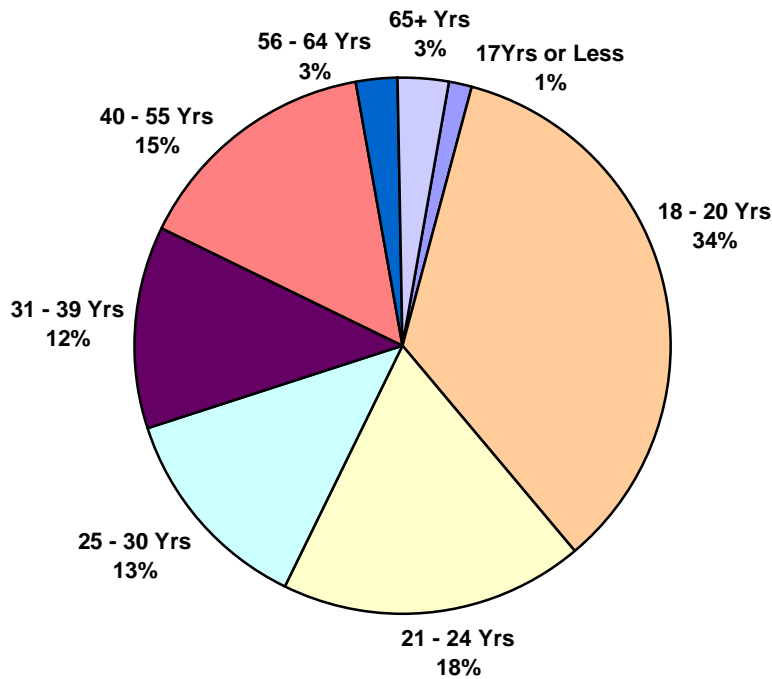


Credit Headcount by Age

Fall 10th Day 2005

17 Years or Less	370
18 – 20 Years	9,350
21 – 24 Years	4,959
25 – 30 Years	3,489
31 – 39 Years	3,266
40 – 55 Years	4,085
56 – 64 Years	686
65+ Years	807
Unknown	105



Credit Headcount = 27,117

Mean = 29 Years Median = 23 Years Mode = 19 Years