Cycle Date: September-2013
Run Date: 12/03/2013
Interval: Annual

		intervai:	Annuai
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 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

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

Count of CU in Peer Group : N/A

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

Parameters:

*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 In	formation						
Return to cover		For Charter :							
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	D 0000	5 0040	2/ 0/		0/ 01	B 0010	0/ 01	0 0040	2/ 21
ACCETO	Dec-2009		% Chg	Dec-2011	% Chg		% Chg	Sep-2013	% Chg
ASSETS: Cash & Equivalents	Amount 740,097,689	Amount 696,453,942	F 0	Amount 759,720,918	9.1	Amount 912,095,941	20.1	<u>Amount</u> 798,348,661	-12.5
TOTAL INVESTMENTS				2,953,609,538	14.5				
Loans Held for Sale	2,261,547,815 13,802,003			2,953,609,538	-7.1	, , ,		3,049,936,122 21,504,174	
Loans neid for Sale	13,002,003	17,111,730	24.0	15,905,407	-7.1	79,009,334	402.3	21,504,174	-73.1
Real Estate Loans	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	3,050,800,119	6.0
Unsecured Loans	564,527,593			617,977,964	6.7		5.4	674,426,500	
Other Loans	2,702,986,112	2,575,615,405		2,640,814,336	2.5			3,011,519,095	
TOTAL LOANS	6,077,263,042			6,132,586,673			3.3	6,736,745,714	
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)		(67,528,089)	-3.4		17.3	(79,137,652)	
Land And Building	224,794,382			235,364,603		. , , ,		255,848,017	
Other Fixed Assets	39,797,072			34,690,855	-1.6	, ,	-0.3	39,291,108	
NCUSIF Deposit	74,545,733			83,314,341	4.5	, ,	7.2	90,194,721	
All Other Assets	147,706,782			169,039,177	15.2		20.6	210,197,150	
TOTAL ASSETS	9,512,226,450	9,757,210,163		10,316,701,483	5.7		5.2	11,122,928,015	
LIABILITIES & CAPITAL:									
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,076,904	-48.8
Notes & Interest Payable	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	174,227,541	-30.2
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	123,073,353	-1.5
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	,	0	N/A
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	304,377,798	-21.6
Share Drafts	1,164,011,517			1,370,189,155				1,532,782,265	
Regular shares	2,008,641,521	2,171,932,429		2,395,286,330				2,907,906,070	
All Other Shares & Deposits	4,771,031,554			5,061,635,574				5,257,702,524	
TOTAL SHARES & DEPOSITS	7,943,684,592			8,827,111,059				9,698,390,859	
Regular Reserve	241,975,751	244,488,168		228,081,021	-6.7	, ,		213,469,201	
Other Reserves	267,064,323			206,927,452		, ,	6.6	188,371,174	
Undivided Earnings	448,782,868			624,363,683	31.4		9.4	718,318,983	
TOTAL EQUITY	957,822,942			1,059,372,156		, , ,	5.1	1,120,159,358	
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4
INCOME & EXPENSE	004 007 040	070 000 500	0.0	055 000 440	5 4	040 405 740	0.5	040 700 570	0.4
Loan Income*	391,307,810	376,309,592		355,820,443	-5.4		-3.5	248,799,578	
Investment Income*	59,379,058	58,229,825		54,773,244			-10.2	32,438,021	
Other Income*	167,126,892			194,857,197	6.6	, ,	18.5	175,675,951	
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	162,677,788	5.1
Expense & NCUSIF Premiums*/2	41,593,631	20,830,835	-49.9	20,730,768	-0.5	8,525,329	-58.9	7,205,293	12.7
Total Other Operating Expenses*	178,110,073			191,416,352	3.1	, ,	9.0	165,901,365	
Non-operating Income & (Expense)*	-11,440,130			-905,398	54.6	, ,	159.8	3,765,777	+
NCUSIF Stabilization Income*	41,778,993			0		,		0,700,777	
Provision for Loan/Lease Losses*	79,654,042			50,696,965					
Cost of Funds*	155,755,048			99,014,369		, ,			+
NET INCOME (LOSS) EXCLUDING STABILIZATION	100,700,040	.21,100,022		30,011,000	20.0	02,000,400	10.0	10,100,400	20.0
EXPENSE & NCUSIF PREMIUM */1	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,530	-11.6	50,719,426	-0.6
Net Income (Loss)*	24,243,238	- ,,		56,212,876			5.9	43,514,133	
TOTAL CU's	130			124			-4.8		
* Income/Expense items are year-to-date while the related %change									
# Means the number is too large to display in the cell									
¹ Prior to September 2010, this account was named Net Income (Los									
Prior to September 2010, this account was named NCUSIF Stabiliz									
and NCUSIF Premiums.	. N. (184 d. "				ı				
³ December 2011 and forward includes "Subordinated Debt Included	ın Net Worth."							1. Summary	Financial

Total DePrinquent Loans (New Yorth**) 8.88 7.95 7.35 6.56 NA			Ratio A	Analysis						
Column MA										
Count of Clu n Peer Group: NA										
Dec-2013 Dec-2013 Dec-2013 Dec-2013 PEER Ang Percentile** Sep-2013		· ·			n * Peer Grou	n· All * State =	= 'MO' * Tyne I	ncluded: Fede	rally Insured	State Credit
Dec-2009 Dec-2010 Dec-2011 Dec-2012 PEER Aug Parcentile** Sep-2013 PEER Aug Percentile** Sep-2013 PEER Aug PEER Aug Percentile** Sep-2013 PEER Aug	·					-			-	olato Oloan
CAPTHAL ADEGUACY		Count of CU in	Peer Group :	N/A		Dec-2012			Sep-2013	
CAPTHAL ADEGUACY										
New York Total Asserts	CARITAL AREQUACY	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Sep-2013	PEER Avg	Percentile**
New Yord Total Assessis-Including Optional 10.00		10.00	10.22	10.22	10.22	NI/A	NI/A	10.27	NI/A	NI/A
Total Seases Election (If useds)		10.08	10.23	10.23	10.22	IN/A	N/A	10.37	IN/A	N/A
Solvenory Evaluation (Estimated)	Total Assets Election (if used)	10.09		10.24	10.24		N/A	10.38		N/A
Classified Asset Estimated John Worth 7.02 7.00 6.40 7.13 NA								5.96		N/A
ASSET CUALITY										N/A
Delinquent Loans 1.40		7.02	7.00	6.40	7.13	N/A	N/A	6.86	N/A	N/A
Test Charge-Office Average Loses 1,06 0.68 0.78 N/A N/A 0.80 N/A		1 10	1 21	1.07	1 15	NI/A	NI/A	1.00	NI/A	NI/A
Fart March HTM Invest Value HTM Invest 86.70 101.35 101.29 100.88 N/A N/A 101.20 N/A N/A N/A Delicipatin Long										N/A
Designated Larger Assets										N/A
Featurn On Average Assets 0.27										N/A
**Return On Average Assets		0.90	0.81	0.75	0.67	N/A	N/A	0.62	N/A	N/A
**Return On Average Assets Excluding Stabilization										
Income Expense & NCUSIF Fremium		0.27	0.42	0.56	0.56	N/A	N/A	0.53	N/A	N/A
Gross Income/Average Assets		0.07	0.04	0.77	0.64	N1/A	N1/A	0.60	N1/A	N1/A
*Yield on Average Loans** 6.50										
Yield on Average Investments **1.28** 1.91** 1.61** 1.32** NA										N/A N/A
Fee & Other Op. Income Avg. Assets 1.55 1.90 1.94 2.18 NA N/A 2.13 N/A N/A 0.56 N/A										N/A
Net Margin / Avg. Assets										N/A
Operating Exp. J.Avg. Assets **Frice J. Assets & Foreclosed & Repossessed Assets** **Total Assets & Total Assets & 3.15** **Net Long-Term Assets / Total Assets & 3.35** **Net Long-Term Assets / Total Assets & 3.31** **Total Lonars / Total Shares & Net Asset / A	* Cost of Funds / Avg. Assets	1.73	1.29	0.99	0.78	N/A	N/A	0.56	N/A	N/A
Provision For Loan & Lease Losses / Average Assets 0.88 0.68 0.51 0.55 NA NA 0.43 NA NA										N/A
**Net Interest Margin/Avg. Assets										N/A
Operating Exp. Gross income										
Fixed Assets & Foreclosed & Repossessed Assets 3.16 3.11 3.04 2.91 N/A N/A 3.03 N/A N/A										
A 1 3 1 3 1 3 1 3 1 3 1 3 1 3 3		02.00	62.21	05.04	67.91	IN/A	IN/A	73.49	IN/A	IN/A
**Net Copy-Term Assets 7.0 to 1.0 t		3.16	3.11	3.04	2.91	N/A	N/A	3.03	N/A	N/A
Net Long-Term Assets 30.31 31.94 31.80 30.49 NA										N/A
Reg. Shares / Total Shares & Borrowings	ASSET / LIABILITY MANAGEMENT									
Total Loans / Total Assets 63.99 61.94 59.44 59.44 58.36 NA NA 69.46 NA NV. Cash + Short-Term Investments / Assets 63.99 61.94 59.44 59.44 58.36 NA NA 60.57 NA NV. Cash + Short-Term Investments / Assets 15.51 14.19 14.14 15.39 NA NA 12.82 NA NA VV. Cash + Short-Term Investments / Assets 94.22 94.02 93.77 94.42 NVA NVA 12.82 NA NV. Total Shares & Borrs / Earning Assets 94.22 94.02 93.77 94.42 NVA NVA NVA 94.24 NVA NVA Problem of the Short of Shares & Borrs / Earning Assets 15.51 14.19 14.14 15.39 NVA NVA 12.82 NVA NVA 12.82 NVA NVA NVA 94.24 NVA NVA 95.95 NVA NVA 94.24 NVA NVA 95.95 NVA NVA 12.82 NVA NVA 12.81 NVA NVA NVA 12.81 NVA NVA NVA NVA 12.81 NVA										N/A
Total Loans / Total Assets										N/A
Cash + Short-Term Investments / Assets 15.51 14.19 14.14 15.39 N/A N/A 12.82 N/A N										
Total Shares Borra Earning Assets 94.22 94.02 93.77 94.42 N/A N/A 94.24 N/A N/A										
Reg Shares + Share Drafts / Total Shares & Borrs 37.47 39.19 41.22 43.05 N/A N/A 44.98 N/A N/A										N/A
Borrowings / Total Shares & Net Worth 5.89 3.21 3.11 2.38 N/A N/A 1.61 N/A N/A										N/A
Members / Potential Members A.80						N/A	N/A		N/A	N/A
Members / Potential Members		209.91	222.11	213.04	209.52	N/A	N/A	222.19	N/A	N/A
Borrowers / Members 47.54 46.16 46.57 45.78 N/A N/A 46.18 N/A N/A Members / Full-Time Employees 383.16 374.98 373.65 368.20 N/A N/A 365.70 N/A N/A N/S										
Members / Full-Time Employees 383.16 374.98 373.65 368.20 N/A N/A 365.70 N/A N/A Avg. Shares Per Member \$6,434 \$6,802 \$7,058 \$7,263 N/A N/A \$7,368 N/A N/A Avg. Loan Balance \$10,353 \$10,640 \$10,530 \$10,746 N/A N/A \$11,082 N/A N/A N/A \$60,259 N/A N										
Avg. Shares Per Member \$6,434 \$6,802 \$7,058 \$7,263 N/A N/A \$7,368 N/A N/A Avg. Loan Balance \$10,353 \$10,640 \$10,530 \$10,746 N/A N/A \$11,082 N/A N/A \$2,040 N/A N/A \$11,082 N/A N/A \$2,040 N/A N/A \$4,040 N/A N/A \$4,040 N/A \$4,04										
Avg. Loan Balance \$10,353 \$10,640 \$10,530 \$10,746 N/A N/A \$11,082 N/A N/A *Salary And Benefits / Full-Time Empl. \$52,381 \$54,205 \$55,714 \$58,988 N/A N/A \$60,259 N/A N/A *The RATIOS STATE AND STA										N/A N/A
*Salary And Benefits / Full-Time Empl. \$52,381 \$54,205 \$55,714 \$58,988 N/A N/A \$60,259 N/A N/O OTHER RATIOS *Net Worth Growth *Net Worth Growth *1.02 5.38 5.45 5.99 N/A N/A 5.19 N/A N/A *Market (Share) Growth *1.02 5.38 5.45 5.99 N/A N/A 4.88 N/A N/A *Loan Growth *1.92 -0.55 1.47 3.33 N/A N/A 8.41 N/A 8.41 N/A N/A *Investment Growth *1.95 -0.55 1.47 3.33 N/A N/A 3.25 N/A N/A *Investment Growth *4.059 9.24 13.51 6.30 N/A N/A 3.37 N/A N/A *Membership Growth *Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile ranking assinged to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. *Prior periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. *Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. *Prior December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. *The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										N/A
*Net Worth Growth 2.59 4.14 5.74 5.19 N/A N/A 5.19 N/A N/A 4.88 N/A N/A *Loan Growth 11.02 5.38 5.45 5.99 N/A N/A 4.88 N/A N/A *Loan Growth 1.92 -0.55 1.47 3.33 N/A N/A 8.41 N/A 8.41 N/A N/A *Asset Growth 11.57 2.58 5.73 5.25 N/A N/A N/A 3.25 N/A N/A *Asset Growth 11.57 2.58 5.73 5.25 N/A N/A N/A 3.25 N/A N/A *Investment Growth 40.59 9.24 13.51 6.30 N/A N/A 3.25 N/A N/A *Amountain Growth 2.33 -0.33 1.62 3.00 N/A N/A 2.92 N/A N/A *Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this data eare not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. 3 From December 2010 toward, NCUSIF Premium Expense is also excluded from ROA. 3 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										N/A
* Market (Share) Growth	OTHER RATIOS									
*Loan Growth 1.92 -0.55 1.47 3.33 N/A N/A 8.41 N/A N/A *Asset Growth 11.57 2.58 5.73 5.25 N/A N/A 3.25 N/A N/A *Investment Growth 40.59 9.24 13.51 6.30 N/A N/A 3.25 N/A N/A *Membership Growth 2.33 -0.33 1.62 3.00 N/A N/A 2.92 N/A N/A *Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this data eare not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 torward, NCUSIF Premium Expense is also excluded from ROA. 3 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										N/A
* Asset Growth										N/A
* Investment Growth 40.59 9.24 13.51 6.30 N/A N/A -3.37 N/A N// * Membership Growth 2.33 -0.33 1.62 3.00 N/A N/A 2.92 N/A N// * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. 3 From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. 3 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
*Membership Growth 2.33 -0.33 1.62 3.00 N/A N/A 2.92 N/A N// *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. 3 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
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**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. 1 For NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.				1.02	5.50	13//	13/7	2.02	13//	13/7
Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. 1 From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. 3 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.			0,	ete.						
peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. 1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. 2 Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. 3 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.					cycle.					
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³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	² Prior to September 2010, this ratio was named Return on Assets Prior to NC	USIF Stabilizatio								
	³ The NCUA Board approved a regulatory/policy change in May 2012 revising	the delinquency	reporting require	ments for troubled	d debt restructur	ed (TDR) loans.				2. Ratios

Return to cover F 12/03/2013 C	Supplemental	I Ratio Analys	sis	
Count of CU In February Peer Group: M/A Count of CU In February	For Charter :			
Peer Group: N/A Count of CU In 1 Dec-2009 OTHER DELINQUENCY RATIOS¹ Credit Cards D0 >= 2 Mo (>= 60 Days) / Total Credit Card Loans 2. 06 Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Loanses Receivable 0. 00. On-Federally Couranteed Student Loans N/A Suaranteed Student Loans >= 2 Mo (>= 60 Days) / Total New Vehicle Loans N/A Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total New Vehicle Loans N/A Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total Loans (N/A Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans 1.41 Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans Participation Loans Delinquent >= 1 Mo (>= 60 Days) / Total Participation Loans 1.41 Participation Loans Delinquent >= 1 Mo (>= 60 Days) / Total Participation Loans 1.41 Participation Loans Delinquent >= 1 Mo (>= 60 Days) / Total Business Loans Lease Unfund Comm 1.52 Total Participation Loans 1.52 Total Business Loans Lease Unfund Comm 1.52 Total Business Loans Lease Loans Vehicle Loans Vehicle Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Lease Unfund Comm 1.52 Total Participation Loans 1.52 Total Business Loans Lease Loans Vehicle Loans 1.53 N/A Allowance for Loan & Lease Loases to Delinquent Loans 1.54 Allowance for Loan & Lease Loases to Delinquent Loans 1.55 Total Total Sale Adjustable Rate and Hybrid/Balloon (<5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mg 1.56 Test Mortage Adjustable Rate and Hybrid/Balloon (<5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mg 1.56 Total Road Estate Adjustable Rate and Hybrid/Balloon (<5 years) Delinquent >= 2 Mo (>= 60 Days) / Total Total Fore Education And Total Total Roa	Count of CU:			
Dec-2009 OTHER DELINQUENCY RATIOS	Asset Range :			
OTHER DELINQUENCY RATIOS¹ Dec-2009 Credit Cards DO > ≈ 2 Mo (>≈ 60 Days) / Total Credit Card Loans 2.06 Leases Receivable Delinquent > ≈ 2 Mo (>≈ 60 Days) / Total Leases Receivable 0.00 Non-Federally Quaranteed Student Loans Delinquent > ≈ 2 Mo (>≈ 60 Days) / Total Non-Federally (NA Quaranteed Student Loans S ≈ 2 Mo (>≈ 60 Days) / Total Vehicle Loans N/A Now Vehicle Loans > ≈ 2 Mo (>≈ 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans > ≈ 2 Mo (>≈ 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans > ≈ 2 Mo (>≈ 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans Sequent > 2 Mo (>≈ 60 Days) / Total Pentispation Loans N/A Total Vehicle Loans Delinquent > 2 Mo (>~ 60 Days) / Total Pentispation Loans 1.41 Participation Loans Delinquent > 2 Mo (>~ 60 Days) / Total Pentispation Loans 1.41 Participation Loans Delinquent > 2 Mo (>~ 60 Days) / Total Business Loans Less Unfund Comm 3.67 Business Loans Delinquent > 2 Mo (>~ 60 Days) / Total Business Loans Less Unfund Comm 3.67 Business Loans Delinquent > 2 Mo (>~ 60 Days) / Total Business Loans Less Unfund Comm 3.67 Business Loans Delinquent > 2 Mo (>~ 60 Days) / Total Business Loans Less Unfund Comm 3.67 Business Loans Delinquent > 2 Mo (>~ 60 Days) / Total Business Loans Less Loans Less Loans Less Loans Less		: Region: Nation	ion * Peer Grou	ip: All * State
Control Cards DD > 2 Mo (= 60 Days) / Total Credit Card Loans	iii reei Group .	. IN/A		
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Loans Classes Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Non-Federally Classes Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Non-Federally Classes Receivable N/A Classes Receivable N/A Classes Receivable N/A Classes Receivable N/A Load N/A Classes Receivable N/A Load N/A Classes Receivable N/A Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Participation Loans N/A Total Vehicle Loans N/A Total Vehicle Loans N/A N/A Total Vehicle Loans N/A N/A Total Delinquent N/A N/A Total Vehicle Loans N/A N/A Total Charles N/A To	9 Dec-2010	0 Dec-2011	1 Dec-2012	Sep-2013
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable Non-Federally (Suramated Student Leans Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Non-Federally (NA Guaranteed Student Leans NA Not Vehicle Leans >= 2 Mo (>= 60 Days) / Total New Vehicle Leans NA Total Vehicle Leans >= 2 Mo (>= 60 Days) / Total Used Vehicle Leans NA TOR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Not Not Leans Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Participation Leans Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Participation Leans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Leans Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Business Leans Less Unfund Comm 1.92 TOR Business Leans Delinquent >= 2 Mo (>= 60 Days) / Total Business Leans Less Unfund Comm 1.92 TOR Business Lans Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Business Leans Leas Unfund Comm 1.92 TOR Business Lans Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Business Leans Leas Unfund Comm 1.92 TOR Business Lans Secured by RE Delinquent Leans 78.05 REAL ESTATE LOAN DELINQUENCY 'Is alto Secured by RE Delinquent Leans 79.05 Total Movenage Robert and Hybrid/Balloon (>= 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mig Fixed and Hybrid/Balloon >= 5 years 1 st Mortage Adjustable Rate and Hybrid/Balloon (>= 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable Rete and Hybrid/Balloon Composition (>= 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total Total Interest Only Payment Option First & Other Ret Leans Delinquent >= 2 Mo (>= 60 Days) / Total Interest Only Payment Option First & Other Ret Leans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable Rete Leans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable Rete Leans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE A				
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally Guaranteed Student Loans NA Guaranteed Student Loans >= 2 Mo (>= 60 Days) / Total New Vehicle Loans NA Load Vehicle Loans >= 2 Mo (>= 60 Days) / Total Used Vehicle Loans NA Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Used Vehicle Loans NA Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans NA Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans NA Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans NA Total Road State Na Total Vehicle Loans NA Total Road State Na Total Vehicle Loans NA Total Road State Loans Doland Na Total Charles NA NA Total Road State Loans Doland Na Total Charles NA NA Total Road State Loans Doland Na Na Na Total Road State Loans Doland Na Na Na Total Road State Loans NA Na Total Road				0.84
Suaranteed Student Leans NA				
Now Vehicle Loans S = 2 Mo (>= 60 Days) / Total New Vehicle Loans N/A	A N/A	A 6.75	4.21	4.46
Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans N/A Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans N/A TOR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Policy N/A TOR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Policy N/A TOR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / Total Policy N/A Total Loans Delinquent >= 2 Mo (>= 60 Days) / Total Policy N/A Total Loans Delinquent >= 2 Mo (>= 60 Days) / Total Policy N/A Total Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm 1.92 Total Susiness Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm 1.92 Total Susiness Loans Less Unfund Comm 1.92 Total Common 1.92 Total Common 1.92 Total Loans	A N/A	A N/A	N/A	0.60
TOR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not Secured by RE Indirect Loans 1.41				0.74
Secured by RE N/A	A N/A	A N/A	N/A	0.70
Indirect Loans Delinquent > ≥ 2 Mo (> ≈ 60 Days) / Total Indirect Loans 1.41 Participation Loans Delinquent > ≥ 2 Mo (> ≈ 60 Days) / Total Participation Loans 0.54 Business Loans Delinquent > ≥ 1 Mo (> ≈ 30 Days) / Total Business Loans Leas Unfund Comm 3.67 Business Loans Delinquent > ≥ 1 Mo (> ≈ 60 Days) / Total Business Loans Leas Unfund Comm 1.92 TOR Business Loans Leas Unfund Comm 1.92 TOR Business Loans Delinquent > ≥ 2 Mo (> ≈ 60 Days) / Total Business Loans Leas Unfund Comm 1.92 TOR Business Loans Leas Unfund Comm 1.92 TOR Business Loans Leas 1.92 TOR Business Leas 1	A N/A	N/A	6.70	12.52
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans				
Business Loans Delinquent >= 1 Mo (== 30 Days) Total Business Loans Less Unfund Comm 1.92				
TOR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured by RE	7 3.30	5.01	6.06	4.94
Secured by RE	2 2.18	3.84	3.61	3.96
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale	A N/A	A N/A	25.50	45.00
Allowance for Loan & Lease Losses to Delinquent Loans 79.05				
REAL ESTATE LOAN DELINGUENCY 1 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) 1.60 1st Mortgage Adjustable Rate and Hybrid/Balloon (> 5 years) 1st Mortgage Adjustable Rate and Hybrid/Balloon (> 5 years) 1.14 2st Mto Adjustable Rate and Hybrid/Balloon S years 2st Mto Adjustable Bate and Hybrid/Balloon S years 2st Mto Adjustable Bate and Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE 1st Mto Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE 2st Mto Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable 1.04 2st Mto Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable 1.60 10st Interest and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable 1.60 10st Interest and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns 10st Interest and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns 10st Interest and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns 10st Repair				
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg	30.00	37.00		1.0.14
1st Mitortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1.1.4 St Mito Adjustable Rate and Hybrid/Balloon (< 5 years)		1		
1st Min Adjustable Rate and Hybrid/Balloon Cans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE 1.04 Other Real Estate Fixed/Hybrid/Balloon Loans 1.04 Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable 0.64 Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable 0.64 Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other Loans N/A TOR RE Lns also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans Days / Total Real Estate Loans N/A Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans 1.25 MISCELLANEOUS LOAN LOSS RATIOS 3.16 Charge Offs Due To Bankruptor (YTD) / Total Charge Offs (YTD) 22.33 Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans 4.70 Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans 0.43 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.10 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.10 Net Charge Offs - Total Real Estate Volument / Avg More Federally Guaranteed Student Loans / Avg Total Real Estate Loans 0.	0 1.87	7 1.87	7 1.18	0.94
Cither Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE 1.04	4 1.28	0.89	0.94	1.53
ExedPhybrid/Balloon Loans 1.04	1.20	0.03	0.54	1.55
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans				
Only and Pmt Oof First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other Loans N/A TDR RE Lns also Reported as Business Loans Total Roe Les also Reported as Business Loans N/A also Reported as Business Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 30 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 30 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 3.16 Total Real Estate Loans Companies 3.16 Total Real Estate Loans / Avg Total Card Loans 3.17 Net Charge Offs - Order Individual Card Loans 3.18 Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans 3.19 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 3.10 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Leases Receivable / No. Net Charge Offs - Interest Loans / Avg Leases Receivable / No. Net Charge Offs - Participation Loans / Avg Participation Loans 3.10 Net Charge Offs - Member Business Loans / Avg Member Business Loans 3.13 Indirect Loans Outstanding / Total Loans 3.13 Indirect Loans Outstanding / Total Loans 3.13 Indirect Loans Outstanding / Total Loans 3.13 Indirect Loans Durchased YTD / Total Loans 3.14 Participation Loans Purchased YTD / Total Loans Granted YTD 3.18 Participation Loans Sold YTD / Total Loans Granted YTD 3.19 Participation Loans Sold YTD / Total Loans Granted YTD 3.10 Participation Loans Sold YTD / Total Loans Granted YTD 3.	4 0.59	9 0.54	1 0.50	0.40
Total TDR 1st and Other RE Delinquent >= 2 Mo(>= 60 Days) / Total TDR 1st and Other Loans TDR RE Lns also Reported as Business LoansDelinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans Total Real Estate Loans DO >= 1 Mo (>= 60 Days) / Total Real Estate Loans 1.26 MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) *Net Charge Offs - Credit Cards / Avg Credit Card Loans *Net Charge Offs - Total Vehicle Loans / Avg Non-Federally Guaranteed Student *Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans *Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans *Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans *Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans *Net Charge Offs - Other RE Loans / Avg Other RE Loans *Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans *Net Charge Offs - Indirect Loans / Avg Leases Receivable *O.00 *Net Charge Offs - Participation Loans / Avg Horder Days & Days	0 3.74	4 3.67	7 0.93	1.24
TDR RE Lns also Reported as Business LoansDelinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans DQ >= 1 Mo (>= 80 Days) / Total Real Estate Loans DQ >= 1 Mo (>= 80 Days) / Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total Loans DQ >= 2 Mo (>= 60 Days) / Total DQ >= 2 Mo (>= 6				
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Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS MISCELLANEOUS LOAN LOSS RATIOS Net Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student N/A Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N/A Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans NAS Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Total Real Estate Loans Net Charge Offs - Other RE Loans / Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans Net Charge Offs - Indirect Loans / Avg Member Business Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans PSECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Assets Oos Participation Loans Sold YTD / Total Assets Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Oon Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans N/A Participation Loans Sold YTD / Total Loans Granted YTD Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ Fi				
MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) 22.33 *Net Charge Offs - Credit Cards / Avg Credit Card Loans 4.70 *Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student N/A *Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N/A *Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N/A *Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans N/A *Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans 0.33 *Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Inderst Charge Net State (Loans) Net Charge Offs - Unterst Charge Net State (Loans) Net Charge Offs - Unterst Charge Net State (Loans) Net Charge Offs - Unterst Charge Net State (Loans) N/A *Net Charge Offs - Loans Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans N/A *Net Charge Offs - Participation Loans / Avg Participation Loans 1.10 *Net Charge Offs - Participation Loans / Avg Participation Loans 1.10 *Net Charge Offs - Participation Loans / Avg Member Business Loans N/A *Net Charge Offs - Member Business Loans / Avg Member Business Loans N/A *Net Charge Offs - Participation Loans / Avg Member Business Loans N/A *Net Charge Offs - Participation Loans Outstanding / Total Loans Net Charge Offs - Participation Loans Outstanding / Total Loans Net Charge Offs - Nember Business Loans / Avg Member Business Loans N/A **Participation Loans Outstanding / Total Loans Net Charge Offs - Nember Sussess No.97 **Participation Loans Sold YTD / Total Assets No.08 **Participation Loans Sold YTD / Total Loans Granted YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student N/A **Retal Estate Estate / Total Loans Granted YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student N/A **Retal Estate Ending Ratios **Net Charge Rate Real Estate / Total Loans Granted YTD N/A **Retal Estate Real				
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) * Net Charge Offs - Credit Cards / Avg Credit Card Loans * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans * Net Charge Offs - Total Real Estate Loans / Avg Total Vehicle Loans * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans * Net Charge Offs - St Mortgage Loans / Avg Total Real Estate Loans * Net Charge Offs - St Mortgage Loans / Avg St Mortgage Loans * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans * Net Charge Offs - Indirect Loans / Avg Indirect Loans * Net Charge Offs - Indirect Loans / Avg Indirect Loans * Net Charge Offs - Participation Loans / Avg Indirect Loans * Net Charge Offs - Participation Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Participation Loans / Avg Participation Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans * Net Charge Offs - Net Vehicle Loans / Avg Member Business L	5 1.44	4 1.36	0.98	0.94
Net Charge Offs - Credit Cards / Avg Credit Card Loans	3 25.55	5 27.82	2 24.24	17.43
**Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student **Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans **Net Charge Offs - Total Vehicle Loans / Avg Total Real Estate Loans **One Charge Offs - 1st Mortgage Loans / Avg Total Real Estate Loans **Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans **One Charge Offs - Other RE Loans / Avg Other RE Loans **Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and **Payment Option First & Other RE Loans / No Avg Interest Only and **Payment Option First & Other RE Loans / No Avg Leases Receivable / Avg Leases Receivab				
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.33 Net Charge Offs - Other RE Loans / Avg 1st Mortgage Loans 0.10 Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.80 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Not Charge Offs - Indirect Loans / Avg Indirect Loans 1.10 Net Charge Offs - Participation Loans / Avg Participation Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans Interest Only & Payment Option First & Other RE / Total Assets 1.33 Net Charge Offs - Member Business Loans Interest Only & Payment Option First & Other RE / Net Worth 1.33 Net Charge Offs - Member Business Loans Interest Only & Payment Option First & Other RE / Net Worth 1.34 Net Charge Offs - Member Business Loans Interest Only & Payment Option First & Other RE / Net Worth 1.34 Net Charge Offs - Member Business Loans Interest Only & Payment Option First & Other RE /	A N/A	A N/A	6.06	3.07
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans 0.10 Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.80 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans N/A Net Charge Offs - Indirect Loans / Avg Indirect Loans 0.80 N/A Net Charge Offs - Leases Receivable / Avg Leases Receivable 0.00 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.10 Net Charge Offs - Participation Loans / Avg Participation Loans 1.10 Net Charge Offs - Participation Loans / Avg Participation Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.97 SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Assets 0.08 Participation Loans Sold YTD / Total Assets 0.08 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 0.08 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student 0.00 Non-Federally Guaranteed Stude				
Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans NA Net Charge Offs - Interest Only and Payment Option First & Other RE Loans NA Net Charge Offs - Leases Receivable / Avg Leases Receivable 0.00 Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.10 Net Charge Offs - Participation Loans / Avg Participation Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.97 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.097 Net Charge Offs - Member Business Loans (Malble Loans Participation Loans Granted YTD 9.08 Non-Federally Guaranteed Student Loans in Deferral Status / Total Assets 9.098 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans 9.000 Non-Federally Guaranteed Student Coans 9.000 Non-Federally Guaranteed Student Onter Non-Federally Guaranteed Student 1.87 NA NA REAL ESTATE LENDING RATIOS Total Fixed Rate Rea				
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans N/A				
Payment Option First & Other RE Loans NI/A Net Charge Offs - Leases Receivable / Avg Leases Receivable Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.10 Net Charge Offs - Participation Loans / Avg Indirect Loans 1.10 Net Charge Offs - Participation Loans / Avg Member Business Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans Net Charge Offs - Member Business Loans Net Charge Offs - Member Business Loans (Nat Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Assets 10.48 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 10.48 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans N/A REAL ESTATE LENDING RATIOS 10.41 Fixed Rate Real Estate / Total Assets 10.45 Fixed Rate Real Estate / Total Loans 10.45 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 50.52 Interest Only & Payment Option First & Other RE / Net Worth 50.52 Mortgage Servicing Rights / Net Worth 50.70 Miscellaneous Ratios Mortgage Servicing Rights / Net Worth 10.70 Miscellaneous Ratios Non-Rederally Servicing Rights / Net Worth 10.70 Miscellaneous Ratios Non-Rederally Servicing Rights / Net Worth 10.70 Non-Federally Guaranteed Student Pa/3; December = 1 (or no annualizing)	0.80	0.69	0.70	0.50
*Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.10 Net Charge Offs - Participation Loans / Avg Participation Loans 1.32 Net Charge Offs - Participation Loans / Avg Participation Loans 1.32 Net Charge Offs - Participation Loans / Avg Participation Loans 1.32 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.97 SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans Granted YTD 2.28 **Participation Loans Solid YTD / Total Loans Granted YTD 19.32 **Participation Loans Solid YTD / Total Assets 0.08 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 *Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing)	A 0.24	4 1.24	1 0.47	0.96
*Net Charge Offs - Participation Loans / Avg Participation Loans Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.97 **Net Charge Offs - Member Business Loans / Avg Member Business Loans 9.97 Indirect Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Granted YTD 2.28 **Participation Loans Sold YTD / Total Loans Granted YTD 2.28 **Participation Loans Sold YTD / Total Loans Granted YTD 2.28 **Participation Loans Sold YTD / Total Loans Granted YTD 3.87 **Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 3.87 **Net Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 4.00 **Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans **Net Loans **Total Fixed Rate Real Estate / Total Assets 5.01 **Total Fixed Rate Real Estate / Total Loans **Total Fixed Rate Real Estate / Total Loans **Total Fixed Rate Real Estate / Total Loans **Total Fixed Rate Real Estate / Total Loans Granted YTD 40.14 **First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 40.14 **First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 40.52 Interest Only & Payment Option First & Other RE / Total Assets 5.19 **Mortgage Servicing Rights / Net Worth 5.19 **Mortgage Servicing Rights / Net Worth 10.70 **Unused Commitments / Cash & ST Investments 10.6.43 **Complex Assets / Total Assets 10.6.35 **Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing)	0.00	0.00	0.00	0.00
Net Charge Offs - Member Business Loans / Avg Member Business Loans SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Participation Loans Purchased / TD / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Loans Granted YTD 2.28 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 0.08 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans Granted YTD 10tal Fixed Rate Re Garlard YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 1.87 Mortgage Servicing Rights / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73				
Indirect Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans (Participation Loans Purchased YTD / Total Loans Granted YTD (Participation Loans Purchased YTD / Total Loans Granted YTD (Participation Loans Purchased YTD / Total Loans Granted YTD (Participation Loans Sold YTD / Total Assets (Participation Loans Complex Sold Participation Loans Granted YTD (Participation Loans Fund Value) (Participation Loans Granted YTD (Participation Loans Granted YTD (Participation Loans (Participation Loans Value) (Participation Loans Value) (Participation Loans (Participation Loans Loans (Participation Loans Loans (Participation Loans Loans (Participation Loans Loans Canated YTD (Participation Loans				
Indirect Loans Outstanding / Total Loans 19.32 Participation Loans Outstanding / Total Loans 1.87 Participation Loans Outstanding / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Assets 0.08 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans REAL ESTATE LENDING RATIOS 18.16 Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans 18.16 Total Fixed Rate Re Granted YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 *Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing)	7 1.20	0.65	0.83	3.10
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD 2.28 Participation Loans Sold YTD / Total Assets 0.08 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans 28.43 Lotal Fixed Rate Re Garlard YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 40.15 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 **Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing)	2 17.22	2 17.04	1 16.96	17.48
Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets 0.08 Participation Loans Sold YTD / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans 10.16 Total Fixed Rate Real Estate / Total Assets 10.17 Total Fixed Rate Real Estate / Total Loans 10.18 Total Fixed Rate Real Estate / Total Loans 10.19 Total Fixed Rate Real Estate / Total Loans 10.14 Total Fixed Rate Real Estate / Total Loans 10.14 Total Fixed Rate Real Estate / Total Loans Granted YTD 10.10 10.11 10.12 10.12 10.13 10.14 10.15 10.				
* Participation Loans Sold YTD / Total Assets 1.87 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 1.87 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student N/A REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Rea Estate / Total Loans Total Fixed Rate Re Granted YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments 10.643 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.00 Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student N/A REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Real Estate / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	8 0.10	0.08	0.05	0.10
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans N/A REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Real Estate / Total Loans Total Fixed Rate Re Granted YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				
Loans N/A REAL ESTATE LENDING RATIOS 18.16 Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans 28.43 Total Fixed Rate Real Estate / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Notype Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4', June = 2', September = 4'3', December = 1 (or no annualizing) 48.73	0.96	6 0.01	1 0.02	0.04
REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans 28.43 Total Fixed Rate Real Estate / Total Loans 28.43 Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Nortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	A N/A	A N/A	N/A	48.62
Total Fixed Rate Real Estate / Total Assets 18.16 Total Fixed Rate Real Estate / Total Loans 28.43 Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 40.14 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS	14//	14//	14//	40.02
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 40.14	6 17.50	0 16.32	2 15.90	16.91
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 65.31 Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Nortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	3 28.26	6 27.45	27.24	27.92
Interest Only & Payment Option First & Other RE / Total Assets 0.52 Interest Only & Payment Option First & Other RE / Net Worth 5.19 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 *Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing)				36.95
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS				
MISCELLANEOUS RATIOS 0.70 Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 *Annualization factor: March = 4', June = 2'. September = 4/3'. December = 1 (or no annualizing) 48.73				0.26 2.46
Mortgage Servicing Rights / Net Worth 0.70 Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 48.73	4.47	3.45	2.57	2.40
Unused Commitments / Cash & ST Investments 106.43 Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4', June = 2', September = 4/3', December = 1 (or no annualizing) 48.73	0 0.93	3 1.15	5 1.40	1.49
Complex Assets / Total Assets 16.25 Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				
Short Term Liabilities / Total Shares and Deposits plus Borrowings 48.73 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.				
	-	+		1
# Means the number is too large to display in the cell	at reatment and a	DD\ leens	1	1
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt re This policy change may result in a decline in delinquent loans reported as of June 2012.	ı restructured (TD	ואר) ioans.	3. Sunn	lemental Ratios

Return to cover 12/03/2013 CU Name: N/A Peer Group: N/A ASSETS CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	Dec-2009 91,152,393 638,156,448 10,788,848	Asse For Charter: Count of CU: Asset Range: Criteria: f CU in Peer Group: Dec-2010	N/A 118 N/A Region: N N/A	lation * Peer Group: A	III * State	= 'MO' * Type Include	ed: Federall	y Insured State Cre	dit
CU Name: N/A Peer Group: N/A ASSETS CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	91,152,393 638,156,448	Asset Range : Criteria : f CU in Peer Group : Dec-2010	N/A Region: N N/A	•	II * State	= 'MO' * Type Include	ed: Federall	y Insured State Cre	dit
Peer Group: N/A ASSETS CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	91,152,393 638,156,448	Criteria : f CU in Peer Group : Dec-2010	Region: N N/A	•	II * State	= 'MO' * Type Include	ed: Federall	y Insured State Cre	dit
ASSETS CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	91,152,393 638,156,448	f CU in Peer Group : Dec-2010	N/A	•	III * State	= 'MO' * Type Include	ed: Federall	y Insured State Cre	dit
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	91,152,393 638,156,448	Dec-2010		Dec-2011			'		
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	91,152,393 638,156,448		% Chg	Dec-2011					
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	91,152,393 638,156,448		70 Ong	D00-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
CASH: Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	638,156,448	96 373 059			76 City	Dec-2012	78 City	Зер-2013	76 City
Cash On Hand Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	638,156,448	96 373 059							
Cash On Deposit Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	638,156,448		5.7	104,400,753	8.3	111,162,421	6.5	108,914,725	-2.0
Cash Equivalents TOTAL CASH & EQUIVALENTS INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities		551,918,870	-13.5	618,754,495	12.1	756,149,590	22.2	597,705,649	
INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities		48,162,013	346.4	36,565,670	-24.1	44,783,930	22.5	91,728,287	104.8
INVESTMENTS: Trading Securities Available for Sale Securities Held-to-Maturity Securities	740,097,689	696,453,942	-5.9	759,720,918	9.1	912,095,941	20.1	798,348,661	-12.5
Trading Securities Available for Sale Securities Held-to-Maturity Securities	1,111,111	111, 11,				7			
Available for Sale Securities Held-to-Maturity Securities									
Held-to-Maturity Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
,	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,932,507,454	2.9
	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	177,250,298	2.6
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	783,342,998	-4.1
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions ²	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	32,733,096	2.9
Total MCSD/Nonperpetual Contributed Capital and		_				. 7		_	
PIC/Perpetual Contributed Capital	26,097,256	23,478,330	-10.0	25,595,048	9.0	23,142,532	-9.6	23,041,299	-0.4
All Other Investments in Corporate Cus	428,834,821	134,436,302	-68.7	49,427,789	-63.2	18,016,872	-63.5	5,507,256	-69.4
All Other Investments ²	108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0	76,033,890	0.0
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	3,049,936,122	0.5
									
LOANS HELD FOR SALE	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	21,504,174	-73.1
LOANS AND LEASES:									
Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	392,719,555	1.4
All Other Unsecured Loans/Lines of Credit	197,193,732	212,200,310	7.6	217,112,524	2.3	235,560,893	8.5	247,989,577	5.3
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	0	1.0	0	N/A	200,000,000	N/A	0	
Non-Federally Guaranteed Student Loans	N/A	N/A		25,434,354	1471	28,344,309	11.4	33,717,368	
New Vehicle Loans	858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	789,268,219	
Used Vehicle Loans	1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,897,568,527	4.9
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,231,089,103	8.3
Other Real Estate Loans/Lines of Credit	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	819,711,016	0.2
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	0	
Total All Other Loans/Lines of Credit	284,614,140	305,062,042	7.2	299,573,812	-1.8	319,737,597	6.7	324,682,349	
TOTAL LOANS	6,077,263,042	6,043,953,241	-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,736,745,714	6.3
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(79,137,652)	-0.1
Foreclosed Real Estate	11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	19,370,934	23.2
Repossessed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	1,205,394	-20.0
Foreclosed and Repossessed Other Assets	357,348	344,559	-3.6	225,344	-34.6	83,105	-63.1	1,026,899	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	14,339,693	16,783,477	17.0	21,369,628	27.3	17,312,123	-19.0	21,603,227	24.8
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	255,848,017	4.4
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,291,108	
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	90,194,721	1.0
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	280,454	-0.1
Goodwill	482,676	1,739,458	260.4	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	759,492	1,961,141	158.2	1,773,973	-9.5	1,863,027	5.0	1,862,814	0.0
Accrued Interest on Loans	22,828,638	21,874,499	-4.2	21,233,562	-2.9	21,606,227	1.8	19,879,449	-8.0
Accrued Interest on Investments	9,737,518	8,595,805	-11.7	9,303,411	8.2	8,759,364	-5.8	7,923,040	
All Other Assets	100,041,441	97,461,182	-2.6	115,358,603	18.4	154,283,617	33.7	158,928,620	
TOTAL OTHER ASSETS	132,607,597	127,931,486	-3.5	145,895,576	14.0	184,649,208	26.6	186,731,109	1.1
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4
TOTAL ASSETS TOTAL CU's	9,512,220,430	9,757,210,165	-3.1	10,310,701,463	-1.6	118	-4.8	11,122,926,015	
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OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CL	LIG INCLLIDED IN ALL OTHE	D INVESTMENTS DDIO							4. Assets

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fed	erally Insured State (<u>Credit</u>
	Count	of CU in Peer Group :	N/A						
	D = 0000	D = 0040	0/ Ob	D - 0044	0/ 01:	D - 0040	0/ 01	0 0040	0/ 01
LIABILITIES, SHARES AND EQUITY	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Chg	Sep-2013	% Cng
LIABILITIES; SHAKES AND EQUITY									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	14/74	14/74	`	14/74		14/74		TV/A	
Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	174,227,541	-30.2
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	14,487,932	12,392,255			-17.6	13,833,311	35.4	7,076,904	
Accounts Payable & Other Liabilities	71,852,766				43.1	124,929,620	11.0	123,073,353	
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	304,377,798	-21.6
SHARES AND DEPOSITS									
Share Drafts	1,164,011,517				11.7	1,470,819,402	7.3	1,532,782,265	
Regular Shares	2,008,641,521	2,171,932,429		2,395,286,330	10.3	2,664,584,488	11.2	2,907,906,070	
Money Market Shares	1,646,236,947	1,869,137,975			9.0	2,255,027,127	10.7	2,357,637,140	
Share Certificates	2,180,898,506				-4.9	1,922,359,031	-4.0	1,850,997,746	
IRA/KEOGH Accounts	925,107,264				2.3	1,016,082,056	1.4	1,010,093,680	_
All Other Shares 1	16,665,089				-1.5	24,180,561	38.4	32,086,498	
Non-Member Deposits	2,123,748				21.3	3,040,300	58.0	6,887,460	
TOTAL SHARES AND DEPOSITS	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,698,390,859	3.7
FOLUTY									
EQUITY:	440 700 000	475.044.700		004.000.000	04.4	000 000 047	0.4	700 000 407	0.0
Undivided Earnings	448,782,868				31.4	683,026,217	9.4	709,266,487	3.8
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,469,201	1.6
Appropriation For Non-Conforming Investments (SCU Only)	0		N/A	0	N/A	0	N/A	0	N/A
Other Reserves	265,265,487	276,196,788		200,741,875	-27.3	217,309,394	8.3	221,886,610	
Equity Acquired in Merger	262,045	129,385			0.0	240,651	86.0	240,651	0.0
Miscellaneous Equity	1,188,480				0.0	1,188,480	0.0	1,188,480	
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836			307.5	24,249,421	4.6	-12,912,644	
Accumulated Unrealized Losses for OTTI	7,045,300	3,009,030	-19.2	23,100,700	307.3	24,249,421	4.0	-12,912,044	-100.2
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	0	100.0	0	N/A	0	N/A	7,520	N/A
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6	-22,039,443	1.9
Net Income	0	0	N/A	0	N/A	0	N/A	9,052,496	N/A
EQUITY TOTAL	957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1	1,120,159,358	0.6
TOTAL SHARES & EQUITY	8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9	10,818,550,217	3.3
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	3 2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4
NCUA INSURED SAVINGS 2									
Uninsured Shares	291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9	412,349,009	14.5
Uninsured Non-Member Deposits	409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3	4,556,901	355.2
Total Uninsured Shares & Deposits	291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7	416,905,910	15.4
Insured Shares & Deposits	7,652,271,026	8,076,842,931	5.5	8,514,950,714	5.4	8,994,886,676	5.6	9,281,484,949	3.2
TOTAL NET WORTH	958,898,700	998,638,615	4.1	1,055,928,512	5.7	1,110,714,684	5.2	1,153,915,445	3.9
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IF	RA/KEOGHs, AND NONMEMB	ER SHARES FOR SHOP	RT FORM F	FILERS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to	0 05/20/09 SHARES INSURED	UP TO \$100,000 and \$2	250,000 FC	R IRAS; 5/20/09 AND FO	RWARD SH	ARES INSURED UP T	O \$250,00	0	
³ December 2011 and forward includes "Subordinated Debt Included in N	let Worth."							5. Liab	ShEquity

		Income Statem	ent						T
Return to cover		For Charter :							1
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	Nation * Peer Group:	All * State =	: 'MO' * Type Includ	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						<u> </u>
	D 0000	D 0040	0/ 01	D 0044	0/ 01	D 0040	0/ Ob	0 0040	0/ 01
* INCOME AND EVERNEE	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Cng	Sep-2013	% Chg
* INCOME AND EXPENSE INTEREST INCOME:									+
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	249,070,933	3 -3.4
Less Interest Refund	(901,477)	(831,834)		(587,424)		(457,500)		(271,355)	
Income from Investments	57.355.758	56,654,908				48,109,492		,	
Income from Trading	2,023,300	1,574,917		406,864		1,078,029		, ,	
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6			392,673,270			
INTEREST EXPENSE:	430,000,000	404,000,417	-5.0	410,393,007	-3.5	332,073,270	-4.4	201,237,333	-4.5
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	30,191,140	-24.3
Interest on Deposits	37,218,593	28,271,406				19,531,708		11,786,908	
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213		9,905,604	-15.5		
TOTAL INTEREST EXPENSE	155,755,048	124,496,922		99,014,369		82,588,406		, ,	
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915				58,562,757	15.5		
NET INTEREST INCOME AFTER PLL		244,427,580					-3.6		
NON-INTEREST INCOME:	215,277,778	244,427,580	13.5	200,882,353	6.7	251,522,107	-3.6	199,856,851	5.9
	404.040.707	400 707 005	4.4	440.740.740	0.0	100 010 010	0.5	00 507 400	+
Fee Income	104,210,787	108,767,095		112,712,712		120,018,813			
Other Operating Income	62,916,105	73,989,886				110,974,087	35.1	87,148,812	
Gain (Loss) on Investments	-9,791,527	-445,745		916,613		2,403,868	162.3	2,924,830	
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902		-3,180,927		-1,834,344	42.3	-1,202,444	
Gain from Bargain Purchase (Merger)	0	0		0		0	N/A	0	N/A
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916		-27,923		2,043,391	
NCUSIF Stabilization Income	41,778,993	0				0		0	
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	179,441,728	3.3
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	168,796,591	177,899,669		186,474,156		206,369,608	10.7	162,677,788	
Travel, Conference Expense	2,683,893	2,830,792		, ,		3,702,074	11.6	2,918,096	
Office Occupancy	26,355,318	27,631,675		, ,		29,025,588	1.5		
Office Operation Expense	70,595,374	72,855,586		73,949,700		78,164,306	5.7	64,158,542	
Educational and Promotion	15,629,509	15,552,850				16,175,334	1.1	11,314,324	
Loan Servicing Expense	22,511,996	24,870,721		, ,		32,085,471	18.4	25,939,820	
Professional, Outside Service	22,703,224	23,119,771	1.8	, ,		28,000,571	11.3	22,105,105	_
Member Insurance ¹	1,671,178	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	11,314,693		4,481,783	-60.4	1,715,487	-61.7	1,404,467	9.2
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	41,593,631	9,516,142		16,248,985		6,809,842		5,800,826	
Member Insurance - Other	N/A	1,264,699		941,509		788,597	-16.2	493,627	
Operating Fees	1,665,757	1,447,502		1,543,232		1,696,220	9.9		
Misc Operating Expense	14,293,824	16,062,536	+	, ,		19,009,309	28.4	15,511,739	
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	388,500,295	384,366,636	-1.1	398,621,276	3.7	423,542,407	6.3	335,784,446	5.7
EXPENSE AND NCUSIF PREMIUMS */4	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,530	-11.6	50,719,426	-0.6
NET INCOME (LOSS)	24,243,238	40,824,519				59,514,201	5.9		
RESERVE TRANSFERS:	, , , , , ,					, , ,			
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	124,435	-65.8
* All Income/Expense amounts are year-to-date while the related % change ra		,,		,,		- /		,,,,,	1
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Pre	emium Expense.		I.	l	1		ı		1
² For December 2010 forward, this account includes only NCUSIF Premium Ex									†
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization		ne NCUSIE Premium Evn	ense For	September 2009 and form	/ard				+
this account only includes only the Temporary Corporate CU Stabilization Exp			5.100. I OI V	Soprombor 2000 and low	. u. u,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	,	'	10 forward	I. NCUSIF Stabilization Inc	come, if any is	excluded.			6. IncExp

	Г	Delinquent Loan In	formatio	1					$\overline{}$
Return to cover	-	For Charter :		•					
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							$oldsymbol{ol}}}}}}}}}}}}}}}}}$
Peer Group: N/A	0			Nation * Peer Grou	p: All * S	tate = 'MO' * Type Ir	cluded:	Federally Insured S	itate
	Count of C	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	% Cha	Sep-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec 2003	DCC 2010	70 Ong	DC0 2011	70 Ong	DC0 2012	70 Ong	OCP 2010	70 0119
1 to < 2 Mo (30-59 days) Delinquent	129,489,288	121,888,564	-5.9	120,531,295	-1.1	125,508,472	4.1	106,970,490	-14.8
2 to < 6 Mo (60-179 days) Delinquent	65,391,016	59,948,270	-8.3	57,947,476	-3.3	53,872,870	-7.0	49,611,834	
6 < 12 Mo (180-365 days) Delinquent	15,799,858	14,503,400	-8.2	14,698,935	1.3		-16.9	13,041,766	
12 Mo & Over (>=360 days) Delinquent	3,976,475	4,932,305	24.0	4,971,307	0.8	6,720,705	35.2	6,080,163	
Total Del Loans - All Types >= 2 Mo (> = 60 Days)	85,167,349	79,383,975	-6.8	77,617,718	-2.2	72,802,960	-6.2	68,733,763	
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Mo (30-59 days) Delinquent	7,383,081	6,291,415	-14.8	5,260,800	-16.4	5,283,771	0.4	5,482,692	
2 to < 6 Mo (60-179 days) Delinquent	6,864,335	4,899,755	-28.6	4,216,711	-13.9	3,426,390	-18.7	3,099,921	
6 < 12 Mo (180-365 days) Delinquent	674,756	665,101	-1.4	229,878	-65.4	215,119	-6.4	191,414	
12 Mo & Over (>=360 days) Delinquent	39,845	46,197	15.9	19,036	-58.8	8,753	-54.0	13,658	
Total Del Credit Card Lns >= 2 Mo(> = 60 Days)	7,578,936	5,611,053	-26.0	4,465,625	-20.4	3,650,262	-18.3	3,304,993	
Credit Cards DQ >= 2 Mo (>=60 Days) / Total Credit Card Loans	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.84	-10.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	04 500 0 :-	0.0		010005		00.10= 5:-		40 707 5	
1 to < 2 Mo (30-59 days) Delinquent	34,580,246	34,014,175	-1.6	34,926,505	2.7	28,105,215	-19.5	19,797,820	
2 to < 6 Mo (60-179 days) Delinquent	16,472,513	19,522,857	18.5	17,515,638	-10.3	10,205,374		9,201,497	
6 < 12 Mo (180-365 days) Delinquent 12 Mo & Over (>=360 days) Delinquent	3,530,461 1,019,536	4,004,209 2,192,305	13.4 115.0	6,389,885 1,838,956	59.6 -16.1	4,064,337 2,969,612	-36.4 61.5	3,015,336 3,030,673	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs >= 2 Mo(> = 60	1,019,536	2,192,305	115.0	1,030,930	-16.1	2,909,012	61.5	3,030,673	2.1
Days)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	15,247,506	-11.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinguent >= 2 Mo(>= 60	21,022,010	20,7 10,07 1	22.0	20,1 11,110	0.1	11,200,020	00.0	10,211,000	+
Days) / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	0.94	-20.4
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years									
1 to < 2 Mo (30-59 days) Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	3,657,495	-55.4
2 to < 6 Mo (60-179 days) Delinquent	4,460,871	5,301,356	18.8	4,774,196	-9.9	4,914,759	2.9	7,385,496	50.3
6 < 12 Mo (180-365 days) Delinquent	1,532,463	2,141,972	39.8	524,645	-75.5	590,830	12.6	1,887,052	219.4
12 Mo & Over (>=360 days) Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2	105,670	
Total Del 1st Mtg Adj Rate Lns >= 2 Mo (> = 60 Days)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	9,378,218	66.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)									
Delinquent >= 2 Mo (> =60 Days) / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	4.44	4.00	40.4	0.00	00.4	0.04	4.0	4.50	
Other Real Estate Fixed Rate/Hybrid/Balloon	1.14	1.28	12.4	0.89	-30.4	0.94	4.8	1.53	64.0
1 to < 2 Mo (30-59 days) Delinquent	4,972,124	5,256,849	5.7	5,189,873	-1.3	4,212,376	-18.8	3,407,899	-19.1
2 to < 6 Mo (60-179 days) Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9	1,513,424	
6 < 12 Mo (180-365 days) Delinquent	844,964	1,030,115	21.9	1,904,361	84.9	607,459		221,222	
12 Mo & Over (>=360 days) Delinquent	767,874	536,868	-30.1	223,640	-58.3	637,225	184.9	208,546	
Total Del Other RE Fixed/Hybrid/Balloon Lns >= 2 Mo (> = 60 Days)	4,270,551	4,553,909	6.6	4,718,089	3.6		-43.4	1,943,192	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinguent >= 2 Mo (>=60	1,210,001	,,,,,,,,,,		.,,		_,,,,,,,,,,		.,,	
Davs) / Total Other RE Fixed/Hvbrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	0.74	-25.0
Other Real Estate Adjustable Rate									
1 to < 2 Mo (30-59 days) Delinquent	4,125,150	3,643,485	-11.7	4,376,136	20.1	4,654,002	6.3	4,017,968	
2 to < 6 Mo (60-179 days) Delinquent	2,301,310	2,357,804	2.5	2,444,503	3.7	2,152,654	-11.9	1,684,741	
6 < 12 Mo (180-365 days) Delinquent	679,087	644,307	-5.1	329,844	-48.8	442,093	34.0	402,358	
12 Mo & Over (>=360 days) Delinquent	369,653	215,496	-41.7	190,204	-11.7	139,883	-26.5	129,994	
Total Del Other RE Adj Rate Lns >= 2 Mo(>= 2 Mo(> = 60 Days))	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,217,093	-18.9
%Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(> = 60 Days) / Total Other RE Adjustable Rate Loans	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.40	-20.3
Leases Receivable	-				- 110				
1 to < 2 Mo (30-59 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Mo (60-179 days) Delinquent	0	0		0		0		0	
6 < 12 Mo (180-365 days) Delinquent	0	0		0		0		0	
12 Mo & Over (>=360 days) Delinquent	0	0		0		0		0	
Total Del Leases Receivable >= 2 Mo (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 2 Mo(>= 60 Days) / Total Leases									
Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans	B.1/4	g./*		200 000		044.000	50.0	005 505	4001
1 to < 2 Mo (30-59 days) Delinquent	N/A	N/A		223,698		344,262	53.9	925,505	
2 to < 6 Mo (60-179 days) Delinquent	N/A N/A	N/A		1,700,570		1,171,021	-31.1 -62.8	1,460,262	
6 < 12 Mo (180-365 days) Delinquent 12 Mo & Over (>=360 days) Delinquent	N/A N/A	N/A N/A		11,704 3,897		4,349 16.572	-62.8 325.3	18,632 24,910	
Total Del Non-Federally Guaranteed Student Loans >= 2 Mo(> = 60 Days)	N/A N/A	N/A N/A		1,716,171	-	16,572 1,191,942	-30.5	1,503,804	
%Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo (> = 60 Days)	N/A	IN/A		1,710,171		1,191,942	-30.5	1,503,604	20.2
,	N/A	N/A	1	6.75	l	4.21	-37.7	4.46	6.1
/ Total Non-Federally Guaranteed Student Loans	IN/A	IN/A		0.75		7.21	0	0	
/ Total Non-Federally Guaranteed Student Loans # Means the number is too large to display in the cell	N/A	IN/A		0.73		7.21	01.11		

Loa	n Losses, Bankrupto	y Information, and Tre	oubled	Debt Restructured Lo	oans				
Return to cover		For Charter : I							
12/03/2013		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range : I		Nation * Peer Group	. All * C+	rto - 'MO' * Typo Incl	udod: Eo	dorally Incured State	Crodit
Peer Group: N/A	Count	of CU in Peer Group : I		Nation Peer Group	: All " Sta	ite = MO Type inci	uaea: re	derally insured State	Credit
	- Oduni C	r co in r cor croup : I	13/75						+
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959	71,738,785	-1.6	63,758,388	-11.1	59,436,531	-6.8	47,222,081	5.9
* Total Loans Recovered	7,633,683	8,581,655	12.4		8.4	10,850,452		8,188,290	
* NET CHARGE OFFS (\$\$)	65,236,276		-3.2		-13.8			39,033,791	
**%Net Charge-Offs / Average Loans	1.08	1.04	-3.8						
Total Del Loans & *Net Charge-Offs 1	150,403,625	142,541,105	-5.2		-7.3			107,767,554	
Combined Delinquency and Net Charge Off Ratio 1 LOAN LOSS SUMMARY BY LOAN TYPE	2.49	2.36	-5.2	2.16	-8.3	1.93	-10.7	1.82	-5.8
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	8.022.556	-4.5
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2		15.8			1,555,836	_
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0		-24.7	9,192,910		6,466,720	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9		-24.7	9,192,910		2.21	
* Non-Federally Guaranteed Student Loans Charged Off	N/A	4.25 N/A	-3.3	1,346,774	-20.0	1,640,910			
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478			
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432			
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	IV/A	14/7		1,000,197		1,000,402	22.0	117,142	71.5
Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		3.07	-49.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	3,140,839	-34.9
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8		63.9	564,406	12.7
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	2,576,433	-40.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4		19.9	0.28			
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7		5.6		-19.6		
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9						
* NET OTHER RE LOANS/LOCs C/Os	7,386,155		-1.4						
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8		11.1	0.70		0.50	
* Total Real Estate Loans Charged Off * Total Real Estate Lns Recovered	9,546,619	12,108,800	26.8 58.9		15.1 65.3	12,977,629 1,329,454	-6.9 65.2	6,718,870 1,076,663	
* NET Total Real Estate Loan C/Os	306,441 9,240,178	486,943 11,621,857	25.8		13.0			5,642,207	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	9,240,176	0.41	23.5		11.7			5,642,207	
* Total TDR 1st & Other Real Estate Lns Charged Off	0.33 N/A	0.41 N/A	23.3	0.46 N/A	11.7	2,124,035		1,119,040	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		12,830	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		1,106,210	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.49	
* Total Leases Receivable Charged Off	0		N/A	0	N/A	0	N/A	0	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0		-18.0			2,201	
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9		-14.9			1,442	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0		-33.3	1	-50.0		
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5		-16.8				
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0		-20.6			39,324,632	
* All Loans Charged Off due to Bankruptcy YTD %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16,268,860	18,329,342	12.7		-3.2			8,232,917	
REAL ESTATE FORECLOSURE SUMMARY	22.33	25.55	14.4	27.82	8.9	24.24	-12.9	17.43	-28.1
Real Estate Loans Foreclosed YTD	N/A	N/A		25 450 606		4E 400 00E	-39.3	40 405 200	17.6
Number of Real Estate Loans Foreclosed YTD	N/A N/A	N/A		25,459,686 169		15,466,605 130		18,185,399 152	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	IN/A	IN/A		109		130	-23.1	102	10.9
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	1.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,931,747	_
TDR RE Loans Also Reported as Business Loans	N/A			N/A		2,267,891		2,699,980	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,172,028		6,740,631	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		3,878,876	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,697,720		69,551,254	
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		1.03	
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.27		6.03	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		6,076,843	
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*Amounts are year-to-date while the related %change ratios are annualized.									
	ualizing)								

	Ir	direct and Participati	on Lendi	ng					T
Return to cover		For Charter :							
12/03/2013		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Ctots	- 'MO! * Tumo Includ	adı Fadaı	cally Incurred State Co	rodit
reer Group: N/A	Count	of CU in Peer Group :		Nation Feer Group:	All State	= IVIO Type includ	ea: reae	any insured State Cr	ean
	Count	or commeer droup.	14/						+
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Cha	Dec-2012	% Cha	Sep-2013	% Ch
INDIRECT LOANS OUTSTANDING			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, c cg		, c c g		7,0 0.1.
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	774,236,814	15.
Indirect Loans - Outsourced Lending Relationship	505,613,075		_	445,246,972	-9.1	406,566,653	-8.7	403,076,536	_
Total Outstanding Indirect Loans	1,174,057,089	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8	1,177,313,350	9.
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	17.48	3.
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Mo (30-59 days) Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	43,366,386	6 0.
2 to < 6 Mo (60-179 days) Delinquent	13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	11,328,823	-12.
6 < 12 Mo (180-365 days) Delinquent	3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	1,443,524	-31.
12 Mo & Over ((>= 360 days) Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	519,892	53.
Total Del Indirect Lns >= 2 Mo (>= 60 Days)	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	13,292,239	-13.
%Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect									
Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.13	-21.
LOAN LOSSES - INDIRECT LENDING	44.405.504	45.070.040	0.0	40.000.400	44.0	44.050.400	40.4	40.000.040	
* Indirect Loans Charged Off * Indirect Loans Recovered	14,105,564				-11.0	11,853,426	-13.4	10,206,349	_
* NET INDIRECT LOAN C/Os	1,706,776			1,622,895	-3.5	2,075,704	27.9	1,440,116	_
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	12,398,788 1.10	13,691,950 1.24		12,059,298 1.16	-11.9 -6.5	9,777,722 0.92	-18.9 -20.2	8,766,233 1.04	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.10	1.24	12.8	1.16	-0.3	0.92	-20.2	1.04	12.
+ CU Portion of Part. Lns Interests Retained):									
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,305,274	49.
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,541,105	
Real Estate	22,411,030	18,459,571	-17.6		-17.8	10,365,114	-31.7	14,598,082	_
Member Business Loans (excluding C&D)	6,858,706		_	10,624,395	-27.1	12,711,335	19.6	15,775,513	
Non-Member Business Loans (excluding C&D)	5,510,129			34,339,440	65.4	40,624,453	18.3	24,484,582	
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	0) N/.
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	104,503,737	17.
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228	-1.6	182,208,293	5.
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.70	-0.
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	67,672,385	52.
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	2.46	49.
PARTICIPATION LOANS SOLD:									-
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	27,814,317	9.
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782		15,710,750	18.1	18,012,139	14.6	13,806,157	
* Participation Loans Sold YTD	8,013,833	9,934,445	_		-21.3	5,446,610		8,595,562	
** %Participation Loans Sold YTD / Total Assets	0.08				-25.6	0.05	-33.8	0.10	
WHOLE LOANS PURCHASED AND SOLD:									1
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	252,000	-52.
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	771,600) N/.
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.00	0.96		0.01	-98.6	0.02	45.5	0.04	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0) N/.
DELINQUENCY - PARTICIPATION LENDING 1									
1 to < 2 Mo (30-59 days) Delinquent	1,221,925	1,066,682		1,093,604		816,588	-25.3	1,687,521	
2 to < 6 Mo (60-179 days) Delinquent	493,180	666,483		2,545,177		1,379,762	-45.8	1,890,460	
6 < 12 Mo (180-365 days) Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	56,761	_
12 Mo & Over (>= 360 days) Delinquent	19,038		_	9,486	-5.0	16,572	74.7	37,647	_
Total Del Participation Lns >=2 Mo (>= 60 Days)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	1,984,868	36.
%Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.09	29.
LOAN LOSSES - PARTICIPATION LENDING	3.54	5.40	11.3	1.43	210.0	3.04	10.0	1.00	
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	966,151	-39.
* Participation Loans Recovered	273,348				-8.6	175,823	-33.8	73,588	
* NET PARTICIPATION LOAN C/Os	1,222,330				4.2	1,960,871	25.5	892,563	
**%Net Charge Offs - Participation Loans	.,,	1,000,022		1,002,040		1,000,011		332,000	1
/ Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	0.67	-40
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								1
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The NCUA Board approved a regulatory/policy change in May 2012 revising to	he delinguency reporting	requirements for troubled	debt restru	ctured (TDR) loans			I		

	R	eal Estate Loan Info	rmation	1					
Return to cover		For Charter :							
12/03/2013		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count of	f CU in Peer Group :	N/A						
	D 0000		0/ 01		0/ 01	D 2010	0/ 01	0 0010	a/ a !
REAL ESTATE LOANS OUTSTANDING:	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Cng
First Mortgages	045 050 000	000 500 450	0.7	000 500 040		740 447 007	40.0	777 000 554	0.0
Fixed Rate > 15 years	915,352,026	890,532,453		839,583,046	-5.7	748,147,867	-10.9	, ,	
Fixed Rate 15 years or less	354,062,465	428,073,256			10.1	630,372,293	33.7		
Other Fixed Rate	8,633,472	15,720,652		18,919,156	20.3	21,826,822	15.4		
Total Fixed Rate First Mortgages	1,278,047,963	1,334,326,361	4.4	1,329,897,239	-0.3	1,400,346,982	5.3		
Balloon/Hybrid > 5 years	37,772,245	38,194,964		45,107,832	18.1	57,050,209			
Balloon/Hybrid 5 years or less	437,306,584	492,494,748			1.4	460,615,967	-7.7	, ,	
Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less	475,078,829	530,689,712		544,387,216		517,666,176			
, ,	47,390,609	60,928,246			3.8	56,837,001	-10.1	54,896,699	
Adjustable Rate First Mtgs >1 year	77,690,386	81,041,310			2.7	84,432,645	1.5		
Total Adjustable First Mortgages	125,080,995	141,969,556		146,426,348	3.1	141,269,646			
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,231,089,103	8.3
Other Real Estate Loans Closed End Fixed Rate	270 042 700	200 040 405	10.1	204 000 000	0.0	246 040 222	10.5	044 004 044	-1.9
	379,013,798	306,648,425		281,093,806	-8.3	246,049,339	-12.5	, ,	
Closed End Adjustable Rate	9,889,243	10,654,249		5,264,562	-50.6	4,762,934	-9.5	, ,	
Open End Adjustable Rate (HELOC)	509,653,731	536,202,539		539,227,917	0.6	544,563,034	1.0		
Open End Fixed Rate	32,984,778	28,660,980		27,497,285	-4.1	22,955,957	-16.5		
TOTAL OTHER REAL ESTATE OUTSTANDING	931,541,550	882,166,193		853,083,570	-3.3	818,331,264	-4.1	819,711,016	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	3,050,800,119	6.0
RE LOAN SUMMARY (FIX, ADJ): First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	4 0 4 5 0 0 0 0 0 0	4 070 504 005	4.0	1 075 005 074		4 457 007 404		4 040 040 004	
Other RE Fixed Rate (Includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325			0.2	1,457,397,191	6.0		11.1
	411,998,576	335,309,405			-8.0	269,005,296		, ,	
Total Fixed Rate RE Outstanding	1,727,818,784	1,707,830,730			-1.4	1,726,402,487	2.5		
%(Total Fixed Rate RE/Total Assets)	18.16	17.50			-6.8	15.90			
%(Total Fixed Rate RE/Total Loans)	28.43	28.26	-0.6	27.45	-2.8	27.24	-0.8	27.92	2.5
5:	500 007 570	201 101 201		0.45 705 700		204 205 242		044.075.040	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304			1.8	601,885,613			
Other RE Adj Rate	519,542,974	546,856,788			-0.4	549,325,968		, ,	
Total Adj Rate RE Outstanding	1,081,930,553	1,181,321,092	9.2	1,190,198,211	0.8	1,151,211,581	-3.3	1,170,015,225	1.6
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	17,196,743	-6.3
Outstanding Interest Only & Payment Option Other RE	33,030,033	29,131,413	-13.3	23,021,420	-111.44	10,551,501	-20.9	17,190,743	-0.3
/ LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	11,247,118	10.8
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	28,443,861	-0.2
%(Interest Only & Payment Option First & Other RE Loans / Total						· ·			
Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.26	-2.6
%(Interest Only & Payment Option First & Other RE Loans / Net	E 40	1 47	_12.0	2.45	-22.0	0.57	-2E C	0.46	2.0
Worth) Outstanding Residential Construction (Excluding Business	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.46	-3.9
Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	2,128,778	-3.5
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509			2.7	14,926,112			
* REAL ESTATE LOANS - AMOUNT GRANTED:	3,555,550	,,	00.4	. 1,000,002	,	. 1,020,112	0.0	,00.,202	
* First Mortgages									
* Fixed Rate > 15 years	719.039.640	616.301.437	-14.3	489,763,711	-20.5	866,754,093	77.0	583.151.889	-10.3
* Fixed Rate 15 years or less	327,038,385	383,503,700				628,749,417		, . , ,	
* Other Fixed Rate	6,568,486	7,059,019				4,480,483		, . , .	
* Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156				1,499,983,993			
* Balloon/Hybrid > 5 years	11,631,771	6,760,724				16,665,906			
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088				96,742,278			
* Total Balloon/Hybrid First Mortgages	115,577,509	96,734,812		119,523,229	23.6	113,408,184			
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740			-23.6	12,538,487	-25.8		
* Adjustable Rate First Mtgs >1 year	8,723,898	24,216,094				13,955,389		, ,	
* Total Adjustable First Mortgages	18,910,819	46,316,834				26,493,876			
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,187,134,839	1,149,915,802		1,013,845,491	-11.8	1,639,886,053			
* Amounts are year-to-date while the related %change ratios are annualized.	1,107,104,009	1,1-10,010,002	-5.1	1,010,040,431	11.0	1,000,000,000	01.7	1,000,170,702	10.0
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### ACT OF THE REAL ESTATE (Granted) OTHER REAL ESTATE (Granted) OTHER REAL ESTATE (Granted) Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Adjustable Rate (HELOC) Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL OTHER REAL ESTATE GRANTED (Total Fixed Rate and OTHER) GRANTED (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold (First Mig RE Loans Sold First Mig RE Loans Granted) MIT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION FIERM (S. K.E. LOAN S.E. LOAN (Exc. MBL) R.E. Lns also Mem. Bus. Lns	Count Dec-2009 86,869,905 2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40,14 775,263,968 65,31 6,706,113 1,147,815,524 0,70 1,082,481,655 153,542,678	of CU in Peer Group : Dec-2010 50,219,204 1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	118 N/A Region: N/A	Dec-2011 42,536,641 3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737 1,855,548,941	% Chg -15.3 74.5 -17.7 -3.4 -15.9 -12.4	Dec-2012 48,383,491 1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43,72 1,176,314,094 71,73		Sep-2013 48,819,454 150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	% Chg 34.5 -80.6 18.7 -10.2 22.0 -9.8 -15.5
CU Name: N/A Peer Group: N/A OTHER REAL ESTATE (Granted) Closed End Fixed Rate Closed End Adjustable Rate Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED (Total Fixed Rate and Other TOTAL RE (FIRST AND OTHER) GRANTED (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold (First Mig RE Loans Sold First Mig RE Loans Granted) MIT of Mortgage Servicing Rights Dutstanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION Firem (c5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	Dec-2009 86,869,905 2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40,14 775,263,968 65,31 6,706,113 1,147,815,524 0,70	Asset Range : Criteria : of CU in Peer Group : Dec-2010 50,219,204 1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38,67 750,482,209 65,26 9,335,682 1,554,919,924 0,93	N/A Region: N/A % Chg -42.2 -6.9 2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	Dec-2011 42,536,641 3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	% Chg -15.3 74.5 -17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	Dec-2012 48,383,491 1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43.72	% Chg 13.7 -69.0 18.1 -28.3 14.1 55.3 33.4	Sep-2013 48,819,454 150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	% Chg 34.5 -80.6 18.7 -10.2 22.0 -9.8 -15.5
OTHER REAL ESTATE (Granted) Closed End Fixed Rate Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Rived Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL OTHER REAL ESTATE GRANTED TOTAL FIXED RATE TOTAL OTHER FRAL ESTATE GRANTED (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) EL LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold (First Mtg RE Loans Sold/ First Mtg RE Loans Granted) MT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION FIETM (-5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	Dec-2009 86,869,905 2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40,14 775,263,968 65,31 6,706,113 1,147,815,524 0,70	Criteria : of CU in Peer Group : Dec-2010 50,219,204 1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	Region: N/A % Chg -42.2 -6.9 2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	Dec-2011 42,536,641 3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	% Chg -15.3 74.5 -17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	Dec-2012 48,383,491 1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43.72	% Chg 13.7 -69.0 18.1 -28.3 14.1 55.3 33.4	Sep-2013 48,819,454 150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	% Chg 34.5 -80.6 18.7 -10.2 22.0 -9.8 -15.5
Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED (Clotal Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold ((First Mig RE Loans Sold First Mtg RE Loans Granted) MMT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced (6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION F-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	Dec-2009 86,869,905 2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40,14 775,263,968 65,31 6,706,113 1,147,815,524 0,70	Dec-2010 50,219,204 1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65,26 9,335,682 1,554,919,924 0,93	% Chg -42.2 -6.9 2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	42,536,641 3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32,78 655,720,994 64,68 12,120,737	-15.3 74.5 -17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	48,383,491 1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43,72 1,176,314,094	13.7 -69.0 18.1 -28.3 14.1 55.3 33.4	48,819,454 150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	34.5 -80.6 18.7 -10.2 22.0 -9.8 -15.5
Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED (Clotal Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold ((First Mig RE Loans Sold First Mtg RE Loans Granted) MMT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced (6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION F-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	86,869,905 2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40,14 775,263,968 65,31 6,706,113 1,147,815,524 0,70	50,219,204 1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	-42.2 -6.9 2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	42,536,641 3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32,78 655,720,994 64,68 12,120,737	-15.3 74.5 -17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	48,383,491 1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43,72 1,176,314,094	13.7 -69.0 18.1 -28.3 14.1 55.3 33.4	48,819,454 150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	34.5 -80.6 18.7 -10.2 22.0 -9.8 -15.5
Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED (Clotal Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold ((First Mig RE Loans Sold First Mtg RE Loans Granted) MMT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced (6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION F-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40.14 775,263,968 65.31 6,706,113 1,147,815,524 0,70	1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	-6.9 2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	74.5 -17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43.72	-69.0 18.1 -28.3 14.1 55.3 33.4	150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	-80.6 18.7 -10.2 22.0 -9.8 -15.5
Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Adjustable Rate (HELOC) Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED ((Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) KE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold ((First Mig RE Loans Sold First Mig RE Loans Granted) MIT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced (6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION FIERM (Sys) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	2,050,853 130,551,404 4,985,901 224,458,063 1,411,592,902 40.14 775,263,968 65.31 6,706,113 1,147,815,524 0,70	1,909,946 134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	-6.9 2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	3,333,251 110,305,261 3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	74.5 -17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	1,032,272 130,288,936 2,522,246 182,226,945 1,822,112,998 43.72	-69.0 18.1 -28.3 14.1 55.3 33.4	150,000 116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	-80.6 18.7 -10.2 22.0 -9.8 -15.5
Open End Adjustable Rate (HELOC) Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL THER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED 6(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold 6(First Mtg RE Loans Sold/First Mtg RE Loans Granted) MT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION FIERM (45 Yrs) R.E. Loan (Exc. MBL) LE. Lns also Mem. Bus. Lns	130,551,404 4,985,901 224,458,063 1,411,592,902 40.14 775,263,968 65.31 6,706,113 1,147,815,524 0.70	134,066,286 3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924	2.7 -26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	110,305,261 3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	-17.7 -3.4 -15.9 -12.4 -15.2 -12.6 -0.9	130,288,936 2,522,246 182,226,945 1,822,112,998 43.72 1,176,314,094	18.1 -28.3 14.1 55.3 33.4 79.4	116,019,962 1,697,929 166,687,345 1,232,861,047 36.95	18.7 -10.2 22.0 -9.8 -15.5
Open End Fixed Rate and Other TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED 6(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold (6(First Mtg RE Loans Sold/First Mtg RE Loans Granted) MMT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION 6-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	4,985,901 224,458,063 1,411,592,902 40,14 775,263,968 65,31 6,706,113 1,147,815,524 0.70	3,644,285 189,839,721 1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924	-26.9 -15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	3,520,205 159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	-3.4 -15.9 -12.4 -15.2 -12.6 -0.9	2,522,246 182,226,945 1,822,112,998 43.72 1,176,314,094	-28.3 14.1 55.3 33.4 79.4	1,697,929 166,687,345 1,232,861,047 36.95	-10.2 22.0 -9.8 -15.5
TOTAL OTHER REAL ESTATE GRANTED TOTAL RE (FIRST AND OTHER) GRANTED (frotal Fixed Rate RE Granted YTD/Total Loans Granted YTD) KE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold (Grist Mig RE Loans Sold First Mig RE Loans Granted) MIT of Mortgage Servicing Rights Dutstanding RE Loans Sold But Serviced (6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION FORTH (5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	224,458,063 1,411,592,902 40.14 775,263,968 65.31 6,706,113 1,147,815,524 0.70	189,839,721 1,339,765,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	-15.4 -5.1 -3.7 -3.2 -0.1 39.2 35.5	159,695,358 1,173,540,849 32.78 655,720,994 64.68 12,120,737	-15.9 -12.4 -15.2 -12.6 -0.9	182,226,945 1,822,112,998 43.72 1,176,314,094	14.1 55.3 33.4 79.4	166,687,345 1,232,861,047 36.95	-9.8 -15.5
TOTAL RE (FIRST AND OTHER) GRANTED (Grotal Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold (Grist Mtg RE Loans Sold/ First Mtg RE Loans Granted) MT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION FIERM (S Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	1,411,592,902 40.14 775,263,968 65.31 6,706,113 1,147,815,524 0.70	1,339,755,523 38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	-5.1 -3.7 -3.2 -0.1 39.2 35.5	1,173,540,849 32.78 655,720,994 64.68 12,120,737	-12.4 -15.2 -12.6 -0.9	1,822,112,998 43.72 1,176,314,094	55.3 33.4 79.4	1,232,861,047 36.95	-9.8 -15.5
6(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold 6(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) MT of Mortgage Servicing Rights Dustanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION 3-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	40.14 775,263,968 65.31 6,706,113 1,147,815,524 0.70	38.67 750,482,209 65.26 9,335,682 1,554,919,924 0.93	-3.7 -3.2 -0.1 39.2 35.5	32.78 655,720,994 64.68 12,120,737	-15.2 -12.6 -0.9	43.72 1,176,314,094	33.4 79.4	36.95	-15.5
KE LOANS SOLD/SERVICED First Mortgage R.E. Loans Sold ((First Mtg RE Loans Sold First Mtg RE Loans Granted) MT of Mortgage Servicing Rights Outstanding RE Loans Sold But Serviced ((Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION Ferm (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	775,263,968 65.31 6,706,113 1,147,815,524 0.70	750,482,209 65.26 9,335,682 1,554,919,924 0.93	-3.2 -0.1 39.2 35.5	655,720,994 64.68 12,120,737	-12.6 -0.9	1,176,314,094	79.4		
6(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) MT of Mortgage Servicing Rights Justanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) IISC. RE LOAN INFORMATION 3-Term (-5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	65.31 6,706,113 1,147,815,524 0.70 1,082,481,655	65.26 9,335,682 1,554,919,924 0.93	-0.1 39.2 35.5	64.68 12,120,737	-0.9			600 665 005	
MT of Mortgage Servicing Rights Justanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) IISC. RE LOAN INFORMATION 3-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	6,706,113 1,147,815,524 0.70 1,082,481,655	9,335,682 1,554,919,924 0.93	39.2 35.5	12,120,737		71.73	10.9	298,200,880	-21.9
Outstanding RE Loans Sold But Serviced 6 (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION 6-Term (c5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	1,147,815,524 0.70 1,082,481,655	1,554,919,924 0.93	35.5		29.8		10.0	64.59	-10.0
6 (Mortgage Servicing Rights / Net Worth) IISC. RE LOAN INFORMATION Fierm (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	0.70 1,082,481,655	0.93		1,855.548.941		15,527,692	28.1	17,231,771	11.0
MISC. RE LOAN INFORMATION B-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns	1,082,481,655		33.7		19.3	2,335,297,352	25.9	2,632,220,789	12.7
S-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Mem. Bus. Lns				1.15	22.8	1.40	21.8	1.49	6.8
R.E. Lns also Mem. Bus. Lns				4 0					
	153,542,678	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,109,138,190	1.5
REVERSE MORTGAGES		210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	259,022,860	-1.1
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0		0		0	
otal Reverse Mortgages	0			0		0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING		-				-			
DR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	1.4
DR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	-18.4
otal TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,931,747	-1.1
DR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,699,980	19.1
REAL ESTATE LOAN DELINQUENCY 1									
R.E. LOANS DELINQUENT >=2 Mo (>=60 Days) 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510		22.3	25,744,479		17,239,323	-33.0	15,247,506	-11.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	9,378,218	66.6
Other R.E. Fixed Rate	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	1,943,192	-27.2
Other R.E. Adj. Rate OTAL DEL R.E. DELINQUENT >= 2 Mo (>= 60 Days)	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,217,093	-18.9
DELINQUENT 1 TO < 2 MO (30 to 59 Days)	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	28,786,009	1.8
First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	23,455,315	-35.4
Other	9,097,274		-2.2	9,566,009	7.5	8,866,378	-7.3	7,425,867	-16.2
OTAL DEL RE 1 to < 2 Mo (30 to 59 Days)	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,174,334	-14.2	30,881,182	-31.6
OTAL DEL R.E. LOANS >= 1 Mo (>= 30 Days)	88,671,903	93,145,441	5.0	91,808,265	-1.4	73,448,370	-20.0	59,667,191	-18.8
RE LOAN DELINQUENCY RATIOS									
6 R.E. LOANS DQ 1 to < 2 Mo (>= 30 Days)	3.16	3.22	2.2	3.19	-0.9	2.55	-20.1	1.96	-23.4
6 R.E. LOANS DQ >= 2 Mo (>= 60 Days)	1.25	1.44	15.5	1.36	-5.4	0.98	-27.9	0.94	-4.0
DR REAL ESTATE LOANS DELINQUENT >= 2 Mo (>= 60 Days)									
DR First Mortgage RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		4,100,664		3,510,350	-14.4
DR Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		713,603		606,525	-15.0
otal TDR First and Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		4,814,267		4,116,875	-14.5
6 Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other RE	N/A	N/A		N/A		8.08		6.99	-13.5
TOR RE Loans Also Reported as Business Loans Delinquent >= 2 Mo									
>= 60 Days)	N/A	N/A		N/A		1,284,800		0	-100.0
6 TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo >= 60 Days) / Total TDR RE Lns also Reported as Business Loans									, ,
-= 00 Days) / Total TDT TE Ello also reported as Dasiness Esans	N/A	N/A		N/A		56.65		0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:				-		-		-	
Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	3,140,839	-34.9
Total 1st Mortgage Lns Recovered	34,082	59,676		407,442		667,922	63.9	564,406	
NET 1st MORTGAGE LN C/Os * Net Charge Offs - 1st Mortgage Loans	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	2,576,433	-40.4
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.16	-43.3
Total Other RE Lns Charged Off	7,658,514		0.7	8,140,692	5.6	6,547,761	-19.6	3,578,031	-27.1
Total Other RE Lns Recovered	272,359		56.9	397,418		661,532	66.5	512,257	3.2
NET OTHER RE LN C/Os	7,386,155			7,743,274		5,886,229	-24.0	3,065,774	-30.6
*Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80			0.89	11.1	0.70	-21.1	0.50	-29.1
Amounts are year-to-date and the related % change ratios are annualized.	3,44	7.00							
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
# Means the number is too large to display in the cell									
The NCUA Board approved a regulatory/policy change in May 2012 revising this policy change may result in a decline in delinquent loans reported as of the second second second second second second second second second sec		requirements for troubled	debt restru	ctured (TDR) loans.				-	ELoans 2

	Mem	ber Business Loa	n Informs	ation				ı	т т
Return to cover	WEI	For Charter :	N/A	ition					
12/03/2013		Count of CU:	118						
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :		Nation * Boor Cro	All * C	State - 'MO' * Tune	Included	: Federally Insure	d Ctoto
reer Group. N/A	Count of C	U in Peer Group :		Nation Feet Gro	up. Ali e	state = INO Type	included	i. rederally illisure	u State
	000	o oo. o. oap .	1471						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	273,458,112	-1.7
Purchased Business Loans or Participations to	00 400 450	07.054.000	05.0	40 400 540		40.070.000		04404004	40.0
Nonmembers (NMBLB) 1	20,108,453 184,430,410	37,251,220	85.3 40.2	43,193,519	16.0 17.4	42,670,600 320,984,774	-1.2	34,194,804	-19.9
Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹	6,567,329	258,593,750 9,675,211	47.3	303,619,391 10,460,748	8.1	8,505,264	5.7 -18.7	307,652,916 6,540,172	
TOTAL BUSINESS LOANS (NMBLB) LESS	0,307,329	9,073,211	47.5	10,400,740	0.1	0,303,204	-10.7	0,340,172	-23.1
UNFUNDED COMMITMENTS ¹	177,863,081	248,918,539	39.9	293,158,643	17.8	312,479,510	6.6	301,112,744	-3.6
%(Total Business Loans (NMBLB) Less Unfunded									
Commitments/ Total Assets) 1	1.87	2.55	36.4	2.84	11.4	2.88	1.3	2.71	-5.9
NUMBER OF BUSINESS LOANS OUTSTANDING:	4.004	4 400	44.0	1.050	47.0	4.007	0.5	4 700	
Number of Outstanding Business Loans to Members Number of Outstanding Purchased Business Loans or	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,706	2.3
Participation Interests to Nonmembers	107	159	48.6	190	19.5	187	-1.6	173	-7.5
Total Number of Business Loans Outstanding	1,371	1,565	14.2	1,848	18.1	1,854	0.3	1,879	1.3
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		6,376,187		4,851,618	-23.9	4,949,103	
Farmland	N/A	N/A		1,556,176		1,515,323	-2.6	1,646,705	
Non-Farm Residential Property Owner Occupied Non Farm Non Residential Property	N/A N/A	N/A N/A		88,212,382 95,214,965		101,757,601	15.4 -2.3	99,193,917	
Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		85,314,865 78,736,508	 	83,383,184 78,328,481	-2.3	81,762,513 76,353,822	
Total Real Estate Secured Business Loans	N/A	N/A		260,196,118		269,836,207	3.7	263,906,060	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	14/7	14/7		200,100,110		200,000,207	5.7	200,000,000	2.2
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	217,493	-0.3
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	41,263,750	
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	876,025	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,389,588	
Total Non-Real Estate Secured Business Loans NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	N/A	N/A		43,423,273		51,148,567	17.8	43,746,856	-14.5
Number - Construction and Development	N/A	N/A		15		14	-6.7	16	14.3
Number - Farmland	N/A	N/A		5		6		8	
Number - Non-Farm Residential Property	N/A	N/A		784		835		819	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	247	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		216		222	
Total Number of Real Estate Secured Business Loans	N/A	N/A		1,236		1,276	3.2	1,312	2.8
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11		6		8	
Number - Commercial and Industrial Loans	N/A	N/A		317		315		292	
Number - Unsecured Business Loans Number - Unsecured Revolving Lines of	N/A	N/A		20		21	5.0	26	23.8
Credit (Business Purpose)	N/A	N/A		264		236	-10.6	241	2.1
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		612		578		567	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD 1	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	64,518,148	48.6
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	7,674,414	-30.5
DELINQUENCY - MEMBER BUSINESS LOANS 2									
1 to <2 Mo (30-59 days) Delinquent	3,100,458	2,792,393		3,441,787	23.3	7,667,506	122.8	2,944,307	-61.6
2 to <6 Mo (60-179 days) Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746		7,039,885	
6 < 12 Mo (180-365 days) Delinquent	1,064,542 117,563	528,457 148,735	-50.4 26.5	4,094,976 1,267,257	674.9 752.0	1,516,255 1,846,830	-63.0 45.7	3,686,616	
12 Mo & Over (>=360 days) Delinquent Total Del Loans - All Types >= 2 Mo (>= 60 Days)	3,419,903	5,414,733		1,267,257	107.7	1,846,830	0.3	1,207,279 11,933,780	
MBL DELINQUENCY RATIOS	0,415,503	5,414,733	30.3	11,244,000	101.1	11,212,031	0.3	11,555,760	5.9
% MBL >= 1 Month Delinquent (All delinquency > = 30 days)	3.67	3.30	-10.1	5.01	51.9	6.06	21.0	4.94	-18.5
% MBL >= 2 Mo (>= 60) Days Delinquent (Reportable delinquency)	1.92	2.18		3.84	76.3	3.61	-5.9	3.96	
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	7,540,239	
*Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	410,737	811.8
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)							1		1
% MBLs Agricultural Related >= 2 Mo(>= 60 Days) Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		0	
MISCELLANEOUS MBL INFORMATION:	.4/1	. 4/1		. 074					
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	259,022,860	-1.1
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6151753	5.9	4,631,002	-24.7	4,613,103	-0.4
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	15	15.4
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884		1,851,480	144.0	1,099,541	-40.6	1,073,737	
Number of Unsecured Business Loans - 723.7(c)-(d)	233	224		71	-68.3	26		38	
Agricultural Related (NMBLB) 1	215,819	120,508		1,780,662	1,377.6	1,733,480		1,864,198	
Number of Outstanding Agricultural Related Loans	6 202 224	5 000 775		16	220.0	12		16	
* Business Loans and Participations Sold SBA Loans Outstanding	6,393,321	3,236,775		5,197,400 11,547,497	60.6	3,269,986		1,449,204	
Number of SBA Loans Outstanding	5,709,286	6,005,377		11,547,497	92.3 53.7	9,790,285		7,261,380 33	
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year					53.7	53	-15.9	33	-31./
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo						1			1
This policy change may result in a decline in delinquent loans reported as of June 2012.				,					12. MBLs

	Inves	tments, Cash, & Cas	h Fauiva	lents					
Return to cover		For Charter :							
12/03/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Feder	ally Insured State Cr	edit
·	Count o	of CU in Peer Group :	N/A					•	
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	14,024,335	-53.9
Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	35,449,189	3.5
Held to Maturity 3-5 yrs	131,324,782	82,030,696		, ,	-17.1	87,176,299	28.2	88,945,956	2.0
Held to Maturity 5-10 yrs	11,248,710	8,546,551			131.5	17,990,752	-9.1	32,258,347	79.3
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	1
Held to Maturity > 10 yrs	2,451,799	4,290,914	75.0	· ·	-95.3	2,953,677	1,362.6	6,572,471	122.5
TOTAL HELD TO MATURITY	219,355,164	133,816,095		,	25.8	172,777,962	2.7	177,250,298	2.6
Available for Sale < 1 yr	115,176,671	230,699,021	100.3	296,660,707	28.6	330,214,080	11.3	260,992,003	-21.0
•				, ,	30.3		8.8		-21.0
Available for Sale 1-3 yrs	305,200,288	522,719,166		, ,		741,393,519		554,333,171	
Available for Sale 3-5 yrs	474,468,220	604,555,262		-,,	20.6	615,415,656	-15.6	886,661,572	44.1
Available for Sale 5-10 yrs	69,743,941	132,948,424	90.6	, ,	-5.4	177,561,687	41.1	214,565,864	20.8
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	<u> </u>
Available for Sale > 10 yrs	11,231,163	20,606,763		, ,	65.0	13,408,439	-60.6	15,954,844	19.0
TOTAL AVAILABLE FOR SALE	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,932,507,454	2.9
Trading < 1 year	0	0		0	-	0		0	-
Trading 1-3 years	0	0		0	-	0		0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,487,371	14.6	1,042,394,337	-13.1
Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	374,188,930	-5.2
Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	149,547,106	10.5
Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	42,367,279	18.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	542,646	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4	1,594,823	1.9
TOTAL Other Investments	1,699,183,161	1,516,902,230		1,555,983,405	2.6	1,766,932,551	13.6	1,610,092,475	-8.9
MATURITIES:									
Total Investments < 1 yr	1,383,888,280	1,288,380,046	-6.9	1,354,614,712	5.1	1,560,099,066	15.2	1,317,410,675	-15.6
Total Investments 1-3 yrs	733,760,653	940,312,439	1	1,145,959,316	21.9	1,170,418,639	2.1	963,971,290	-17.6
Total Investments 3-5 yrs	658,190,218	739,711,287	12.4		18.9	837,930,184	-4.7	1,125,154,634	34.3
Total Investments 5-10 yrs	120,428,352	184,674,550	1	, ,	4.2	249,964,619	29.9	308,711,321	23.5
Total Investments 3-10 yrs	N/A	N/A	00.0	N/A	1.2	N/A	20.0	N/A	
Total Investments > 10 yrs	14,225,608	26,441,640	85.9		37.8	17,927,845	-50.8	24,122,138	34.6
Total	2,910,493,111	3,179,519,962			13.5	3,836,340,353	6.3	3,739,370,058	-2.5
# Means the number is too large to display in the cell	2,310,433,111	3,173,313,302	5.2	5,000,323,703	13.3	3,030,340,333	0.3	3,738,370,030	-2.3
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								13.	. InvCas

		Other Investment In	ormation						
Return to cover		For Charter :		1					
12/03/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Sta	ate = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	30,730,997	-13.7
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0
All Other US Government Obiligations	N/A	N/A		61,156,480		64,363,364	5.2	106,433,216	65.4
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	137,164,213	37.2
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	979,569,008	9.9
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8		3.9	939,602,325	-5.6
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982	1.483.518.936	37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,919,171,333	1.7
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A	07.0	10,926,890	27.2	11,720,048	7.3	12,592,379	7.4
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	0	-100.0
Privately Issued Securities (FCUs only)	N/A	0		0	N/A	0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4	2,975,896	-18.7
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708	-29.2	16,772,440	82.3	12,981,441	-22.6	2,975,896	-77.1
TOTAL OTHER MORTGAGE-BACKED SECORTIES	12,333,242	9,201,700	-25.2	10,772,440	02.3	12,301,441	-22.0	2,913,090	-//.1
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,393,156	5.7
Common Trusts								3,526,048	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	5,763,533	1,085,839 27.897.090	-81.2	3,635,758	234.8	3,485,899	-4.1		1.2
Bank Issued FDIC-Guaranteed Bonds	31,092,191	,,	-10.3	30,450,888	9.2	30,348,241	-0.3	31,919,204	5.2
MORTGAGE RELATED SECURITIES:	N/A	N/A		0		0	N/A	0	N/A
		0=0.404.000		1== 001 010	=	474.040.470			
Collateralized Mortgage Obligations	119,281,548	253,181,308		455,264,248	79.8		3.7	376,490,374	-20.2
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	51,920,318	8.5
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options	0	0	NI/A	0	NI/A		NI/A	0	NI/A
or Complex Coupon Formulas Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0			0	N/A	0		0	N/A
Deposits/Shares per 703.10(a)	0			0	N/A	0		0	N/A
Market Value of Investments Purchased Under	0	0	IN/A	0	IN/A	0	IN/A	0	IN/A
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	2,881,314,361	3,181,323,843	10.4	3,611,104,483	13.5	3,837,883,175	6.3	3,741,499,934	-2.5
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0		0,7 11,100,001	N/A
Borrowing Repurchase Agreements Placed in Investments	100,200	100,021	0.0		100.0	Ů	14//	Ü	14//
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	433,986,036	309,919,137	-28.6	167,120,029	-46.1	149,018,363	-10.8	126,552,956	-15.1
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,131,227	34.4	471,152,693	-22.4
CUSO INFORMATION	- , -,	,,,,,		,,,,,		,-,		, . ,	
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	39,853,617	13.9
CUSO loans	306,659	6,876,501		5,604,830	-18.5	856,874	-84.7	405,473	-52.7
Aggregate cash outlays in CUSO	7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	21,256,179	-2.3
WHOLLY OWNED CUSO INFORMATION	7,171,000	1,133,319	0.3	7,323,001	2.0	21,173,303	117.3	21,200,179	-2.0
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	42,945,919	14.4
Total Capital of Wholly Owned CUSOs	9,904,543	9.852.313	-0.5	14,741,319	9.3	25,573,553	137.5	29,684,968	16.1
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798		872,361	710.9		429.5		-11.1
Total Loans of Wholly Owned CUSOs			-106.2		7 10.9			4,104,030	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A	B1/A	303,645	B1/A	352,700	16.2	366,927	4.0
Total Delinquency of Wittony Owned COSOS	0	0	N/A	13,969	N/A	35,299	152.7	21,397	-39.4
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	^	h1/*	^		_		^	h1/*
Outstanding Balance of Brokered CDs and Share	0	0	N/A	0	N/A	0	N/A	0	N/A
Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	168,303,818	-15.2
CREDIT UNION INVESTMENT PROGRAMS	173,321,102	131,210,102	31.0	200,300,011	4.0	130,441,030	-0.9	100,303,010	-10.2
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	18	12.5
Approved Mortgage Seller									
	8			9	0.0	15		15	0.0
Borrowing Repurchase Agreements	2	2		2	0.0	0		0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	1			1	0.0	1	0.0	2	100.0
Investment Pilot Program	0			0	N/A	0		0	N/A
Investments Not Authorized by FCU Act (SCU only)	0			0	N/A	0		0	N/A
Deposits and Shares Meeting 703.10(a)	1	2		2	0.0	0		0	N/A
Brokered Certificates of Deposit (investments)	18	21	16.7	21	0.0	28	33.3	30	7.1
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		78,674,770	
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		78,731,039	
% Fair (Market) Value to Book Value of Investments Used to Fund	****			****					
Employee Benefit Plans	N/A	N/A		N/A		N/A		100.07	
Investments Impermissible under NCUA R&R Part 703 Allowed Under									
Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		0	
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Return to cover	Supplemental Shar	e Information, Off B For Charter :		heet, & Borrowings					
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cha	Sep-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2009	Dec-2010	% City	Dec-2011	% City	Dec-2012	76 City	3ep-2013	% City
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	750,987	3.8
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2		98.8	1,191,037	-7.5		283.4
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603			3.2
Employee Benefit Nonmember Shares	0	0				0		0	N/A
529 Plan Member Deposits	0	0				0		0	N/A
Non-dollar Denominated Deposits	0	0	N/A			0	N/A	0	N/A
Health Savings Accounts	3,344,169	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4	14,858,341	35.5
Dollar Amount of Share Certificates >= \$100,000	476,210,480	441,991,144	-7.2		2.5	449,928,330	-0.7		3.1
Dollar Amount of IRA/Keogh >= \$100,000	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	332,462,222	1.2
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	135,714	0	-100.0		N/A	7,266,969	N/A		-100.0
Business Share Accounts	N/A	N/A		N/A		N/A		141,129,129	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		6,795,542	
SAVING MATURITIES	7.044.040.000	7 200 207 505	4.0	7 700 405 400		0.450.045.777		0.404.700.040	
< 1 years	7,044,643,938	7,368,267,585	4.6		4.6		5.9		4.0
1 to 3 years	613,278,393	646,794,591	5.5		7.8		0.9		4.0
> 3 years	285,762,261	355,955,741	24.6		19.0	494,472,002	16.7		-2.6
Total Shares & Deposits	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,698,390,859	3.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF				_	10.0	-			
Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance	33.831.417	10 41,739,204	0.0 23.4		-10.0 173.7	9 44,136,439			-11.1 -11.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	33,831,417	41,739,204	23.4	114,220,446	1/3./	44,135,439	-01.4	39,034,476	-11.0
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		3.855.487	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,647,053	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		2,047,000	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		37,632	
Total Unfunded Commitments for Business Loans	26,813,050	18,368,390	-31.5		-43.1	8,505,264	-18.7	6,540,172	-23.1
Miscellaneous Business Loan Unfunded Commitments (Included In	20,010,000	10,000,000	01.0	10,400,140	40.1	0,000,204	10.7	0,040,172	20.1
Categories Above)									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		19,366	
Construction & Land Development (MBL)	0	991,939	N/A		89.1	556,238	-70.3		-98.8
Outstanding Letters of Credit	20,245,721	8,693,179	-57.1	1,058,511	-87.8	80,015	-92.4	0	-100.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8	422,724,272	0.0	409,452,118	-3.1	408,757,335	-0.2
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8	935,849,647	10.5
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310	-12.1	115,553,199	0.8	116,058,249	0.4
Overdraft Protection Programs	191,893,464	196,658,539	2.5	229,216,412	16.6	239,706,356	4.6	240,736,796	0.4
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4		-35.2	1,094,950		1,268,740	15.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A		N/A	0		0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A		N/A	0		0	N/A
Other Unused Commitments	13,330,531	39,737,926	198.1	47,997,334	20.8	53,300,142			5.1
Total Unfunded Commitments for Non-Business Loans	1,543,041,404	1,569,982,840	1.7		2.9	1,665,797,112		1,758,688,874	5.6
Total Unused Commitments	1,569,854,454	1,588,351,230	1.2		2.4	1,674,302,376			5.4
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8		-2.9				23.5
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,880,923	3.1		5.4
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2	1,786,964	324.0
Loans Transferred with Recourse 1	164,973,233	115,433,908	-30.0		28.1	155,461,938			-2.9
Pending Bond Claims	988,192	170,181	-82.8		59.8	247,011	-9.2	65,523	-73.5
Other Contingent Liabilties	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	844,908	21.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	25	4.2
LINES OF CREDIT (Borrowing)				1			ļ		ļ
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3		-3.0				-5.4
Total Committed Credit Lines	45,506,132	18,470,000			74.1	27,758,001	-13.7		
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380			-28.7	296,893,503			-6.1
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	1,000,000	-81.6
BORROWINGS OUTSTANDING FROM CORPORATE			1		1				
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	7.450.000	2.020.470	57.5	2 402 222	40.0	400.040	07.1		400.0
Line of Credit Outstanding from Corporate Cus Term Borrowings Outstanding from Corporate Cus	7,150,999	3,039,178	-57.5		12.2	438,248		0	-100.0
	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:	000 110 000	000 000		0.000.000		700		0/: :-= :-	
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	844,417,527	16.7
	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5
					-10.0	33,000,000	-30.4	13,000,000	
Lenders Option					NI/A	0	N/A	0	N/A
Lenders Option Uninsured Secondary Capital ²	92,943,000	0			N/A	0	N/A	0	N/A
Lenders Option					N/A	0	N/A	0	N/A

	Miscella	neous Information, Pr	ograms.	Services					Т
Return to cover	Misociia	For Charter :		OCI VIOCO					
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
								_	
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
MEMBERSHIP:									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0		
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0		
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0		
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6		
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,461,901	2.7
EMPLOYEES:									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,385	
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	429	2.4
BRANCHES:									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	316	
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	29	3.6	31	6.9
Plan to add new branches or expand existing facilities	0	1	N/A	11	1,000.0	13	18.2	16	23.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	2,756,358,503	2.5
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date									
(FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	22	0.0	22	0.0	32	45.5		
Credit Builder	15	15	0.0	17	13.3	19	11.8	22	
Debt Cancellation/Suspension	5			6	0.0	6		6	
Direct Financing Leases	1	1	0.0	1	0.0	0		0	
Indirect Business Loans	6			7	16.7	9		9	
Indirect Consumer Loans	29		6.9	30	-3.2	34	13.3	35	
Indirect Mortgage Loans	7	9		9	0.0	10		10	
Interest Only or Payment Option 1st Mortgage Loans	5			5	0.0	7	40.0	9	
Micro Business Loans	11	11	0.0	10	-9.1	10	0.0		
Micro Consumer Loans	11	11	0.0	13	18.2	13	0.0	13	
Overdraft Lines of Credit	58	64	10.3	66	3.1	64	-3.0	64	0.0
Overdraft Protection	52	57	9.6	58	1.8	61	5.2	58	-4.9
Participation Loans	27	30	11.1	32	6.7	38	18.8	38	0.0
Pay Day Loans	10	12	20.0	13	8.3	15	15.4	15	0.0
Real Estate Loans	70	76	8.6	75	-1.3	84	12.0	85	1.2
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	80	6.7
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	29	7.4
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	81	89	9.9	91	2.2	88	-3.3		
Business Share Accounts	35	38	8.6	38	0.0	41	7.9		
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	13	8.3
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	2	100.0	2	0.0	2	0.0	1	-50.0
Insurance/Investment Sales	28	30	7.1	30	0.0	33	10.0	33	0.0
International Remittances	11	11	0.0	12	9.1	12	0.0	17	41.7
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	83	0.0
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctna (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	240,651	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts	04 404 515	00 744 500		00 007 170		40.000 ===	40.0	00.047.07	
on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	20,347,071	5.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)		ı						<u> </u>
** Amount is year-to-date and the related % change ratio is annualized.		T							
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	Inform	nation System	s & Tech	nology					
Return to cover		For Charter :							
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer	Group: A	All * State = 'M	О' * Тур	e Included: Fe	derally
	Count of CU ir	Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
								-	
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0
Vendor On-Line Service Bureau	45			49	8.9	47	-4.1	49	4.3
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A
Other	5			4		4	0.0	4	
								-	
Electronic Financial Services									
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1
Audio Response/Phone Based	73			72	0.0	71	-1.4	70	
Automatic Teller Machine (ATM)	82				0.0	85	3.7	85	0.0
Kiosk	62					6	0.0	7	
Mobile Banking	7	12				29		35	
Other	4			4			81.3		
	4	4	0.0	4	0.0	2	-50.0	3	50.0
Services Offered Electronically									
Member Application	33			36	5.9	40	11.1	38	-5.0
New Loan	44			44	-2.2	46	4.5	47	2.2
Account Balance Inquiry	89				1.1	90	0.0		
Share Draft Orders	61	63			0.0	63	0.0	65	
New Share Account	21	21			0.0	23	9.5		
Loan Payments	82			85	1.2	82	-3.5	82	0.0
Account Aggregation	11			12	0.0	13	8.3		7.7
Internet Access Services	24			25	8.7	26	4.0	27	3.8
e-Statements	71	73			1.4	77	4.1	80	3.9
External Account Transfers	14	15	7.1	18	20.0	22	22.2	26	18.2
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0
Merchant Processing Services	4	. 4	0.0	5	25.0	6	20.0	6	0.0
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	12	20.0
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	88	0.0
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4
Download Account History	74	76	2.7	77	1.3	75	-2.6	76	1.3
Electronic Cash	5	5	0.0	5	0.0	4	-20.0	5	25.0
Electronic Signature Authentification/Certification	2	2	0.0	3	50.0	3	0.0	5	66.7
Mobile Payments	N/A	. N/A	١	N/A		N/A		5	
Type of World Wide Website Address									
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0
Interactive	8					3	-62.5		
Transactional	79					86	3.6		
Number of Members That Use Transactional Website	356,542			427,547	6.7	479,889	12.2	516,931	7.7
No Website, But Planning to Add in the Future	1			,		0	N/A	0	
Type of Website Planned for Future	<u> </u>	·	0.0		.00.0	·	14/1		13//
Informational	0	C	N/A	0	N/A	0	N/A	0	N/A
Interactive	0			0		0	N/A	0	
Transactional	1					0	N/A	0	
Miscellaneous	<u>'</u>	'	0.0	0	-100.0	U	IN/A	0	IN/A
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
IIIICHICI ACCESS	118	118	, 0.0	118	-0.8	112	-5.1	114	1.8
									47.106
				1					17.IS&T

Return to cover

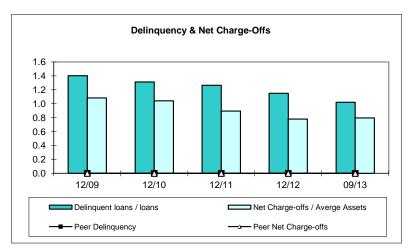
12/03/2013 CU Name: N/A

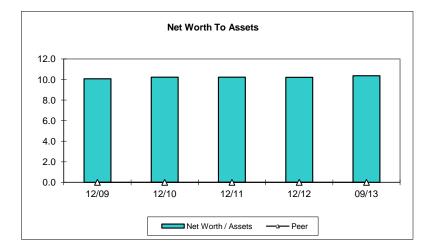
Peer Group: N/A

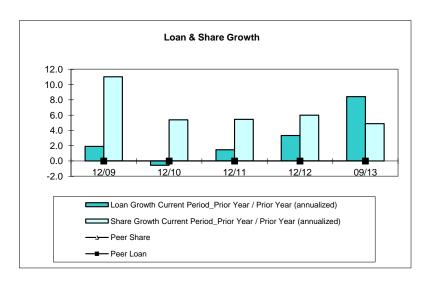
Graphs 1 For Charter : N/A Count of CU: 118 Asset Range: N/A

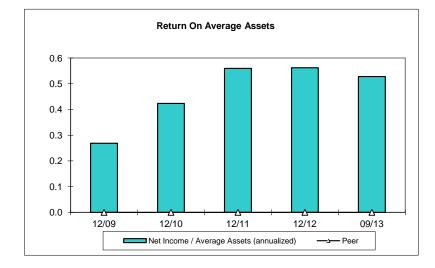
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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

Return to cover 12/03/2013 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

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

Count of CU in Peer Group: N/A

