Percentage Increase/Decrease Relating to Bad Debt Expense

Year	Tota	al Retail Sales	Retail Sales Inc/Dec Prev Year	Actual Write-Offs	Write-Offs Inc/Dec Prev Year	Net Write-Offs	Net Write-Offs Inc/De Prev Year
2000	\$	894,090,072		\$ 7,308,289		4937128	
2001	\$	872,825,885	-2.38%	\$ 8,427,841	15.32%	5582904	13.08%
2002	\$	888,346,256	1.78%	\$ 6,473,264	-23.19%	3542164	-36.55%
2003	\$	883,015,619	-0.60%	\$ 6,370,939	-1.58%	3693882	4.28%
2004	\$	873,088,585	-1.12%	\$ 6,552,951	2.86%	3882569	5.11%
2005	\$	924,112,292	5.84%	\$7,095,260	8.28%	4078249	5.04%

Source Document: DR 237

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