

OREGON LICENSED CONSUMER FINANCE COMPANIES
2016 PAYDAY AND TITLE LOANS
STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
LAURA CALI ROBISON, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	82,532	\$ 23,763,642	5,381	\$ 1,607,723
2. TOTAL LOANS DURING YEAR	410,324	\$ 116,368,809	24,650	\$ 7,345,040
3. UNPAID LOANS AT END OF YEAR	86,866	\$ 25,175,070	5,204	\$ 1,551,010
4. 1 ROLLOVER	9	\$ 2,968	0	\$ -
5. 2 ROLLOVERS	14	\$ 4,782	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
7. LOANS DEFAULTED DURING YEAR	49,458	\$ 13,595,227	6,169	\$ 1,902,113
7a. COLLECTED IN FULL	28,563	\$ 8,031,209	5,233	\$ 1,629,056
7b. COLLATERAL REPOSSESSED			17	\$ 5,022
7c. PAYMENT PLAN	9,286	\$ 2,554,649	414	\$ 109,165
7d. COURT ACTION INSTITUTED	70	\$ 96,522	0	\$ -
7e. MONEY JUDGMENT OBTAINED	35	\$ 19,096	0	\$ -
7f. CHARGED-OFF	9,933	\$ 2,683,517	293	\$ 33,551
8a. MAXIMUM LOAN (1)		\$ 294		\$ 315
8b. AVERAGE LOAN (1)		\$ 243		\$ 260
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
10a. MAXIMUM APR (1)		140.89%		153.67%
10b. AVERAGE APR (1)		138.31%		153.13%
11. BANKRUPTCY BORROWERS	546			
12. BORROWERS WITH 5 OR LESS LOANS	71,296			
13. BORROWERS WITH 6 - 10 LOANS	20,145			
14. BORROWERS WITH 11 OR MORE LOANS	8,022			

As of December 2016.

(1) average of