

OREGON LICENSED CONSUMER FINANCE COMPANIES
2024 CONVENTIONAL LOANS
STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
TK KEEN, ADMINISTRATOR

Conventional Consumer Finance Loans - Loans Made / Originated					
	#	\$			
7. Unpaid Loans at Beginning of Year	84,958	\$ 382,896,799.63			
8. Loans Made During Year					
8a. Loans of \$50,000 or less	149,248	\$ 295,669,946.75			
8b. Loans more than \$50,000	636	\$ 40,059,233.57			
TOTAL Loans Made	149,884	\$ 335,729,180.32			
9. Outstanding (Unpaid) Loans at End of Year	72,237	\$ 388,668,338.40			
10. Loans Classified by Primary Collateral				Max APR (1)	Avg APR (1)
10a. Automobiles	9,166	\$ 94,677,751.87		31.27	28.75
10b. Personal Property	2,523	\$ 60,652,357.41		31.48	29.88
10c. Real Estate	3	\$ 101,757.00		8.50	8.50
10d. Unsecured Notes	138,301	\$ 154,975,351.72		31.44	29.80
10e. Revolving Open-End	52,674	\$ 7,843,817.25		27.00	18.16
10f. Other	480	\$ 11,870,578.38		109490.38	27.10
Defaulted Loans					
11. Total Loans Defaulted During the Year	133,476	\$ 71,886,714.11			
11a. Collected in Full	229,010	\$ 10,082,436.36			
11b. No Action Started Yet	2,639	\$ 10,361,253.11			
11c. Collateral Repossessed	450	\$ 4,059,404.85			
11d. Court Action Instituted	1,478	\$ 5,567,910.00			
11e. Money Judgments Obtained	959	\$ 3,626,857.00			
11f. Loans Renewed or Restructured	116	\$ 730,712.90			
11g. Charged Off	23,497	\$ 32,876,533.95			
12. Borrowers Filing Bankruptcy	956				

As of December 2024.

(1) average of

* Numbers are based on 2024 annual reports received as of 6/12/2025. The data are self-reported by licensees.

Consumer Finance Loans - Loans Brokered / Facilitated		
	#	\$
3. Loans Brokered/Facilitated During Year		
3a. Loans of \$50,000 or less	1,797,195	\$ 1,525,414,553.23
3b. Loans more than \$50,000	8,895	\$ 91,751,337.97
TOTAL Loans Brokered/Facilitated	1,806,090	\$ 1,617,165,891.20
Loans Brokered/Facilitated Classified by Primary Collateral		
4a. Automobiles	15,672	\$ 83,272,270.22
4b. Personal Property	104	\$ 6,124,325.46
4c. Real Estate	-	\$ -
4d. Unsecured Notes	262,193	\$ 1,227,951,401.43
4e. Revolving Open-End	411,675	\$ 199,884,455.13
4f. Other	1,250,758	\$ 358,113,766.26

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**OREGON LICENSED CONSUMER FINANCE COMPANIES
2024 PAYDAY AND TITLE LOANS**

STATE OF OREGON

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE AND CORPORATE SECURITIES

TK KEEN, ADMINISTRATOR

	Payday Loans		Title Loans	
1. UNPAID LOANS AT BEGINNING OF YEAR	25,852	\$ 7,017,551	1,932	\$ 565,773
2. TOTAL LOANS DURING YEAR	104,406	\$ 31,207,311	4,817	\$ 1,393,860
3. UNPAID LOANS AT END OF YEAR	39,019	\$ 9,641,977	1,506	\$ 426,196
4. 1 ROLLOVER	0	\$ -	0	\$ -
5. 2 ROLLOVERS	0	\$ -	0	\$ -
DEFAULTED LOANS				
6. LOANS DEFAULTED DURING YEAR	16,114	\$ 4,713,551	1,319	\$ 383,302
6a. COLLECTED IN FULL	11,697	\$ 3,415,820	1,770	\$ 516,372
6b. COLLATERAL REPOSSESSED			418	\$ 122,371
6c. PAYMENT PLAN	2,607	\$ 772,833	46	\$ 13,536
6d. COURT ACTION INSTITUTED	0	\$ -	91	\$ 26,210
6e. MONEY JUDGMENT OBTAINED	0	\$ -	0	\$ -
6f. CHARGED-OFF	827	\$ 225,690	12	\$ 3,000
7a. MAXIMUM LOAN (1)		\$ 292		\$ 300
7b. AVERAGE LOAN (1)		\$ 283		\$ 262
8a. MAXIMUM FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
8b. AVERAGE FINANCE CHARGE PER \$100 (1)		\$ 13		\$ 13
9a. MAXIMUM APR (1)		146.23%		153.69%
9b. AVERAGE APR (1)		144.42%		153.00%
10. BANKRUPTCY BORROWERS	86			
11. BORROWERS WITH 5 OR LESS LOANS	23,887			
12. BORROWERS WITH 6 - 10 LOANS	6,101			
13. BORROWERS WITH 11 OR MORE LOANS	1,041			

As of December 2024.

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