



2016

**California Department of Business Oversight
Annual Report**

Operation of Finance Companies
Licensed under the California
Finance Lenders Law



California Department
of Business Oversight

STATE OF CALIFORNIA
EDMUND G. BROWN JR., GOVERNOR

ALEXIS PODESTA, SECRETARY
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY

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INTRODUCTION

This annual report of licensees under the California Finance Lenders Law (CFLL) is a composite of annual reports submitted by lender and broker licensees for the calendar year 2016. Licensees' annual reports were submitted in accordance with sections 22159(a) and 22160 of the California Finance Lenders Law, which state:

22159. (a) Each finance lender and broker licensee shall file an annual report with the commissioner, on or before the 15th day of March, giving the relevant information that the commissioner reasonably requires concerning the business and operations conducted by the licensee within the state during the preceding calendar year for each licensed place of business. The individual annual reports filed pursuant to this section shall be made available to the public for inspection except, upon request in the annual report to the commissioner, the balance sheet contained in the annual report of a sole proprietor or any other nonpublicly traded persons. "Nonpublicly traded person" for purposes of this section means persons with securities owned by 35 or fewer individuals. The report shall be made under oath and in the form prescribed by the commissioner.

22160. The commissioner shall make and file annually with the Department of Business Oversight as a public record a composite of the annual reports and any comments on the reports that he or she deems to be in the public interest.

The unaudited data was submitted by licensees in a format prescribed by the Department of Business Oversight (DBO). While the format of the financial information presented follows that of conventional financial statements, the reader should be aware that the data presented is primarily statistical in nature.

Due to rounding, numbers presented throughout this report may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

This report and prior years' reports can be found on the DBO's website at www.dbo.ca.gov.

EXECUTIVE SUMMARY

The number of all consumer loans originated in 2016 increased 5.8 percent to 1,473,378, from 1,392,289 in 2015. The aggregate principal amount of those consumer loans increased 21.1 percent over the same period, to \$41.3 billion from \$34.1 billion.

The increase in the aggregate principal of consumer loans was driven largely by real property, essentially mortgage loans, which increased 29.4 percent to \$31.8 billion in 2016 from \$24.6 billion in 2015. The number of those loans increased 27.1 percent to 99,198, from 78,073 in 2015.

In one of the largest categories of consumer loans, those of \$2,500 to \$4,999, more than half of the loans carried annual percentage rates (APR) of 100 percent or higher in 2016. Of 528,334 such loans, 58 percent had APRs of 100 percent or higher.

Other highlights:

- The total number of unsecured consumer loans originated in 2016 increased 6.28 percent to 1,082,397 from 1,018,469 in 2015. However, the aggregate principal amount of such loans decreased 8.4 percent over the same period, to \$5.1 billion from \$5.6 billion.
- The number of unsecured consumer loans under \$2,500 increased 11.4 percent in 2016 to 501,519 from 450,224 the year before. The aggregate principal of such loans increased 9.5 percent over the same period, to \$341.6 million from \$312.1 million.
- The number of auto title-secured consumer loans in 2016 decreased 7.2 percent to 108,080 from 116,444 in 2015. However, the aggregate principal amount of such loans increased 2.2 percent over the same period, to \$433.2 million from \$423.5 million.
- The report introduces a new “Schedule of Loans Made Online by Type of Security” (Exhibit J) that provides information on consumer and commercial loans. For lenders who reported making loans in 2016, 7 percent (93 of 1,323) engaged in online lending. Unsecured loans accounted for almost 95 percent of the online consumer loans (387,086 out of 407,729). The aggregate principal of unsecured online loans in 2016 was \$2.9 billion.

HISTORICAL LICENSING AND LOAN DATA

The table below shows the number of California Finance Lenders Law (CFLL) licensees (including branches) at the end of each calendar year, and the number of license applications the DBO received each year for the last 10 years.

Year	Number of Licensed Companies	Number of Licensed Locations	Number of Applications For New Licenses
2016	2,963	6,521	1,517
2015	2,580	6,369	1,358
2014	2,185	5,018	1,254
2013	2,155	4,776	1,191
2012	2,056	4,385	889
2011	2,026	4,302	910
2010	2,261	4,327	1,022
2009	2,730	4,964	1,097
2008	3,378	5,618	1,188
2007	4,358	7,358	2,065

Analysis of Loans Made By CFLL Licensees for the Last 10 Years

CALIFORNIA FINANCE LENDERS					
Calendar Year	Number of Loans Made	Principal Amount of Loans Made	Average Size of Loans Made		
			Consumer Loans	Commercial Loans	All Loans
2016	2,458,141	\$ 226,669,227,682	\$ 28,040	\$ 188,224	\$ 92,212
2015	3,271,710	\$ 232,654,056,610	\$ 24,472	\$ 105,661	\$ 71,111
2014	2,711,495	\$ 217,151,868,159	\$ 20,674	\$ 121,161	\$ 80,086
2013	2,171,948	\$ 174,302,457,184	\$ 43,521	\$ 106,650	\$ 80,252
2012	1,876,767	\$ 165,639,476,215	\$ 60,110	\$ 108,137	\$ 88,258
2011	3,076,347	\$ 139,166,897,599	\$ 36,097	\$ 47,604	\$ 45,238
2010	2,560,497	\$ 114,778,811,783	\$ 44,920	\$ 44,805	\$ 44,827
2009	2,207,881	\$ 89,287,544,941	\$ 42,814	\$ 39,932	\$ 40,440
2008	2,249,716	\$ 110,013,356,592	\$ 30,138	\$ 54,460	\$ 48,901
2007	2,893,697	\$ 202,350,867,103	\$ 52,331	\$ 76,851	\$ 69,928

Exhibit A
California Finance Lenders
Consolidated Balance Sheet
As of December 31, 2016
(\$ in thousands)

<u>ASSETS</u>	<u>% of Total Assets</u>
Cash	\$ 67,190,775 2.40
Investments	548,461,202 19.59
California Finance Lenders Loan Receivables	133,327,122 4.76
Other Receivables	1,217,804,855 43.49
Reserves and Withholds by Banks and Finance Companies	4,470,283 0.16
Real and Personal Property (Net)	141,886,037 5.07
Prepaid Expenses and Deferred Charges	6,167,418 0.22
Commissions Receivables	581,932 0.02
Other Assets	680,494,061 24.30
Total Assets	\$ 2,800,383,685 100.00
<u>LIABILITIES AND NET WORTH</u>	
	<u>% of Total Liabilities and Net Worth</u>
Loans and Notes Payable from Third Parties	\$ 464,012,783 16.57
Loans and Notes Payable from Parent Companies, Affiliates, etc.	457,398,585 16.33
Bonds, Debentures, and Certificates of Indebtedness	449,540,796 16.05
Accounts Payable	88,940,735 3.18
Dealers' Reserves and Withholds	781,854 0.03
Accrued Taxes Other Than Income Tax	1,638,711 0.06
Reserve for Income Taxes	51,929,489 1.85
Credit Insurance Premiums Due Insurer	223,308 0.01
Other Liabilities and Accruals	733,062,878 26.18
Total Liabilities	2,247,529,140 80.26
Net Worth	552,854,545 19.74
Total Liabilities and Net Worth	\$ 2,800,383,685 100.00

Exhibit B
California Finance Lenders
Analysis of Loans and Receivables Outstanding
As of December 31, 2016
(\$ in thousands)

<u>CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES</u>	Aggregate Balance	% of Subtotal
Consumer Loans	\$ 28,810,402	21.21
Commercial Loans	107,023,105	78.79
Subtotal	\$ 135,833,507	100.00
Less: Unearned Pre-computed Charges	738,363	
Allowance for Bad Debts	1,766,869	
Net California Finance Lenders Loan Receivables	\$ 133,328,275	
 <u>OTHER RECEIVABLES</u>		
Sales Contracts	\$ 343,812,171	27.69
Leases (True Leases)	162,540,017	13.09
Factoring	5,541,840	0.45
Other	729,602,348	58.77
Subtotal	\$ 1,241,496,376	100.00
Less: Unearned Pre-computed Charges	13,606,974	
Allowance for Bad Debts	10,084,523	
Net California Finance Lenders Loan Receivables	\$ 1,217,804,879	

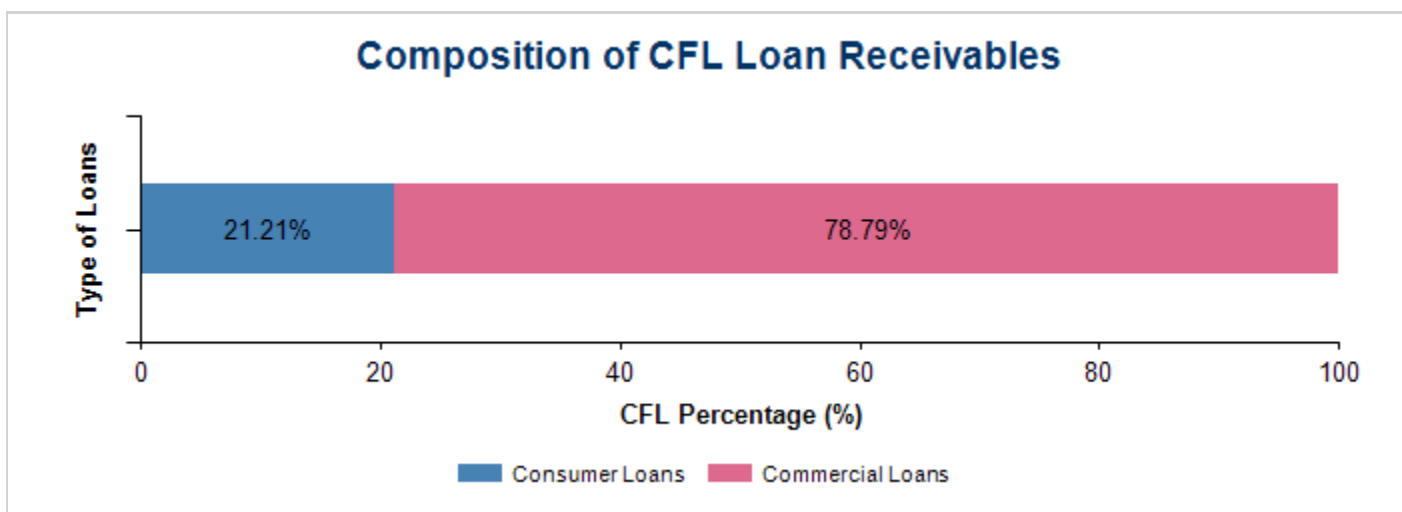


Exhibit C
California Finance Lenders
Statement of Income and Expenses
Calendar Year 2016
(\$ in thousands)

<u>INCOME</u>		<u>% of Total Income</u>
Gross Income from California Finance Lenders Loans and California Finance Lenders Brokered Loans	\$ 12,287,841	1.97
Gross Income from All Other Businesses and Sources	612,119,663	98.03
Total Gross Income	<u>\$ 624,407,504</u>	<u>100.00</u>
<u>EXPENSES</u>		
Loss on Loans Receivable	\$ 3,451,091	0.55
Professional Audit and Accounting Services	1,375,195	0.22
Insurance and Bond Premiums	1,182,928	0.19
Legal Services and Expenses	1,501,791	0.24
Occupancy Expenses	3,481,975	0.56
Provision for Bad Debt Allowance	8,928,790	1.43
Salaries and Bonuses: Employees	49,173,055	7.88
Salaries and Bonuses: Owners, Partners, Executives	1,137,180	0.18
Depreciation	36,388,204	5.83
License Fees and Taxes	1,320,006	0.21
Telephone and Utilities	1,497,892	0.24
Advertising and Promotions	3,259,777	0.52
Other Expenses	422,342,768	67.64
Total Expenses before Interest and Income Taxes	<u>\$ 535,040,652</u>	<u>85.69</u>
Income or Loss before Interest and Income Taxes	<u>\$ 89,366,852</u>	<u>14.31</u>
Less: Interest Paid to Bona Fide Third Parties	24,712,423	3.96
Interest Paid to Parent Company, Affiliates and Others	8,795,731	1.41
Income or Loss before Income Taxes	<u>\$ 55,858,698</u>	<u>8.95</u>
Less: Provision for Income Taxes	5,854,665	0.94
Net Income or (Loss)	<u>\$ 50,004,033</u>	<u>8.01</u>

Exhibit D
California Finance Lenders
Analysis of Income Received
Calendar Year 2016
(\$ in thousands)

CFLL LOANS AND CFL-BROKERED LOANS	Loans Under \$2,500	Loans \$2,500 and Over	Total
<u>CONSUMER LOANS</u>			
Charges Earned on Loans	\$ 118,011	\$ 4,681,603	\$ 4,799,614
Collection from Charged-Off Accounts	163	22,334	22,497
Income from Credit Insurance	0	101	101
Other Insurance Commissions	0	2,314	2,314
Administrative Fees	8,746	146,878	155,624
Commissions from Loan Brokering	1,484	120,287	121,771
Other Income	11,120	249,224	260,344
Income from Consumer Loans	<u>\$ 139,524</u>	<u>\$ 5,222,741</u>	<u>\$ 5,362,265</u>
<u>COMMERCIAL LOANS</u>			
Charges Earned on Loans			\$ 6,147,503
Collection from Charged-Off Accounts			21,187
Income from Credit Insurance			0
Other Insurance Commissions			109
Commissions from Loan Brokering			62,120
Other Income			693,100
Income from Commercial Loans			<u>\$ 6,924,019</u>
Total Income from All Loans			<u>\$ 12,286,284</u>
<hr style="border-top: 1px dashed black;"/>			
<u>ALL OTHER BUSINESS AND SOURCES</u>			
Charges Earned on Loans			\$ 108,295,270
Other Interest or Return on Investments			11,530,473
Collection from Charged-Off Accounts			3,095,809
Income from Credit Insurance			62
Other Insurance Commissions			780,667
Other Income Relating to Loans			488,417,382
Total Income from All Other Business and Sources			<u>\$ 612,119,663</u>

Exhibit E
California Finance Lenders
Loans Made or Refinanced By Size
Calendar Year 2016
(\$ in thousands)

Size of Loans	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
\$ 499 or less	257,530	17.48	\$ 48,411	0.12
500 to 1,999	246,842	16.75	247,738	0.60
2,000 to 2,499	29,389	1.99	63,743	0.15
2,500 to 4,999	528,334	35.86	1,637,209	3.96
5,000 to 9,999	171,608	11.65	1,060,884	2.57
10,000 or more	239,675	16.27	38,255,658	92.60
Total Consumer Loans Made	<u>1,473,378</u>	<u>100.00</u>	<u>\$ 41,313,644</u>	<u>100.00</u>
<u>COMMERCIAL LOANS</u>				
\$5,000 or more	<u>984,763</u>	<u>100.00</u>	<u>\$ 185,355,584</u>	<u>100.00</u>
Total Commercial Loans Made	<u>984,763</u>	<u>100.00</u>	<u>\$ 185,355,584</u>	<u>100.00</u>
Total Loans Made, All Categories	<u>2,458,141</u>		<u>\$ 226,669,228</u>	

Breakdown of Number of Consumer Loans by Loan Size

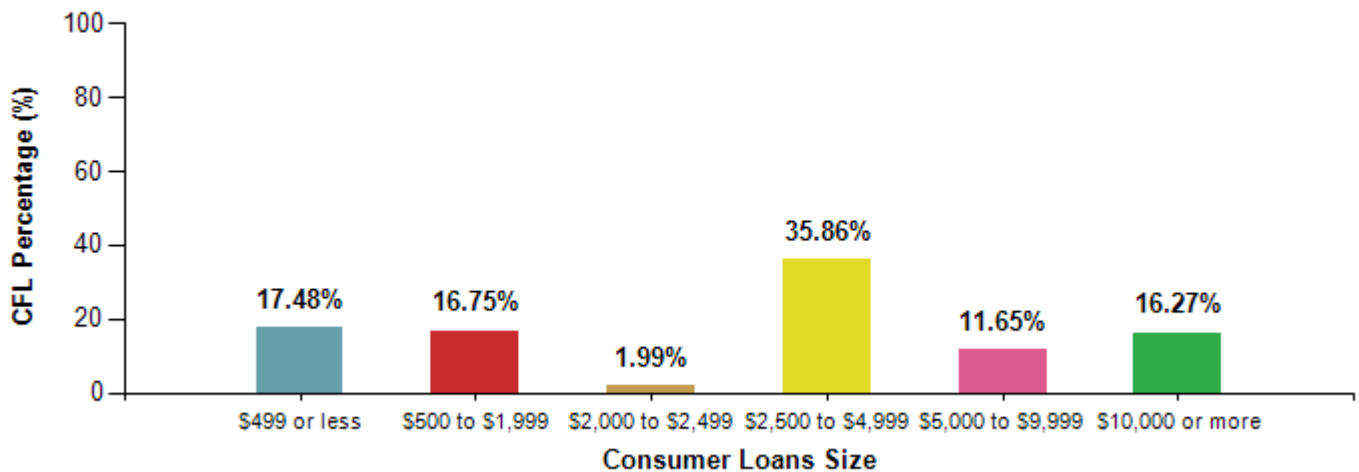


Exhibit F
California Finance Lenders
Loans Made or Refinanced By Type of Security
Calendar Year 2016
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>				
Unsecured	501,519	93.96	\$ 341,588	94.91
Personal Property	19,794	3.71	2,619	0.73
Automobiles & Other Motor Vehicles	743	0.14	1,446	0.40
Auto Title Loans	375	0.07	415	0.12
Wage Assignments	0	0.00	0	0.00
Other Security	11,330	2.12	13,824	3.84
Total Loans Made	533,761	100.00	\$ 359,892	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Unsecured	414,198	78.40	\$ 1,278,529	78.09
Personal Property	12,244	2.32	43,974	2.69
Automobiles & Other Motor Vehicles	7,047	1.33	26,036	1.59
Auto Title Loans	84,456	15.99	250,172	15.28
Wage Assignments	0	0.00	0	0.00
Other Security	10,389	1.97	38,498	2.35
Total Loans Made	528,334	100.00	\$ 1,637,209	100.00
<u>LOANS OF \$5,000 TO \$9,999</u>				
Unsecured	120,332	70.12	\$ 711,415	67.06
Personal Property	9,177	5.35	56,683	5.34
Automobiles & Other Motor Vehicles	18,433	10.74	137,473	12.96
Auto Title Loans	19,431	11.32	126,348	11.91
Wage Assignments	0	0.00	0	0.00
Real Property	4,087	2.38	28,032	2.64
Other Security	148	0.09	934	0.09
Total Loans Made	171,608	100.00	\$ 1,060,885	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Unsecured	46,348	19.34	\$ 2,788,887	7.29
Personal Property	14,129	5.90	797,001	2.08
Automobiles & Other Motor Vehicles	77,331	32.26	2,409,225	6.30
Auto Title Loans	3,818	1.59	56,259	0.15
Wage Assignments	0	0.00	0	0.00
Real Property	95,111	39.68	31,852,336	83.26
Other Security	2,938	1.23	351,950	0.92
Total Loans Made	239,675	100.00	\$ 38,255,658	100.00
Total Consumer Loans Made	1,473,378		\$ 41,313,644	

Exhibit F (continued)
California Finance Lenders
Loans Made or Refinanced By Type of Security
Calendar Year 2016
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
ALL CONSUMER LOANS				
Unsecured	1,082,397	73.46	\$ 5,120,419	12.39
Personal Property	55,344	3.76	900,277	2.18
Automobiles & Other Motor Vehicles	103,554	7.03	2,574,180	6.23
Auto Title Loans	108,080	7.34	433,194	1.05
Wage Assignments	0	0.00	0	0.00
Real Property	99,198	6.73	31,880,368	77.17
Other Security	24,805	1.68	405,206	0.98
Total Consumer Loans Made	1,473,378	100.00	\$ 41,313,644	100.00

Breakdown of Dollar Amount of Consumer Loans Made or Refinanced by Type of Security

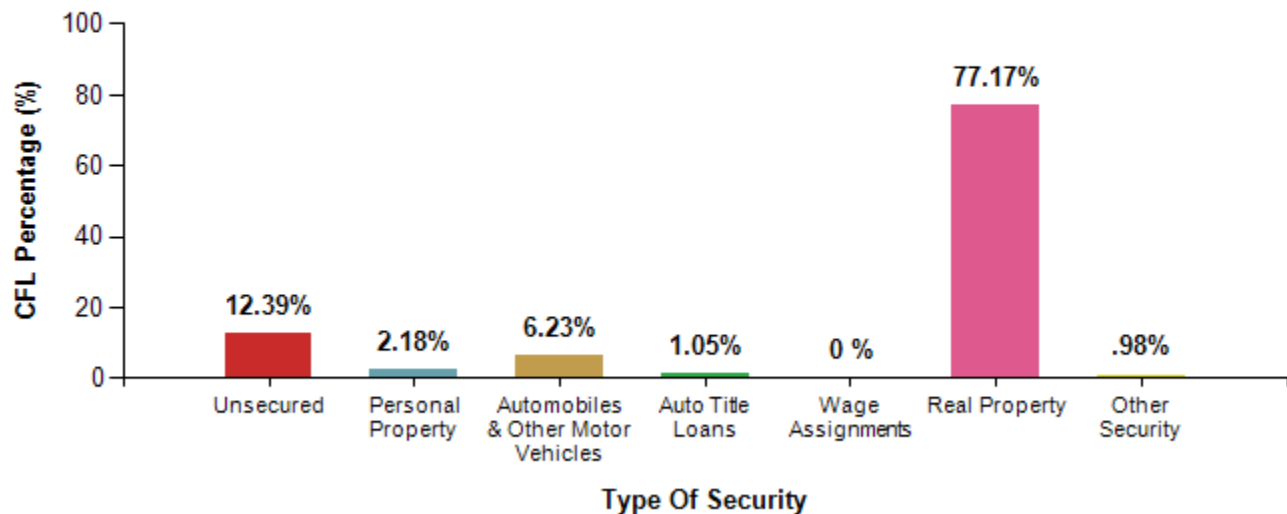


Exhibit F (continued)
California Finance Lenders
Loans Made or Refinanced By Type of Security
Calendar Year 2016
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>COMMERCIAL LOANS</u>				
Unsecured	67,117	6.82	\$ 10,966,562	5.92
Personal Property	36,694	3.73	3,138,142	1.69
Automobiles & Other Motor Vehicles	720,192	73.13	103,057,025	55.60
Business Equipment	20,837	2.12	2,926,544	1.58
Real Property	13,359	1.36	46,709,027	25.20
Other Security	126,564	12.85	18,558,285	10.01
Total Commercial Loans Made	984,763	100.00	\$ 185,355,585	100.00
Total Loans Made, All Categories	2,458,141		\$ 226,669,229	

Breakdown of Dollar Amount of Commercial Loans Made or Refinanced by Type of Security

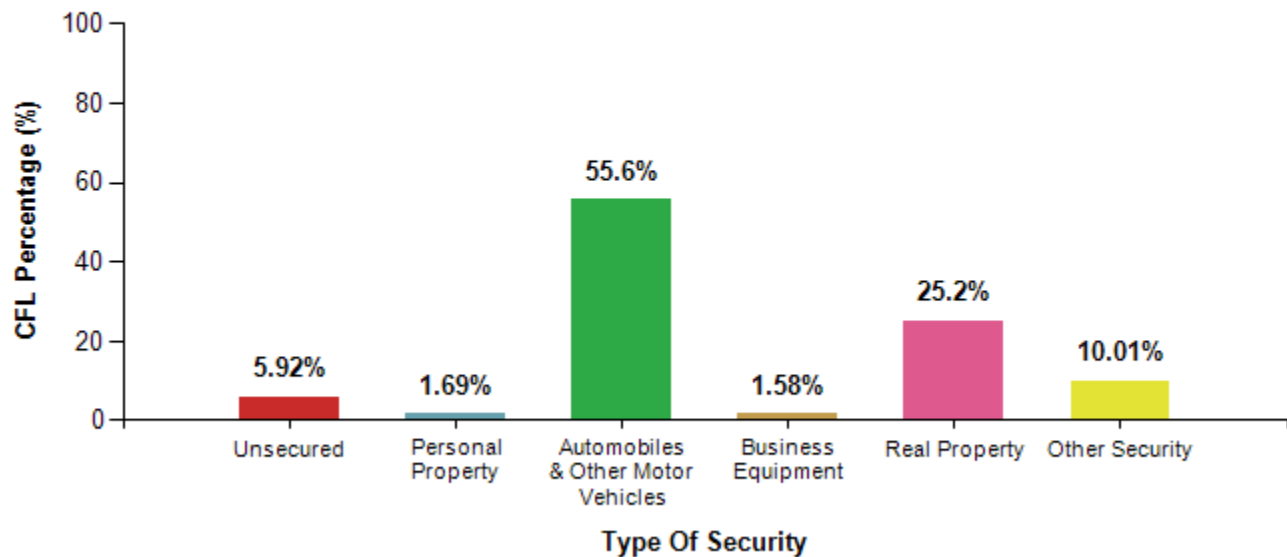


Exhibit G
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	138,657		\$ 34,738	
Alternate Rate:				
1.6% per month	13		21	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	33,969	6.36	\$ 13,375	3.72
15.000 to 19.999 APR	31,065	5.82	14,392	4.00
20.000 to 24.999 APR	49,087	9.20	25,236	7.01
25.000 to 29.999 APR	8,050	1.51	9,760	2.71
30.000 to 34.999 APR	93,483	17.51	38,049	10.57
35.000 to 39.999 APR	39,077	7.32	60,374	16.78
40.000 to 69.999 APR	234,475	43.93	186,714	51.88
70.000 to 99.999 APR	38,574	7.23	9,753	2.71
100.000 or More APR	5,671	1.06	1,561	0.43
Variable Rate	310	0.06	678	0.19
Total Loans Made	533,761	100.00	\$ 359,892	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	4,594	0.87	\$ 15,781	0.96
15.000 to 19.999 APR	4,774	0.90	17,847	1.09
20.000 to 24.999 APR	2,645	0.50	8,036	0.49
25.000 to 29.999 APR	6,054	1.15	22,520	1.38
30.000 to 34.999 APR	35,123	6.65	137,796	8.42
35.000 to 39.999 APR	114,829	21.73	389,470	23.79
40.000 to 69.999 APR	8,659	1.64	28,366	1.73
70.000 to 99.999 APR	45,568	8.62	138,283	8.45
100.000 or More APR	306,070	57.93	879,054	53.69
Variable Rate	18	0.00	57	0.00
Total Loans Made	528,334	100.00	\$ 1,637,210	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	5,789	3.37	\$ 43,721	4.12
15.000 to 19.999 APR	1,758	1.02	13,700	1.29
20.000 to 24.999 APR	5,329	3.11	41,431	3.91
25.000 to 29.999 APR	12,367	7.21	85,104	8.02
30.000 to 34.999 APR	45,163	26.32	265,185	25.00
35.000 to 39.999 APR	44,174	25.74	284,902	26.86
40.000 to 69.999 APR	4,786	2.79	31,617	2.98
70.000 to 99.999 APR	11,784	6.87	71,503	6.74
100.000 or More APR	40,431	23.56	223,512	21.07
Variable Rate	<u>27</u>	<u>0.02</u>	<u>209</u>	<u>0.02</u>
Total Loans Made	<u>171,608</u>	<u>100.00</u>	<u>\$ 1,060,884</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	191,272	79.80	\$ 35,827,210	93.65
15.000 to 19.999 APR	10,021	4.18	205,421	0.54
20.000 to 24.999 APR	11,068	4.62	182,424	0.48
25.000 to 29.999 APR	4,869	2.03	74,766	0.20
30.000 to 34.999 APR	2,876	1.20	33,930	0.09
35.000 to 39.999 APR	6,895	2.88	83,045	0.22
40.000 to 69.999 APR	515	0.21	7,732	0.02
70.000 to 99.999 APR	5,827	2.43	70,343	0.18
100.000 or More APR	5,234	2.18	1,465,924	3.83
Variable Rate	<u>1,098</u>	<u>0.46</u>	<u>304,864</u>	<u>0.80</u>
Total Loans Made	<u>239,675</u>	<u>100.00</u>	<u>\$ 38,255,659</u>	<u>100.00</u>
Total Consumer Loans Made	<u>1,473,378</u>		<u>\$ 41,313,645</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>COMMERCIAL LOANS</u>				
Up to 14.999 APR	806,848	81.93	\$ 172,381,041	93.00
15.000 to 19.999 APR	32,937	3.34	1,166,146	0.63
20.000 to 24.999 APR	4,518	0.46	397,211	0.21
25.000 to 29.999 APR	10,314	1.05	207,442	0.11
30.000 to 34.999 APR	3,697	0.38	167,230	0.09
35.000 to 39.999 APR	75,852	7.70	868,779	0.47
40.000 to 69.999 APR	36,602	3.72	1,729,554	0.93
70.000 to 99.999 APR	5,790	0.59	204,966	0.11
100.000 or More APR	5,243	0.53	200,502	0.11
Variable Rate	<u>2,962</u>	<u>0.30</u>	<u>8,032,712</u>	<u>4.33</u>
Total Commercial Loans Made	<u>984,763</u>	<u>100.00</u>	<u>\$ 185,355,583</u>	<u>100.00</u>
Total Loans Made, All Categories	<u>2,458,141</u>		<u>\$ 226,669,227</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - UNSECURED</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	138,448		\$ 34,585	
Alternate Rate:				
1.6% per month	10		16	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	27,958	5.57	\$ 8,300	2.43
15.000 to 19.999 APR	7,379	1.47	5,473	1.60
20.000 to 24.999 APR	48,089	9.59	23,242	6.80
25.000 to 29.999 APR	7,286	1.45	8,475	2.48
30.000 to 34.999 APR	93,422	18.63	37,984	11.12
35.000 to 39.999 APR	39,010	7.78	60,324	17.66
40.000 to 69.999 APR	234,144	46.69	186,502	54.60
70.000 to 99.999 APR	38,570	7.69	9,746	2.85
100.000 or More APR	5,661	1.13	1,543	0.45
Variable Rate	0	0.00	0	0.00
Total Loans Made	501,519	100.00	\$ 341,589	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	2,908	0.70	\$ 9,610	0.75
15.000 to 19.999 APR	586	0.14	2,089	0.16
20.000 to 24.999 APR	1,757	0.42	5,220	0.41
25.000 to 29.999 APR	2,277	0.55	8,542	0.67
30.000 to 34.999 APR	32,524	7.85	127,772	9.99
35.000 to 39.999 APR	98,430	23.76	329,754	25.79
40.000 to 69.999 APR	6,107	1.47	19,847	1.55
70.000 to 99.999 APR	15,304	3.69	48,614	3.80
100.000 or More APR	254,305	61.40	727,080	56.87
Variable Rate	0	0.00	0	0.00
Total Loans Made	414,198	100.00	\$ 1,278,528	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - UNSECURED</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	2,772	2.30	\$ 19,453	2.73
15.000 to 19.999 APR	629	0.52	4,381	0.62
20.000 to 24.999 APR	1,975	1.64	14,442	2.03
25.000 to 29.999 APR	8,198	6.81	54,449	7.65
30.000 to 34.999 APR	38,947	32.37	223,373	31.40
35.000 to 39.999 APR	29,708	24.69	191,376	26.90
40.000 to 69.999 APR	2,582	2.15	17,312	2.43
70.000 to 99.999 APR	5,554	4.62	29,628	4.16
100.000 or More APR	29,940	24.88	156,792	22.04
Variable Rate	<u>27</u>	<u>0.02</u>	<u>209</u>	<u>0.03</u>
Total Loans Made	<u>120,332</u>	<u>100.00</u>	<u>\$ 711,415</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	28,172	60.78	\$ 2,489,053	89.25
15.000 to 19.999 APR	1,702	3.67	45,179	1.62
20.000 to 24.999 APR	2,557	5.52	40,378	1.45
25.000 to 29.999 APR	2,921	6.30	48,824	1.75
30.000 to 34.999 APR	1,845	3.98	20,921	0.75
35.000 to 39.999 APR	4,348	9.38	52,742	1.89
40.000 to 69.999 APR	56	0.12	682	0.02
70.000 to 99.999 APR	4,046	8.73	43,143	1.55
100.000 or More APR	105	0.23	1,541	0.06
Variable Rate	<u>596</u>	<u>1.29</u>	<u>46,424</u>	<u>1.66</u>
Total Loans Made	<u>46,348</u>	<u>100.00</u>	<u>\$ 2,788,887</u>	<u>100.00</u>
Total Unsecured Consumer Loans Made	<u>1,082,397</u>		<u>\$ 5,120,419</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	0		\$ 0	
Alternate Rate:				
1.6% per month	0			0
Federal Reserve Bank Rate plus 10%	0			0
Other Rates:				
Up to 14.999 APR	220	1.11	\$ 327	12.49
15.000 to 19.999 APR	18,639	94.16	553	21.12
20.000 to 24.999 APR	391	1.98	838	32.01
25.000 to 29.999 APR	518	2.62	871	33.27
30.000 to 34.999 APR	24	0.12	27	1.03
35.000 to 39.999 APR	2	0.01	2	0.08
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	19,794	100.00	\$ 2,618	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	178	1.45	\$ 620	1.41
15.000 to 19.999 APR	78	0.64	289	0.66
20.000 to 24.999 APR	196	1.60	542	1.23
25.000 to 29.999 APR	244	1.99	927	2.11
30.000 to 34.999 APR	1,375	11.23	5,225	11.88
35.000 to 39.999 APR	10,173	83.09	36,369	82.71
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	12,244	100.00	\$ 43,972	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	2	0.02	\$ 12	0.02
15.000 to 19.999 APR	16	0.17	117	0.21
20.000 to 24.999 APR	366	3.99	2,896	5.11
25.000 to 29.999 APR	1,126	12.27	7,678	13.55
30.000 to 34.999 APR	2,349	25.60	14,678	25.89
35.000 to 39.999 APR	5,318	57.95	31,302	55.22
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	<u>9,177</u>	<u>100.00</u>	<u>\$ 56,683</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	13,784	97.56	\$ 709,085	88.97
15.000 to 19.999 APR	29	0.21	843	0.11
20.000 to 24.999 APR	101	0.71	1,128	0.14
25.000 to 29.999 APR	38	0.27	410	0.05
30.000 to 34.999 APR	14	0.10	156	0.02
35.000 to 39.999 APR	60	0.42	776	0.10
40.000 to 69.999 APR	1	0.01	30	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	102	0.72	84,573	10.61
Total Loans Made	<u>14,129</u>	<u>100.00</u>	<u>\$ 797,001</u>	<u>100.00</u>
Total Personal Property Consumer Loans Made	<u>55,344</u>		<u>\$ 900,274</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - AUTOMOBILES AND OTHER MOTOR VEHICLES</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	169		\$ 111	
Alternate Rate:				
1.6% per month	0		0	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	93	12.52	\$ 150	10.37
15.000 to 19.999 APR	47	6.33	102	7.05
20.000 to 24.999 APR	427	57.47	889	61.48
25.000 to 29.999 APR	161	21.67	284	19.64
30.000 to 34.999 APR	7	0.94	11	0.76
35.000 to 39.999 APR	6	0.81	7	0.48
40.000 to 69.999 APR	2	0.27	3	0.21
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	743	100.00	\$ 1,446	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	245	3.48	\$ 949	3.64
15.000 to 19.999 APR	221	3.14	774	2.97
20.000 to 24.999 APR	495	7.02	1,572	6.04
25.000 to 29.999 APR	213	3.02	777	2.98
30.000 to 34.999 APR	1,019	14.46	4,056	15.58
35.000 to 39.999 APR	4,466	63.37	16,804	64.54
40.000 to 69.999 APR	10	0.14	31	0.12
70.000 to 99.999 APR	374	5.31	1,063	4.08
100.000 or More APR	4	0.06	12	0.05
Variable Rate	0	0.00	0	0.00
Total Loans Made	7,047	100.00	\$ 26,038	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - AUTOMOBILES AND OTHER MOTOR VEHICLES</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	2,651	14.38	\$ 21,607	15.72
15.000 to 19.999 APR	1,035	5.61	8,635	6.28
20.000 to 24.999 APR	2,822	15.31	22,893	16.65
25.000 to 29.999 APR	2,791	15.14	21,135	15.37
30.000 to 34.999 APR	3,326	18.04	23,435	17.05
35.000 to 39.999 APR	5,764	31.27	39,481	28.72
40.000 to 69.999 APR	44	0.24	286	0.21
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>18,433</u>	<u>100.00</u>	<u>\$ 137,472</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	56,449	73.00	\$ 2,083,606	86.48
15.000 to 19.999 APR	8,041	10.40	142,293	5.91
20.000 to 24.999 APR	8,275	10.70	126,637	5.26
25.000 to 29.999 APR	1,786	2.31	23,693	0.98
30.000 to 34.999 APR	774	1.00	9,456	0.39
35.000 to 39.999 APR	2,002	2.59	23,488	0.97
40.000 to 69.999 APR	4	0.01	52	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>77,331</u>	<u>100.00</u>	<u>\$ 2,409,225</u>	<u>100.00</u>
Total Automobiles & Other Motor Vehicles Consumer Loans Made	<u>103,554</u>		<u>\$ 2,574,181</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - AUTO TITLE LOANS</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	32		\$ 34	
Alternate Rate:				
1.6% per month	0		0	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	10	2.67	\$ 14	3.37
15.000 to 19.999 APR	88	23.47	117	28.19
20.000 to 24.999 APR	113	30.13	124	29.88
25.000 to 29.999 APR	34	9.07	47	11.33
30.000 to 34.999 APR	29	7.73	26	6.27
35.000 to 39.999 APR	59	15.73	41	9.88
40.000 to 69.999 APR	28	7.47	20	4.82
70.000 to 99.999 APR	4	1.07	8	1.93
100.000 or More APR	10	2.67	18	4.34
Variable Rate	0	0.00	0	0.00
Total Loans Made	375	100.00	\$ 415	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	157	0.19	\$ 488	0.20
15.000 to 19.999 APR	74	0.09	261	0.10
20.000 to 24.999 APR	91	0.11	301	0.12
25.000 to 29.999 APR	20	0.02	70	0.03
30.000 to 34.999 APR	24	0.03	82	0.03
35.000 to 39.999 APR	324	0.38	1,129	0.45
40.000 to 69.999 APR	2,530	3.00	8,447	3.38
70.000 to 99.999 APR	29,890	35.39	88,606	35.42
100.000 or More APR	51,328	60.77	150,731	60.25
Variable Rate	18	0.02	57	0.02
Total Loans Made	84,456	100.00	\$ 250,172	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - AUTO TITLE LOANS</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	36	0.19	\$ 225	0.18
15.000 to 19.999 APR	72	0.37	513	0.41
20.000 to 24.999 APR	76	0.39	532	0.42
25.000 to 29.999 APR	30	0.15	209	0.17
30.000 to 34.999 APR	162	0.83	1,087	0.86
35.000 to 39.999 APR	232	1.19	1,512	1.20
40.000 to 69.999 APR	2,124	10.93	13,793	10.92
70.000 to 99.999 APR	6,223	32.03	41,833	33.11
100.000 or More APR	10,476	53.91	66,645	52.75
Variable Rate	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>19,431</u>	<u>100.00</u>	<u>\$ 126,349</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	54	1.41	\$ 3,133	5.57
15.000 to 19.999 APR	37	0.97	870	1.55
20.000 to 24.999 APR	63	1.65	1,222	2.17
25.000 to 29.999 APR	29	0.76	565	1.00
30.000 to 34.999 APR	133	3.48	2,056	3.65
35.000 to 39.999 APR	103	2.70	1,564	2.78
40.000 to 69.999 APR	440	11.52	6,308	11.21
70.000 to 99.999 APR	1,779	46.60	25,847	45.94
100.000 or More APR	1,180	30.91	14,695	26.12
Variable Rate	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>3,818</u>	<u>100.00</u>	<u>\$ 56,260</u>	<u>100.00</u>
Total Auto Title Consumer Loans Made	<u>108,080</u>		<u>\$ 433,196</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - WAGE ASSIGNMENT</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	0		\$ 0	
Alternate Rate:				
1.6% per month	0			0
Federal Reserve Bank Rate plus 10%	0			0
Other Rates:				
Up to 14.999 APR	0	0.00	\$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	\$ 0	0.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	0	0.00	\$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	\$ 0	0.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - WAGE ASSIGNMENT</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	0	0.00	\$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	\$ 0	0.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	0	0.00	\$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	\$ 0	0.00
Total Wage Assignment Consumer Loans Made	0		\$ 0	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - REAL PROPERTY</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	317	7.76	\$ 2,352	8.39
15.000 to 19.999 APR	6	0.15	55	0.20
20.000 to 24.999 APR	82	2.01	615	2.19
25.000 to 29.999 APR	206	5.04	1,514	5.40
30.000 to 34.999 APR	346	8.47	2,402	8.57
35.000 to 39.999 APR	3,130	76.58	21,093	75.25
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	4,087	100.00	\$ 28,031	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	89,990	94.62	\$ 30,197,481	94.80
15.000 to 19.999 APR	157	0.17	11,398	0.04
20.000 to 24.999 APR	62	0.07	12,908	0.04
25.000 to 29.999 APR	71	0.07	908	0.00
30.000 to 34.999 APR	103	0.11	1,255	0.00
35.000 to 39.999 APR	377	0.40	4,397	0.01
40.000 to 69.999 APR	1	0.00	481	0.00
70.000 to 99.999 APR	2	0.00	1,354	0.00
100.000 or More APR	3,949	4.15	1,449,687	4.55
Variable Rate	399	0.42	172,467	0.54
Total Loans Made	95,111	100.00	\$ 31,852,336	100.00
Total Real Property Consumer Loans Made	99,198		\$ 31,880,367	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - OTHER SECURITIES</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	8		\$ 7	
Alternate Rate:				
1.6% per month	3			5
Federal Reserve Bank Rate plus 10%	0			0
Other Rates:				
Up to 14.999 APR	5,688	50.20	\$ 4,584	33.16
15.000 to 19.999 APR	4,912	43.35	8,146	58.92
20.000 to 24.999 APR	67	0.59	144	1.04
25.000 to 29.999 APR	51	0.45	84	0.61
30.000 to 34.999 APR	1	0.01	1	0.01
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	301	2.66	188	1.36
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	310	2.74	678	4.90
Total Loans Made	11,330	100.00	\$ 13,825	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	1,106	10.65	\$ 4,114	10.69
15.000 to 19.999 APR	3,815	36.72	14,434	37.49
20.000 to 24.999 APR	106	1.02	401	1.04
25.000 to 29.999 APR	3,300	31.76	12,204	31.70
30.000 to 34.999 APR	181	1.74	661	1.72
35.000 to 39.999 APR	1,436	13.82	5,413	14.06
40.000 to 69.999 APR	12	0.12	40	0.10
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	433	4.17	1,231	3.20
Variable Rate	0	0.00	0	0.00
Total Loans Made	10,389	100.00	\$ 38,498	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rate Charged
Calendar Year 2016
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS - OTHER SECURITIES</u>				
<u>LOANS OF \$5,000 TO \$9,999</u>				
Up to 14.999 APR	11	7.43	\$ 72	7.72
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	8	5.41	52	5.57
25.000 to 29.999 APR	16	10.81	119	12.75
30.000 to 34.999 APR	33	22.30	210	22.51
35.000 to 39.999 APR	22	14.86	137	14.68
40.000 to 69.999 APR	36	24.32	226	24.22
70.000 to 99.999 APR	7	4.73	42	4.50
100.000 or More APR	15	10.14	75	8.04
Variable Rate	0	0.00	0	0.00
Total Loans Made	148	100.00	\$ 933	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	2,823	96.09	\$ 344,852	97.98
15.000 to 19.999 APR	55	1.87	4,837	1.37
20.000 to 24.999 APR	10	0.34	152	0.04
25.000 to 29.999 APR	24	0.82	365	0.10
30.000 to 34.999 APR	7	0.24	86	0.02
35.000 to 39.999 APR	5	0.17	78	0.02
40.000 to 69.999 APR	13	0.44	180	0.05
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	1	0.03	1,400	0.40
Total Loans Made	2,938	100.00	\$ 351,950	100.00
Total Other Securities Consumer Loans Made	24,805		\$ 405,206	

Exhibit H
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2016
(\$ in thousands)

	Unsecured		Personal Property	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2015	755,995	\$ 3,645,632	35,466	\$ 758,728
Loans Outstanding at Year End 12/31/2016	858,117	4,942,042	85,122	5,200,327
Loans with One or More Past Due Payments Which are Past due 30 or More Days at 12/31/2016	63,348	171,062	2,204	32,198
During Calendar Year 2016:				
• Number of Loans Charged One or More Late Fees	255,893		32,563	
• Total Late Fees Collected	663,186	9,689	48,468	677
• Total Number of Repossessions Conducted	17		144	
• Total Number of Loans Reinstated	4,192		75	
• Total Number of Collateral Redeemed	0		17	
• Total Collateral Sales Resulting in a Deficiency Balance	8	36	61	913
• Total Collateral Sales Resulting in a Surplus Balance	0	0	7	250
• Total Charge-offs	177,370	472,606	3,642	10,187
Average Contracted Term of Loan (In Months)	41		128	

Exhibit H (continued)
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2016
(\$ in thousands)

	Automobiles and Other Motor Vehicles		Auto Title Loans	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2015	1,834,981	\$ 32,191,851	100,906	\$ 370,778
Loans Outstanding at Year End 12/31/2016	1,907,591	33,625,662	122,624	390,687
Loans with One or More Past Due Payments Which are Past due 30 or More Days at 12/31/2016	53,817	947,891	13,814	46,758
During Calendar Year 2016:				
• Number of Loans Charged One or More Late Fees	459,041		75,098	
• Total Late Fees Collected	473,186	31,826	156,054	2,878
• Total Number of Repossessions Conducted	39,948		20,648	
• Total Number of Loans Reinstated	6,746		5,095	
• Total Number of Collateral Redeemed	7,153		2,401	
• Total Collateral Sales Resulting in a Deficiency Balance	29,733	337,948	12,358	26,613
• Total Collateral Sales Resulting in a Surplus Balance	666	5,296	559	2,046
• Total Charge-offs	44,924	515,996	17,811	75,820
Average Contracted Term of Loan (In Months)	48		26	

Exhibit H (continued)
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2016
(\$ in thousands)

	Real Property		Other Security	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2015	76,344	\$ 19,741,568	26,443	\$ 1,063,505
Loans Outstanding at Year End 12/31/2016	87,027	24,451,906	29,831	1,404,932
Loans with One or More Past Due Payments Which are Past due 30 or More Days at 12/31/2016	6,878	1,919,844	1,226	164,829
During Calendar Year 2016:				
• Number of Loans Charged One or More Late Fees	14,744		6,247	
• Total Late Fees Collected	21,545	3,480	15,504	285
• Total Number of Foreclosures/Repossessions	67		216	
• Total Number of Loans Reinstated	809		23	
• Total Number of Collateral Redeemed	21		0	
• Total Collateral Sales Resulting in a Deficiency Balance	203	19,619	236	9,043
• Total Collateral Sales Resulting in a Surplus Balance	139	17,893	82	6,429
• Total Charge-offs	417	45,033	778	8,856
Average Contracted Term of Loan (In Months)	231		143	

Exhibit I
California Finance Lenders
Default Rate by Security Type and Size of Loan
As of December 31, 2016

CONSUMER LOANS UNDER \$2,500

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	44,433	267	194	172
Total # of Loans Outstanding	280,800	1,955	1,109	946
Current Loans	243,158	1,842	976	715
1 Payment Past Due	12,815	58	46	68
2 Payments Past Due	7,480	17	31	35
3 or More Payments Past Due	17,347	38	56	128

	<u>Wage Assignments</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	306	45,372
Total # of Loans Outstanding	0	12,251	297,061
Current Loans	0	11,344	258,035
1 Payment Past Due	0	540	13,527
2 Payments Past Due	0	135	7,698
3 or More Payments Past Due	0	232	17,801

CONSUMER LOANS \$2,500 to \$4,999

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	111,333	2,124	2,343	14,279
Total # of Loans Outstanding	340,953	15,103	11,806	77,828
Current Loans	289,885	14,102	10,936	60,438
1 Payment Past Due	19,255	287	534	9,726
2 Payments Past Due	9,875	222	244	2,671
3 or More Payments Past Due	21,938	492	92	4,993

	<u>Wage Assignments</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	364	130,443
Total # of Loans Outstanding	0	7,342	453,032
Current Loans	0	6,647	382,008
1 Payment Past Due	0	417	30,219
2 Payments Past Due	0	83	13,095
3 or More Payments Past Due	0	195	27,710

Exhibit I (continued)
California Finance Lenders
Default Rate by Security Type and Size of Loan
As of December 31, 2016

CONSUMER LOANS \$5,000 to \$9,999

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	17,902	1,095	677	2,698
Total # of Loans Outstanding	175,787,766	16,106	21,045	16,940
Current Loans	128,016	15,472	20,124	13,691
1 Payment Past Due	175,654,709	169	473	1,989
2 Payments Past Due	1,968	150	225	475
3 or More Payments Past Due	3,073	315	223	785
	<u>Wage Assignments</u>	<u>Real Property</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	2	20	22,394
Total # of Loans Outstanding	0	4,382	140	175,846,379
Current Loans	0	4,162	102	181,567
1 Payment Past Due	0	168	13	175,657,521
2 Payments Past Due	0	39	4	2,861
3 or More Payments Past Due	0	13	21	4,430

CONSUMER LOANS \$10,000 or More

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	3,702	156	41,710	662
Total # of Loans Outstanding	62,182	145,698	2,286,194	3,881
Current Loans	60,532	124,282	2,233,759	3,165
1 Payment Past Due	872	343	34,612	420
2 Payments Past Due	407	89	10,777	118
3 or More Payments Past Due	371	20,984	7,046	178
	<u>Wage Assignments</u>	<u>Real Property</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	415	9,311	55,956
Total # of Loans Outstanding	0	42,205	9,960	2,550,120
Current Loans	0	40,456	88	2,462,282
1 Payment Past Due	0	880	66	37,193
2 Payments Past Due	0	223	67	11,681
3 or More Payments Past Due	0	646	516	29,741

Exhibit J
California Finance Lenders
Loans Made Online By Type of Security
Calendar Year 2016
(\$ in thousands)

Total Number of CFLL Licensees Making Loans	1,323
Total Number of CFLL Licensees Making Online Loans	93
% of CFLL Licensees Making Online Loans	7.02948

Aggregate Principal Amount of All CFLL Loans Made	\$ 226,669,228
Aggregate Principal Amount of Online CFLL Loans Made	\$ 5,347,316
% of Online CFLL Loans Made	2.36

Type of Security	Number of Loans	% of Total Number to All CFLL Consumer Number	Principal Amount	% of Total Amount to All CFLL Consumer Amount
<u>CONSUMER LOANS</u>				
Unsecured (Under \$2,500)	179,381	44.00	\$ 71,481	1.60
Unsecured (\$2,500 and Above)	207,705	50.94	2,804,889	62.65
Personal Property	11,160	2.74	289,466	6.47
Automobiles & Other Motor Vehicles	2,466	0.60	46,696	1.04
Auto Title Loans	2,550	0.63	10,233	0.23
Wage Assignments	0	0.00	0	0.00
Real Property	4,467	1.10	1,254,263	28.02
Other Security	0	0.00	0	0.00
Total Consumer Loans Made	407,729	100.00	\$ 4,477,028	100.00

Type of Security	Number of Loans	% of Total Number to All CFLL Commercial Number	Principal Amount	% of Total Amount to All CFLL Commercial Amount
<u>COMMERCIAL LOANS</u>				
Unsecured	2,344	24.53	\$ 49,087	5.64
Personal Property	5,347	55.95	479,849	55.14
Automobiles & Other Motor Vehicles	0	0.00	0	0.00
Business Equipment	627	6.56	52,211	6.00
Real Property	515	5.39	183,005	21.03
Other Security	723	7.57	106,137	12.20
Total Commercial Loans Made	9,556	100.00	\$ 870,289	100.00



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