OREGON LICENSED CONSUMER FINANCE COMPANIES
2025 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						
		#	$			
3.	Unpaid Loans at Beginning of Year	597,542	$ 357,401,566.54			
4.	Loans Made During Year					
	4a. Loans of $50,000 or less	473,949	$ 303,746,551.30			
	4b. Loans more than $50,000	347	$ 48,970,988.20			
5.	TOTAL Loans Made	474,618	$ 363,983,840.50			
6.	Outstanding (Unpaid) Loans at End of Year	600,623	$ 346,723,891.00			
7.	**Loans Classified by Primary Collateral**			**Max APR (1)**	**Avg APR (1)**	**Max Loan (1)**
7a.	Automobiles	10,533	$ 138,776,698.81	30.11	26.71	$ 36,414
7b.	Personal Property	2,701	$ 27,400,329.00	28.51	25.90	$ 20,308
7c.	Real Estate	84	$ 5,042,008.00	7.67	6.00	$ 1,671,472
7d.	Unsecured Notes	34,884	$ 141,410,031.89	30.53	29.04	$ 20,151
7e.	Revolving Open-End	3,091	$ 8,780,168.86	16.06	9.93	$ 21,139
7f.	Other	131,460	$ 22,482,853.51	26.46	23.74	$ 151,609
	Defaulted Loans					
8.	Total Loans Defaulted During the Year	14,365	$ 71,867,080.42			
8a.	Collected in Full	8,512	$ 5,147,980.07			
8b.	No Action Started Yet	1,622	$ 8,557,877.35			
8c.	Collateral Repossessed	35,240	$ 5,691,826.81			
8d.	Court Action Instituted	1,699	$ 7,092,365.55			
8e.	Money Judgments Obtained	1,118	$ 4,477,482.59			
8f.	Loans Renewed or Restructured	296	$ 3,655,961.00			
8g.	Charged Off	6,037	$ 26,003,611.77			
9.	Borrowers Filing Bankruptcy	1,312				

As of December 2025.

(1) average of

* Numbers are based on 2025 annual reports received as of 7/30/2026. The data are self-reported by licensees.
* Totals and averages include loans over $50,000 for Oregon licensees.

Consumer Finance Loans - Loans Brokered			
		#	$
10.	Loans Brokered/Facilitated During Year		
	10a. Loans of $50,000 or less	769,888	$ 989,660,677.19
	10b. Loans more than $50,000	2,574	$ 124,217,545.26
	TOTAL Loans Brokered/Facilitated	772,462	$ 1,113,878,222.45
11.	**Loans Brokered/Facilitated Classified by Primary Collateral**		
11a.	Automobiles	13,888	$ 92,766,601.71
11b.	Personal Property	24	$ 2,496,250.00
11c.	Real Estate	-	$ -
11d.	Unsecured Notes	713,345	$ 879,578,212.55
11e.	Revolving Open-End	30,596	$ 20,038,848.29
11f.	Other	5,959	$ 63,916,703.65

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Consumer Finance Loans - Facilitated			
		#	$
14.	Loans Brokered/Facilitated During Year		
	14a. Loans of $50,000 or less	4,055,202	$ 2,269,160,658.32
	14b. Loans more than $50,000	2,376	$ 183,514,252.44
	TOTAL Loans Brokered/Facilitated	4,057,645	$ 2,453,557,644.76
15.	**Loans Brokered/Facilitated Classified by Primary Collateral**		
15a.	Automobiles	1,194	$ 13,232,266.67
15b.	Personal Property	29,588	$ 141,406,416.00
15c.	Real Estate	60	$ 3,203,000.00
15d.	Unsecured Notes	592,094	$ 1,451,853,500.35
15e.	Revolving Open-End	1,888,302	$ 248,349,468.04
15f.	Other	1,544,077	$ 589,956,328.47

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OREGON LICENSED CONSUMER FINANCE COMPANIES
2025 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	37,799	$ 9,745,634	1,506	$ 416,193
2.	TOTAL LOANS DURING YEAR	119,055	$ 43,539,854	4,623	$ 1,152,050
3.	UNPAID LOANS AT END OF YEAR	46,879	$ 12,288,751	1,807	$ 535,298
4.	1 ROLLOVER	0	$ -	0	$ -
5.	2 ROLLOVERS	0	$ -	0	$ -
	DEFAULTED LOANS				
6	LOANS DEFAULTED DURING YEAR	16,700	$ 4,480,500	1,071	$ 313,632
6a.	COLLECTED IN FULL	10,529	$ 3,043,675	951	$ 278,978
6b.	COLLATERAL REPOSSESSED			0	$ -
6c.	PAYMENT PLAN	2,402	$ 704,021	28	$ 7,724
6d.	COURT ACTION INSTITUTED	0	$ -	186	$ 54,048
6e.	MONEY JUDGMENT OBTAINED	0	$ -	0	$ -
6f.	CHARGED-OFF	2,518	$ 368,949	4	$ 1,193
7a.	MAXIMUM LOAN (1)		$ 694		$ 284
7b.	AVERAGE LOAN (1)		$ 277		$ 263
8a.	MAXIMUM FINANCE CHARGE PER $100 (1)		$ 27		$ 27
8b.	AVERAGE FINANCE CHARGE PER $100 (1)		$ 13		$ 13
9a.	MAXIMUM APR (1)		145.85%		153.69%
9b.	AVERAGE APR (1)		143.92%		152.82%
10.	BANKRUPTCY BORROWERS	123			
11.	BORROWERS WITH 5 OR LESS LOANS	26,551			
12.	BORROWERS WITH 6 - 10 LOANS	6,271			
13.	BORROWERS WITH 11 OR MORE LOANS	1,151			

As of December 2025.

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