

Cycle Date: June-2010
 Run Date: 09/01/2010
 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 : 128
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover	For Charter : N/A								
09/01/2010	Count of CU : 128								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.6
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,347,815	52.3	2,558,255,507	13.1
Loans Held for Sale	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	8.3
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,858,956,265	1.8
Unsecured Loans	518,605,652	557,464,027	7.5	553,641,163	-0.7	564,527,593	2.0	554,943,824	-1.7
Other Loans	2,667,820,765	2,589,874,586	-2.9	2,622,066,751	1.2	2,702,986,112	3.1	2,616,949,525	-3.2
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,030,849,614	-0.8
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(66,389,386)	-1.4
Land And Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	225,596,788	0.4
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	38,426,282	-3.4
NCUSIF Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	76,753,592	2.9
All Other Assets	139,156,110	119,155,438	-14.4	128,651,263	8.0	147,706,782	14.8	144,188,278	-2.4
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
LIABILITIES & CAPITAL:									
Dividends Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	12,727,436	-12.1
Notes & Interest Payable	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	322,637,303	-38.5
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,865,510	0.7	96,799,997	34.7
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,728,561	37.5	432,164,736	-29.2
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,165,166,883	0.1
Regular shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,198,228,890	9.4
All Other Shares & Deposits	3,664,227,852	3,985,967,047	8.8	4,372,008,766	9.7	4,771,031,554	9.1	4,932,026,633	3.4
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
Regular Reserve	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	244,322,091	1.0
Other Reserves	229,698,160	242,288,439	5.5	246,002,615	1.5	267,064,323	8.6	282,664,982	5.8
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	459,420,889	2.4
TOTAL EQUITY	908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
INCOME & EXPENSE									
Loan Income*	358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	188,122,615	-3.8
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	29,017,052	-2.3
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,266,740	13.4	83,421,677	-0.3
Salaries & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	86,238,279	2.2
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	177,693,101	-1.8	91,729,500	3.2
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	-298.4	-15,768,335	-223.3	-1,639,527	79.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		45,921,219		1,171	-100.0
Provision for Loan/Lease Losses*	31,923,940	40,655,506	27.4	57,795,884	42.2	79,655,491	37.8	28,041,806	-29.6
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	65,030,308	-16.5
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense*	N/A	N/A		N/A		41,093,118		10,184,888	-50.4
Net Income (Loss)*	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,113,143	119.4	17,698,207	40.9
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	128	-1.5
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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Ratio Analysis									
Return to cover	For Charter : N/A								
09/01/2010	Count of CU : 128								
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-2009		Jun-2010		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Jun-2010	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.04	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.71	11.58	10.97	10.09	N/A	N/A	10.05	N/A	N/A
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.55	N/A	N/A
Solvency Evaluation (Estimated)	114.04	113.90	112.96	112.06	N/A	N/A	111.89	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.64	4.83	5.74	7.02	N/A	N/A	6.80	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.84	0.86	1.08	1.40	N/A	N/A	1.22	N/A	N/A
* Net Charge-Offs / Average Loans	0.54	0.65	0.82	1.08	N/A	N/A	0.98	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.71	101.72	100.76	86.70	N/A	N/A	101.39	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.10	0.29	0.73	0.73	N/A	N/A	1.40	N/A	N/A
Delinquent Loans / Assets	0.60	0.61	0.75	0.90	N/A	N/A	0.76	N/A	N/A
EARNINGS									
* Return On Average Assets	0.62	0.30	0.14	0.28	N/A	N/A	0.37	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	N/A	N/A	N/A	0.22	N/A	N/A	0.58	N/A	N/A
* Gross Income/Average Assets	7.29	7.71	7.42	6.85	N/A	N/A	6.25	N/A	N/A
* Yield on Average Loans	6.47	6.84	6.78	6.50	N/A	N/A	6.21	N/A	N/A
* Yield on Average Investments	4.19	4.79	3.63	2.38	N/A	N/A	1.91	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.75	1.79	1.85	N/A	N/A	1.74	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	2.80	2.37	1.73	N/A	N/A	1.35	N/A	N/A
* Net Margin / Avg. Assets	4.92	4.91	5.06	5.12	N/A	N/A	4.90	N/A	N/A
* Operating Exp./ Avg. Assets	3.91	4.13	4.16	4.30	N/A	N/A	3.91	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52	0.70	0.88	N/A	N/A	0.58	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.17	3.27	3.27	N/A	N/A	3.16	N/A	N/A
Operating Exp./Gross Income	53.65	53.48	56.00	62.72	N/A	N/A	62.60	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.99	3.20	3.44	3.16	N/A	N/A	3.10	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.14	N/A	N/A	2.82	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	23.81	27.18	29.37	30.60	N/A	N/A	31.70	N/A	N/A
Reg. Shares / Total Shares & Borrowings	28.02	25.12	24.39	23.72	N/A	N/A	25.51	N/A	N/A
Total Loans / Total Shares	85.95	85.67	83.34	76.50	N/A	N/A	72.70	N/A	N/A
Total Loans / Total Assets	71.35	71.06	69.94	63.89	N/A	N/A	62.08	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	14.91	13.71	15.51	N/A	N/A	14.02	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.73	92.84	93.49	94.22	N/A	N/A	93.84	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	41.26	37.65	37.05	37.47	N/A	N/A	39.03	N/A	N/A
Borrowings / Total Shares & Net Worth	4.43	4.68	4.39	5.89	N/A	N/A	3.48	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	5.26	4.68	4.45	4.80	N/A	N/A	4.59	N/A	N/A
Borrowers / Members	50.13	48.30	47.63	47.54	N/A	N/A	47.18	N/A	N/A
Members / Full-Time Employees	380.31	376.43	378.54	383.16	N/A	N/A	379.67	N/A	N/A
Avg. Shares Per Member	\$5,464	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,739	N/A	N/A
Avg. Loan Balance	\$9,369	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,384	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$53,201	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.11	1.09	1.36	2.59	N/A	N/A	3.62	N/A	N/A
* Market (Share) Growth	0.00	2.13	8.32	11.02	N/A	N/A	8.86	N/A	N/A
* Loan Growth	0.61	1.81	5.36	1.92	N/A	N/A	-1.53	N/A	N/A
* Asset Growth	1.03	2.21	7.06	11.57	N/A	N/A	4.24	N/A	N/A
* Investment Growth	0.87	3.75	12.81	40.59	N/A	N/A	16.67	N/A	N/A
* Membership Growth	-1.25	-0.27	2.21	2.33	N/A	N/A	-0.62	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.									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
09/01/2010	Count of CU : 128				
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-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	1.86	2.06	1.58
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	1.38	1.47	1.24
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	5.27
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	1.35	1.41	1.20
Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	1.68	0.54	0.59
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67	2.25	3.67	3.06
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	0.87
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	100.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.13	0.23	0.46	1.20	0.97
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.09	0.03	0.84	1.14	1.32
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1.10
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	0.37	0.64	0.53
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	0.82
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	16.94	16.63	10.63
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	27.76
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30	2.07	3.16	2.53
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	1.16
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	21.92	22.33	23.63
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	3.05	4.70	4.33
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	1.19	1.37	1.22
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09	0.14	0.33	0.31
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	0.05	0.10	0.13
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.15	0.21	0.31	0.80	0.68
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	1.27	1.10	1.23
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	1.49	1.32	0.70
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01	0.44	0.97	0.49
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	18.15
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.26
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.28	3.47
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.05
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.46
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	2.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71	19.96	18.16	17.43
Total Fixed Rate Real Estate / Total Loans	24.35	26.33	28.54	28.43	28.07
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05	25.82	40.17	29.04
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46	23.89	57.89	56.96
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.35	0.45	0.35	0.32
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	3.18
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.33	0.30	0.26	0.70	0.71
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.43	125.93
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

		Assets								
Return to cover		For Charter : N/A								
09/01/2010		Count of CU : 128								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS										
CASH:										
Cash On Hand		80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	96,616,142	6.0
Cash On Deposit		464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	546,241,330	-14.4
Cash Equivalents		77,735,697	83,754,141	7.7	27,726,182	-66.9	10,988,848	-60.4	48,514,370	341.5
TOTAL CASH & EQUIVALENTS		622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.6
INVESTMENTS:										
Trading Securities		0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,617,287	3.0
Available for Sale Securities		488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,383,979,208	41.8
Held-to-Maturity Securities		127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	192,512,028	-12.2
Deposits in Commercial Banks, S&Ls, Savings Banks		118,567,979	137,952,560	16.3	265,056,977	92.1	461,109,671	74.0	612,386,874	32.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		14,066,046	12,597,871	-10.4	19,076,946	51.4	25,119,954	31.7	29,289,378	16.6
Total MCSD and PIC in Corporate CUs		43,598,539	41,504,765	-4.8	39,138,332	-5.7	26,097,256	-33.3	23,866,378	-8.5
All Other Investments in Corporate Cus		385,486,790	481,078,422	24.8	366,681,887	-23.8	428,834,821	17.0	238,772,263	-44.3
All Other Investments ²		48,669,228	36,007,241	-26.0	42,494,083	18.0	108,876,163	156.2	60,832,091	-44.1
TOTAL INVESTMENTS		1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,347,815	52.3	2,558,255,507	13.1
LOANS HELD FOR SALE		3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	8.3
LOANS AND LEASES:										
Unsecured Credit Card Loans		319,483,931	347,910,794	8.9	351,632,318	1.1	367,333,861	4.5	358,992,019	-2.3
All Other Unsecured Loans/Lines of Credit		199,121,721	209,553,233	5.2	202,008,845	-3.6	197,193,732	-2.4	195,951,805	-0.6
New Vehicle Loans		1,050,104,389	947,415,366	-9.8	879,488,765	-7.2	858,881,063	-2.3	764,046,948	-11.0
Used Vehicle Loans		1,380,293,206	1,399,738,421	1.4	1,467,352,540	4.8	1,559,490,909	6.3	1,559,344,387	0.0
1st Mortgage Real Estate Loans/Lines of Credit		1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,486,841	4.6
Other Real Estate Loans/Lines of Credit		825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	894,469,424	-4.0
Leases Receivable		17,252	0	-100.0	0	N/A	21,676	N/A	163,625	654.9
Total All Other Loans/Lines of Credit		237,405,918	242,720,799	2.2	275,225,446	13.4	284,592,464	3.4	293,394,565	3.1
TOTAL LOANS		5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,030,849,614	-0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(66,389,386)	-1.4
Foreclosed Real Estate		3,783,230	4,813,918	27.2	8,668,380	80.1	11,493,976	32.6	13,305,977	15.8
Repossessed Autos		4,611,477	3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0	1,949,370	-21.7
Foreclosed and Repossessed Other Assets		515,122	485,943	-5.7	467,912	-3.7	357,348	-23.6	254,463	-28.8
TOTAL FORECLOSED and REPOSSESSED ASSETS¹		8,909,829	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3	15,509,810	8.2
Land and Building		180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	225,596,788	0.4
Other Fixed Assets		43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	38,426,282	-3.4
NCUA Share Insurance Capitalization Deposit		59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	76,753,592	2.9
Identifiable Intangible Assets		N/A	N/A		N/A		276,816		285,415	3.1
Goodwill		N/A	N/A		N/A		482,676		1,739,458	260.4
TOTAL INTANGIBLE ASSETS		N/A	N/A		N/A		759,492		2,024,873	166.6
Accrued Interest on Loans		20,381,901	20,961,038	2.8	22,512,501	7.4	22,828,638	1.4	21,064,991	-7.7
Accrued Interest on Investments		10,897,023	14,470,838	32.8	10,051,080	-30.5	9,737,518	-3.1	9,572,848	-1.7
All Other Assets		98,967,357	74,794,397	-24.4	83,544,164	11.7	100,041,441	19.7	96,015,756	-4.0
TOTAL OTHER ASSETS		130,246,281	110,226,273	-15.4	116,107,745	5.3	132,607,597	14.2	126,653,595	-4.5
TOTAL ASSETS		7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
TOTAL CU's		147	139	-5.4	136	-2.2	130	-4.4	128	-1.5
¹ OTHER RE OWNED PRIOR TO 2004										
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										

	Liabilities, Shares & Equity								
Return to cover									
09/01/2010									
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	322,637,303	-38.5
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
Accrued Dividends and Interest Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	12,727,436	-12.1
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,865,510	0.7	96,799,997	34.7
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,728,561	37.5	432,164,736	-29.2
SHARES AND DEPOSITS									
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,165,166,883	0.1
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,198,228,890	9.4
Money Market Shares	1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,783,742,591	8.4
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,165,535,490	-0.7
IRA/KEOGH Accounts	700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	946,089,155	2.3
All Other Shares ¹	21,977,948	15,373,567	-30.1	17,203,069	11.9	16,665,089	-3.1	34,498,399	107.0
Non-Member Deposits	6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	2,160,998	1.8
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
EQUITY:									
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	455,137,912	1.4
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	244,322,091	1.0
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	233,825,685	246,206,530	5.3	253,753,590	3.1	265,265,487	4.5	269,635,394	1.6
Equity Acquired in Merger	N/A	N/A		N/A		262,045		262,046	0.0
Miscellaneous Equity	1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	19,081,039	170.8
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		0		0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	-1,180,329	N/A	0	100.0
Other Comprehensive Income	-1,003	-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3	-7,501,977	-36.0
Net Income	0	0	N/A	0	N/A	0	N/A	4,282,977	N/A
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
TOTAL SHARES & EQUITY	7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,510,269	10.1	9,281,830,368	4.3
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
NCUA INSURED SAVINGS²									
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	292,059,806	0.4
Uninsured Non-Member Deposits	1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	910,379	122.5
Total Uninsured Shares & Deposits	507,897,599	587,053,360	15.6	775,016,901	32.0	291,413,566	-62.4	292,970,185	0.5
Insured Shares & Deposits	5,959,903,288	6,018,544,711	1.0	6,379,884,095	6.0	7,652,267,784	19.9	8,002,452,221	4.6
TOTAL NET WORTH	912,276,405	922,215,353	1.1	934,729,657	1.4	958,904,677	2.6	976,252,968	1.8
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									

	Income Statement								
Return to cover	For Charter : N/A								
09/01/2010	Count of CU : 128								
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 Union								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	188,498,370	-3.9
Less Interest Refund	(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(375,755)	-16.6
Income from Investments	73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	28,569,996	-0.4
Income from Trading	2,318	1,092,579	#####	-3,382,930	-409.6	2,023,300	159.8	447,056	-55.8
TOTAL INTEREST INCOME	432,468,418	470,039,832	8.7	464,518,684	-1.2	450,686,868	-3.0	217,139,667	-3.6
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	43,023,684	-16.5
Interest on Deposits	37,110,450	48,959,120	31.9	43,821,293	-10.5	37,218,593	-15.1	15,380,134	-17.4
Interest on Borrowed Money	17,361,011	15,070,574	-13.2	18,848,034	25.1	15,464,393	-18.0	6,626,490	-14.3
TOTAL INTEREST EXPENSE	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	65,030,308	-16.5
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506	27.4	57,795,884	42.2	79,655,491	37.8	28,041,806	-29.6
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682	-3.9	211,586,402	1.4	215,276,329	1.7	124,067,553	15.3
NON-INTEREST INCOME:									
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,208,597	5.3	52,656,246	1.1
Other Operating Income	36,548,860	41,583,241	13.8	48,506,572	16.6	63,058,143	30.0	30,765,431	-2.4
Gain (Loss) on Investments	-466,367	-236,385	49.3	798,417	437.8	-9,310,689	-1,266.1	-677,561	85.4
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813	-10.1	18,609	-98.7	-1,839,003	-9,982.3	-471,196	48.8
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		0		0	N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089	120.4	-5,694,966	-544.9	-4,618,643	18.9	-490,770	78.7
NCUSIF Stabilization Income	N/A	N/A		N/A		45,921,219		1,171	-100.0
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034	1.9	197,419,624	38.4	81,783,321	-17.1
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	86,238,279	2.2
Travel, Conference Expense	3,542,779	3,665,296	3.5	3,588,566	-2.1	2,683,893	-25.2	1,359,630	1.3
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	13,737,775	4.3
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515	5.1	70,571,104	-0.6	35,569,704	0.8
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,509	-8.2	7,862,959	0.6
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936	-7.2	22,511,996	7.3	11,285,744	0.3
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,703,224	0.7	11,046,627	-2.7
Member Insurance	1,685,560	1,622,142	-3.8	3,531,872	117.7	1,537,649	-56.5	1,055,191	37.2
Operating Fees	1,421,518	1,389,098	-2.3	1,388,172	-0.1	1,665,757	20.0	715,864	-14.0
Misc Operating Expense	11,360,214	12,762,582	12.3	15,650,563	22.6	14,034,651	-10.3	9,096,006	29.6
TOTAL NON-INTEREST EXPENSE	303,064,487	324,953,125	7.2	342,759,829	5.5	346,489,692	1.1	177,967,779	2.7
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense	N/A	N/A		N/A		41,093,118		10,184,888	-50.4
NET INCOME (Loss)	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,113,143	119.4	17,698,207	40.9
RESERVE TRANSFERS:									
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,000,694	22.2	17,126,863	-18.4
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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6. IncExp									

Delinquent Loan Information									
Return to cover									
09/01/2010									
CU Name: N/A									
Peer Group: N/A									
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
Count of CU in Peer Group: N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
1 to < 2 Months Delinquent	81,689,694	91,932,045	12.5	109,541,518	19.2	129,489,288	18.2	101,867,221	-21.3
2 to < 6 Months Delinquent	32,453,141	38,121,327	17.5	52,113,518	36.7	65,391,016	25.5	52,261,227	-20.1
6 to 12 Months Delinquent	8,905,534	7,934,540	-10.9	9,734,049	22.7	15,799,858	62.3	16,439,293	4.0
12 Months & Over Delinquent	5,293,474	2,517,499	-52.4	2,290,127	-9.0	3,976,475	73.6	4,989,932	25.5
Total Del Loans - All Types (2 or more Mo)	46,652,149	48,573,366	4.1	64,137,694	32.0	85,167,349	32.8	73,690,452	-13.5
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	5,832,470	6,262,645	7.4	7,718,542	23.2	7,383,081	-4.3	6,040,399	-18.2
2 to < 6 Months Delinquent	3,232,567	4,423,580	36.8	5,913,159	33.7	6,864,335	16.1	4,998,062	-27.2
6 to 12 Months Delinquent	307,290	428,240	39.4	601,917	40.6	674,756	12.1	632,135	-6.3
12 Months & Over Delinquent	85,229	36,017	-57.7	42,830	18.9	39,845	-7.0	48,649	22.1
Total Del Credit Card Lns (2 or more Mo)	3,625,086	4,887,837	34.8	6,557,906	34.2	7,578,936	15.6	5,678,846	-25.1
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	23.8	1.86	32.7	2.06	10.6	1.58	-23.3
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	13,098,986	18,841,138	43.8	22,941,616	21.8	34,580,246	50.7	20,610,000	-40.4
2 to < 6 Months Delinquent	1,126,596	2,857,714	153.7	6,588,898	130.6	16,472,513	150.0	11,043,544	-33.0
6 to 12 Months Delinquent	577,394	478,526	-17.1	962,599	101.2	3,530,461	266.8	5,961,722	68.9
12 Months & Over Delinquent	134,020	0	-100.0	414,499	N/A	1,019,536	146.0	845,768	-17.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	17,851,034	-15.1
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.13	0.23	79.1	0.46	98.7	1.20	163.0	0.97	-19.1
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years									
1 to < 2 Months Delinquent	1,399,517	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9	8,290,711	-16.6
2 to < 6 Months Delinquent	405,094	181,316	-55.2	4,465,502	2,362.8	4,460,871	-0.1	6,113,614	37.0
6 to 12 Months Delinquent	44,877	0	-100.0	535,112	N/A	1,532,463	186.4	1,096,153	-28.5
12 Months & Over Delinquent	18,100	0	-100.0	0	N/A	421,387	N/A	1,193,323	183.2
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,403,090	31.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.09	0.03	-64.5	0.84	2,423.0	1.14	35.5	1.32	15.9
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	1,783,993	3,406,482	90.9	4,103,810	20.5	4,972,124	21.2	5,635,007	13.3
2 to < 6 Months Delinquent	561,380	1,177,035	109.7	3,088,528	162.4	2,657,713	-13.9	2,193,637	-17.5
6 to 12 Months Delinquent	196,168	341,130	73.9	672,346	97.1	844,964	25.7	1,085,753	28.5
12 Months & Over Delinquent	0	16,644	N/A	170,145	922.3	767,874	351.3	736,634	-4.1
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,016,024	-6.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	66.9	0.91	105.5	1.04	13.6	1.10	6.4
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	2,999,226	2,478,516	-17.4	3,258,342	31.5	4,125,150	26.6	4,594,337	11.4
2 to < 6 Months Delinquent	1,119,634	1,166,988	4.2	1,520,501	30.3	2,301,310	51.4	1,548,634	-32.7
6 to 12 Months Delinquent	589,323	400,372	-32.1	203,517	-49.2	679,087	233.7	697,948	2.8
12 Months & Over Delinquent	381,044	158,877	-58.3	104,791	-34.0	369,653	252.8	558,589	51.1
Total Del Other RE Adj Rate Lns	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	2,805,171	-16.3
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	-15.1	0.37	13.4	0.64	73.2	0.53	-18.0
Leases Receivable									
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans									
1 to < 2 Months Delinquent	56,575,502	59,677,380	5.5	62,795,811	5.2	68,492,136	9.1	56,696,767	-17.2
2 to < 6 Months Delinquent	26,007,870	28,314,694	8.9	30,536,930	7.8	32,634,274	6.9	26,363,736	-19.2
6 to 12 Months Delinquent	7,190,482	6,286,272	-12.6	6,758,558	7.5	8,538,127	26.3	6,965,582	-18.4
12 Months & Over Delinquent	4,675,081	2,305,961	-50.7	1,557,862	-32.4	1,358,180	-12.8	1,606,969	18.3
Total Del All Other Lns (2 or more Mo)	37,873,433	36,906,927	-2.6	38,853,350	5.3	42,530,581	9.5	34,936,287	-17.9
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	-0.2	1.38	4.4	1.47	6.6	1.24	-15.3
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Real Estate Loan Information 1									
Return to cover	For Charter : N/A								
09/01/2010	Count of CU : 128								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	923,918,458	0.9
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	356,824,645	0.8
Other Fixed Rate	740,078	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3	9,681,060	12.1
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5	1,290,424,163	1.0
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	38,448,233	1.8
Balloon/Hybrid 5 years or less	385,818,391	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2	510,898,128	16.8
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4	549,346,361	15.6
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	51,733,190	9.2
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1	72,983,127	-6.1
Total Adjustable First Mortgages	112,114,504	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2	124,716,317	-0.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,486,841	4.6
Other Real Estate Loans									
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	333,369,034	-12.0
Closed End Adjustable Rate	2,860,656	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2	10,268,085	3.8
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7	520,061,730	2.0
Open End Fixed Rate	36,882,185	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0	30,770,575	-6.7
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	894,469,424	-4.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,858,956,265	1.8
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,328,872,396	1.0
Other RE Fixed Rate	304,242,869	393,056,758	29.2	430,666,476	9.6	411,998,576	-4.3	364,139,609	-11.6
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,693,012,005	-2.0
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96	6.7	18.16	-9.0	17.43	-4.0
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	28.07	-1.3
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	635,614,445	13.0
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	530,329,815	2.1
Total Adj Rate RE Outstanding	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,165,944,260	7.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	31,061,558	-7.7
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.32	-9.6
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	3.18	-9.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		16,115,812		17,549,338	8.9
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	4,270,596	-46.5
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	8,819,941	34.2	10,199,297	15.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	194,538,048	-45.9
* Fixed Rate 15 years or less	65,620,407	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8	103,504,795	-36.7
* Other Fixed Rate	610,203	705,746	15.7	906,591	28.5	6,568,486	624.5	1,619,236	-50.7
* Total Fixed Rate First Mortgages	316,272,253	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0	299,662,079	-43.1
* Balloon/Hybrid > 5 years	8,583,460	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1	3,272,470	-43.7
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8	47,113,149	-9.4
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3	50,385,619	-12.8
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7	6,224,696	22.2
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1	10,520,294	141.2
* Total Adjustable First Mortgages	22,888,475	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4	16,744,990	77.1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8	366,792,688	-38.2
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
09/01/2010			For Charter : N/A						
CU Name: N/A			Count of CU : 128						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	137,845,212	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5	24,574,596	-43.4
* Closed End Adjustable Rate	1,130,975	1,236,782	9.4	1,111,608	-10.1	2,050,853	84.5	1,039,683	1.4
* Open End Adjustable Rate (HELOC)	128,406,490	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7	61,373,280	-6.0
* Open End Fixed Rate and Other	20,135,769	49,920,413	147.9	13,524,904	-72.9	4,985,901	-63.1	1,833,381	-26.5
* TOTAL OTHER REAL ESTATE GRANTED	287,518,446	293,005,442	1.9	264,064,025	-9.9	224,458,063	-15.0	88,820,940	-20.9
* TOTAL RE (FIRST AND OTHER) GRANTED	748,801,172	784,666,502	4.8	899,427,391	14.6	1,411,592,902	56.9	455,613,628	-35.4
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	21.41	23.05	7.6	25.82	12.0	40.17	55.6	29.04	-27.7
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	148,491,379	139,909,296	-5.8	151,784,993	8.5	687,269,308	352.8	208,939,579	-39.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	32.19	28.46	-11.6	23.89	-16.0	57.89	142.3	56.96	-1.6
AMT of Mortgage Servicing Rights	3,019,052	2,751,657	-8.9	2,430,031	-11.7	6,706,113	176.0	6,914,230	3.1
Outstanding RE Loans Sold But Serviced	532,653,243	568,081,331	6.7	612,050,055	7.7	1,015,259,481	65.9	1,271,765,331	25.3
%(Mortgage Servicing Rights / Net Worth)	0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.71	1.3
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,033,613,597	1,035,560,975	0.2	1,135,384,238	9.6	1,055,073,936	-7.1	1,130,794,210	7.2
R.E. Lns also Mem. Bus. Lns	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	184,745,461	20.3
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Total Reverse Mortgages	N/A	N/A		N/A		0		0	N/A
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	49,937,778	23.1
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	7,109,131	91.8
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	57,046,909	28.9
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,494,070	-6.1
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	17,851,034	-15.1
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,403,090	31.0
Other R.E. Fixed Rate	757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,016,024	-6.0
Other R.E. Adj. Rate	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	2,805,171	-16.3
TOTAL DEL R.E. > 2 MOS	5,153,630	6,778,602	31.5	18,726,438	176.3	35,057,832	87.2	33,075,319	-5.7
DELINQUENT 1 TO < 2 MOS									
First Mortgage	14,498,503	20,107,022	38.7	31,665,013	57.5	44,516,797	40.6	28,900,711	-35.1
Other	4,783,219	5,884,998	23.0	7,362,152	25.1	9,097,274	23.6	10,229,344	12.4
Total Del R.E. 1 to < 2 Mos	19,281,722	25,992,020	34.8	39,027,165	50.2	53,614,071	37.4	39,130,055	-27.0
Total Del R.E. Loans > 1 Mos	24,435,352	32,770,622	34.1	57,753,603	76.2	88,671,903	53.5	72,205,374	-18.6
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	1.03	1.30	26.7	2.07	58.8	3.16	52.3	2.53	-20.0
% R.E. Loans dq > 2 Mos	0.22	0.27	24.2	0.67	149.0	1.25	85.7	1.16	-7.3
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		1,061,655		6,763,878	537.1	5,806,715	-14.2
Modified Other RE Loans > 2 Mo Del	N/A	N/A		0		597,714	N/A	257,611	-56.9
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		1,061,655		7,361,592	593.4	6,064,326	-17.6
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A		16.94		16.63	-1.8	10.63	-36.1
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		0		1,317,485	N/A	692,385	-47.4
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A		0.00		49.61	N/A	27.76	-44.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	1,295,145	37.2
* Total 1st Mortgage Lns Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	39,229	130.2
* NET 1st MORTGAGE LN C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	1,255,916	35.5
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.13	32.0
* Total Other RE Lns Charged Off	1,362,925	1,941,497	42.5	2,942,753	51.6	7,658,514	160.2	3,292,528	-14.0
* Total Other RE Lns Recovered	173,794	166,678	-4.1	176,994	6.2	272,359	53.9	169,351	24.4
* NET OTHER RE LN C/Os	1,189,131	1,774,819	49.3	2,765,759	55.8	7,386,155	167.1	3,123,177	-15.4
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.15	0.21	43.7	0.31	47.4	0.80	158.4	0.68	-14.2
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Member Business Loan Information										
Return to cover	For Charter : N/A									
09/01/2010	Count of CU : 128									
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	211,760,343	28.9	
Purchased Business Loans or Participations to Nonmembers	2,517,274	14,024,848	457.1	14,348,837	2.3	20,108,453	40.1	30,960,669	54.0	
Total Business Loans (NMBLB) ¹	39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	242,721,012	31.6	
Unfunded Commitments ¹	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	4,062,253	-38.1	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	238,658,759	34.2	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.46	31.4	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,338	5.9	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	140	30.8	
MISCELLANEOUS BUSINESS LOAN INFORMATION										
Construction and Development (NMBLB) ¹	1,758,215	4,564,040	159.6	3,640,995	-20.2	3,302,648	-9.3	5,556,564	68.2	
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	7	75.0	
Unsecured Business Loans ¹	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	646,624	-32.5	
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	218	-6.4	
Purchased or Participation Interest to Members (NMBLB) ¹	0	0	N/A	0	N/A	49,603	N/A	4,381,524	8,733.2	
Number of Outstanding Purchased Business Loans or Participation Interests to Members	0	0	N/A	0	N/A	1	N/A	2	100.0	
Agricultural Related (NMBLB) ¹	0	0	N/A	236,997	N/A	215,819	-8.9	169,929	-21.3	
Number of Outstanding Agricultural Related Loans	0	0	N/A	5	N/A	6	20.0	5	-16.7	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	21,998,967	48,389,576	120.0	60,825,980	25.7	78,272,830	28.7	59,821,073	52.9	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	11,419,784	309.7	
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent	203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	5,231,246	68.7	
2 to < 6 Months Delinquent	7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	1,795,668	-19.8	
6 to 12 Months Delinquent	0	0	N/A	249,075	N/A	1,064,542	327.4	42,767	-96.0	
12 Months & Over Delinquent	0	0	N/A	0	N/A	117,563	N/A	236,990	101.6	
Total Del Loans - All Types (2 or more Mo)	7,838	137,207	1,650.5	763,689	456.6	3,419,903	347.8	2,075,425	-39.3	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58	1.67	189.2	2.25	35.0	3.67	62.6	3.06	-16.5	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19	773.3	0.61	227.0	1.92	214.5	0.87	-54.8	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	0	7,519	N/A	432,373	5,650.4	1,476,780	241.6	524,551	-29.0	
*Total MBL Recoveries	0	0	N/A	0	N/A	10,338	N/A	9,439	82.6	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	184,745,461	20.3	
* Business Loans and Participations Sold	1,199,974	3,236,300	169.7	2,025,113	-37.4	6,393,321	215.7	2,159,378	-32.4	
SBA Loans Outstanding	846,420	2,132,907	152.0	2,839,923	33.1	5,709,286	101.0	5,820,479	1.9	
Number of SBA Loans Outstanding	1	7	600.0	16	128.6	34	112.5	37	8.8	
RISK BASED NET WORTH (RBNW):										
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	243,624,309	27.8	
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439	83.4	5,575,622	-33.2	7,181,985	28.8	4,710,641	-34.4	
RE Loans also Reported as Qualifying MBLs for RBNW	24,954,339	33,954,488	36.1	102,818,747	202.8	157,893,826	53.6	169,784,146	7.5	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;										
* Amounts are year-to-date and the related % change ratios are annualized.										

Return to cover		Other Investment Information								
09/01/2010		For Charter : N/A								
CU Name: N/A		Count of CU : 128								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
INVESTMENT SUMMARY:										
U.S. GOVERNMENT OBLIGATIONS		12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	87,940,148	142.2
Agency/GSE Debt Instruments (not backed by mortgages)		N/A	N/A		432,366,708		667,624,758	54.4	937,801,503	40.5
Agency/GSE Mortgage-Backed Securities		N/A	N/A		265,958,806		413,225,224	55.4	505,923,217	22.4
TOTAL FEDERAL AGENCY SECURITIES		584,684,155	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8	1,443,724,720	33.6
Privately Issued Mortgage-Related Securities		N/A	N/A		12,917,274		10,014,077	-22.5	9,002,119	-10.1
Privately Issued Securities (FCUs only)		N/A	N/A		N/A		N/A		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)		N/A	N/A		859,315		2,985,165	247.4	1,295,640	-56.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES		N/A	N/A		13,776,589		12,999,242	-5.6	10,297,759	-20.8
Mutual Funds		N/A	N/A		N/A		25,328,658		25,816,086	1.9
Common Trusts		N/A	N/A		N/A		5,763,533		1,592,954	-72.4
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		23,822,699	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1	27,409,040	-11.8
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations		30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	174,000,048	45.9
Commercial Mortgage Backed Securities		8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	28,308,576	18.9
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		1,769,674,743	1,836,942,090	3.8	2,070,639,099	12.7	2,881,314,361	39.2	3,155,683,578	9.5
Investment Repurchase Agreements		128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,473	0.2
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		400,092,014	375,894,940	-6.0	425,349,222	13.2	433,986,036	2.0	264,277,284	-39.1
Cash on Deposit in Other Financial Institutions		64,812,011	49,193,129	-24.1	132,022,988	168.4	204,170,412	54.6	281,964,046	38.1
CUSO INFORMATION										
Value of Investments in CUSO		13,366,663	14,636,865	9.5	15,138,267	3.4	17,452,133	15.3	15,426,438	-11.6
CUSO loans		1,568,632	887,939	-43.4	231,728	-73.9	306,659	32.3	5,386,964	1,656.7
Aggregate cash outlays in CUSO		6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,140,660	85.6	6,903,998	-3.3
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs		N/A	N/A		N/A		13,202,095		13,011,852	-1.4
Total Capital of Wholly Owned CUSOs		N/A	N/A		N/A		9,904,543		8,099,888	-18.2
Net Income/Loss of Wholly Owned CUSOs		N/A	N/A		N/A		2,312,319		-2,034,225	-188.0
Total Delinquency of Wholly Owned CUSOs		N/A	N/A		N/A		0		0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased		41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	169,046,118	15.8
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing		19	18	-5.3	21	16.7	16	-23.8	16	0.0
Approved Mortgage Seller		8	8	0.0	9	12.5	8	-11.1	9	12.5
Borrowing Repurchase Agreements		4	3	-25.0	3	0.0	2	-33.3	2	0.0
Brokered Deposits (all deposits acquired through 3rd party)		2	2	0.0	2	0.0	1	-50.0	1	0.0
Investment Pilot Program		1	1	0.0	1	0.0	0	-100.0	0	N/A
Investments Not Authorized by FCU Act (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)		1	0	-100.0	0	N/A	1	N/A	1	0.0
Brokered Certificates of Deposit (investments)		6	9	50.0	20	122.2	18	-10.0	19	5.6
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover									
09/01/2010									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group: N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
SUPPLEMENTAL SHARES/DEPOSITS									
(included in total Shares):									
Accounts Held by Member Government Depositors	2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5	7,672,950	-63.3
Accounts Held by Nonmember Government Depositors	0	257,464	N/A	213,814	-17.0	521,258	143.8	1,151,620	120.9
Employee Benefit Member Shares	7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0	12,992,808	3.2
Employee Benefit Nonmember Shares	0	0	N/A	53	N/A	0	-100.0	0	N/A
529 Plan Member Deposits	0	289,781	N/A	334,542	15.4	0	-100.0	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0	5,057,863	51.2
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1	479,017,136	0.6
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7	299,596,785	5.9
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	0	-100.0
SAVING MATURITIES									
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,356,727,243	4.4
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	625,565,602	2.0
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	313,129,561	9.6
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,295,422,406	4.4
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	38,438,799	13.6
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	1,303,523	42.0
Construction & Land Development (MBL)	N/A	N/A		N/A		0		0	N/A
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	2,758,730	-51.2
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9	541,425,478	29.1
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7	806,632,058	2.4
Outstanding LOC	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	7,069,451	-65.1
Unsecured Share Draft LOC	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	129,309,580	1.5
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	196,368,993	2.3
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		1,679,870	-42.9
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	28,163,480	111.3
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9	1,714,711,163	9.2
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.43	-21.5	125.93	18.3
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	140,210,477	-15.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	158,054	-84.0
Other Contingent Liabilities	0	0	N/A	45,236	N/A	571,338	1,163.0	726,551	27.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	18	0.0
Num FRB Borr. Apps.	4	3	-25.0	6	100.0	5	-16.7	4	-20.0
Num FRB Pre-Pledged	1	1	0.0	0	-100.0	1	N/A	0	-100.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,623,048,984	10.3	1,605,902,724	-1.1
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	7,100,000	-84.4
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		502,943,302		474,780,701	-5.6
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	16,297,165	-46.8
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		2,612,755	-63.5
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		13,300,000	-90.6
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		727,271,895	9.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	106,050,000	14.1
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¹ Included MBL construction and land development prior to 03/31/09.									

	Miscellaneous Information, Programs, Services								
Return to cover									
09/01/2010									
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
MEMBERSHIP:									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,230,898	-0.3
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	26,820,382	4.3
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.59	-4.4
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.62	-126.6
Total Num Savings Accts	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,263,989	1.8
EMPLOYEES:									
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,044	0.9
Num Part-Time Employees	411	444	8.0	463	4.3	411	-11.2	396	-3.6
BRANCHES:									
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	324	0.3
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	26	-7.1	27	3.8
Plan to add new branches or expand existing facilities	N/A	N/A		12		0	-100.0	0	N/A
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,878,234,710	23.0	1,134,144,237	-21.2
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A	N/A		N/A		15		15	0.0
Debt Cancellation/Suspension	1	0	-100.0	3	N/A	5	66.7	6	20.0
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Business Loans	N/A	N/A		N/A		6		6	0.0
Indirect Consumer Loans	33	41	24.2	41	0.0	29	-29.3	31	6.9
Indirect Mortgage Loans	N/A	N/A		N/A		7		9	28.6
Interest Only or Payment Option 1st Mortgage Loans	7	7	0.0	6	-14.3	5	-16.7	5	0.0
Micro Business Loans	N/A	N/A		N/A		11		11	0.0
Micro Consumer Loans	N/A	N/A		N/A		11		11	0.0
Overdraft Lines of Credit	62	66	6.5	70	6.1	58	-17.1	63	8.6
Overdraft Protection	65	73	12.3	54	-26.0	52	-3.7	56	7.7
Participation Loans	34	33	-2.9	38	15.2	27	-28.9	28	3.7
Pay Day Loans	N/A	N/A		N/A		10		12	20.0
Real Estate Loans	63	91	44.4	89	-2.2	70	-21.3	75	7.1
Refund Anticipation Loans	N/A	N/A		N/A		2		2	0.0
Risk Based Loans	64	62	-3.1	64	3.2	64	0.0	68	6.3
Share Secured Credit Cards	N/A	N/A		N/A		23		24	4.3
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	86	6.2
Business Share Accounts	N/A	N/A		N/A		35		38	8.6
Check Cashing	N/A	N/A		N/A		60		62	3.3
First Time Homebuyer Program	N/A	N/A		N/A		9		9	0.0
Health Savings Accounts	N/A	N/A		N/A		8		10	25.0
Individual Development Accounts	N/A	N/A		N/A		2		2	0.0
In-School Branches	N/A	N/A		N/A		1		2	100.0
Insurance/Investment Sales	11	10	-9.1	17	70.0	28	64.7	30	7.1
International Remittances	N/A	N/A		N/A		11		11	0.0
Low Cost Wire Transfers	N/A	N/A		N/A		62		67	8.1
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		4		4	0.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		2,874,594		2,874,594	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		18,057,907		21,481,513	19.0	22,025,483	2.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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	Information Systems & Technology									
Return to cover										
09/01/2010										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% 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	91	89	-2.2	89	0.0	74	-16.9	74	0.0	
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	44	-2.2	
CU Developed In-House System	4	1	-75.0	0	-100.0	1	N/A	1	0.0	
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	87	1.2	
Audio Response/Phone Based	79	76	-3.8	75	-1.3	73	-2.7	72	-1.4	
Automatic Teller Machine (ATM)	84	81	-3.6	84	3.7	82	-2.4	82	0.0	
Kiosk	2	1	-50.0	1	0.0	6	500.0	6	0.0	
Mobile Banking	N/A	N/A		N/A		7		11	57.1	
Other	1	1	0.0	2	100.0	4	100.0	4	0.0	
Services Offered Electronically										
Member Application	35	35	0.0	38	8.6	33	-13.2	34	3.0	
New Loan	53	48	-9.4	50	4.2	44	-12.0	45	2.3	
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0	
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	63	3.3	
New Share Account	19	18	-5.3	20	11.1	21	5.0	21	0.0	
Loan Payments	84	82	-2.4	87	6.1	82	-5.7	84	2.4	
Account Aggregation	4	3	-25.0	8	166.7	11	37.5	11	0.0	
Internet Access Services	10	14	40.0	16	14.3	24	50.0	24	0.0	
e-Statements	N/A	N/A		65		71	9.2	73	2.8	
External Account Transfers	N/A	N/A		N/A		14		15	7.1	
View Account History	82	83	1.2	90	8.4	91	1.1	91	0.0	
Merchandise Purchase	10	9	-10.0	8	-11.1	5	-37.5	6	20.0	
Merchant Processing Services	N/A	N/A		N/A		4		4	0.0	
Remote Deposit Capture	N/A	N/A		N/A		2		5	150.0	
Share Account Transfers	91	91	0.0	91	0.0	86	-5.5	86	0.0	
Bill Payment	52	58	11.5	62	6.9	61	-1.6	63	3.3	
Download Account History	62	63	1.6	68	7.9	74	8.8	76	2.7	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0	
Type of World Wide Website Address										
Informational	13	14	7.7	11	-21.4	13	18.2	12	-7.7	
Interactive	6	7	16.7	4	-42.9	8	100.0	8	0.0	
Transactional	76	77	1.3	83	7.8	79	-4.8	80	1.3	
Number of Members That Use Transactional Website	299,845	313,800	4.7	348,364	11.0	356,542	2.3	374,648	5.1	
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	0	-100.0	0	N/A	
Type of World Wide Website Address Planned for Future										
Informational	6	4	-33.3	2	-50.0	0	-100.0	0	N/A	
Interactive	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0	
Miscellaneous										
Internet Access	125	121	-3.2	122	0.8	119	-2.5	118	-0.8	

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09/01/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

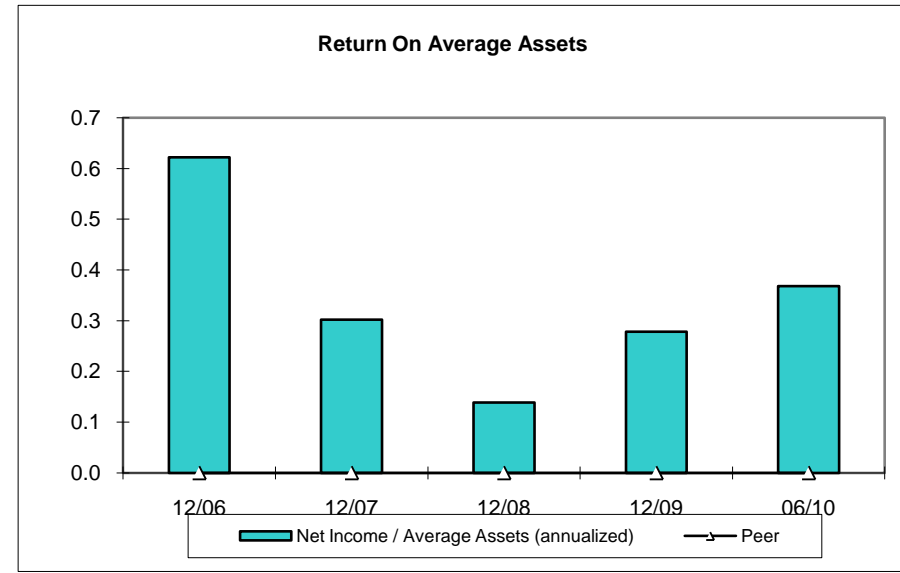
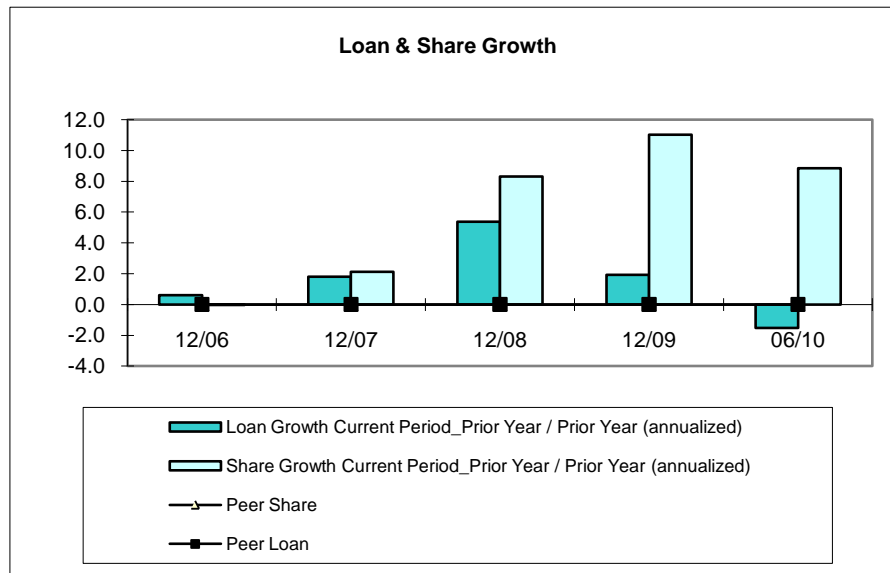
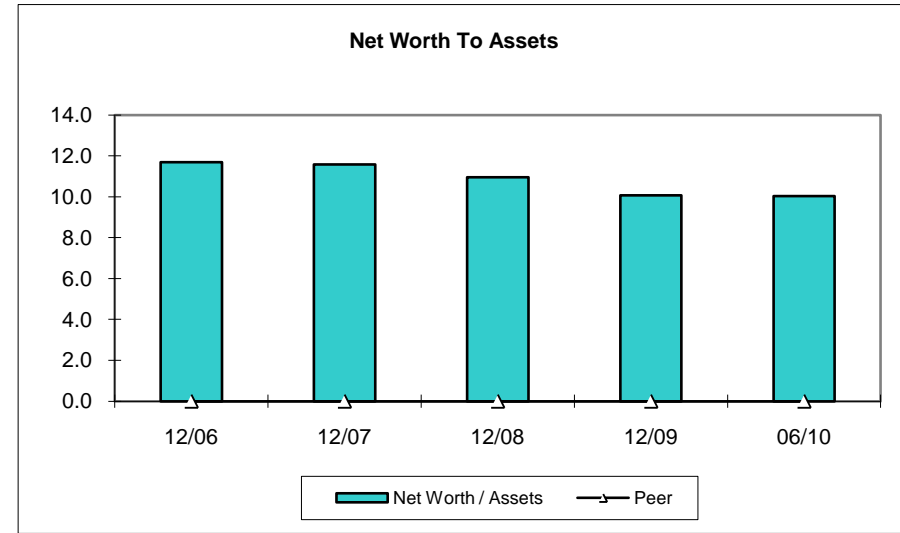
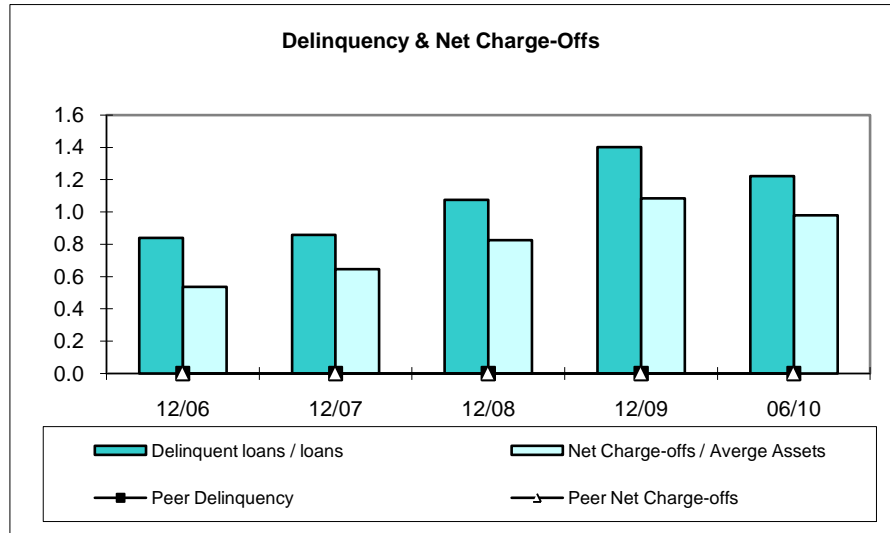
For Charter : N/A

Count of CU : 128

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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09/01/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 128

Asset Range : N/A

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

Count of CU in Peer Group : N/A

