

NORTH CAROLINA COMMISSIONER OF BANKS

Consumer Finance Annual Report



2022

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 2022 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, 2022, there were 62 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, 2022, assets of CFLs totaled \$1,521,534,689, a 0.59 percent increase over the previous year's assets of \$1,512,624,581 (see Chart C for a 5-year trend). Aggregate outstanding loan receivables also increased 0.65 percent from the previous year, rising to \$1,518,802,662. This loan growth is primarily attributed to a \$129,051,170, or 7.92 percent, increase in loan originations in 2022. Liabilities declined 4.10 percent from the previous year to \$1,087,281,256. Stated equity rose to \$434,253,433, an increase of \$55,388,800, or 14.62 percent, from the previous year.

Overall, the industry experienced a profitable year as reported net income totaled \$108,165,710. However, this was a decline of 24.79 percent from the previous year. The decline is attributed to increased expenses, primarily an increase of \$46,893,881, or 134.04 percent, in Provision for Credit Losses and an increase of \$4,780,266, or 23.93 percent, in Administrative Expenses. Overall, 43 percent of the CFLs reported operating losses.

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

Respectfully submitted,

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

Katherine M.R. Bosken
Commissioner of Banks

Location: 316 W. Edenton Street, Raleigh, NC 27603
Mailing Address: 4309 Mail Service Center, Raleigh, NC 27699-4309
(919)733-3016 Fax (919)733-6918 Internet: <http://www.nccob.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 to 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 rates more 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.

For loans of 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 of more than \$10,000, licensees are restricted to an interest rate of 18 percent per year.

2022 Legislative Updates

House Bill 911 / SL 2022-75 Regulatory Reform Act of 2022

This act amended General Statute 53-181(c), permitting a consumer finance licensee to take a confession of judgment from a borrower following a borrower's failure to make a payment as required under the loan contract.

This act had an effective date of July 12, 2022.

Editor's Note: The above language was subsequently repealed in Senate Bill 331 / SL 2023-61, Consumer Finance Act Amendments, which became effective October 1, 2023, and applies to contracts entered into, modified, or renewed on or after that date.

House Bill 776 / SL 2022-54 Remote Electronic Notarization

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

This act had an effective date of July 1, 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.

Chart A

**2018 - 2022
Number of Consumer Finance Offices**

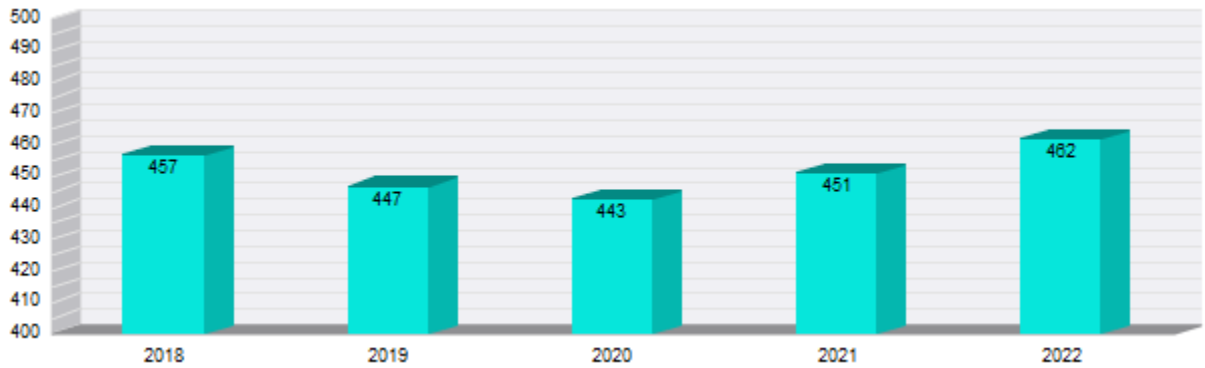


Chart B

**2018 - 2022
Number of Licensees**

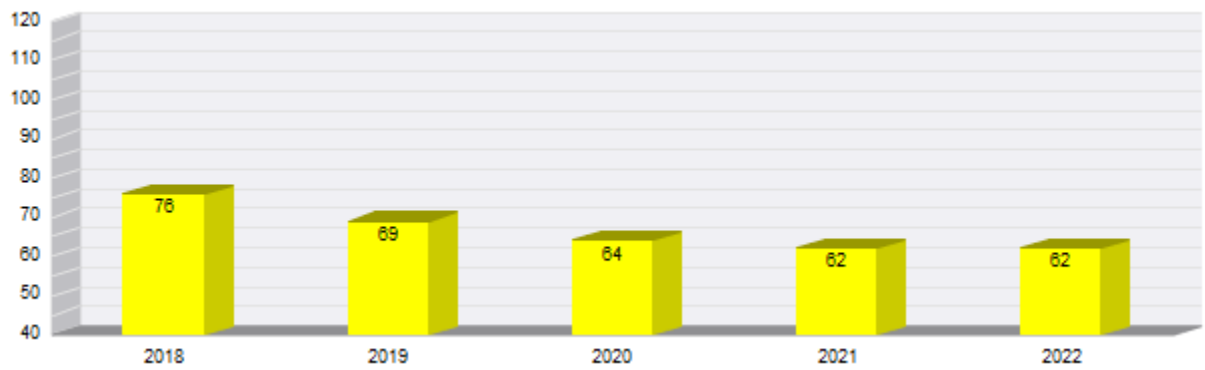
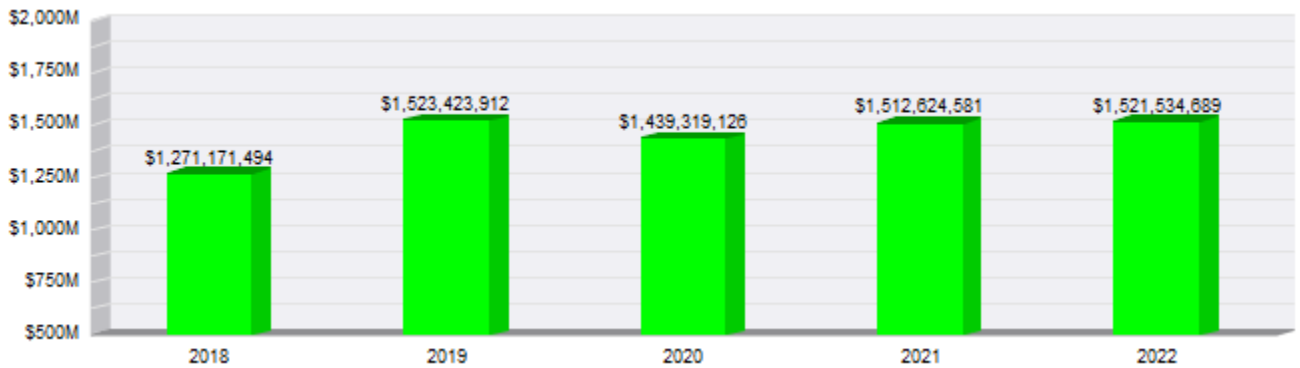


Chart C

**2018 - 2022
Consumer Finance Assets Comparison**



**Consumer Finance Act Licensees
December 31, 2022**

Licensee Home Office	Number of Operating Locations	Loans Receivable (\$)
Allied Financial Services, Inc. 821 Baxter Street, Suite 307 Charlotte, NC 28202	13	31,057,306
Atlantic Discount Corporation 1300 S. Croatan Highway Kill Devil Hills, NC 27948	4	8,880,061
Baraka Financial Services, Inc. 8307 University Executive Park Drive, Suite 244 Charlotte, NC 28262	1	119,637
Basic Finance, Inc. 4664 NC Hwy 90 East Hiddenite, NC 28636	9	27,495,937
BMG Money, Inc. 444 Brickell Ave, Suite 250 Miami, FL 33131	1	0
Brighter Financial, Inc. 285 N. Talbert Blvd. Lexington, NC 27292	1	1,084,584
Cape Fear Finance Company, LLC 8126 E. Brainerd Rd. #116 Chattanooga, TN 37421	1	1,375,001
Cape Fear Lending Inc. 112 N Cardinal Drive, Unit 201 Wilmington, NC 28405	1	825,810
Capitol Credit Company 745 Carolina Avenue Washington, NC 27889	2	2,604,592
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358	1	304,310
Cardinal Finance Company of Whiteville, Inc. 608 S. Madison Street Whiteville, NC 28472	1	808,646

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Carolina Finance LLC 4280 Piedmont Parkway, Suite 110 Greensboro, NC 27410	1	2,753,152
Century Finance, Inc. 453 Sunset Avenue Rocky Mount, NC 27804	8	17,328,925
Choice Loan of Georgia, Inc. 25 Technology Parkway South, Ste. 201 Peachtree Corners, GA 30092	2	6,889
Coastal Finance Company, Inc. 5113-D Hwy 70 W Morehead City, NC 28557	5	6,459,507
Creekside Finance, Inc. 845 Blowing Rock Blvd. STE. L4 Lenoir, NC 28645	6	9,562,324
Delmarva Funding 5275 Westview Drive, Suite 120 Frederick, MD 21703	1	14,452
Eastern Financial Services, LLC 2512 Charles Boulevard Greenville, NC 27858	1	1,584,662
FASTLENDING.COM, LLC 2017 Fiesta Dr., Suite 201 Sarasota, FL 34231	0	21,568
Foothills Family Finance LLC 524 West Fleming Drive Morganton, NC 28655	1	923,698
Future Financial Services, LLC 827 Hardee Road Kinston, NC 28504	4	3,628,134
Greene Finance Corporation 141 N. Main Street Mount Airy, NC 27030	1	479,129
Greenville Financial Services, Inc. 700 E. Arlington Blvd. Greenville, NC 27858	1	858,253
Hanover Financial Services, Inc. 112 N. Cardinal Drive Extension, Suite 103 Wilmington, NC 28405	1	2,047,618
Heritage Finance Co., Inc. 687 Rutherford Road Marion, NC 28752	5	5,335,314

Holiday Finance, Inc. 1410 Dale Earnhardt Blvd. Kannapolis, NC 28083	1	1,081,276
Home Credit Corporation, Inc. 946 West Andrews Avenue Henderson, NC 27536	10	10,696,137
Imperial Finance Company of Mount Olive, Incorporated 507-A N. Breazeale Avenue Mount Olive, NC 28365	1	746,355
Lendmark Financial Services, LLC 2118 Usher Street Covington, GA 30014	65	406,574,142
M & J Loans of Shelby, Inc. 409 S. LaFayette St. Shelby, NC 28151	1	930,069
Macon Credit Company, Inc. 339 Westgate Road Franklin, NC 28734	1	1,395,863
Mariner Finance North Carolina, Inc. 8211 Town Center Drive Nottingham, MD 21236	37	203,964,755
Marion Credit Company, Inc. 216 South Main Street Marion, NC 28752	1	2,031,210
MedPlan Credit, LLC 1870 S. Boulder Ave. Tulsa, OK 74119	1	386,056
Metrolina Credit Company of Burlington, Inc. 2260 South Church Street, Suite 407 Burlington, NC 27216	1	666,550
Mid-East Acceptance Corporation of N.C., Inc. 3015 S. Memorial Drive Greenville, NC 27834	3	2,621,267
Mid-South Finance, LLC 709 W. Front Street Lillington, NC 27546	1	605,932
Mid-State Financial, LLC 80 Guardian Court, Suite 125 Rocky Mount, NC 27804	1	4,156,995

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Mitchell Credit Company , Inc. 155 Oak Avenue Spruce Pine, NC 28777	1	831,732
National Finance Company, Inc. 1500 South Horner Boulevard Sanford, NC 27330	23	42,738,564
New Southern Loans, Inc. 7041 Knightdale Blvd Knightdale, NC 27545	7	11,185,574
Nicholas Financial, Inc. 2454 McMullen Booth Rd, Bldg. C Suite 501B Clearwater, FL 33759	3	1,795,316
North State Acceptance, LLC 4700 Six Forks Rd. Suite 230 Raleigh, NC 27604	7	3,977,337
Oak Tree Finance, LLC Hartwell Plaza, 1027 US Hwy 70 W., Suite 206 Garner, NC 27529	2	286,549
Omni Financial of Nevada, Inc. One Radisson Plaza, Suite 804 New Rochelle, NY 10801	3	8,745,279
OneMain Financial Group, LLC 100 International Drive, 16th Baltimore, MD 21202	90	460,921,029
Professional Financial Services of North Carolina, LLC 181 Security Place Spartanburg, SC 29307	8	1,967,085
Quality Finance Co., Inc. 2719 Graves Drive, Building 20, Suite B Goldsboro, NC 27534	2	1,661,823
Regional Finance Corporation of North Carolina 979 Batesville Road, Suite B Greer, SC 29651	41	45,043,742
Republic Finance, LLC 7031 Commerce Circle, Suite 100 Baton Rouge, LA 70809	8	29,441,752
Royalty Management Corporation 200 South Broad Street Edenton, NC 27932	5	5,603,838
Scratch Financial, Inc. 225 S. Lake Ave. Suite 250 Pasadena, CA 91101	1	403,854

Security Credit Corporation 710 S. Brightleaf Blvd. Smithfield, NC 27577	1	2,224,725
Select Acceptance Corporation 3004 S. Memorial Drive Greenville, NC 27834	1	867,313
Southern Loans, Inc. 112 S. Pearl Street Rocky Mount, NC 27804	7	10,167,855
Time Investment Corporation 1501-C W. Arlington Blvd. Greenville, NC 27835	25	91,244,512
Trophy Financial, Inc. 452 S. Main Street Laurinburg, NC 28352	2	3,669,972
Turner Finance Co., Inc. 24 South Brady Avenue, Suite A Newton, NC 28658	1	1,581,856
Universal Finance, Inc. 700 12th Street Dr NW Hickory, NC 28601	6	18,851,473
Wagner Financial Services, Inc. 1342 Westgate Cent Drive Winston-Salem, NC 27103	3	3,793,189
Welcome Finance Company , Inc. 112 West Center Street Mebane, NC 27302	17	10,382,177
Whitestone Financial, Inc. 1796 Silas Creek Parkway Winston-Salem, NC 27103	2	Not Reported
TOTALS	462	\$1,518,802,661

**Consumer Finance Act Licensees
2022 Closures**

Licensee	Number of Locations	Date Closed
Allied Finance Company of Kannapolis, Inc. 2113 Dale Earnhardt Blvd. Kannapolis, NC 28082	1	12/02/2022
Automatic Financing, Inc. 7048 Knightdale Blvd Suite 100 Knightdale, NC 27545	1	08/22/2022
Universal Acceptance Corporation 2600 Discovery Drive Raleigh, NC 27616	1	11/08/2022

Number of Consumer Finance Offices by Region and County

Mountain

Ashe	4
Buncombe	10
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	8	Union	6
Catawba	11	Vance	7
Chatham	1	Wake	26
Cleveland	8	Yadkin	1
Davidson	4		
Davie	2		
Durham	8		
Forsyth	21		
Franklin	3		
Gaston	7		
Guilford	20		
Iredell	10		
Lee	5		
McDowell	5		
Mecklenburg	17		
Moore	3		
Person	2		
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	6		
Hertford	4		
Hoke	1		
Johnston	11		
Lenoir	5		
Martin	4		
Nash	8		
New Hanover	16		
Onslow	8		
Pasquotank	4		
Pitt	17		
Robeson	8		
Sampson	4		

Consolidated Comparative Balance Sheets

December 31, 2021 - December 31, 2022

Assets	2022	2021
Cash	\$ 17,522,948	\$ 18,429,470
Loans Receivable	1,518,802,662	1,509,007,432
Less Reserve for Loan Losses	133,147,776	119,811,664
Net Loans Receivable	1,385,654,886	1,389,195,768
Real Estate	2,085,807	2,115,723
Furniture and Equipment	15,972,369	14,227,149
Unamortized Fee	-544,260	-3,992,058
Other Assets	100,842,939	92,648,529
Total Assets	\$ 1,521,534,689	\$ 1,512,624,581

Liabilities, Net Worth and Shareholders' Equity

Accounts and Notes Payable		
(a) Banks and other lending institutions	\$ 442,869,302	\$ 411,839,125
(b) Parent company or affiliates	492,149,608	553,085,635
(c) Other	90,827,188	74,954,897
Total Accounts and Notes Payable	1,025,846,098	1,039,879,657
Other Liabilities	61,435,158	93,880,291
Total Liabilities	1,087,281,256	1,133,759,948
Net Worth and Shareholders' Equity	434,253,433	378,864,633
Total Liabilities, Worth and Shareholders' Equity	\$ 1,521,534,689	\$ 1,512,624,581

Consolidated Statement of Income and Expenses

January 1, 2022 - December 31, 2022

Income**2022**

Interest Collected and Earned on Loans under 53-176	\$ 343,550,366
Insurance Income, Including Origination Fees	32,656,599
Loan Processing Fees Under G.S. 53-176(b)	7,811,593
Loan Filing Fees (UCC-1)	46,172
NSF	958,505
Non-filing fees	2,322,533
Late Fee	11,880,956
Deferral Charge	576,160
Other Income	50,293,613
Total Income	\$ 450,096,497

Expenses

Salaries, wages, and benefits	\$ 97,041,708
Occupancy expense	15,612,602
Depreciation and amortization	3,407,321
Interest Expense	56,932,108
Provision for credit losses	81,879,609
Information Technology Services	2,162,896
Product Management Services	735,872
Administrative Expenses	24,760,842
Management Fees	16,057,646
Provision for State & Local Taxes	958,288
Other expenses	35,293,437
Total Expenses, Before Income Taxes	\$ 334,842,329

Net Income, Before Income Taxes	\$ 115,254,168
Income Taxes (tax credits are entered as negative)	7,088,458
Net Income	\$ 108,165,710

Loan Classifications

January 1, 2022 - December 31, 2022

Loan Balances

	Number	Amount
Loans Receivable, Beginning of Year*	361,726	\$ 1,507,571,388
Loans Made During the Year	424,007	1,801,954,561
Loan Balances Purchased During the Year	26,741	142,166,975
Loan Balances Sold During the Year	79,281	510,095,137
Loan Balances Charged Off During the Year	42,097	111,709,393
Collections of Principal During the Year	0	1,311,085,732
Loans Receivable Outstanding at End of Period	357,364	\$ 1,518,802,662

Loans By Size

Loans Made During the Year	Number	Amount
(a) \$600.00 or less	2,845	\$ 1,448,800
(b) \$600.01 to \$1,000.00	9,921	8,241,427
(c) \$1,000.01 to \$3,000.00	202,384	400,213,447
(d) \$3,000.01 to \$5,000.00	76,082	282,587,391
(e) \$5,000.01 to \$7,500.00	64,768	396,351,892
(f) \$7,500.01 to \$10,000.00	32,013	273,679,935
(g) \$10,000.01 to \$12,500.00	21,388	235,998,329
(h) \$12,500.01 to \$15,000.00	14,606	203,433,340
Total Loans Made	424,007	\$ 1,801,954,561

Loans By Type of Security

Loans Made During the Year	Number	Amount
(a) Personal property	219,408	\$ 738,293,201
(b) Signature endorsement	124,821	486,027,368
(c) Motor vehicles	76,958	567,148,725
(d) Other consideration	2,820	10,485,267
Total Loans Made During the Period	424,007	\$ 1,801,954,561

Loans By Type of Borrower

Loans Made During the Year	Number	Amount
(a) Which renewed existing accounts	239,927	\$ 1,099,791,051
(b) To former borrowers	51,516	155,539,754
(c) To new borrowers	132,564	546,623,756
Total Loans Made During the Period	424,007	\$ 1,801,954,561

* 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, 2022 - December 31, 2022

Number of Loan Applications:	Number
(a) Approved*	369,191
(b) Withdrawn	24,182
(c) Denied	564,901

Loans with specified fees collected:	Number	Amount
(a) Processing fees	302,997	\$ 7,811,593
(b) UCC-1	2,555	46,172
(c) Returned check fees	32,955	958,505
(d) Non-Filing fees: Third Party	86,522	2,266,031
(e) Non-Filing fees: Self Insurance	2,951	56,502
(f) Late Fees	820,172	11,880,956
(g) Deferral Charges	13,614	576,160

Loans with credit insurance and net premiums collected	Number	Premiums Charged
(a) Credit life insurance	199,565	\$ 8,055,234
(b) Credit accident and health insurance	91,955	10,030,028
(c) Credit unemployment insurance	71,067	6,255,089
(d) Credit property insurance	205,588	4,937,966
(e) Other insurance	N/R	3,378,282

As of December 31, total number and amount of loans:	Number	Amount
(a) Current or less than 30 days past due	281,180	\$ 1,381,242,374
(b) 30-59 days past due	8,938	32,284,155
(c) 60-89 days past due	5,229	20,739,332
(d) 90 + days past due	13,730	52,826,378

Defaults, repossessions and filing insurance:	Number	Amount
(a) Loan balances charged off	42,097	\$ 111,709,393
(b) Recoveries	31,111	12,802,304
(c) Where collateral was repossessed	12,792	8,468,776
(d) Where claim made against non-filing insurance policy	825	1,095,504

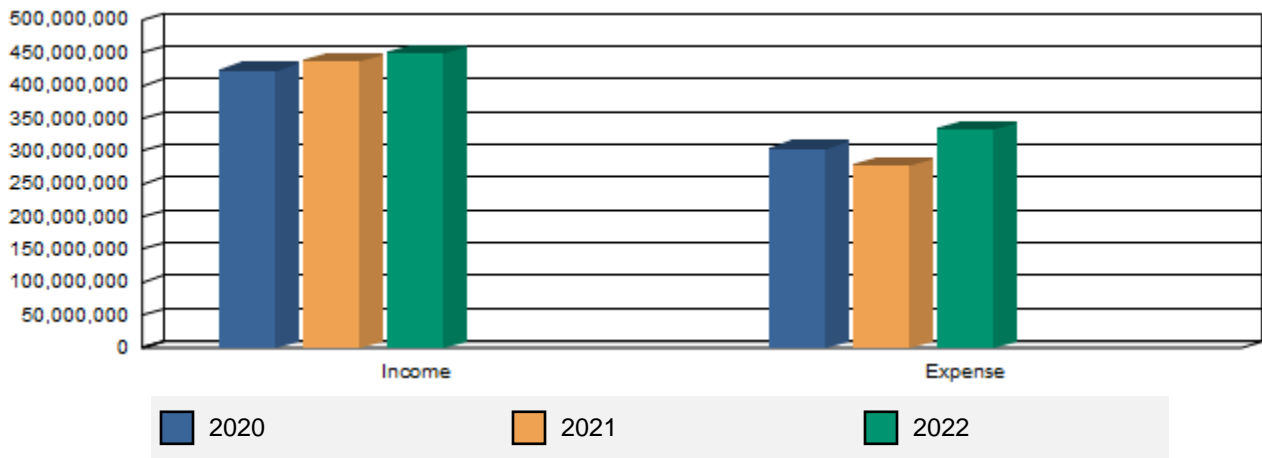
* Approved applications do not necessarily reflect loans made in this reporting period.

Changes in Receivables and Related Categories

	2021	2022	% of change
Loan Receivables	\$1,509,007,432	\$1,518,802,662	0.65
Loan Loss Reserves	\$119,811,664	\$133,147,776	11.13
Total Assets	\$1,512,624,581	\$1,521,534,689	0.59
Total Liabilities	\$1,133,759,948	\$1,087,281,256	(4.10)
Net Worth of Firms	\$378,864,633	\$434,253,433	14.62

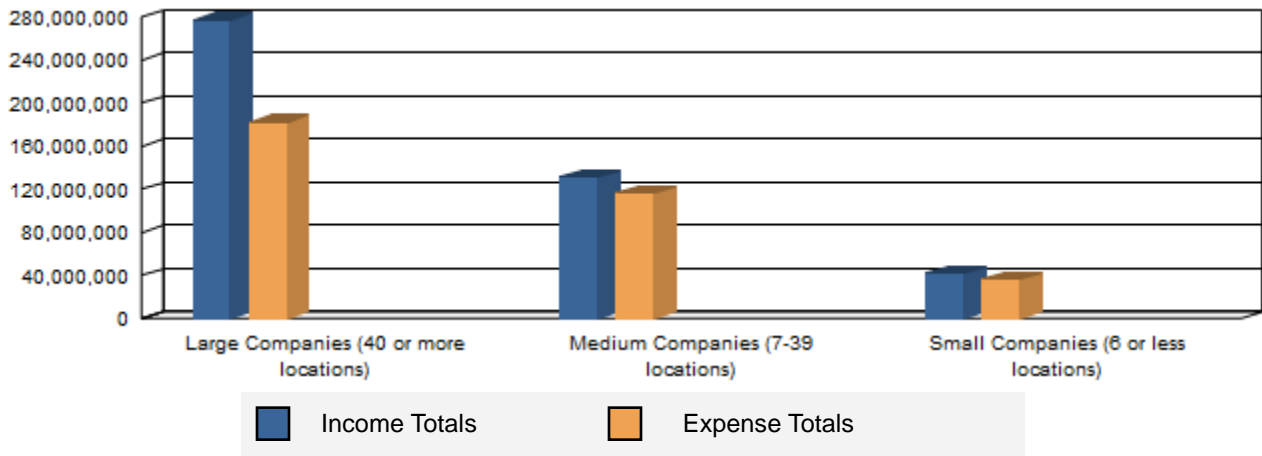
Income and Expense Comparison

	2020	2021	2022
Income	\$423,940,053	\$437,733,021	\$450,096,497
Expense	\$305,454,046	\$278,823,863	\$334,842,329



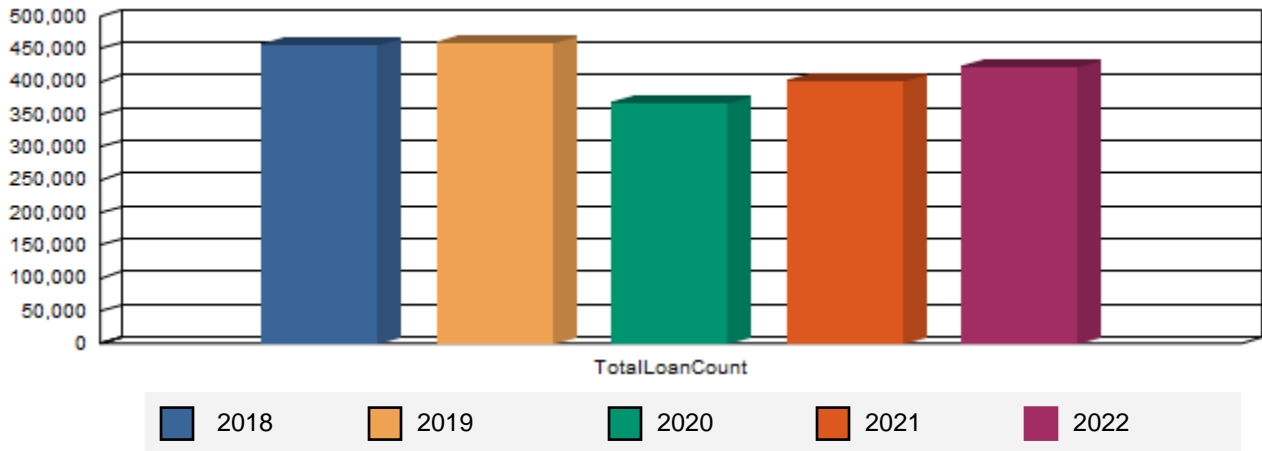
Income and Expense Comparison by Company Size for 2022

	Income Totals	Expense Totals
Large Companies (40 or more locations)	\$277,156,439	\$182,553,918
Medium Companies (7-39 locations)	\$131,506,306	\$116,629,796
Small Companies (6 or less locations)	\$41,433,752	\$35,658,615



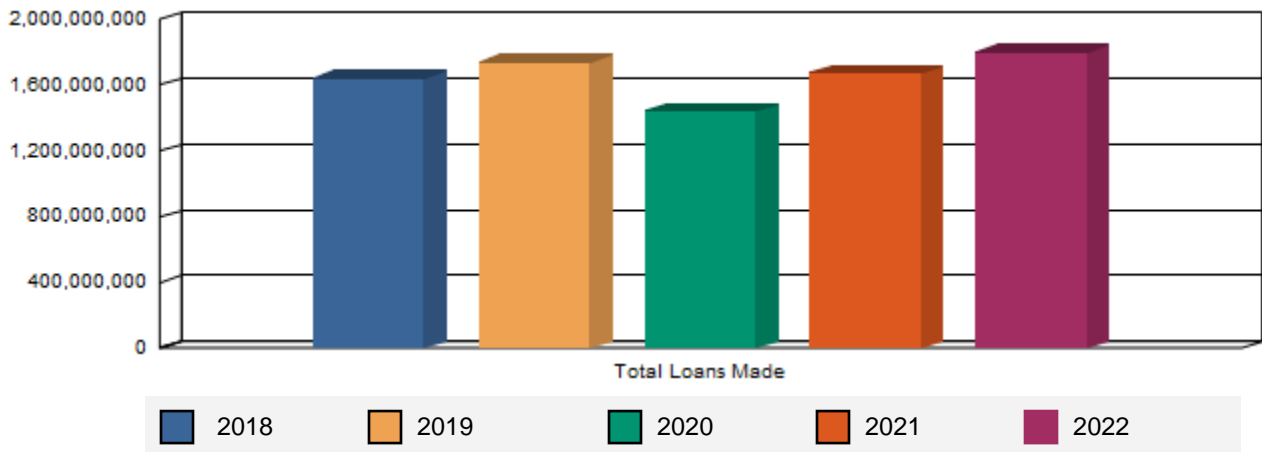
Total Number of Loans Made by Year

	2018	2019	2020	2021	2022
TotalLoanCount	456,292	459,333	368,850	401,641	424,007



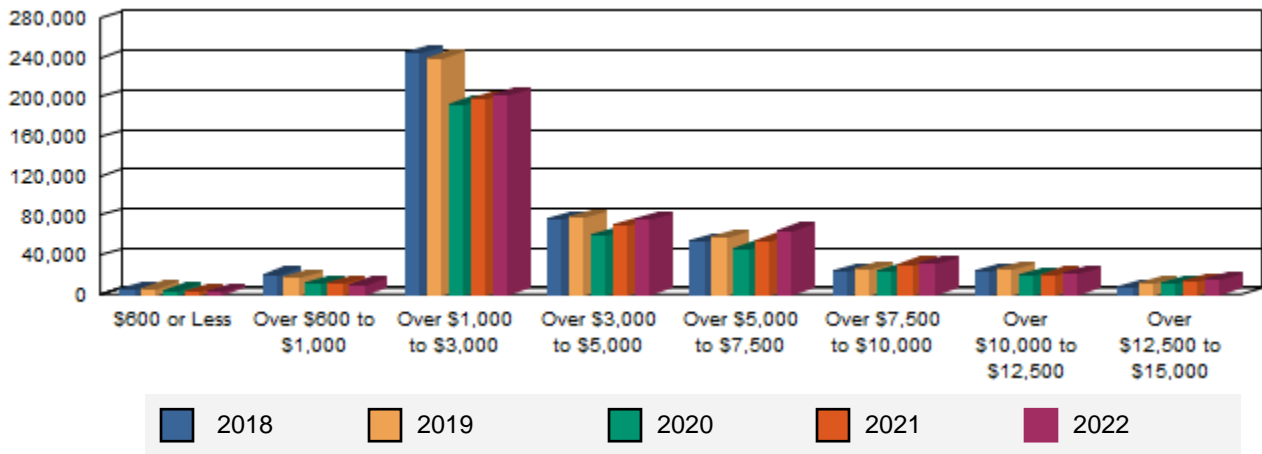
Total Dollar Amount of Loans Made by Year

	2018	2019	2020	2021	2022
Total Loans Made	\$1,641,714,338	\$1,741,270,532	\$1,446,440,042	\$1,672,903,391	\$1,801,954,561



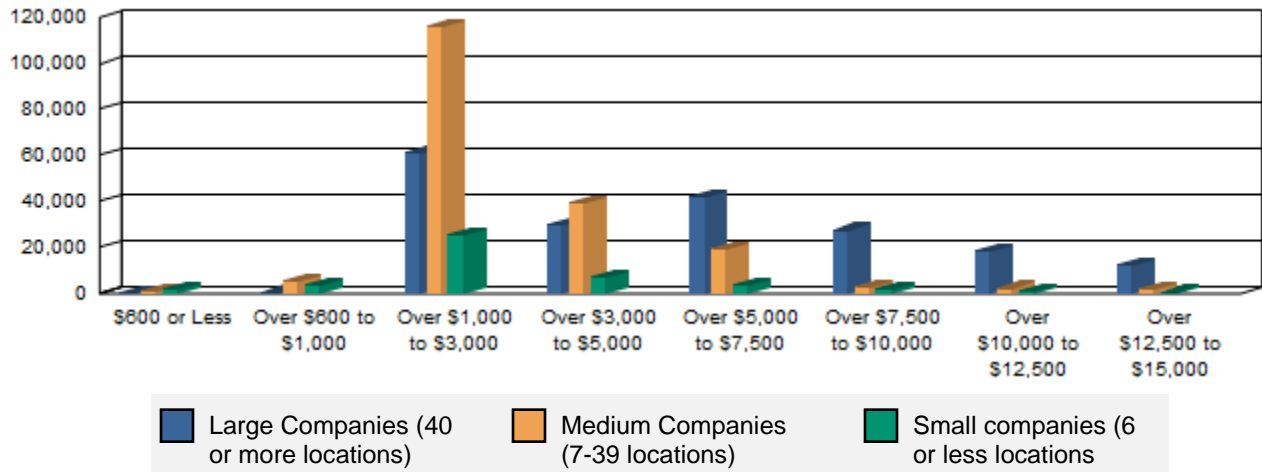
Classification of Loans by Size (Number)

	2018	2019	2020	2021	2022
\$600 or Less	5,636	5,854	3,889	3,659	2,845
Over \$600 to \$1,000	20,097	17,857	11,663	10,724	9,921
Over \$1,000 to \$3,000	245,379	239,456	192,722	197,499	202,384
Over \$3,000 to \$5,000	76,060	77,634	60,242	70,537	76,082
Over \$5,000 to \$7,500	53,887	57,389	46,790	55,027	64,768
Over \$7,500 to \$10,000	23,967	24,723	23,113	30,160	32,013
Over \$10,000 to \$12,500	23,620	25,613	19,687	20,303	21,388
Over \$12,500 to \$15,000	7,659	10,807	10,744	13,732	14,606



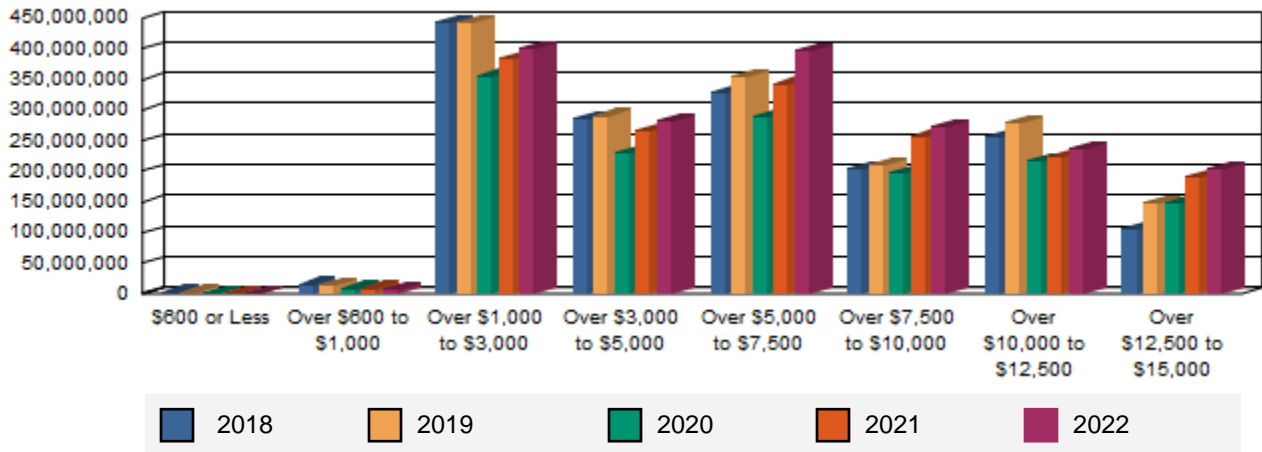
Loans by Size of Company (Number) for 2022

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
\$600 or Less	127	713	2,005
Over \$600 to \$1,000	588	5,587	3,746
Over \$1,000 to \$3,000	60,808	116,006	25,570
Over \$3,000 to \$5,000	29,732	39,505	6,845
Over \$5,000 to \$7,500	41,749	19,459	3,560
Over \$7,500 to \$10,000	27,592	2,859	1,562
Over \$10,000 to \$12,500	18,376	2,240	772
Over \$12,500 to \$15,000	12,216	1,748	642



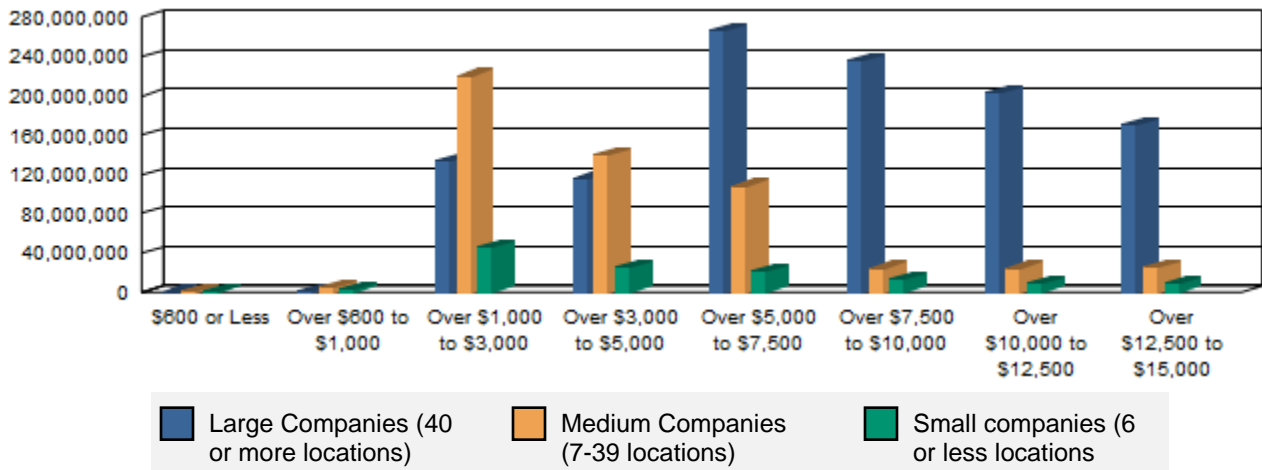
Classification of Loans by Size (\$ Amount)

	2018	2019	2020	2021	2022
\$600 or Less	\$2,805,456	\$2,741,839	\$1,874,465	\$1,760,145	\$1,448,800
Over \$600 to \$1,000	\$16,042,274	\$14,297,174	\$9,334,580	\$8,876,604	\$8,241,427
Over \$1,000 to \$3,000	\$442,400,197	\$442,775,301	\$356,282,583	\$382,890,014	\$400,213,447
Over \$3,000 to \$5,000	\$285,523,519	\$290,430,652	\$229,361,096	\$264,994,212	\$282,587,391
Over \$5,000 to \$7,500	\$328,394,165	\$354,244,551	\$288,913,769	\$342,800,271	\$396,351,892
Over \$7,500 to \$10,000	\$204,680,459	\$210,392,300	\$197,127,849	\$258,146,870	\$273,679,935
Over \$10,000 to \$12,500	\$256,821,274	\$278,948,559	\$216,072,300	\$223,663,915	\$235,998,329
Over \$12,500 to \$15,000	\$105,046,994	\$147,440,156	\$147,473,400	\$189,771,360	\$203,433,340



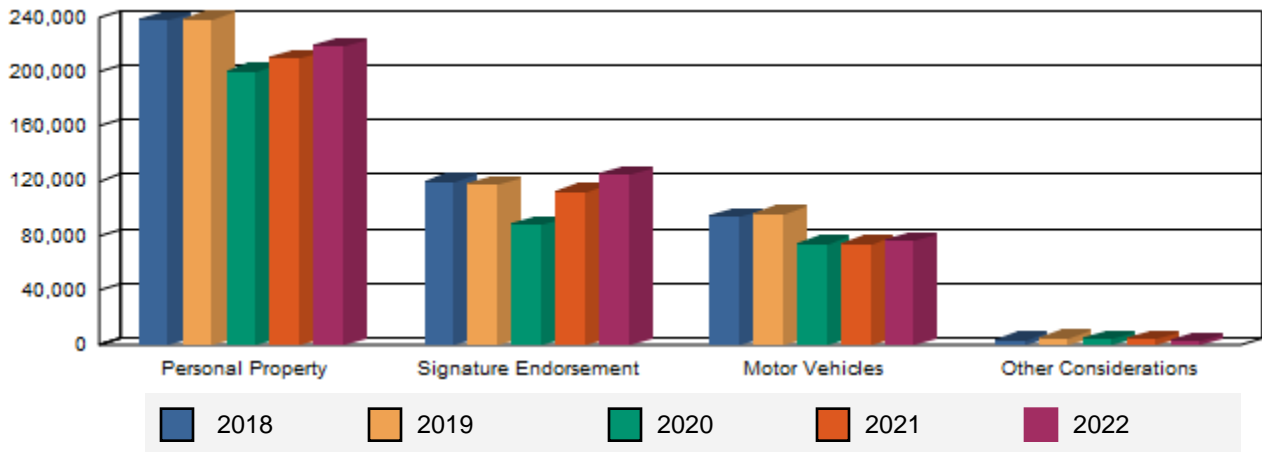
Loans by Size of Company (\$ Amount) for 2022

	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small companies (6 or less locations)
\$600 or Less	\$64,885	\$398,112	\$985,803
Over \$600 to \$1,000	\$486,101	\$4,737,882	\$3,017,444
Over \$1,000 to \$3,000	\$133,287,071	\$220,373,987	\$46,552,389
Over \$3,000 to \$5,000	\$116,388,984	\$139,986,710	\$26,211,697
Over \$5,000 to \$7,500	\$266,759,200	\$107,947,570	\$21,645,122
Over \$7,500 to \$10,000	\$235,767,725	\$24,287,456	\$13,624,754
Over \$10,000 to \$12,500	\$203,022,700	\$24,450,431	\$8,525,198
Over \$12,500 to \$15,000	\$169,917,629	\$24,869,594	\$8,646,117



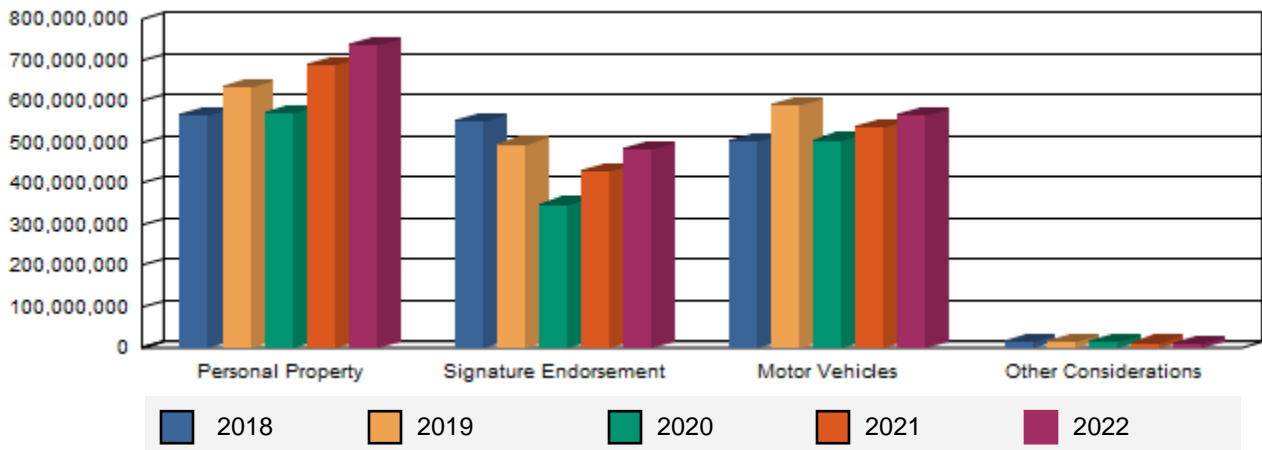
Loans by Type of Security (Number)

	2018	2019	2020	2021	2022
Personal Property	238,155	239,241	201,066	210,356	219,408
Signature Endorsement	120,258	118,346	88,481	112,704	124,821
Motor Vehicles	93,848	96,380	74,290	74,231	76,958
Other Considerations	4,031	5,366	5,013	4,350	2,820



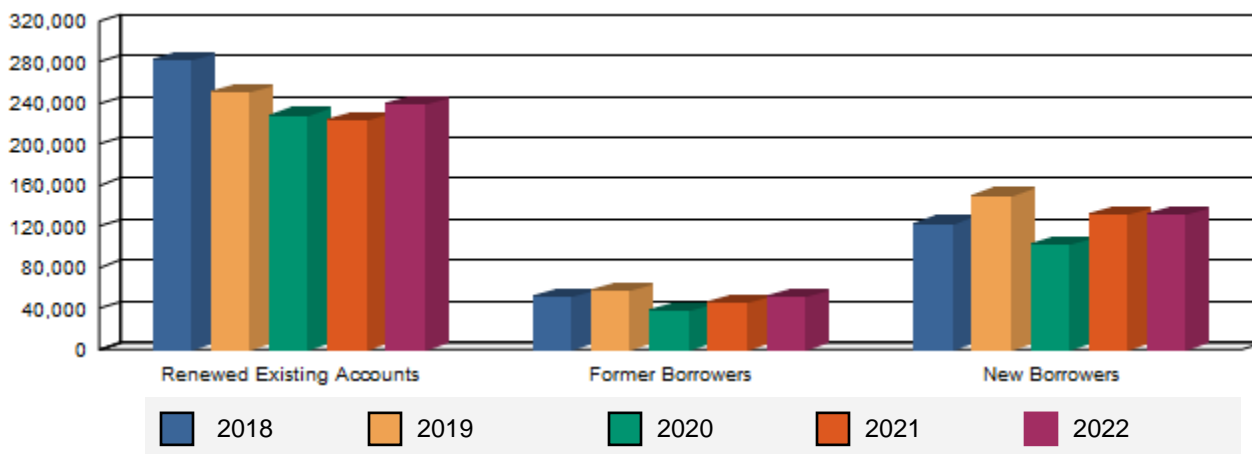
Loans by Type of Security (\$ Amount)

	2018	2019	2020	2021	2022
Personal Property	\$568,342,964	\$636,219,319	\$571,740,584	\$690,279,843	\$738,293,201
Signature Endorsement	\$552,320,172	\$496,214,959	\$351,111,256	\$431,398,032	\$486,027,368
Motor Vehicles	\$504,517,932	\$591,539,498	\$506,345,825	\$538,095,977	\$567,148,725
Other Considerations	\$16,533,270	\$17,296,756	\$17,242,377	\$13,129,539	\$10,485,267



Loans by Type of Borrower (Number)

	2018	2019	2020	2021	2022
Renewed Existing Accounts	281,892	251,253	228,518	223,629	239,927
Former Borrowers	51,497	57,771	38,159	46,473	51,516
New Borrowers	122,903	150,309	102,173	131,539	132,564



Loans by Type of Borrower (\$ Amount)

	2018	2019	2020	2021	2022
Renewed Existing Accounts	\$1,096,652,646	\$1,031,039,238	\$945,171,191	\$1,020,980,959	\$1,099,791,051
Former Borrowers	\$144,210,142	\$161,686,957	\$100,561,554	\$131,676,987	\$155,539,754
New Borrowers	\$400,851,550	\$548,544,337	\$400,707,297	\$520,245,445	\$546,623,756

