

# Consumer Protection BC

## BC Aggregated High Cost Credit Grantor Data - Self-Reported by Licensees

Aggregated Data	Reporting Year		
For Licensees' Most Recent Fiscal Year Ending On or Before	2024	2023	% Change-2024/2023
<i>Lender fixed credit</i> - # of Lender High Cost Agreements	69964	49497	41.35%
<i>Lender fixed credit</i> - Total \$ charged for all fixed credit	\$444,398,376.00	\$213,565,464.00	108.09%
<i>Lender fixed credit</i> - Total \$ principal on all fixed credit	\$361,816,811.00	\$203,131,898.00	78.12%
<i>Lender fixed credit</i> - Total \$ of all optional products	\$91,630,612.00	\$9,677,657.00	846.83%
<i>Lender fixed credit</i> - Total \$ for insurance	\$78,506,036.00	\$11,014,876.00	612.73%
<i>Lender open credit</i> - # of Lender High Cost Agreements	30066	24156	24.47%
<i>Lender open credit</i> - Total \$ of available credit	\$80,562,678.00	\$76,109,311.00	5.85%
<i>Lender open credit</i> - Total \$ of credit used	\$59,571,041.00	\$56,481,828.00	5.47%
<i>Lender open credit</i> - Total \$ of all optional products	\$1,136,122.00	\$1,765,646.00	-35.65%
<i>Lender open credit</i> - Total \$ for insurance	\$2,235,141.00	\$1,915,482.00	16.69%
<i>Broker fixed</i> - # High Cost Agreements	4896	3610	35.62%
<i>Broker fixed</i> - Total \$ of fixed loans	\$25,224,607.00	\$14,534,712.00	73.55%
High Cost Credit Grantors HO (includes online)	29	31	-6.45%
High Cost Credit Grantors operating online only	16	16	0.00%
High Cost Credit Grantors branch locations	145	145	0.00%
<i>All loan types</i> - # of default repayments all loan types	26521	31058	-14.61%
<i>All loan types</i> - # of default fees	\$3,508,689.00	\$2,657,425.00	32.03%
<i>All loan types</i> - # of all High Cost agreements written off as uncollectible	6663	6081	9.57%
<i>All loan types</i> - \$ of all High Cost Agreements written off as uncollectible	\$30,949,544.00	\$25,993,715.00	19.07%

### Notes:

- a) Businesses are required to submit accurate information; in-depth audits on the sector are not conducted.
- b) The data represents loans granted by licensees during the July 1st to June 30th reporting period.
- c) The # of licensed locations is the total number of licensees (head offices and branch locations) reporting loan data during the reporting period (this includes all active or partially active licensees- both are required to report loan data even if they report zeroes).