

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2006 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	128,133	\$ 2,080,311,108		
2.	TOTAL LOANS DURING YEAR	166,155	\$ 1,267,073,772		
	2a. 50,000 AND UNDER	161,388	\$ 529,700,502		
	2b. OVER 50,000	4,767	\$ 737,373,270		
3.	UNPAID LOANS AT END OF YEAR	130,311	\$ 2,566,859,028		
4.	PRIMARY COLLATERAL OF LOANS			MAX APR (1)	AVG APR (1)
4a.	AUTO	57,737	\$ 181,106,000	130.89%	110.46%
4b.	PERSONAL PROPERTY	49,131	\$ 86,076,782	89.09%	62.54%
4c.	REAL ESTATE	7,315	\$ 802,163,397	19.35%	13.16%
4d.	UNSECURED NOTES	35,806	\$ 84,715,833	75.18%	60.20%
4e.	REVOLVING OPEN-END	10,320	\$ 71,485,146	40.82%	32.11%
4f.	OTHER	5,846	\$ 41,526,614	32.25%	24.10%
	DEFAULTED LOANS				
5.	LOANS DEFAULTED DURING YEAR	24,288	\$ 73,799,356		
5a.	COLLECTED IN FULL	5,121	\$ 16,052,464		
5b.	NO ACTION STARTED TO DATE	4,616	\$ 23,479,443		
5c.	COLLATERAL REPOSSESSED	4,346	\$ 18,044,230		
5d.	COURT ACTION INSTITUTED	2,892	\$ 5,309,366		
5e.	MONEY JUDGMENT OBTAINED	2,154	\$ 3,583,243		
5f.	RENEWED OR RESTRUCTURED	1,222	\$ 2,696,409		
5g.	CHARGED-OFF	16,459	\$ 34,574,947		
6.	BANKRUPTCY BORROWERS	8,829			

As of December 10, 2007

(1) average of

**OREGON LICENSED CONSUMER FINANCE COMPANIES
2006 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	53,113	\$ 19,388,009	4,039	\$ 1,641,168
2. TOTAL LOANS DURING YEAR	937,361	\$ 334,444,396	15,726	\$ 5,960,887
3. UNPAID LOANS AT END OF YEAR	49,260	\$ 17,709,495	2,749	\$ 1,021,708
4. 1 ROLLOVER	160,616	\$ 57,926,062	5,495	\$ 3,118,718
5. 2 ROLLOVERS	107,801	\$ 40,171,901	3,903	\$ 1,530,351
6. 3+ ROLLOVERS	78,552	\$ 33,390,880	4,221	\$ 1,605,298
DEFAULTED LOANS				
7. LOANS DEFAULTED DURING YEAR	113,324	\$ 42,172,548	6,956	\$ 2,778,000
7a. COLLECTED IN FULL	62,428	\$ 22,803,708	5,861	\$ 2,428,291
7b. COLLATERAL REPOSSESSED			126	\$ 63,161
7c. PAYMENT PLAN	6,265	\$ 3,122,622	93	\$ 42,953
7d. COURT ACTION INSTITUTED	3,266	\$ 1,469,145	99	\$ 52,863
7e. MONEY JUDGMENT OBTAINED	1,741	\$ 1,070,562	31	\$ 21,138
7f. CHARGED-OFF	39,953	\$ 14,250,097	555	\$ 264,485
8a. MAXIMUM LOAN (1)		\$ 904		\$ 1,335
8b. AVERAGE LOAN (1)		\$ 328		\$ 352
9a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 23		\$ 33
9b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 18		\$ 24
10a. MAXIMUM APR (1)		2453.56%		663.95%
10b. AVERAGE APR (1)		486.50%		318.49%
11. BANKRUPTCY BORROWERS	2,741		65	
12. BORROWERS WITH 5 OR LESS LOANS	120,269			
13. BORROWERS WITH 6 - 10 LOANS	39,354			
14. BORROWERS WITH 11 OR MORE LOANS	28,766			

As of December 10, 2007

(1) average of