

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2005 CONVENTIONAL LOANS**

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
DAVID C. TATMAN, ADMINISTRATOR

		Conventional Consumer Finance Loans	
1.	UNPAID LOANS AT BEGINNING OF YEAR	115,843	\$ 1,690,862,766
2.	TOTAL LOANS DURING YEAR	171,599	\$ 1,115,475,599
	2a. 50,000 AND UNDER	167,143	\$ 475,173,352
	2b. OVER 50,000	4,456	\$ 640,302,247
PRIMARY COLLATERAL OF LOANS			
3a.	AUTO	59,029	\$ 161,070,780
3b.	PERSONAL PROPERTY	48,273	\$ 88,269,024
3c.	REAL ESTATE	6,526	\$ 691,111,380
3d.	UNSECURED NOTES	27,098	\$ 81,085,342
3e.	REVOLVING OPEN-END	7,859	\$ 54,086,227
3f.	OTHER	22,814	\$ 44,853,347
DEFAULTED LOANS			
4.	LOANS DEFAULTED DURING YEAR	25,917	\$ 110,003,532
4a.	COLLECTED IN FULL	4,760	\$ 42,039,105
4b.	NO ACTION STARTED TO DATE	6,513	\$ 15,950,644
4c.	COLLATERAL REPOSSESSED	3,758	\$ 28,203,078
4d.	COURT ACTION INSTITUTED	2,315	\$ 3,776,500
4d+.	MONEY JUDGMENT OBTAINED	1,989	\$ 2,968,475
4e.	RENEWED OR RESTRUCTURED	3,554	\$ 10,565,611
4f.	CHARGED-OFF	17,724	\$ 52,593,206
5.	UNPAID LOANS AT END OF YEAR	128,398	\$ 2,083,400,539
6a.	MAXIMUM LOAN (1)		\$ 155,004
6b.	AVERAGE LOAN (1)		\$ 11,120
8a.	MAXIMUM APR (1)		126.68%
8b.	AVERAGE APR (1)		97.94%
9.	BANKRUPTCY BORROWERS	7,808	

Preliminary figures

As of October 25, 2006.

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2005 SHORT-TERM LOANS
STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
DAVID C. TATMAN, ADMINISTRATOR**

	Short-term Payday Loans		Short-term Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	42,716	\$ 14,414,413	2,092	\$ 725,079
2. TOTAL LOANS DURING YEAR	840,748	\$ 278,033,023	17,801	\$ 6,341,417
DEFAULTED LOANS				
3. LOANS DEFAULTED DURING YEAR	101,169	\$ 36,993,749	3,030	\$ 1,410,604
3a. COLLECTED IN FULL	58,445	\$ 21,057,442	2,129	\$ 1,044,097
3b. COLLATERAL REPOSSESSED			114	\$ 54,016
3c. PAYMENT PLAN	4,316	\$ 1,356,164	154	\$ 42,079
3d. COURT ACTION INSTITUTED	3,427	\$ 1,418,626	26	\$ 10,517
- MONEY JUDGMENT OBTAINED	1,618	\$ 1,019,219	12	\$ 3,463
3e. CHARGED-OFF	39,800	\$ 13,422,992	635	\$ 270,426
4. UNPAID LOANS AT END OF YEAR	52,305	\$ 18,795,599	2,267	\$ 862,453
5. 1+ ROLLOVERS	273,356	\$ 96,166,045	8,333	\$ 3,336,411
6. 2+ ROLLOVERS	185,843	\$ 65,101,370	5,102	\$ 2,303,502
7a. MAXIMUM LOAN (1)		\$ 995		
7b. AVERAGE LOAN (1)		\$ 317		
8a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 31		
8b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 20		
9a. MAXIMUM APR (1)		2551.67%		
9b. AVERAGE APR (1)		528.17%		
10. BORROWERS WITH 5 OR LESS LOANS	124,045			
11. BORROWERS WITH 6 - 10 LOANS	46,606			
12. BORROWERS WITH 11 OR MORE LOANS	37,941			
13. BANKRUPTCY BORROWERS	5,868			

Preliminary figures

As of October 25, 2006.

(1) average of