Cycle Date: June-2014 Run Date: 09/08/2014 Interval: Annual

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

 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation						
Return to cover		For Charter :	N/A						
09/08/2014		Count of CU :	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	696,453,942	759,720,918		912,083,387		763,807,095		853,811,103	
TOTAL INVESTMENTS	2,579,439,079			3,035,406,833		2,946,742,615		3,009,419,984	
Loans Held for Sale	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	40,428,709	-27.1
Peol Estato Legno	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,100,629,016	2.6
Real Estate Loans Unsecured Loans	579,186,014	617,977,964		651,200,953		699,302,630		698,498,104	
								3,225,674,837	
Other Loans TOTAL LOANS	2,575,615,405	2,640,814,336 6,132,586,673		2,807,810,391 6,309,124,198		, , ,	7.5	3,225,674,837 7,024,801,957	
	6,043,953,241								
(Allowance for Loan & Lease Losses)	(69,931,387)	(67,528,089)		(79,014,669)		(69,186,374)		(67,657,666)	
Land And Building	228,541,194	, ,		245,172,923				270,143,048	
Other Fixed Assets	35,261,445			34,587,634				40,986,647	
NCUSIF Deposit	79,704,815			89,334,962		, ,	4.5	92,542,182	
All Other Assets	146,676,104	169,039,177		206,409,127		239,317,253		239,730,190	
TOTAL ASSETS	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5
LIABILITIES & CAPITAL:									
Dividends Payable	12,392,255	10,214,386		13,833,311	35.4	12,406,580	-10.3	8,959,763	
Notes & Interest Payable	301,012,245			249,528,237		186,153,182	-25.4	182,620,402	
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	145,913,832	16.8
Uninsured Secondary Capital and			NI/A		N1/A		NI/A	•	N1/A
Subordinated Debt Included in Net Worth <sup>3</sup>	000.050.005	400.040.000		400,000,047		0	N/A	0 007 400 007	,, .
TOTAL LIABILITIES	392,058,925			403,920,217	+	323,465,403		337,493,997	
Share Drafts	1,226,435,529	1,370,189,155		1,470,819,402		, , ,		1,642,427,273	
Regular shares	2,171,932,429	2,395,286,330		2,664,584,488		, , ,	8.8	3,143,656,926	
All Other Shares & Deposits TOTAL SHARES & DEPOSITS	4,972,649,959	5,061,635,574		5,220,689,075		5,206,157,630		5,200,601,387	
	8,371,017,917	8,827,111,059		9,356,092,965	+			9,986,685,586	
Regular Reserve	244,488,168			210,138,422		, ,		213,836,932	
Other Reserves	274,433,427	206,927,452		220,530,951		, ,		214,511,578	
Undivided Earnings	475,211,726			683,026,217	+	, ,		751,678,061	
TOTAL EQUITY	994,133,321	1,059,372,156		1,113,695,590		1,134,874,684		1,180,026,571	
TOTAL LIABILITIES, SHARES, & EQUITY INCOME & EXPENSE	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5
Loan Income*	270 200 502	255 020 442	F 4	242.004.052	-3.4	222 400 004	2.0	105.000.001	-1.0
	376,309,592	355,820,443		343,864,952		333,498,884	-3.0	165,006,601	
Investment Income*	58,229,825	54,773,244		49,187,521		44,803,870	-8.9	23,359,001	
Other Income*	182,756,981	194,857,197		232,644,068	-	233,939,996		110,830,259	
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	110,910,144	3.0
Expense & NCUSIF Premiums* <sup>/2</sup>	20,830,835	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9	406,683	-88.9
Total Other Operating Expenses*	185,636,132			210,718,700		225,652,896		110,567,768	
Non-operating Income & (Expense)*	-1,993,406	-905,398		541,601		4,115,606		-391,244	
NCUSIF Stabilization Income*	-1,993,400			341,001	N/A	4,113,000	N/A	-381,244	
Provision for Loan/Lease Losses*	65,614,915	50,696,965		58,538,753				19,227,830	N/A -18.9
		, ,							
Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,071,459	-20.0	30,405,952	-8.0
EXPENSE & NCUSIF PREMIUM */1	61,655,354	76,943,644	24.8	68,039,920	-11.6	61,822,666	-9.1	27,692,923	-10.4
Net Income (Loss)*	40,824,519			59,513,457		, ,		27,286,240	
TOTAL CU's	126			118				118	
* Income/Expense items are year-to-date while the related %change									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to September 2010, this account was named Net Income (Los	ss) Before NCUSIF Stabiliza	tion Expense. From Dece	ember 2010 i	forward, NCUSIF Stabiliz	zation Inco	me, if any, is excluded.			
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabiliz	ation Expense. For Decemb	er 2010 and forward, this	account inc	ludes Temporary Corpor	ate CU Sta	abilization Expense			
and NCUSIF Premiums.		Г				Г			<u> </u>
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included	I in Net Worth."							1. Summary	Financial

					Analysis						
COL Name   NA											
Count of U in Peer Group: NA   Count of U in Peer Group: NA   State = 160" Type Included: Federally Institute   State   Stat											
Count of CU in Peer Group. NA   Dec-2013   Dec-2013   Dec-2013   Dec-2013   Dec-2014   Dec-2014   Dec-2015   Dec-2015   Dec-2015   Dec-2016			· '			n * Peer Grou	ın· ΔII * State -	- 'MO' * Tyne I	ncluded: Fede	rally Insured	State Credit
Dec-2010   Dec-2011   Dec-2013   PEER Avg   Percentile*   Jun-2014   PEER Avg	ci Gioup. 14A					11 1 001 0100	ĺ	Тико турст	noidaea. i eac		otate oreat
CAPITAL ABSCULACY		(	Count of CU in	Peer Group :	N/A		Dec-2013			<u>Jun-2014</u>	
CAPITAL ABSCULACY											
Net Vitort/Total Asserts   10.23   10.21   10.48   NA	DITAL ADEQUACY		Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Jun-2014	PEER Avg	Percentile**
Net Worth/Total Assests-Including Optional Total Assests Encloin (Lised) Total Control Rev Worth Total			10.00	10.00	10.21	10.49	NI/A	NI/A	10.27	N/A	NI/A
Total Delinquent Loans / New Worths 7	et Worth/Total Assets-	-Including Optional	10.23	10.23	10.21	10.48	N/A	N/A	10.37	N/A	N/A
Solvency Cyaluston (Estimated)   111.88   112.00   111.90   111.75   NA   NA   NA   5.68			10.25	10.24	10.22	10.49	N/A	N/A	10.37	N/A	N/A
Classified Assets (Estimated) / Net Worth			7.95	7.35	6.48	6.10	N/A	N/A	5.78	N/A	N/A
ASSET GUALITY										N/A	N/A
Delinquent Loans   1.31   1.27   1.14   1.05   N/A   N/A   0.88		ated) / Net Worth	7.00	6.40	7.11	5.94	N/A	N/A	5.68	N/A	N/A
Net Charge Cits / Average Leans		11 3	4.04	4.07	4.44	4.05	NI/A	NI/A	0.00	N/A	N/A
Fair (Market) HTM Invest ValueBook Value HTM Invest   101.35   101.29   100.89   100.78   NA										N/A N/A	N/A N/A
Accumu   Unreal CAL Cn AFS/Cost Of AFS   0.38   1.26   1.31   0.94   NA   NA   0.06										N/A	N/A
Delinquent Loans / Assets   0.81   0.75   0.66   0.64   NA   NA   0.60										N/A	N/A
Return On Average Assets Excluding Stabilization			0.81	0.75	0.66	0.64	N/A	N/A	0.60	N/A	N/A
Return On Averagie Assets Excluding Stabilization											
Income/Expense & NCUSIF Premium 2			0.42	0.56	0.56	0.50	N/A	N/A	0.48	N/A	N/A
Force   Final Process   G.41   G.03   S.91   S.57   NA   NA   S.29					0.00	0.50			0.15	****	
Yield on Average Leans										N/A	N/A
Yield on Average Investments								_		N/A N/A	N/A N/A
Fee & Other Op.Income   Avg. Assets										N/A N/A	N/A N/A
Cost of Funds / Avg. Assets										N/A	N/A
Operating Exp./ Avg. Assets										N/A	N/A
Provision For Loan & Lease Losses / Average Assets   0.68   0.51   0.55   0.43   NA   NA   0.34	Net Margin / Avg. Asse	ets	5.11	5.05	5.13	4.97	N/A	N/A	4.75	N/A	N/A
Net Interest Margin/Avg. Assets										N/A	N/A
Coperating Exp./Gloss Income										N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets   3.11   3.04   2.91   3.13   N/A   N/A   3.07										N/A	N/A
Total Assets			62.27	65.84	68.02	73.24	N/A	N/A	74.16	N/A	N/A
Net Operating Exp. /Avg. Assets		oca a repossessea resets	3 11	3.04	2 91	3 13	N/A	N/A	3.07	N/A	N/A
ASSET / LIABILITY MANAGEMENT		va. Assets								N/A	N/A
Reg. Shares / Total Shares & Borrowings   25.05   26.22   27.74   29.46   N/A   N/A   30.91											·
Total Loans / Total Shares   72.20   69.47   67.43   70.26   N/A   N/A   70.34			31.94	31.80	30.20	34.58	N/A	N/A	34.32	N/A	N/A
Total Loans / Total Assets										N/A	N/A
Cash + Short-Term Investments / Assets   14.19   14.14   15.37   12.05   N/A										N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets 94.02 93.77 94.68 94.86 N/A N/A 94.37 Reg Shares Parfets / Total Shares & Borrs 39.19 41.22 43.05 45.21 N/A N/A 47.06 Borrowings / Total Shares & Net Worth 3.21 3.11 2.38 1.72 N/A N/A 1.63 Supervisory Interest Rate Risk Threshold / Net Worth 222.11 213.04 207.04 219.96 N/A N/A 217.59 PRODUCTIVITY										N/A N/A	N/A N/A
Reg Shares + Share Drafts / Total Shares & Borrs   39.19   41.22   43.05   45.21   N/A   N/A   47.06								-		N/A N/A	N/A N/A
Borrowings / Total Shares & Net Worth   3.21   3.11   2.38   1.72   N/A   N/A   1.63										N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth   222.11   213.04   207.04   219.96   N/A   N/A   217.59										N/A	N/A
Members / Potential Members								N/A		N/A	N/A
Borrowers / Members   46.16   46.57   45.76   46.88   N/A   N/A   46.23	ODUCTIVITY										
Members   Full-Time Employees   374.98   373.65   368.20   368.31   N/A   N/A   369.60		mbers								N/A	N/A
Avg. Shares Per Member   \$6,802   \$7,058   \$7,263   \$7,313   N/A   N/A   \$7,459										N/A	N/A
Avg. Loan Balance										N/A	N/A
* Salary And Benefits / Full-Time Empl. \$54,205 \$55,714 \$58,988 \$60,095 N/A N/A \$61,234 OTHER RATIOS  * Net Worth Growth 4.14 5.74 5.19 4.90 N/A N/A 4.80  * Market (Share) Growth 5.38 5.45 5.99 3.19 N/A N/A N/A 6.87  * Loan Growth		er								N/A N/A	N/A N/A
OTHER RATIOS         Net Worth Growth         4.14         5.74         5.19         4.90         N/A         N/A         4.80           * Market (Share) Growth         5.38         5.45         5.99         3.19         N/A         N/A         A/A         6.87           * Loan Growth         -0.55         1.47         2.88         7.53         N/A         N/A         7.10           * Asset Growth         2.58         5.73         5.40         2.20         N/A         N/A         7.04           * Investment Growth         9.24         13.51         6.30         -6.41         N/A         N/A         8.97           * Membership Growth         9.24         13.51         6.30         -6.41         N/A         N/A         N/A         8.97           * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)         -0.33         1.62         3.00         2.49         N/A         N/A         N/A         2.83           * Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.         Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.           Percentile Rankings show where the credit union stands in relation to its peers in key areas of perf		ull-Time Empl								N/A N/A	N/A N/A
* Net Worth Growth 4.14 5.74 5.19 4.90 N/A N/A 4.80  * Market (Share) Growth 5.38 5.45 5.99 3.19 N/A N/A 6.87  * Loan Growth		an rano Empir	ψυ-τ,200	ψυυ, ε 14	ψ50,300	ψου,υσο	IN/A	IN/A	ψ01,234	111/74	14/74
* Market (Share) Growth 5.38 5.45 5.99 3.19 N/A N/A 6.87  * Loan Growth			4.14	5.74	5.19	4.90	N/A	N/A	4.80	N/A	N/A
* Loan Growth -0.55 1.47 2.88 7.53 N/A N/A 7.10  * Asset Growth 2.58 5.73 5.40 2.20 N/A N/A 7.04  * Investment Growth 9.24 13.51 6.30 -6.41 N/A N/A N/A 8.97  * Membership Growth -0.33 1.62 3.00 2.49 N/A N/A N/A 2.83  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  * Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.  Subsequent corrections to data after this data eare not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.  Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										N/A	N/A
* Investment Growth  * Membership Growth  * Membership Growth  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  * Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.  Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.  Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low araking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.							-	-		N/A	N/A
* Membership Growth  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.  Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.  Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low araking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										N/A	N/A
*Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.  Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.  Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.							_	_		N/A	N/A
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.  Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.  Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.		and A. Ivan O. Contambon 4/0 D			3.00	2.49	N/A	N/A	2.83	N/A	N/A
Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.  Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.				0,	l l						
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.						cvcle.					
peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.							all data for all cre	edit unions in a			
conclusions as to the importance of the percentile rank to the credit union's financial performance.											
	entire range of ratios. A h	high or low ranking does not imply good or bad pe	erformance. How	vever, when revie							
For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.			•								
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.	rom December 2010 forw	vard, NCUSIF Premium Expense is also excluded	from ROA.			d dale					
<sup>3</sup> 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.				reporting require	ments for trouble	u uebi restructur	eu (IDK) loans.				2. Ratios

		·	Datia Amaluais		
Return to cover		For Charter :	Ratio Analysis	3	
09/08/2014		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 :	N/A		
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Jun-2014
OTHER DELINQUENCY RATIOS <sup>1</sup>	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Juli-2014
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.78
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	N/A	6.75	4.21	5.58	5.18
Guaranteed Student Loans	NI/A	N/A	N/A	0.73	0.60
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A N/A	N/A	N/A	0.73	0.69 0.73
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.72
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68	1.72
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	N/A	N/A	6.92	7.87	0.75
Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	9.75 1.07
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.35
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	3.63
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	2.70
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not	N1/A	N1/A	05.50	00.51	4 50
Secured by RE	N/A N/A	N/A N/A	35.53 N/A	29.51 0.00	4.50 1.58
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale  Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	98.07
REAL ESTATE LOAN DELINQUENCY 1	00.03	07.00	103.00	97.50	30.07
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.14	1.33	1.29
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	1.28	0.89	0.93	0.90	1.42
1st Mta Adiustable Rate and Hvbrid/Balloon < 5 vears  Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	1.20	0.03	0.93	0.30	1.42
Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.25
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	3.74	3.67	0.93	0.15	0.08
Only and Pmt Opt First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	15.30
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns					
also Reported as Business Loans	N/A	N/A	56.65	8.20	8.19
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22 1.44	3.19 1.36	2.51 0.96	2.90 1.10	1.67 1.07
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  MISCELLANEOUS LOAN LOSS RATIOS	1.44	1.30	0.96	1.10	1.07
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	19.58
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.03
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41 0.22	0.46 0.27	0.41 0.28	0.62 0.67	0.23 0.19
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.27	0.20	0.50	0.19
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.00	0.00	0.70	0.00	0.00
Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	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	1.24	1.16	0.92	1.02	1.06
* Net Charge Offs - Participation Loans / Avg Participation Loans  * Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.15 1.20	0.97 0.65	1.13 0.83	1.10 5.18	0.15 0.13
SPECIALIZED LENDING RATIOS	1.20	0.03	0.63	5.16	0.13
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.95
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.69
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.87
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.22
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.78
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	43.65
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.23
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.59
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.16	22.37
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD Interest Only & Payment Option First & Other RE / Total Assets	65.26 0.46	64.68 0.35	71.99 0.26	68.93 0.29	61.07 0.30
Interest Only & Payment Option First & Other RE / Total Assets  Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.90
MISCELLANEOUS RATIOS	7.77	0.40	2.01	2.70	2.50
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	134.16
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.61
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.69
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting r	equirements for t	oubled debt res	tructured (TDR)		
Joans. This policy change may result in a decline in delinquent loans reported as of June 2012.			` ′	3. Supple	emental Ratios

		Asse	nte.						
Return to cover		For Charter :							
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	dit
	Count of	CU in Peer Group :	N/A						
	D 0040	D 0044	0/ 01	D 0040	0/ Ob	D 0040	0/ Ob	l 004.4	0/ 01
ASSETS	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
CASH:									<del>                                     </del>
Cash On Hand	96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	111,845,615	-6.9
Cash On Deposit	551,918,870	618,754,495		756.137.036	22.2	619,155,408	1	700,175,120	13.1
Cash Equivalents	48,162,013	36,565,670		44,783,930	22.5	24,482,276	-	41,790,368	-
TOTAL CASH & EQUIVALENTS	696,453,942	759,720,918		912,083,387	20.1	763,807,095		853,811,103	11.8
INVESTMENTS:									<u> </u>
Trading Securities	17,273,001	17,480,229	1.2		6.6	20,675,914	10.9	21,566,027	4.3
Available for Sale Securities	1,511,528,636	1,867,174,678		, , ,	0.6	1,859,597,079	-1.0	1,926,248,035	
Held-to-Maturity Securities	133,816,095	168,291,391	25.8		2.7	165,574,640		152,831,549	-7.7
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	661,894,492	718,309,349	8.5	817,001,177	13.7	762,069,813	-6.7	761,124,886	-0.1
Person Credit Unions <sup>2</sup>	30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	38,683,909	13.8
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	23,478,330	25,595,048			-9.6	22,396,603		21,915,778	-2.1
All Other Investments in Corporate Cus	134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	1,931,241	-16.4
All Other Investments <sup>2</sup>	66,330,333	73,803,167	11.3		3.0	80,134,340		85,118,559	6.2
TOTAL INVESTMENTS	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	3,009,419,984	2.1
LOANS HELD FOR SALE	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	40,428,709	-27.1
LOANS AND LEASES:									<del></del>
Unsecured Credit Card Loans	366.985.704	375,431,086	2.3	387,295,751	3.2	409.049.194	5.6	402.338.941	-1.6
All Other Unsecured Loans/Lines of Credit	212.200.310	217,112,524			8.5	256,002,490		259.567.167	1.4
Short-Term, Small Amount Loans (STS) (FCUs only)	0	217,112,324	N/A	, ,	N/A	250,002,450	N/A	233,307,107	_
Non-Federally Guaranteed Student Loans	N/A	25,434,354		28,344,309	11.4	34,250,946		36,591,996	
New Vehicle Loans	694,090,066	668,988,011	-3.6	, ,	1.6	819,276,818	1	874,366,544	6.7
Used Vehicle Loans	1,576,356,812	1,672,252,513		1,808,416,888	8.1	1,928,982,571	6.7	2,024,455,486	
1st Mortgage Real Estate Loans/Lines of Credit	2,006,985,629	2,020,710,803		2,031,781,590	0.5	2,189,264,182		2,241,425,602	2.4
Other Real Estate Loans/Lines of Credit	882,166,193	853,083,570			-4.1	832,903,433		859,203,414	
Leases Receivable	106,485	0	-100.0	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	305,062,042	299,573,812	-1.8	319,392,212	6.6	314,183,973	-1.6	326,852,807	4.0
TOTAL LOANS	6,043,953,241	6,132,586,673	1.5	6,309,124,198	2.9	6,783,913,607	7.5	7,024,801,957	3.6
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,931,387)	(67,528,089)	-3.4	(79,014,669)	17.0	(69,186,374)	-12.4	(67,657,666)	-2.2
Foreclosed Real Estate	13,846,722	18,969,726	37.0	15,722,451	-17.1	18,903,926	20.2	15,468,945	-18.2
Repossesed Autos	2,592,196	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	1,173,601	15.2
Foreclosed and Repossessed Other Assets	344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	1,679,809	5.1
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	16,783,477	21,369,628	27.3	17,312,123	-19.0	21,521,257	24.3	18,322,355	-14.9
Land and Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	270,143,048	3.8
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	40,986,647	3.9
NCUA Share Insurance Capitalization Deposit	79,704,815	83,314,341	4.5		7.2	93,392,057	4.5	92,542,182	-0.9
Identifiable Intangible Assets	221,683	34,515		,	713.2	402,114		0	
Goodwill	1,739,458	1,739,458			-9.0	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	1,961,141	1,773,973			5.0	1,984,474	6.5	1,582,360	
Accrued Interest on Loans	21,874,499	21,233,562			1.9	21,221,842			
Accrued Interest on Investments	8,595,805	9,303,411			-5.8	6,972,274		6,756,576	
Non-Trading Derivative Assets, net	N/A	N/A		N/A		N/A		0	
All Other Assets	97,461,182	115,358,603			36.0	187,617,406		192,901,891	2.8
TOTAL OTHER ASSETS	127,931,486	145,895,576	14.0	187,233,977	28.3	215,811,522	15.3	219,825,475	1.9
TOTAL ASSETS	9,757,210,163	10,316,701,483			5.4	11,113,286,409	-	11,504,206,154	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0
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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER	R INVESTMENTS PRIC	R TO JUN	IE 2006 FOR SHORT FOR	M FILERS				4. Assets

		Liabilities, Shares 8	& Fauity						
Return to cover		For Charter :							
09/08/2014		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: Feder	ally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A	ı	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	204 042 245	207 420 402	2.1	240 520 227	-18.8	106 152 102	25.4	100 600 400	1.0
Borrowing Repurchase Transactions	301,012,245			249,528,237		186,153,182 0		182,620,402	-1.9 N/A
Subordinated Debt		_				0		0	N/A
Uninsured Secondary Capital and		0	IN/A	. 0	IN/A	0	IN/A	U	IN/A
Subordinated Debt Included in Net Worth <sup>3</sup>		0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A			N/A	IN/A	N/A		0	111/7
Accrued Dividends and Interest Payable	12,392,255				35.4	12,406,580		8,959,763	-27.8
Accounts Payable & Other Liabilities	78,654,425			, ,	24.9	124,905,641	-10.3	145,913,832	16.8
TOTAL LIABILITIES	392,058,925		_		-6.1	323,465,403	-11.1	337,493,997	4.3
TOTAL LIABILITIES	392,030,920	430,210,200	3.1	403,320,217	-0.1	323,403,403	-13.3	337,433,337	4.5
SHARES AND DEPOSITS									
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,642,427,273	6.0
Regular Shares	2,171,932,429					2,899,157,457	8.8	3,143,656,926	8.4
Money Market Shares	1,869,137,975				10.7	2,366,918,208		2,408,624,604	1.8
Share Certificates	2,105,289,792				-4.0	1,811,083,707	-5.8	1,762,848,245	-2.7
IRA/KEOGH Accounts	978,897,117					993,465,335		979,362,752	-1.4
All Other Shares <sup>1</sup>	17,738,892				38.4	27,591,787	14.1	36,004,836	30.5
Non-Member Deposits	1,586,183				58.0	7,098,593		13,760,950	93.9
TOTAL SHARES AND DEPOSITS	8,371,017,917				6.0	9,654,946,322	3.2	9,986,685,586	3.4
TOTAL SHARES AND DEPOSITS	6,371,017,917	0,027,111,039	3.4	9,330,092,903	0.0	9,004,940,022	3.2	9,960,065,560	3.4
EQUITY:									
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	746,815,242	2.5
Regular Reserves	244,488,168		-6.7		-7.9	213,462,339		213,836,932	0.2
Appropriation For Non-Conforming Investments	244,400,100	220,001,021	0.7	210,100,422	7.5	210,402,000	1.0	210,000,002	0.2
(SCU Only)	C	0	N/A	0	N/A	0	N/A	66,018	N/A
Other Reserves	276,196,788	200,741,875			8.3	222,857,943		226,662,468	1.7
Equity Acquired in Merger	129,385			, ,	86.0	315,438		839,126	166.0
Miscellaneous Equity	1,188,480	,		,	0.0	1,188,480		1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	5,689,836				4.6	-17,714,259		-1,133,415	93.6
Accumulated Unrealized Losses for OTTI	2,000,000		-			,,====		1,100,110	
(due to other factors) on HTM Debt Securities	C	0	N/A	. 0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	C	0	N/A	. 0	N/A	12,239	N/A	0	-100.0
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-13,111,099	4.6
Net Income	C	0	N/A	. 0	N/A	0	N/A	4,862,819	N/A
EQUITY TOTAL	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,134,874,684	1.9	1,180,026,571	4.0
TOTAL SHARES & EQUITY	9,365,151,238	9,886,483,215	5.6	10,469,788,555	5.9	10,789,821,006	3.1	11,166,712,157	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5
NCUA INSURED SAVINGS 2									
Uninsured Shares	293,733,304				15.9	404,845,427	12.4	410,735,825	1.5
Uninsured Non-Member Deposits	441,682	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2	7,961,492	463.1
Total Uninsured Shares & Deposits	294,174,986	312,160,345	6.1	361,206,289	15.7	406,259,378	12.5	418,697,317	3.1
Insured Shares & Deposits	8,076,842,931	8,514,950,714	5.4	8,994,886,676	5.6	9,248,686,944	2.8	9,567,988,269	3.5
TOTAL NET WORTH	998,638,615	1,055,928,512	5.7	1,110,714,684	5.2	1,165,116,409	4.9	1,193,082,605	2.4
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 0	5/20/09 SHARES INSURED	UP TO \$100,000 and \$25	50,000 FOF	R IRAS; 5/20/09 AND FOR	RWARD SH	IARES INSURED UP TO	\$250,000		
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Ne	t Worth."							5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :							
09/08/2014		Count of CU:	118						
CU Name: N/A		Asset Range :							1
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	edit
	Count o	of CU in Peer Group :	N/A						
* INCOME AND EVENUE	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
* INCOME AND EXPENSE INTEREST INCOME:									
	277 444 420	250 407 007		244 222 452	2.4	224 020 224	2.0	4.0E 200 E20	1.1
Interest on Loans	377,141,426	356,407,867	-5.5		-3.4	334,029,324	-3.0	165,206,529	
Less Interest Refund	(831,834)	(587,424)		(457,500)	-22.1	(530,440)	15.9	(199,928)	
Income from Investments	56,654,908	54,366,380		48,109,492	-11.5	42,868,497	-10.9	22,502,572	
Income from Trading	1,574,917	406,864			165.0	1,935,373		856,429	
TOTAL INTEREST INCOME	434,539,417	410,593,687	-5.5	393,052,473	-4.3	378,302,754	-3.8	188,365,602	-0.4
INTEREST EXPENSE:	20.040.000	00.400.050	00.0	50.454.004	40.0	10.710.000	10.1	00.040.070	4.0
Dividends	83,343,628	63,420,650			-16.2	46,743,089	-12.1	22,219,673	
Interest on Deposits	28,271,406	23,874,506	1		-18.3	13,982,965	-28.3	5,897,156	
Interest on Borrowed Money	12,881,888	11,719,213		9,905,604	-15.5	5,345,405		2,289,123	
TOTAL INTEREST EXPENSE	124,496,922	99,014,369		82,571,161	-16.6	66,071,459	-20.0	30,405,952	
PROVISION FOR LOAN & LEASE LOSSES	65,614,915	50,696,965		58,538,753	15.5	47,402,032	-19.0	19,227,830	
NET INTEREST INCOME AFTER PLL	244,427,580	260,882,353	6.7	251,942,559	-3.4	264,829,263	5.1	138,731,820	4.8
NON-INTEREST INCOME:									
Fee Income	108,767,095	112,712,712		, ,	6.5	113,442,236	-5.5	53,554,812	
Other Operating Income	73,989,886	82,144,485		112,622,640	37.1	120,497,760		57,275,447	-4.9
Gain (Loss) on Investments	-445,745	916,613		2,403,868	162.3	3,310,110		645,079	
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0	
Gain (Loss) on Disposition of Assets	-2,985,902	-3,180,927	-6.5	-1,834,344	42.3	-1,385,410		-1,248,920	
Gain from Bargain Purchase (Merger)	0	0		0	N/A	0	N/A	-32,835	N/A
Other Non-Oper Income/(Expense)	1,438,241	1,358,916	1	-27,923	-102.1	2,190,906		245,432	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	,
TOTAL NON-INTEREST INCOME	180,763,575	193,951,799	7.3	233,185,669	20.2	238,055,602	2.1	110,439,015	-7.2
NON-INTEREST EXPENSE									<b></b>
Total Employee Compensation & Benefits	177,899,669	186,474,156		, ,	10.7	215,409,303	4.4	110,910,144	
Travel, Conference Expense	2,830,792	3,317,233		3,702,074	11.6	3,954,311	6.8	2,196,182	
Office Occupancy	27,631,675	28,589,598			1.5	30,031,267	3.5	16,127,591	7.4
Office Operation Expense	72,855,586	73,949,700		, ,	5.7	85,519,668	9.4	44,036,478	
Educational and Promotion	15,552,850	16,003,092		, ,	1.1	15,602,280	-3.5	7,413,784	-5.0
Loan Servicing Expense	24,870,721	27,103,828			18.4	33,906,011	5.7	14,236,911	-16.0
Professional, Outside Service	23,119,771	25,158,548			11.3	29,715,191	6.1	15,571,230	
Member Insurance 1	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	11,314,693	4,481,783	-60.4	1,706,737	-61.9	1,229,642	-28.0	35,309	-94.3
Member Insurance - Temporary Corporate	0.510.440	40.040.005	70.0	0.040.700	50.0	0.444.700	40.4	074 074	07.0
CU Stabilization Fund <sup>3</sup>	9,516,142	16,248,985	70.8	6,819,726	-58.0	6,111,738		371,374	-87.8
Member Insurance - Other	1,264,699	941,509		·	-16.2	640,903		252,705	
Operating Fees	1,447,502	1,543,232		, ,	9.9	1,555,852	-8.3	800,720	
Misc Operating Expense	16,062,536	14,809,612		, ,	42.4	24,727,413	17.2	9,932,167	-19.7
TOTAL NON-INTEREST EXPENSE	384,366,636	398,621,276	3.7	425,614,771	6.8	448,403,579	5.4	221,884,595	-1.0
EXPENSE AND NCUSIF PREMIUMS 1/4	04.055.054	70.040.044	04.0	00,000,000	44.0	04 000 000	0.4	07.000.000	40.4
	61,655,354	76,943,644		68,039,920	-11.6	61,822,666		27,692,923	
NET INCOME (LOSS)	40,824,519	56,212,876	37.7	59,513,457	5.9	54,481,286	-8.5	27,286,240	0.2
RESERVE TRANSFERS:	05.040.000	47 400 500	50.0	404 740	07.0	045.000		4 000 404	4 405 4
Transfer to Regular Reserve	35,818,822	17,103,569	-52.2	484,718	-97.2	215,936	-55.5	1,333,484	1,135.1
* All Income/Expense amounts are year-to-date while the related % change ra	atios are annualized.		1						
# Means the number is too large to display in the cell	<u> </u>								
From September 2009 to December 2010, this account includes NCUSIF Pr									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium E									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilizat			ense. For S	September 2009 and forwa	ard,				İ
this account only includes only the Temporary Corporate CU Stabilization Ex	· · · · · · · · · · · · · · · · · · ·	<u> </u>							
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before	NCUSIF Stabilization Expe	ense. From December 20	10 forward	i, NCUSIF Stabilization Inco	ome, if any	, is excluded.			6. IncExp

Return to cover		
Count of CU in Peer Group: N/A		
Count of CU in Peer Group: N/A   Count of Cu in Peer Mark of Cu in Peer Group: N/A   Count of Cu in Peer Mark o		
Dec-2010   Dec-2011   W.Chg   Dec-2012   W.Chg   Dec-2013   W.Chg   Dec-2013   W.Chg   Dec-2014   W.Chg   Dec-2015   W.Chg   Dec-2015   W.Chg   Dec-2015   W.Chg   Dec-2015   W.Chg   Dec-2015   W.Chg   Dec-2016   W.Chg		
Dec-2010   Dec-2011   % Chg   Dec-2012   % Chg   Dec-2013   % Chg	ederally insured S	itate
DELINQUENCY SUMMARY - ALL LOAN TYPES		
30 to 59 Days Delinquent   121,888,564   120,531,295   -1.1   124,395,703   3.2   139,336,696   12.0	Jun-2014	% Chg
60 to 179 Days Delinquent 59,948,270 57,947,476 -3.3 53,407,034 -7.8 51,537,899 -3.5 180 to 359 Days Delinquent 14,503,400 14,698,935 1.3 12,061,357 -17.9 13,760,689 14.1 1.2 ≥ 360 Days Delinquent 4,932,305 4,971,307 0.8 6,456,698 2.9 5,750,945 -1.09 Total Del Loans - All Types (> = 60 Days) 79,383,975 77,617,718 -2.2 71,924,089 -7.3 71,049,533 -1.2 % Delinquent Loans FV CATEGORY:		
180 to 359 Days Delinquent	90,038,745	-35.4
Second   S	54,312,060	5.4
Total Del Loans - All Types (> = 60 Days) 79,383,975 77,617,718 -2.2 71,924,089 -7.3 71,049,533 -1.2 % Delinquent Loans / Total Loans and State of the State of Stat	9,740,525	-29.2
% Delinquent Loans / Total Loans       1.31       1.27       -3.6       1.14       -9.9       1.05       -8.1         DELINQUENT LOANS BY CATEGORY:         Unsecured Credit Card Loans       8       30 to 59 Days Delinquent       6,291,415       5,260,800       -16.4       5,283,771       0.4       6,161,805       16.6         60 to 179 Days Delinquent       4,899,755       4,216,711       -13.9       3,426,390       -18.7       3,778,494       10.3         180 to 359 Days Delinquent       665,101       229,878       -65.4       215,119       -6.4       203,859       -5.2         3 60 Days Delinquent       46,197       19,036       -58.8       8,753       -54.0       8,209       -6.2         Total Del Credit Card Lns (> = 60 Days)       5,611,053       4,465,625       -20.4       3,650,262       -18.3       3,99,562       9.3         %Credit Cards DQ >= 60 Days / Total Credit Card Loans       1.53       1.19       -22.2       0.94       -20.8       0.98       3.5         Short-Term, Small Amount Loans (STS) FCU Only         30 to 59 Days Delinquent       0       N/A       0       N/A       0       N/A         40 to 179 Days Delinquent       0       0       N/A       <	4,933,091	-14.2
DELINQUENT LOANS BY CATEGORY:   Unsecured Credit Card Loans	68,985,676 0.98	-2.9
Unsecured Credit Card Loans	0.96	-6.2
30 to 59 Days Delinquent 6,291,415 5,260,800 -16.4 5,283,771 0.4 6,161,805 16.6 60 to 179 Days Delinquent 4,899,755 4,216,711 -13.9 3,426,390 -18.7 3,778,494 10.3 180 to 359 Days Delinquent 665,101 229,878 -65.4 215,119 -6.4 203,859 -5.2 > 800 Days Delinquent 46,197 19,036 -58.8 8,753 -54.0 8,209 -6.2 Total Del Credit Card Lns (> = 60 Days) 5,611,053 4,465,625 -20.4 3,650,262 -18.3 3,990,562 9.3 (%Credit Cards DQ >= 60 Days / Total Credit Card Loans 1.53 1.19 -22.2 0.94 -20.8 0.98 3.5 (%Short-Term, Small Amount Loans (STS) FCU Only 30 to 59 Days Delinquent 0 0 N/A 0 N/		
60 to 179 Days Delinquent	5,915,257	-4.0
180 to 359 Days Delinquent   665,101   229,878   -65.4   215,119   -6.4   203,859   -5.2     > = 360 Days Delinquent   46,197   19,036   -58.8   8,753   -54.0   8,209   -6.2     Total Del Credit Card Lns (> = 60 Days)   5,611,053   4,465,625   -20.4   3,650,262   -18.3   3,990,562   9.3     %Credit Cards DQ >= 60 Days / Total Credit Card Loans   1.53   1.19   -22.2   0.94   -20.8   0.98   3.5     Short-Term, Small Amount Loans (STS) FCU Only	2,929,350	-22.5
Total Del Credit Card Lns (> = 60 Days) 5,611,053 4,465,625 -20.4 3,650,262 -18.3 3,990,562 9.3 %Credit Cards DQ >= 60 Days / Total Credit Card Loans 1.53 1.19 -22.2 0.94 -20.8 0.98 3.5 Short-Term, Small Amount Loans (STS) FCU Only 0 N/A 0	221,478	8.6
%Credit Cards DQ >= 60 Days / Total Credit Card Loans  1.53 1.19 -22.2 0.94 -20.8 0.98 3.5  Short-Term, Small Amount Loans (STS) FCU Only  0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 180 to 59 Days Delinquent 0 0 0 N/A	7,051	-14.1
Short-Term, Small Amount Loans (STS) FCU Only	3,157,879	-20.9
30 to 59 Days Delinquent 0 0 0 N/A	0.78	-19.5
60 to 179 Days Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 180 to 359 Days Delinquent 0 0 0 N/A 0 N/		
180 to 359 Days Delinquent 0 0 0 N/A 0 N/	0	
> = 360 Days Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Total Del STS Lns (> = 60 Days) 0 0 0 N/A 0	0	
Total Del STS Lns (> = 60 Days)         0         0 N/A         0 N/A         0 N/A         0 N/A           %STS Loans DQ >= 60 Days / Total STS Loans         0.00         0.00         N/A         0.00         N/A         0.00         N/A           Non-Federally Guaranteed Student Loans         30 to 59 Days Delinquent         N/A         223,698         344,262         53.9         561,062         63.0           60 to 179 Days Delinquent         N/A         1,700,570         1,171,021         -31.1         1,872,586         59.9           180 to 359 Days Delinquent         N/A         11,704         4,349         -62.8         15,737         261.9           > = 360 Days Delinquent         N/A         3,897         16,572         325.3         23,796         43.6	0	
%STS Loans DQ >= 60 Days / Total STS Loans     0.00     0.00     N/A     0.00     N/A     0.00     N/A       Non-Federally Guaranteed Student Loans     N/A     223,698     344,262     53.9     561,062     63.0       80 to 179 Days Delinquent     N/A     1,700,570     1,171,021     -31.1     1,872,586     59.9       180 to 359 Days Delinquent     N/A     11,704     4,349     -62.8     15,737     261.9       > = 360 Days Delinquent     N/A     3,897     16,572     325.3     23,796     43.6	0	
Non-Federally Guaranteed Student Loans	0	_
30 to 59 Days Delinquent         N/A         223,698         344,262         53.9         561,062         63.0           60 to 179 Days Delinquent         N/A         1,700,570         1,171,021         -31.1         1,872,586         59.9           180 to 359 Days Delinquent         N/A         11,704         4,349         -62.8         15,737         261.9           > = 360 Days Delinquent         N/A         3,897         16,572         325.3         23,796         43.6	0.00	N/A
60 to 179 Days Delinquent         N/A         1,700,570         1,171,021         -31.1         1,872,586         59.9           180 to 359 Days Delinquent         N/A         11,704         4,349         -62.8         15,737         261.9           > = 360 Days Delinquent         N/A         3,897         16,572         325.3         23,796         43.6	500.000	
180 to 359 Days Delinquent         N/A         11,704         4,349         -62.8         15,737         261.9           > = 360 Days Delinquent         N/A         3,897         16,572         325.3         23,796         43.6	563,339	0.4
> = 360 Days Delinquent N/A 3,897 16,572 325.3 23,796 43.6	1,810,270 48,405	-3.3 207.6
	37,905	59.3
	1,896,580	-0.8
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	1,090,360	-0.0
Non-Federally Guaranteed Student Loans	5.18	-7.2
New Vehicle Loans		
30 to 59 Days Delinquent N/A N/A N/A 21,486,891	19,417,901	-9.6
60 to 179 Days Delinquent N/A N/A N/A 4,700,328	4,864,972	3.5
180 to 359 Days Delinquent N/A N/A N/A 912,459	845,930	-7.3
> = 360 Days Delinquent N/A N/A N/A 330,717	289,376	-12.5
Total Del New Vehicle Lns (> = 60 Days)         N/A         N/A         N/A         5,943,504	6,000,278	1.0
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans N/A N/A N/A 0.73	0.69	-5.4
Used Vehicle Loans		
30 to 59 Days Delinquent N/A N/A N/A 47,081,634 60 to 179 Days Delinquent N/A N/A N/A 13,382,177	38,183,504	-18.9
	11,777,450	-12.0 0.0
180 to 359 Days Delinquent         N/A         N/A         N/A         2,381,568           > = 360 Days Delinquent         N/A         N/A         N/A         655,022	2,380,696 611,479	-6.6
- 2 - 000 DSy bernington: 1VA	14,769,625	-10.0
%Used Vehicle Loans = 60 Days/ Total Used Vehicle Loans N/A	0.73	-14.3
	3.70	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used  Vehicle Loans  N/A  N/A  N/A  0.81	0.72	-11.9
Vehicle Loans         N/A         N/A         N/A         0.81	0.72	-11.8
Leases Receivable		
30 to 59 Days Delinquent 0 0 N/A 0 N/A 0 N/A	0	
60 to 179 Days Delinquent 0 0 N/A 0 N/A 0 N/A	0	
180 to 359 Days Delinquent 0 0 N/A 0 N/A 0 N/A 0 N/A	0	
> = 360 Days Delinquent 0 0 N/A 0 N/A 0 N/A	0	
Total Del Leases Receivable (> = 60 Days)         0         N/A         0         N/A           0/Leases Receivable Deliverents (0 Days)         0.00         N/A         0.00         N/A	0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable 0.00 0.00 N/A 0.00 N/A 0.00 N/A	0.00	N/A
All Other Loans         2           30 to 59 Days Delinquent         N/A         N/A         N/A         9,666,874	7.246.000	-24.0
30 to 59 Days Delinquent N/A N/A N/A 9,666,874 60 to 179 Days Delinquent N/A N/A N/A N/A 7,353,491	7,346,060 8,086,606	
60 to 179 Days Delinquent N/A N/A N/A N/A 1,201,658 N/A N/A 1,201,658	930,851	-22.5
160 Days Definiquent   N/A   N/A   1,025,809   N/A   1,025,809	1,046,979	2.1
> = 360 Days Delinquent   N/A   N/A   N/A   9,589,958   N/A   N/A   N/A   9,589,958	10,064,436	
%All Other Loans >= 60 Days / Total All Other Loans	1.72	
# Means the number is too large to display in the cell	1.72	
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.		
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.  7. D		

		elinquent Loan Inf		2					
<u>Return to cover</u> <u>09/08/2014</u>		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Grou	p: All * S	state = 'MO' * Type I	ncluded:	Federally Insured	State
	Count of	CU in Peer Group :							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Cha	Jun-2014	% Chr
DELINQUENT LOANS BY CATEGORY 1	200 2010	200 2011	,0 O.i.g	200 2012	70 O.I.g	200 2010	70 Ging	Jun 2014	70 0.12
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	18,612,684	-65.8
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,233,107	-33.3	20,450,823	12.2	24,843,412	
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,556,691	-39.3	9,045,408	62.8		
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,605,367	32.8	3,707,392	2.8	2,940,301	-20.7
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074		27,395,165	-30.1	33,203,623	21.2		
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19	-0.9	2.51	-21.5	2.90	15.6		
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	1.07	-2.8
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	26,433,680	-24.3	32,804,304	24.1	9,783,879	-70.2
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	9,739,538	-44.4	13,385,500	37.4	15,329,906	14.5
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	3,916,309	-38.7	4,321,401	10.3	2,756,522	-36.2
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,704,605	47.1	3,071,624	13.6	2,511,148	-18.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	20,597,576	-0.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days /									
Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.14	-38.9	1.33	15.8	1.29	-3.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	0.005.005	0.407.07		0.000 711	0.0	40 400 400	00.0	0.770 ***	70
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8		
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9 -75.5	4,914,759	2.9	3,520,418	-28.4	6,978,807 1,888,397	
180 to 359 Days Delinquent	2,141,972	524,645		590,830	12.6		222.1		
> = 360 Days Delinquent Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	691,112	462,114	-33.1	123,654	-73.2 -2.3	179,871	45.5		
"1otal Del 1st Mtg Adj Rate Lns (> = 60 Days)  %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,056,537	61.6
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and									
Hybrids/Balloons < 5 yrs	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	1.42	57.3
Other Real Estate Fixed Rate/Hybrid/Balloon	1.20	0.03	-30.4	0.33	4.0	0.30	-5.0	1.72	57.0
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	2,889,642	-31.5
60 to 179 Days Delinquent	2,986,926	2,590,088		1,426,156	-44.9	2,012,259	41.1	1,602,378	
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0		
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6		
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9		
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	1,000,000	1,7 10,000	0.0	2,070,010	10.1	1,000,200	02.0	1,002,110	- 00.0
Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	0.74	-61.0
Other Real Estate Adjustable Rate	0.040.405	4.070.400	00.4	4.05.4.000	0.0	4.405.000	40.5	0.405.745	044
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5	3,165,715	
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7	2,152,654 442,093	-11.9	1,532,646	-28.8	932,321	
180 to 359 Days Delinquent	644,307	329,844	-48.8 -11.7		34.0 -26.5	269,533 134,477	-39.0 -3.9		
> = 360 Days Delinquent Total Del Other RE Adj Rate Lns (> = 60 Days)	215,496	190,204 2,964,551	-7.9	139,883 2,734,630	-26.5	1,936,656	-29.2	193,239 1,490,016	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	1,490,016	-23.1
Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.3	0.25	-25.7
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									<u> </u>
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		2,587,108	
60 to 179 Days Delinquent	N/A	N/A	-	N/A		2,313,659		6,385,640	
180 to 359 Days Delinquent	N/A	N/A	-	N/A		2,246,651		112,775	
> = 360 Days Delinquent	N/A	N/A	-	N/A		994,526		160,000	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836	-	6,658,415	19.9
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total	N/A	N/A		N/A		2.21	l	2.51	13.3
Member Business Loans Secured by RE Member Business Loans NOT Secured By RE	IN/A	IN/A		INA		2.21		2.51	10.0
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		298,049	-54.2
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		371,287	
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		59,568	
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		571,553	
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		2,179,661		1,002,408	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days /				.47		2,110,001		1,002,400	1 3 2.0
Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		9.70	l	4.81	-50.4
NonMember Business Loans Secured By RE				.47		5.70		2.01	1 30.
30 to 59 Days Delinquent	N/A	N/A		N/A		0		90,972	. N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		885,083	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		885,083	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /									
Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		3.99	N/A
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	
60 to 179 Days Delinquent	N/A	N/A		N/A		0		63,444	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		63,444	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		0.57	N/A
LOTAL LITTLE RE ELYEC/HVDFIC/BAILOON LOANS	N/A	N/A	1	N/A		0.00		0.57	19//
# Means the number is too large to display in the cell									

Loa	n Losses, Bankrupto	y Information, and T	roubled	Debt Restructured L	oans				
Return to cover	ii Losses, Bankiupie	For Charter :		Debt Restructured E	Julis				
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
			a. a.		a. a.		a/ <b>a</b> /		a. a.
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	71,738,785	63,758,388	-11.1	59,436,491	-6.8	70,720,103	19.0	27,209,504	-23.1
* Total Loans Recovered	8,581,655	9,301,447	8.4			11,630,764			
* NET CHARGE OFFS (\$\$)	63,157,130	54,456,941	-13.8			59,089,339			
***%Net Charge-Offs / Average Loans	1.04	0.89	-14.2			0.90			
Total Del Loans & *Net Charge-Offs 1	142,541,105	132,074,659	-7.3			130,138,872			
Combined Delinquency and Net Charge Off Ratio 1	2.36	2.16	-8.3	1.92	-11.1	1.95	1.5	1.57	-19.4
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	17,011,137	13,399,024	-21.2			10,960,184		5,839,393	
* Unsecured Credit Card Lns Recovered	1,465,624	1,697,072	15.8		18.1	2,018,847	0.7		
* NET UNSECURED CREDIT CARD C/Os	15,545,513	11,701,952	-24.7	9,192,910		8,941,337	-2.7		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	-25.5		-23.5	2.25			
* Non-Federally Guaranteed Student Loans Charged Off	N/A	1,346,774		1,640,910		1,131,064		7,541	
* Non-Federally Guaranteed Student Loans Recovered	N/A	13,577		10,478		13,158			
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	1,333,197		1,630,432	22.3	1,117,906	-31.4	5,999	-98.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	N/A	N/A		6.06		3.57	-41.1	0.03	-99.1
Federally Guaranteed Student Loans  * Total 1st Mortgage RE Loan/LOCs Charged Off	4,396,725	5,796,881	31.8			15,274,802			+
* Total 1st Mortgage RE Loans/LOCs Recovered	59,676	407,442	582.8			1,130,376			
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	4,337,049	5,389,439	24.3			14,144,426			
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	,,,,,,,,,	2,000,100		5,,		.,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
/ Avg 1st Mortgage RE Loans/LOCs	0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.19	-72.1
* Total Other RE Loans/LOCs Charged Off	7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	1,682,340	-30.5
* Total Other RE Loans/LOCs Recovered	427,267	397,418	-7.0	661,532	66.5	677,853	2.5	285,079	-15.9
* NET OTHER RE LOANS/LOCs C/Os	7,284,808	7,743,274	6.3			4,165,995			-32.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.89	11.1			0.50		0.33	
* Total Real Estate Loans Charged Off	12,108,800	13,937,573	15.1	12,977,629		20,118,650			
* Total Real Estate Lns Recovered	486,943	804,860	65.3			1,808,229			_
* NET Total Real Estate Loan C/Os	11,621,857	13,132,713	13.0			18,310,421			
** Net Charge Offs - Total RE Loans / Avg Total RE Loans  * Total TDR 1st & Other Real Estate Lns Charged Off	0.41	0.46	11.7			0.62		0.23 412,695	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A N/A	N/A N/A		2,124,035		1,510,248 523,894		73,789	
*NET TDR Real Estate C/Os	N/A	N/A		1,122 2,122,913		986,354			
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		2,122,516 N/A		1.76		1.34	
* Total Leases Receivable Charged Off	0		N/A	0		0		22,714	
* Total Leases Receivable Recovered	0			0		0		7,570	
* NET LEASES RECEIVABLE C/Os	0			0		0		15,144	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00		0.00		0.00	
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	4,110	3,372	-18.0	2,996	-11.2	2,802	-6.5	1,299	-53.6
Number of Members Who Filed Chapter 13 YTD	2,502	2,128	-14.9	1,968	-7.5	1,924	-2.2	901	-53.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	3	2	-33.3		-50.0	1	0.0	5	400.0
Total Number of Members Who Filed Bankruptcy YTD	6,615	5,502	-16.8			4,727	-4.8		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	71,493,701	56,731,663	-20.6			44,565,038			
* All Loans Charged Off due to Bankruptcy YTD	18,329,342	17,740,498	-3.2		-18.8	11,056,539			
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	8.9	24.24	-12.9	15.63	-35.5	19.58	25.2
REAL ESTATE FORECLOSURE SUMMARY		05 450 000		45 400 005		04.040.040	===	7 444 700	
Real Estate Loans Foreclosed YTD  Number of Real Estate Loans Foreclosed YTD	N/A N/A	25,459,686		15,466,605		24,640,243	59.3 41.5	7,444,783	
	N/A	169		130	-23.1	184	41.5	55	-70.1
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	44,808,185	-8.5
TDR Other RE Loans	N/A	N/A		7,705,228		3,820,262		3,595,645	
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652			
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439			
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		17,035,970		8,447,369			
TDR Business Loans (Not Secured by RE)	N/A	N/A		3,914,169		4,923,810			
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		80,561,662		66,145,831			
Total TDR Loans to Total Loans	N/A	N/A		1.28		0.98		0.87	-11.0
Total TDR Loans to Net Worth	N/A	N/A		7.25		5.68			
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		9,564,832		5,361,270			
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no ann	ualizing)								
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinc		ments for troubled debt re	estructure	d (TDR) loans.	•		•	•	•
This policy change may result in a decline in delinquent loans reported as of June 201	2.					9. Loai	n Losses.	Bankruptcy Informatio	n. & TDR

	In	direct and Participation	on Lendi	na					
Return to cover	•	For Charter :		g					
09/08/2014		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Federa	ally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Chg	Jun-2014	% Cha
INDIRECT LOANS OUTSTANDING	Dec-2010	Dec-2011	∕₀ Cilg	Dec-2012	∕₀ City	Dec-2013	76 City	Juli-2014	∕₀ Cilg
Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667.872.757	11.3	761,018,899	13.9	852,263,891	12.0
Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	478,957,428	2.2
Total Outstanding Indirect Loans	1,040,644,418	1,045,143,587	0.4		2.8		14.4	1,331,221,319	8.3
%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0		-0.1	18.13	6.4	18.95	4.5
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	33,378,562	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	44,711,577	-15.0
60 to 179 Days Delinquent	9,925,852	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	11,853,269	-11.1
180 to 359 Days Delinquent	2,746,955	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	1,933,678	-14.3
> = 360 Days Delinquent	209,611	124,930	-40.4	339,108	171.4	533,369	57.3	422,748	-20.7
Total Del Indirect Lns (>= 60 Days)	12,882,418	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	14,209,695	-11.9
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.07	-18.6
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0		-13.4	13,944,913	17.6	7,739,947	11.0
* Indirect Loans Recovered	1,681,363	1,622,895	-3.5		27.9	2,249,627	8.4	927,340	-17.6
* NET INDIRECT LOAN C/Os	13,691,950	12,059,298	-11.9	-, ,	-18.9		19.6	6,812,607	16.5
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	1.06	4.8
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):  Consumer	14,126,337	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	10,122,653	18.5
Non-Federally Guaranteed Student Loans	N/A	15.234.252	-33.1	14,616,060	-4.1	14,425,286	-1.3	14,505,043	0.6
Real Estate	18,459,571	15,178,652	-17.8		-31.7	11,549,602	11.4	10,525,212	
Member Business Loans (excluding C&D)	14.569.410	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1	21,426,018	
Non-Member Business Loans (excluding C&D)	20,762,048	34,339,440	65.4		18.3	34,117,317	-16.0	20,076,345	-41.2
Commercial Construction & Development	83,412	248,059				4,459,025	N/A	1,027,258	-77.0
Loan Pools	79,767,019	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	111,089,894	10.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	147,767,797	175,473,217	18.7	172,704,228	-1.6	177,801,053	3.0	188,772,423	6.2
%Participation Loans Outstanding / Total Loans	2.44	2.86	17.0		-4.3	2.62	-4.3	2.69	2.5
* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3		-33.3	76,397,575	29.4	44,611,975	16.8
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.54	3.13	23.3	1.65	-47.2	2.22	34.2	2.87	29.3
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	24,956,487	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6	37,135,604	22.6
Participation Loan Interests - Amount Retained (Outstanding)	13,297,782	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6	20,895,498	20.4
* Participation Loans Sold YTD	9,934,445	7,813,957	-21.3		-30.3	15,003,072	175.5	12,616,206	68.2
** %Participation Loans Sold YTD / Total Assets	0.10	0.08	-25.6	, ,	-33.9	0.14	169.5	0.22	62.5
WHOLE LOANS PURCHASED AND SOLD:	*****					•		<u> </u>	0_10
*Loans Purchased in Full from Other Financial Institutions YTD	26,391,918	384,879	-98.5	710,000	84.5	1,518,790	113.9	73,968	-90.3
*Loans Purchased in Full from Other Sources YTD	N/A	0		0	N/A	771,600	N/A	0	-100.0
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.96	0.01	-98.6		46.0	0.07	234.5	0.00	-92.8
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1			_						
30 to 59 Days Delinquent	1,066,682	1,093,604	2.5		-25.3	822,475	0.7	1,004,214	22.1
60 to 179 Days Delinquent	666,483	2,545,177	281.9		-45.8	2,555,514	85.2	6,112,892	139.2
180 to 359 Days Delinquent	30,431	54,007	77.5		0.6	120,092	120.9	104,681	-12.8
> = 360 Days Delinquent  Total Del Participation Lns (>= 60 Days)	9,988	9,486	-5.0		74.7	35,766	115.8	101,846	184.8
	706,902	2,608,670	269.0	1,450,691	-44.4	2,711,372	86.9	6,319,419	133.1
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	210.8	0.84	-43.5	1.52	81.5	3.35	119.5
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,790,382	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6	204,029	-80.2
* Participation Loans Recovered	290,360	265,406	-8.6	175,823	-33.8	133,585	-24.0	64,618	-3.3
* NET PARTICIPATION LOAN C/Os	1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	139,411	-85.5
**%Net Charge Offs - Participation Loans			45.0	4	40.5	4	2.5	2:-	00.0
/ Avg Participation Loans	1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.15	-86.2
*Amounts are year-to-date while the related %change ratios are annualized.	or no oppubli=i==)			1					
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (c) # Means the number is too large to display in the cell	ווט 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 delinguency reporting	requirements for travels	d debt root	ructured (TDP) loops					
This policy change may result in a decline in delinquent loans reported as of		requirements for troublet	a debt test	i uotureu (TDN) IOdIIS.			10	IndirectAndParticipa	ation! ne
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	R	teal Estate Loan Info	rmation '	1					$\overline{}$
Return to cover	11	For Charter :							
09/08/2014		Count of CU :							1
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count o	f CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	890,532,453	839,583,046	-5.7	723,076,281	-13.9	, ,	0.0		
Fixed Rate 15 years or less	428,073,256	471,395,037	10.1	627,597,280	33.1	733,992,572	17.0		+
Other Fixed Rate	15,720,652	18,919,156	20.3	, ,	15.4	23,822,320	9.1	22,885,117	
Total Fixed Rate First Mortgages	1,334,326,361	1,329,897,239			3.2		7.9		
Balloon/Hybrid > 5 years	38,194,964	45,107,832		57,050,209			52.4		
Balloon/Hybrid 5 years or less	492,494,748	499,279,384	1.4	, ,	-7.7	480,477,401	4.2		
Total Balloon/Hybrid First Mortgages	530,689,712	544,387,216			-4.8		9.5		
Adjustable Rate First Mtgs 1 year or less	60,928,246	63,234,102			-10.1	54,417,108	-4.3		
Adjustable Rate First Mtgs >1 year	81,041,310	83,192,246			1.5		2.6		
Total Adjustable First Mortgages	141,969,556	146,426,348	3.1	141,269,646	-3.5		-0.1	147,416,002	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,006,985,629	2,020,710,803	0.7	2,031,781,590	0.5	2,189,264,182	7.8	2,241,425,602	2.4
Other Real Estate Loans									1
Closed End Fixed Rate	306,648,425	281,093,806	-8.3	, ,	-12.5	239,810,129	-2.5		
Closed End Adjustable Rate	10,654,249	5,264,562	-50.6		-16.2	, ,	-60.3	, ,	
Open End Adjustable Rate (HELOC)	536,202,539	539,227,917	0.6		1.0		5.1	581,505,728	
Open End Fixed Rate	28,660,980	27,497,285	-4.1	23,343,338		18,773,982	-19.6		
TOTAL OTHER REAL ESTATE OUTSTANDING	882,166,193	853,083,570	-3.3	, ,	-4.1	832,903,433	1.8		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,100,629,016	2.6
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,372,521,325	1,375,005,071	0.2		4.0	, , ,	9.7		
Other RE Fixed Rate	335,309,405	308,591,091	-8.0		-12.7	258,584,111	-4.0		
Total Fixed Rate RE Outstanding	1,707,830,730	1,683,596,162	-1.4	1,698,907,401	0.9	1,826,290,677	7.5	1,867,682,728	
%(Total Fixed Rate RE/Total Assets)	17.50	16.32	-6.8	15.62	-4.3	16.43	5.2	16.23	
%(Total Fixed Rate RE/Total Loans)	28.26	27.45	-2.8	26.93	-1.9	26.92	0.0	26.59	-1.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	634,464,304	645,705,732	1.8	602,230,998	-6.7	621,557,616	3.2	638,526,259	
Other RE Adj Rate	546,856,788	544,492,479	-0.4	548,974,455	0.8	574,319,322	4.6	594,420,029	3.5
Total Adj Rate RE Outstanding	1,181,321,092	1,190,198,211	0.8	1,151,205,453	-3.3	1,195,876,938	3.9	1,232,946,288	3.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	29,151,415	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3	19,329,682	-3.7
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	15,511,523	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9	15,311,913	23.7
TOTAL Outstanding Interest Only & Payment Option First &	44.000.000	20, 407, 700	-18.5	20 502 545	24.7	22 444 007	40.0	24 644 505	6.8
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	44,662,938	36,407,796	-16.5	28,503,515	-21.7	32,444,907	13.8	34,641,595	0.0
Assets)	0.46	0.35	-22.9	0.26	-25.7	0.29	11.4	0.30	3.1
%(Interest Only & Payment Option First & Other RE Loans / Net	0.10	0.00		0.20	20.7	0.20		0.00	- 0
Worth)	4.47	3.45	-22.9	2.57	-25.6	2.78	8.5	2.90	4.3
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	2,837,821	2,146,326			2.8	2,565,243	16.3		
Allowance for Loan Losses on all RE Loans	14,571,509	14,965,382	2.7	14,926,112	-0.3	16,023,086	7.3	15,789,089	-1.5
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	616,301,437	489,763,711	-20.5	, ,	75.3	617,829,288	-28.1	173,138,100	
* Fixed Rate 15 years or less	383,503,700	373,173,853				417,823,023		, ,	
* Other Fixed Rate	7,059,019	5,077,459							
* Total Fixed Rate First Mortgages	1,006,864,156	868,015,023				1,045,880,201	-30.0		
* Balloon/Hybrid > 5 years	6,760,724	13,079,059				31,947,194	91.7		
* Balloon/Hybrid 5 years or less	89,974,088	106,444,170				106,879,258			
* Total Balloon/Hybrid First Mortgages	96,734,812	119,523,229			-5.1	138,826,452	22.4		
* Adjustable Rate First Mtgs 1 year or less	22,100,740	16,893,389			-25.8	11,952,644	-4.7		
* Adjustable Rate First Mtgs >1 year	24,216,094	9,413,850							+
* Total Adjustable First Mortgages	46,316,834	26,307,239	-43.2	26,493,876				18,255,382	31.7
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,149,915,802	1,013,845,491	-11.8	1,634,051,245	61.2	1,212,434,599	-25.8	385,854,684	-36.4
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell								11. R	RELoans 1

		Real Estate Loan Info	rmation 2	2		l			
Return to cover		For Charter :	N/A						
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :		Nation + Book Commit	A II + O4-4	IMOL + Towns Institut	lada Fada		114
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All " Stat	e = 'MO' " I ype includ	iea: reae	rally insured State Cr	eait
	Count	or co in reer Group.	IVA						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Cho
* OTHER REAL ESTATE (Granted)			,,, eg		,, cg		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
* Closed End Fixed Rate	50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	35,483,182	12.4
* Closed End Adjustable Rate	1,909,946	3,333,251	74.5	1,032,272	-69.0		-78.7	2,092,771	1,806.6
* Open End Adjustable Rate (HELOC)	134,066,286	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2	83,015,799	3.4
* Open End Fixed Rate and Other	3,644,285	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1	1,065,109	14.3
* TOTAL OTHER REAL ESTATE GRANTED	189,839,721	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9	121,656,861	7.8
* TOTAL RE (FIRST AND OTHER) GRANTED	1,339,755,523	1,173,540,849	-12.4	1,816,278,190	54.8	1,438,152,826	-20.8	507,511,545	-29.4
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	38.67	32.78	-15.2	43.69	33.3	33.16	-24.1	22.37	-32.5
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	750,482,209		-12.6	1,176,314,094	79.4	835,682,212	-29.0	235,629,312	-43.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.26	64.68	-0.9	71.99	11.3	68.93	-4.3	61.07	-11.4
AMT of Mortgage Servicing Rights	9,335,682	12,120,737	29.8	19,118,028	57.7	25,185,309	31.7	26,047,961	3.4
Outstanding RE Loans Sold But Serviced	1,554,919,924	1,855,548,941	19.3	2,335,297,352	25.9	2,682,648,060	14.9	2,766,640,208	3.1
% (Mortgage Servicing Rights / Net Worth)	0.93	1.15	22.8	1.72	49.9	2.16	25.6	2.18	1.0
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,105,721,686			1,092,911,659	-0.1	1,143,997,770		1,182,843,006	
R.E. Lns also Mem. Bus. Lns	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	285,215,772	4.9
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	-		0		0		0	_
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A			51,906,295		48,954,390	-5.7	44,808,185	
TDR Other RE Loans	N/A			7,705,228		3,820,262	-50.4	3,595,645	
Total TDR First and Other RE Loans	N/A			59,611,523		52,774,652	-11.5	48,403,830	
TDR RE Loans Also Reported as Business Loans	N/A	. N/A		2,267,891		3,714,439	63.8	1,376,176	-63.0
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,719,371	25,744,479		16,360,452	-36.5	20,778,525	27.0	20,597,576	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	8,134,440			5,629,243	-2.3		-0.5	9,056,537	61.6
Other R.E. Fixed Rate	4,553,909	4,718,089			-43.4		82.9	1,952,749	
Other R.E. Adj. Rate	3,217,607		-7.9		-7.8		-29.2	1,490,016	
TOTAL DEL R.E. DELINQUENT >= 60 Days	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	33,096,878	-0.3
DELINQUENT 30 to 59 Days									
First Mortgage	42,619,780				-19.6	45,992,736	32.8	12,557,327	
Other	8,900,334				-1.5	8,385,694	-11.0	6,055,357	-27.8
TOTAL DEL RE 30 to 59 Days	51,520,114		2.1	44,061,565	-16.3	54,378,430	23.4	18,612,684	
TOTAL DEL R.E. LOANS >= 30 Days	93,145,441	91,808,265	-1.4	71,456,730	-22.2	87,582,053	22.6	51,709,562	-41.0
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.22				-21.5		15.6	1.67	
% R.E. LOANS DQ >= 60 Days	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	1.07	-2.8
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days  TDR First Mortgage RE Loans Delinquent >= 60 Days									
TDR Cher RE Loans Delinquent >= 60 Days	N/A			4,100,664		9,258,701	125.8	7,194,980	_
	N/A			685,667	-	649,866	-5.2	209,975	
Total TDR First and Other RE Loans Delinquent >= 60 Days % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	N/A	. N/A	1	4,786,331	-	9,908,567	107.0	7,404,955	-25.3
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR  1st and Other RE	N/A	N/A		8.03		18.78	133.8	15.30	-18.5
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
·	N/A	N/A		1,284,800		304,729	-76.3	112,775	-63.0
% TDR RE Lns also Reported as Business Loans Delinquent >= 60	N/A	N/A		56.65		8.20	-85.5	8.19	-0.1
Days / Total TDR RE Lns also Reported as Business Loans REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	N/A	N/A		30.05		8.20	-00.5	8.19	-0.1
* Total 1st Mortgage Lns Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	2,335,113	-69.4
* Total 1st Mortgage Lns Recovered  * NET 1st MORTGAGE LN C/Os	59,676 4,337,049				63.9 6.9		69.2 145.5	265,325 2,069,788	
** Net Charge Offs - 1st Mortgage Loans	4,331,049	5,369,439	24.3	3,701,940	0.9	14,144,420	140.0	۷,003,700	-10.1
/ Avg 1st Mortgage Loans	0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.19	-72.1
* Total Other RE Lns Charged Off	7,712,075				-19.6			1,682,340	
* Total Other RE Lns Recovered	427,267				66.5		2.5	285,079	
* NET OTHER RE LN C/Os	7,284,808				-24.0			1,397,261	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80					0.50		0.33	
* Amounts are year-to-date and the related % change ratios are annualized.	3.00	3.00	<del></del>	30		1 3.00		3.00	1
Amounts are year-to-date and the related % change ratios are annualized.									
	no annualizina)								
Amounts are year-to-date and the related to change ratios are annualized.  **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or r  # Means the number is too large to display in the cell	no annualizing)								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or r		quirements for troubled det	ot restructu	red (TDR) loans.					

	Mon	ber Business Loa	n Inform	ation			г	ı	т —
Return to cover	Well	For Charter :		ation					+
09/08/2014		Count of CU :							†
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All * S	state = 'MO' * Type	Included	: Federally Insure	d State
	Count of C	U in Peer Group :	N/A						+
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
BUSINESS LOANS			Ĭ				Ĭ		
Member Business Loans (NMBLB) 1	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	296,600,740	6.0
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	33,503,471	-2.9
Total Business Loans (NMBLB) 1	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	_	330,104,211	_
Unfunded Commitments 1	9,675,211	10,460,748		8,505,264	-18.7	6,677,267	-21.5	10,681,912	
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS 1 %(Total Business Loans (NMBLB) Less Unfunded	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	319,422,299	3.9
Commitments/ Total Assets) 1	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.78	0.3
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,760	1.0
Number of Outstanding Purchased Business Loans or	159	190	19.5	190	0.0	159	-16.3	167	5.0
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,927	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,000	1,010	10.1	1,001	0.0	1,001		1,027	
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	9,078,759	
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7	2,364,267	
Non-Farm Residential Property	N/A	88,212,382	1	101,757,601	15.4	104,953,139		107,504,864	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	85,314,865	-	83,383,184	-2.3 -0.2	78,599,018		83,679,952	
Non-Owner Occupied, Non-Farm, Non-Residential Property  Total Real Estate Secured Business Loans	N/A N/A	78,736,508 260,196,118		78,602,248 270,109,974	3.8	84,682,429 277,520,730	7.7 2.7	90,923,491 293,551,333	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	IN/A	200,130,110	<del>                                     </del>	210,105,974	3.0	211,020,130	2.1	230,001,000	3.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	399,058	
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9	33,760,032	
Unsecured Business Loans	N/A	1,033,610		981,695	-5.0	848,316	-13.6	870,450	
Unsecured Revolving Lines of Credit (Business Purpose)  Total Non-Real Estate Secured Business Loans	N/A N/A	1,902,938		561,716 51,148,567	-70.5 17.8	1,336,528	137.9 -28.3	1,523,338	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,552,878	-0.4
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	29	9 11.5
Number - Farmland	N/A	5		6	20.0	8	33.3	9	
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	870	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	197		205	4.1	252	22.9	208	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	235		219	-6.8	232	5.9	247	
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,363	
Number - Loans to finance agricultural production and other loans to farmers  Number - Commercial and Industrial Loans	N/A N/A	11 317		6 315	-45.5	16 287		18 266	
Number - Unsecured Business Loans	N/A	20		21	-0.6 5.0	27	-8.9 28.6	31	
Number - Unsecured Revolving Lines of	1974	20		21	0.0	27	20.0	31	14.0
Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	249	
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9	564	1 -0.5
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	04.050.700	00.055.050	40.4	F7 000 400	-28.4	400 004 040	74.3	39,490,856	-21.7
* MBL (NMBLB) Granted YTD <sup>1</sup> * Durchased or Participation Interests to Newmer here (NMBLB) <sup>1</sup>	91,953,792 20,032,451	80,855,259 26,821,668	-12.1 33.9	57,899,123 14,718,109	-28.4 -45.1	100,901,912 9,931,858		6,697,222	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1  DELINQUENCY - MEMBER BUSINESS LOANS 2	20,032,431	20,021,000	33.5	14,710,109	-43.1	9,931,030	-32.3	0,097,222	34.5
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	2,976,129	-61.8
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	7,705,454	
180 to 359 Days Delinquent	528,457	4,094,976		1,516,255	-63.0	2,847,290		172,343	
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	731,553	
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	8,609,350	11.3
MBL DELINQUENCY RATIOS  % MBL > = 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	3.63	3 -28.2
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.18	3.84	76.3	3.60	-6.0	2.51	-30.2	2.70	
MBL CHARGE-OFFS AND RECOVERIES:	2.10	5.04	10.3	3.60	-0.0	2.51	-30.2	2.70	T
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	1,036,775	-87.5
*Total MBL Recoveries	11,499	1,190			4,947.1	463,685	672.0	829,162	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A
MISCELLANEOUS MBL INFORMATION:	040 005 5	054 007 5	01.5	000 011 ===		070 000 5		005 045 ===	
Real Estate Loans also Reported as Business Loans Construction & Development Loans Meeting 723.3(a)	210,265,558	254,867,503		262,214,706 4631002	2.9 -24.7	272,020,828	3.7 52.1	285,215,772 3,070,684	
Number of Construction & Development Loans weeting 723.3(a)	5,810,062 12	6,151,753 14		4631002	-24.7 -7.1	7,042,165 23	76.9	3,070,684	
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480		1,099,541	-40.6	1,027,708		1,135,018	
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71		26	-63.4	36		39	
Agricultural Related (NMBLB) 1	120,508	1,780,662		1,733,480	-2.6	1,936,556		2,763,325	
Number of Outstanding Agricultural Related Loans	5	16	220.0	12	-25.0	24	100.0	27	
* Business Loans and Participations Sold	3,236,775	5,197,400		3,269,986	-37.1	1,449,204		860,000	
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	4,649,451	
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40	-24.5	24	-40.0
			•						
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report.	ar-to-date and the rela	ed % change ratios a							

FOUT Charter:   IVA		Inves	stments, Cash, & Cas	h Fauiva	lents					
Season   Count of Cut   180	Return to cover									
COLUMNIC   NA   Count of CU in Peer Group; NA   Count of Cu in Cu										
Part Group: NA										
Dec-2010   Dec-2011   N. Chg   Dec-2012   N. Chg   Dec-2013   N. Chg   Dec-2013   N. Chg   Dec-2013   N. Chg   Dec-2013   N. Chg   Jun-2014   N. Chg					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Feder	ally Insured State Cr	edit
Dec-2010 Dec-2011 % Chg Dec-2012 % Chg Jun-2014 % Chg NVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS		Count							,	
NOSTINESTMENTS  ACS 320 CLASS OF INVESTMENTS  12,599,193 11,494,519 -8.8 30,397,515 16-7 13,801,346 -5-6,6 14,927,830 -6										
Accidence   Acci		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
Held to Maturity 1 yr	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
Held to Maturity 1-3 yrs	ACS 320 CLASS OF INVESTMENTS									
Held to Maturity 3-5 yrs  82,03,696  88,020,619  147,176,299  129,130,173,388  19,124,555  131,515  131,978,5555  131,515  1	Held to Maturity < 1 yr	12,599,193	11,484,519	-8.8	30,397,615	164.7	13,801,346	-54.6	14,927,830	8.2
Helic InMaturity 5-10 yrs	Held to Maturity 1-3 yrs	26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	36,756,332	19.8
Helic InMaturity 5-10 yrs	Held to Maturity 3-5 yrs	82,030,696	68,020,619	-17.1	87,176,299	28.2	80,740,723	-7.4	67,991,043	-15.8
Held to Maturity 3-10 yrs		, ,							, ,	
Helid to Maturity > 10 yrs	, ,				, ,	• • • • • • • • • • • • • • • • • • • •			, ,	
Available for Sale < 1 yr			201 947	-95.3	· ·	1 362 6		114 1	4 833 299	-23 6
Available for Sale 1-3 yrs	, ,	, ,			, ,				·	-7.7
Available for Sale 1-3 yrs	Available for Sale < 1 vr	230 699 021	296 660 707	20.6	330 214 080	11 2	235 226 360	20.0	130 090 654	44.7
Available for Sale 3-5 yrs	·	, ,								
Available for Sale \$-10 yrs	,				, ,					
Available for Sale 3-10 yrs	,				, -,					
Available for Sale > 10 yrs   20,606,763   34,005,656   65.0   13,408,439   -60.6   18,253,171   36.1   28,618,765   58.8				-5.4	, ,	41.1		40.4		-10.1
TOTAL AVAILABLE FOR SALE  1,511,528,636 1,667,174,678 23.5 1,877,993,381 0,6 1,859,597,079 1,0 1,926,248,035 3,6  Trading < 1 year  0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 1 0 N/A	, and the second	·		05.0	·	00.0		00.4	·	50.0
Trading < 1 year										
Trading 1-3 years 0 0 0 N/A 0	TOTAL AVAILABLE FOR SALE	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,926,248,035	3.6
Trading 3-5 years 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 17 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 20 day 29 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 20 day 29 1.2 20 day 29 1	<u> </u>	-						-	-	_
Trading 5-10 years 17,273,001 17,480,229 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3 Trading 3-10 years N/A N/A N/A N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A TOTAL TRADING 17,273,001 17,480,229 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 4.3  Other Investments <1 yr 1,045,081,832 1,046,469,466 0.1 1,199,474,817 14.6 969,795,214 -19.1 1,070,648,876 10.4  Other Investments 1-3 yrs 391,244,532 395,849,573 1.2 393,865,501 -0.5 380,316,932 -3.4 392,832,407 3.3  Other Investments 5-10 yrs 53,125,329 82,101,881 54.5 136,238,229 65.9 149,424,803 9.7 140,011,137 6-3  Other Investments 5-10 yrs 25,906,574 29,345,076 13.3 35,775,721 21.9 43,398,889 21.3 45,296,515 4.4  Other Investments 3-10 yrs N/A	5 <i>i</i>		0			-			_	
Trading 3-10 years	Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading > 10 years	Trading 5-10 years	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3
TOTAL TRADING  17,273,001  17,480,229  1.2  18,636,459  6.6  20,675,914  10.9  21,566,027  4.3  Other Investments < 1 yr  1,045,081,832  1,046,469,486  0.1  1,1199,474,817  14.6  969,795,214  19.1  1,070,648,876  10.4  Other Investments 3-3 yrs  391,244,532  395,849,573  1.2  393,865,501  -0.5  380,316,932  -3.4  392,832,407  3.3  Other Investments 5-10 yrs  53,125,329  82,101,881  54.5  136,238,229  65.9  149,424,803  9.7  140,011,137  -6.3  Other Investments 3-10 yrs  N/A  N/A  N/A  Other Investments 3-10 yrs  1,543,963  2,217,389  43.6  1,565,729  -29.4  1,596,828  2.0  1,950,926  22.2  TOTAL Other Investments  1,288,380,046  1,354,614,712  5.1  1,560,086,512  1,52  1,218,822,929  -21.9  1,215,667,360  -0.3  Total Investments 3-5 yrs  3940,312,439  1,145,959,316  21.9  1,169,518,639  21.8  383,801,84  -4.6  1,162,736,546  38.6  1,238,089,294  -5.5  Total Investments 5-10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,366,506  39.0  347,366,506  39.0  319,207,254  -6.1  70tal Investments 3-10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,366,506  39.0  319,207,254  -6.1  70tal Investments 3-10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,366,506  39.0  319,207,254  -6.1  70tal Investments 3-10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,366,506  39.0  359,038,029  6.4  351,368,472  4.3  4.3  4.3  4.4  5.5  5.6  5.7  5.7  5.7  5.7  5.7  5.7	Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Other Investments < 1 yr	Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 1-3 yrs 391,244,532 395,849,573 1.2 393,865,501 -0.5 380,316,932 -3.4 392,832,407 3.3 Other Investments 3-5 yrs 53,125,329 82,101,881 54.5 136,238,229 65.9 149,424,803 9.7 140,011,137 -6.3 Other Investments 5-10 yrs 25,906,574 29,345,076 13.3 35,775,721 21.9 43,398,889 21.3 45,296,515 4.4 Other Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A N/A Other Investments 3-10 yrs 1,543,963 2,217,389 43.6 1,565,729 -29.4 1,596,828 2.0 1,950,926 22.2 TOTAL Other Investments -10 yrs 1,516,902,230 1,555,983,405 2.6 1,766,919,997 13.6 1,544,532,666 -12.6 1,650,739,861 6.9 NATURITIES:  Total Investments -1 yr 1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,822,929 -21.9 1,215,667,360 -0.3 Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574 12.9 Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294 6.5 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254 8.1 Total Investments 3-10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990 35.3 Total Newborn 19 yrs 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990 35.3 Total Newborn 19 yrs 10 yr	TOTAL TRADING	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3
Other Investments 3-5 yrs 53,125,329 82,101,881 54.5 136,238,229 65.9 149,424,803 9.7 140,011,137 6-3.3 Cher Investments 5-10 yrs 25,906,574 29,345,076 13.3 35,775,721 21.9 43,398,889 21.3 45,296,515 4.4 Cher Investments 3-10 yrs N/A	Other Investments < 1 yr	1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	969,795,214	-19.1	1,070,648,876	10.4
Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515         4.4           Other Investments 3-10 yrs         N/A	Other Investments 1-3 yrs	391,244,532	395,849,573	1.2	393,865,501	-0.5	380,316,932	-3.4	392,832,407	3.3
Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515         4.4           Other Investments 3-10 yrs         N/A	Other Investments 3-5 vrs	53.125.329	82.101.881	54.5	136,238,229	65.9	149.424.803	9.7	140.011.137	-6.3
Other Investments 3-10 yrs         N/A         N/A </td <td></td> <td></td> <td></td> <td>13.3</td> <td></td> <td>21.9</td> <td></td> <td>21.3</td> <td>45.296.515</td> <td>4.4</td>				13.3		21.9		21.3	45.296.515	4.4
Other Investments > 10 yrs         1,543,963         2,217,389         43.6         1,565,729         -29.4         1,596,828         2.0         1,950,926         22.2           TOTAL Other Investments         1,516,902,230         1,555,983,405         2.6         1,766,919,997         13.6         1,544,532,666         -12.6         1,650,739,861         6.9           MATURITIES:         Total Investments < 1 yr         1,288,380,046         1,354,614,712         5.1         1,560,086,512         15.2         1,218,822,929         -21.9         1,215,667,360         -0.3           Total Investments 1-3 yrs         940,312,439         1,145,959,316         21.9         1,169,518,639         2.1         835,279,653         -28.6         943,048,574         12.9           Total Investments 3-5 yrs         739,711,287         879,502,098         18.9         838,830,184         -4.6         1,162,736,546         38.6         1,238,059,299         6.5           Total Investments 5-10 yrs         184,674,550         192,428,685         4.2         249,964,619         29.9         347,368,506         39.0         319,207,254         -8.1           Total Investments > 10 yrs         26,441,640         36,424,992         37.8         17,927,845         -50.8         26,172,665         <	,	, ,			, ,				, ,	
TOTAL Other Investments	,					-29.4		2.0		22.2
Total Investments < 1 yr  1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,822,929 -21.9 1,215,667,360 -0.3 Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574 12.9 Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294 6.5 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254 -8.1 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990 35.3 Total # Means the number is too large to display in the cell	,	, ,	, ,						, ,	6.9
Total Investments < 1 yr  1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,822,929 -21.9 1,215,667,360 -0.3 Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574 12.9 Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294 6.5 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254 -8.1 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990 35.3 Total # Means the number is too large to display in the cell	MATURITIES:									
Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574 12.9  Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294 6.5  Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254 -8.1  Total Investments 3-10 yrs N/A		1 288 380 046	1 354 614 712	5.1	1 560 086 512	15.2	1 218 822 020	-21 0	1 215 667 360	-0.3
Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294 6.5 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254 -8.1 Total Investments 3-10 yrs N/A	,									
Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254 -8.1  Total Investments 3-10 yrs N/A	•	, ,	<u> </u>	1	,,,				, ,	_
Total Investments 3-10 yrs         N/A         0.5         4.6         4.6 </td <td>,</td> <td>, ,</td> <td><u>, , , , , , , , , , , , , , , , , , , </u></td> <td>1</td> <td>, ,</td> <td></td> <td></td> <td></td> <td>, , ,</td> <td></td>	,	, ,	<u>, , , , , , , , , , , , , , , , , , , </u>	1	, ,				, , ,	
Total Investments > 10 yrs         26,441,640         36,424,992         37.8         17,927,845         -50.8         26,172,665         46.0         35,402,990         35.3           Total         3,179,519,962         3,608,929,703         13.5         3,836,327,799         6.3         3,590,380,299         -6.4         3,751,385,472         4.5           # Means the number is too large to display in the cell         5         5         6         3,590,380,299         -6.4         3,751,385,472         4.5					, ,	29.9		39.0	, ,	-0.1
Total         3,179,519,962         3,608,929,703         13.5         3,836,327,799         6.3         3,590,380,299         -6.4         3,751,385,472         4.5           # Means the number is too large to display in the cell         Image: Control of the cell of the ce		·			· ·	F0.0		40.0	·	25.2
# Means the number is too large to display in the cell	·									
		3,179,519,962	3,608,929,703	13.5	3,836,327,799	6.3	3,590,380,299	-6.4	3,751,385,472	4.5
	# Means the number is too large to display in the cell									

		Oth I	·			T			
Return to cover		Other Investment In For Charter :		1					
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: Fo	ederally Insured Sta	te Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Cha	Jun-2014	% Cha
INVESTMENT SUMMARY:			Ĭ				Ū		
NCUA Guaranteed Notes (included in US Gov't Obligations)	12,591,274	23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	27,887,388	-4.9
Total FDIC-Issued Guaranteed Notes	N/A	50,000		5,000	-90.0	0	-100.0	0	N/A
All Other US Government Obligations	N/A			64,363,364	5.2	102,225,315		87,274,782	
TOTAL U.S. GOVERNMENT OBLIGATIONS	107,537,224	84,960,368	-21.0	99,989,067	17.7	131,537,900	31.6	115,162,170	-12.4
Agency/GSE Debt Instruments (not backed by mortgages)	834,823,689	929,141,922	11.3	891,482,742	-4.1	903,593,825	1.4	909,536,293	0.7
Agency/GSE Mortgage-Backed Securities	648.695.247		47.8	995,713,210	3.9	936,059,535		1,004,164,157	
TOTAL FEDERAL AGENCY SECURITIES	1,483,518,936			1,887,195,952	0.0			1,913,700,450	
Securities Issued by States and Political Subdivision in the U.S.	N/A	1 1 1-		11,720,048	7.3	12,965,820		9,606,995	
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	127	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	2,514,974	-7.5
TOTAL OTHER MORTGAGE-BACKED SECURITIES	9,201,708	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1	2,515,101	-7.5
W. IF.									
Mutual Funds Common Trusts	26,811,251 1,085,839	26,815,130 3,635,758		26,862,342 3,485,899	0.2 -4.1	29,544,874 3,566,097	10.0	28,801,983 3,529,472	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,085,839		+	3,485,899	-4.1	3,566,097	9.1	3,529,472	
Bank Issued FDIC-Guaranteed Bonds	27,897,090 N/A	,,		30,346,241		33,110,971		246,267	-2.4 N/A
MORTGAGE RELATED SECURITIES:	19/7		1		14/7	0	19/7	2-10,207	14//
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	362,799,426	3.6
Commercial Mortgage Backed Securities	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780		52,588,677	
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0			0		0		0	
Deposits/Shares per 703.10(a)	0			0		0		0	
Market Value of Investments Purchased Under			1471	_	1471	_	1471	-	
Investment Pilot Program (703.19)	0	_	N/A	0	N/A	0	N/A	0	
Fair Value of Total Investments	3,181,323,843	3,611,104,483		3,837,870,621	6.3	3,591,674,369	-6.4	3,754,486,809	
Investment Repurchase Agreements	136,621	0	-100.0	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	309,919,137			149,005,809	-10.8	118,296,338		114,350,888	_
Cash on Deposit in Other Financial Institutions	241,999,733			607,131,227	34.4	500,859,070		585,824,232	
CUSO INFORMATION	211,000,100	101,001,100	00.0	001,101,221	0	000,000,010	17.10	000,02 1,202	
Value of Investments in CUSO	17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	41,990,944	3.3
CUSO loans	6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	406,243	0.0
Aggregate cash outlays in CUSO	7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,413,098	5.5
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	14,860,564			37,534,241	154.6	42,233,653		77,258,027	82.9
Total Capital of Wholly Owned CUSOs	9,852,313			25,573,553	137.5	37,985,917	48.5	29,846,613	
Net Income/Loss of Wholly Owned CUSOs	-142,798	- 1	710.9	4,618,791	429.5	3,859,511	-16.4	-297,030	
Total Loans of Wholly Owned CUSOs	N/A		<b>1</b> 1/4	352,700	16.2	388,198	10.1	410,761	5.8
Total Delinquency of Wholly Owned CUSOs	0	13,969	N/A	35,299	152.7	17,033	-51.7	15,764	-7.5
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	2,273,448	N/A
Outstanding Balance of Brokered CDs and Share			14/74	0	13/74		IN/A	2,270,440	14/7
Certificates Purchased	191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	181,188,514	8.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16								
Approved Mortgage Seller	9			15		15			
Borrowing Repurchase Agreements	2			0		0		0	
Brokered Deposits (all deposits acquired through 3rd party) Investment Pilot Program	1 0			1		2			
Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)	0		+	0		0		0	
Deposits and Shares Meeting 703.10(a)	2			0		0		0	
Brokered Certificates of Deposit (investments)	21		0.0	28	33.3	30		29	
Charitable Donation Accounts	N/A			N/A	55.5	N/A		29	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	19/7	19/2		IN/A		IV/A		0	
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS			1						
Securities	N/A			N/A		N/A		27,885,598	
Other Investments	N/A			N/A		N/A		6,519,088	
Other Assets	N/A	N/A	1	N/A		N/A		71,393,555	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		N/A		105,798,241	
Compensation Agreements	IN/A	IN/A		IN/A		IN/A		100,700,241	
1/ Prior to March 31, 2014, this item included investments purchased for employ	ee benefit/deferred comp	pensation plans.						1	
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	Clamantal Char	- Information Off D	-l C	haat 8 Damaniana					
Return to cover	Supplemental Shall	re Information, Off B For Charter :	N/A	neet, & Borrowings					
09/08/2014		Count of CU :							i
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: Fe	ederally Insured State	e Credit
	Count o	f CU in Peer Group :	N/A	+			+		
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	7,683,088	703,172			2.9				15.0
Accounts Held by Nonmember Government Depositors	647,541	1,287,186			-7.5	1,589,289			141.4
Employee Benefit Member Shares	13,809,274	15,387,205	11.4		10.9	18,132,072			6.2
Employee Benefit Nonmember Shares	0				N/A	0		0	N/A
529 Plan Member Deposits	0				N/A	0	_		N/A
Non-dollar Denominated Deposits  Health Savings Accounts	5,344,456	8,281,470			N/A 32.4	14,903,210			N/A 31.7
Dollar Amount of Share Certificates >= \$100,000	441,991,144	452,990,487	2.5		-0.7	461,097,245			-0.5
Dollar Amount of IRA/Keogh >= \$100,000	303,433,295		5.8		2.3	325,083,662			0.2
Dollar Amount of Share Drafts Swept to Regular Shares or	000,100,200	021,101,011	0.0	020,011,000	2.0	020,000,002		020,001,000	I
Money Market Accounts	0	0	N/A	7,266,969	N/A	3,891,828	-46.4		-100.0
Business Share Accounts	N/A	N/A		N/A		141,965,011		164,414,922	15.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES	N/A	N/A		N/A		7,582,679		6,943,289	-8.4
< 1 year	7,368,267,585	7,706,195,423	4.6	8,158,045,777	5.9	8,463,342,565	3.7	8,792,439,605	3.9
1 to 3 years	646,794,591	697,274,110			0.9		2.7		3.6
> 3 years	355,955,741	423,641,526	19.0		16.7	468,898,102	-5.2		-5.0
Total Shares & Deposits	8,371,017,917	8,827,111,059	5.4		6.0				3.4
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0		0.0	8		8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	41,739,204	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9	38,629,178	2.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									ı
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		3,808,237	+	5,912,051	55.2
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		2,558,769		4,532,785	77.1
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		255,089		142,990	-43.9
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		55,172		94,086	70.5
Total Unfunded Commitments for Business Loans	18,368,390	10,460,748	-43.1	8,505,264	-18.7	6,677,267	-21.5	10,681,912	60.0
Miscellaneous Business Loan Unfunded Commitments (Included In	.,,,	-,,		.,,		.,,		.,,,	i
Categories Above)									<b></b>
Agricultural Related Business Loans	N/A	N/A		N/A		38,607		0	-100.0
Construction & Land Development	991,939				-70.3	366,440	-	822,703	124.5
Outstanding Letters of Credit OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	8,693,179	1,058,511	-87.8	80,015	-92.4	0	-100.0	56,224	N/A
REMAINING LOANS (NON-BUSINESS)									ı
Revolving O/E Lines 1-4 Family	422,930,851	422,724,272	0.0	409,413,477	-3.1	402,769,345	-1.6	395,424,402	-1.8
Credit Card Line	779,667,644	800,406,629	2.7	846,690,347	5.8	910,503,391	7.5	953,164,476	4.7
Unsecured Share Draft Lines of Credit	130,352,437	114,585,310	-12.1	115,553,199	0.8	115,730,925	0.2	116,348,916	0.5
Overdraft Protection Programs	196,658,539	229,216,412	16.6		4.6				4.5
Residential Construction Loans-Excluding Business Purpose	635,443	411,574	-35.2		166.0				0.8
Federally Insured Home Equity Conversion Mortgages (HECM)	0		N/A		N/A	0		0	N/A N/A
Proprietary Reverse Mortgage Products  Other Unused Commitments	39,737,926	0 47,997,334	N/A 20.8		N/A 11.0	49,224,648		-	9.9
Total Unfunded Commitments for Non-Business Loans	1,569,982,840	1,615,341,531	20.8		3.1	1,718,572,301	3.2		3.0
Total Unused Commitments  Total Unused Commitments	1,588,351,230	1,625,802,279	2.4		3.0				3.2
%(Unused Commitments / Cash & ST Investments)	114.70	111.43	-2.9		-10.1	128.85			4.1
Unfunded Commitments Committed by Credit Union	N/A	1,623,429,708		1,673,842,282	3.1	1,724,277,461	3.0		3.3
Unfunded Commitments Through Third Party	N/A	2,372,571		421,453	-82.2	972,107	130.7		-54.7
Loans Transferred with Recourse 1	115,433,908	147,841,666	28.1	155,461,938	5.2	165,207,539	6.3	171,204,941	3.6
Pending Bond Claims	170,181	271,902	59.8	247,011	-9.2	261,965	6.1	150,242	-42.6
Other Contingent Liabilities	597,917	591,717	-1.0	698,363	18.0	720,071	3.1	911,852	26.6
CREDIT AND BORROWING ARRANGEMENTS:			<u> </u>	<u> </u>					<u> </u>
Num FHLB Members	21	22	4.8	24	9.1	26	8.3	27	3.8
LINES OF CREDIT (Borrowing)	4 550 404 000	4 500 057 000		4 504 004 :::		4 500 047 555	1 -	4.004.000.015	<u> </u>
Total Credit Lines Total Committed Credit Lines	1,553,164,660	1,506,357,628			1.0 -12.9				9.4
Total Credit Lines at Corporate Credit Unions	18,470,000	32,157,202			-12.9 27.6				-2.4
Draws Against Lines of Credit  Draws Against Lines of Credit	326,500,380 19,261,035	232,852,502 11,439,365			-52.5		-5.8 -42.7		-71.8
BORROWINGS OUTSTANDING FROM CORPORATE	13,201,033	11,405,000	40.0	3,430,240	32.3	3,117,031	42.1	013,110	11.0
CREDIT UNIONS		<u> </u>	<u> </u>		<u> </u>				
Line of Credit Outstanding from Corporate Cus	3,039,178	3,409,680	12.2		-87.1	2,226,350			-78.5
Term Borrowings Outstanding from Corporate Cus	12,000,000	7,000,000	-41.7	5,000,000	-28.6	0	-100.0	0	N/A
MISCELLANEOUS BORROWING INFORMATION:			<u> </u>				<u></u>		<u> </u>
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	623,965,585	649,604,988	4.1	723,556,969	11.4	909,178,493	25.7	921,188,086	1.3
Amount of Borrowings Subject to Early Repayment at Lenders Option	101,157,000	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1
Uninsured Secondary Capital <sup>2</sup>	101,157,000				-36.4 N/A	13,000,000			-23.1 N/A
			IN/A	1 0	IN/A	U	IN/A	U	IN/A
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# Means the number is too large to display in the cell  Included MBL construction and land development prior to 03/31/09.									

	Miscella	neous Information, Pr	ograms.	Services					
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
MEMBERSHIP:									
Num Current Members	1,230,680	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5	1,338,861	1.4
Num Potential Members	27,702,322	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2	33,563,128	8.8
% Current Members to Potential Members	4.44	4.39	-1.2		2.0	4.28	-4.4	3.99	
* % Membership Growth	-0.33	1.62			85.6	2.49	-17.2	2.83	13.7
Total Num Savings Accts	2,267,742	2,338,371	3.1		2.5	2,460,159	2.6	2,503,599	
EMPLOYEES:	2,201,142	2,000,011	0.1	2,007,741	2.0	2,400,100	2.0	2,000,000	1.0
Num Full-Time Employees	3,071	3,142	2.3	3,289	4.7	3,369	2.4	3,395	0.8
Num Part-Time Employees	422	3,142		· ·	2.2	431	2.4	455	
	422	410	-2.8	419	2.2	431	2.9	400	ე.ნ
BRANCHES:									
Num of CU Branches	322	326			-5.5	316	2.6	319	
Num of CUs Reporting Shared Branches	27	28			3.6	31	6.9	30	
Plan to add new branches or expand existing facilities	1	11	1,000.0	13	18.2	13	0.0	11	-15.4
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,760,548,712	2,828,157,187	2.4	3,574,516,768	26.4	3,446,856,227	-3.6	1,556,640,029	-9.7
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	22	0.0	32	45.5	29	-9.4	33	13.8
Credit Builder	15				11.8	23	21.1	25	
Debt Cancellation/Suspension	6				0.0	6		6	
Direct Financing Leases	1				-100.0	0		0	_
Indirect Business Loans	6				28.6	9	_	9	
Indirect Consumer Loans									
	31	30			13.3	35	2.9	36	
Indirect Mortgage Loans	9				11.1	9	-10.0	9	
Interest Only or Payment Option 1st Mortgage Loans	5				40.0	11	57.1	10	_
Micro Business Loans	11	10		10	0.0	11	10.0	11	
Micro Consumer Loans	11	13	18.2	13	0.0	13	0.0	14	7.7
Overdraft Lines of Credit	64	66	3.1	64	-3.0	64	0.0	64	0.0
Overdraft Protection	57	58	1.8	61	5.2	58	-4.9	58	0.0
Participation Loans	30	32	6.7	38	18.8	41	7.9	42	2.4
Pay Day Loans	12	13			15.4	15	0.0	16	
Real Estate Loans	76				12.0	85	1.2	85	
Refund Anticipation Loans	2				0.0	2	0.0	2	
Risk Based Loans	70	73			2.7	81	8.0	83	
Share Secured Credit Cards	24	26			3.8	31	14.8	32	
Short-Term, Small Amount Loans (STS)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):	20	21	0.0	20	2.0	20	0.0	07	4.4
ATM/Debit Card Program	89	91	2.2		-3.3	88	0.0	87	
Business Share Accounts	38	38			7.9	43	4.9	45	
Check Cashing	64	64			-3.1	62	0.0	62	
First Time Homebuyer Program	9				9.1	13	8.3	13	
Health Savings Accounts	10				10.0	11	0.0	11	
Individual Development Accounts	2				0.0	2		2	
In-School Branches	2	2	0.0		0.0	1	-50.0	1	0.0
Insurance/Investment Sales	30	30	0.0	33	10.0	33	0.0	35	6.1
International Remittances	11	12	9.1	12	0.0	17	41.7	20	17.6
Low Cost Wire Transfers	70				16.9	84	1.2	84	
**Number of International Remittances Originated YTD	N/A	N/A		N/A		1,975		813	-
MERGERS/ACQUISITIONS:	7471	1471				.,070		3.0	
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	2	2	0.0	4	100.0	4	0.0	4	0.0
Adjusted Retained Earnings Obtained through	<del>_</del>	_				<u> </u>			
Business Combinations	2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	839,126	174.7
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	22,711,522	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5	23,480,262	-10.8
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or									
** Amount is year-to-date and the related % change ratio is annualized.	g/								
-								4	10
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	Inform	nation System	e & Tach	nology	ſ	1	1		
Return to cover	IIIIOIII	For Charter :		liology					
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: /	All * State = 'M	O' * Type	Included: Fe	derally
•	Count of CU in						,,		
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
							Ū		
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	73	68	-6.8	66	-2.9	63	-4.5	62	-1.6
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	51	2.0
CU Developed In-House System	1	1	0.0	0	-100.0	0	N/A	0	N/A
Other	5	4	-20.0	4	0.0	4	0.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72		71	-1.4	70		69	-1.4
Automatic Teller Machine (ATM)	82				3.7	85	0.0	84	-1.2
Kiosk	6					7	16.7	7	0.0
Mobile Banking	12			29	81.3	38		44	15.8
Other	4		-			3		2	-33.3
Services Offered Electronically	7		0.0		-30.0	3	30.0		-33.3
Member Application	34	36	5.9	40	11.1	39	-2.5	40	2.6
New Loan	45			46	4.5	48	4.3	48	
Account Balance Inquiry	89			90	0.0	91	1.1	91	0.0
Share Draft Orders	63			63	0.0	65	3.2	66	1.5
New Share Account	21	21	0.0		9.5	24	4.3	25	
Loan Payments	84	85		82	-3.5	83	1.2	83	0.0
Account Aggregation	12					15		16	
Internet Access Services	23			26	4.0	28	7.7	28	0.0
	73			77		80	3.9	80	
e-Statements External Account Transfers					4.1				
	15	-			22.2	26		27	3.8
View Account History	91	92		91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5			5		5		5	
Merchant Processing Services	4	-			20.0	6		6	
Remote Deposit Capture	5				66.7	14	40.0	15	
Share Account Transfers	86	89		88	-1.1	89	1.1	89	0.0
Bill Payment	64	67	4.7	68	1.5	71	4.4	72	1.4
Download Account History	76		1.3	75	-2.6	77	2.7	78	1.3
Electronic Cash	5	-		4	-20.0	5		5	
Electronic Signature Authentication/Certification	2		50.0	3	0.0	6		9	
Mobile Payments	N/A	N/A		N/A		7		14	100.0
Type of World Wide Website Address									<u> </u>
Informational	12		-8.3	11	0.0	11	0.0	11	0.0
Interactive	8				-62.5	2		3	
Transactional	80				3.6		2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547		479,889	12.2	533,875		558,746	
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0			0		0		0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.0
								-	
									18.IS&T

Return to cover

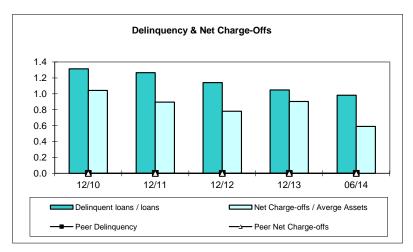
09/08/2014 CU Name: N/A

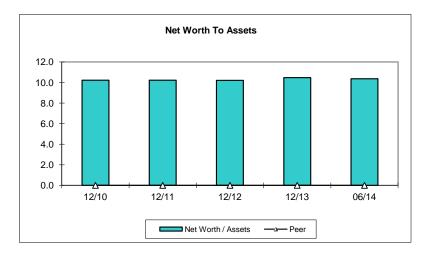
Peer Group: N/A

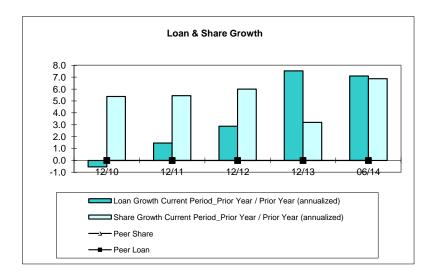
Graphs 1 For Charter : N/A Count of CU : 118 Asset Range : N/A

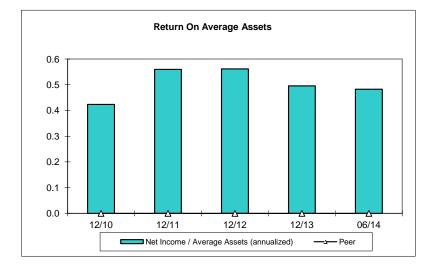
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









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

Return to cover 09/08/2014 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

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

Count of CU in Peer Group: N/A

