Cycle Date: December-2016
Run Date: 05/15/2017
Interval: Annual

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

 Count of CU :
 107

 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

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.

	S	ummary Financial In	formation	1					
Return to cover		For Charter :	N/A						
05/15/2017		Count of CU:	107						
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	redit
	Count o	f CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Ch
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	912,083,387	763,807,095	-16.3	707,429,983	-7.4	1,060,689,548	49.9	937,078,697	-11.
TOTAL INVESTMENTS	3,035,406,833	2,946,742,615	-2.9	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	9 4.
Loans Held for Sale	120,604,377	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.
Real Estate Loans	2,850,112,854	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.
Unsecured Loans	651,200,953	699,302,630	7.4	748,590,201	7.0	775,218,409	3.6	818,749,009	5.
Other Loans	2,807,810,391	3,062,443,362	9.1	3,428,152,776	11.9	3,681,466,156	7.4	4,065,627,976	10.
TOTAL LOANS	6,309,124,198	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.
(Allowance for Loan & Lease Losses)	(79,032,418)	(69,186,374)	-12.5	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	) 6.
Land And Building	245,172,923	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	304,566,250	5.
Other Fixed Assets	34,573,139	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	54,958,821	2.
NCUSIF Deposit	89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	103,094,489	5.
All Other Assets	206,359,134	239,311,049	16.0	249,913,812	4.4	266,185,670	6.5	333,035,927	25.
TOTAL ASSETS	10,873,626,535	11,113,280,205		11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	
LIABILITIES & CAPITAL:				, , ,		, , ,		, , , , , , , , , , , , , , , , , , ,	
Dividends Payable	13,833,311	12,404,911	-10.3	12,378,843	-0.2	12,300,571	-0.6	12.616.088	3 2.
Notes & Interest Payable	249,528,237	186,153,182		215,232,051	15.6	257,426,676	19.6	315,907,986	
Accounts Payable & Other Liabilities <sup>3</sup>	140,558,669	124,907,310		159,449,399		158,905,364	-0.3	186,248,564	
Uninsured Secondary Capital and		,,		,,		,,		,,	
Subordinated Debt Included in Net Worth <sup>4</sup>	0	0	N/A	0	N/A	0	N/A	0	) N/.
TOTAL LIABILITIES	403,920,217	323,465,403	+ +	387,060,293	19.7	428,632,611	10.7	514.772.638	
Share Drafts	1,470,819,402	1.549.631.235		1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	
Regular shares	2,664,584,488	2,899,157,457	8.8	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	
All Other Shares & Deposits	5,220,689,075	5,206,157,630		5,103,577,216		5,129,788,561	0.5	5,206,795,097	
TOTAL SHARES & DEPOSITS	9,356,092,965	9,654,946,322	3.2	9,916,058,554		10,511,249,931	6.0	11,003,587,915	_
Regular Reserve	210,138,422	213,462,339	+ +	213,815,398		212,019,644	-0.8	211,248,468	
Other Reserves	220,530,951	192,909,417		213,615,611	10.7	219,339,262	2.7	219,959,149	_
Undivided Earnings	682,943,980	728,496,724		779,004,541	6.9	824,452,541	5.8	886,223,663	
TOTAL EQUITY	1,113,613,353	1,134,868,480		1,206,435,550		1,255,811,447	4.1	1,317,431,280	
TOTAL LIABILITIES, SHARES, & EQUITY	10,873,626,535	11,113,280,205		11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	
INCOME & EXPENSE	10,073,020,333	11,113,200,203	2.2	11,000,004,001	5.0	12,100,000,000	0.0	12,000,701,000	<del></del>
Loan Income*	343,864,952	333,498,884	-3.0	338,157,662	1.4	355,796,541	5.2	371,812,595	5 4.
Investment Income*	49,187,521	44,797,666		45,091,281	0.7	40,993,621	-9.1	49,944,927	
Other Income*	232,644,068	233,939,996		236,447,349	1.1	254,022,410	7.4	278,859,009	
Total Employee Compensation & Benefits*				236,447,349			7.4		
Temporary Corporate CU Stabilization	206,369,608	215,409,303	4.4	224,214,522	4.1	241,284,892	7.6	252,268,431	+ 4.
Expense & NCUSIF Premiums*/2	8,526,463	7,340,462	-13.9	99,901	-98.6	46	-100.0	271	489.
Total Other Operating Expenses*	210,718,700	225,652,860		229,716,267	1.8	243,605,349	6.0	255,603,747	
Non-operating Income & (Expense)*	210,718,700 541,601					243,605,349	131.3	6,556,729	
NCUSIF Stabilization Income*	541,601	4,118,170 0		-2,575,274 0		806,637	131.3 N/A	6,556,729 0	
		0		41,662,765		<u>-</u>			
Provision for Loan/Lease Losses*	58,538,753	47,404,679		, ,		43,892,129		55,575,715	
Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION	82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.
EXPENSE & NCUSIF PREMIUM */1	60 020 020	64 040 040	0.4	64 477 000	1.0	64 407 444	4.0	04 450 000	
Net Income (Loss)*	68,039,920 <b>59 513 457</b>	61,818,943 <b>54,478,481</b>	-9.1 <b>-8.5</b>	61,177,002 61,077,101	-1.0 <b>12.1</b>	64,137,441 64 137 395	4.8 <b>5.0</b>	81,459,839 81,459,568	
TOTAL CU's	59,513,457			61,077,101		64,137,395		81,459,568	
	118	118	0.0	116	-1.7	112	-3.4	107	-4.
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								+
# Means the number is too large to display in the cell		_							+
Prior to September 2010, this account was named Net Income (Los									
Prior to September 2010, this account was named NCUSIF Stabiliz	∠auon Expense. For December	∠∪10 and forward, this a	ccount incl	udes Temporary Corporat	e CU Stab	iiization Expense			
									1
and NCUSIF Premiums.  March 2014 and forward includes "Non-Trading Derivative Liabilitie"	o not "								1

		Ratio A	Analysis						
Return to cover		For Charter :							
05/15/2017 CU Name: N/A		Count of CU :	107 N/A						
Peer Group: N/A	,	Criteria :		n * Peer Grou	ıp: All * State	= 'MO' * Type	Included: Fed	erally Insured	State Credit
C	ount of CU in	Peer Group :	N/A		Dec-2015			Dec-2016	
	Dec-2012	Dec-2013	Dec-2014	Dec-2015	PEER Avg	Percentile**	Dec-2016	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.21	10.48	10.65	10.55	N/A	N/A	10.66	N/A	N/A
Total Assets Election (if used)	10.22	10.49	10.66	10.56	N/A	N/A	10.67	N/A	N/A
Total Delinquent Loans / Net Worth 3	6.48	6.10	5.95	5.05	N/A	N/A	4.69	N/A	N/A
Solvency Evaluation (Estimated)	111.90	111.75	112.17	111.94	N/A	N/A	111.97	N/A	N/A
Classified Assets (Estimated) / Net Worth  ASSET QUALITY	7.12	5.94	5.78	5.44	N/A	N/A	5.34	N/A	N/A
Delinquent Loans / Total Loans <sup>3</sup>	1.14	1.05	0.99	0.84	N/A	N/A	0.77	N/A	N/A
* Net Charge-Offs / Average Loans	0.78	0.90	0.56	0.62	N/A	N/A	0.64	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.89	100.78	102.52	103.05	N/A	N/A	100.36	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.31	-0.94	0.05	-0.37	N/A	N/A	-1.09	N/A	N/A
Delinquent Loans / Assets 3	0.66	0.64	0.63	0.53	N/A	N/A	0.50	N/A	N/A
EARNINGS  * Return On Average Assets	0.56	0.50	0.54	0.54	N/A	N/A	0.65	N/A	N/A
* Return On Average Assets Excluding Stabilization	0.50	0.30	0.54	0.54	19/7	IN/A	0.05	IN/A	19/75
Income/Expense & NCUSIF Premium <sup>2</sup>	0.64	0.56	0.54	0.54	N/A	N/A	0.65	N/A	N/A
* Gross Income/Average Assets	5.91	5.57	5.48	5.49	N/A	N/A	5.60	N/A	N/A
* Yield on Average Loans	5.53	5.09	4.78	4.71	N/A	N/A	4.64	N/A	N/A
* Yield on Average Investments  * Fee & Other Op.Income / Avg. Assets	1.32 2.20	1.21 2.13	1.29 2.09	1.17 2.14	N/A N/A	N/A N/A	1.37 2.23	N/A N/A	N/A N/A
* Cost of Funds / Avg. Assets	0.78	0.60	0.53	0.50	N/A	N/A	0.50	N/A	N/A
* Net Margin / Avg. Assets	5.13	4.97	4.95	5.00	N/A	N/A	5.10	N/A	N/A
* Operating Exp./ Avg. Assets	4.02	4.08	4.01	4.09	N/A	N/A	4.06	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.55	0.43	0.37	0.37	N/A	N/A	0.44	N/A	N/A
* Net Interest Margin/Avg. Assets Operating Exp./Gross Income	2.93 68.02	2.84 73.24	2.86 73.28	2.85 74.51	N/A N/A	N/A N/A	2.87 72.49	N/A N/A	N/A N/A
Fixed Assets & Foreclosed & Repossessed Assets	00.02	13.24	73.20	74.51	IV/A	IN/A	12.45	IN/A	IN/A
/ Total Assets 1	2.91	3.13	3.15	3.11	N/A	N/A	3.13	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.88	3.05	3.02	3.11	N/A	N/A	3.07	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets  Reg. Shares / Total Shares & Borrowings	30.20 27.74	34.58 29.46	31.17 30.81	29.47 31.71	N/A N/A	N/A N/A	29.69 32.74	N/A N/A	N/A N/A
Total Loans / Total Shares  Total Loans / Total Shares	67.43	70.26	74.22	73.63	N/A N/A	N/A N/A	75.35	N/A N/A	N/A N/A
Total Loans / Total Assets	58.02	61.04	63.94	63.46	N/A	N/A	64.59	N/A	N/A
Cash + Short-Term Investments / Assets	15.37	12.03	9.97	13.11	N/A	N/A	12.30	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.68	94.86	94.27	94.60	N/A	N/A	94.95	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	43.05	45.21	47.50	50.02	N/A	N/A	51.27	N/A	N/A
Borrowings / Total Shares & Net Worth Supervisory Interest Rate Risk Threshold / Net Worth	2.38 207.06	1.72 220.11	1.93 211.37	2.10 200.31	N/A N/A	N/A N/A	2.45 192.67	N/A N/A	N/A N/A
PRODUCTIVITY	207.00	220.11	211.07	200.01	14//	14/71	102.01	14//	14// (
Members / Potential Members	4.48	4.28	3.95	4.12	N/A	N/A	3.81	N/A	N/A
Borrowers / Members	45.76	46.88	47.82	47.07	N/A	N/A	48.73	N/A	N/A
Members / Full-Time Employees	368.20	368.31	365.69	363.51	N/A	N/A	363.05	N/A	N/A
Avg. Shares Per Member Avg. Loan Balance	\$7,263 \$10,702	\$7,313 \$10,962	\$7,326 \$11,370	\$7,564 \$11,831	N/A N/A	N/A N/A	\$7,770 \$12,015	N/A N/A	N/A N/A
* Salary And Benefits / Full-Time Empl.	\$58,988	\$60,095	\$60,590	\$63,114	N/A	N/A	\$64,676	N/A	N/A
OTHER RATIOS	, ,	****	,,	****			, , , , ,		
* Net Worth Growth	5.18	4.91	5.24	5.01	N/A	N/A	6.36	N/A	N/A
* Market (Share) Growth	5.99	3.19	2.70	6.00	N/A	N/A	4.68	N/A	N/A N/A
* Loan Growth  * Asset Growth	2.88 5.40	7.53 2.20	8.48 3.57	5.17 5.96	N/A N/A	N/A N/A	7.13 5.25	N/A N/A	N/A N/A
* Investment Growth	6.30	-6.41	-5.66	7.27	N/A	N/A	-0.46	N/A	N/A
* Membership Growth	3.00			2.67	N/A	N/A	1.90	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem	•	- 0,							
**Percentile Rankings and Peer Average Ratios are produced once a quarter Subsequent corrections to data after this date are not reflected in the Percen				4					
Percentile Rankings show where the credit union stands in relation to its peers					all data for all o	rodit unione in a			
peer group are arranged in order from highest (100) to lowest (0) value. The peer the entire range of ratios. A high or low ranking does not imply good or bad put.	ercentile ranking	g assigned to the	e credit union is a	measure of the	relative standing	of that ratio in			
conclusions as to the importance of the percentile rank to the credit union's fin				- Julio, available		,			
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inc	ude repossesse	d vehicles.						
Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded		n Income/Exper	ise.						
From December 2010 forward, NCUSIF Premium Expense is also excluded <sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ements for trouble	ed debt restructu	red (TDR) loans	s.			
This policy change may result in a decline in delinquent loans reported as of		. 5 . 1			. ,				2. Ratios

OTHER DELINQUENCY RATIOS   Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans		For Charter : Count of CU : Asset Range : Criteria :	107 N/A Region: Natio		p: All * State
CU Name: N/A  Peer Group: N/A  C  OTHER DELINQUENCY RATIOS ¹  Credit Cards DQ >= 60 Days / Total Credit Card Loans  PAL Loans DQ >= 60 Days / Total PAL Loans  Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally  Guaranteed Student Loans  New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans  Leases Receivable Delinquent >= 60 Days / Total Vehicle Loans  Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  All Other Loans >= 60 Days / Total All Other Loans	Ount of CU in  Dec-2012  0.94  0.00  4.21	Count of CU: Asset Range: Criteria: Peer Group: Dec-2013	107 N/A Region: Natio N/A	on * Peer Grou	ıp: All * State
CU Name: N/A  Peer Group: N/A  C  OTHER DELINQUENCY RATIOS ¹  Credit Cards DQ >= 60 Days / Total Credit Card Loans  PAL Loans DQ >= 60 Days / Total PAL Loans  Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally  Guaranteed Student Loans  New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans  Leases Receivable Delinquent >= 60 Days / Total Vehicle Loans  Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  All Other Loans >= 60 Days / Total All Other Loans	Dec-2012  0.94 0.00 4.21	Seset Range : Criteria : Peer Group : Dec-2013	N/A Region: Natio	on * Peer Grou	ıp: All * State
CTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days / Total New Vehicle Loans Used Vehicle Loans >= 60 Days / Total Vehicle Loans Used Vehicle Loans >= 60 Days / Total Vehicle Loans Total Vehicle Loans >= 60 Days / Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total II Other Loans	0.94 0.00 4.21	Peer Group : Dec-2013 0.98	N/A	on * Peer Grou	p: All * State
OTHER DELINQUENCY RATIOS ¹ Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total I All Other Loans	0.94 0.00 4.21	Dec-2013			
Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	0.94 0.00 4.21	0.98	Dec-2014		
Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total I I Other Loans	0.94 0.00 4.21	0.98	Dec-2014	Dec-2015	Dec-2016
Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total I I Other Loans	0.00 4.21			Dec-2015	Dec-2016
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	4.21	0.00	0.99	0.83	0.92
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans			0.00	0.00	0.00
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	N/A	5.58	3.21	1.98	1.28
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	N/A				
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans		0.73	0.86	0.63	0.54
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  All Other Loans >= 60 Days / Total All Other Loans	N/A	0.85	0.98	1.07	1.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	0.81	0.94	0.94	0.87
	0.00	0.00	0.00	0.00	0.00
	N/A	1.68	1.43	1.03	0.98
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	6.92	7.89	9.01	14.30	12.66
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	1.40	1.25	1.14
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	2.19	0.62	0.55
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	6.23	5.05	3.19	1.16	1.54
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.60	2.51	1.73	0.63	0.44
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not					
Secured by RE	35.53	29.51	13.07	76.57	76.97
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	0.00	0.27	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	109.88	97.37	97.18	106.03	113.84
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	4 4 4	4.00	4.00	0.70	0.07
Fixed and Hybrid/Balloon > 5 years  1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	1.14	1.33	1.09	0.76	0.67
1st Mto Adiustable Rate and Hybrid/Balloon < 5 years) Delinquent >= 60 Days / Total	0.93	0.90	1.10	0.94	0.87
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hvbrid/Balloon Loans	0.99	1.89	0.85	0.52	0.32
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.50	0.34	0.32	0.32	0.28
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.00	0.45	0.00	0.00	0.00
Only and Pmt Opt First & Other RE Loans	0.93 8.03	0.15 18.78	0.00 11.29	0.00 10.53	0.02 11.58
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	8.03	18.78	11.29	10.53	11.58
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	56.65	8.20	7.00	5.68	11.89
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.51	2.90	2.39	1.97	1.78
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.96	1.10	0.92	0.69	0.61
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	19.43	18.81	17.53
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.41	2.25	2.09	1.99	2.11
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	6.06	3.57	0.01	0.02	0.02
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	0.62	0.60	0.73	0.78
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.62	0.18	0.09	0.06
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.28	0.67	0.13	0.06	0.04
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.70	0.50	0.29	0.14	0.11
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.47	0.00	0.00	0.04	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.92	1.02	0.99	1.30	1.18
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.13	1.10	0.16	0.22	0.23
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.83	5.18	-0.10	0.01	0.11
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.03	18.13	19.53	19.85	21.17
Participation Loans Outstanding / Total Loans	2.74	2.62	2.74	3.00	2.92
Participation Loans Purchased YTD / Total Loans Granted YTD	1.65	2.22	2.59	2.46	1.71
* Participation Loans Sold YTD / Total Assets	0.05	0.14	0.27	0.38	0.13
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.88	2.77	2.86	2.80	2.98
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.02	0.07	0.03	0.00	0.14
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	h1/4	44.00	25.00	00.40	25.00
Student Loans  PEAL ESTATE LENDING BATIOS	N/A	41.86	35.69	39.12	35.29
REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets	15.62	16.43	16.33	15.94	15.50
Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans	26.93	26.92	25.55	25.12	23.99
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	43.69	33.15	23.05	31.01	30.12
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	71.99	68.93	59.05	65.40	76.72
Interest Only & Payment Option First & Other RE / Total Assets	0.26	0.29	0.27	0.35	0.45
Interest Only & Payment Option First & Other RE / Net Worth	2.57	2.78	2.50	3.35	4.20
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.72	2.16	1.19	1.26	1.33
Unused Commitments / Cash & ST Investments	100.18	128.99	157.81	112.68	121.11
Complex Assets / Total Assets	20.39	19.99	20.93	21.26	22.14
Short Term Liabilities / Total Shares and Deposits plus Borrowings	42.73	41.13	39.70	38.12	37.61
* 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.					<b></b>
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting re(TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.	equirements for t	roubled debt res	structured	2 6	emental Ratios

Return to cover			ets						1
Return to cover		For Charter :							
05/15/2017		Count of CU:	107						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State Co	redit
	Count o	f CU in Peer Group :	N/A						
	D 2010	B 0040	0/ 01	D 0011	0/ 01	D 0015	0/ 01	B 0040	0/ 01
ASSETS	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Cng	Dec-2016	% Chg
									+
CASH: Cash On Hand	111 100 101	120,169,411	8.1	129,560,659	7.8	133,961,002	3.4	144,057,014	7.5
	111,162,421							, ,	
Cash On Deposit	756,137,036	619,155,408		558,363,794	-9.8	897,110,859		764,235,842	
Cash Equivalents	44,783,930	24,482,276		19,505,530	-20.3	29,617,687	51.8	28,785,841	
TOTAL CASH & EQUIVALENTS	912,083,387	763,807,095	-16.3	707,429,983	-7.4	1,060,689,548	49.9	937,078,697	-11.7
INVESTMENTS:									$\vdash$
	10 626 450	20.675.014	10.9	21 150 704	2.2	20,002,670	E E	20 271 400	1 0
Trading Securities	18,636,459 1,877,993,381	20,675,914 1,859,597,079		21,159,784 1,790,600,456	2.3 -3.7	20,002,670 1,785,727,679		20,371,499 1,931,942,348	
Available for Sale Securities Held-to-Maturity Securities		165,574,640			-18.7				
<u> </u>	172,777,962			134,689,104		115,128,034		118,621,810	
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	817,001,177	762,069,813	-6.7	711,282,001	-6.7	624,084,317	-12.3	581,235,263	-6.9
Person Credit Unions <sup>2</sup>	31,823,384	33,984,488	6.8	43,422,159	27.8	59,395,841	36.8	76,792,317	29.3
Total MCSD/Nonperpetual Contributed Capital and	31,023,304	33,964,466	0.0	43,422,139	21.0	39,393,041	30.0	10,192,311	29.3
PIC/Perpetual Contributed Capital	23,142,532	22,396,603	-3.2	17,063,147	-23.8	16,987,247	-0.4	16,976,442	-0.1
All Other Investments in Corporate Cus	18,016,872	2,309,738		1,827,074	-20.9	811,990		1,113,804	
All Other Investments <sup>2</sup>	76,015,066	80,134,340		89,423,560	11.6	94,980,889	6.2	89,832,176	
TOTAL INVESTMENTS	3,035,406,833	2,946,742,615		2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	
TOTAL INVESTIMENTS	3,033,400,033	2,340,742,013	-2.0	2,000,407,200	-4.7	2,717,110,007	-0.0	2,030,003,003	7.7
LOANS HELD FOR SALE	120,604,377	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9
EGANG HELD I ON GALL	120,004,011	00,102,101	04.0	00,040,110	00.0	40,720,700	20.0	40,014,000	17.0
LOANS AND LEASES:									<u> </u>
Unsecured Credit Card Loans	387,295,751	409,049,194	5.6	425.615.887	4.1	435,434,150	2.3	448,618,775	3.0
All Other Unsecured Loans/Lines of Credit	235,560,893	256,002,490		278,239,062	8.7	291,742,231	4.9	318,870,889	
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0		0.0,0.0,000	N/A
Non-Federally Guaranteed Student Loans	28,344,309	34,250,946	_	44,735,252	30.6	48,042,028		51,259,345	
New Vehicle Loans	680,001,291	819,241,668		921,485,406	12.5	974,855,129		1,065,647,781	
Used Vehicle Loans	1,808,416,888	1,929,017,721	6.7	2,165,634,310	12.3	2,336,105,459		2,603,766,552	
1st Mortgage Real Estate Loans/Lines of Credit	2,031,781,590	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675		2,449,271,402	
Other Real Estate Loans/Lines of Credit	818,331,264	832,903,433		882,220,489	5.9	912,390,903		957,595,399	
Leases Receivable	0	0		0	N/A	0		1,862	
Total All Other Loans/Lines of Credit	319,392,212	314,183,973		341,033,060	8.5	370,505,568		396,211,781	
TOTAL LOANS	6,309,124,198	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143		8,291,243,786	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(79,032,418)	(69,186,374)	-12.5	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	
Foreclosed Real Estate	15,722,451	18,903,926		11,287,220	-40.3	6,313,594	-44.1	9,097,988	
Repossesed Autos	1,506,567	1,018,530		1,603,938	57.5	2,097,080		3,042,271	
Foreclosed and Repossessed Other Assets	83,105	1,598,801		1,086,780	-32.0	570,622		830,458	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	17,312,123	21,521,257	24.3	13,977,938	-35.1	8,981,296		12,970,717	
Land and Building	245,172,923	260,366,803		281,738,588	8.2	288,617,790	2.4	304,566,250	
Other Fixed Assets	34,573,139	39,450,872		43,415,506	10.0	53,890,730		54,958,821	
NCUA Share Insurance Capitalization Deposit	89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129		103,094,489	
Identifiable Intangible Assets	280,667	402,114		0	-100.0	0.,0.0,1.20		0	
Goodwill	1,582,360	1,582,360		1,582,360	0.0	1,582,360		2,042,182	
TOTAL INTANGIBLE ASSETS	1,863,027	1,984,474		1,582,360	-20.3	1,582,360		2.042.182	
Accrued Interest on Loans	21,642,496	21,221,842		22,044,555	3.9	22,020,881		23,272,938	
Accrued Interest on Investments	8,709,371	6,966,070		6,405,447	-8.0	7,187,629		7,149,781	
Non-Trading Derivative Assets, net	N/A	N/A		65,796		39,972		89	
All Other Assets	156,832,117	187,617,406		205,837,716	9.7	226,373,532		287,600,220	
TOTAL OTHER ASSETS	187,183,984	215,805,318		234,353,514	8.6	255,622,014		318,023,028	
	131,133,304	0,000,010		_5 .,000,014	0.0	_00,022,014	5.1	1.0,020,020	T
TOTAL ASSETS	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2
TOTAL CU's	118	118			-1.7			107	
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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUS INCLUDED IN ALL OTH	FR INVESTMENTS PRIC	OR TO JUIN	JE 2006 FOR SHORT FOR	RM FII FR	S			4. Assets

		Liabilities, Shares &	Fauity						1
Return to cover		For Charter :							
05/15/2017		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES: Other Borrowings	NI/A	N1/A		N1/A		NI/A		<b>N</b> 1/A	
Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		N/A	
Draws Against Lines of Credit	249,528,237	186,153,182	-25.4	215,232,051	15.6	247,313,395	14.9	302,917,070	22.5
Borrowing Repurchase Transactions	0	0	N/A			10,113,281	N/A	12,990,916	
Subordinated Debt	0	0	N/A			0		0	
Uninsured Secondary Capital and		-						-	
Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	N/A		0		0	N/A	0	N/A
Accrued Dividends and Interest Payable	13,833,311	12,404,911	-10.3	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6
Accounts Payable & Other Liabilities	140,558,669	124,907,310	-11.1	159,449,399	27.7	158,905,364	-0.3	186,248,564	
TOTAL LIABILITIES	403,920,217	323,465,403	-19.9		19.7	428,632,611	10.7	514,772,638	_
SHARES AND DEPOSITS	,			4 0					
Share Drafts	1,470,819,402	1,549,631,235	5.4		9.1	1,969,457,422	16.5	2,094,747,630	
Regular Shares	2,664,584,488	2,899,157,457	8.8		7.7	3,412,003,948		3,702,045,188	
Money Market Shares	2,255,027,127	2,366,918,208	5.0			2,519,855,623	4.2	2,664,723,468	
Share Certificates	1,922,359,031	1,811,083,707	-5.8		-6.8	1,638,734,315		1,603,889,088	
IRA/KEOGH Accounts	1,016,082,056	993,465,335	-2.2		-4.1	922,166,317	-3.2	891,027,856	
All Other Shares <sup>1</sup>	24,180,561	27,591,787	14.1	31,838,239	15.4	32,074,972	0.7	35,948,000	_
Non-Member Deposits	3,040,300	7,098,593	133.5		91.8	16,957,334	24.6	11,206,685	
TOTAL SHARES AND DEPOSITS	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7
EQUITY:									
Undivided Earnings	682,943,980	728,496,724	6.7	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5
Regular Reserves	210,138,422	213,462,339	1.6		0.2	212,019,644	-0.8	211,248,468	
Appropriation For Non-Conforming Investments	210,130,422	210,402,000	1.0	210,010,000	0.2	212,013,044	0.0	211,240,400	0.4
(SCU Only)	0	0	N/A	0	N/A	1,136,101	N/A	0	-100.0
Other Reserves	217,309,394	222,857,943	2.6			243,829,924	5.6	256,366,145	
Equity Acquired in Merger	240,651	315,438	31.1	2,378,003	653.9	6,119,825		13,973,856	
Miscellaneous Equity	1,188,480	1,188,480	0.0		0.0	1,188,480	0.0	1,188,480	
Accumulated Unrealized G/L on AFS Securities	24,249,421	-17,714,259	-173.1	814,696	104.6	-6,680,526		-21,288,641	_
Accumulated Unrealized Losses for OTTI	, ,	, ,		,		· · ·		, ,	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	,	0		0	
Accumulated Unrealized G/L on Cash Flow Hedges	0				N/A	0		0	_
Other Comprehensive Income	-22,456,995	-13,738,185	38.8		-55.9	-26,254,542	-22.5	-30,280,691	
Net Income	0	-	N/A			0		0	
EQUITY TOTAL	1,113,613,353	1,134,868,480	1.9	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9
TOTAL SHARES & EQUITY	10,469,706,318	10,789,814,802	3.1	11,122,494,104	3.1	11,767,061,378	5.8	12,321,019,195	4.7
TOTAL LIADILITIES CHARGE & FOLLY	40.070.000.505	44 440 000 007	2.2	44 500 554 005	0.0	40 405 000 000	0.0	40.005.704.000	
TOTAL LIABILITIES, SHARES, & EQUITY	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2
NCUA INSURED SAVINGS <sup>2</sup>									
Uninsured Shares	360,205,121	404,845,427	12.4	411,834,668	1.7	492,759,231	19.6	495,140,679	0.5
Uninsured Non-Member Deposits	1,001,168	1,413,951	41.2	1,990,392	40.8	2,473,218	24.3	1,671,161	-32.4
Total Uninsured Shares & Deposits	361,206,289	406,259,378	12.5	413,825,060	1.9	495,232,449	19.7	496,811,840	0.3
Insured Shares & Deposits	8,994,886,676	9,248,686,944	2.8	9,502,233,494	2.7	10,016,017,482	5.4	10,506,776,075	
TOTAL NET WORTH	1,110,632,447	1,165,122,444	4.9	1,226,128,094	5.2	1,287,558,035	5.0	1,369,405,645	6.4
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/F	(EOGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FIL	ERS					
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05	5/20/09 SHARES INSURED	UP TO \$100,000 and \$250	0,000 FOF	R IRAS; 5/20/09 AND FOR	RWARD SH	HARES INSURED UP TO	\$250,000		
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net	Worth."							5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :							
05/15/2017		Count of CU :	107						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Stat	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha
* INCOME AND EXPENSE	Dec-2012	Dec-2013	70 City	Dec-2014	76 City	Dec-2013	70 Olig	Dec-2010	70 City
INTEREST INCOME:									
Interest on Loans	344,322,452	334,029,324	-3.0	338,684,019	1.4	356,300,901	5.2	373,071,536	4.7
Less Interest Refund	(457,500)	(530,440)	15.9	(526,357)	-0.8	(504,360)	-4.2	(1,258,941)	149.6
Income from Investments	48,109,492	42,862,293	-10.9	44,676,917	4.2	42,250,777	-5.4	48,166,843	14.0
Income from Trading	1,078,029	1,935,373	79.5	414,364	-78.6	-1,257,156	-403.4	1,778,084	241.4
TOTAL INTEREST INCOME	393,052,473	378,296,550	-3.8	383,248,943	1.3	396,790,162	3.5	421,757,522	6.3
INTEREST EXPENSE:									
Dividends	53,151,094	46,740,525	-12.1	44,024,134	-5.8	42,289,566	-3.9	45,003,328	6.4
Interest on Deposits	19,514,463	13,982,965	-28.3	11,668,792	-16.5	11,086,794	-5.0	10,657,026	-3.9
Interest on Borrowed Money	9,905,604	5,345,441	-46.0	4,597,536	-14.0	5,323,038	15.8	6,605,174	24.1
TOTAL INTEREST EXPENSE	82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1
PROVISION FOR LOAN & LEASE LOSSES	58,538,753	47,404,679	-19.0	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6
NET INTEREST INCOME AFTER PLL	251,942,559	264,822,940	5.1	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3
NON-INTEREST INCOME:									
Fee Income	120,021,428	113,442,236	-5.5	112,937,018	-0.4	116,040,777	2.7	123,940,981	6.8
Other Operating Income	112,622,640	120,497,760	7.0	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3
Gain (Loss) on Investments	2,403,868	3,310,110	37.7	965,075	-70.8	1,526,975	58.2	2,543,420	66.6
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	284	N/A
Gain (Loss) on Disposition of Assets	-1,834,344	-1,382,846	24.6	-2,820,948	-104.0	-1,258,635	55.4	198,265	115.8
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	2,153,974	N/A	0	-100.0
Other Non-Oper Income/(Expense)	-27,923	2,190,906	7,946.2	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	233,185,669	238,058,166	2.1	233,872,075	-1.8	254,829,047	9.0	285,415,738	12.0
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	206,369,608	215,409,303	4.4	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6
Travel, Conference Expense	3,702,074	3,954,311		4,346,011	9.9	4,547,576			
Office Occupancy	29,025,588	30,031,267		32,740,885	9.0	34,259,271	4.6		
Office Operation Expense	78,153,744	85,500,926		91,227,419	6.7	97,317,318		105,000,186	
Educational and Promotion	16,175,334	15,602,280		15,117,153	-3.1	17,091,946		16,336,311	
Loan Servicing Expense	32,086,214	33,914,490		32,180,525	-5.1	36,254,997	12.7	38,722,741	
Professional, Outside Service	28,000,571	29,715,191	6.1	32,836,557	10.5	33,567,117	2.2	34,546,711	2.9
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	1,706,737	1,229,266	-28.0	99,901	-91.9	46	-100.0	271	489.1
Member Insurance - Temporary Corporate									
CU Stabilization Fund <sup>3</sup>	6,819,726	6,111,196		0	-100.0	0			N/A
Member Insurance - Other	788,597	640,903		311,577	-51.4	152,699			
Operating Fees	1,698,188	1,555,852		1,575,329	1.3	1,590,929		, ,	
Misc Operating Expense	21,088,390	24,737,640		19,380,811	-21.7	18,823,496			
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	425,614,771	448,402,625	5.4	454,090,690	1.3	484,890,287	6.8	507,872,449	4.7
EXPENSE AND NCUSIF PREMIUMS */4	68,039,920	61,818,943	-9.1	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0
NET INCOME (LOSS)	59,513,457	54,478,481		61,077,101	12.1	64,137,395			
RESERVE TRANSFERS:	00,010,401	3-1,-1 3,-01	0.0	31,011,101	. =	0-1,101,000	0.0	31,400,000	20
Transfer to Regular Reserve	484,718	215,936	-55.5	357,246	65.4	203,761	-43.0	168,319	-17.4
* All Income/Expense amounts are year-to-date while the related % change r		,000	11.0	221,210	2		12.0	122,010	<u> </u>
# Means the number is too large to display in the cell									
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF P	remium Expense.		1 1				1		
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium I	· · · · · · · · · · · · · · · · · · ·								
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabiliza	•	e NCUSIF Premium Expe	ense. For Se	eptember 2009 and forward	d,				
this account only includes only the Temporary Corporate CU Stabilization E				,					
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before	e NCUSIF Stabilization Exper	nse From December 201	10 forward	NCUSIF Stabilization Incor	ne if anv	is excluded.			6. IncExp

		Delinguent Loan Info	ormation	1			$\overline{}$		_
Return to cover	-	For Charter :		i					
05/15/2017		Count of CU :							
CU Name: N/A		Asset Range :		Netice + Base Occur	All + O	IMOI * T	la alcoda de	F	21-1-
Peer Group: N/A	Count of	CU in Peer Group :		Nation * Peer Grou	p: All - S	tate = 'WO' " Type I	nciuaea:	rederally insured s	state
	Count of	CO III Feel Gloup .	IN/A				+		-
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
30 to 59 Days Delinquent	124,375,265	139,346,281	12.0	139,314,875	0.0	118,410,492	-15.0	113,675,782	-4.0
60 to 179 Days Delinquent	53,407,034	51,541,751	-3.5	54,491,734	5.7	49,789,259	-8.6	49,019,464	-1.5
180 to 359 Days Delinquent	12,061,357	13,760,689	14.1		-0.3	11,058,544		9,844,683	
> = 360 Days Delinquent	6,455,698	5,750,945	-10.9		-17.5	4,167,444		5,337,718	
Total Del Loans - All Types (> = 60 Days)	71,924,089	71,053,385	-1.2	,,	2.7	65,015,247		64,201,865	
% Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY:	1.14	1.05	-8.1	0.99	-5.4	0.84	-15.3	0.77	-7.8
Unsecured Credit Card Loans							+		-
30 to 59 Days Delinquent	5,283,771	6,162,828	16.6	6,132,734	-0.5	6,976,897	13.8	6,501,517	-6.8
60 to 179 Days Delinquent	3,426,390	3,778,494	10.3		4.0	3,371,177		3,728,238	
180 to 359 Days Delinquent	215,119	203,859	-5.2		29.3	217,898		385,744	_
> = 360 Days Delinquent	8,753	8,209	-6.2		146.6	15,643		2,981	
Total Del Credit Card Lns (> = 60 Days)	3,650,262	3,990,562	9.3	4,211,665	5.5	3,604,718	-14.4	4,116,963	14.2
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.94	0.98	3.5	0.99	1.4	0.83	-16.3	0.92	10.9
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0			0	N/A	0		0	
60 to 179 Days Delinquent	0			0	N/A	0		0	
180 to 359 Days Delinquent	0				N/A	0		0	
> = 360 Days Delinquent	0			0	N/A	0		0	
Total Del PAL Lns (> = 60 Days)  %PAL Loans DQ >= 60 Days / Total PAL Loans	0		N/A N/A	0	N/A N/A	0		0	
Non-Federally Guaranteed Student Loans	0.00	0.00	IN/A	0.00	N/A	0.00	N/A	0.00	N/A
30 to 59 Days Delinquent	344,262	561,062	63.0	555,520	-1.0	1.294.133	133.0	526,705	-59.3
60 to 179 Days Delinquent	1,171,021	1,872,586	59.9	·	-28.8	882,040		611,166	
180 to 359 Days Delinquent	4,349	15,737	261.9		123.2	29,646		16,086	
> = 360 Days Delinquent	16,572	23,796	43.6		171.9	37,552		30,643	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,191,942	1,912,119	60.4	1,433,959	-25.0	949,238	-33.8	657,895	-30.7
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	4.21	5.58	32.8	3.21	-42.6	1.98	-38.4	1.28	-35.0
New Vehicle Loans	NI/A	04 400 004		00.540.044	0.5	40,000,404	20.0	44 44 4 054	-14.9
30 to 59 Days Delinquent 60 to 179 Days Delinquent	N/A N/A	21,486,891 4,700,328		23,518,344 6,365,435	9.5 35.4	16,932,181 5,122,826		14,414,851 4,697,164	_
180 to 359 Days Delinquent	N/A	912,459		1,333,089	46.1	777,991		756,553	
> = 360 Days Delinquent	N/A	330,717		260,137	-21.3	209,410		269,700	
Total Del New Vehicle Lns (> = 60 Days)	N/A	5,943,504		7,958,661	33.9	6,110,227		5,723,417	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	0.73		0.86	19.0	0.63		0.54	-14.3
Used Vehicle Loans									
30 to 59 Days Delinquent	N/A	47,090,528		52,900,991	12.3	43,190,103	-18.4	43,757,951	1.3
60 to 179 Days Delinquent	N/A	13,380,505		17,734,645	32.5	20,717,604		20,875,319	
180 to 359 Days Delinquent	N/A	2,381,568		2,831,631	18.9	3,694,958		4,505,950	
> = 360 Days Delinquent	N/A	655,022		563,141	-14.0	520,885	_	734,713	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	16,417,095		21,129,417	28.7	24,933,447	_	26,115,982	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	0.85		0.98	14.6	1.07	9.4	1.00	-6.0
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	0.81	1	0.94	15.8	0.94	-0.5	0.87	-7.5
Leases Receivable							<del>                                     </del>		<del>                                     </del>
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0				N/A	0	_	0	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0				N/A	0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans <sup>2</sup>							₩		1
30 to 59 Days Delinquent	N/A	9,666,542		9,516,676	-1.6	8,077,825		8,492,578	
60 to 179 Days Delinquent	N/A	7,359,015	1	5,859,589	-20.4	4,671,298		4,957,519	
180 to 359 Days Delinquent	N/A	1,201,658		2,116,637	76.1	1,577,354		1,240,466	
> = 360 Days Delinquent  Total Del All Other Loans (> = 60 Days)	N/A N/A	1,025,809 9,586,482		881,354 8,857,580	-14.1 -7.6	571,951 6,820,603		777,474 6,975,459	
%All Other Loans >= 60 Days / Total All Other Loans	N/A N/A	9,586,482		8,857,580 1.43	-14.9	1.03		0.98	
# Means the number is too large to display in the cell	IN/A	1.00	1	1.43	-14.9	1.03	-20.0	0.96	-0.3
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque	ency reporting requirema	ents for troubled debt re	structured	(TDR) loans. This policy	change m	av result in a decline in			<del>                                     </del>
delinquent loans reported as of June 2012.						.,	<u> </u>		
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delir	quent New/Used Auto I	oans are no longer incl	uded in "Al	l Other Loans" delinquer	ncv.		7	Delinquent Loan Info	rmation 1

Return to cover		Delinquent Loan Info For Charter :		2					
05/15/2017		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	state = 'MO' * Type I	ncluded:	Federally Insured S	State
	Count of		N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	44,061,565	54,378,430	23.4	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7
60 to 179 Days Delinquent	18,233,107	20,450,823	12.2	19,270,180	-5.8	15,024,314	-22.0	14,150,058	-5.8
180 to 359 Days Delinquent	5,556,691	9,045,408	62.8	7,133,810	-21.1	4,760,697	-33.3	2,939,884	-38.2
> = 360 Days Delinquent	3,605,367	3,707,392	2.8		-20.3	2,812,003	-4.8	3,522,207	25.3
Total Del Real Estate Loans (> = 60 Days)	27,395,165	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0	20,612,149	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.51	2.90	15.6	2.39	-17.5	1.97	-17.7	1.78	-9.5
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.96	1.10	14.3	0.92	-16.0	0.69	-25.4	0.61	-12.1
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	26,433,680	32,804,304	24.1	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4
60 to 179 Days Delinquent	9,739,538	13,385,500	37.4	10,798,756	-19.3	7,899,377	-26.8	7,739,332	-2.0
180 to 359 Days Delinquent	3,916,309	4,321,401	10.3	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4
> = 360 Days Delinquent	2,704,605	3,071,624	13.6	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
	16,360,452	20,778,525	27.0	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total							1		
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.14	1.33	15.8	1.09	-17.7	0.76	-30.6	0.67	-11.4
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,202,741	13,188,432	60.8	13,504,267	2.4	11,213,719	-17.0	9,695,718	-13.5
60 to 179 Days Delinquent	4,914,759	3,520,418	-28.4	5,201,856	47.8	4,505,391	-13.4	4,398,770	
180 to 359 Days Delinquent	590,830	1,902,863	222.1	2,205,599	15.9	1,768,519	-19.8	1,004,690	-43.2
> = 360 Days Delinquent	123,654	179,871	45.5	59,995	-66.6	0	-100.0	506,240	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,629,243	5,603,152	-0.5	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent									
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
yrs	0.93	0.90	-3.6	1.10	22.4	0.94	-14.4	0.87	-7.6
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	4,771,142	4,219,801	-11.6	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8
60 to 179 Days Delinquent	1,426,156		41.1	1,843,109	-8.4	1,067,991	-42.1	477,045	-55.3
180 to 359 Days Delinquent	607,459	2,551,611	320.0	227,860	-91.1	132,231	-42.0	164,137	24.1
> = 360 Days Delinquent	637,225	321,420	-49.6	123,716	-61.5	42,144	-65.9	62,221	47.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,670,840	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
Other RE Fixed/Hybrid/Balloon Loans	0.99	1.89	90.5	0.85	-54.8	0.52	-38.9	0.32	-37.9
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,654,002	4,165,893	-10.5	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0
60 to 179 Days Delinquent	2,152,654	1,532,646	-28.8		-6.9	1,551,555	8.8	1,534,911	-1.1
180 to 359 Days Delinquent	442,093	269,533	-39.0		49.2	322,638	-19.8	411,452	27.5
> = 360 Days Delinquent	139,883	134,477	-3.9		14.1	284,139	85.1	163,692	-42.4
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,734,630	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	0.50	0.04	00.0	0.00		0.00	4.0	0.00	44.0
RE Adjustable Rate Loans BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED	0.50	0.34	-32.3	0.32	-6.0	0.32	1.0	0.28	-11.0
Member Business Loans Secured By RE	N/A	= = 0 .						0.000.010	
30 to 59 Days Delinquent		7,144,564		3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8
60 to 179 Days Delinquent	N/A	2,313,659		974,629	-57.9	637,751	-34.6	667,289	
180 to 359 Days Delinquent	N/A	2,246,651		2,180,203	-3.0	840,038	-61.5	0	
> = 360 Days Delinquent	N/A	994,526		112,775	-88.7	0	-100.0	462,890	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	5,554,836		3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member	N/A	2.21		1.17	-47.3	0.50	-57.1	0.34	-31.5
Business Loans Secured by RE Member Business Loans NOT Secured By RE	IN/A	2.21		1.17	-41.3	0.50	-57.1	0.34	-31.3
30 to 59 Days Delinquent	N/A	650,620		856,076	31.6	210,441	-75.4	339,619	61.4
	N/A N/A	974,742		573,344	-41.2	54,272	-75.4	106,554	96.3
60 to 179 Days Delinquent	N/A N/A				-41.2 -75.8	144,788	-90.5		-55.8
180 to 359 Days Delinquent		600,639		145,641				63,957	
> = 360 Days Delinquent  Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	604,280		536,366	-11.2	464,561	-13.4	394,105	-15.2
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	2,179,661		1,255,351	-42.4	663,621	-47.1	564,616	-14.9
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE									
	N/A	9.70		5.78	-40.4	3.29	-43.2	3.02	-7.9
NonMember Business Loans Secured By RE		-							
30 to 59 Days Delinquent	N/A	0		657,750	N/A	0	-100.0	0	
60 to 179 Days Delinquent	N/A	0		20,004	N/A	0		0	
180 to 359 Days Delinquent	N/A	0		1,107,238	N/A		-100.0	0	
> = 360 Days Delinquent	N/A	0		0	N/A	0		0	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	0		1,127,242	N/A	0	-100.0	0	N/A
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total	B17A	0.00		6 44	N1/A	0.00	100.0	0.00	N1/A
NonMember Business Loans Secured by RE	N/A	0.00		6.44	N/A	0.00	-100.0	0.00	N/A
NonMember Business Loans NOT Secured By RE	p. 1 / 4			_	b1/*	_	B1/*	_	B1/*
30 to 59 Days Delinquent	N/A	0		0	N/A	0		0	
60 to 179 Days Delinquent	N/A	0		0	N/A	0		0	
180 to 359 Days Delinquent	N/A			63,444	N/A	0		0	
> = 360 Days Delinquent	N/A			0	N/A	0		0	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	0		63,444	N/A	0	-100.0	0	N/A
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total	N/A	0.00		0.59	N/A	0.00	-100.0	0.00	N/A
NonMember Business Loans NOT Secured by RE  # Means the number is too large to display in the cell	IN/A	0.00		0.59	IN/A	0.00	-100.0	0.00	IN/A
		1		1		1	-	l	1
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re	porting requirements 4-	r troublad dabt roots							

	Losses, Bankrupto			Debt Restructured L	oans				
Return to cover		For Charter :							ļ
05/15/2017 CU Name: N/A		Count of CU:							
Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * St	 ate = 'MO' * Type Incl	uded: Fr	derally Insured State	e Credit
Test Stoup. 147	Count o	f CU in Peer Group :		Nation 1 cer oroup	. All Ot	ate = ino Type ino	uucu. I v	derany moured otal	Jordan
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	59,455,097	70,743,833	19.0	52,335,386	-26.0	57,153,894	9.2	62,027,605	8.5
* Total Loans Recovered	10,820,102	11,628,158	7.5		6.9		-13.8	10,361,521	-3.4
* NET CHARGE OFFS (\$\$)	48,634,995	59,115,675	21.5				16.4	51,666,084	
**%Net Charge-Offs / Average Loans	0.78	0.90	15.5		-37.5		9.0	0.64	
Total Del Loans & *Net Charge-Offs 1	120,559,084	130,169,060	8.0	112,849,561	-13.3	111,444,332	-1.2	115,867,949	+
Combined Delinquency and Net Charge Off Ratio 1	1.92	1.95	1.5	1.56	-20.2	1.46	-6.5	1.42	-2.5
LOAN LOSS SUMMARY BY LOAN TYPE	44 400 740	40,000,404	0.4	40 007 070	0.0	40 500 007	0.0	44 400 047	0.7
* Unsecured Credit Card Lns Charged Off	11,196,740	10,960,184 2,018,847	-2.1				-3.9	11,409,647	_
* Unsecured Credit Card Lns Recovered  * NET UNSECURED CREDIT CARD C/Os	2,003,830	2,018,847 8,941,337	0.7 -2.7		8.4 -2.3		-12.5 -1.8	2,091,809 9,317,838	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	9,192,910	2.25	-6.8		-		-1.0	9,317,636	
* Non-Federally Guaranteed Student Loans Charged Off	1,640,910	1,131,064	-31.1		-99.3		50.8	12,473	
* Non-Federally Guaranteed Student Loans Recovered	10,478	13,158	25.6		-85.8		-64.9	1,500	
* Net Non-Federally Guaranteed Student Loans C/Os	1,630,432	1,117,906	-31.4		-99.5		89.0	10,973	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	1,000,402	1,117,300	51.4	5,007	55.5	10,712	55.0	10,973	2.4
Federally Guaranteed Student Loans	6.06	3.57	-41.1	0.01	-99.6	0.02	60.9	0.02	-4.3
* Total 1st Mortgage RE Loan/LOCs Charged Off	6,429,868	15,297,421	137.9	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9
* Total 1st Mortgage RE Loans/LOCs Recovered	667,922	1,130,376	69.2	724,479	-35.9	292,785	-59.6	563,107	92.3
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	5,761,946	14,167,045	145.9	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.28		136.1		-80.3	0.06	-52.2	0.04	
* Total Other RE Loans/LOCs Charged Off	6,547,761	4,843,848	-26.0		-19.6		-53.5	1,412,473	
* Total Other RE Loans/LOCs Recovered	661,532	677,853	2.5				-62.9	415,150	
* NET OTHER RE LOANS/LOCs C/Os	5,886,229	4,165,995	-29.2 -28.4		-39.4 -41.7	1,300,416 0.14	-48.5 -50.8	997,323	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  * Total Real Estate Loans Charged Off	0.70 12,977,629	0.50 20,141,269	55.2		-62.4		-52.9	0.11 2,985,408	
* Total Real Estate Lns Recovered	1,329,454	1,808,229	36.0				-61.7	978,257	
* NET Total Real Estate Loan C/Os	11,648,175	18,333,040	57.4		-70.1		-49.5	2,007,151	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.62	53.4				-51.5	0.06	
* Total TDR 1st & Other Real Estate Lns Charged Off	2,124,035	1,510,248	-28.9				-60.0	236,040	
* Total TDR 1st & Other Real Estate Lns Recovered	1,122	523,894	######		-84.1	84,492	1.3	41,025	
*NET TDR Real Estate C/Os	2,122,913	986,354	-53.5		-20.1	264,101	-66.5	195,015	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	1.76		1.47	-16.3	0.51	-65.0	0.42	-18.2
* 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	
**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									ļ
Number of Members Who Filed Chapter 7 YTD	2,996	2,802	-6.5				-14.3	1,994	
Number of Members Who Filed Chapter 13 YTD	1,968	1,923	-2.3		-13.2		-10.4	2,229	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1 205	1 700	0.0				-50.0	1	-50.0
Total Number of Members Who Filed Bankruptcy YTD  Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	4,965 49,902,180	4,726 44,578,978	-4.8 -10.7		-14.9 -8.7		-12.7 -6.9	4,224 40,907,653	
* All Loans Charged Off due to Bankruptcy YTD	14,408,030	11,053,975	-23.3		-8.0		5.7	10,875,279	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	-35.5		24.3		-3.2	17.53	
REAL ESTATE FORECLOSURE SUMMARY	24.20	10.00	00.0	10.40	24.0	10.01	0.2	17.00	0.0
Real Estate Loans Foreclosed YTD	15,466,605	24,640,243	59.3	11,719,508	-52.4	6,793,830	-42.0	6,088,929	-10.4
Number of Real Estate Loans Foreclosed YTD	130		41.5				-19.8	52	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	51,906,295	48,954,390	-5.7	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8
TDR Other RE Loans	7,705,228	3,820,262	-50.4	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5
Total TDR First and Other RE Loans	59,611,523	52,774,652	-11.5				-11.6	44,556,637	
TDR RE Loans Also Reported as Business Loans	2,267,891	3,714,439	63.8				-17.8	3,891,880	-19.6
TDR Consumer Loans (Not Secured by RE)	17,035,970	8,423,498	-50.6		47.7		-10.6	12,629,680	
TDR Business Loans (Not Secured by RE)	3,914,169		25.8				-79.5	589,826	
Total TDR First RE, Other RE, Consumer, and Business Loans	80,561,662	66,121,960	-17.9				-15.4	57,776,143	
Total TDR Loans to Total Loans	1.28		-23.7				-19.5	0.70	_
Total TDR Loans to Net Worth	7.25		-21.8				-19.4	4.22	
TDR portion of Allowance for Loan and Lease Losses	9,564,832	5,361,270	-43.9	5,154,437	-3.9	2,935,781	-43.0	2,333,688	-20.5
# Means the number is too large to display in the cell				1					<del>                                     </del>
*Amounts are year-to-date while the related %change ratios are annualized.				1					<b></b>
		1		1	1	1	1	1	1
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no anni  The NCUA Board approved a regulatory/policy change in May 2012 revising the deling		1							

	İr	direct and Participati	on Lendi	na					Т
Return to cover	-	For Charter :	N/A	9					
05/15/2017		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0			Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Feder	ally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	0/ Cha	Dec-2016	0/ Ch
INDIRECT LOANS OUTSTANDING	Dec-2012	Dec-2013	% City	Dec-2014	% City	Dec-2015	% City	Dec-2016	76 CII
Indirect Loans - Point of Sale Arrangement	667,872,757	761.018.899	13.9	944,367,928	24.1	1,012,810,964	7.2	1,125,064,400	) 11.
Indirect Loans - Outsourced Lending Relationship	406,566,653	, ,			5.2	523,334,971	6.1	630,532,398	
Total Outstanding Indirect Loans	1,074,439,410				16.9	1,536,145,935		1,755,596,798	
%Indirect Loans Outstanding / Total Loans	17.03			19.53	7.8	19.85		21.17	_
DELINQUENCY - INDIRECT LENDING 1	17.00	10.10	0.4	10.00	7.0	10.00	1.0	21.17	
30 to 59 Days Delinquent	43,164,225	52,593,078	21.8	59,429,550	13.0	43,527,603	-26.8	41,159,624	-5
60 to 179 Days Delinquent	12,919,535		3.3		27.1	16,152,195		16,437,721	
180 to 359 Days Delinquent	2,098,038		+		27.3	2,756,912	-4.1	3,092,510	_
> = 360 Days Delinquent	339,108				-34.1	355,395		440,764	
Total Del Indirect Lns (>= 60 Days)	15,356,681	16,130,679		•	25.2	19,264,502	-	19,970,995	_
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	-8.2		7.1	1.25	+	1.14	+
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	11,853,426	13,944,913	17.6	15,168,143	8.8	21,365,148	40.9	21,863,602	2 2
* Indirect Loans Recovered	2,075,704	, ,			-13.6	2,019,024		2,431,942	
* NET INDIRECT LOAN C/Os	9,777,722	, ,	_		13.1	19,346,124		19,431,660	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.92		10.0		-2.3	1.30		1.18	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased				3,44					
+ CU Portion of Part. Lns Interests Retained):									
Consumer	5,560,501	8,544,280	53.7	17,326,043	102.8	32,480,946	87.5	46,017,164	41
Non-Federally Guaranteed Student Loans	14,616,060	14,425,286	-1.3	20,144,547	39.6	20,525,907	1.9	20,427,342	2 -0
Real Estate	10,365,114	11,549,602		15,013,347	30.0	14,179,942	-5.6	19,487,929	37
Member Business Loans (excluding C&D)	12,711,335		-65.1	22,850,887	414.9	24,082,881	5.4	23,070,816	
Non-Member Business Loans (excluding C&D)	40,624,453	34,117,317		17,489,446	-48.7	18,206,176		22,583,618	3 24
Commercial Construction & Development	0	, ,		•	-86.4	1,307,124		3,733,828	_
Loan Pools	88,826,765			108,475,788	8.2	121,121,072		106,562,650	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	172,704,228				13.6	231,904,048		241,883,347	_
%Participation Loans Outstanding / Total Loans	2.74				4.7	3.00		2.92	
* Participation Loans Purchased YTD	59,052,906	76,397,575	29.4	85,311,586	11.7	93,368,978	9.4	70,873,971	-24
%Participation Loans Purchased YTD	1.65	2.22	34.2	2.59	16.7	2.46	-5.0	1.71	-30
/ Total Loans Granted YTD PARTICIPATION LOANS SOLD:	1.00	2.22	34.2	2.59	10.7	2.40	-5.0	1.71	-30
Participation Loan Interests Sold AND/OR Serviced									+
(Participants' Balance Outstanding)	25,328,325	30,295,374	19.6	47,730,201	57.5	72,320,532	51.5	58,461,732	-19
Participation Loan Interests - Amount Retained (Outstanding)	18,012,139	17,357,920	-3.6	23,550,598	35.7	26,973,775	14.5	25,826,138	3 -4
* Participation Loans Sold YTD	5,446,610	15,003,072	175.5	31,301,358	108.6	45,856,246	46.5	17,167,306	-62
** %Participation Loans Sold YTD / Total Assets	0.05	0.14	169.5	0.27	101.4	0.38	38.3	0.13	-64
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	710,000	1,518,790	113.9	797,887	-47.5	60,000	-92.5	5,094,732	8,391
*Loans Purchased in Full from Other Sources YTD	0	771,600	N/A	48,000	-93.8	5,142	-89.3	725,321	#####
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.02				-61.4	0.00			8,066
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	) N
DELINQUENCY - PARTICIPATION LENDING 1									
30 to 59 Days Delinquent	816,588			4,089,341	397.2	1,166,949		1,286,592	
60 to 179 Days Delinquent	1,379,762	, ,		1,855,241	-27.4	1,105,963		972,575	_
180 to 359 Days Delinquent	54,357	120,092				101,916		124,639	
>= 360 Days Delinquent	16,572	35,766			717.4	238,252		233,730	
Total Del Participation Lns (>= 60 Days)	1,450,691	2,711,372	86.9	4,412,281	62.7	1,446,131	-67.2	1,330,944	-8
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	81.5	2.19	43.3	0.62	-71.5	0.55	-11
LOAN LOSSES - PARTICIPATION LENDING	3.04	1.02	00	2.10	.0.0	3.02		3.00	<del></del>
* Participation Loans Charged Off	2,136,694	2,058,890	-3.6	426,183	-79.3	597,530	40.2	648,726	6 8
* Participation Loans Recovered	175,823			,	-4.2	123,647	-3.3	108,634	
* NET PARTICIPATION LOAN C/Os	1,960,871	1,925,305			-84.5	473,883		540,092	_
***%Net Charge Offs - Participation Loans	1,000,011	1,525,000	0	200,270	3	5,000	30.0	0.0,002	T
/ Avg Participation Loans	1.13	1.10	-2.5	0.16	-85.7	0.22	39.1	0.23	3 4
*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									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising	the second of the second or a second or settled		d dobt roct	tructured (TDP) loans			1		

	-	Real Estate Loan Info	rmation	1					
Return to cover		For Charter :							
05/15/2017		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Caumt	Criteria : of CU in Peer Group :		Nation * Peer Group:	All * Sta	ate = 'MO' * Type Inclu	ıded: Fe	derally Insured State	Credit
	Count	or CO in Peer Group :	N/A						+
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Cha	Dec-2015	% Chg	Dec-2016	% Chr
REAL ESTATE LOANS OUTSTANDING:	Dec-2012	Dec-2013	/a City	Dec-2014	70 City	Dec-2013	76 City	Dec-2010	/6 City
First Mortgages									+
Fixed Rate > 15 years	723,076,281	722,883,140	0.0	713,477,935	-1.3	782,052,122	9.6	864,268,769	10.5
Fixed Rate 15 years or less	627,597,280	733,992,572		-, ,	-3.4				
Other Fixed Rate	21,826,822	23,822,320		28,057,043	17.8				
Total Fixed Rate First Mortgages	1,372,500,383	1,480,698,032		, ,	-2.0	, ,		1,529,465,858	
Balloon/Hybrid > 5 years	57,050,209	86,966,887		172.447.184	98.3			242.727.198	
Balloon/Hybrid 5 years or less	460,961,352	480,519,048		521,532,577	8.5			484.874.720	_
Total Balloon/Hybrid First Mortgages	518,011,561	567,485,935			22.3			- 1- 1 -	
Adjustable Rate First Mtgs 1 year or less	56.837.001	54,417,108		60,364,884	10.9			53,837,935	
Adjustable Rate First Mtgs >1 year	84,432,645	86,663,107			9.8				_
Total Adjustable First Mortgages	141,269,646	141,080,215		155,537,239	10.2		15.4	192,203,626	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,031,781,590	2,189,264,182			5.1	, , , , , , , , , , , , , , , , , , , ,			
Other Real Estate Loans	2,001,701,090	2,100,204,102	7.0	2,000,200,179	5.1	2,070,040,070	5.0	2,770,211,402	- 0.0
Closed End Fixed Rate	246,013,471	239,810,129	-2.5	237,699,234	-0.9	223,338,564	-6.0	205,118,153	-8.2
Closed End Adjustable Rate	4,411,421	1,750,620		13,683,378			-40.2	25,260,323	
Open End Adjustable Rate (HELOC)	544,563,034	572,568,702		611,705,187	6.8	, , ,	8.9	, ,	_
Open End Fixed Rate	23,343,338	18,773,982	_	19,132,690	1.9			12,068,306	
TOTAL OTHER REAL ESTATE OUTSTANDING	818,331,264	832,903,433		882,220,489	5.9			957,595,399	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,850,112,854	3,022,167,615			5.3			3,406,866,801	
RE LOAN SUMMARY (FIX, ADJ):	2,000,112,001	0,022,101,010	0.0	0,102,100,000	0.0	0,202,100,010	0	0,100,000,001	<del>                                     </del>
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,429,550,592	1,567,664,919	9.7	1,623,199,363	3.5	1,706,146,562	5.1	1,772,193,056	3.9
Other RE Fixed Rate	269,356,809	258,584,111			-0.7				
Total Fixed Rate RE Outstanding	1,698,907,401	1,826,249,030			2.9			1,989,379,515	
%(Total Fixed Rate RE/Total Assets)	15.62	16.43		16.33	-0.6		-2.4	15.50	
%(Total Fixed Rate RE/Total Loans)	26.93	26.92			-5.1		-1.7		
					• • • • • • • • • • • • • • • • • • • •				
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	602,230,998	621,599,263	3.2	677,069,816	8.9	664,199,113	-1.9	677,078,346	1.9
Other RE Adj Rate	548,974,455	574,319,322		625,388,565	8.9		7.8		+
Total Adj Rate RE Outstanding	1,151,205,453	1,195,918,585			8.9		2.8	1,417,487,286	
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	18,351,901	20,066,300	9.3	15,029,786	-25.1	24,301,452	61.7	18,836,364	-22.5
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	10,151,614	12,378,607	21.9	15,606,470	26.1	18,894,406	21.1	38,701,224	104.8
TOTAL Outstanding Interest Only & Payment Option First &	00 500 545	00 444 007	400	00 000 050	- 0	40 405 050	44.0	F7 F07 F00	
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	28,503,515	32,444,907	13.8	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2
Assets)	0.26	0.29	11.4	0.27	-8.8	0.35	33.1	0.45	26.6
%(Interest Only & Payment Option First & Other RE Loans / Net	3.20	5.20		5.21	0.0	3.00	00.1	5.40	1 20.0
Worth)	2.57	2.78	8.5	2.50	-10.3	3.35	34.3	4.20	25.2
Outstanding Residential Construction (Excluding Business	0.000.000	0 505 040	100	0.040.570		0.004.000	44.0	0.044.450	
Purpose Loans) Allowance for Loan Losses on all RE Loans	2,206,389	2,565,243 16.023.086		2,619,570	2.1 -15.9				
* REAL ESTATE LOANS - AMOUNT GRANTED:	14,926,112	16,023,086	1.3	13,477,147	-15.9	10,165,491	-24.6	7,258,243	-28.6
* First Mortgages			1						+
* Fixed Rate > 15 years	050 700 500	C47 7C0 000	20.4	205 004 407	27.7	724 070 520	00.0	0.45 020 200	151
* Fixed Rate 15 years or less	858,796,509 630,872,193	617,768,008 417,823,023		385,091,197 201,212,194	-37.7 -51.8	, , ,			
* Other Fixed Rate	4,480,483							, ,	
* Total Fixed Rate First Mortgages	1,494,149,185	10,227,890 1,045,818,921					69.9		
* Balloon/Hybrid > 5 years	16,665,906	31,966,874		, ,					
* Balloon/Hybrid 5 years or less	96,742,278	106,920,938			17.2				+
* Total Balloon/Hybrid First Mortgages	113,408,184	138,887,812		, ,					
* Adjustable Rate First Mtgs 1 year or less	12,538,487	11,952,644			76.9				
* Adjustable Rate First Mtgs >1 year	13,955,389	15,775,302			25.0				
* Total Adjustable First Mortgages	26,493,876	27,727,946	+		47.3				
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,634,051,245	1,212,434,679		, ,	-28.8	, , ,		1,346,441,148	
* Amounts are year-to-date while the related %change ratios are annualized.	1,004,001,240	1,212,434,078	-20.8	003,003,377	-20.8	1,233,301,183	40.2	1,340,441,148	1.4
Announce are year to-date write the related Attributing ratios are diffidalized.			1						RELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :	N/A						
05/15/2017		Count of CU:							
CU Name: N/A		Asset Range :		Netice + Dece Occur	AII + 04-	. IMOL * Tours lands	de de Fe d		
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All " Sta	te = 'NIO' " I ype inciu	aea: rea	erally insured State C	realt
	Count	or co in reer Group.	IN/A						<del>                                     </del>
	Dec-2012	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha
* OTHER REAL ESTATE (Granted)	200 2012	200 2010	70 U.I.g	200 2011	/0 G.i.g	200 2010	/0 G.i.g	200 2010	70 G.I.g
* Closed End Fixed Rate	48,383,491	63,132,680	30.5	61,081,674	-3.2	71,914,031	17.7	38,196,102	-46.9
* Closed End Adjustable Rate	1,032,272	219,532	-78.7	3,468,718	1,480.1	5,234,682	50.9	3,967,305	
* Open End Adjustable Rate (HELOC)	130,288,936	160,502,847	23.2	184,445,136	14.9	181,857,849	-1.4	239,187,719	31.5
* Open End Fixed Rate and Other	2,522,246	1,863,168	-26.1	2,401,025	28.9	1,967,325	-18.1	3,759,872	91.1
* TOTAL OTHER REAL ESTATE GRANTED	182,226,945	225,718,227	23.9	251,396,553	11.4	260,973,887	3.8	285,110,998	
* TOTAL RE (FIRST AND OTHER) GRANTED	1,816,278,190	1,438,152,906	-20.8	1,114,449,930		1,514,361,072		1,631,552,146	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	43.69	33.15	-24.1	23.05	-30.5	31.01	34.5	30.12	-2.9
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	1,176,314,094	835,682,212	-29.0	509,615,622	-39.0	819,742,782	60.9	1,032,981,830	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	71.99	68.93	-4.3	59.05		65.40		76.72	
AMT of Mortgage Servicing Rights	19,118,028	25,185,309		14,603,607	-42.0	16,178,116		18,185,416	
Outstanding RE Loans Sold But Serviced	2,335,297,352	2,682,648,060	14.9	2,820,023,394	5.1	2,902,338,423	2.9	3,490,595,520	
% (Mortgage Servicing Rights / Net Worth)	1.72	2.16	25.6	1.19	-44.9	1.26	5.5	1.33	5.7
MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,092,911,659	1,146,548,933	4.9	1,260,117,270	9.9	1,263,412,349	0.3	1,335,394,097	5.7
R.E. Lns also Mem. Bus. Lns	262,214,706	272,020,828	3.7	293,752,826		311,672,787	6.1	331,675,908	
REVERSE MORTGAGES	202,214,700	212,020,020	5.7	233,132,020	0.0	311,012,767	0.1	331,073,908	0.4
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	
Total Reverse Mortgages	0			0		0	+	0	
RE LOAN TDRS OUTSTANDING		-		-				-	
TDR First Mortgage RE Loans	51,906,295	48,954,390	-5.7	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8
TDR Other RE Loans	7,705,228	3,820,262	-50.4	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5
Total TDR First and Other RE Loans	59,611,523	52,774,652	-11.5	54,527,613	3.3	48,193,433	-11.6	44,556,637	-7.5
TDR RE Loans Also Reported as Business Loans	2,267,891	3,714,439	63.8	5,890,554	58.6	4,843,314	-17.8	3,891,880	-19.6
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	16,360,452	20,778,525	27.0	17,714,354		12,922,406		11,888,991	-8.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,629,243	5,603,152	-0.5	7,467,450	33.3	6,273,910	+	5,909,700	
Other R.E. Fixed Rate	2,670,840	4,885,290	82.9	2,194,685		1,242,366	+	703,403	
Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT >= 60 Days	2,734,630	1,936,656	-29.2	1,982,126		2,158,332		2,110,055	
,	27,395,165	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8
DELINQUENT 30 to 59 Days	24 626 424	4F 000 706	32.8	40,426,000	-12.1	26 424 704	10.6	24.040.000	-5.9
First Mortgage Other	34,636,421 9,425,144	45,992,736 8,385,694	-11.0	40,436,090 6,254,520		36,134,704 5,804,649		34,018,806 5,963,374	
TOTAL DEL RE 30 to 59 Days	44,061,565	54,378,430	23.4	46,690,610		41,939,353		39,982,180	
TOTAL DEL R.E. LOANS >= 30 Days	71,456,730	87,582,053	22.6	76,049,225	-13.2	64,536,367	-10.2	60,594,329	
RE LOAN DELINQUENCY RATIOS	71,430,730	07,302,033	22.0	70,043,223	-10.2	04,000,007	-13.1	00,334,323	-0.1
% R.E. LOANS DQ >= 30 Days	2.51	2.90	15.6	2.39	-17.5	1.97	-17.7	1.78	-9.5
% R.E. LOANS DQ >= 60 Days	0.96	1.10		0.92		0.69	1	0.61	-12.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	3.00	2110	1	3.02	1.2.0	3.00	1	5.01	
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,100,664	9,258,701	125.8	5,800,131	-37.4	4,526,536	-22.0	4,760,275	5.2
TDR Other RE Loans Delinquent >= 60 Days	685,667	649,866	-5.2	353,987	-45.5	548,707		401,489	-26.8
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,786,331	9,908,567	107.0	6,154,118	-37.9	5,075,243	-17.5	5,161,764	1.7
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR			400 -						
1st and Other RE	8.03	18.78	133.8	11.29	-39.9	10.53	-6.7	11.58	10.0
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	1,284,800	304,729	-76.3	412,501	35.4	274,905	-33.4	462,890	68.4
% TDR RE Lns also Reported as Business Loans Delinquent >= 60									
Days / Total TDR RE Lns also Reported as Business Loans	56.65	8.20	-85.5	7.00	-14.6	5.68	-18.9	11.89	109.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:							1		
* Total 1st Mortgage Lns Charged Off	6,429,868	15,297,421		3,686,478			_	1,572,935	
* Total 1st Mortgage Lns Recovered	667,922	1,130,376							
* NET 1st MORTGAGE LN C/Os  ** Net Charge Offs - 1st Mortgage Loans	5,761,946	14,167,045	145.9	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4
/ Avg 1st Mortgage Loans	0.28	0.67	136.1	0.13	-80.3	0.06	-52.2	0.04	-33.5
* Total Other RE Lns Charged Off	6,547,761	4,843,848		3,894,850		1,809,433		1,412,473	
* Total Other RE Lns Recovered	661,532	677,853	2.5	1,370,266		509,017		415,150	
* NET OTHER RE LN C/Os	5,886,229			2,524,584		1,300,416		997,323	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.70	0.50		0.29		0.14		0.11	-26.4
* Amounts are year-to-date and the related % change ratios are annualized.		2.44		7.=-			1		
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
# Means the number is too large to display in the cell									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising th		quirements for troubled de	bt restructi	ured (TDR) loans.		-			
This policy change may result in a decline in delinquent loans reported as of Jur	ne 2012.							12. R	ELoans 2

	Men	nber Business Loa	n Inform	ation	1		1		
Return to cover		For Charter :	N/A						
05/15/2017 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A		Criteria :	N/A Region:	Nation * Peer Gro	up: All *:	State = 'MO' * Tvp	l e Include	l d: Federally Insure	ed State
	Count of C	U in Peer Group :	N/A			,,		,	
		5 0040	a. a.	5 0011	a. a.	5 0015	2/ 21	B 0040	0/ 01
BUSINESS LOANS	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
Member Business Loans (NMBLB) 1	278,314,174	279,716,968	0.5	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5
Purchased Business Loans or Participations to									
Nonmembers (NMBLB) 1	42,944,367	34,497,337	-19.7	29,844,043	-13.5	27,090,902	-9.2	35,096,410	
Total Business Loans (NMBLB) 1 Unfunded Commitments 1	321,258,541 8,505,264	314,214,305 6,677,267	-2.2 -21.5	341,956,071 12,254,104	8.8 83.5	355,880,304 14,838,328		401,539,771 18,718,057	
TOTAL BUSINESS LOANS (NMBLB) LESS	0,303,204	0,011,201	-21.5	12,234,104	03.3	14,030,320	21.1	10,710,037	20.1
UNFUNDED COMMITMENTS 1	312,753,277	307,537,038	-1.7	329,701,967	7.2	341,041,976	3.4	382,821,714	12.3
%(Total Business Loans (NMBLB) Less Unfunded	2.88	2.77	-3.8	2.86	3.5	2.80	-2.4	2.98	6.7
Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	2.00	2.11	-5.0	2.00	3.3	2.00	-2.4	2.90	0.7
Number of Outstanding Business Loans to Members	1,667	1,742	4.5	1,870	7.3	2,092	11.9	2,325	11.1
Number of Outstanding Purchased Business Loans or	400	450	40.0	450	0.0	405	45.4	405	0.0
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	190 1,857	159 1,901	-16.3 2.4	159 2,029	0.0 6.7	135 2,227	-15.1 9.8	135 2,460	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,007	1,001	2	2,020	0.7	2,22,	0.0	2,100	10.0
Construction and Development	4,851,618	7,714,215	59.0	6,216,610	-19.4	2,855,488		13,684,819	
Farmland  Non-Farm Residential Property	1,515,323 101,757,601	1,571,929 104,953,139	3.7	1,358,024 113,578,531	-13.6 8.2	1,270,958 125,279,942	-6.4 10.3	947,887 132,272,305	
Owner Occupied, Non-Farm, Non-Residential Property	83,383,184	78,599,018	-5.7	80,667,492	2.6	77,327,560		91,676,422	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,602,248	84,682,429	7.7	103,435,158	22.1	113,997,183		124,957,636	
Total Real Estate Secured Business Loans	270,109,974	277,520,730	2.7	305,255,815	10.0	320,731,131	5.1	363,539,069	13.3
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									]
MEMBERS)  Loans to finance agricultural production and other loans to farmers	218,157	364,627	67.1	499,186	36.9	628,897	26.0	764,214	21.5
Commercial and Industrial Loans	49,386,999	34,144,104	-30.9	33,977,269	-0.5	31,668,269	-6.8	34,193,124	
Unsecured Business Loans	981,695	848,316	-13.6	855,551	0.9	1,122,205	31.2	922,317	
Unsecured Revolving Lines of Credit (Business Purpose)	561,716	1,336,528	137.9	1,368,250	2.4	1,729,802		2,121,047	
Total Non-Real Estate Secured Business Loans  NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	51,148,567	36,693,575	-28.3	36,700,256	0.0	35,149,173	-4.2	38,000,702	8.1
Number - Construction and Development	14	26	85.7	21	-19.2	11	-47.6	26	136.4
Number - Farmland	6	8	33.3	6	-25.0	6	0.0	6	0.0
Number - Non-Farm Residential Property	835	816	-2.3	925	13.4	982		1,119	
Number - Owner Occupied, Non-Farm, Non-Residential Property  Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	205 219	252 232	22.9 5.9	214 271	-15.1 16.8	212 295			
Total Number of Real Estate Secured Business Loans	1,279	1,334	4.3	1,437	7.7	1,506		1,692	
Number - Loans to finance agricultural production and other loans to farmers	6	16	166.7	26	62.5	23		21	
Number - Commercial and Industrial Loans	315	287	-8.9	291	1.4	381	30.9	463	
Number - Unsecured Business Loans  Number - Unsecured Revolving Lines of	21	27	28.6	33	22.2	39	18.2	35	-10.3
Credit (Business Purpose)	236	237	0.4	242	2.1	278	14.9	249	-10.4
Total Number of Non-Real Estate Secured Business Loans	578	567	-1.9	592	4.4	721	21.8	768	6.5
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	F7 000 400	400 004 040	74.0	05.040.400	45.4	00.050.050	5.0	04 007 504	40.0
* MBL (NMBLB) Granted YTD <sup>1</sup> * Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	57,899,123 14,718,109	100,901,912 9,931,858	74.3 -32.5	85,340,460 6,432,500	-15.4 -35.2	80,852,852 3,932,072	-5.3 -38.9	91,637,561 6,180,946	13.3 57.2
DELINQUENCY - MEMBER BUSINESS LOANS 2	11,710,100	0,001,000	02.0	0,102,000	00.2	0,002,012	00.0	0,100,010	07.2
30 to 59 Days Delinquent	8,226,272	7,795,184	-5.2	4,790,476	-38.5	1,825,603			
60 to 179 Days Delinquent	7,909,746	3,288,401	-58.4	1,567,977	-52.3	692,023	-55.9	773,843	
180 to 359 Days Delinquent >= 360 Days Delinquent	1,516,255 1,846,830	2,847,290 1,598,806	87.8 -13.4	3,496,526 649,141	22.8 -59.4	984,826 464,561	-71.8 -28.4	63,957 856,995	
Total Del Loans - All Types (>= 60 Days)	11,272,831	7,734,497	-31.4	5,713,644	-26.1	2,141,410		1,694,795	
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	6.23	5.05	-19.0	3.19	-36.9	1.16		1.54	
% MBL >= 60 Days Delinquent (Reportable delinquency)  MBL CHARGE-OFFS AND RECOVERIES:	3.60	2.51	-30.2	1.73	-31.1	0.63	-63.8	0.44	-29.5
*Total MBL Charge Offs	2,565,070	16,544,315	545.0	1,429,569	-91.4	1,007,518	-29.5	540,702	-46.3
*Total MBL Recoveries	60,061	463,685	672.0	1,736,438	274.5	958,554	-44.8	136,045	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)  MISCELLANEOUS MBL INFORMATION:	N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
Real Estate Loans also Reported as Business Loans	262,214,706	272,020,828	3.7	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4
Construction & Development Loans Meeting 723.3(a)	4,631,002	7,042,165	52.1	1863529	-73.5	1,920,117		10,527,415	
Number of Construction & Development Loans - 723(a)	13	23	76.9	9	-60.9	6	-33.3	15	150.0
Unsecured Business Loans Meeting 723.7(c)-(d)	1,099,541	1,027,708		1,079,301	5.0	1,473,659			
Number of Unsecured Business Loans - 723.7(c)-(d)  Agricultural Related (NMBLB) <sup>1</sup>	26 1,733,480	36 1,936,556	38.5 11.7	39 1,857,210	8.3 -4.1	47 1,899,855		47 1,712,101	
Agricultural Related (NMBLB)  Number of Outstanding Agricultural Related Loans	1,733,480	1,936,556	100.0	1,857,210	33.3	1,899,855	_		
* Business Loans and Participations Sold	3,269,986	1,449,204	-55.7	1,579,414	9.0	868,277	-45.0		
SBA Loans Outstanding	9,790,285	5,521,111	-43.6	4,041,635	-26.8	3,969,871	-1.8		
Number of SBA Loans Outstanding	53	40	-24.5	19	-52.5	19	0.0	20	5.3
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; *Amounts are year The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reports.							1		$\vdash$
This policy change may result in a decline in delinquent loans reported as of June 2012.	g roquirements 10	Judied debt restitu	sarou (TD	y Jours.					13. MBLs

	Inve	stments, Cash, & Cas	sh Equivale	ents					
Return to cover		For Charter :							
05/15/2017		Count of CU :	107						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
									<u> </u>
ASC 320 CLASS OF INVESTMENTS									ļ
Held to Maturity < 1 yr	30,397,615			10,970,898	-20.5	18,799,263	71.4	- / - /	
Held to Maturity 1-3 yrs	34,259,619	, ,		40,225,938	31.1	56,470,609	40.4		
Held to Maturity 3-5 yrs	87,176,299			54,274,442	-32.8	25,070,650	-53.8		
Held to Maturity 5-10 yrs	17,990,752			24,985,023	-26.8	14,787,512	-40.8	-,,	
Held to Maturity 3-10 yrs	N/A	N/A	١	N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,953,677	6,221,079	110.6	4,232,803	-32.0	0	-100.0	0	N/A
TOTAL HELD TO MATURITY	172,777,962	165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0
Available for Sale < 1 yr	222 24 4 222	235,226,369		400 004 500	44.0	195,458,945	=	261,845,175	
	330,214,080			129,604,506	-44.9		50.8		
Available for Sale 1-3 yrs	741,393,519			720,904,062	69.9	685,699,284	-4.9		+
Available for Sale 3-5 yrs	615,415,656			747,526,186	-19.8	770,726,758	3.1	,, -	
Available for Sale 5-10 yrs	177,561,687			168,248,909	-32.5	115,815,282	-31.2	-1 1 -	
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	13,408,439			24,316,793	33.2	18,027,410	-25.9	· · ·	
TOTAL AVAILABLE FOR SALE	1,877,993,381	1,859,597,079	-1.0	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A		
Trading 5-10 years	18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5		-
Trading 3-10 years	N/A	, ,		N/A		N/A		N/A	
Trading > 10 years	0			0	N/A	0	N/A		+
TOTAL TRADING	18,636,459	20,675,914		21,159,784	2.3	20,002,670	-5.5		
	,		10.0	,,,				==,=:,,:==	
Other Investments < 1 yr	1,199,474,817	968,276,214	-19.3	877,675,989	-9.4	1,251,214,869	42.6	1,156,850,046	-7.5
Other Investments 1-3 yrs	393,865,501	379,870,932	-3.6	399,635,329	5.2	331,907,106	-16.9	296,584,562	-10.6
Other Investments 3-5 yrs	136,238,229	149,672,803	9.9	115,148,631	-23.1	99,762,513	-13.4	94,911,920	-4.9
Other Investments 5-10 yrs	35,775,721	44,867,889	25.4	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,565,729	1,844,828	17.8	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5
TOTAL Other Investments	1,766,919,997			1,440,887,265	-6.7	1,722,988,830	19.6	· · · · · · · · · · · · · · · · · · ·	
MATURITIES:	4 500 000 - : -	4 6 7 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7		4 040 074 077	40.1	4 40= 4=0 5==		4 40 4 700	
Total Investments < 1 yr	1,560,086,512			1,018,251,393	-16.4	1,465,473,077	43.9		
Total Investments 1-3 yrs	1,169,518,639	, ,		1,160,765,329	39.0	1,074,076,999	-7.5		
Total Investments 3-5 yrs	838,830,184			916,949,259	-21.2	895,559,921	-2.3		
Total Investments 5-10 yrs	249,964,619			261,400,885	-25.1	189,062,189	-27.7		
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	17,927,845			29,969,743	13.9	19,675,027	-34.4		
Total	3,836,327,799	3,590,380,299	-6.4	3,387,336,609	-5.7	3,643,847,213	7.6	3,629,907,342	-0.4
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		Other Investment Inf	formatio	n			1		
Return to cover		For Charter :							
05/15/2017		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Notion * Door Crow	. All * C	tota IMOI * Tuma Im		Fadarally Incored C	<u> </u>
Peer Group: N/A	Count of	CU in Peer Group :		: Nation * Peer Group	D: All " S	tate = WO Type in	ciuaea: i	rederally insured Si	ate
	Ocani oi	CO III I CCI CICUP :	14/4						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	35,620,703	29,312,585			-10.9		-34.0		
Total FDIC-Issued Guaranteed Notes	5,000	0			N/A			0	
All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS	64,363,364	102,225,315	58.8 31.6		-41.7	, ,	2.2 -8.8		_
TOTAL U.S. GOVERNIVIENT OBLIGATIONS	99,989,067	131,537,900	31.0	85,740,238	-34.8	78,203,841	-0.0	105,106,650	34.4
Agency/GSE Debt Instruments (not backed by mortgages)	891,482,742	903.593.825	1.4	871,146,157	-3.6	729,081,154	-16.3	717.788.374	-1.5
Agency/GSE Mortgage-Backed Securities	995,713,210	936,059,535			-0.4			,,-	
TOTAL FEDERAL AGENCY SECURITIES	1,887,195,952	1,839,653,360	-2.5		-1.9		-2.5	, , ,	_
Securities Issued by States and Political Subdivision in the U.S.	11,720,048	12,965,820	10.6	9,193,306	-29.1	9,342,933	1.6	4,857,942	-48.0
Privately Issued Mortgage-Related Securities	9,321,767	0			N/A			C	
Privately Issued Securities (FCUs only)	0	0	N/A		N/A	0		C	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	3,659,674	2,719,448	-25.7	1,300,361	-52.2		-27.7	695,874	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,981,441	2,719,448	-79.1	1,300,459	-52.2	940,712	-27.7	695,874	-26.0
Mutual Funds	26,862,342	29,544,874	10.0	28,381,953	-3.9	27,137,987	-4.4	220,171	-99.2
Common Trusts	3,485,899	29,544,874 3,566,097	2.3		-3.9	, ,	-4.4	3,510,271	_
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,348,241	33,110,971	9.1		-3.6		-3.9		
Bank Issued FDIC-Guaranteed Bonds	0	00,110,071			N/A			0,700,112	
MORTGAGE RELATED SECURITIES:						-			
Collateralized Mortgage Obligations	471,919,453	350,264,470	-25.8	329,226,367	-6.0	405,298,265	23.1	456,348,742	12.6
Commercial Mortgage Backed Securities	47,849,910	55,197,780	15.4	46,172,707	-16.4	68,696,412	48.8	182,461,623	165.6
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A		N/A	0	N/A	C	NI/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	U	U	IN/A	. 0	IN/A	U	IN/A	U	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	. 0	N/A	0	N/A	C	N/A
Securities per 703.12(b)	0	0	N/A	. 0	N/A	0	N/A	C	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	. 0	N/A	0	N/A	C	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A		NI/A	0	N/A	0	N/A
Fair Value of Total Investments	3,837,870,621	3,591,674,369	-6.4		N/A -5.6		7.6		
Investment Repurchase Agreements	0,037,070,021				-3.0 N/A			3,030,338,304	_
Borrowing Repurchase Agreements Placed in Investments		-	1,071		1471		14,71		1,7,
for Positive Arbitrage	0	0	N/A	. 0	N/A	10,085,300	N/A	12,820,488	_
Cash on Deposit in Corporate Credit Unions	149,005,809	118,296,338	-20.6		-13.3		49.0	138,903,740	-
Cash on Deposit in Other Financial Institutions	607,131,227	500,859,070	-17.5	455,851,976	-9.0	744,359,460	63.3	625,332,102	-16.0
CUSO INFORMATION Value of Investments in CUSO	24 000 005	40,000,004	40.0	40 500 047	4.0	44.040.070	2.5	40 540 050	12.6
CUSO loans	34,999,085 856,874	40,662,601 406,243	16.2 -52.6		4.6	44,019,976 489,422	3.5 -94.5	, ,	_
Aggregate cash outlays in CUSO	21,749,309	22,183,418			6.8			,	
, iggiogate cash cattays in cooc	21,140,000	22,100,410	2.0	20,004,700	0.0	20,000,000	0.0	20,727,100	0.0
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)1	0	0	N/A	2,330,265	N/A	2,430,200	4.3	(	-100.0
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	198,441,630	167,319,924	-15.7	163,791,429	-2.1	185,526,154	13.3	181,543,795	-2.1
CREDIT UNION INVESTMENT PROGRAMS			10-						
Mortgage Processing Approved Mortgage Seller	16	18			11.1	21	5.0		_
Approved Mortgage Seller  Borrowing Repurchase Agreements	15 0	15 0						18	
Brokered Deposits (all deposits acquired through 3rd party)	1	2							
Investment Pilot Program	0	0			N/A			0	
Investments Not Authorized by FCU Act (SCU only)	0	0			N/A			2	_
Deposits and Shares Meeting 703.10(a)	0	0			N/A			C	
Brokered Certificates of Deposit (investments)	28	30			0.0			33	
Charitable Donation Accounts	N/A	N/A		0		0	N/A	C	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities	N/A	N/A		27,533,268		24,477,304	-11.1	21,751,020	-11.1
Other Investments	N/A	N/A		5,364,888		3,818,207	-28.8		_
Other Assets	N/A	N/A		78,631,485		108,514,410			
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	N/A	N/A		111,529,641		136,809,921	22.7	152,856,197	11.7
Al Delegate March 04 0044 (big been last)	harafillata .								
1/ Prior to March 31, 2014, this item included investments purchased for employee	penetit/deterred compe	nsation plans.			I	T		ı	
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	Supplemental Shar	e Information, Off B	olonoo S	hoot 9 Parrowings				1	
Return to cover	Supplemental Shar	For Charter :		neet, & Borrowings					
05/15/2017		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :		: Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	cluded: F	ederally Insured Sta	ite
	Count of	CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Cha	Dec-2016	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):			70 0113	200 2011	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, <u></u>		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Accounts Held by Member Government Depositors	723,779	753,956	4.2	779,429	3.4	788,500	1.2	1,393,985	76.8
Accounts Held by Nonmember Government Depositors	1,191,037	1,589,289	33.4	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5
Employee Benefit Member Shares	17,069,603	18,132,072	6.2		11.8	21,006,162	3.6		5.6
Employee Benefit Nonmember Shares	0				N/A	0			
529 Plan Member Deposits	0				N/A	0			
Non-dollar Denominated Deposits	0				N/A	0			
Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000	10,965,154				27.4	22,568,930			16.4
Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	449,928,330		2.5		-3.7	450,700,395	1.5		6.6
Dollar Amount of RAykeogn >= \$100,000  Dollar Amount of Share Drafts Swept to Regular Shares or	328,644,933	325,083,662	-1.1	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0
Money Market Accounts	7,266,969	3,891,828	-46.4	0	-100.0	0	N/A	0	N/A
Business Share Accounts	N/A	141,965,011		165,889,680	16.9	203,968,221	23.0	210,176,031	3.0
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	7,582,679		13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3
SAVING MATURITIES									
< 1 year	8,158,045,777	8,463,342,565	3.7		3.6	9,436,412,014	7.6		5.7
1 to 3 years	703,575,186		2.7		3.4	724,081,317	-3.1		-7.3
> 3 years	494,472,002	468,898,102	-5.2		-15.0	350,756,600	-12.0		3.4 4.7
Total Shares & Deposits	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF	9	0	-11.1		0.0	8	0.0	7	-12.5
Dollar Amount of Shares/Deposits Covered by Additional Insurance	44,136,439		-11.1	37,607,258	0.0	37.599.593	0.0		-12.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	44,100,400	37,040,700	14.0	07,007,200	0.2	01,000,000	0.0	33,031,000	10.0
LOANS									
Member Business Loans Secured by Real Estate	N/A	3,808,237		6,442,501	69.2	9,426,812	46.3	12,321,917	30.7
Member Business Loans NOT Secured by Real Estate	N/A	2,558,769		4,172,551	63.1	4,398,940	5.4		43.8
Nonmember Business Loans Secured by Real Estate	N/A	255,089		1,537,162	502.6	979,245			-92.7
Nonmember Business Loans NOT Secured by Real Estate	N/A	55,172		101,890	84.7	33,331	-67.3		-100.0
Total Unfunded Commitments for Business Loans	8,505,264	6,677,267	-21.5	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1
Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Business Loans	N/A	38,607		481,860	1,148.1	29,760	-93.8	97,892	228.9
Construction & Land Development	556,238		-34.1	781,790	113.3	621,560	-20.5		
Outstanding Letters of Credit	80,015	0	-100.0	56,000	N/A	341,976	510.7	92,000	-73.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	409,413,477	402,769,345	-1.6		-2.0	420,889,088			10.1
Credit Card Line	846,690,347	910,503,391	7.5		9.0	936,065,206			9.2
Unsecured Share Draft Lines of Credit	115,553,199		0.2		-0.2	114,714,998	-0.7		
Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose	239,706,356 1,094,950	239,639,235 704,757	-35.6		-0.8 78.8	252,476,221 1,028,671	6.2 -18.4		5.0 96.5
Federally Insured Home Equity Conversion Mortgages (HECM)	1,034,930				N/A	1,020,071			
Proprietary Reverse Mortgage Products	0				N/A	0			
Other Unused Commitments	53,300,142	49,224,648	-7.6	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6
Total Unfunded Commitments for Non-Business Loans	1,665,758,471	1,718,572,301	3.2	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9
Total Unused Commitments	1,674,263,735	1,725,249,568	3.0	1,811,379,548	5.0	1,802,240,991	-0.5	1,911,820,748	6.1
%(Unused Commitments / Cash & ST Investments)	100.18		28.8		22.3	112.68	-28.6		7.5
Unfunded Commitments Committed by Credit Union	1,673,842,282	1,724,277,461	3.0		5.0	1,802,240,991	-0.4		6.1
Unfunded Commitments Through Third Party	421,453	972,107	130.7		19.7	0			N/A
Loans Transferred with Recourse 1	155,461,938	165,207,539	6.3		45.0	254,195,432	6.1	297,567,906	17.1
Pending Bond Claims	247,011	261,965	6.1		62.7	607,516			103.8
Other Contingent Liabilities  CREDIT AND BORROWING ARRANGEMENTS:	698,363	720,071	3.1	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6
Num FHLB Members	24	26	8.3	27	3.8	27	0.0	26	-3.7
LINES OF CREDIT (Borrowing)	24	20	0.3	, 21	3.8	21	0.0	20	-3.1
Total Credit Lines	1,521,281,448	1,536,947,893	1.0	1,714,643,994	11.6	1,939,240,105	13.1	2,082,025,996	7.4
Total Committed Credit Lines	28,008,001	387,263,166			-5.5	377,231,079			
Total Credit Lines at Corporate Credit Unions	297,143,503		-5.8		-2.1	274,538,800			
Draws Against Lines of Credit	5,438,248	3,117,651	-42.7		635.7	9,280,788			85.8
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	438,248		408.0		267.4	0			N/A
Term Borrowings Outstanding from Corporate Cus	5,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:	723,556,969	909,178,493	25.7	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	123,000,969	909,178,493	25.7	1,211,001,596	33.2	1,231,350,343	1.7	1,024,201,306	31.9
Lenders Option	53,000,000	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.0	0	-100.0
Uninsured Secondary Capital <sup>2</sup>	0				N/A	0			
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Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 fo.	rward							16.SuppShareO	BS&Borr

	Miscella	neous Information, P	rograms	Services					
Return to cover		For Charter :		00.11000					
05/15/2017		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
MEMBERSHIP:									
Num Current Members	1,288,149	1,320,195	2.5	1,353,587	2.5	1,389,705	2.7	1,416,094	1.9
Num Potential Members	28,777,162	30,861,655	7.2	34,288,419	11.1	33,715,033	-1.7	37,212,607	10.4
% Current Members to Potential Members	4.48	4.28	-4.4	3.95	-7.7	4.12	4.4	3.81	-7.7
* % Membership Growth	3.00	2.49	-17.2	2.53	1.7	2.67	5.5	1.90	-28.8
Total Num Savings Accts	2,397,741	2,460,159	2.6	2,527,354	2.7	2,621,112	3.7	2,655,232	1.3
EMPLOYEES:									
Num Full-Time Employees	3,289	3,369	2.4	3,482	3.4	3,612	3.7	3,708	2.7
Num Part-Time Employees	419		2.9		1.9	422	-3.9	385	-8.8
BRANCHES:		-							
Num of CU Branches	308	316	2.6	315	-0.3	313	-0.6	310	-1.0
Num of CUs Reporting Shared Branches	29		6.9			30		30	
Plan to add new branches or expand existing facilities	13				+	11	0.0	15	
MISCELLANEOUS LOAN INFORMATION:	13	13	0.0	· · · · · · · · · · · · · · · · · · ·	15.4		0.0	13	30.4
**Total Amount of Loans Granted YTD	3,574,516,768	3,446,856,227	-3.6	3,298,350,353	-4.3	3,799,506,715	15.2	4,156,782,511	9.4
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	3,374,310,768	3,440,000,227	-3.6	ა,∠ყი,აი∪,პიპ	-4.3	3,799,500,715	15.2	4,100,702,511	9.4
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS			1471						1071
(Credit Programs):									
Business Loans	32	29	-9.4	33	13.8	32	-3.0	32	0.0
Credit Builder	19					28		27	
Debt Cancellation/Suspension	6					5		5	
Direct Financing Leases	0					0		0	
Indirect Business Loans	9				-	9		8	
Indirect Consumer Loans	34					34	-2.9	35	
Indirect Mortgage Loans	10					9		9	
Interest Only or Payment Option 1st Mortgage Loans	7		57.1				10.0		
						11		11	
Micro Business Loans	10					13	18.2	12	
Micro Consumer Loans	13					14	0.0	12	
Overdraft Lines of Credit	64					64	0.0	59	
Overdraft Protection	61	58				57	-1.7	55	
Participation Loans	38		7.9			43	-4.4	40	
Pay Day Loans	15					15		15	
Real Estate Loans	84					80		78	
Refund Anticipation Loans	2					2		2	
Risk Based Loans	75	81	8.0	83	2.5	82	-1.2	80	-2.4
Share Secured Credit Cards	27	31	14.8	31	0.0	30	-3.2	31	3.3
Payday Alternative Loans (PAL Loans)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	88	88	0.0	86	-2.3	82	-4.7	79	-3.7
Business Share Accounts	41	43	4.9	45	4.7	44	-2.2	42	-4.5
Check Cashing	62	62	0.0	63	1.6	60	-4.8	60	0.0
First Time Homebuyer Program	12		8.3			13		14	
Health Savings Accounts	11		0.0			12		12	
Individual Development Accounts	2					2		2	
In-School Branches	2		-50.0		0.0		0.0		
Insurance/Investment Sales	33					36		36	
International Remittances	12					19	-5.0	20	
Low Cost Wire Transfers	83					81	-2.4	77	
**Number of International Remittances Originated YTD	N/A		+	3,825	+	3,922	2.5	3,988	
MERGERS/ACQUISITIONS:	IN/A	1,975		3,023	33.1	5,322	2.0	5,900	1.7
Completed Merger/Acquisition Qualifying for				1					
Business Combo Acctna (FAS 141R)	4	4	0.0	5	25.0	7	40.0	10	42.9
Adjusted Retained Earnings Obtained through			0.0	,	20.0	<u>'</u>	40.0	10	72.0
Business Combinations	240,651	305,438	26.9	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4
Fixed Assets - Capital & Operating Leases	-,	,		,,		-, -,		-, ,	
Aggregate of Future Capital and Operating Lease Pmts				1					
on Fixed Assets (not discounted to PV)	19,282,776	26,319,727	36.5	23,176,926	-11.9	27,327,327	17.9	28,683,342	5.0
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or									
** Amount is year-to-date and the related % change ratio is annualized.									
•				1				47 Minalute 4	dConder-
# Means the number is too large to display in the cell		1		1				17.MiscInfoAn	uservices

	Inform	nation System		nology					
Return to cover		For Charter :							
05/15/2017		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group:	All * State = 'I	/IO' * Typ	e Included: F	ederally
	Count of CU in	Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% 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	66	63	-4.5	61	-3.2	59	-3.3	56	-5.1
Vendor On-Line Service Bureau	47	50	6.4	49	-2.0	47	-4.1	45	-4.3
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	. 4	0.0	5	25.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	88	89	1.1	89	0.0	85	-4.5	82	-3.5
Audio Response/Phone Based	71	70	-1.4	67	-4.3	63	-6.0	60	-4.8
Automatic Teller Machine (ATM)	85		-		-2.4		-4.8	76	-3.8
Kiosk	6			7			0.0	6	
Mobile Banking	29						4.2	54	
Other	2			2			0.0	2	
Services Offered Electronically			00.0	_	00.0	_	0.0	_	0.0
Member Application	40	39	-2.5	41	5.1	40	-2.4	41	2.5
New Loan	46			48			2.1	48	
Account Balance Inquiry	90			90	-1.1		-4.4	82	-4.7
Share Draft Orders	63			66	1.5		-6.1	62	0.0
New Share Account	23					-	-3.8	24	-4.0
Loan Payments	82		_	82	-1.2		-3.6	77	-3.8
Account Aggregation	13						6.3	17	-3.6
Internet Access Services		_	4	28	0.0		0.0	32	
e-Statements	26		4	82					
			4	_	2.5		-3.7	77	-2.5
External Account Transfers	22			28	7.7		7.1	29	-3.3
View Account History	91		4		-1.1	86	-4.4	82	
Merchandise Purchase	5			6			0.0	6	
Merchant Processing Services	6			6			0.0	6	
Remote Deposit Capture	10			19	35.7	25	31.6	27	8.0
Share Account Transfers	88			88	-1.1	85	-3.4	82	-3.5
Bill Payment	68			71	0.0		-4.2	67	-1.5
Download Account History	75			77	0.0		-5.2	72	-1.4
Electronic Cash	4						-20.0	5	
Electronic Signature Authentication/Certification	3			13		15	15.4	17	13.3
Mobile Payments	N/A	. 7		15	114.3	20	33.3	24	20.0
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	12	9.1	11	-8.3
Interactive	3	2	-33.3	3	50.0	3	0.0	2	-33.3
Transactional	86	88	2.3	86	-2.3	82	-4.7	80	-2.4
Number of Members That Use Transactional Website	479,889	533,875	11.2	567,151	6.2	601,278	6.0	658,882	9.6
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0			0			N/A	0	
Transactional	0			0		0	N/A	0	
Miscellaneous									
Internet Access	112	114	1.8	112	-1.8	108	-3.6	103	-4.6
*****	112	1		2	0	.00	5.0	.50	
						1			18.IS&T

## Return to cover

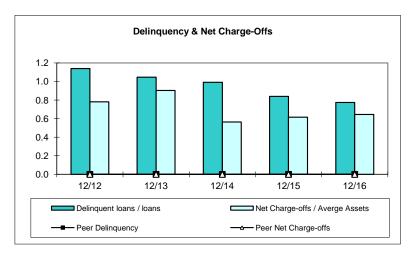
05/15/2017

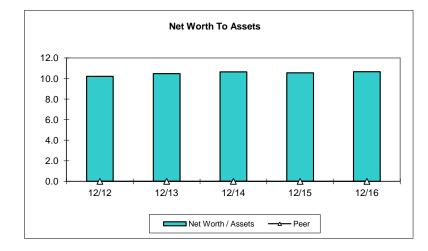
CU Name: N/A
Peer Group: N/A

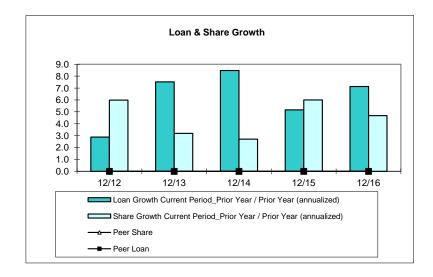
Graphs 1 For Charter : N/A Count of CU : 107 Asset Range : N/A

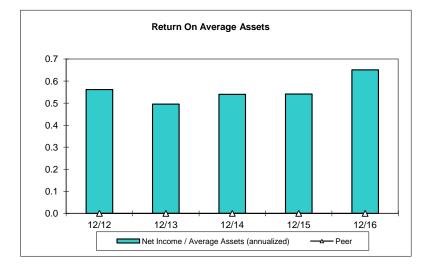
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

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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05/15/2017 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 107 Asset Range : N/A

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

Count of CU in Peer Group: N/A

