Cycle Date: March-2016
Run Date: 07/06/2016
Interval: Annual

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

 Count of CU :
 110

 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.

Count of CU   110   Asset Range   NA   Asset Range   NA   Criteria   Region: Nation   Peer Group: All   State = MO* Type Included: Federally Insured State Credit   Count of CU in Peer Group; INA			Summary Financial In	formation						
Columber   NA	Return to cover		For Charter :	N/A						
Present Group: NA	07/06/2016									
Dec-2013   Dec-2014   Dec-2015   N. Chg   De										
Dec-2012   Dec-2013   Moral   Dec-2014   Moral   Mor	Peer Group: N/A				lation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State C	redit
ASSETS		Count	of CU in Peer Group :	N/A						
ASSETS		Dec 2042	Dag 2042	0/ Ch ==	Dec 2014	0/ Cha	Dag 2045	0/ Ch ==	Mar. 2040	0/ Cha
Cach & Equivalents	ACCETC			% Cng		% Cng		% Cng		% Cng
COMA   No.   Company   C				16.2		7.1		40.0		16.8
Leans Helde for Sale								+		
Real Estate Loans										
Unsecured Loons	Edulo Hola for Galo	120,001,011	00,102,101	01.0	00,010,110	00.0	10,720,100	20.0	10, 102,022	0.0
Unsecured Loans 661,200,9653 699,302,6830 74, 748,590,201 70 7AL (JOANS 6,309,124,198) 6,309,124,198	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	3.282.189.686	0.0
Other Loans	Unsecured Loans				, , ,		, , ,			
Allowanco for Loan & Lease Losses										
Land And Bulding	TOTAL LOANS									
Other Fixed Assets	(Allowance for Loan & Lease Losses)	(79,032,418)	(69,186,374)	-12.5	(70,894,092)	2.5	(68,894,808)	-2.8	(69,306,862)	0.6
NCUSIF Deposit	Land And Building	245,172,923	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	292,214,666	1.2
Al Other Assets 10,878,518,518,518,518,518,518,518,518,518,51	Other Fixed Assets	34,573,139	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	53,022,050	
Mail	NCUSIF Deposit	89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	98,086,683	
LABILITIES & CAPITAL:		206,359,134	239,311,049				266,185,670	6.5	274,977,881	
Dividents Payable   13,833,311   12,404,911   1-03   12,378,845   -0.2   12,300,571   -0.6   6,781,825   -4.7   -0.6   262,655,744   -7.7   -7.6   -7.5		10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,731,974	6.0	12,518,540,133	2.6
Notes & Interest Payable										
Accounts Payable & Other Liabilities   140,555,669   124,907,310   1.11   159,449,399   27.7   158,905,364   -0.3   158,558,512   -1.0   -1.	,						, ,			
Unisured Secondary Capital and Subordinasted Debt Included in Net Worth <sup>4</sup> 0 0 0 NA							, ,		, ,	
Subordinated Debt Included in Net Worth		140,558,669	124,907,310	-11.1	159,449,399	27.7	158,905,364	-0.3	158,558,512	-0.2
TOTAL LIABILITIES										
Share Drafts		0				+	· ·			N/A
Regular shares								+		
All Other Shares & Deposits										
TOTAL SHARES & DEPOSITS							, , ,			
Regular Reserve 210,138,422 213,462,339 1.6 213,815,398 0.2 212,019,644 -0.8 211,764,352 -4 Other Reserves 220,530,951 192,090,417 -12,5 213,615,611 10.7 219,366,275 2.7 234,201,828 6 Undivided Earnings 682,943,980 728,496,724 6.7 779,004,541 6.9 824,463,513 5.8 837,820,648 7 TOTAL LIABILITIES, SHARES, & EQUITY 1,113,613,353 1,134,868,480 1.9 1,206,435,550 6.3 1,255,849,432 4.1 1,283,786,026 2 TOTAL LIABILITIES, SHARES, & EQUITY 10,873,626,535 11,1113,280,025 2.2 11,509,554,397 3.6 12,195,731,774 6.0 12,518,540,133 1,134,868,480 1.9 1,206,435,550 6.3 1,255,849,432 4.1 1,283,786,026 2 TOTAL LIABILITIES, SHARES, & EQUITY 10,873,626,535 11,1113,280,025 2.2 11,509,554,397 3.6 12,195,731,774 6.0 12,518,540,133 1,134,868,480 1.9 1,206,435,550 6.3 1,255,849,432 4.1 1,283,786,026 2 TOTAL LIABILITIES, SHARES, & EQUITY 10,873,626,535 11,1113,280,025 2.2 11,509,554,397 3.6 12,195,731,774 6.0 12,518,540,133 1,100,100,100,100,100,100,100,100,100,1								+		
Other Income*   220,530,951   192,909.417   -12.5   213,615.611   10.7   219,366,275   2.7   234,201,828   4						+				
Undivided Earnings										
TOTAL EQUITY										
TOTAL LIABILITIES, SHARES, & EQUITY 10,873,626,535 11,113,280,205 2.2 11,509,554,397 3.6 12,195,731,974 6.0 12,518,540,133 7.100						+				
NCOME & EXPENSE			, , , ,							
Loan Income*   343,864,952   333,498,884   -3.0   338,157,662   1.4   355,796,541   5.2   90,820,817   2.2		,,,	.,,====		,,,		12,100,101,01		,,,	
Investment Income*		343,864,952	333,498,884	-3.0	338,157,662	1.4	355,796,541	5.2	90,820,817	2.1
Total Employee Compensation & Benefits* 206,369,608 215,409,303 4.4 224,274,522 4.1 241,284,303 7.6 61,897,313 27   Temporary Corporate CU Stabilization	Investment Income*							-9.1		
Temporary Corporate CU Stabilization  Expense & NCUSIF Premiums **  8,526,463	Other Income*	232,644,068	233,939,996	0.6	236,447,349	1.1	254,022,410	7.4	61,750,200	-2.8
Expense & NCUSIF Premiums										
Total Other Operating Expenses* 210,718,700 225,652,860 7.1 229,716,267 1.8 243,605,938 6.0 61,159,266 (Non-operating Income & (Expense)* 541,601 4,118,170 660.4 -2,575,274 -162.5 806,637 131.3 762,862 276 (Non-operating Income & (Expense)* 541,601 4,118,170 660.4 -2,575,274 -162.5 806,637 131.3 762,862 276 (Non-operating Income & 0 0 0 N/A										
Non-operating Income & (Expense)* 541,601 4,118,170 660.4 -2,575,274 -162.5 806,637 131.3 762,862 278 NCUSIF Stabilization Income* 0 0 N/A										
NCUSIF Stabilization Income*  0 0 0 N/A 0					, ,					
Provision for Loan/Lease Losses* 58,538,753 47,404,679 -19.0 41,662,765 -12.1 43,854,144 5.3 11,963,586 59. Cost of Funds* 82,571,161 66,068,931 -20.0 60,290,462 -8.7 58,699,398 -2.6 14,862,595 70. NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM 14 68,039,920 61,818,943 -9.1 61,177,002 -1.0 64,175,426 4.9 15,460,214 -7. Net Income (Loss)* 59,513,457 54,478,481 -8.5 61,077,101 12.1 64,175,380 5.1 15,458,687 -7. Total Cu's 118 118 0.0 116 -1.7 112 -3.4 110 -7. 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 15 Prior to September 2010, this account was named NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. 26 Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. 36 March 2014 and forward includes "Non-Trading Derivative Liabilities, net."		541,601	4,118,170							
Cost of Funds* 82,571,161 66,068,931 -20.0 60,290,462 -8.7 58,699,398 -2.6 14,862,595 NET INCOME (LOSS) EXCLUDING STABILIZATION  EXPENSE & NCUSIF PREMIUM**I 68,039,920 61,818,943 -9.1 61,177,002 -1.0 64,175,426 4.9 15,460,214 -3 Net Income (Loss)* 59,513,457 54,478,481 -8.5 61,077,101 12.1 64,175,380 5.1 15,458,687 -3 TOTAL CU's 118 118 0.0 116 -1.7 112 -3.4 110 -3 No.0 No.0 No.0 No.0 No.0 No.0 No.0 No.0		0	0				-			. 4,7
NET INCOME (LOSS) EXCLUDING STABILIZATION  EXPENSE & NCUSIF PREMIUM 1/1 68,039,920 61,818,943 -9.1 61,177,002 -1.0 64,175,426 4.9 15,460,214 -3  Net Income (Loss)* 59,513,457 54,478,481 -8.5 61,077,101 12.1 64,175,380 5.1 15,458,687 -3  TOTAL CU'S 118 118 0.0 116 -1.7 112 -3.4 110 -3  *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 1  *Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.  *Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.							, ,			
EXPENSE & NCUSIF PREMIUM **1	Cost of Funds*	82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	14,862,595	1.3
Net Income (Loss)*  59,513,457  54,478,481  18  0.0  116  -1.7  12.1  64,175,380  5.1  15,458,687  -3  TOTAL CU's  118  118  0.0  116  -1.7  112  -3.4  110  -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  1 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.  2 Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.		00 000 000	04 040 040		04 477 000	4.0	04.475.400	4.0	45 400 01 4	
TOTAL CU'S  118  118  10.0  116  -1.7  112  -3.4  110  -7  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 (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.  Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
* 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 (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.  Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										-
# Means the number is too large to display in the cell  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.  Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.  March 2014 and forward includes "Non-Trading Derivative Liabilities, net."		1	110	0.0	110	-1.7	112	-3.4	110	-1.0
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.  Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.  March 2014 and forward includes "Non-Trading Derivative Liabilities, net."		are armudiizeu.						<b> </b>		
Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.  March 2014 and forward includes "Non-Trading Derivative Liabilities, net."	•	Nefore NCLISIE Stabilizati	on Evnansa From Docor	mber 2010 fo	rward NCLISIE Stabiliza	tion Incom	ne if any is evoluded	1		
<sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities, net."	<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilizat									
	<sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities,								1 Summary	Financia

		Ratio A	Analysis						
Return to cover		For Charter :							
07/06/2016		Count of CU:							
CU Name: N/A		sset Range :		+ D O	All + C+-+-	IMOL * Trus	la alcoda de Fa d		Ct-t- C dit
Peer Group: N/A			_	n " Peer Grou		= WO Type	Included: Fed	-	State Credit
C	ount of CU in	Peer Group :	N/A		Dec-2015			Mar-2016	
	Dec-2012	Dec-2013	Dec-2014	Dec-2015	PEER Avg	Percentile**	Mar-2016	PEER Avg	Percentile**
CAPITAL ADEQUACY	40.04	40.40	40.05	40.55	N/A	N/A	40.40	N/A	NI/A
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.21	10.48	10.65	10.55	IN/A	N/A	10.42	N/A	N/A
Total Assets Election (if used)	10.22	10.49	10.66	10.56	N/A	N/A	10.44	N/A	N/A
Total Delinquent Loans / Net Worth 3	6.48	6.10	5.95	5.05	N/A	N/A	4.14	N/A	N/A
Solvency Evaluation (Estimated)	111.90	111.75	112.17	111.94	N/A	N/A	111.88	N/A	N/A
Classified Assets (Estimated) / Net Worth  ASSET QUALITY	7.12	5.94	5.78	5.44	N/A	N/A	5.31	N/A	N/A
Delinquent Loans / Total Loans <sup>3</sup>	1.14	1.05	0.99	0.84	N/A	N/A	0.69	N/A	N/A
* Net Charge-Offs / Average Loans	0.78	0.90	0.56	0.61	N/A	N/A	0.60	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	108.56	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	0.33	N/A	N/A
Delinquent Loans / Assets 3	0.66	0.64	0.63	0.53	N/A	N/A	0.43	N/A	N/A
EARNINGS	0.56	0.50	0.54	0.54	N/A	N/A	0.50	N/A	N/A
* Return On Average Assets  * Return On Average Assets Excluding Stabilization	0.56	0.50	0.54	0.54	IN/A	IN/A	0.50	IN/A	IN/A
Income/Expense & NCUSIF Premium <sup>2</sup>	0.64	0.56	0.54	0.54	N/A	N/A	0.50	N/A	N/A
* Gross Income/Average Assets	5.91	5.57	5.48	5.49	N/A	N/A	5.33	N/A	N/A
* Yield on Average Loans	5.53	5.09	4.78	4.71	N/A	N/A	4.68	N/A	N/A
* Yield on Average Investments	1.32	1.21	1.29	1.17	N/A	N/A	1.27	N/A	N/A
* Fee & Other Op.Income / Avg. Assets  * Cost of Funds / Avg. Assets	2.20 0.78	2.13 0.60	2.09 0.53	2.14 0.50	N/A N/A	N/A N/A	2.00 0.48	N/A N/A	N/A N/A
* Net Margin / Avg. Assets	5.13	4.97	4.95	5.00	N/A	N/A	4.85	N/A	N/A
* Operating Exp./ Avg. Assets	4.02	4.08	4.01	4.09	N/A	N/A	3.98	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.55	0.43	0.37	0.37	N/A	N/A	0.39	N/A	N/A
* Net Interest Margin/Avg. Assets	2.93	2.84	2.86	2.85	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	68.02	73.24	73.28	74.51	N/A	N/A	74.77	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1	2.91	3.13	3.15	3.11	N/A	N/A	3.06	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.88	3.13	3.15	3.11	N/A N/A	N/A	3.06	N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	2.00	0.00	0.02	0.11	1471	1477	0.00	1471	1471
Net Long-Term Assets / Total Assets	30.20	34.58	31.17	29.47	N/A	N/A	29.56	N/A	N/A
Reg. Shares / Total Shares & Borrowings	27.74	29.46	30.81	31.71	N/A	N/A	32.83	N/A	N/A
Total Loans / Total Shares	67.43	70.26	74.22	73.63	N/A	N/A	72.06	N/A	N/A
Total Loans / Total Assets  Cash + Short-Term Investments / Assets	58.02 15.37	61.04 12.03	63.94 9.97	63.46 13.11	N/A N/A	N/A N/A	62.21 14.64	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	94.68	94.86	94.27	94.60	N/A	N/A	94.73	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	43.05	45.21	47.50	50.02	N/A	N/A	50.72	N/A	N/A
Borrowings / Total Shares & Net Worth	2.38	1.72	1.93	2.10	N/A	N/A	2.08	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	207.06	220.11	211.37	200.30	N/A	N/A	196.10	N/A	N/A
PRODUCTIVITY  Members (Peterstel Members	4.40	4.28	2.05	4.12	N/A	N/A	4.13	N/A	N/A
Members / Potential Members  Borrowers / Members	4.48 45.76	46.88	3.95 47.82	47.07	N/A N/A	N/A	4.13	N/A	N/A
Members / Full-Time Employees	368.20	368.31	365.69	363.51	N/A	N/A	366.26	N/A	N/A
Avg. Shares Per Member	\$7,263	\$7,313	\$7,326	\$7,564	N/A	N/A	\$7,732	N/A	N/A
Avg. Loan Balance	\$10,702	\$10,962	\$11,370	\$11,831	N/A	N/A	\$11,777	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$58,988	\$60,095	\$60,590	\$63,114	N/A	N/A	\$64,882	N/A	N/A
OTHER RATIOS  * Net Worth Growth	5.18	4.91	5.24	5.01	N/A	N/A	5.33	N/A	N/A
* Market (Share) Growth	5.99	3.19	2.70	6.00	N/A	N/A	11.25	N/A	N/A
* Loan Growth	2.88	7.53	8.48	5.17	N/A	N/A	2.47	N/A	N/A
* Asset Growth	5.40	2.20	3.57	5.96	N/A	N/A	10.59	N/A	N/A
* Investment Growth	6.30	-6.41	-5.66	7.27	N/A	N/A	27.90	N/A	N/A
* Membership Growth	3.00	2.49	2.53	2.67	N/A	N/A	2.29	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem **Percentile Rankings and Peer Average Ratios are produced once a quarter		0,	ete						
Subsequent corrections to data after this date are not reflected in the Percen				t cycle.					
Percentile Rankings show where the credit union stands in relation to its peers	in key areas of	performance. T	o arrive at the pe	rcentile ranking,	all data for all ci	redit unions in a			
peer group are arranged in order from highest (100) to lowest (0) value. The puthe entire range of ratios. A high or low ranking does not imply good or bad pe	erformance. Hov	ever, when revi							
conclusions as to the importance of the percentile rank to the credit union's fin			d						
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a <sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NC									
From December 2010 forward, NCUSIF Premium Expense is also excluded  The NCUA Board approved a regulatory/policy change in May 2012 revising	from ROA.			ad dobt roots::-	rod (TDP) locati				
This policy change may result in a decline in delinquent loans reported as of		reporting require	amento ioi tioudi	eu uebi resirucii	iled (TDR) loans	».			2. Ratios

·		Sunnlemental	Ratio Analysis	•	
Return to cover		For Charter :		•	
07/06/2016		Count of CU:			
CU Name: N/A		sset Range :			
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State
	ount of CU in	Peer Group :			
	Dec-2012	Dec-2013	Dec-2014	Dec-2015	Mar-2016
OTHER DELINQUENCY RATIOS 1	Dec-2012	Dec-2013	Dec-2014	Dec-2013	Wai-2010
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.94	0.98	0.99	0.83	0.70
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	4.21	5.58	3.21	1.98	1.62
Guaranteed Student Loans  New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	0.73	0.86	0.63	0.62
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	0.85	0.98	1.07	0.89
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	0.81	0.94	0.94	0.81
Leases Receivable Delinguent >= 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	1.68	1.43	1.03	0.86
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	6.92	7.89	9.01	14.30	11.20
Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	1.40	1.25	1.00
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	2.19	0.62	0.43
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	6.23	5.05	3.19	1.16	1.61
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.60	2.51	1.73	0.63	0.52
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	70.83
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	105.97	128.23
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	1.14	1.33	1.09	0.76	0.60
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	0.00	0.00	1.10	0.04	0.50
1st Mto Adiustable Rate and Hvbrid/Balloon < 5 vears  Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	0.93	0.90	1.10	0.94	0.59
Fixed/Hybrid/Balloon Loans	0.99	1.89	0.85	0.52	0.59
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.50	0.34	0.32	0.32	0.26
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int					
Only and Pmt Opt First & Other RE Loans	0.93	0.15	0.00	0.00	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	8.03	18.78	11.29	10.53	7.80
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	6.80
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.51	2.90	2.39	1.97	1.93
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.96	1.10	0.92	0.69	0.53
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	19.43	18.82	17.90
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.41	2.25	2.09	1.99	1.93
* 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 0.41	0.62 0.62	0.60 0.18	0.73	0.77 0.04
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans  * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.41	0.62	0.18	0.09	0.04
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.70	0.50	0.13	0.00	0.03
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.70	0.00	0.25	0.10	0.07
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	1.21
* 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	0.09
SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans	17.03	18.13	19.53	19.85	20.25
Participation Loans Outstanding / Total Loans	2.74	2.62	2.74	3.00	20.25
Participation Loans Purchased YTD / Total Loans Granted YTD	1.65	2.22	2.59	2.46	0.77
* Participation Loans Sold YTD / Total Assets	0.05	0.14	0.27	0.38	0.15
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.88	2.77	2.86	2.80	2.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.02	0.07	0.03	0.00	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	****				
Student Loans	N/A	41.86	35.69	39.12	43.28
REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets	15.62	16.43	16.33	15.94	15.37
Total Fixed Rate Real Estate / Total Assets  Total Fixed Rate Real Estate / Total Loans	26.93	26.92	25.55	25.12	24.72
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	15.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	71.99	68.93	59.05	65.40	71.67
Interest Only & Payment Option First & Other RE / Total Assets	0.26	0.29	0.27	0.35	0.30
Interest Only & Payment Option First & Other RE / Net Worth	2.57	2.78	2.50	3.35	2.86
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.72	2.16	1.19	1.26	1.24
Unused Commitments / Cash & ST Investments Complex Assets / Total Assets	100.18	128.99	157.81	112.68	103.17
LORDORY ASSES / LOTAL ASSETS	20.39 42.73	19.99	20.93 39.70	21.26	21.69
		41.13	39.70	38.12	37.42
Short Term Liabilities / Total Shares and Deposits plus Borrowings	12.70				
Short Term Liabilities / Total Shares and Deposits plus Borrowings  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	.2.70				
Short Term Liabilities / Total Shares and Deposits plus Borrowings	12.10				

		Asse	ets						
Return to cover		For Charter :							
07/06/2016		Count of CU:	110						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
ASSETS									
CASH:									
Cash On Hand	111,162,421	120,169,411	8.1	129,560,659	7.8		_	141,464,956	
Cash On Deposit	756,137,036	619,155,408	-18.1	558,363,794	-9.8	897,110,859		1,061,171,712	
Cash Equivalents	44,783,930	24,482,276				29,617,687		36,376,504	
TOTAL CASH & EQUIVALENTS	912,083,387	763,807,095	-16.3	707,429,983	-7.4	1,060,689,548	49.9	1,239,013,172	16.8
INVESTMENTS									
INVESTMENTS:	40,000,450	20.075.044	40.0	04.450.704	0.0	00.000.070		00 405 007	
Trading Securities	18,636,459	20,675,914	10.9		2.3	20,002,670	-5.5	20,465,267	2.3
Available for Sale Securities	1,877,993,381	1,859,597,079				1,785,727,679		1,846,536,857	3.4
Held-to-Maturity Securities	172,777,962	165,574,640			-18.7	115,128,034		125,048,706	
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	628,379,529	0.7
Person Credit Unions <sup>2</sup>	24 022 224	22.004.400	6.0	40 400 450	07.0	E0 00E 044	20.0	64.006.040	7.0
Total MCSD/Nonperpetual Contributed Capital and	31,823,384	33,984,488	6.8	43,422,159	27.8	59,395,841	36.8	64,026,048	7.8
PIC/Perpetual Contributed Capital and	23,142,532	22,396,603	-3.2	17,063,147	-23.8	16,987,247	-0.4	16,990,782	0.0
All Other Investments in Corporate Cus	18,016,872	2,309,738		, ,		811,990		1,049,281	29.2
All Other Investments in Corporate Cus  All Other Investments <sup>2</sup>	76,015,066	80,134,340		, ,	11.6	94,980,889		97,406,870	
TOTAL INVESTMENTS	3,035,406,833	2,946,742,615			-4.7	2,717,118,667	-3.3	2,799,903,340	
TOTAL INVESTMENTS	3,033,400,633	2,940,742,013	-2.9	2,009,407,203	-4.7	2,717,110,007	-3.3	2,799,903,340	3.0
LOANS HELD FOR SALE	120,604,377	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3	43,432,922	6.6
EGANS FILED FOR SALE	120,004,377	33,402,401	-34.0	33,043,110	-39.0	40,723,103	20.5	45,452,522	0.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	387,295,751	409.049.194	5.6	425,615,887	4.1	435,434,150	2.3	420.662.134	-3.4
All Other Unsecured Loans/Lines of Credit	235,560,893	256,002,490	8.7		8.7	291,742,231	4.9	288,845,890	_
Payday Alternative Loans (PAL Loans) (FCUs only)	255,500,055	230,002,430	N/A	0		231,742,231		200,043,030	N/A
Non-Federally Guaranteed Student Loans	28,344,309	34,250,946		-	30.6	48,042,028	_	49,847,761	3.8
New Vehicle Loans	680,001,291	819,241,668	20.5		12.5	974,855,129		959,469,060	
Used Vehicle Loans	1,808,416,888	1,929,017,721	6.7		12.3	2,336,105,459		2,386,818,280	
1st Mortgage Real Estate Loans/Lines of Credit	2,031,781,590	2,189,264,182	7.8		5.1	2,370,345,675		2,367,771,542	
Other Real Estate Loans/Lines of Credit	818,331,264	832,903,433	1.8		5.9	912,390,903		914,418,144	
Leases Receivable	0	0		0		0		0	N/A
Total All Other Loans/Lines of Credit	319,392,212	314,183,973	-1.6			370,505,568		399,363,470	
TOTAL LOANS	6,309,124,198	6,783,913,607	7.5		8.5	7,739,421,143		7,787,196,281	0.6
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(79,032,418)	(69,186,374)	-12.5		2.5	(68,894,808)	-2.8	(69,306,862)	0.6
Foreclosed Real Estate	15,722,451	18,903,926	20.2	,		6,858,476		6,959,789	
Repossesed Autos	1,506,567	1,018,530	-32.4		57.5	2,097,080		2,172,605	
Foreclosed and Repossessed Other Assets	83,105	1,598,801		, ,		570,622		634,708	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	17,312,123	21,521,257	24.3		-35.1	9,526,178		9,767,102	
Land and Building	245,172,923	260,366,803	6.2		8.2	288,617,790		292,214,666	
Other Fixed Assets	34,573,139	39,450,872				53,890,730		53,022,050	
NCUA Share Insurance Capitalization Deposit	89,334,962	93,392,057	4.5		2.2	97,978,129		98,086,683	0.1
Identifiable Intangible Assets	280,667	402,114				07,070,120		1,933	
Goodwill	1,582,360	1,582,360				1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	1,863,027	1,984,474				1,582,360		1,584,293	
Accrued Interest on Loans	21,642,496	21,221,842						21,362,961	
Accrued Interest on Investments	8,709,371	6,966,070			-8.0	7,187,629	-	7,098,079	
Non-Trading Derivative Assets, net	N/A	N/A		65,796		39,972		37,936	
All Other Assets	156,832,117	187,617,406				225,828,650		235,127,510	
TOTAL OTHER ASSETS	187,183,984	215,805,318			8.6	255,077,132		263,626,486	
	.0.,.00,004	,,		_0.,000,014	0.0	_00,0,102	0.0	_55,525,400	5.4
TOTAL ASSETS	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,731,974	6.0	12,518,540,133	2.6
TOTAL CU's	118								
# Means the number is too large to display in the cell			2.0					1.0	
<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	IER INVESTMENTS PRIC	OR TO JUI	NE 2006 FOR SHORT FO	RM FILER	S			4. Assets
						-	1		

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
07/06/2016		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 (	Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings 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	252,398,594	2.1
Borrowing Repurchase Transactions	249,526,237	160, 155, 162	-25.4 N/A			10,113,281	N/A	10,257,200	
Subordinated Debt	0	0	N/A			10,113,261		10,237,200	
Uninsured Secondary Capital and	0	U	IN/A	0	IN/A		IN/A	0	IN/A
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	14/73	0		0		0	
Accrued Dividends and Interest Payable	13,833,311	12,404,911	-10.3	12,378,843		12,300,571	-0.6		,
Accounts Payable & Other Liabilities	140,558,669	124,907,310	-10.5	159,449,399	27.7	158,905,364	-0.3	158,558,512	
TOTAL LIABILITIES	403,920,217	323,465,403	-19.9		19.7	428,632,611	10.7	427,996,131	
· · · · · · · · · · · · · · · · · · ·	400,020,217	020,700,400	10.0	301,000,293	15.7	-120,002,011	10.7	-121,000,101	0.1
SHARES AND DEPOSITS									
Share Drafts	1,470,819,402	1,549,631,235	5.4	1,690,759,847	9.1	1,969,444,904	16.5	1,977,678,699	0.4
Regular Shares	2,664,584,488	2,899,157,457	8.8		7.7	3,412,016,466	9.3		
Money Market Shares	2,255,027,127	2,366,918,208	5.0			2,519,855,623	4.2	, , ,	
Share Certificates	1,922,359,031	1,811,083,707	-5.8		-6.8	1,638,734,315			
IRA/KEOGH Accounts	1,016,082,056	993,465,335	-2.2		-4.1	922,166,317	-3.2	911,530,884	
All Other Shares <sup>1</sup>	24,180,561	27,591,787	14.1	31,838,239	15.4	32,074,972	0.7	40,333,597	
Non-Member Deposits	3,040,300	7,098,593	133.5		91.8	16,957,334	24.6	, ,	
TOTAL SHARES AND DEPOSITS	9,356,092,965	9,654,946,322	3.2		2.7	10,511,249,931	6.0		
TOTAL SHAKES AND DEFOSITS	9,330,092,903	9,034,940,322	5.2	3,310,030,334	2.1	10,511,249,951	0.0	10,000,737,170	2.0
EQUITY:									
Undivided Earnings	682,943,980	728,496,724	6.7	779,004,541	6.9	824,463,513	5.8	833,747,210	1.1
Regular Reserves	210,138,422	213,462,339	1.6		0.2	212,019,644	-0.8	211,764,352	
Appropriation For Non-Conforming Investments	210,100,422	210,402,000	1.0	210,010,000	0.2	212,013,044	0.0	211,704,002	0.1
(SCU Only)	0	0	N/A	0	N/A	1,136,101	N/A	3,000	-99.7
Other Reserves	217,309,394	222,857,943	2.6			243,856,937	5.6		
Equity Acquired in Merger	240,651	315,438	31.1	2,378,003	653.9	6,119,825		5,169,279	
Miscellaneous Equity	1,188,480	1,188,480	0.0		0.0	1,188,480	0.0		
Accumulated Unrealized G/L on AFS Securities	24,249,421	-17,714,259	-173.1	814,696	104.6	-6,680,526		6,117,432	
Accumulated Unrealized Losses for OTTI	= 1,= 12, 1= 1	,,====		011,000		2,222,222		2,,.	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-271,963	N/A	0	100.0	0	N/A
Other Comprehensive Income	-22,456,995	-13,738,185	38.8	-21,423,757	-55.9	-26,254,542	-22.5	-26,306,258	-0.2
Net Income	0	0	N/A	0	N/A	0	N/A	4,073,436	N/A
EQUITY TOTAL	1,113,613,353	1,134,868,480	1.9	1,206,435,550	6.3	1,255,849,432	4.1	1,283,786,826	2.2
TOTAL SHARES & EQUITY	10,469,706,318	10,789,814,802	3.1	11,122,494,104	3.1	11,767,099,363	5.8	12,090,544,002	2.7
TOTAL LIABILITIES, SHARES, & EQUITY	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,731,974	6.0	12,518,540,133	2.6
NCUA INSURED SAVINGS 2									
Uninsured Shares	360,205,121	404,845,427	12.4			492,759,231	19.6		
Uninsured Non-Member Deposits	1,001,168		41.2			2,473,218			
Total Uninsured Shares & Deposits	361,206,289		12.5			495,232,449			
Insured Shares & Deposits	8,994,886,676		2.8			10,016,017,482	5.4		
TOTAL NET WORTH	1,110,632,447	1,165,122,444	4.9	1,226,128,094	5.2	1,287,596,020	5.0	1,304,765,054	1.3
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/F									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 09	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. Liah	ShEquity

		Income Statem	ent						
Return to cover		For Charter :							
07/06/2016		Count of CU:							
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 o	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Cha	Mar-2016	% Cha
* INCOME AND EXPENSE	DCC 2012	DCC 2010	70 Olig	DCC 2014	70 Ong	Dec 2013	70 Ong	mai 2010	70 Ong
INTEREST INCOME:									
Interest on Loans	344,322,452	334,029,324	-3.0	338,684,019	1.4	356,300,901	5.2	90,860,843	2.0
Less Interest Refund	(457,500)	(530,440)	15.9	(526,357)	-0.8	(504,360)	-4.2	(40,026)	-68.3
Income from Investments	48,109,492	42,862,293	-10.9	44,676,917	4.2	42,250,777	-5.4	11,485,537	8.7
Income from Trading	1,078,029	1,935,373	79.5	414,364	-78.6	-1,257,156	-403.4	523,558	266.6
TOTAL INTEREST INCOME	393,052,473	378,296,550	-3.8	383,248,943	1.3	396,790,162	3.5	102,829,912	3.7
INTEREST EXPENSE:									
Dividends	53,151,094	46,740,525	-12.1	44,024,134	-5.8	42,289,566	-3.9	10,621,613	0.5
Interest on Deposits	19,514,463	13,982,965	-28.3	11,668,792	-16.5	11,086,794	-5.0	2,695,885	-2.7
Interest on Borrowed Money	9,905,604	5,345,441	-46.0	4,597,536	-14.0	5,323,038	15.8	1,545,097	16.1
TOTAL INTEREST EXPENSE	82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	14,862,595	1.3
PROVISION FOR LOAN & LEASE LOSSES	58,538,753	47,404,679	-19.0	41,662,765	-12.1	43,854,144	5.3	11,963,586	9.1
NET INTEREST INCOME AFTER PLL	251,942,559	264,822,940	5.1	281,295,716	6.2	294,236,620	4.6	76,003,731	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	28,503,624	-1.7
Other Operating Income	112,622,640	120,497,760	7.0	123,510,331	2.5	137,981,633	11.7	33,246,576	-3.6
Gain (Loss) on Investments	2,403,868	3,310,110	37.7	965,075	-70.8	1,271,492	31.8	869,225	173.5
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	-1,834,344	-1,382,846	24.6	-2,820,948	-104.0	-1,201,357	57.4	-188,987	37.1
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	-1,417,472	-97.0	82,624	123.3
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	62,513,062	-1.9
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	206,369,608	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6	61,897,313	2.6
Travel, Conference Expense	3,702,074	3,954,311	6.8	4,346,011	9.9	4,547,576	4.6	974,813	-14.3
Office Occupancy	29,025,588	30,031,267	3.5	32,740,885	9.0	34,259,271	4.6	8,632,711	0.8
Office Operation Expense	78,153,744	85,500,926	9.4	91,227,419	6.7	97,317,907	6.7	25,351,778	4.2
Educational and Promotion	16,175,334	15,602,280	-3.5	15,117,153	-3.1	17,091,946	13.1	3,638,583	-14.8
Loan Servicing Expense	32,086,214	33,914,490	5.7	32,180,525	-5.1	36,254,997	12.7	9,341,217	3.1
Professional, Outside Service	28,000,571	29,715,191	6.1	32,836,557	10.5	33,567,117	2.2	8,302,656	-1.1
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	1,527	######
Member Insurance - Temporary Corporate									
CU Stabilization Fund <sup>3</sup>	6,819,726	6,111,196		0	-100.0	0			,,
Member Insurance - Other	788,597	640,903		311,577	-51.4	152,699		40,691	
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	123,058,106	1.5
EXPENSE AND NOUSIF PREMIUMS */4	68,039,920	61,818,943	-9.1	61,177,002	-1.0	64,175,426	4.9	15.460.214	-3.6
NET INCOME (LOSS)	59,513,457	54,478,481		61,077,101	12.1	64,175,380		-11	
RESERVE TRANSFERS:	30,010,401	0-1,-1.0,-01	0.0	31,011,101		J-, 1. J,JJJ	0.1	10,400,007	0.0
Transfer to Regular Reserve	484,718	215,936	-55.5	357,246	65.4	203,761	-43.0	7,230,104	######
* All Income/Expense amounts are year-to-date while the related % change ra	,	=:0,000		221,210	1		1510	.,,	1
# Means the number is too large to display in the cell	3.0 di ilidalizadi								<u> </u>
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Pr	emium Expense		1				1		<u> </u>
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium E	<u>'</u>								1
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilizat	•	NCUSIF Premium Evne	ense For Se	entember 2009 and forward	1				
this account only includes only the Temporary Corporate CU Stabilization Ex				promoti 2000 and lotwart	-,				
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before	· · · · · · · · · · · · · · · · · · ·		10 forward 1	NCUSIF Stabilization Incor	ne. if anv	is excluded.			6. IncExp
to coptombol 2010, the docodit was halfied fet income (LOSS) before	Som Stabilization Exper	I Torri December 201	. o ioi waid, l	Clasmzanon incor	, arry,	choludou.		1	JOL/

	ī	Delinguent Loan Infe	ormation	1					
Return to cover	-	For Charter :							
07/06/2016		Count of CU :							
CU Name: N/A		Asset Range :		Netice + Book Green	All + O	IMOL * T I		F1	21-1-
Peer Group: N/A	Count of	CU in Peer Group :		Nation * Peer Grou	p: All ^ S	tate = 'MO' ^ Type I	ncluded:	Federally Insured S	state
	Count of	CO III Feel Gloup .	IN/A				+		+
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-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	103,324,993	-12.7
60 to 179 Days Delinquent	53,407,034	51,541,751	-3.5	54,491,734	5.7	49,789,259	-8.6	35,515,259	-28.7
180 to 359 Days Delinquent	12,061,357	13,760,689	14.1	13,713,963	-0.3	11,058,544	-19.4	14,070,302	27.2
> = 360 Days Delinquent	6,455,698	5,750,945	-10.9		-17.5	4,167,444		4,464,586	
Total Del Loans - All Types (> = 60 Days)	71,924,089	71,053,385	-1.2	, ,	2.7	65,015,247		54,050,147	
% Delinquent Loans / Total Loans	1.14	1.05	-8.1	0.99	-5.4	0.84	-15.3	0.69	-17.4
DELINQUENT LOANS BY CATEGORY:							<u> </u>		
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	4,189,359	-40.0
60 to 179 Days Delinquent	3,426,390	3,778,494	10.3		4.0	3,371,177		2,688,777	
180 to 359 Days Delinquent	215,119	203,859	-5.2	263,675	29.3	217,898		242,832	
> = 360 Days Delinquent	8,753	8,209	-6.2		146.6	15,643		4,207	
Total Del Credit Card Lns (> = 60 Days)	3,650,262	3,990,562	9.3		5.5	3,604,718		2,935,816	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.94	0.98	3.5		1.4	0.83		0.70	
Payday Alternative Loans (PAL Loans) FCU Only	5.01	3.00	2.0	2.00		2.00	13.3	5.110	1
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0		0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	344,262	561,062	63.0		-1.0	1,294,133		410,947	
60 to 179 Days Delinquent	1,171,021	1,872,586	59.9		-28.8	882,040		700,454	
180 to 359 Days Delinquent	4,349	15,737	261.9		123.2	29,646		48,008	
> = 360 Days Delinquent	16,572	23,796	43.6		171.9	37,552		57,038	
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	805,500	-15.1
%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	1.62	-18.2
New Vehicle Loans		0.00	02.0	0.21	12.0	1.00		1.02	10.2
30 to 59 Days Delinquent	N/A	21,486,891		23,518,344	9.5	16,932,181	-28.0	11,948,185	-29.4
60 to 179 Days Delinguent	N/A	4,700,328		6,365,435	35.4	5,122,826		4,488,587	
180 to 359 Days Delinquent	N/A	912,459		1,333,089	46.1	777,991	-41.6	1,288,435	
> = 360 Days Delinquent	N/A	330,717		260,137	-21.3	209,410		194,773	
Total Del New Vehicle Lns (> = 60 Days)	N/A	5,943,504		7,958,661	33.9	6,110,227	-23.2	5,971,795	-2.3
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	0.73		0.86	19.0	0.63	-27.4	0.62	-0.7
Used Vehicle Loans									
30 to 59 Days Delinquent	N/A	47,090,528		52,900,991	12.3	43,190,103	-18.4	30,658,640	-29.0
60 to 179 Days Delinquent	N/A	13,380,505		17,734,645	32.5	20,717,604		16,087,261	-22.3
180 to 359 Days Delinquent	N/A	2,381,568		2,831,631	18.9	3,694,958		4,559,401	
> = 360 Days Delinquent	N/A	655,022		563,141	-14.0	520,885		532,165	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	16,417,095		21,129,417	28.7	24,933,447		21,178,827	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	0.85		0.98	14.6	1.07	9.4	0.89	-16.9
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	0.81		0.94	15.8	0.94	-0.5	0.81	-13.5
Leases Receivable	<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		N/A	0	N/A	0		0	
> = 360 Days Delinquent	0				N/A	0		0	_
Total Del Leases Receivable (> = 60 Days)	0				N/A	0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00		N/A		N/A	0.00		0.00	
All Other Loans <sup>2</sup>									
30 to 59 Days Delinquent	N/A	9,666,542		9,516,676	-1.6	8,077,825	-15.1	10,048,383	24.4
60 to 179 Days Delinquent	N/A	7,359,015		5,859,589	-20.4	4,671,298		4,400,768	
180 to 359 Days Delinquent	N/A	1,201,658		2,116,637	76.1	1,577,354		920,873	
> = 360 Days Delinquent	N/A	1,025,809		881,354	-14.1	571,951	-35.1	567,928	
Total Del All Other Loans (> = 60 Days)	N/A	9,586,482		8,857,580	-7.6	6,820,603		5,889,569	
%All Other Loans >= 60 Days / Total All Other Loans	N/A	1.68		1.43	-14.9	1.03		0.86	
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque	ency reporting requirement	ents for troubled debt re	structured	(TDR) loans. This policy	change m	ay result in a decline in			
delinquent loans reported as of June 2012.					-		<b> </b>		<u> </u>
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delin	quent New/Used Auto I	_oans are no longer incl	uded in "Al	I Other Loans" delinquer	ncy.		7.	. Delinquent Loan Info	rmation 1

	-	Delinquent Loan Info	rmation	2					$\overline{}$
Return to cover		For Charter :	N/A	_					
07/06/2016		Count of CU:							
CU Name: N/A		Asset Range :					L		
Peer Group: N/A	0			Nation * Peer Grou	p: All * S	State = 'MO' * Type I	ncluded:	Federally Insured S	State
	Count of	CU in Peer Group :	N/A						+
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-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	46,069,479	9.8
60 to 179 Days Delinquent	18,233,107	20,450,823	12.2	19,270,180	-5.8	15,024,314	-22.0	7,149,412	-52.4
180 to 359 Days Delinquent	5,556,691	9,045,408	62.8	7,133,810	-21.1	4,760,697	-33.3	7,010,753	47.3
> = 360 Days Delinquent	3,605,367	3,707,392	2.8	2,954,625	-20.3	2,812,003	-4.8	3,108,475	
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	17,268,640	-23.6
% 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	1.93	-1.8
% 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	0.53	-23.6
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		-7.5	27,522,507	10.4
60 to 179 Days Delinquent	9,739,538	13,385,500	37.4	10,798,756	-19.3	7,899,377	-26.8	2,930,880	-62.9
180 to 359 Days Delinquent	3,916,309	4,321,401	10.3	4,298,168	-0.5		-41.0	4,476,372	
> = 360 Days Delinquent	2,704,605	3,071,624	13.6	2,617,430	-14.8	2,485,720	-5.0	2,769,886	11.4
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	10,177,138	-21.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	4.4.4	4.00	45.0	4.00	477	0.70	20.0	0.00	20.
1st Mtg Fixed and Hybrid/Balloons > 5 yrs  1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	1.14	1.33	15.8	1.09	-17.7	0.76	-30.6	0.60	-20.8
	8,202,741	13,188,432	60.8	13,504,267	2.4	11,213,719	-17.0	13,024,844	16.2
30 to 59 Days Delinquent			-28.4		47.8		-17.0		
60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,914,759 590,830	3,520,418 1,902,863	-28.4 222.1	5,201,856 2,205,599	47.8 15.9	4,505,391 1,768,519		2,062,697 1,913,773	
> = 360 Days Delinquent	123,654	1,902,863	45.5	2,205,599 59,995	-66.6		-100.0	1,913,773	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,629,243	5,603,152	-0.5	7,467,450	33.3			3,987,123	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	3,029,243	5,003,152	-0.5	1,401,450	33.3	0,273,910	-10.0	3,901,123	-30.4
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
Vrs	0.93	0.90	-3.6	1.10	22.4	0.94	-14.4	0.59	-37.2
Other Real Estate Fixed Rate/Hybrid/Balloon	0.55	0.30	-5.0	1.10	22.7	0.54	-14.4	0.55	-01.2
30 to 59 Days Delinquent	4,771,142	4,219,801	-11.6	2,667,499	-36.8	2,740,465	2.7	2,135,095	-22.1
60 to 179 Days Delinquent	1,426,156	2,012,259	41.1	1,843,109	-8.4	1,067,991	-42.1	994,237	-6.9
180 to 359 Days Delinquent	607,459	2,551,611	320.0	227,860	-91.1	132,231	-42.0	285,211	
> = 360 Days Delinquent	637,225	321,420	-49.6	123,716	-61.5		-65.9	63,577	
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	1,343,025	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	_,_,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,,,,,		1,2.2,000		1,010,00	1
Other RE Fixed/Hybrid/Balloon Loans	0.99	1.89	90.5	0.85	-54.8	0.52	-38.9	0.59	12.4
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	3,387,033	
60 to 179 Days Delinquent	2,152,654	1,532,646	-28.8	1,426,459	-6.9	1,551,555	8.8	1,161,598	
180 to 359 Days Delinquent	442,093	269,533	-39.0	402,183	49.2		-19.8	335,397	
> = 360 Days Delinquent	139,883	134,477	-3.9	153,484	14.1	284,139	85.1	264,359	
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	1,761,354	-18.4
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	0.50	0.34	-32.3	0.32	-6.0	0.32	1.0	0.26	-19.7
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	0.20	-19.7
Member Business Loans Secured By RE									+
30 to 59 Days Delinquent	N/A	7,144,564		3,276,650	-54.1	1,615,162	-50.7	3,698,465	129.0
60 to 179 Days Delinquent	N/A	2,313,659		974,629	-57.9	637,751	-34.6	583,034	
180 to 359 Days Delinquent	N/A	2,246,651		2,180,203	-37.9		-61.5	275,269	
> = 360 Days Delinquent	N/A	994,526		112,775	-88.7	040,038	-100.0	2/5,269	N/A
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	858,303	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member	IN/A	3,334,630		3,207,007	*41.2	1,477,709	-34.0	636,303	-41.8
Business Loans Secured by RE	N/A	2.21		1.17	-47.3	0.50	-57.1	0.28	-43.7
Member Business Loans NOT Secured By RE	•								
30 to 59 Days Delinquent	N/A	650,620		856,076	31.6	210,441	-75.4	108,441	-48.5
60 to 179 Days Delinquent	N/A	974,742		573,344	-41.2	54,272	-90.5	184,122	239.3
180 to 359 Days Delinquent	N/A	600,639		145,641	-75.8	144,788	-0.6	181,694	
> = 360 Days Delinquent	N/A	604,280		536,366	-11.2	464,561	-13.4	469,050	1.0
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	834,866	25.8
%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	4.30	30.8
NonMember Business Loans Secured By RE	<u> </u>								
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	-100.0	133,157	N/A
180 to 359 Days Delinquent	N/A	0		1,107,238	N/A	0		0	N/A
> = 360 Days Delinquent	N/A	0		0	N/A			0	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	0		1,127,242	N/A	0	-100.0	133,157	N/A
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total	****		1				400 -		
NonMember Business Loans Secured by RE	N/A	0.00		6.44	N/A	0.00	-100.0	0.83	N/A
NonMember Business Loans NOT Secured By RE			-						<del> </del>
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	0		63,444	N/A	0		0	
> = 360 Days Delinquent	N/A	0		0	N/A	0		0	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	0	<u> </u>	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	l	0.59	N/A	0.00	-100.0	0.00	N/A
NonMember Business Loans NOT Secured by RE	N/A	0.00		0.59	IN/A	0.00	-100.0	0.00	IN/F
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# Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re	norting requirement 1	s troublad debtt-	od (TDD)	loono		1			

	n Losses, Bankrupto	y Information, and T		Debt Restructured L	oans				
<u>Return to cover</u> <u>07/06/2016</u>		For Charter :							
CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				: Nation * Peer Group	: All * St	ate = 'MO' * Type Incl	uded: Fo	derally Insured State	e Credit
	Count o	of CU in Peer Group :						,	
			a. a.		a. a.		a. a.		a/ <b>a</b> /
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									1
* Total Loans Charged Off	59,455,097	70,743,833	19.0	52,335,386	-26.0	57,112,857	9.1	14,510,107	1.6
* Total Loans Recovered	10,820,102	11,628,158	7.5	12,435,722	6.9	10,820,595	-13.0	2,862,134	5.8
* NET CHARGE OFFS (\$\$)	48,634,995	59,115,675	21.5			46,292,262	16.0	11,647,973	0.6
**%Net Charge-Offs / Average Loans	0.78		15.5				8.7	0.60	
Total Del Loans & *Net Charge-Offs 1	120,559,084	130,169,060	8.0		-13.3		-1.4	65,698,120	_
Combined Delinquency and Net Charge Off Ratio  LOAN LOSS SUMMARY BY LOAN TYPE	1.92	1.95	1.5	1.56	-20.2	1.45	-6.6	1.29	-10.9
* Unsecured Credit Card Lns Charged Off	11,196,740	10,960,184	-2.1	10,927,976	-0.3	10,500,067	-3.9	2,691,495	2.5
* Unsecured Credit Card Lns Recovered	2,003,830		0.7		8.4		-12.5	626,094	
* NET UNSECURED CREDIT CARD C/Os	9,192,910	,	-2.7				-12.3	2.065.401	-3.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.41	2.25	-6.8		-		-4.8	1.93	
* Non-Federally Guaranteed Student Loans Charged Off	1,640,910	1,131,064	-31.1		-99.3		50.8	3,078	
* Non-Federally Guaranteed Student Loans Recovered	10,478		25.6		-85.8		-64.9	161	-2.1
* Net Non-Federally Guaranteed Student Loans C/Os	1,630,432	1,117,906	-31.4		-99.5		89.0	2,917	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	6.06		-41.1		-99.6	0.02	60.9	0.02	3.2
* Total 1st Mortgage RE Loan/LOCs Charged Off	6,429,868	15,297,421	137.9		-75.9	1,764,788	-52.1	272,020	
* Total 1st Mortgage RE Loans/LOCs Recovered	667,922	1,130,376	69.2				-59.6	65,296	
* 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	206,724	-43.8
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.20	0.67	120.1	0.42	00.2	0.00	F2 2	0.00	44.6
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	0.28 6,547,761	0.67 4,843,848	136.1 -26.0		-80.3 -19.6	0.06 1,809,203	-52.2 -53.5	0.03 265,298	
* Total Other RE Loans/LOCs Recovered	661,532	677,853	2.5				-63.0	103,284	
* NET OTHER RE LOANS/LOCs C/Os	5,886,229		-29.2				-48.4	162,014	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.70		-28.4		-41.7	0.15	-50.7	0.07	-51.1
* Total Real Estate Loans Charged Off	12,977,629	20,141,269	55.2		-62.4		-52.9	537,318	
* Total Real Estate Lns Recovered	1,329,454	1,808,229	36.0				-61.8	168,580	
* NET Total Real Estate Loan C/Os	11,648,175		57.4		-70.1		-49.4	368,738	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.62	53.4	0.18	-71.7	0.09	-51.5	0.04	-47.6
* Total TDR 1st & Other Real Estate Lns Charged Off	2,124,035	1,510,248	-28.9	871,284	-42.3	348,593	-60.0	4,269	-95.1
* Total TDR 1st & Other Real Estate Lns Recovered	1,122	523,894			-84.1	84,492	1.3	25,803	
*NET TDR Real Estate C/Os	2,122,913	986,354	-53.5		-20.1	264,101	-66.5	-21,534	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	1.76		1.47		0.51	-65.0	-0.18	
* Total Leases Receivable Charged Off	0		N/A			0	N/A	32,757	N/A
* Total Leases Receivable Recovered	0		N/A			0	N/A	3,543	
* NET LEASES RECEIVABLE C/Os	0	-	N/A			0	N/A	29,214	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable BANKRUPTCY SUMMARY	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Number of Members Who Filed Chapter 7 YTD	2,996	2,802	-6.5	2,348	-16.2	2,013	-14.3	471	-76.6
Number of Members Who Filed Chapter 1 TD	1,968	1,923	-2.3		-13.2		-10.2	468	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,300	1,525	0.0				-50.0	1	-50.0
Total Number of Members Who Filed Bankruptcy YTD	4,965	4,726	-4.8		-14.9		-12.6	940	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	49,902,180	44,578,978	-10.7	40,706,206	-8.7	37,901,600	-6.9	13,122,112	-65.4
* All Loans Charged Off due to Bankruptcy YTD	14,408,030	11,053,975	-23.3	10,167,037	-8.0	10,747,954	5.7	2,597,172	-3.3
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	-35.5	19.43	24.3	18.82	-3.1	17.90	-4.9
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	15,466,605	24,640,243	59.3	11,719,508	-52.4		-42.0	1,286,678	-81.1
Number of Real Estate Loans Foreclosed YTD	130	184	41.5	96	-47.8	77	-19.8	13	-83.1
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									<u> </u>
TDR First Mortgage RE Loans	51,906,295	48,954,390	-5.7		0.6		-14.6	41,252,354	
TDR Other RE Loans	7,705,228		-50.4				16.3	4,993,411	
Total TDR First and Other RE Loans	59,611,523		-11.5				-11.6		
TDR RE Loans Also Reported as Business Loans  TDR Consumer Loans (Not Secured by RE)	2,267,891		63.8				-17.8	4,047,889 11,144,243	
TDR Business Loans (Not Secured by RE)	17,035,970		-50.6		47.7		-10.6		
Total TDR First RE, Other RE, Consumer, and Business Loans	3,914,169 80,561,662		25.8 -17.9				-79.5 -15.4	629,934 58,019,942	
Total TDR Loans to Total Loans	1.28						-15.4	58,019,942	
Total TDR Loans to Net Worth	7.25						-19.3	4.45	
TDR portion of Allowance for Loan and Lease Losses	9,564,832		-43.9				-43.0	2,278,273	
# Means the number is too large to display in the cell	3,001,002	5,551,270	.0.0	0,101,401	0.0	2,000,701	.0.0	2,2,3,210	
*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 ann	ualizing)								-
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the deling		ments for troubled debt r	estructure	ed (TDR) loans.				1	
						1		Bankruptcy Information	

	İr	direct and Participati	on Lendi	ng					
Return to cover	-	For Charter :	N/A	•					
07/06/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	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	Mar-2016	0/ Ch
INDIRECT LOANS OUTSTANDING	Dec-2012	Dec-2013	% City	Dec-2014	% City	Dec-2015	% City	IVIAI -2010	76 CH
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	1,030,440,244	1.
Indirect Loans - Outsourced Lending Relationship	406,566,653			493,093,308	5.2	523,334,971	6.1	546,516,454	
Total Outstanding Indirect Loans	1,074,439,410			1,437,461,236	16.9	1,536,145,935		1,576,956,698	
%Indirect Loans Outstanding / Total Loans	17.03		_	19.53	7.8	19.85		20.25	_
DELINQUENCY - INDIRECT LENDING 1	17.00	10.10	0.4	10.00	7.0	10.00	1.0	20.20	
30 to 59 Days Delinquent	43,164,225	52,593,078	21.8	59,429,550	13.0	43,527,603	-26.8	28,623,395	-34.
60 to 179 Days Delinquent	12,919,535		3.3	16,962,054	27.1	16,152,195		12,116,591	
180 to 359 Days Delinquent	2,098,038			2,874,209	27.3	2,756,912	-4.1	3,216,203	
> = 360 Days Delinquent	339,108			351,549	-34.1	355,395		378,124	
Total Del Indirect Lns (>= 60 Days)	15,356,681	16,130,679		20,187,812	25.2	19,264,502	-	15,710,918	_
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	-8.2	1.40	7.1	1.25	+	1.00	+
LOAN LOSSES - INDIRECT LENDING									1
* Indirect Loans Charged Off	11,853,426	13,944,913	17.6	15,168,143	8.8	21,365,148	40.9	5,335,647	-0.
* Indirect Loans Recovered	2,075,704			1,942,942	-13.6	2,019,024		630,819	
* NET INDIRECT LOAN C/Os	9,777,722	11,695,286	19.6	13,225,201	13.1	19,346,124	46.3	4,704,828	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.92	1.02	10.0	0.99	-2.3	1.30	31.2	1.21	-7.
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									T
+ CU Portion of Part. Lns Interests Retained):									<del></del>
Consumer	5,560,501	8,544,280		17,326,043	102.8	32,480,946		25,131,410	
Non-Federally Guaranteed Student Loans	14,616,060			20,144,547	39.6	20,525,907	1.9	20,719,552	
Real Estate	10,365,114			15,013,347	30.0	14,179,942	-5.6	9,464,113	
Member Business Loans (excluding C&D)	12,711,335		-65.1	22,850,887	414.9	24,082,881	5.4	29,048,183	
Non-Member Business Loans (excluding C&D)	40,624,453			17,489,446	-48.7	18,206,176		19,153,564	
Commercial Construction & Development	0	, ,		606,382	-86.4	1,307,124		830,684	
Loan Pools	88,826,765			108,475,788	8.2	121,121,072		116,492,752	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	172,704,228			201,906,440	13.6	231,904,048		220,840,258	
%Participation Loans Outstanding / Total Loans	2.74			2.74	4.7	3.00		2.84	
* Participation Loans Purchased YTD	59,052,906	76,397,575	29.4	85,311,586	11.7	93,368,978	9.4	11,640,189	-50.
%Participation Loans Purchased YTD	1.65	2.22	34.2	2.59	16.7	2.46	-5.0	0.77	-68.
/ Total Loans Granted YTD PARTICIPATION LOANS SOLD:	1.03	2.22	34.2	2.55	10.7	2.40	-5.0	0.77	-00.
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	64,164,187	-11.3
Participation Loan Interests - Amount Retained (Outstanding)	18,012,139	17,357,920	-3.6	23,550,598	35.7	26,973,775	14.5	26,010,189	-3.0
* Participation Loans Sold YTD	5,446,610	15,003,072	175.5	31,301,358	108.6	45,856,246	46.5	4,683,416	-59.
** %Participation Loans Sold YTD / Total Assets	0.05	0.14	169.5	0.27	101.4	0.38	38.3	0.15	-60.2
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	0	-100.0
*Loans Purchased in Full from Other Sources YTD	0	771,600	N/A	48,000	-93.8	5,142	-89.3	3,096	140.8
%Loans Purchased From Financial Institutions & Other			004-		64.4		00.0	0.00	
Sources YTD / Loans Granted YTD	0.02			0.03	-61.4	0.00		0.00	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1	040 =00	200 177	^ -	4.000.011	207.0	4 400 0 10	74.5	1 110 010	+
30 to 59 Days Delinquent	816,588			4,089,341	397.2	1,166,949		1,412,010	
60 to 179 Days Delinquent	1,379,762			1,855,241	-27.4	1,105,963 101.916		683,714	
180 to 359 Days Delinquent	54,357 16,572	120,092		2,264,700		- ,		71,467	
> = 360 Days Delinquent Total Dal Participation Las (>= 60 Days)	16,572 1,450,691	35,766		292,340 4.412.281	717.4	238,252		198,245	
Total Del Participation Lns (>= 60 Days)	1,450,691	2,711,372	86.9	4,412,281	62.7	1,446,131	-67.2	953,426	-34.
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	81.5	2.19	43.3	0.62	-71.5	0.43	-30.
LOAN LOSSES - PARTICIPATION LENDING	3.0 .	1.02	20	2.10		3.02		3.10	1
* Participation Loans Charged Off	2,136,694	2,058,890	-3.6	426,183	-79.3	597,530	40.2	154,006	3.
* Participation Loans Recovered	175,823			127,908	-4.2	123,647	-3.3	25,698	
* NET PARTICIPATION LOAN C/Os	1,960,871	1,925,305		298,275	-84.5	473,883		128,308	_
**%Net Charge Offs - Participation Loans	,,	,,		,=		-,			
/ Avg Participation Loans	1.13	1.10	-2.5	0.16	-85.7	0.22	39.1	0.23	3.
*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							1		

		Deal Fatata I can lufa		4			1		$\overline{}$
Return to cover		Real Estate Loan Info For Charter :							+
07/06/2016		Count of CU :							+
CU Name: N/A		Asset Range :							+
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ided: Fe	derally Insured State (	Credit
	Count of	of CU in Peer Group :	N/A					_	
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	723,076,281	722,883,140	-	713,477,935	-1.3	, ,	9.6	, ,	
Fixed Rate 15 years or less	627,597,280	733,992,572		709,217,201	-3.4		-5.5		
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		1,450,752,179	-2.0			1,476,241,579	
Balloon/Hybrid > 5 years	57,050,209	86,966,887		172,447,184	98.3	, ,			
Balloon/Hybrid 5 years or less	460,961,352	480,519,048		521,532,577	8.5	, ,		509,428,415	
Total Balloon/Hybrid First Mortgages	518,011,561	567,485,935		693,979,761	22.3				
Adjustable Rate First Mtgs 1 year or less	56,837,001	54,417,108		60,364,884	10.9	, ,		44,083,942	
Adjustable Rate First Mtgs >1 year	84,432,645	86,663,107		95,172,355	9.8				
Total Adjustable First Mortgages	141,269,646	141,080,215		155,537,239	10.2	, ,	15.4		
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,031,781,590	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675	3.0	2,367,771,542	-0.1
Other Real Estate Loans	040.040 :=:	000 010 :==		007.000.55		000 000 == :		015 017 :::	+
Closed End Fixed Rate	246,013,471	239,810,129		237,699,234	-0.9	, ,	-6.0	, ,	
Closed End Adjustable Rate	4,411,421	1,750,620		13,683,378	681.6				
Open End Adjustable Rate (HELOC)	544,563,034	572,568,702		611,705,187	6.8	, ,	8.9		_
Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING	23,343,338	18,773,982		19,132,690	1.9			13,624,810	
TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING	818,331,264	832,903,433		882,220,489	5.9	, ,	3.4		
RE LOAN SUMMARY (FIX, ADJ):	2,850,112,854	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	3.1	3,282,189,686	0.0
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,429,550,592	1,567,664,919	9.7	4 600 400 000	2.5	1,706,146,562	F 4	1,695,767,852	-0.6
Other RE Fixed Rate	269,356,809	258,584,111	-4.0	1,623,199,363 256,831,924	3.5 -0.7	238,046,093	5.1 -7.3	, , ,	
Total Fixed Rate RE Outstanding		1,826,249,030		1,880,031,287	2.9		3.4		
%(Total Fixed Rate RE/Total Assets)	1,698,907,401	1,826,249,030	-		-0.6		-2.4	, , ,	
%(Total Fixed Rate RE/Total Loans)	15.62 26.93	26.92		16.33 25.55	-5.1	15.94 25.12			
70(10tal Fixed Rate RE/10tal Loans)	20.93	20.92	0.0	20.00	-5.1	25.12	-1.7	24.12	-1.0
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	672,003,690	1.2
Other RE Adj Rate	548,974,455	574,319,322		625,388,565	8.9				
Total Adj Rate RE Outstanding	1,151,205,453	1,195,918,585			8.9	, ,			
Total ray ratio re outstanding	1,101,200,400	1,100,010,000	0.0	1,002,400,001	0.0	1,000,040,020	2.0	1,007,040,010	
MISCELLANEOUS RE INFORMATION:									1
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	16,969,099	-30.2
Outstanding Interest Only & Payment Option Other RE	,			10,020,100		_ 1,001,102		,,	
/ LOCs Loans	10,151,614	12,378,607	21.9	15,606,470	26.1	18,894,406	21.1	20,304,851	7.5
TOTAL Outstanding Interest Only & Payment Option First &									
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	37,273,950	-13.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.26	0.29	11.4	0.27	-8.8	0.35	33.1	0.30	-15.9
%(Interest Only & Payment Option First & Other RE Loans / Net	0.20	0.29	11.4	0.27	-0.0	0.33	33.1	0.30	-13.8
Worth)	2.57	2.78	8.5	2.50	-10.3	3.35	34.3	2.86	-14.8
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	2,206,389	2,565,243		2,619,570	2.1	2,924,382			
Allowance for Loan Losses on all RE Loans	14,926,112	16,023,086	7.3	13,477,147	-15.9	10,165,491	-24.6	10,069,604	-0.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									+
* First Mortgages									<del> </del>
* Fixed Rate > 15 years	858,796,509	617,768,008		385,091,197	-37.7	, ,			
* Fixed Rate 15 years or less	630,872,193	417,823,023		, ,	-51.8			, , , , , , , , , , , , , , , , , , , ,	
* Other Fixed Rate	4,480,483	10,227,890			-44.9				
* Total Fixed Rate First Mortgages	1,494,149,185	1,045,818,921			-43.4		69.9		
* Balloon/Hybrid > 5 years	16,665,906	31,966,874		104,964,154	228.4				
* Balloon/Hybrid 5 years or less	96,742,278	106,920,938		125,298,925	17.2				
* Total Balloon/Hybrid First Mortgages	113,408,184	138,887,812		230,263,079	65.8				
* Adjustable Rate First Mtgs 1 year or less	12,538,487	11,952,644		21,141,522	76.9				
* Adjustable Rate First Mtgs >1 year	13,955,389	15,775,302	-	19,712,371	25.0				+
	26,493,876	27,727,946	4.7	40,853,893	47.3	43,951,488	7.6	10,281,001	
* Total Adjustable First Mortgages			05.0	000 050 077	00.0	4 050 007 105	45.0	054 040 170	
* Total Adjustable First Mortgages * TOTAL FIRST MORTGAGE RE LOANS GRANTED * Amounts are year-to-date while the related %change ratics are annualized.	1,634,051,245		-25.8	863,053,377	-28.8	1,253,387,185	45.2	251,040,179	-19.9

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :	N/A						
07/06/2016		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	AII * C4a	in - IMOI * Turno Implu	dad. Fada	rally Inguinad State C	ro dis
Peer Group: N/A	Count	of CU in Peer Group :		Nation Peer Group:	All Sta	te = INO Type inclu	dea: reae	rally insured State C	ean
	Count	or co in reer Group.	14/4						
	Dec-2012	Dec-2013	% Cha	Dec-2014	% Cha	Dec-2015	% Cha	Mar-2016	% Cha
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	48,383,491	63,132,680	30.5	61,081,674	-3.2	71,914,031	17.7	9,457,727	-47.4
* Closed End Adjustable Rate	1,032,272	219,532	-78.7	3,468,718	1,480.1	5,234,682	50.9	384,155	-70.6
* Open End Adjustable Rate (HELOC)	130,288,936		23.2	184,445,136	14.9	181,857,849		48,335,515	6.3
* Open End Fixed Rate and Other	2,522,246			2,401,025	28.9	1,967,325		116,500	-76.3
* TOTAL OTHER REAL ESTATE GRANTED	182,226,945		23.9	251,396,553	11.4	260,973,887		58,293,897	-10.7
* TOTAL RE (FIRST AND OTHER) GRANTED	1,816,278,190			1,114,449,930	-22.5	1,514,361,072		309,334,076	-18.3
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)  RE LOANS SOLD/SERVICED	43.69	33.15	-24.1	23.05	-30.5	31.01	34.5	15.19	-51.0
* 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	179,929,859	-12.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	71.99		-4.3	59.05	-14.3	65.40		71.67	9.6
AMT of Mortgage Servicing Rights	19,118,028			14,603,607	-42.0	16,178,116		16,151,190	-0.2
Outstanding RE Loans Sold But Serviced	2,335,297,352		14.9	2,820,023,394	5.1	2,902,338,423		3,184,183,449	9.7
% (Mortgage Servicing Rights / Net Worth)	1.72			1.19	-44.9	1.26		1.24	-1.5
MISC. RE LOAN INFORMATION	1.72	2.10	20.0	1.10		1.20	0.0	1.24	
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	1,257,705,081	-0.5
R.E. Lns also Mem. Bus. Lns	262,214,706	272,020,828	3.7	293,752,826	8.0	311,549,896		320,724,632	2.9
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0		N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0	N/A	0		0	
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									<b>—</b>
TDR First Mortgage RE Loans	51,906,295	-,,	-5.7	49,226,763	0.6			41,252,354	-1.9
TDR Other RE Loans Total TDR First and Other RE Loans	7,705,228		-50.4 -11.5	5,300,850 54,527,613	38.8	6,163,247		4,993,411	-19.0 -4.0
TDR RE Loans Also Reported as Business Loans	59,611,523 2,267,891	52,774,652 3,714,439	63.8	5,890,554	58.6	48,193,433 4,843,314		46,245,765 4.047,889	-16.4
REAL ESTATE LOAN DELINQUENCY	2,207,091	3,714,439	03.0	3,090,334	30.0	4,043,314	-17.0	4,047,009	-10.4
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	-14.7	12,922,406	-27.1	10,177,138	-21.2
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,629,243		-0.5	7,467,450	33.3	6,273,910		3,987,123	-36.4
Other R.E. Fixed Rate	2,670,840	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4	1,343,025	8.1
Other R.E. Adj. Rate	2,734,630	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9	1,761,354	-18.4
TOTAL DEL R.E. DELINQUENT >= 60 Days	27,395,165	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0	17,268,640	-23.6
DELINQUENT 30 to 59 Days									
First Mortgage	34,636,421	45,992,736	32.8	40,436,090	-12.1	36,134,704		40,547,351	12.2
Other	9,425,144	8,385,694	-11.0	6,254,520	-25.4	5,804,649		5,522,128	-4.9
TOTAL DEL RE 30 to 59 Days  TOTAL DEL R.E. LOANS >= 30 Days	44,061,565		23.4	46,690,610	-14.1	41,939,353		46,069,479	9.8
RE LOAN DELINQUENCY RATIOS	71,456,730	87,582,053	22.6	76,049,225	-13.2	64,536,367	-15.1	63,338,119	-1.9
% R.E. LOANS DQ >= 30 Days	2.51	2.90	15.6	2.39	-17.5	1.97	-17.7	1.93	-1.8
% R.E. LOANS DQ >= 60 Days	0.96			0.92	-16.0	0.69		0.53	-23.6
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.50	1.10	14.0	0.02	10.0	0.00	20.4	0.00	20.0
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	3,183,875	-29.7
TDR Other RE Loans Delinquent >= 60 Days	685,667	649,866	-5.2	353,987	-45.5	548,707	55.0	425,364	-22.5
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,786,331	9,908,567	107.0	6,154,118	-37.9			3,609,239	-28.9
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR									
1st and Other RE	8.03	18.78	133.8	11.29	-39.9	10.53	-6.7	7.80	-25.9
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	275,269	0.1
% 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	6.80	19.8
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:			46= 1						
* Total 1st Mortgage Lns Charged Off	6,429,868			3,686,478	-75.9	1,764,788		272,020	
* Total 1st Mortgage Lns Recovered  * NET 1st MORTGAGE LN C/Os	667,922			724,479	-35.9 -79.1	292,785		65,296	-10.8 -43.8
** Net Charge Offs - 1st Mortgage Loans	5,761,946	14,167,045	145.9	2,961,999	-79.1	1,472,003	-50.3	206,724	-43.8
/ Avg 1st Mortgage Loans	0.28	0.67	136.1	0.13	-80.3	0.06	-52.2	0.03	-44.6
* Total Other RE Lns Charged Off	6,547,761	4,843,848		3,894,850	-19.6	1,809,203		265,298	-41.3
* Total Other RE Lns Recovered	661,532		2.5	1,370,266	102.1	507,177		103,284	-18.5
* NET OTHER RE LN C/Os	5,886,229		-29.2	2,524,584	-39.4	1,302,026	-48.4	162,014	-50.2
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.70	0.50	-28.4	0.29	-41.7	0.15	-50.7	0.07	-51.1
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
# Means the number is too large to display in the cell									
The NCUA Board approved a regulatory/policy change in May 2012 revising the Third and the second se		quirements for troubled de	bt restructu	ured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of Jur	ie 2012.							12. R	ELoans 2

	Men	nber Business Loa	ın Inform	ation	1				
Return to cover		For Charter :	N/A						
07/06/2016 CU Name: N/A		Count of CU:							
Peer Group: N/A		Asset Range : 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 :				,,		,	
	D 0010	5 0040	a. a.	5 0011	a. a.	5 0015	2/ 21		0/ 01
BUSINESS LOANS	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
Member Business Loans (NMBLB) 1	278,314,174	279,716,968	0.5	312,112,028	11.6	328,666,511	5.3	336,606,313	2.4
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	27,354,280	
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	355,757,413 14,838,328	4.0 21.1	363,960,593 13,227,217	
TOTAL BUSINESS LOANS (NMBLB) LESS	0,303,204	0,011,201	-21.5	12,234,104	03.3	14,030,320	21.1	13,227,217	-10.5
UNFUNDED COMMITMENTS 1	312,753,277	307,537,038	-1.7	329,701,967	7.2	340,919,085	3.4	350,733,376	2.9
%(Total Business Loans (NMBLB) Less Unfunded	2.88	2.77	-3.8	2.86	3.5	2.80	-2.4	2.80	0.2
Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	2.00	2.11	-5.0	2.00	3.3	2.00	-2.4	2.00	0.2
Number of Outstanding Business Loans to Members	1,667	1,742	4.5	1,870	7.3	2,091	11.8	2,131	1.9
Number of Outstanding Purchased Business Loans or	190	159	-16.3	159	0.0	135	-15.1	115	-14.8
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	1,857	1,901	2.4	2,029	6.7	2,226		2,246	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,007	1,001	2	2,020	0.7	Z,ZZO	0.7	2,210	0.0
Construction and Development	4,851,618	7,714,215	59.0	6,216,610	-19.4	2,855,488		4,646,457	62.7
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	1,270,958 125,157,051	-6.4 10.2	889,052 126,891,034	
Owner Occupied, Non-Farm, Non-Residential Property	83,383,184	78,599,018	-5.7	80,667,492	2.6	77,327,560		83,687,753	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,602,248	84,682,429	7.7	103,435,158	22.1	113,997,183		112,779,195	-1.1
Total Real Estate Secured Business Loans	270,109,974	277,520,730	2.7	305,255,815	10.0	320,608,240	5.0	328,893,491	2.6
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	555,176	-11.7
Commercial and Industrial Loans	49,386,999	34,144,104	-30.9	33,977,269	-0.5	31,668,269	-6.8	31,173,514	-1.6
Unsecured Business Loans	981,695	848,316	-13.6	855,551	0.9	1,122,205	31.2	1,508,373	
Unsecured Revolving Lines of Credit (Business Purpose)  Total Non-Real Estate Secured Business Loans	561,716 51,148,567	1,336,528 36,693,575	137.9 -28.3	1,368,250 36,700,256	2.4 0.0	1,729,802 35,149,173	26.4 -4.2	1,830,039 35,067,102	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	51,140,567	36,693,373	-20.3	36,700,236	0.0	35,149,173	-4.2	35,067,102	-0.2
Number - Construction and Development	14	26	85.7	21	-19.2	11	-47.6	9	-18.2
Number - Farmland	6	8	33.3	6	-25.0	6			
Number - Non-Farm Residential Property	835	816	-2.3	925	13.4	981		1,016	
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	1,505		1,546	
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	381	0.0
Number - Unsecured Business Loans  Number - Unsecured Revolving Lines of	21	27	28.6	33	22.2	39	18.2	43	10.3
Credit (Business Purpose)	236	237	0.4	242	2.1	278		255	
Total Number of Non-Real Estate Secured Business Loans	578	567	-1.9	592	4.4	721	21.8	700	-2.9
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:  * MBL (NMBLB) Granted YTD 1	57,899,123	100,901,912	74.3	85,340,460	-15.4	80,729,177	-5.4	21,066,036	4.4
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	14,718,109	9,931,858	-32.5	6,432,500	-35.2	3,932,072	-38.9		
DELINQUENCY - MEMBER BUSINESS LOANS 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	900,313	
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	456,963 469,050	
Total Del Loans - All Types (>= 60 Days)	11,272,831	7,734,497	-31.4	5,713,644	-26.1	2,141,410		1,826,326	
MBL DELINQUENCY RATIOS									
% MBL >= 30 Days Delinquent % MBL >= 60 Days Delinquent (Reportable delinquency)	6.23 3.60	5.05 2.51	-19.0 -30.2	3.19 1.73	-36.9	1.16 0.63		1.61 0.52	38.0 -17.1
MBL CHARGE-OFFS AND RECOVERIES:	3.60	2.51	-30.2	1.73	-31.1	0.63	-03.8	0.52	-17.1
*Total MBL Charge Offs	2,565,070	16,544,315	545.0	1,429,569	-91.4	1,007,518	-29.5	127,012	-49.6
*Total MBL Recoveries	60,061	463,685	672.0	1,736,438	274.5	958,554	-44.8	46,283	-80.7
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)  % MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	A+/*	0.00		0.00	N1/A	0.00	K1/4	0.00	N1/0
% 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	311,549,896	6.1	320,724,632	2.9
Construction & Development Loans Meeting 723.3(a)	4,631,002	7,042,165	52.1	1863529	-73.5	1,920,117	3.0	3,111,528	62.0
Number of Construction & Development Loans - 723(a)	13	23	76.9	9	-60.9	6			
Unsecured Business Loans Meeting 723.7(c)-(d)  Number of Unsecured Business Loans - 723.7(c)-(d)	1,099,541	1,027,708		1,079,301	5.0 8.3	1,473,659 47			
Agricultural Related (NMBLB) 1	1,733,480	1,936,556	11.7	1,857,210	-4.1	1,899,855		1,444,228	
Number of Outstanding Agricultural Related Loans	12	24	100.0	32	33.3	29	-9.4	26	-10.3
* 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  Number of SBA Loans Outstanding	9,790,285	5,521,111	-43.6 -24.5	4,041,635	-26.8	3,969,871	-1.8 0.0		
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year	r-to-date and the rela	40 ated % change ratios		zed 19	-52.5	19	0.0	20	5.3
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report of the NCUA Board approved a report of the NCUA					1	1	1		
This policy change may result in a decline in delinquent loans reported as of June 2012.			•						13. MBLs

	Inve	stments, Cash, & Cas	h Equival	lents					
Return to cover		For Charter :	N/A						
07/06/2016		Count of CU:	110						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Feder	ally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Ch
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	30,397,615	13,801,346	-54.6	10,970,898	-20.5	18,799,263	71.4	17,880,701	-4.9
Held to Maturity 1-3 yrs	34,259,619	30,692,069	-10.4	40,225,938	31.1	56,470,609	40.4	52,965,421	-6.2
Held to Maturity 3-5 yrs	87,176,299	80,740,723	-7.4	54,274,442	-32.8	25,070,650		40,073,309	59.8
Held to Maturity 5-10 yrs	17,990,752		89.6	24,985,023	-26.8	14,787,512		14,129,275	-4.
Held to Maturity 3-10 yrs	N/A			N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,953,677		110.6	4,232,803	-32.0	0		0	N/A
TOTAL HELD TO MATURITY	172,777,962		-4.2	134,689,104	-18.7	115,128,034		125,048,706	8.6
TOTAL HELD TO MATORITI	172,777,302	100,074,040	7.2	104,000,104	10.7	110,120,004	14.0	125,040,700	0.0
Available for Sale < 1 yr	330,214,080	235,226,369	-28.8	129,604,506	-44.9	195,458,945	50.8	203,337,387	4.0
Available for Sale 1-3 yrs	741,393,519	424,270,652	-42.8	720,904,062	69.9	685,699,284	-4.9	631,381,451	-7.9
Available for Sale 3-5 vrs	615.415.656		51.5	747,526,186	-19.8	770,726,758		869,083,093	12.8
Available for Sale 5-10 yrs	177,561,687		40.4	168,248,909	-32.5	115,815,282		132,023,671	14.0
Available for Sale 3-10 yrs	N/A		10.1	N/A	02.0	N/A	01.2	N/A	1100
Available for Sale > 10 yrs	13,408,439		36.1	24,316,793	33.2	18,027,410	-25.9	10,711,255	-40.6
TOTAL AVAILABLE FOR SALE	1,877,993,381	1,859,597,079	-1.0	1,790,600,456		1,785,727,679		1,846,536,857	3.4
TOTAL AVAILABLE FOR SALE	1,077,990,001	1,059,591,019	-1.0	1,790,000,430	-3.7	1,705,727,079	-0.5	1,040,000,007	5
Trading < 1 year	0			0		0		0	N/A
Trading 1-3 years	0		, .	0	, .	0	,	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	20,465,267	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	18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	20,465,267	2.3
Other Investments < 1 yr	1,199,474,817	968,276,214	-19.3	877,675,989	-9.4	1,251,214,869	42.6	1,470,187,183	17.
Other Investments 1-3 yrs	393,865,501	379,870,932	-3.6	399,635,329	5.2	331,907,106		318,514,970	-4.0
Other Investments 1-5 yrs  Other Investments 3-5 yrs	136,238,229		9.9	115,148,631	-23.1	99,762,513		103,165,256	3.4
Other Investments 5-3 yrs Other Investments 5-10 yrs	35,775,721	44,867,889	25.4	47,007,169	4.8	38,456,725		12,129,613	-68.
,		, ,	25.4		4.6				-00.3
Other Investments 3-10 yrs	N/A		47.0	N/A	00.0	N/A		N/A	444
Other Investments > 10 yrs	1,565,729		17.8	1,420,147	-23.0	1,647,617	16.0	1,403,704	-14.8
TOTAL Other Investments	1,766,919,997	1,544,532,666	-12.6	1,440,887,265	-6.7	1,722,988,830	19.6	1,905,400,726	10.6
MATURITIES:									
Total Investments < 1 yr	1,560,086,512	1,217,303,929	-22.0	1,018,251,393	-16.4	1,465,473,077	43.9	1,691,405,271	15.4
Total Investments 1-3 yrs	1,169,518,639	834,833,653	-28.6	1,160,765,329	39.0	1,074,076,999	-7.5	1,002,861,842	-6.6
Total Investments 3-5 yrs	838,830,184	1,162,984,546	38.6	916,949,259	-21.2	895,559,921	-2.3	1,012,321,658	13.0
Total Investments 5-10 yrs	249,964,619	348,939,093	39.6	261,400,885	-25.1	189,062,189	-27.7	178,747,826	-5.
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	17,927,845	26,319,078	46.8	29,969,743	13.9	19,675,027	-34.4	12,114,959	-38.4
Total	3,836,327,799		-6.4	3,387,336,609	-5.7	3,643,847,213		3,897,451,556	7.0
lotai									

	1	Other Investment In	formation						
Return to cover		For Charter :		1					
07/06/2016		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	0			Nation * Peer Group	o: All * Si	ate = 'MO' * Type In	cluded:	Federally Insured Sta	ate
	Count of	f CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	35,620,703	29,312,585		26,131,997	-10.9	17,258,983			
Total FDIC-Issued Guaranteed Notes	5,000			0		0			
All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS	64,363,364 99,989,067	102,225,315 131,537,900		59,608,241 85,740,238	-41.7 -34.8	60,944,858 78,203,841	-8.8		
TOTAL U.S. GOVERNIVIENT OBLIGATIONS	99,909,007	131,537,900	31.0	05,740,230	-34.0	70,203,041	-0.0	77,200,340	-1.3
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	703,460,826	-3.5
Agency/GSE Mortgage-Backed Securities	995,713,210			932,657,307	-0.4	1,028,966,096			_
TOTAL FEDERAL AGENCY SECURITIES	1,887,195,952	1,839,653,360	-2.5	1,803,803,464	-1.9	1,758,047,250	-2.5	1,840,401,696	4.7
Securities Issued by States and Political Subdivision in the U.S.	11,720,048	12,965,820		9,193,306		9,342,933	_		
Privately Issued Mortgage-Related Securities	9,321,767	0		98		32			-
Privately Issued Securities (FCUs only)	0			0		0			
Privately Issued Mortgage-Backed Securities (FISCUs Only)	3,659,674		+	1,300,361	-52.2	940,680	_		_
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,981,441	2,719,448	-79.1	1,300,459	-52.2	940,712	-27.7	897,580	-4.6
Mutual Funds	26,862,342	29,544,874	10.0	28,381,953	-3.9	27,137,987	-4.4	20,665,606	-23.8
Common Trusts	3,485,899	3,566,097		3,528,592	-1.1	3,524,702	-0.1	3,524,339	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,348,241	33,110,971		31,910,545	-3.6	30,662,689	-3.9		
Bank Issued FDIC-Guaranteed Bonds	0		1	0		0	+		N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	471,919,453	350,264,470	+	329,226,367	-6.0	405,298,265	23.1	425,591,799	
Commercial Mortgage Backed Securities  OTHER INVESTMENT INFORMATION:	47,849,910	55,197,780	15.4	46,172,707	-16.4	68,696,412	48.8	95,869,688	39.6
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			
Securities per 703.12(b)	0			0		0		. 0	
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under	0	0	N/A	0	N/A	0	N/A	. C	N/A
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A		N/A
Fair Value of Total Investments	3,837,870,621	3,591,674,369		3,390,724,445	-5.6	3,647,364,271	7.6	3,908,159,030	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	. 0	N/A
Borrowing Repurchase Agreements Placed in Investments						40.005.000		40.004.000	
for Positive Arbitrage  Cash on Deposit in Corporate Credit Unions	149,005,809	149 206 229		102 511 919	N/A -13.3	10,085,300 150,390,217	N/A 46.7		
Cash on Deposit in Corporate Credit Onlons  Cash on Deposit in Other Financial Institutions	607,131,227	118,296,338 500,859,070		102,511,818 455,851,976	-13.3	746,720,642			
CUSO INFORMATION	007,131,227	300,033,070	-17.5	455,651,970	-3.0	740,720,042	05.0	037,133,000	20.1
Value of Investments in CUSO	34,999,085	40,662,601	16.2	42,536,947	4.6	44,019,976	3.5	42,856,613	-2.6
CUSO loans	856,874	406,243		8,970,301	2,108.1	489,422	-94.5		
Aggregate cash outlays in CUSO	21,749,309	22,183,418	2.0	23,694,789	6.8	23,809,389	0.5	23,693,826	-0.5
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	37,534,241	42,233,653		76,561,446	81.3	68,171,416			
Total Capital of Wholly Owned CUSOs  Net Income/Loss of Wholly Owned CUSOs	25,573,553	37,985,917		30,502,104		39,878,759			_
Total Loans of Wholly Owned CUSOs	4,618,791 352,700	3,859,511 388,198		651,295 9,486,830	-83.1	240,740 369,009	-63.0 -96.1	-1,043,391 329,347	
Total Delinguency of Wholly Owned CUSOs	35,299	17,033	+	33,998		71,498	+	· · · · · · · · · · · · · · · · · · ·	
10. 3	55,255	,500	0	23,300	55.0	,+00		20,007	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	0	0	N/A	2,330,265	N/A	2,430,200	4.3	3,337,936	37.4
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	198,335,476	6.9
CREDIT UNION INVESTMENT PROGRAMS  Mortgage Processing	16	18	12.5	20	11.1	21	5.0	20	-4.8
Approved Mortgage Seller	15			18		19			
Borrowing Repurchase Agreements	0		+	0		1			
Brokered Deposits (all deposits acquired through 3rd party)	1			3		4			
Investment Pilot Program	0			0		0			
Investments Not Authorized by FCU Act (SCU only)	0		N/A	1	N/A	2	100.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0			0		0			
Brokered Certificates of Deposit (investments)	28		+	30		35			
Charitable Donation Accounts RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	N/A	N/A	1	0		0	N/A	. 0	N/A
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	N/A	N/A		27,533,268		24,477,304	-11.1	24,972,324	2.0
Other Investments	N/A	N/A		5,364,888		3,818,207	-28.8		
Other Assets	N/A			78,631,485		108,514,410			
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	N/A	N/A	1	111,529,641	-	136,809,921	22.7	138,881,363	1.5
1/ Prior to March 31, 2014, this item included investments purchased for employe	Lee benefit/deferred com-	pensation plans	1		L				1
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	Supplemental Shar	re Information, Off B	olonoo S	hoot 9 Parrowings				1	
Return to cover	Supplemental Shai	For Charter :		neet, & Borrowings					
07/06/2016		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 o	f CU in Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Cha	Mar-2016	% Cha
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):			70 0113	200 2011	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, c c g		, c c.i.g
Accounts Held by Member Government Depositors	723,779	753,956	4.2	779,429	3.4	788,500	1.2	788,800	0.0
Accounts Held by Nonmember Government Depositors	1,191,037	1,589,289	33.4	1,832,149	15.3	1,955,200	6.7	2,935,099	50.1
Employee Benefit Member Shares	17,069,603	18,132,072	6.2		11.8	21,006,162	3.6		-2.4
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			23.3
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 -1.8		6.0 -2.4
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	-1.0	301,648,452	-2.4
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	170,677,106	-16.3
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	7,582,679		13,148,967	73.4	6,171,062	-53.1	7,141,047	15.7
SAVING MATURITIES									
< 1 year	8,158,045,777	8,463,342,565	3.7		3.6	9,436,412,014	7.6		2.8
1 to 3 years	703,575,186		2.7		3.4	724,081,317	-3.1		5.9
> 3 years	494,472,002	468,898,102	-5.2		-15.0	350,756,600	-12.0		-3.8
Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	10,806,757,176	2.8
Share/Deposit Insurance in Addition to NCUSIF	9		-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	02,700,002	12.0
LOANS									
Member Business Loans Secured by Real Estate	N/A	3,808,237		6,442,501	69.2	9,426,812	46.3	8,669,438	-8.0
Member Business Loans NOT Secured by Real Estate	N/A	2,558,769		4,172,551	63.1	4,398,940	5.4		-0.9
Nonmember Business Loans Secured by Real Estate	N/A	255,089		1,537,162	502.6	979,245			-90.9
Nonmember Business Loans NOT Secured by Real Estate	N/A	55,172		101,890	84.7	33,331	-67.3		225.6
Total Unfunded Commitments for Business Loans	8,505,264	6,677,267	-21.5	12,254,104	83.5	14,838,328	21.1	13,227,217	-10.9
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	19,760	-33.6
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			9.5
Credit Card Line	846,690,347	910,503,391	7.5		9.0	936,065,206			4.7
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		1.0 -61.6
Federally Insured Home Equity Conversion Mortgages (HECM)	1,034,930				N/A	1,020,071			N/A
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	63,613,392	2.2
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	1,877,794,942	5.1
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	1,891,022,159	4.9
%(Unused Commitments / Cash & ST Investments)	100.18		28.8		22.3	112.68	-28.6		-8.4
Unfunded Commitments Committed by Credit Union	1,673,842,282	1,724,277,461	3.0		5.0	1,802,240,991	-0.4		4.9
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	233,150,686	-8.3
Pending Bond Claims	247,011	261,965	6.1		62.7	607,516			-48.8
Other Contingent Liabilities  CREDIT AND BORROWING ARRANGEMENTS:	698,363	720,071	3.1	884,846	22.9	1,134,868	28.3	1,114,169	-1.8
Num FHLB Members	24	26	8.3	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	1,937,240,105	13.0	2,001,300,953	3.3
Total Committed Credit Lines	28,008,001	387,263,166			-5.5	377,231,079			1.0
Total Credit Lines at Corporate Credit Unions	297,143,503		-5.8		-2.1	272,538,800			
Draws Against Lines of Credit	5,438,248	3,117,651	-42.7		635.7	9,280,788			
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	438,248		408.0		267.4	0			
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	000 470 400	25.7	1 244 004 500	33.2	4 224 550 242	1.7	1 040 040 704	-1.0
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	123,006,969	909,178,493	25.7	1,211,001,596	33.2	1,231,550,343	1.7	1,219,218,724	-1.0
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					
07/06/2016		Count of CU:	110						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	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	Mar-2016	% Chg
MEMBERSHIP:									
Num Current Members	1,288,149		2.5		2.5	1,389,705	2.7	1,397,660	0.6
Num Potential Members	28,777,162	30,861,655	7.2	34,288,419	11.1	33,715,033	-1.7	33,860,364	0.4
% Current Members to Potential Members	4.48	4.28	-4.4	3.95	-7.7	4.12	4.4	4.13	0.1
* % Membership Growth	3.00	2.49	-17.2	2.53	1.7	2.67	5.5	2.29	-14.2
Total Num Savings Accts	2,397,741	2,460,159	2.6	2,527,354	2.7	2,621,112	3.7	2,634,621	0.5
EMPLOYEES:									
Num Full-Time Employees	3,289	3,369	2.4	3,482	3.4	3,612	3.7	3,601	-0.3
Num Part-Time Employees	419	431	2.9	439	1.9	422	-3.9	430	1.9
BRANCHES:									
Num of CU Branches	308	316	2.6	315	-0.3	313	-0.6	315	0.6
Num of CUs Reporting Shared Branches	29	31	6.9	30	-3.2	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	13					11	0.0	13	
MISCELLANEOUS LOAN INFORMATION:									
**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	1,519,310,236	59.9
**Total Payday Alternative Loans (PAL 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	32	29	-9.4	33	13.8	32	-3.0	32	0.0
Credit Builder	19	23	21.1	24	4.3	28	16.7	28	0.0
Debt Cancellation/Suspension	6	6	0.0	6	0.0	5	-16.7	5	0.0
Direct Financing Leases	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Indirect Business Loans	9	9	0.0	9	0.0	9	0.0	8	-11.1
Indirect Consumer Loans	34	35	2.9	35	0.0	34	-2.9	33	-2.9
Indirect Mortgage Loans	10			10	11.1	9	-10.0	9	
Interest Only or Payment Option 1st Mortgage Loans	7		57.1			11	10.0	10	
Micro Business Loans	10					13	18.2	13	
Micro Consumer Loans	13					14	0.0	13	
Overdraft Lines of Credit	64					64	0.0	63	
Overdraft Protection	61	58				57	-1.7	57	
Participation Loans	38		7.9			43	-4.4	42	
Pay Day Loans	15					15		15	
Real Estate Loans	84					80		79	
Refund Anticipation Loans	2					2		2	
Risk Based Loans	75		8.0			82	-1.2	81	-1.2
Share Secured Credit Cards			14.8			30			
	27							30	
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	81	-1.2
Business Share Accounts	41	43				44	-4.7	43	
Check Cashing	62		0.0			60	-4.8	60	
First Time Homebuyer Program	12							13	
Health Savings Accounts	11		0.0			13		13	
0						12			
Individual Development Accounts In-School Branches	2					2		2	
	2		-50.0		0.0	1	0.0	1	
Insurance/Investment Sales	33					36		37	
International Remittances	12					19	-5.0	20	
Low Cost Wire Transfers	83		+			81	-2.4	79	
**Number of International Remittances Originated YTD	N/A	1,975		3,825	93.7	3,922	2.5	869	-11.4
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for	4	4	0.0	_	25.0	7	40.0		440
Business Combo Acctng (FAS 141R)  Adjusted Retained Famings Obtained through	4	4	0.0	5	25.0		40.0	8	14.3
Adjusted Retained Earnings Obtained through	240,651	305,438	26.9	2,378,003	678.6	6,119,825	157.4	7,147,161	16.8
Business Combinations Fixed Assets - Capital & Operating Leases	240,001	303,430	20.9	2,370,003	070.0	0,119,025	131.4	1,141,101	10.0
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	28,384,826	3.9
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or		20,0.0,727	55.0	20,0,020		2,,02,,02		20,00 1,020	0.0
·	no annuanzing)			1					
** Amount is year-to-date and the related % change ratio is annualized.				1					
# Means the number is too large to display in the cell				<u> </u>				17.MiscInfoAn	dServices

	Informa	tion System	s & Tech	nology					
Return to cover		For Charter :							
07/06/2016		ount of CU:							
CU Name: N/A	Α	sset Range :							
Peer Group: N/A				Nation * Peer	Group:	All * State = 'I	/IO' * Тур	e Included: F	ederally
	Count of CU in	Peer Group :	N/A						
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Mar-2016	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1		1		1		1	0.0
Vendor Supplied In-House System	66	63	-4.5	61	-3.2	59	-3.3	58	-1.7
Vendor On-Line Service Bureau	47	50	6.4	49	-2.0	47	-4.1	46	-2.1
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	83	-2.4
Audio Response/Phone Based	71	70	-1.4	67	-4.3	63	-6.0	62	-1.6
Automatic Teller Machine (ATM)	85	85	0.0	83	-2.4	79	-4.8	78	-1.3
Kiosk	6	7		7	0.0	7		6	-14.3
Mobile Banking	29	38		48	26.3	50		50	0.0
Other	2	3		2	-33.3	2		2	0.0
Services Offered Electronically									
Member Application	40	39	-2.5	41	5.1	40	-2.4	39	-2.5
New Loan	46	48	-	48	0.0	49		47	-4.1
Account Balance Inquiry	90	91		90	-1.1	86		84	-2.3
Share Draft Orders	63	65		66	1.5	62	-6.1	61	-1.6
New Share Account	23	24		26	8.3	25		23	-8.0
Loan Payments	82	83		82	-1.2	80		78	-2.5
Account Aggregation	13	15		16		17	6.3	17	0.0
Internet Access Services	26	28		28	0.0	28	0.0	28	0.0
e-Statements	77	80		82	2.5	79		78	-1.3
External Account Transfers	22	26		28	7.7	30		28	-6.7
View Account History	91	91		90		86		84	-2.3
Merchandise Purchase	5	5		6		6		6	0.0
Merchant Processing Services	6	6		6		6		6	0.0
Remote Deposit Capture	10	14		19		25		25	0.0
Share Account Transfers	88	89		88	-1.1	85	-3.4	83	-2.4
Bill Payment	68	71		71	0.0	68		67	-1.5
Download Account History	75	71		71	0.0	73		72	-1.5
Electronic Cash	4	5		5		4		4	0.0
Electronic Signature Authentication/Certification	3	6		13		15	15.4	16	6.7
Mobile Payments	N/A	7		15		20		21	5.0
Type of World Wide Website Address	IN/A			15	114.3	20	33.3	21	3.0
Informational	44	11	0.0	11	0.0	10	0.1	10	0.0
Interactive	11	11		11	0.0 50.0	12		12 3	0.0
Transactional	86	88		86	-2.3	82		80	-2.4
Number of Members That Use Transactional Website									
No Website, But Planning to Add in the Future	479,889	533,875		567,151	6.2	601,278		606,969	0.9
Type of Website Planned for Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Informational	0	^	N/A	0	N/A	0	N/A		N/A
Informational		0						0	
Interactive Transactional	0	0		0		0		0	N/A N/A
	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous	440	444	1.0	440	1.0	400	2.0	400	1.0
Internet Access	112	114	1.8	112	-1.8	108	-3.6	106	-1.9
			ļ						18.IS&T

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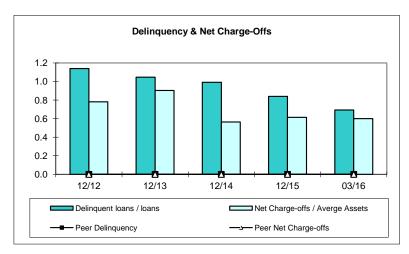
07/06/2016

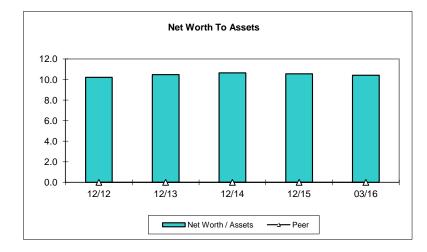
CU Name: N/A
Peer Group: N/A

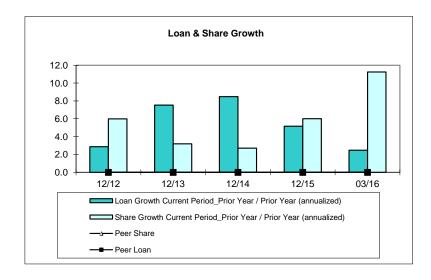
Graphs 1 For Charter: N/A Count of CU: 110 Asset Range: N/A

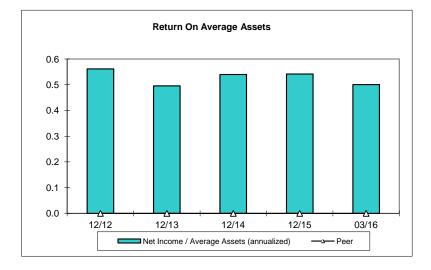
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

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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07/06/2016 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 110 Asset Range: N/A

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

Count of CU in Peer Group: N/A

