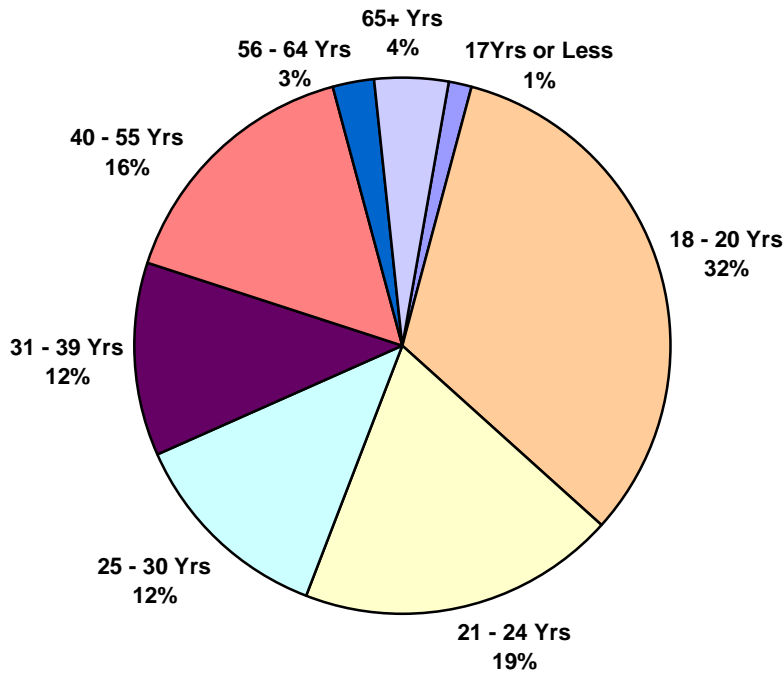


Credit Headcount by Age

Fall 10th Day 2004

17 Years or Less	373
18 – 20 Years	9,693
21 – 24 Years	5,737
25 – 30 Years	3,718
31 – 39 Years	3,469
40 – 55 Years	4,695
56 – 64 Years	762
65+ Years	1,296
Unknown	109



Credit Headcount = 29,852

Mean = 30 Years Median = 24 Years Mode = 19 Years