

Cycle Date: March-2015
 Run Date: 06/09/2015
 Interval: Annual

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

Count of CU : 115
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
06/09/2015	Count of CU : 115				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2011	Dec-2012	Dec-2013	Dec-2014	Mar-2015
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	0.98	0.99	0.83
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	6.75	4.21	5.58	3.21	2.18
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	0.73	0.86	0.64
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	0.85	0.98	0.79
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	0.81	0.94	0.75
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	1.68	1.43	1.47
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	6.92	7.89	8.99	11.01
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	1.31	1.41	1.06
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.49	0.84	1.52	2.19	0.90
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.01	6.23	5.05	3.13	2.45
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.84	3.60	2.51	1.73	1.81
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	35.53	29.51	13.07	74.49
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	0.00	0.29	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	87.00	109.88	97.37	97.18	124.29
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.14	1.33	1.09	0.68
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.89	0.93	0.90	1.10	0.62
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	1.89	0.85	0.72
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.54	0.50	0.34	0.32	0.37
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.67	0.93	0.15	0.00	0.20
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	8.03	18.78	11.29	8.68
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65	8.20	7.00	5.84
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.19	2.51	2.90	2.39	1.99
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	1.10	0.92	0.61
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	15.63	19.41	21.44
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	2.25	2.09	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	6.06	3.57	0.01	0.00
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	0.62	0.60	0.66
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.46	0.41	0.62	0.18	0.08
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.28	0.67	0.13	0.05
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.89	0.70	0.50	0.29	0.14
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	1.24	0.47	0.00	0.00	0.21
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	1.02	0.99	1.11
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	1.10	0.16	0.28
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.65	0.83	5.18	-0.10	0.14
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.04	17.03	18.13	19.52	20.08
Participation Loans Outstanding / Total Loans	2.86	2.74	2.62	2.74	2.93
Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	2.22	2.59	3.37
* Participation Loans Sold YTD / Total Assets	0.08	0.05	0.14	0.27	0.04
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.84	2.88	2.77	2.86	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.01	0.02	0.07	0.03	1.32
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	41.86	35.69	40.11
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.32	15.62	16.43	16.33	15.94
Total Fixed Rate Real Estate / Total Loans	27.45	26.93	26.92	25.55	25.54
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	32.78	43.69	33.15	23.05	29.73
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	64.68	71.99	68.93	58.39	66.74
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.26	0.29	0.27	0.26
Interest Only & Payment Option First & Other RE / Net Worth	3.45	2.57	2.78	2.50	2.51
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.15	1.72	2.16	1.19	1.19
Unused Commitments / Cash & ST Investments	111.43	100.18	128.99	157.80	126.37
Complex Assets / Total Assets	21.43	20.39	19.99	20.93	20.30
Short Term Liabilities / Total Shares and Deposits plus Borrowings	43.80	42.73	41.13	39.70	38.63
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets								
Return to cover		For Charter : N/A								
06/09/2015		Count of CU : 115								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
ASSETS										
CASH:										
Cash On Hand		104,400,753	111,162,421	6.5	120,169,411	8.1	129,560,659	7.8	122,679,927	-5.3
Cash On Deposit		618,754,495	756,137,036	22.2	619,155,408	-18.1	558,403,987	-9.8	866,584,464	55.2
Cash Equivalents		36,565,670	44,783,930	22.5	24,482,276	-45.3	19,505,530	-20.3	33,566,994	72.1
TOTAL CASH & EQUIVALENTS		759,720,918	912,083,387	20.1	763,807,095	-16.3	707,470,176	-7.4	1,022,831,385	44.6
INVESTMENTS:										
Trading Securities		17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,642,581	2.3
Available for Sale Securities		1,867,174,678	1,877,993,381	0.6	1,859,597,079	-1.0	1,790,600,456	-3.7	1,810,413,010	1.1
Held-to-Maturity Securities		168,291,391	172,777,962	2.7	165,574,640	-4.2	134,689,104	-18.7	129,903,684	-3.6
Deposits in Commercial Banks, S&Ls, Savings Banks		718,309,349	817,001,177	13.7	762,069,813	-6.7	711,282,001	-6.7	684,148,711	-3.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		33,527,887	31,823,384	-5.1	33,984,488	6.8	43,422,159	27.8	43,309,245	-0.3
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		25,595,048	23,142,532	-9.6	22,396,603	-3.2	17,022,954	-24.0	17,062,647	0.2
All Other Investments in Corporate Cus		49,427,789	18,016,872	-63.5	2,309,738	-87.2	1,827,074	-20.9	503,573	-72.4
All Other Investments ²		73,803,167	76,015,066	3.0	80,134,340	5.4	89,423,560	11.6	92,394,138	3.3
TOTAL INVESTMENTS		2,953,609,538	3,035,406,833	2.8	2,946,742,615	-2.9	2,809,427,092	-4.7	2,799,377,589	-0.4
LOANS HELD FOR SALE		15,903,467	120,604,377	658.4	55,482,481	-54.0	32,519,497	-41.4	38,260,625	17.7
LOANS AND LEASES:										
Unsecured Credit Card Loans		375,431,086	387,295,751	3.2	409,049,194	5.6	425,615,887	4.1	407,061,324	-4.4
All Other Unsecured Loans/Lines of Credit		217,112,524	235,560,893	8.5	256,002,490	8.7	278,239,062	8.7	269,472,140	-3.2
Short-Term, Small Amount Loans (STS) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		25,434,354	28,344,309	11.4	34,250,946	20.8	44,735,252	30.6	45,913,462	2.6
New Vehicle Loans		668,988,011	680,001,291	1.6	819,241,668	20.5	921,485,406	12.5	947,021,358	2.8
Used Vehicle Loans		1,672,252,513	1,808,416,888	8.1	1,929,017,721	6.7	2,165,626,827	12.3	2,227,868,959	2.9
1st Mortgage Real Estate Loans/Lines of Credit		2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,299,918,552	0.0
Other Real Estate Loans/Lines of Credit		853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	872,612,106	-1.1
Leases Receivable		0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit		299,573,812	319,392,212	6.6	314,183,973	-1.6	341,033,060	8.5	350,142,873	2.7
TOTAL LOANS		6,132,586,673	6,309,124,198	2.9	6,783,913,607	7.5	7,359,225,162	8.5	7,420,010,774	0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(67,528,089)	(79,032,418)	17.0	(69,186,374)	-12.5	(70,894,092)	2.5	(70,307,504)	-0.8
Foreclosed Real Estate		18,969,726	15,722,451	-17.1	18,903,926	20.2	11,287,220	-40.3	10,825,029	-4.1
Reposessed Autos		2,174,558	1,506,567	-30.7	1,018,530	-32.4	1,611,421	58.2	1,542,256	-4.3
Foreclosed and Repossessed Other Assets		225,344	83,105	-63.1	1,598,801	1,823.8	1,086,780	-32.0	1,084,827	-0.2
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹		21,369,628	17,312,123	-19.0	21,521,257	24.3	13,985,421	-35.0	13,452,112	-3.8
Land and Building		235,364,603	245,172,923	4.2	260,366,803	6.2	281,738,588	8.2	281,675,648	0.0
Other Fixed Assets		34,690,855	34,573,139	-0.3	39,450,872	14.1	43,415,506	10.0	46,715,629	7.6
NCUA Share Insurance Capitalization Deposit		83,314,341	89,334,962	7.2	93,392,057	4.5	95,405,560	2.2	95,480,106	0.1
Identifiable Intangible Assets		34,515	280,667	713.2	402,114	43.3	0	-100.0	3,307	N/A
Goodwill		1,739,458	1,582,360	-9.0	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS		1,773,973	1,863,027	5.0	1,984,474	6.5	1,582,360	-20.3	1,585,667	0.2
Accrued Interest on Loans		21,233,562	21,642,496	1.9	21,221,842	-1.9	22,044,555	3.9	20,278,882	-8.0
Accrued Interest on Investments		9,303,411	8,709,371	-6.4	6,966,070	-20.0	6,405,447	-8.0	6,532,128	2.0
Non-Trading Derivative Assets, net		N/A	N/A		N/A		65,796		51,654	-21.5
All Other Assets		115,358,603	156,832,117	36.0	187,617,406	19.6	207,163,329	10.4	209,216,078	1.0
TOTAL OTHER ASSETS		145,895,576	187,183,984	28.3	215,805,318	15.3	235,679,127	9.2	236,078,742	0.2
TOTAL ASSETS		10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,885,160,773	3.3
TOTAL CU's		124	118	-4.8	118	0.0	116	-1.7	115	-0.9

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

		Income Statement								
Return to cover		For Charter : N/A								
06/09/2015		Count of CU : 115								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A								
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans		356,407,867	344,322,452	-3.4	334,029,324	-3.0	338,684,019	1.4	86,557,092	2.2
Less Interest Refund		(587,424)	(457,500)	-22.1	(530,440)	15.9	(526,357)	-0.8	(74,889)	-43.1
Income from Investments		54,366,380	48,109,492	-11.5	42,862,293	-10.9	44,676,917	4.2	10,387,860	-7.0
Income from Trading		406,864	1,078,029	165.0	1,935,373	79.5	414,364	-78.6	417,510	303.0
TOTAL INTEREST INCOME		410,593,687	393,052,473	-4.3	378,296,550	-3.8	383,248,943	1.3	97,287,573	1.5
INTEREST EXPENSE:										
Dividends		63,420,650	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8	10,332,675	-6.1
Interest on Deposits		23,874,506	19,514,463	-18.3	13,982,965	-28.3	11,668,792	-16.5	2,760,401	-5.4
Interest on Borrowed Money		11,719,213	9,905,604	-15.5	5,345,441	-46.0	4,597,536	-14.0	1,211,955	5.4
TOTAL INTEREST EXPENSE		99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	14,305,031	-5.1
PROVISION FOR LOAN & LEASE LOSSES		50,696,965	58,538,753	15.5	47,404,679	-19.0	41,662,765	-12.1	10,046,650	-3.5
NET INTEREST INCOME AFTER PLL		260,882,353	251,942,559	-3.4	264,822,940	5.1	281,295,716	6.2	72,935,892	3.7
NON-INTEREST INCOME:										
Fee Income		112,712,712	120,021,428	6.5	113,442,236	-5.5	112,937,018	-0.4	26,168,845	-7.3
Other Operating Income		82,144,485	112,622,640	37.1	120,497,760	7.0	123,510,331	2.5	32,667,490	5.8
Gain (Loss) on Investments		916,613	2,403,868	162.3	3,310,110	37.7	965,075	-70.8	96,315	-60.1
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets		-3,180,927	-1,834,344	42.3	-1,382,846	24.6	-2,820,948	-104.0	-172,681	75.5
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	2,153,974	N/A
Other Non-Oper Income/(Expense)		1,358,916	-27,923	-102.1	2,190,906	7,946.2	-719,401	-132.8	915,614	609.1
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME		193,951,799	233,185,669	20.2	238,058,166	2.1	233,872,075	-1.8	61,829,557	5.7
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		186,474,156	206,369,608	10.7	215,409,303	4.4	224,274,522	4.1	59,392,035	5.9
Travel, Conference Expense		3,317,233	3,702,074	11.6	3,954,311	6.8	4,346,011	9.9	1,135,303	4.5
Office Occupancy		28,589,598	29,025,588	1.5	30,031,267	3.5	32,740,885	9.0	8,655,821	5.7
Office Operation Expense		73,949,700	78,153,744	5.7	85,500,926	9.4	91,264,539	6.7	23,353,082	2.4
Educational and Promotion		16,003,092	16,175,334	1.1	15,602,280	-3.5	15,117,153	-3.1	3,703,123	-2.0
Loan Servicing Expense		27,103,828	32,086,214	18.4	33,914,490	5.7	32,157,061	-5.2	8,288,408	3.1
Professional, Outside Service		25,158,548	28,000,571	11.3	29,715,191	6.1	32,836,557	10.5	8,192,714	-0.2
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		4,481,783	1,706,737	-61.9	1,229,266	-28.0	99,901	-91.9	6,924	-72.3
Member Insurance - Temporary Corporate CU Stabilization Fund ³		16,248,985	6,819,726	-58.0	6,111,196	-10.4	0	-100.0	0	N/A
Member Insurance - Other		941,509	788,597	-16.2	640,903	-18.7	311,577	-51.4	52,616	-32.5
Operating Fees		1,543,232	1,698,188	10.0	1,555,852	-8.4	1,575,329	1.3	404,702	2.8
Misc Operating Expense		14,809,612	21,088,390	42.4	24,737,640	17.3	19,367,155	-21.7	4,886,516	0.9
TOTAL NON-INTEREST EXPENSE		398,621,276	425,614,771	6.8	448,402,625	5.4	454,090,690	1.3	118,071,244	4.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	16,701,129	9.2
NET INCOME (LOSS)		56,212,876	59,513,457	5.9	54,478,481	-8.5	61,077,101	12.1	16,694,205	9.3
RESERVE TRANSFERS:										
Transfer to Regular Reserve		17,103,569	484,718	-97.2	215,936	-55.5	357,246	65.4	4,938,628	5,429.7
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
06/09/2015	Count of CU : 115								
CU Name : N/A	Asset Range : N/A								
Peer Group : N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	43,678,251	-6.5
60 to 179 Days Delinquent	27,324,425	18,233,107	-33.3	20,450,823	12.2	19,270,180	-5.8	10,928,419	-43.3
180 to 359 Days Delinquent	9,148,735	5,556,691	-39.3	9,045,408	62.8	7,133,810	-21.1	5,819,035	-18.4
> = 360 Days Delinquent	2,714,914	3,605,367	32.8	3,707,392	2.8	2,954,625	-20.3	2,596,664	-12.1
Total Del Real Estate Loans (> = 60 Days)	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	19,344,118	-34.1
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.99	-16.9
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.61	-33.9
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,926,505	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9	24,910,329	-7.5
60 to 179 Days Delinquent	17,515,638	9,739,538	-44.4	13,385,500	37.4	10,798,756	-19.3	5,116,255	-52.6
180 to 359 Days Delinquent	6,389,885	3,916,309	-38.7	4,321,401	10.3	4,298,168	-0.5	3,661,410	-14.8
> = 360 Days Delinquent	1,838,956	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8	2,401,554	-8.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns (> = 60 Days)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	11,179,219	-36.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.14	-38.9	1.33	15.8	1.09	-17.7	0.68	-37.8
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9	13,188,432	60.8	13,504,267	2.4	12,855,165	-4.8
60 to 179 Days Delinquent	4,774,196	4,914,759	2.9	3,520,418	-28.4	5,201,856	47.8	2,845,926	-45.3
180 to 359 Days Delinquent	524,645	590,830	12.6	1,902,863	222.1	2,205,599	15.9	1,237,537	-43.9
> = 360 Days Delinquent	462,114	123,654	-73.2	179,871	45.5	59,995	-66.6	0	-100.0
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	4,083,463	-45.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.89	0.93	4.8	0.90	-3.6	1.10	22.4	0.62	-43.4
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,189,873	4,771,142	-8.1	4,219,801	-11.6	2,667,499	-36.8	3,014,896	13.0
60 to 179 Days Delinquent	2,590,088	1,426,156	-44.9	2,012,259	41.1	1,843,109	-8.4	1,397,551	-24.2
180 to 359 Days Delinquent	1,904,361	607,459	-68.1	2,551,611	320.0	227,860	-91.1	286,545	25.8
> = 360 Days Delinquent	223,640	637,225	184.9	321,420	49.6	123,716	-61.5	103,968	-16.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,788,064	-18.5
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.72	-15.8
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,376,136	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9	2,897,861	-19.2
60 to 179 Days Delinquent	2,444,503	2,152,654	-11.9	1,532,646	-28.8	1,426,459	-6.9	1,568,687	10.0
180 to 359 Days Delinquent	329,844	442,093	34.0	269,533	-39.0	402,183	49.2	633,543	57.5
> = 360 Days Delinquent	190,204	139,883	-26.5	134,477	-3.9	153,484	14.1	91,142	-40.6
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,293,372	15.7
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.54	0.50	-8.5	0.34	-32.3	0.32	-6.0	0.37	15.9
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		7,144,564		3,276,650	-54.1	1,825,966	-44.3
60 to 179 Days Delinquent	N/A	N/A		2,313,659		974,629	-57.9	895,313	-8.1
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	724,641	-66.8
> = 360 Days Delinquent	N/A	N/A		994,526		112,775	-88.7	0	-100.0
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		5,554,836		3,267,607	-41.2	1,619,954	-50.4
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		2.21		1.17	-47.3	0.58	-50.1
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		650,620		666,736	2.5	241,314	-63.8
60 to 179 Days Delinquent	N/A	N/A		974,742		573,344	-41.2	3,505,901	511.5
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	176,544	21.2
> = 360 Days Delinquent	N/A	N/A		604,280		536,366	-11.2	518,976	-3.2
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		2,179,661		1,255,351	-42.4	4,201,421	234.7
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		9.70		5.78	-40.4	18.72	223.8
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		657,750	N/A	46,005	-93.0
60 to 179 Days Delinquent	N/A	N/A		0		20,004	N/A	20,004	0.0
180 to 359 Days Delinquent	N/A	N/A		0		1,107,238	N/A	36,791	-96.7
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		0		1,127,242	N/A	56,795	-95.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		0.00		6.44	N/A	0.33	-94.9
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 179 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		63,444	N/A	63,444	0.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		0		63,444	N/A	63,444	0.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		0.00		0.59	N/A	0.60	1.0

¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans											
Return to cover											
06/09/2015			For Charter :	N/A							
CU Name: N/A			Count of CU :	115							
Peer Group: N/A			Asset Range :	N/A							
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group :	N/A							
			Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)											
* Total Loans Charged Off	63,758,388	59,455,097	-6.7	70,743,833	19.0	52,361,418	-26.0	13,598,094	3.9		
* Total Loans Recovered	9,301,447	10,820,102	16.3	11,628,158	7.5	12,453,419	7.1	2,842,485	-8.7		
* NET CHARGE OFFS (\$\$)	54,456,941	48,634,995	-10.7	59,115,675	21.5	39,907,999	-32.5	10,755,609	7.8		
***Net Charge-Offs / Average Loans	0.89	0.78	-12.6	0.90	15.5	0.56	-37.5	0.58	3.2		
Total Del Loans & *Net Charge-Offs ¹	132,074,659	120,559,084	-8.7	130,169,060	8.0	112,860,896	-13.3	67,322,758	-40.3		
Combined Delinquency and Net Charge Off Ratio ¹	2.16	1.92	-11.0	1.95	1.5	1.56	-20.2	1.34	-13.6		
LOAN LOSS SUMMARY BY LOAN TYPE											
* Unsecured Credit Card Lns Charged Off	13,399,024	11,196,740	-16.4	10,960,184	-2.1	10,927,976	-0.3	2,962,991	8.5		
* Unsecured Credit Card Lns Recovered	1,697,072	2,003,830	18.1	2,018,847	0.7	2,188,622	8.4	532,768	-2.6		
* NET UNSECURED CREDIT CARD C/Os	11,701,952	9,192,910	-21.4	8,941,337	-2.7	8,739,354	-2.3	2,430,223	11.2		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	-23.5	2.25	-6.8	2.09	-6.7	2.33	11.5		
* Non-Federally Guaranteed Student Loans Charged Off	1,346,774	1,640,910	21.8	1,131,064	-31.1	7,541	-99.3	0	-100.0		
* Non-Federally Guaranteed Student Loans Recovered	13,577	10,478	-22.8	13,158	25.6	1,874	-85.8	163	-65.2		
* Net Non-Federally Guaranteed Student Loans C/Os	1,333,197	1,630,432	22.3	1,117,906	-31.4	5,667	-99.5	-163	-111.5		
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	6.06		3.57	-41.1	0.01	-99.6	0.00	-110.0		
* Total 1st Mortgage RE Loan/LOCs Charged Off	5,796,881	6,429,868	10.9	15,297,421	137.9	3,686,478	-75.9	403,348	-56.2		
* Total 1st Mortgage RE Loans/LOCs Recovered	407,442	667,922	63.9	1,130,376	69.2	724,479	-35.9	88,497	-51.1		
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	5,389,439	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1	314,851	-57.5		
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.05	-58.5		
* Total Other RE Loans/LOCs Charged Off	8,140,692	6,547,761	-19.6	4,843,848	-26.0	3,924,178	-19.0	458,575	-53.3		
* Total Other RE Loans/LOCs Recovered	397,418	661,532	66.5	677,853	2.5	1,398,006	106.2	150,929	-56.8		
* NET OTHER RE LOANS/LOCs C/Os	7,743,274	5,886,229	-24.0	4,165,995	-29.2	2,526,172	-39.4	307,646	-51.3		
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.6	0.14	-52.4		
* Total Real Estate Loans Charged Off	13,937,573	12,977,629	-6.9	20,141,269	55.2	7,610,656	-62.2	861,923	-54.7		
* Total Real Estate Lns Recovered	804,860	1,329,454	65.2	1,808,229	36.0	2,122,485	17.4	239,426	-54.9		
* NET Total Real Estate Loan C/Os	13,132,713	11,648,175	-11.3	18,333,040	57.4	5,488,171	-70.1	622,497	-54.6		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.46	0.41	-10.7	0.62	53.4	0.18	-71.7	0.08	-55.7		
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	2,124,035		1,510,248	-28.9	871,284	-42.3	158,318	-27.3		
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	1,122		523,894	#####	83,382	-84.1	7,088	-66.0		
*NET TDR Real Estate C/Os	N/A	2,122,913		986,354	-53.5	787,902	-20.1	151,230	-23.2		
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		1.76		1.47	-16.3	1.15	-21.4		
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A		
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A		
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A		
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
BANKRUPTCY SUMMARY											
Number of Members Who Filed Chapter 7 YTD	3,372	2,996	-11.2	2,802	-6.5	2,349	-16.2	676	-71.2		
Number of Members Who Filed Chapter 13 YTD	2,128	1,968	-7.5	1,923	-2.3	1,669	-13.2	588	-64.8		
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	1	-50.0	1	0.0	4	300.0	3	-25.0		
Total Number of Members Who Filed Bankruptcy YTD	5,502	4,965	-9.8	4,726	-4.8	4,022	-14.9	1,267	-68.5		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	56,731,663	49,902,180	-12.0	44,578,978	-10.7	40,706,310	-8.7	14,813,061	-63.6		
* All Loans Charged Off due to Bankruptcy YTD	17,740,498	14,408,030	-18.8	11,053,975	-23.3	10,164,910	-8.0	2,915,102	14.7		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	-12.9	15.63	-35.5	19.41	24.2	21.44	10.4		
REAL ESTATE FORECLOSURE SUMMARY											
Real Estate Loans Foreclosed YTD	25,459,686	15,466,605	-39.3	24,640,243	59.3	11,719,508	-52.4	2,011,143	-82.8		
Number of Real Estate Loans Foreclosed YTD	169	130	-23.1	184	41.5	96	-47.8	20	-79.2		
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING											
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	45,190,993	-8.2		
TDR Other RE Loans	N/A	7,705,228		3,820,262	-50.4	5,300,850	38.8	5,110,348	-3.6		
Total TDR First and Other RE Loans	N/A	59,611,523		52,774,652	-11.5	54,527,613	3.3	50,301,341	-7.8		
TDR RE Loans Also Reported as Business Loans	N/A	2,267,891		3,714,439	63.8	5,890,554	58.6	5,307,917	-9.9		
TDR Consumer Loans (Not Secured by RE)	N/A	17,035,970		8,423,498	-50.6	12,464,457	48.0	11,073,327	-11.2		
TDR Business Loans (Not Secured by RE)	N/A	3,914,169		4,923,810	25.8	4,104,964	-16.6	3,965,068	-3.4		
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	80,561,662		66,121,960	-17.9	71,097,034	7.5	65,339,736	-8.1		
Total TDR Loans to Total Loans	N/A	1.28		0.97	-23.7	0.97	-0.9	0.88	-8.9		
Total TDR Loans to Net Worth	N/A	7.25		5.68	-21.8	5.80	2.2	5.26	-9.2		
TDR portion of Allowance for Loan and Lease Losses	N/A	9,564,832		5,361,270	-43.9	5,154,112	-3.9	4,455,819	-13.5		
# Means the number is too large to display in the cell											
*Amounts are year-to-date while the related %change ratios are annualized.											
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.											

	Indirect and Participation Lending								
Return to cover	For Charter : N/A								
06/09/2015	Count of CU : 115								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	599,896,615	667,872,757	11.3	761,018,899	13.9	944,367,928	24.1	987,752,201	4.6
Indirect Loans - Outsourced Lending Relationship	445,246,972	406,566,653	-8.7	468,646,174	15.3	492,241,675	5.0	502,047,141	2.0
Total Outstanding Indirect Loans	1,045,143,587	1,074,439,410	2.8	1,229,665,073	14.4	1,436,609,603	16.8	1,489,799,342	3.7
%Indirect Loans Outstanding / Total Loans	17.04	17.03	-0.1	18.13	6.4	19.52	7.7	20.08	2.9
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	35,221,522	43,164,225	22.6	52,593,077	21.8	59,429,550	13.0	45,597,293	-23.3
60 to 179 Days Delinquent	10,116,610	12,919,535	27.7	13,340,278	3.3	16,962,054	27.1	12,145,374	-28.4
180 to 359 Days Delinquent	1,571,644	2,098,038	33.5	2,257,033	7.6	2,874,209	27.3	3,185,312	10.8
> = 360 Days Delinquent	124,930	339,108	171.4	533,369	57.3	351,549	-34.1	462,302	31.5
Total Del Indirect Lns (>= 60 Days)	11,813,184	15,356,681	30.0	16,130,679	5.0	20,187,812	25.2	15,792,988	-21.8
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	26.5	1.31	-8.2	1.41	7.1	1.06	-24.6
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,682,193	11,853,426	-13.4	13,944,913	17.6	15,168,143	8.8	4,529,574	19.4
* Indirect Loans Recovered	1,622,895	2,075,704	27.9	2,249,627	8.4	1,942,942	-13.6	470,456	-3.1
* NET INDIRECT LOAN C/Os	12,059,298	9,777,722	-18.9	11,695,286	19.6	13,225,201	13.1	4,059,118	22.8
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	-20.2	1.02	10.0	0.99	-2.3	1.11	11.9
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	6,621,300	5,560,501	-16.0	8,544,280	53.7	17,326,043	102.8	23,419,074	35.2
Non-Federally Guaranteed Student Loans	15,234,252	14,616,060	-4.1	14,425,286	-1.3	20,144,547	39.6	20,107,725	-0.2
Real Estate	15,178,652	10,365,114	-31.7	11,549,602	11.4	15,006,612	29.9	13,405,212	-10.7
Member Business Loans (excluding C&D)	10,624,395	12,711,335	19.6	4,437,631	-65.1	22,850,887	414.9	24,359,790	6.6
Non-Member Business Loans (excluding C&D)	34,339,440	40,624,453	18.3	34,117,317	-16.0	17,489,446	-48.7	17,817,660	1.9
Commercial Construction & Development	248,059	0	-100.0	4,459,025	N/A	606,382	-86.4	1,348,240	122.3
Loan Pools	93,227,119	88,826,765	-4.7	100,267,912	12.9	108,475,788	8.2	116,678,766	7.6
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	175,473,217	172,704,228	-1.6	177,801,053	3.0	201,899,705	13.6	217,136,467	7.5
%Participation Loans Outstanding / Total Loans	2.86	2.74	-4.3	2.62	-4.3	2.74	4.7	2.93	6.7
* Participation Loans Purchased YTD	88,487,929	59,052,906	-33.3	76,397,575	29.4	85,311,586	11.7	30,125,009	41.2
%Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	-47.2	2.22	34.2	2.59	16.7	3.37	30.2
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	26,675,817	25,328,325	-5.1	30,295,374	19.6	47,730,201	57.5	49,570,865	3.9
Participation Loan Interests - Amount Retained (Outstanding)	15,710,750	18,012,139	14.6	17,357,920	-3.6	23,550,598	35.7	24,571,229	4.3
* Participation Loans Sold YTD	7,813,957	5,446,610	-30.3	15,003,072	175.5	31,301,358	108.6	1,206,592	-84.6
** %Participation Loans Sold YTD / Total Assets	0.08	0.05	-33.9	0.14	169.5	0.27	101.4	0.04	-85.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	384,879	710,000	84.5	1,518,790	113.9	797,887	-47.5	0	-100.0
*Loans Purchased in Full from Other Sources YTD	0	0	N/A	771,600	N/A	48,000	-93.8	11,781,245	#####
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.02	46.0	0.07	234.5	0.03	-61.4	1.32	5,034.8
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	1,093,604	816,588	-25.3	822,475	0.7	4,089,341	397.2	917,008	-77.6
60 to 179 Days Delinquent	2,545,177	1,379,762	-45.8	2,555,514	85.2	1,855,241	-27.4	1,278,603	-31.1
180 to 359 Days Delinquent	54,007	54,357	0.6	120,092	120.9	2,264,700	1,785.8	367,873	-83.8
> = 360 Days Delinquent	9,486	16,572	74.7	35,766	115.8	292,340	717.4	297,219	1.7
Total Del Participation Lns (>= 60 Days)	2,608,670	1,450,691	-44.4	2,711,372	86.9	4,412,281	62.7	1,943,695	-55.9
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.49	0.84	-43.5	1.52	81.5	2.19	43.3	0.90	-59.0
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,828,255	2,136,694	16.9	2,058,890	-3.6	426,183	-79.3	196,613	84.5
* Participation Loans Recovered	265,406	175,823	-33.8	133,585	-24.0	127,908	-4.2	49,217	53.9
* NET PARTICIPATION LOAN C/Os	1,562,849	1,960,871	25.5	1,925,305	-1.8	298,275	-84.5	147,396	97.7
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	16.5	1.10	-2.5	0.16	-85.7	0.28	79.1
#Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Real Estate Loan Information 1									
Return to cover									
06/09/2015									
CU Name: N/A									
Peer Group: N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
Dec-2011 Dec-2012 % Chg Dec-2013 % Chg Dec-2014 % Chg Mar-2015 % Chg									
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	839,583,046	723,076,281	-13.9	722,883,140	0.0	713,477,935	-1.3	704,094,166	-1.3
Fixed Rate 15 years or less	471,395,037	627,597,280	33.1	733,992,572	17.0	709,217,201	-3.4	701,313,662	-1.1
Other Fixed Rate	18,919,156	21,826,822	15.4	23,822,320	9.1	28,057,043	17.8	27,391,634	-2.4
Total Fixed Rate First Mortgages	1,329,897,239	1,372,500,383	3.2	1,480,698,032	7.9	1,450,752,179	-2.0	1,432,799,462	-1.2
Balloon/Hybrid > 5 years	45,107,832	57,050,209	26.5	86,966,887	52.4	172,447,184	98.3	213,459,488	23.8
Balloon/Hybrid 5 years or less	499,279,384	460,961,352	-7.7	480,519,048	4.2	521,532,577	8.5	482,389,879	-7.5
Total Balloon/Hybrid First Mortgages	544,387,216	518,011,561	-4.8	567,485,935	9.6	693,979,761	22.3	695,849,367	0.3
Adjustable Rate First Mtgs 1 year or less	63,234,102	56,837,001	-10.1	54,417,108	-4.3	60,364,884	10.9	58,927,487	-2.4
Adjustable Rate First Mtgs >1 year	83,192,246	84,432,645	1.5	86,663,107	2.6	95,172,355	9.8	112,342,236	18.0
Total Adjustable First Mortgages	146,426,348	141,269,646	-3.5	141,080,215	-0.1	155,537,239	10.2	171,269,723	10.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,299,918,552	0.0
Other Real Estate Loans									
Closed End Fixed Rate	281,093,806	246,013,471	-12.5	239,810,129	-2.5	237,699,234	-0.9	230,216,062	-3.1
Closed End Adjustable Rate	5,264,562	4,411,421	-16.2	1,750,620	-60.3	13,683,378	681.6	4,306,270	-68.5
Open End Adjustable Rate (HELOC)	539,227,917	544,563,034	1.0	572,568,702	5.1	611,705,187	6.8	619,760,800	1.3
Open End Fixed Rate	27,497,285	23,343,338	-15.1	18,773,982	-19.6	19,132,690	1.9	18,328,974	-4.2
TOTAL OTHER REAL ESTATE OUTSTANDING	853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	872,612,106	-1.1
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,873,794,373	2,850,112,854	-0.8	3,022,167,615	6.0	3,182,489,668	5.3	3,172,530,658	-0.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,375,005,071	1,429,550,592	4.0	1,567,664,919	9.7	1,623,199,363	3.5	1,646,258,950	1.4
Other RE Fixed Rate	308,591,091	269,356,809	-12.7	258,584,111	-4.0	256,831,924	-0.7	248,545,036	-3.2
Total Fixed Rate RE Outstanding	1,683,596,162	1,698,907,401	0.9	1,826,249,030	7.5	1,880,031,287	2.9	1,894,803,986	0.8
%(Total Fixed Rate RE/Total Assets)	16.32	15.62	-4.3	16.43	5.2	16.33	-0.6	15.94	-2.4
%(Total Fixed Rate RE/Total Loans)	27.45	26.93	-1.9	26.92	0.0	25.55	-5.1	25.54	0.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	645,705,732	602,230,998	-6.7	621,599,263	3.2	677,069,816	8.9	653,659,602	-3.5
Other RE Adj Rate	544,492,479	548,974,455	0.8	574,319,322	4.6	625,388,565	8.9	624,067,070	-0.2
Total Adj Rate RE Outstanding	1,190,198,211	1,151,205,453	-3.3	1,195,918,585	3.9	1,302,458,381	8.9	1,277,726,672	-1.9
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	25,821,428	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1	14,805,913	-1.5
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	10,586,368	10,151,614	-4.1	12,378,607	21.9	15,606,470	26.1	16,366,353	4.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	36,407,796	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6	31,172,266	1.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.35	0.26	-25.7	0.29	11.4	0.27	-8.8	0.26	-1.5
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.45	2.57	-25.6	2.78	8.5	2.50	-10.3	2.51	0.5
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,146,326	2,206,389	2.8	2,565,243	16.3	2,619,570	2.1	2,320,349	-11.4
Allowance for Loan Losses on all RE Loans	14,965,382	14,926,112	-0.3	16,023,086	7.3	13,477,147	-15.9	12,436,534	-7.7
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	489,763,711	858,796,509	75.3	617,768,008	-28.1	385,091,197	-37.7	141,741,436	47.2
* Fixed Rate 15 years or less	373,173,853	630,872,193	69.1	417,823,023	-33.8	201,212,194	-51.8	63,143,050	25.5
* Other Fixed Rate	5,077,459	4,480,483	-11.8	10,227,890	128.3	5,633,014	-44.9	514,720	-63.4
* Total Fixed Rate First Mortgages	868,015,023	1,494,149,185	72.1	1,045,818,921	-30.0	591,936,405	-43.4	205,399,206	38.8
* Balloon/Hybrid > 5 years	13,079,059	16,665,906	27.4	31,966,874	91.8	104,964,154	228.4	30,139,218	14.9
* Balloon/Hybrid 5 years or less	106,444,170	96,742,278	-9.1	106,920,938	10.5	125,298,925	17.2	22,137,912	-29.3
* Total Balloon/Hybrid First Mortgages	119,523,229	113,408,184	-5.1	138,887,812	22.5	230,263,079	65.8	52,277,130	-9.2
* Adjustable Rate First Mtgs 1 year or less	16,893,389	12,538,487	-25.8	11,952,644	-4.7	21,141,522	76.9	2,711,507	-48.7
* Adjustable Rate First Mtgs >1 year	9,413,850	13,955,389	48.2	15,775,302	13.0	19,712,371	25.0	4,177,001	-15.2
* Total Adjustable First Mortgages	26,307,239	26,493,876	0.7	27,727,946	4.7	40,853,893	47.3	6,888,508	-32.6
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,013,845,491	1,634,051,245	61.2	1,212,434,679	-25.8	863,053,377	-28.8	264,564,844	22.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
06/09/2015									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	42,536,641	48,383,491	13.7	63,132,680	30.5	61,081,674	-3.2	29,966,236	96.2
* Closed End Adjustable Rate	3,333,251	1,032,272	-69.0	219,532	-78.7	3,468,718	1,480.1	1,173,132	35.3
* Open End Adjustable Rate (HELOC)	110,305,261	130,288,936	18.1	160,502,847	23.2	184,445,136	14.9	39,343,252	-14.7
* Open End Fixed Rate and Other	3,520,205	2,522,246	-28.3	1,863,168	-26.1	2,401,025	28.9	479,188	-20.2
* TOTAL OTHER REAL ESTATE GRANTED	159,695,358	182,226,945	14.1	225,718,227	23.9	251,396,553	11.4	70,961,808	12.9
* TOTAL RE (FIRST AND OTHER) GRANTED	1,173,540,849	1,816,278,190	54.8	1,438,152,906	-20.8	1,114,449,930	-22.5	335,526,652	20.4
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	32.78	43.69	33.3	33.15	-24.1	23.05	-30.5	29.73	29.0
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	655,720,994	1,176,314,094	79.4	835,682,212	-29.0	503,920,807	-39.7	176,570,449	40.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	64.68	71.99	11.3	68.93	-4.3	58.39	-15.3	66.74	14.3
AMT of Mortgage Servicing Rights	12,120,737	19,118,028	57.7	25,185,309	31.7	14,603,607	-42.0	14,761,069	1.1
Outstanding RE Loans Sold But Serviced	1,855,548,941	2,335,297,352	25.9	2,682,648,060	14.9	2,820,023,394	5.1	2,712,424,449	-3.8
%(Mortgage Servicing Rights / Net Worth)	1.15	1.72	50.0	2.16	25.6	1.19	-44.9	1.19	-0.2
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,093,481,155	1,092,911,659	-0.1	1,146,548,933	4.9	1,260,117,270	9.9	1,218,255,713	-3.3
R.E. Lns also Mem. Bus. Lns	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	292,277,113	-0.5
REVERSE MORTGAGES									
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	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	45,190,993	-8.2
TDR Other RE Loans	N/A	7,705,228		3,820,262	-50.4	5,300,850	38.8	5,110,348	-3.6
Total TDR First and Other RE Loans	N/A	59,611,523		52,774,652	-11.5	54,527,613	3.3	50,301,341	-7.8
TDR RE Loans Also Reported as Business Loans	N/A	2,267,891		3,714,439	63.8	5,890,554	58.6	5,307,917	-9.9
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	11,179,219	-36.9
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	4,083,463	-45.3
Other R.E. Fixed Rate	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,788,064	-18.5
Other R.E. Adj. Rate	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,293,372	15.7
TOTAL DEL R.E. DELINQUENT >= 60 Days	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	19,344,118	-34.1
DELINQUENT 30 to 59 Days									
First Mortgage	43,054,182	34,636,421	-19.6	45,992,736	32.8	40,436,090	-12.1	37,765,494	-6.6
Other	9,566,009	9,425,144	-1.5	8,385,694	-11.0	6,254,520	-25.4	5,912,757	-5.5
TOTAL DEL RE 30 to 59 Days	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	43,678,251	-6.5
TOTAL DEL R.E. LOANS >= 30 Days	91,808,265	71,456,730	-22.2	87,582,053	22.6	76,049,225	-13.2	63,022,369	-17.1
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.99	-16.9
% R.E. LOANS DQ >= 60 Days	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.61	-33.9
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	4,100,664		9,258,701	125.8	5,800,131	-37.4	3,975,266	-31.5
TDR Other RE Loans Delinquent >= 60 Days	N/A	685,667		649,866	-5.2	353,987	-45.5	389,643	10.1
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	4,786,331		9,908,567	107.0	6,154,118	-37.9	4,364,909	-29.1
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	N/A	8.03		18.78	133.8	11.29	-39.9	8.68	-23.1
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	1,284,800		304,729	-76.3	412,501	35.4	309,932	-24.9
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65		8.20	-85.5	7.00	-14.6	5.84	-16.6
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	5,796,881	6,429,868	10.9	15,297,421	137.9	3,686,478	-75.9	403,348	-56.2
* Total 1st Mortgage Lns Recovered	407,442	667,922	63.9	1,130,376	69.2	724,479	-35.9	88,497	-51.1
* NET 1st MORTGAGE LN C/Os	5,389,439	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1	314,851	-57.5
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.05	-58.5
* Total Other RE Lns Charged Off	8,140,692	6,547,761	-19.6	4,843,848	-26.0	3,924,178	-19.0	458,575	-53.3
* Total Other RE Lns Recovered	397,418	661,532	66.5	677,853	2.5	1,398,006	106.2	150,929	-56.8
* NET OTHER RE LN C/Os	7,743,274	5,886,229	-24.0	4,165,995	-29.2	2,526,172	-39.4	307,646	-51.3
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.6	0.14	-52.4
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									

¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Member Business Loan Information										
Return to cover	For Charter : N/A									
06/09/2015	Count of CU : 115									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	260,425,872	278,314,174	6.9	279,716,968	0.5	312,112,028	11.6	312,534,435	0.1	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	43,193,519	42,944,367	-0.6	34,497,337	-19.7	29,844,043	-13.5	29,451,065	-1.3	
Total Business Loans (NMBLB) ¹	303,619,391	321,258,541	5.8	314,214,305	-2.2	341,956,071	8.8	341,985,500	0.0	
Unfunded Commitments ¹	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	13,610,992	11.1	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ²	293,158,643	312,753,277	6.7	307,537,038	-1.7	329,701,967	7.2	328,374,508	-0.4	
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.84	2.88	1.2	2.77	-3.8	2.86	3.5	2.76	-3.6	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding Business Loans to Members	1,658	1,667	0.5	1,742	4.5	1,870	7.3	1,900	1.6	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	190	190	0.0	159	-16.3	159	0.0	154	-3.1	
Total Number of Business Loans Outstanding	1,848	1,857	0.5	1,901	2.4	2,029	6.7	2,054	1.2	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	6,376,187	4,851,618	-23.9	7,714,215	59.0	6,216,610	-19.4	6,817,172	9.7	
Farmland	1,556,176	1,515,323	-2.6	1,571,929	3.7	1,358,024	-13.6	1,335,921	-1.6	
Non-Farm Residential Property	88,212,382	101,757,601	15.4	104,953,139	3.1	113,578,531	8.2	111,328,837	-2.0	
Owner Occupied, Non-Farm, Non-Residential Property	85,314,865	83,383,194	-2.3	78,599,018	-5.7	80,667,492	2.6	79,287,872	-1.7	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,736,508	78,602,248	-0.2	84,682,429	7.7	103,435,158	22.1	105,909,234	2.4	
Total Real Estate Secured Business Loans	260,196,118	270,109,974	3.8	277,520,730	2.7	305,255,815	10.0	304,679,036	-0.2	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	224,486	218,157	-2.8	364,627	67.1	499,186	36.9	454,224	-9.0	
Commercial and Industrial Loans	40,262,239	49,386,999	22.7	34,144,104	-30.9	33,977,269	-0.5	34,428,298	1.3	
Unsecured Business Loans	1,033,610	981,695	-5.0	848,316	-13.6	855,551	0.9	917,440	7.2	
Unsecured Revolving Lines of Credit (Business Purpose)	1,902,938	561,716	-70.5	1,336,528	137.9	1,368,250	2.4	1,506,502	10.1	
Total Non-Real Estate Secured Business Loans	43,423,273	51,148,567	17.8	36,693,575	-28.3	36,700,256	0.0	37,306,464	1.7	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE										
Number - Construction and Development	15	14	-6.7	26	85.7	21	-19.2	21	0.0	
Number - Farmland	5	6	20.0	8	33.3	6	-25.0	6	0.0	
Number - Non-Farm Residential Property	784	835	6.5	816	-2.3	925	13.4	925	0.0	
Number - Owner Occupied, Non-Farm, Non-Residential Property	197	205	4.1	252	22.9	214	-15.1	210	-1.9	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	235	219	-6.8	232	5.9	271	16.8	267	-1.5	
Total Number of Real Estate Secured Business Loans	1,236	1,279	3.5	1,334	4.3	1,437	7.7	1,429	-0.6	
Number - Loans to finance agricultural production and other loans to farmers	11	6	-45.5	16	166.7	26	62.5	23	-11.5	
Number - Commercial and Industrial Loans	317	315	-0.6	287	-8.9	291	1.4	319	9.6	
Number - Unsecured Business Loans	20	21	5.0	27	28.6	33	22.2	33	0.0	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	264	236	-10.6	237	0.4	242	2.1	250	3.3	
Total Number of Non-Real Estate Secured Business Loans	612	578	-5.6	567	-1.9	592	4.4	625	5.6	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	80,855,259	57,899,123	-28.4	100,901,912	74.3	85,340,460	-15.4	15,259,307	-28.5	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	26,821,668	14,718,109	-45.1	9,931,858	-32.5	6,432,500	-35.2	303,800	-81.1	
DELINQUENCY - MEMBER BUSINESS LOANS ²										
30 to 59 Days Delinquent	3,441,787	8,226,272	139.0	7,795,184	-5.2	4,601,136	-41.0	2,113,285	-54.1	
60 to 179 Days Delinquent	5,882,452	7,909,746	34.5	3,288,401	-58.4	1,567,977	-52.3	4,421,218	182.0	
180 to 359 Days Delinquent	4,094,976	1,516,255	-63.0	2,847,290	87.8	3,496,526	22.8	1,001,420	-71.4	
> = 360 Days Delinquent	1,267,257	1,846,830	45.7	1,598,806	-13.4	649,141	-59.4	518,976	-20.1	
Total Del Loans - All Types (>= 60 Days)	11,244,685	11,272,831	0.3	7,734,497	-31.4	5,713,644	-26.1	5,941,614	4.0	
MBL DELINQUENCY RATIOS										
% MBL > = 30 Days Delinquent	5.01	6.23	24.5	5.05	-19.0	3.13	-38.0	2.45	-21.6	
% MBL > = 60 Days Delinquent (Reportable delinquency)	3.84	3.60	-6.0	2.51	-30.2	1.73	-31.1	1.81	4.4	
MBL CHARGE-OFFS AND RECOVERIES:										
* Total MBL Charge Offs	1,768,922	2,565,070	45.0	16,544,315	545.0	1,429,569	-91.4	130,745	-63.4	
* Total MBL Recoveries	1,190	60,061	4,947.1	463,685	672.0	1,736,438	274.5	19,238	-95.6	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)										
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		0		0	N/A	0	N/A	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	292,277,113	-0.5	
Construction & Development Loans Meeting 723.3(a)	6,151,753	4,631,002	-24.7	7042165	52.1	1,863,529	-73.5	5,664,842	204.0	
Number of Construction & Development Loans - 723(a)	14	13	-7.1	23	76.9	9	-60.9	3	-66.7	
Unsecured Business Loans Meeting 723.7(c)-(d)	1,851,480	1,099,541	-40.6	1,027,708	-6.5	1,079,301	5.0	1,356,671	25.7	
Number of Unsecured Business Loans - 723.7(c)-(d)	71	26	-63.4	36	38.5	39	8.3	47	20.5	
Agricultural Related (NMBLB) ¹	1,780,662	1,733,480	-2.6	1,936,556	11.7	1,857,210	-4.1	1,790,145	-3.6	
Number of Outstanding Agricultural Related Loans	16	12	-25.0	24	100.0	32	33.3	29	-9.4	
* Business Loans and Participations Sold	5,197,400	3,269,986	-37.1	1,449,204	-55.7	1,579,414	9.0	1,241,570	214.4	
SBA Loans Outstanding	11,547,497	9,790,285	-15.2	5,521,111	-43.6	4,041,635	-26.8	4,270,286	5.7	
Number of SBA Loans Outstanding	63	53	-15.9	40	-24.5	19	-52.5	20	5.3	

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

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

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

Investments, Cash, & Cash Equivalents									
Return to cover									
06/09/2015			For Charter : N/A						
CU Name: N/A			Count of CU : 115						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	11,484,519	30,397,615	164.7	13,801,346	-54.6	10,970,898	-20.5	14,932,619	36.1
Held to Maturity 1-3 yrs	68,799,741	34,259,619	-50.2	30,692,069	-10.4	40,225,938	31.1	52,383,898	30.2
Held to Maturity 3-5 yrs	68,020,619	87,176,299	28.2	80,740,723	-7.4	54,274,442	-32.8	34,827,994	-35.8
Held to Maturity 5-10 yrs	19,784,565	17,990,752	-9.1	34,119,423	89.6	24,985,023	-26.8	25,509,173	2.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	201,947	2,953,677	1,362.6	6,221,079	110.6	4,232,803	-32.0	2,250,000	-46.8
TOTAL HELD TO MATURITY	168,291,391	172,777,962	2.7	165,574,640	-4.2	134,689,104	-18.7	129,903,684	-3.6
Available for Sale < 1 yr	296,660,707	330,214,080	11.3	235,226,369	-28.8	129,604,506	-44.9	147,051,266	13.5
Available for Sale 1-3 yrs	681,310,002	741,393,519	8.8	424,270,652	-42.8	720,904,062	69.9	814,372,344	13.0
Available for Sale 3-5 yrs	729,379,598	615,415,656	-15.6	932,571,020	51.5	747,526,186	-19.8	678,957,056	-9.2
Available for Sale 5-10 yrs	125,818,715	177,561,687	41.1	249,275,867	40.4	168,248,909	-32.5	147,173,993	-12.5
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	34,005,656	13,408,439	-60.6	18,253,171	36.1	24,316,793	33.2	22,858,351	-6.0
TOTAL AVAILABLE FOR SALE	1,867,174,678	1,877,993,381	0.6	1,859,597,079	-1.0	1,790,600,456	-3.7	1,810,413,010	1.1
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,642,581	2.3
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	21,642,581	2.3
Other Investments < 1 yr	1,046,469,486	1,199,474,817	14.6	968,276,214	-19.3	877,716,182	-9.4	1,198,316,753	36.5
Other Investments 1-3 yrs	395,849,573	393,865,501	-0.5	379,870,932	-3.6	399,595,136	5.2	379,102,725	-5.1
Other Investments 3-5 yrs	82,101,881	136,238,229	65.9	149,672,803	9.9	115,148,631	-23.1	115,412,945	0.2
Other Investments 5-10 yrs	29,345,076	35,775,721	21.9	44,867,889	25.4	47,007,169	4.8	42,493,004	-9.6
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	2,217,389	1,565,729	-29.4	1,844,828	17.8	1,420,147	-23.0	2,244,345	58.0
TOTAL Other Investments	1,555,983,405	1,766,919,997	13.6	1,544,532,666	-12.6	1,440,887,265	-6.7	1,737,569,772	20.6
MATURITIES :									
Total Investments < 1 yr	1,354,614,712	1,560,086,512	15.2	1,217,303,929	-22.0	1,018,291,586	-16.3	1,360,300,638	33.6
Total Investments 1-3 yrs	1,145,959,316	1,169,518,639	2.1	834,833,653	-28.6	1,160,725,136	39.0	1,245,858,967	7.3
Total Investments 3-5 yrs	879,502,098	838,830,184	-4.6	1,162,984,546	38.6	916,949,259	-21.2	829,197,995	-9.6
Total Investments 5-10 yrs	192,428,585	249,964,619	29.9	348,939,093	39.6	261,400,885	-25.1	236,818,751	-9.4
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	36,424,992	17,927,845	-50.8	26,319,078	46.8	29,969,743	13.9	27,352,696	-8.7
Total	3,608,929,703	3,836,327,799	6.3	3,590,380,299	-6.4	3,387,336,609	-5.7	3,699,529,047	9.2
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	Other Investment Information									
Return to cover										
06/09/2015										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	23,753,888	35,620,703	50.0	29,312,585	-17.7	26,131,997	-10.9	24,198,061	-7.4	
Total FDIC-Issued Guaranteed Notes	50,000	5,000	-90.0	0	-100.0	0	N/A	0	N/A	
All Other US Government Obligations	61,156,480	64,363,364	5.2	102,225,315	58.8	59,608,241	-41.7	62,140,857	4.2	
TOTAL U.S. GOVERNMENT OBLIGATIONS	84,960,368	99,989,067	17.7	131,537,900	31.6	85,740,238	-34.8	86,338,918	0.7	
Agency/GSE Debt Instruments (not backed by mortgages)	929,141,922	891,482,742	-4.1	903,593,825	1.4	871,146,157	-3.6	878,121,433	0.8	
Agency/GSE Mortgage-Backed Securities	958,550,052	995,713,210	3.9	936,059,535	-6.0	932,657,307	-0.4	920,749,887	-1.3	
TOTAL FEDERAL AGENCY SECURITIES	1,887,691,974	1,887,195,952	0.0	1,839,653,360	-2.5	1,803,803,464	-1.9	1,798,871,320	-0.3	
Securities Issued by States and Political Subdivision in the U.S.	10,926,890	11,720,048	7.3	12,965,820	10.6	9,193,306	-29.1	7,105,519	-22.7	
Privately Issued Mortgage-Related Securities	12,595,154	9,321,767	-26.0	0	-100.0	98	N/A	81	-17.3	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	4,177,286	3,659,674	-12.4	2,719,448	-25.7	1,300,361	-52.2	1,289,000	-0.9	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	16,772,440	12,981,441	-22.6	2,719,448	-79.1	1,300,459	-52.2	1,289,081	-0.9	
Mutual Funds	26,815,130	26,862,342	0.2	29,544,874	10.0	28,381,953	-3.9	28,881,637	1.8	
Common Trusts	3,635,758	3,485,899	-4.1	3,566,097	2.3	3,528,592	-1.1	3,560,886	0.9	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,450,888	30,348,241	-0.3	33,110,971	9.1	31,910,545	-3.6	32,442,523	1.7	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	455,264,248	471,919,453	3.7	350,264,470	-25.8	329,226,367	-6.0	315,925,196	-4.0	
Commercial Mortgage Backed Securities	38,100,874	47,849,910	25.6	55,197,780	15.4	46,172,707	-16.4	42,976,079	-6.9	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,611,104,483	3,837,870,621	6.3	3,591,674,369	-6.4	3,390,724,445	-5.6	3,703,756,356	9.2	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	167,120,029	149,005,809	-10.8	118,296,338	-20.6	102,552,011	-13.3	150,367,056	46.6	
Cash on Deposit in Other Financial Institutions	451,634,466	607,131,227	34.4	500,859,070	-17.5	455,851,976	-9.0	716,217,408	57.1	
CUSO INFORMATION										
Value of Investments in CUSO	18,884,212	34,999,085	85.3	40,662,601	16.2	42,536,947	4.6	43,561,228	2.4	
CUSO loans	5,604,830	856,874	-84.7	406,243	-52.6	8,970,301	2,108.1	473,019	-94.7	
Aggregate cash outlays in CUSO	7,929,881	21,749,309	174.3	22,183,418	2.0	23,694,789	6.8	23,067,795	-2.6	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	14,741,319	37,534,241	154.6	42,233,653	12.5	76,561,446	81.3	66,272,050	-13.4	
Total Capital of Wholly Owned CUSOs	10,769,406	25,573,553	137.5	37,985,917	48.5	30,502,104	-19.7	31,407,625	3.0	
Net Income/Loss of Wholly Owned CUSOs	872,361	4,618,791	429.5	3,859,511	-16.4	651,295	-83.1	849,358	30.4	
Total Loans of Wholly Owned CUSOs	303,645	352,700	16.2	388,198	10.1	9,486,830	2,343.8	367,949	-96.1	
Total Delinquency of Wholly Owned CUSOs	13,969	35,299	152.7	17,033	-51.7	33,998	99.6	28,418	-16.4	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	0	N/A	2,330,265	N/A	2,365,159	1.5	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	200,308,811	198,441,630	-0.9	167,319,924	-15.7	163,791,429	-2.1	150,796,892	-7.9	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	16	16	0.0	18	12.5	20	11.1	20	0.0	
Approved Mortgage Seller	9	15	66.7	15	0.0	18	20.0	18	0.0	
Borrowing Repurchase Agreements	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	2	100.0	3	50.0	3	0.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	1	N/A	1	0.0	
Deposits and Shares Meeting 703.10(a)	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	21	28	33.3	30	7.1	30	0.0	30	0.0	
Charitable Donation Accounts	N/A	N/A		N/A		0		0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	N/A		N/A		27,533,268		28,086,236	2.0	
Other Investments	N/A	N/A		N/A		5,364,888		3,860,501	-28.0	
Other Assets	N/A	N/A		N/A		78,631,485		80,997,811	3.0	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		111,529,641		112,944,548	1.3	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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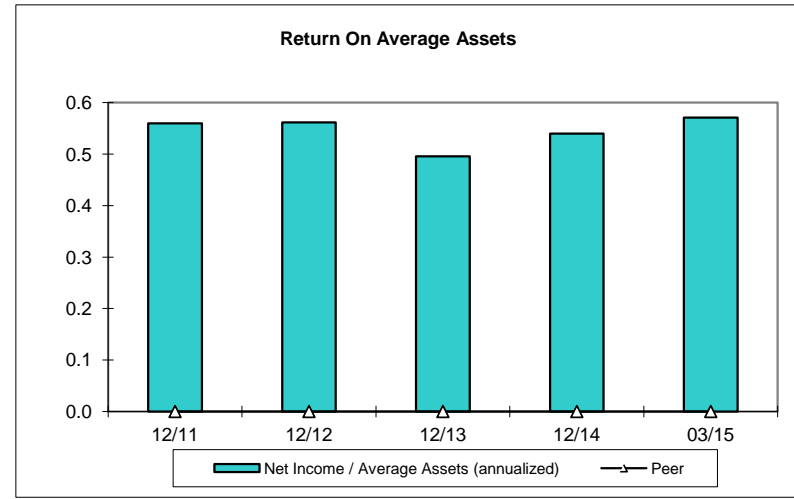
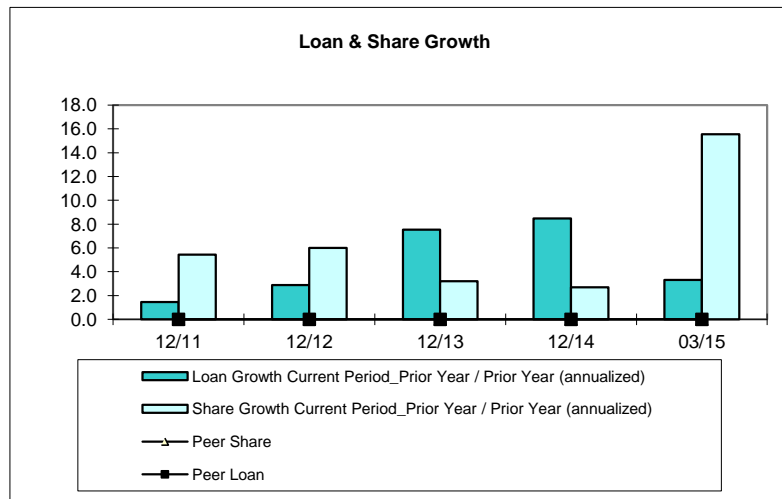
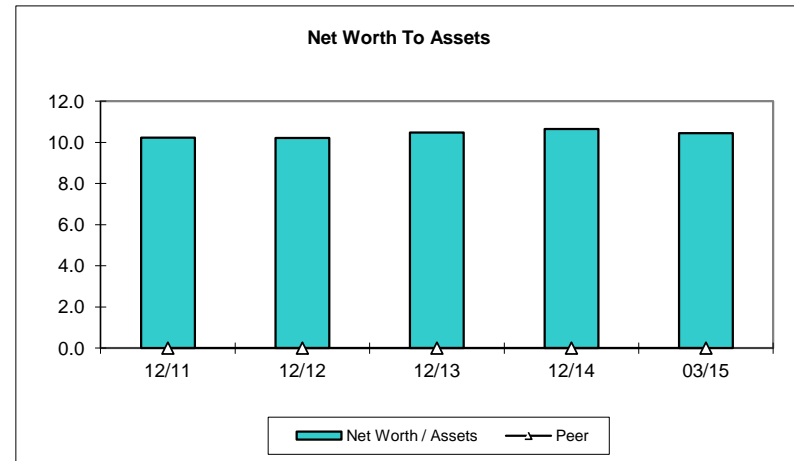
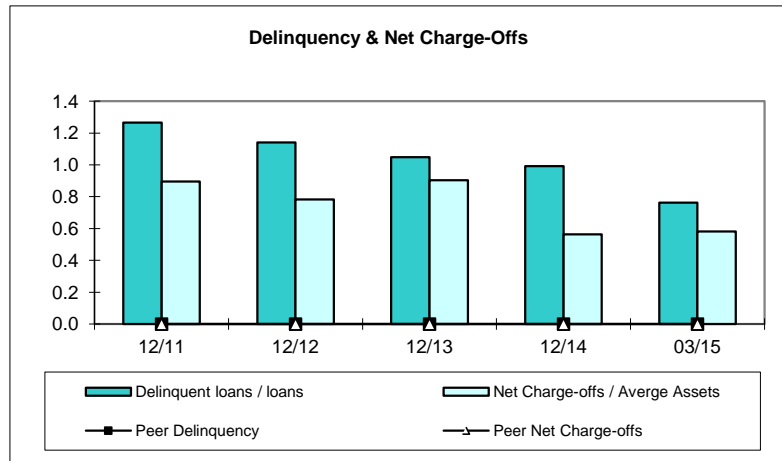
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
06/09/2015									
CU Name: N/A									
Peer Group: N/A									
For Charter : N/A									
Count of CU : 115									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2012	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	703,172	723,779	2.9	753,956	4.2	779,429	3.4	776,493	-0.4
Accounts Held by Nonmember Government Depositors	1,287,186	1,191,037	-7.5	1,589,289	33.4	1,832,149	15.3	2,692,323	46.9
Employee Benefit Member Shares	15,387,205	17,069,603	10.9	18,132,072	6.2	20,280,028	11.8	20,524,820	1.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	8,281,470	10,965,154	32.4	14,903,210	35.9	18,983,575	27.4	24,182,422	27.4
Dollar Amount of Share Certificates >= \$100,000	452,990,487	449,928,330	-0.7	461,097,245	2.5	443,573,809	-3.8	453,736,073	2.3
Dollar Amount of IRA/Keogh >= \$100,000	321,154,647	328,644,933	2.3	325,083,662	-1.1	314,817,700	-3.2	314,047,480	-0.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	0	N/A
Business Share Accounts	N/A	N/A		141,965,011		165,889,680	16.9	174,024,123	4.9
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,077,667	72.5	6,346,829	-51.5
SAVING MATURITIES									
< 1 year	7,706,195,423	8,158,045,777	5.9	8,463,342,565	3.7	8,770,279,400	3.6	9,170,835,135	4.6
1 to 3 years	697,274,110	703,575,186	0.9	722,705,655	2.7	747,318,036	3.4	751,406,813	0.5
> 3 years	423,641,526	494,472,002	16.7	468,898,102	-5.2	398,461,118	-15.0	379,008,337	-4.9
Total Shares & Deposits	8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,301,250,285	3.9
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	9	0.0	8	-11.1	8	0.0	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	114,220,446	44,136,439	-61.4	37,545,760	-14.9	37,607,258	0.2	37,387,736	-0.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		3,808,237		6,442,501	69.2	7,957,159	23.5
Member Business Loans NOT Secured by Real Estate	N/A	N/A		2,558,769		4,172,551	63.1	4,158,614	-0.3
Nonmember Business Loans Secured by Real Estate	N/A	N/A		255,089		1,537,162	502.6	1,393,329	-9.4
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		55,172		101,890	84.7	101,890	0.0
Total Unfunded Commitments for Business Loans	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	13,610,992	11.1
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Business Loans	N/A	N/A		38,607		481,860	1,148.1	39,892	-91.7
Construction & Land Development	1,875,630	556,238	-70.3	366,440	-34.1	781,790	113.3	1,560,902	99.7
Outstanding Letters of Credit	1,058,511	80,015	-92.4	0	-100.0	56,000	N/A	56,000	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	422,724,272	409,413,477	-3.1	402,769,345	-1.6	394,772,147	-2.0	401,123,058	1.6
Credit Card Line	800,406,629	846,690,347	5.8	910,503,391	7.5	992,125,421	9.0	1,035,555,731	4.4
Unsecured Share Draft Lines of Credit	114,585,310	115,553,199	0.8	115,730,925	0.2	115,540,834	-0.2	115,862,517	0.3
Overdraft Protection Programs	229,216,412	239,706,356	4.6	239,639,235	0.0	237,637,206	-0.8	245,156,389	3.2
Residential Construction Loans-Excluding Business Purpose	411,574	1,094,950	166.0	704,757	-35.6	1,260,038	78.8	1,460,099	15.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	47,997,334	53,300,142	11.0	49,224,648	-7.6	57,698,155	17.2	61,210,432	6.1
Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2	1,799,033,801	4.7	1,860,368,226	3.4
Total Unused Commitments	1,625,802,279	1,674,263,735	3.0	1,725,249,568	3.0	1,811,287,905	5.0	1,873,979,218	3.5
%(Unused Commitments / Cash & ST Investments)	111.43	100.18	-10.1	128.99	28.8	157.80	22.3	126.37	-19.9
Unfunded Commitments Committed by Credit Union	1,623,429,708	1,673,842,282	3.1	1,724,277,461	3.0	1,810,124,380	5.0	1,873,512,471	3.5
Unfunded Commitments Through Third Party	2,372,571	421,453	-82.2	972,107	130.7	1,163,525	19.7	466,747	-59.9
Loans Transferred with Recourse ¹	147,841,666	155,461,938	5.2	165,207,539	6.3	239,615,341	45.0	273,820,579	14.3
Pending Bond Claims	271,902	247,011	-9.2	261,965	6.1	426,299	62.7	221,470	-48.0
Other Contingent Liabilities	591,717	698,363	18.0	720,071	3.1	884,846	22.9	985,052	11.3
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	22	24	9.1	26	8.3	27	3.8	27	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,506,357,628	1,521,281,448	1.0	1,536,947,893	1.0	1,714,643,994	11.6	1,920,723,651	12.0
Total Committed Credit Lines	32,157,202	28,008,001	-12.9	387,263,166	1,282.7	366,146,290	-5.5	367,638,719	0.4
Total Credit Lines at Corporate Credit Unions	232,852,502	297,143,503	27.6	279,837,503	-5.8	273,977,387	-2.1	270,343,501	-1.3
Draws Against Lines of Credit	11,439,365	5,438,248	-52.5	3,117,651	-42.7	22,937,417	635.7	14,912,350	-35.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	3,409,680	438,248	-87.1	2,226,350	408.0	7,932,543	256.3	425,474	-94.6
Term Borrowings Outstanding from Corporate Cus	7,000,000	5,000,000	-28.6	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	649,604,988	723,556,969	11.4	909,178,493	25.7	1,211,001,596	33.2	1,233,573,668	1.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	86,000,000	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1	10,397,000	4.0
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover									
06/09/2015									
CU Name: N/A									
Peer Group: N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% Chg
MEMBERSHIP:									
Num Current Members	1,250,596	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5	1,360,948	0.5
Num Potential Members	28,494,753	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1	33,915,095	-1.1
% Current Members to Potential Members	4.39	4.48	2.0	4.28	-4.4	3.95	-7.7	4.01	1.7
* % Membership Growth	1.62	3.00	85.6	2.49	-17.2	2.53	1.7	2.18	-14.0
Total Num Savings Accts	2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354	2.7	2,559,091	1.3
EMPLOYEES:									
Num Full-Time Employees	3,142	3,289	4.7	3,369	2.4	3,482	3.4	3,496	0.4
Num Part-Time Employees	410	419	2.2	431	2.9	439	1.9	450	2.5
BRANCHES:									
Num of CU Branches	326	308	-5.5	316	2.6	315	-0.3	316	0.3
Num of CUs Reporting Shared Branches	28	29	3.6	31	6.9	30	-3.2	31	3.3
Plan to add new branches or expand existing facilities	11	13	18.2	13	0.0	11	-15.4	10	-9.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,828,157,187	3,574,516,768	26.4	3,446,856,227	-3.6	3,298,350,353	-4.3	894,649,150	8.5
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	32	45.5	29	-9.4	33	13.8	33	0.0
Credit Builder	17	19	11.8	23	21.1	24	4.3	24	0.0
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	0	-100.0	0	N/A	0	N/A	0	N/A
Indirect Business Loans	7	9	28.6	9	0.0	9	0.0	9	0.0
Indirect Consumer Loans	30	34	13.3	35	2.9	35	0.0	34	-2.9
Indirect Mortgage Loans	9	10	11.1	9	-10.0	10	11.1	9	-10.0
Interest Only or Payment Option 1st Mortgage Loans	5	7	40.0	11	57.1	10	-9.1	10	0.0
Micro Business Loans	10	10	0.0	11	10.0	11	0.0	11	0.0
Micro Consumer Loans	13	13	0.0	13	0.0	14	7.7	14	0.0
Overdraft Lines of Credit	66	64	-3.0	64	0.0	64	0.0	63	-1.6
Overdraft Protection	58	61	5.2	58	-4.9	58	0.0	58	0.0
Participation Loans	32	38	18.8	41	7.9	45	9.8	46	2.2
Pay Day Loans	13	15	15.4	15	0.0	15	0.0	15	0.0
Real Estate Loans	75	84	12.0	85	1.2	83	-2.4	83	0.0
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	73	75	2.7	81	8.0	83	2.5	82	-1.2
Share Secured Credit Cards	26	27	3.8	31	14.8	31	0.0	31	0.0
Short-Term, Small Amount Loans (STS)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	91	88	-3.3	88	0.0	86	-2.3	85	-1.2
Business Share Accounts	38	41	7.9	43	4.9	45	4.7	45	0.0
Check Cashing	64	62	-3.1	62	0.0	63	1.6	61	-3.2
First Time Homebuyer Program	11	12	9.1	13	8.3	12	-7.7	12	0.0
Health Savings Accounts	10	11	10.0	11	0.0	12	9.1	12	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0	1	-50.0	1	0.0	1	0.0
Insurance/Investment Sales	30	33	10.0	33	0.0	36	9.1	36	0.0
International Remittances	12	12	0.0	17	41.7	20	17.6	19	-5.0
Low Cost Wire Transfers	71	83	16.9	84	1.2	83	-1.2	83	0.0
**Number of International Remittances Originated YTD	N/A	N/A		1,975		3,825	93.7	1,006	5.2
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	2	4	100.0	4	0.0	5	25.0	6	20.0
Adjusted Retained Earnings Obtained through Business Combinations									
	2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	4,355,885	83.2
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	22,307,173	19,282,776	-13.6	26,319,727	36.5	23,176,926	-11.9	22,609,883	-2.4
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

Information Systems & Technology									
Return to cover	For Charter : N/A								
06/09/2015	Count of CU : 115								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Mar-2015	% 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	68	66	-2.9	63	-4.5	61	-3.2	61	0.0
Vendor On-Line Service Bureau	49	47	-4.1	50	6.4	49	-2.0	48	-2.0
CU Developed In-House System	1	0	-100.0	0	N/A	0	N/A	0	N/A
Other	4	4	0.0	4	0.0	5	25.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	88	-1.1	89	1.1	89	0.0	88	-1.1
Audio Response/Phone Based	72	71	-1.4	70	-1.4	67	-4.3	66	-1.5
Automatic Teller Machine (ATM)	82	85	3.7	85	0.0	83	-2.4	82	-1.2
Kiosk	6	6	0.0	7	16.7	7	0.0	7	0.0
Mobile Banking	16	29	81.3	38	31.0	48	26.3	49	2.1
Other	4	2	-50.0	3	50.0	2	-33.3	2	0.0
Services Offered Electronically									
Member Application	36	40	11.1	39	-2.5	41	5.1	41	0.0
New Loan	44	46	4.5	48	4.3	48	0.0	49	2.1
Account Balance Inquiry	90	90	0.0	91	1.1	90	-1.1	89	-1.1
Share Draft Orders	63	63	0.0	65	3.2	66	1.5	65	-1.5
New Share Account	21	23	9.5	24	4.3	26	8.3	26	0.0
Loan Payments	85	82	-3.5	83	1.2	82	-1.2	81	-1.2
Account Aggregation	12	13	8.3	15	15.4	16	6.7	17	6.3
Internet Access Services	25	26	4.0	28	7.7	28	0.0	28	0.0
e-Statements	74	77	4.1	80	3.9	82	2.5	81	-1.2
External Account Transfers	18	22	22.2	26	18.2	28	7.7	29	3.6
View Account History	92	91	-1.1	91	0.0	90	-1.1	89	-1.1
Merchandise Purchase	5	5	0.0	5	0.0	6	20.0	6	0.0
Merchant Processing Services	5	6	20.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	6	10	66.7	14	40.0	19	35.7	22	15.8
Share Account Transfers	89	88	-1.1	89	1.1	88	-1.1	87	-1.1
Bill Payment	67	68	1.5	71	4.4	71	0.0	70	-1.4
Download Account History	77	75	-2.6	77	2.7	77	0.0	76	-1.3
Electronic Cash	5	4	-20.0	5	25.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	3	3	0.0	6	100.0	13	116.7	15	15.4
Mobile Payments	N/A	N/A		7		15	114.3	16	6.7
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	11	0.0	11	0.0
Interactive	8	3	-62.5	2	-33.3	3	50.0	3	0.0
Transactional	83	86	3.6	88	2.3	86	-2.3	85	-1.2
Number of Members That Use Transactional Website	427,547	479,889	12.2	533,875	11.2	567,151	6.2	564,303	-0.5
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	118	112	-5.1	114	1.8	112	-1.8	111	-0.9
									18.IS&T

[Return to cover](#)
 06/09/2015
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 115
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A



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

[Return to cover](#)

06/09/2015

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 115

Asset Range : N/A

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

Count of CU in Peer Group : N/A

