		Cycle Date:	March-2017
		Run Date:	06/07/2017
		Interval:	Annual
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3	Supplemental Ra	tios	
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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Un	on (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.

		Summary Financial Ir	formation		1				<u> </u>
Return to cover		For Charter							+
06/07/2017		Count of CU							1
CU Name: N/A		Asset Range							1
Peer Group: N/A				ation * Peer Group:	All * Stat	e = 'MO' * Type Incluc	ed: Fede	rally Insured State Cr	redit
	Count	of CU in Peer Group				, , , , , , , , , , , , , , , , , , ,		,	Τ
									-
	Dec-2013	Dec-2014	1 % Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	763,807,095	707,429,983	3 -7.4	1,060,689,548	49.9	937,078,697	-11.7	1,199,960,346	28.1
TOTAL INVESTMENTS	2,946,742,615	2,809,467,285	5 -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
Real Estate Loans	3,022,167,615	3,182,489,668	3 5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,452,765,260	1.3
Unsecured Loans	699,302,630	748,590,201	I 7.0	775,218,409	3.6	818,749,009	5.6	792,238,900	-3.2
Other Loans	3,062,443,362	3,428,152,776	6 11.9	3,681,466,156	7.4	4,065,627,976	10.4	4,220,900,138	3.8
TOTAL LOANS	6,783,913,607	7,359,232,645	5 8.5	7,739,421,143	5.2	8,291,243,786	7.1	8,465,904,298	
(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)	
Land And Building	260,366,803	281,738,588	8 8.2	288,617,790	2.4	304,566,250	5.5	305,263,202	
Other Fixed Assets	39,450,872			53,890,730		54,958,821	2.0	54,834,398	
NCUSIF Deposit	93,392,057			97,978,129		103,094,489		103,318,445	
All Other Assets	239,311,049			266,185,670		333,035,927	25.1	311,527,731	
TOTAL ASSETS	11,113,280,205	11,509,554,397	7 3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,300,018,275	3.6
LIABILITIES & CAPITAL:									
Dividends Payable	12,404,911			12,300,571		12,616,088		6,428,732	
Notes & Interest Payable	186,153,182			257,426,676		315,907,986		298,674,737	
Accounts Payable & Other Liabilities ³	124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	154,486,694	-17.1
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ⁴	0	0		0	-	0		0	
TOTAL LIABILITIES	323,465,403			428,632,611	10.7	514,772,638		459,590,163	
Share Drafts	1,549,631,235			1,969,457,422		2,094,747,630		2,237,289,812	
Regular shares	2,899,157,457			3,412,003,948		3,702,045,188		3,975,280,546	
All Other Shares & Deposits	5,206,157,630			5,129,788,561	0.5	5,206,795,097	1.5	5,287,604,251	
TOTAL SHARES & DEPOSITS	9,654,946,322			10,511,249,931	6.0	11,003,587,915		11,500,174,609	
Regular Reserve	213,462,339			212,019,644		211,248,468		211,914,393	
Other Reserves	192,909,417			219,339,262		219,959,149		227,333,550	
Undivided Earnings	728,496,724	, ,		824,452,541		886,223,663			
	1,134,868,480			1,255,811,447		1,317,431,280		1,340,253,503	
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	7 3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,300,018,275	3.6
INCOME & EXPENSE		000 (57 000		055 700 544		074 040 505			
Loan Income*	333,498,884			355,796,541	5.2	371,812,595		95,772,263	
Investment Income*	44,797,666			40,993,621	-9.1	49,944,927	21.8		
Other Income*	233,939,996			254,022,410		278,859,009		65,005,512	
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization	215,409,303	224,274,522	2 4.1	241,284,892	7.6	252,268,431	4.6	65,540,222	3.9
Expense & NCUSIF Premiums ^{*/2}	7 240 462	99,901	-98.6	46	-100.0	271	489.1	260 704	######
Total Other Operating Expenses*	7,340,462			243,605,349		255,603,747	489.1	61,103,184	
Non-operating Income & (Expense)*	4,118,170			243,605,349 806,637		255,603,747 6,556,729		77,778	
NON-operating income & (Expense)	4,110,170	-2,515,214	+ -162.5) N/A	806,637		6,556,729		11,118	
Provision for Loan/Lease Losses*	47,404,679	41,662,765		43,892,129		55,575,715		14,822,736	
Cost of Funds*	66,068,931			58,699,398				15,354,749	
NET INCOME (LOSS) EXCLUDING STABILIZATION	00,000,931	00,290,402	-0.1	30,099,390	-2.0	02,200,520	0.1	10,004,749	-1.4
EXPENSE & NCUSIF PREMIUM */1	61,818,943	61,177,002	2 -1.0	64,137,441	4.8	81,459,839	27.0	17,179,614	-15.6
Net Income (Loss)*	54,478,481			64,137,395				16,909,833	
TOTAL CU's	118			112		, ,	-4.5	106	
* Income/Expense items are year-to-date while the related %change								100	5.0
# Means the number is too large to display in the cell					1				1
¹ Prior to September 2010, this account was named Net Income (Los	ss) Before NCLISIE Stabilizat	ion Expense From Dece	mber 2010 for	ward NCUSIF Stabilize	ation Incom	ne if any is excluded	1		1
² Prior to September 2010, this account was named Net Income (Los									1
and NCUSIF Premiums.									
³ March 2014 and forward includes "Non-Trading Derivative Liabilitie	s, net."								
⁴ December 2011 and forward includes "Subordinated Debt Included	l in Net Worth."							1. Summary	Financia

Potum to equar	+		Analysis						
Return to cover		For Charter :							
06/07/2017 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A	· · · ·		Region: Natio	on * Peer Grou	up: All * State	= 'MO' * Type	Included: Fed	erally Insured	State Cred
· · ·					1				
	Count of CU in	Peer Group :	N/A		Dec-2016			<u>Mar-2017</u>	
						-			
CAPITAL ADEQUACY	Dec-2013	Dec-2014	Dec-2015	Dec-2016	PEER Avg	Percentile**	Mar-2017	PEER Avg	Percentile*
Net Worth/Total Assets	10.48	10.65	10.55	10.66	N/A	N/A	10.43	N/A	N//
Net Worth/Total Assets	10.46	10.05	10.55	10.00	IN/A	IN/A	10.43	IN/A	IN//
Total Assets Election (if used)	10.49	10.66	10.56	10.67	N/A	N/A	10.46	N/A	N//
Total Delinquent Loans / Net Worth ³	6.10	5.95		4.69		N/A	4.17	N/A	N//
Solvency Evaluation (Estimated)	111.75	112.17		111.97		N/A	111.65	N/A	N/.
Classified Assets (Estimated) / Net Worth	5.94	5.78	5.44	5.34	N/A	N/A	5.28	N/A	N/.
ASSET QUALITY	4.05	0.00	0.04	0.77	N1/A	N1/A	0.00	NI/A	N1/
Delinquent Loans / Total Loans ³ * Net Charge-Offs / Average Loans	1.05	0.99		0.77	N/A N/A	N/A N/A	0.68	N/A N/A	N/. N/.
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.78			100.36		N/A	100.15	N/A	N//
Accum Unreal G/L On AFS/Cost Of AFS	-0.94	0.05		-1.09		N/A	-0.88	N/A	N/.
Delinquent Loans / Assets 3	0.64	0.63		0.50		N/A	0.44	N/A	N//
EARNINGS									
* Return On Average Assets	0.50	0.54	0.54	0.65	N/A	N/A	0.52	N/A	N/.
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.56	0.54		0.65	N/A	N/A	0.53	N/A	N/.
Gross Income/Average Assets Yield on Average Loans	5.57 5.09	5.48 4.78		5.60 4.64		N/A N/A	5.32 4.57	N/A N/A	N/. N/.
* Yield on Average Loans	5.09	4.78		4.64		N/A N/A	4.57	N/A	N//
* Fee & Other Op.Income / Avg. Assets	2.13	2.09		2.23		N/A	1.99	N/A	N/
* Cost of Funds / Avg. Assets	0.60	0.53		0.50		N/A	0.47	N/A	N/
* Net Margin / Avg. Assets	4.97	4.95		5.10		N/A	4.85	N/A	N/
* Operating Exp./ Avg. Assets	4.08			4.06		N/A	3.88	N/A	N/
* Provision For Loan & Lease Losses / Average Assets	0.43	0.37	0.37	0.44	N/A	N/A	0.45	N/A	N/
* Net Interest Margin/Avg. Assets	2.84	2.86		2.87	N/A	N/A	2.86	N/A	N/
Operating Exp./Gross Income	73.24	73.28	74.51	72.49	N/A	N/A	72.97	N/A	N/.
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets 1	3.13	3.15		3.13	N/A N/A	N/A	3.03	N/A N/A	N//
* Net Operating Exp. /Avg. Assets ASSET / LIABILITY MANAGEMENT	3.05	3.02	3.11	3.07	N/A	N/A	2.97	N/A	N//
Net Long-Term Assets / Total Assets	34.58	31.17	29.47	29.69	N/A	N/A	29.00	N/A	N//
Reg. Shares / Total Shares & Borrowings	29.46	30.81		32.74		N/A	33.71	N/A	N/
Total Loans / Total Shares	70.26	74.22		75.35		N/A	73.62	N/A	N/
Total Loans / Total Assets	61.04	63.94		64.59		N/A	63.65	N/A	N/
Cash + Short-Term Investments / Assets	12.03	9.97	13.11	12.30	N/A	N/A	14.11	N/A	N/.
Total Shares, Dep. & Borrs / Earning Assets	94.86	94.27	94.60	94.95	N/A	N/A	95.00	N/A	N/
Reg Shares + Share Drafts / Total Shares & Borrs	45.21	47.50		51.27		N/A	52.68	N/A	N/.
Borrowings / Total Shares & Net Worth	1.72	1.93		2.45		N/A	2.28	N/A	N/.
Supervisory Interest Rate Risk Threshold / Net Worth	220.11	211.37	200.31	192.67	N/A	N/A	191.76	N/A	N/.
PRODUCTIVITY Members / Detential Members	4.00	2.05	4.12	2.90	N/A	N/A	4.20	N/A	N/
Members / Potential Members Borrowers / Members	4.28	3.95 47.82		3.80 48.75		N/A N/A	4.20	N/A N/A	N/
Members / Full-Time Employees	368.31	365.69		362.92		N/A N/A	362.59	N/A	N/.
Avg. Shares Per Member	\$7,313	\$7,326		\$7,773		N/A	\$8,065	N/A	N/
Avg. Loan Balance	\$10,962	\$11,370		\$12,015	N/A	N/A	\$12,255	N/A	N/
* Salary And Benefits / Full-Time Empl.	\$60,095	\$60,590		\$64,676	N/A	N/A	\$66,665	N/A	N/
OTHER RATIOS									
* Net Worth Growth	4.91	5.24	5.01	6.36		N/A	5.47	N/A	N/.
* Market (Share) Growth	3.19	2.70		4.68		N/A	18.05	N/A	N/.
* Loan Growth	7.53	8.48		7.13		N/A	8.43	N/A	N/
* Asset Growth	2.20	3.57		5.25		N/A	14.47	N/A	N/
* Investment Growth	-6.41	-5.66		-0.46		N/A	36.68	N/A	N/
* Membership Growth	2.49		2.67	1.86	N/A	N/A	2.92	N/A	N/
Annualization factor: March = 4; June = 2; September =4/3; Decer			l						
*Percentile Rankings and Peer Average Ratios are produced once a quarter Subsequent corrections to data after this date are not reflected in the Perce				t cvcle.					
Percentile Rankings show where the credit union stands in relation to its peer		°		,	all data for all or	edit unions in a			
beer group are arranged in order from highest (100) to lowest (0) value. The									
e entire range of ratios. A high or low ranking does not imply good or bad ponclusions as to the importance of the percentile rank to the credit union's fi	erformance. How	vever, when revi							
For periods before 2004, the Fixed Assets & Foreclosed and Repossessed	assets did not inc	lude repossesse	d vehicles.						
Prior to September 2010, this ratio was named Return on Assets Prior to Nt From December 2010 forward, NCUSIF Premium Expense is also exclude	CUSIF Stabilizatio								
The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ements for troubl	ed debt restructu	ured (TDR) loans	š.			
This policy change may result in a decline in delinquent loans reported as o	f June 2012.								2. Rati

	:	Supplemental	Ratio Analysis	6	
Return to cover		For Charter :			
06/07/2017		Count of CU :	106		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A			Region: Natio	n · Peer Grou	p: All ^ State
C	ount of CO 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	5.58	3.21	1.98	1.28	0.98
Guaranteed Student Loans	0.70	0.00	0.02	0.54	0.40
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.73	0.86	0.63	0.54	0.49
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.83	0.98	0.94	0.87	0.83
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.94	0.94	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	29.51	13.07	76.57	76.97	75.17
Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	29.51	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	01.01	01110	100.00	110.00	120.41
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 Mto Adiustable Rate and Hvbrid/Balloon < 5 vears	0.90	1.10	0.94	0.87	0.50
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	1.89	0.85	0.52	0.32	0.29
Fixed/Hvbrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.83	0.32	0.32	0.29
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.20	0.21
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	15.63	19.43	18.81	17.53	16.12
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) * 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	18.13	10.52	10.95	21.17	22.10
Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans	2.62	19.53 2.74	19.85 3.00	21.17	22.10
Participation Loans Purchased YTD / Total Loans Granted YTD	2.02	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			0.00		
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	20.00	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		65.40	76.72	77.29
Interest Only & Payment Option First & Other RE / Total Assets Interest Only & Payment Option First & Other RE / Net Worth	0.29		0.35	0.45	0.49
MISCELLANEOUS RATIOS	2.78	2.30	3.35	4.20	4.05
Miscellaneous Ranos 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		38.12	37.61	36.37
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)				2	
**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 re-	equirements for	troubled debt res	structured		
(TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.				3. Supple	emental Ratios

		Ass	ets						Т
Return to cover		For Charter :							
06/07/2017		Count of CU :	106						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ded: Fede	erally Insured State C	redit
	Count o	f CU in Peer Group :	N/A						-
	D 0040	D 0044	0/ O h a	D 0045	0/ Oh a	D 0040	0/ Oh -	Max 0047	0/ Oh -
ASSETS	Dec-2013	Dec-2014	% Cng	Dec-2015	% Cng	Dec-2016	% Cng	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
	619,155,408	558,363,794		897,110,859	60.7	764,235,842			
Cash On Deposit Cash Equivalents	24,482,276	19,505,530		29,617,687	51.8	28,785,841			
TOTAL CASH & EQUIVALENTS	763,807,095	707,429,983		1,060,689,548	49.9	937.078.697		1,199,960,346	
TOTAL CASIT & EQUIVALENTS	105,001,095	101,429,903	-7.4	1,000,009,040	43.5	337,070,037	-11.7	1,199,900,940	20.
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		1,785,727,679	-0.3	1,931,942,348			
Held-to-Maturity Securities	165,574,640	134,689,104		115,128,034	-14.5	118,621,810		117,744,971	
Deposits in Commercial Banks, S&Ls, Savings Banks	762,069,813	711,282,001		624,084,317	-12.3	581,085,263			
Loans to, Deposits in, and Investments in Natural	102,003,013	711,202,001	-0.7	024,004,017	-12.0	501,005,205	-0.3	304,330,004	0.7
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 MCSD/Nonperpetual Contributed Capital and		,				-,,-		,,002	1
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	6 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	C	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	5 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	
1st Mortgage Real Estate Loans/Lines of Credit	2,189,264,182	2,300,269,179		2,370,345,675	3.0	2,449,271,402			
Other Real Estate Loans/Lines of Credit	832,903,433	882,220,489		912,390,903	3.4	957,595,399		976,404,794	
Leases Receivable	0	C	-	0		1,862		1,494	
Total All Other Loans/Lines of Credit	314,183,973	341,033,060		370,505,568	8.6	396,211,781			
TOTAL LOANS	6,783,913,607	7,359,232,645		7,739,421,143	5.2	8,291,243,786		8,465,904,298	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,186,374)	(70,894,092)		(68,932,793)	-2.8	(73,086,629)		, , , , ,	
Foreclosed Real Estate	18,903,926	11,287,220		6,313,594	-44.1	9,097,988		9,922,519	
Repossesed Autos	1,018,530	1,603,938		2,097,080	30.7	3,042,271		2,603,612	
Foreclosed and Repossessed Other Assets	1,598,801	1,086,780		570,622	-47.5	830,458			
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	21,521,257	13,977,938		8,981,296	-35.7	12,970,717		13,210,929	
Land and Building	260,366,803	281,738,588		288,617,790	2.4	304,566,250			
Other Fixed Assets	39,450,872	43,415,506		53,890,730	24.1	54,958,821			
NCUA Share Insurance Capitalization Deposit	93,392,057	95,405,560		97,978,129	2.7	103,094,489		103,318,445	
Identifiable Intangible Assets	402,114	0		0		0		4,061	
Goodwill	1,582,360	1,582,360		1,582,360		2,042,182		2,042,182	
	1,984,474	1,582,360		1,582,360	0.0	2,042,182		2,046,243	
Accrued Interest on Loans	21,221,842	22,044,555			-0.1	23,272,938		21,585,236	
Accrued Interest on Investments	6,966,070	6,405,447				7,149,781			
Non-Trading Derivative Assets, net	N/A	65,796		39,972		89			
All Other Assets	187,617,406	205,837,716		226,373,532	10.0	287,600,220			
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
				10.10-000-000		10.000		40.000 010	
TOTAL ASSETS	11,113,280,205	11,509,554,397		12,195,693,989	6.0	12,835,791,833			-
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									<u> </u>
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSOF	N CUS INCLUDED IN ALL OTH	ER INVESTMENTS PRI	OK TO JUN	IE 2006 FOR SHORT FO	KM FILERS		1		4. Assets

Return to cover 16/07/2017 CU Name: N/A Peer Group: N/A		Liabilities, Shares & For Charter : Count of CU :	N/A						───
CU Name: N/A		Count of CU :							1
			106						
Peer Group: N/A		Asset Range :							
				Nation * Peer Group: /	All * Stat	e = 'MO' * Type Inclu	ded: Fede	rally Insured State C	redit
	Count	of CU in Peer Group :	N/A						L
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Cha	Dec-2016	% Cha	Mar-2017	% Chr
LIABILITIES, SHARES AND EQUITY	Dec-2013	Dec-2014	∕₀ cng	Dec-2013	78 City	Dec-2010	78 City	Widi -2017	78 Chg
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		15.6	247,313,395	14.9	302,917,070		293,506,668	
Borrowing Repurchase Transactions	0		-	10,113,281	N/A	12,990,916		5,168,069	
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	-	0	N/A	0	N/A	0	
Non-Trading Derivative Liabilities, net	N/A	0		0	N/A	0		0	
Accrued Dividends and Interest Payable	12,404,911	12,378,843		12,300,571	-0.6	12,616,088	2.6	6,428,732	
Accounts Payable & Other Liabilities	124,907,310			158,905,364	-0.3	186,248,564	17.2	154,486,694	
FOTAL 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	, , ,	7.7	3,412,003,948	9.3	3,702,045,188		3,975,280,546	
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		-6.8	1,638,734,315	-2.9	1,603,889,088		1,601,221,139	
IRA/KEOGH Accounts	993,465,335	952,388,751	-4.1	922,166,317	-3.2	891,027,856		879,713,565	
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		91.8	16,957,334	24.6	11,206,685	1	26,055,639	
TOTAL SHARES AND DEPOSITS	9,654,946,322		2.7	10,511,249,931	6.0	11,003,587,915		11,500,174,609	
									<u> </u>
EQUITY: Undivided Earnings	729 406 724	779,004,541	6.9	924 452 544	5.8	006 000 660	7.5	906 207 297	1.1
· ·	728,496,724			824,452,541	0.8- -0.8	886,223,663		896,297,287	
Regular Reserves Appropriation For Non-Conforming Investments	213,462,339	213,815,398	0.2	212,019,644	-0.6	211,248,468	-0.4	211,914,393	0.3
(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 OTTT (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		0	100.0	0	1 1	0	
Other Comprehensive Income	-13,738,185	,	-55.9	-26,254,542	-22.5	-30,280,691	-15.3	-29,401,158	
Net Income	-13,730,105	1 - 1 -		-20,234,342	-22.5 N/A	-30,200,091		4.708.273	2.3 N/A
EQUITY TOTAL	1,134,868,480	-		1,255,811,447	4.1	1,317,431,280	4.9	1,340,253,503	
	1,154,000,400	1,200,435,350	0.5	1,233,011,447	4.1	1,517,451,200	4.5	1,340,233,303	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									<u> </u>
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 Snares Uninsured Non-Member Deposits	404,845,427			2,473,218	24.3	495,140,679		12,248,987	
Total Uninsured Shares & Deposits	406,259,378				19.7	496,811,840		523,621,008	
nsured Shares & Deposits	9,248,686,944			10,016,017,482	5.4	10,506,776,075		10,976,553,601	4.5
FOTAL NET WORTH	1,165,122,444			1,287,558,035	5.0	1,369,405,645		1,388,116,678	
# Means the number is too large to display in the cell	1,100,122,444	1,220,120,094	J.Z	1,207,000,000	5.0	1,309,400,043	0.4	1,000,110,070	1.4
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA		R SHARES FOR SHOPT	FORM FIL	FRS					
PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to							\$250.000		
December 2011 and forward includes "Subordinated Debt Included in No		οι το φτου,000 and φ20	0,000 F OF				Ψ 2 00,000	E 1:-L	ShEquity

Return to cover		Income Statem							
		For Charter :	N/A						-
06/07/2017		Count of CU :	106						-
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclue	ded: Federally	Insured State C	redit
	Count of	CU in Peer Group :	N/A						
	D	D	a(0)	5	a(O I)	D	ar a		
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Ch
NTEREST 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	6 2.
Less Interest Refund	(530,440)	(526,357)	-0.8	(504,360)	-4.2	(1,258,941)	149.6	(241,853)	
Income from Investments	42,862,293	44,676,917		42,250,777	-4.2	48,166,843	149.0	12,507,066	
Income from Trading	1,935,373	414,364		-1,257,156		1,778,084		637,886	
TOTAL INTEREST INCOME	378,296,550	383,248,943	-78.0	396,790,162	-403.4	421,757,522	6.3	108,917,215	
NTEREST EXPENSE:	378,296,550	363,246,943	1.3	396,790,162	3.5	421,757,522	0.3	108,917,215	3.
	40 740 505	44.004.404	5.0	40.000.500	2.0	45 000 000	0.4	40.070.400	
Dividends	46,740,525 13,982,965	44,024,134 11,668,792	-5.8 -16.5	42,289,566 11,086,794	-3.9 -5.0	45,003,328 10,657,026		10,970,429 2,626,686	
Interest on Deposits									
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	
	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	15,354,749	
PROVISION FOR LOAN & LEASE LOSSES	47,404,679	41,662,765		43,892,129	5.4	55,575,715		14,822,736	
	264,822,940	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3	78,739,730) 3.
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	
Other Operating Income	120,497,760	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3	34,988,726	
Gain (Loss) on Investments	3,310,110	965,075		1,526,975	58.2	2,543,420	66.6	30,082	-95.
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	284	N/A	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.
Gain from Bargain Purchase (Merger)	0	0	N/A	2,153,974	N/A	0	-100.0	0) N//
Other Non-Oper Income/(Expense)	2,190,906	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1	618,916	6 -35.
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0) N//
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.
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	2 3.
Travel, Conference Expense	3,954,311	4,346,011	9.9	4,547,576	4.6	4,498,715	-1.1	1,063,406	s -5.
Office Occupancy	30,031,267	32,740,885	9.0	34,259,271	4.6	34,699,011	1.3	8,772,648	3 1.
Office Operation Expense	85,500,926	91,227,419		97,317,318	6.7	105,000,186	7.9	24,561,844	I -6.
Educational and Promotion	15,602,280	15,117,153	-3.1	17,091,946	13.1	16,336,311	-4.4	4,015,505	
Loan Servicing Expense	33,914,490	32,180,525	-5.1	36,254,997	12.7	38,722,741	6.8	8,601,430	
Professional, Outside Service	29,715,191	32,836,557	10.5	33,567,117	2.2	34,546,711	2.9	8,585,186	
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	1,220,200	55,501	51.5	+0	100.0	211	100.1	200,400	
CU Stabilization Fund ³	6,111,196	0	-100.0	0	N/A	0	N/A	14,325	5 N/
Member Insurance - Other	640,903	311,577	-51.4	152,699	-51.0	176,686		40,712	
Operating Fees	1,555,852	1,575,329	1.3	1,590,929	1.0	1,608,177	1.1	1,265,133	
Misc Operating Expense	24,737,640	19,380,811	-21.7	18,823,496	-2.9	20,015,209		4,197,320	
TOTAL NON-INTEREST EXPENSE	448,402,625	454,090,690			6.8	507,872,449		126,913,187	
NET INCOME (LOSS) EXCLUDING STABILIZATION	440,402,020	404,000,000	1.5	404,030,207	0.0	007,072,440		120,010,107	- 0.
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.
NET INCOME (LOSS)	54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568		16,909,833	
RESERVE TRANSFERS:				,,				_,, 5~	1
Transfer to Regular Reserve	215,936	357,246	65.4	203,761	-43.0	168,319	-17.4	48,750) 15.
All Income/Expense amounts are year-to-date while the related % change		001,210		200,701				.0,.00	
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From September 2009 to December 2010, this account includes NCUSIF			1				<u> </u>		+
• •									+
For December 2010 forward, this account includes only NCUSIF Premium	1			entember 2000 1 (-	e al				+
From March 2009 to June 2009, this account was named NCUSIF Stabiliz		NCUSIF Premium Expe	nse. ⊢or Se	eptember 2009 and forwal	a,				
this account only includes only the Temporary Corporate CU Stabilization							1		1

		Delinquent Loan Inf		1					
Return to cover 06/07/2017		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	State = 'MO' * Type I	ncluded:	Federally Insured S	state
	Count of	CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
30 to 59 Days Delinquent	139,346,281	139,314,875		118,410,492			-4.0	97,653,044	
60 to 179 Days Delinquent	51,541,751	54,491,734		49,789,259			-1.5		
180 to 359 Days Delinquent > = 360 Days Delinquent	13,760,689			11,058,544 4,167,444			-11.0 28.1	12,598,828 6,857,484	
Total Del Loans - All Types (> = 60 Days)	71,053,385			65,015,247			-1.2		-9.7
% Delinquent Loans / Total Loans	1.05			0.84			-7.8	0.68	
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent 60 to 179 Days Delinquent	6,162,828			6,976,897			-6.8	4,448,049	
180 to 359 Days Delinquent	3,778,494 203,859	3,927,749 263,675		3,371,177 217,898			10.6 77.0	3,210,328 338,792	-13.9
> = 360 Days Delinquent	8,209			15,643		2,981	-80.9	2,536	
Total Del Credit Card Lns (> = 60 Days)	3,990,562			3,604,718			14.2	3,551,656	-13.7
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98			0.83			10.9	0.83	
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	C			0				0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0			0				0	
> = 360 Days Delinquent	0			0			N/A	0	
Total Del PAL Lns (> = 60 Days)	0			0				0	-
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	561,062	555,520		1,294,133			-59.3	697,647	
60 to 179 Days Delinquent	1,872,586			882,040			-30.7	469,009	
180 to 359 Days Delinquent > = 360 Days Delinquent	15,737 23,796			29,646 37,552			-45.7 -18.4	14,310 30,690	-11.0 0.2
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,912,119			949,238			-30.7	514,009	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	5.58	3.21	-42.6	1.98	-38.4	1.28	-35.0	0.98	-24.0
New Vehicle Loans	04 400 004	00 540 044	0.5	40,000,404	00.0	44 44 4 054	44.0	44,000,540	01.0
30 to 59 Days Delinquent 60 to 179 Days Delinquent	21,486,891 4,700,328	23,518,344 6,365,435		16,932,181 5,122,826	-28.0		-14.9 -8.3	11,296,516 4,147,767	-21.6
180 to 359 Days Delinquent	912,459			777,991			-2.8	1,180,681	56.1
> = 360 Days Delinquent	330,717			209,410			28.8	129,605	
Total Del New Vehicle Lns (> = 60 Days)	5,943,504	7,958,661	33.9	6,110,227	-23.2	5,723,417	-6.3	5,458,053	-4.6
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.73	0.86	19.0	0.63	-27.4	0.54	-14.3	0.49	-8.7
Used Vehicle Loans									
30 to 59 Days Delinquent	47,090,528		12.3	43,190,103			1.3 0.8	33,913,308	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	13,380,505		18.9	20,717,604 3,694,958			21.9	16,994,308 4,621,413	
> = 360 Days Delinquent	655,022	563,141		520,885			41.1	827,495	
Total Del Used Vehicle Lns (> = 60 Days)	16,417,095			24,933,447			4.7	22,443,216	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.85	0.98	14.6	1.07	9.4	1.00	-6.0	0.83	-17.2
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.81	0.94	15.8	0.94	-0.5	0.87	-7.5	0.73	-15.7
Leases Receivable									
30 to 59 Days Delinquent	C	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	C	0	N/A	0	N/A	. 0	N/A	0	N/A
180 to 359 Days Delinquent	C	-		0				0	
> = 360 Days Delinquent	C	-		0				0	
Total Del Leases Receivable (> = 60 Days) %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00		0				0	N/A
All Other Loans ²	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
30 to 59 Days Delinquent	9,666,542	9,516,676	-1.6	8,077,825	-15.1	8,492,578	5.1	7,053,384	-16.9
60 to 179 Days Delinquent	7,359,015			4,671,298			6.2	6,865,481	38.4
180 to 359 Days Delinquent	1,201,658	2,116,637	76.1	1,577,354	-25.5	1,240,466	-21.4	1,365,581	10.1
> = 360 Days Delinquent	1,025,809			571,951		777,474	35.9	717,236	
Total Del All Other Loans (> = 60 Days)	9,586,482			6,820,603			2.3	8,948,298	
%All Other Loans >= 60 Days / Total All Other Loans # Means the number is too large to display in the cell	1.68	1.43	-14.9	1.03	-28.0	0.98	-5.2	1.24	27.4
# 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 delingu	ency reporting roquirem	ents for troubled debt re	etructured	(TDR) loans This policy	(change o	nav result in a dealing in			├
delinquent loans reported as of June 2012.	ency reporting requirem	onto for troubled debt re	Sauclured		r unange fi	nay result in a decline In			
² As of June 2013, added delinguency for New & Used Vehicle Loans in June 2013. Deli	nguent New/Used Auto	Loans are no longer incl	luded in "Al	I Other Loans" delinque	ncy.		7	. Delinquent Loan Info	rmation 1

	[Delinquent Loan Info		2					
Return to cover		For Charter :							
06/07/2017 CU Name: N/A		Count of CU : Asset Range :							──
Peer Group: N/A				Nation * Peer Grou	p:All*S	state = 'MO' * Type I	ncluded:	Federally Insured S	State
	Count of	CU in Peer Group :				Jule - Me Type			
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chợ
DELINQUENT LOANS BY CATEGORY 1									<u> </u>
ALL REAL ESTATE LOANS 30 to 59 Days Delinguent	54,378,430	46 600 610	-14.1	41,939,353	-10.2	39,982,180	47	40,244,140	-
60 to 179 Days Delinquent	20,450,823	46,690,610 19,270,180		15,024,314	-10.2		-4.7 -5.8	6,806,806	
180 to 359 Days Delinquent	9,045,408	7,133,810		4,760,697	-33.3		-38.2	5,078,051	
> = 360 Days Delinquent	3,707,392	2,954,625	-20.3		-4.8	3,522,207	25.3	5,149,922	
Total Del Real Estate Loans (> = 60 Days)	33,203,623	29,358,615			-23.0	20,612,149	-8.8	17,034,779	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.90	2.39			-17.7	1.78	-9.5	1.66	
% 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.
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	
180 to 359 Days Delinquent	4,321,401	4,298,168			-41.0	1,359,605		3,384,256	
> = 360 Days Delinquent Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	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 Mig Fixed and Hybrid/Balloon Elis > Syls (> = 60 Days)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	11,399,946	-4.
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	20,110,020	11,111,001		12,022,100	2	11,000,001	0.0	11,000,010	
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		-17.0	9,695,718	-13.5	13,315,586	
60 to 179 Days Delinquent	3,520,418	5,201,856			-13.4	4,398,770	-2.4	1,931,387	
180 to 359 Days Delinquent	1,902,863	2,205,599			-19.8	1,004,690	-43.2	800,664	
> = 360 Days Delinquent	179,871	59,995			-100.0	506,240	N/A	646,877	
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	-42.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									1
VIS	0.90	1.10	22.4	0.94	-14.4	0.87	-7.6	0.50	-43.
Other Real Estate Fixed Rate/Hybrid/Balloon	0.50			0.04		5.07		5.50	
30 to 59 Days Delinguent	4,219,801	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8	1,981,491	-37.
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.
180 to 359 Days Delinquent	2,551,611	227,860			-42.0	164,137	24.1	150,859	
> = 360 Days Delinquent	321,420	123,716	-61.5	42,144	-65.9	62,221	47.6	76,285	5 22.0
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	-10.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	4.00	0.05	54.0	0.50		0.00	07.0	0.00	
Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate	1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9	0.29	-11.3
30 to 59 Days Delinguent	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			8.8	1.534.911	-9.0	737,481	
180 to 359 Days Delinquent	269,533	402,183	49.2		-19.8		27.5	742,272	
> = 360 Days Delinquent	134,477	153,484		284,139	85.1	163,692	-42.4	147,919	
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,936,656	1,982,126			8.9			1,627,672	
%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.
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	7,144,564	3,276,650		1,615,162	-50.7	3,873,510		3,421,736	
60 to 179 Days Delinquent	2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6	1,351,328	
180 to 359 Days Delinquent	2,246,651	2,180,203	-3.0		-61.5	0		263,136	
> = 360 Days Delinquent Total Del Member Business Loans Secured by RE (> = 60 Days)	994,526 5,554,836	112,775 3,267,607	-88.7 -41.2	0 1,477,789	-100.0	462,890 1,130,179	N/A -23.5	190,962 1,805,426	
%Member Business Loans Secured by RE Delinquent >= 60 Days)	3,334,636	3,207,007	-41.2	1,477,789	-04.8	1,130,179	-23.5	1,000,420	59.
Business Loans Secured by RE	2.21	1.17	-47.3	0.50	-57.1	0.34	-31.5	0.54	58.
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	650,620	856,076			-75.4	339,619	61.4	197,607	
60 to 179 Days Delinquent	974,742	573,344			-90.5	106,554	96.3	209,201	
180 to 359 Days Delinquent	600,639	145,641	-75.8		-0.6	63,957	-55.8	63,957	
> = 360 Days Delinquent	604,280	536,366			-13.4	394,105	-15.2	374,705	
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.
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	·								
NonMember Business Loans Secured By RE	9.70	5.78	-40.4	3.29	-43.2	3.02	-7.9	2.67	' -11.
30 to 59 Days Delinquent	0	657,750	N/A	0	-100.0	0	N/A	0) N//
60 to 179 Days Delinquent	0					0		0	
180 to 359 Days Delinquent	0					0			
> = 360 Days Delinquent	0				N/A	0		0	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	0			0	-100.0	0		0	
%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//
NonMember Business Loans NOT Secured By RE									\square
30 to 59 Days Delinquent	0	-		0	N/A	0		0	
60 to 179 Days Delinquent	0				N/A	0		0	
180 to 359 Days Delinquent	0			0	-100.0	0		0	
> = 360 Days Delinquent Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	0				N/A	0		0	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total	0	63,444	N/A	0	-100.0	0	N/A	0) N/
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/.
			1				1		
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Return to cover	Losses, Bankruph	For Charter :		Debt Restructured L	Jans				
06/07/2017		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0			Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: Fe	ederally Insured Stat	e Credi
	Count d	f CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha	Mar-2017	% Ch
	200 2010	200 2011	/* e.i.g	200 2010	/: e.i.g	200 2010	// U.I.g		70 011
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									-
* Total Loans Charged Off	70,743,833	52,335,386	-26.0	57,153,894	9.2	62,027,605	8.5	17,520,264	13.
* Total Loans Recovered	11,628,158		6.9	10,724,809	-13.8		-3.4		
* NET CHARGE OFFS (\$\$)	59,115,675			46,429,085	16.4		11.3		
**%Net Charge-Offs / Average Loans Total Del Loans & *Net Charge-Offs ¹	0.90		-37.5 -13.3	0.62	9.0 -1.2		4.8 4.0		
Combined Delinquency and Net Charge Off Ratio ¹	1.95			1.46	-1.2		-2.5		
LOAN LOSS SUMMARY BY LOAN TYPE	1.90	1.30	-20.2	1.40	-0.5	1.42	-2.0	1.30	-2.
* Unsecured Credit Card Lns Charged Off	10,960,184	10,927,976	-0.3	10,500,067	-3.9	11,409,647	8.7	3,498,432	22.
* Unsecured Credit Card Lns Recovered	2,018,847	2,188,622	8.4	1,914,327	-12.5	2,091,809	9.3	618,150	18.
* NET UNSECURED CREDIT CARD C/Os	8,941,337	8,739,354	-2.3	8,585,740	-1.8		8.5		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25			1.99	-4.8		5.7	2.63	
* Non-Federally Guaranteed Student Loans Charged Off	1,131,064		-99.3		50.8				
* Non-Federally Guaranteed Student Loans Recovered	13,158				-64.9				
* Net Non-Federally Guaranteed Student Loans C/Os ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	1,117,906	5,667	-99.5	10,712	89.0	10,973	2.4	-408	-114.
Federally Guaranteed Student Loans	3.57	0.01	-99.6	0.02	60.9	0.02	-4.3	0.00	-114.
* Total 1st Mortgage RE Loan/LOCs Charged Off	15,297,421	3,686,478		1,764,788	-52.1	1,572,935	-10.9	275,159	
* Total 1st Mortgage RE Loans/LOCs Recovered	1,130,376			292,785	-59.6		92.3	67,313	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	207,846	-17.
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	0.67	0.13	-80.3	0.06	-52.2		-33.5	0.03	
* Total Other RE Loans/LOCs Recovered	4,843,848 677,853			1,809,433 509,017	-53.5 -62.9		-21.9 -18.4	379,023 216,741	
* NET OTHER RE LOANS/LOCs C/Os	4.165.995	2,524,584	-39.4	1,300,416	-02.9		-10.4	162,282	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.50			0.14	-50.8		-26.4		-37.
* Total Real Estate Loans Charged Off	20,141,269			3,574,221	-52.9		-16.5	654,182	
* Total Real Estate Lns Recovered	1,808,229	2,094,745	15.8	801,802	-61.7	978,257	22.0	284,054	16.
* NET Total Real Estate Loan C/Os	18,333,040	5,486,583		2,772,419	-49.5		-27.6	370,128	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62			0.09	-51.5		-30.0	0.04	
* Total TDR 1st & Other Real Estate Lns Charged Off	1,510,248		-42.3	348,593	-60.0		-32.3	0	
* Total TDR 1st & Other Real Estate Lns Recovered *NET TDR Real Estate C/Os	523,894		-84.1	84,492	1.3		-51.4	475	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	986,354			264,101 0.51	-66.5 -65.0		-26.2 -18.2	0.00	-
* Total Leases Receivable Charged Off	1.70			0.51	-03.0 N/A			25,303	
* Total Leases Receivable Recovered	0			0				4,066	
* NET LEASES RECEIVABLE C/Os	0			0	N/A	0		21,237	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	5,062.46	
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,802			2,012	-14.3		-0.9		
Number of Members Who Filed Chapter 13 YTD	1,923		-13.2		-10.4		49.1	684	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	4			-50.0		-50.0		
Total Number of Members Who Filed Bankruptcy YTD	4,726		-14.9	3,509	-12.7		20.4		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12) * All Loans Charged Off due to Bankruptcy YTD	44,578,978		-8.7 -8.0	37,901,600 10,747,954	-6.9 5.7		7.9		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63				-3.2		-6.8		
REAL ESTATE FORECLOSURE SUMMARY	10.00	13.40	24.0	13.01	0.2	17.00	0.0	10.12	
Real Estate Loans Foreclosed YTD	24,640,243	11,719,508	-52.4	6,793,830	-42.0	6,088,929	-10.4	1,503,081	-75.
Number of Real Estate Loans Foreclosed YTD	184			77	-19.8		-32.5	17	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	-								
TDR First Mortgage RE Loans	48,954,390			42,030,186	-14.6		-5.8	38,045,629	
TDR Other RE Loans	3,820,262				16.3				
Total TDR First and Other RE Loans	52,774,652								
TDR RE Loans Also Reported as Business Loans	3,714,439								
TDR Consumer Loans (Not Secured by RE) TDR Business Loans (Not Secured by RE)	8,423,498 4,923,810			11,124,412 840,273	-10.6 -79.5		13.5 -29.8		
Total TDR First RE, Other RE, Consumer, and Business Loans	66,121,960			60,158,118					
Total TDR Loans to Total Loans	0.97								
Total TDR Loans to Net Worth	5.68				-19.4		-9.7	4.05	
TDR portion of Allowance for Loan and Lease Losses	5,361,270				-43.0				
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu	alizing)								
		ments for troubled debt							

	In	direct and Participati	on Lendi	ng					
Return to cover		For Charter :		•					
06/07/2017		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count	of CU in Peer Group :	•	Nation * Peer Group:	All " Stat	te = WO Type Includ	iea: reae	rally insured State C	realt
	Count	of CO in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Cha	Dec-2016	% Cha	Mar-2017	% Ch
INDIRECT LOANS OUTSTANDING	Dec-2013	Dec-2014	70 Ong	Dec-2013	70 Ong	Dec-2010	70 Ong	Widi -2017	70 011
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.
Indirect Loans - Outsourced Lending Relationship	468,646,174	493,093,308		523,334,971	6.1	630,532,398	20.5	694,945,382	
Total Outstanding Indirect Loans	1,229,665,073	1,437,461,236		1,536,145,935	6.9	1,755,596,798	14.3	1,870,978,843	-
%Indirect Loans Outstanding / Total Loans	18.13	19.53		1,000,140,000	1.6	21.17	6.7	22.10	-
•	10.13	19.55	1.0	19.00	1.0	21.17	0.7	22.10	4.
DELINQUENCY - INDIRECT LENDING ¹ 30 to 59 Davs Delinguent	52,593,078	59,429,550	13.0	43,527,603	-26.8	41,159,624	-5.4	31,914,697	-22.
60 to 179 Days Delinquent	13,340,277	16,962,054	27.1	43,327,003	-20.8	16,437,721	-3.4	13,982,208	
180 to 359 Days Delinquent			-	-1 - 1	-4.0		1.0		
, , , , , , , , , , , , , , , , , , , ,	2,257,033	2,874,209	-	2,756,912	-4.1	3,092,510	24.0	3,508,695	_
> = 360 Days Delinquent	533,369	351,549		355,395 19,264,502		440,764		518,436	
Total Del Indirect Lns (>= 60 Days)	16,130,679	20,187,812	25.2		-4.6	19,970,995	3.7	18,009,339	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	7.1	1.25	-10.7	1.14	-9.3	0.96	i -15.
LOAN LOSSES - INDIRECT LENDING	40.044.010	15 100 110	0.0	01.005.7.10	40.0	01 000 000		E 050 100	+
* Indirect Loans Charged Off	13,944,913	15,168,143		21,365,148	40.9	21,863,602	2.3	5,950,492	-
* Indirect Loans Recovered	2,249,627	1,942,942		2,019,024	3.9	2,431,942	20.5	726,932	
* 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	
**%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
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	40.047.404	41.7	44,746,179	-2.
	-1- 1			- 1 - 1 1		46,017,164			
Non-Federally Guaranteed Student Loans	14,425,286	20,144,547		20,525,907	1.9	20,427,342	-0.5	20,677,608	
Real Estate	11,549,602	15,013,347	30.0	14,179,942	-5.6	19,487,929	37.4	20,485,372	
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	
Non-Member Business Loans (excluding C&D)	34,117,317	17,489,446	1	18,206,176	4.1	22,583,618	24.0	23,652,529	
Commercial Construction & Development	4,459,025	606,382		1,307,124	115.6	3,733,828	185.7	771,265	_
Loan Pools	100,267,912	108,475,788	-	121,121,072	11.7	106,562,650	-12.0	109,568,562	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	177,801,053	201,906,440		231,904,048	14.9	241,883,347	4.3	243,628,989	-
%Participation Loans Outstanding / Total Loans	2.62	2.74		3.00	9.2	2.92	-2.6	2.88	
* 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	i 18.
%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.
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced	30,295,374	47,730,201	57.5	72,320,532	51.5	58,461,732	-19.2	58,091,169	-0.0
(Participants' Balance Outstanding) Participation Loan Interests - Amount Retained (Outstanding)	17,357,920	23,550,598		26,973,775	14.5	25,826,138	-13.2	24,297,253	
* Participation Loans Sold YTD	15,003,072	31,301,358		45,856,246	46.5	17,167,306	-4.3	4,303,926	
** %Participation Loans Sold YTD / Total Assets			-						
WHOLE LOANS PURCHASED AND SOLD:	0.14	0.27	101.4	0.38	38.3	0.13	-64.4	0.13	-3.
	4 540 700	707.007	47.5	00.000	00.5	5 00 1 700	0.004.0		400
*Loans Purchased in Full from Other Financial Institutions YTD	1,518,790	797,887	-47.5	60,000	-92.5	5,094,732		0	
*Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other	771,600	48,000	-93.8	5,142	-89.3	725,321	######	0	-100.
Sources YTD / Loans Granted YTD	0.07	0.03	-61.4	0.00	-93.3	0.14	8,066.5	0.00	-100.
*Loans, Excluding RE, Sold in Full YTD	0.07	0.03		0.00	-93.3 N/A	0.14		0.00	-
	0	0	IN/A	0	IN/A	0	IN/A	0	11//
DELINQUENCY - PARTICIPATION LENDING 1	000 175	4 000 044	207.0	4 400 0 40	74 5	4 000 500	40.0	000 101	
30 to 59 Days Delinquent	822,475	4,089,341	397.2	1,166,949	-71.5	1,286,592	10.3	960,494 2,793,903	-
60 to 179 Days Delinquent	2,555,514	1,855,241	-27.4	1,105,963	-40.4	972,575	-12.1	1 1	-
180 to 359 Days Delinquent	120,092	2,264,700		101,916	-95.5	124,639	22.3	167,560	
> = 360 Days Delinquent	35,766	292,340		238,252	-18.5	233,730	-1.9	273,506	-
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.
%Participation Loans Delinquent >= 60 Days / Total Participation	1.52	2.19	43.3	0.62	-71.5	0.55	-11.8	1.33	141.
Loans LOAN LOSSES - PARTICIPATION LENDING	1.52	2.19	43.3	0.02	-71.3	0.55	-11.0	1.33	+ 141.
* Participation Loans Charged Off	2,058,890	426,183	-79.3	597,530	40.2	648,726	8.6	276,953	70.
* Participation Loans Charged Oil	2,058,890	426,183		123,647	-3.3	108,634	-12.1	276,953 21,674	
* NET PARTICIPATION LOAN C/Os									
	1,925,305	298,275	-84.5	473,883	58.9	540,092	14.0	255,279	89.
***%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.
/ AVQ Participation Loans *Amounts are year-to-date while the related %change ratios are annualized.	1.10	0.10	00.1	0.22	55.1	0.23		0.42	
	or no annualizing)		1						+
			1	1			1		-
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annaanzing)								
Annualization ractor: March = 4; June = 2; September =4/3; December = 1 # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising		requirements for travels	d debt root	ructured (TDP) loops					

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :							
06/07/2017		Count of CU :	106						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	ate = 'MO' * Type Inclu	ded: Fec	lerally Insured State	Credit
	Count	of CU in Peer Group :	N/A						
	D 0040	D 0014	0/ O b a	D 0045	0/ Oh -	D 0040	0/ O h a	Mar 0047	0 (O b a)
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages	700 000 4 40	740 477 005	4.0	700.050.400	0.0	004 000 700	40.5	077 400 540	4.5
Fixed Rate > 15 years	722,883,140	713,477,935	-1.3	782,052,122	9.6	, ,	10.5	877,136,549	
Fixed Rate 15 years or less Other Fixed Rate	733,992,572	709,217,201	-3.4	670,321,253	-5.5		-4.7	635,026,941	
Total Fixed Rate First Mortgages	23,822,320	28,057,043		29,330,628	4.5		-8.9	28,706,263	-
Balloon/Hybrid > 5 years	1,480,698,032	1,450,752,179 172,447,184		1,481,704,003	2.1		3.2 8.1	1,540,869,753 256.020.520	
Balloon/Hybrid 5 years or less	86,966,887	521,532,577	98.3	224,442,559 484,674,546	-7.1		0.0	486,382,090	
Total Balloon/Hybrid First Mortgages	480,519,048 567,485,935	693,979,761	22.3	709,117,105	-7.1			742,402,610	
Adjustable Rate First Mtgs 1 year or less	54,417,108	60,364,884	10.9	61,617,455	2.2		-12.6	52,905,665	
Adjustable Rate First Migs 1 year		95,172,355	9.8		2.1		-12.6	140,182,438	
Total Adjustable First Mortgages	86,663,107			117,907,112 179,524,567	23.9		7.1		
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	141,080,215 2,189,264,182	155,537,239 2,300,269,179		2,370,345,675	3.0		3.3	<u>193,088,103</u> 2,476,360,466	
Other Real Estate Loans	2,109,204,102	2,300,209,179	5.1	2,370,343,073	3.0	2,449,271,402	3.3	2,470,300,400	1.1
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		8,183,053	-40.2		208.7	16,682,864	
Open End Adjustable Rate (HELOC)	572,568,702	611,705,187	6.8	666,161,757	-40.2		200.7	741.320.664	
Open End Fixed Rate	18,773,982	19,132,690		14,707,529	-23.1		-17.9	11,778,771	-2.4
TOTAL OTHER REAL ESTATE OUTSTANDING	832,903,433	882,220,489		912.390.903	3.4		5.0	976.404.794	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,022,167,615	3,182,489,668		3,282,736,578	3.1	, ,	3.8	3,452,765,260	
RE LOAN SUMMARY (FIX, ADJ):	5,022,107,015	3,102,403,000	0.0	5,202,750,570	5.1	3,400,000,001	0.0	3,432,703,200	1.5
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		-8.8	218,401,266	
Total Fixed Rate RE Outstanding	1,826,249,030	1.880.031.287	2.9	1,944,192,655	3.4		2.3	2,015,291,539	
%(Total Fixed Rate RE/Total Assets)	16.43	16.33	-0.6	15.94	-2.4		-2.8	15.15	
%(Total Fixed Rate RE/Total Loans)	26.92	25.55	1	25.12	-1.7		-4.5	23.80	
/ · · · · · · · · · · · · · · · · · · ·	20102	20:00	0	20.12		20100		20.00	0.0
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		9.8	758,003,528	
Total Adj Rate RE Outstanding	1,195,918,585	1,302,458,381	8.9	1,338,543,923	2.8		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 &	~~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~			10 105 050		57 507 500			10.0
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	32,444,907	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2	64,599,210	12.3
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	0.29	0.27	-0.0	0.00	55.1	0.45	20.0	0.49	0.4
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		2,924,382	11.6		0.7	3,591,913	
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	017 705	005.00	07-	704 076		0.45,000,000		4 40 000	
* Fixed Rate > 15 years	617,768,008	385,091,197	-37.7	734,076,530	90.6		15.2	149,367,535	
* Fixed Rate 15 years or less	417,823,023	201,212,194		261,636,459	30.0		13.3	58,960,867	
* Other Fixed Rate	10,227,890	5,633,014		10,104,532	79.4			397,205	
* Total Fixed Rate First Mortgages	1,045,818,921	591,936,405		1,005,817,521	69.9			208,725,607	
* Balloon/Hybrid > 5 years	31,966,874	104,964,154		98,653,850	-6.0		-35.5	22,461,148	
* Balloon/Hybrid 5 years or less	106,920,938	125,298,925		104,964,326	-16.2		-16.0	26,741,663	
* Total Balloon/Hybrid First Mortgages * Adjustable Rate First Mtgs 1 year or less	138,887,812			203,618,176			-25.5	49,202,811	
	11,952,644			18,619,299	-11.9		2.9	2,969,809	
* Adjustable Rate First Mtgs >1 year	15,775,302	19,712,371	25.0	25,332,189	28.5		15.6	6,882,582	
* Total Adjustable First Mortgages	27,727,946	40,853,893		43,951,488	7.6		10.2	9,852,391	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED * Amounts are year-to-date while the related %change ratios are annualized.	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
, , , , , , , , , , , , , , , , , , , ,									
# Means the number is too large to display in the cell			1					11. R	ELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
06/07/2017		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Poor Group	All * Stot	o – 'MO' * Typo Inclu	dod: Eod	erally Insured State C	radit
	Count	of CU in Peer Group :		Nation Feel Group.	All Stat		ueu. reu	erally insured State C	Jeun
	Count	or co in reer droup.	N/A						
	Dec-2013	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha	Mar-2017	' % CI
* OTHER REAL ESTATE (Granted)	2010	200 2014	70 Ong	2010	70 Ong	000 2010	70 Ong		70 01
* Closed End Fixed Rate	63,132,680	61,081,674	-3.2	71,914,031	17.7	38,196,102	-46.9	13,354,416	39
* Closed End Adjustable Rate	219,532			5,234,682	50.9	3,967,305	-24.2	747,790	
* Open End Adjustable Rate (HELOC)	160,502,847			181,857,849		239,187,719	31.5		
* Open End Fixed Rate and Other	1,863,168			1,967,325	-18.1	3,759,872	91.1	347,537	
* TOTAL OTHER REAL ESTATE GRANTED	225,718,227		11.4	260,973,887	3.8	285,110,998	9.2		
* TOTAL RE (FIRST AND OTHER) GRANTED	1,438,152,906			1,514,361,072	35.9	1.631.552.146	7.7	345,808,097	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	33.15			31.01	34.5	30.12	-2.9		
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	835,682,212	509,615,622	-39.0	819,742,782	60.9	1,032,981,830	26.0	206,962,528	-19
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	68.93	59.05	-14.3	65.40	10.8	76.72	17.3	77.29) (
AMT of Mortgage Servicing Rights	25,185,309		-42.0	16,178,116	10.8	18,185,416	12.4	17,992,842	-
Outstanding RE Loans Sold But Serviced	2,682,648,060		5.1	2,902,338,423	2.9	3,490,595,520	20.3	3,531,453,574	
% (Mortgage Servicing Rights / Net Worth)	2.16			1.26	5.5	1.33	5.7	1.30	-
MISC. RE LOAN INFORMATION									1
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,146,548,933	1,260,117,270	9.9	1,263,412,349	0.3	1,335,394,097	5.7	1,367,688,646	5
R.E. Lns also Mem. Bus. Lns	272,020,828		8.0	311,672,787	6.1	331,675,908	6.4	355,423,703	
REVERSE MORTGAGES	,0_0,020	_00,102,020	0.0	211,012,101	0.1	231,010,000	0.4	200, 120,700	1
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	1 (
Proprietary Reverse Mortgage Products	0			0		0		0	
Total Reverse Mortgages	0			0		0		0	_
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	48.954.390	49,226,763	0.6	42,030,186	-14.6	39.597.288	-5.8	38,045,629) -:
TDR Other RE Loans	3,820,262	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5	4.520.136	
Total TDR First and Other RE Loans	52,774,652		3.3	48,193,433	-11.6	44,556,637	-7.5	1 1	
TDR RE Loans Also Reported as Business Loans	3,714,439		58.6	4,843,314		3,891,880	-19.6	3,484,204	
REAL ESTATE LOAN DELINQUENCY	3,714,433	3,030,334	30.0	4,040,014	-17.0	3,031,000	-13.0	3,404,204	
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	11,399,946	i -
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,603,152			6,273,910		5,909,700	-5.8	3.378.928	
Other R.E. Fixed Rate	4,885,290		-55.1	1,242,366	-43.4	703,403	-43.4	628,233	-
Other R.E. Adj. Rate	1,936,656		-55.1	2,158,332	-43.4	2,110,055	-43.4	1,627,672	_
TOTAL DEL R.E. DELINQUENT >= 60 Days	33,203,623	29,358,615		22,597,014	-23.0	20,612,149	-8.8	17,034,779	-
DELINQUENT 30 to 59 Days	33,203,023	29,330,013	-11.0	22,397,014	-23.0	20,012,149	-0.0	17,034,779	
First Mortgage	45,992,736	40,436,090	-12.1	36,134,704	-10.6	34,018,806	-5.9	36,182,643	5
Other	8,385,694		-12.1	5,804,649	-10.8	5,963,374	-5.9	4,061,497	
TOTAL DEL RE 30 to 59 Days			-25.4		-10.2		-4.7		-
TOTAL DEL R.E. LOANS >= 30 Days	54,378,430	46,690,610		41,939,353		39,982,180		40,244,140	
•	87,582,053	76,049,225	-13.2	64,536,367	-15.1	60,594,329	-6.1	57,278,919) -:
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	0.00	0.00	47.5	4.07	47.7	4.70	0.5	4.00	
% R.E. LOANS DQ >= 30 Days % R.E. LOANS DQ >= 60 Days	2.90			1.97	-17.7	1.78	-9.5	1.66	
7 R.E. LOANS DQ >= 60 Days TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	1.10	0.92	-16.0	0.69	-25.4	0.61	-12.1	0.49	9 -1
	0.050 704	5 000 101	07.4	4 500 500		4 700 075		0.040.005	
TDR First Mortgage RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days	9,258,701	5,800,131	-37.4	4,526,536	-22.0	4,760,275	5.2	3,610,065	
	649,866		-45.5	548,707	55.0	401,489	-26.8	406,334	
Total TDR First and Other RE Loans Delinquent >= 60 Days	9,908,567	6,154,118	-37.9	5,075,243	-17.5	5,161,764	1.7	4,016,399	9 -2
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	18.78	11.29	-39.9	10.53	-6.7	11.58	10.0	9.44	I -1
1st and Other RE TDR RE Loans Also Reported as Business Loans Delinguent >= 60 Days									
	304,729	412,501	35.4	274,905	-33.4	462,890	68.4	454,098	- 3
% TDR RE Lns also Reported as Business Loans Delinquent >= 60									
Days / Total TDR RE Lns also Reported as Business Loans	8.20	7.00	-14.6	5.68	-18.9	11.89	109.5	13.03	3
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:					 				
* Total 1st Mortgage Lns Charged Off	15,297,421	3,686,478		1,764,788		1,572,935	-10.9	275,159	-
^t Total 1st Mortgage Lns Recovered	1,130,376						92.3		
NET 1st MORTGAGE LN C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	207,846	5 -1
** Net Charge Offs - 1st Mortgage Loans				<u>-</u> · · ·					
/ Avg 1st Mortgage Loans	0.67			0.06		0.04	-33.5	0.03	
* Total Other RE Lns Charged Off	4,843,848			1,809,433	-53.5	1,412,473	-21.9		
* Total Other RE Lns Recovered	677,853			509,017	-62.9	415,150		216,741	
* NET OTHER RE LN C/Os	4,165,995			1,300,416		997,323	-23.3	162,282	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.50	0.29	-41.7	0.14	-50.8	0.11	-26.4	0.07	′ -3
Amounts are year-to-date and the related % change ratios are annualized.					L				-
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)								
Annualization ractor: March = 4; June = 2; September = 4/3; December = 1 (0 # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising th									

	Men	ber Business Loa		ation					
Return to cover 06/07/2017		For Charter : Count of CU :							-
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insur	ed State
	Count of C	U in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Ch
BUSINESS LOANS	Dec-2013	Dec-2014	% Crig	Dec-2015	% City	Dec-2016	% City	Wid1-2017	76 CH
Member Business Loans (NMBLB) 1	279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5	373,609,188	2.
Purchased Business Loans or Participations to	., .,								
Nonmembers (NMBLB) 1	34,497,337	29,844,043	-13.5	27,090,902	-9.2	35,096,410	29.6	36,183,906	
Total Business Loans (NMBLB)	314,214,305	341,956,071	8.8	355,880,304		401,539,771	12.8	409,793,094	
Unfunded Commitments 1 TOTAL BUSINESS LOANS (NMBLB) LESS	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	17,385,118	-7.1
UNFUNDED COMMITMENTS 1	307,537,038	329,701,967	7.2	341,041,976	3.4	382,821,714	12.3	392,407,976	2.
%(Total Business Loans (NMBLB) Less Unfunded	307,337,030	020,701,007	1.2	541,041,570	0.4	502,021,714	12.0	002,407,070	2.
Commitments/ Total Assets) 1	2.77	2.86	3.5	2.80	-2.4	2.98	6.7	2.95	-1.
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,742	1,870	7.3	2,092	11.9	2,325	11.1	2,298	-1.3
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	159	0.0	135	-15.1	135	0.0	141	4.
Total Number of Business Loans Outstanding	1,901	2,029	6.7	2,227	9.8	2,460	10.5	2,439	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)				,					
Construction and Development	7,714,215	6,216,610	-19.4	2,855,488	-54.1	13,684,819	379.2	11,815,320	
Farmland	1,571,929	1,358,024	-13.6	1,270,958		947,887	-25.4	1,091,612	
Non-Farm Residential Property	104,953,139	113,578,531	8.2	125,279,942	10.3	132,272,305	5.6	126,258,035	
Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property	78,599,018	80,667,492	2.6	77,327,560	-4.1	91,676,422	18.6	137,314,317	
Total Real Estate Secured Business Loans	84,682,429 277,520,730	103,435,158 305,255,815	22.1	113,997,183 320,731,131	10.2	124,957,636 363,539,069	9.6 13.3	90,126,509 366,605,793	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	211,020,130	303,233,615	10.0	320,731,131	5.1	303,539,069	13.3	300,000,793	0.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	364,627	499,186	36.9	628,897	26.0	764,214	21.5	660,990	-13.
Commercial and Industrial Loans	34,144,104	33,977,269	-0.5	31,668,269	-6.8	34,193,124	8.0	35,780,931	4.6
Unsecured Business Loans	848,316	855,551	0.9	1,122,205	31.2	922,317	-17.8	4,893,013	
Unsecured Revolving Lines of Credit (Business Purpose)	1,336,528	1,368,250	2.4	1,729,802		2,121,047	22.6		
Total Non-Real Estate Secured Business Loans NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	36,693,575	36,700,256	0.0	35,149,173	-4.2	38,000,702	8.1	43,187,301	13.6
Number - Construction and Development	26	21	-19.2	11	-47.6	26	136.4	29	11.5
Number - Farmland	8	6	-25.0	6		6		7	
Number - Non-Farm Residential Property	816	925	13.4	982	6.2	1,119	14.0	1,019	
Number - Owner Occupied, Non-Farm, Non-Residential Property	252	214	-15.1	212	-0.9	234	10.4	342	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	232	271	16.8	295	8.9	307	4.1	225	
Total Number of Real Estate Secured Business Loans	1,334	1,437	7.7	1,506	4.8	1,692	12.4	1,622	
Number - Loans to finance agricultural production and other loans to farmers	16	26	62.5	23		21	-8.7	17	
Number - Commercial and Industrial Loans Number - Unsecured Business Loans	287	291	1.4	381	30.9	463	21.5	503	
Number - Unsecured Business Loans Number - Unsecured Revolving Lines of	27	33	22.2	39	18.2	35	-10.3	41	17.
Credit (Business Purpose)	237	242	2.1	278	14.9	249	-10.4	256	2.8
Total Number of Non-Real Estate Secured Business Loans	567	592	4.4	721	21.8	768	6.5	817	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD 1	100,901,912	85,340,460	-15.4	80,852,852	-5.3	91,637,561	13.3	22,194,970	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	9,931,858	6,432,500	-35.2	3,932,072	-38.9	6,180,946	57.2	680,800	-55.9
DELINQUENCY - MEMBER BUSINESS LOANS ²	7 705 404	4 700 470	00.5	4 005 000		4 9 4 9 4 9 9	100.0		-14.1
30 to 59 Days Delinquent 60 to 179 Days Delinquent	7,795,184 3,288,401	4,790,476	-38.5 -52.3	1,825,603 692,023	-61.9 -55.9	4,213,129 773,843	130.8 11.8	3,619,343 1,560,529	
180 to 359 Days Delinquent	2,847,290	3,496,526	22.8	984,826	-71.8	63,957	-93.5	327,093	
> = 360 Days Delinquent	1,598,806	649,141	-59.4	464,561	-28.4	856,995	84.5	565,667	-34.0
Total Del Loans - All Types (>= 60 Days)	7,734,497	5,713,644	-26.1	2,141,410	-62.5	1,694,795	-20.9	2,453,289	
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	5.05	3.19	-36.9	1.16		1.54	32.7	1.55	
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.51	1.73	-31.1	0.63	-63.8	0.44	-29.5	0.63	41.2
MBL CHARGE-OFFS AND RECOVERIES:	10 5 4 4 9 1 5	1 400 500	04.1	4 007 510		E 40 700	40.0	70.007	
*Total MBL Charge Offs *Total MBL Recoveries	16,544,315 463,685	1,429,569	-91.4 274.5	1,007,518 958,554	-29.5 -44.8	540,702 136,045	-46.3 -85.8	79,097 32,094	-41.
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)	403,085	1,730,438	214.0	900,004	-44.8	130,045	-00.8	32,094	-5.0
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N//
MISCELLANEOUS MBL INFORMATION:	0.00	0.00		0.00		0.00		0.00	
Real Estate Loans also Reported as Business Loans	272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4	355,423,703	7.2
Construction & Development Loans Meeting 723.3(a)	7,042,165	1,863,529	-73.5	1920117	3.0	10,527,415	448.3	8,662,987	-17.3
Number of Construction & Development Loans - 723(a)	23	9	-60.9	6	-33.3	15		18	
Unsecured Business Loans Meeting 723.7(c)-(d)	1,027,708	1,079,301	5.0	1,473,659		1,535,454	4.2	5,344,655	
Number of Unsecured Business Loans - 723.7(c)-(d)	36	39		47	20.5	47	0.0	51	
Agricultural Related (NMBLB) ¹	1,936,556	1,857,210		1,899,855	2.3	1,712,101	-9.9	1,752,602	
Number of Outstanding Agricultural Related Loans * Business Loans and Participations Sold	24 1,449,204	32 1,579,414		29 868,277		27	-6.9 -83.9	24 755,800	
SBA Loans Outstanding	1,449,204 5,521,111	4,041,635		3,969,871	-45.0	140,000 3,804,539	-83.9	3,782,295	
Number of SBA Loans Outstanding	5,521,111	4,041,035		3,969,871		3,804,539		3,782,295	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year					0.0	20	0.0	20	
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report ² The NCUA Board approved a regulatory for the second bard approved ap									·
This policy change may result in a decline in delinquent loans reported as of June 2012.								i l	13. MB

	Inve	stments, Cash, & Cas	h Equivalen	its					
Return to cover		For Charter :							
06/07/2017		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Federa	ally Insured State C	redit
	Count	of CU in Peer Group :	•			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,	
	Dec-2013	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha	Mar-2017	7 % Cho
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, e eg		/* ***J		
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	7 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	5 -6.´
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	2 N/A
TOTAL HELD TO MATURITY	165,574,640			115,128,034	-14.5	118,621,810	3.0	117,744,971	-0.7
Available for Sale < 1 yr	235,226,369		-44.9	195,458,945		261,845,175		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	9 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	3 -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		1,785,727,679		1,931,942,348		1,982,904,569	
	.,,	.,,,		.,,,		.,,		.,,	
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	1
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	2 22.8
Other Investments 1-3 yrs	379,870,932	399,635,329	5.2	331,907,106	-16.9	296,614,815		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		38,456,725	-18.2	10,138,433		10,495,102	
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		554,397	-
TOTAL Other Investments	1,544,532,666	1,440,887,265		1,722,988,830		1,558,971,685		1,834,566,898	
	.,011,002,000	.,.10,001,200	0.1	.,2,000,000	10.0	.,000,011,000	0.0	.,,,,,	
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	l 21.′
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 -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	3 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	
Total	3,590,380,299	3,387,336,609		3,643,847,213	-	3,629,907,342		3,953,769,117	
# Means the number is too large to display in the cell	2,000,000,200	0,007,000,000	5.1	3,5 .3,5 11,210	7.5	3,520,007,042	0.1	0,000,100,111	0.
" means the namber is too large to alopidy in the ooli									4. InvCasl

Debug to energy		Other Investment In		ı					
Return to cover 06/07/2017		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	o: All * Sta	ate = 'MO' * Type In	cluded: F	ederally Insured St	ate
•	Count of	CU in Peer Group :	N/A					•	
	Dec-2013	Dec-2014	% Cha	Dec-2015	% Chg	Dec-2016	% Cha	Mar-2017	% Ch
INVESTMENT SUMMARY:					J		Ū		
NCUA Guaranteed Notes (included in US Gov't Obligations) Total FDIC-Issued Guaranteed Notes	29,312,585	26,131,997		17,258,983	-34.0	10,742,475		9,922,263	-7.
All Other US Government Obligations	0 102,225,315	0 59,608,241	-	0 60,944,858	N/A 2.2	0 94,364,175		189,654 105,015,326	N//
TOTAL U.S. GOVERNMENT OBLIGATIONS	131,537,900	85,740,238		78,203,841	-8.8	105,106,650	34.4	115,127,243	
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.
Agency/GSE Mortgage-Backed Securities	936,059,535	932,657,307		1,028,966,096	10.3	1,180,963,746		1,201,801,908	
TOTAL FEDERAL AGENCY SECURITIES	1,839,653,360	1,803,803,464		1,758,047,250	-2.5	1,898,752,120		1,931,873,872	
Securities Issued by States and Political Subdivision in the U.S.	12,965,820	9,193,306	-	9,342,933	1.6	4,857,942		26,030,221	435.
Privately Issued Mortgage-Related Securities Privately Issued Securities (FCUs only)	0	98		32	-67.3 N/A	0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,719,448	1,300,361		940,680	-27.7	695,874	-26.0	640,197	-8.
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448	1,300,459		940,000	-27.7	695,874	-26.0	640,197	-8.
Mutual Funds Common Trusts	29,544,874 3,566,097	28,381,953 3,528,592		27,137,987 3,524,702	-4.4 -0.1	220,171 3,510,271	-99.2 -0.4	220,428	0.
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,566,097	3,528,592		3,524,702	-0.1	3,510,271	-0.4	3,510,976	
Bank Issued FDIC-Guaranteed Bonds	0	01,010,040		0	N/A	0,730,442		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	350,264,470	329,226,367			23.1	456,348,742	12.6	472,692,492	3.
Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:	55,197,780	46,172,707	-16.4	68,696,412	48.8	182,461,623	165.6	197,547,473	8.
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	IN//
Without Embedded Options or Complex Coupon Formulas	0	0		0	N/A	0		0	
Securities per 703.12(b)	0		-	0	N/A	0		0	
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under	0	C	N/A	0	N/A	0	N/A	0	N//
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/
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.
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N//
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.
Cash on Deposit in Corporate Credit Unions	118,296,338	102,511,818		152,751,399	49.0	138,903,740	-9.1	174,737,723	25.
Cash on Deposit in Other Financial Institutions	500,859,070	455,851,976		744,359,460	63.3	625,332,102	-16.0	842,692,645	
CUSO INFORMATION									
Value of Investments in CUSO	40,662,601	42,536,947		44,019,976	3.5	49,546,856	12.6	48,669,794	-1.
CUSO loans	406,243	8,970,301	-	489,422	-94.5	581,277	18.8	3,179,457	447.
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.
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//
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.
CREDIT UNION INVESTMENT PROGRAMS		,				,			
Mortgage Processing	18	20		21	5.0	22	4.8	22	
Approved Mortgage Seller	15	18			5.6	18		19	
Borrowing Repurchase Agreements	0	0		1	N/A 33.3	1		1	
Brokered Deposits (all deposits acquired through 3rd party) Investment Pilot Program	2	-		4	33.3 N/A	3 0		<u>3</u> 0	
Investments Not Authorized by FCU Act (SCU only)	0			2	100.0	2		2	
Deposits and Shares Meeting 703.10(a)	0			0	N/A	0		0	
Brokered Certificates of Deposit (investments)	30	30			16.7	33		32	
Charitable Donation Accounts	N/A	0)	0	N/A	0	N/A	0	N//
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.
Other Investments	N/A	5,364,888		3,818,207	-28.8	6,655,608	74.3	6,801,946	
Other Assets	N/A	78,631,485		108,514,410	38.0	124,449,569	14.7	126,776,341	1.
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.
			1						
1/ Prior to March 31, 2014, this item included investments purchased for employee	benefit/deferred compe	ensation plans.			,		1		
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SUPPLEMAX. SMARESOFT SUPPLEMAX. SMARESOFT ACL MARESOFT ACC M		Supplemental Sha	re Information, Off B		heet, & Borrowings					
Old Near Mathem Mathm Mathm Mathm </th <th></th>										
Peet Group:MADec of Mar 2000;Main Sectors:Pee Courter, Mar 2000;Main Sectors:Main S										
Octor Object of CUI Petr Gross: 3M. Octor Description Scale Scale </th <th></th> <th></th> <th></th> <th></th> <th>Nation * Peer Group</th> <th>o All * Si</th> <th>ate = 'MO' * Type Inc</th> <th>cluded: I</th> <th>Federally Insured Sta</th> <th>ate</th>					Nation * Peer Group	o All * Si	ate = 'MO' * Type Inc	cluded: I	Federally Insured Sta	ate
Super_Letry AL Subscience (and all noted server) No. No. No. No. No. Super_Letry AL Subscience (and all phasme) 100.000 175.02 4 100.000 100.0		Count o								
Super_Letry AL Subscience (and all noted server) No. No. No. No. No. Super_Letry AL Subscience (and all phasme) 100.000 175.02 4 100.000 100.0										
Account Holdy Monetal Genomenal Depositon 753,98 774,02 3.4 776,02 3.4 776,02 1.53 1.562,00 12 1.726,08 748 3.26,00 1 1.562,00 12 1.726,08 748 3.26,00 1 1.55 1.562,00 1 1.726,00 742,02 1.83 0.80,00 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84 0 1.84		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	' % Chg
Accounts Professional Loginations Survey 1.582.360 1.523.46 1.523.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.56 1.125.55										
Interview Bandf Monter Shares 11.11.072 20.20.02 11.8 21.00.10 23.00.00 11.8 21.00.10 NA 0 NA NA 0 NA NA NA NA NA NA NA NA NA NA<										
Encly bescel knormshor Shares 0 KN 0 NA 0 0 NA 0 0 NA Description of the state of										
SSD Pick Member Deposits 0 NN NN <td></td>										
Non-odia Domenniase Deposits O No. O O O O O O No. No. O No. No. <td></td>										
Name Name <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>										
Data Amore at Shane Centricates > 5100.000 441,092,248 443,852,227 -3 43 402,073,368 1.5 440,272,588 -6 441,852,227 -0 200,000 NA 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0<		0	3							
Dale Anoma of Markagon - S100,000 328,006,000 34,48,17,000 -303 300,161,088 1.48 302,622,387 0.0 NA 0 NA NA 0 NA NA 0 NA NA <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
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Balance Stars Accounts 141.886.01 15.880.880 16.9 20.0 20.1 20.10 20.0	Dollar Amount of Share Drafts Swept to Regular Shares or									
Negative se included in Al Other Unsecured Learni-Lines of Credit 7.58,070 7.14, 40,077 7.14, 615,080 6.20, 6.20,000 1.3 4.95,02,3 1 veri 6.463,542,665 7.70,2400 3.6 9.436,1241 7.6 9.969,046,23 7.71 4.663,524,72 1 o 3 years 722,75065 7.77,510,063 3.4 9.724,135,82 3.6 9.426,123,17 3.1 5.2 3.6 9.426,131,126,331 6.3 9.262,045,23 3.6 9.27,100,107 7.1 5.6 7.71 5.6 7.71,116,82 1.100,155,971 4.6 9.6 0 0 7.7 1.125,176,82 7.100,177 1.125,176,82 7.100,177 1.125,176,82 7.100,177 1.125,176,82 7.100,177 1.125,176,92 7.100,178,178,176 1.125,177,176,92 7.100,178,178,176,178,178,178,178,178,178,178,178,178,178										
SAVIME MATURITIES Image: Control of the second		/ / -							- 1 1-	
1 hear 8.46.3.32.500 7.70.278.00 3.6 9.464.214 7.6 9.89.944.22 9.7 10.43.332.421 3 yara 7.3 68.07.058 7.3 68.07.058 7.3 68.07.058 7.3 68.07.058 7.3 68.07.058 7.3 68.07.058 7.3 68.07.058 7.3 68.07.058 7.1 7.3 68.07.058 7.1 7.3 68.07.058 7.1 7.3 68.07.058 7.1 7.1 7.3 68.07.058 7.1 7.1 7.3 68.07.058 7.1 7.1 7.25 7.1		7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	4,935,235	-21.2
16 Jayam 722,756,66 747,741,00.8 34 774,741,00.8 34 774,741,00.8 34 774,741,00.8 34 774,741,00.8 34 774,741,00.8 34 774,741,00.8 34 247,041,01 45,00 302,053,00 34 374,134,542 342,054,00 342,054,00 34,074,134,542 342,043,00 34,074,134,542 342,043,00 34,074,134,542 34,00 34,074,134,542 34,00 34,074,134,542 34,00 34,054,00 33,051,600 100,03,074,01 34,074,00 34,		9 463 343 565	9 770 270 400	2.6	0.426.412.014	7.6	0.060.004.622	E 7	10 465 222 472	2 5.0
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Total Bharles & Deposits 9.865.984.22 9.816.058.24 2.7 10.511.248.031 6.0 11.003.577.915 4.7 11.500.74.000 Share Dipage Imurance in Addition to NCUSIF 8 6 0.0 7 7.25 7 Share Dipage Imurance in Addition to NCUSIF 8 6 0.0 237.599.050 0.33.651.60 10.5 44.798.82 OFF_BAL Comparity Comparity Comparity Feel Estate 25.508 1.577.16 50.2 4.92.681.24 43. 11.201.907 0.1 1.201.907 0.1 1.000.0 0 0 0 0 0 1.000.0 0 0 0 1.201.907 0.1 1.201.907 0.1 1.201.907 0.1 1.201.907 0.1 1.201.900 0 <td></td>										
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OFF-BLANCE SHEFT - UNFUNCED COMMITMENTS FOR BUSINESS Image: construction of the state in the st	Share/Deposit Insurance in Addition to NCUSIF	8						-12.5		0.0
LOANS Image: Constraint of the second by Real Estate 3.808.237 6.442.01 6.2 9.428.14 6.32.12.191 7.37 11.201.091 Member Business Lans Sourd by Real Estate 2.568.769 4.177.2551 63.1 4.388.940 6.4 6.324.170 43.8 6.618.208 0 10.0 0		37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	34,796,882	2 3.4
Identify business Loans Socured by Real Estate 3,809,277 6,44,250 69,22 9,426,812 423,21,917 30.7 11,201,900 Nonmember Business Loans NT Secured by Real Estate 2558,780 4,715,716 50.8 4,988,904 54 6,324,170 43.8 6,813,208 1 0 100 0										
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Nomember Business Loans NOT Beaured View Real Edate 95,172 101,890 94.7 33.331 -67.3 0 -100.0 0 Total Unfunded Commitments functuded in Gatesories Joeva 6,677,267 12,2254,106 83.5 14,838,328 21.1 18,718,067 22.8 9 76.737 -1 Agricultural Related Business Loans 38,607 441,600 11.41. 29.70 -93.8 97.892 22.89 9 76.737 -1 Construction & Land Development 396.407 113.3 627.160 -20.5 3.02.3508 386.50 N/A 341.075 510.7 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.017.156 93.037.050 15.61.080.56 10.01.010.111.111.111.111.111.111.111.1										
Total Unuded Commitments for Business Loans 6.677.267 12.254,104 8.5 14.838,228 21.1 18.718,057 26.1 17.385,118 Microlances Agricultural Related Business Loans 38.607 461.800 1,146.1 29.760 -93.8 97.892 228.9 87.537 -1 Agricultural Related Business Loans 38.607 461.800 1,146.1 29.760 -93.8 97.892 228.9 87.537 -1 Construction & Land Development 386.400 781.700 113.3 621.800 10.3 621.800 10.3 621.800 10.3 621.800 10.1 472.715.671 10.1 10.800.862.800 6.6 463.245.653 10.1 472.715.671 10.800.876 10.811.770.801.800.876 10.811.770.801.800.876 10.811.770.801.800.876 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 10.811.800.876.800 17.820.810.800.876.800 10.811.800.876.800										
Miscelaneous Business Law Unfunded Commitments (Included In Agricultural Related Business Law 0 (1997) Massel Law 0 (19										
Agricultural Related Business Lans 33.607 443.800 / 1.441 29.700 33.8 97.892 228.9 77.737 17.23 Outstanding Letters of Credit 0 56.000 NA 341.976 510.7 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 92.000 73.1 77.07										-
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OFF-BALANČE SHEET - UNFUNCED COMMITMENTS FOR ALL Monther Committees Aug										
REMAINS LOANS (NON-BUSINESS) Image of the construction construc		C	56,000	N/A	341,976	510.7	92,000	-73.1	92,000	0.0
Revolving O/E Lines 1-4 Family 402.769.345 304.744.353 2.0 420.880.088 6.6 463.245.658 10.1 472.75.673 Unsecured Share Draft Lines of Credit 115.730.925 115.528.282 0.2 114.714.988 -0.7 115.169.956 0.4 118.809.375 Overdraft Production Programs 239.638.235 237.648.280 0.2 214.714.988 -0.7 115.169.956 0.4 118.309.375 Production Drograms 239.638.235 237.648.280 0.8 252.478.221 6.2 285.171.957 0.272.319.412 Prederally Insured Home Equity Conversion Mortgages (HECM) 0 0 NA 0 0 NA 0 NA 0 0 NA 0 0 NA 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
Credit Card Line 910.503 391 992.417.26 9.0 936.665.266 -5.7 1.02.717.5455 9.2 1.036.831.468 Unsecured Share Draft Lines of Credit 115.730.925 115.532.862 -0.2 114.141.968 -0.7 115.169.966 0.4 118.300.975 Residenial Construction Lonse Excluding Business Purpose 704.757 1.260.086 76.8 1.028.671 -16.4 2.001.104 96.5 1.722.016 -1 Prederally Insured Home Equity Conversion Mortgages (HECM) 0 0 0 NA 1.026.023.163.148.148.1		402.769.345	394,744,353	-2.0	420.889.088	6.6	463.245.563	10.1	472.175.673	1.9
Unsecured Share Draft Lines of Credit 115,720,925 115,720,925 114,714,989 0.7 115,189,956 0.4 118,380,975 Overdraft Protection Programs 239,693,935 237,648,200 0.8 252,476,221 6.2 265,179,150 5.0 272,319,412 Residential Construction Lane-Excluding Business Purpose 704,757 1,260,038 78.8 1,028,671 18.4 2,021,104 96.5 1,752,016 -1 Federally Insured Long Equity Conversion Mortgages (HECM) 0 0 N/A 0 1.02,240,901 0.5 1,911,802,744 6.1 1,946,831,838 0 1.02,240,901 0.4 1,911,748,775 6.1 1,936,472.0 1.0146,631,838 <td></td>										
Residential Construction Learner-Excluding Business Purpose 704,757 1.280,038 78.8 1.028,671 1.14.4 2.02,104 96.5 1.775,016 -1 Federally Insured Home Equity Conversion Mortgages (HECM) 0 0 N/A 0 1.032,246,721 N/A 0 1.031,74 - 1 1.031,74 - 1 1.031,74 - 1 1.031,74 - 1 1.031,74 - 1 1.046,631,833 1.044,643,845 1.211,11,104,631,833	Unsecured Share Draft Lines of Credit									
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Proprietary Reverse Mortgage Products 0 NA 0 1.28,92,46,720 1.178,92,246,81 4.5 1.21,820,748 6.1 1.946,631,838 0.1 1.946,631,838 0.1 1.946,631,838 0.0 0.1 0 0.00 7.1,97 NA 0 1.00,0 7.1,97 NA 0 1.00,0 7.1,97 NA 0.0 1.92,92,46,720 <		704,757	1,260,038		1,028,671		2,021,104			
Other Unused Commitments 49,224,648 57,698,155 17.2 62,228,472 7.9 25,771,454 5.86 27,807,576 Total Unused Commitments for Non-Business Loans 1,718,572,301 1,799,125,444 4.7 1,767,402,663 -0.7 1,833,102,691 5.9 1,929,246,720 W(Lnused Commitments 1,725,249,568 18,113,799,175,448 6.1 1,914,623,183 1.911,748,774 6.1 1,946,631,838 W(Inused Commitments Trough Third Pary 972,07 1,163,625 19.7 0.400. 7,197 N/A 0.41 Unfunded Commitments Recourse ¹ 165,207,539 239,615,341 45.0 254,195,432 6.1 297,567,906 17.1 309,466,026 Other Contingent Liabilities 281,965 246,299 6.2.7 607,516 42.5 1,237,869 10.38 508,52,639 5.2 1,334,868 22.9 1,134,868 28.3 21,693,808 1,811.6 32,955,839 5.5 1,337,83 2.1 21,839,249,15 5.3 7.2 24,945,924,143 1,947,975,499 1.7 1,308,926		-								
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%(Unused Commitments / Cash & ST Investments) 128.99 157.81 22.3 112.68 -28.6 121.11 7.5 103.74 -1 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 Unfunded Commitments Trungh Third Party 972,107 1,163,525 19.7 0 -100.0 71,970 NA 0 -10 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 Pending Bond Claims 261,965 426,299 62.7 607,516 42.5 1,237,869 103.8 505,234 -5 Other Contingent Liabilities 720,071 884,846 22.9 1,134,868 28.3 1,811.6 32,955,839 5 INES OF CREDIT (Borrowing)										
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 Unfunded Commitments Through Third Party 972,107 1,163,525 19.7 0 -10.0 71,970 N/A 0 -1 Lonars Transferred with Recours ¹ 165,207,539 239,615,341 45.0 254,195,542 6.1 297,6706 17.1 309,466,026 Pending Bond Claims 261,965 426,299 62.7 607,516 42.5 1,237,869 10.8 505,234 -5 CREDIT AND BORROWING ARRANGEMENTS: 20,853.94 5 377,231.07 3.1 441,213,776 17.0 356,969,80,20 -1 36,998,287 -5.5 377,231.07 3.1 441,213,776 17.0 36,996,200 -1 294,355,00 -2 294,35										
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Loans Transferred with Recourse ' 165,207,539 239,615,341 45.0 254,195,432 6.1 297,567,906 17.1 309,466,026 Pending Bond Claims 261,995 426,299 62.7 607,516 42.5 1,237,669 103.8 505,239 4-5 Other Contingent Liabilities 721,001 884,846 22.9 1,134,868 28.3 21,693,808 1,811.6 329,55,839 5 CREDIT AND BORROWING ARRANGEMENTS: 0 26 27 3.8 27 0.0 26 -3.7 26 UNUES OF CREDIT (Borrowing) 1 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 - Total Credit Lines 387,263,166 365,899,287 -5.5 377,231,079 3.1 441,213,776 17.0 356,996,200 -1 Draws Against Lines of Credit Unions 279,837,503 273,977,937 3.2 274,558,800 0.2 294,352,143 - Draws Against Lines of Credit Unions 27,937,407										-
Pending Bond Claims 261,965 426,299 62.7 607,516 42.5 1,237,869 103.8 505,234 - Other Contingent Liabilities 720,071 884,846 22.9 1,134,868 28.3 21,693,808 1,811.6 32,955,839 5 CREDIT AND BORROWING ARRANGEMENTS: 0 0 26 27 3.8 27 0.0 2.6 -3.7 2.6 INUM FHLB Members 2.6 27 3.8 27 0.0 2.6 -3.7 2.6 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 1,907,95,499 -1 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 -7.2 294,352,143 Draws Against Lines of Credit 0 311,7651 22,937,417 635.7 9,280,788 -5.5 17,242,176 85.8 141,358,749 71 BORROWINGS OUTSTANDING FROM CORPORATE										
Other Contingent Liabilities 720,071 884,846 22.9 1,134,868 28.3 21,693,808 1,811.6 32,955,839 5 CREDIT AND BORROWING ARRANGEMENTS:										
CREDIT AND BORROWING ARRANGEMENTS: 26 27 3.8 27 0.0 26 -3.7 26 Num FHLB Members 26 27 3.8 27 0.0 26 -3.7 26 UNES OF CREDIT (Borrowing)	Other Contingent Liabilities									
LINES OF CREDIT (Borrowing) Dot Dot <thdot< <="" td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thdot<>										
Total Credit Lines 1,536,947,893 1,714,643,994 11.6 1,339,240,105 13.1 2,082,125,996 7.4 1,907,795,499 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 -1 Total Credit Lines Corporate Credit Unions 279,837,503 273,977,87 -2.1 274,558,800 0.2 294,352,143 71 Draws Against Lines of Credit 3,117,651 22,937,417 635.7 9,280,788 -5.5 17,242,176 85.8 141,358,749 71 BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS -		26	i 27	3.8	27	0.0	26	-3.7	26	6 0.0
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 -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 Draws Against Lines of Credit 3,117,651 22,937,417 635.7 9,280,788 -5.5 17,242,176 85.8 141,358,749 71 BOROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS 2,226,350 8,179,546 267.4 0 1000 1,631,289 N/A 64,932 -5 Term Borrowings Outstanding from Corporate Cus 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 0 Assets Pledged to Secure Borrowings 909,178,493 1,211,001,596 33.2 1,231,550,343 1.7 1,524,201,306 31.9 1,593,979,930 4 Anount of Borrowings Subject to Early Repayment at Lenders Option 13,000,000 10,000,000 -23.1 10,000,000				L						
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 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 71 BORROWINGS OUTSTANDING FROM CORPORATE					,, .,	-				
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 71 BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS -										
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS Image: Construction of the constru										
CREDIT UNIONS Image: Construction of the cell Image: Construction of the cell<		3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	141,358,749	719.8
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 -55 Term Borrowings Outstanding from Corporate Cus 0 0 N/A 0 N/A 0 N/A 0 0 N/A 0 N/A 0 N/A 0 0 0 0 0 N/A 0										1
Term Borrowings Outstanding from Corporate Cus 0 N/A 0 N/A 0 N/A 0 N/A 0 MISCELLANEOUS BORROWING INFORMATION: <		2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	64,932	-96.0
MISCELLANEOUS BORROWING INFORMATION: Image: margin line										
Amount of Borrowings Subject to Early Repayment at Lenders Option 13,000,000 -23.1 10,000,000 0.0 0 -100.0 0 Uninsured Secondary Capital ² 0 0 N/A 0 N/A 0										
Amount of Borrowings Subject to Early Repayment at Lenders Option 13,000,000 -23.1 10,000,000 0.0 0 -100.0 0 Uninsured Secondary Capital ² 0 0 0 N/A 0 N/A 0 <	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.
Uninsured Secondary Capital ² 0 N/A 0 N/A 0 N/A 0 # Means the number is too large to display in the cell <t< td=""><td>Amount of Borrowings Subject to Early Repayment at</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Amount of Borrowings Subject to Early Repayment at									
# Means the number is too large to display in the cell Image: Construction and land development prior to 03/31/09. Image: Construction and land development prior to 03/31/09. <td></td>										
¹ Included MBL construction and land development prior to 03/31/09.		C	0	N/A	0	N/A	0	N/A	. 0) N//
										+
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward 16.SuppShareOBS&E	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 for	word		-					46 0	DRAD

	Miscella	neous Information, P	rograms,	Services					
Return to cover		For Charter :							
06/07/2017		Count of CU :	106						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Ch
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.
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.
% Current Members to Potential Members	4.28	3.95		4.12	4.4	3.80		4.20	
* % Membership Growth	2.49	2.53	1	2.67	5.5	1.86		2.92	
Total Num Savings Accts	2,460,159	2,527,354		2,621,112	3.7				
EMPLOYEES:	2,400,159	2,327,334	2.1	2,021,112	3.7	2,655,232	1.3	2,092,421	1.
Num Full-Time Employees	3,369	3,482		3,612	3.7	3,708		3,723	
Num Part-Time Employees	431	439	1.9	422	-3.9	385	-8.8	419	8.
BRANCHES:									
Num of CU Branches	316	315	-0.3	313	-0.6	310	-1.0	313	1.
Num of CUs Reporting Shared Branches	31	30	-3.2	30	0.0	30	0.0	30	0.
Plan to add new branches or expand existing facilities	13	11	-15.4	11	0.0	15	36.4	15	0.
MISCELLANEOUS LOAN INFORMATION:			1				1		1
**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.
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	0,770,000,227	3,230,000,000	-4.5	3,733,000,713	10.2	4,100,702,011	3.4	1,042,419,040	0.
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/.
MEMBER SERVICE AND PRODUCT OFFERINGS	0		TV/A	0	19/4		1.0/1		14/3
(Credit Programs):							1		1
Business Loans	29	33	13.8	32	-3.0	32	0.0	32	0.
Credit Builder	23	24		28	16.7	27		28	
Debt Cancellation/Suspension	6			5		5		5	
Direct Financing Leases	0	0		0		0		0	
Indirect Business Loans	9	9	0.0	9	0.0	8	-11.1	8	0.
Indirect Consumer Loans	35	35	0.0	34	-2.9	35	2.9	35	0.
Indirect Mortgage Loans	9	10	11.1	9	-10.0	9	0.0	9	0.
Interest Only or Payment Option 1st Mortgage Loans	11	10		11	10.0	11	0.0	11	0.
Micro Business Loans	11	11		13	18.2	12		12	
Micro Consumer Loans	13	14		13		12		12	
Overdraft Lines of Credit	64	64			0.0	59		59	
Overdraft Protection	58	58			-1.7	55		55	
Participation Loans	41	45		43	-4.4	40		41	
Pay Day Loans	15	15	0.0	15	0.0	15	0.0	16	6.
Real Estate Loans	85	83	-2.4	80	-3.6	78	-2.5	78	0.
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.
Risk Based Loans	81	83		82	-1.2	80		79	
Share Secured Credit Cards	31	31		30	-3.2	31		31	
Payday Alternative Loans (PAL Loans)	0		-	0					
MEMBER SERVICE AND PRODUCT OFFERINGS	0	0	IN/A	0	N/A	0	N/A	0	nV.
							1		1
(Other Programs):					4 -		0.7		-
ATM/Debit Card Program	88	86			-4.7	79		79	
Business Share Accounts	43	45		44	-2.2	42		42	
Check Cashing	62	63			-4.8	60		60	
First Time Homebuyer Program	13	12		13		14		14	
Health Savings Accounts	11	12	9.1	12	0.0	12	0.0	12	. 0.
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	. 0.
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	
Insurance/Investment Sales	33	36		36	0.0	36		36	-
International Remittances	17	20		19	-5.0	20		20	
Low Cost Wire Transfers	84				-3.0	77			
			-						
**Number of International Remittances Originated YTD	1,975	3,825	93.7	3,922	2.5	3,988	1.7	1,059	6.
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for		-	05.0		10.0		10.0		
Business Combo Acctna (FAS 141R)	4	5	25.0	7	40.0	10	42.9	10	0.
Adjusted Retained Earnings Obtained through	005 100	0.070.000	070 0	0.110.000	457 -	15 503 000	454.	15 503 000	
Business Combinations	305,438	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4	15,567,369	0.
Fixed Assets - Capital & Operating Leases			I						L
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.
* 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.									
,		1	1	i	1		1	17.MiscInfoAn	

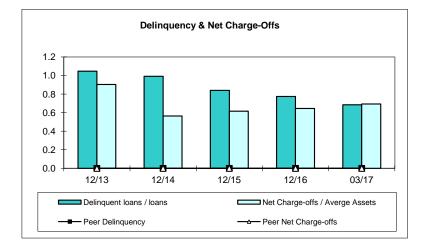
Deturn to power		ation System		nology					
Return to cover		For Charter :							
06/07/2017 CU Name: N/A		Sount of CU : sset Range :							
Peer Group: N/A	<u> </u>			Nation * Peer	Group	All * State - 'N	/0' * Tvn	e Included: F	odorall
reel Gloup. INA	Count of CU in			Nation Feel	Group. /		ло тур	e merudeu. r	eueran
		reer oroup.	11/7						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Cha	Dec-2016	% Cha	Mar-2017	% Ch
	200 2010	200 2011	/* •g	200 2010	/* •g	200 2010	/* •g		<i>//</i> C
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	56	0.
Vendor On-Line Service Bureau	50	49		47	-4.1	45	-4.3	45	0.
CU Developed In-House System	0	0	-	0	N/A	0	N/A	0	N/
Other	4	5		5		5	0.0	5	0.
Electronic Financial Services									
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	82	0.
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	60	0.
Automatic Teller Machine (ATM)	85	83	-2.4	79	-4.8	76	-3.8	76	0.
Kiosk	7	7	0.0	7	0.0	6	-14.3	6	0.
Mobile Banking	38	48	26.3	50	4.2	54	8.0	54	0.
Other	3	2	-33.3	2	0.0	2	0.0	3	50.
Services Offered Electronically									
Member Application	39	41	5.1	40	-2.4	41	2.5	42	2.
New Loan	48	48	0.0	49	2.1	48	-2.0	48	0.
Account Balance Inquiry	91	90	-1.1	86	-4.4	82	-4.7	82	0.
Share Draft Orders	65	66	1.5	62	-6.1	62	0.0	62	0.
New Share Account	24	26	8.3	25	-3.8	24	-4.0	24	0.
Loan Payments	83	82	-1.2	80	-2.4	77	-3.8	77	0.
Account Aggregation	15	16		17	6.3	17	0.0	17	0.
Internet Access Services	28	28	0.0	28	0.0	32	14.3	32	0.
e-Statements	80	82	2.5	79	-3.7	77	-2.5	77	0.
External Account Transfers	26	28	7.7	30	7.1	29	-3.3	29	0.
View Account History	91	90	-1.1	86	-4.4	82	-4.7	82	0.
Merchandise Purchase	5	6		6	0.0	6	0.0	6	0.
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.
Remote Deposit Capture	14	19	35.7	25	31.6	27	8.0	30	11.
Share Account Transfers	89	88	-1.1	85	-3.4	82	-3.5	82	0.
Bill Payment	71	71	0.0	68	-4.2	67	-1.5	67	0.
Download Account History	77	77	0.0	73	-5.2	72	-1.4	72	0.
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.
Electronic Signature Authentication/Certification	6	13		15	15.4	17	13.3	18	5.
Mobile Payments	7	15		20	33.3	24	20.0	25	4.
Type of World Wide Website Address									
Informational	11	11	0.0	12	9.1	11	-8.3	11	0.
Interactive	2	3	50.0	3	0.0	2	-33.3	2	0.
Transactional	88	86	-2.3	82	-4.7	80	-2.4	80	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.
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/.
Type of Website Planned for Future						-			
Informational	0	0	N/A	0	N/A	0	N/A	0	N/
Interactive	0	0		0	N/A	0		0	N/
Transactional	0	0		0	N/A	0	N/A	0	N/
Miscellaneous			l						
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	103	0
							_		

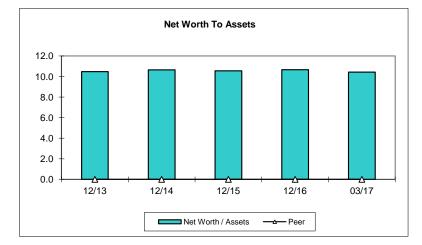
Return to cover

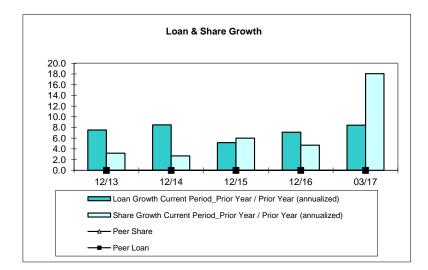
06/07/2017 CU Name: N/A Peer Group: N/A

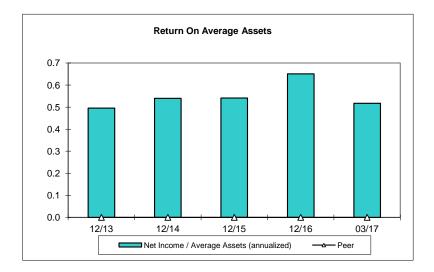
Graphs 1 For Charter : N/A Count of CU : 106 Asset Range : N/A

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.

Return to cover Graphs 2 Return to cover For Charter : N/A 06/07/2017 Count of CU : 106 CU Name: N/A Peer Group: N/A Count of CU in Peer Group: N/A Count of CU in Peer Group: N/A

