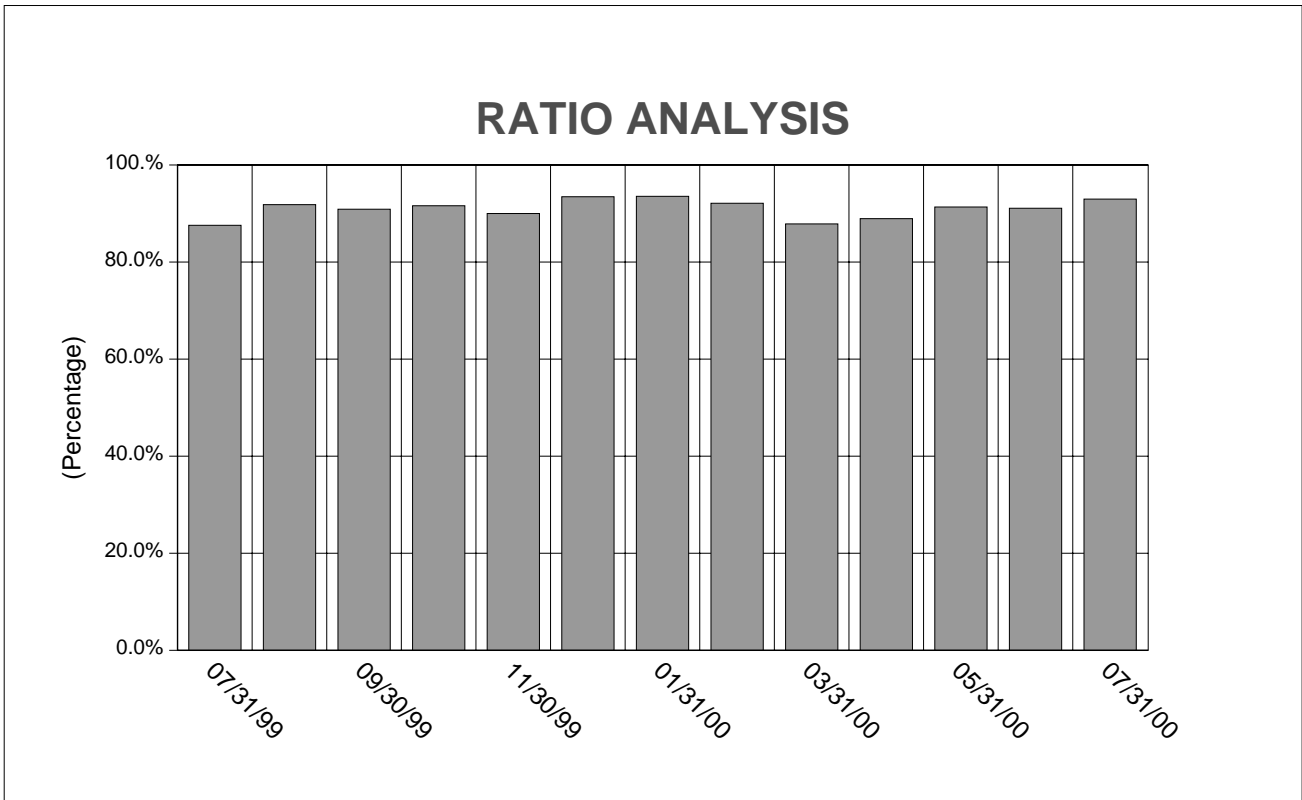
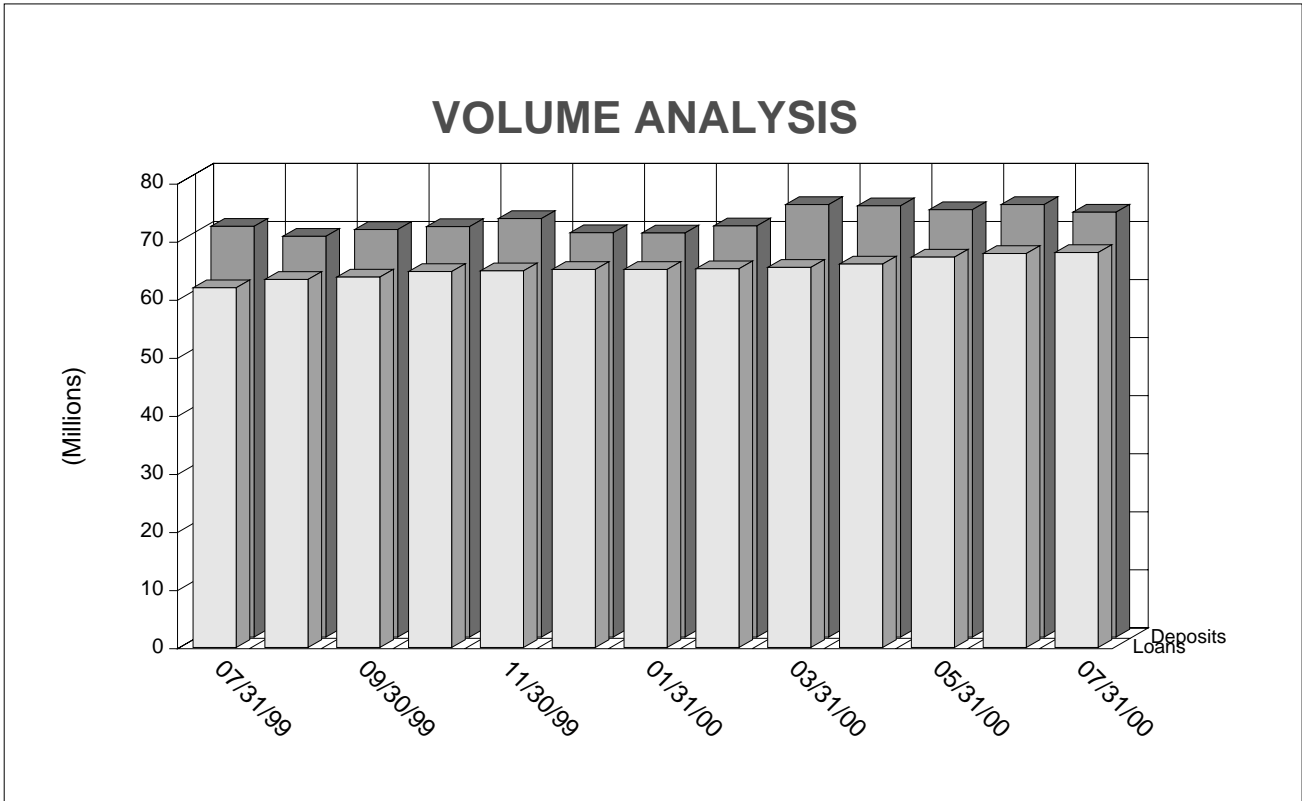


MIZZOU CREDIT UNION

LOAN-TO-DEPOSIT ANALYSIS

As Of: July 31, 2000

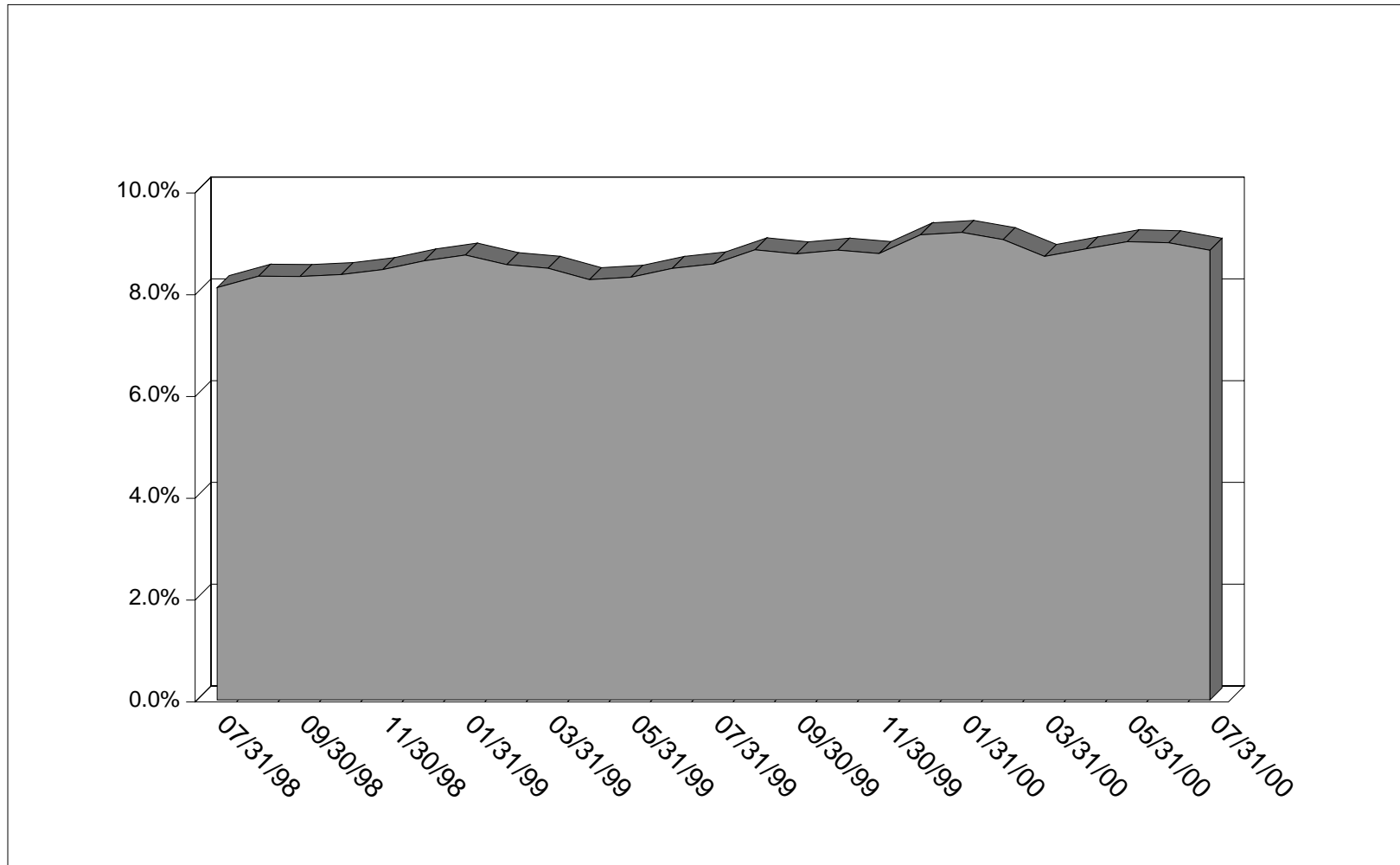




MIZZOU CREDIT UNION

CAPITAL-TO-ASSET RATIO

As Of: July 31, 2000



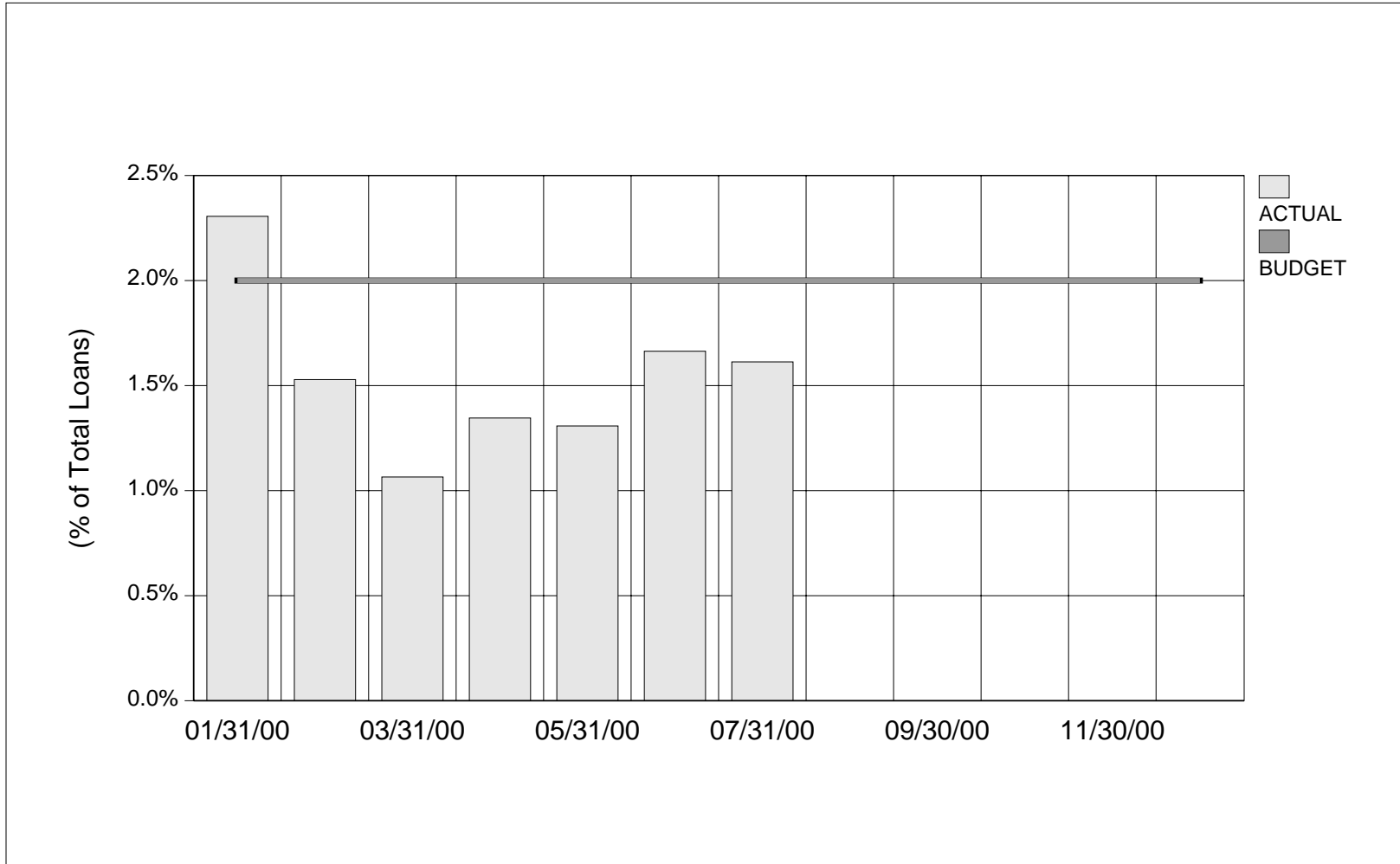
$(\text{Equity} + \text{Allowance for Loan Losses}) / \text{Total Assets}$

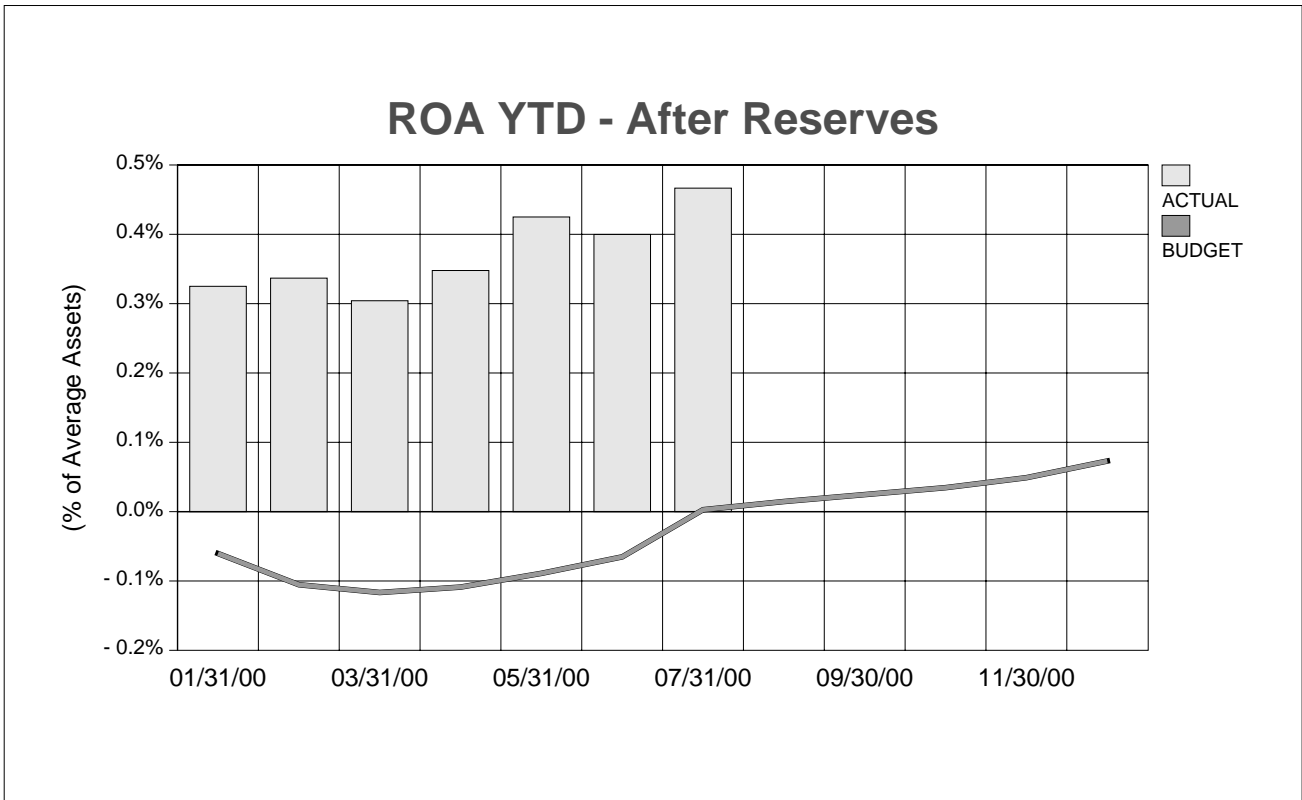
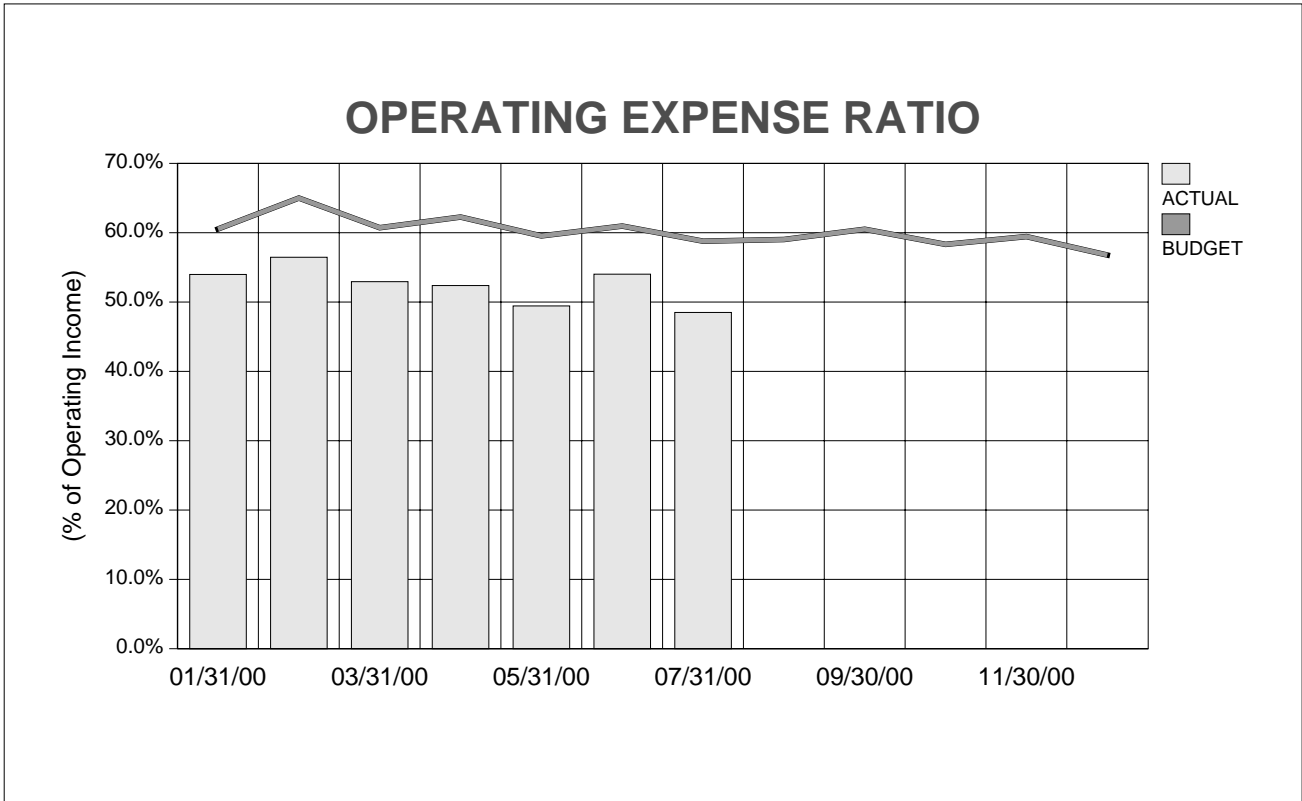


MIZZOU CREDIT UNION

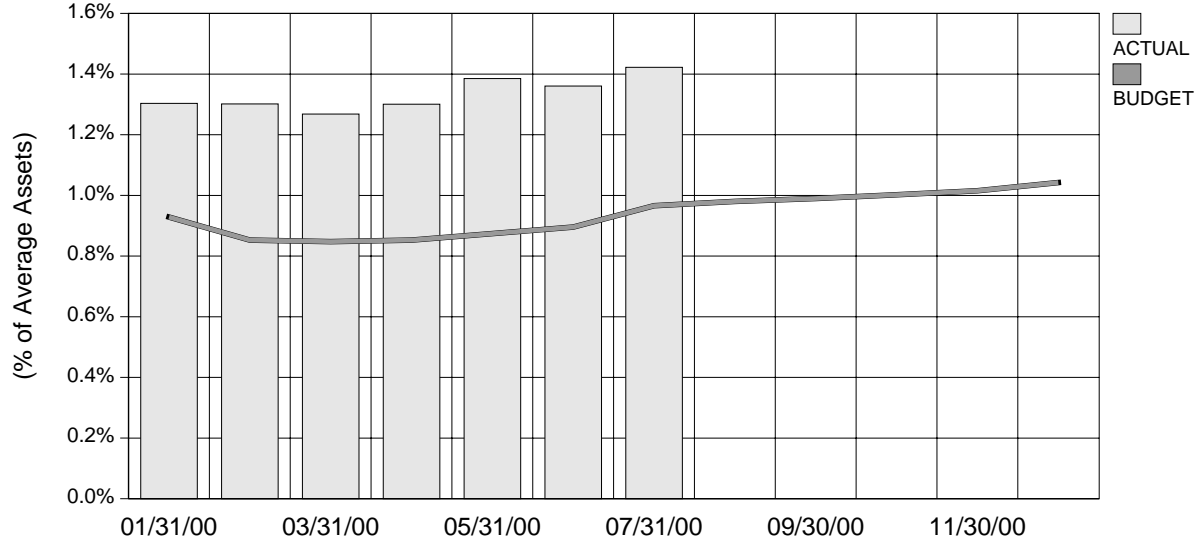
DELINQUENT LOAN RATIO

As Of: July 31, 2000

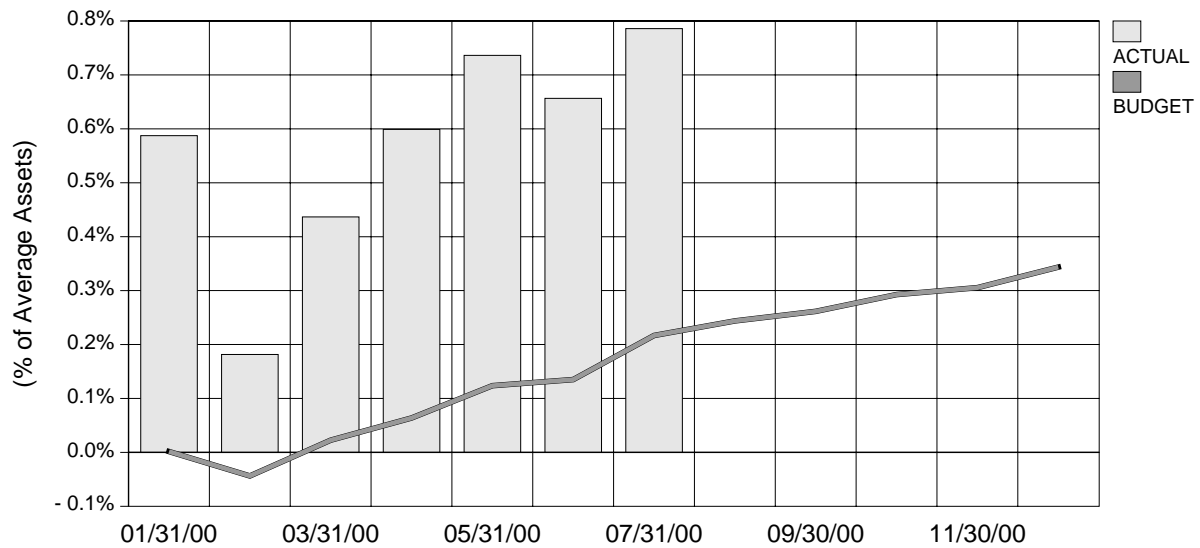




ROA YTD - Before Reserves



NCUA ROA YTD



MIZZOU CREDIT UNION

EARNINGS RATIOS

As Of: July 31, 2000

