

NORTH CAROLINA COMMISSIONER OF BANKS

Consumer Finance Annual Report



2023

n o r t h c a r o l i n a

COMMISSIONER OF BANKS

Katherine M.R. Bosken
Commissioner of Banks





State of North Carolina

Roy Cooper
Governor

OFFICE OF THE COMMISSIONER OF BANKS

Katherine M.R. Bosken
Commissioner of Banks

To The Honorable Roy Cooper, Governor

It is my pleasure to submit to you our 2023 Annual Report ("Report") on licensed consumer finance lenders ("CFLs"). The figures in this Report represent a compilation of unaudited reports submitted by licensees in accordance with North Carolina General Statute (N.C.G.S.) § 53-184(b).

On December 31, 2023, there were 58 CFLs with 459 licensed offices (see Charts A and B for 5-year trends). Due to the diversity in the size of the CFLs, certain charts within this Report categorize the companies as large, medium, or small. Large CFLs are defined as having 40 or more branch locations, medium CFLs have 7-39 branch locations, and small CFLs have 6 or fewer branch locations.

For the year ended December 31, 2023, assets of CFLs totaled \$1,413,571,507, a decline of 7.10 percent from the previous year's assets of \$1,521,534,689 (see Chart C for a 5-year trend). This decline is primarily attributed to a \$94,926,793, or 6.25 percent, decrease in outstanding loan receivables. Total liabilities increased 2.22 percent from the previous year to \$1,111,545,150. Stated equity fell by \$132,136,076 to \$302,117,357, a decrease of 30.43 percent.

Aggregate net income totaled \$60,805,018. However, this was a decline of 43.79 percent from the previous year when the reported amount was \$108,165,710. The decline is attributed to a \$45,643,230, or 13.29 percent, decrease in Interest Earned and Collected on Loans. Overall, the industry experienced a profitable year with 62 percent of lenders reporting profits.

As a convenience to the public and the industry, this Report is also available on the Commissioner of Banks' website.

Respectfully submitted,

Katherine M.R. Bosken
Commissioner of Banks

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The North Carolina Consumer Finance Act

The North Carolina Consumer Finance Act, N.C.G.S § 53-164 et seq (the Act), authorizes the North Carolina Office of the Commissioner of Banks (NCCOB) to license and supervise finance companies that offer interest rates on installment loans to North Carolina consumers greater than those applicable under N.C.G.S. Chapter 24.

Lenders that charge rates less than those permitted by Chapter 24 are exempt from the Act. Banks, trust companies, savings and loan associations, cooperative credit unions, agricultural credit corporations, production credit associations, pawn brokers, and installment paper dealers are also exempt.

Loans made prior to October 1, 2023

For loans less than \$10,000, licensees are permitted to charge 30 percent per annum on that part of the unpaid balance not exceeding \$4,000, 24 percent per annum on the unpaid principal balance exceeding \$4,000 but less than \$8,000, and 18 percent per annum on the remainder of the unpaid principal balance.

For loans greater than \$10,000, licensees are restricted to an interest rate of 18 percent per year. The maximum loan amount is \$15,000.

Loans made on or after October 1, 2023

For loans less than \$10,000, licensees are permitted to charge 33 percent per annum on that part of the unpaid balance not exceeding \$4,000, 24 percent per annum on the unpaid principal balance exceeding \$4,000 but less than \$8,000, and 18 percent per annum on the remainder of the unpaid principal balance.

For loans greater than \$12,000, licensees are restricted to an interest rate of 18 percent per year. The maximum loan amount is \$25,000.

2023 Legislative Updates

House Bill 776 / SL 2022-54 Remote Electronic Notarization

This act had an effective date of July 1, 2023.

This act amended Article 2, of Chapter 10B of the General Statutes by adding a new part authorizing remote electronic notarization. Other sections amended include definitions, prohibitions, technology requirements, verification requirements, licensure, and rules requirements. This act also included a section on emergency video notarization, which expired June 30, 2023.

Editor's Note: The above language concerning emergency video notarization's effective date and the effective date for the above act was amended in Senate Bill 552/SL 2023-57, delaying it to July 1, 2024, in order to implement the rulemaking process required by SL 2022-54.

Senate Bill 331 / SL 2023-61 Consumer Finance Act Amendments

This act had an effective date of October 1, 2023.

This act amended Article 15 of Chapter 53 of the General Statutes, the Consumer Finance Act. The most notable changes include adding loan servicing to the scope, increasing the maximum loan amount, and increasing the allowable interest rate on loans under \$4,000. Other amendments include increases in allowable fees charged and the cost of supervision and a change in the document retention period.

Chart A

2019 - 2023
Number of Consumer Finance Offices

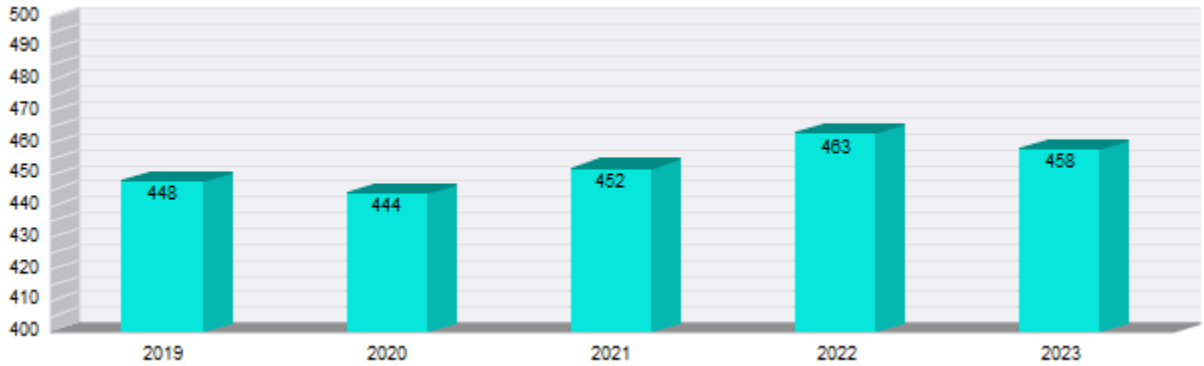


Chart B

2019 - 2023
Number of Licensees

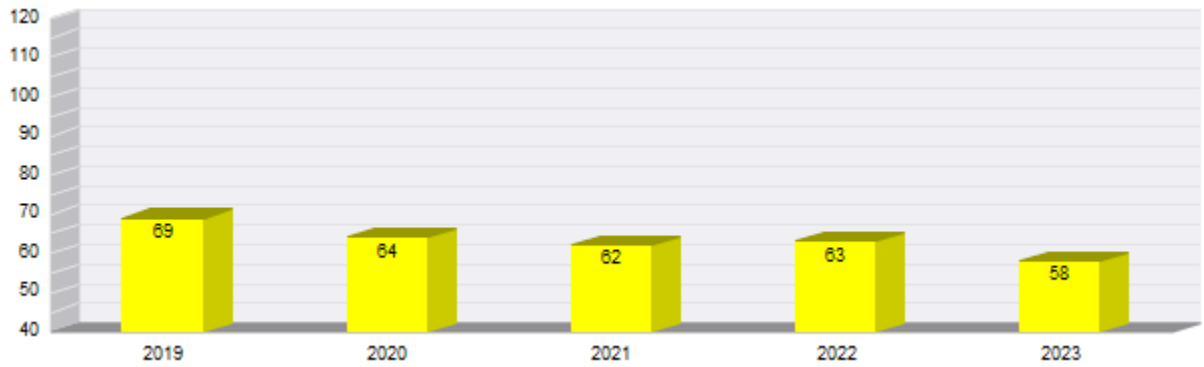
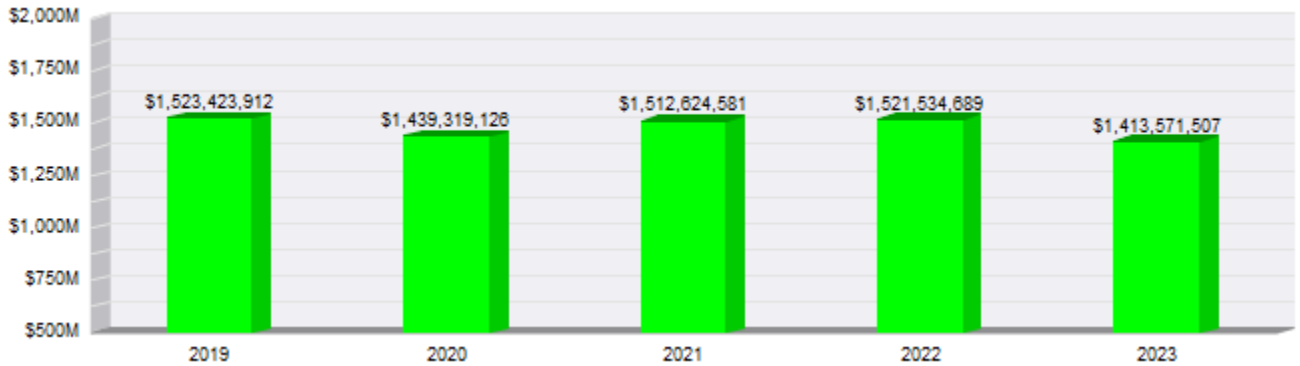


Chart C

2019 - 2023
Consumer Finance Assets Comparison



**Consumer Finance Act Licensees
December 31, 2023**

Licensee Home Office	Number of Operating Locations	Loans Receivable (\$)
Allied Financial Services, Inc. 821 Baxter Street, Suite 307 Charlotte, NC 28202	13	32,976,681
Atlantic Discount Corporation 1300 S. Croatan Highway Kill Devil Hills, NC 27948	5	10,165,821
Baraka Financial Services, Inc. 8307 University Executive Park Drive, Suite 244 Charlotte, NC 28262	1	137,317
Basic Finance, Inc. 4664 NC Hwy 90 East Hiddenite, NC 28636	9	28,492,486
Brighter Financial, Inc. 285 N. Talbert Blvd. Lexington, NC 27292	1	1,138,175
Cape Fear Finance Company, LLC 8126 E. Brainerd Rd. #116 Chattanooga, TN 37421	1	1,394,855
Cape Fear Lending Inc. 112 N Cardinal Drive, Unit 201 Wilmington, NC 28405	1	756,264
Capitol Credit Company 745 Carolina Avenue Washington, NC 27889	1	1,341,290
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358	1	307,300
Cardinal Finance Company of Whiteville, Inc. 608 S. Madison Street Whiteville, NC 28472	1	816,352
Carolina Finance LLC 4280 Piedmont Parkway, Suite 110 Greensboro, NC 27410	1	1,447,331

north carolina **COMMISSIONER OF BANKS**

Century Finance, Inc. 453 Sunset Avenue Rocky Mount, NC 27804	8	17,684,687
Choice Loan of Georgia, Inc. 25 Technology Parkway South, Ste. 201 Peachtree Corners, GA 30092	2	3,676
Coastal Finance Company, Inc. 147 Hwy 24, Suite 202 Morehead City, NC 28557	4	6,710,399
Creekside Finance, Inc. 845 Blowing Rock Blvd. STE. L4 Lenoir, NC 28645	7	9,479,439
Delmarva Funding 5275 Westview Drive, Suite 120 Frederick, MD 21703	1	25,952
Eastern Financial Services, LLC 2512 Charles Boulevard Greenville, NC 27858	1	2,405,536
Fastlending.com Servicing, LLC PO Box 25503 Sarasota, FL 34277	1	0*
Foothills Family Finance LLC 135 W Parker Rd Morganton, NC 28655	1	1,154,006
Future Financial Services, LLC 827 Hardee Road Kinston, NC 28504	4	3,733,703
Greenville Financial Services, Inc. 700 E. Arlington Blvd. Greenville, NC 27858	1	732,481
Hanover Financial Services, Inc. 112 N. Cardinal Drive Extension, Suite 103 Wilmington, NC 28405	1	2,052,774
Heritage Finance Co., Inc. 687 Rutherford Road Marion, NC 28752	5	5,599,588
Holiday Finance, Inc. 1410 Dale Earnhardt Blvd. Kannapolis, NC 28083	1	1,078,590
Home Credit Corporation, Inc. 946 West Andrews Avenue Henderson, NC 27536	10	9,861,252

Imperial Finance Company of Mount Olive, Incorporated 507-A N. Breazeale Avenue Mount Olive, NC 28365	1	696,217
Lendmark Financial Services, LLC 2118 Usher Street Covington, GA 30014	64	427,881,693
M & J Loans of Shelby, Inc. 409 S. LaFayette St. Shelby, NC 28151	1	1,047,027
Macon Credit Company, Inc. 339 Westgate Road Franklin, NC 28734	1	1,581,274
Mariner Finance North Carolina, Inc. 8211 Town Center Drive Nottingham, MD 21236	39	230,945,196
Marion Credit Company, Inc. 216 South Main Street Marion, NC 28752	1	2,313,943
Mid-East Acceptance Corporation of N.C., Inc. 3015 S. Memorial Drive Greenville, NC 27834	3	2,781,368
Mid-South Finance, LLC 709 W. Front Street Lillington, NC 27546	1	694,110
Mid-State Financial, LLC 80 Guardian Court, Suite 125 Rocky Mount, NC 27804	1	4,581,400
Mitchell Credit Company, Inc. 155 Oak Avenue Spruce Pine, NC 28777	1	1,002,098
National Finance Company, Inc. 1500 South Horner Boulevard Sanford, NC 27330	23	44,907,242
New Southern Loans, Inc. 7041 Knightdale Blvd Knightdale, NC 27545	9	12,991,741
North State Acceptance, LLC 4700 Six Forks Rd. Suite 230 Raleigh, NC 27604	7	4,490,302

Oak Tree Finance, LLC Hartwell Plaza, 1027 US Hwy 70 W., Suite 206 Garner, NC 27529	2	292,285
Omni Financial of Nevada, Inc. One Radisson Plaza, Suite 804 New Rochelle, NY 10801	3	8,559,639
OneMain Financial Group, LLC 100 International Drive, 16th Baltimore, MD 21202	88	279,191,926
Professional Financial Services of North Carolina, LLC 181 Security Place Spartanburg, SC 29307	8	1,805,176
Quality Finance Co., Inc. 2719 Graves Drive, Building 20, Suite B Goldsboro, NC 27534	2	1,851,732
Real Time Resolutions, Inc. 1349 Empire Central Drive, Suite 150 Dallas, TX 75247	1	0*
Regional Finance Corporation of North Carolina 979 Batesville Road, Suite B Greer, SC 29651	41	56,825,550
Republic Finance, LLC 7031 Commerce Circle, Suite 100 Baton Rouge, LA 70809	12	48,382,449
Royalty Management Corporation 1300 North Broad Street Edenton, NC 27932	5	5,446,358
Scratch Financial, Inc. 225 S. Lake Ave. Suite 250 Pasadena, CA 91101	1	109,221
Security Credit Corporation 710 S. Brightleaf Blvd. Smithfield, NC 27577	1	2,399,575
Select Acceptance Corporation 1635 E. Arlington Blvd., Ste C Greenville, NC 27858	1	694,995
Southern Loans, Inc. 112 S. Pearl Street Rocky Mount, NC 27804	6	9,927,312
Time Investment Corporation 1501-C W. Arlington Blvd. Greenville, NC 27835	25	91,972,751

Trophy Financial, Inc. 452 S. Main Street Laurinburg, NC 28352	2	3,764,872
Turner Finance Co., Inc. 24 South Brady Avenue, Suite A Newton, NC 28658	1	1,582,552
Universal Finance, Inc. 700 12th Street Dr NW Hickory, NC 28601	6	20,433,059
Wagner Financial Services, Inc. 1342 Westgate Center Drive Winston-Salem, NC 27103	2	3,884,587
Welcome Finance Company, Inc. 112 West Center Street Mebane, NC 27302	17	11,342,264
Westlake Portfolio Management, LLC 4751 Wilshire Blvd., Suite 100 Los Angeles, CA 90010	1	0*
TOTALS	458	\$1,423,875,869

* This licensee is a loan servicer and does not report loans receivable on their balance sheet.

**Consumer Finance Act Licensees
2023 Closures**

Licensee	Number of Locations	Date Closed
BMG LoansAtWork, LLC 444 Brickell Ave., Suite 210 Miami, FL 33131	1	11/15/2023
BMG Money, Inc. 444 Brickell Ave, Suite 250 Miami, FL 33131	1	05/02/2023
FASTLENDING.COM, LLC 2017 Fiesta Dr., Suite 201 Sarasota, FL 34231	1	05/05/2023
Greene Finance Corporation 141 N. Main Street Mount Airy, NC 27030	1	09/05/2023
MedPlan Credit, LLC 1870 S. Boulder Ave. Tulsa, OK 74119	1	10/12/2023
Metrolina Credit Company of Burlington, Inc. 2260 South Church Street, Suite 407 Burlington, NC 27216	1	04/11/2023
Nicholas Financial, Inc. 2454 McMullen Booth Rd, Bldg. C Suite 501B Clearwater, FL 33759	3	01/10/2023
Whitestone Financial, Inc. 1796 Silas Creek Parkway Winston-Salem, NC 27103	2	06/07/2023

Number of Consumer Finance Offices by Region and County

Mountain

Ashe	4
Buncombe	11
Burke	7
Caldwell	8
Cherokee	1
Haywood	4
Henderson	5
Lincoln	2
Macon	3
Mitchell	2
Wilkes	6
Yancey	1

Number of Consumer Finance Offices by Region and County

Piedmont

Alamance	10	Rutherford	4
Alexander	2	Stanly	5
Anson	1	Surry	6
Cabarrus	8	Union	6
Catawba	11	Vance	7
Chatham	1	Wake	26
Cleveland	7	Yadkin	1
Davidson	4		
Davie	2		
Durham	9		
Forsyth	19		
Franklin	3		
Gaston	7		
Guilford	18		
Iredell	11		
Lee	5		
McDowell	5		
Mecklenburg	17		
Moore	3		
Person	3		
Randolph	4		
Richmond	7		
Rockingham	7		
Rowan	7		

Number of Consumer Finance Offices by Region and County

Coastal

Beaufort	4	Scotland	5
Brunswick	4	Washington	1
Carteret	4	Wayne	9
Chowan	2	Wilson	7
Columbus	3		
Craven	4		
Cumberland	18		
Dare	1		
Duplin	3		
Edgecombe	3		
Halifax	7		
Harnett	5		
Hertford	4		
Hoke	1		
Johnston	11		
Lenoir	5		
Martin	4		
Nash	8		
New Hanover	15		
Onslow	7		
Pasquotank	4		
Pitt	17		
Robeson	8		
Sampson	4		

Consolidated Comparative Balance Sheets

December 31, 2022 - December 31, 2023

Assets	2023	2022
Cash	\$ 15,493,431	\$ 17,522,948
Loans Receivable	1,423,875,869	1,518,802,662
Less Reserve for Loan Losses	144,236,803	133,147,776
Net Loans Receivable	1,279,639,066	1,385,654,886
Real Estate	1,918,076	2,085,807
Furniture and Equipment	12,580,322	15,972,369
Unamortized Fee	1,918,885	-544,260
Other Assets	102,021,727	100,842,939
Total Assets	\$ 1,413,571,507	\$ 1,521,534,689

Liabilities, Net Worth and Shareholders' Equity

Accounts and Notes Payable		
(a) Banks and other lending institutions	\$ 465,801,333	\$ 442,869,302
(b) Parent company or affiliates	456,890,532	492,149,608
(c) Other	75,369,690	90,827,188
Total Accounts and Notes Payable	998,061,555	1,025,846,098
Other Liabilities	113,392,595	61,435,158
Total Liabilities	1,111,454,150	1,087,281,256
Net Worth and Shareholders' Equity	302,117,357	434,253,433
Total Liabilities, Worth and Shareholders' Equity	\$ 1,413,571,507	\$ 1,521,534,689

Consolidated Statement of Income and Expenses

January 1, 2023 - December 31, 2023

Income**2023**

Interest Collected and Earned on Loans under 53-176	\$ 297,907,136
Insurance Income, Including Origination Fees	33,813,194
Loan Processing Fees Under G.S. 53-176(b)	8,279,508
Loan Filing Fees (UCC-1)	147,578
NSF	844,625
Non-filing fees	1,553,356
Late Fee	12,534,212
Deferral Charge	695,465
Other Income	35,008,203
Total Income	\$ 390,783,277

Expenses

Salaries, wages, and benefits	\$ 90,358,059
Occupancy expense	15,647,221
Depreciation and amortization	3,750,267
Interest Expense	59,060,265
Provision for credit losses	80,944,789
Information Technology Services	4,888,838
Product Management Services	675,040
Administrative Expenses	26,188,616
Management Fees	14,988,304
Provision for State & Local Taxes	421,260
Other expenses	32,782,907
Total Expenses, Before Income Taxes	\$ 329,705,566

Net Income, Before Income Taxes	\$ 61,077,711
Income Taxes (tax credits are entered as negative)	272,693
Net Income	\$ 60,805,018

Loan Classifications

January 1, 2023 - December 31, 2023

Loan Balances

	Number	Amount
Loans Receivable, Beginning of Year*	356,656	\$ 1,515,454,043
Loans Made During the Year	408,106	1,799,960,742
Loan Balances Purchased During the Year	7,413	33,928,860
Loan Balances Sold During the Year	98,114	530,588,770
Loan Balances Charged Off During the Year	36,229	121,415,796
Collections of Principal During the Year	0	1,273,463,210
Loans Receivable Outstanding at End of Period	427,444	\$ 1,423,875,869

Loans By Size

Loans made during the year	Number	Amount
(a) \$600.00 or less	2,063	\$ 1,069,080
(b) \$600.01 to \$1,000.00	7,996	6,555,752
(c) \$1,000.01 to \$3,000.00	183,907	373,393,501
(d) \$3,000.01 to \$5,000.00	82,738	316,747,774
(e) \$5,000.01 to \$7,500.00	60,943	378,064,258
(f) \$7,500.01 to \$10,000.00	39,241	337,443,718
(g) \$10,000.01 to \$12,500.00	19,135	210,772,178
(h) \$12,500.01 to \$15,000.00	10,623	148,677,513
(h) \$15,000.01 to \$25,000.00	1,460	27,236,968
Total loans made during the year	408,106	\$ 1,799,960,742

Loans By Type of Security

Loans made during the year	Number	Amount
(a) Personal property	210,918	\$ 754,399,006
(b) Signature endorsement	120,661	492,371,493
(c) Motor vehicles	74,323	543,845,174
(d) Other consideration	2,204	9,345,069
Total loans made during the year	408,106	\$ 1,799,960,742

Loans By Type of Borrower

Loans made during the year	Number	Amount
(a) Which renewed existing accounts	241,423	\$ 1,102,607,125
(b) To former borrowers	49,788	166,903,388
(c) To new borrowers	116,895	530,450,229
Total loans made during the year	408,106	\$ 1,799,960,742

* Does not match prior years' published chart for loans outstanding at end of period due to unreported disposition of loan balances by companies no longer licensed at reporting date.

Other Consumer Finance Loan Data

January 1, 2023 - December 31, 2023

Number of Loan Applications:	Number	
(a) Approved*	339,321	
(b) Withdrawn	44,857	
(c) Denied	505,750	
Loans with specified fees collected:	Number	Amount
(a) Processing fees	299,537	\$ 8,279,508
(b) UCC-1	6,921	147,578
(c) Returned check fees	29,633	844,625
(d) Non-Filing fees: Third Party	64,009	1,487,031
(e) Non-Filing fees: Self Insurance	2,050	66,325
(f) Late Fees	861,214	12,534,212
(g) Deferral Charges	15,458	695,465
Loans with credit insurance and net premiums collected	Number	Premiums Charged
(a) Credit life insurance	168,464	\$ 8,583,050
(b) Credit accident and health insurance	82,325	10,743,996
(c) Credit unemployment insurance	62,596	6,477,406
(d) Credit property insurance	168,840	4,712,030
(e) Other insurance	N/R	3,296,712
As of December 31, total number and amount of loans:	Number	Amount
(a) Current or less than 30 days past due	338,060	\$ 1,326,065,277
(b) 30-59 days past due	10,802	34,834,326
(c) 60-89 days past due	5,319	19,298,336
(d) 90 + days past due	14,106	42,408,098
Defaults, repossessions and filing insurance:	Number	Amount
(a) Loan balances charged off	36,229	\$ 121,415,796
(b) Recoveries	48,823	14,494,883
(c) Where collateral was repossessed	1,940	9,296,704
(d) Where claim made against non-filing insurance policy	1,098	2,026,035

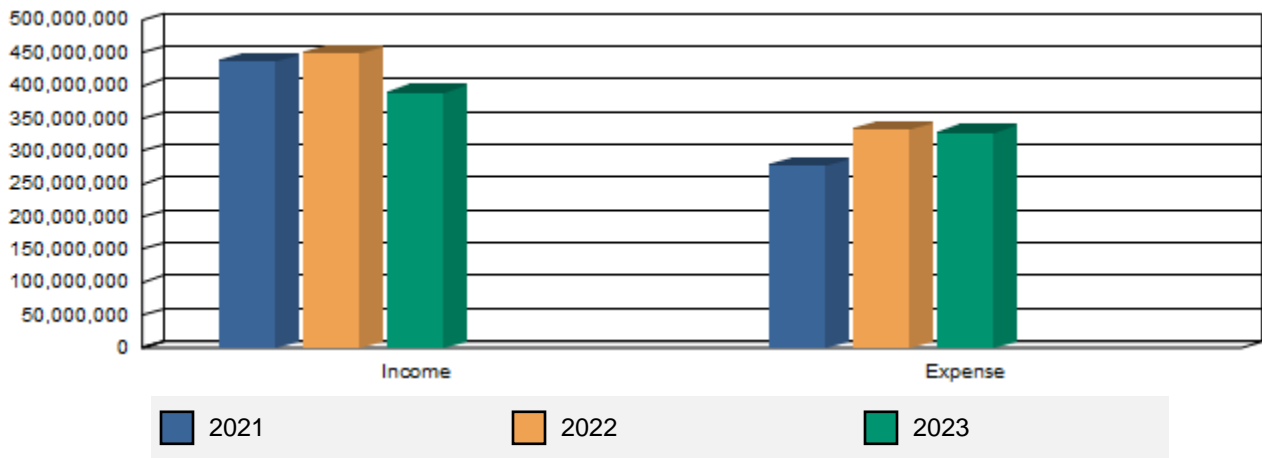
* Approved applications do not necessarily reflect loans made in this reporting period.

Changes in Receivables and Related Categories

	2022	2023	% of change
Loan Receivables	\$1,518,802,662	\$1,423,875,869	(6.25)
Loan Loss Reserves	\$133,147,776	\$144,236,803	8.33
Total Assets	\$1,521,534,689	\$1,413,571,507	(7.10)
Total Liabilities	\$1,087,281,256	\$1,111,454,150	2.22
Net Worth of Firms	\$434,253,433	\$302,117,357	(30.43)

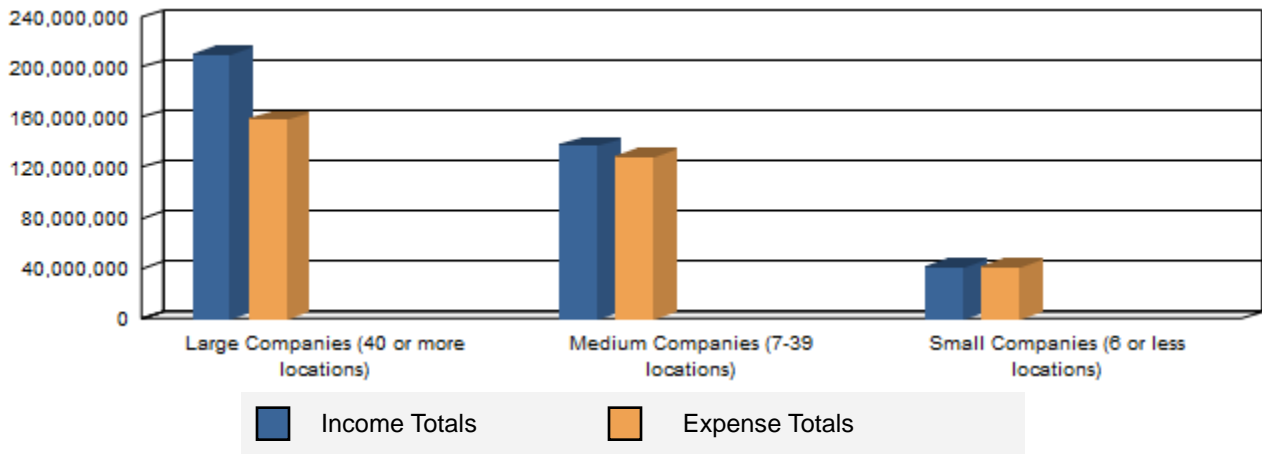
Income and Expense Comparison

	2021	2022	2023
Income	\$437,733,021	\$450,096,497	\$390,783,277
Expense	\$278,823,863	\$334,842,329	\$329,705,566



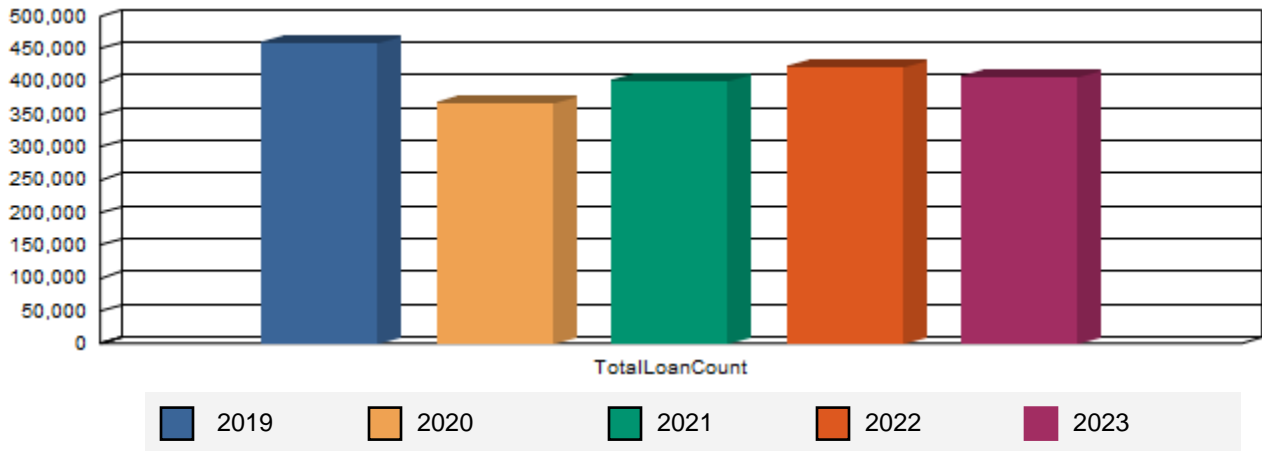
Income and Expense Comparison by Company Size for 2023

	Income Totals	Expense Totals
Large Companies (40 or more locations)	\$210,871,222	\$158,935,728
Medium Companies (7-39 locations)	\$138,485,179	\$129,277,483
Small Companies (6 or less locations)	\$41,426,876	\$41,492,355



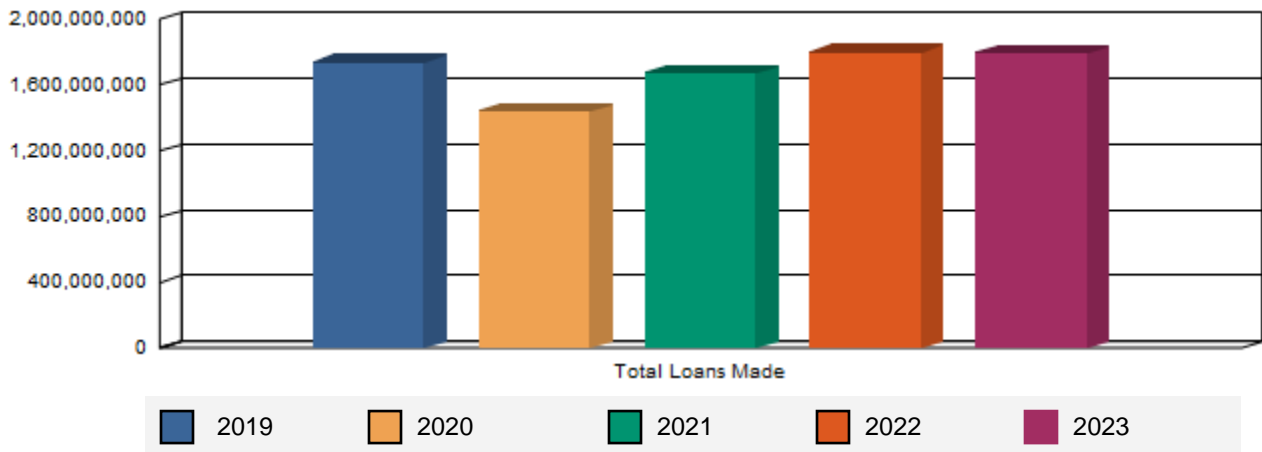
Number of Loans Made Per Year

	2019	2020	2021	2022	2023
Total Loan Count	459,333	368,850	401,641	424,007	408,106



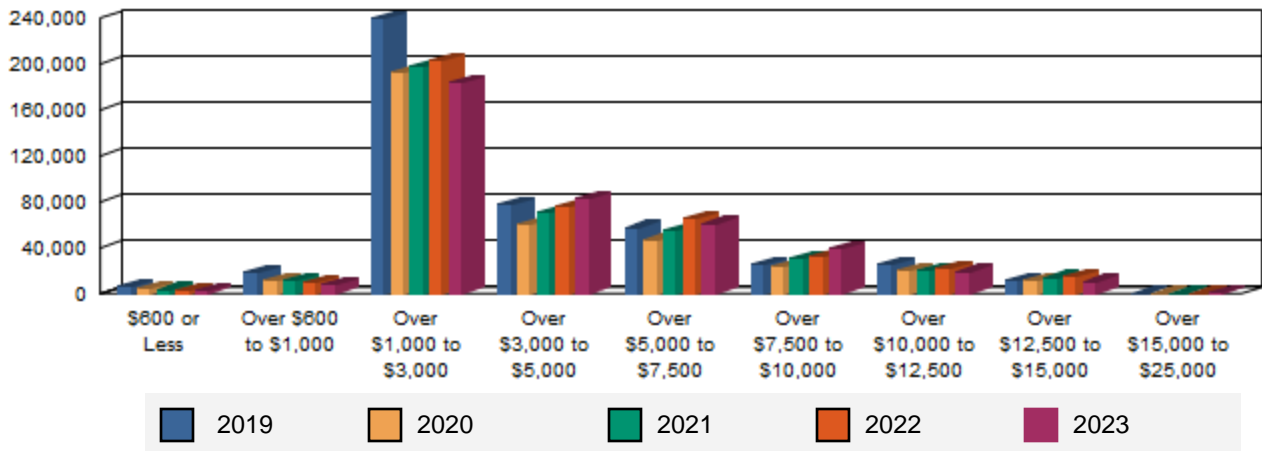
Dollar Amount of Loans Made Per Year

	2019	2020	2021	2022	2023
Total Loans Made	\$1,741,270,532	\$1,446,440,042	\$1,672,903,391	\$1,801,954,561	\$1,799,960,742



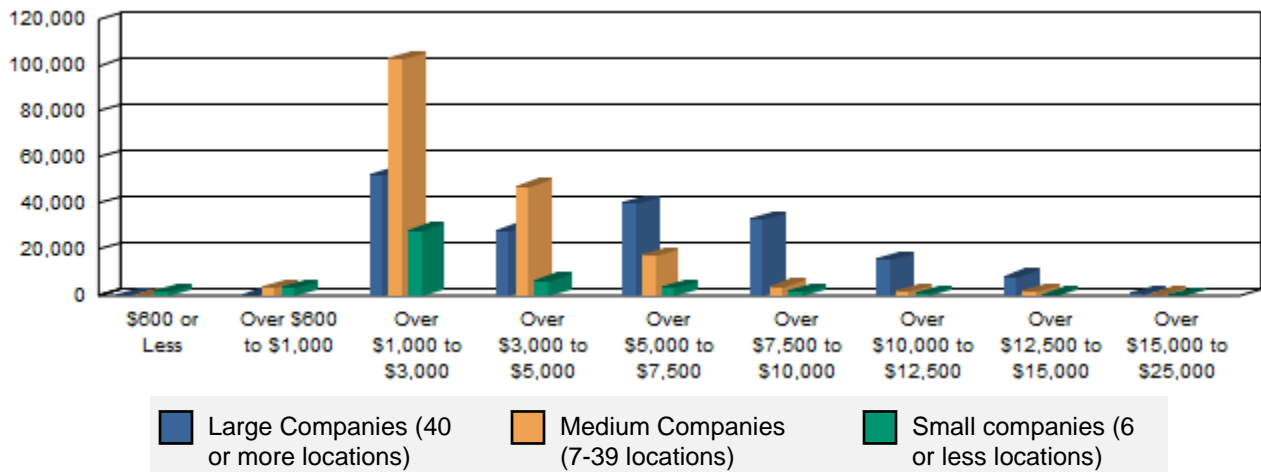
Classification of Loans by Size (Number)

	2019	2020	2021	2022	2023
\$600 or Less	5,854	3,889	3,659	2,845	2,063
Over \$600 to \$1,000	17,857	11,663	10,724	9,921	7,996
Over \$1,000 to \$3,000	239,456	192,722	197,499	202,384	183,907
Over \$3,000 to \$5,000	77,634	60,242	70,537	76,082	82,738
Over \$5,000 to \$7,500	57,389	46,790	55,027	64,768	60,943
Over \$7,500 to \$10,000	24,723	23,113	30,160	32,013	39,241
Over \$10,000 to \$12,500	25,613	19,687	20,303	21,388	19,135
Over \$12,500 to \$15,000	10,807	10,744	13,732	14,606	10,623
Over \$15,000 to \$25,000	0	0	0	0	1,460



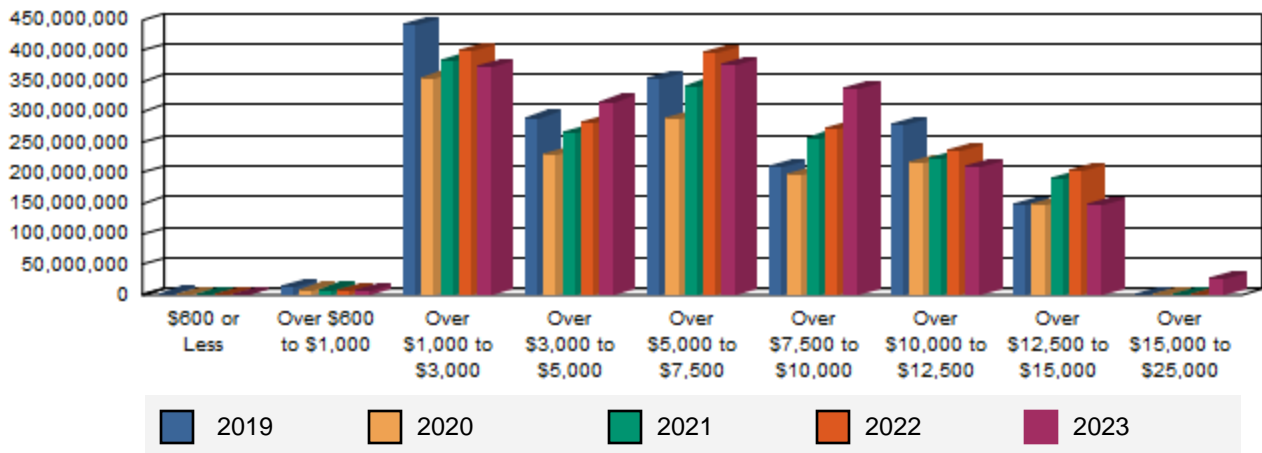
Loans by Size of Company (Number) for 2023

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
\$600 or Less	127	353	1,583
Over \$600 to \$1,000	502	3,633	3,861
Over \$1,000 to \$3,000	52,645	102,971	28,291
Over \$3,000 to \$5,000	28,415	47,650	6,673
Over \$5,000 to \$7,500	40,265	17,311	3,367
Over \$7,500 to \$10,000	33,274	4,111	1,856
Over \$10,000 to \$12,500	15,968	2,079	1,088
Over \$12,500 to \$15,000	8,295	1,737	591
Over \$15,000 to \$25,000	868	471	121



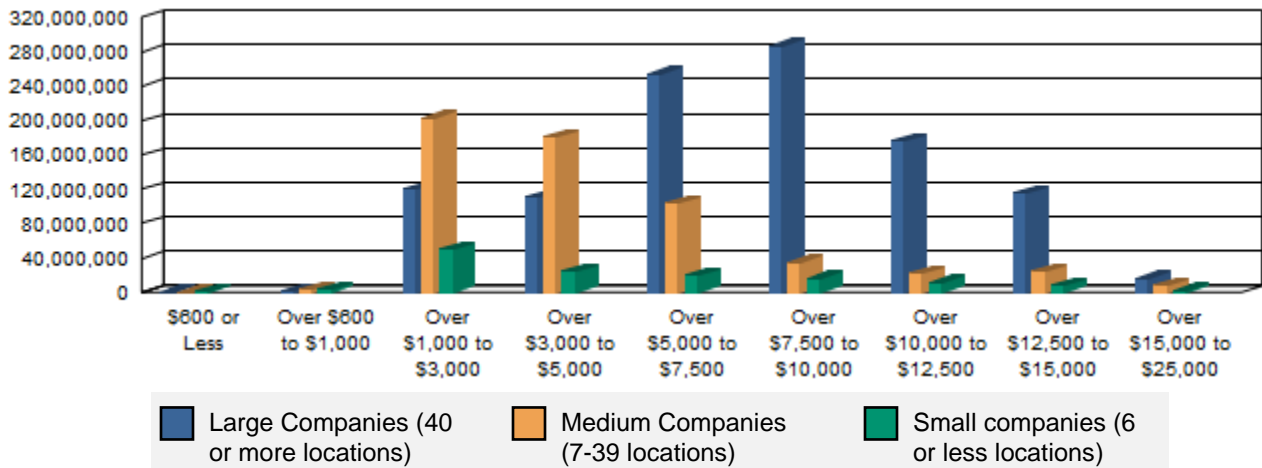
Classification of Loans by Size (\$ Amount)

	2019	2020	2021	2022	2023
\$600 or Less	\$2,741,839	\$1,874,465	\$1,760,145	\$1,448,800	\$1,069,080
Over \$600 to \$1,000	\$14,297,174	\$9,334,580	\$8,876,604	\$8,241,427	\$6,555,752
Over \$1,000 to \$3,000	\$442,775,301	\$356,282,583	\$382,890,014	\$400,213,447	\$373,393,501
Over \$3,000 to \$5,000	\$290,430,652	\$229,361,096	\$264,994,212	\$282,587,391	\$316,747,774
Over \$5,000 to \$7,500	\$354,244,551	\$288,913,769	\$342,800,271	\$396,351,892	\$378,064,258
Over \$7,500 to \$10,000	\$210,392,300	\$197,127,849	\$258,146,870	\$273,679,935	\$337,443,718
Over \$10,000 to \$12,500	\$278,948,559	\$216,072,300	\$223,663,915	\$235,998,329	\$210,772,178
Over \$12,500 to \$15,000	\$147,440,156	\$147,473,400	\$189,771,360	\$203,433,340	\$148,677,513
Over \$15,000 to \$25,000	\$0	\$0	\$0	\$0	\$27,236,968



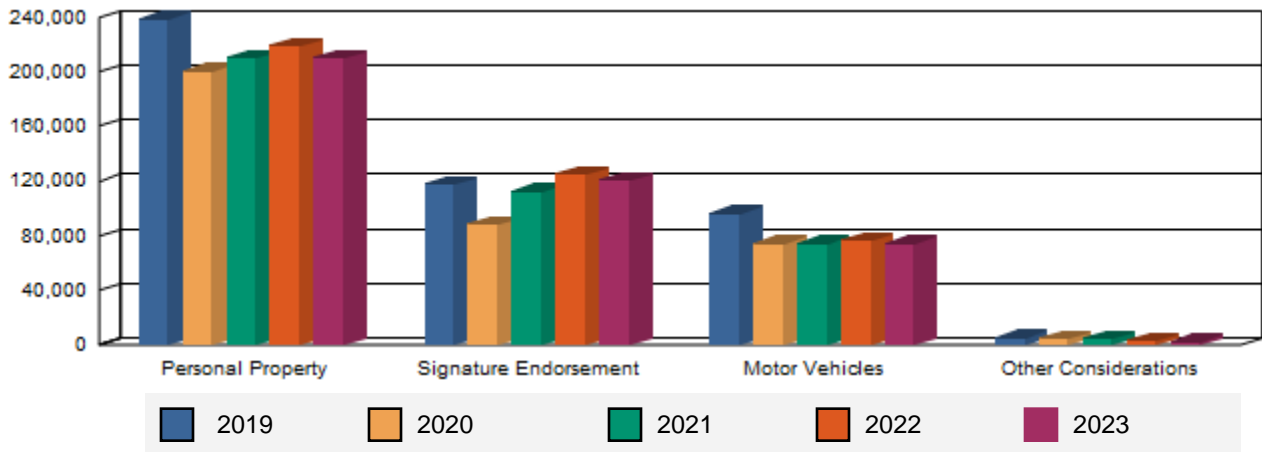
Loans by Size of Company (\$ Amount) for 2023

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
\$600 or Less	\$62,645	\$194,857	\$811,578
Over \$600 to \$1,000	\$408,534	\$3,064,691	\$3,082,527
Over \$1,000 to \$3,000	\$120,075,798	\$202,540,893	\$50,776,810
Over \$3,000 to \$5,000	\$111,323,596	\$180,572,252	\$24,851,926
Over \$5,000 to \$7,500	\$254,111,053	\$103,514,842	\$20,438,363
Over \$7,500 to \$10,000	\$286,367,700	\$34,962,520	\$16,113,498
Over \$10,000 to \$12,500	\$176,113,986	\$22,893,876	\$11,764,316
Over \$12,500 to \$15,000	\$115,897,061	\$24,511,883	\$8,268,569
Over \$15,000 to \$25,000	\$16,314,672	\$8,833,437	\$2,088,859



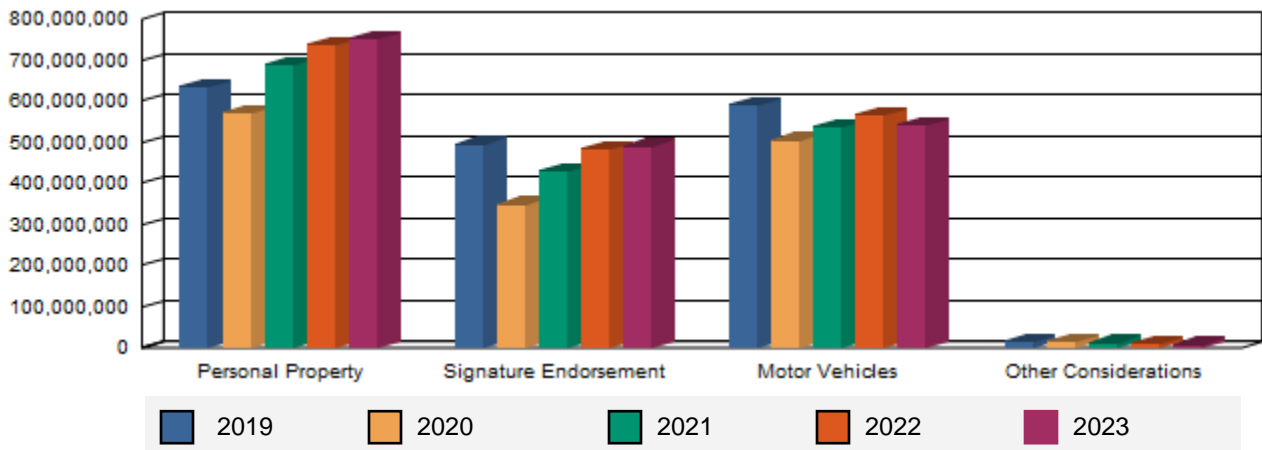
Loans by Type of Security (Number)

	2019	2020	2021	2022	2023
Personal Property	239,241	201,066	210,356	219,408	210,918
Signature Endorsement	118,346	88,481	112,704	124,821	120,661
Motor Vehicles	96,380	74,290	74,231	76,958	74,323
Other Considerations	5,366	5,013	4,350	2,820	2,204



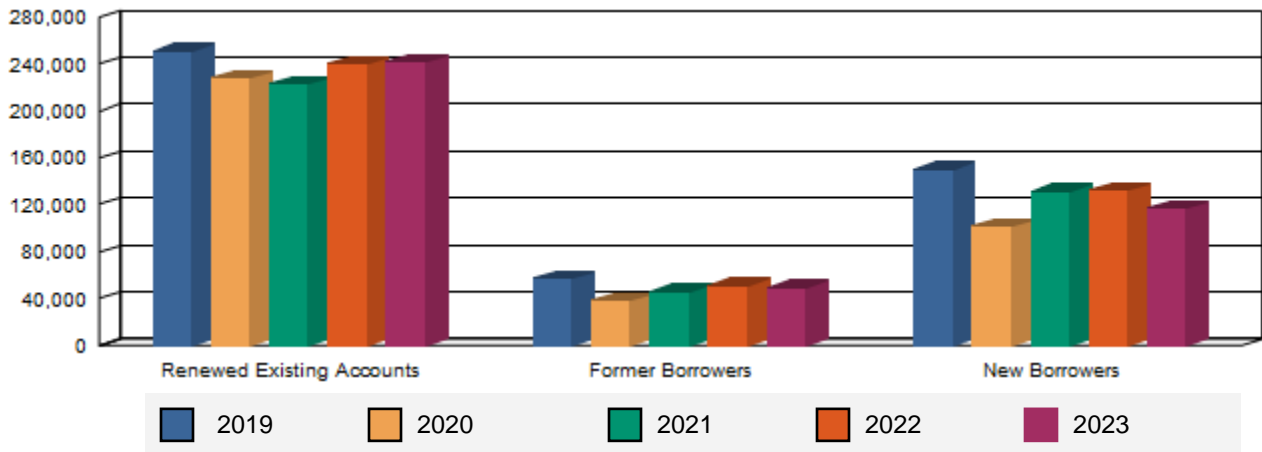
Loans by Type of Security (\$ Amount)

	2019	2020	2021	2022	2023
Personal Property	\$636,219,319	\$571,740,584	\$690,279,843	\$738,293,201	\$754,399,006
Signature Endorsement	\$496,214,959	\$351,111,256	\$431,398,032	\$486,027,368	\$492,371,493
Motor Vehicles	\$591,539,498	\$506,345,825	\$538,095,977	\$567,148,725	\$543,845,174
Other Considerations	\$17,296,756	\$17,242,377	\$13,129,539	\$10,485,267	\$9,345,069



Loans by Type of Borrower (Number)

	2019	2020	2021	2022	2023
Renewed Existing Accounts	251,253	228,518	223,629	239,927	241,423
Former Borrowers	57,771	38,159	46,473	51,516	49,788
New Borrowers	150,309	102,173	131,539	132,564	116,895



Loans by Type of Borrower (\$ Amount)

	2019	2020	2021	2022	2023
Renewed Existing Accounts	\$1,031,039,238	\$945,171,191	\$1,020,980,959	\$1,099,791,051	\$1,102,607,125
Former Borrowers	\$161,686,957	\$100,561,554	\$131,676,987	\$155,539,754	\$166,903,388
New Borrowers	\$548,544,337	\$400,707,297	\$520,245,445	\$546,623,756	\$530,450,229

