Department of Business Oversight
Marketplace Lending Survey

Welcome! The Department of Business Oversight (DBO) has developed this secure, online form for your convenience in completing and submitting your responses for the Marketplace Lending Survey. All information provided in this form is protected by a 128-bit encryption to maintain the privacy and confidentiality of your data. The data and information you provide will remain confidential. This survey was designed to protect the privacy of data from individual firms. The DBO, however, may publicly release aggregate data in a format that does not identify specific companies. Please read the instructions below and refer to the contact information at the bottom of the page for any assistance you may need or questions you may have.

If you wish to print the survey to help you prepare your online response, please click here. Note: All surveys must be submitted online. No paper copies of the survey will be accepted.

Instructions

- Please complete the survey by March 9, 2016.
- If you need to change any answers, you may do so only prior to the deadline for survey submissions. Once the deadline has passed, answers cannot be changed on the survey.
- You can save your progress by clicking the "Save/Continue Later" button at the bottom of the page before moving forward or exiting the survey.
- You can navigate through the pages of the survey by clicking on the page links at the bottom of each page.
- Every question should be answered. If the answer to any question is zero, or the question does not apply to your firm, please enter "0" in the corresponding text field.
- If it is necessary to provide additional information for a section/question, please submit the information per the instructions on the Supplemental Information page of the survey. Please label any additional information with the question number.
- When you have completed the survey, please be sure to click "Submit" on the last page of the survey to ensure your response is received by the DBO.

Questions or Assistance

If you have any questions about this survey, please contact Deputy Commissioner Tom Dresslar at tom.dresslar@dbo.ca.gov or 916-322-5275. For technical issues, please contact survey@dbo.ca.gov.

Company Information

Company Name: ____________ Name of Preparer: ____________

DBO License Number (If applicable): ____________ Title: ____________

Overall Loan Numbers - U.S.

For 2010-2014, please provide annual numbers. For 2015, please provide numbers through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Total number of customers						
2. Total number of loans						
3. Total dollar amount of loans						
4. Total number of personal loan customers						
5. Total number of personal loans						
6. Total dollar amount of personal loans						
7. Total number of business loan customers						
8. Total number of business loans						
9. Total dollar amount of business loans						

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Overall Loan Numbers - California

For 2010-2014, please provide annual numbers. For 2015, please provide numbers through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Total number of customers						
2. Total number of loans						
3. Total dollar amount of loans						
4. Total number of personal loan customers						
5. Total number of personal loans						
6. Total dollar amount of personal loans						
7. Total number of business loan customers						
8. Total number of business loans						
9. Total dollar amount of business loans						

Loan Size Numbers - U.S.

For 2010-2014, please provide annual numbers. For 2015, please provide numbers through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Median loan amount						
2. Median business loan amount						
3. Median personal loan amount						
4. Total number of customers for personal loans under $2,500						
5. Total number of personal loans under $2,500						
6. Total dollar amount of personal loans under $2,500						

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Loan Size Numbers - California

For 2010-2014, please provide annual numbers. For 2015, please provide numbers through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Median loan amount						
2. Median business loan amount						
3. Median personal loan amount						
4. Total number of customers for personal loans under $2,500						
5. Total number of personal loans under $2,500						
6. Total dollar amount of personal loans under $2,500						

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APR Numbers - U.S.

For 2010-2014, please provide annual numbers. For 2015, please provide numbers through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Median APR for personal loans						
2. Percentage of personal loans in each of the following APR ranges:						
5% or less						
6% to 10%						
11% to 20%						
21% to 30%						
31% to 40%						
41% to 50%						
51% to 60%						
61% to 70%						
71% to 80%						
81% to 90%						
91% to 100%						
101% or more						
3. Median APR for business loans						
4. Percentage of business loans in each of the following APR ranges:						
5% or less						
6% to 10%						
11% to 20%						
21% to 30%						
31% to 40%						
41% to 50%						
51% to 60%						
61% to 70%						
71% to 80%						
81% to 90%						
91% to 100%						
101% or more						

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APR Numbers - California

For 2010-2014, please provide annual numbers. For 2015, please provide numbers through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Median APR for personal loans						
2. Percentage of personal loans in each of the following APR ranges:						
5% or less						
6% to 10%						
11% to 20%						
21% to 30%						
31% to 40%						
41% to 50%						
51% to 60%						
61% to 70%						
71% to 80%						
81% to 90%						
91% to 100%						
101% or more						
3. Median APR for business loans						
4. Percentage of business loans in each of the following APR ranges:						
5% or less						
6% to 10%						
11% to 20%						
21% to 30%						
31% to 40%						
41% to 50%						
51% to 60%						
61% to 70%						
71% to 80%						
81% to 90%						
91% to 100%						
101% or more						

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National Loan Delinquency Numbers (past due 30 or more days)

For 2010-2014, please provide data as of the end of the year. For 2015, please provide data as of June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	2011	2012	2013	2014	2015
1. Number of delinquent loans at end of year						
2. Number of delinquent loans at end of year as percentage of total number of outstanding loans						
3. Principal amount of delinquent loans at end of year						
4. Principal amount of delinquent loans at end of year as percentage of total unpaid principal						
5. Number of delinquent business loans at end of year						
6. Number of delinquent business loans at end of year as percentage of total outstanding business loans						
7. Principal amount of delinquent business loans at end of year						
8. Principal amount of delinquent business loans at end of year as percentage of total unpaid business-loan principal						
9. Number of delinquent personal loans at end of year						
10. Number of delinquent personal loans at end of year as percentage of total outstanding personal loans						
11. Principal amount of delinquent personal loans at end of year						
12. Principal amount of delinquent personal loans at end of year as percentage of total unpaid personal-loan principal						

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California Loan Delinquency Numbers (past due 30 or more days)

For 2010-2014, please provide data as of the end of the year. For 2015, please provide data as of June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

	2010	*2011*	*2012*	*2013*	*2014*	*2015*
1. Number of delinquent loans at end of year						
2. Number of delinquent loans at end of year as percentage of total number of outstanding loans						
3. Principal amount of delinquent loans at end of year						
4. Principal amount of delinquent loans at end of year as percentage of total unpaid principal						
5. Number of delinquent business loans at end of year						
6. Number of delinquent business loans at end of year as percentage of total outstanding business loans						
7. Principal amount of delinquent business loans at end of year						
8. Principal amount of delinquent business loans at end of year as percentage of total unpaid business-loan principal						
9. Number of delinquent personal loans at end of year						
10. Number of delinquent personal loans at end of year as percentage of total outstanding personal loans						
11. Principal amount of delinquent personal loans at end of year						
12. Principal amount of delinquent personal loans at end of year as percentage of total unpaid personal-loan principal						

National Investor Funding Data: 2010-2Q 2015

For 2010-2014, please provide annual data. For 2015, please provide data through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

"Loans sold to investors" means loans held for a period of time by the marketplace lender, then sold to investors.

"Loans directly funded by investors" means loans funded by investors through the marketplace lender's platform.

	2010	*2011*	*2012*	*2013*	*2014*	*2015*
1. Number of loans sold to investors						
2. Number of loans sold to investors as percentage of all loans						
3. Principal amount of loans sold to investors						
4. Principal amount of loans sold to investors as percentage of principal amount of all loans						
5. Number of personal loans sold to investors						
6. Number of personal loans sold to investors as percentage of all personal loans						
7. Principal amount of personal loans sold to investors						
8. Principal amount of personal loans sold to investors as percentage of principal amount of all personal loans						
9. Number of business loans sold to investors						
10. Number of business loans sold to investors as percentage of all loans						
11. Principal amount of business loans sold to investors						
12. Principal amount of business loans sold to investors as percentage of principal amount of all business loans						

National Investor Funding Data: 2010-2Q 2015 (Continued)

	2010	2011	2012	2013	2014	2015
13. Number of loans directly funded by investors						
14. Number of loans directly funded by investors as percentage of all loans						
15. Principal amount of loans directly funded by investors						
16. Principal amount of loans directly funded by investors as percentage of principal amount of all loans						
17. Number of personal loans directly funded by investors						
18. Number of personal loans directly funded by investors as percentage of all personal loans						
19. Principal amount of personal loans directly funded by investors						
20. Principal amount of personal loans directly funded by investors as percentage of principal amount of all personal loans						
21. Number of business loans directly funded by investors						
22. Number of business loans directly funded by investors as percentage of all loans						
23. Principal amount of business loans directly funded by investors						
24. Principal amount of business loans directly funded by investors as percentage of principal amount of all business loans						

National Investor Funding Data: 2010-2Q 2015 (Continued)

	2010	2011	2012	2013	2014	2015
25. Number of investors						
26. Number of institutional investors						
27. Number of retail investors						
28. Average percentage of loan held by investor						
29. Average percentage of loan held by institutional investor						
30. Average percentage of loan held by retail investor						
31. Average investment amount						
32. Average investment amount by institutional investor						
33. Average investment amount by retail investor						

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California Investor Funding Data: 2010-2Q 2015

For 2010-2014, please provide annual data. For 2015, please provide data through June 30. If a particular question does not apply to your firm, or the answer to the question is zero, please enter the number 0.

"Loans sold to investors" means loans held for a period of time by the marketplace lender, then sold to investors.

"Loans directly funded by investors" means loans funded by investors through the marketplace lender's platform.

	2010	*2011*	*2012*	*2013*	*2014*	*2015*
1. Number of loans sold to investors						
2. Number of loans sold to investors as percentage of all loans						
3. Principal amount of loans sold to investors						
4. Principal amount of loans sold to investors as percentage of principal amount of all loans						
5. Number of personal loans sold to investors						
6. Number of personal loans sold to investors as percentage of all personal loans						
7. Principal amount of personal loans sold to investors						
8. Principal amount of personal loans sold to investors as percentage of principal amount of all personal loans						
9. Number of business loans sold to investors						
10. Number of business loans sold to investors as percentage of all loans						
11. Principal amount of business loans sold to investors						
12. Principal amount of business loans sold to investors as percentage of principal amount of all business loans						

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California Investor Funding Data: 2010-2Q 2015 (Continued)

	2010	2011	2012	2013	2014	2015
13. Number of loans directly funded by investors						
14. Number of loans directly funded by investors as percentage of all loans						
15. Principal amount of loans directly funded by investors						
16. Principal amount of loans directly funded by investors as percentage of principal amount of all loans						
17. Number of personal loans directly funded by investors						
18. Number of personal loans directly funded by investors as percentage of all personal loans						
19. Principal amount of personal loans directly funded by investors						
20. Principal amount of personal loans directly funded by investors as percentage of principal amount of all personal loans						
21. Number of business loans directly funded by investors						
22. Number of business loans directly funded by investors as percentage of all loans						
23. Principal amount of business loans directly funded by investors						
24. Principal amount of business loans directly funded by investors as percentage of principal amount of all business loans						

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California Investor Funding Data: 2010-2Q 2015 (Continued)

	2010	2011	2012	2013	2014	2015
25. Number of investors						
26. Number of institutional investors						
27. Number of retail investors						
28. Average percentage of loan held by investor						
29. Average percentage of loan held by institutional investor						
30. Average percentage of loan held by retail investor						
31. Average investment amount						
32. Average investment amount by institutional investor						
33. Average investment amount by retail investor						

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Business Model and Platform

Please answer the following questions in a separate document (e.g. Word, PDF) and upload the document to the survey by using the File Upload function on this page.

1. Please describe your business model. Include whether you offer loan originations or facilitate loan originations through your online platform, whether you offer loan brokering services, peer-to-peer lending services and/or loan servicing services, and whether or not you acquire or retain any interest in loans made over your platform by you or others. Please ensure your answer covers both personal and business loans.

2. Please describe your platform. How does it work? Please explain the parties to the transaction, their interests, and the role each party has in the transaction. Please explain your role, the borrower's role, the investor's role and the bank's role. Please explain how your lending program's underwriting process works. How exactly do you verify the borrower's identity? Please provide a hypothetical loan and securities transaction from the borrower's application to the full repayment of the loan, including a flow of funds chart. Please ensure your answer covers both personal and business loans.

File Upload

Choose File No file selected

Supplemental Information

Please include any supplemental information or additional explanation of answers submitted in this survey. Please provide the information or explanation in a separate document (e.g. Word, PDF) and upload the document using the File Upload function on this page.

File Upload

Choose File No file selected