

STATE OF CALIFORNIA -DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
**ANNUAL REPORT FOR EXEMPT NONPROFIT ORGANIZATION PURSUANT TO
FINANCIAL CODE SECTION 22066(c)(5)**

DFPI-CFL 22066(c)(5) (Rev. 11-20)



Fee: None

Department of Financial Protection
and Innovation

File Number

DEPARTMENT OF FINANCIAL PROTECTION AND
INNOVATION STATE OF CALIFORNIA

ANNUAL REPORT FOR
EXEMPT NONPROFIT ORGANIZATION

CALIFORNIA FINANCING LAW
Financial Code section 22066(c)(5)

LENDING ACTIVITY FOR 20XX

Due March 15, 20XX

CONFIDENTIAL
Financial Code section 22067

A. **DATE:** _____

B. **Check one:** () Original Report () Amended Report

C. Identification Information about Exempt Organization

1. Name of Exempt Organization:

File Number (if known):

2. Address of Exempt Organization: No change from prior year

Number and Street City State Zip Code

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Mailing Address: Same as above

Number and Street	City	State	Zip Code
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3. Area Code and Telephone Number: () _____

4. Website Address: _____

5. Contact Person: _____
Name and Title

a. Business Phone: () _____

b. Email Address: _____

c. Mailing Address: Same as Exempt Organization

Number and Street	City	State	Zip Code
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D. Information Concerning Lending Facilitated by Exempt Organization During Preceding Calendar Year (do not include Partnering Organization data)

1. Number of borrowers who applied for loans facilitated by Exempt Organization:

2. Number of borrowers granted loans facilitated by Exempt Organization:

3. Total number of loans made:

4. Total dollar amount of loans made:

5. Average dollar amount of loans made:

6. Highest dollar amount of loans made (optional):

7. Lowest dollar amount of loans made (optional)

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8. Median dollar amount of loans made (optional):

9. Mode dollar amount of loans made (optional):

10. Number of loans made with the following terms:

a. A term of 90 days: _____

b. A term over 90 days up to 120 days: _____

c. A term over 120 days up to 180 days: _____

d. A term over 180 days up to 12 months: _____

e. A term over 12 months up to 18 months: _____

f. A term over 18 months up to 24 months: _____

g. A term over 24 months: _____

11. The total number of borrowers who obtained more than one loan facilitated by the exempt nonprofit organization during the reporting year: _____

12. Of the number of borrowers who obtained more than one loan facilitated by the exempt nonprofit organization during the reporting year, the total number of borrowers who:

a. Obtained two loans: _____

b. Obtained three loans: _____

c. Obtained four loans: _____

d. Obtained five loans: _____

e. Obtained more than five and less than 10 loans: _____

f. Obtained 10 or more and less than 20 loans: _____

g. Obtained 20 or more loans: _____

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13. Of the number of borrowers who obtained more than one loan facilitated by the exempt nonprofit organization, provide the following credit score information, based on information from at least one major credit bureau:
- a. Number of those borrowers whose credit scores increased between successive loans:

 - b. Percentage of those borrowers whose credit scores increased between successive loans: _____
 - c. Average increase in credit score: _____
 - d. Highest increase in credit score: _____
 - e. Median increase in credit score: _____
 - f. Mode increase in credit score (if any): _____
14. Of the number of borrowers who obtained more than one loan facilitated by the exempt nonprofit organization, the percentage of those borrowers whose credit scores decreased between successive loans: _____
15. The income distribution of borrowers as follows:
- a. The number of borrowers with income of \$1,000 or less per month:

 - b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
 - c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
 - d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
 - e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
 - f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
 - g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____

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- h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
 - i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
 - j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
 - k. The number of borrowers with income of more than \$10,000 per month:

16. The number of borrowers who obtained at least one loan and who resided in a low to moderate income census tract at the time of their loan application: _____
17. The number of borrowers who obtained loans for the following primary purposes:
- a. Medical _____
 - b. Nonmedical emergency _____
 - c. Vehicle repair _____
 - d. Vehicle purchase _____
 - e. To pay bills _____
 - f. To consolidate debt _____
 - g. To build or repair credit history _____
 - h. To finance a purchase of goods or services other than a vehicle _____
 - i. For other than personal, family, or household purposes _____
 - j. Other _____
18. The number of borrowers who self-report that they had a bank account at the time of their loan application: _____
19. The number of borrowers who self-report that they had a bank account and used check-cashing services at the time of their loan application: _____
20. The number of borrowers who self-report that they did not have a bank account at the time of their loan application: _____

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21. The number of borrowers who experienced at least one late payment lasting between 7 and 29 days and who subsequently brought his or her loan current: _____
22. The percentage of borrowers who experienced at least one late payment lasting between 7 and 29 days and who subsequently brought his or her loan current: _____
23. The number of borrowers who experienced at least one late payment lasting between 7 and 29 days and who subsequently brought his or her loan current, by income:
- a. The number of borrowers with income of \$1,000 or less per month:

 - b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
 - c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
 - d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
 - e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
 - f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
 - g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____
 - h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
 - i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
 - j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
 - k. The number of borrowers with income of more than \$10,000 per month:

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24. The number of borrowers who experienced at least one late payment lasting between 30 and 59 days and who subsequently brought his or her loan current: _____
25. The percentage of borrowers who experienced at least one late payment lasting between 30 and 59 days and who subsequently brought his or her loan current: _____
26. The number of borrowers who experienced at least one late payment lasting between 30 and 59 days and who subsequently brought his or her loan current, by income:
- a. The number of borrowers with income of \$1,000 or less per month:

 - b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
 - c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
 - d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
 - e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
 - f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
 - g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____
 - h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
 - i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
 - j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
 - k. The number of borrowers with income of more than \$10,000 per month:

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28. The number of borrowers who experienced at least one late payment lasting 60 or more days and who subsequently brought his or her loan current: _____
29. The percentage of borrowers who experienced at least one late payment lasting 60 or more days and who subsequently brought his or her loan current: _____
30. The number of borrowers who experienced at least one late payment lasting 60 or more days and who subsequently brought his or her loan current, by income:
- a. The number of borrowers with income of \$1,000 or less per month:

 - b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
 - c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
 - d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
 - e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
 - f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
 - g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____
 - h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
 - i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
 - j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
 - k. The number of borrowers with income of more than \$10,000 per month:

32. The number of borrowers who experienced at least one late payment of greater than seven days and who did not subsequently bring his or her loan current: _____

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33. The percentage of borrowers who experienced at least one late payment of greater than seven days and who did not subsequently bring his or her loan current: _____
34. Among loans that were ever late for seven days or more, the average number of times borrowers experienced a late payment of seven days or more: _____

E. Information Concerning Lending Facilitated by Partnering Organization During Preceding Calendar Year (provide separate data for each partnering organization)

Name of Partnering Organization: _____

1. Number of borrowers who applied for loans through Partnering Organization: _____
2. Number of borrowers granted loans facilitated by Partnering Organization: _____
3. Total number of loans made: _____
4. Total dollar amount of loans made: _____
5. Average dollar amount of loans made: _____
6. Highest dollar amount of loans made (optional): _____
7. Lowest dollar amount of loans made (optional): _____
8. The median dollar amount of loans made (optional): _____
9. The mode dollar amount of loans made (optional): _____
10. The number of loans made with the following terms:
 - a. A term of 90 days _____
 - b. A term over 90 days up to 120 days _____
 - c. A term over 120 days up to 180 days _____
 - d. A term over 180 days up to 12 months _____
 - e. A term over 12 months up to 18 months _____
 - f. A term over 18 months up to 24 months _____
 - g. A term over 24 months _____

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11. The total number of borrowers who obtained more than one loan facilitated by Partnering Organization (at any time): _____
12. Of the number of borrowers who obtained more than one loan facilitated by the Partnering Organization at any time, the number of borrowers who:
- a. Obtained two loans _____
 - b. Obtained three loans _____
 - c. Obtained four loans _____
 - d. Obtained five loans _____
 - e. Obtained more than five and less than 10 loans _____
 - f. Obtained 10 or more and less than 20 loans _____
 - g. Obtained 20 or more loans: _____
13. Of the number of borrowers who obtained more than one loan facilitated by a Partnering Organization, provide the following credit score information, based on information from at least one major credit bureau:
- a. The number of those borrowers whose credit scores increased between successive loans: _____
 - b. The percentage of those borrowers whose credit scores increased between successive loans: _____
 - c. The average size of the increase in credit score: _____
 - d. The highest size of the increase in credit score: _____
 - e. The median of the increase in credit score: _____
 - f. The mode of the increase in credit score (if any) _____
14. Of the number of borrowers who obtained more than one loan facilitated by a Partnering Organization, the percentage of those borrowers whose credit scores decreased between successive loans: _____

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15. Income distribution of borrowers:

- a. The number of borrowers with income of \$1,000 or less per month:

- b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
- c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
- d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
- e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
- f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
- g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____
- h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
- i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
- j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
- k. The number of borrowers with income of more than \$10,000 per month:

16. The number of borrowers who obtained at least one loan and who resided in a low to moderate income census tract at the time of their loan application: _____

17. The number of borrowers who obtained loans for the following primary purposes:

- a. Medical _____
- b. Nonmedical emergency _____
- c. Vehicle repair _____

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- d. Vehicle purchase _____
- e. To pay bills _____
- f. To consolidate debt _____
- g. To build or repair credit history _____
- h. To finance a purchase of goods or services other than a vehicle _____
- i. For other than personal, family, or household purposes _____
- j. Other _____

18. The number of borrower that self-report that they had a bank account at the time of their loan application: _____

19. The number of borrowers that self-report that they had a bank account and used check-cashing services: _____

20. The number of borrowers who self-report that they did not have a bank account at the time of their loan application: _____

21. The number of borrowers who experienced at least one late payment lasting between 7 and 29 days and who subsequently brought his or her loan current: _____

22. The percentage of borrowers who experienced at least one late payment lasting between 7 and 29 days and who subsequently brought his or her loan current: _____

23. The number of borrowers who experienced at least one late payment lasting between 7 and 29 days and who subsequently brought his or her loan current, by income:

a. The number of borrowers with income of \$1,000 or less per month:

b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____

c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____

d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____

e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____

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- f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
- g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____
- h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
- i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
- j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
- k. The number of borrowers with income of more than \$10,000 per month:

23. The number of borrowers who experienced at least one late payment lasting between 30 and 59 days and who subsequently brought his or her loan current: _____

24. The percentage of borrowers who experienced at least one late payment lasting between 30 and 59 days and who subsequently brought his or her loan current: _____

25. The number of borrowers who experienced at least one late payment lasting between 30 and 59 days and who subsequently brought his or her loan current, by income:

- a. The number of borrowers with income of \$1,000 or less per month:

- b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
- c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
- d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
- e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
- f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____

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- g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____
 - h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
 - i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
 - j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
 - k. The number of borrowers with income of more than \$10,000 per month:

31. The number of borrowers who experienced at least one late payment lasting 60 or more days and who subsequently brought his or her loan current: _____
32. The percentage of borrowers who experienced at least one late payment lasting 60 or more days and who subsequently brought his or her loan current: _____
33. The number of borrowers who experienced at least one late payment lasting 60 or more days and who subsequently brought his or her loan current, by income:
- a. The number of borrowers with income of \$1,000 or less per month:

 - b. The number of borrowers with income of more than \$1,000 and less than or equal to \$2,000 per month: _____
 - c. The number of borrowers with income of more than \$2,000 and less than or equal to \$3,000 per month: _____
 - d. The number of borrowers with income of more than \$3,000 and less than or equal to \$4,000 per month: _____
 - e. The number of borrowers with income of more than \$4,000 and less than or equal to \$5,000 per month: _____
 - f. The number of borrowers with income of more than \$5,000 and less than or equal to \$6,000 per month: _____
 - g. The number of borrowers with income of more than \$6,000 and less than or equal to \$7,000 per month: _____

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- h. The number of borrowers with income of more than \$7,000 and less than or equal to \$8,000 per month: _____
- i. The number of borrowers with income of more than \$8,000 and less than or equal to \$9,000 per month: _____
- j. The number of borrowers with income of more than \$9,000 and less than or equal to \$10,000 per month: _____
- k. The number of borrowers with income of more than \$10,000 per month:

35. The number of borrowers who experienced at least one late payment of greater than seven days and who did not subsequently bring his or her loan current: _____

36. The percentage of borrowers who experienced at least one late payment of greater than seven days and who did not subsequently bring his or her loan current: _____

37. Among loans that were ever late for seven days or more, the average number of times borrowers experienced a late payment of seven days or more: _____

Certification and Signature

Exempt Nonprofit Organization certifies that the above information is true and correct.

Date

Name of Exempt Nonprofit Organization

Print Name of Individual Signing on Behalf of Applicant

Signature

Title