

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2019 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	45,237	\$	455,947,522		
2.	TOTAL LOANS DURING YEAR	56,862	\$	447,841,313		
	2a. 50,000 AND UNDER	55,760	\$	327,916,743		
	2b. OVER 50,000	1,102	\$	119,924,570		
3.	UNPAID LOANS AT END OF YEAR	50,334	\$	563,239,593		
4.	PRIMARY COLLATERAL OF LOANS				MAX APR (1)	AVG APR (1)
4a.	AUTO	19,663	\$	122,986,434	15.37%	14.10%
4b.	PERSONAL PROPERTY	551	\$	3,009,438	4.56%	4.44%
4c.	REAL ESTATE	0	\$	-	0.00%	0.00%
4d.	UNSECURED NOTES	35,468	\$	209,531,963	20.11%	18.99%
4e.	REVOLVING OPEN-END	2,045	\$	5,008,100	0.53%	0.43%
4f.	OTHER	220	\$	1,884,585	7.97%	7.59%
	DEFAULTED LOANS					
5.	LOANS DEFAULTED DURING YEAR	14,118	\$	72,799,696		
5a.	COLLECTED IN FULL	1,917	\$	27,225,074		
5b.	NO ACTION STARTED TO DATE	1,414	\$	3,752,506		
5c.	COLLATERAL REPOSSESSED	887	\$	4,905,316		
5d.	COURT ACTION INSTITUTED	1,922	\$	5,778,945		
5e.	MONEY JUDGMENT OBTAINED	1,286	\$	3,773,998		
5f.	RENEWED OR RESTRUCTURED	3,739	\$	1,418,793		
5g.	CHARGED-OFF	4,583	\$	20,708,835		
6.	BANKRUPTCY BORROWERS	1,172				

As of December 2019.

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2019 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	83,070	\$ 25,694,722	4,980	\$ 1,498,917
2. TOTAL LOANS DURING YEAR	323,577	\$ 94,739,902	15,392	\$ 4,668,112
3. UNPAID LOANS AT END OF YEAR	88,053	\$ 25,899,338	5,017	\$ 1,517,884
4. 1 ROLLOVER	9	\$ 2,968	30	\$ 8,742
5. 2 ROLLOVERS	14	\$ 4,781	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
7. LOANS DEFAULTED DURING YEAR	43,767	\$ 12,680,679	4,104	\$ 1,271,773
7a. COLLECTED IN FULL	44,246	\$ 12,681,633	3,396	\$ 1,058,602
7b. COLLATERAL REPOSSESSED			0	\$ 4,909
7c. PAYMENT PLAN	8,006	\$ 2,313,992	328	\$ 87,541
7d. COURT ACTION INSTITUTED	3	\$ 800	0	\$ -
7e. MONEY JUDGMENT OBTAINED	0	\$ -	0	\$ -
7f. CHARGED-OFF	5,513	\$ 1,396,238	125	\$ 32,634
8a. MAXIMUM LOAN (1)		\$ 278		\$ 293
8b. AVERAGE LOAN (1)		\$ 243		\$ 247
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
10a. MAXIMUM APR (1)		3958.47%		148.01%
10b. AVERAGE APR (1)		133.90%		196.65%
11. BANKRUPTCY BORROWERS	456			
12. BORROWERS WITH 5 OR LESS LOANS	57,849			
13. BORROWERS WITH 6 - 10 LOANS	15,744			
14. BORROWERS WITH 11 OR MORE LOANS	8,586			

As of December 2019.

(1) average of