

SUMMARY OF PAWNBROKERS ANNUAL REPORTS as of DECEMBER 31, 2003

ANALYSIS OF LOANS	December 31, 2002		December 31, 2003	
	Number	Aggregate Amount	Number	Aggregate Amount
Total Loans outstanding at beginning of year	66,371	\$ 6,641,416	68,130	\$ 7,111,322
Loan Made during the year	336,060	\$ 32,964,357	351,991	\$ 36,171,436
Totals	402,431	\$ 39,605,773	420,121	\$ 43,282,758
Loan cancelled during the year				
Redeemed (Loans Collected)	270,062	\$ 28,071,556	283,500	\$ 30,952,786
Forfeited	63,105	\$ 4,360,830	66,410	\$ 4,572,706
Charged off as Loss	237	\$ 17,942	206	\$ 15,463
Totals loan cancelled	333,404	\$ 32,450,328	350,116	\$ 35,540,955
Total Loans outstanding at year end	69,027	\$ 7,155,445	70,005	\$ 7,741,802
Other Activity during year				
Total interest charges collected on pledge loans		<u>\$ 2,164,940</u>		<u>\$ 2,389,763</u>
Total of all other charges and fees collected on loans		<u>\$ 3,106,656</u>		<u>\$ 3,632,577</u>
Total of police pickups	216	\$ 16,019	205	\$ 15,593
Forfeiture Rate [Number forfeited / number of loans made]		<u>18.8%</u>		<u>18.9%</u>
Police Pickup Rate [Number Police Pickups / number of loans made]		<u>0.064%</u>		<u>0.058%</u>
Average Loan amount at year end [Aggregate Amount / number of loans]		<u>\$ 103.66</u>		<u>\$ 110.59</u>
Number of Licensed pawnbrokers at year end		<u>38</u>		<u>38</u>