

Cycle Date: March-2017
 Run Date: 06/07/2017
 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 : 106
 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.

		Ratio Analysis								
Return to cover		For Charter :		N/A						
06/07/2017		Count of CU :		106						
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-2016		Mar-2017	
		Dec-2013	Dec-2014	Dec-2015	Dec-2016	PEER Avg	Percentile**	Mar-2017	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Net Worth/Total Assets		10.48	10.65	10.55	10.66	N/A	N/A	10.43	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.49	10.66	10.56	10.67	N/A	N/A	10.46	N/A	N/A
Total Delinquent Loans / Net Worth ³		6.10	5.95	5.05	4.69	N/A	N/A	4.17	N/A	N/A
Solvency Evaluation (Estimated)		111.75	112.17	111.94	111.97	N/A	N/A	111.65	N/A	N/A
Classified Assets (Estimated) / Net Worth		5.94	5.78	5.44	5.34	N/A	N/A	5.28	N/A	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans ³		1.05	0.99	0.84	0.77	N/A	N/A	0.68	N/A	N/A
* Net Charge-Offs / Average Loans		0.90	0.56	0.62	0.64	N/A	N/A	0.69	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		100.78	102.52	103.05	100.36	N/A	N/A	100.15	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		-0.94	0.05	-0.37	-1.09	N/A	N/A	-0.88	N/A	N/A
Delinquent Loans / Assets ³		0.64	0.63	0.53	0.50	N/A	N/A	0.44	N/A	N/A
EARNINGS										
* Return On Average Assets		0.50	0.54	0.54	0.65	N/A	N/A	0.52	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		0.56	0.54	0.54	0.65	N/A	N/A	0.53	N/A	N/A
* Gross Income/Average Assets		5.57	5.48	5.49	5.60	N/A	N/A	5.32	N/A	N/A
* Yield on Average Loans		5.09	4.78	4.71	4.64	N/A	N/A	4.57	N/A	N/A
* Yield on Average Investments		1.21	1.29	1.17	1.37	N/A	N/A	1.39	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		2.13	2.09	2.14	2.23	N/A	N/A	1.99	N/A	N/A
* Cost of Funds / Avg. Assets		0.60	0.53	0.50	0.50	N/A	N/A	0.47	N/A	N/A
* Net Margin / Avg. Assets		4.97	4.95	5.00	5.10	N/A	N/A	4.85	N/A	N/A
* Operating Exp./ Avg. Assets		4.08	4.01	4.09	4.06	N/A	N/A	3.88	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.43	0.37	0.37	0.44	N/A	N/A	0.45	N/A	N/A
* Net Interest Margin/Avg. Assets		2.84	2.86	2.85	2.87	N/A	N/A	2.86	N/A	N/A
Operating Exp./Gross Income		73.24	73.28	74.51	72.49	N/A	N/A	72.97	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		3.13	3.15	3.11	3.13	N/A	N/A	3.03	N/A	N/A
* Net Operating Exp. /Avg. Assets		3.05	3.02	3.11	3.07	N/A	N/A	2.97	N/A	N/A
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets		34.58	31.17	29.47	29.69	N/A	N/A	29.00	N/A	N/A
Req. Shares / Total Shares & Borrowings		29.46	30.81	31.71	32.74	N/A	N/A	33.71	N/A	N/A
Total Loans / Total Shares		70.26	74.22	73.63	75.35	N/A	N/A	73.62	N/A	N/A
Total Loans / Total Assets		61.04	63.94	63.46	64.59	N/A	N/A	63.65	N/A	N/A
Cash + Short-Term Investments / Assets		12.03	9.97	13.11	12.30	N/A	N/A	14.11	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets		94.86	94.27	94.60	94.95	N/A	N/A	95.00	N/A	N/A
Req Shares + Share Drafts / Total Shares & Borrs		45.21	47.50	50.02	51.27	N/A	N/A	52.68	N/A	N/A
Borrowings / Total Shares & Net Worth		1.72	1.93	2.10	2.45	N/A	N/A	2.28	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth		220.11	211.37	200.31	192.67	N/A	N/A	191.76	N/A	N/A
PRODUCTIVITY										
Members / Potential Members		4.28	3.95	4.12	3.80	N/A	N/A	4.20	N/A	N/A
Borrowers / Members		46.88	47.82	47.07	48.75	N/A	N/A	48.45	N/A	N/A
Members / Full-Time Employees		368.31	365.69	363.51	362.92	N/A	N/A	362.59	N/A	N/A
Avg. Shares Per Member		\$7,313	\$7,326	\$7,564	\$7,773	N/A	N/A	\$8,065	N/A	N/A
Avg. Loan Balance		\$10,962	\$11,370	\$11,831	\$12,015	N/A	N/A	\$12,255	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$60,095	\$60,590	\$63,114	\$64,676	N/A	N/A	\$66,665	N/A	N/A
OTHER RATIOS										
* Net Worth Growth		4.91	5.24	5.01	6.36	N/A	N/A	5.47	N/A	N/A
* Market (Share) Growth		3.19	2.70	6.00	4.68	N/A	N/A	18.05	N/A	N/A
* Loan Growth		7.53	8.48	5.17	7.13	N/A	N/A	8.43	N/A	N/A
* Asset Growth		2.20	3.57	5.96	5.25	N/A	N/A	14.47	N/A	N/A
* Investment Growth		-6.41	-5.66	7.27	-0.46	N/A	N/A	36.68	N/A	N/A
* Membership Growth		2.49	2.53	2.67	1.86	N/A	N/A	2.92	N/A	N/A
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
³ 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				
Return to cover	For Charter : N/A				
06/07/2017	Count of CU : 106				
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-2013	Dec-2014	Dec-2015	Dec-2016	Mar-2017
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	0.83	0.92	0.83
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	5.58	3.21	1.98	1.28	0.98
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.73	0.86	0.63	0.54	0.49
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.85	0.98	1.07	1.00	0.83
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.81	0.94	0.94	0.87	0.73
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.68	1.43	1.03	0.98	1.24
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	7.89	9.01	14.30	12.66	13.23
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	1.25	1.14	0.96
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	0.62	0.55	1.33
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.05	3.19	1.16	1.54	1.55
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.51	1.73	0.63	0.44	0.63
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	29.51	13.07	76.57	76.97	75.17
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	97.37	97.18	106.03	113.83	126.41
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.33	1.09	0.76	0.67	0.63
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.90	1.10	0.94	0.87	0.50
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	0.52	0.32	0.29
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.28	0.21
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.15	0.00	0.00	0.02	0.11
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	18.78	11.29	10.53	11.58	9.44
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	8.20	7.00	5.68	11.89	13.03
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.90	2.39	1.97	1.78	1.66
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	0.69	0.61	0.49
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	18.81	17.53	16.12
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	1.99	2.11	2.63
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	3.57	0.01	0.02	0.02	0.00
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.62	0.60	0.73	0.78	0.81
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.18	0.09	0.06	0.04
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	0.06	0.04	0.03
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.50	0.29	0.14	0.11	0.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.00	0.04	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	5,062.46
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	1.30	1.18	1.15
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.10	0.16	0.22	0.23	0.42
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	5.18	-0.10	0.01	0.11	0.05
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.13	19.53	19.85	21.17	22.10
Participation Loans Outstanding / Total Loans	2.62	2.74	3.00	2.92	2.88
Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	2.46	1.71	2.00
* Participation Loans Sold YTD / Total Assets	0.14	0.27	0.38	0.13	0.13
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.77	2.86	2.80	2.98	2.95
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.07	0.03	0.00	0.14	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	41.86	35.69	39.12	35.29	38.63
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.43	16.33	15.94	15.50	15.15
Total Fixed Rate Real Estate / Total Loans	26.92	25.55	25.12	23.99	23.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.15	23.05	31.01	30.12	23.49
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	68.93	59.05	65.40	76.72	77.29
Interest Only & Payment Option First & Other RE / Total Assets	0.29	0.27	0.35	0.45	0.49
Interest Only & Payment Option First & Other RE / Net Worth	2.78	2.50	3.35	4.20	4.65
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	2.16	1.19	1.26	1.33	1.30
Unused Commitments / Cash & ST Investments	128.99	157.81	112.68	121.11	103.74
Complex Assets / Total Assets	19.99	20.93	21.26	22.14	21.77
Short Term Liabilities / Total Shares and Deposits plus Borrowings	41.13	39.70	38.12	37.61	36.37
¹ Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ 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										
06/07/2017										
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg	
ASSETS										
CASH:										
Cash On Hand	120,169,411	129,560,659	7.8	133,961,002	3.4	144,057,014	7.5	139,646,680	-3.1	
Cash On Deposit	619,155,408	558,363,794	-9.8	897,110,859	60.7	764,235,842	-14.8	1,017,430,368	33.1	
Cash Equivalents	24,482,276	19,505,530	-20.3	29,617,687	51.8	28,785,841	-2.8	42,883,298	49.0	
TOTAL CASH & EQUIVALENTS	763,807,095	707,429,983	-7.4	1,060,689,548	49.9	937,078,697	-11.7	1,199,960,346	28.1	
INVESTMENTS:										
Trading Securities	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,552,679	-8.9	
Available for Sale Securities	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,982,904,569	2.6	
Held-to-Maturity Securities	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	117,744,971	-0.7	
Deposits in Commercial Banks, S&Ls, Savings Banks	762,069,813	711,282,001	-6.7	624,084,317	-12.3	581,085,263	-6.9	584,930,664	0.7	
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	33,984,488	43,422,159	27.8	59,395,841	36.8	76,942,317	29.5	77,247,382	0.4	
Total MCS/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	22,396,603	17,063,147	-23.8	16,987,247	-0.4	16,976,442	-0.1	17,022,733	0.3	
All Other Investments in Corporate Cus	2,309,738	1,827,074	-20.9	811,990	-55.6	1,113,804	37.2	1,996,786	79.3	
All Other Investments ²	80,134,340	89,423,560	11.6	94,980,889	6.2	89,832,176	-5.4	93,055,667	3.6	
TOTAL INVESTMENTS	2,946,742,615	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	4.4	2,893,455,451	2.0	
LOANS HELD FOR SALE	55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	39,009,723	-18.8	
LOANS AND LEASES:										
Unsecured Credit Card Loans	409,049,194	425,615,887	4.1	435,434,150	2.3	448,618,775	3.0	425,900,647	-5.1	
All Other Unsecured Loans/Lines of Credit	256,002,490	278,239,062	8.7	291,742,231	4.9	318,870,889	9.3	313,657,621	-1.6	
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	34,250,946	44,735,252	30.6	48,042,028	7.4	51,259,345	6.7	52,680,632	2.8	
New Vehicle Loans	819,241,668	921,485,406	12.5	974,855,129	5.8	1,065,647,781	9.3	1,113,441,352	4.5	
Used Vehicle Loans	1,929,017,721	2,165,634,310	12.3	2,336,105,459	7.9	2,603,766,552	11.5	2,701,551,715	3.8	
1st Mortgage Real Estate Loans/Lines of Credit	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,476,360,466	1.1	
Other Real Estate Loans/Lines of Credit	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	976,404,794	2.0	
Leases Receivable	0	0	N/A	0	N/A	1,862	N/A	1,494	-19.8	
Total All Other Loans/Lines of Credit	314,183,973	341,033,060	8.5	370,505,568	8.6	396,211,781	6.9	405,905,577	2.4	
TOTAL LOANS	6,783,913,607	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.1	8,465,904,298	2.1	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(73,255,319)	0.2	
Foreclosed Real Estate	18,903,926	11,287,220	-40.3	6,313,594	-44.1	9,097,988	44.1	9,922,519	9.1	
Reposessed Autos	1,018,530	1,603,938	57.5	2,097,080	30.7	3,042,271	45.1	2,603,612	-14.4	
Foreclosed and Reposessed Other Assets	1,598,801	1,086,780	-32.0	570,622	-47.5	830,458	45.5	684,798	-17.5	
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	21,521,257	13,977,938	-35.1	8,981,296	-35.7	12,970,717	44.4	13,210,929	1.9	
Land and Building	260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	305,263,202	0.2	
Other Fixed Assets	39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	54,834,398	-0.2	
NCUA Share Insurance Capitalization Deposit	93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	103,318,445	0.2	
Identifiable Intangible Assets	402,114	0	-100.0	0	N/A	0	N/A	4,061	N/A	
Goodwill	1,582,360	1,582,360	0.0	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0	
TOTAL INTANGIBLE ASSETS	1,984,474	1,582,360	-20.3	1,582,360	0.0	2,042,182	29.1	2,046,243	0.2	
Accrued Interest on Loans	21,221,842	22,044,555	3.9	22,020,881	-0.1	23,272,938	5.7	21,585,236	-7.3	
Accrued Interest on Investments	6,966,070	6,405,447	-8.0	7,187,629	12.2	7,149,781	-0.5	7,763,554	8.6	
Non-Trading Derivative Assets, net	N/A	65,796		39,972	-39.2	89	-99.8	0	-100.0	
All Other Assets	187,617,406	205,837,716	9.7	226,373,532	10.0	287,600,220	27.0	266,921,769	-7.2	
TOTAL OTHER ASSETS	215,805,318	234,353,514	8.6	255,622,014	9.1	318,023,028	24.4	296,270,559	-6.8	
TOTAL ASSETS	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,300,018,275	3.6	
TOTAL CU's	118	116	-1.7	112	-3.4	107	-4.5	106	-0.9	
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¹ OTHER RE OWNED PRIOR TO 2004										
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
06/07/2017	Count of CU : 106								
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	186,153,182	215,232,051	15.6	247,313,395	14.9	302,917,070	22.5	293,506,668	-3.1
Borrowing Repurchase Transactions	0	0	N/A	10,113,281	N/A	12,990,916	28.5	5,168,069	-60.2
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	0		0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	6,428,732	-49.0
Accounts Payable & Other Liabilities	124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	154,486,694	-17.1
TOTAL LIABILITIES	323,465,403	387,060,293	19.7	428,632,611	10.7	514,772,638	20.1	459,590,163	-10.7
SHARES AND DEPOSITS									
Share Drafts	1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,237,289,812	6.8
Regular Shares	2,899,157,457	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	8.5	3,975,280,546	7.4
Money Market Shares	2,366,918,208	2,418,108,558	2.2	2,519,855,623	4.2	2,664,723,468	5.7	2,736,384,437	2.7
Share Certificates	1,811,083,707	1,687,626,877	-6.8	1,638,734,315	-2.9	1,603,889,088	-2.1	1,601,221,139	-0.2
IRA/KEOGH Accounts	993,465,335	952,388,751	-4.1	922,166,317	-3.2	891,027,856	-3.4	879,713,565	-1.3
All Other Shares ¹	27,591,787	31,838,239	15.4	32,074,972	0.7	35,948,000	12.1	44,229,471	23.0
Non-Member Deposits	7,098,593	13,614,791	91.8	16,957,334	24.6	11,206,685	-33.9	26,055,639	132.5
TOTAL SHARES AND DEPOSITS	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,500,174,609	4.5
EQUITY:									
Undivided Earnings	728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	896,297,287	1.1
Regular Reserves	213,462,339	213,815,398	0.2	212,019,644	-0.8	211,248,468	-0.4	211,914,393	0.3
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	1,136,101	N/A	0	-100.0	0	N/A
Other Reserves	222,857,943	230,930,152	3.6	243,829,924	5.6	256,366,145	5.1	259,629,356	1.3
Equity Acquired in Merger	315,438	2,378,003	653.9	6,119,825	157.4	13,973,856	128.3	13,589,487	-2.8
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-17,714,259	814,696	104.6	-6,680,526	-920.0	-21,288,641	-218.7	-17,672,615	17.0
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	0	-271,963	N/A	0	100.0	0	N/A	0	N/A
Other Comprehensive Income	-13,738,185	-21,423,757	-55.9	-26,254,542	-22.5	-30,280,691	-15.3	-29,401,158	2.9
Net Income	0	0	N/A	0	N/A	0	N/A	4,708,273	N/A
EQUITY TOTAL	1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,340,253,503	1.7
TOTAL SHARES & EQUITY	10,789,814,802	11,122,494,104	3.1	11,767,061,378	5.8	12,321,019,195	4.7	12,840,428,112	4.2
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,300,018,275	3.6
NCUA INSURED SAVINGS ²									
Uninsured Shares	404,845,427	411,834,668	1.7	492,759,231	19.6	495,140,679	0.5	511,372,021	3.3
Uninsured Non-Member Deposits	1,413,951	1,990,392	40.8	2,473,218	24.3	1,671,161	-32.4	12,248,987	633.0
Total Uninsured Shares & Deposits	406,259,378	413,825,060	1.9	495,232,449	19.7	496,811,840	0.3	523,621,008	5.4
Insured Shares & Deposits	9,248,686,944	9,502,233,494	2.7	10,016,017,482	5.4	10,506,776,075	4.9	10,976,553,601	4.5
TOTAL NET WORTH	1,165,122,444	1,226,128,094	5.2	1,287,558,035	5.0	1,369,405,645	6.4	1,388,116,678	1.4
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Income Statement							
Return to cover		For Charter : N/A							
06/07/2017		Count of CU : 106							
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	334,029,324	338,684,019	1.4	356,300,901	5.2	373,071,536	4.7	96,014,116	2.9
Less Interest Refund	(530,440)	(526,357)	-0.8	(504,360)	-4.2	(1,258,941)	149.6	(241,853)	-23.2
Income from Investments	42,862,293	44,676,917	4.2	42,250,777	-5.4	48,166,843	14.0	12,507,066	3.9
Income from Trading	1,935,373	414,364	-78.6	-1,257,156	-403.4	1,778,084	241.4	637,886	43.5
TOTAL INTEREST INCOME	378,296,550	383,248,943	1.3	396,790,162	3.5	421,757,522	6.3	108,917,215	3.3
INTEREST EXPENSE:									
Dividends	46,740,525	44,024,134	-5.8	42,289,566	-3.9	45,003,328	6.4	10,970,429	-2.5
Interest on Deposits	13,982,965	11,668,792	-16.5	11,086,794	-5.0	10,657,026	-3.9	2,626,686	-1.4
Interest on Borrowed Money	5,345,441	4,597,536	-14.0	5,323,038	15.8	6,605,174	24.1	1,757,634	6.4
TOTAL INTEREST EXPENSE	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	15,354,749	-1.4
PROVISION FOR LOAN & LEASE LOSSES	47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	14,822,736	6.7
NET INTEREST INCOME AFTER PLL	264,822,940	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3	78,739,730	3.6
NON-INTEREST INCOME:									
Fee Income	113,442,236	112,937,018	-0.4	116,040,777	2.7	123,940,981	6.8	30,016,786	-3.1
Other Operating Income	120,497,760	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3	34,988,726	-9.7
Gain (Loss) on Investments	3,310,110	965,075	-70.8	1,526,975	58.2	2,543,420	66.6	30,082	-95.3
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	284	N/A	0	-100.0
Gain (Loss) on Disposition of Assets	-1,382,846	-2,820,948	-104.0	-1,258,635	55.4	198,265	115.8	-571,220	-1,252.4
Gain from Bargain Purchase (Merger)	0	0	N/A	2,153,974	N/A	0	-100.0	0	N/A
Other Non-Oper Income/(Expense)	2,190,906	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1	618,916	-35.1
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	238,058,166	233,872,075	-1.8	254,829,047	9.0	285,415,738	12.0	65,083,290	-8.8
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	65,540,222	3.9
Travel, Conference Expense	3,954,311	4,346,011	9.9	4,547,576	4.6	4,498,715	-1.1	1,063,406	-5.4
Office Occupancy	30,031,267	32,740,885	9.0	34,259,271	4.6	34,699,011	1.3	8,772,648	1.1
Office Operation Expense	85,500,926	91,227,419	6.7	97,317,318	6.7	105,000,186	7.9	24,561,844	-6.4
Educational and Promotion	15,602,280	15,117,153	-3.1	17,091,946	13.1	16,336,311	-4.4	4,015,505	-1.7
Loan Servicing Expense	33,914,490	32,180,525	-5.1	36,254,997	12.7	38,722,741	6.8	8,601,430	-11.1
Professional, Outside Service	29,715,191	32,836,557	10.5	33,567,117	2.2	34,546,711	2.9	8,585,186	-0.6
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	1,229,266	99,901	-91.9	46	-100.0	271	489.1	255,456	#####
Member Insurance - Temporary Corporate CU Stabilization Fund ³	6,111,196	0	-100.0	0	N/A	0	N/A	14,325	N/A
Member Insurance - Other	640,903	311,577	-51.4	152,699	-51.0	176,686	15.7	40,712	-7.8
Operating Fees	1,555,852	1,575,329	1.3	1,590,929	1.0	1,608,177	1.1	1,265,133	214.7
Misc Operating Expense	24,737,640	19,380,811	-21.7	18,823,496	-2.9	20,015,209	6.3	4,197,320	-16.1
TOTAL NON-INTEREST EXPENSE	448,402,625	454,090,690	1.3	484,890,287	6.8	507,872,449	4.7	126,913,187	0.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	17,179,614	-15.6
NET INCOME (LOSS)	54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568	27.0	16,909,833	-17.0
RESERVE TRANSFERS:									
Transfer to Regular Reserve	215,936	357,246	65.4	203,761	-43.0	168,319	-17.4	48,750	15.9
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
² For December 2010 forward, this account includes only NCUSIF Premium Expense.									
³ 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).									
⁴ 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.									

Delinquent Loan Information 2										
Return to cover	For Charter : N/A									
06/07/2017	Count of CU : 106									
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									
	Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg	
DELINQUENT LOANS BY CATEGORY ¹										
ALL REAL ESTATE LOANS										
30 to 59 Days Delinquent	54,378,430	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7	40,244,140	0.7	
60 to 179 Days Delinquent	20,450,823	19,270,180	-5.8	15,024,314	-22.0	14,150,058	-5.8	6,806,806	-51.9	
180 to 359 Days Delinquent	9,045,408	7,133,810	-21.1	4,760,697	-33.3	2,939,884	-38.2	5,078,051	72.7	
> = 360 Days Delinquent	3,707,392	2,954,625	-20.3	2,812,003	-4.8	3,522,207	25.3	5,149,922	46.2	
Total Del Real Estate Loans (> = 60 Days)	33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8	17,034,779	-17.4	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.90	2.39	-17.5	1.97	-17.7	1.78	-9.5	1.66	-6.7	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	-16.0	0.69	-25.4	0.61	-12.1	0.49	-18.5	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
30 to 59 Days Delinquent	32,804,304	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4	22,867,057	-6.0	
60 to 179 Days Delinquent	13,385,500	10,798,756	-19.3	7,899,377	-26.8	7,739,332	-2.0	3,736,849	-51.7	
180 to 359 Days Delinquent	4,321,401	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4	3,384,256	148.9	
> = 360 Days Delinquent	3,071,624	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2	4,278,841	53.4	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	11,399,946	-4.1	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.33	1.09	-17.7	0.76	-30.6	0.67	-11.4	0.63	-5.4	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
30 to 59 Days Delinquent	13,188,432	13,504,267	2.4	11,213,719	-17.0	9,695,718	-13.5	13,315,586	37.3	
60 to 179 Days Delinquent	3,520,418	5,201,856	47.8	4,505,391	-13.4	4,398,770	-2.4	1,931,387	-56.1	
180 to 359 Days Delinquent	1,902,863	2,205,599	15.9	1,768,519	-19.8	1,004,690	-43.2	800,664	-20.3	
> = 360 Days Delinquent	179,871	59,995	-66.6	0	-100.0	506,240	N/A	646,877	27.8	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8	3,378,928	-42.8	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.90	1.10	22.4	0.94	-14.4	0.87	-7.6	0.50	-43.0	
Other Real Estate Fixed Rate/Hybrid/Balloon										
30 to 59 Days Delinquent	4,219,801	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8	1,981,491	-37.6	
60 to 179 Days Delinquent	2,012,259	1,843,109	-8.4	1,067,991	-42.1	477,045	-55.3	401,089	-15.9	
180 to 359 Days Delinquent	2,551,611	227,860	-91.1	132,231	-42.0	164,137	24.1	150,859	-8.1	
> = 360 Days Delinquent	321,420	123,716	-61.5	42,144	-65.9	62,221	47.6	76,285	22.6	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4	628,233	-10.7	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9	0.29	-11.2	
Other Real Estate Adjustable Rate										
30 to 59 Days Delinquent	4,165,893	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0	2,080,006	-25.4	
60 to 179 Days Delinquent	1,532,646	1,426,459	-6.9	1,551,555	8.8	1,534,911	-1.1	737,481	-52.0	
180 to 359 Days Delinquent	269,533	402,183	49.2	322,638	-19.8	411,452	27.5	742,272	80.4	
> = 360 Days Delinquent	134,477	153,484	14.1	284,139	85.1	163,692	-42.4	147,919	-9.6	
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2	1,627,672	-22.9	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.34	0.32	-6.0	0.32	1.0	0.28	-11.0	0.21	-24.7	
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED										
Member Business Loans Secured By RE										
30 to 59 Days Delinquent	7,144,564	3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8	3,421,736	-11.7	
60 to 179 Days Delinquent	2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6	1,351,328	102.5	
180 to 359 Days Delinquent	2,246,651	2,180,203	-3.0	840,038	-61.5	0	-100.0	263,136	N/A	
> = 360 Days Delinquent	994,526	112,775	-88.7	0	-100.0	462,890	N/A	190,962	-58.7	
Total Del Member Business Loans Secured by RE (> = 60 Days)	5,554,836	3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5	1,805,426	59.7	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	2.21	1.17	-47.3	0.50	-57.1	0.34	-31.5	0.54	58.4	
Member Business Loans NOT Secured By RE										
30 to 59 Days Delinquent	650,620	856,076	31.6	210,441	-75.4	339,619	61.4	197,607	-41.8	
60 to 179 Days Delinquent	974,742	573,344	-41.2	54,272	-90.5	106,554	96.3	209,201	96.3	
180 to 359 Days Delinquent	600,639	145,641	-75.8	144,788	-0.6	63,957	-55.8	63,957	0.0	
> = 360 Days Delinquent	604,280	536,366	-11.2	464,561	-13.4	394,105	-15.2	374,705	-4.9	
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	2,179,661	1,255,351	-42.4	663,621	-47.1	564,616	-14.9	647,863	14.7	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	9.70	5.78	-40.4	3.29	-43.2	3.02	-7.9	2.67	-11.7	
NonMember Business Loans Secured By RE										
30 to 59 Days Delinquent	0	657,750	N/A	0	-100.0	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	20,004	N/A	0	-100.0	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	1,107,238	N/A	0	-100.0	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	0	1,127,242	N/A	0	-100.0	0	N/A	0	N/A	
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	0.00	6.44	N/A	0.00	-100.0	0.00	N/A	0.00	N/A	
NonMember Business Loans NOT Secured By RE										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	63,444	N/A	0	-100.0	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	0	63,444	N/A	0	-100.0	0	N/A	0	N/A	
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	0.00	0.59	N/A	0.00	-100.0	0.00	N/A	0.00	N/A	
# Means the number is too large to display in the cell										

¹ 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	For Charter : N/A								
06/07/2017	Count of CU : 106								
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	761,018,899	944,367,928	24.1	1,012,810,964	7.2	1,125,064,400	11.1	1,176,033,461	4.5
Indirect Loans - Outsourced Lending Relationship	468,646,174	493,093,308	5.2	523,334,971	6.1	630,532,398	20.5	694,945,382	10.2
Total Outstanding Indirect Loans	1,229,665,073	1,437,461,236	16.9	1,536,145,935	6.9	1,755,596,798	14.3	1,870,978,843	6.6
%Indirect Loans Outstanding / Total Loans	18.13	19.53	7.8	19.85	1.6	21.17	6.7	22.10	4.4
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	52,593,078	59,429,550	13.0	43,527,603	-26.8	41,159,624	-5.4	31,914,697	-22.5
60 to 179 Days Delinquent	13,340,277	16,962,054	27.1	16,152,195	-4.8	16,437,721	1.8	13,982,208	-14.9
180 to 359 Days Delinquent	2,257,033	2,874,209	27.3	2,756,912	-4.1	3,092,510	12.2	3,508,695	13.5
> = 360 Days Delinquent	533,369	351,549	-34.1	355,395	1.1	440,764	24.0	518,436	17.6
Total Del Indirect Lns (>= 60 Days)	16,130,679	20,187,812	25.2	19,264,502	-4.6	19,970,995	3.7	18,009,339	-9.8
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	7.1	1.25	-10.7	1.14	-9.3	0.96	-15.4
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,944,913	15,168,143	8.8	21,365,148	40.9	21,863,602	2.3	5,950,492	8.9
* Indirect Loans Recovered	2,249,627	1,942,942	-13.6	2,019,024	3.9	2,431,942	20.5	726,932	19.6
* NET INDIRECT LOAN C/Os	11,695,286	13,225,201	13.1	19,346,124	46.3	19,431,660	0.4	5,223,560	7.5
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	-2.3	1.30	31.2	1.18	-9.3	1.15	-2.4
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	8,544,280	17,326,043	102.8	32,480,946	87.5	46,017,164	41.7	44,746,179	-2.8
Non-Federally Guaranteed Student Loans	14,425,286	20,144,547	39.6	20,525,907	1.9	20,427,342	-0.5	20,677,608	1.2
Real Estate	11,549,602	15,013,347	30.0	14,179,942	-5.6	19,487,929	37.4	20,485,372	5.1
Member Business Loans (excluding C&D)	4,437,631	22,850,887	414.9	24,082,881	5.4	23,070,816	-4.2	23,727,474	2.8
Non-Member Business Loans (excluding C&D)	34,117,317	17,489,446	-48.7	18,206,176	4.1	22,583,618	24.0	23,652,529	4.7
Commercial Construction & Development	4,459,025	606,382	-86.4	1,307,124	115.6	3,733,828	185.7	771,265	-79.3
Loan Pools	100,267,912	108,475,788	8.2	121,121,072	11.7	106,562,650	-12.0	109,568,562	2.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	177,801,053	201,906,440	13.6	231,904,048	14.9	241,883,347	4.3	243,628,989	0.7
%Participation Loans Outstanding / Total Loans	2.62	2.74	4.7	3.00	9.2	2.92	-2.6	2.88	-1.4
* Participation Loans Purchased YTD	76,397,575	85,311,586	11.7	93,368,978	9.4	70,873,971	-24.1	20,899,065	18.0
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	16.7	2.46	-5.0	1.71	-30.6	2.00	17.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	30,295,374	47,730,201	57.5	72,320,532	51.5	58,461,732	-19.2	58,091,169	-0.6
Participation Loan Interests - Amount Retained (Outstanding)	17,357,920	23,550,598	35.7	26,973,775	14.5	25,826,138	-4.3	24,297,253	-5.9
* Participation Loans Sold YTD	15,003,072	31,301,358	108.6	45,856,246	46.5	17,167,306	-62.6	4,303,926	0.3
** %Participation Loans Sold YTD / Total Assets	0.14	0.27	101.4	0.38	38.3	0.13	-64.4	0.13	-3.2
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	1,518,790	797,887	-47.5	60,000	-92.5	5,094,732	8,391.2	0	-100.0
*Loans Purchased in Full from Other Sources YTD	771,600	48,000	-93.8	5,142	-89.3	725,321	#####	0	-100.0
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.07	0.03	-61.4	0.00	-93.3	0.14	8,066.5	0.00	-100.0
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	822,475	4,089,341	397.2	1,166,949	-71.5	1,286,592	10.3	960,494	-25.3
60 to 179 Days Delinquent	2,555,514	1,855,241	-27.4	1,105,963	-40.4	972,575	-12.1	2,793,903	187.3
180 to 359 Days Delinquent	120,092	2,264,700	1,785.8	101,916	-95.5	124,639	22.3	167,560	34.4
> = 360 Days Delinquent	35,766	292,340	717.4	238,252	-18.5	233,730	-1.9	273,506	17.0
Total Del Participation Lns (>= 60 Days)	2,711,372	4,412,281	62.7	1,446,131	-67.2	1,330,944	-8.0	3,234,969	143.1
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	43.3	0.62	-71.5	0.55	-11.8	1.33	141.3
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,058,890	426,183	-79.3	597,530	40.2	648,726	8.6	276,953	70.8
* Participation Loans Recovered	133,585	127,908	-4.2	123,647	-3.3	108,634	-12.1	21,674	-20.2
* NET PARTICIPATION LOAN C/Os	1,925,305	298,275	-84.5	473,883	58.9	540,092	14.0	255,279	89.1
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.10	0.16	-85.7	0.22	39.1	0.23	4.4	0.42	84.5
*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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¹ 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									
Return to cover									
06/07/2017	For Charter : N/A								
CU Name: N/A	Count of CU : 106								
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	722,883,140	713,477,935	-1.3	782,052,122	9.6	864,268,769	10.5	877,136,549	1.5
Fixed Rate 15 years or less	733,992,572	709,217,201	-3.4	670,321,253	-5.5	638,489,890	-4.7	635,026,941	-0.5
Other Fixed Rate	23,822,320	28,057,043	17.8	29,330,628	4.5	26,707,199	-8.9	28,706,263	7.5
Total Fixed Rate First Mortgages	1,480,698,032	1,450,752,179	-2.0	1,481,704,003	2.1	1,529,465,858	3.2	1,540,869,753	0.7
Balloon/Hybrid > 5 years	86,966,887	172,447,184	98.3	224,442,559	30.2	242,727,198	8.1	256,020,520	5.5
Balloon/Hybrid 5 years or less	480,519,048	521,532,577	8.5	484,674,546	-7.1	484,874,720	0.0	486,382,090	0.3
Total Balloon/Hybrid First Mortgages	567,485,935	693,979,761	22.3	709,117,105	2.2	727,601,918	2.6	742,402,610	2.0
Adjustable Rate First Mtgs 1 year or less	54,417,108	60,364,884	10.9	61,617,455	2.1	53,837,935	-12.6	52,905,665	-1.7
Adjustable Rate First Mtgs >1 year	86,663,107	95,172,355	9.8	117,907,112	23.9	138,365,691	17.4	140,182,438	1.3
Total Adjustable First Mortgages	141,080,215	155,537,239	10.2	179,524,567	15.4	192,203,626	7.1	193,088,103	0.5
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,476,360,466	1.1
Other Real Estate Loans									
Closed End Fixed Rate	239,810,129	237,699,234	-0.9	223,338,564	-6.0	205,118,153	-8.2	206,622,495	0.7
Closed End Adjustable Rate	1,750,620	13,683,378	681.6	8,183,053	-40.2	25,260,323	208.7	16,682,864	-34.0
Open End Adjustable Rate (HELOC)	572,568,702	611,705,187	6.8	666,161,757	8.9	715,148,617	7.4	741,320,664	3.7
Open End Fixed Rate	18,773,982	19,132,690	1.9	14,707,529	-23.1	12,068,306	-17.9	11,778,771	-2.4
TOTAL OTHER REAL ESTATE OUTSTANDING	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	976,404,794	2.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,452,765,260	1.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,567,664,919	1,623,199,363	3.5	1,706,146,562	5.1	1,772,193,056	3.9	1,796,890,273	1.4
Other RE Fixed Rate	258,584,111	256,831,924	-0.7	238,046,093	-7.3	217,186,459	-8.8	218,401,266	0.6
Total Fixed Rate RE Outstanding	1,826,249,030	1,880,031,287	2.9	1,944,192,655	3.4	1,989,379,515	2.3	2,015,291,539	1.3
%(Total Fixed Rate RE/Total Assets)	16.43	16.33	-0.6	15.94	-2.4	15.50	-2.8	15.15	-2.2
%(Total Fixed Rate RE/Total Loans)	26.92	25.55	-5.1	25.12	-1.7	23.99	-4.5	23.80	-0.8
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	621,599,263	677,069,816	8.9	664,199,113	-1.9	677,078,346	1.9	679,470,193	0.4
Other RE Adj Rate	574,319,322	625,388,565	8.9	674,344,810	7.8	740,408,940	9.8	758,003,528	2.4
Total Adj Rate RE Outstanding	1,195,918,585	1,302,458,381	8.9	1,338,543,923	2.8	1,417,487,286	5.9	1,437,473,721	1.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	20,066,300	15,029,786	-25.1	24,301,452	61.7	18,836,364	-22.5	19,741,103	4.8
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	12,378,607	15,606,470	26.1	18,894,406	21.1	38,701,224	104.8	44,858,107	15.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	32,444,907	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2	64,599,210	12.3
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.29	0.27	-8.8	0.35	33.1	0.45	26.6	0.49	8.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.78	2.50	-10.3	3.35	34.3	4.20	25.2	4.65	10.8
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,565,243	2,619,570	2.1	2,924,382	11.6	2,944,159	0.7	3,591,913	22.0
Allowance for Loan Losses on all RE Loans	16,023,086	13,477,147	-15.9	10,165,491	-24.6	7,258,243	-28.6	6,718,487	-7.4
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	617,768,008	385,091,197	-37.7	734,076,530	90.6	845,639,389	15.2	149,367,535	-29.3
* Fixed Rate 15 years or less	417,823,023	201,212,194	-51.8	261,636,459	30.0	296,488,041	13.3	58,960,867	-20.5
* Other Fixed Rate	10,227,890	5,633,014	-44.9	10,104,532	79.4	4,149,878	-58.9	397,205	-61.7
* Total Fixed Rate First Mortgages	1,045,818,921	591,936,405	-43.4	1,005,817,521	69.9	1,146,277,308	14.0	208,725,607	-27.2
* Balloon/Hybrid > 5 years	31,966,874	104,964,154	228.4	98,653,850	-6.0	63,588,612	-35.5	22,461,148	41.3
* Balloon/Hybrid 5 years or less	106,920,938	125,298,925	17.2	104,964,326	-16.2	88,137,477	-16.0	26,741,663	21.4
* Total Balloon/Hybrid First Mortgages	138,887,812	230,263,079	65.8	203,618,176	-11.6	151,726,089	-25.5	49,202,811	29.7
* Adjustable Rate First Mtgs 1 year or less	11,952,644	21,141,522	76.9	18,619,299	-11.9	19,166,101	2.9	2,969,809	-38.0
* Adjustable Rate First Mtgs >1 year	15,775,302	19,712,371	25.0	25,332,189	28.5	29,271,650	15.6	6,882,582	-5.9
* Total Adjustable First Mortgages	27,727,946	40,853,893	47.3	43,951,488	7.6	48,437,751	10.2	9,852,391	-18.6
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,212,434,679	863,053,377	-28.8	1,253,387,185	45.2	1,346,441,148	7.4	267,780,809	-20.4
* Amounts are year-to-date while the related %change ratios are annualized.									
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	Investments, Cash, & Cash Equivalents									
Return to cover										
06/07/2017										
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
ASC 320 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr	13,801,346	10,970,898	-20.5	18,799,263	71.4	15,827,818	-15.8	22,001,851	39.0	
Held to Maturity 1-3 yrs	30,692,069	40,225,938	31.1	56,470,609	40.4	71,355,764	26.4	61,120,116	-14.3	
Held to Maturity 3-5 yrs	80,740,723	54,274,442	-32.8	25,070,650	-53.8	22,469,921	-10.4	25,885,437	15.2	
Held to Maturity 5-10 yrs	34,119,423	24,985,023	-26.8	14,787,512	-40.8	8,968,307	-39.4	8,423,235	-6.1	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	6,221,079	4,232,803	-32.0	0	-100.0	0	N/A	314,332	N/A	
TOTAL HELD TO MATURITY	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	117,744,971	-0.7	
Available for Sale < 1 yr	235,226,369	129,604,506	-44.9	195,458,945	50.8	261,845,175	34.0	294,493,761	12.5	
Available for Sale 1-3 yrs	424,270,652	720,904,062	69.9	685,699,284	-4.9	601,525,640	-12.3	580,716,176	-3.5	
Available for Sale 3-5 yrs	932,571,020	747,526,186	-19.8	770,726,758	3.1	919,306,479	19.3	960,597,299	4.5	
Available for Sale 5-10 yrs	249,275,867	168,248,909	-32.5	115,815,282	-31.2	143,662,262	24.0	139,673,343	-2.8	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	18,253,171	24,316,793	33.2	18,027,410	-25.9	5,602,792	-68.9	7,423,990	32.5	
TOTAL AVAILABLE FOR SALE	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,982,904,569	2.6	
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	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,552,679	-8.9	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,552,679	-8.9	
Other Investments < 1 yr	968,276,214	877,675,989	-9.4	1,251,214,869	42.6	1,156,819,793	-7.5	1,420,304,222	22.8	
Other Investments 1-3 yrs	379,870,932	399,635,329	5.2	331,907,106	-16.9	296,614,815	-10.6	303,810,160	2.4	
Other Investments 3-5 yrs	149,672,803	115,148,631	-23.1	99,762,513	-13.4	94,911,920	-4.9	99,403,017	4.7	
Other Investments 5-10 yrs	44,867,889	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6	10,495,102	3.5	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	1,844,828	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5	554,397	13.9	
TOTAL Other Investments	1,544,532,666	1,440,887,265	-6.7	1,722,988,830	19.6	1,558,971,685	-9.5	1,834,566,898	17.7	
MATURITIES :										
Total Investments < 1 yr	1,217,303,929	1,018,251,393	-16.4	1,465,473,077	43.9	1,434,492,786	-2.1	1,736,799,834	21.1	
Total Investments 1-3 yrs	834,833,653	1,160,765,329	39.0	1,074,076,999	-7.5	969,496,219	-9.7	945,646,452	-2.5	
Total Investments 3-5 yrs	1,162,984,546	916,949,259	-21.2	895,559,921	-2.3	1,036,688,320	15.8	1,085,885,753	4.7	
Total Investments 5-10 yrs	348,939,093	261,400,885	-25.1	189,062,189	-27.7	183,140,501	-3.1	177,144,359	-3.3	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	26,319,078	29,969,743	13.9	19,675,027	-34.4	6,089,516	-69.0	8,292,719	36.2	
Total	3,590,380,299	3,387,336,609	-5.7	3,643,847,213	7.6	3,629,907,342	-0.4	3,953,769,117	8.9	
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	Other Investment Information									
Return to cover										
06/07/2017										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	29,312,585	26,131,997	-10.9	17,258,983	-34.0	10,742,475	-37.8	9,922,263	-7.6	
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	189,654	N/A	
All Other US Government Obligations	102,225,315	59,608,241	-41.7	60,944,858	2.2	94,364,175	54.8	105,015,326	11.3	
TOTAL U.S. GOVERNMENT OBLIGATIONS	131,537,900	85,740,238	-34.8	78,203,841	-8.8	105,106,650	34.4	115,127,243	9.5	
Agency/GSE Debt Instruments (not backed by mortgages)	903,593,825	871,146,157	-3.6	729,081,154	-16.3	717,788,374	-1.5	730,071,964	1.7	
Agency/GSE Mortgage-Backed Securities	936,059,535	932,657,307	-0.4	1,028,966,096	10.3	1,180,963,746	14.8	1,201,801,908	1.8	
TOTAL FEDERAL AGENCY SECURITIES	1,839,653,360	1,803,803,464	-1.9	1,758,047,250	-2.5	1,898,752,120	8.0	1,931,873,872	1.7	
Securities Issued by States and Political Subdivision in the U.S.	12,965,820	9,193,306	-29.1	9,342,933	1.6	4,857,942	-48.0	26,030,221	435.8	
Privately Issued Mortgage-Related Securities	0	98	N/A	32	-67.3	0	-100.0	0	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,719,448	1,300,361	-52.2	940,680	-27.7	695,874	-26.0	640,197	-8.0	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448	1,300,459	-52.2	940,712	-27.7	695,874	-26.0	640,197	-8.0	
Mutual Funds	29,544,874	28,381,953	-3.9	27,137,987	-4.4	220,171	-99.2	220,428	0.1	
Common Trusts	3,566,097	3,528,592	-1.1	3,524,702	-0.1	3,510,271	-0.4	3,510,976	0.0	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	33,110,971	31,910,545	-3.6	30,662,689	-3.9	3,730,442	-87.8	3,731,404	0.0	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	350,264,470	329,226,367	-6.0	405,298,265	23.1	456,348,742	12.6	472,692,492	3.6	
Commercial Mortgage Backed Securities	55,197,780	46,172,707	-16.4	68,696,412	48.8	182,461,623	165.6	197,547,473	8.3	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,591,674,369	3,390,724,445	-5.6	3,647,364,271	7.6	3,630,338,504	-0.5	3,953,951,097	8.9	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	10,085,300	N/A	12,820,488	27.1	5,002,250	-61.0	
Cash on Deposit in Corporate Credit Unions	118,296,338	102,511,818	-13.3	152,751,399	49.0	138,903,740	-9.1	174,737,723	25.8	
Cash on Deposit in Other Financial Institutions	500,859,070	455,851,976	-9.0	744,359,460	63.3	625,332,102	-16.0	842,692,645	34.8	
CUSO INFORMATION										
Value of Investments in CUSO	40,662,601	42,536,947	4.6	44,019,976	3.5	49,546,856	12.6	48,669,794	-1.8	
CUSO loans	406,243	8,970,301	2,108.1	489,422	-94.5	581,277	18.8	3,179,457	447.0	
Aggregate cash outlays in CUSO	22,183,418	23,694,789	6.8	23,809,389	0.5	23,727,169	-0.3	23,222,643	-2.1	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	2,330,265	N/A	2,430,200	4.3	0	-100.0	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	167,319,924	163,791,429	-2.1	185,526,154	13.3	181,543,795	-2.1	159,748,778	-12.0	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	18	20	11.1	21	5.0	22	4.8	22	0.0	
Approved Mortgage Seller	15	18	20.0	19	5.6	18	-5.3	19	5.6	
Borrowing Repurchase Agreements	0	0	N/A	1	N/A	1	0.0	1	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	2	3	50.0	4	33.3	3	-25.0	3	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	1	N/A	2	100.0	2	0.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	30	30	0.0	35	16.7	33	-5.7	32	-3.0	
Charitable Donation Accounts	N/A	0		0	N/A	0	N/A	0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	27,533,268		24,477,304	-11.1	21,751,020	-11.1	19,950,700	-8.3	
Other Investments	N/A	5,364,888		3,818,207	-28.8	6,655,608	74.3	6,801,946	2.2	
Other Assets	N/A	78,631,485		108,514,410	38.0	124,449,569	14.7	126,776,341	1.9	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	111,529,641		136,809,921	22.7	152,856,197	11.7	153,528,987	0.4	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
06/07/2017	Count of CU : 106								
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								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	753,956	779,429	3.4	788,500	1.2	1,393,985	76.8	1,395,654	0.1
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5	12,802,489	640.2
Employee Benefit Member Shares	18,132,072	20,280,028	11.8	21,006,162	3.6	22,191,319	5.6	20,848,982	-6.0
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	14,903,210	18,983,575	27.4	22,568,930	18.9	26,265,171	16.4	31,274,058	19.1
Dollar Amount of Share Certificates >= \$100,000	461,097,245	443,852,027	-3.7	450,700,395	1.5	480,272,569	6.6	481,525,281	0.3
Dollar Amount of IRA/Keogh >= \$100,000	325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	288,360,132	-1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A
Business Share Accounts	141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	234,861,512	11.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	4,935,235	-21.2
SAVING MATURITIES									
< 1 year	8,463,342,565	8,770,279,400	3.6	9,436,412,014	7.6	9,969,904,623	5.7	10,465,332,472	5.0
1 to 3 years	722,705,655	747,318,036	3.4	724,081,317	-3.1	671,100,197	-7.3	660,703,595	-1.5
> 3 years	468,898,102	398,461,118	-15.0	350,756,600	-12.0	362,583,095	3.4	374,138,542	3.2
Total Shares & Deposits	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,500,174,609	4.5
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	8	8	0.0	8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	34,796,882	3.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	3,808,237	6,442,501	69.2	9,426,812	46.3	12,321,917	30.7	11,201,909	-9.1
Member Business Loans NOT Secured by Real Estate	2,558,769	4,172,551	63.1	4,398,940	5.4	6,324,170	43.8	6,183,209	-2.2
Nonmember Business Loans Secured by Real Estate	255,089	1,537,162	502.6	979,245	-36.3	71,970	-92.7	0	-100.0
Nonmember Business Loans NOT Secured by Real Estate	55,172	101,890	84.7	33,331	-67.3	0	-100.0	0	N/A
Total Unfunded Commitments for Business Loans	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	17,385,118	-7.1
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Business Loans	38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	87,637	-10.5
Construction & Land Development	366,440	781,790	113.3	621,560	-20.5	3,023,698	386.5	2,781,123	-8.0
Outstanding Letters of Credit	0	56,000	N/A	341,976	510.7	92,000	-73.1	92,000	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0	420,889,088	6.6	463,245,563	10.1	472,175,673	1.9
Credit Card Line	910,503,391	992,241,726	9.0	936,065,206	-5.7	1,021,715,455	9.2	1,036,831,468	1.5
Unsecured Share Draft Lines of Credit	115,730,925	115,532,892	-0.2	114,714,998	-0.7	115,169,956	0.4	118,360,575	2.8
Overdraft Protection Programs	239,639,235	237,648,280	-0.8	252,476,221	6.2	265,179,159	5.0	272,319,412	2.7
Residential Construction Loans-Excluding Business Purpose	704,757	1,260,038	78.8	1,028,671	-18.4	2,021,104	96.5	1,752,016	-13.3
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	49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	27,807,576	7.9
Total Unfunded Commitments for Non-Business Loans	1,718,572,301	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9	1,929,246,520	1.9
Total Unused Commitments	1,725,249,568	1,811,379,548	5.0	1,802,240,991	-0.5	1,911,820,748	6.1	1,946,631,838	1.8
% (Unused Commitments / Cash & ST Investments)	128.99	157.81	22.3	112.68	-28.6	121.11	7.5	103.74	-14.3
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0	1,802,240,991	-0.4	1,911,748,778	6.1	1,946,631,838	1.8
Unfunded Commitments Through Third Party	972,107	1,163,525	19.7	0	-100.0	71,970	N/A	0	-100.0
Loans Transferred with Recourse ¹	165,207,539	239,615,341	45.0	254,195,432	6.1	297,567,906	17.1	309,466,026	4.0
Pending Bond Claims	261,965	426,299	62.7	607,516	42.5	1,237,869	103.8	505,234	-59.2
Other Contingent Liabilities	720,071	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6	32,955,839	51.9
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	26	-3.7	26	0.0
LINE OF CREDIT (Borrowing)									
Total Credit Lines	1,536,947,893	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,907,795,499	-8.4
Total Committed Credit Lines	387,263,166	365,899,287	-5.5	377,231,079	3.1	441,213,776	17.0	356,996,200	-19.1
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1	274,538,800	0.2	294,195,000	7.2	294,352,143	0.1
Draws Against Lines of Credit	3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	141,358,749	719.8
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	64,932	-96.0
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,593,979,930	-1.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	13,000,000	10,000,000	-23.1	10,000,000	0.0	0	-100.0	0	N/A
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover									
06/07/2017									
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-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
MEMBERSHIP:									
Num Current Members	1,320,195	1,353,587	2.5	1,389,705	2.7	1,415,570	1.9	1,425,901	0.7
Num Potential Members	30,861,655	34,288,419	11.1	33,715,033	-1.7	37,212,607	10.4	33,930,864	-8.8
% Current Members to Potential Members	4.28	3.95	-7.7	4.12	4.4	3.80	-7.7	4.20	10.5
* % Membership Growth	2.49	2.53	1.7	2.67	5.5	1.86	-30.2	2.92	56.8
Total Num Savings Accts	2,460,159	2,527,354	2.7	2,621,112	3.7	2,655,232	1.3	2,692,421	1.4
EMPLOYEES:									
Num Full-Time Employees	3,369	3,482	3.4	3,612	3.7	3,708	2.7	3,723	0.4
Num Part-Time Employees	431	439	1.9	422	-3.9	385	-8.8	419	8.8
BRANCHES:									
Num of CU Branches	316	315	-0.3	313	-0.6	310	-1.0	313	1.0
Num of CUs Reporting Shared Branches	31	30	-3.2	30	0.0	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	13	11	-15.4	11	0.0	15	36.4	15	0.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,446,856,227	3,298,350,353	-4.3	3,799,506,715	15.2	4,156,782,511	9.4	1,042,419,543	0.3
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	29	33	13.8	32	-3.0	32	0.0	32	0.0
Credit Builder	23	24	4.3	28	16.7	27	-3.6	28	3.7
Debt Cancellation/Suspension	6	6	0.0	5	-16.7	5	0.0	5	0.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Business Loans	9	9	0.0	9	0.0	8	-11.1	8	0.0
Indirect Consumer Loans	35	35	0.0	34	-2.9	35	2.9	35	0.0
Indirect Mortgage Loans	9	10	11.1	9	-10.0	9	0.0	9	0.0
Interest Only or Payment Option 1st Mortgage Loans	11	10	-9.1	11	10.0	11	0.0	11	0.0
Micro Business Loans	11	11	0.0	13	18.2	12	-7.7	12	0.0
Micro Consumer Loans	13	14	7.7	14	0.0	12	-14.3	12	0.0
Overdraft Lines of Credit	64	64	0.0	64	0.0	59	-7.8	59	0.0
Overdraft Protection	58	58	0.0	57	-1.7	55	-3.5	55	0.0
Participation Loans	41	45	9.8	43	-4.4	40	-7.0	41	2.5
Pay Day Loans	15	15	0.0	15	0.0	15	0.0	16	6.7
Real Estate Loans	85	83	-2.4	80	-3.6	78	-2.5	78	0.0
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	81	83	2.5	82	-1.2	80	-2.4	79	-1.3
Share Secured Credit Cards	31	31	0.0	30	-3.2	31	3.3	31	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	88	86	-2.3	82	-4.7	79	-3.7	79	0.0
Business Share Accounts	43	45	4.7	44	-2.2	42	-4.5	42	0.0
Check Cashing	62	63	1.6	60	-4.8	60	0.0	60	0.0
First Time Homebuyer Program	13	12	-7.7	13	8.3	14	7.7	14	0.0
Health Savings Accounts	11	12	9.1	12	0.0	12	0.0	12	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	33	36	9.1	36	0.0	36	0.0	36	0.0
International Remittances	17	20	17.6	19	-5.0	20	5.3	20	0.0
Low Cost Wire Transfers	84	83	-1.2	81	-2.4	77	-4.9	78	1.3
**Number of International Remittances Originated YTD	1,975	3,825	93.7	3,922	2.5	3,988	1.7	1,059	6.2
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	5	25.0	7	40.0	10	42.9	10	0.0
Adjusted Retained Earnings Obtained through Business Combinations	305,438	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4	15,567,369	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	26,319,727	23,176,926	-11.9	27,327,327	17.9	28,683,342	5.0	29,342,827	2.3
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

Information Systems & Technology									
Return to cover	For Charter : N/A								
06/07/2017	Count of CU : 106								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.0
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	56	0.0
Vendor On-Line Service Bureau	50	49	-2.0	47	-4.1	45	-4.3	45	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	5	25.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	82	0.0
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	60	0.0
Automatic Teller Machine (ATM)	85	83	-2.4	79	-4.8	76	-3.8	76	0.0
Kiosk	7	7	0.0	7	0.0	6	-14.3	6	0.0
Mobile Banking	38	48	26.3	50	4.2	54	8.0	54	0.0
Other	3	2	-33.3	2	0.0	2	0.0	3	50.0
Services Offered Electronically									
Member Application	39	41	5.1	40	-2.4	41	2.5	42	2.4
New Loan	48	48	0.0	49	2.1	48	-2.0	48	0.0
Account Balance Inquiry	91	90	-1.1	86	-4.4	82	-4.7	82	0.0
Share Draft Orders	65	66	1.5	62	-6.1	62	0.0	62	0.0
New Share Account	24	26	8.3	25	-3.8	24	-4.0	24	0.0
Loan Payments	83	82	-1.2	80	-2.4	77	-3.8	77	0.0
Account Aggregation	15	16	6.7	17	6.3	17	0.0	17	0.0
Internet Access Services	28	28	0.0	28	0.0	32	14.3	32	0.0
e-Statements	80	82	2.5	79	-3.7	77	-2.5	77	0.0
External Account Transfers	26	28	7.7	30	7.1	29	-3.3	29	0.0
View Account History	91	90	-1.1	86	-4.4	82	-4.7	82	0.0
Merchandise Purchase	5	6	20.0	6	0.0	6	0.0	6	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	14	19	35.7	25	31.6	27	8.0	30	11.1
Share Account Transfers	89	88	-1.1	85	-3.4	82	-3.5	82	0.0
Bill Payment	71	71	0.0	68	-4.2	67	-1.5	67	0.0
Download Account History	77	77	0.0	73	-5.2	72	-1.4	72	0.0
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	6	13	116.7	15	15.4	17	13.3	18	5.9
Mobile Payments	7	15	114.3	20	33.3	24	20.0	25	4.2
Type of World Wide Website Address									
Informational	11	11	0.0	12	9.1	11	-8.3	11	0.0
Interactive	2	3	50.0	3	0.0	2	-33.3	2	0.0
Transactional	88	86	-2.3	82	-4.7	80	-2.4	80	0.0
Number of Members That Use Transactional Website	533,875	567,151	6.2	601,278	6.0	658,882	9.6	679,521	3.1
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	103	0.0
									18.IS&T

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06/07/2017

CU Name: N/A

Peer Group: N/A

Graphs 1

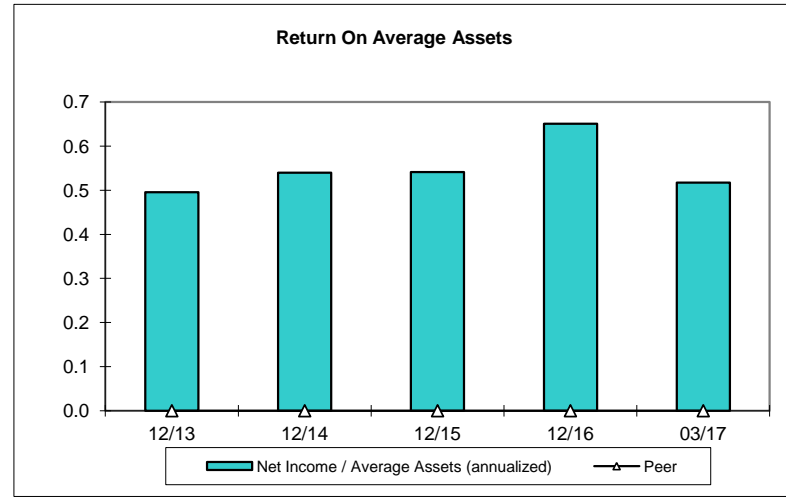
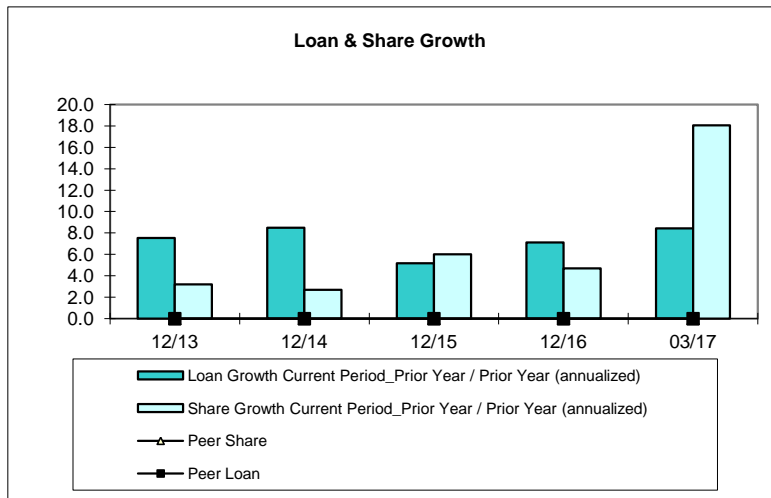
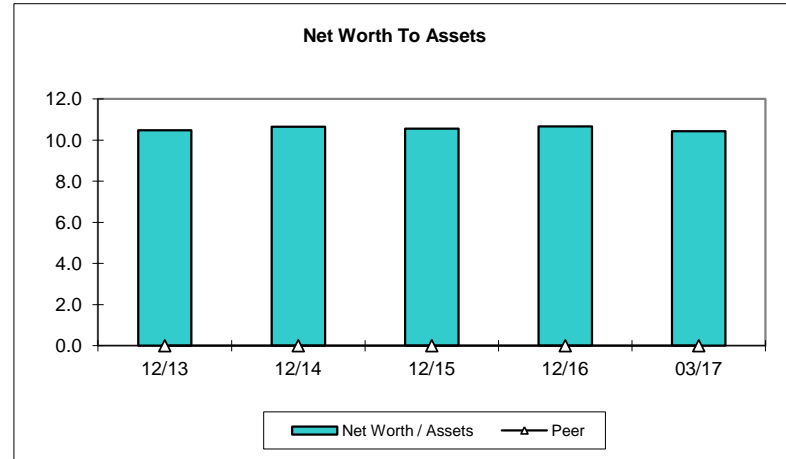
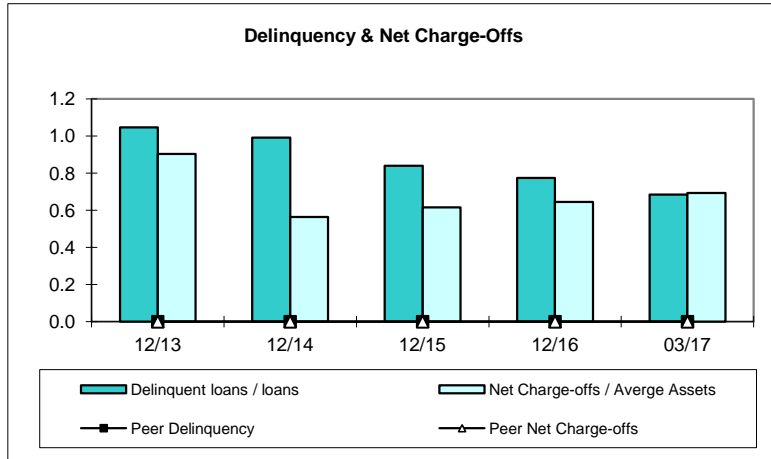
For Charter : N/A

Count of CU : 106

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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 06/07/2017
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 For Charter : N/A
 Count of CU : 106
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A

