



Delinquent Loan Summary
June 30, 2009

	Jun 2009	May 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
All Delinquent Loans							
2 - <6 Months	\$2,767,680	\$2,686,978	\$80,702	\$3,650,067	\$4,092,132	\$3,783,193	\$5,736,406
6 - 12 Months	1,085,024	872,300	212,724	863,312	619,966	814,519	979,339
>12 Months	358,482	372,743	(14,261)	429,577	315,213	574,033	174,431
Total	\$4,211,186	\$3,932,021	\$279,165	\$4,942,956	\$5,027,311	\$5,171,745	\$6,890,175
Delinquent Loan Ratio	0.62%	0.61%	0.01%	0.81%	0.95%	0.93%	1.23%
Delinquent Loans by Type							
Consumer - Direct	\$239,935	\$171,122	\$68,813	\$242,323	\$279,658	\$448,926	
Consumer - Indirect	1,073,381	1,230,030	(156,649)	1,310,180	1,770,694	2,279,928	
Consumer - All Other	6,816	123,186	(116,370)	32,106	55,308	196,203	
Consumer - Total	1,320,132	1,524,338	(204,206)	1,584,609	2,105,660	2,925,057	4,457,743
Credit Card	204,305	171,814	32,491	278,926	265,730	343,468	630,556
Real Estate - 1st Mortgages	1,367,093	909,330	457,763	1,452,864	899,829	210,649	207,554
Real Estate - 2nd Mortgages	1,319,657	1,326,539	(6,882)	1,626,560	1,756,090	1,692,571	1,594,323
Total	\$4,211,187	\$3,932,021	\$279,166	\$4,942,959	\$5,027,308	\$5,171,745	\$6,890,175
Delinquent Loan Ratios by Type							
Consumer - Direct	0.68%	0.49%	0.19%	0.70%	0.70%	0.93%	0.00%
Consumer - Indirect	1.30%	1.48%	-0.18%	1.52%	1.61%	1.64%	0.00%
Consumer - All Other	0.05%	0.89%	-0.84%	0.23%	0.43%	1.55%	0.00%
Consumer- Weighted Average	1.18%	1.32%	-0.14%	1.37%	1.46%	1.52%	2.08%
Credit Card	0.38%	0.33%	0.05%	0.52%	0.52%	0.69%	1.36%
Real Estate - 1st Mortgages	0.53%	0.39%	0.14%	0.64%	0.40%	0.10%	0.11%
Real Estate - 2nd Mortgages	0.56%	0.57%	-0.01%	0.84%	1.89%	1.73%	1.54%

	Jun 2009	May 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
Delinquent >30 days	\$7,465,081	\$6,691,206	\$773,875	\$9,425,966	\$9,991,973	\$13,724,484	\$13,428,005
Delinquent >60 days	4,211,187	3,932,021	279,166	4,942,959	5,027,308	5,171,745	6,890,175
Monthly Charge Offs	324,323	438,938	(114,615)	379,941	258,938	428,752	188,231
Year-to-Date Charge Offs	2,584,797	2,260,475	324,322	4,519,256	5,900,139	5,250,295	4,780,007
Monthly Recoveries	44,406	33,068	11,338	28,620	5,847	24,943	31,350
Year-to-Date Recoveries	256,667	212,261	44,407	1,595,345	598,554	396,539	370,800
Net Charge Off Ratio	0.72%	0.78%	-0.06%	0.51%	0.98%	0.87%	0.80%
Total Delinquency & Net C/O	1.35%	1.39%	-0.04%	1.33%	1.92%	1.80%	2.03%