

**OREGON LICENSED CONSUMER FINANCE COMPANIES  
2009 CONVENTIONAL LOANS**

**STATE OF OREGON**

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE AND CORPORATE SECURITIES

DAVID C. TATMAN, ADMINISTRATOR

Conventional Consumer Finance Loans					
1.	UNPAID LOANS AT BEGINNING OF YEAR	90,904	\$ 1,694,302,703		
2.	TOTAL LOANS DURING YEAR	48,155	\$ 212,957,395		
	2a. 50,000 AND UNDER	47,947	\$ 196,176,796		
	2b. OVER 50,000	208	\$ 16,780,599		
3.	UNPAID LOANS AT END OF YEAR	76,492	\$ 1,511,435,977		
4.	<b>PRIMARY COLLATERAL OF LOANS</b>			<b>MAX APR (1)</b>	<b>AVG APR (1)</b>
4a.	AUTO	15,760	\$ 72,286,428	34.65%	29.78%
4b.	PERSONAL PROPERTY	21,311	\$ 67,885,133	34.12%	30.77%
4c.	REAL ESTATE	111	\$ 12,865,454	15.59%	11.41%
4d.	UNSECURED NOTES	6,674	\$ 36,385,544	34.32%	28.23%
4e.	REVOLVING OPEN-END	2,411	\$ 6,259,532	25.04%	20.16%
4f.	OTHER	1,888	\$ 17,275,304	33.79%	26.90%
	<b>DEFAULTED LOANS</b>				
5.	LOANS DEFAULTED DURING YEAR	15,461	\$ 171,254,135		
5a.	COLLECTED IN FULL	2,086	\$ 4,559,659		
5b.	NO ACTION STARTED TO DATE	4,276	\$ 35,713,339		
5c.	COLLATERAL REPOSSESSED	3,323	\$ 55,818,944		
5d.	COURT ACTION INSTITUTED	3,833	\$ 19,572,026		
5e.	MONEY JUDGMENT OBTAINED	2,633	\$ 10,382,375		
5f.	RENEWED OR RESTRUCTURED	1,499	\$ 58,123,029		
5g.	CHARGED-OFF	9,396	\$ 73,600,736		
6.	BANKRUPTCY BORROWERS	2,741			

As of December 6, 2010.

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES**  
**2009 PAYDAY AND TITLE LOANS**  
**STATE OF OREGON**  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
DIVISION OF FINANCE AND CORPORATE SECURITIES  
DAVID C. TATMAN, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	19,921	\$ 5,648,844	816	\$ 200,219
2. TOTAL LOANS DURING YEAR	234,549	\$ 64,080,588	17,820	\$ 4,332,142
3. UNPAID LOANS AT END OF YEAR	20,872	\$ 5,886,048	1,134	\$ 346,356
4. 1 ROLLOVER	0	\$ -	0	\$ -
5. 2 ROLLOVERS	0	\$ -	0	\$ -
6. 3+ ROLLOVERS	0	\$ -	0	\$ -
<b>DEFAULTED LOANS</b>				
7. LOANS DEFAULTED DURING YEAR	34,632	\$ 9,936,883	4,533	\$ 1,225,098
7a. COLLECTED IN FULL	24,352	\$ 6,980,667	4,120	\$ 1,121,734
7b. COLLATERAL REPOSSESSED			2	\$ 603
7c. PAYMENT PLAN	7,955	\$ 2,302,324	1,741	\$ 458,035
7d. COURT ACTION INSTITUTED	1,355	\$ 367,600	44	\$ 11,000
7e. MONEY JUDGMENT OBTAINED	904	\$ 443,008	34	\$ 15,619
7f. CHARGED-OFF	7,653	\$ 2,097,850	94	\$ 24,404
8a. MAXIMUM LOAN (1)		\$ 353		\$ 303
8b. AVERAGE LOAN (1)		\$ 257		\$ 243
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
10a. MAXIMUM APR (1)		153.48%		153.75%
10b. AVERAGE APR (1)		150.75%		153.48%
11. BANKRUPTCY BORROWERS	585			
12. BORROWERS WITH 5 OR LESS LOANS	41,359			
13. BORROWERS WITH 6 - 10 LOANS	11,534			
14. BORROWERS WITH 11 OR MORE LOANS	1,569			

As of December 6, 2010.

(1) average of