

**OREGON LICENSED CONSUMER FINANCE COMPANIES  
2021 CONVENTIONAL LOANS**

**STATE OF OREGON**

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE AND CORPORATE SECURITIES

TK KEEN, ADMINISTRATOR

<b>Conventional Consumer Finance Loans</b>					
1. UNPAID LOANS AT BEGINNING OF YEAR	45,287	\$ 391,206,307			
2. TOTAL LOANS DURING YEAR	63,497	\$ 350,411,478			
2a. 50,000 AND UNDER	62,367	\$ 285,066,212			
2b. OVER 50,000	963	\$ 63,568,566			
3. UNPAID LOANS AT END OF YEAR	44,105	\$ 196,029,016			
<b>4. PRIMARY COLLATERAL OF LOANS</b>			<b>MAX APR (1)</b>	<b>AVG APR (1)</b>	<b>MAX LOAN (1)</b>
4a. AUTO	9,818	\$ 95,299,440	9.50%	8.48%	\$ 9,068
4b. PERSONAL PROPERTY	414	\$ 5,528,200	3.52%	3.38%	\$ 1,474
4c. REAL ESTATE	0	\$ -	0.05%	0.05%	\$ -
4d. UNSECURED NOTES	28,307	\$ 119,499,563	12.50%	11.72%	\$ 4,097
4e. REVOLVING OPEN-END	4,066	\$ 7,891,795	0.29%	0.21%	\$ 672
4f. OTHER	238	\$ 1,402,780	3.40%	3.26%	\$ 1,495
<b>DEFAULTED LOANS</b>					
5. LOANS DEFAULTED DURING YEAR	10,104	\$ 53,327,347			
5a. COLLECTED IN FULL	1,576	\$ 7,544,424			
5b. NO ACTION STARTED TO DATE	1,297	\$ 6,843,364			
5c. COLLATERAL REPOSSESSED	388	\$ 2,644,126			
5d. COURT ACTION INSTITUTED	1,370	\$ 4,198,454			
5e. MONEY JUDGMENT OBTAINED	784	\$ 2,401,344			
5f. RENEWED OR RESTRUCTURED	317	\$ 573,681			
5g. CHARGED-OFF	3,721	\$ 12,070,692			
6. BANKRUPTCY BORROWERS	368				

As of December 2021.

(1) average of

Revised 5/22/2023

**OREGON LICENSED CONSUMER FINANCE COMPANIES  
2021 PAYDAY AND TITLE LOANS**

**STATE OF OREGON**

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
DIVISION OF FINANCE AND CORPORATE SECURITIES  
TK KEEN, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	31,263	\$ 9,330,222	1,438	\$ 425,956
2. TOTAL LOANS DURING YEAR	114,911	\$ 35,142,190	4,641	\$ 1,420,784
3. UNPAID LOANS AT END OF YEAR	33,548	\$ 10,104,446	1,517	\$ 449,326
4. 1 ROLLOVER	8	\$ 2,217	0	\$ -
5. 2 ROLLOVERS	12	\$ 4,217	0	\$ -
<b>DEFAULTED LOANS</b>				
6. LOANS DEFAULTED DURING YEAR	19,403	\$ 5,800,409	1,274	\$ 398,602
6a. COLLECTED IN FULL	18,451	\$ 5,403,700	1,178	\$ 346,093
6b. COLLATERAL REPOSSESSED			2	\$ 678
6c. PAYMENT PLAN	3,597	\$ 1,026,751	171	\$ 45,359
6d. COURT ACTION INSTITUTED	0	\$ -	0	\$ -
6e. MONEY JUDGMENT OBTAINED	0	\$ -	0	\$ -
6f. CHARGED-OFF	1,836	\$ 541,349	33	\$ 7,868
7a. MAXIMUM LOAN (1)		\$ 338		\$ 231
7b. AVERAGE LOAN (1)		\$ 263		\$ 194
8a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 10
8b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 10
9a. MAXIMUM APR (1)		140.18%		114.07%
9b. AVERAGE APR (1)		137.22%		113.47%
10. BANKRUPTCY BORROWERS	76			
11. BORROWERS WITH 5 OR LESS LOANS	29,490			
12. BORROWERS WITH 6 - 10 LOANS	6,121			
13. BORROWERS WITH 11 OR MORE LOANS	790			

As of December 2021.

(1) average of