NORTH CAROLINA
COMMISSIONER OF BANKS

Consumer Finance Annual Report

2024

north carolina

COMMISSIONER OF BANKS

Katherine M.R. Bosken
Commissioner of Banks

State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

Josh Stein Governor	Katherine M.R. Bosken Commissioner of Banks

To The Honorable Josh Stein, Governor

It is my pleasure to submit to you our 2024 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, 2024, there were 63 CFLs with 462 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, 2024, assets of CFLs totaled $1,548,475,810, an increase of $134,904,303, or 9.54 percent, over the previous year. (See Chart C for a 5-year trend). This increase is primarily attributed to an increase of $125,093,162, or 8.79 percent, in aggregate outstanding loan receivables to $1,548,969,031. While the number of loans made remained relatively unchanged from the previous year, the total dollar amount of loans made increased by 5.56 percent or $100,080,577.

Liabilities increased by $125,938,767, or 11.33 percent, from the previous year to $1,237,392,917. This increase is primarily attributed to a $83,960,542, or 18.02 percent, increase in borrowings from banks and other institutions. Stated equity rose to $311,082,893, an increase of $8,965,536, or 2.97 percent, from the previous year.

Overall, the industry experienced a profitable year as reported net income totaled $62,582,304, an increase of 2.92 percent from the previous year. The increase is primarily attributed to an increase in allowable interest rates and fees which became effective October 1, 2023. Interest collected increased $32,328,365, or 10.85 percent; loan fee income increased $1,917,184, or 23.16 percent; and other income increased $6,517,064, or 18.62 percent.

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

Respectfully submitted,

Katherine MR Bosken

Katherine M.R. Bosken
Commissioner of Banks

Location: 3100 Smoketree Ct, Suite 1100, Raleigh, NC 27604
Mailing Address: 4309 Mail Service Center, Raleigh, NC 27699-4309
(919)733-3016 Fax (919)733-6918 Internet: https://nccob.nc.gov
An Equal Opportunity/Affirmative Action Employer

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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 $12,000, 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.

2024 Legislative Updates

Senate Bill 382 / SL 2024-57
The Disaster Recovery Act of 2024 – Part III

This act had an effective date of December 11, 2024.

Section 2E.4 of this act amended the limitations on practices and agreements under the Consumer Finance Act to set forth rule related to loan modification or restructuring, including that the loan may be modified or restructured after its maturity date so long as it doesn't exceed the eight percent (8%) per annum limit set forth in N.C.G.S § 53-173. Provides for written notice of loan changes. Specifies that modification of payment amounts for the term of a loan is not subject to the eight percent limit, but cannot provide for a balloon payment. Applies to loan contract modified or restructured on or after the act becomes law. Amends N.C.G.S § 53-178 (pertaining to splitting contracts and void contracts) so that all balances due to a licensee from any person as a borrower or as an endorser, guarantor or surety for any borrower or otherwise jointly or severally, will be considered a part of any loan being made by a licensee to such person for the purpose of computing interest or charges, or exceeding the maximum loan amount established in N.C.G.S § 53-176(a) (installment loans) (currently, the maximum amount of $15,000). Loan modifications or restructuring which occurred prior to the act's effective date are not invalidated.

Chart A

2020 - 2024
Number of Consumer Finance Offices

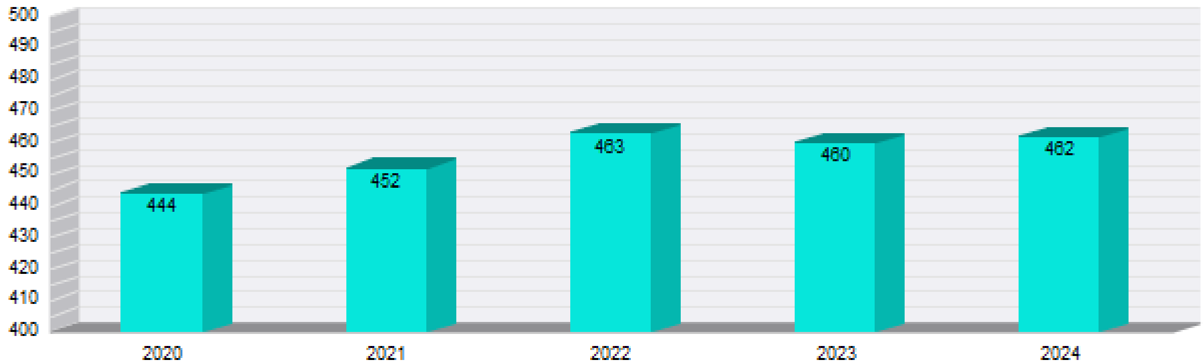


Chart B

2020 - 2024
Number of Licensees

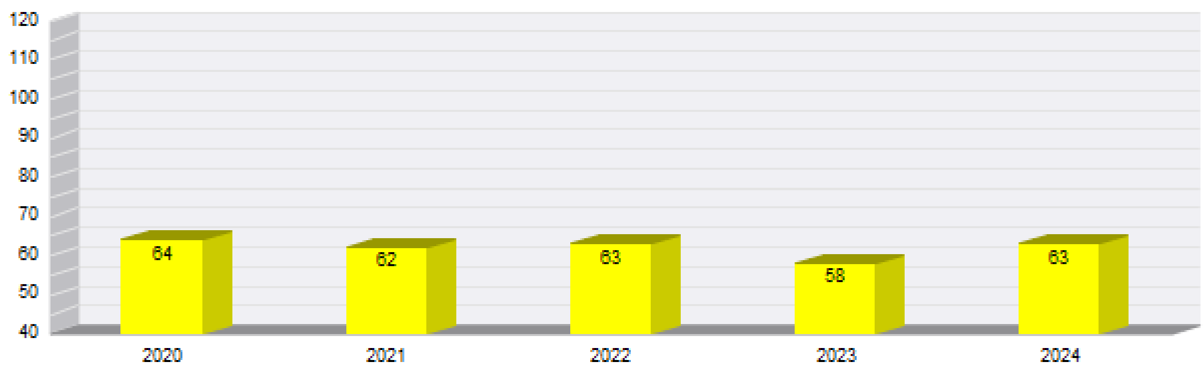
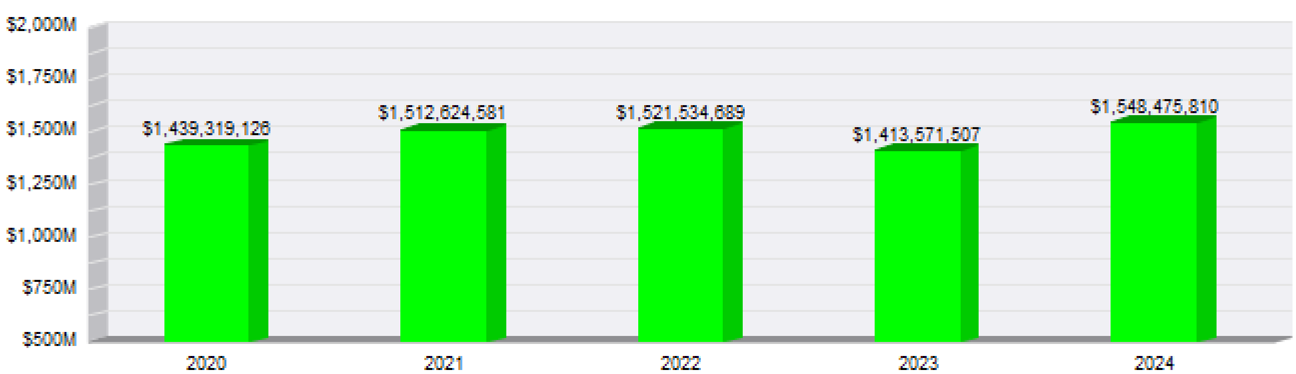


Chart C

2020 - 2024
Consumer Finance Assets Comparison



Consumer Finance Act Licensees
December 31, 2024

Licensee Home Office	Number of Operating Locations	Loans Receivable ($)
Allied Financial Services, Inc. 821 Baxter Street, Suite 307 Charlotte, NC 28202	13	37,341,302
Andrews & Cox PC 9247 N Meridian St, Ste 101 Indianapolis, IN 46260-1813	1	0*
Atlantic Discount Corporation 1300 S. Croatan Highway Kill Devil Hills, NC 27948	5	9,377,108
Baraka Financial Services, Inc. 8307 University Executive Park Drive, Suite 244 Charlotte, NC 28262	1	144,458
Basic Finance, Inc. 4664 NC Hwy 90 East Hiddenite, NC 28636	9	27,390,344
Brighter Financial, Inc. 285 N. Talbert Blvd. Lexington, NC 27292	1	1,065,086
Cape Fear Finance Company, LLC 8126 E. Brainerd Rd. #116 Chattanooga, TN 37421	1	1,332,172
Cape Fear Lending Inc. 112 N Cardinal Drive, Unit 201 Wilmington, NC 28405	1	767,586
Capitol Credit Company 745 Carolina Avenue Washington, NC 27889	1	1,353,264
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358	1	274,621
Cardinal Finance Company of Whiteville, Inc. 608 S. Madison Street Whiteville, NC 28472	1	835,400

Carolina Finance LLC 4280 Piedmont Parkway, Suite 110 Greensboro, NC 27410	1	520,531
Century Finance, Inc. 453 Sunset Avenue Rocky Mount, NC 27804	8	18,615,088
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	6,548,123
Creekside Finance, Inc. 845 Blowing Rock Blvd. STE. L4 Lenoir, NC 28645	7	9,627,255
Delmarva Funding 5275 Westview Drive, Suite 120 Frederick, MD 21703	1	29,912
Eastern Financial Services, LLC 2512 Charles Boulevard Greenville, NC 27858	1	2,536,063
Fastlending.com Servicing, LLC PO Box 25503 Sarasota, FL 34277	1	0*
Financial Recovery Services, Inc 1345 Mendota Heights Road, Suite 100 Mendota Heights, MN 55120	1	0*
Foothills Family Finance LLC 135 W Parker Rd Morganton, NC 28655	1	1,417,306
Future Financial Services, LLC 827 Hardee Road Kinston, NC 28504	4	3,949,402
Greenville Financial Services, Inc. 700 E. Arlington Blvd. Greenville, NC 27858	1	546,961
Hanover Financial Services, Inc. 112 N. Cardinal Drive Extension, Suite 103 Wilmington, NC 28405	1	2,081,210
Heritage Finance Co., Inc. 687 Rutherford Road Marion, NC 28752	5	5,456,416

Holiday Finance, Inc. 1410 Dale Earnhardt Blvd. Kannapolis, NC 28083	1	1,015,948
Home Credit Corporation, Inc. 946 West Andrews Avenue Henderson, NC 27536	9	9,386,363
Imperial Finance Company of Mount Olive, Incorporated 906 N Breazele Ave Mount Olive, NC 28365	1	233,190
Launch Servicing, LLC 402 W. Broadway, 20th Floor San Diego, CA 92101	2	0*
Lendmark Financial Services, LLC 2118 Usher Street Covington, GA 30014	64	439,478,988
M & J Loans of Shelby, Inc. 409 S. LaFayette St. Shelby, NC 28151	1	1,112,134
Macon Credit Company, Inc. 339 Westgate Road Franklin, NC 28734	1	1,712,508
Mariner Finance North Carolina, Inc. 8211 Town Center Drive Nottingham, MD 21236	41	251,296,371
Marion Credit Company, Inc. 216 South Main Street Marion, NC 28752	1	2,654,045
Mid-East Acceptance Corporation of N.C., Inc. 3015 S. Memorial Drive Greenville, NC 27834	2	2,871,878
Mid-South Finance, LLC 709 W. Front Street Lillington, NC 27546	1	861,164
Mid-State Financial, LLC 80 Guardian Court, Suite 125 Rocky Mount, NC 27804	1	4,091,950
Mitchell Credit Company, Inc. 155 Oak Avenue Spruce Pine, NC 28777	1	1,093,302

National Finance Company, Inc. 1500 South Horner Boulevard Sanford, NC 27330	24	45,664,188
New Southern Loans, Inc. 7041 Knightdale Blvd Knightdale, NC 27545	9	14,637,524
North State Acceptance, LLC 4709 Hargrove Road Raleigh, NC 27616	7	3,994,740
Oak Tree Finance, LLC Hartwell Plaza, 1027 US Hwy 70 W., Suite 206 Garner, NC 27529	3	302,875
Omni Financial of Nevada, Inc. One Radisson Plaza, Suite 804 New Rochelle, NY 10801	3	10,123,349
OneMain Financial Group, LLC 100 International Drive, 16th Baltimore, MD 21202	81	319,460,668
Professional Financial Services of North Carolina, LLC 181 Security Place Spartanburg, SC 29307	5	1,254,937
Quality Finance Co., Inc. 2719 Graves Drive, Building 20, Suite B Goldsboro, NC 27534	2	2,052,289
Real Time Resolutions, Inc. 1349 Empire Central Drive, Suite 1300 Dallas, TX 75247	2	0*
Regional Finance Corporation of North Carolina 979 Batesville Road, Suite B Greer, SC 29651	42	62,869,134
Republic Finance, LLC 7031 Commerce Circle, Suite 100 Baton Rouge, LA 70809	12	87,010,902
Royalty Management Corporation 1300 North Broad Street Edenton, NC 27932	5	5,177,713
Security Credit Corporation 710 S. Brightleaf Blvd. Smithfield, NC 27577	1	2,570,362
Select Acceptance Corporation 1635 E. Arlington Blvd., Ste C Greenville, NC 27858	1	393,451

Southern Loans, Inc. 112 S. Pearl Street Rocky Mount, NC 27804	6	9,726,156
Time Investment Corporation 1501-C W. Arlington Blvd. Greenville, NC 27835	25	94,347,906
Transworld Systems Inc. 500 Virginia Drive, Suite 514 Ft. Washington, PA 19034	3	0*
Trophy Financial, Inc. 452 S. Main Street Laurinburg, NC 28352	2	3,631,629
Truvion 150 Paularino Avenue, Suite D-290 Costa Mesa, CA 92626	1	0
Turner Finance Co., Inc. 24 South Brady Avenue, Suite A Newton, NC 28658	1	1,643,061
Universal Finance, Inc. 700 12th Street Dr NW Hickory, NC 28601	6	22,162,235
Vista Financial Services of NC, LLC 3440 Preston Ridge Rd., Ste. 500 Alpharetta, GA 30005	2	402,953
Wagner Financial Services, Inc. 1342 Westgate Center Drive Winston-Salem, NC 27103	2	4,034,966
Welcome Finance Company, Inc. 112 West Center Street Mebane, NC 27302	17	10,486,868
Westlake Portfolio Management, LLC 4751 Wilshire Blvd., Suite 100 Los Angeles, CA 90010	1	0*
TOTALS	**462**	**$1,548,969,031**

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

Consumer Finance Act Licensees
2024 Closures

Licensee Home Office	Number of Locations	Date Closed
Scratch Financial, Inc. 225 S. Lake Ave. Suite 250 Pasadena, CA 91101	1	05/21/2024

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
Alexander	2
Anson	1
Cabarrus	8
Catawba	11
Chatham	1
Cleveland	7
Davidson	4
Davie	2
Durham	9
Forsyth	18
Franklin	3
Gaston	7
Guilford	18
Iredell	11
Lee	5
McDowell	5
Mecklenburg	17
Moore	3
Person	3
Randolph	4
Richmond	7
Rockingham	6
Rowan	7
Rutherford	3
Stanly	5
Surry	6
Union	6
Vance	6
Wake	25
Yadkin	1

Number of Consumer Finance Offices by Region and County

Coastal

Beaufort	3
Brunswick	5
Carteret	4
Chowan	2
Columbus	3
Craven	4
Cumberland	18
Dare	1
Duplin	3
Edgecombe	3
Halifax	7
Harnett	5
Hertford	4
Hoke	1
Johnston	10
Lenoir	5
Martin	4
Nash	8
New Hanover	13
Onslow	6
Pasquotank	4
Pitt	17
Robeson	8
Sampson	4
Scotland	5
Washington	1
Wayne	11
Wilson	7

Consolidated Comparative Balance Sheets

December 31, 2023- December 31, 2024

Assets	2024	2023
Cash	$ 30,653,487	$ 15,493,431
Loans Receivable	1,548,969,031	1,423,875,869
Less Reserve for Loan Losses	152,134,585	144,236,803
Net Loans Receivable	1,396,834,446	1,279,639,066
Real Estate	2,312,772	1,918,076
Furniture and Equipment	11,806,980	12,580,322
Unamortized Fee	700,788	1,918,885
Other Assets	106,167,337	102,021,727
Total Assets	**$ 1,548,475,810**	**$ 1,413,571,507**

Liabilities, Net Worth and Shareholders' Equity		
Accounts and Notes Payable		
(a) Banks and other lending institutions	$ 549,761,875	$ 465,801,333
(b) Parent company or affiliates	483,829,671	456,890,532
(c) Other	74,123,704	75,369,690
Total Accounts and Notes Payable	1,107,715,250	998,061,555
Other Liabilities	129,677,667	113,392,595
Total Liabilities	1,237,392,917	1,111,454,150
Net Worth and Shareholders' Equity	311,082,893	302,117,357
Total Liabilities, Worth and Shareholders' Equity	**$ 1,548,475,810**	**$ 1,413,571,507**

Consolidated Statement of Income and Expenses

January 1, 2024 - December 31, 2024

Income	**2024**
Interest Collected and Earned on Loans under 53-176	$ 330,235,501
Insurance Income, Including Origination Fees	33,198,162
Loan Processing Fees Under G.S. 53-176(b)	10,196,692
Loan Filing Fees (UCC-1)	29,697
NSF	606,682
Non-filing fees	1,296,873
Late Fee	14,617,557
Deferral Charge	693,701
Other Income	41,525,267
Total Income	**$ 432,400,132**

Expenses	
Salaries, wages, and benefits	$ 96,532,524
Occupancy expense	16,613,340
Depreciation and amortization	4,067,022
Interest Expense	67,075,047
Provision for credit losses	90,813,176
Information Technology Services	4,905,176
Product Management Services	816,473
Administrative Expenses	36,762,704
Management Fees	15,732,706
Provision for State & Local Taxes	825,256
Other expenses	34,027,086
Total Expenses, Before Income Taxes	**$ 368,170,510**
Net Income, Before Income Taxes	$ 64,229,622
Income Taxes (tax credits are entered as negative)	1,647,318
Net Income	**$ 62,582,304**

Loan Classifications

January 1, 2024 - December 31, 2024

Loan Balances

	Number	Amount
Loans Receivable, Beginning of Year*	427,298	$ 1,423,766,648
Loans Made During the Year	408,029	1,900,041,299
Loan Balances Purchased During the Year	7,939	38,549,390
Loan Balances Sold During the Year	110,327	567,394,695
Loan Balances Charged Off During the Year	42,610	160,062,474
Collections of Principal During the Year	0	1,085,931,137
Loans Receivable Outstanding at End of Period	**374,533**	**$ 1,548,969,031**

Loans By Size

Loans Made During the Year	Number	Amount
(a) $600.00 or less	1,719	$ 894,864
(b) $600.01 to $1,000.00	6,455	5,313,100
(c) $1,000.01 to $3,000.00	177,414	355,963,300
(d) $3,000.01 to $5,000.00	79,590	300,462,408
(e) $5,000.01 to $7,500.00	62,572	376,778,116
(f) $7,500.01 to $10,000.00	41,468	355,728,571
(g) $10,000.01 to $12,500.00	24,586	274,641,512
(h) $12,500.01 to $15,000.00	7,063	97,881,560
(h) $15,000.01 to $25,000.00	7,162	132,377,868
Total Loans Made	**408,029**	**$ 1,900,041,299**

Loans By Type of Security

Loans Made During the Year	Number	Amount
(a) Personal property	201,973	$ 729,308,861
(b) Signature endorsement	124,767	525,919,051
(c) Motor vehicles	79,799	637,175,986
(d) Other consideration	1,490	7,637,401
Total Loans Made During the Period	**408,029**	**$ 1,900,041,299**

Loans By Type of Borrower

Loans Made During the Year	Number	Amount
(a) Which renewed existing accounts	228,802	$ 1,102,907,803
(b) To former borrowers	48,381	174,693,293
(c) To new borrowers	130,846	622,440,203
Total Loans Made During the Period	**408,029**	**$ 1,900,041,299**

* 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, 2024 - December 31, 2024

Number of Loan Applications:	**Number**	
(a) Approved*	337,783	
(b) Withdrawn	36,967	
(c) Denied	531,116	

Loans with specified fees collected:	**Number**	**Amount**
(a) Processing fees	297,463	$ 10,196,692
(b) UCC-1	1,168	29,697
(c) Returned check fees	64,951	606,682
(d) Non-Filing fees: Third Party	52,670	1,244,869
(e) Non-Filing fees: Self Insurance	1,791	52,004
(f) Late Fees	955,461	14,617,557
(g) Deferral Charges	15,180	693,701

Loans with credit insurance and net premiums collected	**Number**	**Premiums Charged**
(a) Credit life insurance	150,288	$ 8,543,433
(b) Credit accident and health insurance	71,557	10,790,578
(c) Credit unemployment insurance	53,721	6,510,667
(d) Credit property insurance	156,065	4,512,427
(e) Other insurance	N/R	2,841,057

As of December 31, total number and amount of loans:	**Number**	**Amount**
(a) Current or less than 30 days past due	378,757	$ 1,529,722,234
(b) 30-59 days past due	11,602	37,547,328
(c) 60-89 days past due	6,286	21,949,715
(d) 90 + days past due	20,226	460,413,243

Defaults, repossessions and filing insurance:	**Number**	**Amount**
(a) Loan balances charged off	42,610	$ 160,062,474
(b) Recoveries	34,569	11,351,641
(c) Where collateral was repossessed	1,445	8,782,408
(d) Where claim made against non-filing insurance policy	877	1,629,901

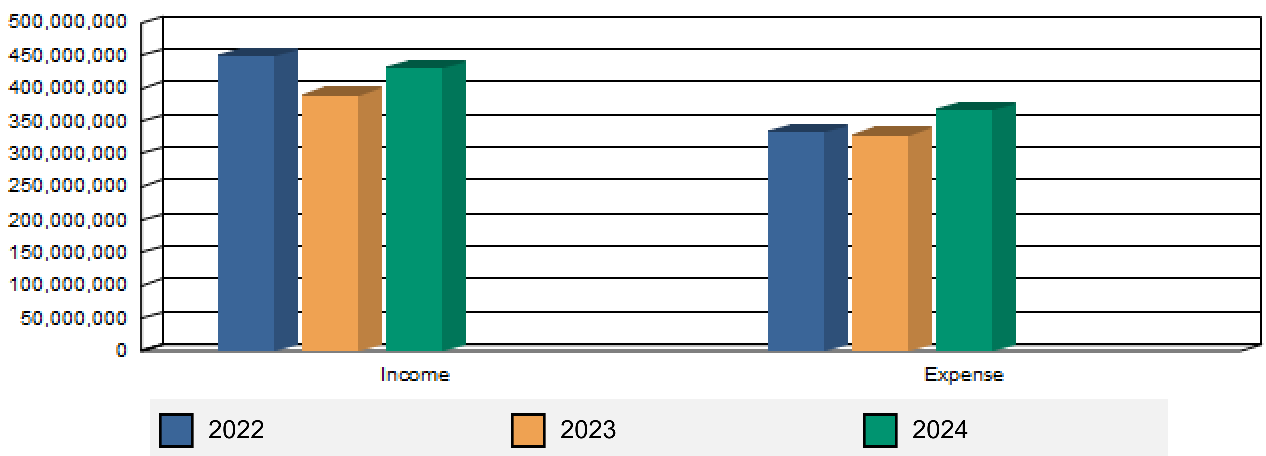
* Approved applications do not necessarily reflect loans made in this reporting period.

Changes in Receivables and Related Categories

	2023	2024	% of change
Loan Receivables	$1,423,875,869	$1,548,969,031	8.79
Loan Loss Reserves	$144,236,803	$152,134,585	5.48
Total Assets	$1,413,571,507	$1,548,475,810	9.54
Total Liabilities	$1,111,454,150	$1,237,392,917	11.33
Net Worth of Firms	$302,117,357	$311,082,893	2.97

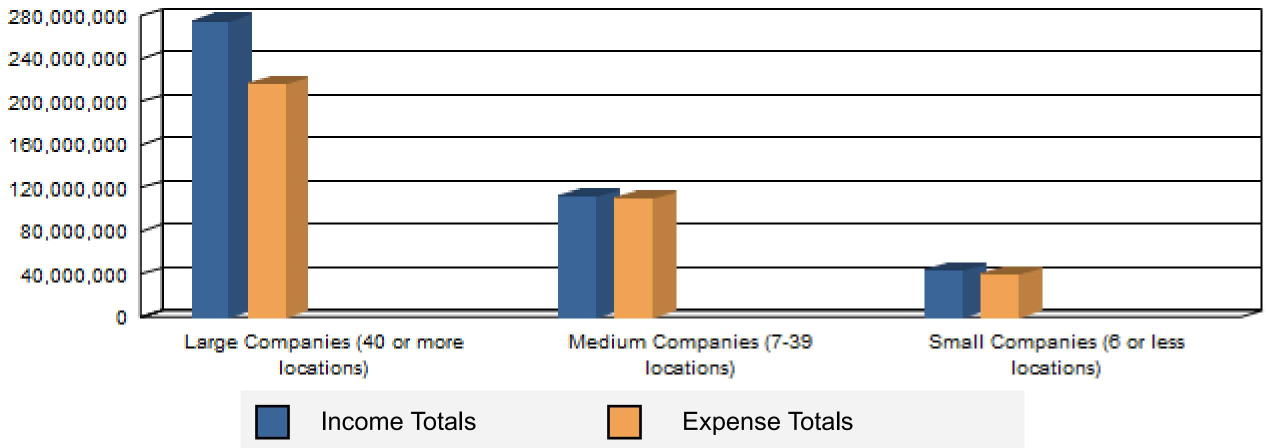
Income and Expense Comparison

	2022	2023	2024
Income	$450,096,497	$390,783,277	$432,400,132
Expense	$334,842,329	$329,705,566	$368,170,510



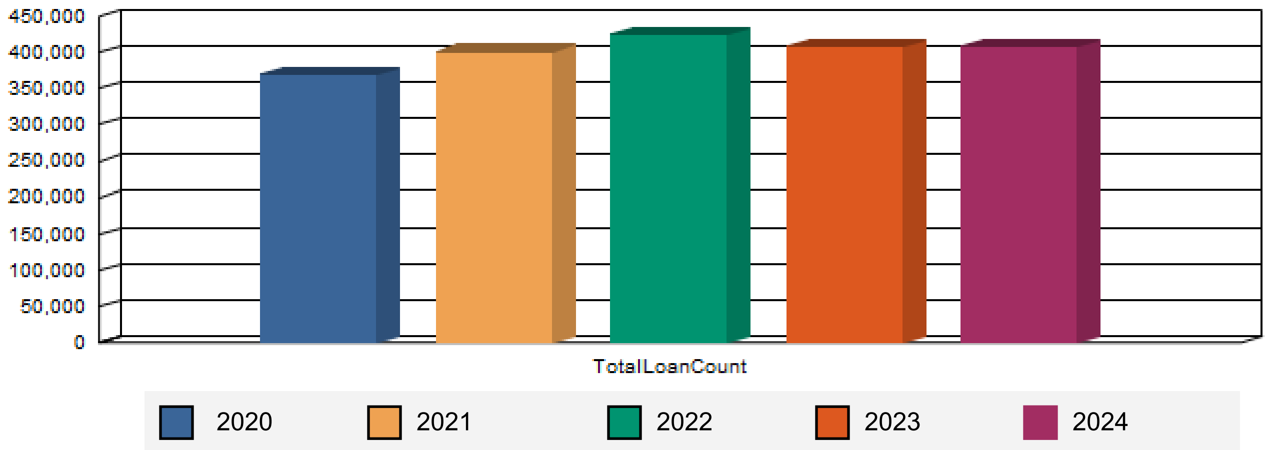
Income and Expense Comparison by Company Size for 2024

	Income Totals	Expense Totals
Large Companies (40 or more locations)	$275,684,216	$217,490,478
Medium Companies (7-39 locations)	$112,667,127	$110,432,319
Small Companies (6 or less locations)	$44,048,789	$40,247,713



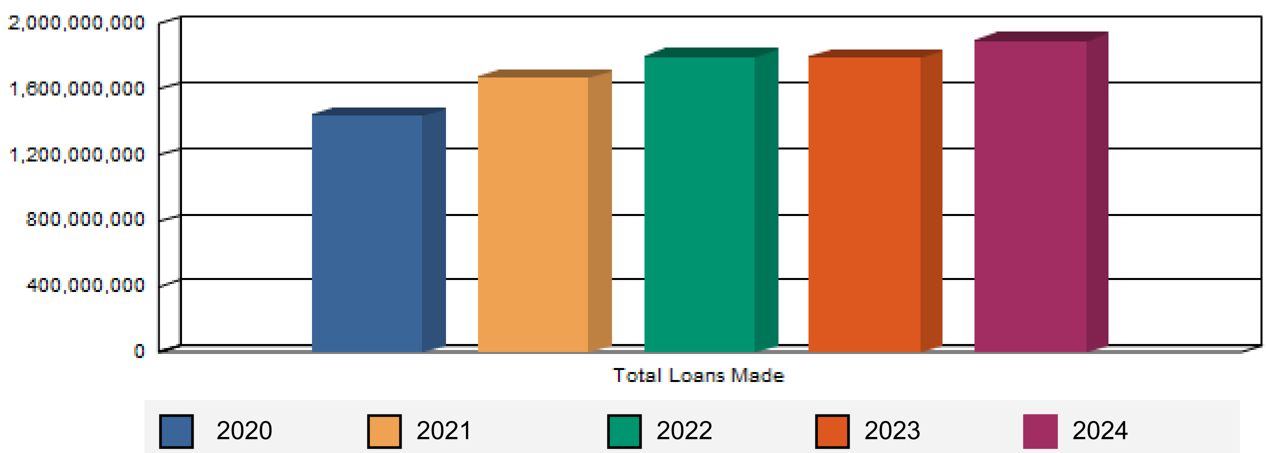
Number of Loans Made Per Year

	2020	2021	2022	2023	2024
Total Loan Count	368,850	401,641	424,007	408,106	408,029



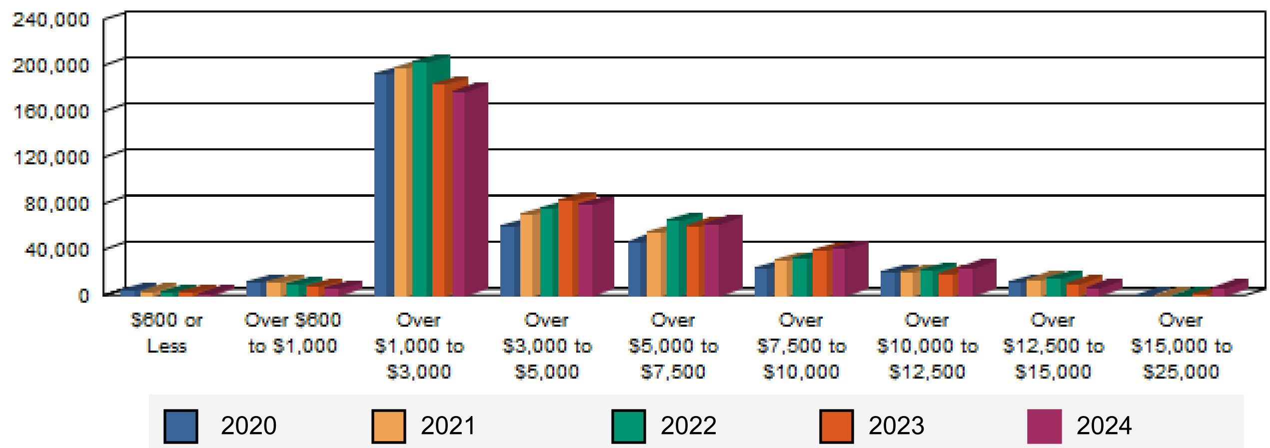
Dollar Amount of Loans Made Per Year

	2020	2021	2022	2023	2024
Total Loans Made	$1,446,440,042	$1,672,903,391	$1,801,954,561	$1,799,960,742	$1,900,041,299



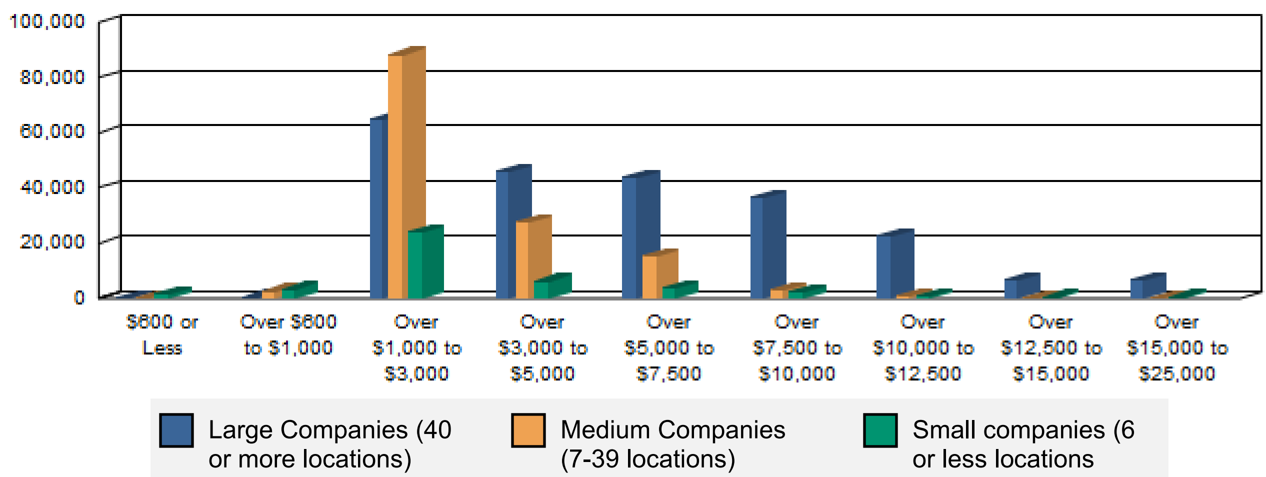
Classification of Loans by Size (Number)

	2020	2021	2022	2023	2024
$600 or Less	3,889	3,659	2,845	2,063	1,719
Over $600 to $1,000	11,663	10,724	9,921	7,996	6,455
Over $1,000 to $3,000	192,722	197,499	202,384	183,907	177,414
Over $3,000 to $5,000	60,242	70,537	76,082	82,738	79,590
Over $5,000 to $7,500	46,790	55,027	64,768	60,943	62,572
Over $7,500 to $10,000	23,113	30,160	32,013	39,241	41,468
Over $10,000 to $12,500	19,687	20,303	21,388	19,135	24,586
Over $12,500 to $15,000	10,744	13,732	14,606	10,623	7,063
Over $15,000 to $25,000	0	0	0	1,460	7,162



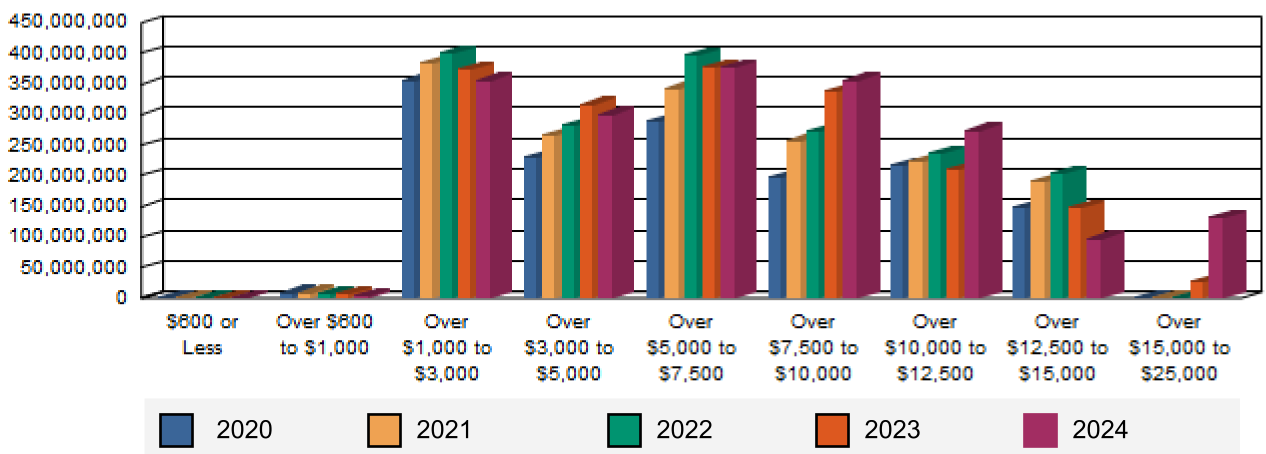
Loans by Size of Company (Number) for 2024

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
$600 or Less	133	263	1,323
Over $600 to $1,000	536	2,517	3,402
Over $1,000 to $3,000	64,853	88,343	24,218
Over $3,000 to $5,000	45,597	27,685	6,308
Over $5,000 to $7,500	43,698	15,353	3,521
Over $7,500 to $10,000	36,508	2,815	2,145
Over $10,000 to $12,500	22,770	882	934
Over $12,500 to $15,000	6,482	138	443
Over $15,000 to $25,000	6,447	182	533



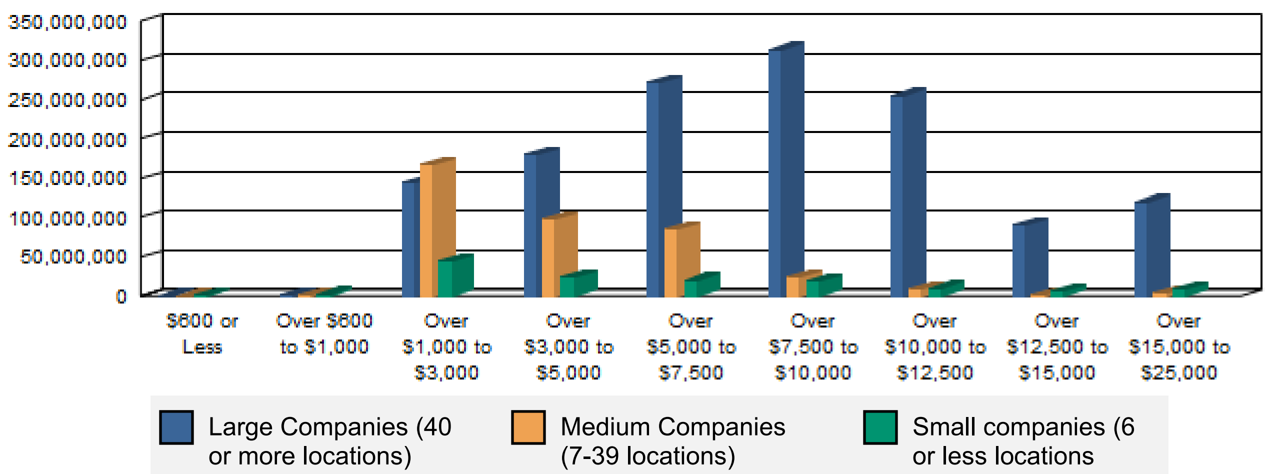
Classification of Loans by Size ($ Amount)

	2020	2021	2022	2023	2024
$600 or Less	$1,874,465	$1,760,145	$1,448,800	$1,069,080	$894,864
Over $600 to $1,000	$9,334,580	$8,876,604	$8,241,427	$6,555,752	$5,313,100
Over $1,000 to $3,000	$356,282,583	$382,890,014	$400,213,447	$373,393,501	$355,963,300
Over $3,000 to $5,000	$229,361,096	$264,994,212	$282,587,391	$316,747,774	$300,462,408
Over $5,000 to $7,500	$288,913,769	$342,800,271	$396,351,892	$378,064,258	$376,778,116
Over $7,500 to $10,000	$197,127,849	$258,146,870	$273,679,935	$337,443,718	$355,728,571
Over $10,000 to $12,500	$216,072,300	$223,663,915	$235,998,329	$210,772,178	$274,641,512
Over $12,500 to $15,000	$147,473,400	$189,771,360	$203,433,340	$148,677,513	$97,881,560
Over $15,000 to $25,000	$0	$0	$0	$27,236,968	$132,377,868



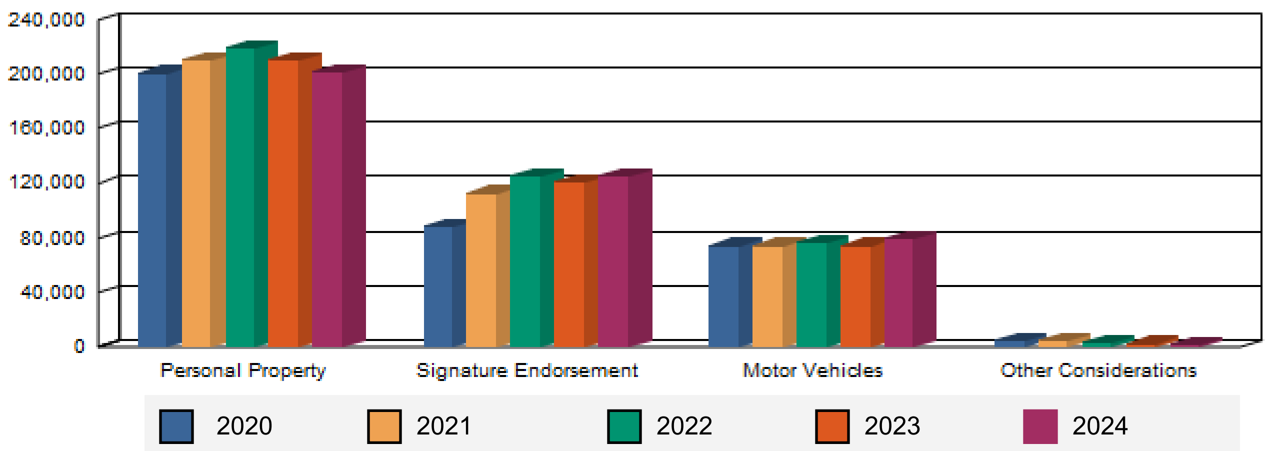
Loans by Size of Company ($ Amount) for 2024

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
$600 or Less	$67,709	$143,464	$683,691
Over $600 to $1,000	$461,225	$2,122,348	$2,729,527
Over $1,000 to $3,000	$144,111,993	$167,709,250	$44,142,057
Over $3,000 to $5,000	$179,328,899	$97,435,978	$23,697,531
Over $5,000 to $7,500	$271,025,079	$85,080,269	$20,672,768
Over $7,500 to $10,000	$313,272,461	$23,821,286	$18,634,824
Over $10,000 to $12,500	$254,880,839	$9,695,270	$10,065,403
Over $12,500 to $15,000	$90,158,673	$1,904,918	$5,817,969
Over $15,000 to $25,000	$119,968,489	$3,610,967	$8,798,412



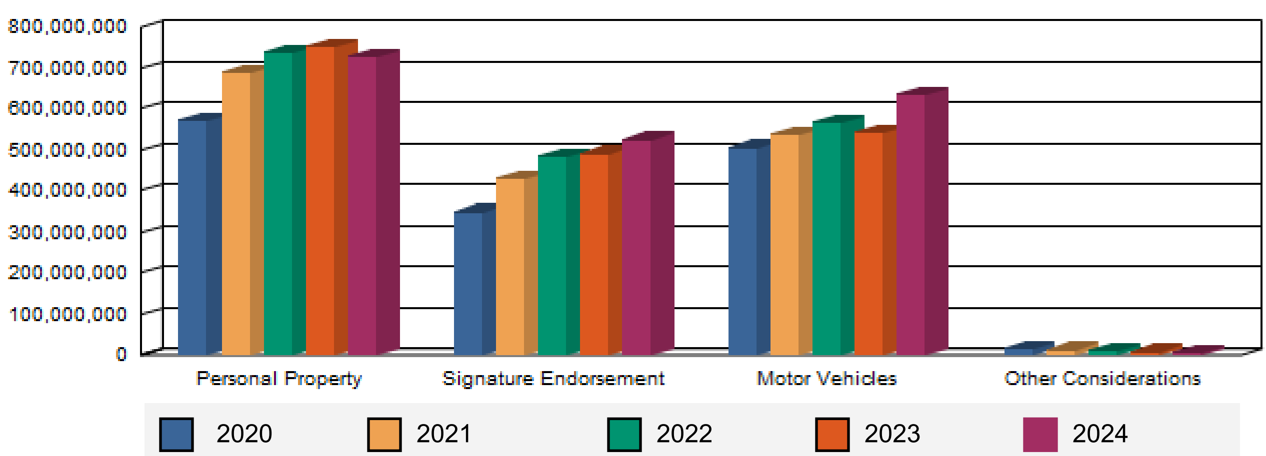
Loans by Type of Security (Number)

	2020	2021	2022	2023	2024
Personal Property	201,066	210,356	219,408	210,918	201,973
Signature Endorsement	88,481	112,704	124,821	120,661	124,767
Motor Vehicles	74,290	74,231	76,958	74,323	79,799
Other Considerations	5,013	4,350	2,820	2,204	1,490



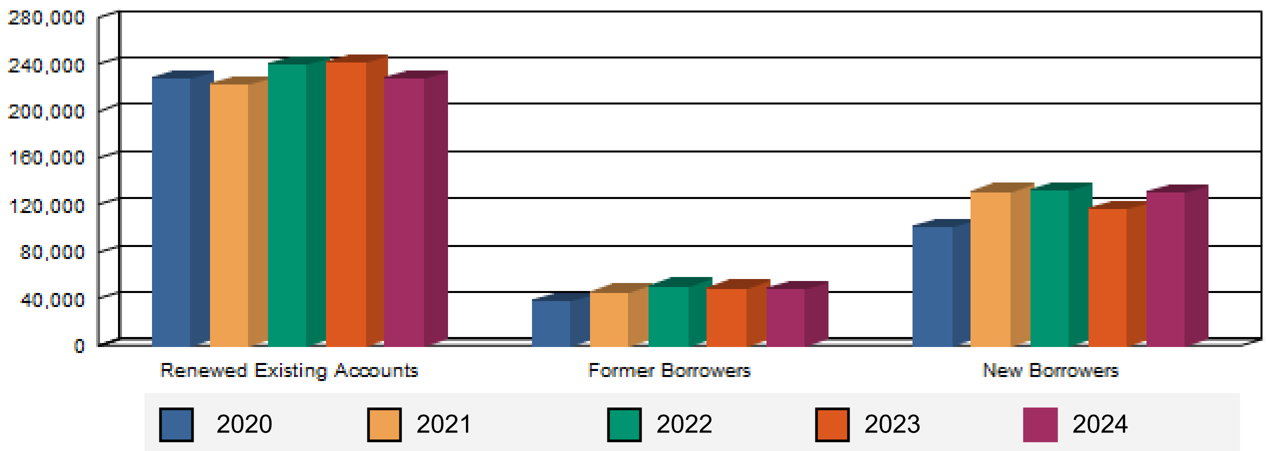
Loans by Type of Security ($ Amount)

	2020	2021	2022	2023	2024
Personal Property	$571,740,584	$690,279,843	$738,293,201	$754,399,006	$729,308,861
Signature Endorsement	$351,111,256	$431,398,032	$486,027,368	$492,371,493	$525,919,051
Motor Vehicles	$506,345,825	$538,095,977	$567,148,725	$543,845,174	$637,175,986
Other Considerations	$17,242,377	$13,129,539	$10,485,267	$9,345,069	$7,637,401



Loans by Type of Borrower (Number)

	2020	2021	2022	2023	2024
Renewed Existing Accounts	228,518	223,629	239,927	241,423	228,802
Former Borrowers	38,159	46,473	51,516	49,788	48,381
New Borrowers	102,173	131,539	132,564	116,895	130,846



Loans by Type of Borrower ($ Amount)

	2020	2021	2022	2023	2024
Renewed Existing Accounts	$945,171,191	$1,020,980,959	$1,099,791,051	$1,102,607,125	$1,102,907,803
Former Borrowers	$100,561,554	$131,676,987	$155,539,754	$166,903,388	$174,693,293
New Borrowers	$400,707,297	$520,245,445	$546,623,756	$530,450,229	$622,440,203