

NORTH CAROLINA COMMISSIONER OF BANKS

Consumer Finance Annual Report



2013

n o r t h c a r o l i n a
COMMISSIONER OF BANKS

Ray Grace
Commissioner of Banks





State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

PAT McCRORY
GOVERNOR

RAY GRACE
ACTING COMMISSIONER OF BANKS

To The Honorable Pat McCrory, Governor

It is my pleasure to submit to you our 2013 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 N.C.G.S. § 53-184(b).

On December 31, 2013, there were 82 CFLs with 460 branch offices in North Carolina (see Chart A for 5-year trend).

Given the diversity in size of CFLs, these companies have been broken down into three segments: large, medium, and small, in certain charts within this Report. Large CFLs are defined as having 40 or more branch locations, medium CFLs as having 7-39 branch locations, and small CFLs as having 6 or fewer branch locations.

For the year ended December 31, 2013, CFLs had aggregate outstanding loans of \$947,411,371 and stated equity of \$221,799,030. Assets of these lenders totaled \$1,372,743,128 in 2013, a 15% increase over the previous year's \$1,189,094,318 (see Chart B for 5-year trend). While in the aggregate, the industry experienced a profitable year in 2013, operating losses in 2013 were reported by 41% of CFLs, with Provision for Credit Losses Expense and Interest Expense totaling approximately 23% of Total Operating Income. Income exceeded expenses in large, medium, and small-sized companies.

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 blue ink, appearing to read "Ray Grace".

Ray Grace
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 Office of the Commissioner of Banks (NCCOB) to license and supervise finance companies that offer installment loans to North Carolina consumers. The Act authorizes interest rates on loans in excess of the limits otherwise applicable under Chapter 24 of the North Carolina General Statutes.

Lenders that do not charge rates in excess of those permitted by Chapter 24 are exempted from the Act. Also exempted are banks, trust companies, savings and loan associations, cooperative credit unions, agricultural credit corporations, production credit associations, pawn brokers, and installment paper dealers.

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. Due to this change, there were two rate structures in place for loans originated during the period covered by this report.

Loans Made Prior to July 1, 2013. The rates authorized under the Act as it existed prior to July 1, 2013, provided for loans of \$3,000 or less made subject to G.S. § 53-173 and loans of \$10,000 or less made subject to G.S. § 53-176. Loan terms under both G.S. § 53-173 and G.S. § 53-176 were no less than 6 months and no more than 84 months, payable in substantially equal consecutive monthly installments.

- Licensees subject to G.S. § 53-173 were permitted interest rates of 36% per year on the portion of the unpaid principal balance not exceeding \$600 and 15% on the remainder.
- Licensees subject to G.S. § 53-176 were permitted interest rates of 30% per year on the unpaid balance not exceeding \$1,000 and 18% on the remainder up to \$7,500. In addition, loans exceeding \$7,500 were restricted to a flat rate of 18% per year.

Loans Made After July 1, 2013. Following the passage of Session Law 2013-162 (Senate Bill 489), rate structures under the Act were consolidated into G.S. § 53-176. NCCOB grandfathered all licensees formerly operating under § 53-173 into § 53-176 in an effort 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 of 96 months, payable in substantially equal consecutive monthly installments.

- For loans of less than \$10,000, all licensees are now permitted to charge 30% per year on the unpaid balance not exceeding \$4,000, 24% per year on the principal balance of more than \$4,000 and less than \$8,000, and 18% on the remainder up to \$10,000. Loans of more than \$10,000 are restricted to a flat interest rate of 18% per year.

Chart A

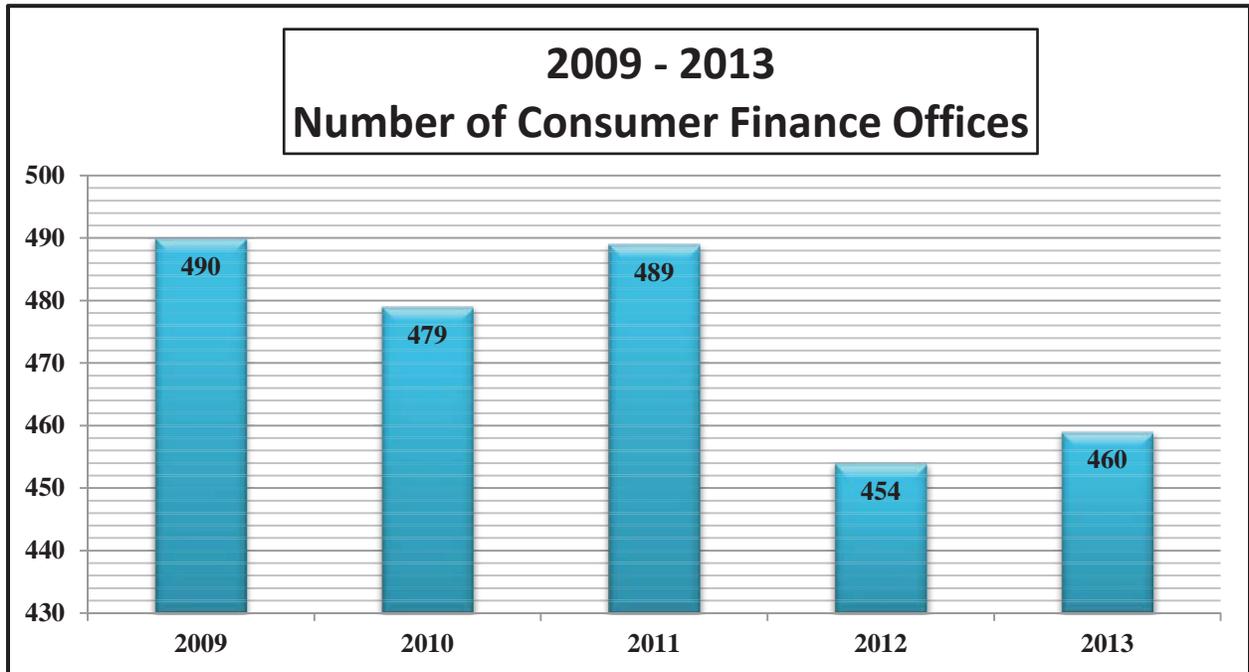
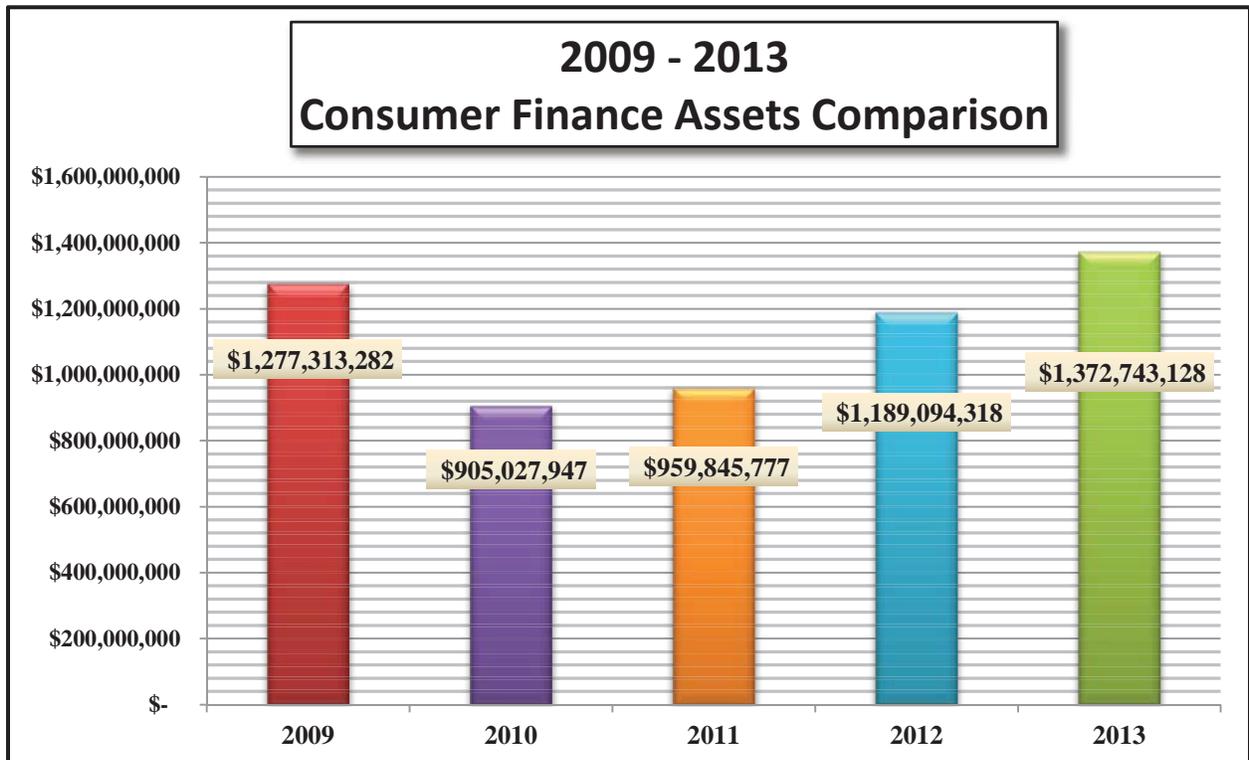


Chart B



**Consumer Finance Act Licensees
December 31, 2013**

Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Allied Finance Company of Kannapolis, Inc. 2113 Dale Earnhardt Blvd. Kannapolis, NC 28082	2	G.S. 53-176	274,065
Allied Financial Services, Inc. 821 Baxter Street, Suite 307 Charlotte, NC 28202	12	G.S. 53-176	22,572,583
Alpha Finance Company 38 East Cheek Street Sparta, NC 28675	1	G.S. 53-176	851,776
Amity Finance of Kings Mountain, Inc. 219 South Battleground Avenue Kings Mountain, NC 28086	1	G.S. 53-176	1,597,258
Amity Finance of Mooresville, Inc. 236 North Main Street Mooresville, NC 28115	1	G.S. 53-176	496,222
Amity Finance, Inc. 2477 East Ozark Avenue Gastonia, NC 28054	1	G.S. 53-176	1,165,757
Atlantic Discount Corporation 1300 S. Croatan Highway Kill Devil Hills, NC 27948	3	G.S. 53-176	5,076,135
ATP Investments, LLC 320 N. Salem Street, Unit 106 Apex, NC 27502	1	G.S. 53-176	33,498
Automatic Financing, Inc. 4733 Old US Hwy 64E Zebulon, NC 27597	1	G.S. 53-176	20,516
Basic Finance, Inc. 4664 NC Hwy 90 East Hiddenite, NC 28636	10	G.S. 53-176	26,631,629
Brighter Financial, Inc. 285 N. Talbert Blvd. Lexington, NC 27292	1	G.S. 53-176	1,398,829

Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Cape Fear Finance Company, LLC 108 McFarland Avenue Rossville, GA 30741	1	G.S. 53-176	1,594,952
Cape Fear Lending Inc. 7050 Market Street Wilmington, NC 28411	1	G.S. 53-176	715,110
Capitol Credit Company 745 Carolina Avenue Washington, NC 27889	2	G.S. 53-176	3,895,975
CAR Financial Services, Inc. 8430 University Executive Park Drive, Suite 612 Charlotte, NC 28262	2	G.S. 53-176	0*
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358	1	G.S. 53-176	530,847
Cardinal Finance Company of Whiteville, Inc. 608 S. Madison Street Whiteville, NC 28472	1	G.S. 53-176	1,598,968
Carolina Finance Company of Tarboro N.C., Inc. 423 Main Street Tarboro, NC 27886	1	G.S. 53-176	138,861
Carolina Finance, LLC 4190 Piedmont Parkway, Suite 101 Greensboro, NC 27410	1	G.S. 53-176	88,062
Century Finance, Inc. 453 Sunset Avenue Rocky Mount, NC 27804	6	G.S. 53-176	10,371,748
Coastal Finance Company, Inc. 4370-A Arendell Street Morehead City, NC 28557	6	G.S. 53-176	7,347,947
Colonial Credit, Inc. 810 N. Broad Street Edenton, NC 27932	1	G.S. 53-176	121,684
Consumer Financial Services Inc. 119 S. Van Buren Road Eden, NC 27288	1	G.S. 53-176	2,041,752

Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Creekside Finance, Inc. 171 West Cornish Road Blowing Rock, NC 28605	4	G.S. 53-176	8,887,770
East Carolina Financial, Inc. 105 Trade Street Greenville, NC 27834	1	G.S. 53-176	0*
Eastern Financial Services, LLC 3209 South Memorial Drive Greenville, NC 27833	1	G.S. 53-176	362,880
FCC Finance LLC 17000 N. Dallas Parkway, Ste. 120 Dallas, TX 75248	1	G.S. 53-176	0*
Federal Financial Services, Inc. 116 E. Market Elkin, NC 28621	4	G.S. 53-176	5,490,762
Future Financial Services, LLC 827 Hardee Road Kinston, NC 28504	4	G.S. 53-176	3,704,831
Green Cap Financial, LLC 2630 Ramada Road Burlington, NC 27215	7	G.S. 53-176	7,898,058
Greene Finance Corporation 141 N. Main Street Mount Airy, NC 27030	1	G.S. 53-176	932,912
Greenville Financial Services, Inc. 3101 S. Memorial Drive Greenville, NC 27834	1	G.S. 53-176	1,344,431
Hanover Financial Services, Inc. 4230 Market Street Wilmington, NC 28405	1	G.S. 53-176	3,676,225
Heritage Finance Co., Inc. 687 Rutherford Road Marion, NC 28752	3	G.S. 53-176	2,599,080
Holiday Finance of Statesville, Inc. 223 North Center Street Statesville, NC 28677	1	G.S. 53-176	772,564
Holiday Finance, Inc. 1410 Dale Earnhardt Blvd. Kannapolis, NC 28083	1	G.S. 53-176	1,022,657

Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Home Credit Corporation, Inc. 946 West Andrews Avenue Henderson, NC 27536	11	G.S. 53-176	9,417,931
Imperial Finance Company of Mount Olive, Incorporated 507-A N. Breazeale Avenue Mount Olive, NC 28365	1	G.S. 53-176	928,411
KR Finance, LLC 1834 Startown Road SE Hickory, NC 28602	1	G.S. 53-176	263,293
Lendmark Financial Services, LLC 2118 Usher Street Covington, GA 30014	11	G.S. 53-176	46,522,211
M & J Loans, Incorporated 409 South LaFayette Street Shelby, NC 28151	1	G.S. 53-176	834,672
Macon Credit Company, Inc. 339 Westgate Road Franklin, NC 28734	1	G.S. 53-176	1,089,875
Marion Credit Company, Inc. 216 South Main Street Marion, NC 28752	1	G.S. 53-176	1,691,838
Metrolina Credit Company of Burlington, Inc. 2260 South Church Street, Suite 407 Burlington, NC 27216	1	G.S. 53-176	491,560
Metrolina Credit Company of Cabarrus, Inc. 845 Church Street North, Suite 106 Concord, NC 28025	1	G.S. 53-176	558,501
Metrolina Credit Company of Charlotte, Inc. 7140-A E. Independence Blvd. Charlotte, NC 28227	1	G.S. 53-176	839,756
Mid-East Acceptance Corporation of N.C., Inc. 3015 S. Memorial Drive Greenville, NC 27834	3	G.S. 53-176	4,740,071
Mid-State Financial, LLC 3472 Sunset Avenue Rocky Mount, NC 27804	1	G.S. 53-176	488,468

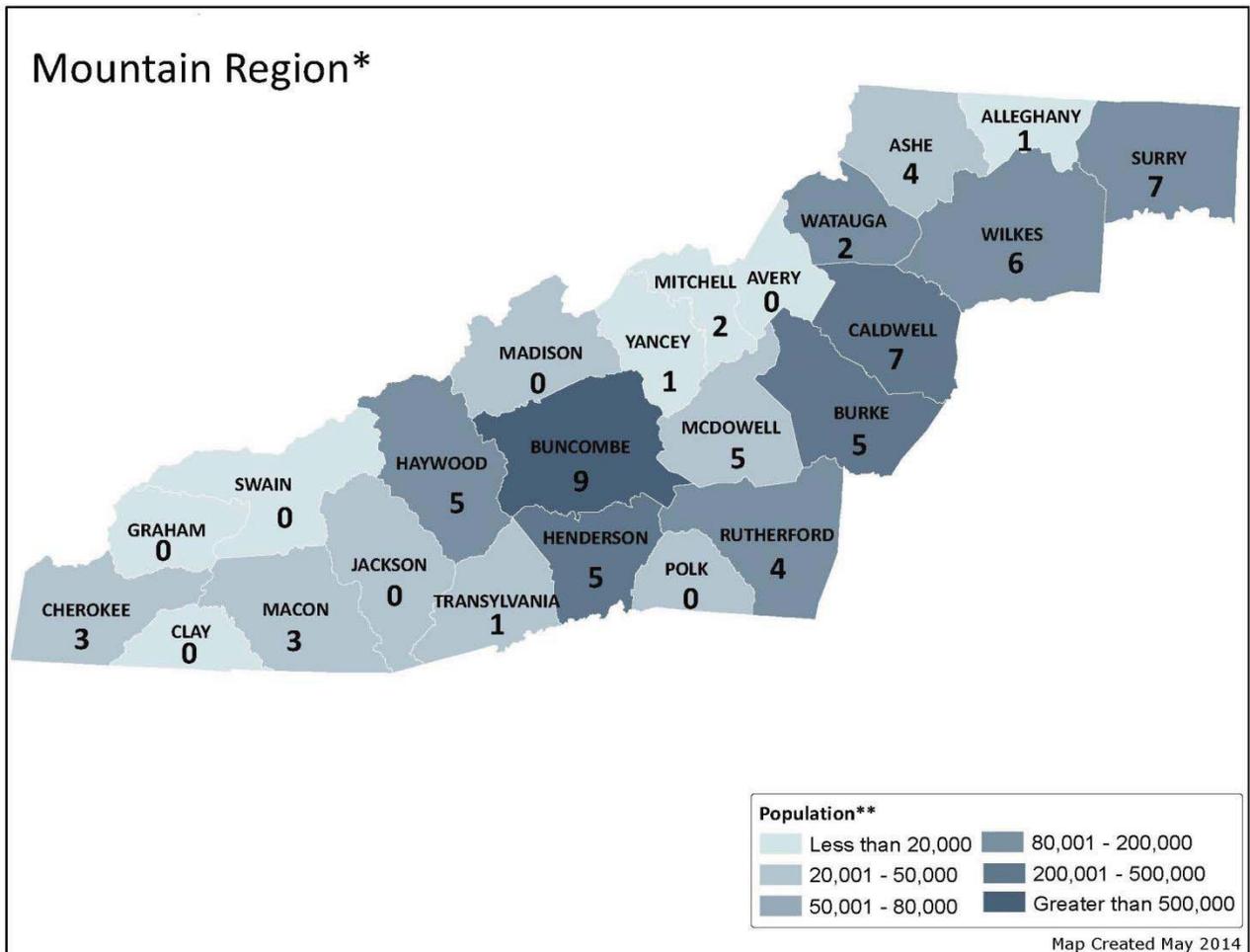
Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Mitchell Credit Company , Inc. 155 Oak Avenue Spruce Pine, NC 28777	1	G.S. 53-176	1,458,013
ML Credit Group, LLC 1001 Phillips Ave., #103 High Point, NC 27262	1	G.S. 53-176	439,887
National Finance Company, Inc. 1500 South Horner Boulevard Sanford, NC 27330	22	G.S. 53-176	32,028,695
New Southern Loans, Inc. 112 South Pearl Street Rocky Mount, NC 27804	6	G.S. 53-176	7,440,036
Nicholas Financial, Inc. 2454 McMullen Booth Rd, Bldg. C Suite 501B Clearwater, FL 33759	6	G.S. 53-176	1,244,327
North State Acceptance, L.L.C. 2305 East Millbrook Road Raleigh, NC 27604	7	G.S. 53-176	6,208,856
Omni Financial of North Carolina, Inc. One Radisson Plaza, Suite 804 New Rochelle, NY 10801	2	G.S. 53-176	10,456,461
OneMain Financial Services, Inc. 300 St. Paul Place, BSP17D Baltimore, MD 21202	80	G.S. 53-176	246,139,755
Open Door Finance, Inc. 130 Peedin Road Smithfield, NC 27577	1	G.S. 53-176	831,850
Port City Finance Company LLC 5733 Oleander Drive Wilmington, NC 28403	2	G.S. 53-176	261,380
Professional Financial Services of North Carolina, LLC 181 Security Place Spartanburg, SC 29307	7	G.S. 53-176	2,026,896
Quality Finance Co., Inc. 2026 W. US 70 Highway Goldsboro, NC 27530	3	G.S. 53-176	2,142,092

Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Regional Finance Corporation of North Carolina 509 West Butler Road Greenville, SC 29607	29	G.S. 53-176	59,798,135
Royalty Management Corporation 200 South Broad Street Edenton, NC 27932	4	G.S. 53-176	6,045,795
Sandhill Finance Company, Inc. Cross Pointe Place, 1701 North Sandhills Blvd. Aberdeen, NC 28315	1	G.S. 53-176	1,536,517
Security Credit Corporation 710 S. Brightleaf Blvd. Smithfield, NC 27577	1	G.S. 53-176	2,484,087
Security Finance Corporation of Lincolnton 181 Security Place Spartanburg, SC 29307	35	G.S. 53-176	146,300,872
Select Acceptance Corporation 3004 S. Memorial Drive Greenville, NC 27834	1	G.S. 53-176	1,857,169
Southern Loan Corporation 972 A South Bennett Street Southern Pines, NC 28387	1	G.S. 53-176	1,197,879
Southern Loans, Inc. 112 S. Pearl Street Rocky Mount, NC 27804	5	G.S. 53-176	7,874,550
Springleaf Consumer Loan, Inc. 791 Davidson Drive NW Concord, NC 28025	1	G.S. 53-176	6,392
Springleaf Financial Services of America, Inc. 601 NW Second Street Evansville, IN 47701-0059	69	G.S. 53-176	126,719,821
Steele Financial Services, Inc. 143 N. Main Street, Suite 3 Kernersville, NC 27284	1	G.S. 53-176	153,561
The Money Shoppe, Inc. 211 N. Main Street Graham, NC 27253	1	G.S. 53-176	265,606

Licensee Home Office	Number of Operating Locations	Loan Category	Loans Receivable (\$)
Time Investment Corporation 1501-C W. Arlington Blvd. Greenville, NC 27835	20	G.S. 53-176	63,605,287
Trophy Financial, Inc. 1301 Atkinson Street Laurinburg, NC 28352	1	G.S. 53-176	1,996,394
Turner Finance Co., Inc. 2418 North Main Avenue Newton, NC 28658	1	G.S. 53-176	2,345,508
Universal Acceptance Corporation 2600 Discovery Drive Raleigh, NC 27616	1	G.S. 53-176	211,964
Universal Finance, Inc. 839 Wilkesboro Blvd. Lenoir, NC 28645	5	G.S. 53-176	5,480,150
Wagner Financial Services, Inc. 175 Jonestown Road Winston-Salem, NC 27104	3	G.S. 53-176	2,443,616
Welcome Finance Company , Inc. 112 West Center Street Mebane, NC 27302	17	G.S. 53-176	12,362,539
Whitestone Financial CPS Inc. 1713 Spring Garden St. Greensboro, NC 27403	1	G.S. 53-176	396,385
Whitestone Financial, Inc. 1796 Silas Creek Parkway Winston-Salem, NC 27103	1	G.S. 53-176	325,350
WNC Credit Company, Inc. 48 N. Church Street Murphy, NC 28906	1	G.S. 53-176	202,615
TOTALS	460		\$947,411,371

* Licensed as of December 31, 2013. However, no loans receivable were on licensee's books as of this date.

Number of Consumer Finance Branch Locations by Region and County

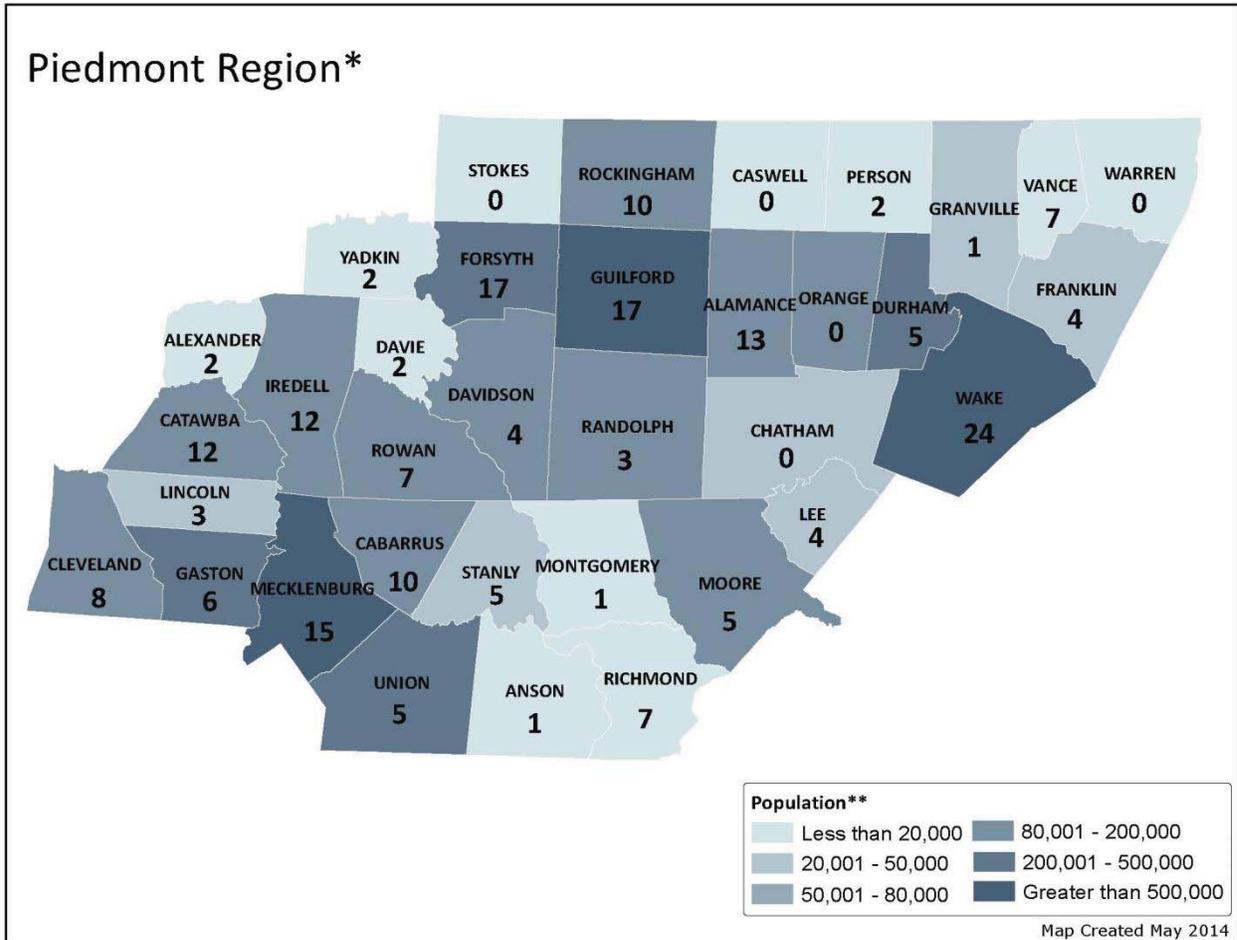


Maps reflect branches that were open at year end

* NC Climate & Geography (www.secretary.state.nc.us/kidspg/geog.htm)

** 2013 Provisional County Population Estimates July 2013 Estimate (www.osbm.state.nc.us/ncosbm/facts_and_figures)

Number of Consumer Finance Branch Locations by Region and County



Maps reflect branches that were open at year end

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** 2013 Provisional County Population Estimates July 2013 Estimate (www.osbm.state.nc.us/ncosbm/facts_and_figures)

Consolidated Balance Sheet
January 1, 2013 - December 31, 2013

Assets	2013	2012
Cash _____ \$	15,661,183	\$ 13,637,848
Loans Receivable _____	947,411,371	927,758,754
Less Reserve for Loan Losses _____	60,605,125	73,624,406
Net Loans Receivable _____	886,806,246	854,134,348
Real Estate _____	1,885,941	1,841,567
Furniture and Equipment _____	11,041,632	12,224,894
Unamortized Fee _____	1,814,492	403,648
Other Assets _____	455,533,634	306,852,013
Total Assets _____ \$	1,372,743,128	\$ 1,189,094,318

Liabilities, Net Worth and Shareholders' Equity

Accounts and Notes Payable		
(a) Banks and other lending institutions _____ \$	146,330,366	\$ 137,996,031
(b) Parent company or affiliates _____	886,984,138	781,408,522
(c) Other _____	71,546,077	56,531,847
Total Accounts and Notes Payable _____ \$	1,104,860,581	\$ 975,936,400
Other Liabilities _____	46,083,517	33,765,726
Total Liabilities _____	1,150,944,098	1,009,702,126
Net Worth and Shareholders' Equity _____	221,799,030	179,392,192
Total Liabilities, Worth And Shareholders' Equity _____ \$	1,372,743,128	\$ 1,189,094,318

Consolidated Statement of Income and Expense
January 1, 2013 - December 31, 2013

Income

Interest Collected and Earned on Loans under G.S. 53-173 and 53-176 _____	187,596,284
Loan Processing Fees Under G.S. 53-173(a1) and G.S. 53-176(b) _____	6,404,571
Insurance Income, Including Origination Fees _____	16,866,888
NSF Income _____	820,939
Late Fee Income _____	861,285
Deferral Charge Income _____	39,354
Other Income _____	209,408,683
Total Income _____	\$ 421,998,004

Expenses

Salaries, wages, and benefits _____	114,806,382
Occupancy expense _____	17,640,285
Depreciation and amortization _____	3,384,781
Interest Expense _____	36,936,151
Provision for credit losses _____	58,343,827
Information Technology Services _____	10,162,061
Product Management Services _____	6,856,937
Administrative Expenses _____	44,987,065
Management Fees _____	12,687,639
Provision for State & Local Taxes _____	1,311,375
Other expenses _____	35,891,231
Total Expenses, Before Income Taxes _____	\$ 343,007,734

Net Income, Before Income Taxes _____	78,990,270
Income Taxes (tax credits are entered as negative) _____	28,568,178
Net Income _____	\$ 50,422,092

Loan Classifications

January 1, 2013 - December 31, 2013

Loan Balances

	Number		Amount
Loans Receivable, Beginning of Year* _____	386,820	\$	902,849,169
Loans Made During the Year _____	553,432		1,618,388,309
Loan Balances Purchased During the Year _____	2,765		-2,535,044
Loan Balances Sold During the Year _____	70		181,073
Loan Balances Charged Off During the Year _____	27,464		48,580,477
Collections of Principal During the Year _____	_____		1,522,529,513
Loans Receivable Outstanding at End of Period _____	369,047	\$	947,411,371

Loans By Size

	Number		Amount
Loans Made During the Year:			
(a) \$600.00 or less _____	11,430	\$	5,763,357
(b) \$600.01 to \$1,000.00 _____	43,631		34,357,312
(c) \$1,000.01 to \$3,000.00 _____	324,807		569,317,489
(d) \$3,000.01 to \$5,000.00 _____	80,881		304,095,955
(e) \$5,000.01 to \$7,500.00 _____	48,439		294,573,372
(f) \$7,500.01 to \$10,000.00 _____	30,828		262,859,907
(g) \$10,000.01 to \$12,500.00 _____	11,636		123,512,268
(h) \$12,500.01 to \$15,000.00 _____	1,780		23,908,649
Total Loans Made _____	553,432	\$	1,618,388,309

Loans By Type of Security

	Number		Amount
Loans Made During the Year:			
(a) Personal property _____	352,902	\$	780,357,579
(b) Signature endorsement _____	79,193		452,255,169
(c) Motor vehicles _____	112,835		361,872,191
(d) Other consideration _____	8,034		22,814,629
Total Loans Made During the Period _____	552,964	\$	1,617,299,568

Loans By Type of Borrower

	Number		Amount
Loans Made During the Year:			
(a) Which renewed existing accounts _____	289,633	\$	1,011,903,306
(b) To former borrowers _____	140,200		196,349,046
(c) To new borrowers _____	123,131		409,047,216
Total Loans Made During the Period _____	552,964	\$	1,617,299,568

* Does not match prior year's 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, 2013 - December 31, 2013

	Number		
Number of loan applications:			
(a) Approved* _____	509,276		
(b) Withdrawn _____	47,296		
(c) Denied _____	508,915		
Loans with specified fees collected:			
(a) Processing fees _____	395,257	\$	10,707,845
(b) UCC-1 _____	76,174		1,344,609
(c) Returned check fees _____	31,310		920,761
(d) Non-Filing fees: Third Party _____	124,693		3,757,980
(e) Non-Filing fees: Self Insurance _____	70,995		2,125,250
(f) Insurance Origination fees _____	453,244		2,086,640
Loans with credit insurance and net premiums collected:			
(a) Credit life insurance _____	417,516	\$	16,709,122
(b) Credit accident and health insurance _____	245,681		28,768,832
(c) Credit unemployment insurance _____	174,781		30,001,134
(d) Credit property insurance _____	334,120		17,263,562
As of December 31, total number and amount of loans:			
(a) Current or less than 30 days past due _____	324,314	\$	765,817,210
(b) 30-59 days past due _____	13,361		23,287,055
(c) 60-89 days past due _____	5,880		10,157,752
(d) 90 + days past due _____	11,935		18,606,188
Defaults, repossessions, and filing insurance:			
(a) Charged-off or otherwise uncollectable during year _____	31,004	\$	62,396,353
(b) Recoveries _____	9,835		2,500,887
(c) Where collateral was repossessed _____	2,049		5,437,743
(d) Where claim made against non-filing insurance policy _____	2,229		4,102,278.00

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

Changes in Receivables and Related Categories

Chart C

	2012	2013	% OF CHANGE
LOAN RECEIVABLES	927,758,754	947,411,371	2%
LOAN LOSS RESERVES	73,624,406	60,605,125	21%
TOTAL ASSETS	1,189,094,318	1,372,743,128	13%
TOTAL LIABILITIES	1,009,702,126	1,150,944,098	12%
NET WORTH OF FIRMS	179,392,192	221,799,030	19%

Chart D

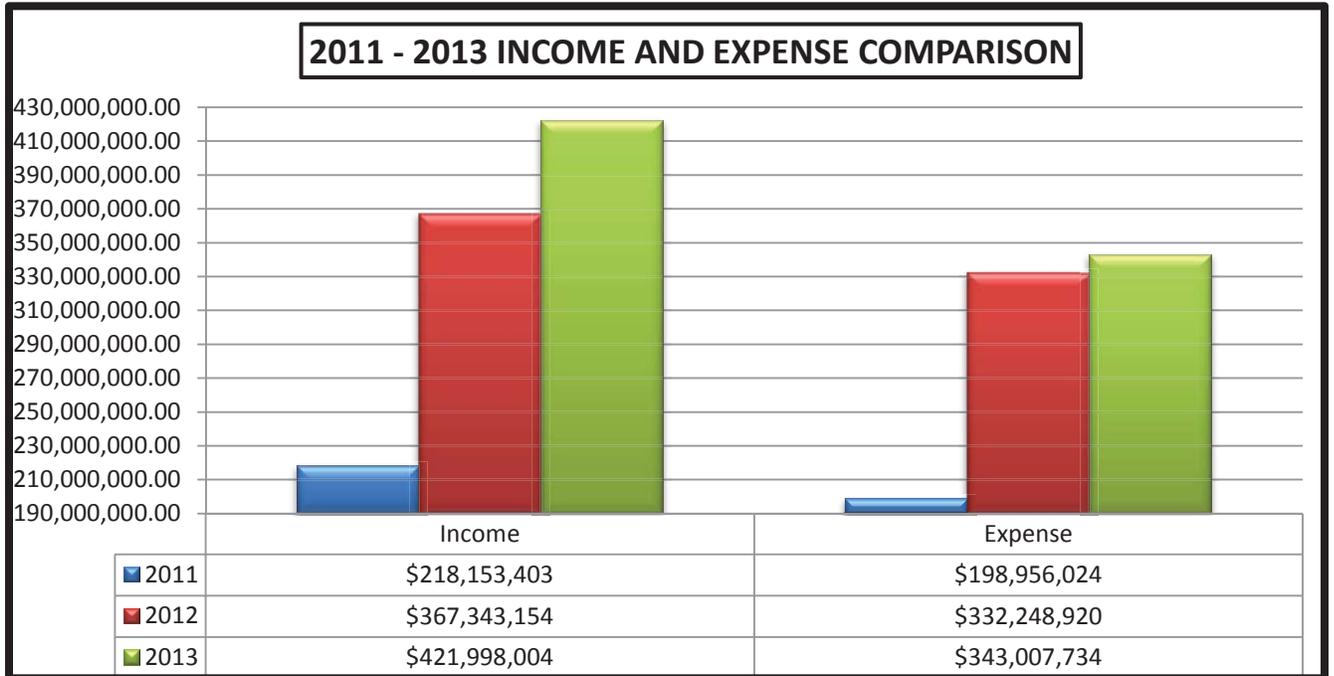


Chart E

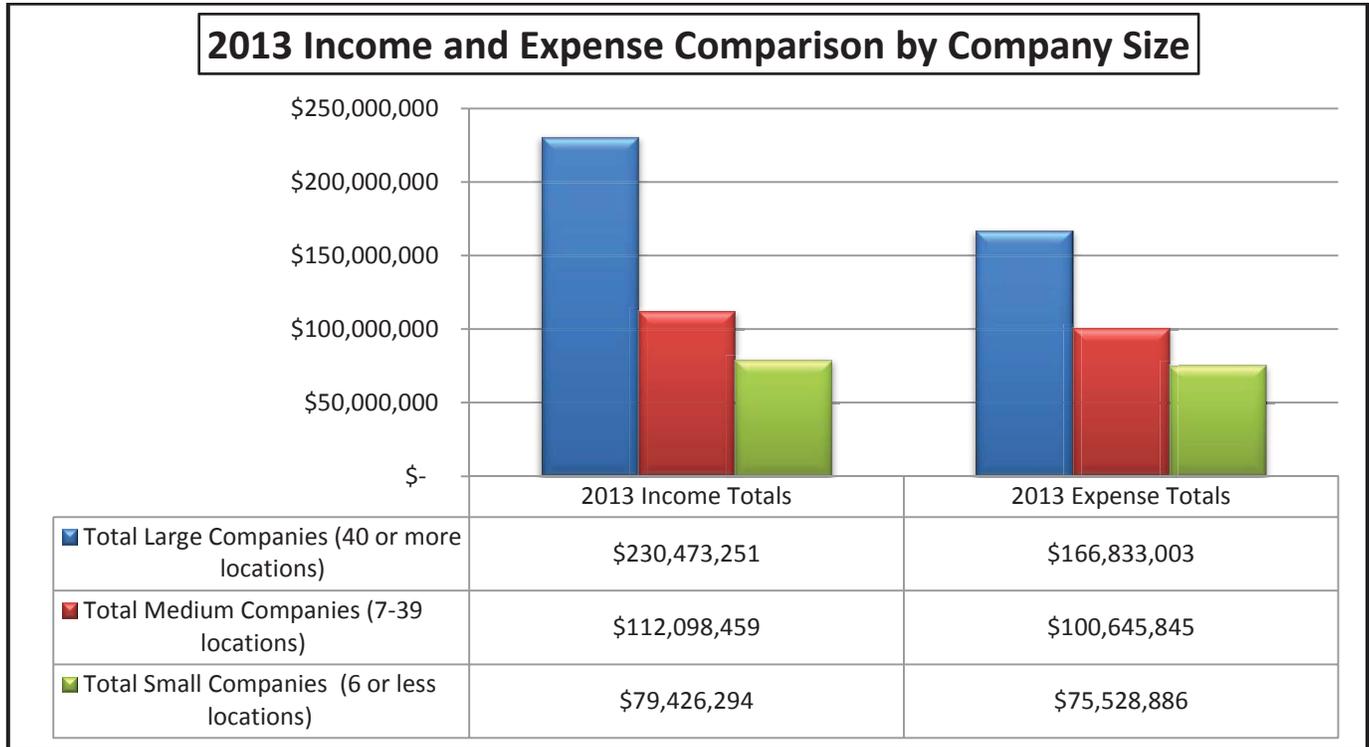


Chart F

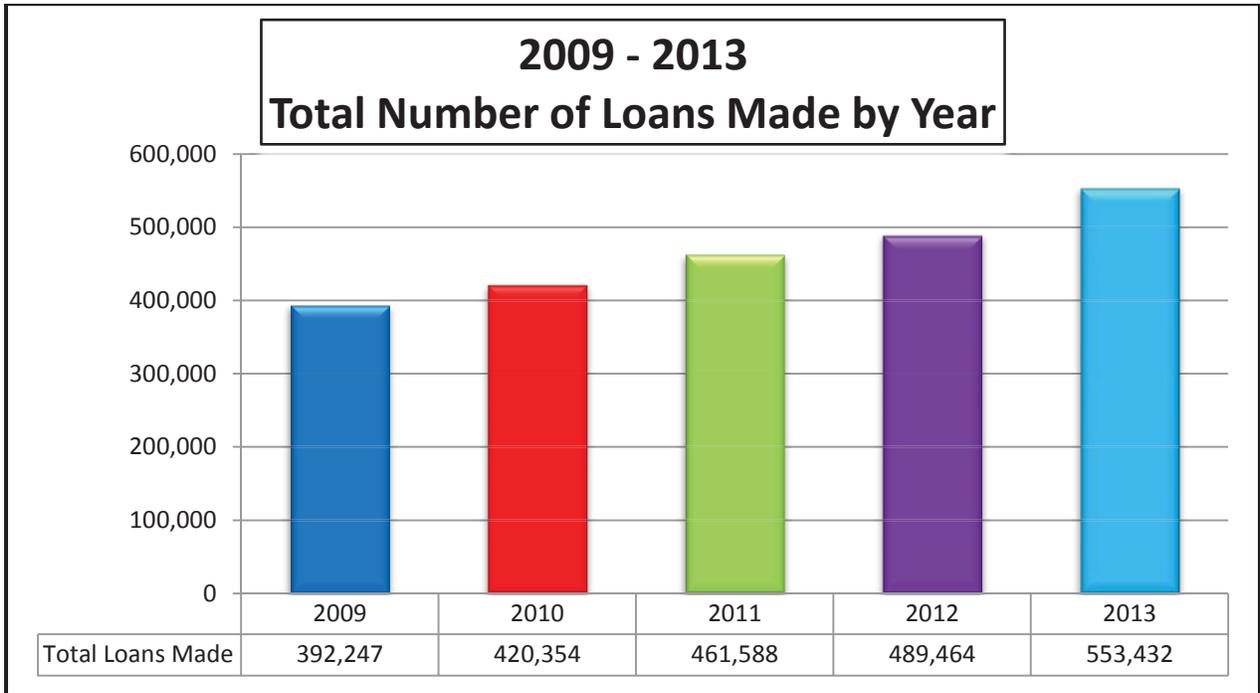


Chart G

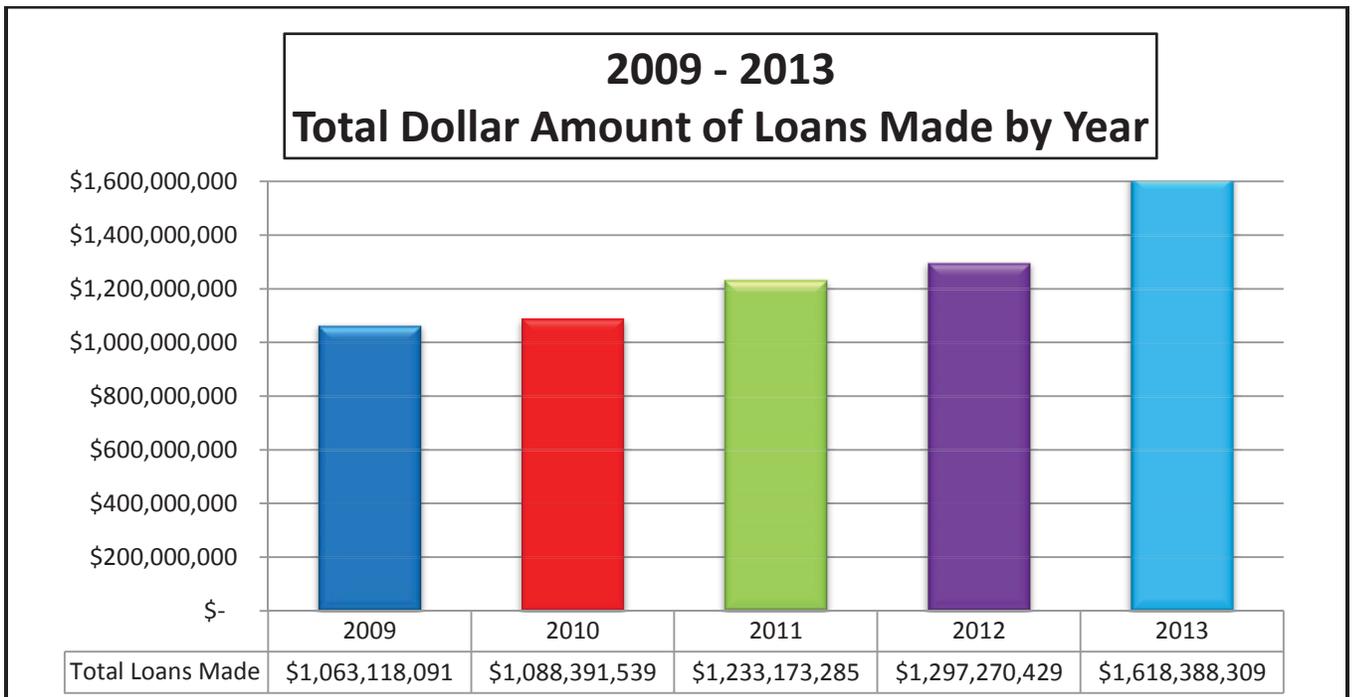


Chart H

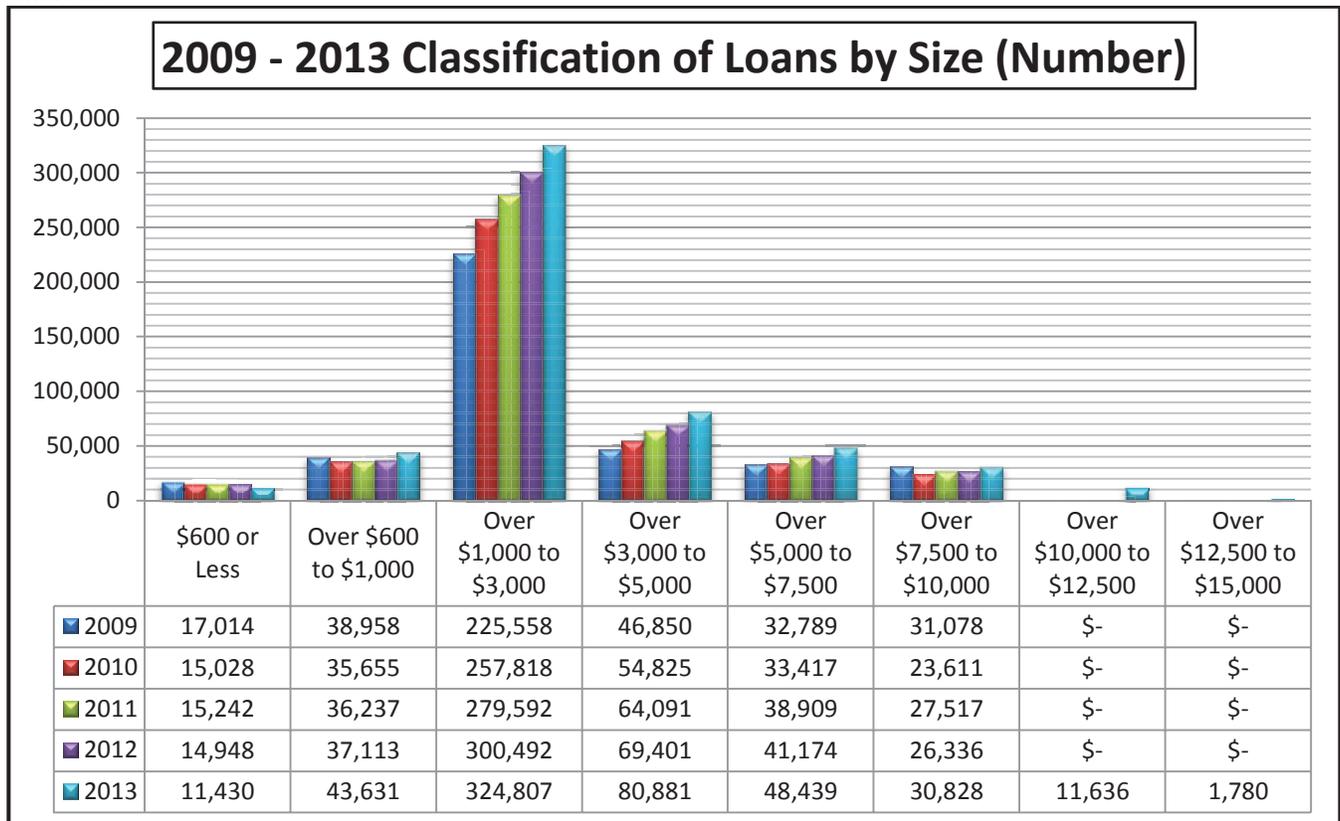


Chart I

2013 Loans by Size of Company (Number)	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small Companies (6 or less locations)
\$600.00 OR LESS	575	4,264	6,591
\$600.01 TO \$1,000.00	1,678	27,690	14,263
\$1,000.01 TO \$3,000.00	34,042	242,180	48,585
\$3,000.01 TO \$5,000.00	34,922	35,789	10,170
\$5,000.01 TO \$7,500.00	37,605	6,626	4,208
\$7500.01 TO \$10,000.00	27,083	2,087	1,658
\$10,000.00 TO \$12,500.00	11,153	290	193
\$12,500.00 TO \$15,000.00	1,472	169	139

Chart J

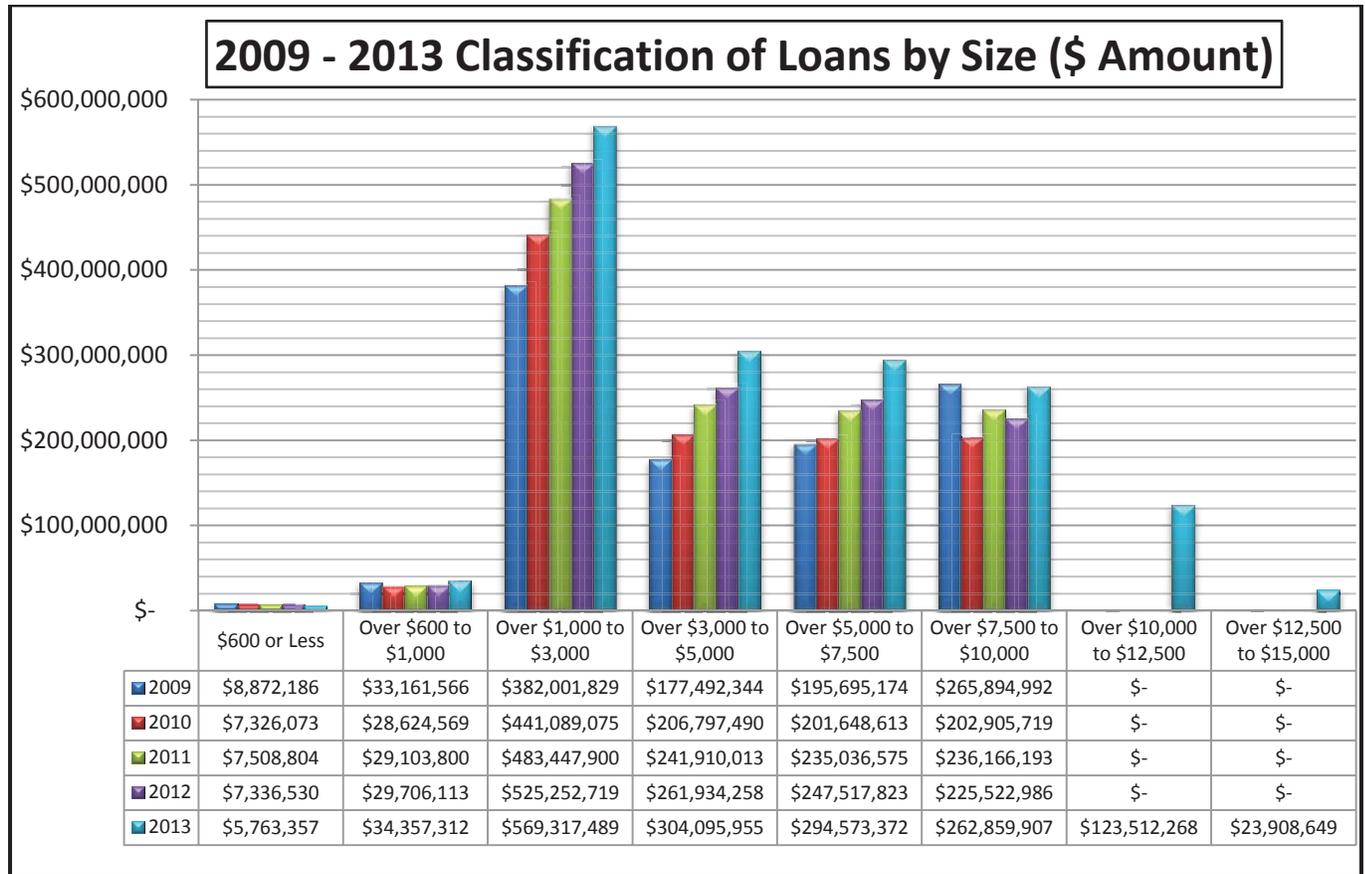


Chart K

2013 Loans by Size of Company (\$Amount)	Large Companies (40 or more locations)	Medium Companies (7-39 locations)	Small Companies (6 or less locations)
\$600.00 OR LESS	\$309,824	\$2,146,313	\$3,307,220
\$600.01 TO \$1,000.00	\$1,325,811	\$21,735,857	\$11,295,644
\$1,001.00 TO \$3,000.00	\$67,337,247	\$416,701,808	\$85,278,434
\$3,000.01 TO \$5,000.00	\$134,408,824	\$131,620,804	\$38,066,327
\$5,000.01 TO \$7,500.00	\$229,874,223	\$39,503,007	\$25,196,142
\$7,500.01 TO \$10,000.00	\$230,777,363	\$17,752,851	\$14,329,693
\$10,000.00 TO \$12,500.00	\$118,220,518	\$3,167,499	\$2,124,251
\$12,500.00 TO \$15,000.00	\$19,501,516	\$2,455,113	\$1,952,020

Chart L

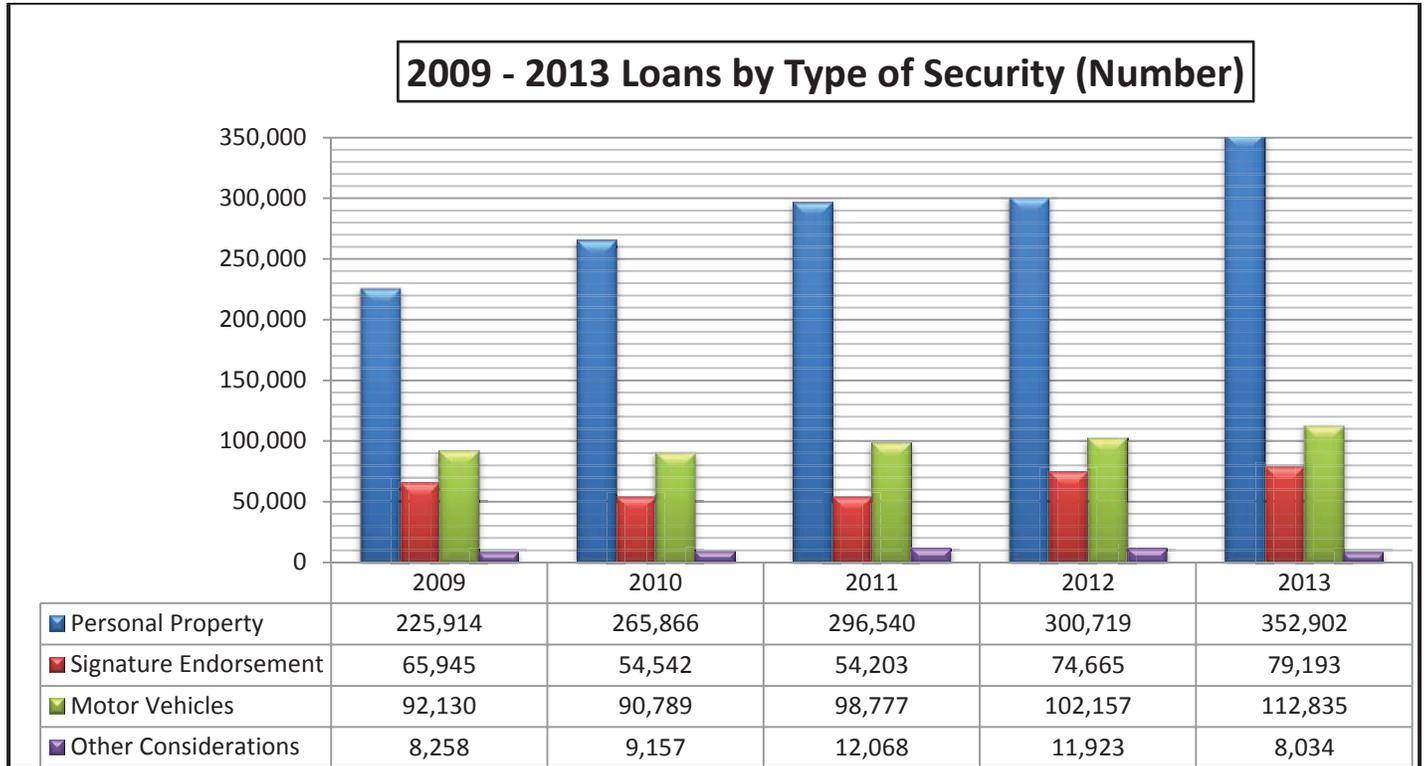


Chart M

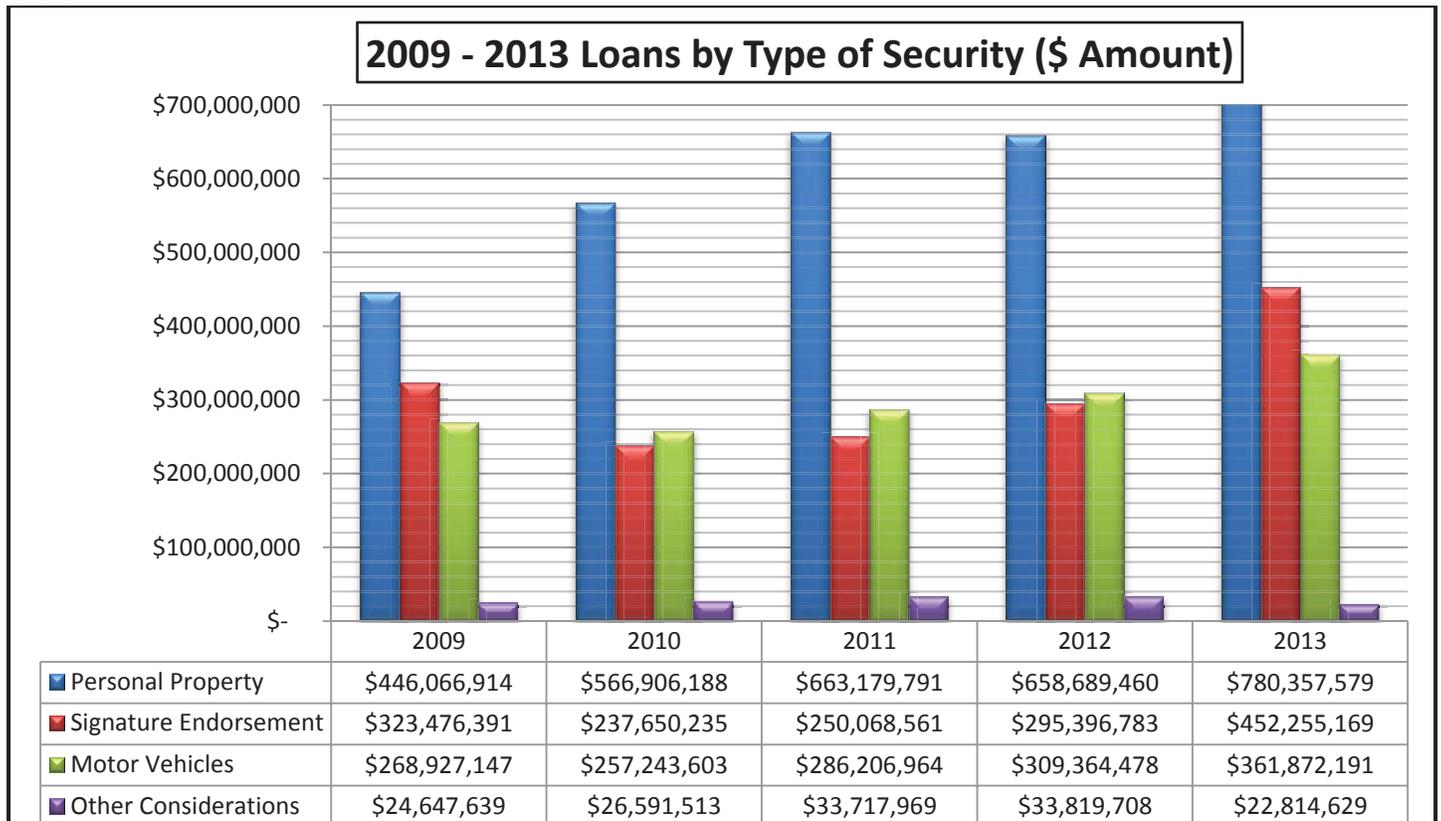


Chart N

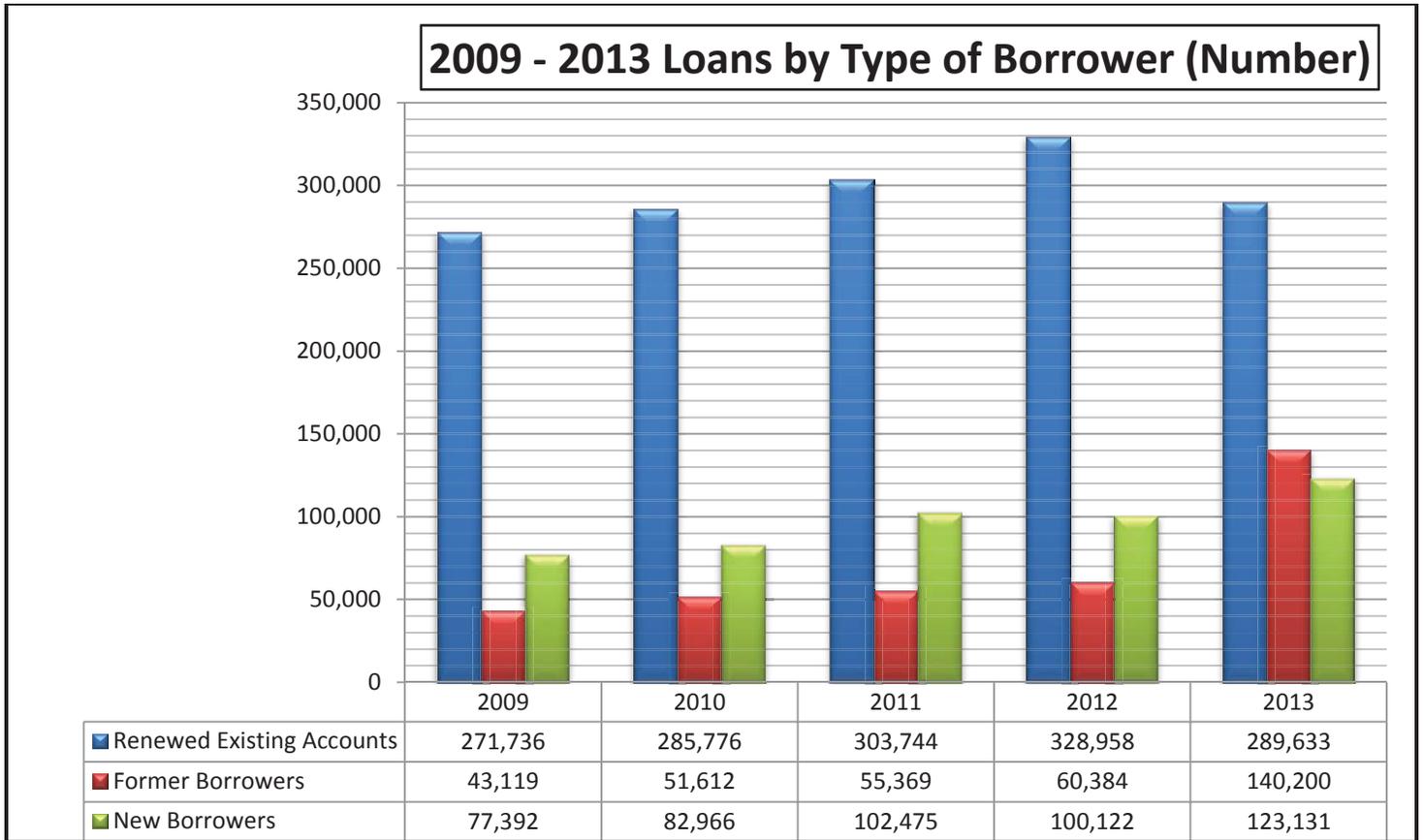


Chart O

