

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

		ACTUAL								
ASSETS	LAST YEAR	%	LAST MONTH	%	CURRENT MONTH	%	BUDGET	%		
SECURED LOANS	38,575,388	50%	44,307,715	55%	44,495,525	53%	43,636,000	53%		
VISA LOANS	2,345,024	3%	2,371,688	3%	2,342,758	3%	2,276,000	3%		
SIGNATURE LOANS	4,448,598	6%	4,488,330	6%	4,543,996	5%	4,449,000	5%		
REAL ESTATE LOANS	16,580,681	22%	16,664,842	21%	16,634,450	20%	18,914,000	23%		
TOTAL LOANS	61,949,691	81%	67,832,575	83%	68,016,730	81%	69,275,000	84%		
ALLOWANCE FOR LOAN LOSS	(414,709)	-1%	(480,436)	-1%	(463,568)	-1%	(508,000)	-1%		
NET LOANS	61,534,982	80%	67,352,139	83%	67,553,163	81%	68,767,000	84%		
TOTAL CASH	10,679,745	14%	8,516,918	10%	10,956,563	13%	8,470,032	10%		
TOTAL INVESTMENTS	851,900	1%	1,417,936	2%	1,404,887	2%	1,186,300	1%		
GROSS FIXED ASSETS	4,472,474	6%	4,544,557	6%	4,733,205	6%	5,336,950	6%		
ACCUMULATED DEPRECIATION	(2,180,848)	-3%	(2,307,665)	-3%	(2,332,813)	-3%	(2,532,341)	-3%		
NET FIXED ASSETS	2,291,626	3%	2,236,892	3%	2,400,392	3%	2,804,609	3%		
ACCOUNTS RECEIVABLE	542,510	1%	593,920	1%	122,820	0%	1,000	0%		
PREPAID EXPENSES	177,637	0%	212,646	0%	242,119	0%	160,000	0%		
ACCRUED INCOME	206,170	0%	227,703	0%	280,324	0%	226,000	0%		
OTHER ASSETS	649,608	1%	696,416	1%	696,416	1%	720,600	1%		
TOTAL OTHER ASSETS	1,575,925	2%	1,730,685	2%	1,341,678	2%	1,107,600	1%		
TOTAL ASSETS	76,934,178	100%	81,254,571	100%	83,656,683	100%	82,335,541	100%		
LIABILITIES										
ACCOUNTS PAYABLE	27,075	0%	(754)	-0%	134,983	0%	16,000	0%		
FED FUNDS PURCHASED	0	0%	0	0%	4,000,000	5%	0	0%		
FAXES PAYABLE	12	0%	11,812	0%	11,822	0%	180	0%		
ACCRUED EXPENSES	153,877	0%	125,000	0%	205,705	0%	230,457	0%		
JNDISTRIBUTED PAYROLLS	(11,699)	-0%	(5,219)	-0%	(647,566)	-1%	(52,000)	-0%		
OTHER LIABILITIES	(148,475)	-0%	(174,535)	-0%	(141,078)	-0%	7,000	0%		
TOTAL LIABILITIES	20,790	0%	(43,696)	-0%	3,563,866	4%	201,637	0%		
REAL ESTATE ESCROW	71,070	0%	60,849	0%	66,013	0%	116,000	0%		
REGULAR SHARE ACCOUNTS	29,750,492	39%	29,889,740	37%	29,484,554	35%	30,720,000	37%		
MONEY MARKET ACCOUNTS	9,578,196	12%	8,181,041	10%	8,149,475	10%	11,957,000	15%		
SHARE DRAFT ACCOUNTS	13,709,664	18%	14,674,759	18%	13,565,538	16%	14,335,000	17%		
RA ACCOUNTS	9,962,742	13%	10,662,258	13%	10,626,231	13%	10,733,000	13%		
CERTIFICATES OF DEPOSIT	7,663,700	10%	11,010,555	14%	11,273,619	13%	7,685,000	9%		
TOTAL SHARES	70,735,864	92%	74,479,202	92%	73,165,431	87%	75,546,000	92%		
STATUTORY RESERVE	2,037,703	3%	2,262,432	3%	2,305,422	3%	2,208,084	3%		
UNDIVIDED EARNINGS	3,845,820	5%	4,403,581	5%	4,403,581	5%	4,376,297	5%		
NET INCOME	294,002	0%	153,052	0%	218,384	0%	3,523	0%		
TOTAL EQUITY	6,177,525	8%	6,819,065	8%	6,927,386	8%	6,587,904	8%		

	(COMPA	RISON TO C	U RREN '	T MONTH		
	LAST YE (\$ CHG) (9	AR % CHG)	LAST MO (\$ CHG) (NTH % CHG)	BUDGET (\$ CHG) (% CHG)		
	(+) (+		(+) ((+) (
	5,920,137	15%	187,810	0%	859,525	2%	
	(2,266)	-0%	(28,930)	-1%	66,758	3%	
	95,398	2%	55,667	1%	94,996	2%	
	53,769	0%	(30,392)	-0%	(2,279,550)	-12%	
-	6,067,039	10%	184,155	0%	(1,258,270)	-2%	
	(48,859)	12%	16,868	-4%	44,432	-9%	
-	6,018,181	10%	201,023	0%	(1,213,837)	-2%	
			, í				
	276,818	3%	2,439,645	29%	2,486,531	29%	
	552,987	65%	(13,048)	-1%	218,587	18%	
	260,731	6%	188,648	4%	(603,745)	-11%	
	(151,966)	7%	(25,149)	1%	199,528	-8%	
-	(,)		()				
	108,766	5%	163,499	7%	(404,217)	-14%	
	(419,690)	-77%	(471,100)	-79%	121,820	999%	
	64,482	36%	29,473	14%	82,119	51%	
	74,154	36%	52,621	23%	54,324	24%	
	46,808	7%	0	0%	(24,184)	-3%	
	(234,247)	-15%	(389,007)	-22%	234,078	21%	
	6,722,505	9%	2,402,112	3%	1,321,142	2%	
	107,907	399%	135,737 -		118,983	744%	
	4,000,000						
		0%	4,000,000	0%	4,000,000	0%	
	11,811	999%	10	0%	11,642	999%	
	11,811 51,828	999% 34%	10 80,705	0% 65%	11,642 (24,752)	999% -11%	
	11,811 51,828 (635,866)	999% 34% 999%	10 80,705 (642,346)	0% 65% 999%	11,642 (24,752) (595,566)	999% -11% 999%	
	11,811 51,828	999% 34%	10 80,705	0% 65%	11,642 (24,752)	999% -11% 999%	
-	11,811 51,828 (635,866)	999% 34% 999%	10 80,705 (642,346)	0% 65% 999% -19%	11,642 (24,752) (595,566)	999% -11% 999%	
-	11,811 51,828 (635,866) 7,397 3,543,077	999% 34% 999% -5% 999%	10 80,705 (642,346) 33,457 3,607,562	0% 65% 999% -19%	11,642 (24,752) (595,566) (148,078) 3,362,229	999% -11% 999% -2115% 999%	
-	11,811 51,828 (635,866) 7,397 3,543,077 (5,057)	999% 34% 999% -5% 999% -7%	10 80,705 (642,346) 33,457 3,607,562 5,164	0% 65% 999% -19% -8256% 8%	11,642 (24,752) (595,566) (148,078) 3,362,229 (49,987)	999% -11% 999% -2115% 999% -43%	
-	11,811 51,828 (635,866) 7,397 3,543,077	999% 34% 999% -5% 999%	10 80,705 (642,346) 33,457 3,607,562	0% 65% 999% -19%	11,642 (24,752) (595,566) (148,078) 3,362,229	999% -11% 999% -2115% 999%	
-	11,811 51,828 (635,866) 7,397 3,543,077 (5,057) (265,937)	999% 34% 999% -5% 999% -7% -1%	10 80,705 (642,346) 33,457 3,607,562 5,164 (405,186)	0% 65% 999% -19% -8256% 8% -1%	11,642 (24,752) (595,566) (148,078) 3,362,229 (49,987) (1,235,446)	999% -11% 999% -2115% 999% -43% -43%	
	11,811 51,828 (635,866) 7,397 3,543,077 (5,057) (265,937) (1,428,721)	999% 34% 999% -5% 999% -7% -1% -15%	10 80,705 (642,346) 33,457 3,607,562 5,164 (405,186) (31,565)	0% 65% 999% -19% -8256% 8% -1% -0%	11,642 (24,752) (595,566) (148,078) 3,362,229 (49,987) (1,235,446) (3,807,525)	999% -11% 999% -2115% 999% -43% -43% -4% -32%	
-	11,811 51,828 (635,866) 7,397 3,543,077 (5,057) (265,937) (1,428,721) (144,127)	999% 34% 999% -5% 999% -7% -1% -15% -1%	10 80,705 (642,346) 33,457 3,607,562 5,164 (405,186) (31,565) (1,109,221)	0% 65% 999% -19% -8256% -8% -1% -0% -8%	11,642 (24,752) (595,566) (148,078) 3,362,229 (49,987) (1,235,446) (3,807,525) (769,462)	999% -11% 999% -2115% 999% -43% -43% -4% -32% -5%	
	11,811 51,828 (635,866) 7,397 3,543,077 (5,057) (265,937) (1,428,721) (144,127) (663,489	999% 34% 999% -5% 999% -7% -1% -15% -1% 7%	10 80,705 (642,346) 33,457 3,607,562 5,164 (405,186) (31,565) (1,109,221) (36,027)	0% 65% 999% -19% -8256% 8% -1% -0% -8% -0%	11,642 (24,752) (595,566) (148,078) 3,362,229 (49,987) (1,235,446) (3,807,525) (769,462) (106,769)	999% -11% 999% -2115% 999% -43% -43% -4% -32% -5% -1%	
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