

NORTH CAROLINA COMMISSIONER OF BANKS

Consumer Finance Annual Report



2021

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

October 11, 2022

To The Honorable Roy Cooper, Governor

It is my pleasure to submit to you our 2021 Annual Report ("Report") on consumer finance lenders ("CFLs") licensed in North Carolina. 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, 2021, there were 63 CFLs with 449 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 have 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, 2021, assets of CFLs totaled \$1,512,624,581, a 5 percent increase over the previous year's assets of \$1,439,206,070 (see Chart C for 5-year trend). Aggregate outstanding loan receivables also increased 5 percent from the previous year, rising to \$1,509,007,432. This loan growth is primarily the result of a \$226,463,349, or 16 percent, increase in loan originations during 2021. Liabilities increased at a lower rate, increasing 2 percent from the previous year to \$1,133,759,948. Stated equity rose to \$378,864,633, an increase of \$48,117,931 or 15 percent, from the prior year.

Overall, the industry experienced a profitable year; however, 44 percent of the CFLs reported operating losses, with Provision for Credit Losses Expense and Interest Expense totaling approximately 21 percent of Total Operating Income.

As a convenience to the public and the industry, this report is also available on the Commissioner of Banks' website at www.nccob.gov.

Respectfully submitted,

A handwritten signature in cursive script that reads "Katherine M.R. Bosken".

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 do not charge interest rates greater 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.

Amendments to the Act adopted during the 2013 Legislative Session resulted in a revised interest rate structure effective for loans made after July 1, 2013.

Loans Made After July 1, 2013. Following the passage of Session Law 2013-162 (Senate Bill 489), interest rate structures under the Act were consolidated into G.S. § 53-176. NCCOB grandfathered all licensees formerly operating under § 53-173 into § 53-176 to ease this transition. Under the revised G.S. § 53-176, the maximum loan amount was increased to \$15,000 with a minimum term of 12 months and a maximum term of 96 months, payable in substantially equal consecutive monthly installments.

For loans less than or equal to \$10,000, licensees are permitted to charge an annual percentage rate (APR) of 30 percent on that part of the unpaid principal balance not exceeding \$4,000, 24 percent on that part of the unpaid principal balance greater than \$4,000 but less than or equal to \$8,000, and 18 percent on the remainder of the unpaid principal balance.

For loans greater than \$10,000, licensees are permitted to charge a flat APR of 18 percent.

Amendments to the Act adopted during the 2021 Legislative Session allow the recovery of electronic transaction fees imposed by third parties.

Chart A

**2017 - 2021
Number of Consumer Finance Offices**

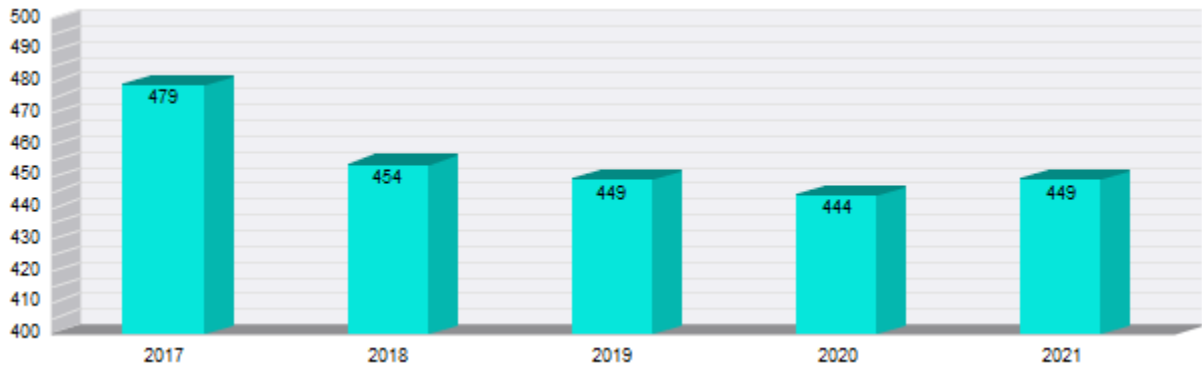


Chart B

**2017 - 2021
Number of Licensees**

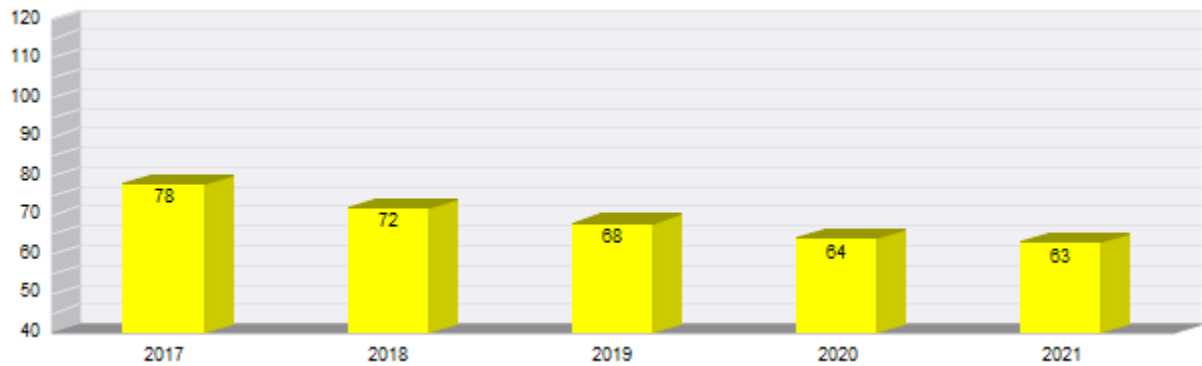
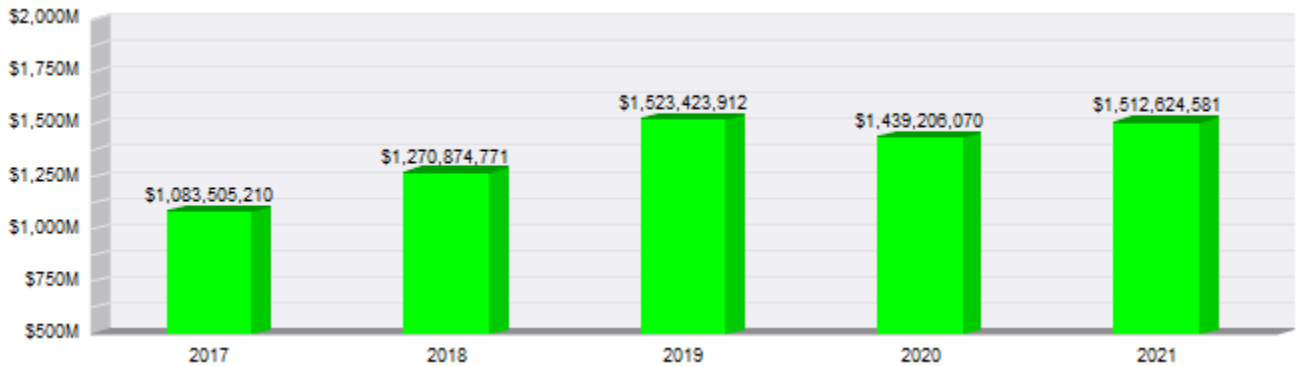


Chart C

**2017 - 2021
Consumer Finance Assets Comparison**



**Consumer Finance Act Licensees
December 31, 2021**

Licensee Home Office	Number of Operating Locations	Loans Receivable (\$)
Allied Finance Company of Kannapolis, Inc. 2113 Dale Earnhardt Blvd. Kannapolis, NC 28082	1	43,365
Allied Financial Services, Inc. 821 Baxter Street, Suite 307 Charlotte, NC 28202	13	29,521,679
Atlantic Discount Corporation 1300 S. Croatan Highway Kill Devil Hills, NC 27948	4	6,137,488
Automatic Financing, Inc. 7048 Knightdale Blvd Suite 100 Knightdale, NC 27545	1	1,099,583
Baraka Financial Services, Inc. 8307 University Executive Park Drive, Suite 244 Charlotte, NC 28262	1	112,962
Basic Finance, Inc. 4664 NC Hwy 90 East Hiddenite, NC 28636	9	27,827,240
Brighter Financial, Inc. 285 N. Talbert Blvd. Lexington, NC 27292	1	1,205,370
Cape Fear Finance Company, LLC 8126 E. Brainerd Rd. #116 Chattanooga, TN 37421	1	1,293,878
Cape Fear Lending Inc. 112 N Cardinal Drive, Unit 201 Wilmington, NC 28405	1	597,744
Capitol Credit Company 745 Carolina Avenue Washington, NC 27889	2	2,210,457
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358	1	295,670

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Cardinal Finance Company of Whiteville, Inc. 608 S. Madison Street Whiteville, NC 28472	1	760,678
Carolina Finance LLC 4280 Piedmont Parkway, Suite 110 Greensboro, NC 27410	1	1,679,652
Century Finance, Inc. 453 Sunset Avenue Rocky Mount, NC 27804	8	14,316,613
Choice Loan of Georgia, Inc. 25 Technology Parkway South, Ste. 201 Peachtree Corners, GA 30092	2	3,752
Coastal Finance Company, Inc. 5113-D Hwy 70 W Morehead City, NC 28557	5	5,996,812
Creekside Finance, Inc. 845 Blowing Rock Blvd. STE. L4 Lenoir, NC 28645	6	9,842,134
Delmarva Funding 5275 Westview Drive, Suite 120 Frederick, MD 21703	1	15,785
Eastern Financial Services, LLC 2512 Charles Boulevard Greenville, NC 27858	1	549,142
FASTLENDING.COM, LLC 2017 Fiesta Dr., Suite 201 Sarasota, FL 34231	0	0*
Foothills Family Finance LLC 524 West Fleming Drive Morganton, NC 28655	1	801,781
Future Financial Services, LLC 827 Hardee Road Kinston, NC 28504	4	3,501,024
Greene Finance Corporation 141 N. Main Street Mount Airy, NC 27030	1	464,504
Greenville Financial Services, Inc. 700 E. Arlington Blvd. Greenville, NC 27858	1	752,885
Hanover Financial Services, Inc. 112 N. Cardinal Drive Extension, Suite 103 Wilmington, NC 28405	1	1,958,836

Heritage Finance Co., Inc. 687 Rutherford Road Marion, NC 28752	5	4,990,302
Holiday Finance, Inc. 1410 Dale Earnhardt Blvd. Kannapolis, NC 28083	1	957,239
Home Credit Corporation, Inc. 946 West Andrews Avenue Henderson, NC 27536	10	10,321,140
Imperial Finance Company of Mount Olive, Incorporated 507-A N. Breazeale Avenue Mount Olive, NC 28365	1	666,672
Lendmark Financial Services, LLC 2118 Usher Street Covington, GA 30014	61	368,543,854
M & J Loans of Shelby, Inc. 409 S. LaFayette St. Shelby, NC 28151	1	883,147
Macon Credit Company, Inc. 339 Westgate Road Franklin, NC 28734	1	1,278,718
Mariner Finance North Carolina, Inc. 8211 Town Center Drive Nottingham, MD 21236	37	184,766,283
Marion Credit Company, Inc. 216 South Main Street Marion, NC 28752	1	1,921,006
Metrolina Credit Company of Burlington, Inc. 2260 South Church Street, Suite 407 Burlington, NC 27216	1	504,082
Mid-East Acceptance Corporation of N.C., Inc. 3015 S. Memorial Drive Greenville, NC 27834	3	2,321,305
Mid-South Finance, LLC 709 W. Front Street Lillington, NC 27546	1	546,100
Mid-State Financial, LLC 80 Guardian Court, Suite 125 Rocky Mount, NC 27804	1	3,235,361

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Mitchell Credit Company , Inc. 155 Oak Avenue Spruce Pine, NC 28777	1	881,896
National Finance Company, Inc. 1500 South Horner Boulevard Sanford, NC 27330	23	41,244,507
New Southern Loans, Inc. 7041 Knightdale Blvd Knightdale, NC 27545	7	10,741,423
Nicholas Financial, Inc. 2454 McMullen Booth Rd, Bldg. C Suite 501B Clearwater, FL 33759	3	1,745,732
North State Acceptance, LLC 4700 Six Forks Rd. Suite 230 Raleigh, NC 27604	8	3,869,072
Oak Tree Finance, LLC Hartwell Plaza, 1027 US Hwy 70 W., Suite 206 Garner, NC 27529	1	132,422
Omni Financial of Nevada, Inc. One Radisson Plaza, Suite 804 New Rochelle, NY 10801	2	8,279,257
OneMain Financial Group, LLC 100 International Drive, 16th Baltimore, MD 21202	90	548,876,414
Professional Financial Services of North Carolina, LLC 181 Security Place Spartanburg, SC 29307	8	1,651,656
Quality Finance Co., Inc. 2719 Graves Drive, Building 20, Suite B Goldsboro, NC 27534	2	1,492,447
Regional Finance Corporation of North Carolina 979 Batesville Road, Suite B Greer, SC 29651	40	55,795,476
Republic Finance, LLC 7031 Commerce Circle, Suite 100 Baton Rouge, LA 70809	1	0*
Royalty Management Corporation 200 South Broad Street Edenton, NC 27932	5	5,261,591

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Scratch Financial, Inc. 225 S. Lake Ave. Suite 250 Pasadena, CA 91101	1	1,012,638
Security Credit Corporation 710 S. Brightleaf Blvd. Smithfield, NC 27577	1	2,166,065
Select Acceptance Corporation 3004 S. Memorial Drive Greenville, NC 27834	1	576,006
Southern Loans, Inc. 112 S. Pearl Street Rocky Mount, NC 27804	7	9,926,571
Time Investment Corporation 1501-C W. Arlington Blvd. Greenville, NC 27835	24	88,234,515
Trophy Financial, Inc. 452 S. Main Street Laurinburg, NC 28352	2	3,800,671
Turner Finance Co., Inc. 24 South Brady Avenue, Suite A Newton, NC 28658	1	1,546,611
Universal Acceptance Corporation 2600 Discovery Drive Raleigh, NC 27616	1	163,610
Universal Finance, Inc. 700 12th Street Dr NW Hickory, NC 28601	6	16,636,477
Wagner Financial Services, Inc. 175 Jonestown Road Winston-Salem, NC 27104	3	3,070,119
Welcome Finance Company , Inc. 112 West Center Street Mebane, NC 27302	17	9,848,527
Whitestone Financial, Inc. 1796 Silas Creek Parkway Winston-Salem, NC 27103	2	129,486
TOTALS	449	\$1,509,007,432

**Consumer Finance Act Licensees
2021 Closures**

Licensee	Number of Locations	Date Closed
Consumer Portfolio Services, Inc. 3800 Howard Hughes Pkwy., Suite 1400 Las Vegas, NV 89169	2	04/01/2021
Pure Financial Group 1506 Joh Avenue, Suite 184 Baltimore, MD 21227	1	06/21/2021
WNC Credit Company, Inc. 48 N. Church Street Murphy, NC 28906	1	06/30/2021

Number of Consumer Finance Offices by Region and County

Mountain

Ashe	4
Buncombe	9
Burke	7
Caldwell	7
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	11	Rutherford	4
Alexander	2	Stanly	5
Anson	1	Surry	6
Cabarrus	9	Union	7
Catawba	11	Vance	7
Chatham	1	Wake	28
Cleveland	8	Yadkin	1
Davidson	4		
Davie	2		
Durham	8		
Forsyth	19		
Franklin	3		
Gaston	7		
Guilford	19		
Iredell	10		
Lee	5		
McDowell	5		
Mecklenburg	16		
Moore	3		
Person	2		
Randolph	3		
Richmond	7		
Rockingham	7		
Rowan	6		

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	16		
Dare	1		
Duplin	3		
Edgecombe	2		
Halifax	7		
Harnett	6		
Hertford	4		
Hoke	1		
Johnston	11		
Lenoir	5		
Martin	4		
Nash	9		
New Hanover	15		
Onslow	7		
Pasquotank	4		
Pitt	16		
Robeson	8		
Sampson	4		

Consolidated Balance Sheet

January 1, 2021 - December 31, 2021

Assets	2021	2020
Cash	\$ 18,429,470	\$ 27,996,280
Loans Receivable	1,509,007,432	1,434,041,630
Less Reserve for Loan Losses	119,811,664	129,562,214
Net Loans Receivable	1,389,195,768	1,304,479,416
Real Estate	2,115,723	2,471,108
Furniture and Equipment	14,227,149	10,224,293
Unamortized Fee	-3,992,058	-2,704,422
Other Assets	92,648,529	96,739,395
Total Assets	\$ 1,512,624,581	\$ 1,439,206,070

Liabilities, Net Worth and Shareholders' Equity

Accounts and Notes Payable		
(a) Banks and other lending institutions	\$ 411,839,125	\$ 412,291,955
(b) Parent company or affiliates	553,085,635	540,104,811
(c) Other	74,954,897	64,064,054
Total Accounts and Notes Payable	1,039,879,657	1,016,460,820
Other Liabilities	93,880,291	91,998,548
Total Liabilities	1,133,759,948	1,108,459,368
Net Worth and Shareholders' Equity	378,864,633	330,746,702
Total Liabilities, Worth and Shareholders' Equity	\$ 1,512,624,581	\$ 1,439,206,070

Consolidated Statement of Income and Expense

January 1, 2021 - December 31, 2021

Income**2021**

Interest Collected and Earned on Loans under 53-176	\$ 343,747,984
Insurance Income, Including Origination Fees	36,517,388
Loan Processing Fees Under G.S. 53-176(b)	7,525,255
Loan Filing Fees (UCC-1)	29,986
NSF	811,948
Non-filing fees	2,214,143
Late Fee	9,283,424
Deferral Charge	451,722
Other Income	37,151,171
Total Income	\$ 437,733,021

Expenses

Salaries, wages, and benefits	\$ 95,914,720
Occupancy expense	15,971,090
Depreciation and amortization	2,702,579
Interest Expense	57,041,822
Provision for credit losses	34,985,728
Information Technology Services	2,143,688
Product Management Services	382,500
Administrative Expenses	19,980,576
Management Fees	14,329,453
Provision for State & Local Taxes	756,584
Other expenses	34,615,123
Total Expenses, Before Income Taxes	\$ 278,823,863
Net Income, Before Income Taxes	\$ 158,909,158
Income Taxes (tax credits are entered as negative)	15,084,037
Net Income	\$ 143,825,121

Loan Classifications

January 1, 2021 - December 31, 2021

Loan Balances

	Number	Amount
Loans Receivable, Beginning of Year*	385,414	\$ 1,433,755,926
Loans Made During the Year	401,641	1,672,903,391
Loan Balances Purchased During the Year	12,825	51,689,520
Loan Balances Sold During the Year	28,231	94,162,197
Loan Balances Charged Off During the Year	29,711	72,229,893
Collections of Principal During the Year	0	1,482,949,315
Loans Receivable Outstanding at End of Period	362,137	\$ 1,509,007,432

Loans By Size

Loans Made During the Year	Number	Amount
(a) \$600.00 or less	3,659	\$ 1,760,145
(b) \$600.01 to \$1,000.00	10,724	8,876,604
(c) \$1,000.01 to \$3,000.00	197,499	382,890,014
(d) \$3,000.01 to \$5,000.00	70,537	264,994,212
(e) \$5,000.01 to \$7,500.00	55,027	342,800,271
(f) \$7,500.01 to \$10,000.00	30,160	258,146,870
(g) \$10,000.01 to \$12,500.00	20,303	223,663,915
(h) \$12,500.01 to \$15,000.00	13,732	189,771,360
Total Loans Made	401,641	\$ 1,672,903,391

Loans By Type of Security

Loans Made During the Year	Number	Amount
(a) Personal property	210,356	\$ 690,279,843
(b) Signature endorsement	112,704	431,398,032
(c) Motor vehicles	74,231	538,095,977
(d) Other consideration	4,350	13,129,539
Total Loans Made During the Period	401,641	\$ 1,672,903,391

Loans By Type of Borrower

Loans Made During the Year	Number	Amount
(a) Which renewed existing accounts	223,629	\$ 1,020,980,959
(b) To former borrowers	46,473	131,676,987
(c) To new borrowers	131,539	520,245,445
Total Loans Made During the Period	401,641	\$ 1,672,903,391

* 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, 2021 - December 31, 2021

Number of Loan Applications:	Number	
(a) Approved*	351,591	
(b) Withdrawn	21,902	
(c) Denied	483,601	
Loans with specified fees collected:	Number	Amount
(a) Processing fees	299,949	\$ 7,525,255
(b) UCC-1	2,558	29,986
(c) Returned check fees	28,053	811,948
(d) Non-Filing fees: Third Party	60,975	1,424,776
(e) Non-Filing fees: Self Insurance	36,710	789,367
(f) Late Fees	635,740	9,283,424
(g) Deferral Charges	70,760	451,722
Loans with credit insurance and net premiums collected	Number	Premiums Charged
(a) Credit life insurance	193,094	\$ 7,254,256
(b) Credit accident and health insurance	97,888	12,685,331
(c) Credit unemployment insurance	74,192	9,330,835
(d) Credit property insurance	197,726	5,486,989
(e) Other insurance	0	1,759,977
As of December 31, total number and amount of loans:	Number	Amount
(a) Current or less than 30 days past due	330,596	\$ 1,404,273,115
(b) 30-59 days past due	12,292	48,366,952
(c) 60-89 days past due	9,103	15,179,619
(d) 90 + days past due	10,343	37,046,020
Defaults, repossessions and filing insurance:	Number	Amount
(a) Loan balances charged off	29,711	\$ 72,229,893
(b) Recoveries	31,242	10,642,681
(c) Where collateral was repossessed	1,290	6,081,274
(d) Where claim made against non-filing insurance policy	794	1,048,544

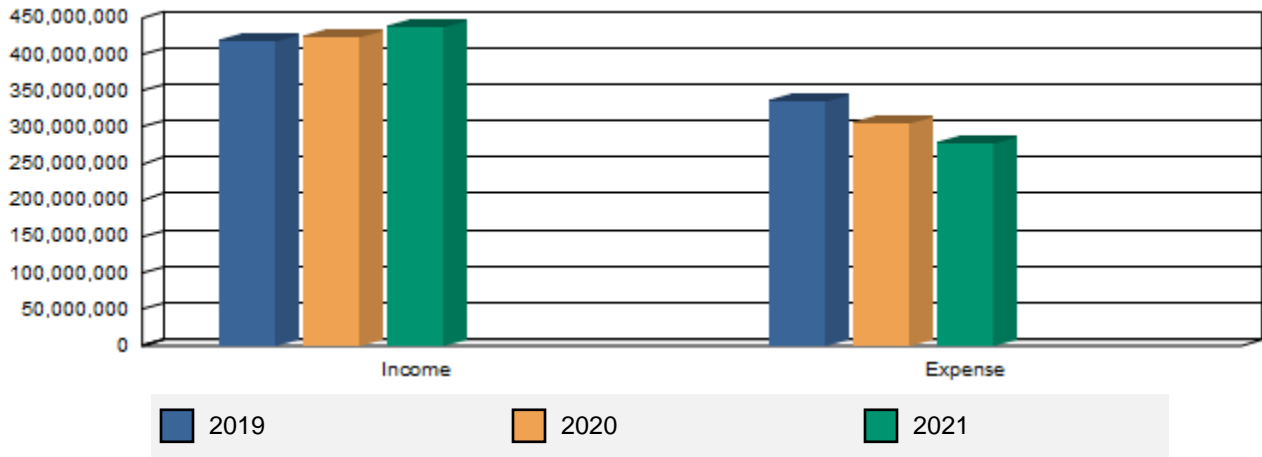
* Approved applications do not necessarily reflect loans made in this reporting period.

Changes in Receivables and Related Categories

	2020	2021	% of change
Loan Receivables	\$1,434,041,630	\$1,509,007,432	5
Loan Loss Reserves	\$129,562,214	\$119,811,664	(8)
Total Assets	\$1,439,206,070	\$1,512,624,581	5
Total Liabilities	\$1,108,459,368	\$1,133,759,948	2
Net Worth of Firms	\$330,746,702	\$378,864,633	15

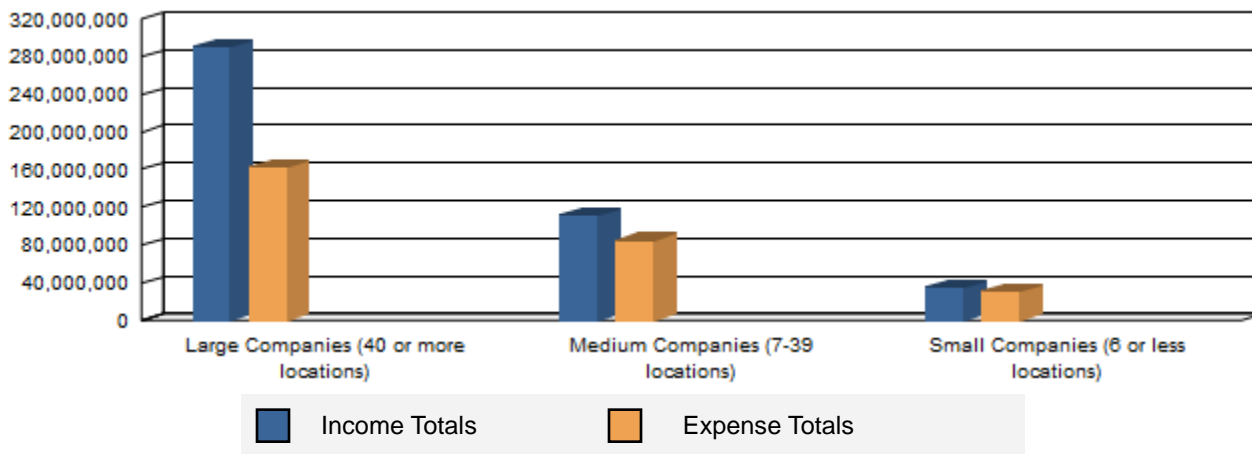
Income and Expense Comparison

	2019	2020	2021
Income	\$418,794,125	\$423,940,053	\$437,733,021
Expense	\$336,673,800	\$305,454,046	\$278,823,863



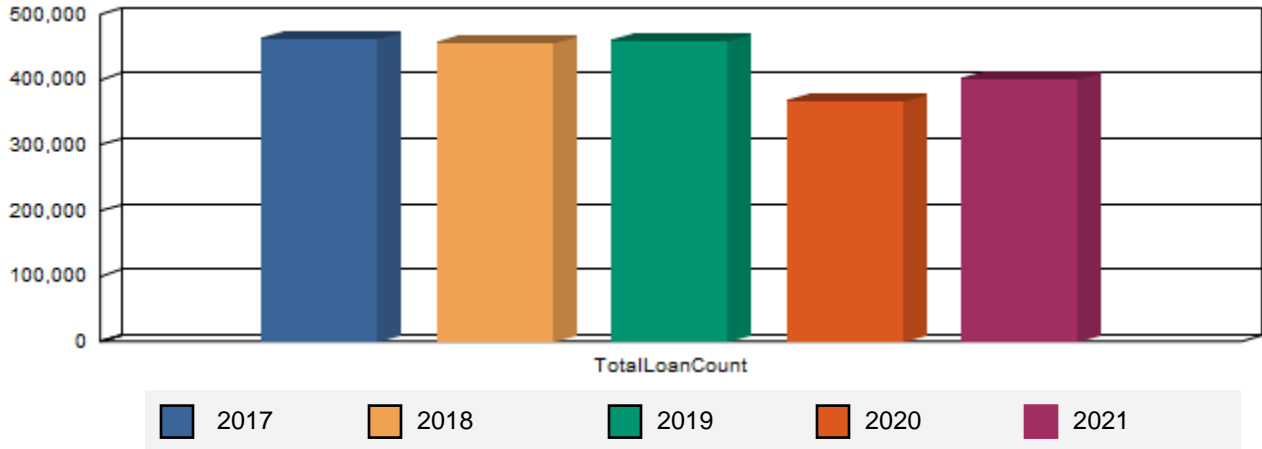
Income and Expense Comparison by Company Size for 2021

	Income Totals	Expense Totals
Large Companies (40 or more locations)	\$290,137,738	\$162,829,517
Medium Companies (7-39 locations)	\$112,241,483	\$85,051,193
Small Companies (6 or less locations)	\$35,353,800	\$30,943,153



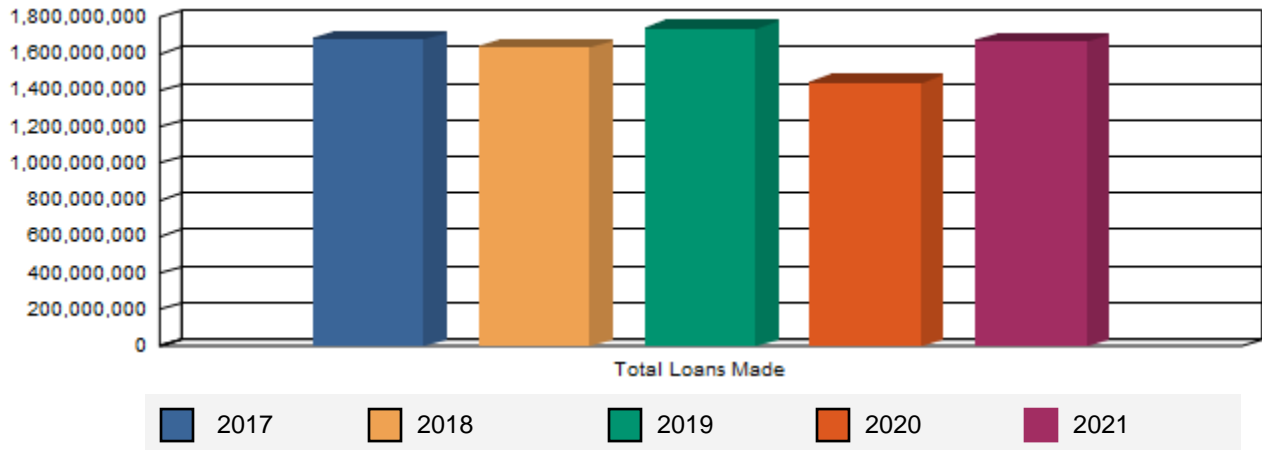
Total Number of Loans Made by Year

	2017	2018	2019	2020	2021
Total Loan Count	463,888	456,292	459,333	368,850	401,641



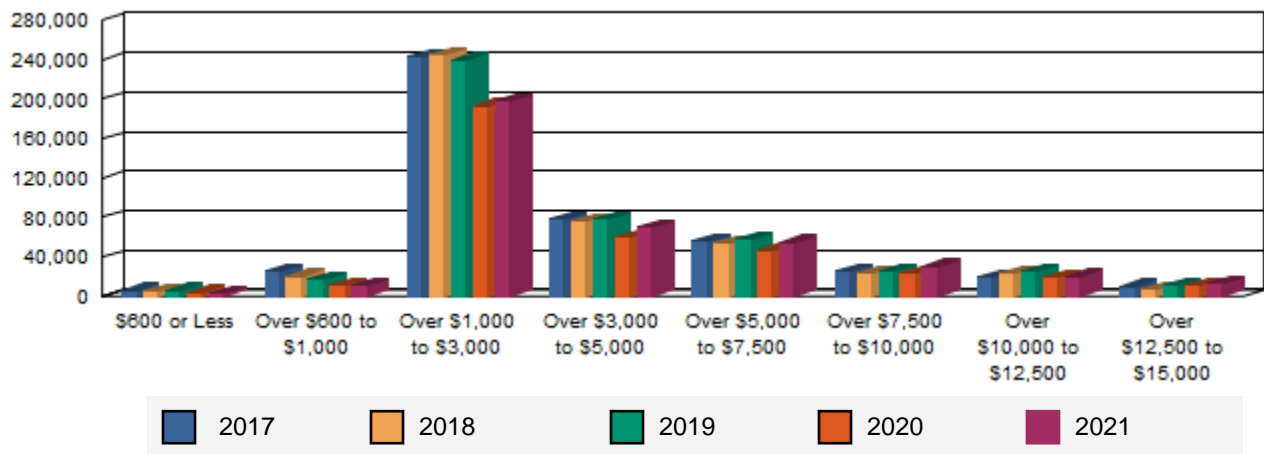
Total Dollar Amount of Loans Made by Year

	2017	2018	2019	2020	2021
Total Loans Made	\$1,683,936,658	\$1,641,714,338	\$1,741,270,532	\$1,446,440,042	\$1,672,903,391



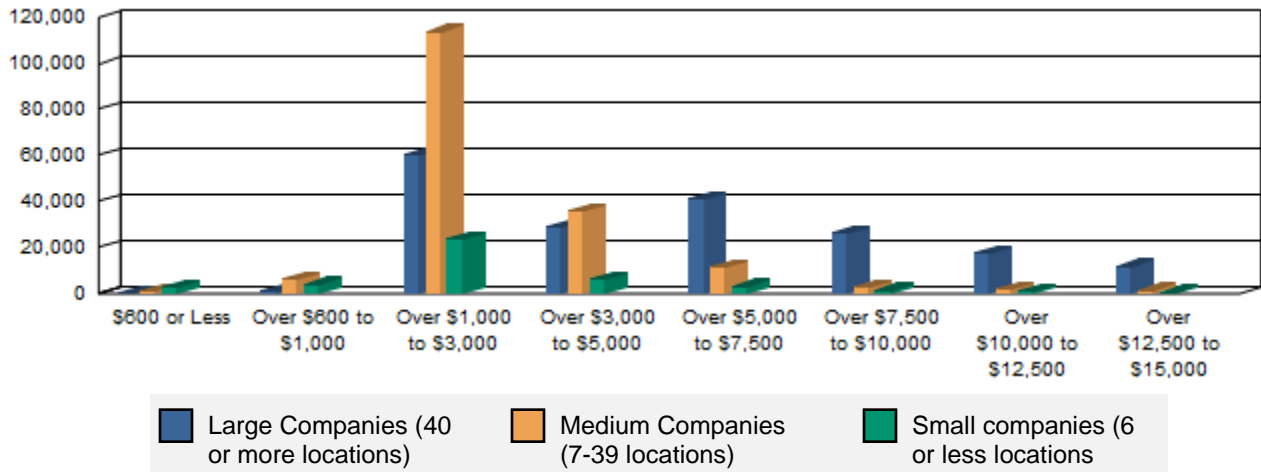
Classification of Loans by Size (Number)

	2017	2018	2019	2020	2021
\$600 or Less	5,955	5,636	5,854	3,889	3,659
Over \$600 to \$1,000	25,547	20,097	17,857	11,663	10,725
Over \$1,000 to \$3,000	242,779	245,379	239,456	192,722	197,499
Over \$3,000 to \$5,000	78,728	76,060	77,634	60,242	70,538
Over \$5,000 to \$7,500	55,324	53,887	57,389	46,790	55,027
Over \$7,500 to \$10,000	25,775	23,967	24,723	23,113	30,160
Over \$10,000 to \$12,500	19,830	23,620	25,613	19,687	20,303
Over \$12,500 to \$15,000	9,950	7,659	10,807	10,744	13,732



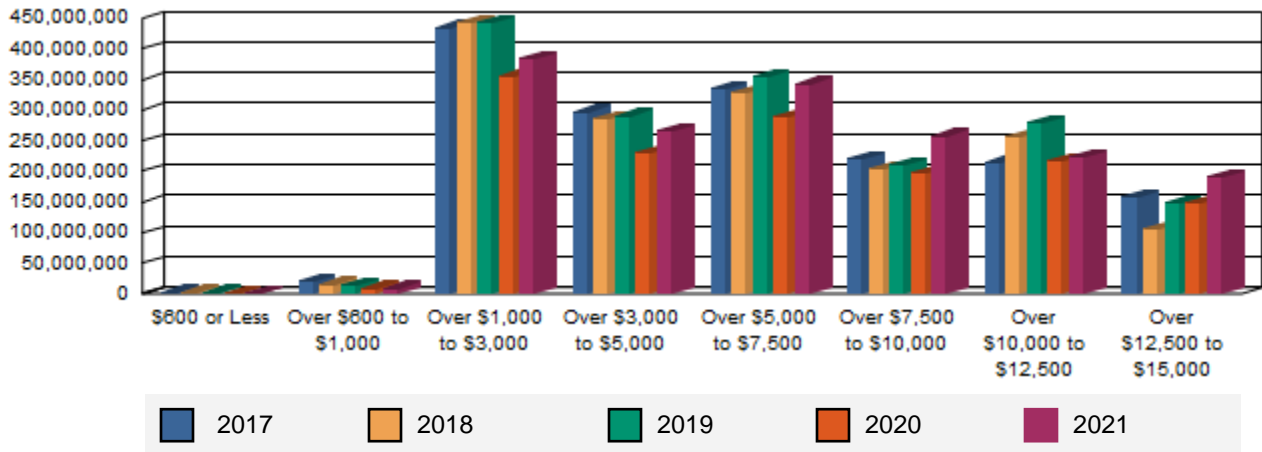
Loans by Size of Company (Number) for 2021

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
\$600 or Less	145	698	2,816
Over \$600 to \$1,000	725	5,894	4,105
Over \$1,000 to \$3,000	59,978	113,818	23,703
Over \$3,000 to \$5,000	28,670	35,735	6,132
Over \$5,000 to \$7,500	40,768	11,190	3,069
Over \$7,500 to \$10,000	26,201	2,537	1,422
Over \$10,000 to \$12,500	17,671	1,948	684
Over \$12,500 to \$15,000	11,753	1,433	546



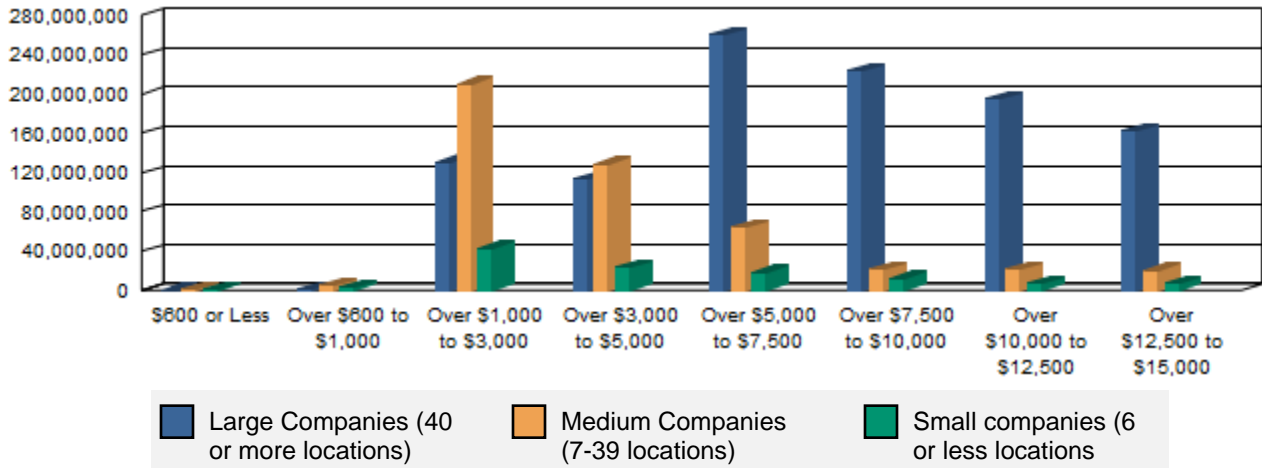
Classification of Loans by Size (\$ Amount)

	2017	2018	2019	2020	2021
\$600 or Less	\$3,022,872	\$2,805,456	\$2,741,839	\$1,874,465	\$1,760,145
Over \$600 to \$1,000	\$21,157,702	\$16,042,274	\$14,297,174	\$9,334,580	\$8,876,604
Over \$1,000 to \$3,000	\$434,328,201	\$442,400,197	\$442,775,301	\$356,282,583	\$382,890,014
Over \$3,000 to \$5,000	\$297,074,568	\$285,523,519	\$290,430,652	\$229,361,096	\$264,994,212
Over \$5,000 to \$7,500	\$334,700,798	\$328,394,165	\$354,244,551	\$288,913,769	\$342,800,271
Over \$7,500 to \$10,000	\$219,732,525	\$204,680,459	\$210,392,300	\$197,127,849	\$258,146,870
Over \$10,000 to \$12,500	\$215,593,732	\$256,821,274	\$278,948,559	\$216,072,300	\$223,663,915
Over \$12,500 to \$15,000	\$158,326,260	\$105,046,994	\$147,440,156	\$147,473,400	\$189,771,360



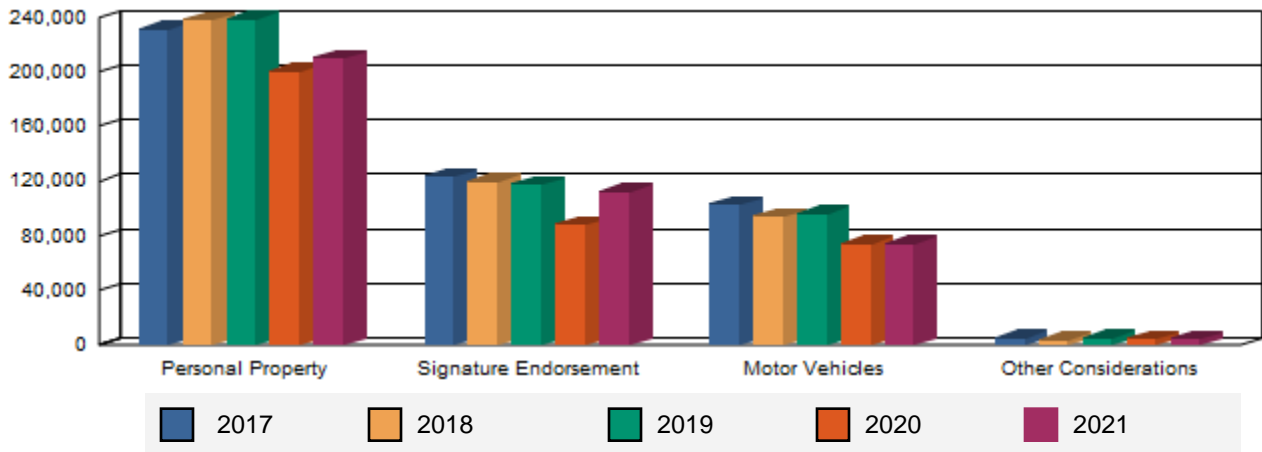
Loans by Size of Company (\$ Amount) for 2021

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
\$600 or Less	\$73,106	\$390,149	\$1,296,890
Over \$600 to \$1,000	\$609,474	\$4,970,304	\$3,296,826
Over \$1,000 to \$3,000	\$130,283,270	\$209,941,766	\$42,664,978
Over \$3,000 to \$5,000	\$113,053,230	\$128,646,527	\$23,294,455
Over \$5,000 to \$7,500	\$259,711,711	\$64,634,624	\$18,453,936
Over \$7,500 to \$10,000	\$223,847,038	\$21,910,084	\$12,389,748
Over \$10,000 to \$12,500	\$194,950,633	\$21,187,735	\$7,525,547
Over \$12,500 to \$15,000	\$161,716,446	\$20,355,299	\$7,699,615



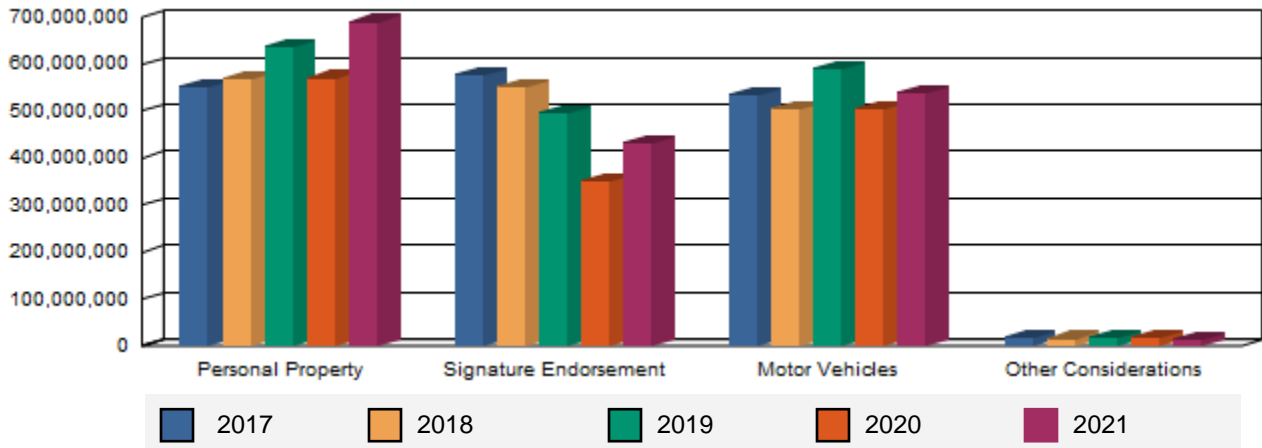
Loans by Type of Security (Number)

	2017	2018	2019	2020	2021
Personal Property	231,811	238,155	239,241	201,066	210,356
Signature Endorsement	123,886	120,258	118,346	88,481	112,704
Motor Vehicles	102,841	93,848	96,380	74,290	74,231
Other Considerations	5,350	4,031	5,366	5,013	4,350



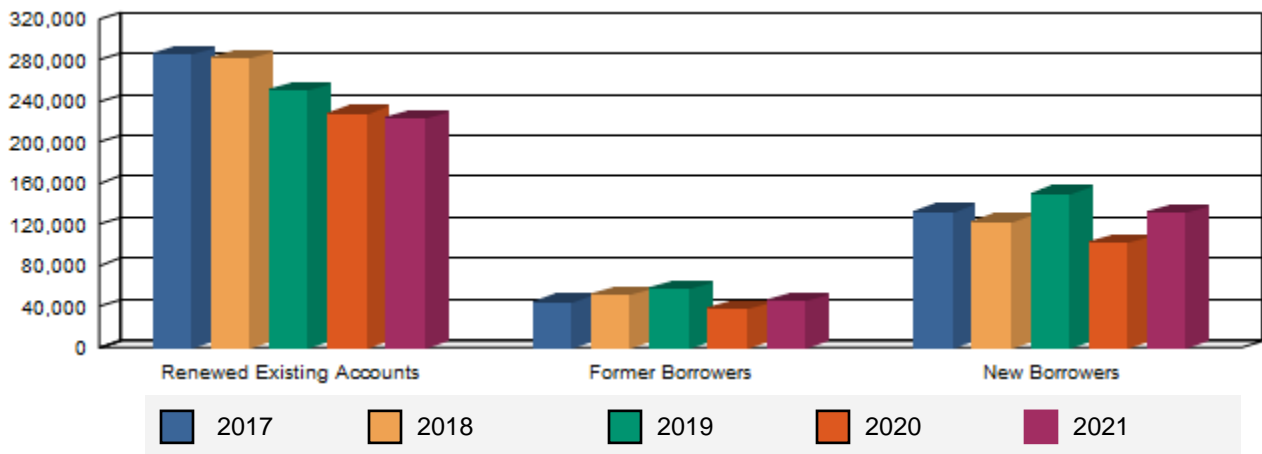
Loans by Type of Security (\$ Amount)

	2017	2018	2019	2020	2021
Personal Property	\$551,484,480	\$568,342,964	\$636,219,319	\$571,740,584	\$690,279,843
Signature Endorsement	\$578,203,625	\$552,320,172	\$496,214,959	\$351,111,256	\$431,398,032
Motor Vehicles	\$535,281,209	\$504,517,932	\$591,539,498	\$506,345,825	\$538,095,977
Other Considerations	\$18,967,344	\$16,533,270	\$17,296,756	\$17,242,377	\$13,129,539



Loans by Type of Borrower (Number)

	2017	2018	2019	2020	2021
Renewed Existing Accounts	286,001	281,892	251,253	228,518	223,629
Former Borrowers	44,850	51,497	57,771	38,159	46,473
New Borrowers	133,037	122,903	150,309	102,173	131,539



Loans by Type of Borrower (\$ Amount)

	2017	2018	2019	2020	2021
Renewed Existing Accounts	\$1,078,822,359	\$1,096,652,646	\$1,031,039,238	\$945,171,191	\$1,020,980,959
Former Borrowers	\$121,003,403	\$144,210,142	\$161,686,957	\$100,561,554	\$131,676,987
New Borrowers	\$484,110,896	\$400,851,550	\$548,544,337	\$400,707,297	\$520,245,445

