



MIZZOU CREDIT UNION
BALANCE SHEET COMPARISON
As Of: July 31, 2000

	ACTUAL						COMPARISON TO CURRENT MONTH							
	LAST YEAR		LAST MONTH		CURRENT MONTH		BUDGET		LAST YEAR (\$ CHG) (% CHG)		LAST MONTH (\$ CHG) (% CHG)		BUDGET (\$ CHG) (% CHG)	
ASSETS														
SECURED LOANS	38,575,388	50%	44,307,715	55%	44,495,525	53%	43,636,000	53%	5,920,137	15%	187,810	0%	859,525	2%
VISA LOANS	2,345,024	3%	2,371,688	3%	2,342,758	3%	2,276,000	3%	(2,266)	-0%	(28,930)	-1%	66,758	3%
SIGNATURE LOANS	4,448,598	6%	4,488,330	6%	4,543,996	5%	4,449,000	5%	95,398	2%	55,667	1%	94,996	2%
REAL ESTATE LOANS	16,580,681	22%	16,664,842	21%	16,634,450	20%	18,914,000	23%	53,769	0%	(30,392)	-0%	(2,279,550)	-12%
TOTAL LOANS	61,949,691	81%	67,832,575	83%	68,016,730	81%	69,275,000	84%	6,067,039	10%	184,155	0%	(1,258,270)	-2%
ALLOWANCE FOR LOAN LOSS	(414,709)	-1%	(480,436)	-1%	(463,568)	-1%	(508,000)	-1%	(48,859)	12%	16,868	-4%	44,432	-9%
NET LOANS	61,534,982	80%	67,352,139	83%	67,553,163	81%	68,767,000	84%	6,018,181	10%	201,023	0%	(1,213,837)	-2%
TOTAL CASH	10,679,745	14%	8,516,918	10%	10,956,563	13%	8,470,032	10%	276,818	3%	2,439,645	29%	2,486,531	29%
TOTAL INVESTMENTS	851,900	1%	1,417,936	2%	1,404,887	2%	1,186,300	1%	552,987	65%	(13,048)	-1%	218,587	18%
GROSS FIXED ASSETS	4,472,474	6%	4,544,557	6%	4,733,205	6%	5,336,950	6%	260,731	6%	188,648	4%	(603,745)	-11%
ACCUMULATED DEPRECIATION	(2,180,848)	-3%	(2,307,665)	-3%	(2,332,813)	-3%	(2,532,341)	-3%	(151,966)	7%	(25,149)	1%	199,528	-8%
NET FIXED ASSETS	2,291,626	3%	2,236,892	3%	2,400,392	3%	2,804,609	3%	108,766	5%	163,499	7%	(404,217)	-14%
ACCOUNTS RECEIVABLE	542,510	1%	593,920	1%	122,820	0%	1,000	0%	(419,690)	-77%	(471,100)	-79%	121,820	999%
PREPAID EXPENSES	177,637	0%	212,646	0%	242,119	0%	160,000	0%	64,482	36%	29,473	14%	82,119	51%
ACCRUED INCOME	206,170	0%	227,703	0%	280,324	0%	226,000	0%	74,154	36%	52,621	23%	54,324	24%
OTHER ASSETS	649,608	1%	696,416	1%	696,416	1%	720,600	1%	46,808	7%	0	0%	(24,184)	-3%
TOTAL OTHER ASSETS	1,575,925	2%	1,730,685	2%	1,341,678	2%	1,107,600	1%	(234,247)	-15%	(389,007)	-22%	234,078	21%
TOTAL ASSETS	76,934,178	100%	81,254,571	100%	83,656,683	100%	82,335,541	100%	6,722,505	9%	2,402,112	3%	1,321,142	2%
LIABILITIES														
ACCOUNTS PAYABLE	27,075	0%	(754)	-0%	134,983	0%	16,000	0%	107,907	399%	135,737	-17992%	118,983	744%
FED FUNDS PURCHASED	0	0%	0	0%	4,000,000	5%	0	0%	4,000,000	0%	4,000,000	0%	4,000,000	0%
TAXES PAYABLE	12	0%	11,812	0%	11,822	0%	180	0%	11,811	999%	10	0%	11,642	999%
ACCRUED EXPENSES	153,877	0%	125,000	0%	205,705	0%	230,457	0%	51,828	34%	80,705	65%	(24,752)	-11%
UNDISTRIBUTED PAYROLLS	(11,699)	-0%	(5,219)	-0%	(647,566)	-1%	(52,000)	-0%	(635,866)	999%	(642,346)	999%	(595,566)	999%
OTHER LIABILITIES	(148,475)	-0%	(174,535)	-0%	(141,078)	-0%	7,000	0%	7,397	-5%	33,457	-19%	(148,078)	-2115%
TOTAL LIABILITIES	20,790	0%	(43,696)	-0%	3,563,866	4%	201,637	0%	3,543,077	999%	3,607,562	-8256%	3,362,229	999%
REAL ESTATE ESCROW	71,070	0%	60,849	0%	66,013	0%	116,000	0%	(5,057)	-7%	5,164	8%	(49,987)	-43%
REGULAR SHARE ACCOUNTS	29,750,492	39%	29,889,740	37%	29,484,554	35%	30,720,000	37%	(265,937)	-1%	(405,186)	-1%	(1,235,446)	-4%
MONEY MARKET ACCOUNTS	9,578,196	12%	8,181,041	10%	8,149,475	10%	11,957,000	15%	(1,428,721)	-15%	(31,565)	-0%	(3,807,525)	-32%
SHARE DRAFT ACCOUNTS	13,709,664	18%	14,674,759	18%	13,565,538	16%	14,335,000	17%	(144,127)	-1%	(1,109,221)	-8%	(769,462)	-5%
IRA ACCOUNTS	9,962,742	13%	10,662,258	13%	10,626,231	13%	10,733,000	13%	663,489	7%	(36,027)	-0%	(106,769)	-1%
CERTIFICATES OF DEPOSIT	7,663,700	10%	11,010,555	14%	11,273,619	13%	7,685,000	9%	3,609,920	47%	263,064	2%	3,588,619	47%
TOTAL SHARES	70,735,864	92%	74,479,202	92%	73,165,431	87%	75,546,000	92%	2,429,567	3%	(1,313,771)	-2%	(2,380,569)	-3%
STATUTORY RESERVE	2,037,703	3%	2,262,432	3%	2,305,422	3%	2,208,084	3%	267,719	13%	42,990	2%	97,338	4%
UNDIVIDED EARNINGS	3,845,820	5%	4,403,581	5%	4,403,581	5%	4,376,297	5%	557,760	15%	0	0%	27,284	1%
NET INCOME	294,002	0%	153,052	0%	218,384	0%	3,523	0%	(75,618)	-26%	65,332	43%	214,861	999%
TOTAL EQUITY	6,177,525	8%	6,819,065	8%	6,927,386	8%	6,587,904	8%	749,862	12%	108,322	2%	339,482	5%
LIABILITIES & EQUITY	76,934,178	100%	81,254,571	100%	83,656,683	100%	82,335,541	100%	6,722,505	9%	2,402,112	3%	1,321,142	2%