

2009 Annual Report

Operation of
Finance Companies
Licensed under the
California Finance
Lenders Law

State of
California
Business,
Transportation and
Housing Agency

Department of
Corporations



STATE OF CALIFORNIA

BUSINESS, TRANSPORTATION AND HOUSING AGENCY

DEPARTMENT OF CORPORATIONS

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This Report is a composite of annual reports of California's lender and broker licensees for the calendar year ended December 31, 2009 submitted in compliance with Section 22159 of the California Finance Lenders Law.

This Report is based on unaudited data presented by licensees and submitted in a format prescribed by the Department of Corporations. While the format of the financial information presented in the Report follows that of conventional financial statements, the reader should be aware that the data contained herein is primarily statistical in nature.

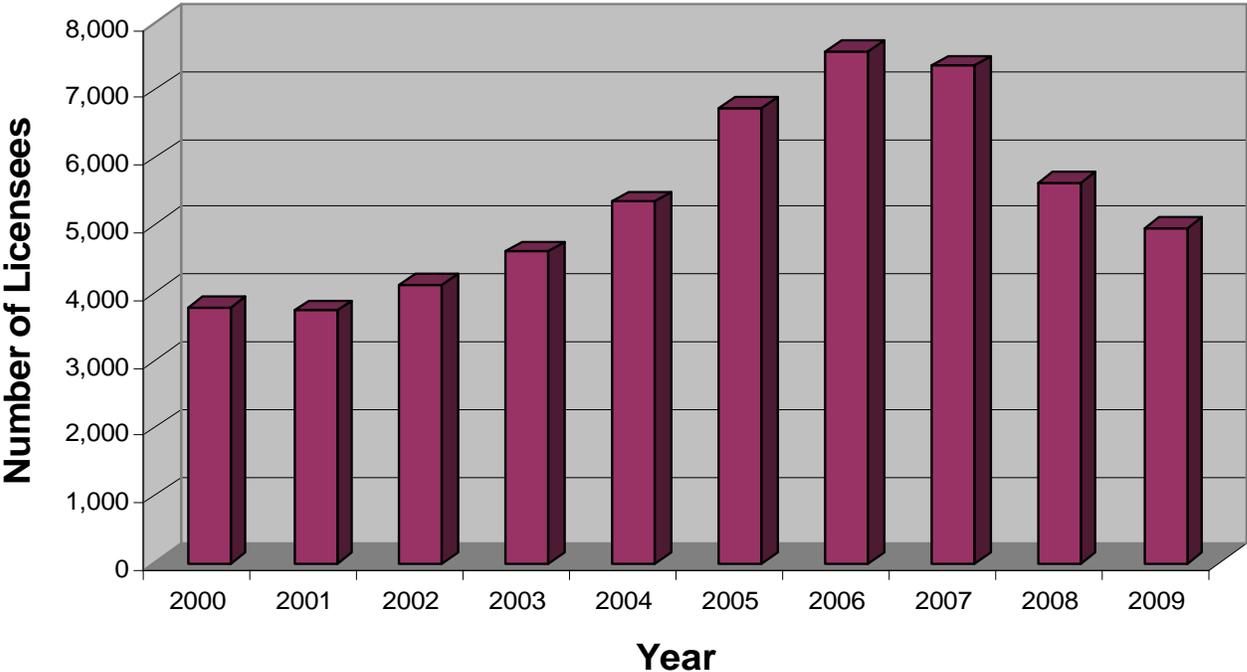
Statistical data compilations required of licensees have been modified to provide more meaningful statistics. Comparison of such data with prior years will be left to the reader.

Historical Data

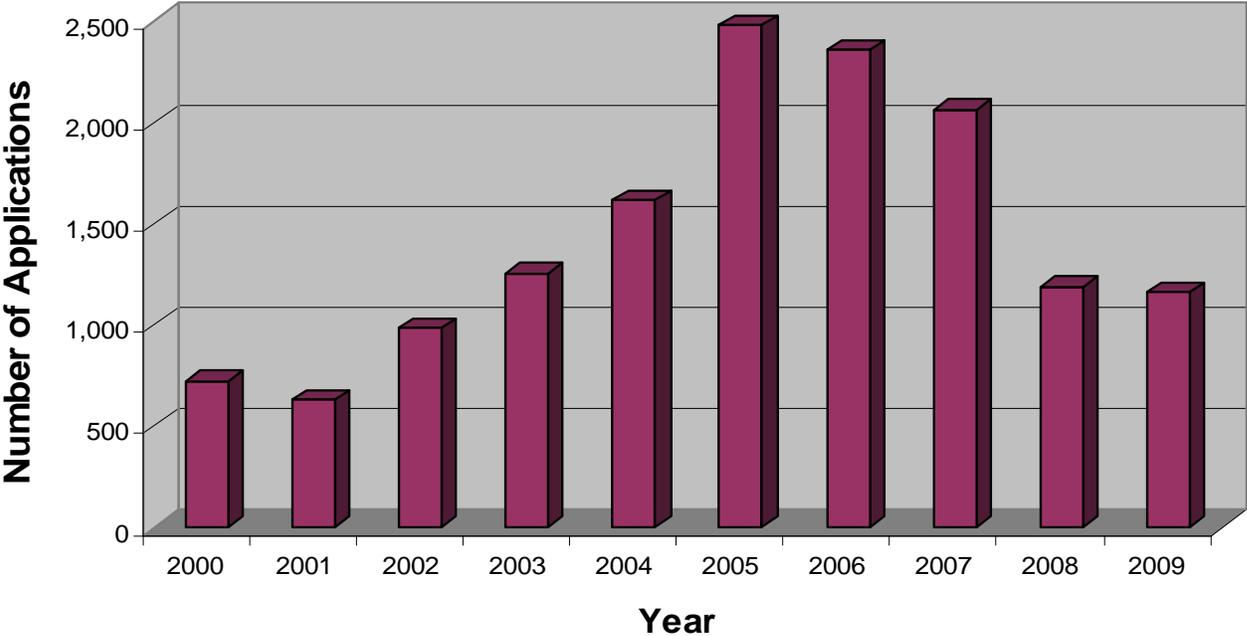
The table below shows the number of licensed California Finance Lenders (including branches) at the end of each calendar year, and the number of license applications received each year for the last 10 years.

| Year | Number of Licensees | Number of Applications |
|------|---------------------|------------------------|
| 2009 | 4,964 | 1,097 |
| 2008 | 5,618 | 1,188 |
| 2007 | 7,358 | 2,065 |
| 2006 | 7,577 | 2,358 |
| 2005 | 6,725 | 2,480 |
| 2004 | 5,342 | 1,618 |
| 2003 | 4,608 | 1,258 |
| 2002 | 4,110 | 984 |
| 2001 | 3,732 | 628 |
| 2000 | 3,789 | 726 |

Number of Licensees for the Last 10 Years



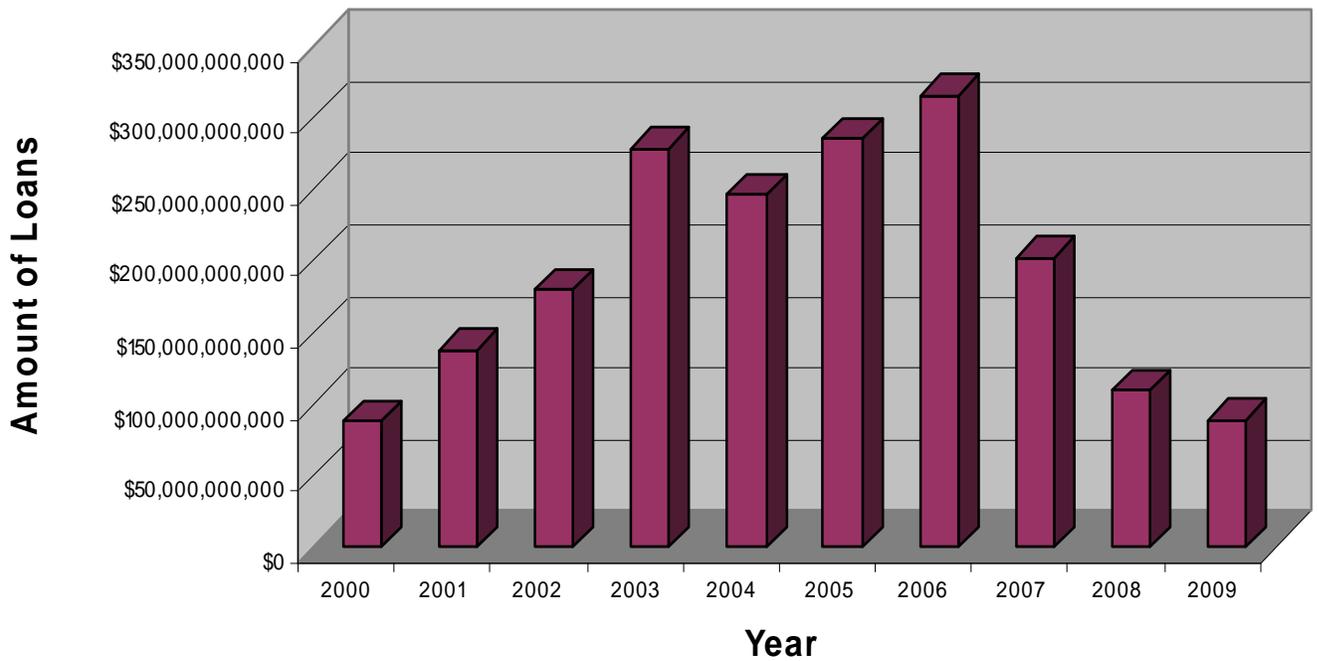
Number of Applications Received



Analysis of Loans Made Under the CFLL License 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 |
| 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 |
| 2006 | 3,940,311 | 315,492,843,743 | 106,657 | 63,574 | 80,068 |
| 2005 | 3,653,036 | 285,178,701,531 | 88,605 | 70,803 | 78,066 |
| 2004 | 4,167,772 | 246,616,649,910 | 50,861 | 68,536 | 59,172 |
| 2003 | 5,140,316 | 278,153,215,784 | 28,264 | 96,559 | 54,112 |
| 2002 | 3,522,892 | 179,873,083,672 | 27,363 | 78,928 | 51,058 |
| 2001 | 3,530,073 | 137,947,617,838 | 20,699 | 64,389 | 39,078 |
| 2000 | 3,006,443 | 87,886,670,201 | 15,456 | 48,173 | 29,233 |

Comparison of the Principal Dollar Amount of Loans Made



Comparison of Average Size of Loans Made

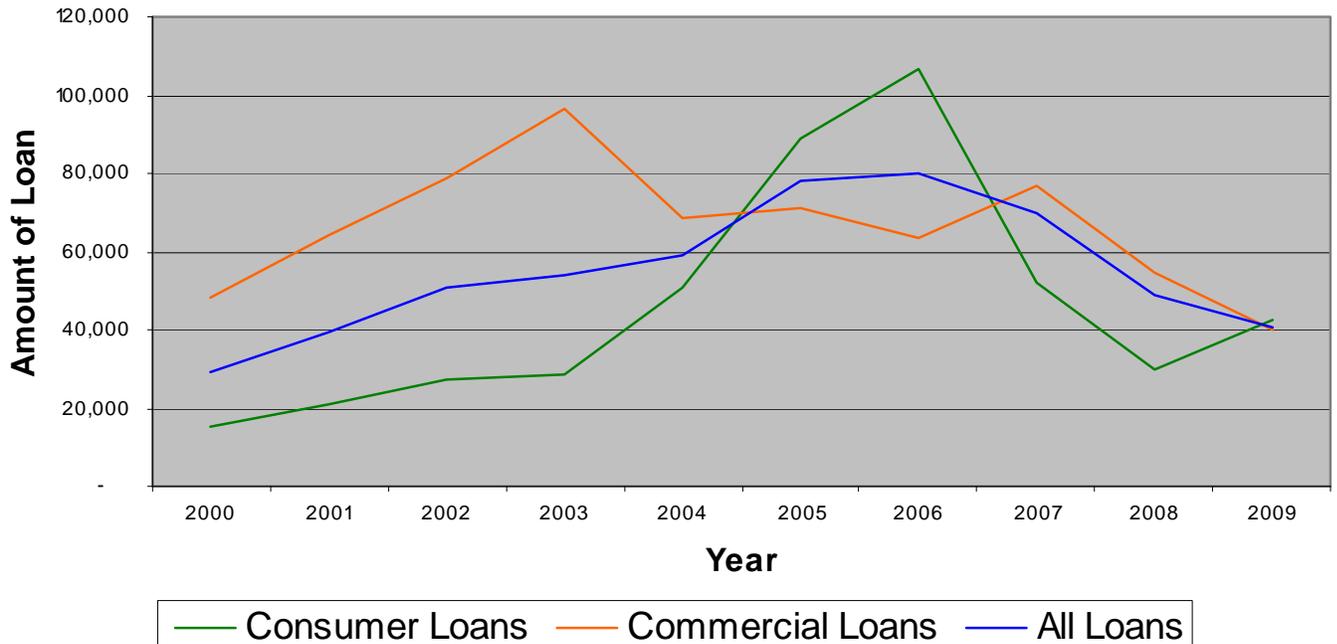


Exhibit A
California Finance Lenders
Consolidated Balance Sheet
as of December 31, 2009
(in thousands)

| <u>ASSETS</u> | | <u>% of Total Assets</u> |
|--|-------------------------|------------------------------|
| Cash | \$ 87,059,019 | 3.61 |
| Investments | 537,353,254 | 22.26 |
| California Finance Lenders Loan Receivables | 71,119,728 | 2.95 |
| Other Receivables | 981,490,726 | 40.65 |
| Reserves and Withholds by Banks and Finance Companies | 2,237,881 | 0.09 |
| Real and Personal Property (Net) | 62,225,706 | 2.58 |
| Prepaid Expenses and Deferred Charges | 12,089,842 | 0.50 |
| Commissions Receivables | 70,508 | 0.00 |
| Other Assets | 660,418,909 | 27.36 |
| | \$ 2,414,065,573 | 100.00 |
| <u>LIABILITIES AND NET WORTH</u> | | |
| Loans and Notes Payable from Third Parties | \$ 550,183,171 | 22.79 |
| Loans and Notes Payable from Parent Companies, Affiliates, etc. | 358,437,588 | 14.84 |
| Bonds, Debentures, and Certificates of Indebtedness | 310,434,481 | 12.86 |
| Accounts Payable | 37,098,172 | 1.54 |
| Dealers Reserves and Withholds | 2,203,067 | 0.09 |
| Accrued Taxes Other Than Income Tax | 5,944,006 | 0.25 |
| Reserve for Income Taxes | 30,564,339 | 1.27 |
| Credit Insurance Premiums Due Insurer | 5,824 | 0.00 |
| Other Liabilities and Accruals | 760,722,537 | 31.51 |
| | 2,055,593,185 | 85.15 |
| Total Liabilities | 2,055,593,185 | 85.15 |
| Net Worth | 358,472,388 | 14.85 |
| | \$ 2,414,065,573 | 100.00 |
| Total Liabilities and Net Worth | \$ 2,414,065,573 | 100.00 |

Exhibit B
California Finance Lenders
Analysis of Loans and Receivables Outstanding
as of December 31, 2009
(in thousands)

| | Aggregate Balance | % of Subtotal |
|---|----------------------|------------------|
| <u>CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES</u> | | |
| Consumer Loans | \$ 20,350,532 | 26.99 |
| Commercial Loans | 55,049,569 | 73.01 |
| Subtotal | \$ 75,400,101 | 100.00 |
| Less: Unearned Pre-computed Charges | 1,069,242 | |
| Allowance for Bad Debts | 3,211,131 | |
| Net California Finance Lenders Loan Receivables | \$ 71,119,728 | |
| <u>OTHER RECEIVABLES</u> | | |
| Sales Contracts | \$ 294,520,663 | 29.11 |
| Leases (True Leases) | 94,742,958 | 9.36 |
| Factoring | 7,142,626 | 0.71 |
| Other | 615,386,982 | 60.82 |
| Subtotal | \$ 1,011,793,229 | 100.00 |
| Less: Unearned Pre-computed Charges and Discounts | 10,706,612 | |
| Allowance for Bad Debts | 19,595,891 | |
| Net Other Receivables | \$ 981,490,726 | |

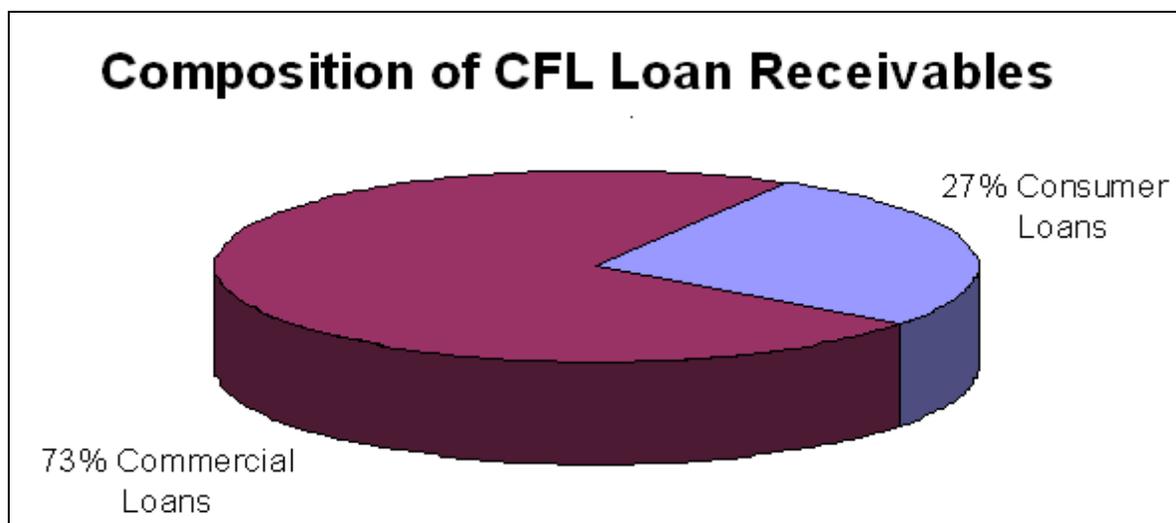


Exhibit C
California Finance Lenders
Statement of Income and Expenses
for Calendar Year 2009
(in thousands)

| | | <u>% of Total Income</u> |
|---|------------------------|----------------------------------|
| <u>INCOME</u> | | |
| Gross Income from California Finance Lenders Loans and California Finance Lenders Brokered Loans | \$ 5,596,789 | 1.80 |
| Gross Income from All Other Business and Sources | <u>311,347,248</u> | <u>98.20</u> |
| Total Gross Income | <u>\$ 316,944,037</u> | <u>100.00</u> |
| <u>EXPENSES</u> | | |
| Loss on Loans Receivable | \$ 8,381,424 | 2.64 |
| Professional Audit and Accounting Services | 1,585,400 | 0.50 |
| Insurance and Bond Premiums | 1,619,399 | 0.51 |
| Legal Services and Expenses | 1,144,385 | 0.36 |
| Occupancy Expenses | 2,671,001 | 0.84 |
| Provision for Bad Debt Allowance | 27,662,025 | 8.73 |
| Salaries and Bonuses: Employees | 28,491,375 | 8.99 |
| Salaries and Bonuses: Owners, Partners, Executives | 465,204 | 0.15 |
| Depreciation | 24,118,400 | 7.61 |
| License Fees and Taxes | (4,052,639) * | (1.28) |
| Telephone and Utilities | 899,773 | 0.28 |
| Advertising and Promotions | 1,066,093 | 0.34 |
| Other Expenses | <u>182,899,029</u> | <u>57.71</u> |
| Total Expenses before Interest and Income Taxes | <u>\$ 276,950,869</u> | <u>87.38</u> |
| Income or (Loss) before Interest and Income Taxes | \$ 39,993,168 | 12.62 |
| Less: Interest Paid to Bona Fide Third Parties | 40,119,813 | 12.66 |
| Interest Paid to Parent Company, Affiliates and Others | <u>14,834,418</u> | <u>4.68</u> |
| Income or (Loss) before Income Taxes | \$ (14,961,063) | (4.72) |
| Less: Provision for Income Taxes | <u>(308,164)</u> | <u>(0.10)</u> |
| Net Income or (Loss) | <u>\$ (14,652,899)</u> | <u>(4.62)</u> |

* A large company reported a tax credit of \$4.4 Billion.

Exhibit D
California Finance Lenders
Analysis of Income Received
For Calendar Year 2009
(in thousands)

| CFL LOANS AND CFL BROKERED LOANS | Loans Under \$2,500 | Loans \$2,500 and Over | Total |
|--|---------------------------|------------------------------|-----------------------|
| <u>CONSUMER LOANS</u> | | | |
| Charges Earned on Loans | \$ 27,619 | \$ 1,578,885 | \$ 1,606,504 |
| Collection from Charged Off Accounts | 1,284 | 60,479 | 61,763 |
| Income from Credit Insurance | 3 | 100 | 103 |
| Other Insurance Commissions | 3 | 1,921 | 1,924 |
| Administrative Fees | 310 | 67,564 | 67,874 |
| Commissions from Loan Brokering | 693 | 36,084 | 36,777 |
| Other Income | 67 | 106,584 | 106,651 |
| | <u>\$ 29,979</u> | <u>\$ 1,851,617</u> | <u>\$ 1,881,596</u> |
| <u>COMMERCIAL LOANS</u> | | | |
| Charges Earned on Loans | | | \$ 3,468,096 |
| Collection from Charged Off Accounts | | | 42,189 |
| Income from Credit Insurance | | | 1 |
| Other Insurance Commissions | | | 105 |
| Commissions from Loan Brokering | | | 8,041 |
| Other Income | | | 196,761 |
| | | | <u>\$ 3,715,193</u> |
| | | | <u>\$ 5,596,789</u> |
| <hr style="border-top: 1px dashed black;"/> | | | |
| <u>ALL OTHER BUSINESS AND SOURCES</u> | | | |
| Charges Earned on Loans | | | \$ 77,867,081 |
| Other Interest or Return on Investments | | | 14,282,637 |
| Collection from Charged Off Accounts | | | 591,731 |
| Income from Credit Insurance | | | 1,979 |
| Other Insurance Commissions | | | 37,728 |
| Other Income Relating to Loans | | | 218,566,092 |
| | | | <u>\$ 311,347,248</u> |

Exhibit E
California Finance Lenders
Loans Made or Refinanced By Size
For Calendar Year 2009

| Size of Loan | Number of Loans | % of Total Number | Principal Amount (in thousands) | % of Total Amount |
|--------------------------------------|----------------------|-------------------|------------------------------------|-------------------|
| <u>CONSUMER LOANS</u> | | | | |
| \$ 499 or less | 108,035 | 27.76 | \$ 42,151 | 0.25 |
| 500 to 1,999 | 50,046 | 12.86 | 57,604 | 0.35 |
| 2,000 to 2,499 | 9,184 | 2.36 | 20,573 | 0.12 |
| 2,500 to 4,999 | 63,345 | 16.28 | 213,838 | 1.28 |
| 5,000 to 9,999 | 52,511 | 13.49 | 374,172 | 2.25 |
| 10,000 or more | 106,018 | 27.25 | 15,952,357 | 95.75 |
| Total Consumer Loans Made | <u>389,139</u> | <u>100.00</u> | <u>\$ 16,660,695</u> | <u>100.00</u> |
| <u>COMMERCIAL LOANS</u> | | | | |
| \$5,000 or more | 1,818,742 | 100.00 | \$ 72,626,850 | 100.00 |
| Total Commercial Loans Made | <u>1,818,742</u> | <u>100.00</u> | <u>\$ 72,626,850</u> | <u>100.00</u> |
| Total Loans Made, All Categories | <u>2,207,881</u> | | <u>\$ 89,287,545</u> | |

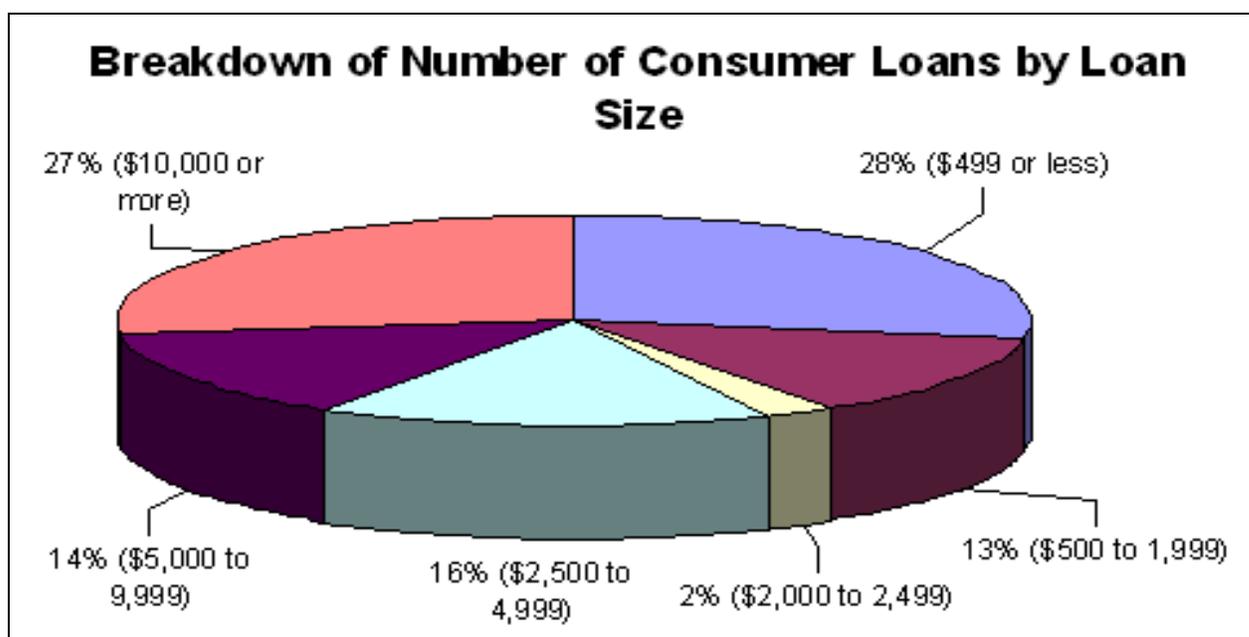


Exhibit F
California Finance Lenders
Loans Made or Refinanced By Type of Security
for Calendar Year 2009

| Type of Security | Number of Loans | % of Total Number | Principal Amount (in thousands) | % of Total Amount |
|---|-----------------------|-------------------------|---------------------------------------|-------------------------|
| <u>CONSUMER LOANS</u> | | | | |
| <u>LOANS UNDER \$2,500</u> | | | | |
| Unsecured | 151,991 | 90.87 | \$ 98,772 | 82.09 |
| Personal Property | 3,086 | 1.84 | 5,344 | 4.44 |
| Automobiles & Other Motor Vehicles | 4,767 | 2.85 | 8,301 | 6.90 |
| Wage Assignments | 14 | 0.01 | 16 | 0.01 |
| Other Security | 7,407 | 4.43 | 7,895 | 6.56 |
| Total Loans Made | <u>167,265</u> | <u>100.00</u> | <u>\$ 120,328</u> | <u>100.00</u> |
| <u>LOANS OF \$2,500 TO \$4,999</u> | | | | |
| Unsecured | 29,480 | 46.54 | \$ 100,071 | 46.80 |
| Personal Property | 9,500 | 15.00 | 34,318 | 16.05 |
| Automobiles & Other Motor Vehicles | 20,991 | 33.14 | 69,162 | 32.34 |
| Wage Assignments | 1,034 | 1.63 | 3,155 | 1.48 |
| Other Security | 2,340 | 3.69 | 7,132 | 3.33 |
| Total Loans Made | <u>63,345</u> | <u>100.00</u> | <u>\$ 213,838</u> | <u>100.00</u> |
| <u>LOANS OF \$5,000 TO \$9,999</u> | | | | |
| Unsecured | 27,882 | 53.10 | \$ 198,688 | 53.10 |
| Personal Property | 10,587 | 20.16 | 76,777 | 20.52 |
| Automobiles & Other Motor Vehicles | 13,713 | 26.11 | 96,462 | 25.78 |
| Wage Assignments | 6 | 0.01 | 64 | 0.02 |
| Real Property | 127 | 0.24 | 860 | 0.23 |
| Other Security | 196 | 0.38 | 1,321 | 0.35 |
| Total Loans Made | <u>52,511</u> | <u>100.00</u> | <u>\$ 374,172</u> | <u>100.00</u> |
| <u>LOANS OF \$10,000 AND MORE</u> | | | | |
| Unsecured | 4,922 | 4.64 | \$ 117,446 | 0.74 |
| Personal Property | 6,268 | 5.91 | 99,021 | 0.62 |
| Automobiles & Other Motor Vehicles | 43,908 | 41.42 | 1,346,697 | 8.44 |
| Wage Assignments | 0 | 0.00 | 0 | 0.00 |
| Real Property | 48,523 | 45.77 | 13,986,250 | 87.67 |
| Other Security | 2,397 | 2.26 | 402,943 | 2.53 |
| Total Loans Made | <u>106,018</u> | <u>100.00</u> | <u>\$ 15,952,357</u> | <u>100.00</u> |
| Total Consumer Loans Made | <u>389,139</u> | | <u>\$ 16,660,695</u> | |

Exhibit F (Continued)
California Finance Lenders
Loans Made or Refinanced By Type of Security
for Calendar Year 2009

| Type of Security | Number of Loans | % of Total Number | Principal Amount (in thousands) | % of Total Amount |
|------------------------------------|-----------------------|-------------------------|---------------------------------------|-------------------------|
| <u>ALL CONSUMER LOANS</u> | | | | |
| Unsecured | 214,275 | 55.06 | \$ 514,977 | 3.09 |
| Personal Property | 29,441 | 7.57 | 215,460 | 1.29 |
| Automobiles & Other Motor Vehicles | 83,379 | 21.43 | 1,520,622 | 9.13 |
| Wage Assignments | 1,054 | 0.27 | 3,235 | 0.02 |
| Real Property | 48,650 | 12.50 | 13,987,110 | 83.95 |
| Other Security | 12,340 | 3.17 | 419,291 | 2.52 |
| Total Consumer Loans Made | <u>389,139</u> | <u>100.00</u> | <u>\$ 16,660,695</u> | <u>100.00</u> |

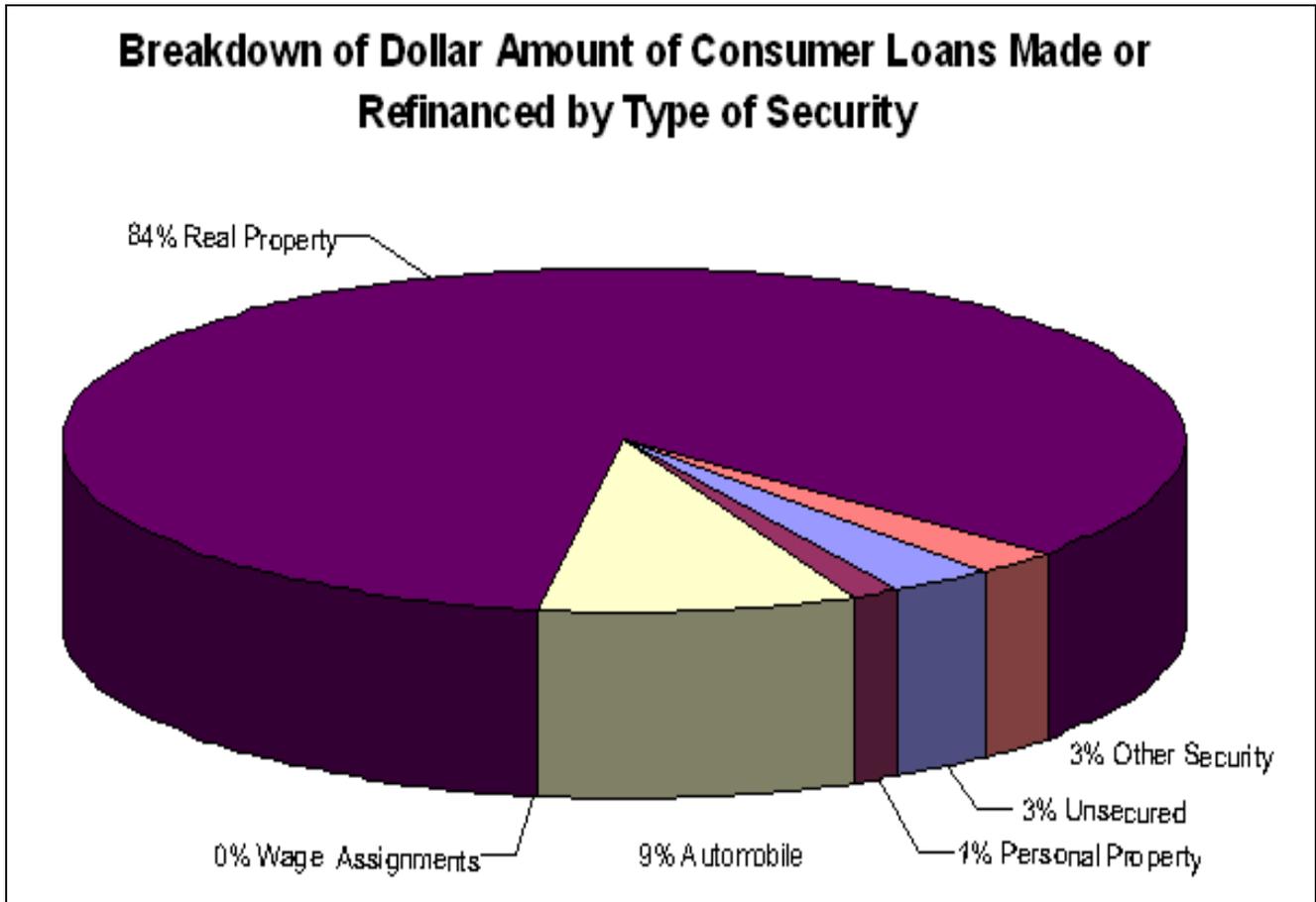


Exhibit F (Continued)
California Finance Lenders
Loans Made or Refinanced By Type of Security
for Calendar Year 2009

| Type of Security | Number of Loans | % of Total Number | Principal Amount (in thousands) | % of Total Amount |
|--------------------------------------|-------------------------|-------------------------|---------------------------------------|-------------------------|
| <u>COMMERCIAL LOANS</u> | | | | |
| Unsecured | 73,940 | 4.07 | \$ 19,732,033 | 27.17 |
| Personal Property | 832 | 0.05 | 936,221 | 1.29 |
| Automobiles & Other Motor Vehicles | 1,268,253 | 69.73 | 31,439,232 | 43.29 |
| Business Equipment | 14,461 | 0.80 | 1,932,490 | 2.66 |
| Real Property | 3,964 | 0.22 | 5,592,897 | 7.70 |
| Other Security | 457,292 | 25.13 | 12,993,977 | 17.89 |
| Total Commercial Loans Made | <u>1,818,742</u> | <u>100.00</u> | <u>\$ 72,626,850</u> | <u>100.00</u> |
| Total Loans Made, All Categories | <u>2,207,881</u> | | <u>\$ 89,287,545</u> | |

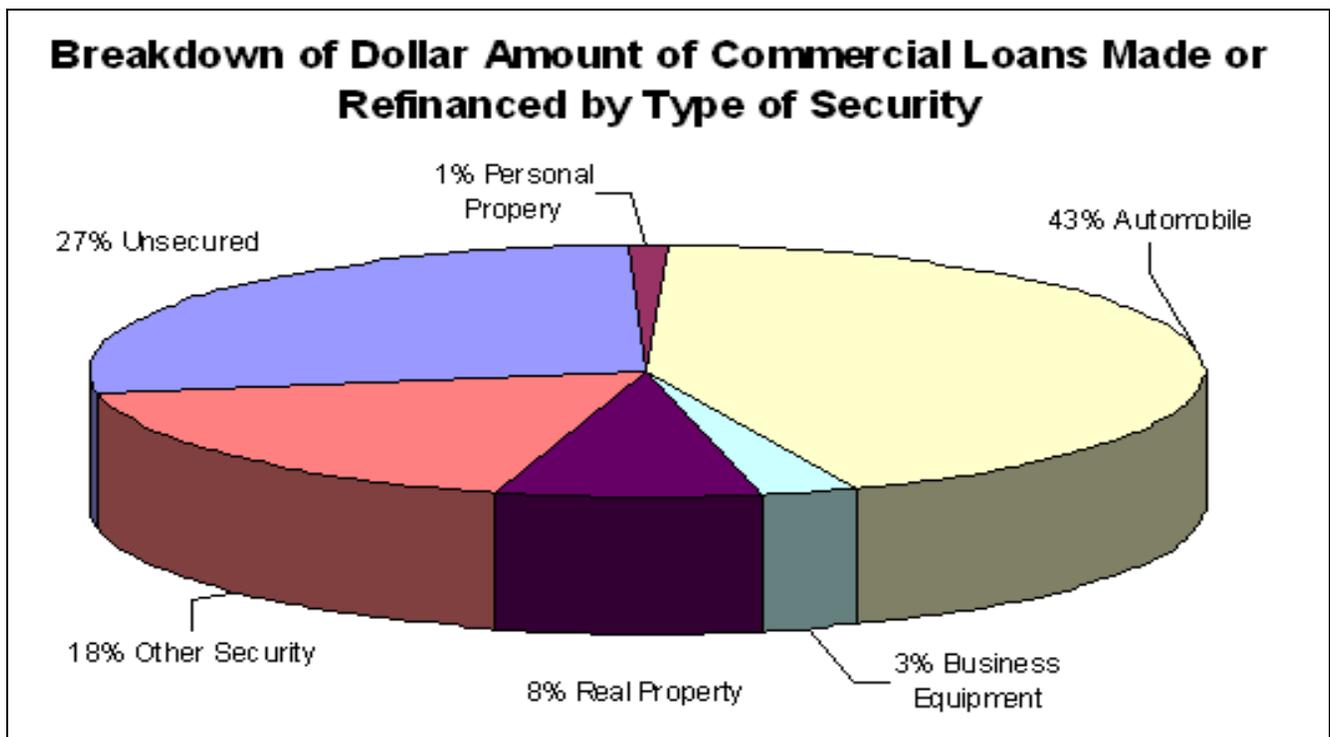


Exhibit G

California Finance Lenders

Loans Made or Refinanced by Interest Rates Charged for Calendar Year 2009

| Rates Charged | Number of Loans | % of Total Number | Principal Amount (in thousands) | % of Total Amount |
|---|-----------------------|-------------------------|---------------------------------------|-------------------------|
| <u>CONSUMER LOANS</u> | | | | |
| <u>LOANS UNDER \$2,500</u> | | | | |
| Step Rate: | | | | |
| 2.5, 2, 1.5, 1% per month | 101,737 | 60.82 | \$ 24,607 | 20.45 |
| Alternate Rate: | | | | |
| 1.6% per month | 13 | 0.01 | 23 | 0.02 |
| Federal Reserve Bank Rate plus 10% | 0 | 0.00 | 0 | 0.00 |
| Other Rates: | | | | |
| Up to 14.999 APR | 15,608 | 9.33 | 40,374 | 33.55 |
| 15.000 to 19.999 APR | 10,051 | 6.01 | 10,678 | 8.87 |
| 20.000 to 24.999 APR | 7,817 | 4.67 | 12,892 | 10.72 |
| 25.000 to 29.999 APR | 13,355 | 7.98 | 13,985 | 11.62 |
| 30.000 to 34.999 APR | 4,010 | 2.40 | 4,806 | 4.00 |
| 35.000 to 39.999 APR | 10,110 | 6.04 | 8,145 | 6.77 |
| 40.000 to 99.999 APR | 4,441 | 2.66 | 4,610 | 3.83 |
| 100.000 or More APR | 13 | 0.01 | 24 | 0.02 |
| Variable Rates Based on Index | 110 | 0.07 | 184 | 0.15 |
| Total Loans Made | <u>167,265</u> | <u>100.00</u> | <u>\$ 120,328</u> | <u>100.00</u> |
| <u>LOANS OF \$2,500 TO \$4,999</u> | | | | |
| Up to 14.999 APR | 2,418 | 3.82 | \$ 7,796 | 3.65 |
| 15.000 to 19.999 APR | 6,282 | 9.92 | 23,125 | 10.81 |
| 20.000 to 24.999 APR | 9,667 | 15.26 | 35,373 | 16.54 |
| 25.000 to 29.999 APR | 14,583 | 23.02 | 53,751 | 25.14 |
| 30.000 to 34.999 APR | 6,823 | 10.77 | 22,861 | 10.69 |
| 35.000 to 39.999 APR | 947 | 1.49 | 3,093 | 1.45 |
| 40.000 to 99.999 APR | 13,878 | 21.91 | 42,397 | 19.82 |
| 100.000 or More APR | 7,805 | 12.32 | 22,239 | 10.40 |
| Variable Rates Based on Index | 942 | 1.49 | 3,203 | 1.50 |
| Total Loans Made | <u>63,345</u> | <u>100.00</u> | <u>\$ 213,838</u> | <u>100.00</u> |

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced by Interest Rates Charged
for Calendar Year 2009

| Rates Charged | Number of Loans | % of Total Number | Principal Amount (in thousands) | % of Total Amount |
|---|-----------------------|-------------------------|---------------------------------------|-------------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u> | | | | |
| Up to 14.999 APR | 2,911 | 5.54 | \$ 22,007 | 5.88 |
| 15.000 to 19.999 APR | 5,716 | 10.89 | 42,888 | 11.46 |
| 20.000 to 24.999 APR | 18,795 | 35.79 | 134,952 | 36.07 |
| 25.000 to 29.999 APR | 18,413 | 35.07 | 130,685 | 34.93 |
| 30.000 to 34.999 APR | 3,959 | 7.54 | 26,948 | 7.20 |
| 35.000 to 39.999 APR | 709 | 1.35 | 4,458 | 1.19 |
| 40.000 to 99.999 APR | 1,345 | 2.56 | 8,268 | 2.21 |
| 100.000 or More APR | 663 | 1.26 | 3,966 | 1.06 |
| Variable Rates Based on Index | 0 | 0.00 | 0 | 0.00 |
| Total Loans Made | <u>52,511</u> | <u>100.00</u> | <u>\$ 374,172</u> | <u>100.00</u> |
| <u>LOANS OF \$10,000 AND MORE</u> | | | | |
| Up to 14.999 APR | 87,503 | 82.54 | \$ 14,590,797 | 91.46 |
| 15.000 to 19.999 APR | 5,879 | 5.54 | 122,643 | 0.77 |
| 20.000 to 24.999 APR | 6,654 | 6.28 | 85,225 | 0.54 |
| 25.000 to 29.999 APR | 3,381 | 3.19 | 39,926 | 0.25 |
| 30.000 to 34.999 APR | 618 | 0.58 | 7,215 | 0.05 |
| 35.000 to 39.999 APR | 6 | 0.01 | 336 | 0.00 |
| 40.000 to 99.999 APR | 314 | 0.30 | 6,269 | 0.04 |
| 100.000 or More APR | 443 | 0.41 | 113,862 | 0.71 |
| Variable Rates Based on Index | 1,220 | 1.15 | 986,084 | 6.18 |
| Total Loans Made | <u>106,018</u> | <u>100.00</u> | <u>\$ 15,952,357</u> | <u>100.00</u> |
| Total Consumer Loans Made | <u>389,139</u> | | <u>\$ 16,660,695</u> | |

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced by Interest Rates Charged
for Calendar Year 2009

| <u>Rates Charged</u> | <u>Number of Loans</u> | <u>% of Total Number</u> | <u>Principal Amount (in thousands)</u> | <u>% of Total Amount</u> |
|-------------------------------------|--------------------------------|----------------------------------|--|----------------------------------|
| <u>COMMERCIAL LOANS</u> | | | | |
| Up to 14.999 | 50,129 | 2.75 | \$ 31,721,333 | 43.68 |
| 15.000 to 19.999 | 18,916 | 1.04 | 906,842 | 1.25 |
| 20.000 to 24.999 | 1,464 | 0.08 | 207,767 | 0.28 |
| 25.000 to 29.999 | 485 | 0.03 | 51,071 | 0.07 |
| 30.000 to 34.999 | 298 | 0.02 | 31,855 | 0.04 |
| 35.000 to 39.999 | 1,086 | 0.06 | 72,459 | 0.10 |
| 40.000 to 99.999 | 61,619 | 3.39 | 45,052 | 0.06 |
| 100.000 or More | 2,261 | 0.12 | 832,410 | 1.15 |
| Variable Rates Based on Index | <u>1,682,484</u> | <u>92.51</u> | <u>38,758,061</u> | <u>53.37</u> |
| Total Commercial Loans Made | <u>1,818,742</u> | <u>100.00</u> | <u>\$ 72,626,850</u> | <u>100.00</u> |
| | | | | |
| Total Loans Made, All Categories | <u>2,207,881</u> | | <u>\$ 89,287,545</u> | |



California Department of Corporations
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the staff of the California Department of Corporations.

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