

SAMPLE MULTI-PURPOSE COOPERATIVE  
 ACCOUNTS RECEIVABLE ANALYSIS SUMMARY  
 AS OF DECEMBER 31, 2004

ARRSUM 02/13/2005  
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LOAN PORTFOLIO  
 AS OF DECEMBER 31, 2004

Loan Type	1 - 3 Mos.	4 - 6 Mos.	7 - 9 Mos.	10 - 12 Mos.	Over 12 Mos.	Overdue	Total Arrears	Loan Balance
Buss. Reg.	156,110.10	115,817.67	82,329.97	38,436.48	68,308.80	111,579.60	461,003.02	5,419,403.26
SEAL	55,368.64	31,204.32				186,763.33	86,572.96	1,422,312.98
Family-Reg	176,157.40	81,543.82	54,387.93	58,613.30		295,089.34	370,702.45	4,287,984.36
Family-Med								2,202.50
Family-Pcl	82,468.82					243,582.27	82,468.82	835,867.42
Emer. Loan	1,626.99					1,436.40	1,626.99	17,628.25
Comm. Loan	1,334.18	1,821.69					3,155.87	17,163.85
Sec. Reg.	8,847.04					26,364.36	8,847.04	152,737.96
Sec. Xpres	347,514.93	136,240.11	99,968.59	20,533.26		259,804.06	604,256.89	3,330,867.25
Re-struct	131,797.27	384,944.96	246,001.02	153,386.76	36,997.05	1,012,423.28	953,127.06	3,575,713.70
Past Due								
Jewel Loan	42,788.27	3,200.00				28,320.00	45,988.27	202,165.65
Tricycle	9,210.82						9,210.82	169,541.23
Vehicle	6,894.43						6,894.43	583,014.35
Home Loan								
SBL	18,500.00		46,428.84	82,598.24		39,524.33	147,527.08	963,506.28
Educ Loan						18,500.00		202,839.25
Memo Loan								
Mater Loan	5,887.90					23,300.00	5,887.90	58,654.95
Vend Loan								
Int Recvbl								
A/R Rice	9,601.25					27,904.65	9,601.25	65,067.15
A/R Candle								
<b>Totals</b>	<b>1,054,108.04</b>	<b>754,772.57</b>	<b>529,116.35</b>	<b>353,568.04</b>	<b>105,305.85</b>	<b>2,274,591.62</b>	<b>2,796,870.85</b>	<b>21,306,670.39</b>

Percentage	Based on Total Arrears	Based on Total Balance
% Overdue		10.68%
% 1-3 Mos. Arrears	37.69%	4.95%
% 4-6 Mos. Arrears	26.99%	3.54%
% 7-9 Mos. Arrears	18.92%	2.48%
% 10-12 Mos. Arrears	12.64%	1.66%
% Over 12 Mos. Arrears	3.77%	0.49%
	100.00%	23.80%

Delinquency Rate = 10.68%

\*\* End of report \*\*