

**OREGON LICENSED CONSUMER FINANCE COMPANIES  
2014 CONVENTIONAL LOANS**

**STATE OF OREGON**

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE AND CORPORATE SECURITIES

DAVID C. TATMAN, ADMINISTRATOR

Conventional Consumer Finance Loans					
1.	UNPAID LOANS AT BEGINNING OF YEAR	77,145	\$	706,944,539	
2.	TOTAL LOANS DURING YEAR	80,444	\$	321,637,108	
	2a. 50,000 AND UNDER	80,433	\$	319,298,273	
	2b. OVER 50,000	11	\$	2,338,835	
3.	UNPAID LOANS AT END OF YEAR	83,885	\$	592,745,607	
4.	<b>PRIMARY COLLATERAL OF LOANS</b>				<b>MAX APR (1)</b>
4a.	AUTO	20,568	\$	125,312,245	22.64%
4b.	PERSONAL PROPERTY	15,089	\$	29,310,168	13.91%
4c.	REAL ESTATE	0	\$	-	0.00%
4d.	UNSECURED NOTES	20,739	\$	82,898,295	20.36%
4e.	REVOLVING OPEN-END	27,517	\$	50,461,397	0.68%
4f.	OTHER	409	\$	8,874,880	8.49%
					<b>AVG APR (1)</b>
					<b>MAX LOAN (1)</b>
5.	<b>DEFAULTED LOANS</b>				
5	LOANS DEFAULTED DURING YEAR	13,198	\$	183,170,499	
5a.	COLLECTED IN FULL	585	\$	2,410,550	
5b.	NO ACTION STARTED TO DATE	2,962	\$	66,570,212	
5c.	COLLATERAL REPOSSESSED	1,260	\$	11,062,102	
5d.	COURT ACTION INSTITUTED	1,364	\$	3,999,734	
5e.	MONEY JUDGMENT OBTAINED	1,107	\$	2,252,863	
5f.	RENEWED OR RESTRUCTURED	480	\$	25,136,668	
5g.	CHARGED-OFF	4,130	\$	14,790,267	
6.	BANKRUPTCY BORROWERS	1,499			

As of December 2014.

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES  
2014 PAYDAY AND TITLE LOANS**

**STATE OF OREGON**

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE AND CORPORATE SECURITIES

DAVID C. TATMAN, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	41,338	\$ 11,913,180	4,177	\$ 1,217,021
2. TOTAL LOANS DURING YEAR	410,724	\$ 105,686,759	34,940	\$ 9,156,581
3. UNPAID LOANS AT END OF YEAR	53,486	\$ 14,359,877	3,924	\$ 1,136,618
4. 1 ROLLOVER	17	\$ 4,594	0	\$ -
5. 2 ROLLOVERS	10	\$ 4,231	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
<b>DEFAULTED LOANS</b>				
7. LOANS DEFAULTED DURING YEAR	54,650	\$ 14,944,173	9,850	\$ 2,729,209
7a. COLLECTED IN FULL	33,301	\$ 9,571,343	8,506	\$ 2,601,736
7b. COLLATERAL REPOSSESSED			41	\$ 12,019
7c. PAYMENT PLAN	14,637	\$ 2,915,125	5,658	\$ 1,336,823
7d. COURT ACTION INSTITUTED	173	\$ 77,686	3	\$ 1,017
7e. MONEY JUDGMENT OBTAINED	109	\$ 56,373	0	\$ -
7f. CHARGED-OFF	16,285	\$ 4,638,214	574	\$ 164,307
8a. MAXIMUM LOAN (1)		\$ 318		\$ 303
8b. AVERAGE LOAN (1)		\$ 254		\$ 252
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
10a. MAXIMUM APR (1)		148.93%		153.70%
10b. AVERAGE APR (1)		149.45%		153.05%
11. BANKRUPTCY BORROWERS	1,771			
12. BORROWERS WITH 5 OR LESS LOANS	79,181			
13. BORROWERS WITH 6 - 10 LOANS	21,846			
14. BORROWERS WITH 11 OR MORE LOANS	8,467			

As of December 2014.

(1) average of