

A G I N G O F R E C E I V A B L E S
 AS OF DECEMBER 31, 2004

Past Due		1,012,294.98	1,012,294.98	4.54%
Jewel Loan	173,845.65	28,220.00	202,065.65	0.91%
Tricycle	169,541.23		169,541.23	0.76%
Vehicle	583,014.35		583,014.35	2.61%
SBL	923,981.95	39,524.33	963,506.28	4.32%
Educ Loan	184,339.25	18,500.00	202,839.25	0.91%
Mater Loan	35,354.95	23,300.00	58,654.95	0.26%
A/R Rice	37,162.50	27,554.65	64,717.15	0.29%
Totals	19,032,041.82	3,286,001.82	22,318,043.64	100.00%

ANALYSIS

* Total Exposed Amount = 1,974,501.84
 Bad Debt Rate = 8.85%
 Delinquency Rate = 14.72%

* See Schedule of Delinquents Report (per Member).