

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2015 CONVENTIONAL LOANS**

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION
LAURA N. CALI, ADMINISTRATOR

Conventional Consumer Finance Loans					
1.	UNPAID LOANS AT BEGINNING OF YEAR	82,340	\$ 412,987,469		
2.	TOTAL LOANS DURING YEAR	100,964	\$ 313,697,746		
	2a. 50,000 AND UNDER	100,914	\$ 312,745,588		
	2b. OVER 50,000	50	\$ 952,158		
3.	UNPAID LOANS AT END OF YEAR	89,322	\$ 350,905,457		
4.	PRIMARY COLLATERAL OF LOANS			MAX APR (1)	AVG APR (1)
4a.	AUTO	19,629	\$ 118,274,974	20.50%	18.91%
4b.	PERSONAL PROPERTY	3,692	\$ 8,433,634	10.52%	10.43%
4c.	REAL ESTATE	0	\$ -	0.00%	0.00%
4d.	UNSECURED NOTES	42,770	\$ 124,424,451	20.17%	19.25%
4e.	REVOLVING OPEN-END	0	\$ 71,825,796	0.70%	0.48%
4f.	OTHER	626	\$ 3,819,455	5.57%	5.21%
	DEFAULTED LOANS				
5.	LOANS DEFAULTED DURING YEAR	11,531	\$ 54,922,374		
5a.	COLLECTED IN FULL	901	\$ 2,240,677		
5b.	NO ACTION STARTED TO DATE	1,314	\$ 29,075,493		
5c.	COLLATERAL REPOSSESSED	1,132	\$ 6,904,110		
5d.	COURT ACTION INSTITUTED	1,213	\$ 2,992,183		
5e.	MONEY JUDGMENT OBTAINED	1,051	\$ 2,567,803		
5f.	RENEWED OR RESTRUCTURED	1,454	\$ 12,724,462		
5g.	CHARGED-OFF	3,688	\$ 11,810,603		
6.	BANKRUPTCY BORROWERS	1,078			

As of December 2015.

(1) average of

OREGON LICENSED CONSUMER FINANCE COMPANIES
2015 PAYDAY AND TITLE LOANS
STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION
LAURA N. CALI, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	77,321	\$ 22,392,967	4,243	\$ 1,258,174
2. TOTAL LOANS DURING YEAR	423,903	\$ 119,568,020	23,517	\$ 6,907,813
3. UNPAID LOANS AT END OF YEAR	82,443	\$ 23,872,557	3,806	\$ 1,121,914
4. 1 ROLLOVER	13	\$ 3,577	0	\$ -
5. 2 ROLLOVERS	7	\$ 3,440	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
7. LOANS DEFAULTED DURING YEAR	53,300	\$ 14,520,632	5,295	\$ 1,599,383
7a. COLLECTED IN FULL	32,259	\$ 8,649,991	4,460	\$ 1,334,698
7b. COLLATERAL REPOSSESSED			34	\$ 10,003
7c. PAYMENT PLAN	9,772	\$ 2,701,401	570	\$ 37,783
7d. COURT ACTION INSTITUTED	270	\$ 84,323	0	\$ -
7e. MONEY JUDGMENT OBTAINED	97	\$ 53,609	0	\$ -
7f. CHARGED-OFF	6,652	\$ 1,882,631	2,001	\$ 545,991
8a. MAXIMUM LOAN (1)		\$ 336		\$ 329
8b. AVERAGE LOAN (1)		\$ 266		\$ 274
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
10a. MAXIMUM APR (1)		144.08%		149.95%
10b. AVERAGE APR (1)		140.31%		149.27%
11. BANKRUPTCY BORROWERS	703			
12. BORROWERS WITH 5 OR LESS LOANS	82,905			
13. BORROWERS WITH 6 - 10 LOANS	20,499			
14. BORROWERS WITH 11 OR MORE LOANS	7,380			

As of December 2015.

(1) average of