

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2020 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	47,868	\$ 445,469,172			
2. TOTAL LOANS DURING YEAR	35,449	\$ 248,333,750			
2a. 50,000 AND UNDER	34,897	\$ 194,423,708			
2b. OVER 50,000	552	\$ 53,910,042			
3. UNPAID LOANS AT END OF YEAR	39,662	\$ 382,408,237			
4. PRIMARY COLLATERAL OF LOANS			MAX APR (1)	AVG APR (1)	MAX LOAN (1)
4a. AUTO	6,593	\$ 64,362,048	64.43%	13.74%	\$ 18,816
4b. PERSONAL PROPERTY	159	\$ 373,392	2.03%	1.56%	\$ 1,496
4c. REAL ESTATE	1	\$ 43,717	0.17%	0.16%	\$ 599
4d. UNSECURED NOTES	23,026	\$ 170,895,236	23.22%	119.93%	\$ 19,393
4e. REVOLVING OPEN-END	5,982	\$ 10,723,234	0.46%	0.14%	\$ 1,593
4f. OTHER	926	\$ 4,381,037	8.87%	8.18%	\$ 4,214
DEFAULTED LOANS					
5. LOANS DEFAULTED DURING YEAR	10,705	\$ 59,651,228			
5a. COLLECTED IN FULL	1,191	\$ 3,552,701			
5b. NO ACTION STARTED TO DATE	1,145	\$ 3,181,580			
5c. COLLATERAL REPOSSESSED	228	\$ 1,610,407			
5d. COURT ACTION INSTITUTED	738	\$ 2,929,304			
5e. MONEY JUDGMENT OBTAINED	543	\$ 1,958,932			
5f. RENEWED OR RESTRUCTURED	927	\$ 7,520,714			
5g. CHARGED-OFF	3,931	\$ 17,241,567			
6. BANKRUPTCY BORROWERS	887				

As of December 2020.

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2020 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	64,492	\$ 19,249,218	4,151	\$ 1,281,617
2. TOTAL LOANS DURING YEAR	69,983	\$ 20,764,280	5,849	\$ 1,842,198
3. UNPAID LOANS AT END OF YEAR	57,439	\$ 17,302,889	3,583	\$ 1,106,110
4. 1 ROLLOVER	0	\$ -	0	\$ -
5. 2 ROLLOVERS	0	\$ -	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
7. LOANS DEFAULTED DURING YEAR	12,180	\$ 3,679,977	1,682	\$ 541,176
7a. COLLECTED IN FULL	8,396	\$ 2,509,484	1,562	\$ 502,927
7b. COLLATERAL REPOSSESSED			0	\$ 967
7c. PAYMENT PLAN	138	\$ 42,380	0	\$ -
7d. COURT ACTION INSTITUTED	0	\$ -	0	\$ -
7e. MONEY JUDGMENT OBTAINED	0	\$ -	0	\$ -
7f. CHARGED-OFF	48	\$ 14,601	0	\$ -
8a. MAXIMUM LOAN (1)		\$ 282		\$ 339
8b. AVERAGE LOAN (1)		\$ 261		\$ 316
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 11		\$ 23
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 11		\$ 13
10a. MAXIMUM APR (1)		119.81%		153.74%
10b. AVERAGE APR (1)		160.30%		153.72%
11. BANKRUPTCY BORROWERS	86			
12. BORROWERS WITH 5 OR LESS LOANS	20,660			
13. BORROWERS WITH 6 - 10 LOANS	3,546			
14. BORROWERS WITH 11 OR MORE LOANS	537			

As of December 2020.

(1) average of