	38,012,790	6.3				
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A					
Other Investments > 10 yrs	542,646	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4	1,831,235	17.0				
<b>TOTAL Other Investments</b>	<b>1,699,183,161</b>	<b>1,516,902,230</b>	<b>-10.7</b>	<b>1,555,983,405</b>	<b>2.6</b>	<b>1,766,848,263</b>	<b>13.6</b>	<b>2,149,296,708</b>	<b>21.6</b>				
<b>MATURITIES :</b>													
Total Investments < 1 yr	1,383,888,280	1,288,380,046	-6.9	1,354,614,712	5.1	1,560,014,778	15.2	1,892,117,707	21.3				
Total Investments 1-3 yrs	733,760,653	940,312,439	28.1	1,145,959,316	21.9	1,170,418,639	2.1	999,650,627	-14.6				
Total Investments 3-5 yrs	658,190,218	739,711,287	12.4	879,502,098	18.9	837,930,184	-4.7	1,055,035,464	25.9				
Total Investments 5-10 yrs	120,428,352	184,674,550	53.3	192,428,585	4.2	249,964,619	29.9	284,935,276	14.0				
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A					
Total Investments > 10 yrs	14,225,608	26,441,640	85.9	36,424,992	37.8	17,927,845	-50.8	24,113,033	34.5				
<b>Total</b>	<b>2,910,493,111</b>	<b>3,179,519,962</b>	<b>9.2</b>	<b>3,608,929,703</b>	<b>13.5</b>	<b>3,836,256,065</b>	<b>6.3</b>	<b>4,255,852,107</b>	<b>10.9</b>				
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	Other Investment Information									
<a href="#">Return to cover</a>										
06/04/2013										
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	34,885,451	-2.1	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0	
All Other US Government Obligations	N/A	N/A		61,156,480		64,363,364	5.2	65,507,484	1.8	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>36,312,842</b>	<b>107,537,224</b>	<b>196.1</b>	<b>84,960,368</b>	<b>-21.0</b>	<b>99,989,067</b>	<b>17.7</b>	<b>100,392,935</b>	<b>0.4</b>	
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	880,354,177	-1.2	
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8	995,713,210	3.9	1,037,085,659	4.2	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>1,080,849,982</b>	<b>1,483,518,936</b>	<b>37.3</b>	<b>1,887,691,974</b>	<b>27.2</b>	<b>1,887,195,952</b>	<b>0.0</b>	<b>1,917,439,836</b>	<b>1.6</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>										
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	8,406,606	-9.8	
Privately Issued Securities (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCU Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4	3,125,941	-14.6	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>12,999,242</b>	<b>9,201,708</b>	<b>-29.2</b>	<b>16,772,440</b>	<b>82.3</b>	<b>12,981,441</b>	<b>-22.6</b>	<b>11,532,547</b>	<b>-11.2</b>	
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,028,789	4.3	
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,549,552	1.8	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>31,092,191</b>	<b>27,897,090</b>	<b>-10.3</b>	<b>30,450,888</b>	<b>9.2</b>	<b>30,348,241</b>	<b>-0.3</b>	<b>31,578,341</b>	<b>4.1</b>	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		0		0	N/A	0	N/A	
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	119,281,548	253,181,308	112.3	455,264,248	79.8	465,841,341	2.3	481,926,562	3.5	
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,165,005	23.8	55,450,979	17.6	
<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	2,881,314,361	3,181,323,843	10.4	3,611,104,483	13.5	3,837,798,887	6.3	4,262,316,923	11.1	
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0	N/A	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	433,986,036	309,919,137	-28.6	167,120,029	-46.1	149,017,810	-10.8	224,555,742	50.7	
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	603,191,483	33.6	881,881,187	46.2	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	37,376,623	6.8	
CUSO loans	306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	356,874	-58.4	
Aggregate cash outlays in CUSO	7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	21,513,032	-1.1	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	39,861,019	6.2	
Total Capital of Wholly Owned CUSOs	9,904,543	9,852,313	-0.5	10,769,406	9.3	25,573,553	137.5	21,337,457	-16.6	
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798	-106.2	872,361	710.9	4,618,791	429.5	1,669,914	-63.8	
Total Loans of Wholly Owned CUSOs	N/A	N/A		303,645		352,700	16.2	261,377	-25.9	
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	24,757	-29.9	
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	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	182,041,780	-8.3	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	16	0.0	
Approved Mortgage Seller	8	9	12.5	9	0.0	15	66.7	14	-6.7	
Borrowing Repurchase Agreements	2	2	0.0	2	0.0	0	-100.0	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Investment Pilot Program	0	0	N/A	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)	1	2	100.0	2	0.0	0	-100.0	0	N/A	
Brokered Certificates of Deposit (investments)	18	21	16.7	21	0.0	28	33.3	28	0.0	
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Supplemental Share Information, Off Balance Sheet, & Borrowings										
<a href="#">Return to cover</a>	For Charter : N/A									
06/04/2013	Count of CU : 118									
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>										
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	734,287	1.5	
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2	1,287,186	98.8	1,191,037	-7.5	2,438,075	104.7	
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603	10.9	17,415,918	2.0	
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A	
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A	
Health Savings Accounts	3,344,169	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4	15,995,992	45.9	
Dollar Amount of Share Certificates >= \$100,000	476,210,480	441,991,144	-7.2	452,990,487	2.5	449,928,330	-0.7	469,511,201	4.4	
Dollar Amount of IRA/Keogh >= \$100,000	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	326,083,061	-0.8	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	135,714	0	-100.0	0	N/A	7,266,969	N/A	0	-100.0	
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	15,093,102		22,152,396	46.8	24,623,794	11.2	26,554,898	7.8	
<b>SAVING MATURITIES</b>										
< 1 year	7,044,643,938	7,368,267,585	4.6	7,706,195,423	4.6	8,158,045,777	5.9	8,573,313,553	5.1	
1 to 3 years	613,278,393	646,794,591	5.5	697,274,110	7.8	703,575,186	0.9	705,476,955	0.3	
> 3 years	285,762,261	355,955,741	24.6	423,641,526	19.0	494,472,002	16.7	494,136,365	-0.1	
<b>Total Shares &amp; Deposits</b>	<b>7,943,684,592</b>	<b>8,371,017,917</b>	<b>5.4</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,772,926,873</b>	<b>4.5</b>	
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>										
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	9	-10.0	9	0.0	9	0.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	33,831,417	41,739,204	23.4	114,220,446	173.7	44,136,439	-61.4	43,137,873	-2.3	
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>										
Commercial Real Estate <sup>1</sup>	918,057	2,420,786	163.7	3,452,985	42.6	3,305,156	-4.3	3,381,504	2.3	
Construction & Land Development (MBL)	0	991,939	N/A	1,875,630	89.1	556,238	-70.3	6,430	-98.8	
Outstanding Letters of Credit	20,245,721	8,693,179	-57.1	1,058,511	-87.8	80,015	-92.4	81,163	1.4	
Other Unfunded MBL Commitments	5,649,272	6,262,486	10.9	4,073,622	-35.0	4,563,855	12.0	2,497,694	-45.3	
<b>Total Unfunded Commitments for Business Loans</b>	<b>26,813,050</b>	<b>18,368,390</b>	<b>-31.5</b>	<b>10,460,748</b>	<b>-43.1</b>	<b>8,505,264</b>	<b>-18.7</b>	<b>5,966,791</b>	<b>-29.8</b>	
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>										
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8	422,724,272	0.0	409,452,118	-3.1	409,364,209	0.0	
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8	890,678,807	5.2	
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310	-12.1	115,553,199	0.8	117,252,587	1.5	
Overdraft Protection Programs	191,893,464	196,658,539	2.5	229,216,412	16.6	239,706,356	4.6	247,098,344	3.1	
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4	411,574	-35.2	1,094,950	166.0	982,578	-10.3	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Unused Commitments	13,330,531	39,737,926	198.1	47,997,334	20.8	53,251,820	10.9	53,761,304	1.0	
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,543,041,404</b>	<b>1,569,982,840</b>	<b>1.7</b>	<b>1,615,341,531</b>	<b>2.9</b>	<b>1,665,748,790</b>	<b>3.1</b>	<b>1,719,137,829</b>	<b>3.2</b>	
<b>Total Unused Commitments</b>	<b>1,569,854,454</b>	<b>1,588,351,230</b>	<b>1.2</b>	<b>1,625,802,279</b>	<b>2.4</b>	<b>1,674,254,054</b>	<b>3.0</b>	<b>1,725,104,620</b>	<b>3.0</b>	
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8	111.43	-2.9	100.18	-10.1	86.22	-13.9	
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,832,601	3.1	1,724,156,282	3.0	
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2	948,338	125.0	
Loans Transferred with Recourse <sup>1</sup>	164,973,233	115,433,908	-30.0	147,841,666	28.1	155,461,938	5.2	144,974,012	-6.7	
Pending Bond Claims	988,192	170,181	-82.8	271,902	59.8	247,011	-9.2	256,995	4.0	
Other Contingent Liabilities	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	806,578	15.5	
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>										
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	25	4.2	
<b>LINES OF CREDIT (Borrowing)</b>										
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3	1,505,857,628	-3.0	1,519,731,448	0.9	1,541,819,222	1.5	
Total Committed Credit Lines	45,506,132	18,470,000	-59.4	31,657,202	71.4	25,008,001	-21.0	24,479,801	-2.1	
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380	-35.1	232,352,502	-28.8	293,643,503	26.4	295,000,702	0.5	
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	5,000,000	-8.1	
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>										
Line of Credit Outstanding from Corporate Cus	7,150,999	3,039,178	-57.5	3,409,680	12.2	438,248	-87.1	0	-100.0	
Term Borrowings Outstanding from Corporate Cus	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	5,000,000	0.0	
<b>MISCELLANEOUS BORROWING INFORMATION:</b>										
Assets Pledged to Secure Borrowings	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	760,676,554	5.1	
Amount of Borrowings Subject to Early Repayment at Lenders Option	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	43,855,000	-17.3	
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.										
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward										
									15.SuppShareOBS&Borr	



Miscellaneous Information, Programs, Services										
<a href="#">Return to cover</a>	For Charter :		N/A							
06/04/2013	Count of CU :		118							
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
<b>MEMBERSHIP:</b>										
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0	1,294,511	0.5	
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0	28,627,338	-0.5	
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0	4.52	1.0	
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6	1.98	-34.2	
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,419,904	0.9	
<b>EMPLOYEES:</b>										
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,286	-0.1	
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	414	-1.2	
<b>BRANCHES:</b>										
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	312	1.3	
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	29	3.6	29	0.0	
Plan to add new branches or expand existing facilities	0	1	N/A	11	1,000.0	13	18.2	12	-7.7	
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	843,244,193	-5.9	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Credit Programs):</b>										
Business Loans	22	22	0.0	22	0.0	32	45.5	32	0.0	
Credit Builder	15	15	0.0	17	13.3	19	11.8	20	5.3	
Debt Cancellation/Suspension	5	6	20.0	6	0.0	6	0.0	6	0.0	
Direct Financing Leases	1	1	0.0	1	0.0	0	-100.0	0	N/A	
Indirect Business Loans	6	6	0.0	7	16.7	9	28.6	9	0.0	
Indirect Consumer Loans	29	31	6.9	30	-3.2	34	13.3	35	2.9	
Indirect Mortgage Loans	7	9	28.6	9	0.0	10	11.1	10	0.0	
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	5	0.0	7	40.0	7	0.0	
Micro Business Loans	11	11	0.0	10	-9.1	10	0.0	10	0.0	
Micro Consumer Loans	11	11	0.0	13	18.2	13	0.0	13	0.0	
Overdraft Lines of Credit	58	64	10.3	66	3.1	64	-3.0	62	-3.1	
Overdraft Protection	52	57	9.6	58	1.8	61	5.2	59	-3.3	
Participation Loans	27	30	11.1	32	6.7	38	18.8	38	0.0	
Pay Day Loans	10	12	20.0	13	8.3	15	15.4	15	0.0	
Real Estate Loans	70	76	8.6	75	-1.3	84	12.0	85	1.2	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	76	1.3	
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	28	3.7	
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Other Programs):</b>										
ATM/Debit Card Program	81	89	9.9	91	2.2	88	-3.3	88	0.0	
Business Share Accounts	35	38	8.6	38	0.0	41	7.9	42	2.4	
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0	
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	12	0.0	
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0	
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0	
In-School Branches	1	2	100.0	2	0.0	2	0.0	1	-50.0	
Insurance/Investment Sales	28	30	7.1	30	0.0	33	10.0	33	0.0	
International Remittances	11	11	0.0	12	9.1	12	0.0	12	0.0	
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	83	0.0	
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	3	-25.0	
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	240,651	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)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	19,987,277	3.7	
* 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										



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06/04/2013

CU Name: N/A

Peer Group: N/A

**Graphs 1**

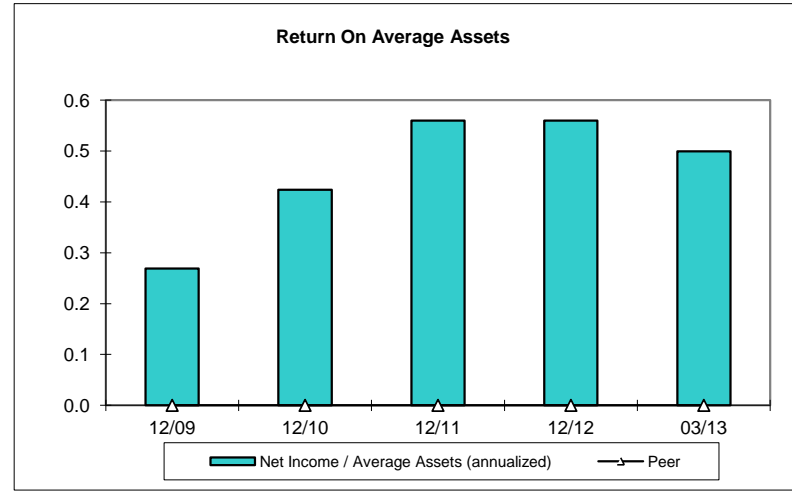
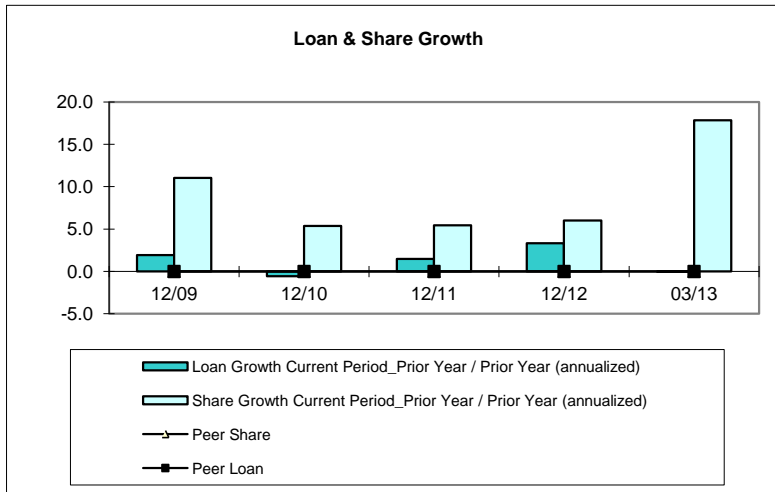
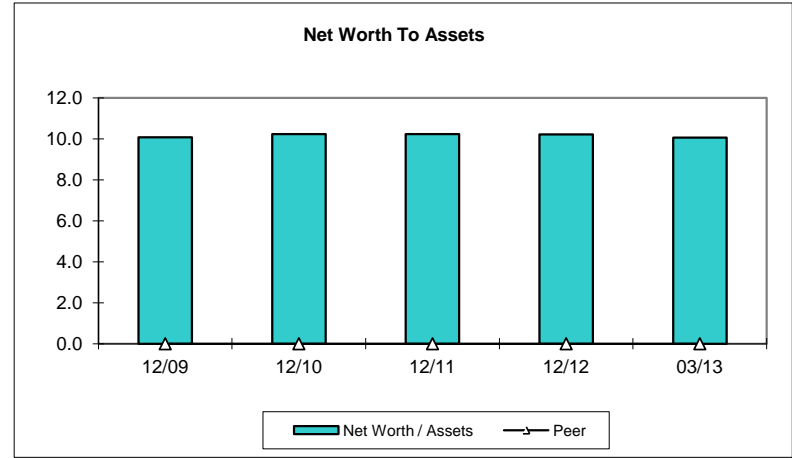
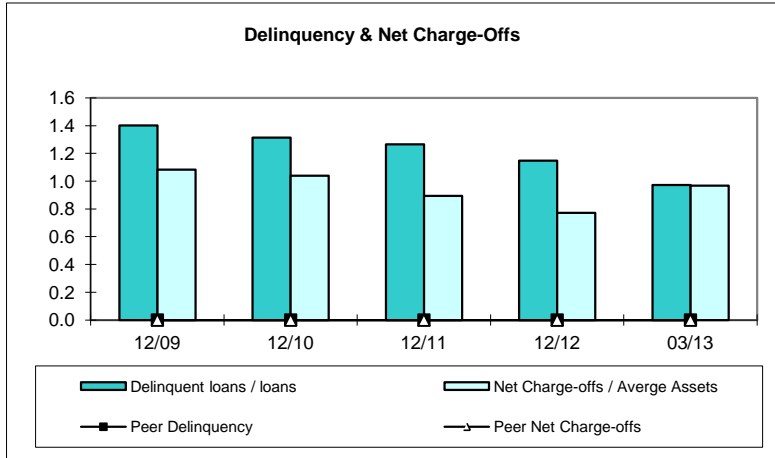
For Charter : N/A

Count of CU : 118

Asset Range : N/A

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

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/04/2013

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 118

Asset Range : N/A

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

Count of CU in Peer Group : N/A

