

OREGON LICENSED CONSUMER FINANCE COMPANIES
2023 CONVENTIONAL LOANS
STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
TK KEEN, ADMINISTRATOR

Conventional Consumer Finance Loans - Loans Made / Originated					
	#	\$			
7. Unpaid Loans at Beginning of Year	77,080	\$ 413,662,327.94			
8. Loans Made During Year					
8a. Loans of \$50,000 or less	168,092	\$ 308,316,658.15			
8b. Loans more than \$50,000	2,248	\$ 27,995,247.61			
TOTAL Loans Made	170,340	\$ 336,311,905.76			
9. Outstanding (Unpaid) Loans at End of Year	94,245	\$ 417,932,487.90			
10. Loans Classified by Primary Collateral			Max APR (1)	Avg APR (1)	Max Loan (1)
10a. Automobiles	8,572	\$ 111,980,315.35	26.53	24.06	\$ 27,131
10b. Personal Property	2,432	\$ 53,809,874.49	20.16	19.33	\$ 13,293
10c. Real Estate	2	\$ 41,846.84	0.31	0.31	\$ 1,462
10d. Unsecured Notes	152,547	\$ 159,149,363.73	29.32	27.81	\$ 13,331
10e. Revolving Open-End	4,852	\$ 12,579,237.85	5.19	3.17	\$ 10,932
10f. Other	2,847	\$ 34,803,552.00	19.89	19.09	\$ 39,404
Defaulted Loans					
11. Total Loans Defaulted During the Year	39,327	\$ 76,809,670.77			
11a. Collected in Full	11,988	\$ 8,912,763.64			
11b. No Action Started Yet	4,642	\$ 9,749,176.07			
11c. Collateral Repossessed	441	\$ 3,583,978.13			
11d. Court Action Instituted	1,892	\$ 7,635,350.58			
11e. Money Judgments Obtained	1,243	\$ 4,756,945.01			
11f. Loans Renewed or Restructured	211	\$ 1,518,948.00			
11g. Charged Off	17,786	\$ 32,505,500.24			
12. Borrowers Filing Bankruptcy	849				

As of December 2023.

(1) average of

* Numbers are based on 2023 annual reports received as of 6/14/2024. The data are self-reported by licensees.

Consumer Finance Loans - Loans Brokered / Facilitated		
	#	\$
3. Loans Brokered/Facilitated During Year		
3a. Loans of \$50,000 or less	1,102,988	\$ 1,297,349,317.47
3b. Loans more than \$50,000	3,259	\$ 61,094,927.37
TOTAL Loans Brokered/Facilitated	1,106,247	\$ 1,358,444,244.84
Loans Brokered/Facilitated Classified by Primary Collateral		
4a. Automobiles	102,497	\$ 57,751,330.84
4b. Personal Property	698	\$ 32,390,879.71
4c. Real Estate	1,054	\$ 769,904.00
4d. Unsecured Notes	253,405	\$ 691,220,022.05
4e. Revolving Open-End	1,975,252	\$ 79,953,773.37
4f. Other	181,078	\$ 15,853,026.00

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**OREGON LICENSED CONSUMER FINANCE COMPANIES
2023 PAYDAY AND TITLE LOANS**

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
TK KEEN, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	34,338	\$ 12,119,798	1,957	\$ 592,288
2. TOTAL LOANS DURING YEAR	114,200	\$ 32,776,794	5,974	\$ 1,715,387
3. UNPAID LOANS AT END OF YEAR	24,391	\$ 4,732,815	1,914	\$ 567,609
4. 1 ROLLOVER	0	\$ -	0	\$ -
5. 2 ROLLOVERS	33	\$ 10,616	1	\$ 239
DEFAULTED LOANS				
6. LOANS DEFAULTED DURING YEAR	17,811	\$ 5,031,009	1,690	\$ 488,903
6a. COLLECTED IN FULL	11,117	\$ 3,878,128	1,777	\$ 510,997
6b. COLLATERAL REPOSSESSED			155	\$ 43,163
6c. PAYMENT PLAN	3,296	\$ 924,854	95	\$ 27,609
6d. COURT ACTION INSTITUTED	0	\$ -	235	\$ 66,214
6e. MONEY JUDGMENT OBTAINED	0	\$ -	0	\$ -
6f. CHARGED-OFF	1,511	\$ 374,469	31	\$ 7,145
7a. MAXIMUM LOAN (1)		\$ 293		\$ 273
7b. AVERAGE LOAN (1)		\$ 266		\$ 233
8a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
8b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
9a. MAXIMUM APR (1)		152.35%		153.69%
9b. AVERAGE APR (1)		149.88%		152.93%
10. BANKRUPTCY BORROWERS	1,189			
11. BORROWERS WITH 5 OR LESS LOANS	27,950			
12. BORROWERS WITH 6 - 10 LOANS	6,340			
13. BORROWERS WITH 11 OR MORE LOANS	977			

As of December 2023.

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