

SUMMARY OF PAWNBROKERS ANNUAL REPORTS as of DECEMBER 31, 2005

ANALYSIS OF LOANS	December 31, 2004		December 31, 2005	
	Number	Aggregate Amount	Number	Aggregate Amount
Total loans outstanding at beginning of year	70,293	\$ 7,636,114	72,489	7,696,125
Loans made during the year	360,930	\$ 37,085,323	347,400	\$ 36,546,398
Totals	431,223	\$ 44,721,437	419,889	\$ 44,242,523
Loans cancelled during the year				
Redeemed (Loans Collected)	289,456	\$ 31,843,591	279,318	\$ 31,167,708
Forfeited	67,763	\$ 4,986,287	68,068	\$ 4,752,887
Charged off as Loss	360	\$ 22,557	203	\$ 18,882
Total loans cancelled	357,579	\$ 36,852,435	347,589	\$ 35,939,477
Total loans outstanding at year end	73,644	\$ 7,869,002	72,300	\$ 8,303,046
Other activity during year				
Total interest charges collected on pledge loans		\$ 2,603,122		\$ 2,551,616
Total of all other charges and fees collected on loans		\$ 3,599,855		\$ 3,635,497
Total of police pickups	262	\$ 26,222	\$ 218	\$ 20,766
Forfeiture Rate [Number forfeited / number of loans made]		18.8%		19.6%
Police Pickup Rate [Number Police Pickups / number of loans made]		0.073%		0.063%
Average loan amount at year end [Aggregate Amount / number of loans]		\$ 106.85		\$ 105.37
Number of licensed pawnbrokers at year end		45		46