

**STATE OF MINNESOTA
ANNUAL REPORT OF CONSUMER FINANCE COMPANIES
INDUSTRIAL LOAN AND THRIFT COMPANY
TO THE COMMISSIONER OF COMMERCE
AS OF DECEMBER 31, 2010**

NOTE: List only Minnesota activity on the following pages:

Licensee: _____

Address: _____

Check One:
Consolidated
Principal

**STATEMENT OF ASSETS, LIABILITIES AND CAPITAL
For the year ended December 31, 2010**

		Total (\$000)
ASSETS		
Cash & Investments	1a	
Finance Receivables	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	

Licensee: _____ Address: _____

STATEMENT OF INCOME AND EXPENSES
For the year ended December 31, 2010

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, 2010

Total (\$000)

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

Licensee: _____ Address: _____

**SCHEDULE I
SUMMARY OF FINANCE RECEIVABLES (NET)
For the year ended December 31, 2010**

Statutory Authority	Total (\$000)
Section 47.59: Real Estate Loans	3a
Pay Day Loans	3b
All Other Loans	3c
Sales Contracts	3d
Section 47.60 Pay Day Loans	3e
Section 47.20	3f
Chapter 334	3g
Sections 53C.01 to 53C.14 Motor Contracts	3h
Other (Specify)	3i
Total Finance Receivables	3j

**SCHEDULE II
DISTRIBUTION OF MINNESOTA VOLUME DURING THE YEAR BY STATUTE
For the year ended December 31, 2010**

		Number	Total (\$000)
Section 47.59: Real Estate Loans	3k	3t	
Pay Day Loans	3l	3u	
All Other Loans	3m	3v	
Sales Contracts	3n	3w	
Section 47.60 Pay Day Loans	3o	3x	
Section 47.20	3p	3y	
Chapter 334	3q	3z	
Sections 53C.01 to 53C.14 Motor Contracts	3r	3aa	
Total	3s	3bb	

Licensee: _____ Address: _____

**SCHEDULE III
INSURANCE PREMIUMS
ON MINNESOTA LOANS MADE DURING THE YEAR
For the year ended December 31, 2010**

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, 2010**

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

Licensee: _____ Address: _____

SCHEDULE V

**MINNESOTA CONSUMER SHORT-TERM LOANS
FOR PERIOD ENDED DECEMBER 31, 2010**

- 6a. Total dollar amount (in thousands), over and above principal, 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).

Licensee: _____ Address: _____

This affidavit must be executed by a duly authorized officer of such corporation.

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 & fax number (800) if avail, and E-mail address).

Annual Report _____

Complaints _____

Licensee: _____ Address: _____

Billings _____

Recipient of Examination Report _____

Notice of Change of Management _____

List of Branch Offices (Include address, phone number and branch manager). Add additional pages as needed.

Branch #1: (address) _____

(phone) _____
(manager) _____

Branch #2: (address) _____

(phone) _____
(manager) _____

Branch #3: (address) _____

(phone) _____
(manager) _____

Branch #4: (address) _____

(phone) _____
(manager) _____