



2014

# 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

BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY

DEPARTMENT OF BUSINESS OVERSIGHT

JAN LYNN OWEN, COMMISSIONER  
DEPARTMENT OF BUSINESS OVERSIGHT

Edgar L. Gill Jr., Senior Deputy Commissioner  
Division of Corporations

Tom Dresslar, Deputy Commissioner  
Policy and Planning

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## **INTRODUCTION**

This annual report of licensee activity under the California Finance Lenders Law (CFLL) is a composite of annual reports submitted by lender and broker licensees for calendar year 2014. Licensees' annual reports were submitted in accordance with Financial Code sections 22159(a) and 22160, 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 submitted by licensees was submitted in a format prescribed by the Department of Business Oversight (DBO).

This report and reports for prior years can be found on the DBO's website at [http://www.dbo.ca.gov/Licensees/Finance\\_Lenders/Publications.asp](http://www.dbo.ca.gov/Licensees/Finance_Lenders/Publications.asp).

## **2014 DATA HIGHLIGHTS**

The number of all consumer loans in 2014 increased 22 percent from 2013, to 1,108,345 from 908,221. The aggregate principal amount, by contrast, decreased 42 percent over the same period, to \$22.9 billion from \$39.5 billion. Other highlights:

- The number of consumer loans valued under \$2,500 that were originated in 2014 increased 23.3 percent from 2013, to 361,405 from 293,089. The aggregate principal amount of such loans increased 21.1 percent over the same period, to \$264.9 million from \$218.8 million.
- Both the total number and principal amount of auto title-secured loans increased from 2013 to 2014. The number increased 16.2 percent, to 106,373 from 91,505, and the aggregate principal went up 14.1 percent, to \$381.9 million from \$334.8 million.
- The number of unsecured consumer loans valued from \$5,000 to \$9,999 increased 95.6 percent from 2013 to 2014 (39,838 to 77,930). The aggregate principal amount on such loans rose 89.6 percent over the same period (\$250.2 million to \$474.4 million).
- The number of real property-secured consumer loans decreased by 58 percent from 2013 to 2014, and the principal amount borrowed decreased by 54 percent over the same period.

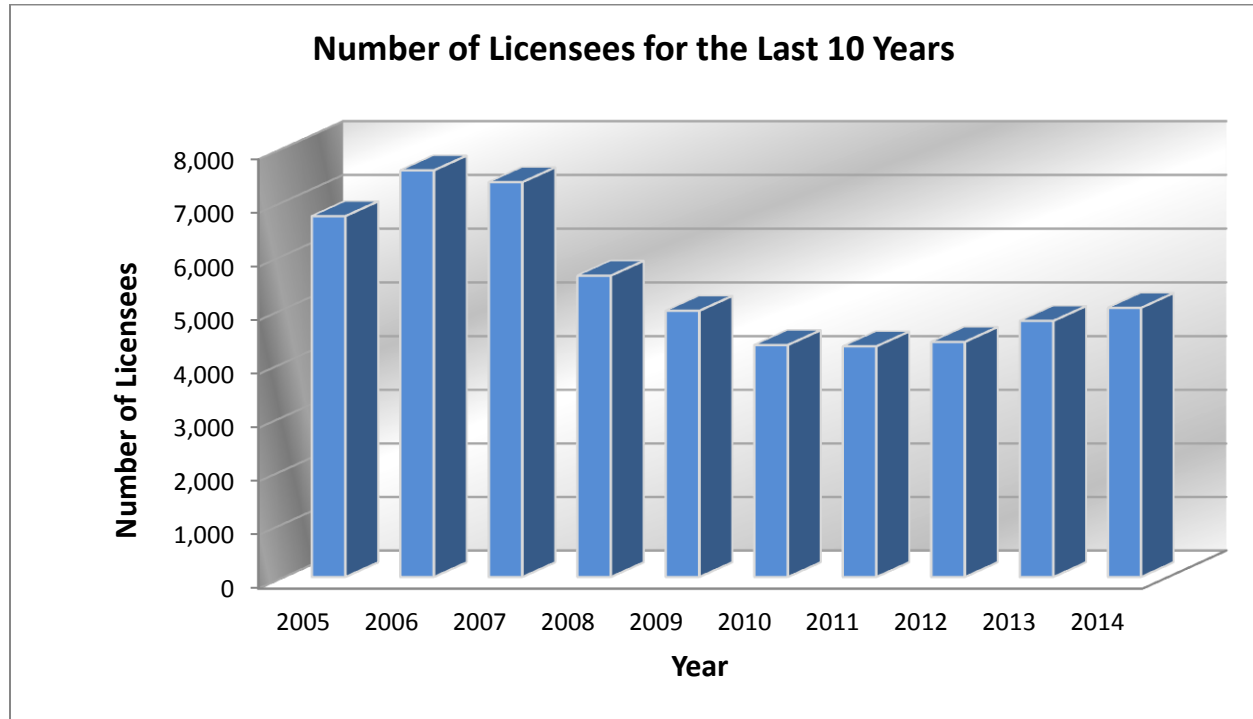
A new Schedule of Loan Activity exhibit (Exhibit I) has been added to the report that provides information on consumer loan default rates by security type and size of loan. Some highlights of that data, which reflects licensees' outstanding loans as of December 31, 2014:

- For all consumer loans, the number of past-due loans on which lenders had stopped expecting payment and counted as losses – called charge-offs – represented 0.29 percent of total outstanding loans (164,054 of 55,668,750).
- By dollar amount, the highest charge-off rate came in the \$5,000 to \$9,999 range, where the ratio was 7.4 percent.
- The charge-off rate for unsecured consumer loans was 5.5 percent (111,010 of 2,028,956). The ratio for auto title loans was 4.5 percent (17,633 of 394,510).

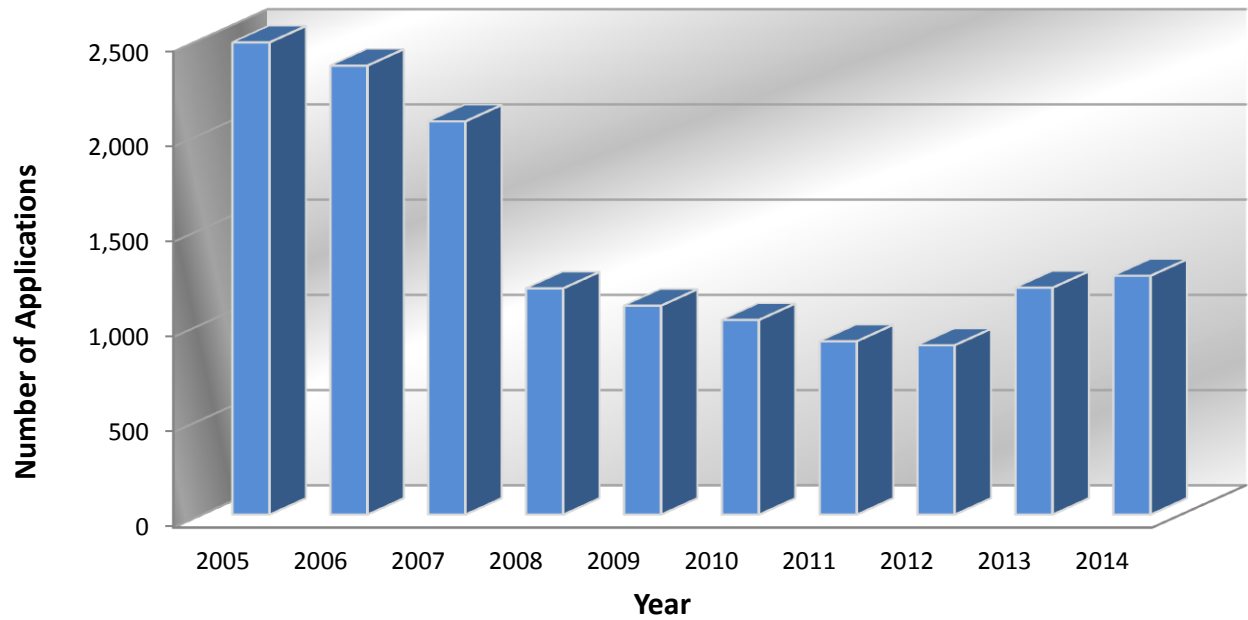
## **HISTORICAL DATA – Licensees and License Applications**

The table and two charts following show the number of 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. Both have steadily increased since 2012.

<b>Year</b>	<b>Number of Licensees</b>	<b>Number of Applications</b>
2014	5,018	1,254
2013	4,776	1,191
2012	4,385	889
2011	4,302	910
2010	4,327	1,022
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



**Number of Applications Received for the Last 10 Years**



## **HISTORICAL DATA – Loan Volume and Principal\***

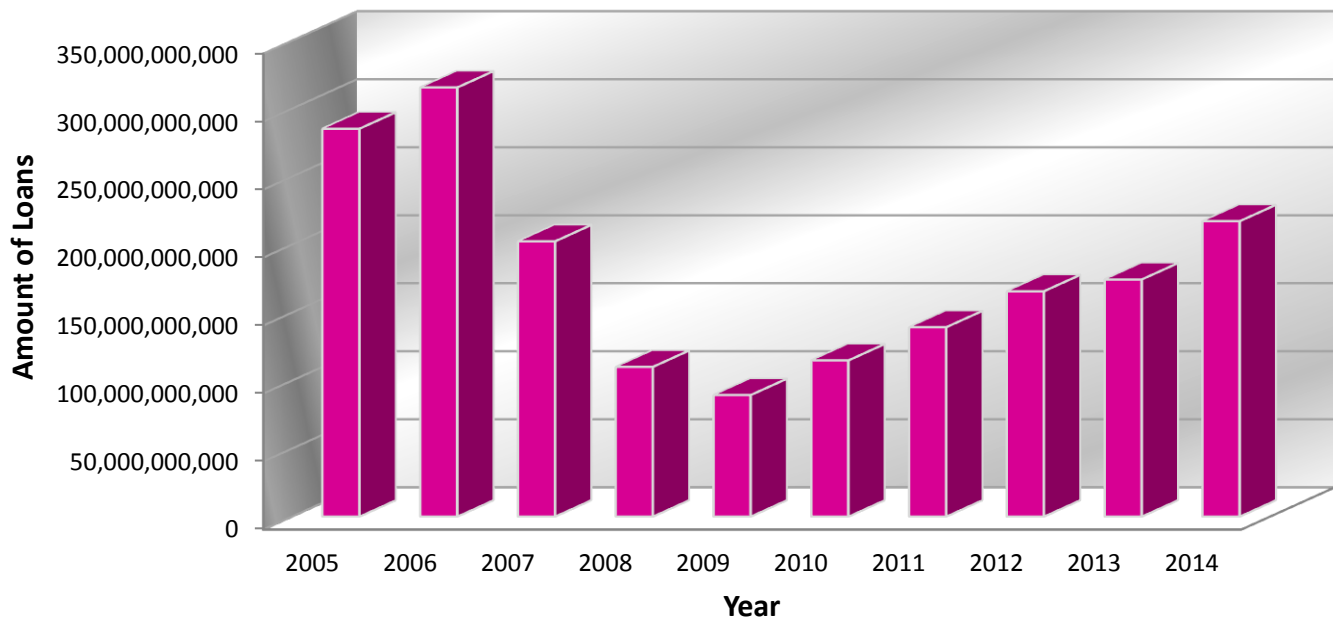
The following table and two charts show historical data on the number and size of loans made by CFLL licensees.

<b>CALIFORNIA FINANCE LENDERS</b>					
Calendar Year	Number of Loans Made	Principal Amount of Loans Made	Average Size of Loans Made		
			Consumer Loans	Commercial Loans	All Loans
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
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

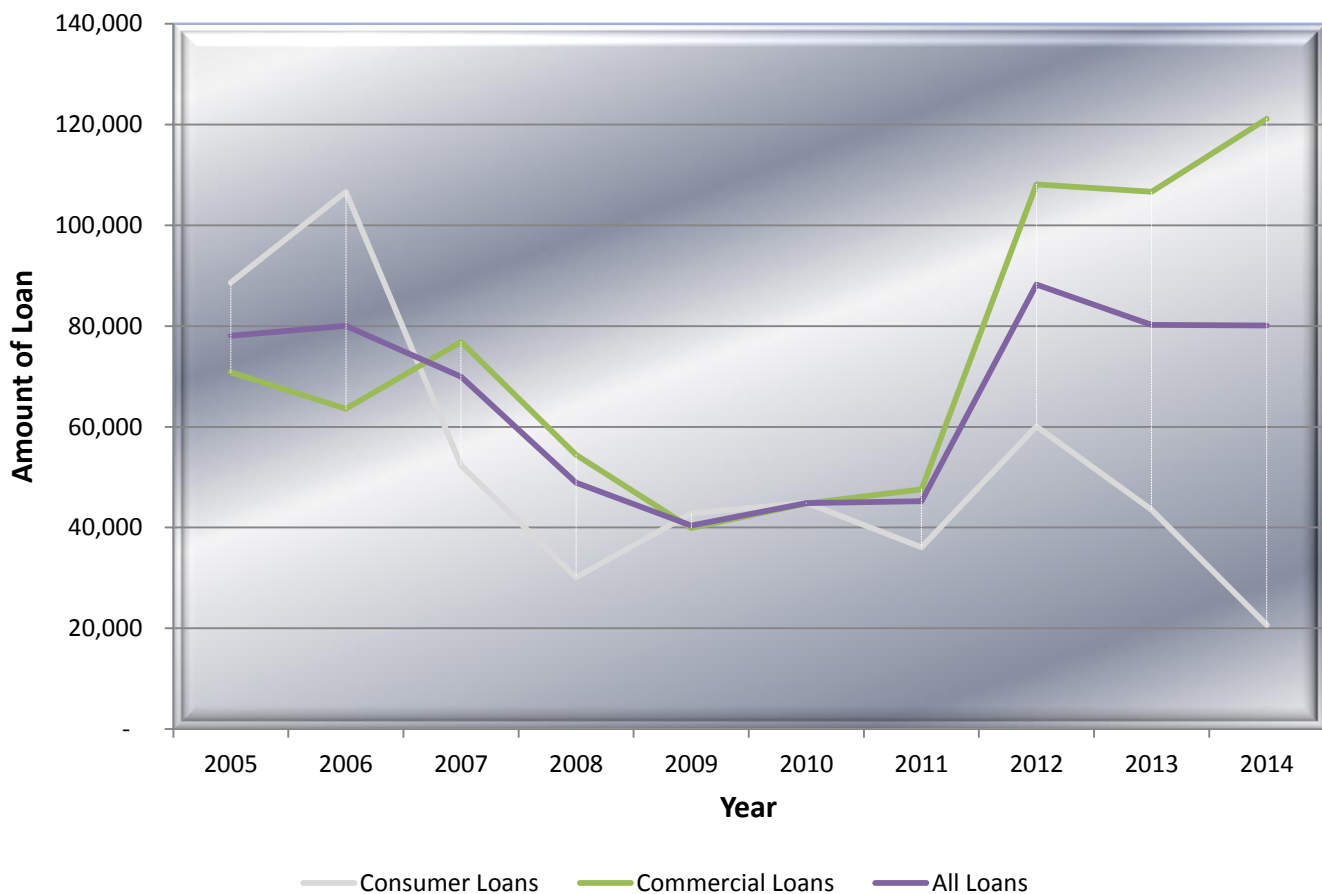
\*Includes consumer and commercial loans.



### Comparison of the Principal Dollar Amount of Loans Made



### Comparison of Average Size of Loans Made

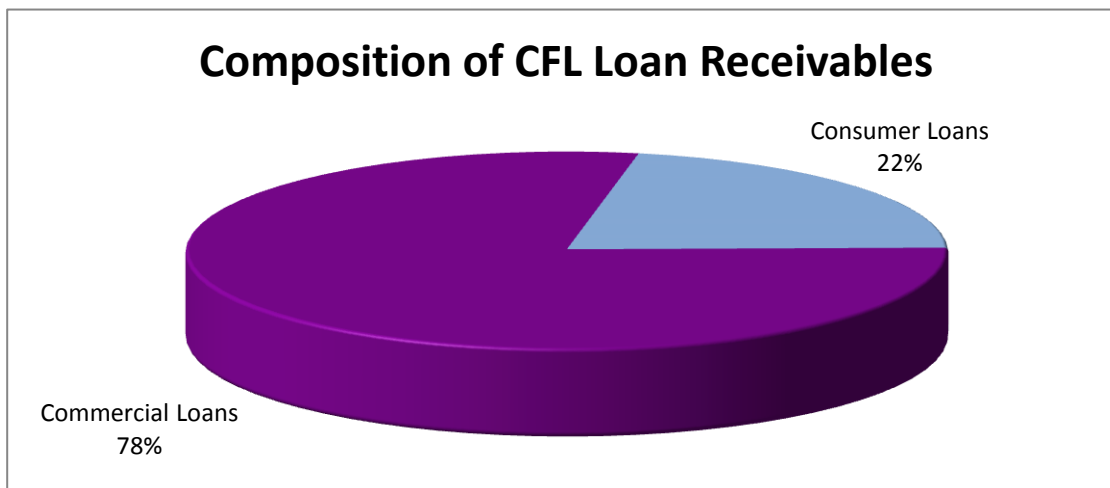


**Exhibit A**  
**California Finance Lenders**  
**Consolidated Balance Sheet**  
**As of December 31, 2014**  
**(\$ in thousands)**

<b><u>ASSETS</u></b>		<b>% of Total Assets</b>
Cash	\$ 73,143,210	2.79
Investments	443,497,783	16.90
California Finance Lenders Loan Receivables	104,104,156	3.97
Other Receivables	1,196,140,162	45.59
Reserves and Withholds by Banks and Finance Companies	4,087,288	0.16
Real and Personal Property (Net)	135,318,971	5.16
Prepaid Expenses and Deferred Charges	11,147,721	0.42
Commissions Receivables	165,516	0.01
Other Assets	655,981,625	25.00
Total Assets	\$ 2,623,586,432	100.00
<b><u>LIABILITIES AND NET WORTH</u></b>		<b>% of Total Liabilities and Net Worth</b>
Loans and Notes Payable from Third Parties	\$ 492,137,260	18.76
Loans and Notes Payable from Parent Companies, Affiliates, etc.	376,060,519	14.33
Bonds, Debentures, and Certificates of Indebtedness	390,864,796	14.90
Accounts Payable	77,152,833	2.94
Dealers' Reserves and Withholds	384,355	0.02
Accrued Taxes Other Than Income Tax	1,542,470	0.06
Reserve for Income Taxes	45,806,063	1.75
Credit Insurance Premiums Due Insurer	76,914	0.00
Other Liabilities and Accruals	800,039,661	30.49
Total Liabilities	2,184,064,871	83.25
Net Worth	439,521,561	16.75
Total Liabilities and Net Worth	\$ 2,623,586,432	100.00

**Exhibit B**  
**California Finance Lenders**  
**Analysis of Loans and Receivables Outstanding**  
**As of December 31, 2014**  
**(\$ in thousands)**

	Aggregate Balance	% of Subtotal
<b><u>CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES</u></b>		
Consumer Loans	\$ 23,082,061	21.68
Commercial Loans	83,366,136	78.32
Subtotal	\$ 106,448,197	100.00
Less: Unearned Pre-computed Charges	716,134	
Allowance for Bad Debts	1,627,907	
Net California Finance Lenders Loan Receivables	\$ 104,104,156	
<b><u>OTHER RECEIVABLES</u></b>		
Sales Contracts	\$ 384,727,662	31.55
Leases (True Leases)	144,750,795	11.87
Factoring	3,534,900	0.29
Other	686,400,366	56.29
Subtotal	\$ 1,219,413,723	100.00
Less: Unearned Pre-computed Charges and Discounts	12,920,204	
Allowance for Bad Debts	10,353,357	
Net Other Receivables	\$ 1,196,140,162	



**Exhibit C**  
**California Finance Lenders**  
**Statement of Income and Expenses**  
**Calendar Year 2014**  
**(\$ in thousands)**

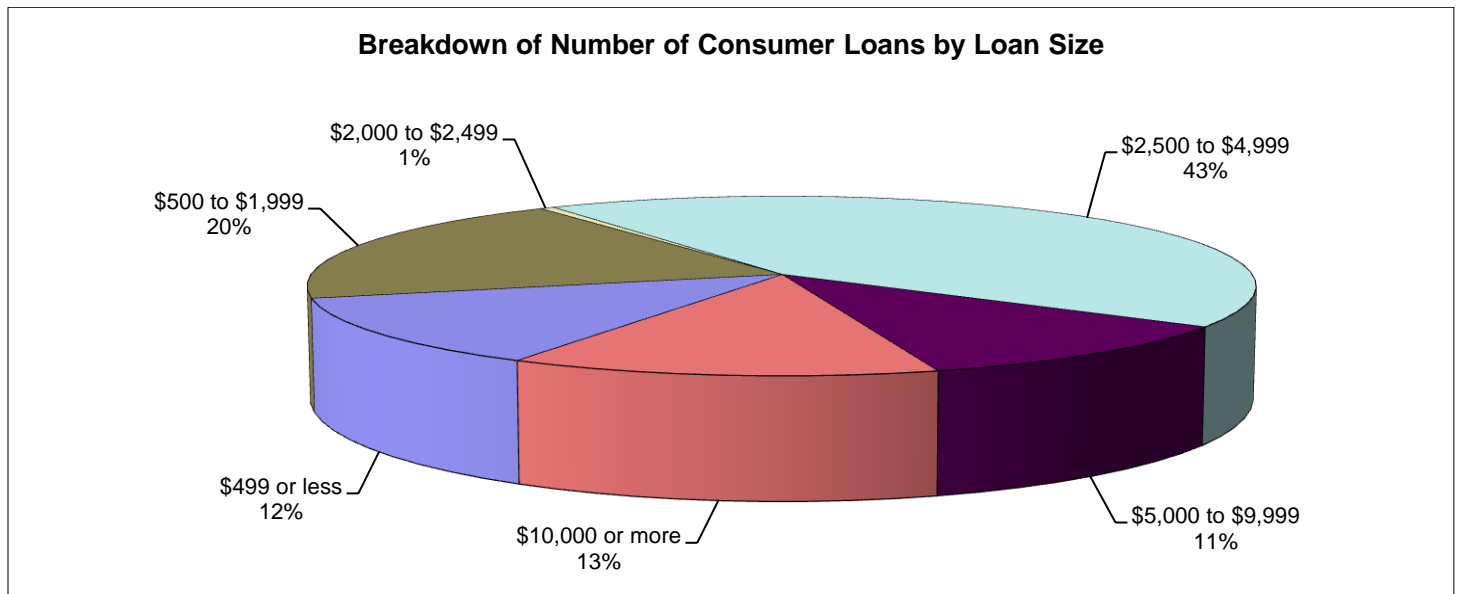
		<u>% of Total Income</u>
<b><u>INCOME</u></b>		
Gross Income from California Finance Lenders Loans and California Finance Lenders Brokered Loans	\$ 8,518,608	1.58
Gross Income from All Other Businesses and Sources	<u>530,083,413</u>	<u>98.42</u>
Total Gross Income	<u>\$ 538,602,021</u>	<u>100.00</u>
<b><u>EXPENSES</u></b>		
Loss on Loans Receivable	\$ 2,910,162	0.54
Professional Audit and Accounting Services	979,704	0.18
Insurance and Bond Premiums	1,205,664	0.22
Legal Services and Expenses	1,479,419	0.27
Occupancy Expenses	4,525,541	0.84
Provision for Bad Debt Allowance	5,444,966	1.01
Salaries and Bonuses: Employees	42,631,077	7.92
Salaries and Bonuses: Owners, Partners, Executives	859,513	0.16
Depreciation	31,467,480	5.84
License Fees and Taxes	1,107,702	0.21
Telephone and Utilities	1,445,819	0.27
Advertising and Promotions	1,915,188	0.36
Other Expenses	<u>364,165,339</u>	<u>67.61</u>
Total Expenses before Interest and Income Taxes	<u>\$ 460,137,574</u>	<u>85.43</u>
Income or loss before Interest and Income Taxes	\$ 78,464,447	14.57
Less: Interest Paid to Bona Fide Third Parties	21,660,753	4.02
Interest Paid to Parent Company, Affiliates and Others	<u>6,895,519</u>	<u>1.28</u>
Income or loss before Income Taxes	\$ 49,908,175	9.27
Less: Provision for Income Taxes	<u>5,802,654</u>	<u>1.08</u>
Net Income or (Loss)	<u>\$ 44,105,521</u>	<u>8.19</u>

**Exhibit D**  
**California Finance Lenders**  
**Analysis of Income Received**  
**Calendar Year 2014**  
**(\$ in thousands)**

<b>CFL LOANS AND CFL-BROKERED LOANS</b>	Loans Under \$2,500	Loans \$2,500 and Over	Total
<b><u>CONSUMER LOANS</u></b>			
Charges Earned on Loans	\$ 151,643	\$ 2,610,438	\$ 2,762,081
Collection from Charged-Off Accounts	953	55,583	56,536
Income from Credit Insurance	0	129	129
Other Insurance Commissions	0	6,755	6,755
Administrative Fees	12,913	57,428	70,341
Commissions from Loan Brokering	25	63,139	63,164
Other Income	6,451	208,860	215,311
Income from Consumer Loans	<u>\$ 171,985</u>	<u>\$ 3,002,332</u>	<u>\$ 3,174,317</u>
<b><u>COMMERCIAL LOANS</u></b>			
Charges Earned on Loans			\$ 4,708,680
Collection from Charged-Off Accounts			29,523
Income from Credit Insurance			0
Other Insurance Commissions			50
Commissions from Loan Brokering			39,390
Other Income			566,648
Income from Commercial Loans			<u>\$ 5,344,291</u>
Total Income from All Loans			<u>\$ 8,518,608</u>
<b><u>ALL OTHER BUSINESS AND SOURCES</u></b>			
Charges Earned on Loans			\$ 87,631,122
Other Interest or Return on Investments			12,634,310
Collection from Charged-Off Accounts			2,477,647
Income from Credit Insurance			666
Other Insurance Commissions			126,596
Other Income Relating to Loans			427,213,072
Total Income from All Other Business and Sources			<u>\$ 530,083,413</u>

**Exhibit E**  
**California Finance Lenders**  
**Loans Made or Refinanced By Size**  
**Calendar Year 2014**  
**(\$ in thousands)**

Size of Loan	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<b><u>CONSUMER LOANS</u></b>				
\$ 499 or less	138,038	12.45	\$ 27,560	0.12
500 to 1,999	217,556	19.63	224,483	0.98
2,000 to 2,499	5,811	0.52	12,896	0.06
2,500 to 4,999	480,727	43.37	1,455,827	6.35
5,000 to 9,999	121,958	11.01	777,245	3.39
10,000 or more	144,255	13.02	20,415,394	89.10
Total Consumer Loans Made	<u>1,108,345</u>	<u>100.00</u>	<u>\$ 22,913,405</u>	<u>100.00</u>
<b><u>COMMERCIAL LOANS</u></b>				
\$5,000 or more	<u>1,603,150</u>	<u>100.00</u>	<u>\$ 194,238,463</u>	<u>100.00</u>
Total Commercial Loans Made	<u>1,603,150</u>	<u>100.00</u>	<u>\$ 194,238,463</u>	<u>100.00</u>
Total Loans Made, All Categories	<u>2,711,495</u>		<u>\$ 217,151,868</u>	

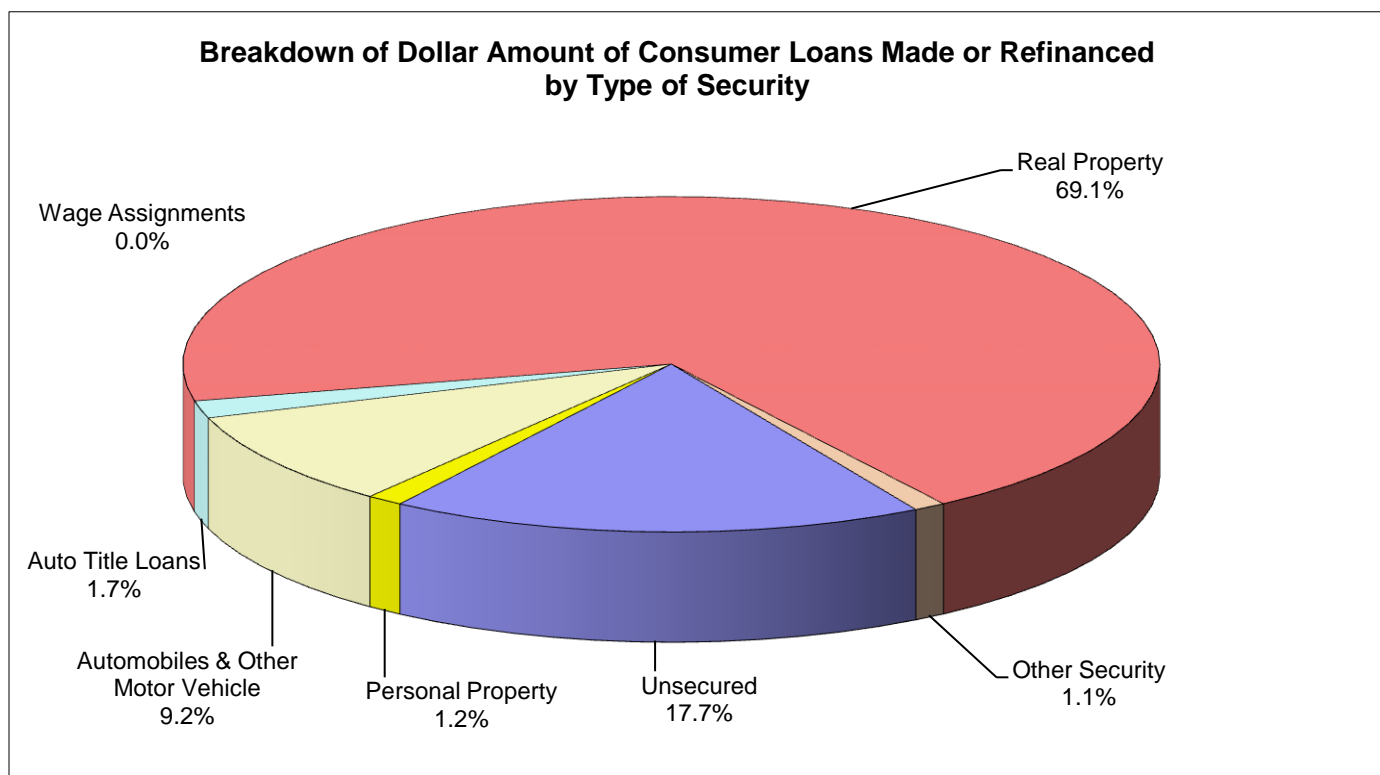


**Exhibit F**  
**California Finance Lenders**  
**Loans Made or Refinanced By Type of Security**  
**Calendar Year 2014**  
**(\$ in thousands)**

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>				
Unsecured	345,796	95.68	\$ 243,546	91.93
Personal Property	1,943	0.54	3,392	1.28
Automobiles & Other Motor Vehicles	1,105	0.30	2,040	0.77
Auto Title Loans	1,114	0.31	1,307	0.49
Wage Assignments	0	0.00	0	0.00
Other Security	11,447	3.17	14,653	5.53
Total Loans Made	<u>361,405</u>	<u>100.00</u>	<u>\$ 264,939</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Unsecured	348,028	72.39	\$ 1,030,263	70.77
Personal Property	16,713	3.48	60,081	4.13
Automobiles & Other Motor Vehicles	11,574	2.41	43,096	2.96
Auto Title Loans	90,115	18.75	268,237	18.42
Wage Assignments	0	0.00	0	0.00
Other Security	14,297	2.97	54,149	3.72
Total Loans Made	<u>480,727</u>	<u>100.00</u>	<u>\$ 1,455,827</u>	<u>100.00</u>
<b><u>LOANS OF \$5,000 TO \$9,999</u></b>				
Unsecured	77,930	63.90	\$ 474,370	61.03
Personal Property	5,955	4.88	35,693	4.59
Automobiles & Other Motor Vehicles	24,606	20.18	181,067	23.30
Auto Title Loans	13,200	10.82	83,968	10.80
Wage Assignments	0	0.00	0	0.00
Real Property	149	0.12	1,355	0.18
Other Security	118	0.10	791	0.10
Total Loans Made	<u>121,958</u>	<u>100.00</u>	<u>\$ 777,245</u>	<u>100.00</u>
<b><u>LOANS OF \$10,000 AND MORE</u></b>				
Unsecured	23,121	16.03	\$ 2,305,599	11.29
Personal Property	2,367	1.64	177,023	0.87
Automobiles & Other Motor Vehicles	66,686	46.23	1,890,634	9.26
Auto Title Loans	1,944	1.35	28,366	0.14
Wage Assignments	0	0.00	0	0.00
Real Property	48,122	33.36	15,841,45	77.60
Other Security	2,015	1.40	172,313	0.84
Total Loans Made	<u>144,255</u>	<u>100.00</u>	<u>\$ 20,415,394</u>	<u>100.00</u>
Total Consumer Loans Made	<u>1,108,345</u>		<u>\$ 22,913,405</u>	

**Exhibit F (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced By Type of Security**  
**Calendar Year 2014**  
**(\$ in thousands)**

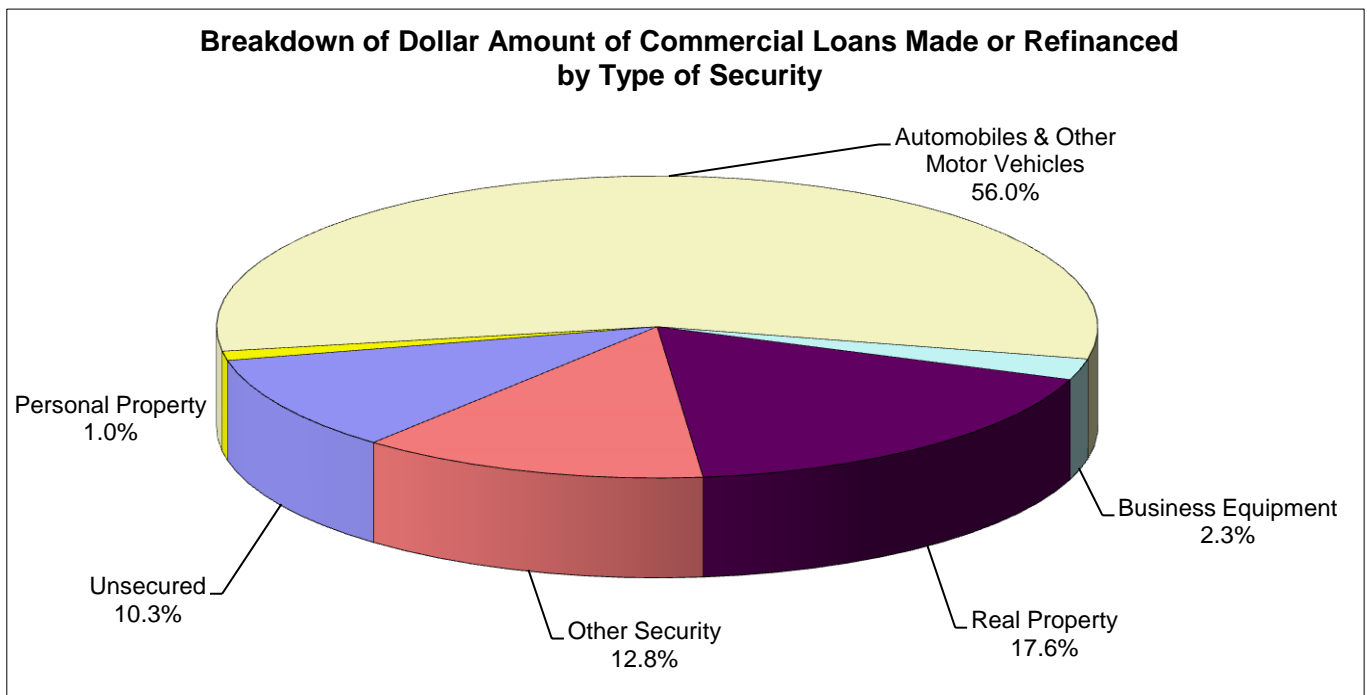
Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<b><u>ALL CONSUMER LOANS</u></b>				
Unsecured	794,875	71.72	\$ 4,053,777	17.69
Personal Property	26,978	2.43	276,190	1.20
Automobiles & Other Motor Vehicles	103,971	9.38	2,116,838	9.24
Auto Title Loans	106,373	9.60	381,879	1.67
Wage Assignments	0	0.00	0	0.00
Real Property	48,271	4.35	15,842,815	69.14
Other Security	27,877	2.52	241,906	1.06
Total Consumer Loans Made	<u>1,108,345</u>	<u>100.00</u>	<u>\$ 22,913,405</u>	<u>100.00</u>





**Exhibit F (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced By Type of Security**  
**Calendar Year 2014**  
**(\$ in thousands)**

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<b><u>COMMERCIAL LOANS</u></b>				
Unsecured	40,437	2.52	\$ 19,991,852	10.29
Personal Property	27,702	1.73	1,936,446	1.00
Automobiles & Other Motor Vehicles	1,311,691	81.82	108,838,895	56.03
Business Equipment	25,631	1.60	4,391,416	2.26
Real Property	8,003	0.50	34,267,562	17.64
Other Security	189,686	11.83	24,812,292	12.78
Total Commercial Loans Made	<u>1,603,150</u>	<u>100.00</u>	<u>\$ 194,238,463</u>	<u>100.00</u>
Total Loans Made, All Categories	<u>2,711,495</u>		<u>\$ 217,151,868</u>	



**Exhibit G**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>				
Step Rate:				
2.5, 2, 1.5, 1% per month	117,525	32.52	\$ 32,435	12.24
Alternate Rate:				
1.6% per month	6	0.00	10	0.00
Federal Reserve Bank Rate plus 10%	616	0.17	1,273	0.48
Other Rates:				
Up to 14.999 APR	18,110	5.01	19,285	7.28
15.000 to 19.999 APR	12,409	3.43	13,044	4.92
20.000 to 24.999 APR	2,339	0.65	4,284	1.62
25.000 to 29.999 APR	3,855	1.07	5,097	1.92
30.000 to 34.999 APR	15,327	4.24	23,587	8.90
35.000 to 39.999 APR	53,966	14.93	72,406	27.33
40.000 to 69.999 APR	102,265	28.30	86,378	32.60
70.000 to 99.999 APR	22,218	6.15	4,071	1.54
100.000 or More APR	12,769	3.53	3,070	1.16
Total Loans Made	<u>361,405</u>	<u>100.00</u>	<u>\$ 264,939</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	16,612	3.46	\$ 56,767	3.90
15.000 to 19.999 APR	4,391	0.91	16,122	1.11
20.000 to 24.999 APR	3,124	0.65	9,552	0.66
25.000 to 29.999 APR	4,802	1.00	17,315	1.19
30.000 to 34.999 APR	26,558	5.52	99,346	6.82
35.000 to 39.999 APR	97,819	20.35	311,279	21.38
40.000 to 69.999 APR	33,270	6.92	103,238	7.09
70.000 to 99.999 APR	72,606	15.10	221,203	15.19
100.000 or More APR	221,545	46.09	621,005	42.66
Total Loans Made	<u>480,727</u>	<u>100.00</u>	<u>\$ 1,455,827</u>	<u>100.00</u>

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

Rates Charged		Number of Loans	% of Total Number		Principal Amount	% of Total Amount
<u>LOANS OF \$5,000 TO \$9,999</u>						
Up to 14.999	APR	5,037	4.13	\$	37,802	4.86
15.000 to 19.999	APR	1,488	1.22		11,871	1.53
20.000 to 24.999	APR	3,965	3.25		30,980	3.99
25.000 to 29.999	APR	8,440	6.92		62,098	7.99
30.000 to 34.999	APR	18,003	14.76		112,812	14.51
35.000 to 39.999	APR	32,229	26.43		231,211	29.75
40.000 to 69.999	APR	13,307	10.91		73,429	9.45
70.000 to 99.999	APR	16,522	13.55		95,573	12.30
100.000 or More	APR	22,967	18.83		121,469	15.63
Total Loans Made		<u>121,958</u>	<u>100.00</u>	\$	<u>777,245</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>						
Up to 14.999	APR	113,286	78.53	\$	19,186,374	93.98
15.000 to 19.999	APR	5,800	4.02		112,354	0.55
20.000 to 24.999	APR	7,556	5.24		111,243	0.54
25.000 to 29.999	APR	4,156	2.88		52,861	0.26
30.000 to 34.999	APR	1,444	1.00		17,386	0.09
35.000 to 39.999	APR	3,400	2.36		49,862	0.24
40.000 to 69.999	APR	3,265	2.26		605,508	2.97
70.000 to 99.999	APR	4,883	3.38		54,493	0.27
100.000 or More	APR	465	0.32		225,314	1.10
Total Loans Made		<u>144,255</u>	<u>100.00</u>	\$	<u>20,415,394</u>	<u>100.00</u>
Total Consumer Loans Made		<u>1,108,345</u>			<u>22,913,405</u>	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>COMMERCIAL LOANS</u></b>				
Up to 14.999 APR	1,555,669	97.04	190,487,431	98.07
15.000 to 19.999 APR	18,885	1.18	1,278,801	0.66
20.000 to 24.999 APR	3,080	0.19	425,954	0.22
25.000 to 29.999 APR	2,560	0.16	262,597	0.14
30.000 to 34.999 APR	2,989	0.19	180,646	0.09
35.000 to 39.999 APR	2,026	0.13	119,476	0.06
40.000 to 69.999 APR	6,228	0.39	250,869	0.13
70.000 to 99.999 APR	5,031	0.31	192,583	0.10
100.000 or More APR	6,682	0.42	1,040,106	0.54
Total Commercial Loans Made	<u>1,603,150</u>	<u>100.00</u>	<u>\$ 194,238,463</u>	<u>100.00</u>
Total Loans Made, All Categories	<u>2,711,495</u>		<u>\$ 217,151,868</u>	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>			<b><u>UNSECURED LOANS</u></b>	
Step Rate:				
2.5, 2, 1.5, 1% per month	116,825	33.78	\$ 31,689	13.01
Alternate Rate:				
1.6% per month	0	0.00	0	0.00
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	9,160	2.65	8,878	3.65
15.000 to 19.999 APR	8,518	2.46	6,504	2.67
20.000 to 24.999 APR	1,728	0.50	3,136	1.29
25.000 to 29.999 APR	3,398	0.98	4,349	1.79
30.000 to 34.999 APR	15,292	4.42	23,540	9.67
35.000 to 39.999 APR	53,950	15.60	72,386	29.72
40.000 to 69.999 APR	102,246	29.57	86,358	35.46
70.000 to 99.999 APR	22,179	6.41	4,000	1.64
100.000 or More APR	12,500	3.61	2,707	1.11
Total Loans Made	<u>345,796</u>	<u>100.00</u>	<u>\$ 243,546</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	7,325	2.10	\$ 21,679	2.10
15.000 to 19.999 APR	477	0.14	1,571	0.15
20.000 to 24.999 APR	2,120	0.61	6,204	0.60
25.000 to 29.999 APR	1,760	0.51	5,933	0.58
30.000 to 34.999 APR	16,411	4.72	59,020	5.73
35.000 to 39.999 APR	82,126	23.60	257,146	24.96
40.000 to 69.999 APR	29,294	8.42	90,481	8.78
70.000 to 99.999 APR	36,103	10.37	109,668	10.64
100.000 or More APR	172,412	49.54	478,560	46.45
Total Loans Made	<u>348,028</u>	<u>100.00</u>	<u>\$ 1,030,262</u>	<u>100.00</u>

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

Rates Charged		Number of Loans	% of Total Number		Principal Amount	% of Total Amount
<u>LOANS OF \$5,000 TO \$9,999</u>					<u>UNSECURED LOANS</u>	
Up to 14.999	APR	1,833	2.35	\$	12,381	2.61
15.000 to 19.999	APR	265	0.34		1,807	0.38
20.000 to 24.999	APR	1,010	1.30		7,012	1.48
25.000 to 29.999	APR	2,302	2.95		16,517	3.48
30.000 to 34.999	APR	7,434	9.54		45,723	9.64
35.000 to 39.999	APR	25,385	32.57		183,912	38.77
40.000 to 69.999	APR	11,526	14.79		61,729	13.01
70.000 to 99.999	APR	9,709	12.46		51,103	10.77
100.000 or More	APR	18,466	23.70		94,185	19.85
Total Loans Made		<u>77,930</u>	<u>100.00</u>	\$	<u>474,370</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>						
Up to 14.999	APR	9,460	40.92	\$	1,548,039	67.14
15.000 to 19.999	APR	1,044	4.52		18,353	0.80
20.000 to 24.999	APR	2,233	9.66		35,073	1.52
25.000 to 29.999	APR	1,179	5.10		13,588	0.59
30.000 to 34.999	APR	904	3.91		10,848	0.47
35.000 to 39.999	APR	1,655	7.16		30,296	1.31
40.000 to 69.999	APR	2,806	12.14		599,127	25.99
70.000 to 99.999	APR	3,769	16.30		38,802	1.68
100.000 or More	APR	71	0.31		11,473	0.50
Total Loans Made		<u>23,121</u>	<u>100.00</u>	\$	<u>2,305,599</u>	<u>100.00</u>
Total Unsecured Consumer Loans Made		<u>794,875</u>		\$	<u>4,053,777</u>	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>			<b><u>PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u></b>	
Step Rate:				
2.5, 2, 1.5, 1% per month	0	0.00	\$ 0	0.00
Alternate Rate:				
1.6% per month	0	0.00	0	0.00
Federal Reserve Bank Rate plus 10%	616	31.70	1,273	37.53
Other Rates:				
Up to 14.999 APR	1,171	60.27	1,923	56.69
15.000 to 19.999 APR	149	7.67	188	5.54
20.000 to 24.999 APR	7	0.36	8	0.24
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
Total Loans Made	<u>1,943</u>	<u>100.00</u>	<u>\$ 3,392</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	181	1.08	\$ 676	1.13
15.000 to 19.999 APR	80	0.48	286	0.48
20.000 to 24.999 APR	112	0.67	286	0.48
25.000 to 29.999 APR	125	0.75	537	0.89
30.000 to 34.999 APR	5,338	31.94	21,287	35.43
35.000 to 39.999 APR	10,877	65.08	37,010	61.60
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
Total Loans Made	<u>16,713</u>	<u>100.00</u>	<u>\$ 60,081</u>	<u>100.00</u>

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

Rates Charged		Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>LOANS OF \$5,000 TO \$9,999</u>				<b><u>PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u></b>	
Up to 14.999	APR	3	0.05	\$ 22	0.06
15.000 to 19.999	APR	17	0.29	143	0.40
20.000 to 24.999	APR	23	0.39	188	0.53
25.000 to 29.999	APR	1,018	17.09	6,724	18.84
30.000 to 34.999	APR	3,486	58.54	20,624	57.78
35.000 to 39.999	APR	1,408	23.64	7,994	22.40
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
Total Loans Made		<u>5,955</u>	<u>100.00</u>	<u>\$ 35,694</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>					
Up to 14.999	APR	2,292	96.83	\$ 166,261	93.92
15.000 to 19.999	APR	27	1.14	9,730	5.50
20.000 to 24.999	APR	5	0.21	57	0.03
25.000 to 29.999	APR	28	1.18	314	0.18
30.000 to 34.999	APR	1	0.04	11	0.01
35.000 to 39.999	APR	0	0.00	0	0.00
40.000 to 69.999	APR	1	0.04	25	0.01
70.000 to 99.999	APR	0	0.00	0	0.00
100.000 or More	APR	13	0.55	625	0.35
Total Loans Made		<u>2,367</u>	<u>100.00</u>	<u>\$ 177,023</u>	<u>100.00</u>
Total Personal Property Consumer Loans Made		<u>26,978</u>		<u>\$ 276,190</u>	



**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>			<b><u>AUTOMOBILES AND OTHER MOTOR VEHICLES</u></b>	
Step Rate:				
2.5, 2, 1.5, 1% per month	46	4.16	\$ 79	3.87
Alternate Rate:				
1.6% per month	0	0.00	0	0.00
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	108	9.77	209	10.25
15.000 to 19.999 APR	16	1.45	29	1.42
20.000 to 24.999 APR	468	42.35	964	47.25
25.000 to 29.999 APR	427	38.64	706	34.61
30.000 to 34.999 APR	26	2.35	34	1.67
35.000 to 39.999 APR	7	0.63	12	0.59
40.000 to 69.999 APR	7	0.63	8	0.39
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Total Loans Made	<u>1,105</u>	<u>100.00</u>	<u>\$ 2,040</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	526	4.54	\$ 2,040	4.73
15.000 to 19.999 APR	217	1.87	744	1.73
20.000 to 24.999 APR	691	5.97	2,314	5.37
25.000 to 29.999 APR	405	3.50	1,533	3.56
30.000 to 34.999 APR	4,779	41.29	18,929	43.92
35.000 to 39.999 APR	4,712	40.71	16,764	38.90
40.000 to 69.999 APR	129	1.11	428	0.99
70.000 to 99.999 APR	110	0.95	331	0.77
100.000 or More APR	5	0.04	14	0.03
Total Loans Made	<u>11,574</u>	<u>100.00</u>	<u>\$ 43,097</u>	<u>100.00</u>

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

Rates Charged		Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>LOANS OF \$5,000 TO \$9,999</u>				<u><b>AUTOMOBILES AND OTHER MOTOR VEHICLES</b></u>	
Up to 14.999	APR	2,999	12.19	\$ 23,996	13.25
15.000 to 19.999	APR	1,121	4.56	9,253	5.11
20.000 to 24.999	APR	2,897	11.77	23,544	13.00
25.000 to 29.999	APR	5,083	20.66	38,595	21.32
30.000 to 34.999	APR	7,044	28.63	46,204	25.52
35.000 to 39.999	APR	5,367	21.81	38,872	21.47
40.000 to 69.999	APR	70	0.28	453	0.25
70.000 to 99.999	APR	21	0.09	125	0.07
100.000 or More	APR	4	0.02	25	0.01
Total Loans Made		<u>24,606</u>	<u>100.00</u>	<u>\$ 181,067</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>					
Up to 14.999	APR	51,632	77.43	\$ 1,677,145	88.71
15.000 to 19.999	APR	4,638	6.95	75,535	4.00
20.000 to 24.999	APR	5,232	7.85	73,938	3.91
25.000 to 29.999	APR	2,916	4.37	38,416	2.03
30.000 to 34.999	APR	532	0.80	6,422	0.34
35.000 to 39.999	APR	1,721	2.58	18,985	1.00
40.000 to 69.999	APR	14	0.02	176	0.01
70.000 to 99.999	APR	1	0.00	18	0.00
100.000 or More	APR	0	0.00	0	0.00
Total Loans Made		<u>66,686</u>	<u>100.00</u>	<u>\$ 1,890,634</u>	<u>100.00</u>
Total Automobile & Other Motor Vehicles Consumer Loans Made		<u>103,971</u>		<u>\$ 2,116,838</u>	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>			<b><u>AUTO TITLE LOANS</u></b>	
Step Rate:				
2.5, 2, 1.5, 1% per month	654	58.71	\$ 667	51.03
Alternate Rate:				
1.6% per month	0	0.00	0	0.00
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	41	3.68	67	5.13
15.000 to 19.999 APR	5	0.45	10	0.77
20.000 to 24.999 APR	73	6.55	88	6.73
25.000 to 29.999 APR	15	1.35	24	1.84
30.000 to 34.999 APR	3	0.27	3	0.23
35.000 to 39.999 APR	6	0.54	5	0.38
40.000 to 69.999 APR	10	0.90	9	0.69
70.000 to 99.999 APR	38	3.41	70	5.36
100.000 or More APR	269	24.15	363	27.77
Total Loans Made	<u>1,114</u>	<u>100.00</u>	<u>\$ 1,307</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	566	0.63	\$ 1,656	0.62
15.000 to 19.999 APR	19	0.02	68	0.03
20.000 to 24.999 APR	56	0.06	189	0.07
25.000 to 29.999 APR	16	0.02	51	0.02
30.000 to 34.999 APR	11	0.01	36	0.01
35.000 to 39.999 APR	88	0.10	306	0.11
40.000 to 69.999 APR	3,838	4.26	12,297	4.58
70.000 to 99.999 APR	36,393	40.39	111,204	41.46
100.000 or More APR	49,128	54.52	142,431	53.10
Total Loans Made	<u>90,115</u>	<u>100.00</u>	<u>\$ 268,238</u>	<u>100.00</u>

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>LOANS OF \$5,000 TO \$9,999</u></b>			<b><u>AUTO TITLE LOANS</u></b>	
Up to 14.999      APR	40	0.30	\$            281	0.33
15.000 to 19.999   APR	85	0.64	668	0.80
20.000 to 24.999   APR	28	0.21	183	0.22
25.000 to 29.999   APR	17	0.13	110	0.13
30.000 to 34.999   APR	6	0.05	43	0.05
35.000 to 39.999   APR	59	0.45	372	0.44
40.000 to 69.999   APR	1,677	12.70	11,033	13.14
70.000 to 99.999   APR	6,792	51.45	44,345	52.81
100.000 or More   APR	4,496	34.06	26,934	32.08
Total Loans Made	<u>13,200</u>	<u>100.00</u>	<u>\$            83,968</u>	<u>100.00</u>
<b><u>LOANS OF \$10,000 AND MORE</u></b>				
Up to 14.999      APR	39	2.01	\$            1,099	3.87
15.000 to 19.999   APR	62	3.19	945	3.33
20.000 to 24.999   APR	51	2.62	747	2.63
25.000 to 29.999   APR	2	0.10	42	0.15
30.000 to 34.999   APR	0	0.00	0	0.00
35.000 to 39.999   APR	23	1.18	531	1.87
40.000 to 69.999   APR	433	22.27	6,030	21.26
70.000 to 99.999   APR	1,113	57.25	15,674	55.26
100.000 or More   APR	221	11.37	3,299	11.63
Total Loans Made	<u>1,944</u>	<u>100.00</u>	<u>\$            28,366</u>	<u>100.00</u>
Total Auto Title Consumer Loans Made	<u>106,373</u>		<u>\$            381,879</u>	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>			<b><u>WAGE ASSIGNMENT</u></b>	
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	
15.000 to 19.999 APR	0		0	
20.000 to 24.999 APR	0		0	
25.000 to 29.999 APR	0		0	
30.000 to 34.999 APR	0		0	
35.000 to 39.999 APR	0		0	
40.000 to 69.999 APR	0		0	
70.000 to 99.999 APR	0		0	
100.000 or More APR	0		0	
Total Loans Made	0		\$ 0	
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	0		\$ 0	
15.000 to 19.999 APR	0		0	
20.000 to 24.999 APR	0		0	
25.000 to 29.999 APR	0		0	
30.000 to 34.999 APR	0		0	
35.000 to 39.999 APR	0		0	
40.000 to 69.999 APR	0		0	
70.000 to 99.999 APR	0		0	
100.000 or More APR	0		0	
Total Loans Made	0		\$ 0	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

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

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>LOANS OF \$5,000 TO \$9,999</u></b>			<b><u>REAL PROPERTY</u></b>	
Up to 14.999 APR	149	100.00	\$ 1,355	100.00
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
Total Loans Made	<u>149</u>	<u>100.00</u>	<u>\$ 1,355</u>	<u>100.00</u>
<b><u>LOANS OF \$10,000 AND MORE</u></b>				
Up to 14.999 APR	48,098	99.95	\$ 15,833,165	99.95
15.000 to 19.999 APR	19	0.04	7,330	0.04
20.000 to 24.999 APR	4	0.01	888	0.01
25.000 to 29.999 APR	1	0.00	77	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
Total Loans Made	<u>48,122</u>	<u>100.00</u>	<u>\$ 15,841,460</u>	<u>100.00</u>
Total Unsecured Consumer Loans Made	<u>48,271</u>		<u>\$ 15,842,815</u>	

**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

<u>Rates Charged</u>	<u>Number of Loans</u>	<u>% of Total Number</u>	<u>Principal Amount</u>	<u>% of Total Amount</u>
<b><u>CONSUMER LOANS</u></b>				
<b><u>LOANS UNDER \$2,500</u></b>			<b><u>OTHER SECURITIES</u></b>	
Step Rate:				
2.5, 2, 1.5, 1% per month	0	0.00	\$ 0	0.00
Alternate Rate:				
1.6% per month	6	0.05	10	0.07
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	7,630	66.66	8,208	56.02
15.000 to 19.999 APR	3,721	32.51	6,313	43.08
20.000 to 24.999 APR	63	0.55	89	0.61
25.000 to 29.999 APR	15	0.13	18	0.12
30.000 to 34.999 APR	6	0.05	9	0.06
35.000 to 39.999 APR	3	0.03	2	0.01
40.000 to 69.999 APR	2	0.02	3	0.02
70.000 to 99.999 APR	1	0.01	1	0.01
100.000 or More APR	0	0.00	0	0.00
Total Loans Made	<u>11,447</u>	<u>100.00</u>	<u>\$ 14,653</u>	<u>100.00</u>
<b><u>LOANS OF \$2,500 TO \$4,999</u></b>				
Up to 14.999 APR	8,014	56.05	\$ 30,716	56.72
15.000 to 19.999 APR	3,598	25.17	13,454	24.85
20.000 to 24.999 APR	145	1.01	559	1.03
25.000 to 29.999 APR	2,496	17.46	9,262	17.10
30.000 to 34.999 APR	19	0.13	75	0.14
35.000 to 39.999 APR	16	0.11	54	0.10
40.000 to 69.999 APR	9	0.06	31	0.06
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Total Loans Made	<u>14,297</u>	<u>100.00</u>	<u>\$ 54,149</u>	<u>100.00</u>



**Exhibit G (continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced by Interest Rates Charged**  
**Calendar Year 2014**  
**(\$ in thousands)**

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>LOANS OF \$5,000 TO \$9,999</u>			<u>OTHER SECURITIES</u>	
Up to 14.999 APR	14	11.86	\$ 92	11.63
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	7	5.93	55	6.95
25.000 to 29.999 APR	20	16.95	153	19.34
30.000 to 34.999 APR	33	27.97	218	27.56
35.000 to 39.999 APR	10	8.47	60	7.59
40.000 to 69.999 APR	34	28.81	213	26.93
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Total Loans Made	<u>118</u>	<u>100.00</u>	<u>\$ 791</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	1,925	95.53	\$ 170,582	99.00
15.000 to 19.999 APR	10	0.50	461	0.27
20.000 to 24.999 APR	31	1.54	540	0.31
25.000 to 29.999 APR	30	1.49	424	0.25
30.000 to 34.999 APR	7	0.35	106	0.06
35.000 to 39.999 APR	1	0.05	50	0.03
40.000 to 69.999 APR	11	0.55	151	0.09
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Total Loans Made	<u>2,015</u>	<u>100.00</u>	<u>\$ 172,313</u>	<u>100.00</u>
Total Other Securities Consumer Loans Made	<u>27,877</u>		<u>\$ 241,906</u>	

**Exhibit H**  
**California Finance Lenders**  
**Schedule of Loan Activity**  
**Calendar Year 2014**  
**(\$ in thousands)**

	<u>Unsecured</u>		<u>Personal Property</u>	
	Number of Loans	Amount	Number of Loans	Amount
<b>Consumer Loan Serviced</b>				
Loans Outstanding Prior Year at 12/31/13	481,659	\$ 1,268,459	24,014	\$ 280,017
Loans Outstanding at Year End 12/31/14	599,533	1,710,774	27,905	397,023
Loans with One or More Past Due Payments Which are Past due 30 or More Days at 12/31/14	53,019	137,761	2,158	28,762
During Calendar Year 2014:				
• Number of Loans Charged One or More Late Fees	236,815		22,904	
• Total Late Fees Collected	473,440	7,586	83,702	1,633
• Total Number of Repossessions Conducted	0		122	
• Total Number of Loans Reinstated	1,031		52	
• Total Number of Collateral Redeemed	0		65	
• Total Collateral Sales Resulting in a Deficiency Balance	0	0	74	869
• Total Collateral Sales Resulting in a Surplus Balance	0	0	9	9
• Total Charge-offs	94,678	275,936	1,381	1,588
Average Contracted Term of Loan (In Months)	20		42	

**Exhibit H (continued)**  
**California Finance Lenders**  
**Schedule of Loan Activity**  
**Calendar Year 2014**  
**(\$ in thousands)**

	<b>Automobiles and Other Motor Vehicles</b>		<b>Auto Title Loans</b>	
	Number of Loans	Amount	Number of Loans	Amount
<b>Consumer Loan Serviced</b>				
Loans Outstanding Prior Year at 12/31/13	1,563,287	\$ 25,998,367	93,087	\$ 308,242
Loans Outstanding at Year End 12/31/14	1,774,429	29,604,621	104,098	365,975
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/14	56,551	846,940	12,355	39,080
During Calendar Year 2014:				
• Number of Loans Charged One or More Late Fees	419,567		63,475	
• Total Late Fees Collected	594,004	35,213	132,572	2,381
• Total Number of Repossessions Conducted	41,492		15,591	
• Total Number of Loans Reinstated	6,571		6,953	
• Total Number of Collateral Redeemed	5,652		1,734	
• Total Collateral Sales Resulting in a Deficiency Balance	30,469	337,515	7,430	12,374
• Total Collateral Sales Resulting in a Surplus Balance	388	439	1,457	1,011
• Total Charge-offs	46,878	445,306	11,399	27,691
Average Contracted Term of Loan (In Months)	48		28	

**Exhibit H (continued)**  
**California Finance Lenders**  
**Schedule of Loan Activity**  
**Calendar Year 2014**  
**(\$ in thousands)**

	<u>Real Property</u>		<u>Other Security</u>	
	Number of Loans	Amount	Number of Loans	Amount
<b>Consumer Loan Serviced</b>				
Loans Outstanding Prior Year at 12/31/13	68,945	\$ 16,489,408	25,740	\$ 544,676
Loans Outstanding at Year End 12/31/14	64,663	15,238,037	27,444	551,131
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/14	8,468	1,257,795	664	8,524
During Calendar Year 2014:				
• Number of Loans Charged One or More Late Fees	15,582		6,408	
• Total Late Fees Collected	44,721	2,808	13,076	135
• Total Number of Foreclosures / Repossessions Conducted	840		475	
• Total Number of Loans Reinstated	2,261		9	
• Total Number of Collateral Redeemed	1,117		3	
• Total Collateral Sales Resulting in a Deficiency Balance	273	12,218	370	6,877
• Total Collateral Sales Resulting in a Surplus Balance	15	416	13	52
• Total Charge-offs	693	41,495	530	2,030
Average Contracted Term of Loan (In Months)	246		158	

**Exhibit I**  
**California Finance Lenders**  
**Default Rates by Security Type and Size of Loan**  
**As of December 31, 2014**

CONSUMER LOANS UNDER \$2,500

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles &amp; Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	27,165	103	72	66
Total # of Loans Outstanding	582,695	2,38	6,462	1,870
Current Loans	539,042	1,940	5,654	1,608
1 Payment Past Due	13,385	28	393	156
2 Payments Past Due	5,039	34	166	58
3 or More Payments Past Due	13,327	36	249	48

	<u>Wage Assessments</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	265	27,671
Total # of Loans Outstanding	0	53,980	647,045
Current Loans	0	53,225	601,469
1 Payment Past Due	0	455	14,417
2 Payments Past Due	0	115	5,412
3 or More Payments Past Due	0	185	13,845

**Exhibit I (continued)**  
**California Finance Lenders**  
**Default Rates by Security Type and Size of Loan**  
**As of December 31, 2014**

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

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles &amp; Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	60,246	840	440	14,054
Total # of Loans Outstanding	859,757	12,135	118,428	297,618
Current Loans	822,693	12,191	117,363	273,265
1 Payment Past Due	16,304	278	460	18,550
2 Payments Past Due	6,026	206	159	3,037
3 or More Payments Past Due	14,734	495	446	2,766

	<u>Wage Assessments</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	289	75,869
Total # of Loans Outstanding	0	51,811	1,339,749
Current Loans	0	50,884	1,276,396
1 Payment Past Due	0	633	36,225
2 Payments Past Due	0	137	9,565
3 or More Payments Past Due	0	157	18,598

**Exhibit I (continued)**  
**California Finance Lenders**  
**Default Rates by Security Type and Size of Loan**  
**As of December 31, 2014**

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

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	21,922	289	1,797	3,015
Total # of Loans Outstanding	233,504	4,407	57,304	70,343
Current Loans	227,500	4,183	51,628	66,284
1 Payment Past Due	1,822	62	2,801	3,324
2 Payments Past Due	1,155	63	691	402
3 or More Payments Past Due	3,027	99	2,184	333

	Wage Assessments	Real Property	Other Security	Totals
Total # of Charge-Offs	0	9	9	27,041
Total # of Loans Outstanding	0	857	93	366,508
Current Loans	0	855	80	350,530
1 Payment Past Due	0	0	5	8,014
2 Payments Past Due	0	0	2	2,313
3 or More Payments Past Due	0	2	6	5,651

**Exhibit I (continued)**  
**California Finance Lenders**  
**Default Rates by Security Type and Size of Loan**  
**As of December 31, 2014**

CONSUMER LOANS \$10,000 or More

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	1,677	16	30,565	498
Total # of Loans Outstanding	353,000	136,673	23,676,639	24,679
Current Loans	315,835	115,339	21,016,370	24,150
1 Payment Past Due	36,425	179	2,080,745	412
2 Payments Past Due	221	55	435,806	52
3 or More Payments Past Due	519	21,100	143,718	65

	Wage Assessments	Real Property	Other Security	Totals
Total # of Charge-Offs	0	692	25	33,473
Total # of Loans Outstanding	0	29,114,109	10,348	53,315,448
Current Loans	0	29,027,393	10,157	50,509,244
1 Payment Past Due	0	43,000	103	2,160,864
2 Payments Past Due	0	392	29	436,555
3 or More Payments Past Due	0	43,324	59	208,785





California Department of Business Oversight

Toll-Free 1-866-275-2677

TTY 1-800-735-2922

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