

Cycle Date: June-2016
 Run Date: 09/12/2016
 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 : 109
 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 Information										
Return to cover	For Charter :		N/A							
09/12/2016	Count of CU :		109							
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	912,083,387	763,807,095	-16.3	707,429,983	-7.4	1,060,689,548	49.9	1,211,249,978	14.2	
TOTAL INVESTMENTS	3,035,406,833	2,946,742,615	-2.9	2,809,467,285	-4.7	2,717,118,667	-3.3	2,694,632,890	-0.8	
Loans Held for Sale	120,604,377	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3	57,400,062	40.9	
Real Estate Loans	2,850,112,854	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	3.1	3,316,817,075	1.0	
Unsecured Loans	651,200,953	699,302,630	7.4	748,590,201	7.0	775,218,409	3.6	778,068,264	0.4	
Other Loans	2,807,810,391	3,062,443,362	9.1	3,428,152,776	11.9	3,681,466,156	7.4	3,881,392,217	5.4	
TOTAL LOANS	6,309,124,198	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	5.2	7,976,277,556	3.1	
(Allowance for Loan & Lease Losses)	(79,032,418)	(69,186,374)	-12.5	(70,894,092)	2.5	(68,920,821)	-2.8	(69,737,628)	1.2	
Land And Building	245,172,923	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	296,473,470	2.7	
Other Fixed Assets	34,573,139	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	53,480,888	-0.8	
NCUSIF Deposit	89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	100,051,103	2.1	
All Other Assets	206,359,134	239,311,049	16.0	249,913,812	4.4	266,185,670	6.5	283,965,387	6.7	
TOTAL ASSETS	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,705,961	6.0	12,603,793,706	3.3	
LIABILITIES & CAPITAL:										
Dividends Payable	13,833,311	12,404,911	-10.3	12,378,843	-0.2	12,300,571	-0.6	8,788,533	-28.6	
Notes & Interest Payable	249,528,237	186,153,182	-25.4	215,232,051	15.6	257,426,676	19.6	287,905,559	11.8	
Accounts Payable & Other Liabilities ³	140,558,669	124,907,310	-11.1	159,449,399	27.7	158,905,364	-0.3	163,020,359	2.6	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL LIABILITIES	403,920,217	323,465,403	-19.9	387,060,293	19.7	428,632,611	10.7	459,714,451	7.3	
Share Drafts	1,470,819,402	1,549,631,235	5.4	1,690,759,847	9.1	1,969,457,422	16.5	1,953,826,132	-0.8	
Regular shares	2,664,584,488	2,899,157,457	8.8	3,121,721,491	7.7	3,412,003,948	9.3	3,675,905,207	7.7	
All Other Shares & Deposits	5,220,689,075	5,206,157,630	-0.3	5,103,577,216	-2.0	5,129,788,561	0.5	5,203,924,950	1.4	
TOTAL SHARES & DEPOSITS	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	10,833,656,289	3.1	
Regular Reserve	210,138,422	213,462,339	1.6	213,815,398	0.2	212,019,644	-0.8	211,779,339	-0.1	
Other Reserves	220,530,951	192,909,417	-12.5	213,615,611	10.7	219,339,262	2.7	249,089,475	13.6	
Undivided Earnings	682,943,980	728,496,724	6.7	779,004,541	6.9	824,464,513	5.8	849,554,152	3.0	
TOTAL EQUITY	1,113,613,353	1,134,868,480	1.9	1,206,435,550	6.3	1,255,823,419	4.1	1,310,422,966	4.3	
TOTAL LIABILITIES, SHARES, & EQUITY	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,705,961	6.0	12,603,793,706	3.3	
INCOME & EXPENSE										
Loan Income*	343,864,952	333,498,884	-3.0	338,157,662	1.4	355,796,541	5.2	183,041,958	2.9	
Investment Income*	49,187,521	44,797,666	-8.9	45,091,281	0.7	40,993,621	-9.1	24,117,382	17.7	
Other Income*	232,644,068	233,939,996	0.6	236,447,349	1.1	254,022,410	7.4	131,824,956	3.8	
Total Employee Compensation & Benefits*	206,369,608	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6	124,655,104	3.3	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	8,526,463	7,340,462	-13.9	99,901	-98.6	46	-100.0	45	95.7	
Total Other Operating Expenses*	210,718,700	225,652,860	7.1	229,716,267	1.8	243,605,938	6.0	124,809,924	2.5	
Non-operating Income & (Expense)*	541,601	4,118,170	660.4	-2,575,274	-162.5	806,637	131.3	2,897,353	618.4	
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Provision for Loan/Lease Losses*	58,538,753	47,404,679	-19.0	41,662,765	-12.1	43,880,157	5.3	24,734,182	12.7	
Cost of Funds*	82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	29,829,758	1.6	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM^{1/1}	68,039,920	61,818,943	-9.1	61,177,002	-1.0	64,149,413	4.9	37,852,681	18.0	
Net Income (Loss)*	59,513,457	54,478,481	-8.5	61,077,101	12.1	64,149,367	5.0	37,852,636	18.0	
TOTAL CU's	118	118	0.0	116	-1.7	112	-3.4	109	-2.7	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
³ March 2014 and forward includes "Non-Trading Derivative Liabilities, net."										
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

Ratio Analysis									
Return to cover	For Charter : N/A								
09/12/2016	Count of CU : 109								
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-2015		Jun-2016		
	Dec-2012	Dec-2013	Dec-2014	Dec-2015	PEER Avg	Percentile**	Jun-2016	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.21	10.48	10.65	10.55	N/A	N/A	10.52	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.22	10.49	10.66	10.56	N/A	N/A	10.54	N/A	N/A
Total Delinquent Loans / Net Worth ³	6.48	6.10	5.95	5.05	N/A	N/A	4.68	N/A	N/A
Solvency Evaluation (Estimated)	111.90	111.75	112.17	111.94	N/A	N/A	112.09	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.12	5.94	5.78	5.44	N/A	N/A	5.32	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.14	1.05	0.99	0.84	N/A	N/A	0.78	N/A	N/A
* Net Charge-Offs / Average Loans	0.78	0.90	0.56	0.61	N/A	N/A	0.61	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.89	100.78	102.52	103.05	N/A	N/A	103.87	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.31	-0.94	0.05	-0.37	N/A	N/A	0.59	N/A	N/A
Delinquent Loans / Assets ³	0.66	0.64	0.63	0.53	N/A	N/A	0.49	N/A	N/A
EARNINGS									
* Return On Average Assets	0.56	0.50	0.54	0.54	N/A	N/A	0.61	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.64	0.56	0.54	0.54	N/A	N/A	0.61	N/A	N/A
* Gross Income/Average Assets	5.91	5.57	5.48	5.49	N/A	N/A	5.47	N/A	N/A
* Yield on Average Loans	5.53	5.09	4.78	4.71	N/A	N/A	4.66	N/A	N/A
* Yield on Average Investments	1.32	1.21	1.29	1.17	N/A	N/A	1.30	N/A	N/A
* Fee & Other Op. Income / Avg. Assets	2.20	2.13	2.09	2.14	N/A	N/A	2.13	N/A	N/A
* Cost of Funds / Avg. Assets	0.78	0.60	0.53	0.50	N/A	N/A	0.48	N/A	N/A
* Net Margin / Avg. Assets	5.13	4.97	4.95	5.00	N/A	N/A	4.99	N/A	N/A
* Operating Exp./ Avg. Assets	4.02	4.08	4.01	4.09	N/A	N/A	4.02	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.55	0.43	0.37	0.37	N/A	N/A	0.40	N/A	N/A
* Net Interest Margin/Avg. Assets	2.93	2.84	2.86	2.85	N/A	N/A	2.86	N/A	N/A
Operating Exp./Gross Income	68.02	73.24	73.28	74.51	N/A	N/A	73.59	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.91	3.13	3.15	3.11	N/A	N/A	3.09	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.88	3.05	3.02	3.11	N/A	N/A	3.06	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	30.20	34.58	31.17	29.47	N/A	N/A	27.84	N/A	N/A
Req. Shares / Total Shares & Borrowings	27.74	29.46	30.81	31.71	N/A	N/A	33.11	N/A	N/A
Total Loans / Total Shares	67.43	70.26	74.22	73.63	N/A	N/A	73.62	N/A	N/A
Total Loans / Total Assets	58.02	61.04	63.94	63.46	N/A	N/A	63.28	N/A	N/A
Cash + Short-Term Investments / Assets	15.37	12.03	9.97	13.11	N/A	N/A	14.64	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.68	94.86	94.27	94.60	N/A	N/A	94.77	N/A	N/A
Req Shares + Share Drafts / Total Shares & Borrs	43.05	45.21	47.50	50.02	N/A	N/A	50.70	N/A	N/A
Borrowings / Total Shares & Net Worth	2.38	1.72	1.93	2.10	N/A	N/A	2.22	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	207.06	220.11	211.37	200.31	N/A	N/A	194.05	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.48	4.28	3.95	4.12	N/A	N/A	4.17	N/A	N/A
Borrowers / Members	45.76	46.88	47.82	47.07	N/A	N/A	47.84	N/A	N/A
Members / Full-Time Employees	368.20	368.31	365.69	363.51	N/A	N/A	363.82	N/A	N/A
Avg. Shares Per Member	\$7,263	\$7,313	\$7,326	\$7,564	N/A	N/A	\$7,692	N/A	N/A
Avg. Loan Balance	\$10,702	\$10,962	\$11,370	\$11,831	N/A	N/A	\$11,837	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$58,988	\$60,095	\$60,590	\$63,114	N/A	N/A	\$64,396	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.18	4.91	5.24	5.01	N/A	N/A	6.13	N/A	N/A
* Market (Share) Growth	5.99	3.19	2.70	6.00	N/A	N/A	6.13	N/A	N/A
* Loan Growth	2.88	7.53	8.48	5.17	N/A	N/A	6.12	N/A	N/A
* Asset Growth	5.40	2.20	3.57	5.96	N/A	N/A	6.69	N/A	N/A
* Investment Growth	6.30	-6.41	-5.66	7.27	N/A	N/A	5.80	N/A	N/A
* Membership Growth	3.00	2.49	2.53	2.67	N/A	N/A	2.71	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.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² 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.									
³ 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.									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
09/12/2016	Count of CU : 109				
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-2012	Dec-2013	Dec-2014	Dec-2015	Jun-2016
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.94	0.98	0.99	0.83	0.76
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	4.21	5.58	3.21	1.98	1.60
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	0.73	0.86	0.63	0.45
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	0.85	0.98	1.07	0.84
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	0.81	0.94	0.94	0.73
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	1.68	1.43	1.03	0.98
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	6.92	7.89	9.01	14.30	10.67
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	1.40	1.25	1.00
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	2.19	0.62	0.49
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	6.23	5.05	3.19	1.16	1.23
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.60	2.51	1.73	0.63	0.65
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	35.53	29.51	13.07	76.57	66.89
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	0.00	0.27	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	109.88	97.37	97.18	106.01	112.23
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.14	1.33	1.09	0.76	0.85
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.93	0.90	1.10	0.94	1.05
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.99	1.89	0.85	0.52	0.98
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.50	0.34	0.32	0.32	0.27
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.93	0.15	0.00	0.00	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	8.03	18.78	11.29	10.53	9.63
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	56.65	8.20	7.00	5.68	11.64
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.51	2.90	2.39	1.97	1.30
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.96	1.10	0.92	0.69	0.78
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	19.43	18.81	18.83
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.41	2.25	2.09	1.99	1.85
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	6.06	3.57	0.01	0.02	0.05
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	0.62	0.60	0.73	0.77
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.62	0.18	0.09	0.04
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.28	0.67	0.13	0.06	0.02
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.70	0.50	0.29	0.14	0.08
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.47	0.00	0.00	0.04	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.92	1.02	0.99	1.30	1.20
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.13	1.10	0.16	0.22	0.23
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.83	5.18	-0.10	0.01	0.17
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.03	18.13	19.53	19.85	20.35
Participation Loans Outstanding / Total Loans	2.74	2.62	2.74	3.00	2.95
Participation Loans Purchased YTD / Total Loans Granted YTD	1.65	2.22	2.59	2.46	2.29
* Participation Loans Sold YTD / Total Assets	0.05	0.14	0.27	0.38	0.10
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.88	2.77	2.86	2.80	2.90
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.02	0.07	0.03	0.00	0.27
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	41.86	35.69	39.12	39.80
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.62	16.43	16.33	15.94	15.40
Total Fixed Rate Real Estate / Total Loans	26.93	26.92	25.55	25.12	24.33
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	43.69	33.15	23.05	31.01	29.35
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	71.99	68.93	59.05	65.40	70.88
Interest Only & Payment Option First & Other RE / Total Assets	0.26	0.29	0.27	0.35	0.38
Interest Only & Payment Option First & Other RE / Net Worth	2.57	2.78	2.50	3.35	3.61
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.72	2.16	1.19	1.26	1.26
Unused Commitments / Cash & ST Investments	100.18	128.99	157.81	112.68	103.67
Complex Assets / Total Assets	20.39	19.99	20.93	21.26	21.69
Short Term Liabilities / Total Shares and Deposits plus Borrowings	42.73	41.13	39.70	38.12	37.43
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.					

		Assets								
Return to cover		For Charter :		N/A						
09/12/2016		Count of CU :		109						
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
ASSETS										
CASH:										
Cash On Hand		111,162,421	120,169,411	8.1	129,560,659	7.8	133,961,002	3.4	148,332,358	10.7
Cash On Deposit		756,137,036	619,155,408	-18.1	558,363,794	-9.8	897,110,859	60.7	1,029,974,445	14.8
Cash Equivalents		44,783,930	24,482,276	-45.3	19,505,530	-20.3	29,617,687	51.8	32,943,175	11.2
TOTAL CASH & EQUIVALENTS		912,083,387	763,807,095	-16.3	707,429,983	-7.4	1,060,689,548	49.9	1,211,249,978	14.2
INVESTMENTS:										
Trading Securities		18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	20,711,227	3.5
Available for Sale Securities		1,877,993,381	1,859,597,079	-1.0	1,790,600,456	-3.7	1,785,727,679	-0.3	1,747,091,015	-2.2
Held-to-Maturity Securities		172,777,962	165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5	111,977,357	-2.7
Deposits in Commercial Banks, S&Ls, Savings Banks		817,001,177	762,069,813	-6.7	711,282,001	-6.7	624,084,317	-12.3	630,753,035	1.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		31,823,384	33,984,488	6.8	43,422,159	27.8	59,395,841	36.8	67,476,910	13.6
Total MCS/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		23,142,532	22,396,603	-3.2	17,063,147	-23.8	16,987,247	-0.4	16,986,742	0.0
All Other Investments in Corporate Cus		18,016,872	2,309,738	-87.2	1,827,074	-20.9	811,990	-55.6	1,754,831	116.1
All Other Investments ²		76,015,066	80,134,340	5.4	89,423,560	11.6	94,980,889	6.2	97,881,773	3.1
TOTAL INVESTMENTS		3,035,406,833	2,946,742,615	-2.9	2,809,467,285	-4.7	2,717,118,667	-3.3	2,694,632,890	-0.8
LOANS HELD FOR SALE		120,604,377	55,482,481	-54.0	33,845,110	-39.0	40,725,105	20.3	57,400,062	40.9
LOANS AND LEASES:										
Unsecured Credit Card Loans		387,295,751	409,049,194	5.6	425,615,887	4.1	435,434,150	2.3	428,670,479	-1.6
All Other Unsecured Loans/Lines of Credit		235,560,893	256,002,490	8.7	278,239,062	8.7	291,742,231	4.9	300,033,463	2.8
Payday Alternative Loans (PAL Loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		28,344,309	34,250,946	20.8	44,735,252	30.6	48,042,028	7.4	49,364,322	2.8
New Vehicle Loans		680,001,291	819,241,668	20.5	921,485,406	12.5	974,855,129	5.8	994,707,086	2.0
Used Vehicle Loans		1,808,416,888	1,929,017,721	6.7	2,165,634,310	12.3	2,336,105,459	7.9	2,478,724,249	6.1
1st Mortgage Real Estate Loans/Lines of Credit		2,031,781,590	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675	3.0	2,389,161,630	0.8
Other Real Estate Loans/Lines of Credit		818,331,264	832,903,433	1.8	882,220,489	5.9	912,390,903	3.4	927,655,445	1.7
Leases Receivable		0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit		319,392,212	314,183,973	-1.6	341,033,060	8.5	370,505,568	8.6	407,960,882	10.1
TOTAL LOANS		6,309,124,198	6,783,913,607	7.5	7,359,232,645	8.5	7,739,421,143	5.2	7,976,277,556	3.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(79,032,418)	(69,186,374)	-12.5	(70,894,092)	2.5	(68,920,821)	-2.8	(69,737,628)	1.2
Foreclosed Real Estate		15,722,451	18,903,926	20.2	11,287,220	-40.3	6,313,594	-44.1	6,343,074	0.5
Reposessed Autos		1,506,567	1,018,530	-32.4	1,603,938	57.5	2,097,080	30.7	2,129,690	1.6
Foreclosed and Repossessed Other Assets		83,105	1,598,801	1,823.8	1,086,780	-32.0	570,622	-47.5	598,451	4.9
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹		17,312,123	21,521,257	24.3	13,977,938	-35.1	8,981,296	-35.7	9,071,215	1.0
Land and Building		245,172,923	260,366,803	6.2	281,738,588	8.2	288,617,790	2.4	296,473,470	2.7
Other Fixed Assets		34,573,139	39,450,872	14.1	43,415,506	10.0	53,890,730	24.1	53,480,888	-0.8
NCUA Share Insurance Capitalization Deposit		89,334,962	93,392,057	4.5	95,405,560	2.2	97,978,129	2.7	100,051,103	2.1
Identifiable Intangible Assets		280,667	402,114	43.3	0	-100.0	0	N/A	105,939	N/A
Goodwill		1,582,360	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS		1,863,027	1,984,474	6.5	1,582,360	-20.3	1,582,360	0.0	1,688,299	6.7
Accrued Interest on Loans		21,642,496	21,221,842	-1.9	22,044,555	3.9	22,020,881	-0.1	21,838,379	-0.8
Accrued Interest on Investments		8,709,371	6,966,070	-20.0	6,405,447	-8.0	7,187,629	12.2	6,460,417	-10.1
Non-Trading Derivative Assets, net		N/A	N/A		65,796		39,972	-39.2	33,348	-16.6
All Other Assets		156,832,117	187,617,406	19.6	205,837,716	9.7	226,373,532	10.0	244,873,729	8.2
TOTAL OTHER ASSETS		187,183,984	215,805,318	15.3	234,353,514	8.6	255,622,014	9.1	273,205,873	6.9
TOTAL ASSETS		10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,705,961	6.0	12,603,793,706	3.3
TOTAL CU's		118	118	0.0	116	-1.7	112	-3.4	109	-2.7

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¹ OTHER RE OWNED PRIOR TO 2004

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

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
09/12/2016	Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% 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	249,528,237	186,153,182	-25.4	215,232,051	15.6	247,313,395	14.9	269,538,825	9.0
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	10,113,281	N/A	18,366,734	81.6
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		0		0	N/A	9,229	N/A
Accrued Dividends and Interest Payable	13,833,311	12,404,911	-10.3	12,378,843	-0.2	12,300,571	-0.6	8,788,533	-28.6
Accounts Payable & Other Liabilities	140,558,669	124,907,310	-11.1	159,449,399	27.7	158,905,364	-0.3	163,011,130	2.6
TOTAL LIABILITIES	403,920,217	323,465,403	-19.9	387,060,293	19.7	428,632,611	10.7	459,714,451	7.3
SHARES AND DEPOSITS									
Share Drafts	1,470,819,402	1,549,631,235	5.4	1,690,759,847	9.1	1,969,457,422	16.5	1,953,826,132	-0.8
Regular Shares	2,664,584,488	2,899,157,457	8.8	3,121,721,491	7.7	3,412,003,948	9.3	3,675,905,207	7.7
Money Market Shares	2,255,027,127	2,366,918,208	5.0	2,418,108,558	2.2	2,519,855,623	4.2	2,609,368,460	3.6
Share Certificates	1,922,359,031	1,811,083,707	-5.8	1,687,626,877	-6.8	1,638,734,315	-2.9	1,632,330,991	-0.4
IRA/KEOGH Accounts	1,016,082,056	993,465,335	-2.2	952,388,751	-4.1	922,166,317	-3.2	903,965,186	-2.0
All Other Shares ¹	24,180,561	27,591,787	14.1	31,838,239	15.4	32,074,972	0.7	41,737,240	30.1
Non-Member Deposits	3,040,300	7,098,593	133.5	13,614,791	91.8	16,957,334	24.6	16,523,073	-2.6
TOTAL SHARES AND DEPOSITS	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	10,833,656,289	3.1
EQUITY:									
Undivided Earnings	682,943,980	728,496,724	6.7	779,004,541	6.9	824,464,513	5.8	841,105,806	2.0
Regular Reserves	210,138,422	213,462,339	1.6	213,815,398	0.2	212,019,644	-0.8	211,779,339	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	1,136,101	N/A	816,840	-28.1
Other Reserves	217,309,394	222,857,943	2.6	230,930,152	3.6	243,829,924	5.6	251,859,980	3.3
Equity Acquired in Merger	240,651	315,438	31.1	2,378,003	653.9	6,119,825	157.4	11,068,772	80.9
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	24,249,421	-17,714,259	-173.1	814,696	104.6	-6,680,526	-920.0	10,238,377	253.3
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	-271,963	N/A	0	100.0	0	N/A
Other Comprehensive Income	-22,456,995	-13,738,185	38.8	-21,423,757	-55.9	-26,254,542	-22.5	-26,082,974	0.7
Net Income	0	0	N/A	0	N/A	0	N/A	8,448,346	N/A
EQUITY TOTAL	1,113,613,353	1,134,868,480	1.9	1,206,435,550	6.3	1,255,823,419	4.1	1,310,422,966	4.3
TOTAL SHARES & EQUITY	10,469,706,318	10,789,814,802	3.1	11,122,494,104	3.1	11,767,073,350	5.8	12,144,079,255	3.2
TOTAL LIABILITIES, SHARES, & EQUITY	10,873,626,535	11,113,280,205	2.2	11,509,554,397	3.6	12,195,705,961	6.0	12,603,793,706	3.3
NCUA INSURED SAVINGS ²									
Uninsured Shares	360,205,121	404,845,427	12.4	411,834,668	1.7	492,759,231	19.6	502,212,677	1.9
Uninsured Non-Member Deposits	1,001,168	1,413,951	41.2	1,990,392	40.8	2,473,218	24.3	3,735,945	51.1
Total Uninsured Shares & Deposits	361,206,289	406,259,378	12.5	413,825,060	1.9	495,232,449	19.7	505,948,622	2.2
Insured Shares & Deposits	8,994,886,676	9,248,686,944	2.8	9,502,233,494	2.7	10,016,017,482	5.4	10,327,707,667	3.1
TOTAL NET WORTH	1,110,632,447	1,165,122,444	4.9	1,226,128,094	5.2	1,287,570,007	5.0	1,327,056,964	3.1
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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."									

		Income Statement								
Return to cover		For Charter : N/A								
09/12/2016		Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans		344,322,452	334,029,324	-3.0	338,684,019	1.4	356,300,901	5.2	183,579,932	3.0
Less Interest Refund		(457,500)	(530,440)	15.9	(526,357)	-0.8	(504,360)	-4.2	(537,974)	113.3
Income from Investments		48,109,492	42,862,293	-10.9	44,676,917	4.2	42,250,777	-5.4	23,239,418	10.0
Income from Trading		1,078,029	1,935,373	79.5	414,364	-78.6	-1,257,156	-403.4	877,964	239.7
TOTAL INTEREST INCOME		393,052,473	378,296,550	-3.8	383,248,943	1.3	396,790,162	3.5	207,159,340	4.4
INTEREST EXPENSE:										
Dividends		53,151,094	46,740,525	-12.1	44,024,134	-5.8	42,289,566	-3.9	21,238,692	0.4
Interest on Deposits		19,514,463	13,982,965	-28.3	11,668,792	-16.5	11,086,794	-5.0	5,416,548	-2.3
Interest on Borrowed Money		9,905,604	5,345,441	-46.0	4,597,536	-14.0	5,323,038	15.8	3,174,518	19.3
TOTAL INTEREST EXPENSE		82,571,161	66,068,931	-20.0	60,290,462	-8.7	58,699,398	-2.6	29,829,758	1.6
PROVISION FOR LOAN & LEASE LOSSES		58,538,753	47,404,679	-19.0	41,662,765	-12.1	43,880,157	5.3	24,734,182	12.7
NET INTEREST INCOME AFTER PLL		251,942,559	264,822,940	5.1	281,295,716	6.2	294,210,607	4.6	152,595,400	3.7
NON-INTEREST INCOME:										
Fee Income		120,021,428	113,442,236	-5.5	112,937,018	-0.4	116,040,777	2.7	59,450,588	2.5
Other Operating Income		112,622,640	120,497,760	7.0	123,510,331	2.5	137,981,633	11.7	72,374,368	4.9
Gain (Loss) on Investments		2,403,868	3,310,110	37.7	965,075	-70.8	1,526,975	58.2	2,051,907	168.8
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets		-1,834,344	-1,382,846	24.6	-2,820,948	-104.0	-1,456,840	48.4	-37,482	94.9
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	2,153,974	N/A	0	-100.0
Other Non-Oper Income/(Expense)		-27,923	2,190,906	7,946.2	-719,401	-132.8	-1,417,472	-97.0	882,928	224.6
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME		233,185,669	238,058,166	2.1	233,872,075	-1.8	254,829,047	9.0	134,722,309	5.7
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		206,369,608	215,409,303	4.4	224,274,522	4.1	241,284,303	7.6	124,655,104	3.3
Travel, Conference Expense		3,702,074	3,954,311	6.8	4,346,011	9.9	4,547,576	4.6	2,279,117	0.2
Office Occupancy		29,025,588	30,031,267	3.5	32,740,885	9.0	34,259,271	4.6	17,199,048	0.4
Office Operation Expense		78,153,744	85,500,926	9.4	91,227,419	6.7	97,317,907	6.7	50,871,243	4.5
Educational and Promotion		16,175,334	15,602,280	-3.5	15,117,153	-3.1	17,091,946	13.1	7,825,889	-8.4
Loan Servicing Expense		32,086,214	33,914,490	5.7	32,180,525	-5.1	36,254,997	12.7	18,557,352	2.4
Professional, Outside Service		28,000,571	29,715,191	6.1	32,836,557	10.5	33,567,117	2.2	16,796,275	0.1
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		1,706,737	1,229,266	-28.0	99,901	-91.9	46	-100.0	45	95.7
Member Insurance - Temporary Corporate CU Stabilization Fund ³		6,819,726	6,111,196	-10.4	0	-100.0	0	N/A	0	N/A
Member Insurance - Other		788,597	640,903	-18.7	311,577	-51.4	152,699	-51.0	105,913	38.7
Operating Fees		1,698,188	1,555,852	-8.4	1,575,329	1.3	1,590,929	1.0	798,492	0.4
Misc Operating Expense		21,088,390	24,737,640	17.3	19,380,811	-21.7	18,823,496	-2.9	10,376,595	10.3
TOTAL NON-INTEREST EXPENSE		425,614,771	448,402,625	5.4	454,090,690	1.3	484,890,287	6.8	249,465,073	2.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		68,039,920	61,818,943	-9.1	61,177,002	-1.0	64,149,413	4.9	37,852,681	18.0
NET INCOME (LOSS)		59,513,457	54,478,481	-8.5	61,077,101	12.1	64,149,367	5.0	37,852,636	18.0
RESERVE TRANSFERS:										
Transfer to Regular Reserve		484,718	215,936	-55.5	357,246	65.4	203,761	-43.0	99,678	-2.2
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
# Means the number is too large to display in the cell										
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 1										
Return to cover 09/12/2016		For Charter : N/A								
CU Name : N/A		Count of CU : 109								
Peer Group : N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
30 to 59 Days Delinquent	124,375,265	139,346,281	12.0	139,314,875	0.0	118,410,492	-15.0	76,150,974	-35.7	
60 to 179 Days Delinquent	53,407,034	51,541,751	-3.5	54,491,734	5.7	49,789,259	-8.6	45,515,063	-8.6	
180 to 359 Days Delinquent	12,061,357	13,760,689	14.1	13,713,963	-0.3	11,058,544	-19.4	10,738,276	-2.9	
> = 360 Days Delinquent	6,455,698	5,750,945	-10.9	4,744,200	-17.5	4,167,444	-12.2	5,883,828	41.2	
Total Del Loans - All Types (> = 60 Days)	71,924,089	71,053,385	-1.2	72,949,897	2.7	65,015,247	-10.9	62,137,167	-4.4	
% Delinquent Loans / Total Loans	1.14	1.05	-8.1	0.99	-5.4	0.84	-15.3	0.78	-7.3	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	5,283,771	6,162,828	16.6	6,132,734	-0.5	6,976,897	13.8	5,217,521	-25.2	
60 to 179 Days Delinquent	3,426,390	3,778,494	10.3	3,927,749	4.0	3,371,177	-14.2	3,018,285	-10.5	
180 to 359 Days Delinquent	215,119	203,859	-5.2	263,675	29.3	217,898	-17.4	224,779	3.2	
> = 360 Days Delinquent	8,753	8,209	-6.2	20,241	146.6	15,643	-22.7	2,167	-86.1	
Total Del Credit Card Lns (> = 60 Days)	3,650,262	3,990,562	9.3	4,211,665	5.5	3,604,718	-14.4	3,245,231	-10.0	
% Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.94	0.98	3.5	0.99	1.4	0.83	-16.3	0.76	-8.6	
Payday Alternative Loans (PAL Loans) FCU Only										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
% PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	344,262	561,062	63.0	555,520	-1.0	1,294,133	133.0	475,815	-63.2	
60 to 179 Days Delinquent	1,171,021	1,872,586	59.9	1,334,136	-28.8	882,040	-33.9	706,514	-19.9	
180 to 359 Days Delinquent	4,349	15,737	261.9	35,121	123.2	29,646	-15.6	51,454	73.6	
> = 360 Days Delinquent	16,572	23,796	43.6	64,702	171.9	37,552	-42.0	30,348	-19.2	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,191,942	1,912,119	60.4	1,433,959	-25.0	949,238	-33.8	788,316	-17.0	
% Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	4.21	5.58	32.8	3.21	-42.6	1.98	-38.4	1.60	-19.2	
New Vehicle Loans										
30 to 59 Days Delinquent	N/A	21,486,891		23,518,344	9.5	16,932,181	-28.0	11,888,270	-29.8	
60 to 179 Days Delinquent	N/A	4,700,328		6,365,435	35.4	5,122,826	-19.5	3,467,155	-32.3	
180 to 359 Days Delinquent	N/A	912,459		1,333,089	46.1	777,991	-41.6	767,543	-1.3	
> = 360 Days Delinquent	N/A	330,717		260,137	-21.3	209,410	-19.5	212,134	1.3	
Total Del New Vehicle Lns (> = 60 Days)	N/A	5,943,504		7,958,661	33.9	6,110,227	-23.2	4,446,832	-27.2	
% New Vehicle Loans >= 60 Days / Total New Vehicle Loans	N/A	0.73		0.86	19.0	0.63	-27.4	0.45	-28.7	
Used Vehicle Loans										
30 to 59 Days Delinquent	N/A	47,090,528		52,900,991	12.3	43,190,103	-18.4	35,052,073	-18.8	
60 to 179 Days Delinquent	N/A	13,380,505		17,734,645	32.5	20,717,604	16.8	16,580,278	-20.0	
180 to 359 Days Delinquent	N/A	2,381,568		2,831,631	18.9	3,694,958	30.5	3,836,466	3.8	
> = 360 Days Delinquent	N/A	655,022		563,141	-14.0	520,885	-7.5	511,149	-1.9	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	16,417,095		21,129,417	28.7	24,933,447	18.0	20,927,893	-16.1	
% Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	N/A	0.85		0.98	14.6	1.07	9.4	0.84	-20.9	
% Total New & Used Vehicle Loans >= 60 Days / Total New & Used Vehicle Loans	N/A	0.81		0.94	15.8	0.94	-0.5	0.73	-22.1	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
% 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	9,666,542		9,516,676	-1.6	8,077,825	-15.1	6,021,066	-25.5	
60 to 179 Days Delinquent	N/A	7,359,015		5,859,589	-20.4	4,671,298	-20.3	5,218,206	11.7	
180 to 359 Days Delinquent	N/A	1,201,658		2,116,637	76.1	1,577,354	-25.5	1,145,358	-27.4	
> = 360 Days Delinquent	N/A	1,025,809		881,354	-14.1	571,951	-35.1	584,550	2.2	
Total Del All Other Loans (> = 60 Days)	N/A	9,586,482		8,857,580	-7.6	6,820,603	-23.0	6,948,114	1.9	
% All Other Loans >= 60 Days / Total All Other Loans	N/A	1.68		1.43	-14.9	1.03	-28.0	0.98	-4.7	
# Means the number is too large to display in the cell										
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² 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.										

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
09/12/2016	Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	44,061,565	54,378,430	23.4	46,690,610	-14.1	41,939,353	-10.2	17,496,229	-58.3
60 to 179 Days Delinquent	18,233,107	20,450,823	12.2	19,270,180	-5.8	15,024,314	-22.0	16,524,625	10.0
180 to 359 Days Delinquent	5,556,691	9,045,408	62.8	7,133,810	-21.1	4,760,697	-33.3	4,712,676	-1.0
> = 360 Days Delinquent	3,605,367	3,707,392	2.8	2,954,625	-20.3	2,812,003	-4.8	4,543,480	61.6
Total Del Real Estate Loans (> = 60 Days)	27,395,165	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0	25,780,781	14.1
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.51	2.90	15.6	2.39	-17.5	1.97	-17.7	1.30	-33.6
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.96	1.10	14.3	0.92	-16.0	0.69	-25.4	0.78	12.9
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	26,433,680	32,804,304	24.1	26,931,823	-17.9	24,920,985	-7.5	8,770,730	-64.8
60 to 179 Days Delinquent	9,739,538	13,385,500	37.4	10,798,756	-19.3	7,899,377	-26.8	8,110,181	2.7
180 to 359 Days Delinquent	3,916,309	4,321,401	10.3	4,298,168	-0.5	2,537,309	-41.0	2,843,560	12.1
> = 360 Days Delinquent	2,704,605	3,071,624	13.6	2,617,430	-14.8	2,485,720	-5.0	3,728,640	50.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	16,360,452	20,778,525	27.0	17,714,354	-14.7	12,922,406	-27.1	14,682,381	13.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.14	1.33	15.8	1.09	-17.7	0.76	-30.6	0.85	12.7
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,202,741	13,188,432	60.8	13,504,267	2.4	11,213,719	-17.0	3,524,208	-68.6
60 to 179 Days Delinquent	4,914,759	3,520,418	-28.4	5,201,856	47.8	4,505,391	-13.4	5,381,671	19.4
180 to 359 Days Delinquent	590,830	1,902,863	222.1	2,205,599	15.9	1,768,519	-19.8	1,135,608	-35.8
> = 360 Days Delinquent	123,654	179,871	45.5	59,995	-66.6	0	-100.0	511,880	N/A
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,629,243	5,603,152	-0.5	7,467,450	33.3	6,273,910	-16.0	7,029,159	12.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.93	0.90	-3.6	1.10	22.4	0.94	-14.4	1.05	11.3
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	4,771,142	4,219,801	-11.6	2,667,499	-36.8	2,740,465	2.7	2,196,936	-19.8
60 to 179 Days Delinquent	1,426,156	2,012,259	41.1	1,843,109	-8.4	1,067,991	-42.1	1,714,523	60.5
180 to 359 Days Delinquent	607,459	2,551,611	320.0	227,860	-91.1	132,231	-42.0	351,837	166.1
> = 360 Days Delinquent	637,225	321,420	-49.6	123,716	-61.5	42,144	-65.9	97,282	130.8
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,670,840	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4	2,163,442	74.2
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.99	1.89	90.5	0.85	-54.8	0.52	-38.9	0.98	88.3
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,654,002	4,165,893	-10.5	3,587,021	-13.9	3,064,184	-14.6	3,004,355	-2.0
60 to 179 Days Delinquent	2,152,654	1,532,646	-28.8	1,426,459	-6.9	1,551,555	8.8	1,318,250	-15.0
180 to 359 Days Delinquent	442,093	269,533	-39.0	402,183	49.2	322,638	-19.8	381,671	18.3
> = 360 Days Delinquent	139,883	134,477	-3.9	153,484	14.1	284,139	85.1	205,678	-27.6
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,734,630	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9	1,905,599	-11.7
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.50	0.34	-32.3	0.32	-6.0	0.32	1.0	0.27	-15.8
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	7,144,564		3,276,650	-54.1	1,615,162	-50.7	1,964,214	21.6
60 to 179 Days Delinquent	N/A	2,313,659		974,629	-57.9	637,751	-34.6	1,149,047	80.2
180 to 359 Days Delinquent	N/A	2,246,651		2,180,203	-3.0	840,038	-61.5	462,869	-44.9
> = 360 Days Delinquent	N/A	994,526		112,775	-88.7	0	-100.0	0	N/A
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	5,554,836		3,267,607	-41.2	1,477,789	-54.8	1,611,916	9.1
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	2.21		1.17	-47.3	0.50	-57.1	0.51	2.2
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	650,620		856,076	31.6	210,441	-75.4	163,577	-22.3
60 to 179 Days Delinquent	N/A	974,742		573,344	-41.2	54,272	-90.5	93,000	71.4
180 to 359 Days Delinquent	N/A	600,639		145,641	-75.8	144,788	-0.6	0	-100.0
> = 360 Days Delinquent	N/A	604,280		536,366	-11.2	464,561	-13.4	483,694	4.1
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	2,179,661		1,255,351	-42.4	663,621	-47.1	576,694	-13.1
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	9.70		5.78	-40.4	3.29	-43.2	2.80	-14.8
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	0		657,750	N/A	0	-100.0	0	N/A
60 to 179 Days Delinquent	N/A	0		20,004	N/A	0	-100.0	167,743	N/A
180 to 359 Days Delinquent	N/A	0		1,107,238	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	0		1,127,242	N/A	0	-100.0	167,743	N/A
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	N/A	0.00		6.44	N/A	0.00	-100.0	1.02	N/A
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	0		63,444	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	0		63,444	N/A	0	-100.0	0	N/A
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	N/A	0.00		0.59	N/A	0.00	-100.0	0.00	N/A

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

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover					For Charter : N/A				
09/12/2016					Count of CU : 109				
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	59,455,097	70,743,833	19.0	52,335,386	-26.0	57,146,375	9.2	29,373,739	2.8
* Total Loans Recovered	10,820,102	11,628,158	7.5	12,435,722	6.9	10,724,809	-13.8	5,381,302	0.4
* NET CHARGE OFFS (\$\$)	48,634,995	59,115,675	21.5	39,899,664	-32.5	46,421,566	16.3	23,992,437	3.4
**Net Charge-Offs / Average Loans	0.78	0.90	15.5	0.56	-37.5	0.61	9.0	0.61	-0.7
Total Del Loans & *Net Charge-Offs ¹	120,559,084	130,169,060	8.0	112,849,561	-13.3	111,436,813	-1.3	86,129,604	-22.7
Combined Delinquency and Net Charge Off Ratio ¹	1.92	1.95	1.5	1.56	-20.2	1.45	-6.5	1.39	-4.5
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	11,196,740	10,960,184	-2.1	10,927,976	-0.3	10,500,067	-3.9	5,114,877	-2.6
* Unsecured Credit Card Lns Recovered	2,003,830	2,018,847	0.7	2,188,622	8.4	1,914,327	-12.5	1,114,331	16.4
* NET UNSECURED CREDIT CARD C/Os	9,192,910	8,941,337	-2.7	8,739,354	-2.3	8,585,740	-1.8	4,000,546	-6.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.41	2.25	-6.8	2.09	-6.7	1.99	-4.8	1.85	-7.1
* Non-Federally Guaranteed Student Loans Charged Off	1,640,910	1,131,064	-31.1	7,541	-99.3	11,370	50.8	11,847	108.4
* Non-Federally Guaranteed Student Loans Recovered	10,478	13,158	25.6	1,874	-85.8	658	-64.9	766	132.8
* Net Non-Federally Guaranteed Student Loans C/Os	1,630,432	1,117,906	-31.4	5,667	-99.5	10,712	89.0	11,081	106.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	6.06	3.57	-41.1	0.01	-99.6	0.02	60.9	0.05	97.1
* Total 1st Mortgage RE Loan/LOCs Charged Off	6,429,868	15,297,421	137.9	3,686,478	-75.9	1,764,788	-52.1	470,452	-46.7
* Total 1st Mortgage RE Loans/LOCs Recovered	667,922	1,130,376	69.2	724,479	-35.9	292,785	-59.6	200,503	37.0
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	5,761,946	14,167,045	145.9	2,961,999	-79.1	1,472,003	-50.3	269,949	-63.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.28	0.67	136.1	0.13	-80.3	0.06	-52.2	0.02	-64.0
* Total Other RE Loans/LOCs Charged Off	6,547,761	4,843,848	-26.0	3,894,850	-19.6	1,809,433	-53.5	608,256	-32.8
* Total Other RE Loans/LOCs Recovered	661,532	677,853	2.5	1,370,266	102.1	509,017	-62.9	222,131	-12.7
* NET OTHER RE LOANS/LOCs C/Os	5,886,229	4,165,995	-29.2	2,524,584	-39.4	1,300,416	-48.5	386,125	-40.6
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.70	0.50	-28.4	0.29	-41.7	0.14	-50.8	0.08	-42.1
* Total Real Estate Loans Charged Off	12,977,629	20,141,269	55.2	7,581,328	-62.4	3,574,221	-52.9	1,078,708	-39.6
* Total Real Estate Lns Recovered	1,329,454	1,808,229	36.0	2,094,745	15.8	801,802	-61.7	422,634	5.4
* NET Total Real Estate Loan C/Os	11,648,175	18,333,040	57.4	5,486,583	-70.1	2,772,419	-49.5	656,074	-52.7
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.62	53.4	0.18	-71.7	0.09	-51.5	0.04	-53.6
* Total TDR 1st & Other Real Estate Lns Charged Off	2,124,035	1,510,248	-28.9	871,284	-42.3	348,593	-60.0	132,216	-24.1
* Total TDR 1st & Other Real Estate Lns Recovered	1,122	523,894	#####	83,382	-84.1	84,492	1.3	30,423	-28.0
*NET TDR Real Estate C/Os	2,122,913	986,354	-53.5	787,902	-20.1	264,101	-66.5	101,793	-22.9
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	1.76		1.47	-16.3	0.51	-65.0	0.43	-15.7
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,996	2,802	-6.5	2,348	-16.2	2,013	-14.3	1,076	-46.5
Number of Members Who Filed Chapter 13 YTD	1,968	1,923	-2.3	1,669	-13.2	1,498	-10.2	1,130	-24.6
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0	4	300.0	2	-50.0	31	1,450.0
Total Number of Members Who Filed Bankruptcy YTD	4,965	4,726	-4.8	4,021	-14.9	3,513	-12.6	2,237	-36.3
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	49,902,180	44,578,978	-10.7	40,706,206	-8.7	37,901,600	-6.9	23,718,311	-37.4
* All Loans Charged Off due to Bankruptcy YTD	14,408,030	11,053,975	-23.3	10,167,037	-8.0	10,747,954	5.7	5,531,145	-29.9
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	24.23	15.63	-35.5	19.43	24.3	18.81	-3.2	18.83	0.1
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	15,466,605	24,640,243	59.3	11,719,508	-52.4	6,793,830	-42.0	2,378,438	-65.0
Number of Real Estate Loans Foreclosed YTD	130	184	41.5	96	-47.8	77	-19.8	21	-72.7
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	51,906,295	48,954,390	-5.7	49,226,763	0.6	42,030,186	-14.6	40,646,547	-3.3
TDR Other RE Loans	7,705,228	3,820,262	-50.4	5,300,850	38.8	6,163,247	16.3	5,096,747	-17.3
Total TDR First and Other RE Loans	59,611,523	52,774,652	-11.5	54,527,613	-3.3	48,193,433	-11.6	45,743,294	-5.1
TDR RE Loans Also Reported as Business Loans	2,267,891	3,714,439	63.8	5,890,554	58.6	4,843,314	-17.8	3,698,657	-23.6
TDR Consumer Loans (Not Secured by RE)	17,035,970	8,423,498	-50.6	12,441,447	47.7	11,124,412	-10.6	11,645,632	4.7
TDR Business Loans (Not Secured by RE)	3,914,169	4,923,810	25.8	4,104,964	-16.6	840,273	-79.5	639,893	-23.8
Total TDR First RE, Other RE, Consumer, and Business Loans	80,561,662	66,121,960	-17.9	71,074,024	-7.5	60,158,118	-15.4	58,028,819	-3.5
Total TDR Loans to Total Loans	1.28	0.97	-23.7	0.97	-0.9	0.78	-19.5	0.73	-6.4
Total TDR Loans to Net Worth	7.25	5.68	-21.8	5.80	2.1	4.67	-19.4	4.37	-6.4
TDR portion of Allowance for Loan and Lease Losses	9,564,832	5,361,270	-43.9	5,154,437	-3.9	2,935,781	-43.0	2,315,640	-21.1
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Indirect and Participation Lending									
Return to cover									
09/12/2016	For Charter : N/A								
CU Name: N/A	Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	667,872,757	761,018,899	13.9	944,367,928	24.1	1,012,810,964	7.2	1,015,236,227	0.2
Indirect Loans - Outsourced Lending Relationship	406,566,653	468,646,174	15.3	493,093,308	5.2	523,334,971	6.1	608,118,852	16.2
Total Outstanding Indirect Loans	1,074,439,410	1,229,665,073	14.4	1,437,461,236	16.9	1,536,145,935	6.9	1,623,355,079	5.7
%Indirect Loans Outstanding / Total Loans	17.03	18.13	6.4	19.53	7.8	19.85	1.6	20.35	2.5
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	43,164,225	52,593,078	21.8	59,429,550	13.0	43,527,603	-26.8	33,245,221	-23.6
60 to 179 Days Delinquent	12,919,535	13,340,277	3.3	16,962,054	27.1	16,152,195	-4.8	12,777,119	-20.9
180 to 359 Days Delinquent	2,098,038	2,257,033	7.6	2,874,209	27.3	2,756,912	-4.1	3,116,119	13.0
> = 360 Days Delinquent	339,108	533,369	57.3	351,549	-34.1	355,395	1.1	373,386	5.1
Total Del Indirect Lns (>= 60 Days)	15,356,681	16,130,679	5.0	20,187,112	25.2	19,264,502	-4.6	16,266,624	-15.6
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.43	1.31	-8.2	1.40	7.1	1.25	-10.7	1.00	-20.1
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	11,853,426	13,944,913	17.6	15,168,143	8.8	21,365,148	40.9	10,638,753	-0.4
* Indirect Loans Recovered	2,075,704	2,249,627	8.4	1,942,942	-13.6	2,019,024	3.9	1,139,833	12.9
* NET INDIRECT LOAN C/Os	9,777,722	11,695,286	19.6	13,225,201	13.1	19,346,124	46.3	9,498,920	-1.8
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.92	1.02	10.0	0.99	-2.3	1.30	31.2	1.20	-7.6
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	5,560,501	8,544,280	53.7	17,326,043	102.8	32,480,946	87.5	22,420,697	-31.0
Non-Federally Guaranteed Student Loans	14,616,060	14,425,286	-1.3	20,144,547	39.6	20,525,907	1.9	20,334,202	-0.9
Real Estate	10,365,114	11,549,602	11.4	15,013,347	30.0	14,179,942	-5.6	8,857,244	-37.5
Member Business Loans (excluding C&D)	12,711,335	4,437,631	-65.1	22,850,887	414.9	24,082,881	5.4	28,841,783	19.8
Non-Member Business Loans (excluding C&D)	40,624,453	34,117,317	-16.0	17,489,446	-48.7	18,206,176	4.1	20,194,164	10.9
Commercial Construction & Development	0	4,459,025	N/A	606,382	-86.4	1,307,124	115.6	3,217,008	146.1
Loan Pools	88,826,765	100,267,912	12.9	108,475,788	8.2	121,121,072	11.7	131,629,746	8.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	172,704,228	177,801,053	3.0	201,906,440	13.6	231,904,048	14.9	235,494,844	1.5
%Participation Loans Outstanding / Total Loans	2.74	2.62	-4.3	2.74	4.7	3.00	9.2	2.95	-1.5
* Participation Loans Purchased YTD	59,052,906	76,397,575	29.4	85,311,586	11.7	93,368,978	9.4	44,899,691	-3.8
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.65	2.22	34.2	2.59	16.7	2.46	-5.0	2.29	-6.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	25,328,325	30,295,374	19.6	47,730,201	57.5	72,320,532	51.5	58,680,636	-18.9
Participation Loan Interests - Amount Retained (Outstanding)	18,012,139	17,357,920	-3.6	23,550,598	35.7	26,973,775	14.5	24,913,437	-7.6
* Participation Loans Sold YTD	5,446,610	15,003,072	175.5	31,301,358	108.6	45,856,246	46.5	6,391,423	-72.1
** %Participation Loans Sold YTD / Total Assets	0.05	0.14	169.5	0.27	101.4	0.38	38.3	0.10	-73.0
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	710,000	1,518,790	113.9	797,887	-47.5	60,000	-92.5	0	-100.0
*Loans Purchased in Full from Other Sources YTD	0	771,600	N/A	48,000	-93.8	5,142	-89.3	5,266,578	#####
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.02	0.07	234.5	0.03	-61.4	0.00	-93.3	0.27	#####
*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	816,588	822,475	0.7	4,089,341	397.2	1,166,949	-71.5	725,459	-37.8
60 to 179 Days Delinquent	1,379,762	2,555,514	85.2	1,855,241	-27.4	1,105,963	-40.4	902,119	-18.4
180 to 359 Days Delinquent	54,357	120,092	120.9	2,264,700	1,785.8	101,916	-95.5	38,202	-62.5
> = 360 Days Delinquent	16,572	35,766	115.8	292,340	717.4	238,252	-18.5	214,172	-10.1
Total Del Participation Lns (>= 60 Days)	1,450,691	2,711,372	86.9	4,412,281	62.7	1,446,131	-67.2	1,154,493	-20.2
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.84	1.52	81.5	2.19	43.3	0.62	-71.5	0.49	-21.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,136,694	2,058,890	-3.6	426,183	-79.3	597,530	40.2	340,731	14.0
* Participation Loans Recovered	175,823	133,585	-24.0	127,908	-4.2	123,647	-3.3	74,472	20.5
* NET PARTICIPATION LOAN C/Os	1,960,871	1,925,305	-1.8	298,275	-84.5	473,883	58.9	266,259	12.4
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.13	1.10	-2.5	0.16	-85.7	0.22	39.1	0.23	4.3
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Real Estate Loan Information 1									
Return to cover									
09/12/2016	For Charter : N/A								
CU Name: N/A	Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	723,076,281	722,883,140	0.0	713,477,935	-1.3	782,052,122	9.6	817,193,020	4.5
Fixed Rate 15 years or less	627,597,280	733,992,572	17.0	709,217,201	-3.4	670,321,253	-5.5	648,023,570	-3.3
Other Fixed Rate	21,826,822	23,822,320	9.1	28,057,043	17.8	29,330,628	4.5	28,910,506	-1.4
Total Fixed Rate First Mortgages	1,372,500,383	1,480,698,032	7.9	1,450,752,179	-2.0	1,481,704,003	2.1	1,494,127,096	0.8
Balloon/Hybrid > 5 years	57,050,209	86,966,887	52.4	172,447,184	98.3	224,442,559	30.2	226,236,081	0.8
Balloon/Hybrid 5 years or less	460,961,352	480,519,048	4.2	521,532,577	8.5	484,674,546	-7.1	496,862,644	2.5
Total Balloon/Hybrid First Mortgages	518,011,561	567,485,935	9.6	693,979,761	22.3	709,117,105	2.2	723,098,725	2.0
Adjustable Rate First Mtgs 1 year or less	56,837,001	54,417,108	-4.3	60,364,884	10.9	61,617,455	2.1	49,607,106	-19.5
Adjustable Rate First Mtgs >1 year	84,432,645	86,663,107	2.6	95,172,355	9.8	117,907,112	23.9	122,328,703	3.8
Total Adjustable First Mortgages	141,269,646	141,080,215	-0.1	155,537,239	10.2	179,524,567	15.4	171,935,809	-4.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,031,781,590	2,189,264,182	7.8	2,300,269,179	5.1	2,370,345,675	3.0	2,389,161,630	0.8
Other Real Estate Loans									
Closed End Fixed Rate	246,013,471	239,810,129	-2.5	237,699,234	-0.9	223,338,564	-6.0	207,218,841	-7.2
Closed End Adjustable Rate	4,411,421	1,750,620	-60.3	13,683,378	681.6	8,183,053	-40.2	9,443,004	15.4
Open End Adjustable Rate (HELOC)	544,563,034	572,568,702	5.1	611,705,187	6.8	666,161,757	8.9	698,055,426	4.8
Open End Fixed Rate	23,343,338	18,773,982	-19.6	19,132,690	1.9	14,707,529	-23.1	12,938,174	-12.0
TOTAL OTHER REAL ESTATE OUTSTANDING	818,331,264	832,903,433	1.8	882,220,489	5.9	912,390,903	3.4	927,655,445	1.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,850,112,854	3,022,167,615	6.0	3,182,489,668	5.3	3,282,736,578	3.1	3,316,817,075	1.0
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,429,550,592	1,567,664,919	9.7	1,623,199,363	3.5	1,706,146,562	5.1	1,720,363,177	0.8
Other RE Fixed Rate	269,356,809	258,584,111	-4.0	256,831,924	-0.7	238,046,093	-7.3	220,157,015	-7.5
Total Fixed Rate RE Outstanding	1,698,907,401	1,826,249,030	7.5	1,880,031,287	2.9	1,944,192,655	3.4	1,940,520,192	-0.2
%(Total Fixed Rate RE/Total Assets)	15.62	16.43	5.2	16.33	-0.6	15.94	-2.4	15.40	-3.4
%(Total Fixed Rate RE/Total Loans)	26.93	26.92	0.0	25.55	-5.1	25.12	-1.7	24.33	-3.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	602,230,998	621,599,263	3.2	677,069,816	8.9	664,199,113	-1.9	668,798,453	0.7
Other RE Adj Rate	548,974,455	574,319,322	4.6	625,388,565	8.9	674,344,810	7.8	707,498,430	4.9
Total Adj Rate RE Outstanding	1,151,205,453	1,195,918,585	3.9	1,302,458,381	8.9	1,338,543,923	2.8	1,376,296,883	2.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	18,351,901	20,066,300	9.3	15,029,786	-25.1	24,301,452	61.7	20,884,839	-14.1
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	10,151,614	12,378,607	21.9	15,606,470	26.1	18,894,406	21.1	26,996,720	42.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	28,503,515	32,444,907	13.8	30,636,256	-5.6	43,195,858	41.0	47,881,559	10.8
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.26	0.29	11.4	0.27	-8.8	0.35	33.1	0.38	7.3
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.57	2.78	8.5	2.50	-10.3	3.35	34.3	3.61	7.5
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,206,389	2,565,243	16.3	2,619,570	2.1	2,924,382	11.6	2,323,350	-20.6
Allowance for Loan Losses on all RE Loans	14,926,112	16,023,086	7.3	13,477,147	-15.9	10,165,491	-24.6	9,169,012	-9.8
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	858,796,509	617,768,008	-28.1	385,091,197	-37.7	734,076,530	90.6	396,230,939	8.0
* Fixed Rate 15 years or less	630,872,193	417,823,023	-33.8	201,212,194	-51.8	261,636,459	30.0	129,320,149	-1.1
* Other Fixed Rate	4,480,483	10,227,890	128.3	5,633,014	-44.9	10,104,532	79.4	2,134,256	-57.8
* Total Fixed Rate First Mortgages	1,494,149,185	1,045,818,921	-30.0	591,936,405	-43.4	1,005,817,521	69.9	527,685,344	4.9
* Balloon/Hybrid > 5 years	16,665,906	31,966,874	91.8	104,964,154	228.4	98,653,850	-6.0	28,627,595	-42.0
* Balloon/Hybrid 5 years or less	96,742,278	106,920,938	10.5	125,298,925	17.2	104,964,326	-16.2	38,532,663	-26.6
* Total Balloon/Hybrid First Mortgages	113,408,184	138,887,812	22.5	230,263,079	65.8	203,618,176	-11.6	67,160,258	-34.0
* Adjustable Rate First Mtgs 1 year or less	12,538,487	11,952,644	-4.7	21,141,522	76.9	18,619,299	-11.9	10,368,685	11.4
* Adjustable Rate First Mtgs >1 year	13,955,389	15,775,302	13.0	19,712,371	25.0	25,332,189	28.5	12,435,226	-1.8
* Total Adjustable First Mortgages	26,493,876	27,727,946	4.7	40,853,893	47.3	43,951,488	7.6	22,803,911	3.8
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,634,051,245	1,212,434,679	-25.8	863,053,377	-28.8	1,253,387,185	45.2	617,649,513	-1.4
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
09/12/2016									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	48,383,491	63,132,680	30.5	61,081,674	-3.2	71,914,031	17.7	15,539,427	-56.8
* Closed End Adjustable Rate	1,032,272	219,532	-78.7	3,468,718	1,480.1	5,234,682	50.9	1,544,608	-41.0
* Open End Adjustable Rate (HELOC)	130,288,936	160,502,847	23.2	184,445,136	14.9	181,857,849	-1.4	98,584,788	-84.4
* Open End Fixed Rate and Other	2,522,246	1,863,168	-26.1	2,401,025	28.9	1,967,325	-18.1	2,565,821	160.8
* TOTAL OTHER REAL ESTATE GRANTED	182,226,945	225,718,227	23.9	251,396,553	11.4	260,973,887	3.8	118,234,644	-9.4
* TOTAL RE (FIRST AND OTHER) GRANTED	1,816,278,190	1,438,152,906	-20.8	1,114,449,930	-22.5	1,514,361,072	35.9	735,884,157	-2.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	43.69	33.15	-24.1	23.05	-30.5	31.01	34.5	29.35	-5.4
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	1,176,314,094	835,682,212	-29.0	509,615,622	-39.0	819,742,782	60.9	437,762,943	6.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	71.99	68.93	-4.3	59.05	-14.3	65.40	10.8	70.88	8.4
AMT of Mortgage Servicing Rights	19,118,028	25,185,309	31.7	14,603,607	-42.0	16,178,116	10.8	16,782,887	3.7
Outstanding RE Loans Sold But Serviced	2,335,297,352	2,682,648,060	14.9	2,820,023,394	5.1	2,902,338,423	2.9	3,280,685,592	13.0
%(Mortgage Servicing Rights / Net Worth)	1.72	2.16	25.6	1.19	-44.9	1.26	5.5	1.26	0.7
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,092,911,659	1,146,548,933	4.9	1,260,117,270	9.9	1,263,412,349	0.3	1,293,101,319	2.3
R.E. Lns also Mem. Bus. Lns	262,214,706	272,020,828	3.7	293,752,826	8.0	311,549,896	6.1	331,662,407	6.5
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	51,906,295	48,954,390	-5.7	49,226,763	0.6	42,030,186	-14.6	40,646,547	-3.3
TDR Other RE Loans	7,705,228	3,820,262	-50.4	5,300,850	38.8	6,163,247	16.3	5,096,747	-17.3
Total TDR First and Other RE Loans	59,611,523	52,774,652	-11.5	54,527,613	3.3	48,193,433	-11.6	45,743,294	-5.1
TDR RE Loans Also Reported as Business Loans	2,267,891	3,714,439	63.8	5,890,554	58.6	4,843,314	-17.8	3,698,657	-23.6
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	16,360,452	20,778,525	27.0	17,714,354	-14.7	12,922,406	-27.1	14,682,381	13.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,629,243	5,603,152	-0.5	7,467,450	33.3	6,273,910	-16.0	7,029,159	12.0
Other R.E. Fixed Rate	2,670,840	4,885,290	82.9	2,194,685	-55.1	1,242,366	-43.4	2,163,642	74.2
Other R.E. Adj. Rate	2,734,630	1,936,656	-29.2	1,982,126	2.3	2,158,332	8.9	1,905,599	-11.7
TOTAL DEL R.E. DELINQUENT > =60 Days	27,395,165	33,203,623	21.2	29,358,615	-11.6	22,597,014	-23.0	25,780,781	14.1
DELINQUENT 30 to 59 Days									
First Mortgage	34,636,421	45,992,736	32.8	40,436,090	-12.1	36,134,704	-10.6	12,294,938	-66.0
Other	9,425,144	8,385,694	-11.0	6,254,520	-25.4	5,804,649	-7.2	5,201,291	-10.4
TOTAL DEL RE 30 to 59 Days	44,061,565	54,378,430	23.4	46,690,610	-14.1	41,939,353	-10.2	17,496,229	-58.3
TOTAL DEL R.E. LOANS > = 30 Days	71,456,730	87,582,053	22.6	76,049,225	-13.2	64,536,367	-15.1	43,277,010	-32.9
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ > = 30 Days	2.51	2.90	15.6	2.39	-17.5	1.97	-17.7	1.30	-33.6
% R.E. LOANS DQ > = 60 Days	0.96	1.10	14.3	0.92	-16.0	0.69	-25.4	0.78	12.9
TDR REAL ESTATE LOANS DELINQUENT > = 60 Days									
TDR First Mortgage RE Loans Delinquent > = 60 Days	4,100,664	9,258,701	125.8	5,800,131	-37.4	4,526,536	-22.0	4,222,822	-6.7
TDR Other RE Loans Delinquent > = 60 Days	685,667	649,866	-5.2	353,987	-45.5	548,707	55.0	180,221	-67.2
Total TDR First and Other RE Loans Delinquent > = 60 Days	4,786,331	9,908,567	107.0	6,154,118	-37.9	5,075,243	-17.5	4,403,043	-13.2
% Total TDR 1st and Other RE Delinquent > = 60 Days / Total TDR 1st and Other RE	8.03	18.78	133.8	11.29	-39.9	10.53	-6.7	9.63	-8.6
TDR RE Loans Also Reported as Business Loans Delinquent > = 60 Days	1,284,800	304,729	-76.3	412,501	35.4	274,905	-33.4	430,701	56.7
% TDR RE Lns also Reported as Business Loans Delinquent > = 60 Days / Total TDR RE Lns also Reported as Business Loans	56.65	8.20	-85.5	7.00	-14.6	5.68	-18.9	11.64	105.2
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	6,429,868	15,297,421	137.9	3,686,478	-75.9	1,764,788	-52.1	470,452	-46.7
* Total 1st Mortgage Lns Recovered	667,922	1,130,376	69.2	724,479	-35.9	292,785	-59.6	200,503	37.0
* NET 1st MORTGAGE LN C/Os	5,761,946	14,167,045	145.9	2,961,999	-79.1	1,472,003	-50.3	269,949	-63.3
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.28	0.67	136.1	0.13	-80.3	0.06	-52.2	0.02	-64.0
* Total Other RE Lns Charged Off	6,547,761	4,843,848	-26.0	3,894,850	-19.6	1,809,433	-53.5	608,256	-32.8
* Total Other RE Lns Recovered	661,532	677,853	2.5	1,370,266	102.1	509,017	-62.9	222,131	-12.7
* NET OTHER RE LN C/Os	5,886,229	4,165,995	-29.2	2,524,584	-39.4	1,300,416	-48.5	386,125	-40.6
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.70	0.50	-28.4	0.29	-41.7	0.14	-50.8	0.08	-42.1
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Member Business Loan Information									
Return to cover									
09/12/2016									
CJ Name: N/A									
Peer Group: N/A									
	For Charter : N/A		Count of CU : 109		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State		
	Count of CU in Peer Group : N/A								
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
BUSINESS LOANS									
Member Business Loans (NMBL) ¹	278,314,174	279,716,968	0.5	312,112,028	11.6	328,666,511	5.3	351,900,761	7.1
Purchased Business Loans or Participations to Nonmembers (NMBL) ¹	42,944,367	34,497,337	-19.7	29,844,043	-13.5	27,090,902	-9.2	30,120,869	11.2
Total Business Loans (NMBL) ¹	321,258,541	314,214,305	-2.2	341,956,071	8.8	355,757,413	4.0	382,021,630	7.4
Unfunded Commitments ¹	8,505,264	6,677,267	-21.5	12,254,104	83.5	14,838,328	21.1	16,862,618	13.6
TOTAL BUSINESS LOANS (NMBL) LESS UNFUNDED COMMITMENTS ¹	312,753,277	307,537,038	-1.7	329,701,967	7.2	340,919,085	3.4	365,159,012	7.1
% (Total Business Loans (NMBL) Less Unfunded Commitments / Total Assets) ¹	2.88	2.77	-3.8	2.86	3.5	2.80	-2.4	2.90	3.6
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,667	1,742	4.5	1,870	7.3	2,091	11.8	2,239	7.1
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	190	159	-16.3	159	0.0	135	-15.1	293	117.0
Total Number of Business Loans Outstanding	1,857	1,901	2.4	2,029	6.7	2,226	9.7	2,532	13.7
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	4,851,618	7,714,215	59.0	6,216,610	-19.4	2,855,488	-54.1	7,447,174	160.8
Farmland	1,515,323	1,571,929	3.7	1,358,024	-13.6	1,270,958	-6.4	1,056,272	-16.9
Non-Farm Residential Property	101,757,601	104,953,139	3.1	113,578,531	8.2	125,157,051	10.2	128,915,169	3.0
Owner Occupied, Non-Farm, Non-Residential Property	83,383,184	78,599,018	-5.7	80,667,492	2.6	77,327,560	-4.1	86,274,412	11.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,602,248	84,682,429	7.7	103,435,158	22.1	113,997,183	10.2	120,000,413	5.3
Total Real Estate Secured Business Loans	270,109,974	277,520,730	2.7	305,255,815	10.0	320,608,240	5.0	343,693,440	7.2
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	218,157	364,627	67.1	499,186	36.9	628,897	26.0	524,295	-16.6
Commercial and Industrial Loans	49,386,999	34,144,104	-30.9	33,977,269	-0.5	31,668,269	-6.8	34,930,195	10.3
Unsecured Business Loans	981,695	848,316	-13.6	855,551	0.9	1,122,205	31.2	851,522	-24.1
Unsecured Revolving Lines of Credit (Business Purpose)	561,716	1,336,528	137.9	1,368,250	2.4	1,729,802	26.4	2,022,178	16.9
Total Non-Real Estate Secured Business Loans	51,148,567	36,693,575	-28.3	36,700,256	0.0	35,149,173	-4.2	38,328,190	9.0
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	14	26	85.7	21	-19.2	11	-47.6	8	-27.3
Number - Farmland	6	8	33.3	6	-25.0	6	0.0	7	16.7
Number - Non-Farm Residential Property	835	816	-2.3	925	13.4	981	6.1	1,091	11.2
Number - Owner Occupied, Non-Farm, Non-Residential Property	205	252	22.9	214	-15.1	212	-0.9	222	4.7
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	219	232	5.9	271	16.8	295	8.9	296	0.3
Total Number of Real Estate Secured Business Loans	1,279	1,334	4.3	1,437	7.7	1,505	4.7	1,624	7.9
Number - Loans to finance agricultural production and other loans to farmers	6	16	166.7	26	62.5	23	-11.5	19	-17.4
Number - Commercial and Industrial Loans	315	287	-8.9	291	1.4	381	30.9	609	59.8
Number - Unsecured Business Loans	21	27	28.6	33	22.2	39	18.2	33	-15.4
Number - Unsecured Revolving Lines of Credit (Business Purpose)	236	237	0.4	242	2.1	278	14.9	247	-11.2
Total Number of Non-Real Estate Secured Business Loans	578	567	-1.9	592	4.4	721	21.8	908	25.9
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBL) Granted YTD ¹	57,899,123	100,901,912	74.3	85,340,460	-15.4	80,729,177	-5.4	47,147,118	16.8
* Purchased or Participation Interests to Nonmembers (NMBL) ¹	14,718,109	9,931,858	-32.5	6,432,500	-35.2	3,932,072	-38.9	3,458,687	75.9
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	8,226,272	7,795,184	-5.2	4,790,476	-38.5	1,825,603	-61.9	2,127,791	16.6
60 to 179 Days Delinquent	7,909,746	3,288,401	-58.4	1,567,977	-52.3	692,023	-55.9	1,409,790	103.7
180 to 359 Days Delinquent	1,516,255	2,847,290	87.8	3,496,526	22.8	984,826	-71.8	462,869	-53.0
> = 360 Days Delinquent	1,846,830	1,598,806	-13.4	649,141	-69.4	464,561	-28.4	483,694	4.1
Total Del Loans - All Types (>= 60 Days)	11,272,831	7,734,497	-31.4	5,713,644	-26.1	2,141,410	-62.5	2,356,353	10.0
MBL DELINQUENCY RATIOS									
% MBL >= 30 Days Delinquent	6.23	5.05	-19.0	3.19	-36.9	1.16	-63.5	1.23	5.5
% MBL >= 60 Days Delinquent (Reportable delinquency)	3.60	2.51	-30.2	1.73	-31.1	0.63	-63.8	0.65	2.7
MBL CHARGE-OFFS AND RECOVERIES:									
* Total MBL Charge Offs	2,565,070	16,544,315	545.0	1,429,569	-91.4	1,007,518	-29.5	379,111	-24.7
* Total MBL Recoveries	60,061	463,685	672.0	1,736,438	274.5	958,554	-44.8	82,147	-82.9
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency)	N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	262,214,706	272,020,828	3.7	293,752,826	8.0	311,549,896	6.1	331,662,407	6.5
Construction & Development Loans Meeting 723.3(a)	4,631,002	7,042,165	52.1	1,863,529	-73.5	1,920,117	3.0	2,855,000	48.7
Number of Construction & Development Loans - 723(a)	13	23	76.9	9	-60.9	6	-33.3	3	-50.0
Unsecured Business Loans Meeting 723.7(c)-(d)	1,099,541	1,027,708	-6.5	1,079,301	5.0	1,473,659	36.5	1,151,311	-21.9
Number of Unsecured Business Loans - 723.7(c)-(d)	26	36	38.5	39	8.3	47	20.5	42	-10.6
Agricultural Related (NMBL) ¹	1,733,480	1,936,556	11.7	1,857,210	-4.1	1,899,855	2.3	1,580,567	-16.8
Number of Outstanding Agricultural Related Loans	12	24	100.0	32	33.3	29	-9.4	26	-10.3
* Business Loans and Participations Sold	3,269,986	1,449,204	-55.7	1,579,414	9.0	868,277	-45.0	0	-100.0
SBA Loans Outstanding	9,790,285	5,521,111	-43.6	4,041,635	-26.8	3,969,871	-1.8	3,887,210	-2.1
Number of SBA Loans Outstanding	53	40	-24.5	19	-62.5	19	0.0	19	0.0

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

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

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

Investments, Cash, & Cash Equivalents										
Return to cover										
09/12/2016	For Charter : N/A									
CU Name: N/A	Count of CU : 109									
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
ASC 320 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr	30,397,615	13,801,346	-54.6	10,970,898	-20.5	18,799,263	71.4	22,717,442	20.8	
Held to Maturity 1-3 yrs	34,259,619	30,692,069	-10.4	40,225,938	31.1	56,470,609	40.4	44,403,217	-21.4	
Held to Maturity 3-5 yrs	87,176,299	80,740,723	-7.4	54,274,442	-32.8	25,070,650	-53.8	33,668,679	34.3	
Held to Maturity 5-10 yrs	17,990,752	34,119,423	89.6	24,985,023	-26.8	14,787,512	-40.8	9,447,565	-36.1	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	2,953,677	6,221,079	110.6	4,232,803	-32.0	0	-100.0	1,740,454	N/A	
TOTAL HELD TO MATURITY	172,777,962	165,574,640	-4.2	134,689,104	-18.7	115,128,034	-14.5	111,977,357	-2.7	
Available for Sale < 1 yr	330,214,080	235,226,369	-28.8	129,604,506	-44.9	195,458,945	50.8	229,704,861	17.5	
Available for Sale 1-3 yrs	741,393,519	424,270,652	-42.8	720,904,062	69.9	685,699,284	-4.9	695,432,076	1.4	
Available for Sale 3-5 yrs	615,415,656	932,571,020	51.5	747,526,186	-19.8	770,726,758	3.1	679,167,259	-11.9	
Available for Sale 5-10 yrs	177,561,687	249,275,867	40.4	168,248,909	-32.5	115,815,282	-31.2	131,524,978	13.6	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	13,408,439	18,253,171	36.1	24,316,793	33.2	18,027,410	-25.9	11,261,841	-37.5	
TOTAL AVAILABLE FOR SALE	1,877,993,381	1,859,597,079	-1.0	1,790,600,456	-3.7	1,785,727,679	-0.3	1,747,091,015	-2.2	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 5-10 years	18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	20,711,227	3.5	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING	18,636,459	20,675,914	10.9	21,159,784	2.3	20,002,670	-5.5	20,711,227	3.5	
Other Investments < 1 yr	1,199,474,817	968,276,214	-19.3	877,675,989	-9.4	1,251,214,869	42.6	1,445,017,539	15.5	
Other Investments 1-3 yrs	393,865,501	379,870,932	-3.6	399,635,329	5.2	331,907,106	-16.9	319,154,999	-3.8	
Other Investments 3-5 yrs	136,238,229	149,672,803	9.9	115,148,631	-23.1	99,762,513	-13.4	102,329,053	2.6	
Other Investments 5-10 yrs	35,775,721	44,867,889	25.4	47,007,169	4.8	38,456,725	-18.2	10,125,774	-73.7	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	1,565,729	1,844,828	17.8	1,420,147	-23.0	1,647,617	16.0	1,143,546	-30.6	
TOTAL Other Investments	1,766,919,997	1,544,532,666	-12.6	1,440,887,265	-6.7	1,722,988,830	19.6	1,877,770,911	9.0	
MATURITIES :										
Total Investments < 1 yr	1,560,086,512	1,217,303,929	-22.0	1,018,251,393	-16.4	1,465,473,077	43.9	1,697,439,842	15.8	
Total Investments 1-3 yrs	1,169,518,639	834,833,653	-28.6	1,160,765,329	39.0	1,074,076,999	-7.5	1,058,990,292	-1.4	
Total Investments 3-5 yrs	838,830,184	1,162,984,546	38.6	916,949,259	-21.2	895,559,921	-2.3	815,164,991	-9.0	
Total Investments 5-10 yrs	249,964,619	348,939,093	39.6	261,400,885	-25.1	189,062,189	-27.7	171,809,544	-9.1	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	17,927,845	26,319,078	46.8	29,969,743	13.9	19,675,027	-34.4	14,145,841	-28.1	
Total	3,836,327,799	3,590,380,299	-6.4	3,387,336,609	-5.7	3,643,847,213	7.6	3,757,550,510	3.1	
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	Other Investment Information									
Return to cover										
09/12/2016										
CU Name: 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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	35,620,703	29,312,585	-17.7	26,131,997	-10.9	17,258,983	-34.0	12,498,073	-27.6	
Total FDIC-Issued Guaranteed Notes	5,000	0	-100.0	0	N/A	0	N/A	0	N/A	
All Other US Government Obligations	64,363,364	102,225,315	58.8	59,608,241	-41.7	60,944,858	2.2	55,700,164	-8.6	
TOTAL U.S. GOVERNMENT OBLIGATIONS	99,989,067	131,537,900	31.6	85,740,238	-34.8	78,203,841	-8.8	68,198,237	-12.8	
Agency/GSE Debt Instruments (not backed by mortgages)	891,482,742	903,593,825	1.4	871,146,157	-3.6	729,081,154	-16.3	607,539,600	-16.7	
Agency/GSE Mortgage-Backed Securities	995,713,210	936,059,535	-6.0	932,657,307	-0.4	1,028,966,096	10.3	1,130,047,266	9.8	
TOTAL FEDERAL AGENCY SECURITIES	1,887,195,952	1,839,653,360	-2.5	1,803,803,464	-1.9	1,758,047,250	-2.5	1,737,586,866	-1.2	
Securities Issued by States and Political Subdivision in the U.S.	11,720,048	12,965,820	10.6	9,193,306	-29.1	9,342,933	1.6	5,841,899	-37.5	
Privately Issued Mortgage-Related Securities	9,321,767	0	-100.0	98	N/A	32	-67.3	159,642	#####	
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)	3,659,674	2,719,448	-25.7	1,300,361	-52.2	940,680	-27.7	662,978	-29.5	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,981,441	2,719,448	-79.1	1,300,459	-52.2	940,712	-27.7	822,620	-12.6	
Mutual Funds	26,862,342	29,544,874	10.0	28,381,953	-3.9	27,137,987	-4.4	20,928,049	-22.9	
Common Trusts	3,485,899	3,566,097	2.3	3,528,592	-1.1	3,524,702	-0.1	3,528,889	0.1	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	30,348,241	33,110,971	9.1	31,910,545	-3.6	30,662,689	-3.9	24,456,938	-20.2	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	471,919,453	350,264,470	-25.8	329,226,367	-6.0	405,298,265	23.1	424,930,940	4.8	
Commercial Mortgage Backed Securities	47,849,910	55,197,780	15.4	46,172,707	-16.4	68,696,412	48.8	127,380,023	85.4	
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	3,837,870,621	3,591,674,369	-6.4	3,390,724,445	-5.6	3,647,364,271	7.6	3,761,880,579	3.1	
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	10,085,300	N/A	18,412,754	82.6	
Cash on Deposit in Corporate Credit Unions	149,005,809	118,296,338	-20.6	102,511,818	-13.3	152,751,399	49.0	134,941,963	-11.7	
Cash on Deposit in Other Financial Institutions	607,131,227	500,859,070	-17.5	455,851,976	-9.0	744,359,460	63.3	895,032,482	20.2	
CUSO INFORMATION										
Value of Investments in CUSO	34,999,085	40,662,601	16.2	42,536,947	4.6	44,019,976	3.5	44,341,186	0.7	
CUSO loans	856,874	406,243	-52.6	8,970,301	2,108.1	489,422	-94.5	489,422	0.0	
Aggregate cash outlays in CUSO	21,749,309	22,183,418	2.0	23,694,789	6.8	23,809,389	0.5	23,766,626	-0.2	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	37,534,241	42,233,653	12.5	76,561,446	81.3	68,171,416	-11.0	68,377,538	0.3	
Total Capital of Wholly Owned CUSOs	25,573,553	37,985,917	48.5	30,502,104	-19.7	39,878,759	30.7	30,544,827	-23.4	
Net Income/Loss of Wholly Owned CUSOs	4,618,791	3,859,511	-16.4	651,295	-83.1	240,740	-63.0	-128,395	-153.3	
Total Loans of Wholly Owned CUSOs	352,700	388,198	10.1	9,486,830	2,343.8	369,009	-96.1	416,375	12.8	
Total Delinquency of Wholly Owned CUSOs	35,299	17,033	-51.7	33,998	99.6	71,498	110.3	45,591	-36.2	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	2,330,265	N/A	2,430,200	4.3	0	-100.0	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	198,441,630	167,319,924	-15.7	163,791,429	-2.1	185,526,154	13.3	193,823,134	4.5	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	16	18	12.5	20	11.1	21	5.0	23	9.5	
Approved Mortgage Seller	15	15	0.0	18	20.0	19	5.6	20	5.3	
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	1	N/A	1	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	1	2	100.0	3	50.0	4	33.3	3	-25.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	1	N/A	2	100.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	28	30	7.1	30	0.0	35	16.7	33	-5.7	
Charitable Donation Accounts	N/A	N/A		0		0	N/A	0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	N/A		27,533,268		24,477,304	-11.1	22,058,911	-9.9	
Other Investments	N/A	N/A		5,364,888		3,818,207	-28.8	3,035,155	-20.5	
Other Assets	N/A	N/A		78,631,485		108,514,410	38.0	96,424,814	-11.1	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		111,529,641		136,809,921	22.7	121,518,880	-11.2	
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								
09/12/2016	Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	723,779	753,956	4.2	779,429	3.4	788,500	1.2	790,508	0.3
Accounts Held by Nonmember Government Depositors	1,191,037	1,589,289	33.4	1,832,149	15.3	1,955,200	6.7	3,687,259	88.6
Employee Benefit Member Shares	17,069,603	18,132,072	6.2	20,280,028	11.8	21,006,162	3.6	19,919,806	-5.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	10,965,154	14,903,210	35.9	18,983,575	27.4	22,568,930	18.9	26,858,736	19.0
Dollar Amount of Share Certificates >= \$100,000	449,928,330	461,097,245	2.5	443,852,027	-3.7	450,700,395	1.5	484,015,826	7.4
Dollar Amount of IRA/Keogh >= \$100,000	328,644,933	325,083,662	-1.1	314,817,700	-3.2	309,151,688	-1.8	300,875,780	-2.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	7,266,969	3,891,828	-46.4	0	-100.0	0	N/A	1,013,381	N/A
Business Share Accounts	N/A	141,965,011		165,889,680	16.9	203,968,221	23.0	152,435,068	-25.3
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	7,582,679		13,148,967	73.4	6,183,580	-53.0	8,225,858	33.0
SAVING MATURITIES									
< 1 year	8,158,045,777	8,463,342,565	3.7	8,770,279,400	3.6	9,436,412,014	7.6	9,726,099,624	3.1
1 to 3 years	703,575,186	722,705,655	2.7	747,318,036	3.4	724,081,317	-3.1	759,845,562	4.9
> 3 years	494,472,002	468,898,102	-5.2	398,461,118	-15.0	350,756,600	-12.0	347,711,103	-0.9
Total Shares & Deposits	9,356,092,965	9,654,946,322	3.2	9,916,058,554	2.7	10,511,249,931	6.0	10,833,656,289	3.1
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	8	-11.1	8	0.0	8	0.0	7	-12.5
Dollar Amount of Shares/Deposits Covered by Additional Insurance	44,136,439	37,545,760	-14.9	37,607,258	0.2	37,599,593	0.0	32,846,598	-12.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	3,808,237		6,442,501	69.2	9,426,812	46.3	12,648,914	34.2
Member Business Loans NOT Secured by Real Estate	N/A	2,558,769		4,172,551	63.1	4,398,940	5.4	4,138,437	-5.9
Nonmember Business Loans Secured by Real Estate	N/A	255,089		1,537,162	502.6	979,245	-36.3	60	-100.0
Nonmember Business Loans NOT Secured by Real Estate	N/A	55,172		101,890	84.7	33,331	-67.3	75,207	125.6
Total Unfunded Commitments for Business Loans	8,505,264	6,677,267	-21.5	12,254,104	83.5	14,838,328	21.1	16,862,618	13.6
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Business Loans	N/A	38,607		481,860	1,148.1	29,760	-93.8	884,491	2,872.1
Construction & Land Development	556,238	366,440	-34.1	781,790	113.3	621,560	-20.5	4,060,889	553.3
Outstanding Letters of Credit	80,015	0	-100.0	56,000	N/A	341,976	510.7	92,000	-73.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	409,413,477	402,769,345	-1.6	394,744,353	-2.0	420,889,088	6.6	454,231,627	7.9
Credit Card Line	846,690,347	910,503,391	7.5	992,241,726	9.0	936,065,206	-5.7	989,894,411	5.8
Unsecured Share Draft Lines of Credit	115,553,199	115,730,925	0.2	115,532,892	-0.2	114,714,998	-0.7	115,414,635	0.6
Overdraft Protection Programs	239,706,356	239,639,235	0.0	237,648,280	-0.8	252,476,221	6.2	272,117,850	7.8
Residential Construction Loans-Excluding Business Purpose	1,094,950	704,757	-35.6	1,260,038	78.8	1,028,671	-18.4	1,452,825	41.2
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	53,300,142	49,224,648	-7.6	57,698,155	17.2	62,228,479	7.9	63,565,476	2.1
Total Unfunded Commitments for Non-Business Loans	1,665,758,471	1,718,572,301	3.2	1,799,125,444	4.7	1,787,402,663	-0.7	1,896,676,824	6.1
Total Unused Commitments	1,674,263,735	1,725,249,568	3.0	1,811,379,548	5.0	1,802,240,991	-0.5	1,913,539,442	6.2
% (Unused Commitments / Cash & ST Investments)	100.18	128.99	28.8	157.81	22.3	112.68	-28.6	103.67	-8.0
Unfunded Commitments Committed by Credit Union	1,673,842,282	1,724,277,461	3.0	1,810,216,023	5.0	1,802,240,991	-0.4	1,909,055,669	5.9
Unfunded Commitments Through Third Party	421,453	972,107	130.7	1,163,525	19.7	0	-100.0	4,483,773	N/A
Loans Transferred with Recourse ¹	155,461,938	165,207,539	6.3	239,615,341	45.0	254,195,432	6.1	233,126,556	-8.3
Pending Bond Claims	247,011	261,965	6.1	426,299	62.7	607,516	42.5	530,388	-12.7
Other Contingent Liabilities	698,363	720,071	3.1	884,846	22.9	1,134,868	28.3	1,171,278	3.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	24	26	8.3	27	3.8	27	0.0	26	-3.7
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,521,281,448	1,536,947,893	1.0	1,714,643,994	11.6	1,939,240,105	13.1	2,005,660,926	3.4
Total Committed Credit Lines	28,008,001	387,263,166	1,282.7	365,899,287	-5.5	377,231,079	3.1	372,586,611	-1.2
Total Credit Lines at Corporate Credit Unions	297,143,503	279,837,503	-5.8	273,977,387	-2.1	274,538,800	0.2	287,407,500	4.7
Draws Against Lines of Credit	5,438,248	3,117,651	-42.7	22,937,417	635.7	9,280,788	-59.5	10,493,567	13.1
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	438,248	2,226,350	408.0	8,179,546	267.4	0	-100.0	1,513,850	N/A
Term Borrowings Outstanding from Corporate Cus	5,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	723,556,969	909,178,493	25.7	1,211,001,596	33.2	1,231,550,343	1.7	1,229,868,762	-0.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	53,000,000	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.0	0	-100.0
Uninsured Secondary Capital 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									
09/12/2016									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
MEMBERSHIP:									
Num Current Members	1,288,149	1,320,195	2.5	1,353,587	2.5	1,389,705	2.7	1,408,512	1.4
Num Potential Members	28,777,162	30,861,655	7.2	34,288,419	11.1	33,715,033	-1.7	33,814,987	0.3
% Current Members to Potential Members	4.48	4.28	-4.4	3.95	-7.7	4.12	4.4	4.17	1.1
* % Membership Growth	3.00	2.49	-17.2	2.53	1.7	2.67	5.5	2.71	1.4
Total Num Savings Accts	2,397,741	2,460,159	2.6	2,527,354	2.7	2,621,112	3.7	2,653,401	1.2
EMPLOYEES:									
Num Full-Time Employees	3,289	3,369	2.4	3,482	3.4	3,612	3.7	3,666	1.5
Num Part-Time Employees	419	431	2.9	439	1.9	422	-3.9	411	-2.6
BRANCHES:									
Num of CU Branches	308	316	2.6	315	-0.3	313	-0.6	312	-0.3
Num of CUs Reporting Shared Branches	29	31	6.9	30	-3.2	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	13	13	0.0	11	-15.4	11	0.0	14	27.3
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,574,516,768	3,446,856,227	-3.6	3,298,350,353	-4.3	3,799,506,715	15.2	1,957,201,486	3.0
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	32	29	-9.4	33	13.8	32	-3.0	33	3.1
Credit Builder	19	23	21.1	24	4.3	28	16.7	28	0.0
Debt Cancellation/Suspension	6	6	0.0	6	0.0	5	-16.7	5	0.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Business Loans	9	9	0.0	9	0.0	9	0.0	8	-11.1
Indirect Consumer Loans	34	35	2.9	35	0.0	34	-2.9	34	0.0
Indirect Mortgage Loans	10	9	-10.0	10	11.1	9	-10.0	9	0.0
Interest Only or Payment Option 1st Mortgage Loans	7	11	57.1	10	-9.1	11	10.0	10	-9.1
Micro Business Loans	10	11	10.0	11	0.0	13	18.2	13	0.0
Micro Consumer Loans	13	13	0.0	14	7.7	14	0.0	13	-7.1
Overdraft Lines of Credit	64	64	0.0	64	0.0	64	0.0	61	-4.7
Overdraft Protection	61	58	-4.9	58	0.0	57	-1.7	57	0.0
Participation Loans	38	41	7.9	45	9.8	43	-4.4	42	-2.3
Pay Day Loans	15	15	0.0	15	0.0	15	0.0	15	0.0
Real Estate Loans	84	85	1.2	83	-2.4	80	-3.6	79	-1.3
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	75	81	8.0	83	2.5	82	-1.2	81	-1.2
Share Secured Credit Cards	27	31	14.8	31	0.0	30	-3.2	30	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	88	88	0.0	86	-2.3	82	-4.7	81	-1.2
Business Share Accounts	41	43	4.9	45	4.7	44	-2.2	43	-2.3
Check Cashing	62	62	0.0	63	1.6	60	-4.8	60	0.0
First Time Homebuyer Program	12	13	8.3	12	-7.7	13	8.3	14	7.7
Health Savings Accounts	11	11	0.0	12	9.1	12	0.0	12	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	1	-50.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	33	33	0.0	36	9.1	36	0.0	37	2.8
International Remittances	12	17	41.7	20	17.6	19	-5.0	20	5.3
Low Cost Wire Transfers	83	84	1.2	83	-1.2	81	-2.4	79	-2.5
**Number of International Remittances Originated YTD	N/A	1,975		3,825	93.7	3,922	2.5	1,997	1.8
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	4	0.0	5	25.0	7	40.0	8	14.3
Adjusted Retained Earnings Obtained through Business Combinations	240,651	305,438	26.9	2,378,003	678.6	6,119,825	157.4	13,046,653	113.2
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	19,282,776	26,319,727	36.5	23,176,926	-11.9	27,327,327	17.9	30,190,561	10.5
* 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								
09/12/2016	Count of CU : 109								
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-2012	Dec-2013	% Chg	Dec-2014	% Chg	Dec-2015	% Chg	Jun-2016	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	66	63	-4.5	61	-3.2	59	-3.3	57	-3.4
Vendor On-Line Service Bureau	47	50	6.4	49	-2.0	47	-4.1	46	-2.1
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	4	0.0	5	25.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	88	89	1.1	89	0.0	85	-4.5	83	-2.4
Audio Response/Phone Based	71	70	-1.4	67	-4.3	63	-6.0	62	-1.6
Automatic Teller Machine (ATM)	85	85	0.0	83	-2.4	79	-4.8	78	-1.3
Kiosk	6	7	16.7	7	0.0	7	0.0	6	-14.3
Mobile Banking	29	38	31.0	48	26.3	50	4.2	52	4.0
Other	2	3	50.0	2	-33.3	2	0.0	2	0.0
Services Offered Electronically									
Member Application	40	39	-2.5	41	5.1	40	-2.4	39	-2.5
New Loan	46	48	4.3	48	0.0	49	2.1	48	-2.0
Account Balance Inquiry	90	91	1.1	90	-1.1	86	-4.4	84	-2.3
Share Draft Orders	63	65	3.2	66	1.5	62	-6.1	62	0.0
New Share Account	23	24	4.3	26	8.3	25	-3.8	23	-8.0
Loan Payments	82	83	1.2	82	-1.2	80	-2.4	78	-2.5
Account Aggregation	13	15	15.4	16	6.7	17	6.3	17	0.0
Internet Access Services	26	28	7.7	28	0.0	28	0.0	30	7.1
e-Statements	77	80	3.9	82	2.5	79	-3.7	78	-1.3
External Account Transfers	22	26	18.2	28	7.7	30	7.1	29	-3.3
View Account History	91	91	0.0	90	-1.1	86	-4.4	84	-2.3
Merchandise Purchase	5	5	0.0	6	20.0	6	0.0	6	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	10	14	40.0	19	35.7	25	31.6	26	4.0
Share Account Transfers	88	89	1.1	88	-1.1	85	-3.4	83	-2.4
Bill Payment	68	71	4.4	71	0.0	68	-4.2	67	-1.5
Download Account History	75	77	2.7	77	0.0	73	-5.2	72	-1.4
Electronic Cash	4	5	25.0	5	0.0	4	-20.0	4	0.0
Electronic Signature Authentication/Certification	3	6	100.0	13	116.7	15	15.4	16	6.7
Mobile Payments	N/A	7		15	114.3	20	33.3	21	5.0
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	12	9.1	12	0.0
Interactive	3	2	-33.3	3	50.0	3	0.0	3	0.0
Transactional	86	88	2.3	86	-2.3	82	-4.7	80	-2.4
Number of Members That Use Transactional Website	479,889	533,875	11.2	567,151	6.2	601,278	6.0	615,315	2.3
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	112	114	1.8	112	-1.8	108	-3.6	105	-2.8
									18.IS&T

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09/12/2016

CU Name: N/A

Peer Group: N/A

Graphs 1

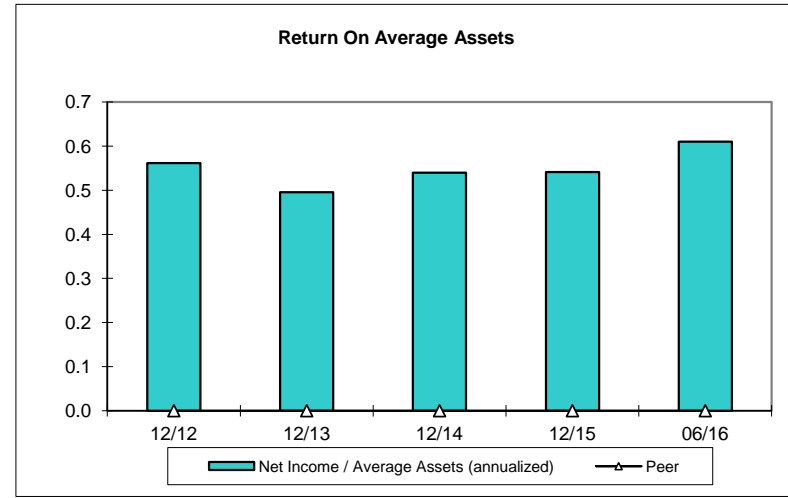
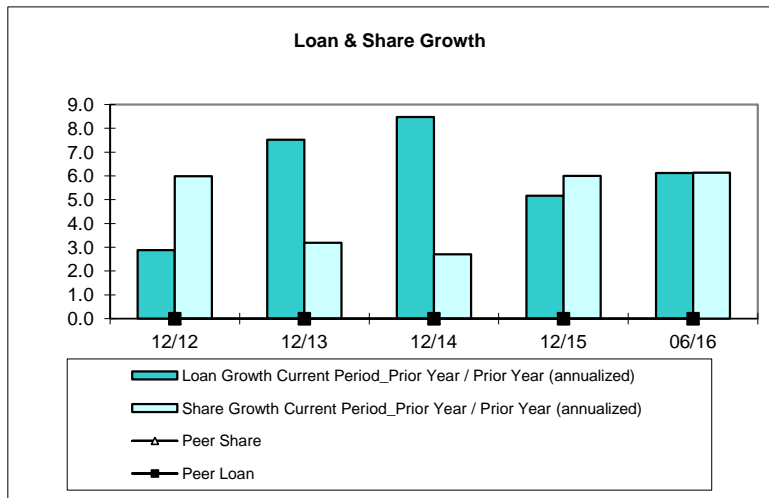
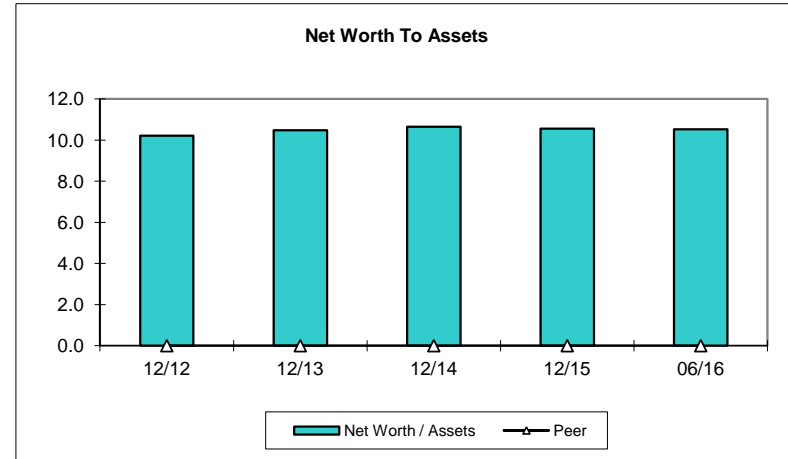
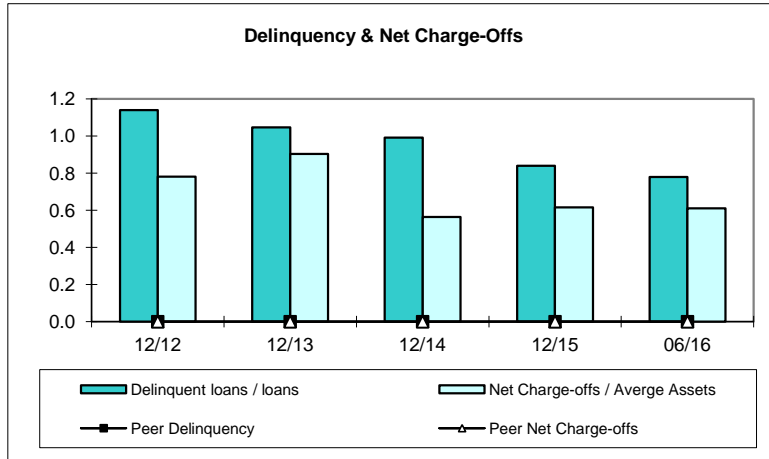
For Charter : N/A

Count of CU : 109

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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 09/12/2016
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 For Charter : N/A
 Count of CU : 109
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A

