

**STATE OF MINNESOTA
ANNUAL REPORT OF CONSUMER FINANCE COMPANIES
REGULATED LOAN COMPANY
TO THE COMMISSIONER OF COMMERCE
AS OF DECEMBER 31,**

NOTE: List only Minnesota activity on the following pages:

Licensee: _____

Address: _____

Check One:
Consolidated
Individual

**STATEMENT OF ASSETS, LIABILITIES AND CAPITAL
For the year ended December 31,**

Total (\$000)

ASSETS		
Cash & Investments	1a	
Finance Receivables (net)	1b	
Property and Equip. (net)	1c	
Other Assets	1d	
Total Assets	1e	
LIABILITIES		
Borrowing	1f	
Other Liabilities	1g	
Total Liabilities	1h	
STOCKHOLDERS EQUITY:		
Common Stock	1i	
Preferred Stock	1j	
Surplus	1k	
Undivided Profits	1l	
Total Stockholders Equity	1m	
Total Liabilities and Stockholders Equity	1n	

STATEMENT OF INCOME AND EXPENSES

For the year ended December 31,

Total (\$000)

Income:		
Interest and Fees	2a	
Insurance Income	2b	
Other Income	2c	
Total Income	2d	
Operating Expenses:		
Interest Paid	2e	
Provision for Loan Losses	2f	
Compensation and Employee Benefits	2g	
Other Expenses	2h	
Total Operating Expenses	2i	
Net Income from Operation	2j	
Other Revenue and Gain	2k	
Other Expenses and Losses	2l	
Income Taxes	2m	
Dividend Paid to Shareholders	2n	
Prior Years Adjustments	2o	
Total Net Income During the Year	2p	

SUMMARY OF ALLOWANCE FOR LOAN LOSSES

For the year ended December 31,

Total (\$000)

Beginning Balance	2q	
Less: Charged Off	2r	
Add: Additional Provision for Loan Losses	2s	
Recoveries	2t	
Total Allowance for Loan Losses	2u	

SCHEDULE I
SUMMARY OF FINANCE RECEIVABLES (NET)
For the year ended December 31,

Statutory Authority	Total (\$000)
Section 47.59 Real Estate Loans	3a
Consumer Short Term Loans	3b
All Other Loans	3c
Section 47.60 Consumer Short Term Loans	3d
Chapter 334	3e
Sales Contracts Section 47.59	3f
Sections 53C.01 to 53C.14	3g
Other (Specify)	3h
Total Finance Receivables	3i

SCHEDULE II
DISTRIBUTION OF MINNESOTA LOANS MADE AND/OR MINNESOTA
CONTRACTS PURCHASED DURING THE YEAR BY STATUTE AUTHORITY
For the year ended December 31,

	Number	Total (\$000)
Section 47.59 Real Estate Loans	3j	3r
Consumer Short Term Loans	3k	3s
All Other Loans	3l	3t
Section 47.60 Consumer Short Term Loans	3m	3u
Chapter 334	3n	3v
Sales Contracts Section 47.59	3o	3w
Sections 53C.01 to 53C.14	3p	3x
Total	3q	3y

**SCHEDULE III
INSURANCE PREMIUMS
ON MINNESOTA LOANS MADE DURING THE YEAR
For the year ended December 31,**

Type of Insurance	Number Sold		Total (\$000)
Credit Life: Single	4a		4i
Joint	4b		4j
Credit Disability: Single	4c		4k
Joint	4d		4l
Credit Involuntary Unemployment	4e		4m
Household Goods	4f		4n
Others	4g		4o
Total	4h		4p

**SCHEDULE IV
SUMMARY OF OTHER INFORMATION ON MINNESOTA ACCOUNTS
For the year ended December 31,**

	Number		Total (\$000)
Judgements	5a		XXXXXXXXXX
Foreclosures	5b		5h
Bankruptcy		XXXXXXX	XXXXXXXXXX
Chapter 7	5c		5i
Chapter 13	5d		5j
Repossessions:		XXXXXXX	XXXXXXXXXX
Uniform Commercial Code	5e		XXXXXXXXXX
Election of Remedies	5f		5k
Title Loans	5g		5l

Loans meeting all of the following criteria are “consumer short-term” as defined under Section 47.601.

- Loan principal amount, or credit advance, of **\$1,000 or less**.
 - Loans requiring a minimum payment of more than **25%** (of the principal balance or credit advance) within **60 days** (of loan origination or credit advance).
 - **Unsecured** loans only. Do **not include** loans secured by physical goods.
6. Does your company make “consumer short-term loans”? Yes No
If you answered yes, Schedule V below must be completed. If you answered no, do not complete Schedule V.

SCHEDULE V

MINNESOTA CONSUMER SHORT-TERM LOANS FOR PERIOD ENDED DECEMBER 31,

- 6a. Total interest and fees (in thousands) collected on consumer short-term loans _____.
- 6b. Average annual percentage rate for consumer short-term loans _____.
- 6c. Range of annual percentage rates for consumer short-term loans _____ to _____.
- 6d. Number of individual borrowers who obtained one or more consumer short-term loans _____.

Breakdown of the number of individual borrowers (identified in 6d) by the number of individual borrowers who obtained:

- 6e. 5 or more loans * _____
- 6f. 10 or more loans * _____
- 6g. 15 or more loans * _____
- 6h. 20 or more loans * _____
- 6i. Total number of consumer short-term loans charged or written off _____.
- 6j. Total dollar amount (in thousands) of consumer short-term loans charged or written off _____.

* NOTE: A borrower receiving a number of consumer short-term loans would be included on each applicable line above (6e through 6h). For instance, an individual borrower obtaining **16** loans during the period would be included in the totals on lines 6e, 6f and 6g (not on line 6h for 20 or more loans received).

This affidavit must be executed, if a corporation, by a duly authorized officer of such corporation, or by a partner, if a partnership, or by owner, if an individual.

AFFIDAVIT

State of _____

County of _____

I, _____ of the _____ swear (or affirm) that to the best of my knowledge and belief, the figures contained in this report, (6 pages) including the accompanying balance sheet and profit and loss statement are true and that the same is true and complete statement in accordance with the law.

Signed _____

Subscribed and sworn to before me, a Notary Public, this _____ day of _____, _____.

Notary Public Signature

NOTARY SEAL

State of _____

County of _____

My Commission Expires _____

Contact Persons for the following: (Include title, address, phone number and extension, and E-mail address).

Annual Report _____

Complaints _____

Billings (Examination and Assessment) _____

Recipient of Examination Report _____

Notice of Change of Management _____

License Renewal _____

