

Cycle Date: December-2012
 Run Date: 03/04/2013
 Interval: Annual

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

Count of CU : 118
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information											
Return to cover	For Charter : N/A										
03/04/2013	Count of CU : 118										
CU Name: N/A	Asset Range : N/A										
Peer Group: N/A	Criteria:		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A											
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg		
	Amount	Amount		Amount		Amount		Amount			
ASSETS:											
Cash & Equivalents	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,720,918	9.1	915,147,169	20.5		
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,953,609,538	14.5	3,032,436,833	2.7		
Loans Held for Sale	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	70,570,016	343.7		
Real Estate Loans	2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,873,794,373	-0.5	2,886,933,533	0.5		
Unsecured Loans	553,641,163	564,527,593	2.0	579,186,014	2.6	617,977,964	6.7	651,114,683	5.4		
Other Loans	2,622,066,751	2,702,986,112	3.1	2,575,615,405	-4.7	2,640,814,336	2.5	2,808,242,046	6.3		
TOTAL LOANS	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,346,290,262	3.5		
(Allowance for Loan & Lease Losses)	(53,690,697)	(67,328,068)	25.4	(69,931,387)	3.9	(67,528,089)	-3.4	(72,826,865)	7.8		
Land And Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2		
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,585,997	-0.3		
NCUSIF Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2		
All Other Assets	128,651,263	147,706,782	14.8	146,676,104	-0.7	169,039,177	15.2	203,498,965	20.4		
TOTAL ASSETS	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3		
LIABILITIES & CAPITAL:											
Dividends Payable	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4		
Notes & Interest Payable	355,470,411	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8		
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	124,232,978	10.4		
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A		
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	387,594,526	-9.9		
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,470,899,792	7.4		
Regular shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2		
All Other Shares & Deposits	4,372,008,766	4,771,031,554	9.1	4,972,649,959	4.2	5,061,635,574	1.8	5,220,689,075	3.1		
TOTAL SHARES & DEPOSITS	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,356,173,355	6.0		
Regular Reserve	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	209,283,494	-8.2		
Other Reserves	246,002,615	267,064,323	8.6	274,433,427	2.8	206,927,452	-24.6	221,078,479	6.8		
Undivided Earnings	433,447,959	448,782,868	3.5	475,211,726	5.9	624,371,680	31.4	690,080,408	10.5		
TOTAL EQUITY	926,977,963	957,822,942	3.3	994,133,321	3.8	1,059,380,153	6.6	1,120,442,381	5.8		
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3		
INCOME & EXPENSE											
Loan Income*	393,733,340	391,307,810	-0.6	376,309,592	-3.8	355,820,443	-5.4	343,586,196	-3.4		
Investment Income*	70,785,344	59,379,058	-16.1	58,229,825	-1.9	54,773,244	-5.9	49,179,313	-10.2		
Other Income*	147,497,974	167,126,892	13.3	182,756,981	9.4	194,857,197	6.6	231,001,896	18.5		
Total Employee Compensation & Benefits*	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	206,371,501	10.7		
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	N/A	41,593,631		20,830,835	-49.9	20,730,768	-0.5	8,527,992	-58.9		
Total Other Operating Expenses*	180,904,138	178,110,073	-1.5	185,636,132	4.2	191,416,352	3.1	207,863,234	8.6		
Non-operating Income & (Expense)*	-4,877,940	-11,440,130	-134.5	-1,993,406	82.6	-905,398	54.6	554,489	161.2		
NCUSIF Stabilization Income*	N/A	41,778,993		0	-100.0	0	N/A	0	N/A		
Provision for Loan/Lease Losses*	57,795,884	79,654,042	37.8	65,614,915	-17.6	50,696,965	-22.7	52,074,800	2.7		
Cost of Funds*	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6		
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM^{1/1}	N/A	65,836,869		61,655,354	-6.4	76,951,641	24.8	75,423,953	-2.0		
Net Income (Loss)*	11,446,607	24,243,238	111.8	40,824,519	68.4	56,220,873	37.7	66,895,961	19.0		
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	118	-4.8		
* Income/Expense items are year-to-date while the related %change ratios are annualized.											
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.											
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."											
										1. Summary Financial	

Ratio Analysis									
Return to cover	For Charter : N/A								
03/04/2013	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group : N/A									
	Dec-2011						Dec-2012		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.96	10.08	10.23	10.23	N/A	N/A	10.30	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.97	10.09	10.25	10.24	N/A	N/A	10.31	N/A	N/A
Total Delinquent Loans / Net Worth ³	6.86	8.88	7.95	7.35	N/A	N/A	6.50	N/A	N/A
Solvency Evaluation (Estimated)	112.96	112.06	111.88	112.00	N/A	N/A	111.98	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.74	7.02	7.00	6.40	N/A	N/A	6.50	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.08	1.40	1.31	1.27	N/A	N/A	1.15	N/A	N/A
* Net Charge-Offs / Average Loans	0.82	1.08	1.04	0.89	N/A	N/A	0.77	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	86.70	101.35	101.29	N/A	N/A	100.89	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.73	0.38	1.26	N/A	N/A	1.31	N/A	N/A
Delinquent Loans / Assets ³	0.75	0.90	0.81	0.75	N/A	N/A	0.67	N/A	N/A
EARNINGS									
* Return On Average Assets	0.14	0.27	0.42	0.56	N/A	N/A	0.63	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	0.27	0.64	0.77	N/A	N/A	0.71	N/A	N/A
* Gross Income/Average Assets	7.42	6.85	6.41	6.03	N/A	N/A	5.89	N/A	N/A
* Yield on Average Loans	6.78	6.50	6.21	5.84	N/A	N/A	5.51	N/A	N/A
* Yield on Average Investments	3.63	2.38	1.91	1.61	N/A	N/A	1.32	N/A	N/A
* Fee & Other Op. Income / Avg. Assets	1.79	1.85	1.90	1.94	N/A	N/A	2.18	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	1.73	1.29	0.99	N/A	N/A	0.78	N/A	N/A
* Net Margin / Avg. Assets	5.06	5.12	5.11	5.05	N/A	N/A	5.11	N/A	N/A
* Operating Exp./ Avg. Assets	4.16	4.31	3.99	3.97	N/A	N/A	3.99	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.70	0.88	0.68	0.51	N/A	N/A	0.49	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.27	3.22	3.10	N/A	N/A	2.93	N/A	N/A
Operating Exp./Gross Income	56.00	62.88	62.27	65.84	N/A	N/A	67.78	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.44	3.16	3.11	3.04	N/A	N/A	2.91	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.96	3.15	2.86	2.85	N/A	N/A	2.86	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.37	30.31	31.94	31.80	N/A	N/A	30.48	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.39	23.72	25.05	26.22	N/A	N/A	27.74	N/A	N/A
Total Loans / Total Shares	83.34	76.50	72.20	69.47	N/A	N/A	67.83	N/A	N/A
Total Loans / Total Assets	69.94	63.89	61.94	59.44	N/A	N/A	58.41	N/A	N/A
Cash + Short-Term Investments / Assets	13.71	15.51	14.19	14.14	N/A	N/A	15.37	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.49	94.22	94.02	93.77	N/A	N/A	94.32	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.05	37.47	39.19	41.22	N/A	N/A	43.05	N/A	N/A
Borrowings / Total Shares & Net Worth	4.39	5.89	3.21	3.11	N/A	N/A	2.38	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	210.53	209.91	222.11	213.04	N/A	N/A	208.73	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.45	4.80	4.44	4.39	N/A	N/A	4.48	N/A	N/A
Borrowers / Members	47.63	47.54	46.16	46.57	N/A	N/A	45.79	N/A	N/A
Members / Full-Time Employees	378.54	383.16	374.98	373.65	N/A	N/A	368.16	N/A	N/A
Avg. Shares Per Member	\$5,930	\$6,434	\$6,802	\$7,058	N/A	N/A	\$7,264	N/A	N/A
Avg. Loan Balance	\$10,376	\$10,353	\$10,640	\$10,530	N/A	N/A	\$10,760	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$50,778	\$52,381	\$54,205	\$55,711	N/A	N/A	\$58,989	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.36	2.59	4.14	5.74	N/A	N/A	6.03	N/A	N/A
* Market (Share) Growth	8.32	11.02	5.38	5.45	N/A	N/A	5.99	N/A	N/A
* Loan Growth	5.36	1.92	-0.55	1.47	N/A	N/A	3.48	N/A	N/A
* Asset Growth	7.06	11.57	2.58	5.73	N/A	N/A	5.31	N/A	N/A
* Investment Growth	12.81	40.59	9.24	13.51	N/A	N/A	6.36	N/A	N/A
* Membership Growth	2.21	2.33	-0.33	1.62	N/A	N/A	2.99	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/04/2013	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	1.53	1.19	0.94
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	6.75	4.21
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	6.20
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	1.44
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	0.48	1.49	0.85
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	5.01	6.12
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.84	3.64
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	37.23
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05	88.09	87.00	100.05
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.63	1.60	1.87	1.87	1.18
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.84	1.14	1.28	0.89	0.94
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	1.36	1.53	0.99
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	0.59	0.54	0.50
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Prmt Opt First & Other RE Loans	N/A	1.60	3.74	3.67	0.93
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	8.14
TDR RE Lns also Reported as Business Loans Delinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	N/A	56.65
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.07	3.16	3.22	3.19	2.55
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25	1.44	1.36	0.98
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	25.59	27.86	24.36
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	4.23	3.15	2.41
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	N/A	6.06
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14	0.33	0.41	0.46	0.40
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.28
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.70
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	N/A	0.24	1.24	0.47
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	1.24	1.16	0.92
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	1.15	0.97	1.13
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.20	0.65	0.83
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	16.93
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.70
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	2.54	3.13	1.64
* Participation Loans Sold YTD / Total Assets	0.05	0.08	0.10	0.08	0.05
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.47	1.87	2.55	2.84	2.85
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	0.00	0.96	0.01	0.02
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	19.96	18.16	17.50	16.32	15.98
Total Fixed Rate Real Estate / Total Loans	28.54	28.43	28.26	27.45	27.35
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.82	40.14	38.67	32.78	44.47
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89	65.31	65.26	64.68	70.58
Interest Only & Payment Option First & Other RE / Total Assets	N/A	0.52	0.46	0.35	0.26
Interest Only & Payment Option First & Other RE / Net Worth	N/A	5.19	4.47	3.45	2.55
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.26	0.70	0.93	1.15	1.39
Unused Commitments / Cash & ST Investments	135.53	106.43	114.70	111.43	100.24
Complex Assets / Total Assets	16.57	16.25	19.24	21.43	20.40
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.00	48.73	46.30	43.79	42.73
* 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.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					3. Supplemental Ratios

		Assets								
Return to cover		For Charter :		N/A						
03/04/2013		Count of CU :		118						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS										
CASH:										
Cash On Hand		96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	109,247,652	4.6
Cash On Deposit		557,372,210	638,156,448	14.5	551,918,870	-13.5	618,754,495	12.1	754,289,578	21.9
Cash Equivalents		27,726,182	10,788,848	-61.1	48,162,013	346.4	36,565,670	-24.1	51,609,939	41.1
TOTAL CASH & EQUIVALENTS		681,319,943	740,097,689	8.6	696,453,942	-5.9	759,720,918	9.1	915,147,169	20.5
INVESTMENTS:										
Trading Securities		14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6
Available for Sale Securities		682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6
Held-to-Maturity Securities		55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7
Deposits in Commercial Banks, S&Ls, Savings Banks		265,056,977	461,309,671	74.0	661,894,492	43.5	718,309,349	8.5	814,031,177	13.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		19,076,946	25,119,954	31.7	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		39,138,332	26,097,256	-33.3	23,478,330	-10.0	25,595,048	9.0	23,142,532	-9.6
All Other Investments in Corporate Cus		366,681,887	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2	18,016,872	-63.5
All Other Investments ²		42,494,083	108,876,163	156.2	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0
TOTAL INVESTMENTS		1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,953,609,538	14.5	3,032,436,833	2.7
LOANS HELD FOR SALE		5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	70,570,016	343.7
LOANS AND LEASES:										
Unsecured Credit Card Loans		351,632,318	367,333,861	4.5	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2
All Other Unsecured Loans/Lines of Credit		202,008,845	197,193,732	-2.4	212,200,310	7.6	217,112,524	2.3	235,474,623	8.5
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A	N/A		0		0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		25,434,354		28,344,309	11.4
New Vehicle Loans		879,488,765	858,881,063	-2.3	694,090,066	-19.2	668,988,011	-3.6	683,265,410	2.1
Used Vehicle Loans		1,467,352,540	1,559,490,909	6.3	1,576,356,812	1.1	1,672,252,513	6.1	1,805,210,451	8.0
1st Mortgage Real Estate Loans/Lines of Credit		1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,020,710,803	0.7	2,068,602,269	2.4
Other Real Estate Loans/Lines of Credit		921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1
Leases Receivable		0	0	N/A	106,485	N/A	0	-100.0	0	N/A
Total All Other Loans/Lines of Credit		275,225,446	284,614,140	3.4	305,062,042	7.2	299,573,812	-1.8	319,766,185	6.7
TOTAL LOANS		5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,346,290,262	3.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(53,690,697)	(67,328,068)	25.4	(69,931,387)	3.9	(67,528,089)	-3.4	(72,826,865)	7.8
Foreclosed Real Estate		8,668,380	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1
Repossessed Autos		3,407,226	2,488,369	-27.0	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7
Foreclosed and Repossessed Other Assets		467,912	357,348	-23.6	344,559	-3.6	225,344	-34.6	83,105	-63.1
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹		12,543,518	14,339,693	14.3	16,783,477	17.0	21,369,628	27.3	17,312,123	-19.0
Land and Building		219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2
Other Fixed Assets		43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,585,997	-0.3
NCUA Share Insurance Capitalization Deposit		53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2
Identifiable Intangible Assets		N/A	276,816		221,683	-19.9	34,515	-84.4	280,667	713.2
Goodwill		N/A	482,676		1,739,458	260.4	1,739,458	0.0	1,582,360	-9.0
TOTAL INTANGIBLE ASSETS		N/A	759,492		1,961,141	158.2	1,773,973	-9.5	1,863,027	5.0
Accrued Interest on Loans		22,512,501	22,828,638	1.4	21,874,499	-4.2	21,233,562	-2.9	21,706,674	2.2
Accrued Interest on Investments		10,051,080	9,737,518	-3.1	8,595,805	-11.7	9,303,411	8.2	8,759,364	-5.8
All Other Assets		83,544,164	100,041,441	19.7	97,461,182	-2.6	115,358,603	18.4	153,857,777	33.4
TOTAL OTHER ASSETS		116,107,745	132,607,597	14.2	127,931,486	-3.5	145,895,576	14.0	184,323,815	26.3
TOTAL ASSETS		8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3
TOTAL CU's		136	130	-4.4	126	-3.1	124	-1.6	118	-4.8
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¹ OTHER RE OWNED PRIOR TO 2004										
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/04/2013		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
		Count of CU in Peer Group : N/A							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	355,470,411	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8
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	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	124,232,978	10.4
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	387,594,526	-9.9
SHARES AND DEPOSITS									
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,470,899,792	7.4
Regular Shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2
Money Market Shares	1,440,319,760	1,646,236,947	14.3	1,869,137,975	13.5	2,037,552,033	9.0	2,255,027,127	10.7
Share Certificates	2,092,731,104	2,180,898,506	4.2	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0
IRA/KEOGH Accounts	817,934,370	925,107,264	13.1	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4
All Other Shares ¹	17,203,069	16,665,089	-3.1	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4
Non-Member Deposits	3,820,463	2,123,748	-44.4	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0
TOTAL SHARES AND DEPOSITS	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,356,173,355	6.0
EQUITY:									
Undivided Earnings	433,447,959	448,782,868	3.5	475,211,726	5.9	624,371,680	31.4	690,080,408	10.5
Regular Reserves	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	209,283,494	-8.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	253,753,590	265,265,487	4.5	276,196,788	4.1	200,741,875	-27.3	217,354,394	8.3
Equity Acquired in Merger	N/A	262,045		129,385	-50.6	129,385	0.0	240,651	86.0
Miscellaneous Equity	1,189,668	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0	1,438,480	21.0
Accumulated Unrealized G/L on AFS Securities	4,959,315	7,045,300	42.1	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	0		0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	-1,180,329	N/A	0	100.0	0	N/A	7,117	N/A
Other Comprehensive Income	-13,899,958	-5,516,660	60.3	-8,771,062	-59.0	-18,321,074	-108.9	-22,211,584	-21.2
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	926,977,963	957,822,942	3.3	994,133,321	3.8	1,059,380,153	6.6	1,120,442,381	5.8
TOTAL SHARES & EQUITY	8,081,879,678	8,901,507,534	10.1	9,365,151,238	5.2	9,886,491,212	5.6	10,476,615,736	6.0
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3
NCUA INSURED SAVINGS²									
Uninsured Shares	774,397,509	291,004,333	-62.4	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9
Uninsured Non-Member Deposits	619,392	409,233	-33.9	441,682	7.9	1,256,808	184.6	1,001,168	-20.3
Total Uninsured Shares & Deposits	775,016,901	291,413,566	-62.4	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7
Insured Shares & Deposits	6,379,884,814	7,652,271,026	19.9	8,076,842,931	5.5	8,514,950,714	5.4	8,994,967,066	5.6
TOTAL NET WORTH	934,728,938	958,898,700	2.6	998,638,615	4.1	1,055,936,509	5.7	1,119,571,495	6.0
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Income Statement									
Return to cover		For Charter : N/A									
03/04/2013		Count of CU : 118									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		394,815,944	392,209,287	-0.7	377,141,426	-3.8	356,407,867	-5.5	344,043,696	-3.5	
Less Interest Refund		(1,082,604)	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	
Income from Investments		74,168,274	57,355,758	-22.7	56,654,908	-1.2	54,366,380	-4.0	48,101,284	-11.5	
Income from Trading		-3,382,930	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	
TOTAL INTEREST INCOME		464,518,684	450,686,868	-3.0	434,539,417	-3.6	410,593,687	-5.5	392,765,509	-4.3	
INTEREST EXPENSE:											
Dividends		132,467,071	103,072,062	-22.2	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	
Interest on Deposits		43,821,293	37,218,593	-15.1	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2	
Interest on Borrowed Money		18,848,034	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	
TOTAL INTEREST EXPENSE		195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6	
PROVISION FOR LOAN & LEASE LOSSES		57,795,884	79,654,042	37.8	65,614,915	-17.6	50,696,965	-22.7	52,074,800	2.7	
NET INTEREST INCOME AFTER PLL		211,586,402	215,277,778	1.7	244,427,580	13.5	260,882,353	6.7	258,102,303	-1.1	
NON-INTEREST INCOME:											
Fee Income		98,991,402	104,210,787	5.3	108,767,095	4.4	112,712,712	3.6	120,048,163	6.5	
Other Operating Income		48,506,572	62,916,105	29.7	73,989,886	17.6	82,144,485	11.0	110,953,733	35.1	
Gain (Loss) on Investments		798,417	-9,791,527	-1,326.4	-445,745	95.4	916,613	305.6	2,403,868	162.3	
Gain (Loss) on Disposition of Assets		18,609	-1,839,003	-9,982.3	-2,985,902	-62.4	-3,180,927	-6.5	-2,207,926	30.6	
Gain from Bargain Purchase (Merger)		N/A	0		0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		-5,694,966	190,400	103.3	1,438,241	655.4	1,358,916	-5.5	358,547	-73.6	
NCUSIF Stabilization Income		N/A	41,778,993		0	-100.0	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		142,620,034	197,465,755	38.5	180,763,575	-8.5	193,951,799	7.3	231,556,385	19.4	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	206,371,501	10.7	
Travel, Conference Expense		3,588,566	2,683,893	-25.2	2,830,792	5.5	3,317,233	17.2	3,700,425	11.6	
Office Occupancy		25,195,029	26,355,318	4.6	27,631,675	4.8	28,589,598	3.5	29,009,007	1.5	
Office Operation Expense		70,996,515	70,595,374	-0.6	72,855,586	3.2	73,949,700	1.5	78,278,429	5.9	
Educational and Promotion		17,033,589	15,629,509	-8.2	15,552,850	-0.5	16,003,092	2.9	16,176,974	1.1	
Loan Servicing Expense		20,979,936	22,511,996	7.3	24,870,721	10.5	27,103,828	9.0	32,086,213	18.4	
Professional, Outside Service		22,539,896	22,703,224	0.7	23,119,771	1.8	25,158,548	8.8	27,977,660	11.2	
Member Insurance ¹		3,531,872	1,671,178	-52.7	N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²		N/A	N/A		11,314,693		4,481,783	-60.4	1,826,710	-59.2	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		N/A	41,593,631		9,516,142	-77.1	16,248,985	70.8	6,701,282	-58.8	
Member Insurance - Other		N/A	N/A		1,264,699		941,509	-25.6	788,608	-16.2	
Operating Fees		1,388,172	1,665,757	20.0	1,447,502	-13.1	1,543,232	6.6	1,698,841	10.1	
Misc Operating Expense		15,650,563	14,293,824	-8.7	16,062,536	12.4	14,809,612	-7.8	18,147,077	22.5	
TOTAL NON-INTEREST EXPENSE		342,759,829	388,500,295	13.3	384,366,636	-1.1	398,613,279	3.7	422,762,727	6.1	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}		N/A	65,836,869		61,655,354	-6.4	76,951,641	24.8	75,423,953	-2.0	
NET INCOME (LOSS)		11,446,607	24,243,238	111.8	40,824,519	68.4	56,220,873	37.7	66,895,961	19.0	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		34,369,280	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
² For December 2010 forward, this account includes only NCUSIF Premium Expense.											
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											
											6. IncExp

	Delinquent Loan Information									
Return to cover										
03/04/2013	For Charter : N/A									
CU Name : N/A	Count of CU : 118									
Peer Group : N/A	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
1 to < 2 Months Delinquent	109,541,518	129,489,288	18.2	121,888,564	-5.9	120,527,003	-1.1	125,510,939	4.1	
2 to < 6 Months Delinquent	52,113,518	65,391,016	25.5	59,948,270	-8.3	57,942,027	-3.3	53,861,539	-7.0	
6 to 12 Months Delinquent	9,734,049	15,799,858	62.3	14,503,400	-8.2	14,701,347	1.4	12,209,385	-17.0	
12 Months & Over Delinquent	2,290,127	3,976,475	73.6	4,932,305	24.0	4,971,307	0.8	6,720,705	35.2	
Total Del Loans - All Types (2 or more Mo)	64,137,694	85,167,349	32.8	79,383,975	-6.8	77,614,681	-2.2	72,791,629	-6.2	
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent	7,718,542	7,383,081	-4.3	6,291,415	-14.8	5,260,800	-16.4	5,284,653	0.5	
2 to < 6 Months Delinquent	5,913,159	6,864,335	16.1	4,899,755	-28.6	4,216,711	-13.9	3,422,593	-18.8	
6 to 12 Months Delinquent	601,917	674,756	12.1	665,101	-1.4	229,878	-65.4	215,119	-6.4	
12 Months & Over Delinquent	42,830	39,845	-7.0	46,197	15.9	19,036	-58.8	8,753	-54.0	
Total Del Credit Card Lns (2 or more Mo)	6,557,906	7,578,936	15.6	5,611,053	-26.0	4,465,625	-20.4	3,646,465	-18.3	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	10.6	1.53	-25.9	1.19	-22.2	0.94	-20.8	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent	22,941,616	34,580,246	50.7	34,014,175	-1.6	34,926,505	2.7	28,105,215	-19.5	
2 to < 6 Months Delinquent	6,588,898	16,472,513	150.0	19,522,857	18.5	17,515,638	-10.3	10,205,374	-41.7	
6 to 12 Months Delinquent	962,599	3,530,461	266.8	4,004,209	13.4	6,389,885	59.6	4,064,337	-36.4	
12 Months & Over Delinquent	414,499	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1	2,969,612	61.5	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.63	1.60	155.0	1.87	17.3	1.87	-0.1	1.18	-37.2	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent	8,723,397	9,936,551	13.9	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	
2 to < 6 Months Delinquent	4,465,502	4,460,871	-0.1	5,301,356	18.8	4,774,196	-9.9	4,914,759	2.9	
6 to 12 Months Delinquent	535,112	1,532,463	186.4	2,141,972	39.8	524,645	-75.5	590,830	12.6	
12 Months & Over Delinquent	0	421,387	N/A	691,112	64.0	462,114	-33.1	123,654	-73.2	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.94	4.8	
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent	4,103,810	4,972,124	21.2	5,256,849	5.7	5,189,873	-1.3	4,212,376	-18.8	
2 to < 6 Months Delinquent	3,088,528	2,657,713	-13.9	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9	
6 to 12 Months Delinquent	672,346	844,964	25.7	1,030,115	21.9	1,904,361	84.9	607,459	-68.1	
12 Months & Over Delinquent	170,145	767,874	351.3	536,868	-30.1	223,640	-58.3	637,225	184.9	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	13.6	1.36	31.0	1.53	12.6	0.99	-35.1	
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent	3,258,342	4,125,150	26.6	3,643,485	-11.7	4,376,136	20.1	4,680,774	7.0	
2 to < 6 Months Delinquent	1,520,501	2,301,310	51.4	2,357,804	2.5	2,444,503	3.7	2,152,654	-11.9	
6 to 12 Months Delinquent	203,517	679,087	233.7	644,307	-5.1	329,844	-48.8	442,093	34.0	
12 Months & Over Delinquent	104,791	369,653	252.8	215,496	-41.7	190,204	-11.7	139,883	-26.5	
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	73.2	0.59	-8.8	0.54	-7.5	0.50	-8.6	
Leases Receivable										
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
1 to < 2 Months Delinquent	N/A	N/A		N/A		223,698		344,262	53.9	
2 to < 6 Months Delinquent	N/A	N/A		N/A		1,700,570		1,171,021	-31.1	
6 to 12 Months Delinquent	N/A	N/A		N/A		11,704		4,349	-62.8	
12 Months & Over Delinquent	N/A	N/A		N/A		3,897		16,572	325.3	
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	N/A		N/A		1,716,171		1,191,942	-30.5	
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non- Federally Guaranteed Student Loans	N/A	N/A		N/A		6.75		4.21	-37.7	
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
03/04/2013			For Charter :	N/A					
			Count of CU :	118					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	55,752,840	72,869,959	30.7	71,614,130	-1.7	63,676,165	-11.1	58,984,404	-7.4
* Total Loans Recovered	7,844,242	7,633,683	-2.7	8,560,965	12.1	9,279,082	8.4	10,838,456	16.8
* NET CHARGE OFFS (\$\$)	47,908,598	65,236,276	36.2	63,053,165	-3.3	54,397,083	-13.7	48,145,948	-11.5
**%Net Charge-Offs / Average Loans	0.82	1.08	31.4	1.04	-4.0	0.89	-14.1	0.77	-13.6
Total Del Loans & *Net Charge-Offs ¹	112,046,292	150,403,625	34.2	142,437,140	-5.3	132,011,764	-7.3	120,937,577	-8.4
Combined Delinquency and Net Charge Off Ratio ¹	1.90	2.49	30.8	2.35	-5.3	2.16	-8.3	1.92	-11.1
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,143,335	18,087,409	48.9	17,011,137	-6.0	13,399,024	-21.2	11,197,691	-16.4
* Unsecured Credit Card Lns Recovered	1,481,205	1,189,971	-19.7	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1
* NET UNSECURED CREDIT CARD C/Os	10,662,130	16,897,438	58.5	15,545,513	-8.0	11,701,952	-24.7	9,193,861	-21.4
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	54.2	4.23	-9.9	3.15	-25.5	2.41	-23.5
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		N/A		1,346,774		1,640,910	21.8
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		N/A		13,577		10,478	-22.8
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		N/A		1,333,197		1,630,432	22.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		6.06	
* Total 1st Mortgage RE Loan/LOCs Charged Off	911,111	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9
* Total 1st Mortgage RE Loans/LOCs Recovered	8,693	34,082	292.1	59,676	75.1	407,442	582.8	667,922	63.9
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.05	0.10	92.4	0.22	125.4	0.27	19.9	0.28	5.3
* Total Other RE Loans/LOCs Charged Off	2,940,150	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6	6,547,736	-19.6
* Total Other RE Loans/LOCs Recovered	176,994	272,359	53.9	427,267	56.9	397,418	-7.0	661,532	66.5
* NET OTHER RE LOANS/LOCs C/Os	2,763,156	7,386,155	167.3	7,284,808	-1.4	7,743,274	6.3	5,886,204	-24.0
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.31	0.80	158.6	0.80	0.8	0.89	11.1	0.70	-21.1
* Total Real Estate Loans Charged Off	3,851,261	9,546,619	147.9	12,108,800	26.8	13,937,573	15.1	12,977,604	-6.9
* Total Real Estate Lns Recovered	185,687	306,441	65.0	486,943	58.9	804,860	65.3	1,329,454	65.2
* NET Total Real Estate Loan C/Os	3,665,574	9,240,178	152.1	11,621,857	25.8	13,132,713	13.0	11,648,150	-11.3
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.14	0.33	138.7	0.41	23.5	0.46	11.7	0.40	-11.3
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A		2,148,050	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		1,122	
* NET TDR Real Estate C/Os	N/A	N/A		N/A		N/A		2,146,928	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,434	3,738	53.6	4,110	10.0	3,372	-18.0	2,993	-11.2
Number of Members Who Filed Chapter 13 YTD	1,738	1,987	14.3	2,502	25.9	2,128	-14.9	1,961	-7.8
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0	3	200.0	2	-33.3	1	-50.0
Total Number of Members Who Filed Bankruptcy YTD	4,173	5,726	37.2	6,615	15.5	5,502	-16.8	4,955	-9.9
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,898,511	66,200,303	47.4	71,493,701	8.0	56,731,663	-20.6	49,824,454	-12.2
* All Loans Charged Off due to Bankruptcy YTD	12,218,723	16,268,860	33.1	18,329,342	12.7	17,740,498	-3.2	14,366,864	-19.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	1.9	25.59	14.6	27.86	8.9	24.36	-12.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		25,459,686		15,466,605	-39.3
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		169		130	-23.1
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		52,673,269	
TDR Other RE Loans	N/A	N/A		N/A		N/A		7,213,665	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		59,886,934	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		2,267,891	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		18,803,350	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		3,735,452	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		82,425,736	
Total TDR Loans to Total Loans	N/A	N/A		N/A		N/A		1.30	
Total TDR Loans to Net Worth	N/A	N/A		N/A		N/A		7.36	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		N/A		9,344,322.00	
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Indirect and Participation Lending									
Return to cover									
03/04/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	700,476,136	668,444,014	-4.6	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3
Indirect Loans - Outsourced Lending Relationship	387,062,040	505,613,075	30.6	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7
Total Outstanding Indirect Loans	1,087,538,176	1,174,057,089	8.0	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8
%Indirect Loans Outstanding / Total Loans	18.24	19.32	5.9	17.22	-10.9	17.04	-1.0	16.93	-0.7
DELINQUENCY - INDIRECT LENDING ¹									
1 to < 2 Months Delinquent	26,565,230	34,044,274	28.2	33,378,562	-2.0	35,221,522	5.5	43,372,375	23.1
2 to < 6 Months Delinquent	12,046,363	13,110,601	8.8	9,925,852	-24.3	10,116,610	1.9	12,986,345	28.4
6 to 12 Months Delinquent	2,304,136	3,160,767	37.2	2,746,955	-13.1	1,571,644	-42.8	2,131,736	35.6
12 Months & Over Delinquent	375,037	289,925	-22.7	209,611	-27.7	124,930	-40.4	339,108	171.4
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293	12.5	12,882,418	-22.2	11,813,184	-8.3	15,457,189	30.8
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	4.2	1.24	-12.2	1.13	-8.7	1.44	27.3
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0	11,853,426	-13.4
* Indirect Loans Recovered	1,878,214	1,706,776	-9.1	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	0.92	-20.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		15,234,252		14,616,060	-4.1
Real Estate	N/A	22,411,030		18,459,571	-17.6	15,178,652	-17.8	9,245,060	-39.1
Member Business Loans (excluding C&D)	N/A	6,858,706		14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6
Non-Member Business Loans (excluding C&D)	N/A	5,510,129		20,762,048	276.8	34,339,440	65.4	40,624,453	18.3
Commercial Construction & Development	N/A	0		83,412	N/A	248,059	197.4	0	-100.0
Loan Pools	N/A	65,749,360		79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	71,100,039	113,465,696	59.6	147,767,797	30.2	175,473,217	18.7	171,584,174	-2.2
%Participation Loans Outstanding / Total Loans	1.19	1.87	56.6	2.44	30.9	2.86	17.0	2.70	-5.5
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	58,762,078	-33.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.64	-47.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	17,204,692		24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1
Participation Loan Interests - Amount Retained (Outstanding)	N/A	7,657,368		13,297,782	73.7	15,710,750	18.1	18,012,139	14.6
* Participation Loans Sold YTD	4,513,450	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3
** %Participation Loans Sold YTD / Total Assets	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.05	-33.8
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	710,000	84.5
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		0		0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.02	45.5
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	791,817	-27.6
2 to < 6 Months Delinquent	571,529	493,180	-13.7	666,483	35.1	2,545,177	281.9	1,382,228	-45.7
6 to 12 Months Delinquent	225,495	103,761	-54.0	30,431	-70.7	54,007	77.5	54,357	0.6
12 Months & Over Delinquent	398,826	19,038	-95.2	9,988	-47.5	9,486	-5.0	16,572	74.7
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979	-48.5	706,902	14.8	2,608,670	269.0	1,453,157	-44.3
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	0.85	-43.0
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9
* Participation Loans Recovered	426,811	273,348	-36.0	290,360	6.2	265,406	-8.6	175,823	-33.8
* NET PARTICIPATION LOAN C/Os	940,828	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5
**Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	1.13	16.9
*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)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Real Estate Loan Information 1									
Return to cover									
03/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	876,778,932	915,352,026	4.4	890,532,453	-2.7	839,583,046	-5.7	757,467,183	-9.8
Fixed Rate 15 years or less	344,451,911	354,062,465	2.8	428,073,256	20.9	471,395,037	10.1	630,372,442	33.7
Other Fixed Rate	1,793,861	8,633,472	381.3	15,720,652	82.1	18,919,156	20.3	21,826,822	15.4
Total Fixed Rate First Mortgages	1,223,024,704	1,278,047,963	4.5	1,334,326,361	4.4	1,329,897,239	-0.3	1,409,666,447	6.0
Balloon/Hybrid > 5 years	48,192,417	37,772,245	-21.6	38,194,964	1.1	45,107,832	18.1	57,050,209	26.5
Balloon/Hybrid 5 years or less	476,232,842	437,306,584	-8.2	492,494,748	12.6	499,279,384	1.4	460,615,967	-7.7
Total Balloon/Hybrid First Mortgages	524,425,259	475,078,829	-9.4	530,689,712	11.7	544,387,216	2.6	517,666,176	-4.9
Adjustable Rate First Mtgs 1 year or less	60,696,640	47,390,609	-21.9	60,928,246	28.6	63,234,102	3.8	56,837,001	-10.1
Adjustable Rate First Mtgs >1 year	57,094,125	77,690,386	36.1	81,041,310	4.3	83,192,246	2.7	84,432,645	1.5
Total Adjustable First Mortgages	117,790,765	125,080,995	6.2	141,969,556	13.5	146,426,348	3.1	141,269,646	-3.5
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,020,710,803	0.7	2,068,602,269	2.4
Other Real Estate Loans									
Closed End Fixed Rate	390,939,815	379,013,798	-3.1	306,648,425	-19.1	281,093,806	-8.3	246,049,339	-12.5
Closed End Adjustable Rate	9,137,683	9,889,243	8.2	10,654,249	7.7	5,264,562	-50.6	4,762,934	-9.5
Open End Adjustable Rate (HELOC)	482,009,024	509,653,731	5.7	536,202,539	5.2	539,227,917	0.6	544,563,034	1.0
Open End Fixed Rate	39,726,661	32,984,778	-17.0	28,660,980	-13.1	27,497,285	-4.1	22,955,957	-16.5
TOTAL OTHER REAL ESTATE OUTSTANDING	921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,873,794,373	-0.5	2,886,933,533	0.5
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,271,217,121	1,315,820,208	3.5	1,372,521,325	4.3	1,375,005,071	0.2	1,466,716,656	6.7
Other RE Fixed Rate	430,666,476	411,998,576	-4.3	335,309,405	-18.6	308,591,091	-8.0	269,005,296	-12.8
Total Fixed Rate RE Outstanding	1,701,883,597	1,727,818,784	1.5	1,707,830,730	-1.2	1,683,596,162	-1.4	1,735,721,952	3.1
%(Total Fixed Rate RE/Total Assets)	19.96	18.16	-9.0	17.50	-3.6	16.32	-6.8	15.98	-2.1
%(Total Fixed Rate RE/Total Loans)	28.54	28.43	-0.4	28.26	-0.6	27.45	-2.8	27.35	-0.4
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	594,023,607	562,387,579	-5.3	634,464,304	12.8	645,705,732	1.8	601,885,613	-6.8
Other RE Adj Rate	491,146,707	519,542,974	5.8	546,856,788	5.3	544,492,479	-0.4	549,325,968	0.9
Total Adj Rate RE Outstanding	1,085,170,314	1,081,930,553	-0.3	1,181,321,092	9.2	1,190,198,211	0.8	1,151,211,581	-3.3
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	38,270,520	33,638,635	-12.1	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	16,115,812		15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	N/A	49,754,447		44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	N/A	0.52		0.46	-12.5	0.35	-22.9	0.26	-25.7
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	N/A	5.19		4.47	-13.8	3.45	-22.9	2.55	-26.2
Outstanding Residential Construction (Excluding Business Purpose Loans)	16,650,145	7,986,638	-52.0	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8
Allowance for Loan Losses on all RE Loans	6,571,141	9,085,368	38.3	14,571,509	60.4	14,965,382	2.7	14,908,754	-0.4
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	330,942,555	719,039,640	117.3	616,301,437	-14.3	489,763,711	-20.5	893,566,548	82.4
* Fixed Rate 15 years or less	116,047,901	327,038,385	181.8	383,503,700	17.3	373,173,853	-2.7	628,749,417	68.5
* Other Fixed Rate	906,591	6,568,486	624.5	7,059,019	7.5	5,077,459	-28.1	4,480,483	-11.8
* Total Fixed Rate First Mortgages	447,897,047	1,052,646,511	135.0	1,006,864,156	-4.3	868,015,023	-13.8	1,526,796,448	75.9
* Balloon/Hybrid > 5 years	10,472,115	11,631,771	11.1	6,760,724	-41.9	13,079,059	93.5	16,665,906	27.4
* Balloon/Hybrid 5 years or less	136,384,143	103,945,738	-23.8	89,974,088	-13.4	106,444,170	18.3	96,742,278	-9.1
* Total Balloon/Hybrid First Mortgages	146,856,258	115,577,509	-21.3	96,734,812	-16.3	119,523,229	23.6	113,408,184	-5.1
* Adjustable Rate First Mtgs 1 year or less	21,994,066	10,186,921	-53.7	22,100,740	117.0	16,893,389	-23.6	12,538,487	-25.8
* Adjustable Rate First Mtgs >1 year	18,615,995	8,723,898	-53.1	24,216,094	177.6	9,413,850	-61.1	13,955,389	48.2
* Total Adjustable First Mortgages	40,610,061	18,910,819	-53.4	46,316,834	144.9	26,307,239	-43.2	26,493,876	0.7
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	635,363,366	1,187,134,839	86.8	1,149,915,802	-3.1	1,013,845,491	-11.8	1,666,698,508	64.4
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
03/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	132,550,595	86,869,905	-34.5	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7
* Closed End Adjustable Rate	1,111,608	2,050,853	84.5	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0
* Open End Adjustable Rate (HELOC)	116,876,918	130,551,404	11.7	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1
* Open End Fixed Rate and Other	13,524,904	4,985,901	-63.1	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3
* TOTAL OTHER REAL ESTATE GRANTED	264,064,025	224,458,063	-15.0	189,839,721	-15.4	159,695,358	-15.9	182,226,945	14.1
* TOTAL RE (FIRST AND OTHER) GRANTED	899,427,391	1,411,592,902	56.9	1,339,755,523	-5.1	1,173,540,849	-12.4	1,848,925,453	57.6
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.82	40.14	55.5	38.67	-3.7	32.78	-15.2	44.47	35.6
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	151,784,993	775,263,968	410.8	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	23.89	65.31	173.4	65.26	-0.1	64.68	-0.9	70.58	9.1
AMT of Mortgage Servicing Rights	2,430,031	6,706,113	176.0	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1
Outstanding RE Loans Sold But Serviced	612,050,055	1,147,815,524	87.5	1,554,919,924	35.5	1,855,548,941	19.3	2,335,297,352	25.9
%(Mortgage Servicing Rights / Net Worth)	0.26	0.70	169.0	0.93	33.7	1.15	22.8	1.39	20.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,135,384,238	1,082,481,655	-4.7	1,105,721,686	2.1	1,093,481,155	-1.1	1,100,651,076	0.7
R.E. Lns also Mem. Bus. Lns	96,679,730	153,542,678	58.8	210,265,558	36.9	254,867,503	21.2	259,447,460	1.8
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	N/A	0		0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		52,673,269	
TDR Other RE Loans	N/A	N/A		N/A		N/A		7,213,665	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		59,886,934	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		2,267,891	
REAL ESTATE LOAN DELINQUENCY ¹									
R.E. LOANS DELINQUENT > 2 MOS ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3
Other R.E. Fixed Rate	3,931,019	4,270,551	8.6	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4
Other R.E. Adj. Rate	1,828,809	3,350,050	83.2	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8
TOTAL DEL R.E. > 2 MOS	18,726,438	35,057,832	87.2	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9
DELINQUENT 1 TO < 2 MOS									
First Mortgage	31,665,013	44,516,797	40.6	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7
Other	7,362,152	9,097,274	23.6	8,900,334	-2.2	9,566,009	7.5	8,893,150	-7.0
Total Del R.E. 1 to < 2 Mos	39,027,165	53,614,071	37.4	51,520,114	-3.9	52,620,191	2.1	45,201,106	-14.1
Total Del R.E. Loans > 1 Mos	57,753,603	88,671,903	53.5	93,145,441	5.0	91,808,265	-1.4	73,475,142	-20.0
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.07	3.16	52.3	3.22	2.2	3.19	-0.9	2.55	-20.3
% R.E. Loans dq > 2 Mos	0.67	1.25	85.7	1.44	15.5	1.36	-5.4	0.98	-28.2
TDR REAL ESTATE LOANS DELINQUENT > 2 MO									
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		4,153,344	
TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		722,370	
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		4,875,714	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		8.14	
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO									
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		1,284,800	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	911,111	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9
* Total 1st Mortgage Lns Recovered	8,693	34,082	292.1	59,676	75.1	407,442	582.8	667,922	63.9
* NET 1st MORTGAGE LN C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	92.4	0.22	125.4	0.27	19.9	0.28	5.3
* Total Other RE Lns Charged Off	2,940,150	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6	6,547,736	-19.6
* Total Other RE Lns Recovered	176,994	272,359	53.9	427,267	56.9	397,418	-7.0	661,532	66.5
* NET OTHER RE LN C/Os	2,763,156	7,386,155	167.3	7,284,808	-1.4	7,743,274	6.3	5,886,204	-24.0
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.31	0.80	158.6	0.80	0.8	0.89	11.1	0.70	-21.1
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Member Business Loan Information									
Return to cover									
03/04/2013			For Charter :	N/A					
CU Name: N/A			Count of CU :	118					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	114,486,821	164,321,957	43.5	221,342,530	34.7	260,425,872	17.7	275,302,452	5.7
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	14,348,837	20,108,453	40.1	37,251,220	85.3	43,193,519	16.0	43,075,187	-0.3
Total Business Loans (NMBLB) ¹	128,835,658	184,430,410	43.2	258,593,750	40.2	303,619,391	17.4	318,377,639	4.9
Unfunded Commitments ¹	3,909,216	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1	8,691,105	-16.9
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	124,926,442	177,863,081	42.4	248,918,539	39.9	293,158,643	17.8	309,686,534	5.6
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	1.47	1.87	27.6	2.55	36.4	2.84	11.4	2.85	0.3
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,071	1,264	18.0	1,406	11.2	1,658	17.9	1,658	0.0
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	61	107	75.4	159	48.6	190	19.5	199	4.7
Total Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,848	18.1	1,857	0.5
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		6,376,187		4,851,618	-23.9
Farmland	N/A	N/A		N/A		1,556,176		1,515,323	-2.6
Non-Farm Residential Property	N/A	N/A		N/A		88,212,382		102,058,623	15.7
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		85,314,865		81,114,735	-4.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		78,736,508		77,874,047	-1.1
Total Real Estate Secured Business Loans	N/A	N/A		N/A		260,196,118		267,414,346	2.8
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		224,486		218,157	-2.8
Commercial and Industrial Loans	N/A	N/A		N/A		40,262,239		49,287,362	22.4
Unsecured Business Loans	N/A	N/A		N/A		1,033,610		896,058	-13.3
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		1,902,938		561,716	-70.5
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		43,423,273		50,963,293	17.4
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		15		14	-6.7
Number - Farmland	N/A	N/A		N/A		5		6	20.0
Number - Non-Farm Residential Property	N/A	N/A		N/A		784		844	7.7
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		197		200	1.5
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		235		216	-8.1
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		1,236		1,280	3.6
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11		6	-45.5
Number - Commercial and Industrial Loans	N/A	N/A		N/A		317		314	-0.9
Number - Unsecured Business Loans	N/A	N/A		N/A		20		21	5.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		264		236	-10.6
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		612		577	-5.7
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	60,825,980	78,272,830	28.7	91,953,792	17.5	80,855,259	-12.1	55,620,319	-31.2
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	2,700,795	5,574,493	106.4	20,032,451	259.4	26,821,668	33.9	14,790,557	-44.9
DELINQUENCY - MEMBER BUSINESS LOANS ²									
1 to < 2 Months Delinquent	2,053,040	3,100,458	51.0	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8
2 to < 6 Months Delinquent	514,614	2,237,798	334.8	4,737,541	111.7	5,882,452	24.2	7,909,746	34.5
6 to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0
12 Months & Over Delinquent	0	117,563	N/A	148,735	26.5	1,267,257	752.0	1,846,830	45.7
Total Del Loans - All Types (2 or more Mo)	763,689	3,419,903	347.8	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.25	3.67	62.6	3.30	-10.1	5.01	51.9	6.12	22.1
% MBL > 2 Months Delinquent (Reportable delinquency)	0.61	1.92	214.5	2.18	13.1	3.84	76.3	3.64	-5.1
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	432,373	1,476,780	241.6	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0
*Total MBL Recoveries	0	10,338	N/A	11,499	11.2	1,190	-89.7	60,061	4,947.1
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,867,503	21.2	259,447,460	1.8
Construction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	581,006.2	75.9	6,151,753	5.9	4,631,002	-24.7
Number of Construction & Development Loans - 723(a)	33	4	-87.9	12	200.0	14	16.7	13	-7.1
Unsecured Business Loans Meeting 723.7(c)-(d)	532,062	957,609	80.0	758,884	-20.8	1,851,480	144.0	1,013,904	-45.2
Number of Unsecured Business Loans - 723.7(c)-(d)	243	233	-4.1	224	-3.9	71	-68.3	26	-63.4
Agricultural Related (NMBLB) ¹	236,997	215,819	-8.9	120,508	-44.2	1,780,662	1,377.6	1,733,480	-2.6
Number of Outstanding Agricultural Related Loans	5	6	20.0	5	-16.7	16	220.0	12	-25.0
* Business Loans and Participations Sold	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400	60.6	3,269,986	-37.1
SBA Loans Outstanding	2,839,923	5,709,286	101.0	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2
Number of SBA Loans Outstanding	16	34	112.5	41	20.6	63	53.7	53	-15.9

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

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

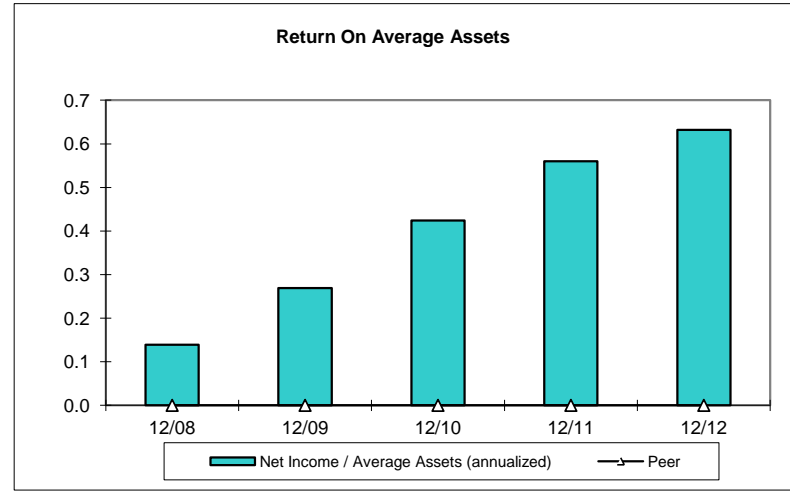
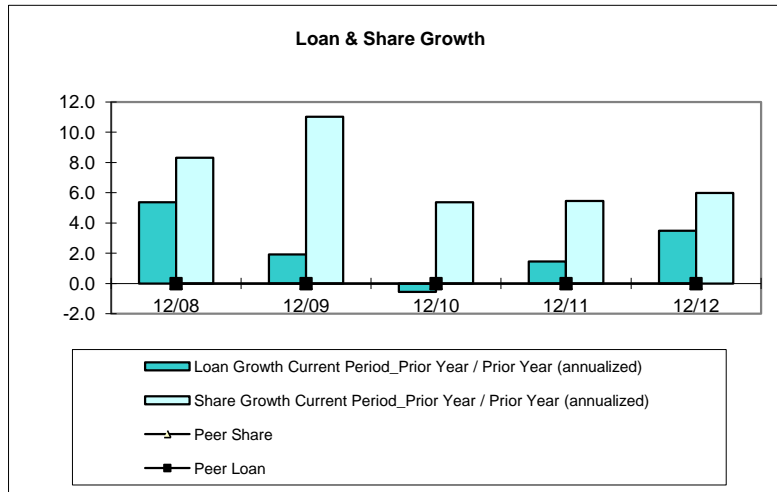
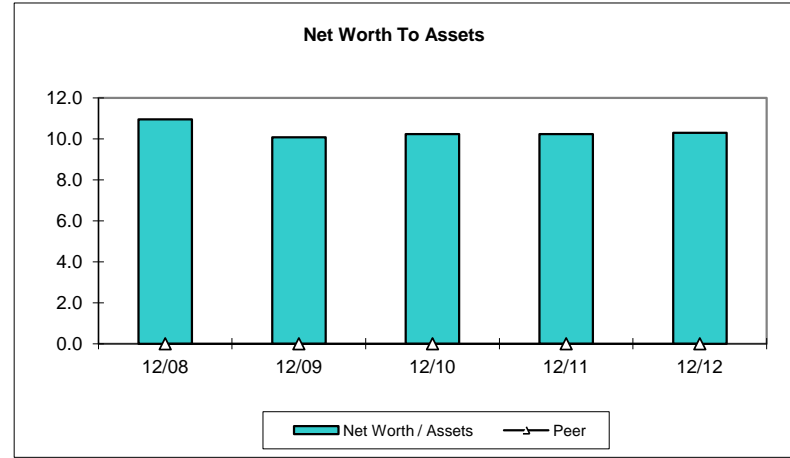
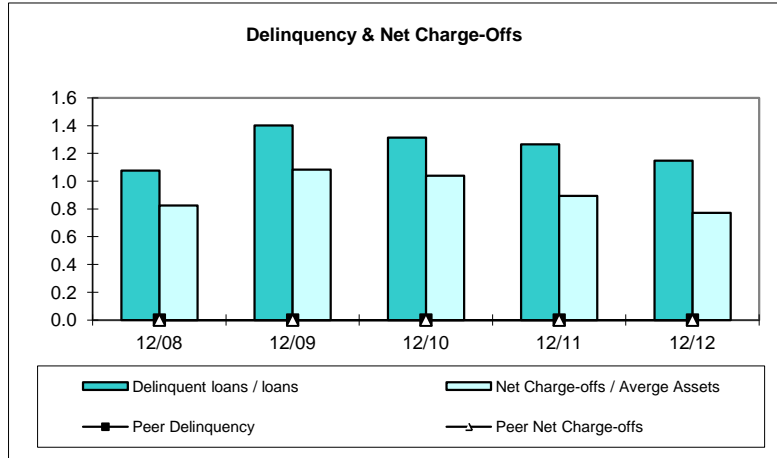
This policy change may result in a decline in delinquent loans reported as of June 2012.

Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	15,901,704	20,909,323	31.5	7,683,088	-63.3	703,172	-90.8	723,779	2.9
Accounts Held by Nonmember Government Depositors	213,814	521,258	143.8	647,541	24.2	1,287,186	98.8	1,191,037	-7.5
Employee Benefit Member Shares	12,218,141	12,585,566	3.0	13,809,274	9.7	15,387,205	11.4	17,069,603	10.9
Employee Benefit Nonmember Shares	53	0	-100.0	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	334,542	0	-100.0	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	1,900,383	3,344,169	76.0	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4
Dollar Amount of Share Certificates >= \$100,000	403,333,999	476,210,480	18.1	441,991,144	-7.2	452,990,487	2.5	449,928,330	-0.7
Dollar Amount of IRA/Keogh >= \$100,000	221,661,308	282,953,227	27.7	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	135,714	N/A	0	-100.0	0	N/A	7,266,969	N/A
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		15,093,102		22,152,396	46.8	24,623,794	11.2
SAVING MATURITIES									
< 1 year	6,197,991,118	7,044,643,938	13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,158,126,167	5.9
1 to 3 years	676,709,775	613,278,393	-9.4	646,794,591	5.5	697,733,827	7.9	703,575,186	0.8
> 3 years	280,200,822	285,762,261	2.0	355,955,741	24.6	423,642,377	19.0	494,472,002	16.7
Total Shares & Deposits	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,356,173,355	6.0
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	10	0.0	9	-10.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	29,302,795	33,831,417	15.5	41,739,204	23.4	114,220,446	173.7	44,136,439	-61.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate ¹	3,196,216	918,057	-71.3	2,420,786	163.7	3,452,985	42.6	3,305,156	-4.3
Construction & Land Development (MBL)	N/A	0		991,939	N/A	1,875,630	89.1	556,238	-70.3
Outstanding Letters of Credit	15,365,197	20,245,721	31.8	8,693,179	-57.1	1,058,511	-87.8	258,976	-75.5
Other Unfunded MBL Commitments	713,000	5,649,272	692.3	6,262,486	10.9	4,073,622	-35.0	4,570,735	12.2
Total Unfunded Commitments for Business Loans	19,274,413	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.1	8,691,105	-16.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	431,829,507	419,487,575	-2.9	422,930,851	0.8	422,724,272	0.0	409,452,118	-3.1
Credit Card Line	817,905,365	788,043,198	-3.7	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8
Unsecured Share Draft Lines of Credit	117,185,694	127,344,947	8.7	130,352,437	2.4	114,585,310	-12.1	115,394,237	0.7
Overdraft Protection Programs	158,167,143	191,893,464	21.3	196,658,539	2.5	229,216,412	16.6	239,726,356	4.6
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443	-78.4	411,574	-35.2	1,094,950	166.0
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
Other Unused Commitments	39,830,384	13,330,531	-66.5	39,737,926	198.1	47,997,334	20.8	53,244,940	10.9
Total Unfunded Commitments for Non-Business Loans	1,564,918,093	1,543,041,404	-1.4	1,569,982,840	1.7	1,615,341,531	2.9	1,665,602,948	3.1
Total Unused Commitments	1,584,192,506	1,569,854,454	-0.9	1,588,351,230	1.2	1,625,802,279	2.4	1,674,294,053	3.0
%(Unused Commitments / Cash & ST Investments)	135.53	106.43	-21.5	114.70	7.8	111.43	-2.9	100.24	-10.0
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		1,623,429,708		1,673,872,600	3.1
Unfunded Commitments Through Third Party	N/A	N/A		N/A		2,372,571		421,453	-82.2
Loans Transferred with Recourse ¹	219,419,390	164,973,233	-24.8	115,433,908	-30.0	147,841,666	28.1	155,461,938	5.2
Pending Bond Claims	1,235,713	988,192	-20.0	170,181	-82.8	271,902	59.8	247,011	-9.2
Other Contingent Liabilities	45,236	571,338	1,163.0	597,917	4.7	591,717	-1.0	698,363	18.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	16	18	12.5	21	16.7	22	4.8	24	9.1
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,471,747,899	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,857,628	-3.0	1,600,089,849	6.3
Total Committed Credit Lines	18,382,000	45,506,132	147.6	18,470,000	-59.4	31,657,202	71.4	22,692,001	-28.3
Total Credit Lines at Corporate Credit Unions	N/A	502,943,302		326,500,380	-35.1	232,352,502	-28.8	291,134,703	25.3
Draws Against Lines of Credit	4,837,886	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999		3,039,178	-57.5	3,409,680	12.2	438,248	-87.1
Term Borrowings Outstanding from Corporate Cus	N/A	141,467,000		12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	666,440,336		623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4
Amount of Borrowings Subject to Early Repayment at Lenders Option	103,000,000	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover									
03/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
MEMBERSHIP:									
Num Current Members	1,206,588	1,234,734	2.3	1,230,680	-0.3	1,250,596	1.6	1,288,014	3.0
Num Potential Members	27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0
% Current Members to Potential Members	4.45	4.80	7.9	4.44	-7.5	4.39	-1.2	4.48	2.0
* % Membership Growth	2.21	2.33	5.5	-0.33	-114.1	1.62	592.9	2.99	84.9
Total Num Savings Accts	2,154,017	2,223,637	3.2	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5
EMPLOYEES:									
Num Full-Time Employees	2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,289	4.7
Num Part-Time Employees	463	411	-11.2	422	2.7	410	-2.8	419	2.2
BRANCHES:									
Num of CU Branches	338	323	-4.4	322	-0.3	326	1.2	308	-5.5
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28	3.7	29	3.6
Plan to add new branches or expand existing facilities	12	0	-100.0	1	N/A	11	1,000.0	13	18.2
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	26	22	-15.4	22	0.0	22	0.0	32	45.5
Credit Builder	N/A	15		15	0.0	17	13.3	19	11.8
Debt Cancellation/Suspension	3	5	66.7	6	20.0	6	0.0	6	0.0
Direct Financing Leases	0	1	N/A	1	0.0	1	0.0	0	-100.0
Indirect Business Loans	N/A	6		6	0.0	7	16.7	9	28.6
Indirect Consumer Loans	41	29	-29.3	31	6.9	30	-3.2	34	13.3
Indirect Mortgage Loans	N/A	7		9	28.6	9	0.0	10	11.1
Interest Only or Payment Option 1st Mortgage Loans	6	5	-16.7	5	0.0	5	0.0	7	40.0
Micro Business Loans	N/A	11		11	0.0	10	-9.1	10	0.0
Micro Consumer Loans	N/A	11		11	0.0	13	18.2	13	0.0
Overdraft Lines of Credit	70	58	-17.1	64	10.3	66	3.1	64	-3.0
Overdraft Protection	54	52	-3.7	57	9.6	58	1.8	61	5.2
Participation Loans	38	27	-28.9	30	11.1	32	6.7	38	18.8
Pay Day Loans	N/A	10		12	20.0	13	8.3	15	15.4
Real Estate Loans	89	70	-21.3	76	8.6	75	-1.3	84	12.0
Refund Anticipation Loans	N/A	2		2	0.0	2	0.0	2	0.0
Risk Based Loans	64	64	0.0	70	9.4	73	4.3	75	2.7
Share Secured Credit Cards	N/A	23		24	4.3	26	8.3	27	3.8
Short-Term, Small Amount Loans (STS)	N/A	N/A		0		0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	92	81	-12.0	89	9.9	91	2.2	88	-3.3
Business Share Accounts	N/A	35		38	8.6	38	0.0	41	7.9
Check Cashing	N/A	60		64	6.7	64	0.0	62	-3.1
First Time Homebuyer Program	N/A	9		9	0.0	11	22.2	12	9.1
Health Savings Accounts	N/A	8		10	25.0	10	0.0	11	10.0
Individual Development Accounts	N/A	2		2	0.0	2	0.0	2	0.0
In-School Branches	N/A	1		2	100.0	2	0.0	2	0.0
Insurance/Investment Sales	17	28	64.7	30	7.1	30	0.0	33	10.0
International Remittances	N/A	11		11	0.0	12	9.1	12	0.0
Low Cost Wire Transfers	N/A	62		70	12.9	71	1.4	83	16.9
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	4		2	-50.0	2	0.0	4	100.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,853,199	4.1
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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[Return to cover](#)
 03/04/2013
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 118
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A



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

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03/04/2013

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 118

Asset Range : N/A

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

Count of CU in Peer Group : N/A

