

Rapid Assets Individual Development Accounts, February 2003

Impact Report

Number of Participants: 312

Cummulative Savings: \$429,884 including participant savings and match money

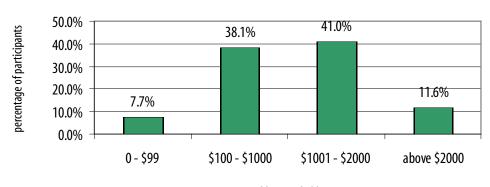
Asset Purchases: 95 participants have purchased their assets

Banking Partners: Pine Bluff: Simmons First National Bank, Bank of America; Helena: First National Bank of Phillips County; McGehee:

McGehee Bank; Dumas: Simmons First National Bank, Merchants & Farmers Bank; Stuttgart: Farmers & Merchants

Bank; Brinkley: Bank of Brinkley

Participants by Monthly Household Income

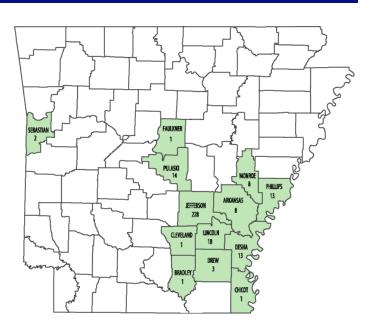


| Monthly | Percentage of |
|------------------|-------------------------|
| Household Income | IDA Participants |
| 0 - \$99 | 7.7% |
| \$100 - \$1000 | 38.1% |
| \$1001 - \$2000 | 41.0% |
| above \$2000 | 11.6% |

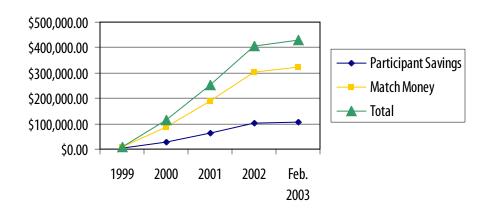
Monthly Household Income

IDA Participation By County in Arkansas

| County | Number of Participants |
|-----------|------------------------|
| Arkansas | 15 |
| Bradley | 2 |
| Chicot | 1 |
| Cleveland | 2 |
| Desha | 9 |
| Drew | 3 |
| Faulkner | 0 |
| Jefferson | 204 |
| Lincoln | 14 |
| Monroe | 8 |
| Phillips | 40 |
| Pulaski | 12 |
| Sebastian | 2 |
| Total | 312 |

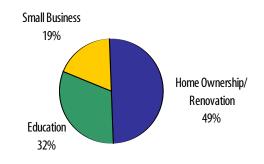


Cummulative Savings From 1999-2002



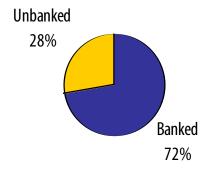
| Year | Participant Savings | Match Money | Total |
|-----------|---------------------|--------------|--------------|
| 1999 | \$2,450.78 | \$7,352.34 | \$9,803.12 |
| 2000 | \$28,417.63 | \$85,250.89 | \$113,668.53 |
| 2001 | \$64,755.19 | \$188,697.97 | \$253,453.16 |
| 2002 | \$101,528.13 | \$304,584.39 | \$406,112.00 |
| Feb. 2003 | \$107,470.97 | \$322,412.91 | \$429,883.88 |

Type of Asset Purchased



| Asset Type | Number Purchased |
|---------------------------|------------------|
| Home Ownership/Renovation | 47 |
| Education | 30 |
| Small Business | 18 |
| Total | 95 |

Participants' Banking History



Participants Banking History Upon Entering The IDA Program

Banked 72% Unbanked 28%

