



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

JAN LYNN OWEN  
COMMISSIONER OF BUSINESS OVERSIGHT

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California Finance Lenders Law

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Patricia R. Speight, Special Administrator  
Charles D. Agbonkpolor, Examination Manager

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## 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](http://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:

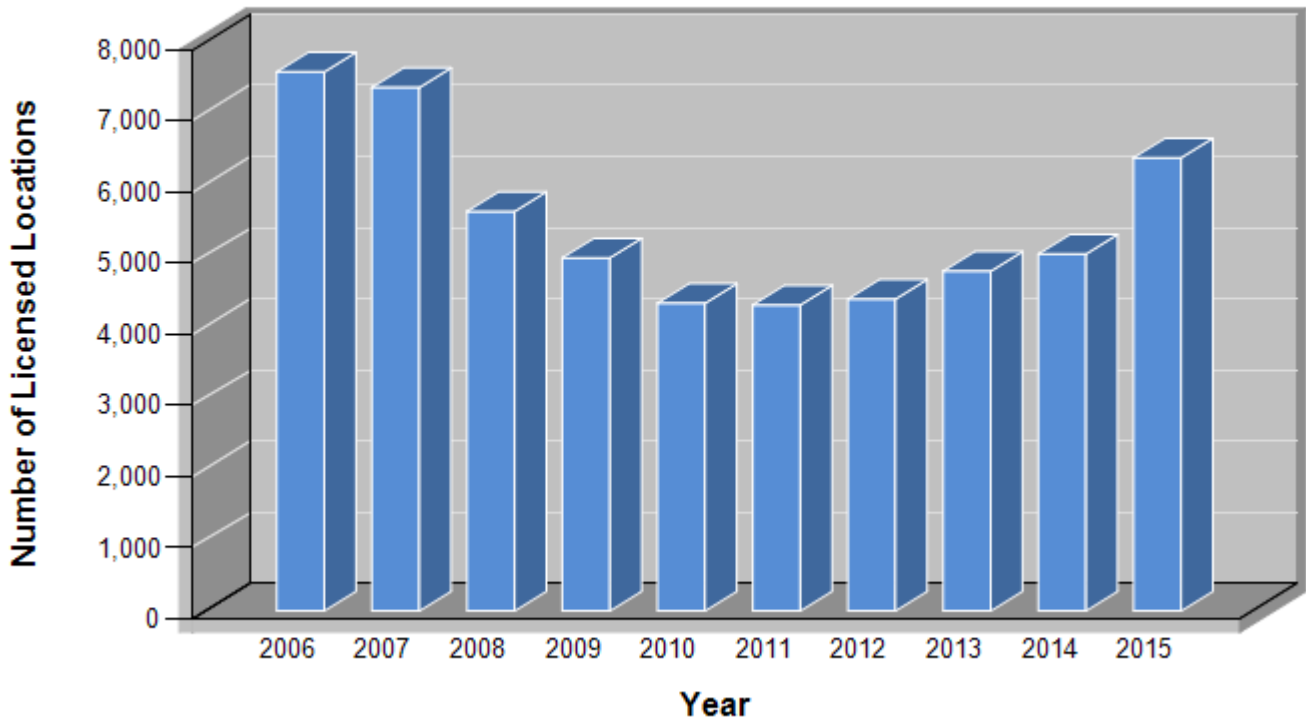
- The total number of unsecured consumer loans originated in 2015 increased 28.11 percent from 2014, to 1,018,469 from 794,875. The aggregate principal amount of such loans increased 40.0 percent over the same period, to \$5.6 billion from \$4.0 billion.
- The number of unsecured consumer loans valued 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

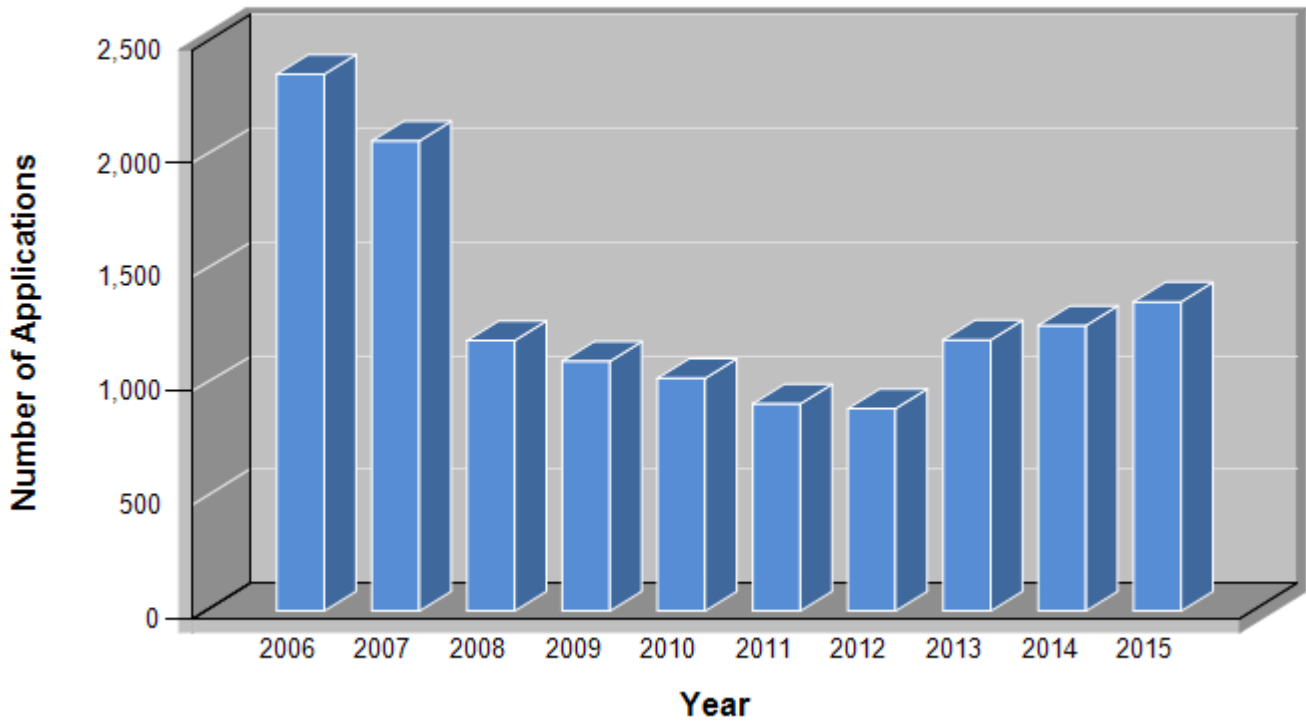
The table below shows the number of California Finance Lenders Law licensees (including branches) at the end of each calendar year, and the number of license applications the Department received each year for the last 10 years.

| 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**

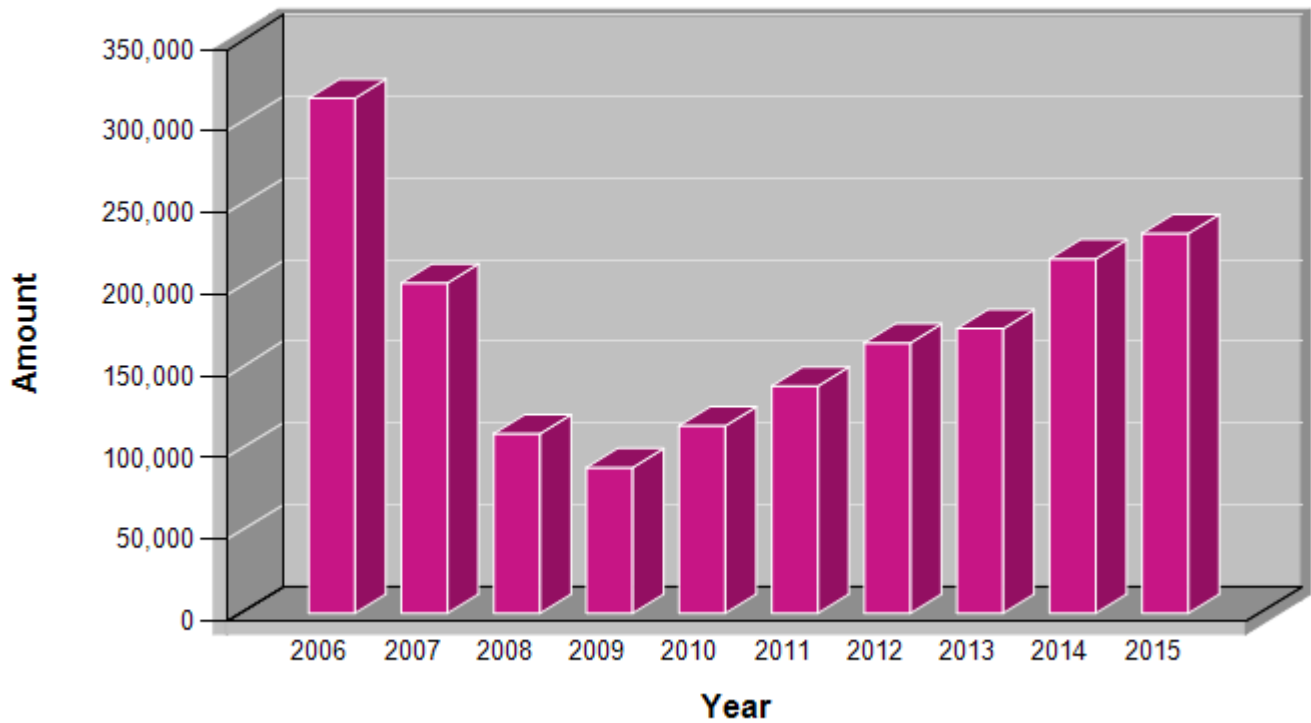


## Analysis of Loans Made By CFLL Licensees for Last 10 Years

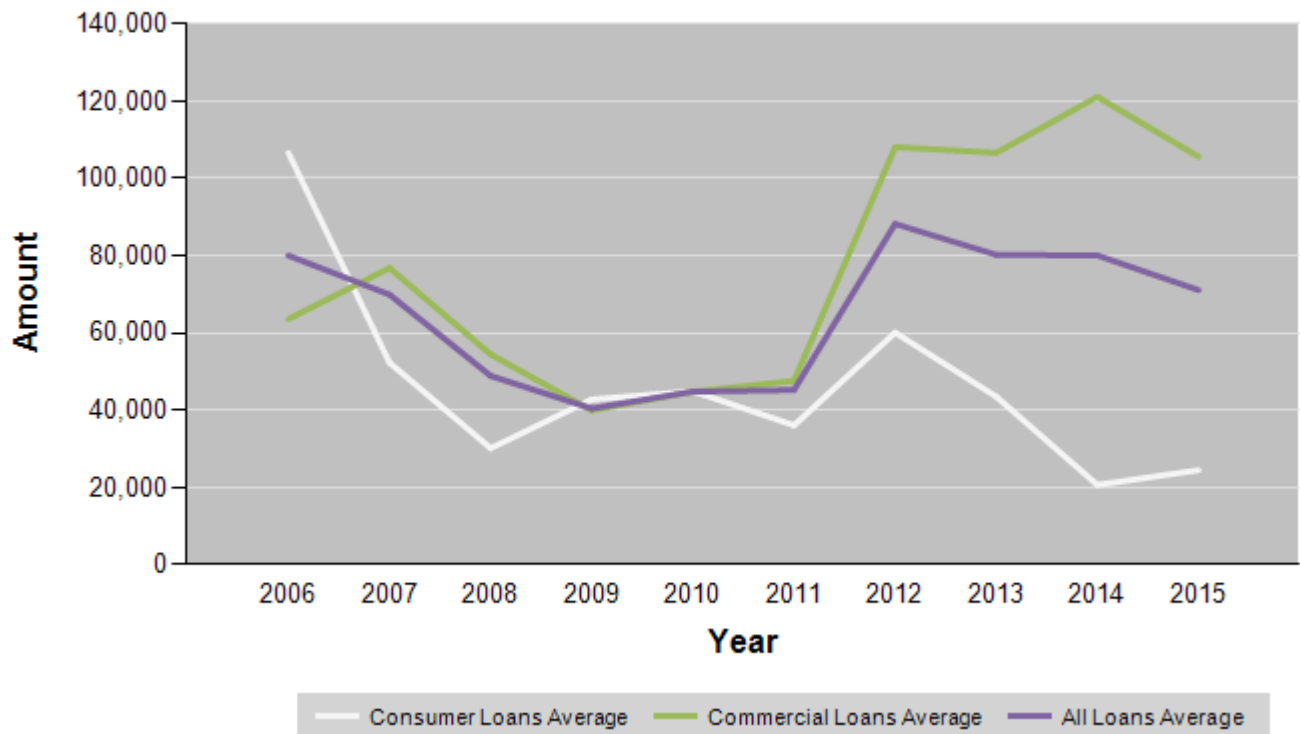
| <b>CALIFORNIA FINANCE LENDERS</b> |                      |                                |                            |                  |           |
|-----------------------------------|----------------------|--------------------------------|----------------------------|------------------|-----------|
| 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            | \$ 17,151,868,159              | \$ 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)**

| <b><u>ASSETS</u></b>   |                         | <b>% of Total<br/>Assets</b>                            |
|--|-------------------------|---|
| 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   |
| <b>Total Assets</b>  | <b>\$ 2,729,198,518</b> | <b>100.00</b>   |
| <br>   |                         |   |
| <b><u>LIABILITIES AND NET WORTH</u></b>                            |                         | <b>% of Total<br/>Liabilities<br/>and<br/>Net Worth</b> |
| Loans and Notes Payable from Third Parties                         | \$ 448,719,698          | 16.44   |
| Loans and Notes Payable from Parent Companies,<br>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   |
| <b>Total Liabilities</b>   | <b>2,313,295,786</b>    | <b>84.76</b>  |
| <b>Net Worth</b>   | <b>415,902,732</b>      | <b>15.24</b>  |
| <b>Total Liabilities and Net Worth</b>                             | <b>\$ 2,729,198,518</b> | <b>100.00</b>   |

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

|   | Aggregate<br>Balance | % of<br>Subtotal |
|---|----------------------|------------------|
| <b><u>CALIFORNIA FINANCE LENDERS LOAN RECEIVABLES</u></b> |                      |                  |
| 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       |                  |
| <b><u>OTHER RECEIVABLES</u></b>                           |                      |                  |
| 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<br>Total<br>Income |
|--|----------------|-------------------------|
| <b><u>INCOME</u></b>   |                |                         |
| 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                  |
| <b><u>EXPENSES</u></b>   |                |                         |
| 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                    |

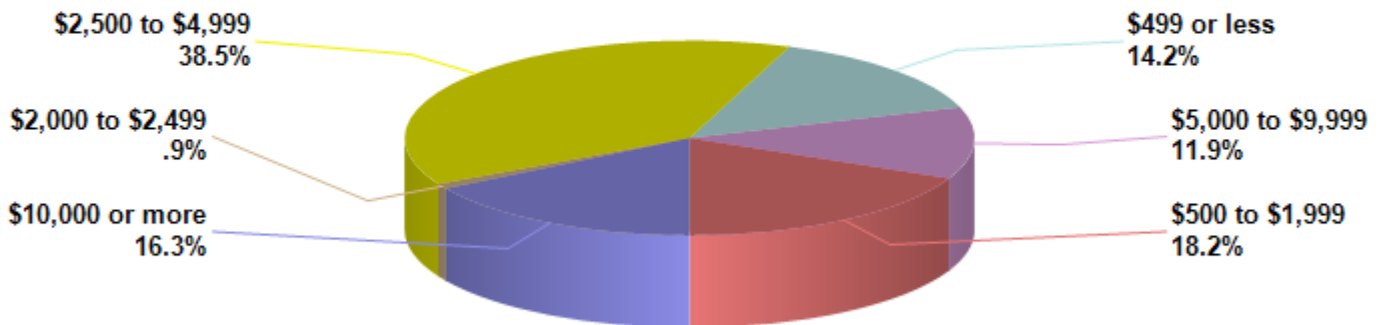
**Exhibit D**  
**California Finance Lenders**  
**Analysis of Income Received**  
**For Calendar Year 2015**  
**(\$ in thousands)**

| <b>CFL LOANS AND CFL-BROKERED LOANS</b>          | Loans<br>Under<br>\$2,500 | Loans<br>\$2,500 and<br>Over | Total                 |
|--|---------------------------|------------------------------|-----------------------|
| <b><u>CONSUMER LOANS</u></b>                     |                           |                              |                       |
| 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>   |
| <b><u>COMMERCIAL LOANS</u></b>                   |                           |                              |                       |
| 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>  |
| <b><u>ALL OTHER BUSINESS AND SOURCES</u></b>     |                           |                              |                       |
| 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 |
|----------------------------------|-----------------|-------------------|------------------|-------------------|
| <b>CONSUMER LOANS</b>            |                 |                   |                  |                   |
| \$ 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            |
| <b>COMMERCIAL LOANS</b>          |                 |                   |                  |                   |
| \$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**



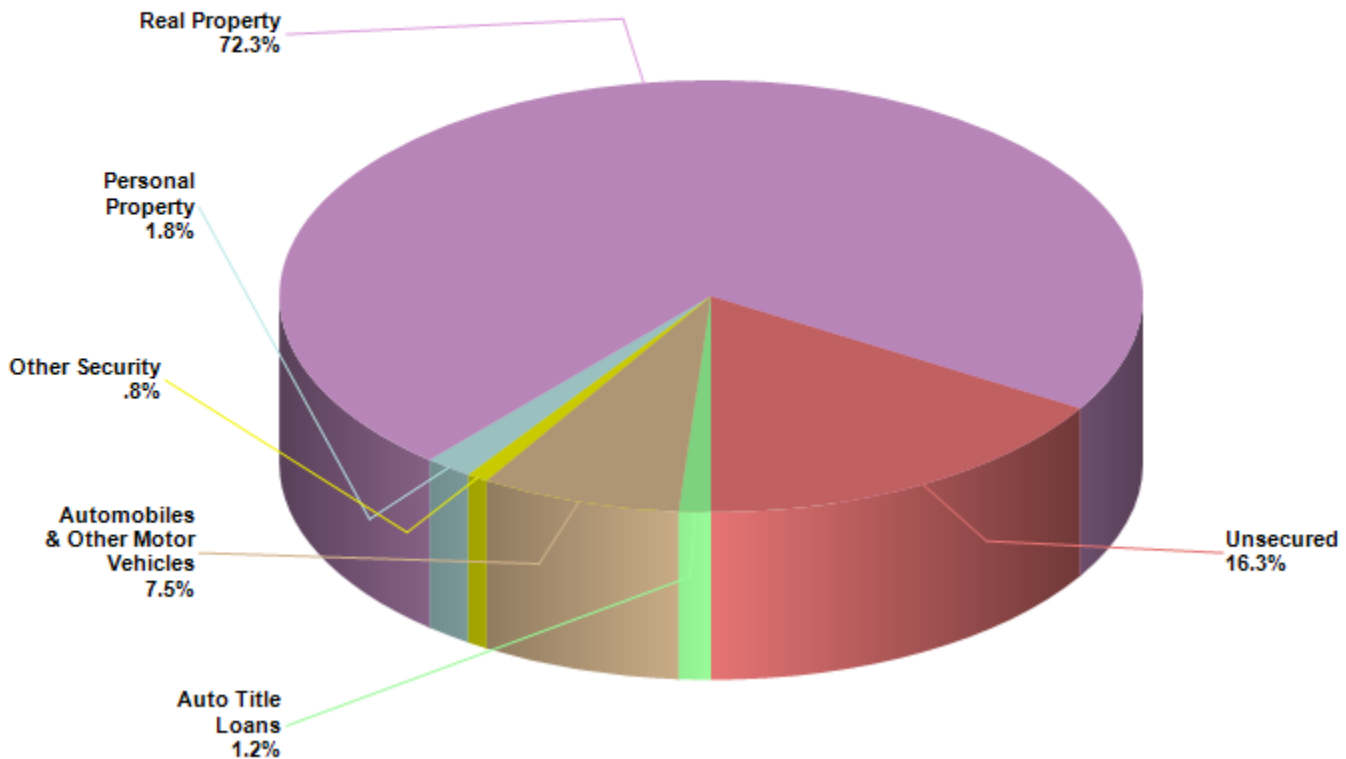
**Exhibit F**  
**California Finance Lenders**  
**Loans Made or Refinanced By Type of Security**  
**in Calendar Year 2015**  
**(\$ in thousands)**

| Type of Security                          | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount  | % of Total<br>Amount |
|---|--------------------|----------------------|----------------------|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |                      |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      |                      |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>463,603</b>     | <b>100.00</b>        | <b>\$ 329,403</b>    | <b>100.00</b>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |                      |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>535,585</b>     | <b>100.00</b>        | <b>\$ 1,647,350</b>  | <b>100.00</b>        |
| <b><u>LOANS OF \$5,000 TO \$9,999</u></b> |                    |                      |                      |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>165,734</b>     | <b>100.00</b>        | <b>\$ 1,044,520</b>  | <b>100.00</b>        |
| <b><u>LOANS OF \$10,000 AND MORE</u></b>  |                    |                      |                      |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>227,367</b>     | <b>100.00</b>        | <b>\$ 31,050,454</b> | <b>100.00</b>        |
| <b>Total Consumer Loans Made</b>          | <b>1,392,289</b>   |                      | <b>\$ 34,071,727</b> |                      |

**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 |
|------------------------------------|------------------|-------------------|----------------------|-------------------|
| <b><u>ALL CONSUMER LOANS</u></b>   |                  |                   |                      |                   |
| 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              |
| <b>Total Consumer Loans Made</b>   | <b>1,392,289</b> | <b>100.00</b>     | <b>\$ 34,071,727</b> | <b>100.00</b>     |

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

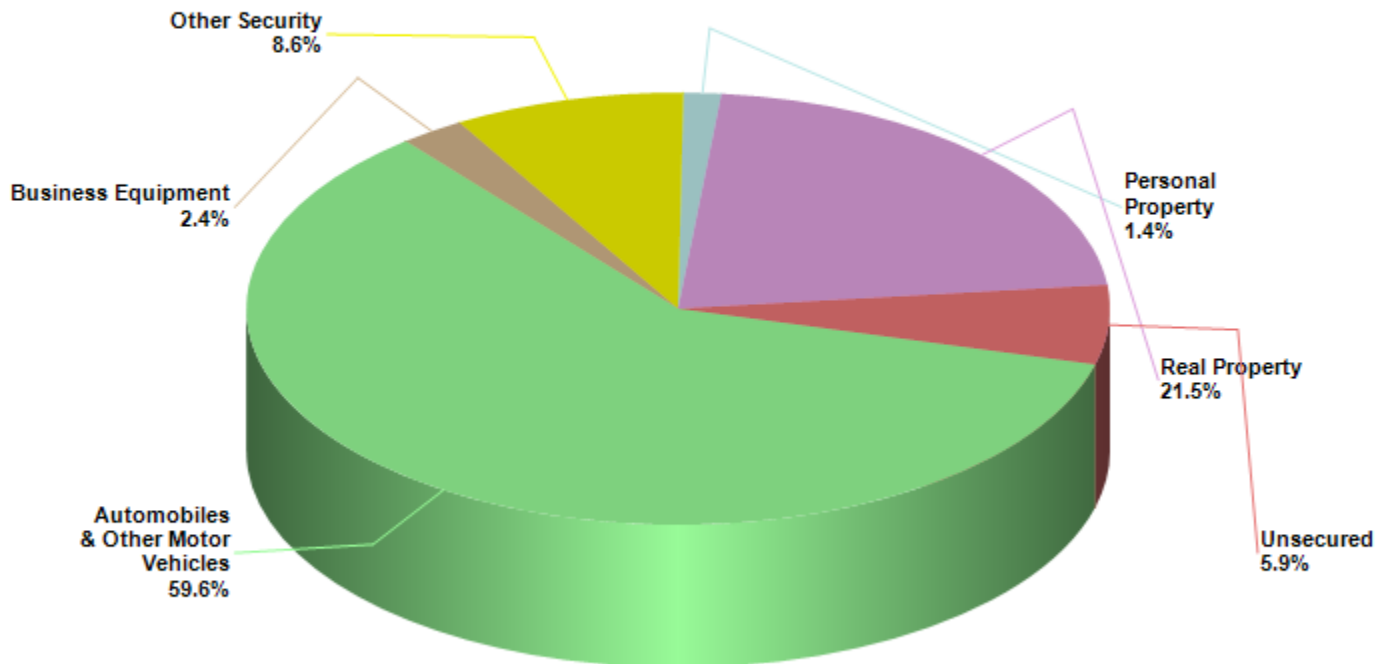




**Exhibit F (Continued)**  
**California Finance Lenders**  
**Loans Made or Refinanced By Type of Security**  
**in Calendar Year 2015**  
**(\$ in thousands)**

| Type of Security                        | Number of Loans  | % of Total Number | Principal Amount      | % of Total Amount |
|---|------------------|-------------------|-----------------------|-------------------|
| <b><u>COMMERCIAL LOANS</u></b>          |                  |                   |                       |                   |
| 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              |
| <b>Total Commercial Loans Made</b>      | <b>1,879,421</b> | <b>100.00</b>     | <b>\$ 198,582,329</b> | <b>100.00</b>     |
| <b>Total Loans Made, All Categories</b> | <b>3,271,710</b> |                   | <b>\$ 232,654,057</b> |                   |

**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<br>Loans | % of Total<br>Number | Principal<br>Amount | % of Total<br>Amount |
|---|--------------------|----------------------|---------------------|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |                     |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      |                     |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>463,603</b>     | <b>100.00</b>        | <b>\$ 329,403</b>   | <b>100.00</b>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |                     |                      |
| 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                |
| <b>Total Loans Made</b>                   | <b>535,585</b>     | <b>100.00</b>        | <b>\$ 1,647,350</b> | <b>100.00</b>        |

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

| Rates Charged                      | Number of<br>Loans | % of Total<br>Number | Principal Amount     | % of Total<br>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                |
| <b>Total Loans Made</b>            | <b>165,734</b>     | <b>100.00</b>        | <b>\$ 1,044,520</b>  | <b>100.00</b>        |
| <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                 |
| <b>Total Loans Made</b>            | <b>227,367</b>     | <b>100.00</b>        | <b>\$ 31,050,454</b> | <b>100.00</b>        |
| <b>Total Consumer Loans Made</b>   | <b>1,392,289</b>   |                      | <b>\$ 34,071,727</b> |                      |

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

| Rates Charged                    | Number of<br>Loans | % of Total<br>Number | Principal Amount      | % of Total<br>Amount |
|----------------------------------|--------------------|----------------------|-----------------------|----------------------|
| <b><u>COMMERCIAL LOANS</u></b>   |                    |                      |                       |                      |
| 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<br>Loans | % of Total<br>Number | Principal<br>Amount           | % of Total<br>Amount |
|---|--------------------|----------------------|-------------------------------|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |                               |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      | <b><u>UNSECURED LOANS</u></b> |                      |
| 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>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |                               |                      |
| 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<br>Loans | % of Total<br>Number | Principal<br>Amount           | % of Total<br>Amount |
|--|--------------------|----------------------|-------------------------------|----------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u>             |                    |                      | <b><u>UNSECURED LOANS</u></b> |                      |
| 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                |
| <b>Total Loans Made</b>                        | <b>117,466</b>     | <b>100.00</b>        | <b>\$ 708,489</b>             | <b>100.00</b>        |
| <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                 |
| <b>Total Loans Made</b>                        | <b>38,957</b>      | <b>100.00</b>        | <b>\$ 3,311,292</b>           | <b>100.00</b>        |
| <b>Total Unsecured<br/>Consumer Loans Made</b> | <b>1,018,469</b>   |                      | <b>\$ 5,590,509</b>           |                      |

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

| Rates Charged                             | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount                               | % of Total<br>Amount |
|---|--------------------|----------------------|---|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |   |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      | <b><u>PERSONAL PROPERTY (HOUSEHOLD ITEMS)</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>1,301</b>       | <b>100.00</b>        | <b>\$ 2,202</b>                                   | <b>100.00</b>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |   |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>9,636</b>       | <b>100.00</b>        | <b>\$ 35,873</b>                                  | <b>100.00</b>        |

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

| Rates Charged  | Number of<br>Loans | % of Total<br>Number                       | Principal Amount  | % of Total<br>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                 |
| <b>Total Loans Made</b>                                | <b>5,802</b>       | <b>100.00</b>                              | <b>\$ 35,878</b>  | <b>100.00</b>        |
| <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                 |
| <b>Total Loans Made</b>                                | <b>17,711</b>      | <b>100.00</b>                              | <b>\$ 537,944</b> | <b>100.00</b>        |
| <b>Total Personal Property<br/>Consumer Loans Made</b> | <b>34,450</b>      |  | <b>\$ 611,897</b> |                      |



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

| Rates Charged                             | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount                                | % of Total<br>Amount |
|---|--------------------|----------------------|--|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |  |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      | <b><u>AUTOMOBILES AND OTHER MOTOR VEHICLES</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>900</b>         | <b>100.00</b>        | <b>\$ 1,495</b>                                    | <b>100.00</b>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |  |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>8,499</b>       | <b>100.00</b>        | <b>\$ 31,996</b>                                   | <b>100.00</b>        |

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

| Rates Charged   | Number of<br>Loans    | % of Total<br>Number                               | Principal Amount           | % of Total<br>Amount |
|---|-----------------------|--|----------------------------|----------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u>  |                       | <b><u>AUTOMOBILES AND OTHER MOTOR VEHICLES</u></b> |                            |                      |
| 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                 |
| <b>Total Loans Made</b>   | <b><u>26,327</u></b>  | <b><u>100.00</u></b>                               | <b><u>\$ 196,275</u></b>   | <b><u>100.00</u></b> |
| <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                 |
| <b>Total Loans Made</b>   | <b><u>88,075</u></b>  | <b><u>100.00</u></b>                               | <b><u>\$ 2,327,818</u></b> | <b><u>100.00</u></b> |
| <b>Total Automobiles &amp; Other Motor<br/>Vehicles Consumer Loans Made</b> | <b><u>123,801</u></b> |  | <b><u>\$ 2,557,584</u></b> |                      |

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

| Rates Charged                             | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount            | % of Total<br>Amount |
|---|--------------------|----------------------|--------------------------------|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |                                |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      | <b><u>AUTO TITLE LOANS</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>1,074</b>       | <b>100.00</b>        | <b>\$ 1,565</b>                | <b>100.00</b>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |                                |                      |
| 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                |
| <b>Total Loans Made</b>                   | <b>97,429</b>      | <b>100.00</b>        | <b>\$ 289,914</b>              | <b>100.00</b>        |

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

| Rates Charged                           | Number of<br>Loans | % of Total<br>Number | Principal Amount               | % of Total<br>Amount |
|---|--------------------|----------------------|--------------------------------|----------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u>      |                    |                      | <b><u>AUTO TITLE LOANS</u></b> |                      |
| 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<br>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<br>Loans | % of Total<br>Number | Principal<br>Amount           | % of Total<br>Amount |
|---|--------------------|----------------------|-------------------------------|----------------------|
| <b><u>CONSUMER LOANS</u></b>              |                    |                      |                               |                      |
| <b><u>LOANS UNDER \$2,500</u></b>         |                    |                      | <b><u>WAGE ASSIGNMENT</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>0</b>           | <b>100.00</b>        | <b>\$ 0</b>                   | <b>100.00</b>        |
| <b><u>LOANS OF \$2,500 TO \$4,999</u></b> |                    |                      |                               |                      |
| 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                 |
| <b>Total Loans Made</b>                   | <b>0</b>           | <b>100.00</b>        | <b>\$ 0</b>                   | <b>100.00</b>        |

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

| Rates Charged  | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount           | % of Total<br>Amount |
|--|--------------------|----------------------|-------------------------------|----------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u>                   |                    |                      | <b><u>WAGE ASSIGNMENT</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                              | <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                 |
| <b>Total Loans Made</b>                              | <u>0</u>           | <u>100.00</u>        | <u>\$ 0</u>                   | <u>100.00</u>        |
| <b>Total Wage Assignment<br/>Consumer Loans Made</b> | <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<br>Loans | % of Total<br>Number | Principal Amount            | % of Total<br>Amount |
|--|--------------------|----------------------|-----------------------------|----------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u>                 |                    |                      | <b><u>REAL PROPERTY</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                            | <b>170</b>         | <b>100.00</b>        | <b>\$ 1,257</b>             | <b>100.00</b>        |
| <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                 |
| <b>Total Loans Made</b>                            | <b>78,903</b>      | <b>100.00</b>        | <b>\$ 24,599,903</b>        | <b>100.00</b>        |
| <b>Total Real Property<br/>Consumer Loans Made</b> | <b>78,073</b>      |                      | <b>\$ 24,601,160</b>        |                      |

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

| Rates Charged                      | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount     | % of Total<br>Amount |
|------------------------------------|--------------------|----------------------|-------------------------|----------------------|
| <b>CONSUMER LOANS</b>              |                    |                      |                         |                      |
| <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                 |
| <b>Total Loans Made</b>            | <b>10,104</b>      | <b>100.00</b>        | <b>\$ 12,069</b>        | <b>100.00</b>        |
| <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                 |
| <b>Total Loans Made</b>            | <b>8,199</b>       | <b>100.00</b>        | <b>\$ 30,911</b>        | <b>100.00</b>        |



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

| Rates Charged   | Number of<br>Loans | % of Total<br>Number | Principal<br>Amount            | % of Total<br>Amount |
|---|--------------------|----------------------|--------------------------------|----------------------|
| <u>LOANS OF \$5,000 TO \$9,999</u>                    |                    |                      | <b><u>OTHER SECURITIES</u></b> |                      |
| 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                 |
| <b>Total Loans Made</b>                               | <b>118</b>         | <b>100.00</b>        | <b>\$ 808</b>                  | <b>100.00</b>        |
| <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                 |
| <b>Total Loans Made</b>                               | <b>2,631</b>       | <b>100.00</b>        | <b>\$ 243,256</b>              | <b>100.00</b>        |
| <b>Total Other Securities<br/>Consumer Loans Made</b> | <b>21,052</b>      |                      | <b>\$ 287,044</b>              |                      |

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

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

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

|  | Automobiles and<br>Other Motor Vehicles |               | Auto Title Loans   |            |
|--|---|---------------|--------------------|------------|
|  | Number of<br>Loans                      | Amount        | Number of<br>Loans | Amount     |
| <b>Consumer Loans Serviced</b>   |   |               |                    |            |
| Loans Outstanding Prior Year<br>at 12/31/2014  | 1,658,170                               | \$ 28,079,955 | 114,530            | \$ 367,059 |
| Loans Outstanding at Year<br>End 12/31/2015  | 2,010,243                               | 31,905,529    | 122,185            | 384,929    |
| Loans with One or More Past<br>Due Payments Which are Past<br>due 30 or More Days at<br>12/31/2015 | 109,120                                 | 2,130,019     | 19,552             | 64,715     |
| During Calendar Year 2015:   |   |               |                    |            |
| • Number of Loans<br>Charged One or More<br>Late Fees  | 448,291                                 |               | 72,443             |            |
| • Total Late Fees<br>Collected   | 533,599                                 | 31,274        | 119,602            | 2,610      |
| • Total Number of<br>Repossessions<br>Conducted  | 39,690                                  |               | 16,989             |            |
| • Total Number of Loans<br>Reinstated  | 6,578                                   |               | 5,115              |            |
| • Total Number of<br>Collateral Redeemed   | 6,638                                   |               | 12,015             |            |
| • Total Collateral Sales<br>Resulting in a<br>Deficiency Balance                                   | 26,040                                  | 309,891       | 10,357             | 23,244     |
| • Total Collateral Sales<br>Resulting in a Surplus<br>Balance                                      | 251                                     | 282           | 550                | 2,470      |
| • Total Charge-Offs  | 38,298                                  | 403,101       | 26,581             | 48,946     |
| Average Contracted Term of<br>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<br>Loans | Amount        | Number of<br>Loans | Amount     |
| <b>Consumer Loans Serviced</b>   |                    |               |                    |            |
| Loans Outstanding Prior Year<br>at 12/31/2014  | 60,136             | \$ 11,928,415 | 29,528             | \$ 535,673 |
| Loans Outstanding at Year<br>End 12/31/2015  | 60,308             | 13,602,478    | 31,347             | 638,184    |
| Loans with One or More Past<br>Due Payments Which are Past<br>Due 30 or More Days at<br>12/31/2015 | 2,181              | 374,932       | 762                | 10,069     |
| During Calendar Year 2015:   |                    |               |                    |            |
| • Number of Loans<br>Charged One or More<br>Late Fees  | 8,041              |               | 6,663              |            |
| • Total Late Fees<br>Collected   | 21,469             | 3,135         | 12,760             | 147        |
| • Total Number of<br>Foreclosures/<br>Repossessions<br>Conducted                                   | 238                |               | 362                |            |
| • Total Number of Loans<br>Reinstated  | 591                |               | 0                  |            |
| • Total Number of<br>Collateral Redeemed   | 467                |               | 4                  |            |
| • Total Collateral Sales<br>Resulting in a<br>Deficiency Balance                                   | 87                 | 8,494         | 281                | 3,478      |
| • Total Collateral Sales<br>Resulting in a Surplus<br>Balance                                      | 31                 | 3,325         | 16                 | 32         |
| • Total Charge-Offs  | 670                | 45,730        | 668                | 2,033      |
| Average Contracted Term of<br>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<br/>Property</u> | <u>Automobiles &amp;<br/>Other Motor<br/>Vehicles</u> | <u>Auto Title<br/>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<br/>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<br/>Property</u> | <u>Automobiles &amp;<br/>Other Motor<br/>Vehicles</u> | <u>Auto Title<br/>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<br/>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<br/>Property</u> | <u>Automobiles &amp;<br/>Other Motor<br/>Vehicles</u> | <u>Auto Title<br/>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<br/>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<br/>Property</u> | <u>Automobiles &amp;<br/>Other Motor<br/>Vehicles</u> | <u>Auto Title<br/>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<br/>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        |



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