

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

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

Count of CU : 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

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.

| | | Ratio Analysis | | | | | | | | |
|---|----------|--|----------|----------|----------|----------|--------------|----------|----------|--------------|
| Return to cover | | For Charter : N/A | | | | | | | | |
| 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 * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | |
| | | Count 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 | | | | | | | | | | |
| Net Worth/Total Assets | 10.23 | 10.21 | 10.48 | 10.65 | N/A | N/A | 10.59 | N/A | N/A | |
| Net Worth/Total Assets--Including Optional 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 | 6.40 | 7.12 | 5.94 | 5.78 | N/A | N/A | 5.48 | N/A | N/A | |
| ASSET QUALITY | | | | | | | | | | |
| Delinquent 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 Excluding Stabilization 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 | 1.94 | 2.20 | 2.13 | 2.09 | N/A | N/A | 2.16 | N/A | N/A | |
| * Cost of Funds / Avg. Assets | 0.99 | 0.78 | 0.60 | 0.53 | N/A | N/A | 0.49 | N/A | N/A | |
| * Net Margin / Avg. Assets | 5.05 | 5.13 | 4.97 | 4.95 | 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 | 3.05 | 3.02 | N/A | N/A | 3.14 | N/A | N/A | |
| ASSET / LIABILITY MANAGEMENT | | | | | | | | | | |
| 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 | 59.44 | 58.02 | 61.04 | 63.94 | N/A | N/A | 63.77 | N/A | N/A | |
| Cash + Short-Term Investments / Assets | 14.14 | 15.37 | 12.03 | 9.97 | N/A | N/A | 11.92 | 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 | 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 | 5.99 | 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; December = 1 (or no annualizing) | | | | | | | | | | |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. | | | | | | | | | | |
| Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. | | | | | | | | | | |
| ¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. | | | | | | | | | | |
| ² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. | | | | | | | | | | |
| ³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | | | | | | |

| | Supplemental Ratio Analysis | | | | |
|--|---|----------|----------|----------|----------|
| Return to cover | For Charter : N/A | | | | |
| 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 * State | | | | |
| | Count of CU in Peer Group : N/A | | | | |
| | Dec-2011 | Dec-2012 | Dec-2013 | Dec-2014 | Sep-2015 |
| OTHER DELINQUENCY RATIOS ¹ | | | | | |
| 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 Guaranteed Student Loans | 6.75 | 4.21 | 5.58 | 3.21 | 2.39 |
| 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 | N/A | N/A | 1.68 | 1.43 | 1.39 |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE | N/A | 6.92 | 7.89 | 9.01 | 10.86 |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans | 1.13 | 1.43 | 1.31 | 1.41 | 1.09 |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans | 1.49 | 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 Secured by RE | N/A | 35.53 | 29.51 | 13.07 | 67.14 |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale | N/A | N/A | 0.00 | 0.27 | 0.00 |
| Allowance for Loan & Lease Losses to Delinquent Loans | 87.00 | 109.88 | 97.37 | 97.18 | 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 Mtg 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 Fixed/Hybrid/Balloon Loans | 1.53 | 0.99 | 1.89 | 0.85 | 0.47 |
| Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable | 0.54 | 0.50 | 0.34 | 0.32 | 0.35 |
| 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 | N/A | 8.03 | 18.78 | 11.29 | 10.75 |
| TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans | N/A | 56.65 | 8.20 | 7.00 | 5.09 |
| 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 | 0.41 | 0.62 | 0.18 | 0.08 |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans | 0.27 | 0.28 | 0.67 | 0.13 | 0.06 |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans | 0.89 | 0.70 | 0.50 | 0.29 | 0.13 |
| * 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans | 1.16 | 0.92 | 1.02 | 0.99 | 1.17 |
| * 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 | 17.03 | 18.13 | 19.52 | 19.96 |
| Participation Loans Outstanding / Total Loans | 2.86 | 2.74 | 2.62 | 2.74 | 3.02 |
| Participation Loans Purchased YTD / Total Loans Granted YTD | 3.13 | 1.65 | 2.22 | 2.59 | 2.51 |
| * Participation Loans Sold YTD / Total Assets | 0.08 | 0.05 | 0.14 | 0.27 | 0.49 |
| Total Business Loans (NMBL) 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 Student Loans | N/A | N/A | 41.86 | 35.69 | 45.41 |
| REAL ESTATE LENDING RATIOS | | | | | |
| 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 | 0.35 | 0.26 | 0.29 | 0.27 | 0.34 |
| Interest Only & Payment Option First & Other RE / Net Worth | 3.45 | 2.57 | 2.78 | 2.50 | 3.19 |
| MISCELLANEOUS RATIOS | | | | | |
| Mortgage Servicing Rights / Net Worth | 1.15 | 1.72 | 2.16 | 1.19 | 1.22 |
| Unused Commitments / Cash & ST Investments | 111.43 | 100.18 | 128.99 | 157.81 | 123.73 |
| Complex Assets / Total Assets | 21.43 | 20.39 | 19.99 | 20.93 | 21.07 |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings | 43.80 | 42.73 | 41.13 | 39.70 | 38.49 |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) | | | | | |
| **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. | | | | | |
| # Means the number is too large to display in the cell | | | | | |
| ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | |

| | Liabilities, Shares & Equity | | | | | | | | |
|---|---|-----------------------|-------------|-----------------------|--------------|-----------------------|-------------|-----------------------|------------|
| Return to cover | For Charter : N/A | | | | | | | | |
| 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 * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | |
| | Dec-2011 | Dec-2012 | % Chg | Dec-2013 | % Chg | Dec-2014 | % Chg | 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 | 307,428,402 | 249,528,237 | -18.8 | 186,153,182 | -25.4 | 215,232,051 | 15.6 | 229,312,772 | 6.5 |
| Borrowing Repurchase Transactions | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Subordinated Debt | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³ | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Non-Trading Derivative Liabilities, net | N/A | N/A | | N/A | | 0 | | 0 | N/A |
| Accrued Dividends and Interest Payable | 10,214,386 | 13,833,311 | 35.4 | 12,404,911 | -10.3 | 12,378,843 | -0.2 | 10,112,342 | -18.3 |
| 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 |
| 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 | | | | | | | | | |
| Share Drafts | 1,370,189,155 | 1,470,819,402 | 7.3 | 1,549,631,235 | 5.4 | 1,690,759,847 | 9.1 | 1,787,639,700 | 5.7 |
| Regular Shares | 2,395,286,330 | 2,664,584,488 | 11.2 | 2,899,157,457 | 8.8 | 3,121,721,491 | 7.7 | 3,398,718,883 | 8.9 |
| Money Market Shares | 2,037,552,033 | 2,255,027,127 | 10.7 | 2,366,918,208 | 5.0 | 2,418,108,558 | 2.2 | 2,486,323,732 | 2.8 |
| Share Certificates | 2,003,106,060 | 1,922,359,031 | -4.0 | 1,811,083,707 | -5.8 | 1,687,626,877 | -6.8 | 1,671,505,013 | -1.0 |
| IRA/KEOGH Accounts | 1,001,584,272 | 1,016,082,056 | 1.4 | 993,465,335 | -2.2 | 952,388,751 | -4.1 | 930,396,381 | -2.3 |
| All Other Shares ¹ | 17,469,446 | 24,180,561 | 38.4 | 27,591,787 | 14.1 | 31,838,239 | 15.4 | 39,251,963 | 23.3 |
| Non-Member Deposits | 1,923,763 | 3,040,300 | 58.0 | 7,098,593 | 133.5 | 13,614,791 | 91.8 | 20,603,173 | 51.3 |
| 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 | -1.0 |
| Appropriation For Non-Conforming Investments (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 | 4.6 |
| Equity Acquired in Merger | 129,385 | 240,651 | 86.0 | 315,438 | 31.1 | 2,378,003 | 653.9 | 6,119,826 | 157.4 |
| Miscellaneous Equity | 1,188,480 | 1,188,480 | 0.0 | 1,188,480 | 0.0 | 1,188,480 | 0.0 | 1,188,480 | 0.0 |
| Accumulated Unrealized G/L on AFS Securities | 23,188,786 | 24,249,421 | 4.6 | -17,714,259 | -173.1 | 814,696 | 104.6 | 6,519,588 | 700.2 |
| Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Accumulated Unrealized G/L on Cash Flow Hedges | 0 | 0 | N/A | 0 | N/A | -271,963 | N/A | 0 | 100.0 |
| Other Comprehensive Income | -18,321,074 | -22,456,995 | -22.6 | -13,738,185 | 38.8 | -21,423,757 | -55.9 | -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 |
| 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 | 406,259,378 | 12.5 | 413,825,060 | 1.9 | 510,936,652 | 23.5 |
| Insured Shares & Deposits | 8,514,950,714 | 8,994,886,676 | 5.6 | 9,248,686,944 | 2.8 | 9,502,233,494 | 2.7 | 9,823,502,193 | 3.4 |
| TOTAL NET WORTH | 1,055,928,512 | 1,110,632,447 | 5.2 | 1,165,122,444 | 4.9 | 1,226,128,094 | 5.2 | 1,271,189,541 | 3.7 |
| # Means the number is too large to display in the cell | | | | | | | | | |
| ¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS | | | | | | | | | |
| ² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000 | | | | | | | | | |
| ³ December 2011 and forward includes "Subordinated Debt Included in Net Worth." | | | | | | | | | |

| | | Income Statement | | | | | | | | |
|---|--|---|--------------------|--------------|--------------------|--------------|--------------------|--------------|--------------------|--------------|
| Return to cover | | For Charter : N/A | | | | | | | | |
| 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 * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | |
| | | Count of CU in Peer Group : N/A | | | | | | | | |
| | | Dec-2011 | Dec-2012 | % Chg | Dec-2013 | % Chg | Dec-2014 | % Chg | Sep-2015 | % Chg |
| * INCOME AND EXPENSE | | | | | | | | | | |
| INTEREST INCOME: | | | | | | | | | | |
| Interest on Loans | | 356,407,867 | 344,322,452 | -3.4 | 334,029,324 | -3.0 | 338,684,019 | 1.4 | 264,833,385 | 4.3 |
| Less Interest Refund | | (587,424) | (457,500) | -22.1 | (530,440) | 15.9 | (526,357) | -0.8 | (227,922) | -42.3 |
| Income from Investments | | 54,366,380 | 48,109,492 | -11.5 | 42,862,293 | -10.9 | 44,676,917 | 4.2 | 31,163,884 | -7.0 |
| Income from Trading | | 406,864 | 1,078,029 | 165.0 | 1,935,373 | 79.5 | 414,364 | -78.6 | -886,553 | -385.3 |
| TOTAL INTEREST INCOME | | 410,593,687 | 393,052,473 | -4.3 | 378,296,550 | -3.8 | 383,248,943 | 1.3 | 294,882,794 | 2.6 |
| INTEREST EXPENSE: | | | | | | | | | | |
| 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 | -18.3 | 13,982,965 | -28.3 | 11,668,792 | -16.5 | 8,341,537 | -4.7 |
| Interest on Borrowed Money | | 11,719,213 | 9,905,604 | -15.5 | 5,345,441 | -46.0 | 4,597,536 | -14.0 | 3,780,956 | 9.7 |
| TOTAL INTEREST EXPENSE | | 99,014,369 | 82,571,161 | -16.6 | 66,068,931 | -20.0 | 60,290,462 | -8.7 | 43,347,924 | -4.1 |
| PROVISION FOR LOAN & LEASE LOSSES | | 50,696,965 | 58,538,753 | 15.5 | 47,404,679 | -19.0 | 41,662,765 | -12.1 | 32,624,826 | 4.4 |
| NET INTEREST INCOME AFTER PLL | | 260,882,353 | 251,942,559 | -3.4 | 264,822,940 | 5.1 | 281,295,716 | 6.2 | 218,910,044 | 3.8 |
| NON-INTEREST INCOME: | | | | | | | | | | |
| 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 | 37.1 | 120,497,760 | 7.0 | 123,510,331 | 2.5 | 104,664,962 | 13.0 |
| Gain (Loss) on Investments | | 916,613 | 2,403,868 | 162.3 | 3,310,110 | 37.7 | 965,075 | -70.8 | 956,197 | 32.1 |
| Gain (Loss) on Non-Trading Derivatives | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Gain (Loss) on Disposition of Assets | | -3,180,927 | -1,834,344 | 42.3 | -1,382,846 | 24.6 | -2,820,948 | -104.0 | -498,750 | 76.4 |
| Gain from Bargain Purchase (Merger) | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 2,153,974 | N/A |
| Other Non-Oper Income/(Expense) | | 1,358,916 | -27,923 | -102.1 | 2,190,906 | 7,946.2 | -719,401 | -132.8 | -1,316,346 | -144.0 |
| NCUSIF Stabilization Income | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| TOTAL NON-INTEREST INCOME | | 193,951,799 | 233,185,669 | 20.2 | 238,058,166 | 2.1 | 233,872,075 | -1.8 | 191,278,854 | 9.1 |
| NON-INTEREST EXPENSE | | | | | | | | | | |
| Total Employee Compensation & Benefits | | 186,474,156 | 206,369,608 | 10.7 | 215,409,303 | 4.4 | 224,274,522 | 4.1 | 180,534,585 | 7.3 |
| Travel, Conference Expense | | 3,317,233 | 3,702,074 | 11.6 | 3,954,311 | 6.8 | 4,346,011 | 9.9 | 3,329,845 | 2.2 |
| Office Occupancy | | 28,589,598 | 29,025,588 | 1.5 | 30,031,267 | 3.5 | 32,740,885 | 9.0 | 26,058,817 | 6.1 |
| Office Operation Expense | | 73,949,700 | 78,153,744 | 5.7 | 85,500,926 | 9.4 | 91,261,164 | 6.7 | 71,695,665 | 4.7 |
| Educational and Promotion | | 16,003,092 | 16,175,334 | 1.1 | 15,602,280 | -3.5 | 15,117,153 | -3.1 | 12,539,654 | 10.6 |
| Loan Servicing Expense | | 27,103,828 | 32,086,214 | 18.4 | 33,914,490 | 5.7 | 32,157,061 | -5.2 | 27,020,946 | 12.0 |
| Professional, Outside Service | | 25,158,548 | 28,000,571 | 11.3 | 29,715,191 | 6.1 | 32,836,557 | 10.5 | 24,931,036 | 1.2 |
| Member Insurance ¹ | | N/A | N/A | | N/A | | N/A | | N/A | |
| Member Insurance - NCUSIF Premium ² | | 4,481,783 | 1,706,737 | -61.9 | 1,229,266 | -28.0 | 99,901 | -91.9 | 9,908 | -86.8 |
| Member Insurance - Temporary Corporate CU Stabilization Fund ³ | | 16,248,985 | 6,819,726 | -58.0 | 6,111,196 | -10.4 | 0 | -100.0 | 0 | N/A |
| Member Insurance - Other | | 941,509 | 788,597 | -16.2 | 640,903 | -18.7 | 311,577 | -51.4 | 111,225 | -52.4 |
| Operating Fees | | 1,543,232 | 1,698,188 | 10.0 | 1,555,852 | -8.4 | 1,575,329 | 1.3 | 1,197,455 | 1.4 |
| Misc Operating Expense | | 14,809,612 | 21,088,390 | 42.4 | 24,737,640 | 17.3 | 19,370,530 | -21.7 | 14,791,936 | 1.8 |
| TOTAL NON-INTEREST EXPENSE | | 398,621,276 | 425,614,771 | 6.8 | 448,402,625 | 5.4 | 454,090,690 | 1.3 | 362,221,072 | 6.4 |
| NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4} | | 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 | 5.9 | 54,478,481 | -8.5 | 61,077,101 | 12.1 | 47,967,826 | 4.7 |
| RESERVE TRANSFERS: | | | | | | | | | | |
| 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 ratios are annualized. | | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense. | | | | | | | | | | |
| ² For December 2010 forward, this account includes only NCUSIF Premium Expense. | | | | | | | | | | |
| ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2). | | | | | | | | | | |
| ⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. | | | | | | | | | | |

| Delinquent Loan Information 2 | | | | | | | | | | |
|---|---|-------------|--------------|-------------|-------------|-------------|--------------|-------------|--------------|--|
| Return to cover | For Charter : N/A | | | | | | | | | |
| 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 * State = 'MO' * Type Included: Federally Insured State | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2011 | Dec-2012 | % Chg | Dec-2013 | % Chg | Dec-2014 | % Chg | Sep-2015 | % Chg | |
| DELINQUENT LOANS BY CATEGORY ¹ | | | | | | | | | | |
| ALL REAL ESTATE LOANS | | | | | | | | | | |
| 30 to 59 Days Delinquent | 52,620,191 | 44,061,565 | -16.3 | 54,378,430 | 23.4 | 46,690,610 | -14.1 | 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 | -5.8 | 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 | -21.1 | 3,802,565 | -46.7 | |
| > = 360 Days Delinquent | 2,714,914 | 3,605,367 | 32.8 | 3,707,392 | 2.8 | 2,954,625 | -20.3 | 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 Delinquent | 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 | 4,914,759 | 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 | 225.3 | |
| 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 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 | 1,426,156 | -44.9 | 2,012,259 | 41.1 | 1,843,109 | -8.4 | 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 | 637,225 | 184.9 | 321,420 | -49.6 | 123,716 | -61.5 | 0 | -100.0 | |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) | 4,716,089 | 2,670,840 | -43.4 | 4,885,290 | 82.9 | 2,194,685 | -55.1 | 1,152,805 | -47.5 | |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans | 1.53 | 0.99 | -35.1 | 1.89 | 90.5 | 0.85 | -54.8 | 0.47 | -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 | 2,152,654 | -11.9 | 1,532,646 | -28.8 | 1,426,459 | -6.9 | 1,567,691 | 9.9 | |
| 180 to 359 Days Delinquent | 329,844 | 442,093 | 34.0 | 269,533 | -39.0 | 402,183 | 49.2 | 548,154 | 36.3 | |
| > = 360 Days Delinquent | 190,204 | 139,883 | -26.5 | 134,477 | -3.9 | 153,484 | 14.1 | 198,813 | 29.5 | |
| 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 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 | N/A | | 2,313,659 | | 974,629 | -57.9 | 3,097,003 | 217.8 | |
| 180 to 359 Days Delinquent | N/A | N/A | | 2,246,651 | | 2,180,203 | -3.0 | 0 | -100.0 | |
| > = 360 Days Delinquent | N/A | N/A | | 994,526 | | 112,775 | -88.7 | 422,618 | 274.7 | |
| 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 Business Loans Secured by RE | N/A | N/A | | 2.21 | | 1.17 | -47.3 | 1.21 | 3.3 | |
| Member Business Loans NOT Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | 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 | -41.2 | 2,625,030 | 357.8 | |
| 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 | 153.5 | |
| %Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE | N/A | N/A | | 9.70 | | 5.78 | -40.4 | 14.24 | 146.3 | |
| NonMember Business Loans Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | N/A | N/A | | 0 | | 657,750 | N/A | 0 | -100.0 | |
| 60 to 179 Days Delinquent | N/A | N/A | | 0 | | 20,004 | N/A | 0 | -100.0 | |
| 180 to 359 Days Delinquent | N/A | N/A | | 0 | | 1,107,238 | N/A | 0 | -100.0 | |
| > = 360 Days Delinquent | N/A | N/A | | 0 | | 0 | N/A | 0 | N/A | |
| Total NonMember Business Loans Secured by RE Delinquent >= 60 Days | N/A | N/A | | 0 | | 1,127,242 | N/A | 0 | -100.0 | |
| %NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE | N/A | N/A | | 0.00 | | 6.44 | N/A | 0.00 | -100.0 | |
| NonMember Business Loans NOT Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | N/A | N/A | | 0 | | 0 | N/A | 0 | N/A | |
| 60 to 179 Days Delinquent | N/A | N/A | | 0 | | 0 | N/A | 0 | N/A | |
| 180 to 359 Days Delinquent | N/A | N/A | | 0 | | 63,444 | N/A | 0 | -100.0 | |
| > = 360 Days Delinquent | N/A | N/A | | 0 | | 0 | N/A | 0 | N/A | |
| Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days | N/A | N/A | | 0 | | 63,444 | N/A | 0 | -100.0 | |
| %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE | N/A | N/A | | 0.00 | | 0.59 | N/A | 0.00 | -100.0 | |
| # Means the number is too large to display in the cell | | | | | | | | | | |

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

| Real Estate Loan Information 1 | | | | | | | | | |
|--|--|----------------------|--------------|----------------------|--------------|----------------------|--------------|----------------------|-------------|
| Return to cover | For Charter : N/A | | | | | | | | |
| 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 * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | |
| | Dec-2011 | Dec-2012 | % Chg | Dec-2013 | % Chg | Dec-2014 | % Chg | Sep-2015 | % Chg |
| REAL ESTATE LOANS OUTSTANDING: | | | | | | | | | |
| First Mortgages | | | | | | | | | |
| Fixed Rate > 15 years | 839,583,046 | 723,076,281 | -13.9 | 722,883,140 | 0.0 | 713,477,935 | -1.3 | 751,430,609 | 5.3 |
| Fixed Rate 15 years or less | 471,395,037 | 627,597,280 | 33.1 | 733,992,572 | 17.0 | 709,217,201 | -3.4 | 685,789,584 | -3.3 |
| Other Fixed Rate | 18,919,156 | 21,826,822 | 15.4 | 23,822,320 | 9.1 | 28,057,043 | 17.8 | 29,873,977 | 6.5 |
| Total Fixed Rate First Mortgages | 1,329,897,239 | 1,372,500,383 | 3.2 | 1,480,698,032 | 7.9 | 1,450,752,179 | -2.0 | 1,467,094,170 | 1.1 |
| Balloon/Hybrid > 5 years | 45,107,832 | 57,050,209 | 26.5 | 86,966,887 | 52.4 | 172,447,184 | 98.3 | 211,494,047 | 22.6 |
| Balloon/Hybrid 5 years or less | 499,279,384 | 460,961,352 | -7.7 | 480,519,048 | 4.2 | 521,532,577 | 8.5 | 488,223,758 | -6.4 |
| Total Balloon/Hybrid First Mortgages | 544,387,216 | 518,011,561 | -4.8 | 567,485,935 | 9.6 | 693,979,761 | 22.3 | 699,717,805 | 0.8 |
| Adjustable Rate First Mtgs 1 year or less | 63,234,102 | 56,837,001 | -10.1 | 54,417,108 | -4.3 | 60,364,884 | 10.9 | 60,093,274 | -0.4 |
| Adjustable Rate First Mtgs >1 year | 83,192,246 | 84,432,645 | 1.5 | 86,663,107 | 2.6 | 95,172,355 | 9.8 | 115,289,679 | 21.1 |
| Total Adjustable First Mortgages | 146,426,348 | 141,269,646 | -3.5 | 141,080,215 | -0.1 | 155,537,239 | 10.2 | 175,382,953 | 12.8 |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING | 2,020,710,803 | 2,031,781,590 | 0.5 | 2,189,264,182 | 7.8 | 2,300,269,179 | 5.1 | 2,342,194,928 | 1.8 |
| Other Real Estate Loans | | | | | | | | | |
| Closed End Fixed Rate | 281,093,806 | 246,013,471 | -12.5 | 239,810,129 | -2.5 | 237,699,234 | -0.9 | 228,694,125 | -3.8 |
| Closed End Adjustable Rate | 5,264,562 | 4,411,421 | -16.2 | 1,750,620 | -60.3 | 13,683,378 | 681.6 | 6,563,721 | -52.0 |
| Open End Adjustable Rate (HELOC) | 539,227,917 | 544,563,034 | 1.0 | 572,568,702 | 5.1 | 611,705,187 | 6.8 | 648,024,830 | 5.9 |
| Open End Fixed Rate | 27,497,285 | 23,343,338 | -15.1 | 18,773,982 | -19.6 | 19,132,690 | 1.9 | 15,283,851 | -20.1 |
| TOTAL OTHER REAL ESTATE OUTSTANDING | 853,083,570 | 818,331,264 | -4.1 | 832,903,433 | 1.8 | 882,220,489 | 5.9 | 898,566,527 | 1.9 |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING | 2,873,794,373 | 2,850,112,854 | -0.8 | 3,022,167,615 | 6.0 | 3,182,489,668 | 5.3 | 3,240,761,455 | 1.8 |
| RE LOAN SUMMARY (FIX, ADJ): | | | | | | | | | |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) | 1,375,005,071 | 1,429,550,592 | 4.0 | 1,567,664,919 | 9.7 | 1,623,199,363 | 3.5 | 1,678,588,217 | 3.4 |
| Other RE Fixed Rate | 308,591,091 | 269,356,809 | -12.7 | 258,584,111 | -4.0 | 256,831,924 | -0.7 | 243,977,976 | -5.0 |
| Total Fixed Rate RE Outstanding | 1,683,596,162 | 1,698,907,401 | 0.9 | 1,826,249,030 | 7.5 | 1,880,031,287 | 2.9 | 1,922,566,193 | 2.3 |
| %(Total Fixed Rate RE/Total Assets) | 16.32 | 15.62 | -4.3 | 16.43 | 5.2 | 16.33 | -0.6 | 16.03 | -1.9 |
| %(Total Fixed Rate RE/Total Loans) | 27.45 | 26.93 | -1.9 | 26.92 | 0.0 | 25.55 | -5.1 | 25.14 | -1.6 |
| | | | | | | | | | |
| 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 | 548,974,455 | 0.8 | 574,319,322 | 4.6 | 625,388,565 | 8.9 | 654,588,551 | 4.7 |
| Total Adj Rate RE Outstanding | 1,190,198,211 | 1,151,205,453 | -3.3 | 1,195,918,585 | 3.9 | 1,302,458,381 | 8.9 | 1,318,195,262 | 1.2 |
| 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 | 36,407,796 | 28,503,515 | -21.7 | 32,444,907 | 13.8 | 30,636,256 | -5.6 | 40,605,450 | 32.5 |
| %(Interest Only & Payment Option First & Other RE Loans / Total Assets) | 0.35 | 0.26 | -25.7 | 0.29 | 11.4 | 0.27 | -8.8 | 0.34 | 27.2 |
| %(Interest Only & Payment Option First & Other RE Loans / Net 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 | 2,206,389 | 2.8 | 2,565,243 | 16.3 | 2,619,570 | 2.1 | 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 | 75.3 | 617,768,008 | -28.1 | 385,091,197 | -37.7 | 567,631,122 | 96.5 |
| * Fixed Rate 15 years or less | 373,173,853 | 630,872,193 | 69.1 | 417,823,023 | -33.8 | 201,212,194 | -51.8 | 196,459,701 | 30.2 |
| * Other Fixed Rate | 5,077,459 | 4,480,483 | -11.8 | 10,227,890 | 128.3 | 5,633,014 | -44.9 | 4,548,035 | 7.7 |
| * Total Fixed Rate First Mortgages | 868,015,023 | 1,494,149,185 | 72.1 | 1,045,818,921 | -30.0 | 591,936,405 | -43.4 | 768,638,858 | 73.1 |
| * Balloon/Hybrid > 5 years | 13,079,059 | 16,665,906 | 27.4 | 31,966,874 | 91.8 | 104,964,154 | 228.4 | 81,664,455 | 3.7 |
| * Balloon/Hybrid 5 years or less | 106,444,170 | 96,742,278 | -9.1 | 106,920,938 | 10.5 | 125,298,925 | 17.2 | 82,867,005 | -11.8 |
| * Total Balloon/Hybrid First Mortgages | 119,523,229 | 113,408,184 | -5.1 | 138,887,812 | 22.5 | 230,263,079 | 65.8 | 164,531,460 | -4.7 |
| * Adjustable Rate First Mtgs 1 year or less | 16,893,389 | 12,538,487 | -25.8 | 11,952,644 | -4.7 | 21,141,522 | 76.9 | 13,875,597 | -12.5 |
| * Adjustable Rate First Mtgs >1 year | 9,413,850 | 13,955,389 | 48.2 | 15,775,302 | 13.0 | 19,712,371 | 25.0 | 17,500,938 | 18.4 |
| * Total Adjustable First Mortgages | 26,307,239 | 26,493,876 | 0.7 | 27,727,946 | 4.7 | 40,853,893 | 47.3 | 31,376,535 | 2.4 |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED | 1,013,845,491 | 1,634,051,245 | 61.2 | 1,212,434,679 | -25.8 | 863,053,377 | -28.8 | 964,546,853 | 49.0 |
| * Amounts are year-to-date while the related %change ratios are annualized. | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | |

| Member Business Loan Information | | | | | | | | | |
|---|--------------------|--------------------|-----------------------------|--|--------------|--------------------|--------------|--------------------|-------------|
| Return to cover | | | | | | | | | |
| 12/08/2015 | | | For Charter : | N/A | | | | | |
| CU Name: N/A | | | Count of CU : | 113 | | | | | |
| Peer Group: N/A | | | Asset Range : | N/A | | | | | |
| | | | Criteria : | Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State | | | | | |
| | | | Count of CU in Peer Group : | N/A | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| BUSINESS LOANS | | | | | | | | | |
| Member Business Loans (NMBL) 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 Nonmembers (NMBL) ¹ | 43,193,519 | 42,944,367 | -0.6 | 34,497,337 | -19.7 | 29,844,043 | -13.5 | 27,226,869 | -8.8 |
| Total Business Loans (NMBL) ¹ | 303,619,391 | 321,258,541 | 5.8 | 314,214,305 | -2.2 | 341,956,071 | 8.8 | 354,157,350 | 3.6 |
| Unfunded Commitments ¹ | 10,460,748 | 8,505,264 | -18.7 | 6,677,267 | -21.5 | 12,254,104 | 83.5 | 14,115,880 | 15.2 |
| TOTAL BUSINESS LOANS (NMBL) LESS UNFUNDED COMMITMENTS | 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 (NMBL) Less Unfunded Commitments/ Total Assets) ¹ | 2.84 | 2.88 | 1.2 | 2.77 | -3.8 | 2.86 | 3.5 | 2.84 | -1.0 |
| NUMBER OF BUSINESS LOANS OUTSTANDING: | | | | | | | | | |
| 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 | 190 | 190 | 0.0 | 159 | -16.3 | 159 | 0.0 | 134 | -15.7 |
| Total Number of Business Loans Outstanding | 1,848 | 1,857 | 0.5 | 1,901 | 2.4 | 2,029 | 6.7 | 2,121 | 4.5 |
| REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS) | | | | | | | | | |
| Construction and Development | 6,376,187 | 4,851,618 | -23.9 | 7,714,215 | 59.0 | 6,216,610 | -19.4 | 4,250,382 | -31.6 |
| Farmland | 1,556,176 | 1,515,323 | -2.6 | 1,571,929 | 3.7 | 1,358,024 | -13.6 | 1,295,020 | -4.6 |
| Non-Farm Residential Property | 88,212,382 | 101,757,601 | 15.4 | 104,953,139 | 3.1 | 113,578,531 | 8.2 | 121,961,214 | 7.4 |
| Owner Occupied, Non-Farm, Non-Residential Property | 85,314,865 | 83,383,184 | -2.3 | 78,599,018 | -5.7 | 80,667,492 | 2.6 | 78,691,306 | -2.4 |
| Non-Owner Occupied, Non-Farm, Non-Residential Property | 78,736,508 | 78,602,248 | -0.2 | 84,682,429 | 7.7 | 103,435,158 | 22.1 | 111,126,678 | 7.4 |
| Total Real Estate Secured Business Loans | 260,196,118 | 270,109,974 | 3.8 | 277,520,730 | 2.7 | 305,255,815 | 10.0 | 317,324,600 | 4.0 |
| 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 | -0.3 |
| Unsecured Business Loans | 1,033,610 | 981,695 | -5.0 | 848,316 | -13.6 | 855,551 | 0.9 | 875,856 | 2.4 |
| Unsecured Revolving Lines of Credit (Business Purpose) | 1,902,938 | 561,716 | -70.5 | 1,336,528 | 137.9 | 1,368,250 | 2.4 | 1,671,296 | 22.1 |
| 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 | 20.0 | 8 | 33.3 | 6 | -25.0 | 6 | 0.0 |
| Number - Non-Farm Residential Property | 784 | 835 | 6.5 | 816 | -2.3 | 925 | 13.4 | 969 | 4.8 |
| Number - Owner Occupied, Non-Farm, Non-Residential Property | 197 | 205 | 4.1 | 252 | 22.9 | 214 | -15.1 | 213 | -0.5 |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property | 235 | 219 | -6.8 | 232 | 5.9 | 271 | 16.8 | 281 | 3.7 |
| Total Number of Real Estate Secured Business Loans | 1,236 | 1,279 | 3.5 | 1,334 | 4.3 | 1,437 | 7.7 | 1,482 | 3.1 |
| Number - Loans to finance agricultural production and other loans to farmers | 11 | 6 | -45.5 | 16 | 166.7 | 26 | 62.5 | 22 | -15.4 |
| Number - Commercial and Industrial Loans | 317 | 315 | -0.6 | 287 | -8.9 | 291 | 1.4 | 332 | 14.1 |
| 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 | 4.4 | 639 | 7.9 |
| AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED: | | | | | | | | | |
| * MBL (NMBL) Granted YTD ¹ | 80,855,259 | 57,899,123 | -28.4 | 100,901,912 | 74.3 | 85,340,460 | -15.4 | 56,498,297 | -11.7 |
| * Purchased or Participation Interests to Nonmembers (NMBL) 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 | 264.9 |
| 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 | 1,267,257 | 1,846,830 | 45.7 | 1,598,806 | -13.4 | 649,141 | -59.4 | 905,843 | 39.5 |
| Total Del Loans - All Types (>= 60 Days) | 11,244,685 | 11,272,831 | 0.3 | 7,734,497 | -31.4 | 5,713,644 | -26.1 | 6,701,387 | 17.3 |
| MBL DELINQUENCY RATIOS | | | | | | | | | |
| % 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 | -31.1 | 1.97 | 13.7 |
| MBL CHARGE-OFFS AND RECOVERIES: | | | | | | | | | |
| *Total MBL Charge Offs | 1,768,922 | 2,565,070 | 45.0 | 16,544,315 | 545.0 | 1,429,569 | -91.4 | 801,586 | -25.2 |
| *Total MBL Recoveries | 1,190 | 60,061 | 4,947.1 | 463,685 | 672.0 | 1,736,438 | 274.5 | 131,048 | -89.9 |
| AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above) | | | | | | | | | |
| % 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 | 8.0 | 304,643,880 | 3.7 |
| Construction & Development Loans Meeting 723.3(a) | 6,151,753 | 4,631,002 | -24.7 | 7042165 | 52.1 | 1,863,529 | -73.5 | 2,158,722 | 15.8 |
| Number of Construction & Development Loans - 723(a) | 14 | 13 | -7.1 | 23 | 76.9 | 9 | -60.9 | 6 | -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 | 5.0 | 1,319,702 | 22.3 |
| Number of Unsecured Business Loans - 723.7(c)-(d) | 71 | 26 | -63.4 | 36 | 38.5 | 39 | 8.3 | 42 | 7.7 |
| Agricultural Related (NMBL) ¹ | 1,780,662 | 1,733,480 | -2.6 | 1,936,556 | 11.7 | 1,857,210 | -4.1 | 1,702,655 | -8.3 |
| Number of Outstanding Agricultural Related Loans | 16 | 12 | -25.0 | 24 | 100.0 | 32 | 33.3 | 28 | -12.5 |
| * Business Loans and Participations Sold | 5,197,400 | 3,269,986 | -37.1 | 1,449,204 | -55.7 | 1,579,414 | 9.0 | 770,230 | -35.0 |
| SBA Loans Outstanding | 11,547,497 | 9,790,285 | -15.2 | 5,521,111 | -43.6 | 4,041,635 | -26.8 | 4,054,717 | 0.3 |
| Number of SBA Loans Outstanding | 63 | 53 | -15.9 | 40 | -24.5 | 19 | -52.5 | 20 | 5.3 |

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

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

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

13. MBLs

| | Other Investment Information | | | | | | | | | |
|--|---|----------------------|--------------|----------------------|--------------|----------------------|--------------|----------------------|--------------|-----------------|
| Return to cover | | | | | | | | | | |
| 12/08/2015 | | | | | | | | | | |
| CU Name: N/A | | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2011 | Dec-2012 | % Chg | Dec-2013 | % Chg | Dec-2014 | % Chg | Sep-2015 | % Chg | |
| INVESTMENT SUMMARY: | | | | | | | | | | |
| NCUA Guaranteed Notes (included in US Gov't Obligations) | 23,753,888 | 35,620,703 | 50.0 | 29,312,585 | -17.7 | 26,131,997 | -10.9 | 20,096,738 | -23.1 | |
| Total FDIC-Issued Guaranteed Notes | 50,000 | 5,000 | -90.0 | 0 | -100.0 | 0 | N/A | 0 | N/A | |
| All Other US Government Obligations | 61,156,480 | 64,363,364 | 5.2 | 102,225,315 | 58.8 | 59,608,241 | -41.7 | 61,753,168 | 3.6 | |
| TOTAL U.S. GOVERNMENT OBLIGATIONS | 84,960,368 | 99,989,067 | 17.7 | 131,537,900 | 31.6 | 85,740,238 | -34.8 | 81,849,906 | -4.5 | |
| 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 | |
| Agency/GSE Mortgage-Backed Securities | 958,550,052 | 995,713,210 | 3.9 | 936,059,535 | -6.0 | 932,657,307 | -0.4 | 996,103,090 | 6.8 | |
| TOTAL FEDERAL AGENCY SECURITIES | 1,887,691,974 | 1,887,195,952 | 0.0 | 1,839,653,360 | -2.5 | 1,803,803,464 | -1.9 | 1,783,649,059 | -1.1 | |
| Securities Issued by States and Political Subdivision in the U.S. | 10,926,890 | 11,720,048 | 7.3 | 12,965,820 | 10.6 | 9,193,306 | -29.1 | 9,108,228 | -0.9 | |
| Privately Issued Mortgage-Related Securities | 12,595,154 | 9,321,767 | -26.0 | 0 | -100.0 | 98 | N/A | 49 | -50.0 | |
| Privately Issued Securities (FCUs only) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Privately Issued Mortgage-Backed Securities (FISCU's Only) | 4,177,286 | 3,659,674 | -12.4 | 2,719,448 | -25.7 | 1,300,361 | -52.2 | 997,882 | -23.3 | |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES | 16,772,440 | 12,981,441 | -22.6 | 2,719,448 | -79.1 | 1,300,459 | -52.2 | 997,931 | -23.3 | |
| Mutual Funds | 26,815,130 | 26,862,342 | 0.2 | 29,544,874 | 10.0 | 28,381,953 | -3.9 | 27,584,253 | -2.8 | |
| Common Trusts | 3,635,758 | 3,485,899 | -4.1 | 3,566,097 | 2.3 | 3,528,589 | -1.1 | 3,512,110 | -0.5 | |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS | 30,450,888 | 30,348,241 | -0.3 | 33,110,971 | 9.1 | 31,910,545 | -3.6 | 31,096,363 | -2.6 | |
| Bank Issued FDIC-Guaranteed Bonds | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| MORTGAGE RELATED SECURITIES: | | | | | | | | | | |
| Collateralized Mortgage Obligations | 455,264,248 | 471,919,453 | 3.7 | 350,264,470 | -25.8 | 329,226,367 | -6.0 | 398,615,910 | 21.1 | |
| Commercial Mortgage Backed Securities | 38,100,874 | 47,849,910 | 25.6 | 55,197,780 | 15.4 | 46,172,707 | -16.4 | 63,773,251 | 38.1 | |
| OTHER INVESTMENT INFORMATION: | | | | | | | | | | |
| Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Securities per 703.12(b) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Deposits/Shares per 703.10(a) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Market Value of Investments Purchased Under Investment Pilot Program (703.19) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Fair Value of Total Investments | 3,611,104,483 | 3,837,870,621 | 6.3 | 3,591,674,369 | -6.4 | 3,390,724,445 | -5.6 | 3,560,472,852 | 5.0 | |
| Investment Repurchase Agreements | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Cash on Deposit in Corporate Credit Unions | 167,120,029 | 149,005,809 | -10.8 | 118,296,338 | -20.6 | 102,511,818 | -13.3 | 119,753,335 | 16.8 | |
| Cash on Deposit in Other Financial Institutions | 451,634,466 | 607,131,227 | 34.4 | 500,859,070 | -17.5 | 455,851,976 | -9.0 | 662,274,517 | 45.3 | |
| 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 loans | 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 | 7,929,881 | 21,749,309 | 174.3 | 22,183,418 | 2.0 | 23,694,789 | 6.8 | 23,189,525 | -2.1 | |
| WHOLLY OWNED CUSO INFORMATION | | | | | | | | | | |
| Total Assets of Wholly Owned CUSOs | 14,741,319 | 37,534,241 | 154.6 | 42,233,653 | 12.5 | 76,561,446 | 81.3 | 66,025,060 | -13.8 | |
| 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 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 | 303,645 | 352,700 | 16.2 | 388,198 | 10.1 | 9,486,830 | 2,343.8 | 394,284 | -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 | |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ | 0 | 0 | N/A | 0 | N/A | 2,330,265 | N/A | 2,416,259 | 3.7 | |
| Outstanding Balance of Brokered CDs and Share Certificates Purchased | 200,308,811 | 198,441,630 | -0.9 | 167,319,924 | -15.7 | 163,791,429 | -2.1 | 177,450,317 | 8.3 | |
| CREDIT UNION INVESTMENT PROGRAMS | | | | | | | | | | |
| Mortgage Processing | 16 | 16 | 0.0 | 18 | 12.5 | 20 | 11.1 | 21 | 5.0 | |
| Approved Mortgage Seller | 9 | 15 | 66.7 | 15 | 0.0 | 18 | 20.0 | 18 | 0.0 | |
| Borrowing Repurchase Agreements | 2 | 0 | -100.0 | 0 | N/A | 0 | N/A | 0 | N/A | |
| Brokered Deposits (all deposits acquired through 3rd party) | 1 | 1 | 0.0 | 2 | 100.0 | 3 | 50.0 | 4 | 33.3 | |
| Investment Pilot Program | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Investments Not Authorized by FCU Act (SCU only) | 0 | 0 | N/A | 0 | N/A | 1 | N/A | 2 | 100.0 | |
| Deposits and Shares Meeting 703.10(a) | 2 | 0 | -100.0 | 0 | N/A | 0 | N/A | 0 | N/A | |
| Brokered Certificates of Deposit (investments) | 21 | 28 | 33.3 | 30 | 7.1 | 30 | 0.0 | 33 | 10.0 | |
| Charitable Donation Accounts | N/A | N/A | | N/A | | 0 | | 0 | N/A | |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS | | | | | | | | | | |
| Securities | N/A | N/A | | N/A | | 27,533,268 | | 24,787,448 | -10.0 | |
| 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 | | | | | | | | | | |
| | | | | | | | | | | 15.OtherInvInfo |

| Miscellaneous Information, Programs, Services | | | | | | | | | |
|--|--|---------------|--------|---------------|-------|---------------|-------|---------------|-------|
| Return to cover | | | | | | | | | |
| 12/08/2015 | | | | | | | | | |
| CU Name: N/A | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | |
| | Dec-2011 | Dec-2012 | % Chg | Dec-2013 | % Chg | Dec-2014 | % Chg | Sep-2015 | % Chg |
| MEMBERSHIP: | | | | | | | | | |
| Num Current Members | 1,250,596 | 1,288,149 | 3.0 | 1,320,195 | 2.5 | 1,353,587 | 2.5 | 1,380,618 | 2.0 |
| Num Potential Members | 28,494,753 | 28,777,162 | 1.0 | 30,861,655 | 7.2 | 34,288,419 | 11.1 | 33,926,114 | -1.1 |
| % Current Members to Potential Members | 4.39 | 4.48 | 2.0 | 4.28 | -4.4 | 3.95 | -7.7 | 4.07 | 3.1 |
| * % Membership Growth | 1.62 | 3.00 | 85.6 | 2.49 | -17.2 | 2.53 | 1.7 | 2.66 | 5.3 |
| 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 | 2.4 | 3,482 | 3.4 | 3,582 | 2.9 |
| 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 | 13 | 18.2 | 13 | 0.0 | 11 | -15.4 | 11 | 0.0 |
| MISCELLANEOUS LOAN INFORMATION: | | | | | | | | | |
| **Total Amount of Loans Granted YTD | 2,828,157,187 | 3,574,516,768 | 26.4 | 3,446,856,227 | -3.6 | 3,298,350,353 | -4.3 | 2,916,501,768 | 17.9 |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| MEMBER SERVICE AND PRODUCT OFFERINGS | | | | | | | | | |
| (Credit Programs): | | | | | | | | | |
| Business Loans | 22 | 32 | 45.5 | 29 | -9.4 | 33 | 13.8 | 32 | -3.0 |
| Credit Builder | 17 | 19 | 11.8 | 23 | 21.1 | 24 | 4.3 | 25 | 4.2 |
| Debt Cancellation/Suspension | 6 | 6 | 0.0 | 6 | 0.0 | 6 | 0.0 | 5 | -16.7 |
| Direct Financing Leases | 1 | 0 | -100.0 | 0 | N/A | 0 | N/A | 0 | N/A |
| Indirect Business Loans | 7 | 9 | 28.6 | 9 | 0.0 | 9 | 0.0 | 9 | 0.0 |
| Indirect Consumer Loans | 30 | 34 | 13.3 | 35 | 2.9 | 35 | 0.0 | 34 | -2.9 |
| Indirect Mortgage Loans | 9 | 10 | 11.1 | 9 | -10.0 | 10 | 11.1 | 9 | -10.0 |
| Interest Only or Payment Option 1st Mortgage Loans | 5 | 7 | 40.0 | 11 | 57.1 | 10 | -9.1 | 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 | 61 | 5.2 | 58 | -4.9 | 58 | 0.0 | 58 | 0.0 |
| Participation Loans | 32 | 38 | 18.8 | 41 | 7.9 | 45 | 9.8 | 41 | -8.9 |
| Pay Day Loans | 13 | 15 | 15.4 | 15 | 0.0 | 15 | 0.0 | 15 | 0.0 |
| Real Estate Loans | 75 | 84 | 12.0 | 85 | 1.2 | 83 | -2.4 | 81 | -2.4 |
| Refund Anticipation Loans | 2 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 |
| Risk Based Loans | 73 | 75 | 2.7 | 81 | 8.0 | 83 | 2.5 | 83 | 0.0 |
| Share Secured Credit Cards | 26 | 27 | 3.8 | 31 | 14.8 | 31 | 0.0 | 30 | -3.2 |
| Payday Alternative Loans (PAL Loans) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| MEMBER SERVICE AND PRODUCT OFFERINGS | | | | | | | | | |
| (Other Programs): | | | | | | | | | |
| ATM/Debit Card Program | 91 | 88 | -3.3 | 88 | 0.0 | 86 | -2.3 | 83 | -3.5 |
| 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 | 11 | 10.0 | 11 | 0.0 | 12 | 9.1 | 12 | 0.0 |
| Individual Development Accounts | 2 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 |
| In-School Branches | 2 | 2 | 0.0 | 1 | -50.0 | 1 | 0.0 | 1 | 0.0 |
| Insurance/Investment Sales | 30 | 33 | 10.0 | 33 | 0.0 | 36 | 9.1 | 36 | 0.0 |
| International Remittances | 12 | 12 | 0.0 | 17 | 41.7 | 20 | 17.6 | 20 | 0.0 |
| Low Cost Wire Transfers | 71 | 83 | 16.9 | 84 | 1.2 | 83 | -1.2 | 82 | -1.2 |
| **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 Business Combo Acctng (FAS 141R) | 2 | 4 | 100.0 | 4 | 0.0 | 5 | 25.0 | 7 | 40.0 |
| Adjusted Retained Earnings Obtained through 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 | | | | | | | | | |
| Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) | 22,307,173 | 19,282,776 | -13.6 | 26,319,727 | 36.5 | 23,176,926 | -11.9 | 24,893,248 | 7.4 |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) | | | | | | | | | |
| ** Amount is year-to-date and the related % change ratio is annualized. | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | |

| Information Systems & Technology | | | | | | | | | |
|---|---|----------|--------|----------|-------|----------|-------|----------|---------|
| Return to cover | For Charter : N/A | | | | | | | | |
| 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 * State = 'MO' * Type Included: Federally | | | | | | | | |
| 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 | 71 | -1.4 | 70 | -1.4 | 67 | -4.3 | 64 | -4.5 |
| Automatic Teller Machine (ATM) | 82 | 85 | 3.7 | 85 | 0.0 | 83 | -2.4 | 80 | -3.6 |
| Kiosk | 6 | 6 | 0.0 | 7 | 16.7 | 7 | 0.0 | 7 | 0.0 |
| Mobile Banking | 16 | 29 | 81.3 | 38 | 31.0 | 48 | 26.3 | 49 | 2.1 |
| Other | 4 | 2 | -50.0 | 3 | 50.0 | 2 | -33.3 | 2 | 0.0 |
| Services Offered Electronically | | | | | | | | | |
| Member Application | 36 | 40 | 11.1 | 39 | -2.5 | 41 | 5.1 | 40 | -2.4 |
| New Loan | 44 | 46 | 4.5 | 48 | 4.3 | 48 | 0.0 | 48 | 0.0 |
| Account Balance Inquiry | 90 | 90 | 0.0 | 91 | 1.1 | 90 | -1.1 | 87 | -3.3 |
| Share Draft Orders | 63 | 63 | 0.0 | 65 | 3.2 | 66 | 1.5 | 63 | -4.5 |
| New Share Account | 21 | 23 | 9.5 | 24 | 4.3 | 26 | 8.3 | 25 | -3.8 |
| Loan Payments | 85 | 82 | -3.5 | 83 | 1.2 | 82 | -1.2 | 80 | -2.4 |
| Account Aggregation | 12 | 13 | 8.3 | 15 | 15.4 | 16 | 6.7 | 17 | 6.3 |
| Internet Access Services | 25 | 26 | 4.0 | 28 | 7.7 | 28 | 0.0 | 28 | 0.0 |
| e-Statements | 74 | 77 | 4.1 | 80 | 3.9 | 82 | 2.5 | 80 | -2.4 |
| External Account Transfers | 18 | 22 | 22.2 | 26 | 18.2 | 28 | 7.7 | 30 | 7.1 |
| View Account History | 92 | 91 | -1.1 | 91 | 0.0 | 90 | -1.1 | 87 | -3.3 |
| Merchandise Purchase | 5 | 5 | 0.0 | 5 | 0.0 | 6 | 20.0 | 6 | 0.0 |
| Merchant Processing Services | 5 | 6 | 20.0 | 6 | 0.0 | 6 | 0.0 | 6 | 0.0 |
| Remote Deposit Capture | 6 | 10 | 66.7 | 14 | 40.0 | 19 | 35.7 | 24 | 26.3 |
| Share Account Transfers | 89 | 88 | -1.1 | 89 | 1.1 | 88 | -1.1 | 85 | -3.4 |
| Bill Payment | 67 | 68 | 1.5 | 71 | 4.4 | 71 | 0.0 | 68 | -4.2 |
| Download Account History | 77 | 75 | -2.6 | 77 | 2.7 | 77 | 0.0 | 74 | -3.9 |
| Electronic Cash | 5 | 4 | -20.0 | 5 | 25.0 | 5 | 0.0 | 5 | 0.0 |
| Electronic Signature Authentication/Certification | 3 | 3 | 0.0 | 6 | 100.0 | 13 | 116.7 | 15 | 15.4 |
| Mobile Payments | N/A | N/A | | 7 | | 15 | 114.3 | 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 | 86 | -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 | N/A | 0 | N/A | 0 | N/A |
| Transactional | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Miscellaneous | | | | | | | | | |
| Internet Access | 118 | 112 | -5.1 | 114 | 1.8 | 112 | -1.8 | 109 | -2.7 |
| | | | | | | | | | 18.IS&T |

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12/08/2015

CU Name: N/A

Peer Group: N/A

Graphs 1

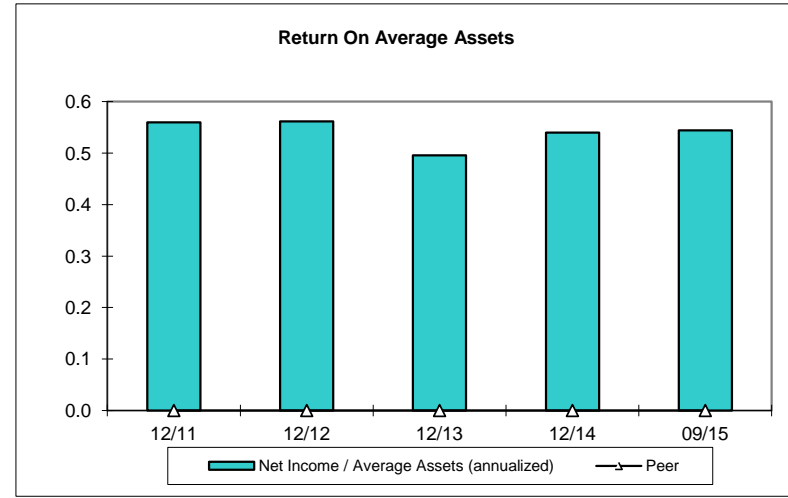
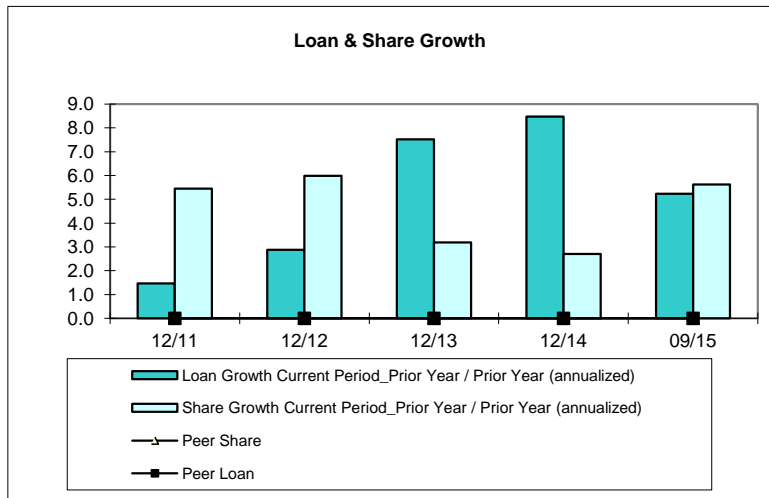
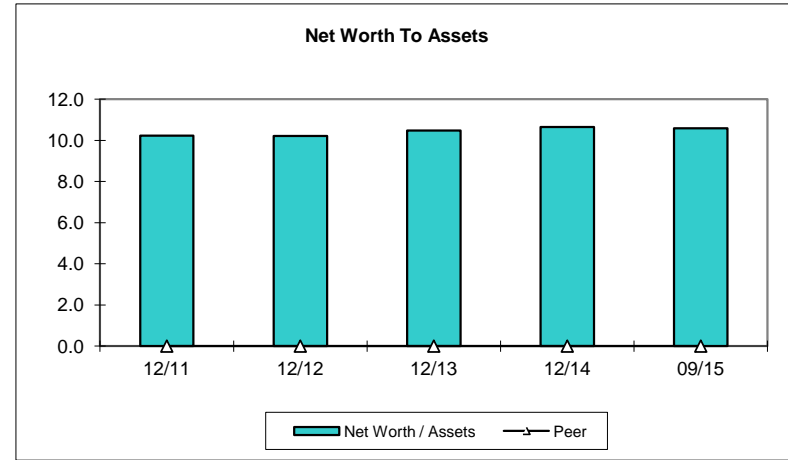
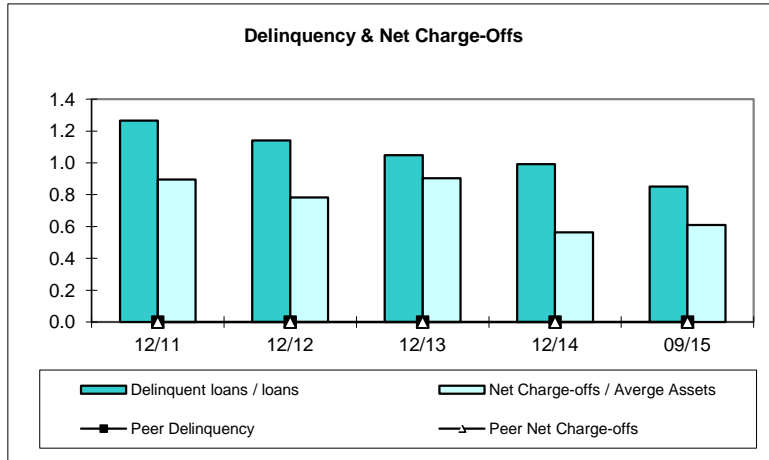
For Charter : N/A

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.

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 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

