

Cycle Date: June-2015
 Run Date: 06/30/2016
 Interval: Annual

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

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

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

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

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
06/30/2016	Count of CU : 115				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in	Peer Group :	N/A		
	Dec-2011	Dec-2012	Dec-2013	Dec-2014	Jun-2015
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	0.98	0.99	0.71
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	6.75	4.21	5.58	3.21	2.22
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	N/A	N/A	0.73	0.86	0.61
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	N/A	N/A	0.85	0.98	0.81
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	N/A	N/A	0.81	0.94	0.75
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	1.68	1.43	1.23
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	6.92	7.89	9.01	16.46
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	1.31	1.40	1.01
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.49	0.84	1.52	2.19	0.72
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.01	6.23	5.05	3.19	2.09
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.84	3.60	2.51	1.73	1.38
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	35.53	29.51	13.07	72.77
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	0.00	0.27	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	87.00	109.88	97.37	97.18	112.48
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.14	1.33	1.09	0.95
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.89	0.93	0.90	1.10	0.93
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	1.89	0.85	0.71
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.54	0.50	0.34	0.32	0.39
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.67	0.93	0.15	0.00	0.25
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	8.03	18.78	11.29	10.70
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65	8.20	7.00	5.07
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	2.90	2.39	1.40
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	1.10	0.92	0.82
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	15.63	19.43	19.31
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	2.25	2.09	2.22
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	6.06	3.57	0.01	0.00
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	0.62	0.60	0.69
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.46	0.41	0.62	0.18	0.08
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.28	0.67	0.13	0.06
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.89	0.70	0.50	0.29	0.14
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	1.24	0.47	0.00	0.00	0.10
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	1.02	0.99	1.18
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	1.10	0.16	0.18
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.65	0.83	5.18	-0.10	0.43
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.04	17.03	18.13	19.53	20.16
Participation Loans Outstanding / Total Loans	2.86	2.74	2.62	2.74	2.97
Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	2.22	2.59	2.81
* Participation Loans Sold YTD / Total Assets	0.08	0.05	0.14	0.27	0.37
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.84	2.88	2.77	2.86	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.01	0.02	0.07	0.03	0.61
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	41.86	35.69	41.75
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.32	15.62	16.43	16.33	15.92
Total Fixed Rate Real Estate / Total Loans	27.45	26.93	26.92	25.55	25.17
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	32.78	43.69	33.15	23.05	31.50
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	64.68	71.99	68.93	59.05	69.36
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.26	0.29	0.27	0.29
Interest Only & Payment Option First & Other RE / Net Worth	3.45	2.57	2.78	2.50	2.74
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.15	1.72	2.16	1.19	1.22
Unused Commitments / Cash & ST Investments	111.43	100.18	128.99	157.81	129.03
Complex Assets / Total Assets	21.43	20.39	19.99	20.93	20.95
Short Term Liabilities / Total Shares and Deposits plus Borrowings	43.80	42.73	41.13	39.70	38.68
¹ Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
^{**} Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

			Liabilities, Shares & Equity								
Return to cover			For Charter : N/A								
06/30/2016			Count of CU : 115								
CU Name: N/A			Asset Range : N/A								
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
			Count of CU in Peer Group : N/A								
			Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
LIABILITIES, SHARES AND EQUITY											
LIABILITIES:											
Other Borrowings		N/A	N/A			N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		307,428,402	249,528,237	-18.8	186,153,182	-25.4	215,232,051	15.6	191,790,594	-10.9	
Borrowing Repurchase Transactions		0	0	N/A	0	N/A	0	N/A	0	N/A	
Subordinated Debt		0	0	N/A	0	N/A	0	N/A	0	N/A	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³		0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Trading Derivative Liabilities, net		N/A	N/A		N/A		0		0	N/A	
Accrued Dividends and Interest Payable		10,214,386	13,833,311	35.4	12,404,911	-10.3	12,378,843	-0.2	8,299,925	-33.0	
Accounts Payable & Other Liabilities		112,575,480	140,558,669	24.9	124,907,310	-11.1	159,449,399	27.7	159,142,897	-0.2	
TOTAL LIABILITIES		430,218,268	403,920,217	-6.1	323,465,403	-19.9	387,060,293	19.7	359,233,416	-7.2	
SHARES AND DEPOSITS											
Share Drafts		1,370,189,155	1,470,819,402	7.3	1,549,631,235	5.4	1,690,759,847	9.1	1,791,244,071	5.9	
Regular Shares		2,395,286,330	2,664,584,488	11.2	2,899,157,457	8.8	3,121,721,491	7.7	3,385,210,959	8.4	
Money Market Shares		2,037,552,033	2,255,027,127	10.7	2,366,918,208	5.0	2,418,108,558	2.2	2,493,654,198	3.1	
Share Certificates		2,003,106,060	1,922,359,031	-4.0	1,811,083,707	-5.8	1,687,626,877	-6.8	1,653,672,765	-2.0	
IRA/KEOGH Accounts		1,001,584,272	1,016,082,056	1.4	993,465,335	-2.2	952,388,751	-4.1	933,459,724	-2.0	
All Other Shares ¹		17,469,446	24,180,561	38.4	27,591,787	14.1	31,838,239	15.4	42,318,895	32.9	
Non-Member Deposits		1,923,763	3,040,300	58.0	7,098,593	133.5	13,614,791	91.8	18,783,068	38.0	
TOTAL SHARES AND DEPOSITS		8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,318,343,680	4.1	
EQUITY:											
Undivided Earnings		624,363,683	682,943,980	9.4	728,496,724	6.7	779,004,541	6.9	796,275,185	2.2	
Regular Reserves		228,081,021	210,138,422	-7.9	213,462,339	1.6	213,815,398	0.2	212,397,997	-0.7	
Appropriation For Non-Conforming Investments (SCU Only)		0	0	N/A	0	N/A	0	N/A	1,183,914	N/A	
Other Reserves		200,741,875	217,309,394	8.3	222,857,943	2.6	230,930,152	3.6	235,849,259	2.1	
Equity Acquired in Merger		129,385	240,651	86.0	315,438	31.1	2,378,003	653.9	4,355,884	83.2	
Miscellaneous Equity		1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	
Accumulated Unrealized G/L on AFS Securities		23,188,786	24,249,421	4.6	-17,714,259	-173.1	814,696	104.6	1,349,210	65.6	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on Cash Flow Hedges		0	0	N/A	0	N/A	-271,963	N/A	0	100.0	
Other Comprehensive Income		-18,321,074	-22,456,995	-22.6	-13,738,185	38.8	-21,423,757	-55.9	-22,370,858	-4.4	
Net Income		0	0	N/A	0	N/A	0	N/A	9,731,229	N/A	
EQUITY TOTAL		1,059,372,156	1,113,613,353	5.1	1,134,868,480	1.9	1,206,435,550	6.3	1,239,960,300	2.8	
TOTAL SHARES & EQUITY		9,886,483,215	10,469,706,318	5.9	10,789,814,802	3.1	11,122,494,104	3.1	11,558,303,980	3.9	
TOTAL LIABILITIES, SHARES, & EQUITY		10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,917,537,396	3.5	
NCUA INSURED SAVINGS ²											
Uninsured Shares		310,903,537	360,205,121	15.9	404,845,427	12.4	411,834,668	1.7	474,031,323	15.1	
Uninsured Non-Member Deposits		1,256,808	1,001,168	-20.3	1,413,951	41.2	1,990,392	40.8	4,152,235	108.6	
Total Uninsured Shares & Deposits		312,160,345	361,206,289	15.7	406,259,378	12.5	413,825,060	1.9	478,183,558	15.6	
Insured Shares & Deposits		8,514,950,714	8,994,886,676	5.6	9,248,686,944	2.8	9,502,233,494	2.7	9,840,160,122	3.6	
TOTAL NET WORTH		1,055,928,512	1,110,632,447	5.2	1,165,122,444	4.9	1,226,128,094	5.2	1,259,793,468	2.7	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS											
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000											
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."											
											5. LiabShEquity

		Income Statement								
Return to cover		For Charter : N/A								
06/30/2016		Count of CU : 115								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans		356,407,867	344,322,452	-3.4	334,029,324	-3.0	338,684,019	1.4	175,179,404	3.4
Less Interest Refund		(587,424)	(457,500)	-22.1	(530,440)	15.9	(526,357)	-0.8	(154,664)	-41.2
Income from Investments		54,366,380	48,109,492	-11.5	42,862,293	-10.9	44,676,917	4.2	20,849,936	-6.7
Income from Trading		406,864	1,078,029	165.0	1,935,373	79.5	414,364	-78.6	490,719	136.9
TOTAL INTEREST INCOME		410,593,687	393,052,473	-4.3	378,296,550	-3.8	383,248,943	1.3	196,365,395	2.5
INTEREST EXPENSE:										
Dividends		63,420,650	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8	20,718,254	-5.9
Interest on Deposits		23,874,506	19,514,463	-18.3	13,982,965	-28.3	11,668,792	-16.5	5,556,128	-4.8
Interest on Borrowed Money		11,719,213	9,905,604	-15.5	5,345,441	-46.0	4,597,536	-14.0	2,402,600	4.5
TOTAL INTEREST EXPENSE		99,014,369	82,571,161	-16.6	66,068,931	-20.0	60,290,462	-8.7	28,676,982	-4.9
PROVISION FOR LOAN & LEASE LOSSES		50,696,965	58,538,753	15.5	47,404,679	-19.0	41,662,765	-12.1	22,146,347	6.3
NET INTEREST INCOME AFTER PLL		260,882,353	251,942,559	-3.4	264,822,940	5.1	281,295,716	6.2	145,542,066	3.5
NON-INTEREST INCOME:										
Fee Income		112,712,712	120,021,428	6.5	113,442,236	-5.5	112,937,018	-0.4	55,590,100	-1.6
Other Operating Income		82,144,485	112,622,640	37.1	120,497,760	7.0	123,510,331	2.5	69,133,378	11.9
Gain (Loss) on Investments		916,613	2,403,868	162.3	3,310,110	37.7	965,075	-70.8	279,716	-42.0
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets		-3,180,927	-1,834,344	42.3	-1,382,846	24.6	-2,820,948	-104.0	-235,020	83.3
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	2,095,275	N/A
Other Non-Oper Income/(Expense)		1,358,916	-27,923	-102.1	2,190,906	7,946.2	-719,401	-132.8	1,730,947	581.2
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME		193,951,799	233,185,669	20.2	238,058,166	2.1	233,872,075	-1.8	128,594,396	10.0
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		186,474,156	206,369,608	10.7	215,409,303	4.4	224,274,522	4.1	119,497,874	6.6
Travel, Conference Expense		3,317,233	3,702,074	11.6	3,954,311	6.8	4,346,011	9.9	2,307,040	6.2
Office Occupancy		28,589,598	29,025,588	1.5	30,031,267	3.5	32,740,885	9.0	17,116,928	4.6
Office Operation Expense		73,949,700	78,153,744	5.7	85,500,926	9.4	91,227,419	6.7	47,104,357	3.3
Educational and Promotion		16,003,092	16,175,334	1.1	15,602,280	-3.5	15,117,153	-3.1	8,187,845	8.3
Loan Servicing Expense		27,103,828	32,086,214	18.4	33,914,490	5.7	32,180,525	-5.1	17,379,509	8.0
Professional, Outside Service		25,158,548	28,000,571	11.3	29,715,191	6.1	32,836,557	10.5	16,444,028	0.2
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		4,481,783	1,706,737	-61.9	1,229,266	-28.0	99,901	-91.9	8,103	-83.8
Member Insurance - Temporary Corporate CU Stabilization Fund ³		16,248,985	6,819,726	-58.0	6,111,196	-10.4	0	-100.0	105	N/A
Member Insurance - Other		941,509	788,597	-16.2	640,903	-18.7	311,577	-51.4	81,227	-47.9
Operating Fees		1,543,232	1,698,188	10.0	1,555,852	-8.4	1,575,329	1.3	794,475	0.9
Misc Operating Expense		14,809,612	21,088,390	42.4	24,737,640	17.3	19,380,811	-21.7	10,260,936	5.9
TOTAL NON-INTEREST EXPENSE		398,621,276	425,614,771	6.8	448,402,625	5.4	454,090,690	1.3	239,182,427	5.3
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	34,962,243	14.3
NET INCOME (LOSS)		56,212,876	59,513,457	5.9	54,478,481	-8.5	61,077,101	12.1	34,954,035	14.5
RESERVE TRANSFERS:										
Transfer to Regular Reserve		17,103,569	484,718	-97.2	215,936	-55.5	357,246	65.4	105,129	-41.1
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										

Delinquent Loan Information 2										
Return to cover	For Charter : N/A									
06/30/2016	Count of CU : 115									
CU Name : N/A	Asset Range : N/A									
Peer Group : N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg	
DELINQUENT LOANS BY CATEGORY ¹										
ALL REAL ESTATE LOANS										
30 to 59 Days Delinquent	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610	-14.1	18,688,868	-60.0	
60 to 179 Days Delinquent	27,324,425	18,233,107	-33.3	20,450,823	12.2	19,270,180	-5.8	17,285,277	-10.3	
180 to 359 Days Delinquent	9,148,735	5,556,691	-39.3	9,045,408	62.8	7,133,810	-21.1	5,515,401	-22.7	
> = 360 Days Delinquent	2,714,914	3,605,367	32.8	3,707,392	2.8	2,954,625	-20.3	3,305,923	11.9	
Total Del Real Estate Loans (> = 60 Days)	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	26,106,601	-11.1	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.40	-41.3	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.82	-11.3	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
30 to 59 Days Delinquent	34,926,505	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9	10,244,097	-62.0	
60 to 179 Days Delinquent	17,515,638	9,739,538	-44.4	13,385,500	37.4	10,798,756	-19.3	8,768,209	-18.8	
180 to 359 Days Delinquent	6,389,885	3,916,309	-38.7	4,321,401	10.3	4,298,168	-0.5	3,914,345	-8.9	
> = 360 Days Delinquent	1,838,956	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8	3,075,813	17.5	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	15,758,367	-11.0	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.14	-38.9	1.33	15.8	1.09	-17.7	0.95	-12.7	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9	13,188,432	60.8	13,504,267	2.4	3,314,412	-75.5	
60 to 179 Days Delinquent	4,774,196	4,914,759	2.9	3,520,418	-28.4	5,201,856	47.8	5,627,095	8.2	
180 to 359 Days Delinquent	524,645	590,830	12.6	1,902,863	222.1	2,205,599	15.9	505,206	-77.1	
> = 360 Days Delinquent	462,114	123,654	-73.2	179,871	45.5	59,995	-66.6	0	-100.0	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	6,132,301	-17.9	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.89	0.93	4.8	0.90	-3.6	1.10	22.4	0.93	-15.6	
Other Real Estate Fixed Rate/Hybrid/Balloon										
30 to 59 Days Delinquent	5,189,873	4,771,142	-8.1	4,219,801	-11.6	2,667,499	-36.8	2,507,954	-6.0	
60 to 179 Days Delinquent	2,590,088	1,426,156	-44.9	2,012,259	41.1	1,843,109	-8.4	1,410,803	-23.5	
180 to 359 Days Delinquent	1,904,361	607,459	-68.1	2,551,611	320.0	2,278,860	-91.1	258,203	-13.3	
> = 360 Days Delinquent	223,640	637,225	184.9	321,420	-49.6	123,716	-61.5	53,959	-56.4	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,722,965	-21.5	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.71	-17.4	
Other Real Estate Adjustable Rate										
30 to 59 Days Delinquent	4,376,136	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9	2,622,405	-26.9	
60 to 179 Days Delinquent	2,444,503	2,152,654	-11.9	1,532,646	-28.8	1,426,459	-6.9	1,479,170	3.7	
180 to 359 Days Delinquent	329,844	442,093	34.0	269,533	-39.0	402,183	49.2	837,647	108.3	
> = 360 Days Delinquent	190,204	139,883	-26.5	134,477	-3.9	153,484	14.1	176,151	14.8	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,492,968	25.8	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.54	0.50	-8.5	0.34	-32.3	0.32	-6.0	0.39	23.7	
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED										
Member Business Loans Secured By RE										
30 to 59 Days Delinquent	N/A	N/A		7,144,564		3,276,650	-54.1	2,049,033	-37.5	
60 to 179 Days Delinquent	N/A	N/A		2,313,659		974,629	-57.9	1,194,313	22.5	
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	276,731	-87.3	
> = 360 Days Delinquent	N/A	N/A		994,526		112,775	-88.7	62,807	-44.3	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		5,554,836		3,267,607	-41.2	1,533,851	-53.1	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		2.21		1.17	-47.3	0.54	-53.5	
Member Business Loans NOT Secured By RE										
30 to 59 Days Delinquent	N/A	N/A		650,620		856,076	31.6	283,404	-66.9	
60 to 179 Days Delinquent	N/A	N/A		974,742		573,344	-41.2	2,427,779	323.4	
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	73,511	-49.5	
> = 360 Days Delinquent	N/A	N/A		604,280		536,366	-11.2	500,699	-6.6	
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		2,179,661		1,255,351	-42.4	3,001,989	139.1	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		9.70		5.78	-40.4	13.31	130.2	
NonMember Business Loans Secured By RE										
30 to 59 Days Delinquent	N/A	N/A		0		657,750	N/A	0	-100.0	
60 to 179 Days Delinquent	N/A	N/A		0		20,004	N/A	0	-100.0	
180 to 359 Days Delinquent	N/A	N/A		0		1,107,238	N/A	0	-100.0	
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	N/A		0		1,127,242	N/A	0	-100.0	
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	N/A	N/A		0.00		6.44	N/A	0.00	-100.0	
NonMember Business Loans NOT Secured By RE										
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
60 to 179 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
180 to 359 Days Delinquent	N/A	N/A		0		63,444	N/A	0	-100.0	
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	N/A		0		63,444	N/A	0	-100.0	
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	N/A	N/A		0.00		0.59	N/A	0.00	-100.0	
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Real Estate Loan Information 1									
Return to cover	For Charter : N/A								
06/30/2016	Count of CU : 115								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	839,583,046	723,076,281	-13.9	722,883,140	0.0	713,477,935	-1.3	738,516,471	3.5
Fixed Rate 15 years or less	471,395,037	627,597,280	33.1	733,992,572	17.0	709,217,201	-3.4	696,055,497	-1.9
Other Fixed Rate	18,919,156	21,826,822	15.4	23,822,320	9.1	28,057,043	17.8	28,538,792	1.7
Total Fixed Rate First Mortgages	1,329,897,239	1,372,500,383	3.2	1,480,698,032	7.9	1,450,752,179	-2.0	1,463,110,760	0.9
Balloon/Hybrid > 5 years	45,107,832	57,050,209	26.5	86,966,887	52.4	172,447,184	98.3	189,998,331	10.2
Balloon/Hybrid 5 years or less	499,279,384	460,961,352	-7.7	480,519,048	4.2	521,532,577	8.5	489,292,940	-6.2
Total Balloon/Hybrid First Mortgages	544,387,216	518,011,561	-4.8	567,485,935	9.6	693,979,761	22.3	679,291,271	-2.1
Adjustable Rate First Mtgs 1 year or less	63,234,102	56,837,001	-10.1	54,417,108	-4.3	60,364,884	10.9	58,039,040	-3.9
Adjustable Rate First Mtgs >1 year	83,192,246	84,432,645	1.5	86,663,107	2.6	95,172,355	9.8	111,703,041	17.4
Total Adjustable First Mortgages	146,426,348	141,269,646	-3.5	141,080,215	-0.1	155,537,239	10.2	169,742,081	9.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,312,144,112	0.5
Other Real Estate Loans									
Closed End Fixed Rate	281,093,806	246,013,471	-12.5	239,810,129	-2.5	237,699,234	-0.9	228,618,281	-3.8
Closed End Adjustable Rate	5,264,562	4,411,421	-16.2	1,750,620	-60.3	13,683,378	681.6	5,661,413	-58.6
Open End Adjustable Rate (HELOC)	539,227,917	544,563,034	1.0	572,568,702	5.1	611,705,187	6.8	630,337,348	3.0
Open End Fixed Rate	27,497,285	23,343,338	-15.1	18,773,982	-19.6	19,132,690	1.9	15,466,168	-19.2
TOTAL OTHER REAL ESTATE OUTSTANDING	853,083,570	818,331,264	-4.1	832,903,433	1.8	882,220,489	5.9	880,083,210	-0.2
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,873,794,373	2,850,112,854	-0.8	3,022,167,615	6.0	3,182,489,668	5.3	3,192,227,322	0.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,375,005,071	1,429,550,592	4.0	1,567,664,919	9.7	1,623,199,363	3.5	1,653,109,091	1.8
Other RE Fixed Rate	308,591,091	269,356,809	-12.7	258,584,111	-4.0	256,831,924	-0.7	244,084,449	-5.0
Total Fixed Rate RE Outstanding	1,683,596,162	1,698,907,401	0.9	1,826,249,030	7.5	1,880,031,287	2.9	1,897,193,540	0.9
%(Total Fixed Rate RE/Total Assets)	16.32	15.62	-4.3	16.43	5.2	16.33	-0.6	15.92	-2.5
%(Total Fixed Rate RE/Total Loans)	27.45	26.93	-1.9	26.92	0.0	25.55	-5.1	25.17	-1.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	645,705,732	602,230,998	-6.7	621,599,263	3.2	677,069,816	8.9	659,035,021	-2.7
Other RE Adj Rate	544,492,479	548,974,455	0.8	574,319,322	4.6	625,388,565	8.9	635,998,761	1.7
Total Adj Rate RE Outstanding	1,190,198,211	1,151,205,453	-3.3	1,195,918,585	3.9	1,302,458,381	8.9	1,295,033,782	-0.6
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	25,821,428	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1	17,136,444	14.0
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	10,586,368	10,151,614	-4.1	12,378,607	21.9	15,606,470	26.1	17,342,786	11.1
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	36,407,796	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6	34,479,230	12.5
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.35	0.26	-25.7	0.29	11.4	0.27	-8.8	0.29	8.7
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.45	2.57	-25.6	2.78	8.5	2.50	-10.3	2.74	9.5
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,146,326	2,206,389	2.8	2,565,243	16.3	2,619,570	2.1	2,039,723	-22.1
Allowance for Loan Losses on all RE Loans	14,965,382	14,926,112	-0.3	16,023,086	7.3	13,477,147	-15.9	11,696,246	-13.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	489,763,711	858,796,509	75.3	617,768,008	-28.1	385,091,197	-37.7	359,751,158	86.8
* Fixed Rate 15 years or less	373,173,853	630,872,193	69.1	417,823,023	-33.8	201,212,194	-51.8	137,908,914	37.1
* Other Fixed Rate	5,077,459	4,480,483	-11.8	10,227,890	128.3	5,633,014	-44.9	2,611,654	-7.3
* Total Fixed Rate First Mortgages	868,015,023	1,494,149,185	72.1	1,045,818,921	-30.0	591,936,405	-43.4	500,271,726	69.0
* Balloon/Hybrid > 5 years	13,079,059	16,665,906	27.4	31,966,874	91.8	104,964,154	228.4	57,653,264	9.9
* Balloon/Hybrid 5 years or less	106,444,170	96,742,278	-9.1	106,920,938	10.5	125,298,925	17.2	50,439,571	-19.5
* Total Balloon/Hybrid First Mortgages	119,523,229	113,408,184	-5.1	138,887,812	22.5	230,263,079	65.8	108,092,835	-6.1
* Adjustable Rate First Mtgs 1 year or less	16,893,389	12,538,487	-25.8	11,952,644	-4.7	21,141,522	76.9	6,988,180	-33.9
* Adjustable Rate First Mtgs >1 year	9,413,850	13,955,389	48.2	15,775,302	13.0	19,712,371	25.0	10,816,861	9.7
* Total Adjustable First Mortgages	26,307,239	26,493,876	0.7	27,727,946	4.7	40,853,893	47.3	17,805,041	-12.8
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,013,845,491	1,634,051,245	61.2	1,212,434,679	-25.8	863,053,377	-28.8	626,169,602	45.1
* Amounts are year-to-date while the related %change ratios are annualized.									
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	Other Investment Information									
Return to cover	For Charter : N/A									
06/30/2016	Count of CU : 115									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	23,753,888	35,620,703	50.0	29,312,585	-17.7	26,131,997	-10.9	22,851,341	-12.6	
Total FDIC-Issued Guaranteed Notes	50,000	5,000	-90.0	0	-100.0	0	N/A	0	N/A	
All Other US Government Obligations	61,156,480	64,363,364	5.2	102,225,315	58.8	59,608,241	-41.7	64,073,270	7.5	
TOTAL U.S. GOVERNMENT OBLIGATIONS	84,960,368	99,989,067	17.7	131,537,900	31.6	85,740,238	-34.8	86,924,611	1.4	
Agency/GSE Debt Instruments (not backed by mortgages)	929,141,922	891,482,742	-4.1	903,593,825	1.4	871,146,157	-3.6	818,367,308	-6.1	
Agency/GSE Mortgage-Backed Securities	958,550,052	995,713,210	3.9	936,059,535	-6.0	932,657,307	-0.4	1,011,063,017	8.4	
TOTAL FEDERAL AGENCY SECURITIES	1,887,691,974	1,887,195,952	0.0	1,839,653,360	-2.5	1,803,803,464	-1.9	1,829,430,325	1.4	
Securities Issued by States and Political Subdivision in the U.S.	10,926,890	11,720,048	7.3	12,965,820	10.6	9,193,306	-29.1	8,218,648	-10.6	
Privately Issued Mortgage-Related Securities	12,595,154	9,321,767	-26.0	0	-100.0	98	N/A	65	-33.7	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCU Only)	4,177,286	3,659,674	-12.4	2,719,448	-25.7	1,300,361	-52.2	1,190,750	-8.4	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	16,772,440	12,981,441	-22.6	2,719,448	-79.1	1,300,459	-52.2	1,190,815	-8.4	
Mutual Funds	26,815,130	26,862,342	0.2	29,544,874	10.0	28,381,953	-3.9	28,967,904	2.1	
Common Trusts	3,635,758	3,485,899	-4.1	3,566,097	2.3	3,528,592	-1.1	3,548,133	0.6	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,450,888	30,348,241	-0.3	33,110,971	9.1	31,910,545	-3.6	32,516,037	1.9	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	455,264,248	471,919,453	3.7	350,264,470	-25.8	329,226,367	-6.0	387,914,493	17.8	
Commercial Mortgage Backed Securities	38,100,874	47,849,910	25.6	55,197,780	15.4	46,172,707	-16.4	49,123,500	6.4	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,611,104,483	3,837,870,621	6.3	3,591,674,369	-6.4	3,390,724,445	-5.6	3,604,736,429	6.3	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	167,120,029	149,005,809	-10.8	118,296,338	-20.6	102,511,818	-13.3	116,287,856	13.4	
Cash on Deposit in Other Financial Institutions	451,634,466	607,131,227	34.4	500,859,070	-17.5	455,851,976	-9.0	637,643,707	39.9	
CUSO INFORMATION										
Value of Investments in CUSO	18,884,212	34,999,085	85.3	40,662,601	16.2	42,536,947	4.6	44,819,011	5.4	
CUSO loans	5,604,830	856,874	-84.7	406,243	-52.6	8,970,301	2,108.1	473,019	-94.7	
Aggregate cash outlays in CUSO	7,929,881	21,749,309	174.3	22,183,418	2.0	23,694,789	6.8	23,136,755	-2.4	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	14,741,319	37,534,241	154.6	42,233,653	12.5	76,561,446	81.3	68,452,503	-10.6	
Total Capital of Wholly Owned CUSOs	10,769,406	25,573,553	137.5	37,985,917	48.5	30,502,104	-19.7	32,249,455	5.7	
Net Income/Loss of Wholly Owned CUSOs	872,361	4,618,791	429.5	3,859,511	-16.4	651,295	-83.1	1,691,173	159.7	
Total Loans of Wholly Owned CUSOs	303,645	352,700	16.2	388,198	10.1	9,486,830	2,343.8	372,452	-96.1	
Total Delinquency of Wholly Owned CUSOs	13,969	35,299	152.7	17,033	-51.7	33,998	99.6	53,432	57.2	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	0	N/A	2,330,265	N/A	2,400,052	3.0	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	200,308,811	198,441,630	-0.9	167,319,924	-15.7	163,791,429	-2.1	155,001,698	-5.4	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	16	16	0.0	18	12.5	20	11.1	21	5.0	
Approved Mortgage Seller	9	15	66.7	15	0.0	18	20.0	18	0.0	
Borrowing Repurchase Agreements	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	2	100.0	3	50.0	4	33.3	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	1	N/A	2	100.0	
Deposits and Shares Meeting 703.10(a)	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	21	28	33.3	30	7.1	30	0.0	31	3.3	
Charitable Donation Accounts	N/A	N/A		N/A		0		0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	N/A		N/A		27,533,268		27,193,385	-1.2	
Other Investments	N/A	N/A		N/A		5,364,888		3,982,116	-25.8	
Other Assets	N/A	N/A		N/A		78,631,485		85,690,759	9.0	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		111,529,641		116,866,260	4.8	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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										15.OtherInvInfo

Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter :		N/A						
06/30/2016	Count of CU :		115						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
Count of CU in Peer Group :		N/A							
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	703,172	723,779	2.9	753,956	4.2	779,429	3.4	778,417	-0.1
Accounts Held by Nonmember Government Depositors	1,287,186	1,191,037	-7.5	1,589,289	33.4	1,832,149	15.3	4,238,110	131.3
Employee Benefit Member Shares	15,387,205	17,069,603	10.9	18,132,072	6.2	20,280,028	11.8	21,297,451	5.0
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	8,281,470	10,965,154	32.4	14,903,210	35.9	18,983,575	27.4	23,197,206	22.2
Dollar Amount of Share Certificates >= \$100,000	452,990,487	449,928,330	-0.7	461,097,245	2.5	443,852,027	-3.7	443,695,062	0.0
Dollar Amount of IRA/Keogh >= \$100,000	321,154,647	328,644,933	2.3	325,083,662	-1.1	314,817,700	-3.2	316,248,329	0.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	1,402,278	N/A
Business Share Accounts	N/A	N/A		141,965,011		165,889,680	16.9	192,625,859	16.1
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,148,967	73.4	7,678,836	-41.6
SAVING MATURITIES									
< 1 year	7,706,195,423	8,158,045,777	5.9	8,463,342,565	3.7	8,770,279,400	3.6	9,208,814,668	5.0
1 to 3 years	697,274,110	703,575,186	0.9	722,705,655	2.7	747,318,036	3.4	733,220,972	-1.9
> 3 years	423,641,526	494,472,002	16.7	468,898,102	-5.2	398,461,118	-15.0	376,308,040	-5.6
Total Shares & Deposits	8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,318,343,680	4.1
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	9	0.0	8	-11.1	8	0.0	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	114,220,446	44,136,439	-61.4	37,545,760	-14.9	37,607,258	0.2	37,819,688	0.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		3,808,237		6,442,501	69.2	8,651,586	34.3
Member Business Loans NOT Secured by Real Estate	N/A	N/A		2,558,769		4,172,551	63.1	4,478,708	7.3
Nonmember Business Loans Secured by Real Estate	N/A	N/A		255,089		1,537,162	502.6	1,313,503	-14.6
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		55,172		101,890	84.7	101,890	0.0
Total Unfunded Commitments for Business Loans	10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	14,545,687	18.7
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Business Loans	N/A	N/A		38,607		481,860	1,148.1	96,188	-80.0
Construction & Land Development	1,875,630	556,238	-70.3	366,440	-34.1	781,790	113.3	1,124,633	43.9
Outstanding Letters of Credit	1,058,511	80,015	-92.4	0	-100.0	56,000	N/A	92,000	64.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	422,724,272	409,413,477	-3.1	402,769,345	-1.6	394,744,353	-2.0	399,037,983	1.1
Credit Card Line	800,406,629	846,690,347	5.8	910,503,391	7.5	992,241,726	9.0	893,699,837	-9.9
Unsecured Share Draft Lines of Credit	114,585,310	115,553,199	0.8	115,730,925	0.2	115,532,892	-0.2	117,094,474	1.4
Overdraft Protection Programs	229,216,412	239,706,356	4.6	239,639,235	0.0	237,648,280	-0.8	248,525,727	4.6
Residential Construction Loans-Excluding Business Purpose	411,574	1,094,950	166.0	704,757	-35.6	1,260,038	78.8	1,556,927	23.6
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	47,997,334	53,300,142	11.0	49,224,648	-7.6	57,698,155	17.2	64,048,852	11.0
Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2	1,799,125,444	4.7	1,723,963,800	-4.2
Total Unused Commitments	1,625,802,279	1,674,263,735	3.0	1,725,249,568	3.0	1,811,379,548	5.0	1,738,509,487	-4.0
% (Unused Commitments / Cash & ST Investments)	111.43	100.18	-10.1	128.99	28.8	157.81	22.3	129.03	-18.2
Unfunded Commitments Committed by Credit Union	1,623,429,708	1,673,842,282	3.1	1,724,277,461	3.0	1,810,216,023	5.0	1,738,509,487	-4.0
Unfunded Commitments Through Third Party	2,372,571	421,453	-82.2	972,107	130.7	1,163,525	19.7	0	-100.0
Loans Transferred with Recourse ¹	147,841,666	155,461,938	5.2	165,207,539	6.3	239,615,341	45.0	266,415,387	11.2
Pending Bond Claims	271,902	247,011	-9.2	261,965	6.1	426,299	62.7	411,629	-3.4
Other Contingent Liabilities	591,717	698,363	18.0	720,071	3.1	884,846	22.9	1,021,345	15.4
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	22	24	9.1	26	8.3	27	3.8	27	0.0
LINE OF CREDIT (Borrowing)									
Total Credit Lines	1,506,357,628	1,521,281,448	1.0	1,536,947,893	1.0	1,714,643,994	11.6	1,924,752,212	12.3
Total Committed Credit Lines	32,157,202	28,008,001	-12.9	387,263,166	1,282.7	365,899,287	-5.5	369,823,780	1.1
Total Credit Lines at Corporate Credit Unions	232,852,502	297,143,503	27.6	279,837,503	-5.8	273,977,387	-2.1	270,258,501	-1.4
Draws Against Lines of Credit	11,439,365	5,438,248	-52.5	3,117,651	-42.7	22,937,417	635.7	6,846,136	-70.2
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	3,409,680	438,248	-87.1	2,226,350	408.0	8,179,546	267.4	23,656	-99.7
Term Borrowings Outstanding from Corporate Cus	7,000,000	5,000,000	-28.6	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	649,604,988	723,556,969	11.4	909,178,493	25.7	1,211,001,596	33.2	1,193,445,778	-1.4
Amount of Borrowings Subject to Early Repayment at Lenders Option	86,000,000	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.0
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover									
06/30/2016	For Charter : N/A								
CU Name: N/A	Count of CU : 115								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
MEMBERSHIP:									
Num Current Members	1,250,596	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5	1,374,468	1.5
Num Potential Members	28,494,753	28,777,162	1.0	30,861,655	7.2	34,288,419	11.1	33,955,900	-1.0
% Current Members to Potential Members	4.39	4.48	2.0	4.28	-4.4	3.95	-7.7	4.05	2.5
* % Membership Growth	1.62	3.00	85.6	2.49	-17.2	2.53	1.7	3.09	22.0
Total Num Savings Accts	2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354	2.7	2,583,531	2.2
EMPLOYEES:									
Num Full-Time Employees	3,142	3,289	4.7	3,369	2.4	3,482	3.4	3,563	2.3
Num Part-Time Employees	410	419	2.2	431	2.9	439	1.9	449	2.3
BRANCHES:									
Num of CU Branches	326	308	-5.5	316	2.6	315	-0.3	317	0.6
Num of CUs Reporting Shared Branches	28	29	3.6	31	6.9	30	-3.2	31	3.3
Plan to add new branches or expand existing facilities	11	13	18.2	13	0.0	11	-15.4	10	-9.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,828,157,187	3,574,516,768	26.4	3,446,856,227	-3.6	3,298,350,353	-4.3	1,928,212,496	16.9
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	32	45.5	29	-9.4	33	13.8	33	0.0
Credit Builder	17	19	11.8	23	21.1	24	4.3	25	4.2
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	0	-100.0	0	N/A	0	N/A	0	N/A
Indirect Business Loans	7	9	28.6	9	0.0	9	0.0	9	0.0
Indirect Consumer Loans	30	34	13.3	35	2.9	35	0.0	35	0.0
Indirect Mortgage Loans	9	10	11.1	9	-10.0	10	11.1	9	-10.0
Interest Only or Payment Option 1st Mortgage Loans	5	7	40.0	11	57.1	10	-9.1	10	0.0
Micro Business Loans	10	10	0.0	11	10.0	11	0.0	12	9.1
Micro Consumer Loans	13	13	0.0	13	0.0	14	7.7	14	0.0
Overdraft Lines of Credit	66	64	-3.0	64	0.0	64	0.0	63	-1.6
Overdraft Protection	58	61	5.2	58	-4.9	58	0.0	58	0.0
Participation Loans	32	38	18.8	41	7.9	45	9.8	43	-4.4
Pay Day Loans	13	15	15.4	15	0.0	15	0.0	15	0.0
Real Estate Loans	75	84	12.0	85	1.2	83	-2.4	83	0.0
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	73	75	2.7	81	8.0	83	2.5	83	0.0
Share Secured Credit Cards	26	27	3.8	31	14.8	31	0.0	31	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	91	88	-3.3	88	0.0	86	-2.3	85	-1.2
Business Share Accounts	38	41	7.9	43	4.9	45	4.7	45	0.0
Check Cashing	64	62	-3.1	62	0.0	63	1.6	61	-3.2
First Time Homebuyer Program	11	12	9.1	13	8.3	12	-7.7	12	0.0
Health Savings Accounts	10	11	10.0	11	0.0	12	9.1	12	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0	1	-50.0	1	0.0	1	0.0
Insurance/Investment Sales	30	33	10.0	33	0.0	36	9.1	36	0.0
International Remittances	12	12	0.0	17	41.7	20	17.6	19	-5.0
Low Cost Wire Transfers	71	83	16.9	84	1.2	83	-1.2	83	0.0
**Number of International Remittances Originated YTD	N/A	N/A		1,975		3,825	93.7	2,064	7.9
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	2	4	100.0	4	0.0	5	25.0	6	20.0
Adjusted Retained Earnings Obtained through Business Combinations									
Fixed Assets - Capital & Operating Leases	2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	4,355,884	83.2
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	22,307,173	19,282,776	-13.6	26,319,727	36.5	23,176,926	-11.9	24,681,362	6.5
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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Information Systems & Technology									
Return to cover	For Charter : N/A								
06/30/2016	Count of CU : 115								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Jun-2015	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	68	66	-2.9	63	-4.5	61	-3.2	61	0.0
Vendor On-Line Service Bureau	49	47	-4.1	50	6.4	49	-2.0	48	-2.0
CU Developed In-House System	1	0	-100.0	0	N/A	0	N/A	0	N/A
Other	4	4	0.0	4	0.0	5	25.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	88	-1.1	89	1.1	89	0.0	88	-1.1
Audio Response/Phone Based	72	71	-1.4	70	-1.4	67	-4.3	66	-1.5
Automatic Teller Machine (ATM)	82	85	3.7	85	0.0	83	-2.4	82	-1.2
Kiosk	6	6	0.0	7	16.7	7	0.0	7	0.0
Mobile Banking	16	29	81.3	38	31.0	48	26.3	50	4.2
Other	4	2	-50.0	3	50.0	2	-33.3	2	0.0
Services Offered Electronically									
Member Application	36	40	11.1	39	-2.5	41	5.1	41	0.0
New Loan	44	46	4.5	48	4.3	48	0.0	49	2.1
Account Balance Inquiry	90	90	0.0	91	1.1	90	-1.1	89	-1.1
Share Draft Orders	63	63	0.0	65	3.2	66	1.5	65	-1.5
New Share Account	21	23	9.5	24	4.3	26	8.3	26	0.0
Loan Payments	85	82	-3.5	83	1.2	82	-1.2	81	-1.2
Account Aggregation	12	13	8.3	15	15.4	16	6.7	17	6.3
Internet Access Services	25	26	4.0	28	7.7	28	0.0	28	0.0
e-Statements	74	77	4.1	80	3.9	82	2.5	81	-1.2
External Account Transfers	18	22	22.2	26	18.2	28	7.7	30	7.1
View Account History	92	91	-1.1	91	0.0	90	-1.1	89	-1.1
Merchandise Purchase	5	5	0.0	5	0.0	6	20.0	6	0.0
Merchant Processing Services	5	6	20.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	6	10	66.7	14	40.0	19	35.7	24	26.3
Share Account Transfers	89	88	-1.1	89	1.1	88	-1.1	87	-1.1
Bill Payment	67	68	1.5	71	4.4	71	0.0	70	-1.4
Download Account History	77	75	-2.6	77	2.7	77	0.0	76	-1.3
Electronic Cash	5	4	-20.0	5	25.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	3	3	0.0	6	100.0	13	116.7	15	15.4
Mobile Payments	N/A	N/A		7		15	114.3	17	13.3
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	11	0.0	11	0.0
Interactive	8	3	-62.5	2	-33.3	3	50.0	3	0.0
Transactional	83	86	3.6	88	2.3	86	-2.3	85	-1.2
Number of Members That Use Transactional Website	427,547	479,889	12.2	533,875	11.2	567,151	6.2	574,468	1.3
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	118	112	-5.1	114	1.8	112	-1.8	111	-0.9
									18.IS&T

[Return to cover](#)

06/30/2016

CU Name: N/A

Peer Group: N/A

Graphs 1

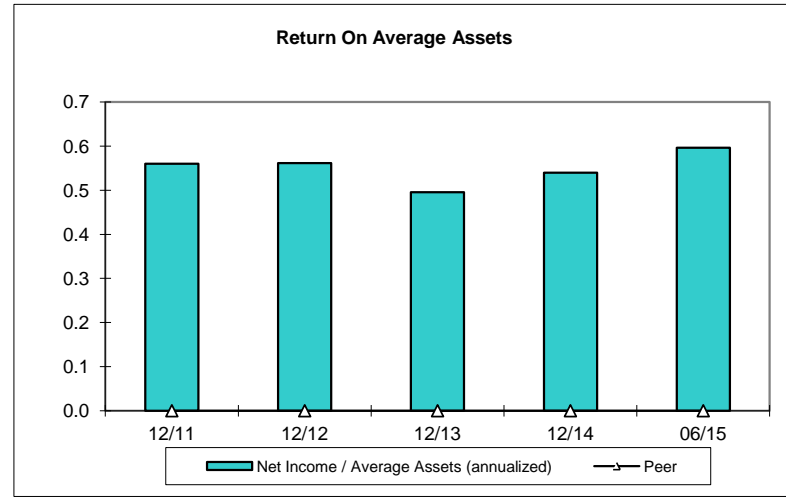
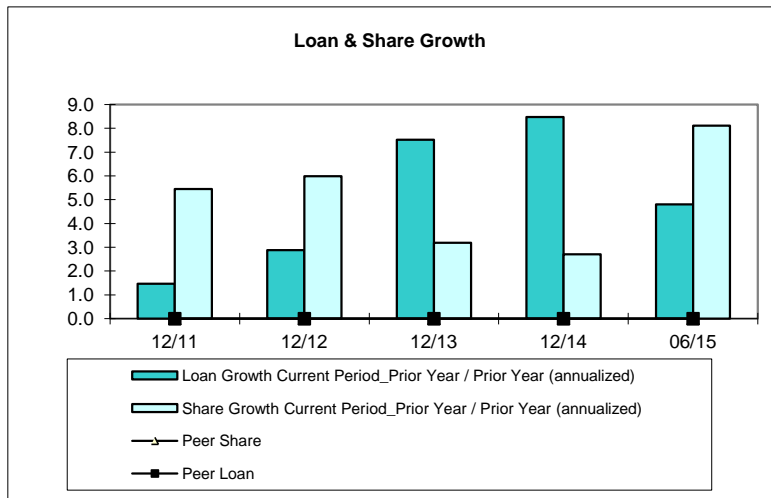
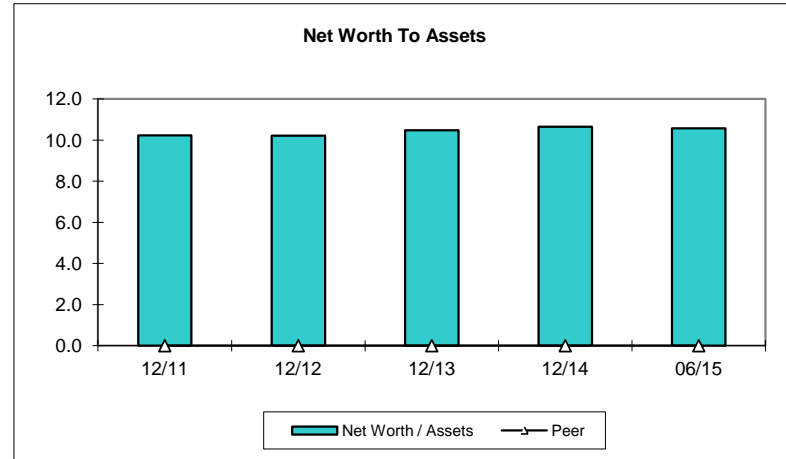
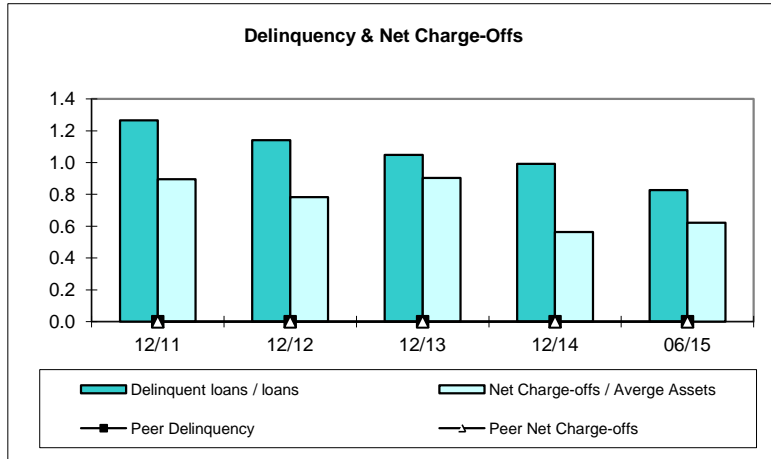
For Charter : N/A

Count of CU : 115

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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

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06/30/2016

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 115

Asset Range : N/A

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

Count of CU in Peer Group : N/A

