

State of Ohio
Department of Commerce
Division of Financial Institutions

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Second Mortgage Registrants
&
Small Loan Licensees
ANNUAL REPORT

For the calendar year ended
December 31, 2006

Ted Strickland
Governor

Kimberly A. Zurz
Director of Commerce

John B. Reardon
Superintendent

OHIO SMALL LOAN ACT LICENSEES

2006 Annual Report "OSLA"

Ohio Revised Code
Sections 1321.01 to 1321.19
For business conducted during calendar year 2006

	<u>2006</u>	<u>2005</u>
Number of licenses held as of December 31.	50	40
Current assets as defined by Administrative Rule 1301:8-2-03 as of December 31	\$260,945,065	\$661,726,862
Number of loans made under OSLA	21,325	31,221
Dollar amount of loans made under OSLA	\$24,729,393	\$33,887,983
Number of OSLA loans sold to other business entities	0	877
Dollar amount of OSLA loans sold to other business entities	\$0	\$450,997
Number of OSLA loans held as of December 31.	32,559	36,732
Dollar amount of OSLA loans held as of December 31.	\$24,546,723	\$29,672,273
A. Interest collected on OSLA accounts	\$5,064,466	\$4,972,293
B. Origination fees collected	0	0
C. Credit Line charges collected	\$618,240	\$913,005
Total of lines A, B and C	\$5,682,706	\$5,885,298

OHIO MORTGAGE LOAN ACT

2006 Annual Report "OMLA"

Ohio Revised Code
Sections 1321.51 to 1321.60
For business conducted during calendar year 2006

	<u>2006</u>	<u>2005</u>
Number of certificates or registrations held as of December 31.	2,574	2,884
Current assets as defined by Administrative Rule 1301:8-3-03(A) as of December 31.	\$1,081,567,604,834	\$1,082,324,152,174
Net Worth as defined by Administrative Rule 1301:8-3-03(B) as of December 31.	\$102,910,977,631	\$93,159,308,602
Number of loans made under OMLA in	315,345	318,813
Dollar amount of loans made under OMLA	\$5,345,238,463	\$5,764,264,232
Number of OMLA loans sold to other business entities	75,422	68,328
Dollar amount of OMLA loans sold to other business entities	\$4,116,356,512	\$4,063,455,610
Number of OMLA loans held as of December 31.	70,100,153	1,878,593
Dollar amount of OMLA loans held as of December 31.	\$14,791,893,821	\$63,617,689,895
A. Interest collected on OMLA accounts	\$910,896,121	\$977,801,540
B. Origination fees collected pursuant to OMLA Section 1321.57(J).	\$46,985,264	\$36,741,905
C. Points collected pursuant to OMLA Section 1321.57(G).	\$7,543,834	\$9,093,446
D. Credit Line charges collected pursuant to OMLA Section 1321.58(C)(2).	\$43,388	\$347,441
Total of lines A, B, C and D	\$965,467,623	\$1,023,984,332