

Cycle Date: December-2010  
 Run Date: 03/09/2011  
 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 : 126  
 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							
<a href="#">Return to cover</a>		For Charter : N/A							
03/09/2011		Count of CU : 126							
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		Dec-2010			
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Dec-2010	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.25	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	10.26	N/A	N/A
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.94	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	6.94	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans	0.84	0.86	1.08	1.40	N/A	N/A	1.31	N/A	N/A
* Net Charge-Offs / Average Loans	0.54	0.65	0.82	1.08	N/A	N/A	1.04	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	101.33	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	0.38	N/A	N/A
Delinquent Loans / Assets	0.60	0.61	0.75	0.90	N/A	N/A	0.81	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.62	0.30	0.14	0.28	N/A	N/A	0.43	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	N/A	N/A	N/A	0.27	N/A	N/A	0.65	N/A	N/A
* Gross Income/Average Assets	7.29	7.71	7.42	6.85	N/A	N/A	6.41	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	1.90	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	2.80	2.37	1.73	N/A	N/A	1.29	N/A	N/A
* Net Margin / Avg. Assets	4.92	4.91	5.06	5.12	N/A	N/A	5.12	N/A	N/A
* Operating Exp./ Avg. Assets	3.91	4.13	4.16	4.31	N/A	N/A	3.99	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52	0.70	0.88	N/A	N/A	0.67	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.17	3.27	3.27	N/A	N/A	3.22	N/A	N/A
Operating Exp./Gross Income	53.65	53.48	56.00	62.86	N/A	N/A	62.33	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.99	3.20	3.44	3.16	N/A	N/A	3.11	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.15	N/A	N/A	2.86	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	23.81	27.18	29.37	30.31	N/A	N/A	31.94	N/A	N/A
Reg. Shares / Total Shares & Borrowings	28.02	25.12	24.39	23.72	N/A	N/A	25.01	N/A	N/A
Total Loans / Total Assets	85.95	85.67	83.34	76.50	N/A	N/A	72.20	N/A	N/A
Total Loans / Total Shares	71.35	71.06	69.94	63.89	N/A	N/A	61.99	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	14.91	13.71	15.51	N/A	N/A	14.21	N/A	N/A
Total Shares, Dep. & Borr / Earning Assets	92.73	92.84	93.49	94.22	N/A	N/A	94.07	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr	41.26	37.65	37.05	37.47	N/A	N/A	39.16	N/A	N/A
Borrowings / Total Shares & Net Worth	4.43	4.68	4.39	5.89	N/A	N/A	3.21	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	5.26	4.68	4.45	4.80	N/A	N/A	4.44	N/A	N/A
Borrowers / Members	50.13	48.30	47.63	47.54	N/A	N/A	46.16	N/A	N/A
Members / Full-Time Employees	380.31	376.43	378.54	383.16	N/A	N/A	374.98	N/A	N/A
Avg. Shares Per Member	\$5,464	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,802	N/A	N/A
Avg. Loan Balance	\$9,369	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,640	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$54,043	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	4.11	1.09	1.36	2.59	N/A	N/A	4.22	N/A	N/A
* Market (Share) Growth	0.00	2.13	8.32	11.02	N/A	N/A	5.38	N/A	N/A
* Loan Growth	0.61	1.81	5.36	1.92	N/A	N/A	-0.55	N/A	N/A
* Asset Growth	1.03	2.21	7.06	11.57	N/A	N/A	2.50	N/A	N/A
* Investment Growth	0.87	3.75	12.81	40.59	N/A	N/A	9.07	N/A	N/A
* Membership Growth	-1.25	-0.27	2.21	2.33	N/A	N/A	-0.33	N/A	N/A
<b>* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</b>									
**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.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> 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.									





Liabilities, Shares & Equity									
Return to cover									
03/09/2011									
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	Dec-2010	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
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	301,012,245	-42.6
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	14,487,932	-16.3	12,392,255	-14.5
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	71,063,086	-1.1
<b>TOTAL LIABILITIES</b>	<b>415,415,607</b>	<b>439,834,191</b>	<b>5.9</b>	<b>444,156,376</b>	<b>1.0</b>	<b>610,718,916</b>	<b>37.5</b>	<b>384,467,586</b>	<b>-37.0</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,227,259,602	5.4
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,168,796,621	8.0
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	1,869,135,859	13.5
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5
IRA/KEOGH Accounts	700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8
All Other Shares <sup>1</sup>	21,977,948	15,373,567	-30.1	17,203,069	-11.9	16,665,089	-3.1	19,992,870	20.0
Non-Member Deposits	6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3
<b>TOTAL SHARES AND DEPOSITS</b>	<b>6,467,800,887</b>	<b>6,605,598,071</b>	<b>2.1</b>	<b>7,154,900,996</b>	<b>8.3</b>	<b>7,943,681,350</b>	<b>11.0</b>	<b>8,370,958,044</b>	<b>5.4</b>
<b>EQUITY:</b>									
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	475,601,614	6.0
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,956,969	1.2
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	276,114,375	4.1
Equity Acquired in Merger	N/A	N/A		N/A		262,045		129,385	-50.6
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	5,689,836	-19.2
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	-655,601.8	-13,899,958	-111.4	-5,516,660	60.3	-8,751,204	-58.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>EQUITY TOTAL</b>	<b>908,148,880</b>	<b>918,297,262</b>	<b>1.1</b>	<b>926,978,682</b>	<b>0.9</b>	<b>957,826,184</b>	<b>3.3</b>	<b>994,929,455</b>	<b>3.9</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>7,375,949,767</b>	<b>7,523,895,333</b>	<b>2.0</b>	<b>8,081,879,678</b>	<b>7.4</b>	<b>8,901,507,534</b>	<b>10.1</b>	<b>9,365,887,499</b>	<b>5.2</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>7,791,365,374</b>	<b>7,963,729,524</b>	<b>2.2</b>	<b>8,526,036,054</b>	<b>7.1</b>	<b>9,512,226,450</b>	<b>11.6</b>	<b>9,750,355,085</b>	<b>2.5</b>
<b>NCUA INSURED SAVINGS<sup>2</sup></b>									
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	293,549,254	0.9
Uninsured Non-Member Deposits	1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	441,682	7.9
Total Uninsured Shares & Deposits	507,897,599	587,053,360	15.6	775,016,901	32.0	291,413,566	-62.4	293,990,936	0.9
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	8,076,967,108	5.5
<b>TOTAL NET WORTH</b>	<b>912,276,405</b>	<b>922,215,353</b>	<b>1.1</b>	<b>934,729,657</b>	<b>1.4</b>	<b>958,901,942</b>	<b>2.6</b>	<b>999,414,891</b>	<b>4.2</b>
# Means the number is too large to display in the cell									
<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> 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								
<a href="#">Return to cover</a>		For Charter : N/A								
03/09/2011		Count of CU : 126								
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	Dec-2010	% Chg
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans		358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8
Less Interest Refund		(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7
Income from Investments		73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	56,514,162	-1.5
Income from Trading		2,318	1,092,579	47,034.6	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2
<b>TOTAL INTEREST INCOME</b>		<b>432,468,418</b>	<b>470,039,832</b>	<b>8.7</b>	<b>464,518,684</b>	<b>-1.2</b>	<b>450,686,868</b>	<b>-3.0</b>	<b>434,398,671</b>	<b>-3.6</b>
<b>INTEREST EXPENSE:</b>										
Dividends		128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	82,198,851	-20.3
Interest on Deposits		37,110,450	48,959,120	31.9	43,821,293	-10.5	37,218,593	-15.1	29,414,068	-21.0
Interest on Borrowed Money		17,361,011	15,070,574	-13.2	18,848,034	25.1	15,464,393	-18.0	12,881,563	-16.7
<b>TOTAL INTEREST EXPENSE</b>		<b>183,386,313</b>	<b>220,641,644</b>	<b>20.3</b>	<b>195,136,398</b>	<b>-11.6</b>	<b>155,755,048</b>	<b>-20.2</b>	<b>124,494,482</b>	<b>-20.1</b>
PROVISION FOR LOAN & LEASE LOSSES		31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	64,995,318	-18.4
<b>NET INTEREST INCOME AFTER PLL</b>		<b>217,158,165</b>	<b>208,742,682</b>	<b>-3.9</b>	<b>211,586,402</b>	<b>1.4</b>	<b>215,277,778</b>	<b>1.7</b>	<b>244,908,871</b>	<b>13.8</b>
<b>NON-INTEREST INCOME:</b>										
Fee Income		95,869,437	95,973,437	0.1	98,991,402	3.1	104,210,787	5.3	108,998,571	4.6
Other Operating Income		36,548,860	41,583,241	13.8	48,506,572	16.6	62,916,105	29.7	73,766,545	17.2
Gain (Loss) on Investments		-466,367	-236,385	49.3	798,417	437.8	-9,320,310	-1,267.3	-359,195	96.1
Gain (Loss) on Disposition of Assets		1,573,796	1,414,813	-10.1	18,609	-98.7	-1,839,003	-9,982.3	-2,019,942	-9.8
Gain from Bargain Purchase (Merger)		N/A	N/A		N/A		0	0	0	N/A
Other Non-Oper Income/(Expense)		580,920	1,280,089	120.4	-5,694,966	-544.9	173,994	103.1	661,283	280.1
NCUSIF Stabilization Income		N/A	N/A		N/A		41,778,993		0	-100.0
<b>TOTAL NON-INTEREST INCOME</b>		<b>134,106,646</b>	<b>140,015,195</b>	<b>4.4</b>	<b>142,620,034</b>	<b>1.9</b>	<b>197,920,566</b>	<b>38.8</b>	<b>181,047,262</b>	<b>-8.5</b>
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits		142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	177,368,677	5.1
Travel, Conference Expense		3,542,779	3,665,296	3.5	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5
Office Occupancy		19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	27,632,159	4.8
Office Operation Expense		64,839,114	67,549,019	4.2	70,996,515	5.1	70,595,374	-0.6	72,676,771	2.9
Educational and Promotion		14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,509	-8.2	15,553,064	-0.5
Loan Servicing Expense		19,988,956	22,608,515	13.1	20,979,936	-7.2	22,511,996	7.3	24,847,686	10.4
Professional, Outside Service		23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,703,224	0.7	23,154,698	2.0
Member Insurance <sup>1</sup>		1,685,560	1,622,142	-3.8	3,531,872	117.7	1,678,311	-52.5	N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>		N/A	N/A		N/A		N/A		11,858,558	
Member Insurance - Temporary Corporate										
CU Stabilization Fund <sup>3</sup>		N/A	N/A		N/A		41,589,881		9,222,366	-77.8
Member Insurance - Other		N/A	N/A		N/A		N/A		1,208,213	
Operating Fees		1,421,518	1,389,098	-2.3	1,388,172	-0.1	1,665,757	20.0	1,450,015	-13.0
Misc Operating Expense		11,360,214	12,762,582	12.3	15,650,563	22.6	14,128,218	-9.7	16,866,563	19.4
<b>TOTAL NON-INTEREST EXPENSE</b>		<b>303,064,487</b>	<b>324,953,125</b>	<b>7.2</b>	<b>342,759,829</b>	<b>5.5</b>	<b>388,338,072</b>	<b>13.3</b>	<b>384,669,562</b>	<b>-0.9</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1,4</sup></b>		<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>66,450,153</b>		<b>62,367,495</b>	<b>-6.1</b>
<b>NET INCOME (LOSS)</b>		<b>48,200,324</b>	<b>23,804,752</b>	<b>-50.6</b>	<b>11,446,607</b>	<b>-51.9</b>	<b>24,860,272</b>	<b>117.2</b>	<b>41,286,571</b>	<b>66.1</b>
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve		21,954,449	25,683,831	17.0	34,369,280	33.8	42,078,794	22.4	35,840,251	-14.8
<b>* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.</b>										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										



		Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A								
03/09/2011		Count of CU : 126								
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	Dec-2010	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
1 to < 2 Months Delinquent		81,689,694	91,932,045	12.5	109,541,518	19.2	129,489,288	18.2	122,130,361	-5.7
2 to < 6 Months Delinquent		32,453,141	38,121,327	17.5	52,113,518	36.7	65,391,016	25.5	59,953,458	-8.3
6 to 12 Months Delinquent		8,905,534	7,934,540	-10.9	9,734,049	22.7	15,799,858	62.3	14,432,754	-8.7
12 Months & Over Delinquent		5,293,474	2,517,499	-52.4	2,290,127	-9.0	3,976,475	73.6	4,932,223	24.0
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	79,318,435	-6.9
<b>UNSECURED CREDIT CARD LOANS</b>										
<b>Unsecured Credit Card Loans</b>										
1 to < 2 Months Delinquent		5,832,470	6,262,645	7.4	7,718,542	23.2	7,383,081	-4.3	6,600,755	-10.6
2 to < 6 Months Delinquent		3,232,567	4,423,580	36.8	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6
6 to 12 Months Delinquent		307,290	428,240	39.4	601,917	40.6	674,756	12.1	665,101	-1.4
12 Months & Over Delinquent		85,229	36,017	-57.7	42,830	18.9	39,845	-7.0	46,197	15.9
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	5,611,053	-26.0
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.13	1.40	23.8	1.86	32.7	2.06	10.6	1.53	-25.9
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
1 to < 2 Months Delinquent		13,098,986	18,841,138	43.8	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6
2 to < 6 Months Delinquent		1,126,596	2,857,714	153.7	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5
6 to 12 Months Delinquent		577,394	478,526	-17.1	962,599	101.2	3,530,461	266.8	4,004,209	13.4
12 Months & Over Delinquent		134,020	0	-100.0	414,499	N/A	1,019,536	146.0	2,192,305	115.0
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	25,719,371	22.3
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.18	0.30	73.6	0.63	106.1	1.60	155.0	1.88	17.8
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>										
1 to < 2 Months Delinquent		1,399,517	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4
2 to < 6 Months Delinquent		405,094	181,316	-55.2	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8
6 to 12 Months Delinquent		44,877	0	-100.0	535,112	N/A	1,532,463	186.4	2,141,972	39.8
12 Months & Over Delinquent		18,100	0	-100.0	0	N/A	421,387	N/A	691,112	64.0
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	8,134,440	26.8
%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	1.28	12.4
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
1 to < 2 Months Delinquent		1,783,993	3,406,482	90.9	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7
2 to < 6 Months Delinquent		561,380	1,177,035	109.7	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4
6 to 12 Months Delinquent		196,168	341,130	73.9	672,346	97.1	844,964	25.7	984,889	16.6
12 Months & Over Delinquent		0	16,644	N/A	170,145	922.3	767,874	351.3	536,868	-30.1
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	4,508,683	5.6
%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	1.32	27.3
<b>Other Real Estate Adjustable Rate</b>										
1 to < 2 Months Delinquent		2,999,226	2,478,516	-17.4	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7
2 to < 6 Months Delinquent		1,119,634	1,166,988	4.2	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5
6 to 12 Months Delinquent		589,323	400,372	-32.1	203,517	-49.2	679,087	233.7	644,307	-5.1
12 Months & Over Delinquent		381,044	158,877	-58.3	104,791	-34.0	369,653	252.8	215,496	-41.7
Total Del Other RE Adj Rate Lns (2 or more Mo)		2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0
%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	0.59	-8.8
<b>Leases Receivable</b>										
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
<b>All Other Loans</b>										
1 to < 2 Months Delinquent		56,575,502	59,677,380	5.5	62,795,811	5.2	68,492,136	9.1	64,009,492	-6.5
2 to < 6 Months Delinquent		26,007,870	28,314,694	8.9	30,536,930	7.8	32,634,274	6.9	24,884,760	-23.7
6 to 12 Months Delinquent		7,190,482	6,286,272	-12.6	6,758,558	7.5	8,538,127	26.3	5,992,276	-29.8
12 Months & Over Delinquent		4,675,081	2,305,961	-50.7	1,557,862	-32.4	1,358,180	-12.8	1,250,245	-7.9
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	32,127,281	-24.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.32	-0.2	1.38	4.4	1.47	6.6	1.15	-21.4
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Indirect and Participation Lending										
<a href="#">Return to cover</a>	For Charter : N/A									
03/09/2011	Count of CU : 126									
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	Dec-2010	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
Indirect Loans - Point of Sale Arrangement	602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	
Indirect Loans - Outsourced Lending Relationship	458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	
<b>Total Outstanding Indirect Loans</b>	<b>1,060,743,020</b>	<b>1,036,737,103</b>	<b>-2.3</b>	<b>1,087,538,176</b>	<b>4.9</b>	<b>1,174,057,089</b>	<b>8.0</b>	<b>1,040,644,418</b>	<b>-11.4</b>	
%Indirect Loans Outstanding / Total Loans	19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	17.22	-10.9	
<b>DELINQUENCY - INDIRECT LENDING</b>										
1 to < 2 Months Delinquent	22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	
2 to < 6 Months Delinquent	9,028,061	11,000,985	21.9	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	
6 to 12 Months Delinquent	2,227,508	1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	
12 Months & Over Delinquent	1,179,962	516,328	-56.2	375,037	-27.4	289,925	-22.7	209,611	-27.7	
Total Del Indirect Lns (2 or more Mo)	12,435,531	13,257,530	6.6	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.24	-12.2	
<b>LOAN LOSSES - INDIRECT LENDING</b>										
* Indirect Loans Charged Off	9,071,653	13,049,602	43.9	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	
* Indirect Loans Recovered	1,457,554	2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	
* NET INDIRECT LOAN C/Os	7,614,099	10,998,287	44.4	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.24	12.8	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>										
Consumer	N/A	N/A		N/A		12,936,471		13,952,620	7.9	
Real Estate	N/A	N/A		N/A		22,411,030		26,679,736	19.0	
Member Business Loans (excluding C&D)	N/A	N/A		N/A		6,858,706		11,164,442	62.8	
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		5,510,129		19,645,588	256.5	
Commercial Construction & Development	N/A	N/A		N/A		0		83,412	N/A	
Loan Pools	N/A	N/A		N/A		65,749,360		79,767,019	21.3	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>73,125,536</b>	<b>54,923,233</b>	<b>-24.9</b>	<b>71,100,039</b>	<b>29.5</b>	<b>113,465,696</b>	<b>59.6</b>	<b>151,292,817</b>	<b>33.3</b>	
%Participation Loans Outstanding / Total Loans	1.32	0.97	-26.2	1.19	22.9	1.87	56.6	2.50	34.1	
* Participation Loans Purchased YTD	7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	75,638,295	15.3	
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	129.5	1.64	110.4	2.28	38.5	2.74	20.3	
<b>PARTICIPATION LOANS SOLD:</b>										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		N/A		17,204,692		21,551,519	25.3	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		7,657,368		9,892,814	29.2	
* Participation Loans Sold YTD	836,776	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6	7,795,209	-2.7	
** %Participation Loans Sold YTD / Total Assets	0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.08	-5.1	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>										
*Loans Purchased in Full from Other Financial Institutions YTD	5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	26,391,918	N/A	
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	0.96	N/A	
*Loans, Excluding RE, Sold in Full YTD	N/A	0		0	N/A	0	N/A	0	N/A	
<b>DELINQUENCY - PARTICIPATION LENDING</b>										
1 to < 2 Months Delinquent	2,312,590	1,022,532	-55.8	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1	
2 to < 6 Months Delinquent	2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	679,726	37.8	
6 to 12 Months Delinquent	1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	30,431	-70.7	
12 Months & Over Delinquent	1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	9,988	-47.5	
Total Del Participation Lns (2 or more Mo)	5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	720,145	16.9	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.48	-12.3	
<b>LOAN LOSSES - PARTICIPATION LENDING</b>										
* Participation Loans Charged Off	1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	
* Participation Loans Recovered	131,303	267,446	103.7	426,811	59.6	273,348	-36.0	290,360	6.2	
* NET PARTICIPATION LOAN C/Os	1,748,493	2,005,485	14.7	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	1.13	-14.5	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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										9. IndirectAndParticipationLns







Investments, Cash, & Cash Equivalents									
<a href="#">Return to cover</a>									
03/09/2011									
CU Name: N/A			For Charter :	N/A					
Peer Group: N/A			Count of CU :	126					
			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	Dec-2010	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>SFAS 115 CLASS OF INVESTMENTS</b>									
Held to Maturity < 1 yr	32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	14,347,193	-63.9
Held to Maturity 1-3 yrs	64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	26,535,967	-23.2
Held to Maturity 3-5 yrs	27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5
Held to Maturity 5-10 yrs	2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0
<b>TOTAL HELD TO MATURITY</b>	<b>127,017,022</b>	<b>105,508,692</b>	<b>-16.9</b>	<b>55,798,701</b>	<b>-47.1</b>	<b>219,355,164</b>	<b>293.1</b>	<b>135,751,321</b>	<b>-38.1</b>
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	4,520,240	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5
<b>TOTAL AVAILABLE FOR SALE</b>	<b>488,725,030</b>	<b>493,696,819</b>	<b>1.0</b>	<b>682,462,804</b>	<b>38.2</b>	<b>975,820,283</b>	<b>43.0</b>	<b>1,511,528,636</b>	<b>54.9</b>
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL TRADING</b>	<b>0</b>	<b>17,934,500</b>	<b>N/A</b>	<b>14,406,697</b>	<b>-19.7</b>	<b>16,134,503</b>	<b>12.0</b>	<b>17,273,001</b>	<b>7.1</b>
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,044,512,782	-15.0
Other Investments 1-3 yrs	232,998,948	202,228,727	-13.2	289,160,700	43.0	393,987,884	36.3	389,017,344	-1.3
Other Investments 3-5 yrs	45,712,314	59,554,431	30.3	78,733,609	32.2	52,397,216	-33.5	50,582,580	-3.5
Other Investments 5-10 yrs	20,185,311	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2	24,888,603	6.8
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	25,800	65,502	153.9	195,002	197.7	542,646	178.3	907,175	67.2
<b>TOTAL Other Investments</b>	<b>1,153,028,304</b>	<b>1,217,983,069</b>	<b>5.6</b>	<b>1,317,546,617</b>	<b>8.2</b>	<b>1,699,183,161</b>	<b>29.0</b>	<b>1,509,908,484</b>	<b>-11.1</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,383,888,280	29.0	1,289,558,996	-6.8
Total Investments 1-3 yrs	477,918,080	361,628,497	-24.3	489,535,769	35.4	733,760,653	49.9	938,272,477	27.9
Total Investments 3-5 yrs	175,360,295	294,830,929	68.1	405,355,310	37.5	658,190,218	62.4	737,168,538	12.0
Total Investments 5-10 yrs	47,360,828	61,365,939	29.6	87,441,710	42.5	120,428,352	37.7	183,656,579	52.5
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	4,797,415	14,627,384	204.9	15,207,282	4.0	14,225,608	-6.5	25,804,852	81.4
<b>Total</b>	<b>1,768,770,356</b>	<b>1,835,123,080</b>	<b>3.8</b>	<b>2,070,214,819</b>	<b>12.8</b>	<b>2,910,493,111</b>	<b>40.6</b>	<b>3,174,461,442</b>	<b>9.1</b>
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		Other Investment Information							
<a href="#">Return to cover</a>		For Charter : N/A							
03/09/2011		Count of CU : 126							
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	Dec-2010	% Chg
<b>INVESTMENT SUMMARY:</b>									
<b>U.S. GOVERNMENT OBLIGATIONS</b>	12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	106,187,969	192.4
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		N/A		12,591,274	
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		432,366,708		667,624,758	54.4	834,823,689	25.0
Agency/GSE Mortgage-Backed Securities	N/A	N/A		265,958,806		413,225,224	55.4	648,695,247	57.0
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>584,684,155</b>	<b>546,518,665</b>	<b>-6.5</b>	<b>698,325,514</b>	<b>27.8</b>	<b>1,080,849,982</b>	<b>54.8</b>	<b>1,483,518,936</b>	<b>37.3</b>
Privately Issued Mortgage-Related Securities	N/A	N/A		12,917,274		10,014,077	-22.5	7,684,711	-23.3
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	1,516,997	-49.2
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>13,776,589</b>		<b>12,999,242</b>	<b>-5.6</b>	<b>9,201,708</b>	<b>-29.2</b>
Mutual Funds	N/A	N/A		N/A		25,328,658		26,811,251	5.9
Common Trusts	N/A	N/A		N/A		5,763,533		1,085,839	-81.2
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>23,822,699</b>	<b>31,061,951</b>	<b>30.4</b>	<b>28,497,720</b>	<b>-8.3</b>	<b>31,092,191</b>	<b>9.1</b>	<b>27,897,090</b>	<b>-10.3</b>
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3
Commercial Mortgage Backed Securities	8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7
<b>OTHER INVESTMENT INFORMATION:</b>									
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	3,176,265,322	10.2
Investment Repurchase Agreements	128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,621	0.3
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	309,919,137	-28.6
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	243,139,785	19.1
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	13,366,663	14,636,865	9.5	15,138,267	3.4	17,452,633	15.3	17,451,593	0.0
CUSO loans	1,568,632	887,939	-43.4	231,728	-73.9	306,659	32.3	6,877,001	2,142.6
Aggregate cash outlays in CUSO	6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,141,660	85.6	7,732,819	8.3
<b>WHOLLY OWNED CUSO INFORMATION</b>									
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		13,202,095		14,860,564	12.6
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		9,904,543		9,852,313	-0.5
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		2,312,319		-142,798	-106.2
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	191,218,162	31.0
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
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	2	100.0
Brokered Certificates of Deposit (investments)	6	9	50.0	20	122.2	18	-10.0	21	16.7
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
03/09/2011	Count of CU : 126								
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	Dec-2010	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS</b>									
(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	7,683,088	-63.3
Accounts Held by Nonmember Government Depositors	0	257,464	N/A	213,814	-17.0	521,258	143.8	647,541	24.2
Employee Benefit Member Shares	7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7
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	5,344,456	59.8
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	441,991,144	-7.2
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	303,433,295	7.2
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
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		N/A		15,093,102	
<b>SAVING MATURITIES</b>									
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,368,260,310	4.6
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	646,751,008	5.5
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	355,946,726	24.6
<b>Total Shares &amp; Deposits</b>	<b>6,467,800,887</b>	<b>6,605,598,071</b>	<b>2.1</b>	<b>7,154,900,996</b>	<b>8.3</b>	<b>7,943,681,350</b>	<b>11.0</b>	<b>8,370,958,044</b>	<b>5.4</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
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	41,739,204	23.4
<b>OFF-BALANCE SHEET UNUSED COMMITMENTS:</b>									
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7
Construction & Land Development (MBL)	N/A	N/A		N/A		0		991,939	N/A
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	6,262,486	10.9
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	422,930,851	0.8
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1
Outstanding Letters of Credit	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1
Unsecured Share Draft Lines of Credit	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		635,443	-78.4
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	39,737,926	198.1
<b>Total Unused Commitments</b>	<b>1,606,839,076</b>	<b>1,510,108,538</b>	<b>-6.0</b>	<b>1,584,192,506</b>	<b>4.9</b>	<b>1,569,854,454</b>	<b>-0.9</b>	<b>1,588,351,230</b>	<b>1.2</b>
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.43	-21.5	114.61	7.7
Loans Transferred with Recourse <sup>1</sup>	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	170,181	-82.8
Other Contingent Liabilities	0	0	N/A	45,236	N/A	571,338	1,163.0	597,917	4.7
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	21	16.7
<b>LINES OF CREDIT (Borrowing)</b>									
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	1,552,786,660	-4.3
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	18,092,000	-60.2
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		502,943,302		326,122,380	-35.2
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		3,039,178	-57.5
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		12,000,000	-91.5
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	N/A	N/A		N/A		666,440,336		623,965,585	-6.4
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	101,157,000	8.8
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									

Miscellaneous Information, Programs, Services									
Return to cover									
03/09/2011									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 126								
	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	Dec-2010	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.44	-7.5
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.33	-114.1
Total Num Savings Accts	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0
<b>EMPLOYEES:</b>									
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,071	1.8
Num Part-Time Employees	411	444	8.0	463	4.3	411	-11.2	422	2.7
<b>BRANCHES:</b>									
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	322	-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	1	N/A
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,879,991,555	23.0	2,759,960,212	-4.2
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
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	64	10.3
Overdraft Protection	65	73	12.3	54	-26.0	52	-3.7	57	9.6
Participation Loans	34	33	-2.9	38	15.2	27	-28.9	30	11.1
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	76	8.6
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	70	9.4
Share Secured Credit Cards	N/A	N/A		N/A		23		24	4.3
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		N/A		0	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	89	9.9
Business Share Accounts	N/A	N/A		N/A		35		38	8.6
Check Cashing	N/A	N/A		N/A		60		64	6.7
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		70	12.9
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctg (FAS 141R)	N/A	N/A		N/A		4		2	-50.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		2,874,594		2,741,933	-4.6
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
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	22,556,222	5.0
* 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									
<a href="#">Return to cover</a>									
03/09/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 126								
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	Dec-2010	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
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	73	-1.4
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	45	0.0
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
<b>Electronic Financial Services</b>									
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		12	71.4
Other	1	1	0.0	2	100.0	4	100.0	4	0.0
<b>Services Offered Electronically</b>									
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	12	9.1
Internet Access Services	10	14	40.0	16	14.3	24	50.0	23	-4.2
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	5	0.0
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	64	4.9
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
<b>Type of World Wide Website Address</b>									
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	400,866	12.4
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	1	-66.7	1	0.0
<b>Type of Website Planned for Future</b>									
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
<b>Miscellaneous</b>									
Internet Access	125	121	-3.2	122	0.8	119	-2.5	119	0.0

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CU Name: N/A

Peer Group: N/A

**Graphs 1**

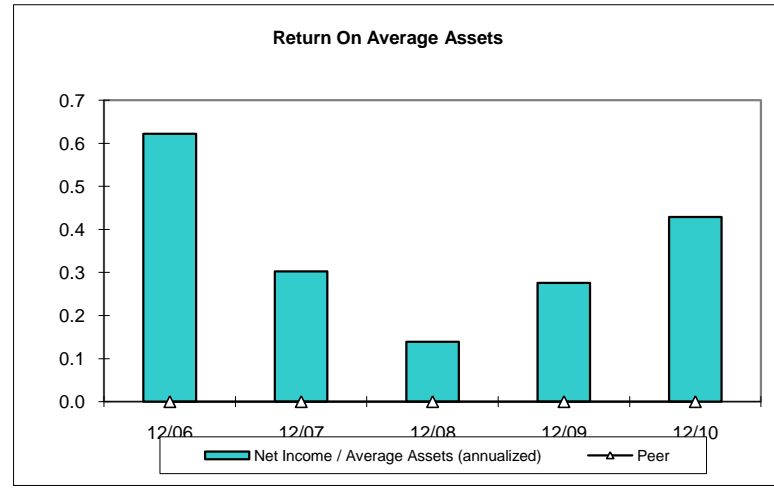
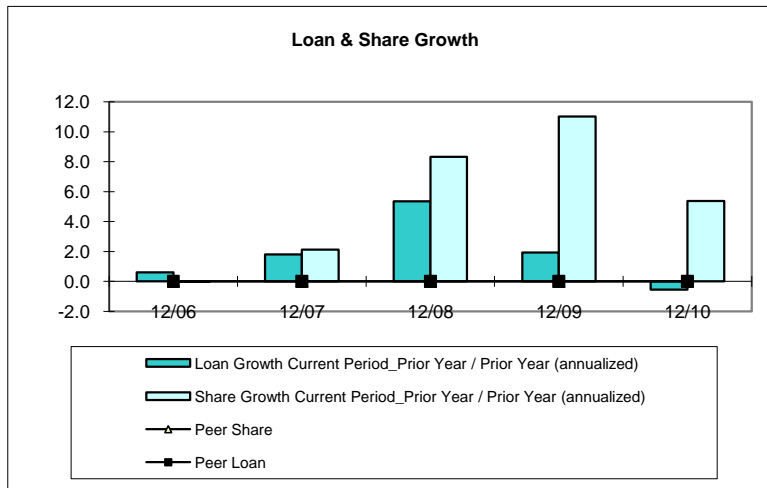
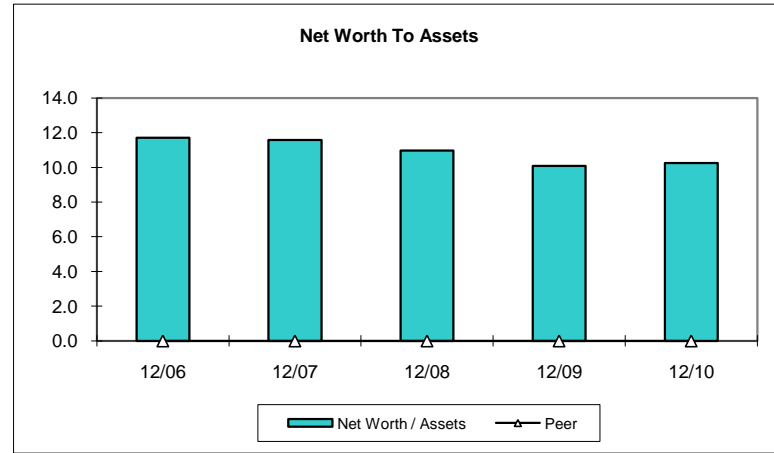
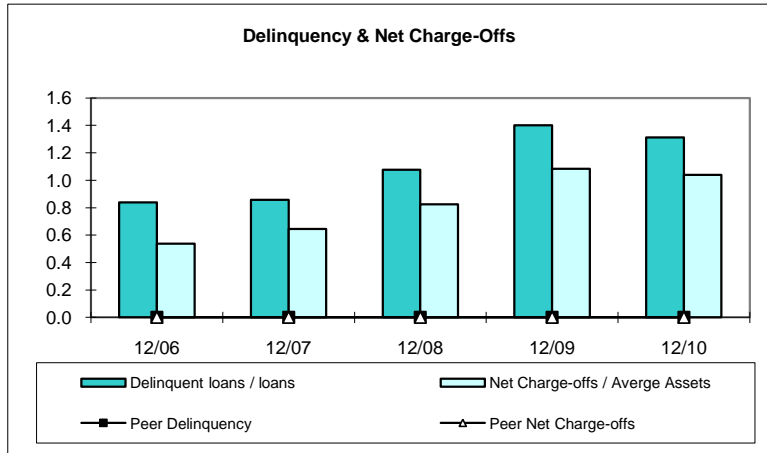
For Charter : N/A

Count of CU : 126

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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03/09/2011

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 126

Asset Range : N/A

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

Count of CU in Peer Group : N/A

