



**Delinquent Loan Summary
May 31, 2009**

	May 2009	Apr 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
All Delinquent Loans							
2 - <6 Months	\$2,686,977	\$2,721,214	(\$34,237)	\$3,650,067	\$4,092,132	\$3,783,193	\$5,736,406
6 - 12 Months	872,300	1,069,875	(197,575)	863,312	619,966	814,519	979,339
>12 Months	372,743	410,417	(37,674)	429,577	315,213	574,033	174,431
Total	\$3,932,020	\$4,201,506	(\$269,486)	\$4,942,956	\$5,027,311	\$5,171,745	\$6,890,175
Delinquent Loan Ratio	0.61%	0.66%	-0.05%	0.81%	0.95%	0.93%	1.23%
Delinquent Loans by Type							
Consumer - Direct	\$171,122	\$290,853	(\$119,731)	\$242,323	\$279,658	\$448,926	
Consumer - Indirect	1,230,030	1,200,248	29,782	1,310,180	1,770,694	2,279,928	
Consumer - All Other	123,186	18,660	104,526	32,106	55,308	196,203	
Consumer - Total	1,524,338	1,509,761	14,577	1,584,609	2,105,660	2,925,057	4,457,743
Credit Card	171,814	328,684	(156,870)	278,926	265,730	343,468	630,556
Real Estate - 1st Mortgages	909,330	732,342	176,988	1,452,864	899,829	210,649	207,554
Real Estate - 2nd Mortgages	1,326,539	1,630,719	(304,180)	1,626,560	1,756,090	1,692,571	1,594,323
Total	\$3,932,021	\$4,201,505	(\$269,485)	\$4,942,959	\$5,027,308	\$5,171,745	\$6,890,175
Delinquent Loan Ratios by Type							
Consumer - Direct	0.49%	0.85%	-0.36%	0.70%	0.70%	0.93%	0.00%
Consumer - Indirect	1.48%	1.43%	0.04%	1.52%	1.61%	1.64%	0.00%
Consumer - All Other	0.89%	0.14%	0.75%	0.23%	0.43%	1.55%	0.00%
Consumer- Weighted Average	1.32%	1.30%	0.01%	1.37%	1.46%	1.52%	2.08%
Credit Card	0.33%	0.64%	-0.31%	0.52%	0.52%	0.69%	1.36%
Real Estate - 1st Mortgages	0.39%	0.32%	0.07%	0.64%	0.40%	0.10%	0.11%
Real Estate - 2nd Mortgages	0.57%	0.73%	-0.15%	0.84%	1.89%	1.73%	1.54%

	May 2009	Apr 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
Delinquent >30 days	\$6,691,206	\$6,470,867	\$220,340	\$9,425,966	\$9,991,973	\$13,724,484	\$13,428,005
Delinquent >60 days	3,932,021	4,201,505	(269,485)	4,942,959	5,027,308	5,171,745	6,890,175
Monthly Charge Offs	438,938	441,272	(2,334)	379,941	258,938	428,752	188,231
Year-to-Date Charge Offs	2,260,475	1,821,536	438,939	4,519,256	5,900,139	5,250,295	4,780,007
Monthly Recoveries	33,068	58,766	(25,698)	28,620	5,847	24,943	31,350
Year-to-Date Recoveries	212,261	179,193	33,069	1,595,345	598,554	396,539	370,800
Net Charge Off Ratio	0.78%	0.79%	-0.01%	0.51%	0.98%	0.87%	0.80%
Total Delinquency & Net C/O	1.39%	1.45%	-0.06%	1.33%	1.92%	1.80%	2.03%