

OREGON LICENSED CONSUMER FINANCE COMPANIES
2022 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	80,111	\$ 441,008,801.96			
8. Loans Made During Year					
8a. Loans of \$50,000 or less	190,873	\$ 395,702,339.12			
8b. Loans more than \$50,000	791	\$ 64,517,361.56			
TOTAL Loans Made	191,664	\$ 458,201,737.68			
9. Outstanding (Unpaid) Loans at End of Year	83,903	\$ 494,106,486.56			
10. Loans Classified by Primary Collateral			Max APR (1)	Avg APR (1)	Max Loan (1)
10a. Automobiles	10,614	\$ 106,947,650.62	21.81	19.26	\$ 20,660
10b. Personal Property	1,274	\$ 28,035,802.33	10.28	10.33	\$ 4,870
10c. Real Estate	9	\$ 1,259,243.18	0.22	0.17	\$ 14,063
10d. Unsecured Notes	174,693	\$ 427,373,763.56	25.57	23.72	\$ 17,518
10e. Revolving Open-End	5,216	\$ 8,904,366.00	1.03	0.54	\$ 2,534
10f. Other	135	\$ 2,728,252.00	11.50	11.03	\$ 9,679
Defaulted Loans					
11. Total Loans Defaulted During the Year	39,297	\$ 92,174,423.82			
11a. Collected in Full	12,970	\$ 11,782,697.49			
11b. No Action Started Yet	4,253	\$ 20,471,568.04			
11c. Collateral Repossessed	474	\$ 3,585,189.84			
11d. Court Action Instituted	64,496	\$ 7,363,654.64			
11e. Money Judgments Obtained	1,200	\$ 4,072,351.29			
11f. Loans Renewed or Restructured	37	\$ 352,328.00			
11g. Charged Off	16,851	\$ 26,019,618.66			
12. Borrowers Filing Bankruptcy	851				

As of December 2022.

(1) average of

Consumer Finance Loans - Loans Brokered / Facilitated		
	#	\$
3. Loans Brokered/Facilitated During Year		
3a. Loans of \$50,000 or less	864,836.00	\$ 1,158,969,156.77
3b. Loans more than \$50,000	2,172.00	\$ 46,501,072.98
TOTAL Loans Brokered/Facilitated	867,008.00	\$ 1,205,470,229.75
Loans Brokered/Facilitated Classified by Primary Collateral		
4a. Automobiles	14,041.00	\$ 53,150,288.10
4b. Personal Property	46.00	\$ 1,722,170.71
4c. Real Estate	110,400.00	\$ 51,674,760.00
4d. Unsecured Notes	95,217.00	\$ 420,249,070.80
4e. Revolving Open-End	4,081,085.00	\$ 27,878,600.64
4f. Other	116,687.00	\$ 20,866,242.80

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2022 PAYDAY AND TITLE LOANS**

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
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	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	36,514	\$ 10,854,077	1,829	\$ 549,328
2. TOTAL LOANS DURING YEAR	123,117	\$ 37,684,737	6,271	\$ 1,943,645
3. UNPAID LOANS AT END OF YEAR	38,939	\$ 11,676,499	1,957	\$ 592,269
4. 1 ROLLOVER	0	\$ -	0	\$ -
5. 2 ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
6. LOANS DEFAULTED DURING YEAR	20,121	\$ 6,041,182	1,611	\$ 510,797
6a. COLLECTED IN FULL	12,797	\$ 3,868,982	1,360	\$ 434,830
6b. COLLATERAL REPOSSESSED			0	\$ -
6c. PAYMENT PLAN	2,968	\$ 865,957	132	\$ 33,950
6d. COURT ACTION INSTITUTED	0	\$ -	0	\$ -
6e. MONEY JUDGMENT OBTAINED	0	\$ -	0	\$ -
6f. CHARGED-OFF	1,780	\$ 500,794	46	\$ 10,507
7a. MAXIMUM LOAN (1)		\$ 296		\$ 248
7b. AVERAGE LOAN (1)		\$ 274		\$ 210
8a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 11
8b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 11
9a. MAXIMUM APR (1)		152.34%		130.93%
9b. AVERAGE APR (1)		149.96%		130.28%
10. BANKRUPTCY BORROWERS	96			
11. BORROWERS WITH 5 OR LESS LOANS	30,467			
12. BORROWERS WITH 6 - 10 LOANS	6,442			
13. BORROWERS WITH 11 OR MORE LOANS	1,031			

As of December 2022.

(1) average of