



2018

California Department of Business Oversight Annual Report

Operation of Finance Companies
Licensed under the California Financing Law



STATE OF CALIFORNIA
GAVIN NEWSOM, GOVERNOR

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BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY

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INTRODUCTION

In this report, the Department of Business Oversight (DBO) has compiled data submitted by finance lender and broker licensees under the California Financing Law (CFL). The licensees submitted the data pursuant to Financial Code sections 22159(a) and 22160.

Financial Code section 22159(a) states:

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.

Financial Code section 22160 states:

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.

This report contains unaudited data provided by licensees for the calendar year ending December 31, 2018. The numbers are statistical in nature.

As of December 31, 2018, the DBO licensed 3,493 lenders and brokers. Of the 3,493 licensees, 3,211 filed their required annual reports. The DBO notified the non-filers of its intent to revoke their licenses.

Data obtained from a small number of licensees who filed annual reports after the aggregate report was compiled is not included. This omission does not materially affect the data in this composite report.

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 2018 increased 9.05 percent, to 1,618,634 from 1,484,257 in 2017. However, the aggregate principal amount of those consumer loans decreased 8.79 percent over the same period, to \$33.9 billion from \$37.2 billion.

Note that the CFL limits interest rates on consumer loans under \$2,500 but does not cap interest rates on consumer loans of \$2,500 or higher.

Here are the highlights from the data:

- The largest category of consumer loans by number was the \$2,500-\$4,999 range, which totaled 583,379. Of those loans, 55.51 percent, or 323,818, carried annual percentage rates (APR) of 100 percent or higher. The principal amount of the triple-digit APR loans totaled \$944 million, which represented 52.15 percent of the aggregate principal amount in the \$2,500-\$4,999 range.

The total number and total principal amount of consumer loans in the \$2,500-\$4,999 range increased by 6.65 percent and 6.54 percent, respectively, from 2017. The total number of triple-digit APR loans in this category increased by 0.75% while the principal amount of triple-digit APR loans increased by 2.37%

- The number of unsecured consumer loans under \$2,500 increased 13.13 percent, to 558,062 from 493,273 in 2017, while the principal amount of such loans increased 19.46 percent over the same period, to \$438 million from \$367 million. The number of consumer loans under \$2,500 charged-off increased 27.13 percent, to 66,515 from 52,320 in 2017.
- The total number of Automobiles and Other Motor Vehicles secured consumer loans charged-off decreased 16.69 percent, to 44,984 from 53,997 in 2017, while the total principal amount of such loans charged-off decreased 19.26 percent over the same period, to \$527 million from \$653 million.
- Both the total number and total principal amount of Real Property secured consumer loans in 2018 fell significantly from 2017. The total number of loans decreased 19.44 percent, to 65,872 from 81,765, and the total principal amount decreased 14.42 percent, to \$23.9 billion from \$27.9 billion.
- The total number of consumer loans made online increased 3.07 percent, to 392,906 from 381,197 in 2017. The total principal amount of such loans increased 8.94 percent, to \$4.96 billion from \$4.55 billion. The category of unsecured consumer loans of \$2,500 or higher -- which does not have a cap on interest rates -- accounted for 61.98 percent of the total number and 54.42 percent of the total principal amount of consumer loans made online.

I. HISTORICAL LICENSING DATA

The table below shows the number of California Financing Law (CFL) 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.

Table 1: Licensing Data

Year	Number of Licensed Companies	Number of Licensed Locations	Number of Applications for New Licenses
2018	3,493	7,262	1,503
2017	3,200	6,776	1,398
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

II. ANALYSIS OF LOANS MADE BY CFL LICENSEES FOR THE LAST 10 YEARS

Table 2: Loan Details

Year	Number of Loans Made	Principal Amount of Loans Made	Average Size of Loans Made		
			Consumer Loans	Commercial Loans	All Loans
2018	2,467,795	\$ 218,597,386,629	\$ 20,952	\$ 217,490	\$ 88,580
2017*	2,455,012	\$ 194,240,527,082	\$ 25,084	\$ 161,799	\$ 79,120
2016*	2,458,476	\$ 226,677,922,016	\$ 27,971	\$ 188,155	\$ 92,203
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

*Variances from data published in prior annual report due to late filings by licensees.

Exhibit A
California Financing Law Licensees
Consolidated Balance Sheet
As of December 31, 2018
(\$ in thousands)

<u>ASSETS</u>		% of Total Assets
Cash	\$ 71,403,280	3.05
Investments	209,560,417	8.96
California Finance Lenders Loan Receivables	148,928,150	6.37
Other Receivables	1,082,786,640	46.31
Reserves and Withholds by Banks and Finance Companies	3,726,113	0.16
Real and Personal Property (Net)	156,403,417	6.69
Prepaid Expenses and Deferred Charges	6,488,766	0.28
Commissions Receivables	2,280,509	0.10
Other Assets	656,691,779	28.08
Total Assets	\$ 2,338,269,072	100.00

<u>LIABILITIES AND NET WORTH</u>		% of Total Liabilities and Net Worth
Loans and Notes Payable from Third Parties	\$ 401,039,773	17.15
Loans and Notes Payable from Parent Companies, Affiliates, etc.	358,698,562	15.34
Bonds, Debentures, and Certificates of Indebtedness	469,479,307	20.08
Accounts Payable	206,249,583	8.82
Dealers' Reserves and Withholds	624,176	0.03
Accrued Taxes Other Than Income Tax	768,623	0.03
Reserve for Income Taxes	39,667,817	1.70
Credit Insurance Premiums Due Insurer	445,340	0.02
Other Liabilities and Accruals	437,753,435	18.72
Total Liabilities	1,914,726,615	81.89
Net Worth	423,542,456	18.11
Total Liabilities and Net Worth	\$ 2,338,269,072	100.00

Exhibit B
California Finance Lenders
Analysis of Loans and Receivables Outstanding
As of December 31, 2018
(\$ in thousands)

CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES

	Aggregate Balance	% of Subtotal
Consumer Loans	\$ 41,391,583	27.23
Commercial Loans	110,611,997	72.77
Subtotal	<u>\$ 152,003,580</u>	<u>100.00</u>
Less: Unearned Pre-computed Charges	529,880	
Allowance for Bad Debts	2,545,550	
Net California Finance Lenders Loan Receivables	<u>\$ 148,928,150</u>	

OTHER RECEIVABLES

Sales Contracts	\$ 312,564,290	28.18
Leases (True Leases)	158,603,546	14.30
Factoring	7,883,936	0.71
Other	630,220,870	56.81
Subtotal	<u>\$ 1,109,272,642</u>	<u>100.00</u>
Less: Unearned Pre-computed Charges	15,414,237	
Allowance for Bad Debts	11,071,147	
Net California Finance Lenders Loan Receivables	<u>\$ 1,082,787,258</u>	

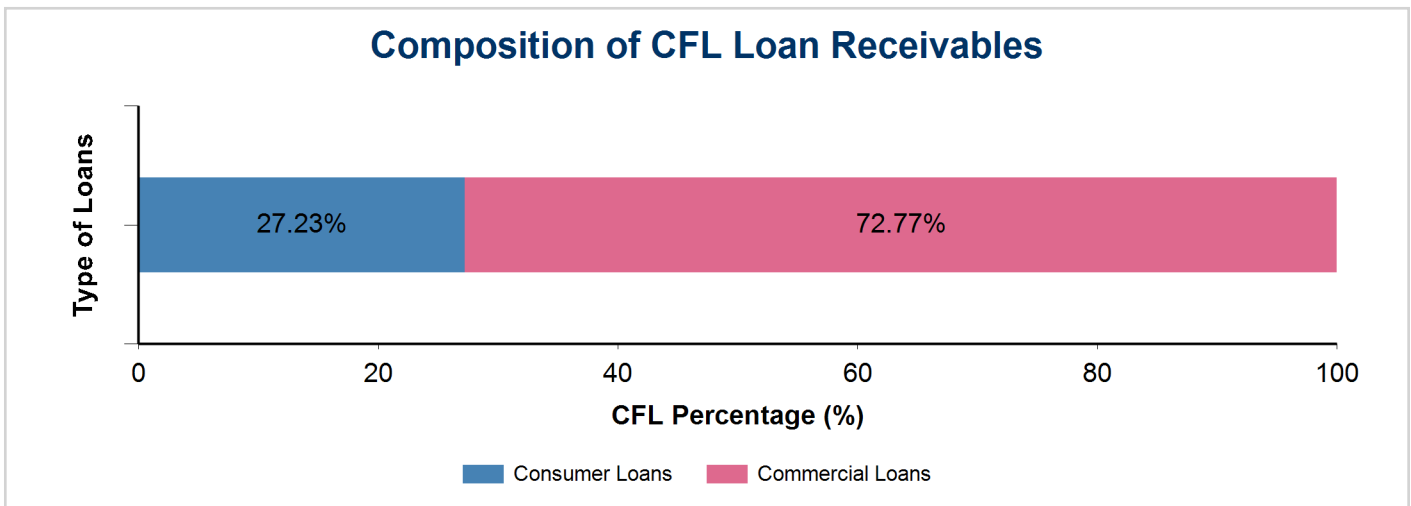


Exhibit C
California Financing Law Licensees
Statement of Income and Expenses
Calendar Year 2018
(\$ in thousands)

<u>INCOME</u>		<u>% of Total Income</u>
Gross Income of California Financing Law Licensees from Loans Made and Brokered Loans	\$ 13,889,697	2.62
Gross Income from All Other Businesses and Sources	517,053,657	97.38
Total Gross Income	\$ 530,943,354	100.00
 <u>EXPENSES</u>		
Loss on Loans Receivable	\$ 3,258,457	0.61
Professional Audit and Accounting Services	1,414,923	0.27
Insurance and Bond Premiums	718,706	0.14
Legal Services and Expenses	1,194,849	0.23
Occupancy Expenses	3,416,636	0.64
Provision for Bad Debt Allowance	7,482,891	1.41
Salaries and Bonuses: Employees	39,669,314	7.47
Salaries and Bonuses: Owners, Partners, Executives	1,087,584	0.20
Depreciation	32,181,906	6.06
License Fees and Taxes	808,364	0.15
Telephone and Utilities	957,077	0.18
Advertising and Promotions	3,876,048	0.73
Other Expenses	355,761,664	67.01
Total Expenses Before Interest and Income Taxes	\$ 451,828,419	85.10
Income or Loss Before Interest and Income Taxes	\$ 79,114,934	14.90
Less: Interest Paid to Bona Fide Third Parties	28,366,162	5.34
Interest Paid to Parent Company, Affiliates and Others	10,555,938	1.99
Income or Loss Before Income Taxes	\$ 40,192,834	7.57
Less: Provision for Income Taxes	2,827,864	0.53
Net Income or (Loss)	\$ 37,364,970	7.04

Exhibit D
California Financing Law Licensees
Analysis of Income Received
Calendar Year 2018
(\$ in thousands)

CFL LOANS MADE AND CFL-BROKERED LOANS	Loans Under \$2,500	Loans \$2,500 and Over	Total
<u>CONSUMER LOANS</u>			
Charges Earned on Loans	\$ 1,165,806	\$ 2,455,108	\$ 3,620,914
Collection from Charged-Off Accounts	849	35,150	35,999
Income from Credit Insurance	4	2,985	2,989
Other Insurance Commissions	0	2,085	2,085
Administrative Fees	7,526	128,650	136,176
Commissions from Loan Brokering	10,248	137,439	147,687
Other Income	21,405	390,884	412,289
Income from Consumer Loans	<u>\$ 1,205,838</u>	<u>\$ 3,152,301</u>	<u>\$ 4,358,139</u>
<u>COMMERCIAL LOANS</u>			
Charges Earned on Loans			\$ 8,516,292
Collection from Charged-Off Accounts			24,115
Income from Credit Insurance			2,261
Other Insurance Commissions			407
Commissions from Loan Brokering			95,997
Other Income			892,486
Income from Commercial Loans			<u>\$ 9,531,558</u>
Total Income from All Loans			<u>\$ 13,889,697</u>
<hr style="border-top: 1px dashed black;"/>			
<u>ALL OTHER BUSINESS AND SOURCES</u>			
Charges Earned on Loans			\$ 121,814,525
Other Interest or Return on Investments			15,394,939
Collection from Charged-Off Accounts			829,389
Income from Credit Insurance			1,960
Other Insurance Commissions			1,099,962
Other Income Relating to Loans			377,912,881
Total Income from All Other Business and Sources			<u>\$ 517,053,656</u>

Exhibit E
California Finance Lenders
Loans Made or Refinanced by Size
Calendar Year 2018
(\$ in thousands)

Size of Loans	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS				
\$ 499 or less	199,419	12.32	\$ 45,077	0.13
500 to 1,999	324,501	20.05	302,541	0.89
2,000 to 2,499	45,628	2.82	104,366	0.31
2,500 to 4,999	583,379	36.04	1,809,943	5.34
5,000 to 9,999	236,036	14.58	1,542,197	4.55
10,000 or more	229,671	14.19	30,109,568	88.78
Total Consumer Loans Made	1,618,634	100.00	\$ 33,913,692	100.00
COMMERCIAL LOANS				
\$5,000 or more	849,161	100.00	\$ 184,683,695	100.00
Total Commercial Loans Made	849,161	100.00	\$ 184,683,695	100.00
Total Loans Made, All Categories	2,467,795		\$ 218,597,387	

Breakdown of Number of Consumer Loans by Loan Size

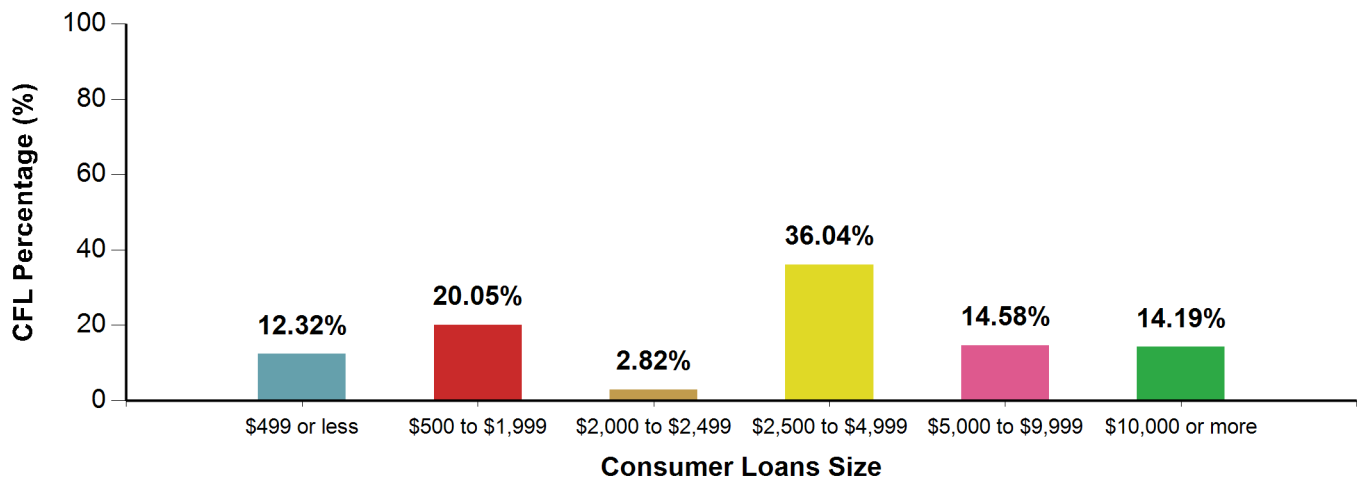


Exhibit F
California Finance Lenders
Loans Made or Refinanced by Type of Security
Calendar Year 2018
(\$ in thousands)

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	558,062	97.98	\$ 437,973	96.90
Personal Property	354	0.06	559	0.12
Automobiles & Other Motor Vehicles	230	0.04	361	0.08
Auto Title Loans	548	0.10	650	0.14
Wage Assignments	0	0.00	0	0.00
Other Security	10,354	1.82	12,441	2.75
Total Loans Made	569,548	100.00	\$ 451,984	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Unsecured	469,999	80.56	\$ 1,451,885	80.22
Personal Property	4,226	0.72	15,290	0.84
Automobiles & Other Motor Vehicles	7,524	1.29	29,142	1.61
Auto Title Loans	93,729	16.07	284,190	15.70
Wage Assignments	0	0.00	0	0.00
Other Security	7,901	1.35	29,435	1.63
Total Loans Made	583,379	100.00	\$ 1,809,942	100.00
<u>LOANS OF \$5,000 TO \$9,999</u>				
Unsecured	185,794	78.71	\$ 1,190,216	77.18
Personal Property	4,050	1.72	26,566	1.72
Automobiles & Other Motor Vehicles	29,370	12.44	217,938	14.13
Auto Title Loans	16,368	6.93	104,099	6.75
Wage Assignments	0	0.00	0	0.00
Real Property	331	0.14	2,566	0.17
Other Security	123	0.05	811	0.05
Total Loans Made	236,036	100.00	\$ 1,542,196	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Unsecured	48,126	20.95	\$ 2,615,824	8.69
Personal Property	18,448	8.03	566,448	1.88
Automobiles & Other Motor Vehicles	91,652	39.91	2,580,478	8.57
Auto Title Loans	2,457	1.07	60,431	0.20
Wage Assignments	0	0.00	0	0.00
Real Property	65,541	28.54	23,914,622	79.43
Other Security	3,447	1.50	371,765	1.23
Total Loans Made	229,671	100.00	\$ 30,109,568	100.00
Total Consumer Loans Made	1,618,634		\$ 33,913,690	

Exhibit F (continued)
California Finance Lenders
Loans Made or Refinanced by Type of Security
Calendar Year 2018
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>ALL CONSUMER LOANS</u>				
Unsecured	1,261,981	77.97	\$ 5,695,898	16.80
Personal Property	27,078	1.67	608,863	1.80
Automobiles & Other Motor Vehicles	128,776	7.96	2,827,919	8.34
Auto Title Loans	113,102	6.99	449,370	1.33
Wage Assignments	0	0.00	0	0.00
Real Property	65,872	4.07	23,917,188	70.52
Other Security	21,825	1.35	414,452	1.22
Total Consumer Loans Made	1,618,634	100.00	\$ 33,913,690	100.00

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

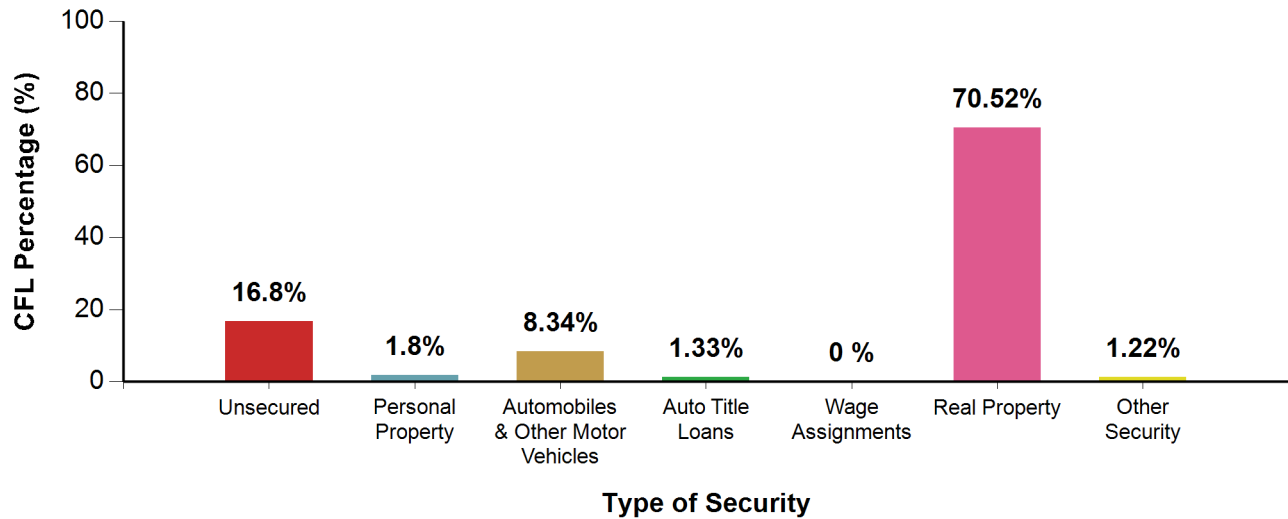


Exhibit F (continued)
California Finance Lenders
Loans Made or Refinanced by Type of Security
Calendar Year 2018
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
COMMERCIAL LOANS				
Unsecured	121,889	14.35	\$ 5,656,023	3.06
Personal Property	12,979	1.53	4,403,365	2.38
Automobiles & Other Motor Vehicles	615,218	72.45	53,404,573	28.92
Business Equipment	31,315	3.69	6,740,804	3.65
Real Property	24,041	2.83	77,605,292	42.02
Other Security	43,719	5.15	36,873,638	19.97
Total Commercial Loans Made	849,161	100.00	\$ 184,683,695	100.00
Total Loans Made, All Categories	2,467,795		\$ 218,597,385	

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

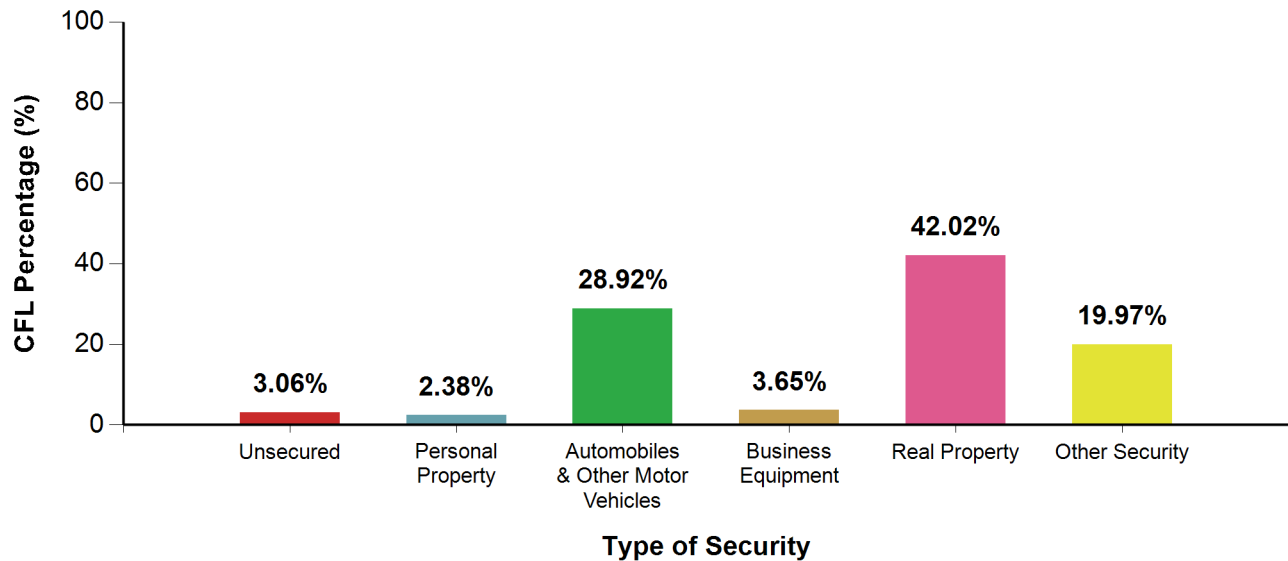


Exhibit G
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	132,546		\$ 35,552	
Alternate Rate:				
1.6% per month	67		95	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	9,546	1.68	\$ 8,908	1.97
15.000 to 19.999 APR	10,992	1.93	13,449	2.98
20.000 to 24.999 APR	110,436	19.39	24,168	5.35
25.000 to 29.999 APR	32,011	5.62	30,113	6.66
30.000 to 34.999 APR	35,833	6.29	28,886	6.39
35.000 to 39.999 APR	53,756	9.44	95,638	21.16
40.000 to 69.999 APR	292,166	51.30	241,548	53.44
70.000 to 99.999 APR	11,925	2.09	3,884	0.86
100.000 or More APR	9,994	1.75	4,395	0.97
Variable Rate	2,889	0.51	995	0.22
Total Loans Made	569,548	100.00	\$ 451,984	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	3,897	0.67	\$ 13,569	0.75
15.000 to 19.999 APR	4,531	0.78	16,486	0.91
20.000 to 24.999 APR	1,170	0.20	4,298	0.24
25.000 to 29.999 APR	7,398	1.27	27,258	1.51
30.000 to 34.999 APR	15,746	2.70	56,954	3.15
35.000 to 39.999 APR	115,790	19.85	402,083	22.22
40.000 to 69.999 APR	15,033	2.58	51,021	2.82
70.000 to 99.999 APR	39,555	6.78	128,727	7.11
100.000 or More APR	323,818	55.51	943,805	52.15
Variable Rate	56,441	9.67	165,741	9.16
Total Loans Made	583,379	100.00	\$ 1,809,942	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	5,813	2.46	\$ 43,597	2.83
15.000 to 19.999 APR	1,396	0.59	10,807	0.70
20.000 to 24.999 APR	6,127	2.60	46,708	3.03
25.000 to 29.999 APR	29,477	12.49	225,512	14.62
30.000 to 34.999 APR	59,347	25.14	385,593	25.00
35.000 to 39.999 APR	81,649	34.59	522,433	33.88
40.000 to 69.999 APR	7,214	3.06	49,382	3.20
70.000 to 99.999 APR	13,891	5.89	86,311	5.60
100.000 or More APR	21,524	9.12	122,177	7.92
Variable Rate	9,598	4.07	49,676	3.22
Total Loans Made	<u>236,036</u>	<u>100.00</u>	<u>\$ 1,542,196</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	178,114	77.55	\$ 28,439,357	94.45
15.000 to 19.999 APR	6,431	2.80	141,657	0.47
20.000 to 24.999 APR	13,723	5.97	236,355	0.78
25.000 to 29.999 APR	4,540	1.98	69,288	0.23
30.000 to 34.999 APR	3,679	1.60	48,701	0.16
35.000 to 39.999 APR	15,879	6.91	196,091	0.65
40.000 to 69.999 APR	648	0.28	10,477	0.03
70.000 to 99.999 APR	3,189	1.39	36,845	0.12
100.000 or More APR	1,107	0.48	132,593	0.44
Variable Rate	2,361	1.03	798,206	2.65
Total Loans Made	<u>229,671</u>	<u>100.00</u>	<u>\$ 30,109,570</u>	<u>100.00</u>
Total Consumer Loans Made	<u>1,618,634</u>		<u>\$ 33,913,692</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
COMMERCIAL LOANS				
Up to 14.999 APR	691,097	81.39	\$ 140,242,663	75.94
15.000 to 19.999 APR	35,955	4.23	1,610,829	0.87
20.000 to 24.999 APR	4,442	0.52	491,746	0.27
25.000 to 29.999 APR	5,975	0.70	308,168	0.17
30.000 to 34.999 APR	2,090	0.25	123,762	0.07
35.000 to 39.999 APR	2,531	0.30	124,710	0.07
40.000 to 69.999 APR	77,380	9.11	562,134	0.30
70.000 to 99.999 APR	7,200	0.85	279,363	0.15
100.000 or More APR	9,774	1.15	475,686	0.26
Variable Rate	12,717	1.50	40,464,635	21.91
Total Commercial Loans Made	849,161	100.00	\$ 184,683,696	100.00
Total Loans Made, All Categories	2,467,795		\$ 218,597,388	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	132,500		\$ 35,471	
Alternate Rate:				
1.6% per month	64		89	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	5,060	0.91	\$ 4,153	0.95
15.000 to 19.999 APR	6,457	1.16	6,121	1.40
20.000 to 24.999 APR	110,159	19.74	23,701	5.41
25.000 to 29.999 APR	31,963	5.73	30,032	6.86
30.000 to 34.999 APR	35,583	6.38	28,686	6.55
35.000 to 39.999 APR	53,748	9.63	95,629	21.83
40.000 to 69.999 APR	290,285	52.02	240,379	54.88
70.000 to 99.999 APR	11,925	2.14	3,884	0.89
100.000 or More APR	9,993	1.79	4,394	1.00
Variable Rate	<u>2,889</u>	<u>0.52</u>	<u>995</u>	<u>0.23</u>
Total Loans Made	<u>558,062</u>	<u>100.00</u>	<u>\$ 437,974</u>	<u>100.00</u>
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	1,899	0.40	\$ 6,235	0.43
15.000 to 19.999 APR	845	0.18	2,559	0.18
20.000 to 24.999 APR	573	0.12	2,008	0.14
25.000 to 29.999 APR	3,785	0.81	13,723	0.95
30.000 to 34.999 APR	13,666	2.91	49,073	3.38
35.000 to 39.999 APR	107,794	22.93	372,092	25.63
40.000 to 69.999 APR	13,552	2.88	46,160	3.18
70.000 to 99.999 APR	10,948	2.33	35,279	2.43
100.000 or More APR	260,496	55.42	759,016	52.28
Variable Rate	<u>56,441</u>	<u>12.01</u>	<u>165,741</u>	<u>11.42</u>
Total Loans Made	<u>469,999</u>	<u>100.00</u>	<u>\$ 1,451,886</u>	<u>100.00</u>

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	2,478	1.33	\$ 17,368	1.46
15.000 to 19.999 APR	242	0.13	1,653	0.14
20.000 to 24.999 APR	1,603	0.86	10,918	0.92
25.000 to 29.999 APR	26,244	14.13	201,609	16.94
30.000 to 34.999 APR	54,393	29.28	349,660	29.38
35.000 to 39.999 APR	64,553	34.74	402,722	33.84
40.000 to 69.999 APR	6,185	3.33	42,229	3.55
70.000 to 99.999 APR	5,933	3.19	36,273	3.05
100.000 or More APR	14,565	7.84	78,107	6.56
Variable Rate	9,598	5.17	49,676	4.17
Total Loans Made	185,794	100.00	\$ 1,190,215	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	32,086	66.67	\$ 2,324,963	88.88
15.000 to 19.999 APR	560	1.16	21,862	0.84
20.000 to 24.999 APR	1,397	2.90	40,539	1.55
25.000 to 29.999 APR	914	1.90	15,680	0.60
30.000 to 34.999 APR	765	1.59	9,071	0.35
35.000 to 39.999 APR	9,085	18.88	110,285	4.22
40.000 to 69.999 APR	206	0.43	2,692	0.10
70.000 to 99.999 APR	2,200	4.57	23,280	0.89
100.000 or More APR	124	0.26	1,403	0.05
Variable Rate	789	1.64	66,048	2.52
Total Loans Made	48,126	100.00	\$ 2,615,823	100.00
Total Unsecured Consumer Loans Made	1,261,981		\$ 5,695,898	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	180	50.85	\$ 287	51.34
15.000 to 19.999 APR	73	20.62	103	18.43
20.000 to 24.999 APR	98	27.68	163	29.16
25.000 to 29.999 APR	3	0.85	6	1.07
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	354	100.00	\$ 559	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	160	3.79	\$ 589	3.85
15.000 to 19.999 APR	46	1.09	169	1.11
20.000 to 24.999 APR	47	1.11	167	1.09
25.000 to 29.999 APR	144	3.41	572	3.74
30.000 to 34.999 APR	565	13.37	2,051	13.41
35.000 to 39.999 APR	3,264	77.24	11,742	76.80
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	4,226	100.00	\$ 15,290	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	62	1.53	\$ 468	1.76
15.000 to 19.999 APR	9	0.22	67	0.25
20.000 to 24.999 APR	45	1.11	320	1.20
25.000 to 29.999 APR	211	5.21	1,462	5.50
30.000 to 34.999 APR	599	14.79	3,995	15.04
35.000 to 39.999 APR	3,122	77.09	20,240	76.19
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	2	0.05	13	0.05
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	4,050	100.00	\$ 26,565	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	18,265	99.01	\$ 561,999	99.21
15.000 to 19.999 APR	75	0.41	3,069	0.54
20.000 to 24.999 APR	21	0.11	310	0.05
25.000 to 29.999 APR	37	0.20	477	0.08
30.000 to 34.999 APR	25	0.14	304	0.05
35.000 to 39.999 APR	25	0.14	290	0.05
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	18,448	100.00	\$ 566,449	100.00
Total Personal Property Consumer Loans Made	27,078		\$ 608,863	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	7		\$ 13	
Alternate Rate:				
1.6% per month	1			2
Federal Reserve Bank Rate plus 10%	0			0
Other Rates:				
Up to 14.999 APR	87	37.83	\$ 105	29.01
15.000 to 19.999 APR	12	5.22	21	5.80
20.000 to 24.999 APR	95	41.30	175	48.34
25.000 to 29.999 APR	21	9.13	38	10.50
30.000 to 34.999 APR	12	5.22	20	5.52
35.000 to 39.999 APR	2	0.87	2	0.55
40.000 to 69.999 APR	1	0.43	1	0.28
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>230</u>	<u>100.00</u>	<u>\$ 362</u>	<u>100.00</u>
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	283	3.76	\$ 1,108	3.80
15.000 to 19.999 APR	116	1.54	478	1.64
20.000 to 24.999 APR	448	5.95	1,734	5.95
25.000 to 29.999 APR	637	8.47	2,457	8.43
30.000 to 34.999 APR	1,472	19.56	5,683	19.50
35.000 to 39.999 APR	4,563	60.65	17,666	60.62
40.000 to 69.999 APR	5	0.07	15	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	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>7,524</u>	<u>100.00</u>	<u>\$ 29,141</u>	<u>100.00</u>

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	2,877	9.80	\$ 22,773	10.45
15.000 to 19.999 APR	1,114	3.79	8,865	4.07
20.000 to 24.999 APR	4,445	15.13	35,249	16.17
25.000 to 29.999 APR	2,984	10.16	22,183	10.18
30.000 to 34.999 APR	4,120	14.03	30,361	13.93
35.000 to 39.999 APR	13,826	47.08	98,480	45.19
40.000 to 69.999 APR	3	0.01	17	0.01
70.000 to 99.999 APR	1	0.00	10	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	29,370	100.00	\$ 217,938	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	60,665	66.19	\$ 2,106,732	81.64
15.000 to 19.999 APR	5,730	6.25	106,657	4.13
20.000 to 24.999 APR	12,267	13.38	193,326	7.49
25.000 to 29.999 APR	3,561	3.89	52,640	2.04
30.000 to 34.999 APR	2,754	3.00	37,378	1.45
35.000 to 39.999 APR	6,673	7.28	83,694	3.24
40.000 to 69.999 APR	2	0.00	50	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	91,652	100.00	\$ 2,580,477	100.00
Total Automobiles & Other Motor Vehicles Consumer Loans Made	128,776		\$ 2,827,918	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	0		\$ 0	
Alternate Rate:				
1.6% per month	1			2
Federal Reserve Bank Rate plus 10%	0			0
Other Rates:				
Up to 14.999 APR	209	38.14	\$ 328	50.46
15.000 to 19.999 APR	45	8.21	63	9.69
20.000 to 24.999 APR	57	10.40	77	11.85
25.000 to 29.999 APR	2	0.36	4	0.62
30.000 to 34.999 APR	231	42.15	172	26.46
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	3	0.55	5	0.77
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	1	0.18	1	0.15
Variable Rate	0	0.00	0	0.00
Total Loans Made	548	100.00	\$ 650	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	73	0.08	\$ 222	0.08
15.000 to 19.999 APR	8	0.01	28	0.01
20.000 to 24.999 APR	33	0.04	124	0.04
25.000 to 29.999 APR	24	0.03	94	0.03
30.000 to 34.999 APR	31	0.03	111	0.04
35.000 to 39.999 APR	156	0.17	531	0.19
40.000 to 69.999 APR	1,475	1.57	4,844	1.70
70.000 to 99.999 APR	28,607	30.52	93,448	32.88
100.000 or More APR	63,322	67.56	184,790	65.02
Variable Rate	0	0.00	0	0.00
Total Loans Made	93,729	100.00	\$ 284,192	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	30	0.18	\$ 212	0.20
15.000 to 19.999 APR	28	0.17	197	0.19
20.000 to 24.999 APR	32	0.20	209	0.20
25.000 to 29.999 APR	37	0.23	250	0.24
30.000 to 34.999 APR	221	1.35	1,481	1.42
35.000 to 39.999 APR	88	0.54	577	0.55
40.000 to 69.999 APR	1,018	6.22	7,089	6.81
70.000 to 99.999 APR	7,955	48.60	50,015	48.05
100.000 or More APR	6,959	42.52	44,069	42.33
Variable Rate	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>16,368</u>	<u>100.00</u>	<u>\$ 104,099</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	93	3.79	\$ 24,628	40.75
15.000 to 19.999 APR	32	1.30	2,964	4.90
20.000 to 24.999 APR	30	1.22	1,496	2.48
25.000 to 29.999 APR	22	0.90	405	0.67
30.000 to 34.999 APR	110	4.48	1,573	2.60
35.000 to 39.999 APR	38	1.55	585	0.97
40.000 to 69.999 APR	424	17.26	6,778	11.22
70.000 to 99.999 APR	989	40.25	13,565	22.45
100.000 or More APR	664	27.02	7,601	12.58
Variable Rate	<u>55</u>	<u>2.24</u>	<u>836</u>	<u>1.38</u>
Total Loans Made	<u>2,457</u>	<u>100.00</u>	<u>\$ 60,431</u>	<u>100.00</u>
Total Auto Title Consumer Loans Made	<u>113,102</u>		<u>\$ 449,372</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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 Rate Charged
Calendar Year 2018
(\$ 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 Rate Charged
Calendar Year 2018
(\$ 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	330	99.70	\$ 2,557	99.61
15.000 to 19.999 APR	1	0.30	10	0.39
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	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>
Total Loans Made	<u>331</u>	<u>100.00</u>	<u>\$ 2,567</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	63,697	97.19	\$ 23,062,442	96.44
15.000 to 19.999 APR	14	0.02	5,606	0.02
20.000 to 24.999 APR	2	0.00	586	0.00
25.000 to 29.999 APR	1	0.00	13	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	2	0.00	505	0.00
40.000 to 69.999 APR	5	0.01	834	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	319	0.49	123,589	0.52
Variable Rate	<u>1,501</u>	<u>2.29</u>	<u>721,047</u>	<u>3.02</u>
Total Loans Made	<u>65,541</u>	<u>100.00</u>	<u>\$ 23,914,622</u>	<u>100.00</u>
Total Real Property Consumer Loans Made	<u>65,872</u>		<u>\$ 23,917,189</u>	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	39		\$ 69	
Alternate Rate:				
1.6% per month	1			2
Federal Reserve Bank Rate plus 10%	0			0
Other Rates:				
Up to 14.999 APR	4,010	38.73	\$ 4,035	32.44
15.000 to 19.999 APR	4,405	42.54	7,141	57.40
20.000 to 24.999 APR	27	0.26	52	0.42
25.000 to 29.999 APR	22	0.21	33	0.27
30.000 to 34.999 APR	7	0.07	9	0.07
35.000 to 39.999 APR	6	0.06	7	0.06
40.000 to 69.999 APR	1,877	18.13	1,163	9.35
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	10,354	100.00	\$ 12,440	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	1,482	18.76	\$ 5,415	18.40
15.000 to 19.999 APR	3,516	44.50	13,252	45.02
20.000 to 24.999 APR	69	0.87	265	0.90
25.000 to 29.999 APR	2,808	35.54	10,411	35.37
30.000 to 34.999 APR	12	0.15	37	0.13
35.000 to 39.999 APR	13	0.16	52	0.18
40.000 to 69.999 APR	1	0.01	3	0.01
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	7,901	100.00	\$ 29,435	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2018
(\$ 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	36	29.27	\$ 218	26.85
15.000 to 19.999 APR	2	1.63	15	1.85
20.000 to 24.999 APR	2	1.63	12	1.48
25.000 to 29.999 APR	1	0.81	8	0.99
30.000 to 34.999 APR	14	11.38	97	11.95
35.000 to 39.999 APR	60	48.78	414	50.99
40.000 to 69.999 APR	8	6.50	48	5.91
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>123</u>	<u>100.00</u>	<u>\$ 812</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	3,308	95.97	\$ 358,593	96.46
15.000 to 19.999 APR	20	0.58	1,498	0.40
20.000 to 24.999 APR	6	0.17	97	0.03
25.000 to 29.999 APR	5	0.15	72	0.02
30.000 to 34.999 APR	25	0.73	374	0.10
35.000 to 39.999 APR	56	1.62	733	0.20
40.000 to 69.999 APR	11	0.32	122	0.03
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>16</u>	<u>0.46</u>	<u>10,275</u>	<u>2.76</u>
Total Loans Made	<u>3,447</u>	<u>100.00</u>	<u>\$ 371,764</u>	<u>100.00</u>
Total Other Securities Consumer Loans Made	<u>21,825</u>		<u>\$ 414,451</u>	

Exhibit H
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2018
(\$ in thousands)

Table 3: Consumer Loans Serviced - Unsecured and Personal Property

	Unsecured		Personal Property	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Loans Outstanding at Prior Year End 12/31/2017	1,047,837	\$10,799,032	59,367	\$931,827
Loans Outstanding at Year End 12/31/2018	1,684,781	\$31,175,141	57,702	\$797,785
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2018	104,175	\$345,530	10,511	\$20,070

Table 4: Current Year Loan Activity - Unsecured and Personal Property

	Unsecured		Personal Property	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Number of Loans Charged One or More Late Fees	364,278		2,225	
Total Late Fees Collected	871,124	\$14,644	5,904	\$269
Total Number of Repossessions Conducted	0		95	
Total Number of Loans Reinstated	500		40	
Total Number of Collateral Redeemed	0		1	
Total Collateral Sales Resulting in a Deficiency Balance	0	\$0	9	\$229
Total Collateral Sales Resulting in a Surplus Balance	0	\$0	9	\$341
Total Charge-offs	228,860	\$941,264	2,404	\$61,815
Average Contracted Term of Loan (In Months)	48		132	

Exhibit H (continued)
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2018
(\$ in thousands)

Table 5: Consumer Loans Serviced - Automobiles & Other Motor Vehicles and Auto Title Loans

	Automobiles and Other Motor Vehicles		Auto Title Loans	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Loans Outstanding at Prior Year End 12/31/2017	1,792,383	\$30,264,910	117,208	\$375,202
Loans Outstanding at Year End 12/31/2018	1,846,520	\$31,405,224	121,439	\$394,273
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2018	51,179	\$578,453	25,007	\$86,543

Table 6: Current Year Loan Activity - Automobiles & Other Motor Vehicles and Auto Title Loans

	Automobiles and Other Motor Vehicles		Auto Title Loans	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Number of Loans Charged One or More Late Fees	430,790		58,652	
Total Late Fees Collected	476,846	\$34,489	86,069	\$1,904
Total Number of Repossessions Conducted	32,243		21,810	
Total Number of Loans Reinstated	10,895		4,210	
Total Number of Collateral Redeemed	11,236		2,907	
Total Collateral Sales Resulting in a Deficiency Balance	39,808	\$494,804	12,838	\$37,936
Total Collateral Sales Resulting in a Surplus Balance	554	\$11,699	269	\$1,151
Total Charge-offs	44,984	\$527,084	23,654	\$66,228
Average Contracted Term of Loan (In Months)	55		28	

Exhibit H (continued)
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2018
(\$ in thousands)

Table 7: Consumer Loans Serviced - Real Property and Other Security

	Real Property		Other Security	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Loans Outstanding at Prior Year End 12/31/2017	64,695	\$21,929,956	29,667	\$2,228,884
Loans Outstanding at Year End 12/31/2018	97,560	\$35,598,157	35,309	\$4,044,053
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2018	6,594	\$1,851,224	1,416	\$259,247

Table 8: Current Year Loan Activity - Real Property and Other Security

	Real Property		Other Security	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Number of Loans Charged One or More Late Fees	19,792		6,412	
Total Late Fees Collected	20,937	\$3,610	13,123	\$492
Total Number of Foreclosures/ Repossessions Conducted	24		236	
Total Number of Loans Reinstated	885		118	
Total Number of Collateral Redeemed	28		33	
Total Collateral Sales Resulting in a Deficiency Balance	82	\$7,003	224	\$5,959
Total Collateral Sales Resulting in a Surplus Balance	171	\$22,975	118	\$6,839
Total Charge-offs	19	\$2,338	620	\$7,690
Average Contracted Term of Loan (In Months)	251		124	

Exhibit I
California Finance Lenders
Default Rate by Security Type and Size of Loan
As of December 31, 2018

Table 9: Consumer Loans Under \$2,500

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	66,515	213	258	14
Total # of Loans Outstanding	369,065	1,457	3,482	367
Current Loans	315,014	1,367	3,207	104
1 Payment Past Due	20,119	38	142	7
2 Payments Past Due	9,204	15	55	3
3 or More Payments Past Due	24,728	37	78	253

	Wage Assignments	Other Security	Totals
Total # of Charge-Offs	0	162	67,162
Total # of Loans Outstanding	0	4,647	379,018
Current Loans	0	4,270	323,962
1 Payment Past Due	0	226	20,532
2 Payments Past Due	0	74	9,351
3 or More Payments Past Due	0	77	25,173

Table 10: Consumer Loans \$2,500 to \$4,999

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	135,649	611	520	20,597
Total # of Loans Outstanding	411,528	8,072	361,120	93,087
Current Loans	332,040	7,398	360,100	70,441
1 Payment Past Due	28,874	151	549	13,104
2 Payments Past Due	14,197	116	167	3,922
3 or More Payments Past Due	36,417	407	304	5,620

	Wage Assignments	Other Security	Totals
Total # of Charge-Offs	0	432	157,809
Total # of Loans Outstanding	0	7,707	881,514
Current Loans	0	6,949	776,928
1 Payment Past Due	0	457	43,135
2 Payments Past Due	0	104	18,506
3 or More Payments Past Due	0	197	42,945

Exhibit I (continued)
California Finance Lenders
Default Rate by Security Type and Size of Loan
As of December 31, 2018

Table 11: Consumer Loans \$5,000 to \$9,999

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	22,616	770	1,006	2,613
Total # of Loans Outstanding	224,843	10,443	35,511	17,801
Current Loans	200,845	9,578	32,941	13,653
1 Payment Past Due	11,048	197	1,426	2,623
2 Payments Past Due	3,761	141	460	583
3 or More Payments Past Due	9,189	527	684	942

	Wage Assignments	Real Property	Other Security	Totals
Total # of Charge-Offs	0	0	7	27,012
Total # of Loans Outstanding	0	621	101	289,320
Current Loans	0	582	86	257,685
1 Payment Past Due	0	14	5	15,313
2 Payments Past Due	0	5	6	4,956
3 or More Payments Past Due	0	20	4	11,366

Table 12: Consumer Loans \$10,000 or More

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	4,080	810	43,200	430
Total # of Loans Outstanding	89,697	75,897	1,796,122	3,117
Current Loans	85,790	75,222	1,741,201	2,330
1 Payment Past Due	1,106	286	39,932	528
2 Payments Past Due	608	144	10,545	110
3	2,193	245	4,444	149

	Wage Assignments	Real Property	Other Security	Totals
Total # of Charge-Offs	0	19	19	48,558
Total # of Loans Outstanding	0	2,343,221	16,170	4,324,225
Current Loans	0	2,218,618	15,937	4,139,099
1 Payment Past Due	0	123,276	169	165,297
2 Payments Past Due	0	400	21	11,828
3 or More Payments Past Due	0	927	43	8,001

Exhibit J
California Finance Lenders
Loans Made Online by Type of Security
Calendar Year 2018
(\$ in thousands)

Table 13: Loans Made Online

Total Number of CFL Licensees Making Loans	1,450
Total Number of CFL Licensees Making Online Loans	108
% of CFL Licensees Making Online Loans	7.45
Aggregate Principal Amount of All CFL Loans Made	\$ 218,597,387
Aggregate Principal Amount of Online CFL Loans Made	\$ 6,239,002
% of Online CFL Loans Made	2.85

Type of Security	Number of Loans	% of Total Number to All CFL Consumer Number	Principal Amount	% of Total Amount to All CFL Consumer Amount
CONSUMER LOANS				
Unsecured (Under \$2,500)	134,056	34.12	\$75,176	1.52
Unsecured (\$2,500 and Above)	243,515	61.98	\$2,699,799	54.42
Personal Property	7,795	1.98	\$223,323	4.50
Automobiles & Other Motor Vehicles	1,517	0.39	\$26,835	0.54
Auto Title Loans	1,153	0.29	\$4,602	0.09
Wage Assignments	0	0.00	\$0	0.00
Real Property	4,826	1.23	\$1,929,217	38.89
Other Security	44	0.01	\$1,963	0.04
Total Consumer Loans Made	392,906	100.00	\$4,960,915	100.00

Type of Security	Number of Loans	% of Total Number to All CFL Commercial Number	Principal Amount	% of Total Amount to All CFL Commercial Amount
COMMERCIAL LOANS				
Unsecured	4,314	29.84	\$121,136	9.48
Personal Property	6,295	43.54	\$434,554	34.00
Automobiles & Other Motor Vehicles	9	0.06	\$489	0.04
Business Equipment	1,315	9.10	\$22,931	1.79
Real Property	1,178	8.15	\$475,410	37.20
Other Security	1,347	9.32	\$223,570	17.49
Total Commercial Loans Made	14,458	100.00	\$1,278,090	100.00



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