

# PAWNBROKER 2002 ANNUAL REPORT

## SUMMARY OF PAWNBROKERS ANNUAL REPORTS as of DECEMBER 31, 2002

ANALYSIS OF LOANS	December 31, 2001		December 31, 2002	
	Number	Aggregate Amount	Number	Aggregate Amount
Total Loans outstanding at beginning of year	64,310	\$ 6,369,356	66,371	\$ 6,641,416
Loan Made during the year	333,700	\$ 31,966,597	336,060	\$ 32,964,357
Totals	<u>398,010</u>	<u>\$ 38,335,953</u>	<u>402,431</u>	<u>\$ 39,605,773</u>
Loan cancelled during the year				
Redeemed (Loans Collected)	264,025	\$ 26,899,932	270,062	\$ 28,071,556
Forfeited	67,354	\$ 4,754,972	63,105	\$ 4,360,830
Charged off as Loss	260	\$ 39,633	237	\$ 17,942
Totals loan cancelled	<u>331,639</u>	<u>\$ 31,694,537</u>	<u>333,404</u>	<u>\$ 32,450,328</u>
Total Loans outstanding at year end	<u>66,371</u>	<u>\$ 6,641,416</u>	<u>69,027</u>	<u>\$ 7,155,445</u>
<b>Other Activity during year</b>				
Total interest charges collected on pledge loans		<u>\$ 2,138,490</u>		<u>\$ 2,164,940</u>
Total of all other charges and fees collected on loans		<u>\$ 3,007,158</u>		<u>\$ 3,106,656</u>
Total of police pickups	<u>265</u>	<u>\$ 39,433</u>	<u>216</u>	<u>\$ 16,019</u>
Forfeiture Rate [Number forfeited / number of loans made]		<u>20.2%</u>		<u>18.8%</u>
Police Pickup Rate [Number Police Pickups / number of loans made]		<u>0.079%</u>		<u>0.064%</u>
Average Loan amount at year end [Aggregate Amount / number of loans]		<u>\$ 100.07</u>		<u>\$ 103.66</u>
<b>Number of Licensed pawnbrokers at year end</b>		<u>38</u>		<u>38</u>