

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2017 CONVENTIONAL LOANS**

STATE OF OREGON

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE AND CORPORATE SECURITIES

ANDREW STOLFI, ADMINISTRATOR

Conventional Consumer Finance Loans					
1.	UNPAID LOANS AT BEGINNING OF YEAR	95,973	\$ 411,271,601		
2.	TOTAL LOANS DURING YEAR	114,090	\$ 486,177,754		
	2a. 50,000 AND UNDER	113,998	\$ 476,483,363		
	2b. OVER 50,000	92	\$ 9,694,391		
3.	UNPAID LOANS AT END OF YEAR	110,709	\$ 495,749,082		
4.	PRIMARY COLLATERAL OF LOANS			MAX APR (1)	AVG APR (1)
4a.	AUTO	17,493	\$ 106,348,407	15.03%	13.83%
4b.	PERSONAL PROPERTY	1,346	\$ 3,346,966	6.86%	6.70%
4c.	REAL ESTATE	1	\$ 188,000	0.05%	0.05%
4d.	UNSECURED NOTES	41,124	\$ 275,550,908	15.99%	14.99%
4e.	REVOLVING OPEN-END	62,287	\$ 116,220,321	0.38%	0.20%
4f.	OTHER	289	\$ 2,133,146	6.54%	6.19%
	DEFAULTED LOANS				
5.	LOANS DEFAULTED DURING YEAR	23,399	\$ 61,084,351		
5a.	COLLECTED IN FULL	1,466	\$ 7,585,651		
5b.	NO ACTION STARTED TO DATE	1,834	\$ 3,209,014		
5c.	COLLATERAL REPOSSESSED	897	\$ 5,859,828		
5d.	COURT ACTION INSTITUTED	1,788	\$ 4,934,345		
5e.	MONEY JUDGMENT OBTAINED	1,360	\$ 3,396,585		
5f.	RENEWED OR RESTRUCTURED	563	\$ 4,036,062		
5g.	CHARGED-OFF	5,112	\$ 20,563,788		
6.	BANKRUPTCY BORROWERS	1,135			

As of December 2017.

(1) average of

OREGON LICENSED CONSUMER FINANCE COMPANIES
2017 PAYDAY AND TITLE LOANS
STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
ANDREW STOLFI, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	83,349	\$ 24,321,069	5,183	\$ 1,547,826
2. TOTAL LOANS DURING YEAR	381,834	\$ 106,131,456	21,122	\$ 6,304,330
3. UNPAID LOANS AT END OF YEAR	84,500	\$ 24,609,831	5,092	\$ 1,613,672
4. 1 ROLLOVER	7	\$ 2,289	0	\$ -
5. 2 ROLLOVERS	21	\$ 7,528	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
7. LOANS DEFAULTED DURING YEAR	53,253	\$ 15,314,793	5,432	\$ 1,664,542
7a. COLLECTED IN FULL	26,778	\$ 7,936,915	4,624	\$ 1,433,454
7b. COLLATERAL REPOSSESSED			15	\$ 4,397
7c. PAYMENT PLAN	8,037	\$ 2,334,791	426	\$ 112,667
7d. COURT ACTION INSTITUTED	34	\$ 10,658	0	\$ -
7e. MONEY JUDGMENT OBTAINED	17	\$ 8,415	0	\$ -
7f. CHARGED-OFF	11,957	\$ 3,455,492	156	\$ 37,398
8a. MAXIMUM LOAN (1)		\$ 292		\$ 307
8b. AVERAGE LOAN (1)		\$ 246		\$ 253
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
10a. MAXIMUM APR (1)		143.23%		153.70%
10b. AVERAGE APR (1)		140.53%		153.05%
11. BANKRUPTCY BORROWERS	543			
12. BORROWERS WITH 5 OR LESS LOANS	69,272			
13. BORROWERS WITH 6 - 10 LOANS	20,129			
14. BORROWERS WITH 11 OR MORE LOANS	7,419			

As of December 2017.

(1) average of