



2015

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

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TABLE OF CONTENTS

	<u>Page</u>
Introduction.....	1
Executive Summary.....	2
Historical Licensing and Loan Data.....	3
Exhibit A - Balance Sheet.....	7
Exhibit B - Analysis of Loans and Receivables Outstanding.....	8
Exhibit C - Statement of Income and Expenses.....	9
Exhibit D - Analysis of Income Received.....	10
Exhibit E - Loans Made or Refinanced by Size.....	11
Exhibit F - Loans Made or Refinanced by Type of Security.....	12
Exhibit G - Loans Made or Refinanced by Rates Charged.....	15
Exhibit H – Schedule of Loan Activity.....	31
Exhibit I – Default Rates by Security Type and Size of Loan.....	34

INTRODUCTION

This annual report of licensees under the California Finance Lenders Law (Report) is a composite of annual reports submitted by lender and broker licensees for the calendar year ended December 31, 2015. 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 was submitted by licensees in a format prescribed by the Department of Business Oversight (Department). While the format of the financial information presented follows that of conventional financial statements, the reader should be aware the data presented primarily is statistical in nature.

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

EXECUTIVE SUMMARY

The number of all consumer loans originated in 2015 increased 25.6 percent from 2014, to 1,392,289 from 1,108,345. The aggregate principal amount increased 48.7 percent over the same period, to \$34.1 billion from \$22.9 billion.

The increases were driven largely by loans secured by real property (essentially mortgage loans). Those loans grew in number 61.7 percent, to 78,073 from 48,271 in 2014. The aggregate principal of such loans in 2015 increased 55.3 percent, to \$24.6 billion from \$15.8 billion the prior year.

Other highlights:

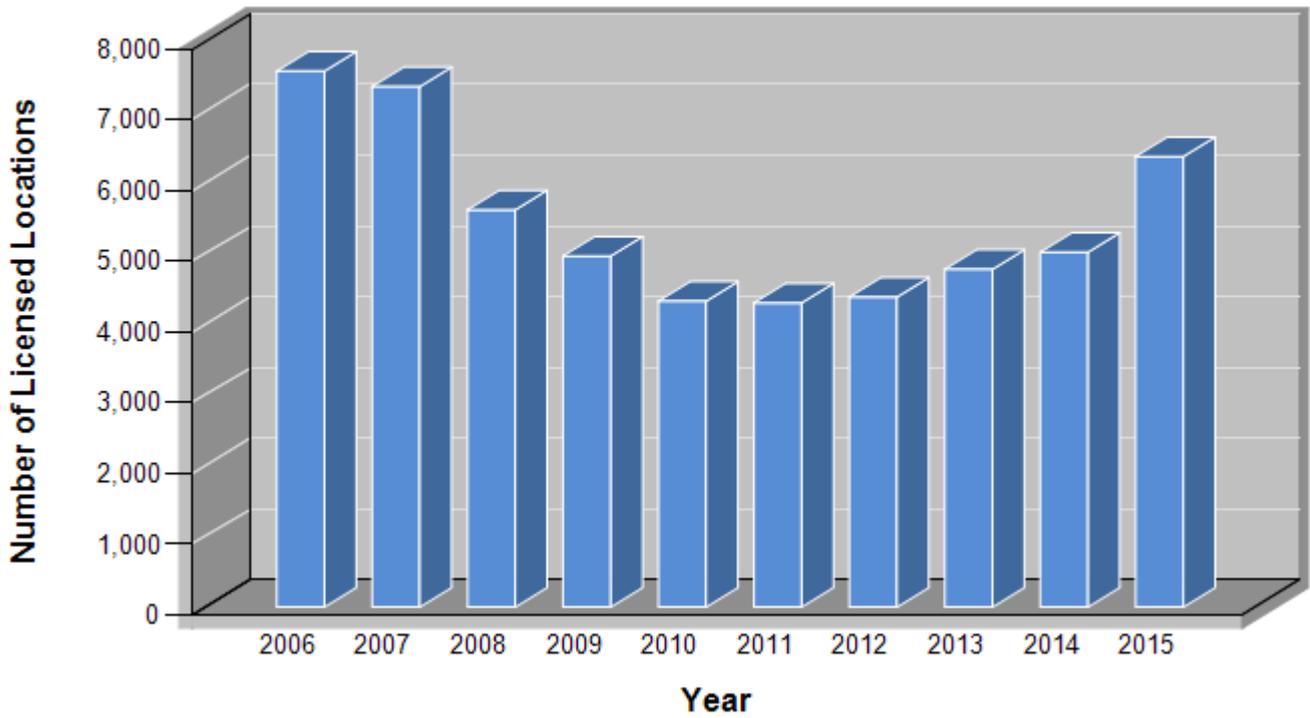
- The total number of unsecured consumer loans originated in 2015 increased 28.11 percent from 2014, to 1,018,469 from 794,875. The aggregate principal amount of such loans increased 40.0 percent over the same period, to \$5.6 billion from \$4.0 billion.
- The number of unsecured consumer loans valued under \$2,500 originated in 2015 increased 30.2 percent from 2014, to 450,224 from 345,796. The aggregate principal amount of such loans increased 28.1 percent over the same period, to \$312.1 million from \$243.5 million.
- Growth in auto title-secured consumer loans slowed in 2015. The number of such loans originated last year went up 9.5 percent, to 116,444 from 106,373 in 2014. By comparison, the year-over-year growth rate in the number of loans in 2014 was 16.2 percent. The aggregate principal of auto title loans in 2015 increased 10.9 percent from 2014, to \$423.5 million from \$381.9 million. That compared to a 14.1 percent growth rate in 2014.
- In 2015, more than half of the loans valued at \$2,500 to \$4,999 carried annual percentage rates (APR) of 100 percent or higher. Licensees originated 535,585 such loans, and 293,248 – or 54.7 percent – had APRs of 100 percent or higher. This was the largest category of consumer loans, as measured by number originated.

HISTORICAL LICENSING AND LOAN DATA

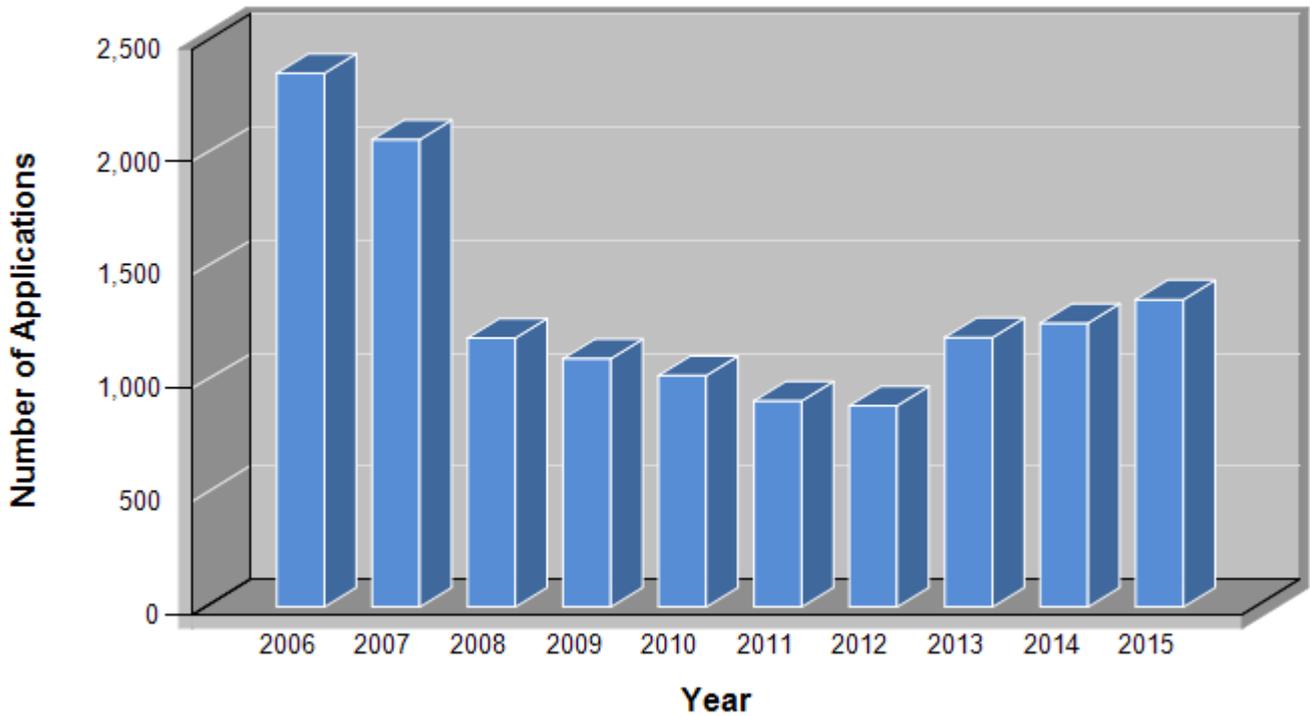
The table below shows the number of California Finance Lenders Law licensees (including branches) at the end of each calendar year, and the number of license applications the Department received each year for the last 10 years.

Year	Number of Licensed Companies	Number of Licensed Locations	Number of Applications
2015	2,580	6,369	1,358
2014	2,185	5,018	1,254
2013	2,155	4,776	1,191
2012	2,056	4,385	889
2011	2,026	4,302	910
2010	2,261	4,327	1,022
2009	2,730	4,964	1,097
2008	3,378	5,618	1,188
2007	4,358	7,358	2,065
2006	3,889	7,577	2,358

Number of Licensed Locations for Last 10 Years



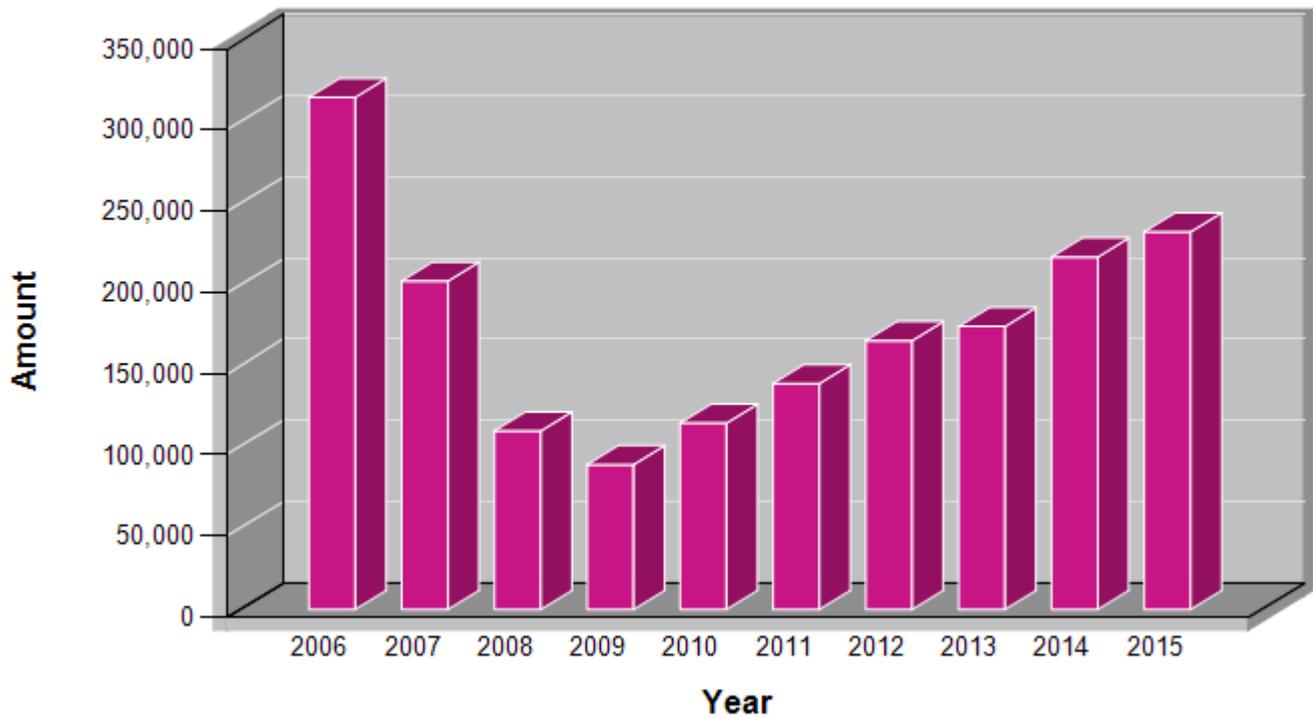
Number of Applications Received for Last 10 Years



Analysis of Loans Made By CFLL Licensees for Last 10 Years

CALIFORNIA FINANCE LENDERS					
Calendar Year	Number of Loans Made	Principal Amount of Loans Made	Average Size of Loans Made		
			Consumer Loans	Commercial Loans	All Loans
2015	3,271,710	\$ 232,654,056,610	\$ 24,472	\$ 105,661	\$ 71,111
2014	2,711,495	\$ 217,151,868,159	\$ 20,674	\$ 121,161	\$ 80,086
2013	2,171,948	\$ 174,302,457,184	\$ 43,521	\$ 106,650	\$ 80,252
2012	1,876,767	\$ 165,639,476,215	\$ 60,110	\$ 108,137	\$ 88,258
2011	3,076,347	\$ 139,166,897,599	\$ 36,097	\$ 47,604	\$ 45,238
2010	2,560,497	\$ 114,778,811,783	\$ 44,920	\$ 44,805	\$ 44,827
2009	2,207,881	\$ 89,287,544,941	\$ 42,814	\$ 39,932	\$ 40,440
2008	2,249,716	\$ 110,013,356,592	\$ 30,138	\$ 54,460	\$ 48,901
2007	2,893,697	\$ 202,350,867,103	\$ 52,331	\$ 76,851	\$ 69,928
2006	3,940,311	\$ 315,492,843,743	\$ 106,657	\$ 63,574	\$ 80,068

Comparison of the Principal Dollar Amount of Loans Made (in millions)



Comparison of Average Size of Loans Made

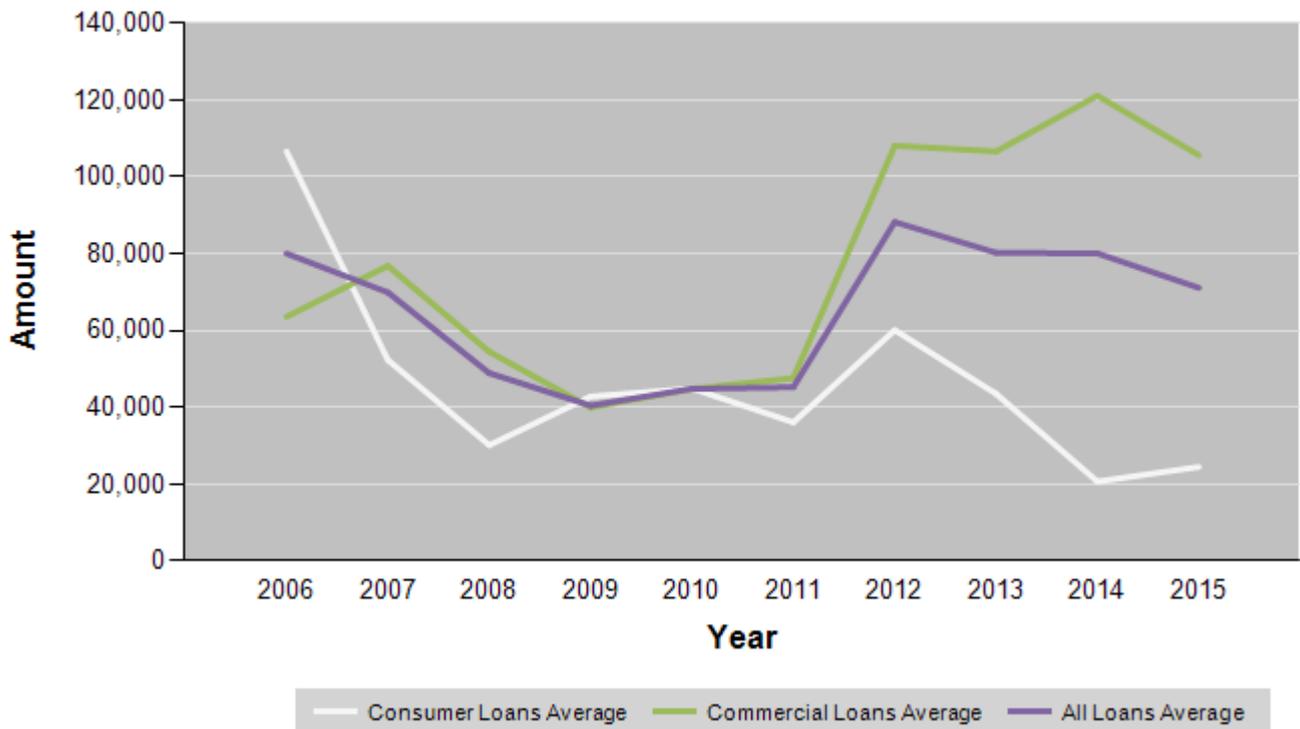


Exhibit A
California Finance Lenders
Consolidated Balance Sheet
As of December 31, 2015
(\$ in thousands)

<u>ASSETS</u>		<u>% of Total Assets</u>
Cash	\$ 64,603,798	2.37
Investments	481,195,239	17.63
California Finance Lenders Loan Receivables	120,451,528	4.41
Other Receivables	1,216,672,265	44.58
Reserves and Withholds by Banks and Finance Companies	5,336,576	0.20
Real and Personal Property (Net)	156,488,509	5.73
Prepaid Expenses and Deferred Charges	8,151,493	0.30
Commissions Receivables	279,714	0.01
Other Assets	676,019,396	24.77
Total Assets	\$ 2,729,198,518	100.00
<u>LIABILITIES AND NET WORTH</u>		<u>% of Total Liabilities and Net Worth</u>
Loans and Notes Payable from Third Parties	\$ 448,719,698	16.44
Loans and Notes Payable from Parent Companies, Affiliates, etc.	535,855,037	19.63
Bonds, Debentures, and Certificates of Indebtedness	432,972,958	15.86
Accounts Payable	79,661,918	2.92
Dealers' Reserves and Withholds	562,081	0.02
Accrued Taxes Other Than Income Tax	1,687,686	0.06
Reserve for Income Taxes	49,891,377	1.83
Credit Insurance Premiums Due Insurer	72,838	0.00
Other Liabilities and Accruals	763,872,193	27.99
Total Liabilities	2,313,295,786	84.76
Net Worth	415,902,732	15.24
Total Liabilities and Net Worth	\$ 2,729,198,518	100.00

Exhibit B
California Finance Lenders
Analysis of Loans and Receivables Outstanding
As of December 31, 2015
(\$ in thousands)

	Aggregate Balance	% of Subtotal
<u>CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES</u>		
Consumer Loans	\$ 26,192,437	21.34
Commercial Loans	96,569,658	78.66
Subtotal	\$ 122,762,095	100.00
Less: Unearned Pre-Computed Charges	581,756	
Allowance for Bad Debts	1,728,811	
Net California Finance Lenders Loan Receivables	\$ 120,451,528	
<u>OTHER RECEIVABLES</u>		
Sales Contracts	\$ 435,002,290	35.09
Leases (True Leases)	177,763,757	14.34
Factoring	3,946,951	0.32
Other	623,123,846	50.26
Subtotal	\$ 1,239,836,844	100.00
Less: Unearned Pre-computed Charges	13,657,633	
Allowance for Bad Debts	9,506,946	
Net California Finance Lenders Loan Receivables	\$ 1,216,672,265	

Composition of CFL Loan Receivables

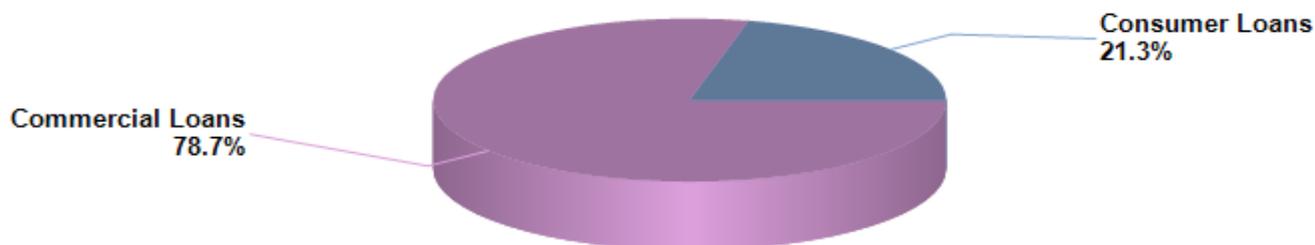


Exhibit C
California Finance Lenders
Statement of Income and Expenses
For Calendar Year 2015
(\$ in thousands)

		% of Total Income
<u>INCOME</u>		
Gross Income from California Finance Lenders Loans and California Finance Lenders Brokered Loans	\$ 11,056,809	1.91
Gross Income from All Other Businesses and Sources	568,556,251	98.09
Total Gross Income	\$ 579,613,060	100.00
<u>EXPENSES</u>		
Loss on Loans Receivable	\$ 3,301,080	0.57
Professional Audit and Accounting Services	1,232,561	0.21
Insurance and Bond Premiums	1,120,969	0.19
Legal Services and Expenses	1,348,286	0.23
Occupancy Expenses	4,985,596	0.86
Provision for Bad Debt Allowance	7,495,555	1.29
Salaries and Bonuses: Employees	46,848,689	8.08
Salaries and Bonuses: Owners, Partners, Executives	894,232	0.15
Depreciation	35,420,913	6.11
License Fees and Taxes	1,206,849	0.21
Telephone and Utilities	1,442,018	0.25
Advertising and Promotions	2,291,414	0.40
Other Expenses	420,787,569	72.60
Total Expenses Before Interest and Income Taxes	\$ 528,375,731	91.16
Income or Loss Before Interest and Income Taxes	\$ 51,237,329	8.84
Less: Interest Paid to Bona Fide Third Parties	22,727,958	3.92
Interest Paid to Parent Company, Affiliates and Others	7,787,810	1.34
Income or Loss before Income Taxes	\$ 20,721,561	3.58
Less: Provision for Income Taxes	9,993,287	1.72
Net Income or (Loss)	\$ 10,728,274	1.85

Exhibit D
California Finance Lenders
Analysis of Income Received
For Calendar Year 2015
(\$ in thousands)

CFL LOANS AND CFL-BROKERED LOANS	Loans Under \$2,500	Loans \$2,500 and Over	Total
<u>CONSUMER LOANS</u>			
Charges Earned on Loans	\$ 82,795	\$ 4,601,091	\$ 4,683,886
Collection from Charged-Off Accounts	682	27,219	27,901
Income from Credit Insurance	0	145	145
Other Insurance Commissions	1	1,181	1,182
Administrative Fees	3,465	123,711	127,176
Commissions from Loan Brokering	1,263	85,748	87,011
Other Income	2,850	165,126	167,976
Income from Consumer Loans	<u>\$ 91,056</u>	<u>\$ 5,004,221</u>	<u>\$ 5,095,277</u>
<u>COMMERCIAL LOANS</u>			
Charges Earned on Loans			\$ 5,251,487
Collection from Charged-Off Accounts			11,947
Income from Credit Insurance			568
Other Insurance Commissions			128
Commissions from Loan Brokering			32,587
Other Income			664,815
Income from Commercial Loans			<u>\$ 5,961,532</u>
Total Income from All Loans			<u>\$ 11,056,809</u>
<u>ALL OTHER BUSINESS AND SOURCES</u>			
Charges Earned on Loans			\$ 108,880,334
Other Interest or Return on Investments			11,276,294
Collection from Charged-Off Accounts			2,576,194
Income from Credit Insurance			2,867
Other Insurance Commissions			112,857
Other Income Relating to Loans			445,707,705
Total Income from All Other Business and Sources			<u>\$ 568,556,251</u>

Exhibit E
California Finance Lenders
Loans Made or Refinanced By Size
in Calendar Year 2015
(\$ in thousands)

Size of Loans	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS				
\$ 499 or less	198,063	14.23	\$ 37,497	0.11
500 to 1,999	252,759	18.15	264,240	0.77
2,000 to 2,499	12,781	0.92	27,666	0.08
2,500 to 4,999	535,585	38.47	1,647,350	4.83
5,000 to 9,999	165,734	11.90	1,044,520	3.06
10,000 or more	227,367	16.33	31,050,454	91.13
Total Consumer Loans Made	1,392,289	100.00	\$ 34,071,727	100.00
COMMERCIAL LOANS				
\$5,000 or more	1,879,421	100.00	\$ 198,582,329	100.00
Total Commercial Loans Made	1,879,421	100.00	\$ 198,582,329	100.00
Total Loans Made, All Categories	3,271,710		\$ 232,654,057	

Breakdown of Number of Consumer Loans by Loan Size

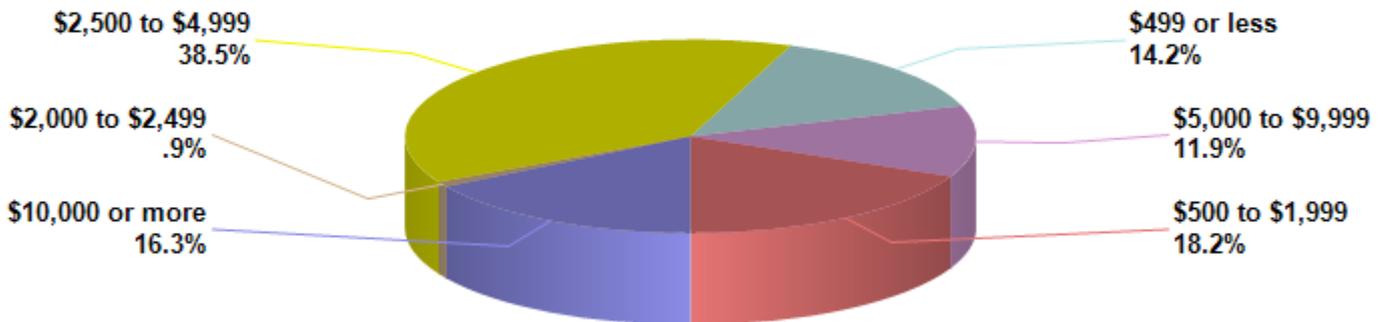


Exhibit F
California Finance Lenders
Loans Made or Refinanced By Type of Security
in Calendar Year 2015
(\$ in thousands)

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	450,224	97.11	\$ 312,072	94.74
Personal Property	1,301	0.28	2,202	0.67
Automobiles & Other Motor Vehicles	900	0.19	1,495	0.45
Auto Title Loans	1,074	0.23	1,565	0.48
Wage Assignments	0	0.00	0	0.00
Other Security	10,104	2.18	12,069	3.66
Total Loans Made	463,603	100.00	\$ 329,403	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Unsecured	411,822	76.89	\$ 1,258,656	76.40
Personal Property	9,636	1.80	35,873	2.18
Automobiles & Other Motor Vehicles	8,499	1.59	31,996	1.94
Auto Title Loans	97,429	18.19	289,914	17.60
Wage Assignments	0	0.00	0	0.00
Other Security	8,199	1.53	30,911	1.88
Total Loans Made	535,585	100.00	\$ 1,647,350	100.00
<u>LOANS OF \$5,000 TO \$9,999</u>				
Unsecured	117,466	70.88	\$ 708,489	67.83
Personal Property	5,818	3.51	36,002	3.45
Automobiles & Other Motor Vehicles	26,311	15.88	196,151	18.78
Auto Title Loans	15,851	9.56	101,813	9.75
Wage Assignments	0	0.00	0	0.00
Real Property	170	0.10	1,257	0.12
Other Security	118	0.07	808	0.08
Total Loans Made	165,734	100.00	\$ 1,044,520	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Unsecured	38,957	17.13	\$ 3,311,292	10.66
Personal Property	17,695	7.78	537,820	1.73
Automobiles & Other Motor Vehicles	88,091	38.74	2,327,942	7.50
Auto Title Loans	2,090	0.92	30,241	0.10
Wage Assignments	0	0.00	0	0.00
Real Property	77,903	34.26	24,599,903	79.23
Other Security	2,631	1.16	243,256	0.78
Total Loans Made	227,367	100.00	\$ 31,050,454	100.00
Total Consumer Loans Made	1,392,289		\$ 34,071,727	

Exhibit F (Continued)
California Finance Lenders
Loans Made or Refinanced By Type of Security
in Calendar Year 2015
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>ALL CONSUMER LOANS</u>				
Unsecured	1,018,469	73.16	\$ 5,590,509	16.40
Personal Property	34,450	2.47	611,897	1.79
Automobiles & Other Motor Vehicles	123,801	8.89	2,557,584	7.50
Auto Title Loans	116,444	8.36	423,533	1.24
Wage Assignments	0	0.00	0	0.00
Real Property	78,073	5.61	24,601,160	72.20
Other Security	21,052	1.51	287,044	0.84
Total Consumer Loans Made	1,392,289	100.00	\$ 34,071,727	100.00

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

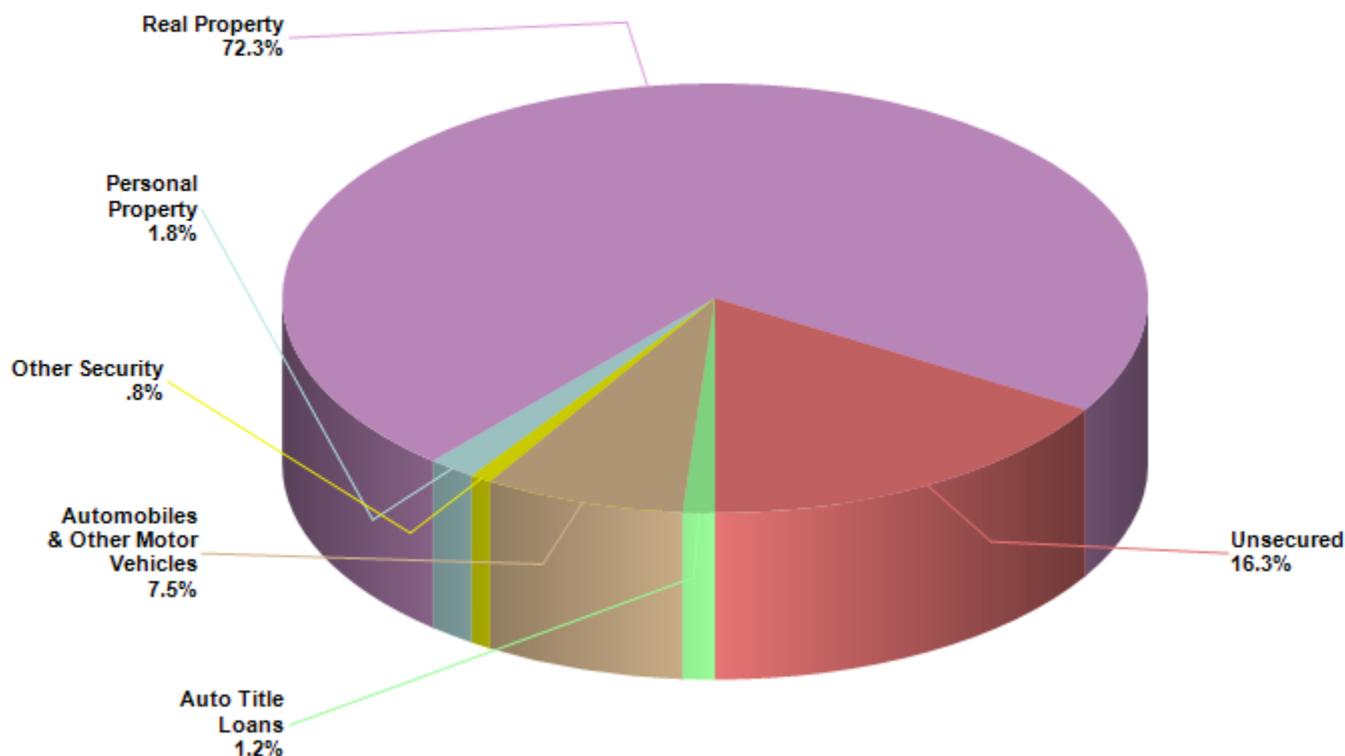


Exhibit F (Continued)
California Finance Lenders
Loans Made or Refinanced By Type of Security
in Calendar Year 2015
(\$ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>COMMERCIAL LOANS</u>				
Unsecured	119,046	6.33	\$ 11,712,800	5.90
Personal Property	34,508	1.84	2,862,248	1.44
Automobiles & Other Motor Vehicles	1,433,699	76.28	118,453,068	59.65
Business Equipment	35,544	1.89	4,761,106	2.40
Real Property	12,246	0.65	43,658,415	21.99
Other Security	244,378	13.00	17,134,692	8.63
Total Commercial Loans Made	1,879,421	100.00	\$ 198,582,329	100.00
Total Loans Made, All Categories	3,271,710		\$ 232,654,057	

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

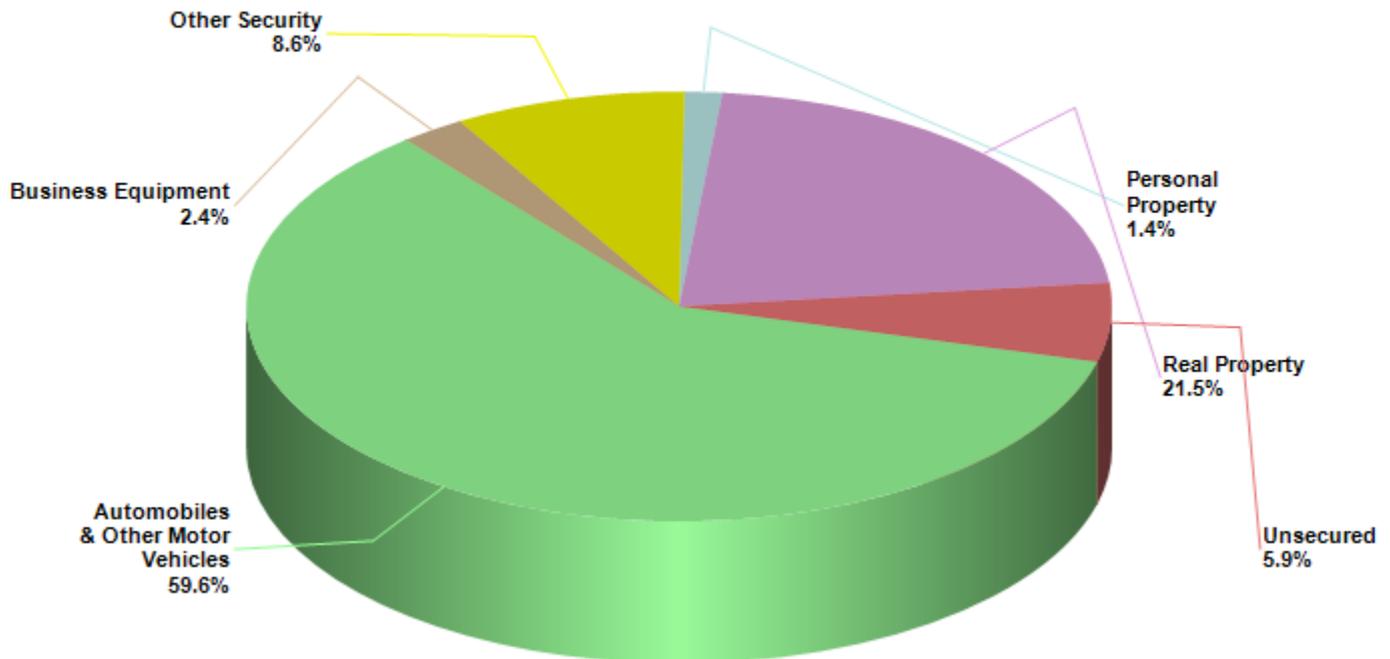


Exhibit G
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>				
Step Rate:				
2.5, 2, 1.5, 1% per month	236,357	50.98	\$ 66,562	20.21
Alternate Rate:				
1.6% per month	118	0.03	198	0.06
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	12,786	2.76	12,866	3.91
15.000 to 19.999 APR	10,983	2.37	12,612	3.83
20.000 to 24.999 APR	3,179	0.69	5,842	1.77
25.000 to 29.999 APR	3,274	0.71	4,805	1.46
30.000 to 34.999 APR	8,524	1.84	12,582	3.82
35.000 to 39.999 APR	25,369	5.47	37,205	11.29
40.000 to 69.999 APR	162,772	35.11	176,362	53.54
70.000 to 99.999 APR	233	0.05	354	0.11
100.000 or More APR	8	0.00	15	0.00
Total Loans Made	463,603	100.00	\$ 329,403	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	8,339	1.56	\$ 30,440	1.85
15.000 to 19.999 APR	5,167	0.96	19,233	1.17
20.000 to 24.999 APR	3,493	0.65	10,930	0.66
25.000 to 29.999 APR	6,542	1.22	24,243	1.47
30.000 to 34.999 APR	49,717	9.28	192,435	11.68
35.000 to 39.999 APR	92,914	17.35	301,516	18.30
40.000 to 69.999 APR	14,717	2.75	47,107	2.86
70.000 to 99.999 APR	61,448	11.47	187,778	11.40
100.000 or More APR	293,248	54.75	833,668	50.61
Total Loans Made	535,585	100.00	\$ 1,647,350	100.00

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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	7,729	4.66	\$ 55,187	5.28
15.000 to 19.999 APR	2,922	1.76	22,742	2.18
20.000 to 24.999 APR	6,716	4.05	53,116	5.09
25.000 to 29.999 APR	13,613	8.21	93,676	8.97
30.000 to 34.999 APR	34,189	20.63	201,802	19.32
35.000 to 39.999 APR	41,961	25.32	291,709	27.93
40.000 to 69.999 APR	7,368	4.45	44,122	4.22
70.000 to 99.999 APR	17,007	10.26	99,608	9.54
100.000 or More APR	34,229	20.65	182,558	17.47
Total Loans Made	165,734	100.00	\$ 1,044,520	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	175,671	77.26	\$ 29,721,101	95.72
15.000 to 19.999 APR	14,618	6.43	565,028	1.82
20.000 to 24.999 APR	14,099	6.20	209,466	0.67
25.000 to 29.999 APR	4,360	1.92	66,249	0.21
30.000 to 34.999 APR	2,227	0.98	23,927	0.08
35.000 to 39.999 APR	7,747	3.41	88,076	0.28
40.000 to 69.999 APR	801	0.35	25,167	0.08
70.000 to 99.999 APR	6,657	2.93	74,120	0.24
100.000 or More APR	1,187	0.52	277,320	0.89
Total Loans Made	227,367	100.00	\$ 31,050,454	100.00
Total Consumer Loans Made	1,392,289		\$ 34,071,727	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>COMMERCIAL LOANS</u>				
Up to 14.999 APR	1,797,127	95.62	\$ 193,767,526	97.58
15.000 to 19.999 APR	22,005	1.17	1,517,552	0.76
20.000 to 24.999 APR	5,427	0.29	480,154	0.24
25.000 to 29.999 APR	7,501	0.40	245,494	0.12
30.000 to 34.999 APR	4,485	0.24	207,468	0.10
35.000 to 39.999 APR	3,562	0.19	166,571	0.08
40.000 to 69.999 APR	23,866	1.27	562,879	0.28
70.000 to 99.999 APR	5,960	0.32	226,510	0.11
100.000 or More APR	9,488	0.50	1,408,176	0.70
 Total Commercial Loans Made	 <u>1,879,421</u>	 <u>100.00</u>	 <u>\$ 198,582,329</u>	 <u>100.00</u>
 Total Loans Made, All Categories	 <u>3,271,710</u>		 <u>\$ 232,654,057</u>	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>			<u>UNSECURED LOANS</u>	
Step Rate:				
2.5, 2, 1.5, 1% per month	235,943	52.41	\$ 65,731	21.06
Alternate Rate:				
1.6% per month	2	0.00	\$ 2	0.00
Federal Reserve Bank Rate plus 10%				
Other Rates:				
Up to 14.999 APR	6,542	1.45	\$ 7,401	2.37
15.000 to 19.999 APR	6,413	1.42	5,080	1.63
20.000 to 24.999 APR	2,087	0.46	4,063	1.30
25.000 to 29.999 APR	2,702	0.60	3,838	1.23
30.000 to 34.999 APR	8,476	1.88	12,527	4.01
35.000 to 39.999 APR	25,320	5.62	37,109	11.89
40.000 to 69.999 APR	162,714	36.14	176,266	56.48
70.000 to 99.999 APR	22	0.00	47	0.02
100.000 or More APR	3	0.00	7	0.00
Total Loans Made	<u>450,224</u>	<u>100.00</u>	<u>\$ 312,072</u>	<u>100.00</u>
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	3,278	0.80	\$ 10,839	0.86
15.000 to 19.999 APR	408	0.10	1,257	0.10
20.000 to 24.999 APR	2,435	0.59	7,060	0.56
25.000 to 29.999 APR	3,317	0.81	12,315	0.98
30.000 to 34.999 APR	46,149	11.21	178,205	14.15
35.000 to 39.999 APR	83,189	20.20	267,035	21.22
40.000 to 69.999 APR	10,683	2.59	34,093	2.71
70.000 to 99.999 APR	24,791	6.02	77,517	6.16
100.000 or More APR	<u>237,572</u>	<u>57.69</u>	<u>670,336</u>	<u>53.26</u>
Total Loans Made	<u>411,822</u>	<u>100.00</u>	<u>\$ 1,258,656</u>	<u>100.00</u>

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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	1,983	1.69	\$ 13,553	1.91
15.000 to 19.999 APR	514	0.44	3,542	0.50
20.000 to 24.999 APR	1,282	1.09	9,269	1.31
25.000 to 29.999 APR	8,340	7.10	54,311	7.67
30.000 to 34.999 APR	26,562	22.61	151,718	21.41
35.000 to 39.999 APR	35,610	30.32	248,676	35.10
40.000 to 69.999 APR	5,311	4.52	30,898	4.36
70.000 to 99.999 APR	9,174	7.81	47,824	6.75
100.000 or More APR	28,690	24.42	148,699	20.99
Total Loans Made	117,466	100.00	\$ 708,489	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	20,688	53.10	\$ 3,047,652	92.04
15.000 to 19.999 APR	1,796	4.61	52,124	1.57
20.000 to 24.999 APR	944	2.42	12,720	0.38
25.000 to 29.999 APR	1,989	5.11	35,758	1.08
30.000 to 34.999 APR	1,710	4.39	17,552	0.53
35.000 to 39.999 APR	6,087	15.62	69,550	2.10
40.000 to 69.999 APR	224	0.57	16,881	0.51
70.000 to 99.999 APR	5,517	14.16	58,404	1.76
100.000 or More APR	2	0.01	650	0.02
Total Loans Made	38,957	100.00	\$ 3,311,292	100.00
Total Unsecured Consumer Loans Made	1,018,469		\$ 5,590,509	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>			<u>PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u>	
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%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	585	44.97	\$ 941	42.73
15.000 to 19.999 APR	182	13.99	293	13.31
20.000 to 24.999 APR	203	15.60	426	19.35
25.000 to 29.999 APR	310	23.83	519	23.57
30.000 to 34.999 APR	21	1.61	23	1.04
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	1,301	100.00	\$ 2,202	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	2,581	26.78	\$ 10,756	29.98
15.000 to 19.999 APR	5	.05	1,713	4.78
20.000 to 24.999 APR	78	0.81	226	0.63
25.000 to 29.999 APR	69	0.72	274	0.76
30.000 to 34.999 APR	1,804	18.72	5,360	14.94
35.000 to 39.999 APR	4,988	51.76	17,257	48.11
40.000 to 69.999 APR	6	0.06	17	0.05
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	105	1.09	270	0.75
Total Loans Made	9,636	100.00	\$ 35,873	100.00

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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>PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u>		
Up to 14.999 APR	2,406	41.28	\$ 14,930	41.61
15.000 to 19.999 APR	239	4.10	1,631	4.55
20.000 to 24.999 APR	100	1.72	784	2.19
25.000 to 29.999 APR	652	11.19	4,423	12.33
30.000 to 34.999 APR	1,555	26.68	9,367	26.11
35.000 to 39.999 APR	850	14.58	4,743	13.22
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Total Loans Made	5,802	100.00	\$ 35,878	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	17,414	98.32	\$ 530,727	98.66
15.000 to 19.999 APR	233	1.32	6,249	1.16
20.000 to 24.999 APR	16	0.09	190	0.04
25.000 to 29.999 APR	31	0.18	366	0.07
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	2	0.01	20	0.00
40.000 to 69.999 APR	4	0.02	187	0.03
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	11	0.06	205	0.04
Total Loans Made	17,711	100.00	\$ 537,944	100.00
Total Personal Property Consumer Loans Made	34,450		\$ 611,897	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>			<u>AUTOMOBILES AND OTHER MOTOR VEHICLES</u>	
Step Rate:				
2.5, 2, 1.5, 1% per month	115	12.78	\$ 200	13.38
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	63	7.00	\$ 94	6.29
15.000 to 19.999 APR	107	11.89	146	9.77
20.000 to 24.999 APR	345	38.33	598	40.00
25.000 to 29.999 APR	249	27.67	430	28.76
30.000 to 34.999 APR	15	1.67	19	1.27
35.000 to 39.999 APR	6	0.67	8	0.54
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	900	100.00	\$ 1,495	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	316	3.72	\$ 1,216	3.80
15.000 to 19.999 APR	393	4.62	1,564	4.89
20.000 to 24.999 APR	773	9.10	2,869	8.97
25.000 to 29.999 APR	277	3.26	998	3.12
30.000 to 34.999 APR	2,170	25.53	8,702	27.20
35.000 to 39.999 APR	4,561	53.67	16,621	51.95
40.000 to 69.999 APR	9	0.11	26	0.08
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	8,499	100.00	\$ 31,996	100.00

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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>AUTOMOBILES AND OTHER MOTOR VEHICLES</u>		
Up to 14.999 APR	3,064	11.64	\$ 24,813	12.64
15.000 to 19.999 APR	2,041	7.75	16,675	8.50
20.000 to 24.999 APR	5,288	20.09	42,743	21.77
25.000 to 29.999 APR	4,578	17.39	34,641	17.65
30.000 to 34.999 APR	6,003	22.80	40,266	20.52
35.000 to 39.999 APR	5,348	20.31	37,104	18.90
40.000 to 69.999 APR	5	0.02	33	0.02
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	26,327	100.00	\$ 196,275	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	58,593	66.53	\$ 1,878,546	80.70
15.000 to 19.999 APR	11,994	13.62	200,811	8.63
20.000 to 24.999 APR	13,079	14.85	193,927	8.33
25.000 to 29.999 APR	2,302	2.61	29,580	1.27
30.000 to 34.999 APR	497	0.56	5,962	0.26
35.000 to 39.999 APR	1,606	1.82	17,779	0.76
40.000 to 69.999 APR	1	0.00	13	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	3	0.00	1,200	0.05
Total Loans Made	88,075	100.00	\$ 2,327,818	100.00
Total Automobiles & Other Motor Vehicles Consumer Loans Made	123,801		\$ 2,557,584	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>			<u>AUTO TITLE LOANS</u>	
Step Rate:				
2.5, 2, 1.5, 1% per month	34	3.17	\$ 24	1.53
Alternate Rate:				
1.6% per month	110	10.24	\$ 188	12.01
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	33	3.07	\$ 58	3.71
15.000 to 19.999 APR	21	1.96	28	1.79
20.000 to 24.999 APR	539	50.19	746	47.67
25.000 to 29.999 APR	9	0.84	13	0.83
30.000 to 34.999 APR	11	1.02	11	0.70
35.000 to 39.999 APR	43	4.00	87	5.56
40.000 to 69.999 APR	58	5.40	95	6.07
70.000 to 99.999 APR	211	19.65	307	19.62
100.000 or More APR	5	0.47	8	0.51
Total Loans Made	1,074	100.00	\$ 1,565	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	716	0.73	\$ 2,118	0.73
15.000 to 19.999 APR	141	0.14	432	0.15
20.000 to 24.999 APR	90	0.09	296	0.10
25.000 to 29.999 APR	49	0.05	137	0.05
30.000 to 34.999 APR	14	0.01	55	0.02
35.000 to 39.999 APR	166	0.17	565	0.19
40.000 to 69.999 APR	4,025	4.13	12,988	4.48
70.000 to 99.999 APR	36,657	37.62	110,261	38.03
100.000 or More APR	55,571	57.04	163,062	56.24
Total Loans Made	97,429	100.00	\$ 289,914	100.00

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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>AUTO TITLE LOANS</u>	
Up to 14.999 APR	121	0.76	\$ 751	0.74
15.000 to 19.999 APR	127	0.80	887	0.87
20.000 to 24.999 APR	43	0.27	297	0.29
25.000 to 29.999 APR	24	0.15	148	0.15
30.000 to 34.999 APR	23	0.15	153	0.15
35.000 to 39.999 APR	142	0.90	1,074	1.05
40.000 to 69.999 APR	2,023	12.76	12,997	12.77
70.000 to 99.999 APR	7,833	49.42	51,784	50.86
100.000 or More APR	<u>5,515</u>	<u>34.79</u>	<u>33,722</u>	<u>33.12</u>
Total Loans Made	<u>15,851</u>	<u>100.00</u>	<u>\$ 101,813</u>	<u>100.00</u>
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	52	2.49	\$ 1,358	4.49
15.000 to 19.999 APR	54	2.58	1,227	4.06
20.000 to 24.999 APR	44	2.11	791	2.62
25.000 to 29.999 APR	11	0.53	185	0.61
30.000 to 34.999 APR	7	0.33	98	0.32
35.000 to 39.999 APR	34	1.63	580	1.92
40.000 to 69.999 APR	560	26.79	7,926	26.21
70.000 to 99.999 APR	1,140	54.55	15,716	51.97
100.000 or More APR	<u>188</u>	<u>9.00</u>	<u>2,360</u>	<u>7.80</u>
Total Loans Made	<u>2,090</u>	<u>100.00</u>	<u>\$ 30,241</u>	<u>100.00</u>
Total Auto Title Consumer Loans Made	<u>116,444</u>		<u>\$ 423,533</u>	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
<u>CONSUMER LOANS</u>				
<u>LOANS UNDER \$2,500</u>			<u>WAGE ASSIGNMENT</u>	
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%	0	0.00	0	0.00
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
Total Loans Made	0	100.00	\$ 0	100.00
<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
Total Loans Made	0	100.00	\$ 0	100.00

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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>WAGE ASSIGNMENT</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
Total Loans Made	<u>0</u>	<u>100.00</u>	<u>\$ 0</u>	<u>100.00</u>
<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
Total Loans Made	<u>0</u>	<u>100.00</u>	<u>\$ 0</u>	<u>100.00</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
in Calendar Year 2015
(\$ 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>REAL PROPERTY</u>	
Up to 14.999 APR	170	100.00	\$ 1,257	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	170	100.00	\$ 1,257	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	77,368	99.31	\$ 24,295,040	98.76
15.000 to 19.999 APR	531	0.68	303,227	1.23
20.000 to 24.999 APR	4	0.01	1,636	0.01
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	77,903	100.00	\$ 24,599,903	100.00
Total Real Property Consumer Loans Made	78,073		\$ 24,601,160	

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ in thousands)

Rates Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS				
<u>LOANS UNDER \$2,500</u>			<u>OTHER SECURITIES</u>	
Step Rate:				
2.5, 2, 1.5, 1% per month	265	2.62	\$ 608	5.04
Alternate Rate:				
1.6% per month	6	0.06	\$ 9	0.07
Federal Reserve Bank Rate plus 10%	0	0.00	0	0.00
Other Rates:				
Up to 14.999 APR	5,563	55.06	\$ 4,373	36.23
15.000 to 19.999 APR	4,260	42.16	7,064	58.53
20.000 to 24.999 APR	5	0.05	8	0.07
25.000 to 29.999 APR	4	0.04	6	0.05
30.000 to 34.999 APR	1	0.01	1	0.01
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	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	10,104	100.00	\$ 12,069	100.00
<u>LOANS OF \$2,500 TO \$4,999</u>				
Up to 14.999 APR	1,448	17.66	\$ 5,513	17.84
15.000 to 19.999 APR	3,767	45.94	14,267	46.16
20.000 to 24.999 APR	117	1.43	480	1.55
25.000 to 29.999 APR	2,830	34.52	10,519	34.03
30.000 to 34.999 APR	17	0.21	59	0.19
35.000 to 39.999 APR	20	0.24	73	0.24
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	8,199	100.00	\$ 30,911	100.00

Exhibit G (Continued)
California Finance Lenders
Loans Made or Refinanced By Interest Rates Charged
in Calendar Year 2015
(\$ 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	1	0.85	\$ 8	0.99
15.000 to 19.999 APR	2	1.69	14	1.73
20.000 to 24.999 APR	3	2.54	24	2.97
25.000 to 29.999 APR	19	16.10	154	19.06
30.000 to 34.999 APR	46	38.98	298	36.88
35.000 to 39.999 APR	18	15.25	115	14.23
40.000 to 69.999 APR	29	24.58	195	24.13
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	118	100.00	\$ 808	100.00
<u>LOANS OF \$10,000 AND MORE</u>				
Up to 14.999 APR	2,539	96.50	\$ 240,681	98.94
15.000 to 19.999 APR	24	0.91	1,489	0.61
20.000 to 24.999 APR	13	0.49	216	0.09
25.000 to 29.999 APR	27	1.03	360	0.15
30.000 to 34.999 APR	13	0.49	317	0.13
35.000 to 39.999 APR	3	0.11	33	0.01
40.000 to 69.999 APR	12	0.46	159	0.07
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	2,631	100.00	\$ 243,256	100.00
Total Other Securities Consumer Loans Made	21,052		\$ 287,044	

Exhibit H
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2015
(\$ in thousands)

	Unsecured		Personal Property	
	Number of Loans	Amount	Number of Loans	Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2014	1,820,356	\$ 2,163,914	34,556	\$ 376,518
Loans Outstanding at Year End 12/31/2015	740,724	3,004,777	36,641	810,009
Loans with One or More Past Due Payments Which are Past due 30 or More Days at 12/31/2015	65,617	146,312	1,008	31,593
During Calendar Year 2015:				
• Number of Loans Charged One or More Late Fees	253,391		27,656	
• Total Late Fees Collected	628,847	9,069	129,800	2,293
• Total Number of Repossessions Conducted	6		103	
• Total Number of Loans Reinstated	5,349		0	
• Total Number of Collateral Redeemed	2		10	
• Total Collateral Sales Resulting in a Deficiency Balance	7	4	32	802
• Total Collateral Sales Resulting in a Surplus Balance	23	15	10	222
• Total Charge-Offs	124,926	335,549	2,794	5,589
Average Contracted Term of Loan (In Months)	33		110	

Exhibit H (Continued)
California Finance Lenders
Schedule of Loan Activity
For Calendar Year 2015
(\$ in thousands)

	Automobiles and Other Motor Vehicles		Auto Title Loans	
	Number of Loans	Amount	Number of Loans	Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2014	1,658,170	\$ 28,079,955	114,530	\$ 367,059
Loans Outstanding at Year End 12/31/2015	2,010,243	31,905,529	122,185	384,929
Loans with One or More Past Due Payments Which are Past due 30 or More Days at 12/31/2015	109,120	2,130,019	19,552	64,715
During Calendar Year 2015:				
• Number of Loans Charged One or More Late Fees	448,291		72,443	
• Total Late Fees Collected	533,599	31,274	119,602	2,610
• Total Number of Repossessions Conducted	39,690		16,989	
• Total Number of Loans Reinstated	6,578		5,115	
• Total Number of Collateral Redeemed	6,638		12,015	
• Total Collateral Sales Resulting in a Deficiency Balance	26,040	309,891	10,357	23,244
• Total Collateral Sales Resulting in a Surplus Balance	251	282	550	2,470
• Total Charge-Offs	38,298	403,101	26,581	48,946
Average Contracted Term of Loan (In Months)	53		25	

Exhibit H (Continued)
California Finance Lenders
Schedule of Loan Activity
For Calendar Year 2015
(\$ in thousands)

	Real Property		Other Security	
	Number of Loans	Amount	Number of Loans	Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2014	60,136	\$ 11,928,415	29,528	\$ 535,673
Loans Outstanding at Year End 12/31/2015	60,308	13,602,478	31,347	638,184
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2015	2,181	374,932	762	10,069
During Calendar Year 2015:				
• Number of Loans Charged One or More Late Fees	8,041		6,663	
• Total Late Fees Collected	21,469	3,135	12,760	147
• Total Number of Foreclosures/ Repossessions Conducted	238		362	
• Total Number of Loans Reinstated	591		0	
• Total Number of Collateral Redeemed	467		4	
• Total Collateral Sales Resulting in a Deficiency Balance	87	8,494	281	3,478
• Total Collateral Sales Resulting in a Surplus Balance	31	3,325	16	32
• Total Charge-Offs	670	45,730	668	2,033
Average Contracted Term of Loan (In Months)	232		94	

Exhibit I
California Finance Lenders
Default Rates by Security Type and Size of Loan
As of December 31, 2015

CONSUMER LOANS UNDER \$2,500

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	34,157	110	75	47
Total # of Loans Outstanding	274,664	985	612	717
Current Loans	236,288	938	466	466
1 Payment Past Due	13,098	24	69	80
2 Payments Past Due	6,210	4	10	58
3 or More Payments Past Due	19,068	19	67	113

	<u>Wage Assignments</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	392	34,781
Total # of Loans Outstanding	0	11,015	287,993
Current Loans	0	10,212	248,370
1 Payment Past Due	0	501	13,772
2 Payments Past Due	0	117	6,399
3 or More Payments Past Due	0	185	19,452

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

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	77,398	1,851	537	21,721
Total # of Loans Outstanding	305,621	1,930	2,203	89,964
Current Loans	258,517	1,618	1,832	65,006
1 Payment Past Due	18,772	76	173	14,590
2 Payments Past Due	9,089	73	69	4,271
3 or More Payments Past Due	19,243	163	129	6,097

	<u>Wage Assignments</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	259	101,766
Total # of Loans Outstanding	0	10,185	409,903
Current Loans	0	9,501	336,474
1 Payment Past Due	0	463	34,074
2 Payments Past Due	0	87	13,589
3 or More Payments Past Due	0	134	25,766

Exhibit I (Continued)
California Finance Lenders
Default Rates by Security Type and Size of Loan
As of December 31, 2015

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

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	11,249	777	1,155	4,145
Total # of Loans Outstanding	69,186	768	25,650	15,555
Current Loans	62,733	646	19,075	11,253
1 Payment Past Due	2,843	19	4,765	2,725
2 Payments Past Due	1,322	22	709	678
3 or More Payments Past Due	2,288	81	1,101	899

	<u>Wage Assignments</u>	<u>Real Property</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	0	5	17,331
Total # of Loans Outstanding	0	38	72	111,269
Current Loans	0	35	53	93,795
1 Payment Past Due	0	0	12	10,364
2 Payments Past Due	0	0	0	2,731
3 or More Payments Past Due	0	3	7	4,379

CONSUMER LOANS \$10,000 or More

	<u>Unsecured</u>	<u>Personal Property</u>	<u>Automobiles & Other Motor Vehicles</u>	<u>Auto Title Loans</u>
Total # of Charge-Offs	2,122	56	36,531	668
Total # of Loans Outstanding	35,093	423,446	1,865,738	2,121
Current Loans	33,044	404,509	1,762,603	1,557
1 Payment Past Due	1,138	395	73,763	364
2 Payments Past Due	407	82	15,053	95
3 or More Payments Past Due	504	18,460	14,319	105

	<u>Wage Assignments</u>	<u>Real Property</u>	<u>Other Security</u>	<u>Totals</u>
Total # of Charge-Offs	0	670	12	40,059
Total # of Loans Outstanding	0	31,876	11,549	2,369,823
Current Loans	0	29,816	11,326	2,242,855
1 Payment Past Due	0	799	142	76,601
2 Payments Past Due	0	320	28	15,985
3 or More Payments Past Due	0	941	53	34,382



California Department of Business Oversight

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