

AGING OF RECEIVABLES  
 AS OF DECEMBER 31, 2004

Loan	1-30 Days	31-60 Days	61-90 Days	91-120 Days	Over	Total
<b>CURRENT LOANS</b>						
Buss. Reg.	141,566.15	102,095.12	109,606.50	185,480.00	4,769,075.89	5,307,823.66
SEAL	48,587.00	58,787.50	72,136.65	114,336.35	941,702.15	1,235,549.65
Family-Reg	106,985.50	73,256.80	248,439.55	131,968.00	3,432,245.17	3,992,895.02
Family-Med			2,202.50			2,202.50
Family-Pcl	334,091.15	170,769.00	87,425.00			592,285.15
Emer. Loan	1,700.00	4,662.50	3,054.35	1,612.50	5,162.50	16,191.85
Comm. Loan					17,163.85	17,163.85
Sec. Reg.	34,502.60	6,846.00	50,317.80		34,707.20	126,373.60
Sec. Xpres	395,305.10	459,917.35	385,300.15	258,277.00	1,572,243.59	3,071,043.19
Re-struct	160,187.86	152,378.58	164,496.57	251,713.51	1,834,496.95	2,563,273.47
Jewel Loan	81,650.00	45,915.65	6,900.00	24,580.00	14,800.00	173,845.65
Tricycle Vehicle					169,541.23	169,541.23
SBL	20,159.30	92,550.00	40,312.65		583,014.35	583,014.35
Educ Loan	8,638.15	21,891.95		34,049.90	770,960.00	923,981.95
Mater Loan	4,646.15			6,012.30	119,759.25	184,339.25
A/R Rice	37,162.50				24,696.50	35,354.95
						37,162.50
<b>Totals</b>	<b>1,375,181.46</b>	<b>1,189,070.45</b>	<b>1,170,191.72</b>	<b>1,008,029.56</b>	<b>14,289,568.63</b>	<b>19,032,041.82</b>

<b>DELINQUENT LOANS</b>						
Buss. Reg.	46,963.00		11,984.00	12,122.25	40,510.35	111,579.60
SEAL	48,922.00	47,122.00	53,186.00		37,533.33	186,763.33
Family-Reg	30,361.50	68,244.27	118,587.52	35,843.50	42,052.05	295,088.84
Family-Pcl	78,125.87	34,655.00	30,730.00	24,930.00	75,141.40	243,582.27
Emer. Loan		400.00			1,036.40	1,436.40
Sec. Reg.	3,454.00	4,105.90	7,198.18		11,596.28	26,354.36
Sec. Xpres	104,965.30	32,484.90	44,488.42	25,181.20	52,684.24	259,804.06
Re-struct	156,628.16	129,378.26	153,964.51	277,693.34	294,334.73	1,011,999.00
Past Due					1,012,294.98	1,012,294.98
Jewel Loan	19,700.00	8,520.00				28,220.00
SBL	39,524.33					39,524.33
Educ Loan		18,500.00				18,500.00
Mater Loan	23,300.00					23,300.00
A/R Rice	9,980.00	2,125.00	2,475.00	3,050.00	9,924.65	27,554.65
<b>Totals</b>	<b>561,924.16</b>	<b>345,535.33</b>	<b>422,613.63</b>	<b>378,820.29</b>	<b>1,577,108.41</b>	<b>3,286,001.82</b>

Loan	Current	Delinquent	Totals	Percent
Buss. Reg.	5,307,823.66	111,579.60	5,419,403.26	24.28%
SEAL	1,235,549.65	186,763.33	1,422,312.98	6.37%
Family-Reg	3,992,895.02	295,088.84	4,287,983.86	19.21%
Family-Med	2,202.50		2,202.50	0.01%
Family-Pcl	592,285.15	243,582.27	835,867.42	3.75%
Emer. Loan	16,191.85	1,436.40	17,628.25	0.08%
Comm. Loan	17,163.85		17,163.85	0.08%
Sec. Reg.	126,373.60	26,354.36	152,727.96	0.68%
Sec. Xpres	3,071,043.19	259,804.06	3,330,847.25	14.92%
Re-struct	2,563,273.47	1,011,999.00	3,575,272.47	16.02%

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%
<b>Totals</b>	<b>19,032,041.82</b>	<b>3,286,001.82</b>	<b>22,318,043.64</b>	<b>100.00%</b>

ANALYSIS

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

\* See Schedule of Delinquents Report (per Member).