

**OREGON LICENSED CONSUMER FINANCE COMPANIES  
2018 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	111,935	\$	520,820,984		
2.	TOTAL LOANS DURING YEAR	125,149	\$	595,993,909		
	2a. 50,000 AND UNDER	124,204	\$	483,657,431		
	2b. OVER 50,000	945	\$	112,336,478		
3.	UNPAID LOANS AT END OF YEAR	66,867	\$	529,562,576		
4.	<b>PRIMARY COLLATERAL OF LOANS</b>				<b>MAX APR (1)</b>	<b>AVG APR (1)</b>
4a.	AUTO	21,614	\$	158,353,685	15.92%	14.48%
4b.	PERSONAL PROPERTY	855	\$	2,096,884	5.25%	5.11%
4c.	REAL ESTATE	42	\$	2,721,876	0.23%	0.19%
4d.	UNSECURED NOTES	48,973	\$	335,229,512	18.06%	16.89%
4e.	REVOLVING OPEN-END	62,512	\$	111,682,476	0.41%	0.25%
4f.	OTHER	1,354	\$	3,766,284	9.34%	9.18%
	<b>DEFAULTED LOANS</b>					
5.	LOANS DEFAULTED DURING YEAR	24,652	\$	65,859,052		
5a.	COLLECTED IN FULL	1,901	\$	6,718,369		
5b.	NO ACTION STARTED TO DATE	4,020	\$	19,114,526		
5c.	COLLATERAL REPOSSESSED	813	\$	4,611,995		
5d.	COURT ACTION INSTITUTED	1,978	\$	5,574,591		
5e.	MONEY JUDGMENT OBTAINED	1,421	\$	3,714,478		
5f.	RENEWED OR RESTRUCTURED	3,558	\$	2,772,467		
5g.	CHARGED-OFF	5,493	\$	24,775,196		
6.	BANKRUPTCY BORROWERS	1,303				

As of December 2018.

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES**  
**2018 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	82,662	\$ 24,259,764	1,071	\$ 283,975
2. TOTAL LOANS DURING YEAR	354,182	\$ 101,989,934	7,719	\$ 2,173,324
3. UNPAID LOANS AT END OF YEAR	83,754	\$ 24,705,426	913	\$ 243,135
4. 1 ROLLOVER	17	\$ 5,636	0	\$ -
5. 2 ROLLOVERS	26	\$ 8,963	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
<b>DEFAULTED LOANS</b>				
7. LOANS DEFAULTED DURING YEAR	44,211	\$ 13,141,531	1,263	\$ 1,384,508
7a. COLLECTED IN FULL	26,982	\$ 7,832,736	844	\$ 220,174
7b. COLLATERAL REPOSSESSED			0	\$ -
7c. PAYMENT PLAN	9,366	\$ 2,827,409	396	\$ 108,546
7d. COURT ACTION INSTITUTED	10	\$ 2,845	0	\$ -
7e. MONEY JUDGMENT OBTAINED	4	\$ 618	0	\$ -
7f. CHARGED-OFF	6,773	\$ 1,981,383	141	\$ 35,301
8a. MAXIMUM LOAN (1)		\$ 292		\$ 300
8b. AVERAGE LOAN (1)		\$ 247		\$ 247
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 12		\$ 13
10a. MAXIMUM APR (1)		143.10%		153.70%
10b. AVERAGE APR (1)		139.86%		152.95%
11. BANKRUPTCY BORROWERS	493			
12. BORROWERS WITH 5 OR LESS LOANS	63,227			
13. BORROWERS WITH 6 - 10 LOANS	17,502			
14. BORROWERS WITH 11 OR MORE LOANS	7,073			

As of December 2018.

(1) average of