Cycle Date: September-2015
Run Date: 12/08/2015
Interval: Annual

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

 Count of CU :
 113

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

Parameters:

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

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

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
12/08/2015		Count of CU :	113						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	759,720,918	912,083,387	20.1	763,807,095	-16.3	707,429,983	-7.4	934,582,017	
TOTAL INVESTMENTS	2,953,609,538				-2.9		-4.7	2,751,203,837	
Loans Held for Sale	15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	37,376,842	10.4
Real Estate Loans	2,873,794,373	2,850,112,854			6.0	, , , ,	5.3	3,240,761,455	
Unsecured Loans	617,977,964				7.4	, ,	7.0	757,097,321	
Other Loans	2,640,814,336				9.1		11.9	3,650,243,032	
TOTAL LOANS	6,132,586,673		_		7.5		8.5		
(Allowance for Loan & Lease Losses)	(67,528,089)	(79,032,418)			-12.5	. , , ,	2.5		
Land And Building	235,364,603				6.2	, ,	8.2	, ,	
Other Fixed Assets	34,690,855				14.1		10.0		
NCUSIF Deposit	83,314,341	89,334,962		, ,	4.5	, ,	2.2		
All Other Assets	169,039,177	206,359,134		239,311,049	16.0		4.4		
TOTAL ASSETS	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,992,847,151	4.2
LIABILITIES & CAPITAL:									
Dividends Payable	10,214,386	, ,		12,404,911	-10.3	, ,	-0.2	10,112,342	
Notes & Interest Payable	307,428,402	249,528,237			-25.4		15.6	229,312,772	
Accounts Payable & Other Liabilities	112,575,480	140,558,669	24.9	124,907,310	-11.1	159,449,399	27.7	157,766,564	-1.1
Uninsured Secondary Capital and		_						_	
Subordinated Debt Included in Net Worth ³	0	0			N/A	0	N/A	0	
TOTAL LIABILITIES	430,218,268				-19.9		19.7	397,191,678	
Share Drafts	1,370,189,155				5.4	, , , ,	9.1	1,787,639,700	
Regular shares	2,395,286,330	2,664,584,488			8.8		7.7	3,398,718,883	
All Other Shares & Deposits TOTAL SHARES & DEPOSITS	5,061,635,574 8,827,111,059	5,220,689,075			-0.3		-2.0	5,148,080,262	
Regular Reserve	228,081,021	9,356,092,965 210,138,422			3.2 1.6		2.7 0.2	10,334,438,845 211,713,061	-1.0
Other Reserves	206,927,452	220,530,951		, ,	-12.5	, ,	10.7	237,764,342	
Undivided Earnings	624,363,683			, ,	6.7		6.9	811,739,225	
TOTAL EQUITY	1,059,372,156				1.9		6.3	1,261,216,628	
TOTAL EQUITY TOTAL LIABILITIES, SHARES, & EQUITY	10,316,701,483				2.2		3.6		
INCOME & EXPENSE	10,310,701,403	10,073,020,333	7 3.4	11,113,200,203	2.2	11,509,554,591	3.0	11,992,047,131	4.2
Loan Income*	355,820,443	343,864,952	-3.4	333,498,884	-3.0	338,157,662	1.4	264,605,463	4.3
Investment Income*	54,773,244				-8.9	, ,	0.7	30,277,331	
Other Income*	194,857,197	232,644,068			0.6	, ,	1.1	189,983,779	
Total Employee Compensation & Benefits*	186,474,156			215,409,303	4.4		4.1	180,534,585	
Temporary Corporate CU Stabilization	100, 17 1, 100	200,000,000	10.7	210,100,000		22 1,27 1,022		100,001,000	1.0
Expense & NCUSIF Premiums*/2	20,730,768	8,526,463	-58.9	7,340,462	-13.9	99,901	-98.6	9,908	-86.8
Total Other Operating Expenses*	191,416,352	, ,		225,652,860	7.1	,	1.8	181,676,579	
Non-operating Income & (Expense)*	-905,398			, ,	660.4	-2,575,274	-162.5	1,295,075	
NCUSIF Stabilization Income*	0	0	+		N/A	0	N/A	0	N/A
Provision for Loan/Lease Losses*	50,696,965	58,538,753			-19.0	41,662,765	-12.1	32,624,826	
Cost of Funds*	99,014,369				-20.0		-8.7		
NET INCOME (LOSS) EXCLUDING STABILIZATION		, ,		, ,		, ,		, ,	
EXPENSE & NCUSIF PREMIUM */1	76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	47,977,734	4.6
Net Income (Loss)*	56,212,876	59,513,457	5.9	54,478,481	-8.5	61,077,101	12.1	47,967,826	4.7
TOTAL CU's	124	118	-4.8	118	0.0	116	-1.7	113	-2.6
* Income/Expense items are year-to-date while the related %chang	ge ratios are annualized.								
# Means the number is too large to display in the cell									
Prior to September 2010, this account was named Net Income (L									
² Prior to September 2010, this account was named NCUSIF Stabi	lization Expense. For December	per 2010 and forward, this	s account in	ncludes Temporary Corpor	rate CU St	tabilization Expense			
and NCUSIF Premiums. 3 December 2011 and forward includes "Subordinated Debt Includes"	ad in Not Worth "		1					4 Cum	Financial
³ December 2011 and forward includes "Subordinated Debt Include	eu in Net Worth."		1			l .		1. Summary	rmancial

		Ratio A	Analysis						
Return to cover		For Charter :							
12/08/2015		Count of CU:							
CU Name: N/A	A	sset Range :		+ D O	All + C+-+-	IMOL * Tour	la alcoda de Ea d		Ct-t- Cdit
Peer Group: N/A			_	n - Peer Grou		= WO Type	Included: Fed		State Credit
C	ount of CU in	Peer Group :	N/A		Dec-2014			Sep-2015	
	Dec-2011	Dec-2012	Dec-2013	Dec-2014	PEER Avg	Percentile**	Sep-2015	PEER Avg	Percentile**
CAPITAL ADEQUACY	40.00	10.21	10.48	10.05	N/A	N/A	40.50	N/A	NI/A
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.23	10.21	10.48	10.65	IN/A	N/A	10.59	N/A	N/A
Total Assets Election (if used)	10.24	10.22	10.49	10.66	N/A	N/A	10.60	N/A	N/A
Total Delinquent Loans / Net Worth 3	7.35	6.48	6.10	5.95	N/A	N/A	5.13	N/A	N/A
Solvency Evaluation (Estimated)	112.00	111.90	111.75	112.17	N/A	N/A	112.20	N/A	N/A
Classified Assets (Estimated) / Net Worth ASSET QUALITY	6.40	7.12	5.94	5.78	N/A	N/A	5.48	N/A	N/A
Delinguent Loans / Total Loans ³	1.27	1.14	1.05	0.99	N/A	N/A	0.85	N/A	N/A
* Net Charge-Offs / Average Loans	0.89	0.78	0.90	0.56	N/A	N/A	0.61	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.29	100.89	100.78	102.52	N/A	N/A	104.10	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.26	1.31	-0.94	0.05	N/A	N/A	0.36	N/A	N/A
Delinquent Loans / Assets 3	0.75	0.66	0.64	0.63	N/A	N/A	0.54	N/A	N/A
EARNINGS * Return On Average Assets	0.56	0.56	0.50	0.54	N/A	N/A	0.54	N/A	N/A
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.56	0.56	0.50	0.54	IN/A	IN/A	0.54	IN/A	IN/A
Income/Expense & NCUSIF Premium ²	0.77	0.64	0.56	0.54	N/A	N/A	0.54	N/A	N/A
* Gross Income/Average Assets	6.03	5.91	5.57	5.48	N/A	N/A	5.50	N/A	N/A
* Yield on Average Loans	5.84	5.53	5.09	4.78	N/A	N/A	4.70	N/A	N/A
* Yield on Average Investments	1.61	1.32	1.21	1.29	N/A	N/A	1.16	N/A	N/A
* Fee & Other Op.Income / Avg. Assets * Cost of Funds / Avg. Assets	1.94 0.99	2.20 0.78	2.13 0.60	2.09 0.53	N/A N/A	N/A N/A	2.16 0.49	N/A N/A	N/A N/A
* Net Margin / Avg. Assets	5.05	5.13	4.97	4.95	N/A N/A	N/A N/A	5.01	N/A	N/A
* Operating Exp./ Avg. Assets	3.97	4.02	4.08	4.01	N/A	N/A	4.11	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.51	0.55	0.43	0.37	N/A	N/A	0.37	N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	2.93	2.84	2.86	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	65.84	68.02	73.24	73.28	N/A	N/A	74.71	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1	3.04	2.91	3.13	3.15	N/A	N/A	3.13	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.85	2.88	3.13	3.02	N/A N/A	N/A N/A	3.13	N/A N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	2.00	2.00	0.00	0.02	1471	1471	0		1471
Net Long-Term Assets / Total Assets	31.80	30.20	34.58	31.17	N/A	N/A	29.44	N/A	N/A
Reg. Shares / Total Shares & Borrowings	26.22	27.74	29.46	30.81	N/A	N/A	32.17	N/A	N/A
Total Loans / Total Shares	69.47	67.43	70.26	74.22	N/A	N/A	74.01	N/A	N/A
Total Loans / Total Assets Cash + Short-Term Investments / Assets	59.44 14.14	58.02 15.37	61.04 12.03	63.94 9.97	N/A N/A	N/A N/A	63.77 11.92	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	93.77	94.68	94.86	94.27	N/A	N/A	94.29	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	41.22	43.05	45.21	47.50	N/A	N/A	49.10	N/A	N/A
Borrowings / Total Shares & Net Worth	3.11	2.38	1.72	1.93	N/A	N/A	1.98	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	213.04	207.06	220.11	211.37	N/A	N/A	201.88	N/A	N/A
PRODUCTIVITY Members / Potential Members	4.39	4.48	4.28	3.95	N/A	N/A	4.07	N/A	N/A
Borrowers / Members	46.57	45.76	46.88	47.82	N/A N/A	N/A N/A	47.14	N/A	N/A
Members / Full-Time Employees	373.65	368.20	368.31	365.69	N/A	N/A	363.56	N/A	N/A
Avg. Shares Per Member	\$7,058	\$7,263	\$7,313	\$7,326	N/A	N/A	\$7,485	N/A	N/A
Avg. Loan Balance	\$10,530	\$10,702	\$10,962	\$11,370	N/A	N/A	\$11,751	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$55,714	\$58,988	\$60,095	\$60,590	N/A	N/A	\$63,387	N/A	N/A
OTHER RATIOS * Net Worth Growth	5.74	5.18	4.91	5.24	N/A	N/A	4.90	N/A	N/A
* Market (Share) Growth	5.45	5.10	3.19	2.70	N/A	N/A	5.63	N/A	N/A
* Loan Growth	1.47	2.88	7.53	8.48	N/A	N/A	5.23	N/A	N/A
* Asset Growth	5.73	5.40	2.20	3.57	N/A	N/A	5.60	N/A	N/A
* Investment Growth	13.51	6.30	-6.41	-5.66	N/A	N/A	6.63	N/A	N/A
* Membership Growth	1.62	3.00	2.49	2.53	N/A	N/A	2.66	N/A	N/A
* Annualization factor: March = 4; June = 2; September = 4/3; Decem **Percentile Rankings and Peer Average Ratios are produced once a quarter		0,	-4-						
Subsequent corrections to data after this date are not reflected in the Percen				t cycle.					
Percentile Rankings show where the credit union stands in relation to its peers					all data for all ci	redit unions in a			
peer group are arranged in order from highest (100) to lowest (0) value. The p the entire range of ratios. A high or low ranking does not imply good or bad po	of that ratio in								
conclusions as to the importance of the percentile rank to the credit union's fin									
1 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a									
² Prior to September 2010, this ratio was named Return on Assets Prior to NC 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 This policy change may result in a decline in delinquent loans reported as of		reporting require	ements for troubl	ed debt restructu	ired (TDR) loans	5.			2. Ratios

		Supplemental		s	
Return to cover		For Charter :			
12/08/2015		Count of CU:	113		
CU Name: N/A	,	Asset Range :	N/A		
Peer Group: N/A	ount of CU in	Criteria : Peer Group :	Region: Natio	n * Peer Grou	ip: All * State
OTHER DELINQUENCY RATIOS ¹	Dec-2011	Dec-2012	Dec-2013	Dec-2014	Sep-2015
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.19	0.94	0.98	0.99	0.83
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	6.75	4.21	5.58	3.21	2.39
Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	0.73	0.86	0.68
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	0.85	0.98	0.87
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	0.81	0.94	0.82
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 TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	N/A	N/A	1.68	1.43	1.39
Secured by RE	N/A 1.13	6.92 1.43	7.89 1.31	9.01 1.41	10.86 1.09
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.13	0.84	1.52	2.19	1.14
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.01	6.23	5.05	3.19	2.98
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.84	3.60	2.51	1.73	1.97
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not	N1/A	35.53	20.54	40.07	67.44
Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A N/A	35.53 N/A	29.51 0.00	13.07 0.27	67.14 0.00
Allowance for Loan & Lease Losses to Delinquent Loans	87.00	109.88	97.37	97.18	106.97
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.14	1.33	1.09	0.82
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mto Adjustable Rate and Hybrid/Balloon < 5 years	0.89	0.93	0.90	1.10	1.13
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	1.53	0.99	1.89	0.85	0.47
Fixed/Hvbrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.54	0.50	0.34	0.83	0.47
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int					
Only and Pmt Opt First & Other RE Loans	3.67	0.93	0.15	0.00	0.21
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns	N/A	8.03	18.78	11.29	10.75
also Reported as Business Loans	N/A	56.65	8.20	7.00	5.09
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.19	2.51	2.90	2.39	1.65
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	1.10	0.92	0.76
MISCELLANEOUS LOAN LOSS RATIOS Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	15.63	19.42	18.71
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	2.25	2.09	1.98
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	6.06	3.57	0.01	0.01
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	0.62	0.60	0.70
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.46 0.27	0.41 0.28	0.62 0.67	0.18 0.13	0.08
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.27	0.20	0.50	0.13	0.00
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest					
Only and Payment Option First & Other RE Loans	1.24	0.47	0.00	0.00	0.06
* Net Charge Offs - Leases Receivable / Avg Leases Receivable * Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.00 1.16	0.00 0.92	0.00 1.02	0.00	0.00 1.17
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.97	1.13	1.10	0.16	0.20
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.65	0.83	5.18	-0.10	0.27
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.04 2.86	17.03 2.74	18.13 2.62	19.52 2.74	19.96 3.02
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	3.13	1.65	2.02	2.74	2.51
* Participation Loans Sold YTD / Total Assets	0.08	0.05	0.14	0.27	0.49
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.84	2.88	2.77	2.86	2.84
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.01	0.02	0.07	0.03	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	N/A	N/A	41.86	35.69	45.41
Student Loans REAL ESTATE LENDING RATIOS	19/75	19/75	41.00	33.09	45.41
Total Fixed Rate Real Estate / Total Assets	16.32	15.62	16.43	16.33	16.03
Total Fixed Rate Real Estate / Total Loans	27.45	26.93	26.92	25.55	25.14
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	32.78	43.69	33.15	23.05	31.43
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	64.68	71.99	68.93	59.05	67.70
Interest Only & Payment Option First & Other RE / Total Assets Interest Only & Payment Option First & Other RE / Net Worth	0.35 3.45	0.26 2.57	0.29 2.78	0.27 2.50	0.34 3.19
MISCELLANEOUS RATIOS	0.10	2.57	20	2.30	0.10
Mortgage Servicing Rights / Net Worth	1.15	1.72	2.16	1.19	1.22
Unused Commitments / Cash & ST Investments	111.43		128.99	157.81	123.73
Complex Assets / Total Assets	21.43		19.99	20.93	21.07
Short Term Liabilities / Total Shares and Deposits plus Borrowings * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	43.80	42.73	41.13	39.70	38.49
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
# Wears the number is too large to display in the cell					

		Ass	ets						
Return to cover		For Charter :							
12/08/2015		Count of CU :	113						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Sta	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
ACCETC	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
ASSETS									
CASH: Cash On Hand	104,400,753	111,162,421	6.5	120,169,411	8.1	129,560,659	7.8	129,955,165	0.3
	618,754,495		_		-18.1		-9.8	782,027,852	
Cash On Deposit					-45.3	558,363,794 19,505,530	-20.3	22,599,000	
Cash Equivalents TOTAL CASH & EQUIVALENTS	36,565,670 759,720,918			763,807,095	-45.3 -16.3	, ,	-20.3	934,582,017	
TOTAL CASH & EQUIVALENTS	759,720,910	912,003,307	20.1	763,607,093	-10.3	707,429,963	-7.4	934,362,017	32.1
INVESTMENTS:									
Trading Securities	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,351,930	-3.8
Available for Sale Securities	1,867,174,678				-1.0			1,818,943,101	
Held-to-Maturity Securities	168,291,391	172,777,962			-4.2		-18.7	113,188,845	
Deposits in Commercial Banks, S&Ls, Savings Banks	718,309,349		_		-6.7	711,282,001	-6.7	637,142,031	-10.4
Loans to, Deposits in, and Investments in Natural	7 10,000,040	317,001,177	10.7	. 02,000,010	0.7	. 11,202,001	5.7	337,142,001	10.4
Person Credit Unions ²	33,527,887	31,823,384	-5.1	33,984,488	6.8	43,422,159	27.8	50,774,710	16.9
Total MCSD/Nonperpetual Contributed Capital and		, ,,,,,,		, , , , ,					
PIC/Perpetual Contributed Capital	25,595,048	23,142,532	-9.6	22,396,603	-3.2	17,063,147	-23.8	16,998,782	-0.4
All Other Investments in Corporate Cus	49,427,789	18,016,872	-63.5	2,309,738	-87.2	1,827,074	-20.9	499,948	-72.6
All Other Investments ²	73,803,167	76,015,066	3.0	80,134,340	5.4	89,423,560	11.6	93,304,490	
TOTAL INVESTMENTS	2,953,609,538	3,035,406,833	2.8	2,946,742,615	-2.9	2,809,467,285	-4.7	2,751,203,837	-2.1
LOANS HELD FOR SALE	15,903,467	120,604,377	658.4	55,482,481	-54.0	33,845,110	-39.0	37,376,842	10.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	375,431,086				5.6	425,615,887	4.1	423,274,165	
All Other Unsecured Loans/Lines of Credit	217,112,524			256,002,490	8.7	278,239,062	8.7	286,402,305	
Payday Alternative Loans (PAL Loans) (FCUs only)	0	_		0	N/A	0		0	
Non-Federally Guaranteed Student Loans	25,434,354				20.8		30.6	47,420,851	6.0
New Vehicle Loans	668,988,011	680,001,291		, ,	20.5	, ,	12.5	958,835,410	
Used Vehicle Loans	1,672,252,513			1,929,017,721	6.7		12.3	2,313,583,612	
1st Mortgage Real Estate Loans/Lines of Credit	2,020,710,803				7.8		5.1	2,342,194,928	
Other Real Estate Loans/Lines of Credit	853,083,570		_	832,903,433	1.8		5.9	898,566,527	
Leases Receivable	0			0	N/A	0	-	0	N/A
Total All Other Loans/Lines of Credit	299,573,812			, ,	-1.6		8.5	377,824,010	
TOTAL LOANS	6,132,586,673				7.5		8.5	7,648,101,808	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,528,089)	(79,032,418)			-12.5	(, , ,	2.5	(69,707,108)	-1.7
Foreclosed Real Estate	18,969,726			18,903,926	20.2	, ,	-40.3	8,506,531	
Repossesed Autos	2,174,558			1,018,530	-32.4		58.2	1,626,251	0.9
Foreclosed and Repossessed Other Assets	225,344			1,598,801	1,823.8		-32.0	633,579	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	21,369,628		_		24.3		-35.0	10,766,361	-23.0
Land and Building	235,364,603	245,172,923		, ,	6.2	, ,	8.2	284,857,214	
Other Fixed Assets	34,690,855			, ,	14.1	43,415,506	10.0	55,087,984	
NCUA Share Insurance Capitalization Deposit	83,314,341	89,334,962			4.5		2.2	95,246,474	
Identifiable Intangible Assets	34,515			,	43.3			689	
Goodwill	1,739,458				0.0	, ,		1,582,360	
TOTAL INTANGIBLE ASSETS	1,773,973			, ,	6.5			1,583,049	
Accrued Interest on Loans	21,233,562				-1.9		3.9	20,730,382	
Accrued Interest on Investments	9,303,411	8,709,371			-20.0		-8.0	9,461,694	
Non-Trading Derivative Assets, net	N/A			N/A	40.0	65,796	0.7	33,067	
All Other Assets TOTAL OTHER ASSETS	115,358,603				19.6			213,523,530	
IOTAL OTHER ASSETS	145,895,576	187,183,984	28.3	215,805,318	15.3	234,353,514	8.6	243,748,673	4.0
TOTAL ASSETS	10,316,701,483		+		2.2		3.6	11,992,847,151	
TOTAL CU's	124	118	-4.8	118	0.0	116	-1.7	113	-2.6
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSO	N CUs INCLUDED IN ALL OTI	HER INVESTMENTS PRIC	or to Jun	NE 2006 FOR SHORT FOR	RM FILER	S			4. Assets

		Liabilities, Shares 8	Fauity						\Box
Return to cover		For Charter :							
12/08/2015		Count of CU:	113						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	. N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	207 429 402	240 529 227	10.0	106 152 102	-25.4	245 222 054	15.6	229.312.772	6.5
	307,428,402	, ,	-18.8 N/A			215,232,051	15.6 N/A	229,312,772	
Borrowing Repurchase Transactions Subordinated Debt	0			0		0		0	
Uninsured Secondary Capital and	U	U	N/A	0	N/A	U	N/A	U	N/A
Subordinated Debt Included in Net Worth ³		0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	. N/A	IN/A	N/A	IN/A	0		0	
,		· ·	35.4	12,404,911	-10.3		-0.2	10,112,342	
Accrued Dividends and Interest Payable	10,214,386					12,378,843			
Accounts Payable & Other Liabilities	112,575,480		24.9		-11.1	159,449,399	27.7	157,766,564	
TOTAL LIABILITIES	430,218,268	403,920,217	-6.1	323,465,403	-19.9	387,060,293	19.7	397,191,678	2.6
SHARES AND DEPOSITS									+
	4 270 400 455	4 470 040 400	7.0	4 540 604 005	A	4 000 750 047	0.4	4 707 000 700	
Share Drafts Regular Shares	1,370,189,155		7.3 11.2		5.4 8.8	1,690,759,847	9.1 7.7	1,787,639,700	
<u> </u>	2,395,286,330					3,121,721,491		3,398,718,883	
Money Market Shares	2,037,552,033		10.7	2,366,918,208		2,418,108,558	2.2		
Share Certificates	2,003,106,060		-4.0		-5.8	1,687,626,877	-6.8	1,671,505,013	
IRA/KEOGH Accounts	1,001,584,272		1.4		-2.2	952,388,751	-4.1	930,396,381	
All Other Shares 1	17,469,446		38.4		14.1	31,838,239	15.4	39,251,963	
Non-Member Deposits	1,923,763		58.0		133.5	13,614,791	91.8	20,603,173	
TOTAL SHARES AND DEPOSITS	8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,334,438,845	4.2
EQUITY:									-
Undivided Earnings	624,363,683	682,943,980	9.4	728,496,724	6.7	779,004,541	6.9	801,666,613	2.9
Regular Reserves	228,081,021	210,138,422	-7.9	213,462,339	1.6	213,815,398	0.2	211,713,061	
Appropriation For Non-Conforming Investments	2,722,72	-,,		-, -,		-,,		, -,	
(SCU Only)	0	0	N/A	0	N/A	0	N/A	3,573	N/A
Other Reserves	200,741,875	217,309,394	8.3	222,857,943	2.6	230,930,152	3.6	241,613,857	
Equity Acquired in Merger	129,385	240,651	86.0		31.1	2,378,003	653.9	6,119,826	
Miscellaneous Equity	1,188,480		0.0	· · · · · · · · · · · · · · · · · · ·	0.0	1,188,480	0.0	1,188,480	
Accumulated Unrealized G/L on AFS Securities	23,188,786		4.6		-173.1	814,696		6,519,588	
Accumulated Unrealized Losses for OTTI	==,:==,:==	, , ,		,,200		2,000	20	2,2:2,000	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	-271,963	N/A	0	100.0
Other Comprehensive Income	-18,321,074	-22,456,995	-22.6	-13,738,185	38.8	-21,423,757	-55.9	-17,680,982	17.5
Net Income	0	0	N/A	0	N/A	0	N/A	10,072,612	N/A
EQUITY TOTAL	1,059,372,156	1,113,613,353	5.1	1,134,868,480	1.9	1,206,435,550	6.3	1,261,216,628	4.5
TOTAL SHARES & EQUITY	9,886,483,215	10,469,706,318	5.9	10,789,814,802	3.1	11,122,494,104	3.1	11,595,655,473	4.3
	3,000,100,210	.5, .55, 755, 710	0.0	. 5,. 55,614,502	0.1	, , 10 1 , 10 1	0.1	,550,550,470	1.0
TOTAL LIABILITIES, SHARES, & EQUITY	10,316,701,483	10,873,626,535	5.4	11,113,280,205	2.2	11,509,554,397	3.6	11,992,847,151	4.2
NCUA INSURED SAVINGS ²									
Uninsured Shares	310,903,537	360,205,121	15.9	404,845,427	12.4	411,834,668	1.7	505,700,187	22.8
Uninsured Non-Member Deposits	1,256,808	1,001,168	-20.3	1,413,951	41.2	1,990,392	40.8	5,236,465	163.1
Total Uninsured Shares & Deposits	312,160,345	361,206,289	15.7		12.5	413,825,060	1.9	510,936,652	23.5
Insured Shares & Deposits	8,514,950,714			9,248,686,944	2.8	9,502,233,494	2.7	9,823,502,193	
TOTAL NET WORTH	1,055,928,512		5.2			1,226,128,094			
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/	KEOGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FIL	ERS					1
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 0					RWARD SH	HARES INSURED UP TO	\$250,000		†
³ December 2011 and forward includes "Subordinated Debt Included in Ne		. ,					.,.,.		ShEquity
		1	1	1	1		1	J. Liuk	- · · – q · · · · y

		Income Statem	ent						
Return to cover		For Charter :							
12/08/2015		Count of CU :	113						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	0/ Cha	Dec-2013	9/ Cha	Dec-2014	0/ Cha	Sep-2015	º/ Cha
* INCOME AND EXPENSE	Dec-2011	Dec-2012	% Cng	Dec-2013	% Cng	Dec-2014	% Cng	Sep-2015	% Cng
INTEREST INCOME:									
Interest on Loans	356,407,867	344,322,452	-3.4	334,029,324	-3.0	338,684,019	1.4	264,833,385	4.3
Less Interest Refund	(587,424)	(457,500)		(530,440)	15.9	(526,357)			
Income from Investments	54,366,380	48,109,492		42,862,293	-10.9	44,676,917	4	. , ,	
Income from Trading	406,864	1,078,029		1,935,373	79.5	414,364			
TOTAL INTEREST INCOME	410,593,687	393,052,473		378,296,550	-3.8	383,248,943			
INTEREST EXPENSE:	110,000,001	000,002,	1.0	0.0,200,000	0.0	000,2 10,0 10		20 1,002,10 1	
Dividends	63,420,650	53,151,094	-16.2	46,740,525	-12.1	44,024,134	-5.8	31,225,431	-5.4
Interest on Deposits	23,874,506	19,514,463		13,982,965	-28.3	11,668,792			
Interest on Borrowed Money	11,719,213	9,905,604		5,345,441	-46.0	4,597,536			
TOTAL INTEREST EXPENSE	99,014,369	82,571,161		66,068,931	-20.0	60,290,462		· · ·	
PROVISION FOR LOAN & LEASE LOSSES	50,696,965	58,538,753		47,404,679	-19.0	41,662,765			
NET INTEREST INCOME AFTER PLL	260,882,353	251,942,559		264,822,940	5.1	281,295,716			
NON-INTEREST INCOME:	200,002,000	201,042,000	0.4	204,022,040	0.1	201,233,710	0.2	210,510,044	0.0
Fee Income	112,712,712	120,021,428	6.5	113,442,236	-5.5	112,937,018	-0.4	85,318,817	0.7
Other Operating Income	82,144,485	112,622,640		120,497,760	7.0	123,510,331	2.5		
Gain (Loss) on Investments	916,613	2,403,868		3.310.110	37.7	965,075		· · ·	
Gain (Loss) on Non-Trading Derivatives	910,013	2,403,800	+	3,310,110	N/A	905,075		· · · · · · · · · · · · · · · · · · ·	
Gain (Loss) on Non-Trading Derivatives Gain (Loss) on Disposition of Assets	-3,180,927	-1,834,344		-1,382,846	24.6	-2,820,948			
, , ,	-3,180,927	-1,834,344		-1,382,846	N/A	-2,820,948 0			
Gain from Bargain Purchase (Merger) Other Non-Oper Income/(Expense)	1,358,916	-27,923		-	7,946.2	-719,401		, ,	
NCUSIF Stabilization Income		-21,923			-				
	0			0	N/A	000.070.075			N/A 9.1
TOTAL NON-INTEREST INCOME	193,951,799	233,185,669	20.2	238,058,166	2.1	233,872,075	-1.8	191,278,854	9.1
NON-INTEREST EXPENSE	400 474 450	200 000 000	40.7	045 400 000	4.4	004.074.500		100 504 505	7.0
Total Employee Compensation & Benefits	186,474,156	206,369,608		215,409,303	4.4	224,274,522			
Travel, Conference Expense	3,317,233	3,702,074		3,954,311	6.8	4,346,011	9.9	, ,	
Office Occupancy	28,589,598	29,025,588		30,031,267	3.5	32,740,885			
Office Operation Expense	73,949,700	78,153,744		85,500,926	9.4	91,261,164	4		4
Educational and Promotion	16,003,092	16,175,334		15,602,280	-3.5	15,117,153			
Loan Servicing Expense	27,103,828	32,086,214		33,914,490	5.7	32,157,061	-5.2		+
Professional, Outside Service	25,158,548	28,000,571	+	29,715,191	6.1	32,836,557			
Member Insurance 1	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	4,481,783	1,706,737	-61.9	1,229,266	-28.0	99,901	-91.9	9,908	-86.8
Member Insurance - Temporary Corporate	4004000	=					4000		
CU Stabilization Fund ³	16,248,985	6,819,726		6,111,196	-10.4	0			N/A
Member Insurance - Other	941,509	788,597		640,903	-18.7	311,577	4	, , , , , , , , , , , , , , , , , , ,	4
Operating Fees	1,543,232	1,698,188		1,555,852	-8.4	1,575,329			
Misc Operating Expense	14,809,612	21,088,390		24,737,640	17.3	19,370,530			
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	398,621,276	425,614,771	6.8	448,402,625	5.4	454,090,690	1.3	362,221,072	6.4
EXPENSE AND NCUSIF PREMIUMS */4	76,943,644	68,039,920	-11.6	61,818,943	-9.1	61,177,002	-1.0	47,977,734	4.6
NET INCOME (LOSS)	56,212,876	59,513,457			-8.5	61,077,101			
RESERVE TRANSFERS:	00,212,070	30,010,401	0.0	3-1,-1.0,-0.1	0.0	31,311,101		41,001,020	
Transfer to Regular Reserve	17,103,569	484,718	-97.2	215,936	-55.5	357,246	65.4	148,247	-44.7
* All Income/Expense amounts are year-to-date while the related % change ra		,		_::,;500		221,210			1
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¹ From September 2009 to December 2010, this account includes NCUSIF Pr	emium Expense		1				1		
² For December 2010 forward, this account includes only NCUSIF Premium E									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilizat		NCUSIF Promium Evno	nse For So	intember 2009 and forward	d				
this account only includes only the Temporary Corporate CU Stabilization Ex				ptombor 2003 and follwall	ч,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	. , ,		10 forward	NCLISIE Stabilization Incor	ne if anv i	is excluded			6. IncExp
to soptombol 2010, the account was named Net income (LOSS) belore	Soon Stabilization Exper	I Tom December 20	. o ioiwaid, i	Clasmeation incol	, n any, i	o ondiadou.		1	

	ī	Delinguent Loan Infe	ormation	1					T
Return to cover	-	For Charter :		l					
12/08/2015		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Grou	n: All * S	tate = 'MO' * Tyne I	ncluded:	Federally Incured	State
r eer Group.	Count of	CU in Peer Group :		Nation Teer Grou	p. Ali 3	tate = MO Type I	iciaaea.	rederany misured c	late
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1							<u> </u>		
30 to 59 Days Delinquent	120,531,295		3.2		12.0	139,314,875		104,244,027	
60 to 179 Days Delinquent	57,947,476		-7.8		-3.5	54,494,734		51,516,434	
180 to 359 Days Delinquent >= 360 Days Delinquent	14,698,935 4,971,307	12,061,357 6,455,698	-17.9 29.9		14.1 -10.9	13,713,963 4,744,200		8,707,681 4,943,806	_
Total Del Loans - All Types (> = 60 Days)	77,617,718		-7.3		-10.9	72,952,897		65,167,921	
% Delinquent Loans / Total Loans	1.27		-9.9		-8.1	0.99		0.85	
DELINQUENT LOANS BY CATEGORY:	1.2.		0.0	1.00	0.1	0.00	- 0	0.00	11.0
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	5,260,800	5,283,771	0.4	6,162,828	16.6	6,132,734	-0.5	6,027,459	
60 to 179 Days Delinquent	4,216,711	3,426,390	-18.7	3,778,494	10.3	3,927,749		3,232,660	
180 to 359 Days Delinquent	229,878	215,119	-6.4	203,859	-5.2	263,675		249,944	
> = 360 Days Delinquent	19,036		-54.0		-6.2	20,241		15,510	
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans	4,465,625 1.19	3,650,262 0.94	-18.3 -20.8		9.3 3.5	4,211,665 0.99		3,498,114 0.83	
Payday Alternative Loans (PAL Loans) FCU Only	1.19	0.94	-20.6	0.96	3.5	0.99	1.4	0.63	-10.5
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		0	_
180 to 359 Days Delinguent	0				N/A	0		0	
> = 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	223,698		53.9		63.0	555,520		814,874	
60 to 179 Days Delinquent	1,700,570	, ,-	-31.1	1,872,586	59.9	1,334,136		1,028,636	
180 to 359 Days Delinquent	11,704	4,349	-62.8 325.3		261.9	35,121		30,329	
> = 360 Days Delinquent Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	3,897 1,716,171	16,572 1,191,942	-30.5	23,796 1,912,119	43.6 60.4	64,702 1,433,959		74,113 1,133,078	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	1,710,171	1,191,942	-30.3	1,912,119	00.4	1,433,939	-23.0	1,133,076	-21.0
Non-Federally Guaranteed Student Loans	6.75	4.21	-37.7	5.58	32.8	3.21	-42.6	2.39	-25.5
New Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		21,486,891		23,518,344		18,629,046	
60 to 179 Days Delinquent	N/A			4,700,328		6,365,435		5,375,338	
180 to 359 Days Delinquent >= 360 Days Delinquent	N/A N/A	N/A N/A		912,459 330,717		1,333,089 260,137	46.1	872,302 282,172	
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		5,943,504		7,958,661	33.9	6,529,812	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		0.73		0.86		0.68	_
Used Vehicle Loans	.,,,,								
30 to 59 Days Delinquent	N/A	N/A		47,090,528		52,900,991	12.3	39,161,485	-26.0
60 to 179 Days Delinquent	N/A	N/A		13,380,505		17,737,645	32.6	16,390,142	-7.6
180 to 359 Days Delinquent	N/A	N/A		2,381,568		2,831,631	18.9	3,166,194	11.8
> = 360 Days Delinquent	N/A	N/A		655,022		563,141	-14.0	585,776	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		16,417,095		21,132,417	28.7	20,142,112	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		0.85		0.98	14.7	0.87	-10.8
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	N/A		0.81		0.94	15.8	0.82	-13.5
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				N/A	0		0	
180 to 359 Days Delinquent	0		N/A	0	N/A	0		0	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0				N/A	0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²							ļ <u>'</u>		
30 to 59 Days Delinquent	N/A	N/A		9,666,542		9,516,676		10,908,125	
60 to 179 Days Delinquent	N/A	N/A	1	7,359,015		5,859,589 2,116,637		7,914,214	
180 to 359 Days Delinquent >= 360 Days Delinquent	N/A N/A	N/A N/A		1,201,658 1,025,809		2,116,637 881,354	_	586,347 717,811	
> = 360 Days Delinquent Total Del All Other Loans (> = 60 Days)	N/A			9,586,482		8,857,580		9,218,372	
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		1.68		1.43		1.39	
# Means the number is too large to display in the cell	.4//(1070				0	15		- 0.0
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque	ency reporting requirement	ents for troubled debt re	structured	(TDR) loans. This policy	change m	ay result in a decline in			
delinquent loans reported as of June 2012.							<u> </u>		1
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delin	quent New/Used Auto I	Loans are no longer incl	uded in "Al	I Other Loans" delinquer	ncy.		7.	. Delinquent Loan Info	rmation 1

				_					_
Return to cover		Delinquent Loan Info For Charter :		2					
12/08/2015		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Grou	p: All * S	state = 'MO' * Type I	ncluded:	Federally Insured S	State
	Count of	CU in Peer Group :							
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Cho
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	52,620,191	44,061,565	-16.3	54,378,430	23.4	46,690,610		28,703,038	-38.5
60 to 179 Days Delinquent	27,324,425	18,233,107	-33.3	20,450,823	12.2	19,270,180		17,575,444	-8.8
180 to 359 Days Delinquent	9,148,735	5,556,691	-39.3	9,045,408	62.8	7,133,810		3,802,565	-46.7
> = 360 Days Delinquent	2,714,914	3,605,367	32.8	3,707,392	2.8			3,268,424	10.6
Total Del Real Estate Loans (> = 60 Days)	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	24,646,433	-16.1
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.19	2.51	-21.5	2.90	15.6	2.39	-17.5	1.65	-31.1
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.76	-17.6
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,926,505	26,433,680	-24.3	32,804,304	24.1	26,931,823	-17.9	18,864,003	-30.0
60 to 179 Days Delinquent	17,515,638	9,739,538	-44.4	13,385,500	37.4	10,798,756	-19.3	8,174,690	-24.3
180 to 359 Days Delinquent	6,389,885	3,916,309	-38.7	4,321,401	10.3	4,298,168	-0.5	2,649,661	-38.4
> = 360 Days Delinguent	1,838,956	2,704,605	47.1	3,071,624	13.6	2,617,430	-14.8	2,874,441	9.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	13,698,792	-22.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total									
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.14	-38.9	1.33	15.8	1.09	-17.7	0.82	-25.2
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,127,677	8,202,741	0.9	13,188,432	60.8	13,504,267	2.4	4,141,674	-69.3
60 to 179 Days Delinquent	4,774,196		2.9	3,520,418	-28.4	5,201,856	47.8	6,803,691	30.8
180 to 359 Days Delinquent	524,645	590,830	12.6	1,902,863	222.1	2,205,599	15.9	481,327	-78.2
> = 360 Days Delinquent	462,114	123,654	-73.2	179,871	45.5	59,995	-66.6	195,170	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	7,480,188	0.2
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	-, -,,,,,	.,,		.,,		, , , , , , , , , , , , , , , , , , , ,		,,	
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5			l						
yrs	0.89	0.93	4.8	0.90	-3.6	1.10	22.4	1.13	2.2
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,189,873	4,771,142	-8.1	4,219,801	-11.6	2,667,499	-36.8	2,786,417	4.5
60 to 179 Days Delinquent	2,590,088		-44.9	2,012,259	41.1	1,843,109		1,029,382	-44.1
180 to 359 Days Delinquent	1,904,361	607,459	-68.1	2,551,611	320.0	227,860	-91.1	123,423	-45.8
> = 360 Days Delinquent	223,640		184.9	321,420	-49.6	123,716		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,718,089		-43.4	4,885,290	82.9	2,194,685	-55.1	1,152,805	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	4,710,003	2,070,040	-43.4	4,000,250	02.5	2,134,003	-55.1	1,132,003	-47.0
Other RE Fixed/Hybrid/Balloon Loans	1.53	0.99	-35.1	1.89	90.5	0.85	-54.8	0.47	-44.7
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,376,136	4,654,002	6.3	4,165,893	-10.5	3,587,021	-13.9	2,910,944	-18.8
60 to 179 Days Delinquent	2,444,503		-11.9	1,532,646	-28.8	1,426,459		1,567,681	9.9
180 to 359 Days Delinquent	329,844		34.0	269,533	-39.0	402,183	49.2	548,154	
> = 360 Days Delinquent	190,204	139,883	-26.5	134,477	-3.9	153,484	14.1	198,813	
Total Del Other RE Adj Rate Lns (> = 60 Days)	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,314,648	16.8
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	2,304,331	2,734,030	-7.0	1,930,030	-25.2	1,302,120	2.3	2,314,040	10.0
RE Adjustable Rate Loans	0.54	0.50	-8.5	0.34	-32.3	0.32	-6.0	0.35	11.6
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		7,144,564		3,276,650	-54.1	2,706,187	-17.4
60 to 179 Days Delinquent	N/A			2,313,659		974,629		3,097,003	
180 to 359 Days Delinquent	N/A	N/A		2,246,651		2,180,203	-3.0	0,037,000	
>= 360 Days Delinquent	N/A			994,526		112,775		422,618	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		5,554,836		3,267,607	-41.2	3,519,621	7.7
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member	IV/A	IV/A	-	3,334,636		3,201,007	-41.2	3,319,621	/
Business Loans Secured by RE	N/A	N/A	l	2.21		1.17	-47.3	1.21	3.3
Member Business Loans NOT Secured By RE		.471							1
30 to 59 Days Delinguent	N/A	N/A		650,620		856,076	31.6	734,943	-14.1
60 to 179 Days Delinquent	N/A	N/A		974,742		573,344		2,625,030	
180 to 359 Days Delinquent	N/A	N/A		600,639		145,641	-75.8	73,511	-49.5
> = 360 Days Delinquent	N/A	N/A		604,280		536,366	-11.2	483,225	-9.9
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A	 	2,179,661		1,255,351	-42.4	3,181,766	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total	IN/A	IV/A	-	2,179,061		1,200,351	-42.4	3,101,700	100.0
Member Business Loans NOT Secured By RE	\$1/A	B1/A	l	0.70		E 70	40.4	44.04	146.3
·	N/A	N/A	 	9.70		5.78	-40.4	14.24	140.
NonMember Business Loans Secured By RE	N/A	N/A	-			057 750	N/A	0	400
30 to 59 Days Delinquent 60 to 179 Days Delinquent			-	0		657,750		-	
	N/A		-	0		20,004		0	
180 to 359 Days Delinquent	N/A	N/A	-	0		1,107,238			-100.0
> = 360 Days Delinquent	N/A	N/A		0		0		0	
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	N/A	N/A		0		1,127,242	N/A	0	-100.0
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total	\$1/A	B1/A	l	0.00		6 44	NI/A	0.00	100 /
NonMember Business Loans Secured by RE	N/A	N/A		0.00		6.44	N/A	0.00	-100.0
NonMember Business Loans NOT Secured By RE	****	k ****	-				B1/4	_	B177
30 to 59 Days Delinquent	N/A		-	0		0		0	
60 to 179 Days Delinquent	N/A			0		0		0	
180 to 359 Days Delinquent	N/A			0		63,444		0	
> = 360 Days Delinquent	N/A			0		0	N/A	0	
		N/A	_	0		63,444	N/A	0	-100.0
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	N/A	1973							
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total									,
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days %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.
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total	N/A	N/A		0.00		0.59	N/A	0.00	-100.0

Return to cover	LOSSES, Dankruptt			Debt Restructured L	Ualis				
12/08/2015		For Charter : Count of CU :							-
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Incl	luded: Fe	derally Insured State	e Credit
·	Count o	f CU in Peer Group :		·		,,		Í	
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	63,758,388	59,455,097	-6.7	70,743,833	19.0	52,349,577	-26.0	41,607,444	6.0
* Total Loans Recovered	9,301,447	10,820,102	16.3		7.5			7,344,216	
* NET CHARGE OFFS (\$\$)	54,456,941	48,634,995	-10.7		21.5			34,263,228	
**%Net Charge-Offs / Average Loans	0.89	0.78	-12.6		15.5			0.61	
Total Del Loans & *Net Charge-Offs 1	132,074,659	120,559,084	-8.7	130,169,060	8.0	112,850,026	-13.3	99,431,149	-11.9
Combined Delinquency and Net Charge Off Ratio 1	2.16	1.92	-11.0	1.95	1.5	1.56	-20.2	1.46	-6.1
LOAN LOSS SUMMARY BY LOAN TYPE	40.000.004	44 400 740	40.4	40,000,404	0.4	40.007.070	0.0	7 700 500	- 5.0
* Unsecured Credit Card Lns Charged Off * Unsecured Credit Card Lns Recovered	13,399,024 1,697,072	11,196,740 2.003.830	-16.4 18.1		-2.1 0.7	10,927,976 2,188,622	-0.3 8.4	7,783,562 1,468,438	
* NET UNSECURED CREDIT CARD C/Os	11,701,952	9,192,910	-21.4		-2.7	8,739,354	-2.3	6,315,124	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.15	2.41	-23.5	-7- 7	-6.8			1.98	
* Non-Federally Guaranteed Student Loans Charged Off	1,346,774	1,640,910	21.8		-31.1	7,541	-99.3	2,656	
* Non-Federally Guaranteed Student Loans Recovered	13,577	10,478	-22.8		25.6		-85.8	493	
* Net Non-Federally Guaranteed Student Loans C/Os	1,333,197	1,630,432	22.3		-31.4		-99.5	2,163	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	N/A	6.06		3.57	-41.1	0.01	-99.6	0.01	-56.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	5,796,881	6,429,868	10.9		137.9		-75.9	1,330,370	
* Total 1st Mortgage RE Loans/LOCs Recovered * NET 1st MORTGAGE RE LOANS/LOCs C/Os	407,442 5.389,439	667,922 5,761,946	63.9 6.9		69.2 145.9	724,479 2,961,999	-35.9 -79.1	223,621 1,106,749	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	5,369,439	5,761,946	6.9	14,167,045	145.9	2,961,999	-79.1	1,106,749	-50.2
/ Avg 1st Mortgage RE Loans/LOCs	0.27	0.28	6.3	0.67	136.1	0.13	-80.3	0.06	-51.8
* Total Other RE Loans/LOCs Charged Off	8,140,692	6,547,761	-19.6	4,843,848	-26.0	3,924,178	-19.0	1,302,813	-55.7
* Total Other RE Loans/LOCs Recovered	397,418	661,532	66.5	677,853	2.5	1,398,166	106.3	419,079	-60.0
* NET OTHER RE LOANS/LOCs C/Os	7,743,274	5,886,229	-24.0		-29.2		-39.4	883,734	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.89	0.70	-21.1		-28.4			0.13	
* Total Real Estate Loans Charged Off	13,937,573	12,977,629	-6.9		55.2	7,610,656	-62.2	2,633,183	
* Total Real Estate Lns Recovered * NET Total Real Estate Loan C/Os	804,860	1,329,454	65.2		36.0	2,122,645	17.4	642,700	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	13,132,713 0.46	11,648,175 0.41	-11.3 -10.7		57.4 53.4	5,488,011 0.18	-70.1 -71.7	1,990,483 0.08	
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	2,124,035	-10.7	1,510,248	-28.9	871,284	-42.3	248,598	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	1,122		523,894		83,382	-84.1	5,580	
*NET TDR Real Estate C/Os	N/A	2,122,913		986,354	-53.5	787,902	-20.1	243,018	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		1.76		1.47	-16.3	0.63	-57.0
* Total Leases Receivable Charged Off	0	0	N/A	. 0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0		N/A			0		0	
* NET LEASES RECEIVABLE C/Os	0	0	N/A		N/A	0		0	
**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	0.070	0.000	44.0	0.000	0.5	0.040	40.0	4.004	20.6
Number of Members Who Filed Chapter 7 YTD Number of Members Who Filed Chapter 13 YTD	3,372 2,128	2,996 1,968	-11.2 -7.5		-6.5 -2.3	2,348 1,669		1,691 1,200	
Number of Members Who Filed Chapter 13 11D Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2,120	1,900	-50.0		0.0			1,200	
Total Number of Members Who Filed Bankruptcy YTD	5,502	4,965	-9.8		-4.8		-14.9	2,893	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	56,731,663	49,902,180	-12.0		-10.7	40,706,206	-8.7	29,562,523	
* All Loans Charged Off due to Bankruptcy YTD	17,740,498	14,408,030	-18.8	11,053,975	-23.3	10,167,037	-8.0	7,786,145	2.1
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	27.82	24.23	-12.9	15.63	-35.5	19.42	24.3	18.71	-3.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	25,459,686	15,466,605	-39.3		59.3	11,719,508		5,186,274	
Number of Real Estate Loans Foreclosed YTD	169	130	-23.1	184	41.5	96	-47.8	61	-36.5
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	N1/A	54 000 00F		40.054.000		40.000.700	0.0	40.747.000	40.6
TDR First Mortgage RE Loans TDR Other RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	42,717,203	
Total TDR First and Other RE Loans	N/A N/A	7,705,228 59,611,523		3,820,262 52,774,652	-50.4 -11.5	5,300,850 54,527,613			
TDR RE Loans Also Reported as Business Loans	N/A	2,267,891		3,714,439	63.8				
TDR Consumer Loans (Not Secured by RE)	N/A	17,035,970		8,423,498	-50.6		47.7		
TDR Business Loans (Not Secured by RE)	N/A	3,914,169		4,923,810					
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	80,561,662		66,121,960					
Total TDR Loans to Total Loans	N/A	1.28		0.97					
Total TDR Loans to Net Worth	N/A	7.25		5.68				5.15	
TDR portion of Allowance for Loan and Lease Losses	N/A	9,564,832		5,361,270	-43.9	5,154,437	-3.9	4,108,081	-20.3
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*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 annual				1					L
The NCUA Board approved a regulatory/policy change in May 2012 revising the deling	construction require	monte for troublad dabt r	actructure	od (TDP) Joans		i .			

Return to cover 12/08/2015 CU Name: N/A Peer Group: N/A		For Charter : Count of CU :							
CU Name: N/A									↓
									└
reer Group: N/A		Asset Range :		Nation * Peer Group:	All * Ctot	to - 'MO' * Turno Inclu	dadi Fada	rolly Incured State C	rodit
	Count	of CU in Peer Group :		Nation Feer Group.	All Stat	te = INO Type inclu	ueu. reue	rany insured State C	reuit
	Count	or co in Feer Group :	N/A						-
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Cha	Dec-2014	% Cha	Sep-2015	% Chr
NDIRECT LOANS OUTSTANDING	500 2011	500 2012	/0 Ong	500 2010	70 Olig	DC0 2014	70 Ong	OCP 2010	70 0118
Indirect Loans - Point of Sale Arrangement	599,896,615	667,872,757	11.3	761,018,899	13.9	944,367,928	24.1	1,070,346,055	13.3
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship	445,246,972	406,566,653		468,646,174	15.3	492,241,675		456,317,690	
Total Outstanding Indirect Loans	1,045,143,587	1,074,439,410		1,229,665,073	14.4	1,436,609,603		1,526,663,745	
%Indirect Loans Outstanding / Total Loans	17.04	17.03	_	18.13	6.4	19.52	7.7	1,520,003,745	_
	17.04	17.03	-0.1	10.13	0.4	19.52	1.1	19.90	2.0
DELINQUENCY - INDIRECT LENDING 1	35,221,522	43,164,225	22.6	52,593,078	21.8	59,429,550	13.0	41,210,117	-30.7
30 to 59 Days Delinquent			_						
60 to 179 Days Delinquent	10,116,610 1,571,644	12,919,535		13,340,277	3.3	16,962,054	27.1	13,970,367 2,276,014	-17.6
180 to 359 Days Delinquent		2,098,038		2,257,033	7.6	2,874,209		, -,-	
> = 360 Days Delinquent	124,930	339,108		533,369	57.3	351,549		341,616	
Total Del Indirect Lns (>= 60 Days)	11,813,184	15,356,681	30.0	16,130,679	5.0	20,187,812		16,587,997	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.13	1.43	26.5	1.31	-8.2	1.41	7.1	1.09	-22.7
LOAN LOSSES - INDIRECT LENDING	10.000 :							,,,========	
* Indirect Loans Charged Off	13,682,193			13,944,913	17.6	15,168,143		14,379,344	
* Indirect Loans Recovered	1,622,895	2,075,704		2,249,627	8.4	1,942,942		1,411,447	
* NET INDIRECT LOAN C/Os	12,059,298	9,777,722		11,695,286	19.6	13,225,201	13.1	12,967,897	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.16	0.92	-20.2	1.02	10.0	0.99	-2.3	1.17	17.6
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained): Consumer	0.004.000	F F00 F01	40.0	0.544.000	F0.7	47.000.040	100.0	25 702 222	100 1
	6,621,300		-16.0	8,544,280	53.7	17,326,043		35,783,239	_
Non-Federally Guaranteed Student Loans	15,234,252	14,616,060		14,425,286	-1.3	20,144,547		19,624,858	
Real Estate	15,178,652	10,365,114		11,549,602	11.4	15,013,347	30.0	13,375,844	
Member Business Loans (excluding C&D)	10,624,395	12,711,335	_	4,437,631	-65.1	22,850,887	414.9	23,276,685	
Non-Member Business Loans (excluding C&D)	34,339,440	40,624,453		34,117,317	-16.0	17,489,446		17,839,763	
Commercial Construction & Development	248,059	0	-100.0	4,459,025	N/A	606,382		1,309,289	
Loan Pools	93,227,119	88,826,765		100,267,912	12.9	108,475,788	8.2	119,419,878	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	175,473,217	172,704,228		177,801,053	3.0	201,906,440		230,629,556	
%Participation Loans Outstanding / Total Loans	2.86	2.74		2.62	-4.3	2.74		3.02	
* Participation Loans Purchased YTD	88,487,929	59,052,906	-33.3	76,397,575	29.4	85,311,586	11.7	73,092,372	14.2
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	3.13	1.65	-47.2	2.22	34.2	2.59	16.7	2.51	-3.1
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced	26,675,817	25,328,325	-5.1	30,295,374	19.6	47,730,201	57.5	79,594,904	66.8
(Participants' Balance Outstanding) Participation Loan Interests - Amount Retained (Outstanding)	15,710,750	18,012,139		17,357,920	-3.6	23,550,598		28,089,389	
* Participation Loans Sold YTD	7,813,957	5,446,610		15,003,072	175.5			44,287,037	88.6
						31,301,358	1		
** %Participation Loans Sold YTD / Total Assets WHOLE LOANS PURCHASED AND SOLD:	0.08	0.05	-33.9	0.14	169.5	0.27	101.4	0.49	81.0
	004.070	740,000	04.5	4 540 700	440.0	707.007	47.5	5.440	00.4
Loans Purchased in Full from Other Financial Institutions YTD		710,000	+	1,518,790	113.9	797,887	-47.5	5,142	
*Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other	0	0	N/A	771,600	N/A	48,000	-93.8	0	-100.0
Sources YTD / Loans Granted YTD	0.01	0.02	46.0	0.07	234.5	0.03	-61.4	0.00	-99.3
*Loans, Excluding RE, Sold in Full YTD	0.01			0.07		0.03		0.00	
	0	U	IN/A	U	IN/A	U	IN/A	0	IN/A
DELINQUENCY - PARTICIPATION LENDING 1	1.093.604	040 500	25.2	000 475	0.7	4.000.044	207.0	1,271,580	CO (
30 to 59 Days Delinquent	, ,	816,588		822,475	0.7	4,089,341	397.2	, , , , , , , , , , , , , , , , , , , ,	
60 to 179 Days Delinquent	2,545,177	1,379,762		2,555,514	85.2	1,855,241	-27.4	2,093,592	
180 to 359 Days Delinquent	54,007	54,357	0.6	120,092	120.9	2,264,700		86,939	
> = 360 Days Delinquent	9,486	16,572		35,766	115.8	292,340		452,476	
Total Del Participation Lns (>= 60 Days)	2,608,670	1,450,691	-44.4	2,711,372	86.9	4,412,281	62.7	2,633,007	-40.3
%Participation Loans Delinquent >= 60 Days / Total Participation	1.49	0.84	-43.5	1.52	81.5	2.19	43.3	1.14	-47.8
LOAN LOSSES - PARTICIPATION LENDING	1.49	0.04	-40.0	1.52	01.5	2.19	+5.5	1.14	-41.0
* Participation Loans Charged Off	1,828,255	2,136,694	16.9	2,058,890	-3.6	426,183	-79.3	432,288	35.2
* Participation Loans Recovered	265,406				-24.0	127,908		108,374	
* NET PARTICIPATION LOAN C/Os			_						
***Net Charge Offs - Participation Loans	1,562,849	1,960,871	25.5	1,925,305	-1.8	298,275	-64.5	323,914	44.8
Met Charge Oπs - Participation Loans / Avg Participation Loans	0.97	1.13	16.5	1.10	-2.5	0.16	-85.7	0.20	27.1
'Amounts are year-to-date while the related %change ratios are annualized		1.13	10.0	1.10	2.5	3.10	50.7	5.20	21.1
** Annualization factor: March = 4; June = 2; September = 4/3; December =			1						+
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0 , ,	ng the delinguency reserves	roquiromonto for t	d dobt res	trustured (TDP) lease	1	1			
The NCUA Board approved a regulatory/policy change in May 2012 revisi This policy change may result in a decline in delinquent loans reported as		g requirements for trouble	a debt tes	inuciuleu (TDK) IOalis.			10	IndirectAndParticipa	ation! r

		Real Estate Loan Info	rmation	1			1		
Return to cover		For Charter :							
12/08/2015		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ided: Fed	lerally Insured State (Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	839,583,046		-13.9	722,883,140	0.0	, ,	-1.3	751,430,609	5.3
Fixed Rate 15 years or less	471,395,037	627,597,280		733,992,572	17.0	, ,	-3.4	685,789,584	-3.3
Other Fixed Rate	18,919,156	, ,		23,822,320	9.1	28,057,043	17.8	29,873,977	6.5
Total Fixed Rate First Mortgages	1,329,897,239		_	1,480,698,032	7.9		-2.0	1,467,094,170	1.1
Balloon/Hybrid > 5 years	45,107,832				52.4		98.3	211,494,047	22.6
Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages	499,279,384	460,961,352	-7.7	480,519,048	4.2	, ,	8.5	488,223,758	-6.4
Adjustable Rate First Mtgs 1 year or less	544,387,216		-4.8		9.6		22.3	699,717,805	0.8
	63,234,102		-10.1	54,417,108	-4.3		10.9	60,093,274	-0.4
Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages	83,192,246				2.6		9.8	115,289,679	21.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	146,426,348		1	141,080,215	-0.1	, ,	10.2	175,382,953	12.8
Other Real Estate Loans	2,020,710,803	2,031,781,590	0.5	2,189,264,182	7.8	2,300,269,179	5.1	2,342,194,928	1.8
Closed End Fixed Rate	281,093,806	246,013,471	-12.5	239,810,129	-2.5	237,699,234	-0.9	228,694,125	-3.8
Closed End Adjustable Rate	5,264,562	4,411,421	-12.5	1,750,620	-2.5 -60.3	, ,		6,563,721	-3.8 -52.0
Open End Adjustable Rate (HELOC)	539,227,917		-		5.1	, ,	6.8	648.024.830	5.9
Open End Fixed Rate	27,497,285			18,773,982	-19.6	, ,	1.9	15.283.851	-20.1
TOTAL OTHER REAL ESTATE OUTSTANDING	853,083,570			832,903,433	1.8		5.9	898,566,527	1.9
TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,873,794,373			3,022,167,615	6.0		5.3	3,240,761,455	1.8
RE LOAN SUMMARY (FIX. ADJ):	2,013,194,313	2,030,112,034	-0.6	3,022,167,013	6.0	3,102,409,000	5.5	3,240,761,433	1.0
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,375,005,071	1,429,550,592	4.0	1,567,664,919	9.7	1,623,199,363	3.5	1,678,588,217	3.4
Other RE Fixed Rate	308,591,091	269,356,809		258,584,111	-4.0		-0.7	243,977,976	-5.0
Total Fixed Rate RE Outstanding	1,683,596,162		0.9		7.5		2.9	1,922,566,193	2.3
%(Total Fixed Rate RE/Total Assets)	16.32				5.2		-0.6	16.03	-1.9
%(Total Fixed Rate RE/Total Loans)	27.45		1	26.92	0.0		-5.1	25.14	-1.6
/5(Total Tixed Nate NE) Total Edulis)	21.40	20.33	-1.5	20.32	0.0	20.00	-3.1	20.14	-1.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	645,705,732	602,230,998	-6.7	621,599,263	3.2	677,069,816	8.9	663,606,711	-2.0
Other RE Adj Rate	544,492,479				4.6		8.9	654,588,551	4.7
Total Adj Rate RE Outstanding	1,190,198,211			1,195,918,585	3.9	, ,	8.9	1,318,195,262	1.2
	1,100,100,211	1,101,200,100	0.0	1,100,010,000	0.0	1,002,100,001	0.0	1,010,100,202	
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	25,821,428	18,351,901	-28.9	20,066,300	9.3	15,029,786	-25.1	23,042,989	53.3
Outstanding Interest Only & Payment Option Other RE	- /- /	-,,		-,,		-,,		-,-,-	
/ LOCs Loans	10,586,368	10,151,614	-4.1	12,378,607	21.9	15,606,470	26.1	17,562,461	12.5
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	36,407,796	28,503,515	-21.7	32,444,907	13.8	30,636,256	-5.6	40,605,450	32.5
Assets)	0.35	0.26	-25.7	0.29	11.4	0.27	-8.8	0.34	27.2
%(Interest Only & Payment Option First & Other RE Loans / Net	0.33	0.20	-23.1	0.29	11.4	0.27	-0.0	0.34	21.2
Worth)	3.45	2.57	-25.6	2.78	8.5	2.50	-10.3	3.19	27.8
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	2,146,326			2,565,243	16.3			2,088,734	-20.3
Allowance for Loan Losses on all RE Loans	14,965,382	14,926,112	-0.3	16,023,086	7.3	13,477,147	-15.9	10,628,313	-21.1
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	489,763,711	858,796,509		617,768,008	-28.1	385,091,197	-37.7	567,631,122	96.5
* Fixed Rate 15 years or less	373,173,853	,		417,823,023	-33.8			196,459,701	30.2
* Other Fixed Rate	5,077,459							4,548,035	7.7
* Total Fixed Rate First Mortgages	868,015,023			1,045,818,921	-30.0			768,638,858	73.1
* Balloon/Hybrid > 5 years * Balloon/Hybrid 5 years or less	13,079,059				91.8			81,664,455	3.7
* Total Balloon/Hybrid First Mortgages	106,444,170		1	106,920,938	10.5			82,867,005	
* Adjustable Rate First Mtgs 1 year or less	119,523,229			138,887,812 11,952,644	22.5 -4.7		65.8	164,531,460	-4.7 -12.5
* Adjustable Rate First Mtgs >1 year	16,893,389				13.0		76.9 25.0	13,875,597	
* Total Adjustable First Mortgages	9,413,850			, ,				17,500,938	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	26,307,239 1,013,845,491			27,727,946 1,212,434,679	4.7 -25.8		47.3	31,376,535 964,546,853	2.4 49.0
* Amounts are year-to-date while the related %change ratios are annualized.	1,013,843,491	1,634,051,245	01.2	1,212,434,079	-25.8	863,053,377	-28.8	904,040,653	49.0
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		Real Estate Loan Info	rmation :	2					
Return to cover		For Charter :	N/A						
12/08/2015		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Peer Group:	AII * 04-	. IMOL * Tours lands	de de Fe d		
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All * Sta	te = 'MO' ^ I ype inclu	dea: Fea	erally insured State C	redit
	Count	or co in reer Group.	IN/A						
	Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Sep-2015	% Cha
* OTHER REAL ESTATE (Granted)	200 2011	200 2012	70 U.I.g	200 2010	70 U.I.g	200 2011	/0 G.1.g	30p 2010	/0 G.i.g
* Closed End Fixed Rate	42,536,641	48,383,491	13.7	63,132,680	30.5	61,081,674	-3.2	64,613,777	41.0
* Closed End Adjustable Rate	3,333,251	1,032,272	-69.0	219,532	-78.7	3,468,718		3,636,215	
* Open End Adjustable Rate (HELOC)	110,305,261	130,288,936	18.1	160,502,847	23.2	184,445,136	14.9	139,370,783	0.7
* Open End Fixed Rate and Other	3,520,205	2,522,246	-28.3	1,863,168	-26.1	2,401,025	28.9	1,788,424	-0.7
* TOTAL OTHER REAL ESTATE GRANTED	159,695,358	182,226,945	14.1	225,718,227	23.9	251,396,553	11.4	209,409,199	11.1
* TOTAL RE (FIRST AND OTHER) GRANTED	1,173,540,849	1,816,278,190	54.8	1,438,152,906	-20.8	1,114,449,930	-22.5	1,173,956,052	40.5
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	32.78	43.69	33.3	33.15	-24.1	23.05	-30.5	31.43	36.3
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	655,720,994	1,176,314,094	79.4	835,682,212	-29.0	509,615,622	-39.0	652,951,794	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	64.68	71.99	11.3	68.93	-4.3	59.05		67.70	
AMT of Mortgage Servicing Rights	12,120,737	19,118,028	57.7	25,185,309		14,603,607		15,503,189	
Outstanding RE Loans Sold But Serviced	1,855,548,941	2,335,297,352	25.9	2,682,648,060	14.9	2,820,023,394		2,927,759,799	
% (Mortgage Servicing Rights / Net Worth)	1.15	1.72	50.0	2.16	25.6	1.19	-44.9	1.22	2.4
MISC. RE LOAN INFORMATION	1.000.404.455	1 000 011 050	0.1	4 4 4 0 5 4 0 0 0 0	4.0	4 000 447 070		4 207 200 101	4.0
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,093,481,155	1,092,911,659	-0.1	1,146,548,933	4.9	1,260,117,270		1,237,082,484	
R.E. Lns also Mem. Bus. Lns REVERSE MORTGAGES	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826	8.0	304,643,880	3.7
	0	0	NI/A	0	NI/A		NI/A	0	N/A
Federally Insured Home Equity Conversion Mortgage (HECM) Proprietary Reverse Mortgage Products	0			0		0		0	
Total Reverse Mortgages	0			0		0	+	0	
RE LOAN TDRS OUTSTANDING	0	U	IN/A	U	IN/A	U	IN/A	U	IN/A
TDR First Mortgage RE Loans	N/A	51,906,295		48,954,390	-5.7	49,226,763	0.6	42,717,203	-13.2
TDR Other RE Loans	N/A	7,705,228		3,820,262	-50.4	5,300,850		5,471,974	
Total TDR First and Other RE Loans	N/A	59,611,523		52,774,652	-11.5	54,527,613		48,189,177	
TDR RE Loans Also Reported as Business Loans	N/A	2,267,891		3,714,439	63.8	5,890,554		5,439,496	
REAL ESTATE LOAN DELINQUENCY	.,,,,			2,111,122		0,000,00		0,100,100	
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,744,479	16,360,452	-36.5	20,778,525	27.0	17,714,354	-14.7	13,698,792	-22.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,760,955	5,629,243	-2.3	5,603,152	-0.5	7,467,450	33.3	7,480,188	0.2
Other R.E. Fixed Rate	4,718,089	2,670,840	-43.4	4,885,290	82.9	2,194,685	-55.1	1,152,805	-47.5
Other R.E. Adj. Rate	2,964,551	2,734,630	-7.8	1,936,656	-29.2	1,982,126	2.3	2,314,648	16.8
TOTAL DEL R.E. DELINQUENT >= 60 Days	39,188,074	27,395,165	-30.1	33,203,623	21.2	29,358,615	-11.6	24,646,433	-16.1
DELINQUENT 30 to 59 Days									
First Mortgage	43,054,182	34,636,421	-19.6	45,992,736	32.8	40,436,090	-12.1	23,005,677	-43.1
Other	9,566,009	9,425,144	-1.5	8,385,694	-11.0	6,254,520		5,697,361	-8.9
TOTAL DEL RE 30 to 59 Days	52,620,191	44,061,565	-16.3	54,378,430		46,690,610		28,703,038	
TOTAL DEL R.E. LOANS >= 30 Days	91,808,265	71,456,730	-22.2	87,582,053	22.6	76,049,225	-13.2	53,349,471	-29.8
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.19	2.51	-21.5	2.90		2.39		1.65	
% R.E. LOANS DQ >= 60 Days	1.36	0.96	-29.5	1.10	14.3	0.92	-16.0	0.76	-17.6
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days	A1/A	4 400 004		0.050.704	405.0	5.000.404	07.4	4740040	40.0
TDR Other RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days	N/A	4,100,664		9,258,701	125.8		-37.4	4,719,042	
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	685,667 4.786.331		649,866		353,987		461,102	
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	N/A	4,786,331	 	9,908,567	107.0	6,154,118	-37.9	5,180,144	-15.8
1st and Other RE 1st and Other RE	N/A	8.03		18.78	133.8	11.29	-39.9	10.75	-4.8
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
·	N/A	1,284,800		304,729	-76.3	412,501	35.4	276,731	-32.9
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	56.65		8.20	-85.5	7.00	-14.6	5.09	-27.4
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	11/73	33.03		3.20	55.5	7.00	14.0	3.09	27.4
* Total 1st Mortgage Lns Charged Off	5,796,881	6,429,868	10.9	15,297,421	137.9	3,686,478	-75.9	1,330,370	-51.9
* Total 1st Mortgage Lns Recovered	407,442					724,479		223,621	
* NET 1st MORTGAGE LN C/Os	5,389,439	5,761,946				2,961,999		1,106,749	
** Net Charge Offs - 1st Mortgage Loans		2, 2, 3, 3				7 75.5			
/ Avg 1st Mortgage Loans	0.27	0.28	6.3	0.67	136.1	0.13		0.06	
* Total Other RE Lns Charged Off	8,140,692	6,547,761	-19.6	4,843,848		3,924,178		1,302,813	
* Total Other RE Lns Recovered	397,418	661,532	66.5	677,853	2.5	1,398,166		419,079	
* NET OTHER RE LN C/Os	7,743,274	5,886,229				2,526,012		883,734	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.89	0.70	-21.1	0.50	-28.4	0.29	-41.6	0.13	-55.1
* Amounts are year-to-date and the related % change ratios are annualized.							1		ļ
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								<u> </u>
# Means the number is too large to display in the cell			<u> </u>				1		Ь
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the		quirements for troubled de	bt restructi	ured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of Jur	IE ZUIZ.							12. R	ELoans 2

	Men	nber Business Loa	n Informa	ation	Ι		1		
Return to cover		For Charter :	N/A						
12/08/2015		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :	N/A Region:	Nation * Peer Gro	up: All * :	 State = 'MO' * Tvp	l e Include	d: Federally Insure	ed State
	Count of C	U in Peer Group :	N/A						
BUSINESS LOANS	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
Member Business Loans (NMBLB) 1	260,425,872	278,314,174	6.9	279,716,968	0.5	312,112,028	11.6	326,930,481	4.7
Purchased Business Loans or Participations to	200,:20,0:2	2.0,0,		2.0)0,000		312,112,023		320,000,101	
Nonmembers (NMBLB) 1	43,193,519	42,944,367	-0.6	34,497,337	-19.7	29,844,043		27,226,869	
Total Business Loans (NMBLB) 1	303,619,391	321,258,541	5.8 -18.7	314,214,305	-2.2 -21.5	341,956,071 12,254,104	8.8 83.5	354,157,350	
Unfunded Commitments ¹ TOTAL BUSINESS LOANS (NMBLB) LESS	10,460,748	8,505,264	-10.7	6,677,267	-21.5	12,254,104	03.3	14,115,880	15.2
UNFUNDED COMMITMENTS 1	293,158,643	312,753,277	6.7	307,537,038	-1.7	329,701,967	7.2	340,041,470	3.1
%(Total Business Loans (NMBLB) Less Unfunded	0.04	0.00	4.0	0.77	0.0	0.00	2.5	0.04	4.0
Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	2.84	2.88	1.2	2.77	-3.8	2.86	3.5	2.84	-1.0
Number of Outstanding Business Loans to Members	1,658	1,667	0.5	1,742	4.5	1,870	7.3	1,987	6.3
Number of Outstanding Purchased Business Loans or									
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	190 1,848	190 1,857	0.0	159 1,901	-16.3 2.4	159 2,029		134 2,121	-15.7 4.5
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,040	1,037	0.5	1,901	2.4	2,029	0.7	2,121	4.5
Construction and Development	6,376,187	4,851,618	-23.9	7,714,215	59.0	6,216,610		4,250,382	-31.6
Farmland	1,556,176	1,515,323	-2.6	1,571,929	3.7	1,358,024		1,295,020	
Non-Farm Residential Property Owner Occupied, Non-Farm, Non-Residential Property	88,212,382 85,314,865	101,757,601 83,383,184	15.4 -2.3	104,953,139 78,599,018	3.1 -5.7	113,578,531 80,667,492	8.2 2.6	121,961,214 78,691,306	
Non-Owner Occupied, Non-Farm, Non-Residential Property	78,736,508	78,602,248	-2.3	78,599,018 84,682,429	-5.7 7.7	103,435,158		111,126,678	
Total Real Estate Secured Business Loans	260,196,118	270,109,974	3.8	277,520,730	2.7	305,255,815			
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS) Loans to finance agricultural production and other loans to farmers	224,486	218,157	-2.8	364,627	67.1	499,186	36.9	407,635	-18.3
Commercial and Industrial Loans	40,262,239	49,386,999	22.7	34,144,104	-30.9	33,977,269	-0.5	33,877,963	
Unsecured Business Loans	1,033,610	981,695	-5.0	848,316	-13.6	855,551	0.9	875,856	
Unsecured Revolving Lines of Credit (Business Purpose)	1,902,938	561,716	-70.5	1,336,528	137.9	1,368,250		1,671,296	
Total Non-Real Estate Secured Business Loans	43,423,273	51,148,567	17.8	36,693,575	-28.3	36,700,256	0.0	36,832,750	0.4
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE Number - Construction and Development	15	14	-6.7	26	85.7	21	-19.2	13	-38.1
Number - Farmland	5	6		8	33.3	6		6	
Number - Non-Farm Residential Property	784	835	6.5	816	-2.3	925		969	
Number - Owner Occupied, Non-Farm, Non-Residential Property	197	205	4.1	252	22.9	214		213	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	235	219	-6.8	232	5.9	271	16.8	281	
Total Number of Real Estate Secured Business Loans Number - Loans to finance agricultural production and other loans to farmers	1,236 11	1,279	3.5 -45.5	1,334 16	4.3 166.7	1,437 26	7.7 62.5	1,482 22	
Number - Commercial and Industrial Loans	317	315	-0.6	287	-8.9	291	1.4	332	
Number - Unsecured Business Loans	20	21	5.0	27	28.6	33	22.2	32	-3.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	264	236	-10.6	237	0.4	242	2.1	253	4.5
Total Number of Non-Real Estate Secured Business Loans	612	578	-5.6	567	-1.9	592		639	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	80,855,259	57,899,123	-28.4	100,901,912	74.3	85,340,460		56,498,297	-11.7
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	26,821,668	14,718,109	-45.1	9,931,858	-32.5	6,432,500	-35.2	1,248,727	-74.1
DELINQUENCY - MEMBER BUSINESS LOANS ² 30 to 59 Days Delinquent	3,441,787	8,226,272	139.0	7,795,184	-5.2	4,790,476	-38.5	3,441,130	-28.2
60 to 179 Days Delinquent	5,882,452	7,909,746	34.5	3,288,401	-58.4	1,567,977	-52.3	5,722,033	
180 to 359 Days Delinquent	4,094,976	1,516,255	-63.0	2,847,290	87.8	3,496,526	22.8	73,511	-97.9
> = 360 Days Delinquent Total Del Loans - All Types (>= 60 Days)	1,267,257	1,846,830	45.7	1,598,806	-13.4	649,141		905,843	
Total Del Loans - All Types (>= 60 Days) MBL DELINQUENCY RATIOS	11,244,685	11,272,831	0.3	7,734,497	-31.4	5,713,644	-26.1	6,701,387	17.3
% MBL > = 30 Days Delinquent	5.01	6.23	24.5	5.05	-19.0	3.19	-36.9	2.98	-6.4
% MBL >= 60 Days Delinquent (Reportable delinquency)	3.84	3.60	-6.0	2.51	-30.2	1.73		1.97	
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs *Total MBL Recoveries	1,768,922	2,565,070 60,061	45.0 4,947.1	16,544,315	545.0 672.0	1,429,569 1,736,438	-91.4 274.5	801,586 131,048	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)	1,190	60,061	4,541.1	463,685	0/2.0	1,730,438	214.5	131,048	-09.9
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		0.00		0.00	N/A	0.00	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	254,867,503	262,214,706	2.9	272,020,828	3.7	293,752,826		304,643,880	
Construction & Development Loans Meeting 723.3(a) Number of Construction & Development Loans - 723(a)	6,151,753 14	4,631,002 13	-24.7 -7.1	7042165 23	52.1 76.9	1,863,529	-73.5 -60.9	2,158,722	15.8 -33.3
Unsecured Business Loans Meeting 723.7(c)-(d)	1,851,480	1,099,541	-40.6	1,027,708	-6.5	1,079,301		1,319,702	
Number of Unsecured Business Loans - 723.7(c)-(d)	71	26	-63.4	36	38.5	39	8.3	42	7.7
Agricultural Related (NMBLB) 1	1,780,662	1,733,480	-2.6	1,936,556	11.7	1,857,210		1,702,655	
Number of Outstanding Agricultural Related Loans * Business Loans and Participations Sold	5 107 400	2 260 096		1 449 204	100.0	32 1,579,414		28	
SBA Loans Outstanding	5,197,400 11,547,497	3,269,986 9,790,285		1,449,204 5,521,111	-55.7 -43.6	1,579,414 4,041,635		770,230 4,054,717	
Number of SBA Loans Outstanding	63	9,790,265	-15.2	5,521,111	-24.5	4,041,635		4,034,717	
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo									
This policy change may result in a decline in delinquent loans reported as of June 2012.									13. MBLs

	Inve	stments, Cash, & Cas	h Equiva	lents					
Return to cover		For Charter :							
12/08/2015		Count of CU:	113						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	te = 'MO' * Type Inclu	ded: Federa	ally Insured State C	redit
	Count	of CU in Peer Group:	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									<u> </u>
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	11,484,519	30,397,615	164.7	13,801,346	-54.6	10,970,898	-20.5	13,061,666	19.1
Held to Maturity 1-3 yrs	68,799,741					40,225,938		57,647,321	43.3
Held to Maturity 3-5 yrs	68,020,619	- ' '			-7.4	54,274,442		21,174,878	
Held to Maturity 5-10 yrs	19,784,565			34,119,423	89.6	24,985,023		18,516,747	
Held to Maturity 3-10 yrs	N/A		0.1	N/A	00.0	N/A	20.0	N/A	
Held to Maturity > 10 yrs	201,947		1,362.6		110.6	4,232,803	-32.0	2,788,233	
TOTAL HELD TO MATURITY	168,291,391	172,777,962				134,689,104		113,188,845	
TOTAL FIELD TO MIATORITI	100,291,391	172,777,902	2.1	103,374,040	-4.2	134,009,104	-10.7	113,100,043	-10.0
Available for Sale < 1 yr	296,660,707	330,214,080	11.3	235,226,369	-28.8	129,604,506	-44.9	165,880,761	28.0
Available for Sale 1-3 yrs	681,310,002	741,393,519	8.8	424,270,652	-42.8	720,904,062	69.9	808,850,968	12.2
Available for Sale 3-5 yrs	729,379,598	615,415,656	-15.6	932,571,020	51.5	747,526,186	-19.8	703,367,208	-5.9
Available for Sale 5-10 yrs	125,818,715		41.1	249,275,867	40.4	168,248,909		121,581,459	
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	34,005,656		-60.6	18,253,171	36.1	24,316,793	33.2	19,262,705	-20.8
TOTAL AVAILABLE FOR SALE	1,867,174,678	· · ·	0.6			1,790,600,456		1,818,943,101	
	, , ,	, , , , , , , , , , , , , , , , , , , ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,		,,, -	
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	C	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,351,930	-3.8
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,480,229	18,636,459	6.6	20,675,914	10.9	21,159,784	2.3	20,351,930	-3.8
Other Investments < 1 yr	1,046,469,486	1,199,474,817	14.6	968,276,214	-19.3	877,675,989	-9.4	1,120,413,284	27.7
Other Investments 1-3 yrs	395,849,573	393,865,501	-0.5	379,870,932	-3.6	399,635,329	5.2	333,108,806	-16.6
Other Investments 3-5 yrs	82,101,881	136,238,229	65.9	149,672,803	9.9	115,148,631	-23.1	108,265,949	-6.0
Other Investments 5-10 yrs	29,345,076	35,775,721	21.9	44,867,889	25.4	47,007,169	4.8	39,883,065	-15.2
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	2,217,389	1,565,729	-29.4	1,844,828	17.8	1,420,147	-23.0	1,675,709	18.0
TOTAL Other Investments	1,555,983,405	1,766,919,997	13.6	1,544,532,666	-12.6	1,440,887,265	-6.7	1,603,346,813	11.3
MATURITIES:									
Total Investments < 1 yr	1,354,614,712	1,560,086,512	15.2	1,217,303,929	-22.0	1,018,251,393	-16.4	1,299,355,711	27.6
Total Investments 1-3 yrs	1,145,959,316		2.1	834,833,653	-28.6	1,160,765,329	39.0	1,199,607,095	
Total Investments 3-5 yrs	879,502,098		-4.6			916,949,259		832,808,035	
Total Investments 5-10 yrs	192,428,585				39.6	261,400,885		200,333,201	-23.4
Total Investments 3-10 yrs	N/A		23.3	340,939,093 N/A	33.0	201,400,883 N/A	20.1	200,333,201 N/A	
Total Investments > 10 yrs	36,424,992		-50.8		46.8	29,969,743	13.9	23,726,647	
Total Investments > 10 yrs	36,424,992				-6.4	3,387,336,609		3,555,830,689	
	3,000,929,703	3,030,327,799	0.3	3,390,360,299	-0.4	3,301,330,009	-5.7	3,333,630,689	3.0
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Column Max			O4b I	(41					T	
SOME Court of CUT 13	Return to cover				1					
Present Florage NA	12/08/2015									
Count of CUIP Peer Gross: 186. Doc-2012 K-Chg Doc-2012 K-C	CU Name: N/A									
No. Proceedings Proceedings Process	Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Sta	ate
NOSTINEST SUMMANY. NOTICE CONTROL Generation of Notes (included in US Gort Chilgistines) 23,733,869 36,502,733 50,002,732,753,869 36,502,733 50,002,732,753,869 37,702,703,753,753,753,753,760 38,703,703,703,703,703,703,703,703,703,703		Count of	CU in Peer Group :	N/A						
NEAD Guardmeet Name (included in US Conf Diligations) 2375,868 \$5,6977 \$0.0 \$237,255 177 \$241,197 108 \$0.00 \$0.0		Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
Total PTIC Institute Classification Society Societ	INVESTMENT SUMMARY:									
All Other Life Scoverment Chingstons					29,312,585				20,096,738	_
FORAL U.S. GOVERNMENT GELEATIONS					100 005 045				04.750.400	
AgencyCSE Ded Instruments not beload by mortgages) 925,141,027 829,140,147 820,147										
Agroncy/058 Mortgage-Backed Sourcifies 98,850,062 99,713,210 3.9 900,069,535 6.0 932,667,307 0.4 999,103,000 0.8	TO THE GIG! GOVERNMENT OBEIGNMENT	04,000,000	33,303,007	17.7	101,007,000	01.0	00,7 40,200	04.0	01,040,000	4.0
1076AL FERRAL AGENCY SECURTIES	Agency/GSE Debt Instruments (not backed by mortgages)	929,141,922	891,482,742	-4.1	903,593,825	1.4	871,146,157	-3.6	787,545,969	-9.6
Securities Issued by States and Political Studerivation in the U.S. 10,028-800 17,720-94 7.3 12,985,820 10.0 8,118,330 29.1 9,105,220 10.0 Princisely based Securities (PCLU only) 8 0 0 NA NA 0		958,550,052	995,713,210	3.9	936,059,535	-6.0	932,657,307	-0.4	996,103,090	6.8
Prinately issued beforegape-Related Securities 12,368,154 3,321,707 26,0 0 10,00 0 80 NA 0 90.0										
Privately Issaed Securities PCIGL only)										
Privately based Montgage-Backed Securities (FISCUD ROly) 4,177.286 3,689.674 12.4 27.19.486 277 1,300,059 52.2 997.892 23.3 707.4 71.974.0 72.914			- /- / -							
Manual Funds										
Manual Funds										
Common Trosts Common			,,		, , ,		,,			
TOTAL MUNCL FUNDS & COMMON TRUST INVESTMENTS 30.400.888 30.346,241 0 0 NA										
Bank Issued FIXC-Guaranteed Bords O										_
MORTGADE RELATED SECURITIES:										
Commental Mortgage Backeds Securities 38,100.874 47,649.910 25.6 55,197,780 15.4 46,172.707 -16.4 63,773.251 38.1	MORTGAGE RELATED SECURITIES:			14//		14//		14//		14// (
OTHER NETSMETN INFORMATION: ON MA ON INA	Collateralized Mortgage Obligations	455,264,248	471,919,453	3.7	350,264,470	-25.8	329,226,367	-6.0	398,615,910	21.1
Non-Mortgage Reliated Securities Will Embedded Options or Complex Couptor Formulas O			47,849,910					-16.4	63,773,251	38.1
or Complex Coupon Formulas O O NA O	OTHER INVESTMENT INFORMATION:									
Nor-Mortagae Related Securities With Muturities > 3 Yrs Without Effected Options of Complex Coupon Formulais 0 0 0 N/A 0		0	0	N/A	0	NI/A	0	NI/A	0	NI/A
Securities per 703.12(b) 0 0 NA 0	Non-Mortgage Related Securities With Maturities > 3 Yrs	0	U	IN/A	U	IN/A	U	IN/A	0	IN/A
Depositis/Barres per 703.10 a		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of investments Purchased Under 0	Securities per 703.12(b)									
Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments 3,611,104,463 3,837,870,621 6.3 3,691,674,369 6.4 3,390,724,445 6.5 3,560,472,852 5.0 NA 0 NA		0	0	N/A	0	N/A	0	N/A	0	N/A
Investment Repurchase Agreements Placed in Investments 0 0 N/A 0 N	Fair Value of Total Investments	3,611,104,483			3,591,674,369				3,560,472,852	
for Positive Arbitriage	Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A		N/A
Cash on Deposit in Corporate Credit Unions 167,120,029 149,005,809 -10.8 118,296,338 -20.6 102,511,818 -13.3 119,753,335 18.8 Cash on Deposit in Other Financial institutions 451,834,466 607,131,227 34.4 500,859,070 -17.5 455,851,976 -9.0 662,274,517 48.5 20.50		_	_				_			
Cash on Deposit in Other Financial Institutions 451,834,466 607,131,227 34.4 500,859,070 -17.5 455,851,976 -9.0 682,274,517 453,200 CUSO INFORMATION Value of Investments in CUSO 18,884,212 34,999,085 85.3 40,662,601 16.2 42,536,947 4.6 44,210,344 3.9 CUSO Ioans 5,004,830 7,929,881 21,749,390 17.2 21,834,818 20 23,694,789 6.8 23,794,794,990 7,929,811 21,749,390 7,920					0		-		0	
CUSO INFORMATION 18,884.212 34,999.85 85.3 40,682.601 16.2 42,586.947 4.6 44,210.344 3.9 CUISO Coarses 5,604.830 856,874 84.7 406,243 52.6 8,970,301 2,108.1 506,906 94.3 Aggregate cash outlays in CUSO 7,929.861 21,749.006 174.3 22,163.416 2.0 23,984,789 6.6 23,189.525 2.1 WHOLLY OWNED CUSO INFORMATION 7,929.861 21,749.306 174.3 22,163.416 2.0 23,984,789 6.6 23,189.525 2.1 WHOLLY OWNED CUSO INFORMATION 7,929.861 21,749.306 174.3 22,163.416 2.0 23,984,789 6.6 23,189.525 2.1 WHOLLY OWNED CUSO INFORMATION 7,929.861 21,749.306 174.3 22,163.416 2.0 23,984,789 6.6 23,189.525 2.1 WHOLLY OWNED CUSO INFORMATION 14,741,319 37,534,241 154.6 42,233,653 1.5 76,561,446 81.3 66,025,006 13.8 Floridal Capital of Wholly Owned CUSOs 10,769,406 25,73,553 137.5 37,985,911 16.4 651,295 63.1 1,971,099 64.5 67,000 10,000 6.2 388,189 10.1 9,486,830 2,343.8 39,424 95.8 Total Delinquency of Wholly Owned CUSOs 30,3645 352,700 16.2 388,189 10.1 9,486,830 2,343.8 39,424 95.8 Total Delinquency of Wholly Owned CUSOs 13,969 35,299 152,7 17,033 51.7 33,998 99.6 65,848 93.7 INN NOI Authorized by The FCU Act or NCUA RR (SCU ONLY) 0 0 0 NA 0 N/A 2,332,265 N/A 2,416,259 3.7 Outstanding Balance of Brokered CDs and Share 200,308,811 198,441,630 -0.9 167,319,924 15.7 163,791,429 -2.1 177,450,317 8.3 CREDIT URION INVESTMENT PROGRAMS 16 16 0.0 18 12.5 20 11.1 21 5.0 Approved Mortgage Seller 9 15 66,7 15 0.0 18 2.0 18 2.0 Berrowing Repurchase Agreements 2 0.100.0 0 N/A										
CUSO loans	CUSO INFORMATION	401,004,400	007,101,227	04.4	000,000,010	17.0	400,001,010	0.0	002,274,017	40.0
Aggregate cash outlays in CUSO	Value of Investments in CUSO	18,884,212	34,999,085	85.3	40,662,601	16.2	42,536,947	4.6	44,210,344	3.9
WHOLLY OWNED CUSO INFORMATION	CUSO loans	5,604,830	856,874		406,243	-52.6	8,970,301	2,108.1	506,906	
Total Assets of Wholly Owned CUSOs 14,741,319 37,534,241 154.8 42,233,653 12.5 76,561,446 81.3 68,025,080 -13.8 70 total Capital of Wholly Owned CUSOs 10,769,406 25,573,553 137.5 37,885,517 48.5 30,502,104 -19.7 41,142,808 34.9 Net Income/Loss of Wholly Owned CUSOs 872,361 4,618,791 429.5 3,859,511 -16.4 651,295 8-31 1,071,099 64.5 Total Loans of Wholly Owned CUSOs 303,645 352,700 16.2 388,198 10.1 9,468,830 2,343.8 394,284 95.8 Total Deans of Wholly Owned CUSOs 13,969 35,299 152.7 17,033 -51.7 33,998 99.6 65,848 393,70 1541 1541 1541 1541 1541 1541 1541 154		7,929,881	21,749,309	174.3	22,183,418	2.0	23,694,789	6.8	23,189,525	-2.1
Total Capital of Wholly Owned CUSOs 10,769,406 25,573,553 137,5 37,985,917 48,5 30,502,104 -19,7 41,142,808 34,9 Net IncomerLoss of Wholly Owned CUSOs 872,361 4,618,791 429,5 3,859,911 -16,4 651,295 -83.1 1,071,099 64,5 8 Total Delinquency of Wholly Owned CUSOs 303,645 352,700 16,2 388,199 10,1 9,468,503 (2,343,8 394,284 49,5 8 Total Delinquency of Wholly Owned CUSOs 13,969 35,299 152,7 17,033 -51,7 33,998 99,6 65,848 93,7 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ 0 0 0 N/A 0 N/A 2,330,265 N/A 2,416,259 3.7 Outstanding Balance of Brokered CDs and Share 200,308,811 198,441,630 -0.9 167,319,924 -15,7 163,791,429 -2.1 177,450,317 8.3 CREDIT UNION INVESTMENT PROGRAMS 16 16 0.0 18 12,5 20 11.1 21 5.0 Approved Mortgage Seller 9 15 66,7 15 0.0 18 20.0 18 0.0 Sorrowing Repurchased Agreements 9 15 66,7 15 0.0 18 20.0 18 0.0 Sorrowing Repurchase Agreements 9 1 1 1 0.0 2 100,0 3 50,0 18 20.0 18 0.0 N/A 0		11711010	07.504.044	4540	10.000.050	40.5	70 504 440	04.0	00 005 000	40.0
Net Income/Loss of Wholly Owned CUSOs 872,361 4,618,791 429.5 3,859,511 -16.4 651,295 83.1 1,071,099 64.5 Total Loans of Wholly Owned CUSOs 305,645 332,700 16.2 388,198 10.1 9,486,330 2,343.8 394,284 -55.8 10.1 Delinquency of Wholly Owned CUSOs 13,969 35,299 152.7 17,033 -51.7 33,998 99.6 65,548 93.7 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) 0 0 0 N/A 0 N/A 2,330,265 N/A 2,416,259 3.7 Outstanding Balance of Brokered CDs and Share 200,308,811 198,441,630 -0.9 167,319,924 -15.7 163,791,429 -2.1 177,450,317 8.3 CREDIT UNION INVESTMENT PROGRAMS 10.0 18 12.5 20 11.1 21 5.0 Expression 16 16 0.0 18 12.5 20 11.1 21 5.0 Expression 17,400,000 18 12.5 20 11.1 21 5.0 Expression 18 0.0 Expression 19 15 66.7 15 0.0 18 20.0 18 0.0 Expression 18 0.0 Expression 19 15 66.7 15 0.0 18 20.0 18 0.0 Expression 19 15 0.0 18 0.0 18 0.0 Expression 19 15 0.0 18 0.0 18 0.0 Expression 19 15 0.0 18 0.0 Expression 19 15 0.0 18 0.0 Expression 19 15 0.0 Expr										_
Total Loans of Wholly Owned CUSOs 303,645 352,700 16.2 388,198 10.1 9,486,830 2,343.8 394,284 95.8 701al Delinquency of Wholly Owned CUSOs 13,969 35,299 152.7 17,033 51.7 33,998 99.6 65,848 93.7 17,033 51.7 33,998 99.6 65,848 93.7 18,000 18										
Total Delinquency of Wholly Owned CUSOs 13,969 35,299 152.7 17,033 -51.7 33,998 99.6 65,848 93.7 inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) 0 0 N/A 0 N/A 2,330,265 N/A 2,416,259 3.7 Outstanding Balance of Brokered CDs and Share 200,308,811 198,441,630 -0.9 167,319,924 -15.7 163,791,429 -2.1 177,450,317 8.3 CREDIT UNION INVESTMENT PROGRAMS 0 166,7 15 0.0 18 12.5 20 11.1 21 5.0 Approved Mortgage Processing 16 16 16 0.0 18 12.5 20 11.1 21 5.0 Borrowing Repurchase Agreements 9 15 66,7 15 0.0 18 20.0 18 0.0 N/A 0										
Outstanding Balance of Brokered CDs and Share 200,308,811 198,441,630 -0.9 167,319,924 -15.7 163,791,429 -2.1 177,450,317 8.3 CREDIT UNION INVESTMENT PROGRAMS Wortgage Processing 16 16 0.0 18 12.5 20 11.1 21 5.0 Approved Mortgage Seller 9 15 66.7 15 0.0 18 20.0 18 0.0 Borrowing Repurchase Agreements 2 0 100.0 0 N/A 0 N	Total Delinquency of Wholly Owned CUSOs							_		
Outstanding Balance of Brokered CDs and Share 200,308,811 198,441,630 -0.9 167,319,924 -15.7 163,791,429 -2.1 177,450,317 8.3 CREDIT UNION INVESTMENT PROGRAMS Wortgage Processing 16 16 0.0 18 12.5 20 11.1 21 5.0 Approved Mortgage Seller 9 15 66.7 15 0.0 18 20.0 18 0.0 Borrowing Repurchase Agreements 2 0 100.0 0 N/A 0 N										
Certificates Purchased 200,308,811 198,441,630 -0.9 167,319,924 -15.7 163,791,429 -2.1 177,450,317 8.3		0	0	N/A	0	N/A	2,330,265	N/A	2,416,259	3.7
CREDIT UNION INVESTMENT PROGRAMS		200 308 811	198 441 630	-0.9	167 319 924	-15.7	163 791 429	-2 1	177 450 317	8.3
Approved Mortgage Seller 9 15 66.7 15 0.0 18 20.0 18 0.0 Borrowing Repurchase Agreements 2 0 1-100.0 0 N/A	CREDIT UNION INVESTMENT PROGRAMS	200,000,011	100,111,000	0.0	107,010,021		100,101,120		177,100,017	0.0
Borrowing Repurchase Agreements 2 0 -100.0 0 N/A	Mortgage Processing	16	16	0.0	18	12.5	20	11.1	21	5.0
Brokered Deposits (all deposits acquired through 3rd party) 1	Approved Mortgage Seller									
Investment Pilot Program										
Investments Not Authorized by FCU Act (SCU only) 0 0 N/A 0 N/A 1 N/A 2 100.0 Deposits and Shares Meeting 703.10(a) 2 0 -100.0 0 N/A 0 N/										
Deposits and Shares Meeting 703.10(a) 2 0 -100.0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Brokered Certificates of Deposit (investments) 21 28 33.3 30 7.1 30 0.0 33 10.0 Charitable Donation Accounts N/A N/A N/A N/A N/A 0 0 N/A										
Brokered Certificates of Deposit (investments) 21 28 33.3 30 7.1 30 0.0 33 10.0										
Charitable Donation Accounts	Brokered Certificates of Deposit (investments)									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS N/A N/A N/A N/A N/A 27,533,268 24,787,448 -10.0	Charitable Donation Accounts	N/A	N/A		N/A		0		0	N/A
Securities	RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
Other Investments N/A N/A N/A 5,364,888 3,835,693 -28.5 Other Assets N/A N/A N/A 78,631,485 95,264,906 21.2 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements N/A N/A N/A 111,529,641 123,888,047 11.1 1/Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell Image: Compensation plans to the cell investments purchased for employee benefit/deferred compensation plans.		N/A	N/A		N/A		27 533 268		24 787 448	-10.0
Other Assets N/A N/A N/A 78,631,485 95,264,906 21.2 Total Assets Used to Fund Employee Benefit Plans or Deferred N/A N/A N/A 111,529,641 123,888,047 11.1 I/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell I/Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
Total Assets Used to Fund Employee Benefit Plans or Deferred N/A N/A N/A N/A N/A N/A N/A 111,529,641 123,888,047 11.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell										
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell	Total Assets Used to Fund Employee Benefit Plans or Deferred									
# Means the number is too large to display in the cell	Compensation Agreements	N/A	N/A	1	N/A		111,529,641		123,888,047	11.1
# Means the number is too large to display in the cell	1/ Prior to March 31, 2014, this item included investments purchased for employe	e benefit/deferred comr	ensation plans.	1					l	
									15.Oth	erlnvlnfo

Description Performance		Cumplemental Char	a Information Off P	olonoo C	haat & Barrawings			1	I	
Count of City Peer Group: NA Charles Region: Nation* Peer Group: All *State * Not** * Yes Included Federally Insured State	Return to cover	Supplemental Shar			neet, & Borrowings					
Page Court Page Court Court Page Court Page Pag	12/08/2015									
Count of Cult Pred Cropp. NA										
Dec.2011 Dec.2012 Dec.2013 Dec.2013 Dec.2014 Dec.2015 School Dec.2014	Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type In	cluded: F	ederally Insured Sta	ite
SUPPLEMENTAL SHARESCREPORTS (molecule in tool shares):		Count of	CU in Peer Group :	N/A						
SUPPLEMENTAL SHARESCREPORTS (molecule in tool shares):		Dec-2011	Dec-2012	% Cha	Dec-2013	% Cha	Dec-2014	% Cha	Sep-2015	% Cha
	SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):			,, <u> </u>		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		70 011.9	3.p.=0.0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Employee Bear Members Shares 15.987.260 17.996.900 10.5 16.936.072 6.2 20.200.000 11.8 20.774.100 0.4	Accounts Held by Member Government Depositors	703,172	723,779	2.9	753,956	4.2	779,429	3.4	788,008	1.1
Description	Accounts Held by Nonmember Government Depositors	1,287,186	1,191,037	-7.5	1,589,289	33.4	1,832,149	15.3	4,963,251	170.9
28 Pist Member Deposits	Employee Benefit Member Shares	15,387,205	17,069,603		18,132,072		20,280,028			2.4
No. Control Deposits Column Col	Employee Benefit Nonmember Shares									
Sealth Serving Accounts										
Solid Annover of Share Confinences > \$10,0000 482,990,687 446,902,300 27 446,907,246 25 443,852,007 37 446,907,216 37 37 37 37 37 37 37 3										
Design Amount of REARROSS p. 25 200,000 32 156,407 32 322,608 30 20 322,608 30 30 30 30 30 30 30										
Doller Annoted Share Drafts Seyes to Regular Shares or							-,,-			
More Market Accounts		321,154,647	328,644,933	2.3	325,083,082	-1.1	314,817,700	-3.2	312,240,281	-0.8
Submers Submers Accounts N/A N/A 141,965,011 165,889,606 169 21,202,278 27, 27, 28, 27, 27, 28, 28, 28, 28, 28, 28, 28, 28, 28, 28		0	7,266,969	N/A	3,891,828	-46.4	0	-100.0	0	N/A
SANNO MATURITIES	Business Share Accounts	N/A	N/A		141,965,011		165,889,680	16.9	212,202,278	27.9
1 19 19 19 19 19 19 19	Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		7,582,679		13,130,638	73.2	8,756,228	-33.3
10 3 years	SAVING MATURITIES									
23 years										5.3
Separate										0.0
SIJERANCE COVERAGE IN ADDITION TO NOUSIF										
SweenSpenis Insurance in Addition to NCLISIF 9 9 0 0 8 1.11 3 67,50 0 0 8 0.0 8 0.0 8 0.0 8 0.0 8 0.0 8 0.0 8 0.0 8 0.0 8 0.0 8 0.0 0.		8,827,111,059	9,356,092,965	6.0	9,654,946,322	3.2	9,916,058,554	2.7	10,334,438,845	4.2
Dollar Amount of Shares/Deposits Covered by Additional Insurance 114,220,446 44,136,439 61.4 37,545,760 14.9 37,607,268 0.2 37,172,524 12,175,175,175,175,175,175,175,175,175,175		0	0	0.0		11.1		0.0		0.0
Non-second Non					37 545 760					-1.2
Member Business Loans Sacured by Real Estate	OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	111,220,110	11,100,100	01.11	07,010,700	11.0	07,007,200	0.2	07,172,021	1.2
Member Business Loans NOT Secured by Real Estate	LOANS									
Nomember Business Loans Secured by Real Estate NA NA NA SC 55.089 1,537,162 50.26 1,122,268 27.1 Nomember Business Loan NT Secured by Real Estate NA NA NA SC 55.72 101,890 847 75,440 25.1 Nomember Business Loan NT Secured by Real Estate NA NA NA SC 55.72 101,890 847 75,440 25.1 Nomember Business Loan Infunded Commitments (Included In Steedings Above) NA NA 8,505,264 18,7 6,677,267 2-1,5 12,254,104 83.5 14,115,890 15.1 Naticellaneous Business Loan Infunded Commitments (Included In Steedings Above) NA NA NA NA NA NA NA NA	Member Business Loans Secured by Real Estate	N/A			3,808,237		6,442,501	69.2	8,954,189	39.0
Nomember Business Lans NOT Secured by Real Estate N/A N/A 55,172 101,890 847 76,440 25, fotal Unturded Commitments for Business Lans 10,460,748 8,556,284 -18,7 6,677,267 21,5 12,254,104 83,5 14,115,880 15,5										-5.0
Miscellaneous Business Lan Unfunded Commitments (Included In Zategories Above) NA										-25.0
Categories Above NA		10,460,748	8,505,264	-18.7	6,677,267	-21.5	12,254,104	83.5	14,115,880	15.2
Agricultural Related Business Loans										
Construction & Land Development		N/A	N/A		38.607		481.860	1.148.1	39.760	-91.7
Personance Characteristics Personance				-70.3		-34.1				18.6
Newboling OLD Lines 14 Family										
Revolving OVE Lines 1-4 Family	OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
Predict Card Line										
Unsecured Share Draft Lines of Credit										3.6
Overdraft Protection Programs 229.216.412 239.706.356 4.6 239.503.235 0.0 237.648.280 -0.8 246.124.732 3.1										
Residential Construction Loans-Excluding Business Purpose										
Federally Insured Home Equity Conversion Mortgages (HECM)										
Proprietary Reverses Mortgage Products					704,737					
Chief Unused Commitments					0					
Total Unused Commitments		47,997,334	53,300,142	11.0	49,224,648	-7.6	57,698,155	17.2	64,179,080	11.2
Machine Mach	Total Unfunded Commitments for Non-Business Loans	1,615,341,531	1,665,758,471	3.1	1,718,572,301	3.2	1,799,125,444	4.7	1,754,364,434	-2.5
Infunded Commitments Committed by Credit Union	Total Unused Commitments	1,625,802,279	1,674,263,735	3.0	1,725,249,568	3.0	1,811,379,548	5.0	1,768,480,314	-2.4
Unfunded Commitments Through Third Party	%(Unused Commitments / Cash & ST Investments)		100.18		128.99					-21.6
147,841,666 155,461,938 5.2 165,207,539 6.3 239,615,341 45.0 257,570,101 7.5	Unfunded Commitments Committed by Credit Union									-2.3
Pending Bond Claims										
Other Contingent Liabilities 591,717 698,363 18.0 720,071 3.1 884,846 22.9 1,066,998 20.6		,. ,								7.5
CREDIT AND BORROWING ARRANGEMENTS: 2										
Num FHLB Members 22 24 9.1 26 8.3 27 3.8 27 0.0		591,717	698,363	18.0	/20,071	3.1	884,846	22.9	1,066,998	20.6
Total Credit Lines 1,506,357,628 1,521,281,448 1.0 1,536,947,893 1.0 1,714,643,994 11.6 5,166,480,537 21.2 22,800,800 1-12,9 387,283,166 1,282.7 365,899,287 -5.5 370,373,617 12.2 22,852,502 297,143,503 27.6 279,837,503 -5.8 273,977,387 -2.1 270,239,001 -1.4 270,239,00		າາ	24	0.1	26	0 3	27	30	27	0.0
Total Credit Lines		22	24	9.1	20	0.3	21	3.8	21	0.0
Total Committed Credit Lines 32,157,202 28,008,001 -12.9 387,263,166 1,282.7 365,899,287 -5.5 370,373,617 1.2 Total Credit Lines at Corporate Credit Unions 232,852,502 297,143,503 27.6 279,837,503 -5.8 273,977,387 -2.1 270,239,001 -1.2 Draws Against Lines of Credit Credit 11,439,365 5,438,248 -52.5 3,117,651 -42.7 22,937,417 635.7 7,239,674 -68.6 BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS Line of Credit Outstanding from Corporate Cus 3,409,680 438,248 -87.1 2,226,350 408.0 8,179,546 267.4 0 -100.0 Term Borrowings Outstanding from Corporate Cus 7,000,000 5,000,000 -28.6 0 -100.0 0 N/A 0 N/A MISCELLANEOUS BORROWING INFORMATION: Assets Piedged to Secure Borrowings 649,604,988 723,556,969 11.4 909,178,493 25.7 1,211,001,596 33.2 1,195,594,284 -1.5 Amount of Borrowings Subject to Early Repayment at Lenders Option 86,000,000 53,000,000 -38.4 13,000,000 -75.5 10,000,000 -23.1 10,000,000 0.0 Included MBL construction and land development prior to 03/31/09.		1,506,357,628	1,521 281 448	1 0	1,536 947 893	1.0	1,714 643 994	11 6	5.166 480 537	201.3
Total Credit Lines at Corporate Credit Unions 232,852,502 297,143,503 27.6 279,837,503 -5.8 273,977,387 -2.1 270,239,001 -1.4 Draws Against Lines of Credit 11,439,365 5,439,248 -52.5 3,117,651 -42.7 22,937,417 635.7 7,239,674 -68.8 SORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS Line of Credit Outstanding from Corporate Cus 3,409,680 438,248 -67.1 2,226,350 408.0 8,179,546 267.4 0 -100.0 Term Borrowings Outstanding from Corporate Cus 7,000,000 5,000,000 -28.6 0 -100.0 0 N/A 0 N/A MISCELLANEOUS BORROWING INFORMATION: Assets Pledged to Secure Borrowings Lenders Option 86,000,000 53,000,000 -38.4 13,000,000 -75.5 10,000,000 -23.1 10,000,000 0.0 Jinissured Secondary Capital 2 0 0 N/A 0 N										1.2
Draws Against Lines of Credit 11,439,365 5,438,248 -52.5 3,117,651 -42.7 22,937,417 635.7 7,239,674 -68.8										-1.4
SORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS SUBSTANDING FROM CORPORATE CREDIT UNIONS SUBSTANDING FROM CORPORATE SUBSTANDING FROM CORPORATION: SUBSTANDING FRO	Draws Against Lines of Credit									-68.4
Line of Credit Outstanding from Corporate Cus 3,409,680 438,248 -87.1 2,226,350 408.0 8,179,546 267.4 0 -100.0 Term Borrowings Outstanding from Corporate Cus 7,000,000 5,000,000 -28.6 0 -100.0 0 N/A 0 N/A MISCELLANEOUS BORROWING INFORMATION: Assets Pledged to Secure Borrowings 649,604,988 723,556,969 11.4 909,178,493 25.7 1,211,001,596 33.2 1,195,594,284 -1.3 Amount of Borrowings Subject to Early Repayment at Lenders Option 86,000,000 53,000,000 -38.4 13,000,000 -75.5 10,000,000 -23.1 10,000,000 0.0 Jinisured Secondary Capital 2 0 N/A	BORROWINGS OUTSTANDING FROM CORPORATE									
Term Borrowings Outstanding from Corporate Cus 7,000,000 5,000,000 -28.6 0 -100.0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Sustest Pledged to Secure Borrowings Subject to Early Repayment at Lenders Option 86,000,000 53,000,000 -38.4 13,000,000 -75.5 10,000,000 -23.1 10,000,000 0.0 N/A 0										
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings 649,604,988 723,556,969 11.4 909,178,493 25.7 1,211,001,596 33.2 1,195,594,284 -1.3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		7,000,000	5,000,000	-28.6	0	-100.0	0	N/A	0	N/A
Amount of Borrowings Subject to Early Repayment at Lenders Option 86,000,000 53,000,000 -38.4 13,000,000 -75.5 10,000,000 -23.1 10,000,000 0.0.0 Jinisured Secondary Capital 2 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Means the number is too large to display in the cell 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		640 004 000	700 550 000	44.4	000 470 400	05.7	1 044 004 500	22.0	1 105 504 004	4.0
Lenders Option 86,000,000 53,000,000 -38.4 13,000,000 -75.5 10,000,000 -23.1 10,000,000 0.0 Jninsured Secondary Capital ² 0 0 N/A	Amount of Borrowings Subject to Early Repayment at	049,004,988	123,000,969	11.4	909,178,493	25.7	1,211,001,596	33.2	1, 195,594,284	-1.3
Jninsured Secondary Capital 2 0 0 N/A 0 N/		86,000,000	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1	10,000,000	0.0
# Means the number is too large to display in the cell Included MBL construction and land development prior to 03/31/09.	Uninsured Secondary Capital ²								-,,	
	# Means the number is too large to display in the cell									
Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward 16.SuppShareOBS&Bor										
	² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 for	ward							16.SuppShareO	BS&Borr

	Miscella	neous Information, P	rograms.	Services	1 1				1
Return to cover	Miscena	For Charter :		Oci vices					
12/08/2015		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Fede	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A					-	
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
MEMBERSHIP:			Ĭ						
Num Current Members	1,250,596	1,288,149	3.0	1,320,195	2.5	1,353,587	2.5	1,380,618	2.0
Num Potential Members	28,494,753		1.0			34,288,419		33,926,114	
% Current Members to Potential Members	4.39		2.0			34,266,419	-7.7	4.07	3.1
* % Membership Growth	1.62	3.00	85.6			2.53	1.7	2.66	
Total Num Savings Accts	2,338,371	2,397,741	2.5	2,460,159	2.6	2,527,354	2.7	2,602,429	3.0
EMPLOYEES:									
Num Full-Time Employees	3,142	3,289	4.7	3,369		3,482	3.4	3,582	+
Num Part-Time Employees	410	419	2.2	431	2.9	439	1.9	431	-1.8
BRANCHES:									
Num of CU Branches	326	308	-5.5	316	2.6	315	-0.3	314	-0.3
Num of CUs Reporting Shared Branches	28	29	3.6	31	6.9	30	-3.2	31	3.3
Plan to add new branches or expand existing facilities	11					11	-15.4	11	1
MISCELLANEOUS LOAN INFORMATION:									1
**Total Amount of Loans Granted YTD	2,828,157,187	3,574,516,768	26.4	3,446,856,227	-3.6	3,298,350,353	-4.3	2,916,501,768	17.9
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	2,020,101,101	5,577,510,700	20.4	5,740,000,227	-5.0	0,200,000,000	-4.5	2,510,501,700	17.8
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS			,/(,,		,, .		,,
(Credit Programs):									
Business Loans	22	32	45.5	29	-9.4	33	13.8	32	-3.0
Credit Builder	17			23		24	4.3	25	+
Debt Cancellation/Suspension	6					6		5	
Direct Financing Leases	1								
Ü						0		0	
Indirect Business Loans	7			9		9		9	+
Indirect Consumer Loans	30		13.3	35		35	0.0	34	+
Indirect Mortgage Loans	9			9		10	11.1	9	
Interest Only or Payment Option 1st Mortgage Loans	5	7	40.0	11	57.1	10	-9.1	11	10.0
Micro Business Loans	10	10	0.0	11	10.0	11	0.0	12	9.1
Micro Consumer Loans	13	13	0.0	13	0.0	14	7.7	14	0.0
Overdraft Lines of Credit	66	64	-3.0	64	0.0	64	0.0	63	-1.6
Overdraft Protection	58		5.2	58	-4.9	58	0.0	58	0.0
Participation Loans	32			41		45	9.8	41	
Pay Day Loans	13					15		15	
Real Estate Loans	75					83		81	
Refund Anticipation Loans	2					2		2	+
Risk Based Loans	73			81		83	2.5	83	
Share Secured Credit Cards	26					31	0.0	30	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	91	88				86		83	
Business Share Accounts	38	41	7.9	43	4.9	45	4.7	44	-2.2
Check Cashing	64	62	-3.1	62	0.0	63	1.6	60	-4.8
First Time Homebuyer Program	11	12	9.1	13	8.3	12	-7.7	13	8.3
Health Savings Accounts	10		10.0			12		12	
Individual Development Accounts	2					2		2	
In-School Branches	2			1	-50.0	1	0.0	1	+
Insurance/Investment Sales	30					36		36	
International Remittances	12					20	17.6	20	
Low Cost Wire Transfers									
	71					83	-1.2	82	+
**Number of International Remittances Originated YTD	N/A	N/A		1,975	 	3,825	93.7	2,972	3.6
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for	_		400.0		2.0	_	05.0	_	
Business Combo Acctna (FAS 141R)	2	4	100.0	4	0.0	5	25.0	7	40.0
Adjusted Retained Earnings Obtained through	0.744.000	040.054	04.0	205 400	20.0	0.070.000	670.0	0.440.005	457.4
Business Combinations	2,741,933	240,651	-91.2	305,438	26.9	2,378,003	678.6	6,119,825	157.4
Fixed Assets - Capital & Operating Leases					1				1
Aggregate of Future Capital and Operating Lease Pmts	00 007 170	40 000 770	40.0	00 040 707	20.5	00 470 000	44.0	04.000.040	
on Fixed Assets (not discounted to PV)	22,307,173	19,282,776	-13.6	26,319,727	36.5	23,176,926	-11.9	24,893,248	7.4
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								ļ
** Amount is year-to-date and the related % change ratio is annualized.			L						L
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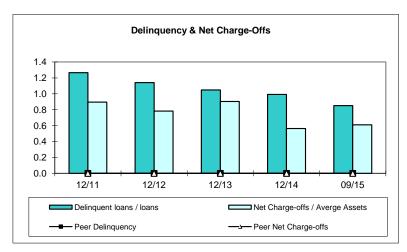
	Inform	nation System		nology					
Return to cover		For Charter :							
12/08/2015		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group:	All * State = 'I	/IO' * Typ	e Included: F	ederally
	Count of CU in	Peer Group :	N/A						
	Dec-2011	Dec-2012	% Chg	Dec-2013	% Chg	Dec-2014	% Chg	Sep-2015	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	68	66	-2.9	63	-4.5	61	-3.2	60	-1.6
Vendor On-Line Service Bureau	49	47	-4.1	50	6.4	49	-2.0	47	-4.1
CU Developed In-House System	1	0	-100.0	0	N/A	0	N/A	0	N/A
Other	4	4	0.0	4	0.0	5	25.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	88	-1.1	89	1.1	89	0.0	86	-3.4
Audio Response/Phone Based	72			70	-1.4		-4.3	64	-
Automatic Teller Machine (ATM)	82	85	-	85	0.0		-2.4	80	-3.6
Kiosk	6					7	0.0	7	0.0
Mobile Banking	16		+				26.3	49	
Other	4			3			-33.3	2	
Services Offered Electronically	-		00.0	Ü	00.0	_	00.0	_	0.0
Member Application	36	40	11.1	39	-2.5	41	5.1	40	-2.4
New Loan	44			48			0.0	48	
Account Balance Inquiry	90			91	1.1		-1.1	87	-3.3
Share Draft Orders	63			65	3.2		1.5	63	
New Share Account	21	23			4.3		8.3	25	-3.8
Loan Payments	85						-1.2	80	-
Account Aggregation	12				15.4	-	6.7	17	6.3
00 0		_	_	28					
Internet Access Services e-Statements	25		4	80	7.7		0.0	28	
			4		3.9		2.5	80	
External Account Transfers	18			26	18.2		7.7	30	7.1
View Account History	92		4	91	0.0		-1.1	87	-3.3
Merchandise Purchase	5			5			20.0	6	
Merchant Processing Services	5						0.0	6	
Remote Deposit Capture	6			14			35.7	24	26.3
Share Account Transfers	89			89	1.1		-1.1	85	-3.4
Bill Payment	67	68			4.4	71	0.0	68	-4.2
Download Account History	77	75			2.7	77	0.0	74	-3.9
Electronic Cash	5						0.0	5	
Electronic Signature Authentication/Certification	3				100.0		116.7	15	
Mobile Payments	N/A	N/A		7		15	114.3	18	20.0
Type of World Wide Website Address									
Informational	11	11	0.0	11	0.0	11	0.0	11	0.0
Interactive	8	3	-62.5	2	-33.3	3	50.0	3	0.0
Transactional	83	86	3.6	88			-2.3	83	-3.5
Number of Members That Use Transactional Website	427,547	479,889	12.2	533,875	11.2	567,151	6.2	580,943	2.4
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	-
Transactional	0			0		0	N/A	0	
Miscellaneous			,,,,				,,,,		
Internet Access	118	112	-5.1	114	1.8	112	-1.8	109	-2.7
*****	110		J.1				0	.50	
						 			18.IS&T

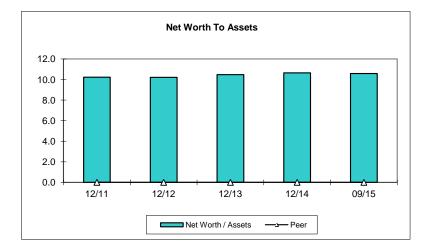
Return to cover

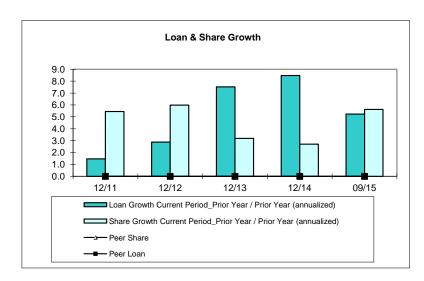
12/08/2015 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 113 Asset Range: N/A

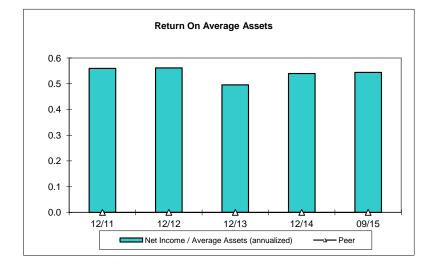
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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

Return to cover

12/08/2015 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 113 Asset Range : N/A

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

Count of CU in Peer Group: N/A

