2017

California Department of Business Oversight Annual Report

Operation of Finance Companies Licensed under the California Financing Law

California Department of Business Oversight

June 2018

STATE OF CALIFORNIA
EDMUND G. BROWN JR., GOVERNOR

ALEXIS PODESTA, SECRETARY
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY

JAN LYNN OWEN
COMMISSIONER OF BUSINESS OVERSIGHT

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

Financial Services
California Financing Law

Mona Elsheikh, Deputy Commissioner
Charles Agbonkpolor, Special Administrator
Eric Davies, Examination Manager

TABLE OF CONTENTS

	Page
Introduction	1
Executive Summary...	2
Historical Licensing Data	4
Analysis of Loans Made by CFL Licensees for the Last 10 Years	5
Exhibit A - Consolidated Balance Sheet	6
Exhibit B - Analysis of Loans and Receivables Outstanding	7
Exhibit C - Statement of Income and Expenses.....................................	8
Exhibit D - Analysis of Income Received	9
Exhibit E - Loans Made or Refinanced by Size......................................	10
Exhibit F - Loans Made or Refinanced by Type of Security	11
Exhibit G - Loans Made or Refinanced by Rate Charged	14
Exhibit H - Schedule of Loan Activity	30
Exhibit I - Default Rates by Security Type and Size of Loan	33
Exhibit J - Online Loan Information...	35

INTRODUCTION

This report of licensees under the California Financing Law (CFL) is a composite of annual reports submitted by lender and broker licensees for the calendar year 2017. Licensees' annual reports were submitted in accordance with sections 22159(a) and 22160 of the California Financing Law, 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 (DBO). While the format of the financial information presented follows that of conventional financial statements, the reader should be aware the data presented is primarily statistical in nature.

In all, 3,025 of 3,200 CFL licensees filed their annual reports. The DBO notified the non-filers of its intent to revoke their licenses. Data obtained from a small number of licensees who filed annual reports after the aggregate report was compiled is not included. This omission does not materially affect the integrity of the data reported in this composite report.

Due to rounding, numbers presented throughout this report may not add up precisely to the totals provided, and percentages may not precisely reflect the absolute figures.

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

EXECUTIVE SUMMARY

The number of all consumer loans originated in 2017 changed little from the prior year, increasing just 0.74 percent, to 1,484,257 from 1,473,378 in 2016. However, the aggregate principal amount of those consumer loans decreased 9.9 percent over the same period, to $37.2 billion from $41.3 billion.

Following are more highlights from the data, presented with this important note to provide perspective: The CFL limits interest rates on consumer loans under $2,500, but does not cap interest rates on consumer loans of $2,500 or higher:

- The largest category of consumer loans by numeric volume was the $2,500-$4,999 range, which totaled 547,002. Of those loans, 58.8 percent, or 321,423, carried annual percentage rates (APR) of 100 percent or higher. The principal amount of the triple-digit APR loans totaled $922 million, which represented 54.3 percent of the aggregate principal amount in the $2,500-$4,999 range.

  Both the number and dollar amount of the triple-digit APR loans in this category increased by roughly 5 percent from 2016.

- In the $5,000-$9,999 consumer loan range, both the number and principal amount of triple-digit APR loans fell significantly from 2016. The number dropped 23.9 percent, to 30,784. The total principal amount declined 23.7 percent, to $170.6 million.

- The number of auto title-secured loans in 2017 increased 4.5 percent from 2016, to 112,983 from 108,080. However, the aggregate principal amount of these loans decreased 3.15 percent, to $419.5 million from $433.2 million.

  In the $2,500-$4,999 range, auto title-secured loans with triple-digit APRs accounted for 61.6 percent of the total number and 59.2 percent of the aggregate principal amount.

- The number of unsecured consumer loans under $2,500 in 2017 declined by 1.6 percent from 2016, to 493,273, while the total principal amount increased 7.3 percent, to $366.6 million.

- The number of consumer loans made online in 2017 dropped 6.5 percent from 2016, to 381,197. The total principal amount of such loans, however, increased by 1.7 percent to $4.55 billion. In the category of unsecured consumer loans of $2,500 or higher -- which have no interest rate limits -- online lending dominated. It accounted for 58.7 percent of the total number and 50.4 percent of the aggregate principal amount.

HISTORICAL LICENSING DATA

The table below shows the number of California Financing Law (CFL) licensees (including branches) at the end of each calendar year, and the number of license applications the DBO received each year for the last 10 years. The number of licensees increased 8.0 percent in 2017 compared to 2016.

Year	Number of Licensed Companies	Number of Licensed Locations	Number of Applications for New Licenses
2017	3,200	6,776	1,398
2016	2,963	6,521	1,517
2015	2,580	6,369	1,358
2014	2,185	5,018	1,254
2013	2,155	4,776	1,191
2012	2,056	4,385	889
2011	2,026	4,302	910
2010	2,261	4,327	1,022
2009	2,730	4,964	1,097
2008	3,378	5,618	1,188

Analysis of Loans Made by CFL Licensees for the Last 10 Years

CALIFORNIA FINANCE LENDERS					
Calendar Year	Number of Loans Made	Principal Amount of Loans Made	Average Size of Loans Made		
			Consumer Loans	Commercial Loans	All Loans
2017	2,454,214	$ 193,508,902,641	$ 25,050	$ 161,171	$ 78,848
2016	2,458,141	$ 226,669,227,682	$ 28,040	$ 188,224	$ 92,212
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

Exhibit A
California Financing Law Licensees
Consolidated Balance Sheet
As of December 31, 2017
($ in thousands)

ASSETS			% of Total Assets
Cash	$	63,337,133	2.41
Investments		443,208,363	16.89
California Finance Lenders Loan Receivables		111,129,200	4.24
Other Receivables		1,139,986,539	43.45
Reserves and Withholds by Banks and Finance Companies		4,064,321	0.15
Real and Personal Property (Net)		133,850,856	5.10
Prepaid Expenses and Deferred Charges		6,438,996	0.25
Commissions Receivables		431,998	0.02
Other Assets		721,414,856	27.49
Total Assets	$	2,623,862,262	100.00

LIABILITIES AND NET WORTH			% of Total Liabilities and Net Worth
Loans and Notes Payable from Third Parties	$	443,610,453	16.91
Loans and Notes Payable from Parent Companies, Affiliates, etc.		461,277,262	17.58
Bonds, Debentures, and Certificates of Indebtedness		454,155,886	17.31
Accounts Payable		201,218,180	7.67
Dealers' Reserves and Withholds		578,851	0.02
Accrued Taxes Other Than Income Tax		758,304	0.03
Reserve for Income Taxes		39,046,891	1.49
Credit Insurance Premiums Due Insurer		220,954	0.01
Other Liabilities and Accruals		467,834,931	17.83
Total Liabilities		2,068,701,713	78.84
Net Worth		555,160,549	21.16
Total Liabilities and Net Worth	$	2,623,862,262	100.00

Exhibit B
California Finance Lenders
Analysis of Loans and Receivables Outstanding
As of December 31, 2017
($ in thousands)

CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES		Aggregate Balance	% of Subtotal
Consumer Loans	$	14,084,196	12.41
Commercial Loans		99,417,305	87.59
Subtotal	$	113,501,501	100.00
Less: Unearned Pre-computed Charges		597,084	
Allowance for Bad Debts		1,775,217	
Net California Finance Lenders Loan Receivables	$	111,129,200	

OTHER RECEIVABLES			
Sales Contracts	$	364,057,566	31.25
Leases (True Leases)		156,391,138	13.43
Factoring		6,415,284	0.55
Other		638,008,537	54.77
Subtotal	$	1,164,872,525	100.00
Less: Unearned Pre-computed Charges		13,852,679	
Allowance for Bad Debts		11,033,306	
Net California Finance Lenders Loan Receivables	$	1,139,986,540	

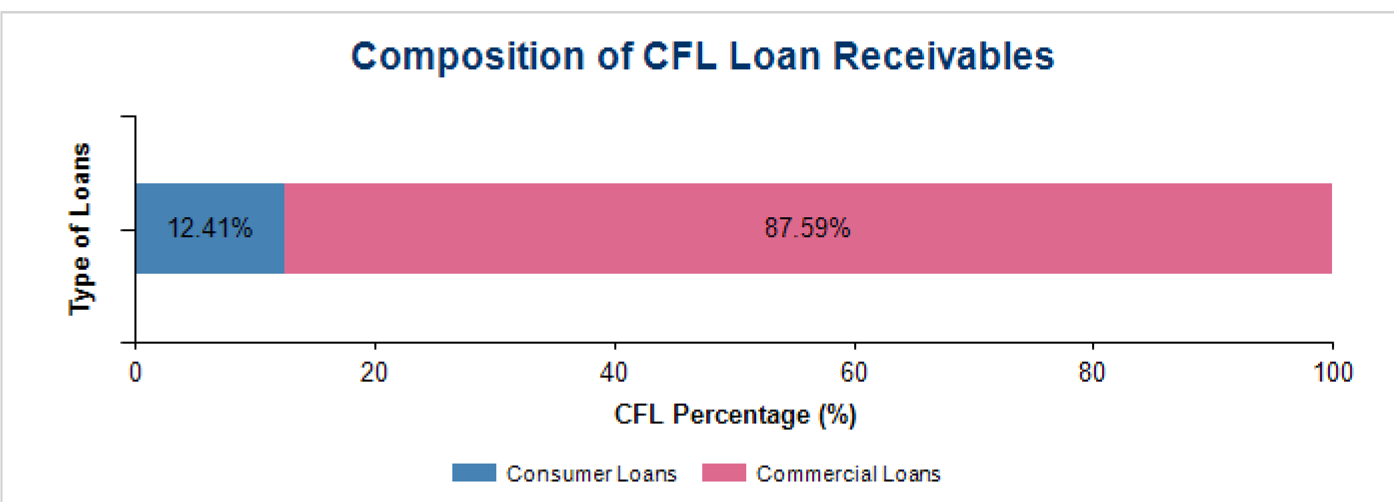

Exhibit C
California Financing Law Licensees
Statement of Income and Expenses
Calendar Year 2017
($ in thousands)

INCOME			% of Total Income
Gross Income of California Financing Law Licensees from Loans Made and Brokered Loans	$	12,065,146	2.13
Gross Income from All Other Businesses and Sources		553,253,094	97.87
Total Gross Income	$	565,318,240	100.00
EXPENSES			
Loss on Loans Receivable	$	3,885,877	0.69
Professional Audit and Accounting Services		1,512,511	0.27
Insurance and Bond Premiums		672,949	0.12
Legal Services and Expenses		1,698,500	0.30
Occupancy Expenses		3,358,383	0.59
Provision for Bad Debt Allowance		7,981,146	1.41
Salaries and Bonuses: Employees		39,769,701	7.03
Salaries and Bonuses: Owners, Partners, Executives		1,173,362	0.21
Depreciation		34,836,188	6.16
License Fees and Taxes		855,940	0.15
Telephone and Utilities		913,599	0.16
Advertising and Promotions		3,617,111	0.64
Other Expenses		339,111,875	59.99
Total Expenses Before Interest and Income Taxes	$	439,387,142	77.72
Income or Loss Before Interest and Income Taxes	$	125,931,098	22.28
Less: Interest Paid to Bona Fide Third Parties		25,737,876	4.55
Interest Paid to Parent Company, Affiliates and Others		9,770,111	1.73
Income or Loss Before Income Taxes	$	90,423,111	16.00
Less: Provision for Income Taxes		(15,675,790)	(2.77)
Net Income or (Loss)	$	106,098,901	18.77

Exhibit D
California Financing Law Licensees
Analysis of Income Received
Calendar Year 2017
($ in thousands)

CFL LOANS MADE AND CFL-BROKERED LOANS	Loans Under $2,500	Loans $2,500 and Over	Total
CONSUMER LOANS			
Charges Earned on Loans	$ 417,918	$ 2,914,305	$ 3,332,223
Collection from Charged-Off Accounts	520	23,861	24,381
Income from Credit Insurance	30	1,295	1,325
Other Insurance Commissions	72	1,786	1,858
Administrative Fees	7,744	161,806	169,550
Commissions from Loan Brokering	6,019	140,059	146,078
Other Income	13,608	429,323	442,931
Income from Consumer Loans	$ 445,911	$ 3,672,435	$ 4,118,346
COMMERCIAL LOANS			
Charges Earned on Loans			$ 6,934,657
Collection from Charged-Off Accounts			27,335
Income from Credit Insurance			998
Other Insurance Commissions			6,580
Commissions from Loan Brokering			76,697
Other Income			900,533
Income from Commercial Loans			$ 7,946,800
Total Income from All Loans			$ 12,065,146

ALL OTHER BUSINESS AND SOURCES	
Charges Earned on Loans	$ 124,328,552
Other Interest or Return on Investments	11,940,595
Collection from Charged-Off Accounts	3,227,654
Income from Credit Insurance	104
Other Insurance Commissions	976,341
Other Income Relating to Loans	412,779,849
Total Income from All Other Business and Sources	$ 553,253,095

Exhibit E
California Finance Lenders
Loans Made or Refinanced by Size
Calendar Year 2017
($ in thousands)

Size of Loans	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS				
$ 499 or less	190,332	12.82	$ 41,706	0.11
500 to 1,999	287,568	19.37	276,319	0.74
2,000 to 2,499	29,775	2.01	66,591	0.18
2,500 to 4,999	547,002	36.85	1,698,869	4.57
5,000 to 9,999	198,143	13.35	1,262,917	3.40
10,000 or more	231,437	15.59	33,833,643	91.00
Total Consumer Loans Made	1,484,257	100.00	$ 37,180,045	100.00
COMMERCIAL LOANS				
$5,000 or more	969,957	100.00	$ 156,328,857	100.00
Total Commercial Loans Made	969,957	100.00	$ 156,328,857	100.00
Total Loans Made, All Categories	2,454,214		$ 193,508,902	

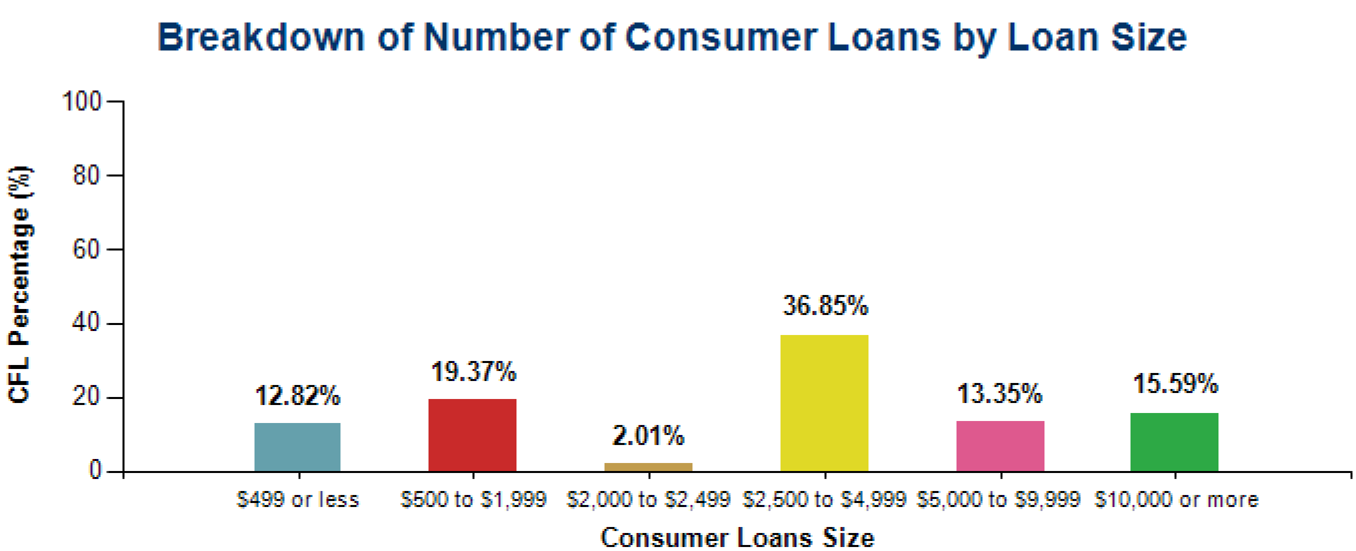

Exhibit F
California Finance Lenders
Loans Made or Refinanced by Type of Security
Calendar Year 2017
($ in thousands)

Type of Security	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS					
LOANS UNDER $2,500					
Unsecured	493,273	97.16	$	366,629	95.32
Personal Property	840	0.17		1,483	0.39
Automobiles & Other Motor Vehicles	525	0.10		974	0.25
Auto Title Loans	840	0.17		897	0.23
Wage Assignments	0	0.00		0	0.00
Other Security	12,197	2.40		14,634	3.80
Total Loans Made	507,675	100.00	$	384,617	100.00
LOANS OF $2,500 TO $4,999					
Unsecured	422,061	77.16	$	1,305,557	76.85
Personal Property	13,306	2.43		44,572	2.62
Automobiles & Other Motor Vehicles	7,918	1.45		30,292	1.78
Auto Title Loans	94,518	17.28		284,409	16.74
Wage Assignments	0	0.00		0	0.00
Other Security	9,199	1.68		34,039	2.00
Total Loans Made	547,002	100.00	$	1,698,869	100.00
LOANS OF $5,000 TO $9,999					
Unsecured	147,272	74.33	$	911,763	72.19
Personal Property	8,322	4.20		53,090	4.20
Automobiles & Other Motor Vehicles	25,489	12.86		188,279	14.91
Auto Title Loans	15,336	7.74		97,317	7.71
Wage Assignments	0	0.00		0	0.00
Real Property	352	0.18		2,743	0.22
Other Security	1,372	0.69		9,726	0.77
Total Loans Made	198,143	100.00	$	1,262,918	100.00
LOANS OF $10,000 AND MORE					
Unsecured	47,724	20.62	$	2,813,475	8.32
Personal Property	14,043	6.07		472,298	1.40
Automobiles & Other Motor Vehicles	82,158	35.50		2,230,792	6.59
Auto Title Loans	2,289	0.99		36,917	0.11
Wage Assignments	0	0.00		0	0.00
Real Property	81,413	35.18		27,943,990	82.59
Other Security	3,810	1.65		336,170	0.99
Total Loans Made	231,437	100.00	$	33,833,642	100.00
Total Consumer Loans Made	1,484,257		$	37,180,046	

Exhibit F (continued)
California Finance Lenders
Loans Made or Refinanced by Type of Security
Calendar Year 2017
($ in thousands)

Type of Security	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
ALL CONSUMER LOANS					
Unsecured	1,110,330	74.81	$	5,397,424	14.52
Personal Property	36,511	2.46		571,443	1.54
Automobiles & Other Motor Vehicles	116,090	7.82		2,450,337	6.59
Auto Title Loans	112,983	7.61		419,540	1.13
Wage Assignments	0	0.00		0	0.00
Real Property	81,765	5.51		27,946,733	75.17
Other Security	26,578	1.79		394,569	1.06
Total Consumer Loans Made	1,484,257	100.00	$	37,180,046	100.00

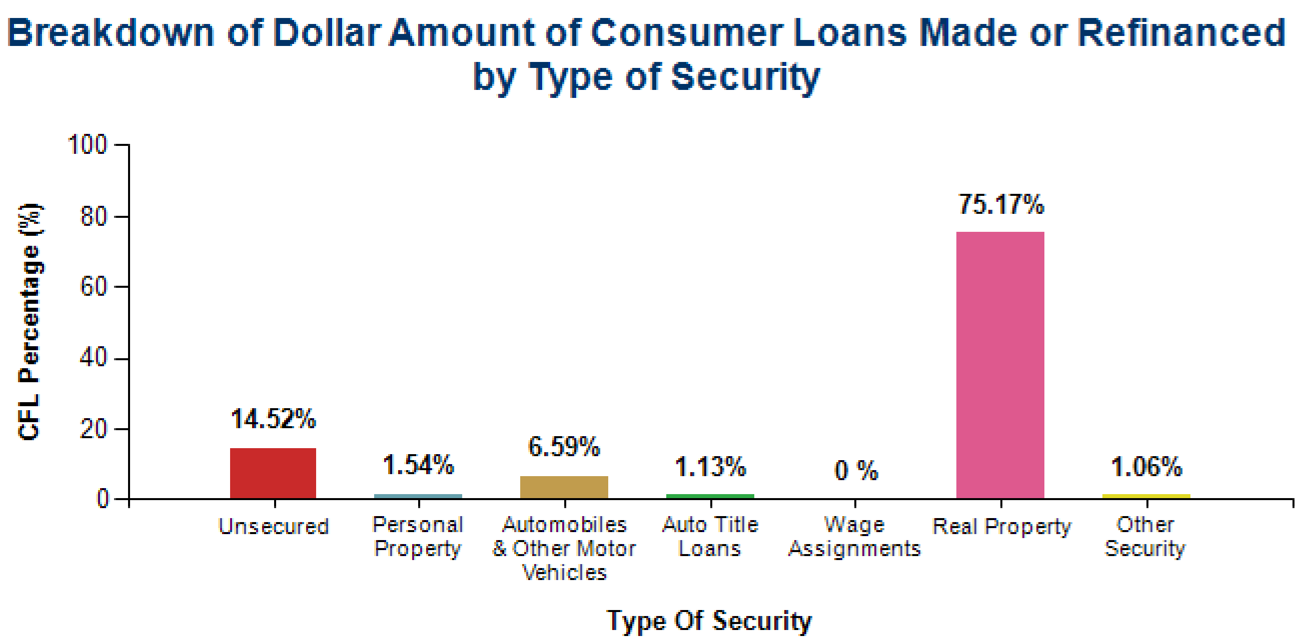

Exhibit F (continued)
California Finance Lenders
Loans Made or Refinanced by Type of Security
Calendar Year 2017
($ in thousands)

Type of Security	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
COMMERCIAL LOANS				
Unsecured	57,286	5.91	$ 9,920,668	6.35
Personal Property	22,632	2.33	3,451,038	2.21
Automobiles & Other Motor Vehicles	610,115	62.90	52,356,836	33.49
Business Equipment	98,185	10.12	6,767,436	4.33
Real Property	19,330	1.99	61,193,545	39.14
Other Security	162,409	16.74	22,639,334	14.48
Total Commercial Loans Made	969,957	100.00	$ 156,328,857	100.00
Total Loans Made, All Categories	2,454,214		$ 193,508,903	

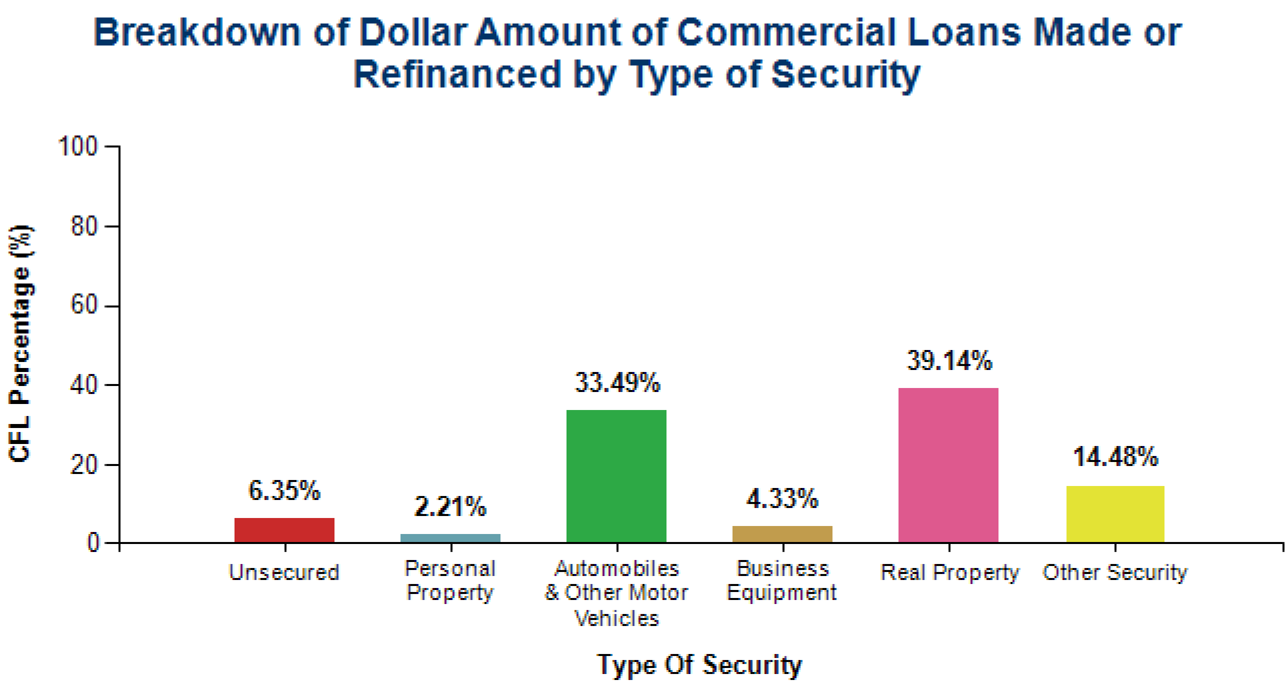

Exhibit G
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS					
LOANS UNDER $2,500					
Step Rate:					
2.5, 2, 1.5, 1% per month	126,924		$	34,367	
Alternate Rate:					
1.6% per month	7			9	
Federal Reserve Bank Rate plus 10%	0			0	
Other Rates:					
Up to 14.999 APR	13,071	2.57	$	8,911	2.32
15.000 to 19.999 APR	11,166	2.20		14,048	3.65
20.000 to 24.999 APR	53,019	10.44		25,749	6.69
25.000 to 29.999 APR	20,574	4.05		20,769	5.40
30.000 to 34.999 APR	95,554	18.82		36,221	9.42
35.000 to 39.999 APR	41,695	8.21		65,569	17.05
40.000 to 69.999 APR	247,002	48.65		204,884	53.27
70.000 to 99.999 APR	21,544	4.24		6,584	1.71
100.000 or More APR	3,790	0.75		1,330	0.35
Variable Rate	260	0.05		552	0.14
Total Loans Made	507,675	100.00	$	384,617	100.00
LOANS OF $2,500 TO $4,999					
Up to 14.999 APR	3,950	0.72	$	13,640	0.80
15.000 to 19.999 APR	4,980	0.91		18,236	1.07
20.000 to 24.999 APR	2,011	0.37		6,842	0.40
25.000 to 29.999 APR	7,357	1.34		26,453	1.56
30.000 to 34.999 APR	24,435	4.47		93,386	5.50
35.000 to 39.999 APR	120,964	22.11		420,602	24.76
40.000 to 69.999 APR	9,891	1.81		32,906	1.94
70.000 to 99.999 APR	51,954	9.50		164,726	9.70
100.000 or More APR	321,423	58.76		921,979	54.27
Variable Rate	37	0.01		98	0.01
Total Loans Made	547,002	100.00	$	1,698,868	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS					
LOANS OF $5,000 TO $9,999					
Up to 14.999 APR	5,307	2.68	$	40,168	3.18
15.000 to 19.999 APR	1,517	0.77		11,864	0.94
20.000 to 24.999 APR	6,226	3.14		48,731	3.86
25.000 to 29.999 APR	20,513	10.35		150,609	11.93
30.000 to 34.999 APR	57,619	29.08		357,511	28.31
35.000 to 39.999 APR	55,721	28.12		357,181	28.28
40.000 to 69.999 APR	6,240	3.15		41,666	3.30
70.000 to 99.999 APR	14,120	7.13		83,874	6.64
100.000 or More APR	30,784	15.54		170,628	13.51
Variable Rate	96	0.05		687	0.05
Total Loans Made	198,143	100.00	$	1,262,919	100.00
LOANS OF $10,000 AND MORE					
Up to 14.999 APR	184,310	79.64	$	32,124,355	94.95
15.000 to 19.999 APR	9,485	4.10		182,686	0.54
20.000 to 24.999 APR	16,219	7.01		570,653	1.69
25.000 to 29.999 APR	5,334	2.30		84,356	0.25
30.000 to 34.999 APR	2,047	0.88		26,353	0.08
35.000 to 39.999 APR	7,465	3.23		91,729	0.27
40.000 to 69.999 APR	701	0.30		11,347	0.03
70.000 to 99.999 APR	2,673	1.15		31,658	0.09
100.000 or More APR	693	0.30		33,607	0.10
Variable Rate	2,510	1.08		676,898	2.00
Total Loans Made	231,437	100.00	$	33,833,642	100.00
Total Consumer Loans Made	1,484,257		$	37,180,046	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
COMMERCIAL LOANS					
Up to 14.999 APR	757,136	78.06	$	129,928,643	83.11
15.000 to 19.999 APR	35,714	3.68		1,683,020	1.08
20.000 to 24.999 APR	8,052	0.83		511,896	0.33
25.000 to 29.999 APR	17,403	1.79		369,409	0.24
30.000 to 34.999 APR	7,589	0.78		178,927	0.11
35.000 to 39.999 APR	9,055	0.93		211,917	0.14
40.000 to 69.999 APR	41,902	4.32		608,598	0.39
70.000 to 99.999 APR	7,277	0.75		249,231	0.16
100.000 or More APR	4,394	0.45		242,714	0.16
Variable Rate	81,435	8.40		22,344,502	14.29
Total Commercial Loans Made	969,957	100.00	$	156,328,857	100.00
Total Loans Made, All Categories	2,454,214		$	193,508,904	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - UNSECURED					
LOANS UNDER $2,500					
Step Rate:					
2.5, 2, 1.5, 1% per month	126,901		$	34,327	
Alternate Rate:					
1.6% per month	5			7	
Federal Reserve Bank Rate plus 10%	0			0	
Other Rates:					
Up to 14.999 APR	8,005	1.62	$	3,507	0.96
15.000 to 19.999 APR	6,396	1.30		6,293	1.72
20.000 to 24.999 APR	52,159	10.57		24,119	6.58
25.000 to 29.999 APR	20,034	4.06		19,976	5.45
30.000 to 34.999 APR	95,248	19.31		35,853	9.78
35.000 to 39.999 APR	41,674	8.45		65,553	17.88
40.000 to 69.999 APR	244,763	49.62		203,499	55.51
70.000 to 99.999 APR	21,543	4.37		6,582	1.80
100.000 or More APR	3,451	0.70		1,248	0.34
Variable Rate	0	0.00		0	0.00
Total Loans Made	493,273	100.00	$	366,630	100.00
LOANS OF $2,500 TO $4,999					
Up to 14.999 APR	1,854	0.44	$	6,009	0.46
15.000 to 19.999 APR	921	0.22		2,994	0.23
20.000 to 24.999 APR	1,143	0.27		3,691	0.28
25.000 to 29.999 APR	3,606	0.85		12,627	0.97
30.000 to 34.999 APR	22,862	5.42		87,471	6.70
35.000 to 39.999 APR	108,445	25.69		374,389	28.68
40.000 to 69.999 APR	7,742	1.83		25,843	1.98
70.000 to 99.999 APR	18,416	4.36		57,830	4.43
100.000 or More APR	257,072	60.91		734,703	56.28
Variable Rate	0	0.00		0	0.00
Total Loans Made	422,061	100.00	$	1,305,557	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS - UNSECURED				
LOANS OF $5,000 TO $9,999				
Up to 14.999 APR	2,302	1.56	$ 16,226	1.78
15.000 to 19.999 APR	197	0.13	1,342	0.15
20.000 to 24.999 APR	862	0.59	6,380	0.70
25.000 to 29.999 APR	17,170	11.66	126,074	13.83
30.000 to 34.999 APR	53,680	36.45	329,762	36.17
35.000 to 39.999 APR	36,647	24.88	228,977	25.11
40.000 to 69.999 APR	4,856	3.30	32,493	3.56
70.000 to 99.999 APR	6,804	4.62	37,614	4.13
100.000 or More APR	24,662	16.75	132,238	14.50
Variable Rate	92	0.06	658	0.07
Total Loans Made	147,272	100.00	$ 911,764	100.00
LOANS OF $10,000 AND MORE				
Up to 14.999 APR	33,545	70.29	$ 2,218,678	78.86
15.000 to 19.999 APR	823	1.72	18,655	0.66
20.000 to 24.999 APR	2,642	5.54	360,404	12.81
25.000 to 29.999 APR	2,810	5.89	47,787	1.70
30.000 to 34.999 APR	727	1.52	8,546	0.30
35.000 to 39.999 APR	3,937	8.25	48,445	1.72
40.000 to 69.999 APR	187	0.39	3,290	0.12
70.000 to 99.999 APR	1,742	3.65	18,662	0.66
100.000 or More APR	111	0.23	1,657	0.06
Variable Rate	1,200	2.51	87,352	3.10
Total Loans Made	47,724	100.00	$ 2,813,476	100.00
Total Unsecured Consumer Loans Made	1,110,330		$ 5,397,427	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - PERSONAL PROPERTY (HOUSEHOLD ITEMS)					
LOANS UNDER $2,500					
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	197	23.45	$	312	21.02
15.000 to 19.999 APR	45	5.36		67	4.51
20.000 to 24.999 APR	465	55.36		878	59.16
25.000 to 29.999 APR	125	14.88		215	14.49
30.000 to 34.999 APR	7	0.83		10	0.67
35.000 to 39.999 APR	1	0.12		2	0.13
40.000 to 69.999 APR	0	0.00		0	0.00
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	0	0.00		0	0.00
Variable Rate	0	0.00		0	0.00
Total Loans Made	840	100.00	$	1,484	100.00
LOANS OF $2,500 TO $4,999					
Up to 14.999 APR	153	1.15	$	552	1.24
15.000 to 19.999 APR	44	0.33		168	0.38
20.000 to 24.999 APR	46	0.35		150	0.34
25.000 to 29.999 APR	505	3.80		1,803	4.05
30.000 to 34.999 APR	636	4.78		2,300	5.16
35.000 to 39.999 APR	5,767	43.34		20,717	46.48
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	6,155	46.26		18,882	42.36
Variable Rate	0	0.00		0	0.00
Total Loans Made	13,306	100.00	$	44,572	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - PERSONAL PROPERTY (HOUSEHOLD ITEMS)					
LOANS OF $5,000 TO $9,999					
Up to 14.999 APR	3	0.04	$	22	0.04
15.000 to 19.999 APR	34	0.41		242	0.46
20.000 to 24.999 APR	55	0.66		396	0.75
25.000 to 29.999 APR	737	8.86		4,842	9.12
30.000 to 34.999 APR	1,016	12.21		6,637	12.50
35.000 to 39.999 APR	6,477	77.83		40,951	77.14
40.000 to 69.999 APR	0	0.00		0	0.00
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	0	0.00		0	0.00
Variable Rate	0	0.00		0	0.00
Total Loans Made	8,322	100.00	$	53,090	100.00
LOANS OF $10,000 AND MORE					
Up to 14.999 APR	13,677	97.39	$	464,900	98.43
15.000 to 19.999 APR	49	0.35		3,532	0.75
20.000 to 24.999 APR	30	0.21		406	0.09
25.000 to 29.999 APR	53	0.38		684	0.14
30.000 to 34.999 APR	38	0.27		468	0.10
35.000 to 39.999 APR	196	1.40		2,309	0.49
40.000 to 69.999 APR	0	0.00		0	0.00
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	0	0.00		0	0.00
Variable Rate	0	0.00		0	0.00
Total Loans Made	14,043	100.00	$	472,299	100.00
Total Personal Property Consumer Loans Made	36,511		$	571,445	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - AUTOMOBILES AND OTHER MOTOR VEHICLES					
LOANS UNDER $2,500					
Step Rate:					
2.5, 2, 1.5, 1% per month	20		$	36	
Alternate Rate:					
1.6% per month	0			0	
Federal Reserve Bank Rate plus 10%	0			0	
Other Rates:					
Up to 14.999 APR	123	23.43	$	207	21.27
15.000 to 19.999 APR	11	2.10		20	2.06
20.000 to 24.999 APR	205	39.05		420	43.17
25.000 to 29.999 APR	138	26.29		259	26.62
30.000 to 34.999 APR	36	6.86		55	5.65
35.000 to 39.999 APR	5	0.95		6	0.62
40.000 to 69.999 APR	7	1.33		6	0.62
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	0	0.00		0	0.00
Variable Rate	0	0.00		0	0.00
Total Loans Made	525	100.00	$	973	100.00
LOANS OF $2,500 TO $4,999					
Up to 14.999 APR	275	3.47	$	1,062	3.51
15.000 to 19.999 APR	181	2.29		692	2.28
20.000 to 24.999 APR	616	7.78		2,354	7.77
25.000 to 29.999 APR	285	3.60		1,034	3.41
30.000 to 34.999 APR	775	9.79		3,039	10.03
35.000 to 39.999 APR	5,777	72.96		22,082	72.90
40.000 to 69.999 APR	5	0.06		19	0.06
70.000 to 99.999 APR	2	0.03		5	0.02
100.000 or More APR	2	0.03		5	0.02
Variable Rate	0	0.00		0	0.00
Total Loans Made	7,918	100.00	$	30,292	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - AUTOMOBILES AND OTHER MOTOR VEHICLES					
LOANS OF $5,000 TO $9,999					
Up to 14.999 APR	2,602	10.21	$	20,841	11.07
15.000 to 19.999 APR	1,249	4.90		10,015	5.32
20.000 to 24.999 APR	5,217	20.47		41,196	21.88
25.000 to 29.999 APR	2,415	9.47		18,163	9.65
30.000 to 34.999 APR	2,403	9.43		17,535	9.31
35.000 to 39.999 APR	11,600	45.51		80,512	42.76
40.000 to 69.999 APR	2	0.01		12	0.01
70.000 to 99.999 APR	1	0.00		5	0.00
100.000 or More APR	0	0.00		0	0.00
Variable Rate	0	0.00		0	0.00
Total Loans Made	25,489	100.00	$	188,279	100.00
LOANS OF $10,000 AND MORE					
Up to 14.999 APR	54,017	65.75	$	1,785,926	80.06
15.000 to 19.999 APR	8,398	10.22		153,871	6.90
20.000 to 24.999 APR	13,355	16.26		206,363	9.25
25.000 to 29.999 APR	2,319	2.82		33,572	1.50
30.000 to 34.999 APR	1,084	1.32		14,469	0.65
35.000 to 39.999 APR	2,976	3.62		36,330	1.63
40.000 to 69.999 APR	7	0.01		86	0.00
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	2	0.00		175	0.01
Variable Rate	0	0.00		0	0.00
Total Loans Made	82,158	100.00	$	2,230,792	100.00
Total Automobiles & Other Motor Vehicles Consumer Loans Made	116,090		$	2,450,336	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - AUTO TITLE LOANS					
LOANS UNDER $2,500					
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	256	30.48	$	246	27.42
15.000 to 19.999 APR	95	11.31		124	13.82
20.000 to 24.999 APR	72	8.57		97	10.81
25.000 to 29.999 APR	151	17.98		126	14.05
30.000 to 34.999 APR	256	30.48		294	32.78
35.000 to 39.999 APR	3	0.36		3	0.33
40.000 to 69.999 APR	1	0.12		1	0.11
70.000 to 99.999 APR	1	0.12		2	0.22
100.000 or More APR	5	0.60		4	0.45
Variable Rate	0	0.00		0	0.00
Total Loans Made	840	100.00	$	897	100.00
LOANS OF $2,500 TO $4,999					
Up to 14.999 APR	79	0.08	$	241	0.08
15.000 to 19.999 APR	45	0.05		157	0.06
20.000 to 24.999 APR	34	0.04		114	0.04
25.000 to 29.999 APR	4	0.00		13	0.00
30.000 to 34.999 APR	43	0.05		151	0.05
35.000 to 39.999 APR	465	0.49		1,544	0.54
40.000 to 69.999 APR	2,081	2.20		6,813	2.40
70.000 to 99.999 APR	33,536	35.48		106,891	37.58
100.000 or More APR	58,194	61.57		168,389	59.21
Variable Rate	37	0.04		98	0.03
Total Loans Made	94,518	100.00	$	284,411	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - AUTO TITLE LOANS					
LOANS OF $5,000 TO $9,999					
Up to 14.999 APR	37	0.24	$	270	0.28
15.000 to 19.999 APR	31	0.20		213	0.22
20.000 to 24.999 APR	22	0.14		144	0.15
25.000 to 29.999 APR	15	0.10		99	0.10
30.000 to 34.999 APR	196	1.28		1,340	1.38
35.000 to 39.999 APR	259	1.69		1,706	1.75
40.000 to 69.999 APR	1,339	8.73		8,899	9.14
70.000 to 99.999 APR	7,315	47.70		46,255	47.53
100.000 or More APR	6,122	39.92		38,390	39.45
Variable Rate	0	0.00		0	0.00
Total Loans Made	15,336	100.00	$	97,316	100.00
LOANS OF $10,000 AND MORE					
Up to 14.999 APR	52	2.27	$	4,525	12.26
15.000 to 19.999 APR	26	1.14		685	1.86
20.000 to 24.999 APR	26	1.14		782	2.12
25.000 to 29.999 APR	32	1.40		671	1.82
30.000 to 34.999 APR	114	4.98		1,682	4.56
35.000 to 39.999 APR	113	4.94		1,666	4.51
40.000 to 69.999 APR	486	21.23		7,601	20.59
70.000 to 99.999 APR	930	40.63		12,986	35.18
100.000 or More APR	510	22.28		6,319	17.12
Variable Rate	0	0.00		0	0.00
Total Loans Made	2,289	100.00	$	36,917	100.00
Total Auto Title Consumer Loans Made	112,983		$	419,541	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS - WAGE ASSIGNMENT				
LOANS UNDER $2,500				
Step Rate:				
2.5, 2, 1.5, 1% per month	0		$ 0	
Alternate Rate:				
1.6% per month	0		0	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	0	0.00	$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	$ 0	0.00
LOANS OF $2,500 TO $4,999				
Up to 14.999 APR	0	0.00	$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	$ 0	0.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS - WAGE ASSIGNMENT				
LOANS OF $5,000 TO $9,999				
Up to 14.999 APR	0	0.00	$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	$ 0	0.00
LOANS OF $10,000 AND MORE				
Up to 14.999 APR	0	0.00	$ 0	0.00
15.000 to 19.999 APR	0	0.00	0	0.00
20.000 to 24.999 APR	0	0.00	0	0.00
25.000 to 29.999 APR	0	0.00	0	0.00
30.000 to 34.999 APR	0	0.00	0	0.00
35.000 to 39.999 APR	0	0.00	0	0.00
40.000 to 69.999 APR	0	0.00	0	0.00
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	0	0.00	$ 0	0.00
Total Wage Assignment Consumer Loans Made	0		$ 0	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number		Principal Amount	% of Total Amount
CONSUMER LOANS - REAL PROPERTY					
LOANS OF $5,000 TO $9,999					
Up to 14.999 APR	346	98.30	$	2,698	98.36
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	2	0.57		16	0.58
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	0	0.00		0	0.00
Variable Rate	4	1.14		29	1.06
Total Loans Made	352	100.00	$	2,743	100.00
LOANS OF $10,000 AND MORE					
Up to 14.999 APR	80,082	98.37	$	27,346,652	97.86
15.000 to 19.999 APR	7	0.01		1,923	0.01
20.000 to 24.999 APR	2	0.00		420	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	1	0.00		22	0.00
40.000 to 69.999 APR	1	0.00		35	0.00
70.000 to 99.999 APR	0	0.00		0	0.00
100.000 or More APR	10	0.01		5,392	0.02
Variable Rate	1,310	1.61		589,546	2.11
Total Loans Made	81,413	100.00	$	27,943,990	100.00
Total Real Property Consumer Loans Made	81,765		$	27,946,733	

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS - OTHER SECURITIES				
LOANS UNDER $2,500				
Step Rate:				
2.5, 2, 1.5, 1% per month	3		$ 5	
Alternate Rate:				
1.6% per month	2		2	
Federal Reserve Bank Rate plus 10%	0		0	
Other Rates:				
Up to 14.999 APR	4,490	36.81	$ 4,639	31.70
15.000 to 19.999 APR	4,619	37.87	7,543	51.55
20.000 to 24.999 APR	118	0.97	235	1.61
25.000 to 29.999 APR	126	1.03	193	1.32
30.000 to 34.999 APR	7	0.06	9	0.06
35.000 to 39.999 APR	12	0.10	6	0.04
40.000 to 69.999 APR	2,231	18.29	1,378	9.42
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	334	2.74	78	0.53
Variable Rate	260	2.13	552	3.77
Total Loans Made	12,197	100.00	$ 14,633	100.00
LOANS OF $2,500 TO $4,999				
Up to 14.999 APR	1,589	17.27	$ 5,777	16.97
15.000 to 19.999 APR	3,789	41.19	14,226	41.79
20.000 to 24.999 APR	172	1.87	533	1.57
25.000 to 29.999 APR	2,957	32.14	10,976	32.25
30.000 to 34.999 APR	119	1.29	425	1.25
35.000 to 39.999 APR	510	5.54	1,871	5.50
40.000 to 69.999 APR	63	0.68	231	0.68
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	9,199	100.00	$ 34,039	100.00

Exhibit G (continued)
California Finance Lenders
Loans Made or Refinanced by Rate Charged
Calendar Year 2017
($ in thousands)

Rate Charged	Number of Loans	% of Total Number	Principal Amount	% of Total Amount
CONSUMER LOANS - OTHER SECURITIES				
LOANS OF $5,000 TO $9,999				
Up to 14.999 APR	17	1.24	$ 110	1.13
15.000 to 19.999 APR	6	0.44	53	0.54
20.000 to 24.999 APR	70	5.10	615	6.32
25.000 to 29.999 APR	176	12.83	1,431	14.71
30.000 to 34.999 APR	324	23.62	2,237	23.00
35.000 to 39.999 APR	738	53.79	5,034	51.76
40.000 to 69.999 APR	41	2.99	246	2.53
70.000 to 99.999 APR	0	0.00	0	0.00
100.000 or More APR	0	0.00	0	0.00
Variable Rate	0	0.00	0	0.00
Total Loans Made	1,372	100.00	$ 9,726	100.00
LOANS OF $10,000 AND MORE				
Up to 14.999 APR	2,937	77.09	$ 303,674	90.33
15.000 to 19.999 APR	182	4.78	4,019	1.20
20.000 to 24.999 APR	164	4.30	2,278	0.68
25.000 to 29.999 APR	120	3.15	1,642	0.49
30.000 to 34.999 APR	84	2.20	1,189	0.35
35.000 to 39.999 APR	242	6.35	2,958	0.88
40.000 to 69.999 APR	20	0.52	335	0.10
70.000 to 99.999 APR	1	0.03	10	0.00
100.000 or More APR	60	1.57	20,065	5.97
Variable Rate	0	0.00	0	0.00
Total Loans Made	3,810	100.00	$ 336,170	100.00
Total Other Securities Consumer Loans Made	26,578		$ 394,568	

Exhibit H
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2017
($ in thousands)

	Unsecured		Personal Property	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2016	1,016,638	$ 13,147,967	68,904	$ 852,607
Loans Outstanding at Year End 12/31/2017	1,331,454	20,870,061	52,732	876,604
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2017	90,548	212,030	1,886,555	28,647
During Calendar Year 2017:				
• Number of Loans Charged One or More Late Fees	340,805		10,274	
• Total Late Fees Collected	841,502	13,008	29,092	602
• Total Number of Repossessions Conducted			13	
• Total Number of Loans Reinstated	6,118		33	
• Total Number of Collateral Redeemed	0		3	
• Total Collateral Sales Resulting in a Deficiency Balance	0	0	13	276
• Total Collateral Sales Resulting in a Surplus Balance	0	0	16	509
• Total Charge-offs	193,823	741,084	2,295	11,765
Average Contracted Term of Loan (In Months)	38		121	

Exhibit H (continued)
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2017
($ in thousands)

	Automobiles and Other Motor Vehicles		Auto Title Loans	
	Number of Loans	Principal Amount	Number of Loans	Principal Amount
Consumer Loans Serviced				
Loans Outstanding Prior Year at 12/31/2016	1,904,589	$ 33,591,439	117,344	$ 375,469
Loans Outstanding at Year End 12/31/2017	1,901,912	31,848,977	118,431	380,516
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2017	58,985	1,024,707	15,260	56,294
During Calendar Year 2017:				
• Number of Loans Charged One or More Late Fees	437,347		57,977	
• Total Late Fees Collected	463,120	33,030	104,798	2,253
• Total Number of Repossessions Conducted	44,897		20,280	
• Total Number of Loans Reinstated	9,151		4,401	
• Total Number of Collateral Redeemed	10,052		1,845	
• Total Collateral Sales Resulting in a Deficiency Balance	36,214	400,397	12,346	24,970
• Total Collateral Sales Resulting in a Surplus Balance	616	5,687	341	1,533
• Total Charge-offs	53,997	652,854	19,424	60,858
Average Contracted Term of Loan (In Months)	50		28	

Exhibit H (continued)
California Finance Lenders
Schedule of Loan Activity
Calendar Year 2017
($ in thousands)

	Real Property				Other Security			
	Number of Loans		Principal Amount		Number of Loans		Principal Amount	
Consumer Loans Serviced								
Loans Outstanding Prior Year at 12/31/2016	82,567	$	23,882,806		34,645	$	1,762,553	
Loans Outstanding at Year End 12/31/2017	85,175		26,143,861		30,296		2,158,643	
Loans with One or More Past Due Payments Which are Past Due 30 or More Days at 12/31/2017	6,176		1,709,440		1,918		286,749	
During Calendar Year 2017:								
• Number of Loans Charged One or More Late Fees	20,166				8,035			
• Total Late Fees Collected	19,758		2,261		16,496		377	
• Total Number of Foreclosures/ Repossessions Conducted	187				331			
• Total Number of Loans Reinstated	1,830				47			
• Total Number of Collateral Redeemed	35				2			
• Total Collateral Sales Resulting in a Deficiency Balance	114		8,733		318		8,604	
• Total Collateral Sales Resulting in a Surplus Balance	150		17,731		97		5,803	
• Total Charge-offs	57		10,786		661		4,331	
Average Contracted Term of Loan (In Months)	256				111			

Exhibit I
California Finance Lenders
Default Rate by Security Type and Size of Loan
As of December 31, 2017

CONSUMER LOANS UNDER $2,500

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	52,320	68	441	104
Total # of Loans Outstanding	309,355	2,206	5,439	1,660
Current Loans	267,092	2,144	5,063	1,426
1 Payment Past Due	15,223	22	178	52
2 Payments Past Due	7,646	20	118	30
3 or More Payments Past Due	19,394	20	80	152

	Wage Assignments	Other Security	Totals
Total # of Charge-Offs	0	397	53,330
Total # of Loans Outstanding	0	13,582	332,242
Current Loans	0	12,464	288,189
1 Payment Past Due	0	634	16,109
2 Payments Past Due	0	206	8,020
3 or More Payments Past Due	0	278	19,924

CONSUMER LOANS $2,500 to $4,999

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	113,705	1,245	907	16,313
Total # of Loans Outstanding	389,633	9,260	24,150	93,118
Current Loans	322,581	9,050	22,359	69,129
1 Payment Past Due	23,722	71	605	13,533
2 Payments Past Due	12,881	37	420	4,020
3 or More Payments Past Due	30,449	102	766	6,436

	Wage Assignments	Other Security	Totals
Total # of Charge-Offs	0	196	132,366
Total # of Loans Outstanding	0	9,729	525,890
Current Loans	0	9,133	432,252
1 Payment Past Due	0	369	38,300
2 Payments Past Due	0	76	17,434
3 or More Payments Past Due	0	151	37,904

Exhibit I (continued)
California Finance Lenders
Default Rate by Security Type and Size of Loan
As of December 31, 2017

CONSUMER LOANS $5,000 to $9,999

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	23,191	851	2,179	2,589
Total # of Loans Outstanding	189,399	15,508	55,827	18,190
Current Loans	173,185	14,937	53,288	13,688
1 Payment Past Due	6,813	172	1,054	2,800
2 Payments Past Due	2,878	109	554	722
3 or More Payments Past Due	6,523	290	931	980

	Wage Assignments	Real Property	Other Security	Totals
Total # of Charge-Offs	0	1	10	28,821
Total # of Loans Outstanding	0	390,511	423	669,858
Current Loans	0	390,496	374	645,968
1 Payment Past Due	0	11	14	10,864
2 Payments Past Due	0	0	5	4,268
3 or More Payments Past Due	0	4	30	8,758

CONSUMER LOANS $10,000 or More

	Unsecured	Personal Property	Automobiles & Other Motor Vehicles	Auto Title Loans
Total # of Charge-Offs	4,607	131	50,470	418
Total # of Loans Outstanding	81,780	155,716	2,248,238	2,867
Current Loans	77,321	133,856	2,185,639	2,079
1 Payment Past Due	1,791	734	40,227	539
2 Payments Past Due	1,217	129	13,639	110
3 or More Payments Past Due	1,451	20,997	8,733	139

	Wage Assignments	Real Property	Other Security	Totals
Total # of Charge-Offs	0	56	58	55,740
Total # of Loans Outstanding	0	34,573	17,001	2,540,175
Current Loans	0	32,517	15,939	2,447,351
1 Payment Past Due	0	1,349	130	44,770
2 Payments Past Due	0	211	166	15,472
3 or More Payments Past Due	0	496	766	32,582

Exhibit J
California Finance Lenders
Loans Made Online by Type of Security
Calendar Year 2017
($ in thousands)

Total Number of CFL Licensees Making Loans		1,433
Total Number of CFLL Licensees Making Online Loans		104
% of CFL Licensees Making Online Loans		7.26
Aggregate Principal Amount of All CFL Loans Made	$	193,508,903
Aggregate Principal Amount of Online CFL Loans Made	$	5,376,625
% of Online CFL Loans Made		2.78

Type of Security	Number of Loans	% of Total Number to All CFL Consumer Number		Principal Amount	% of Total Amount to All CFL Consumer Amount
CONSUMER LOANS					
Unsecured (Under $2,500)	137,598	36.10	$	72,544	1.59
Unsecured ($2,500 and Above)	223,692	58.68		2,296,353	50.43
Personal Property	13,581	3.56		392,106	8.61
Automobiles & Other Motor Vehicles	1,579	0.41		29,820	0.65
Auto Title Loans	756	0.20		2,783	0.06
Wage Assignments	0	0.00		0	0.00
Real Property	3,991	1.05		1,760,224	38.65
Other Security	0	0.00		0	0.00
Total Consumer Loans Made	381,197	100.00	$	4,553,830	100.00

Type of Security	Number of Loans	% of Total Number to All CFL Commercial Number		Principal Amount	% of Total Amount to All CFL Commercial Amount
COMMERCIAL LOANS					
Unsecured	2,737	34.45	$	62,408	7.58
Personal Property	3,082	38.79		183,409	22.29
Automobiles & Other Motor Vehicles	20	0.25		230	0.03
Business Equipment	172	2.16		4,772	0.58
Real Property	956	12.03		392,239	47.67
Other Security	979	12.32		179,737	21.84
Total Commercial Loans Made	7,946	100.00	$	822,795	100.00

California Department of Business Oversight

Toll-Free	1-866-275-2677
TTY	1-800-735-2922
Online	www.dbo.ca.gov

To obtain additional copies of this report, please visit our website or call our toll-free number.