



December 21, 2021

To: Patrick J. O'Donnell, Clerk of the Legislature

Please accept this report from the Nebraska Department of Banking and Finance for the period commencing on January 1, 2020 and concluding on December 31, 2020, to fulfill the reporting requirements of Neb. Rev. Stat. §45-931.

Number of Licensees	County
2	Adams
1	Box Butte
4	Buffalo
1	Dakota
1	Dawes
2	Dawson
3	Dodge
9	Douglas
1	Gage
5	Hall
9	Lancaster
5	Lincoln
3	Madison
1	Otoe
4	Platte
6	Sarpy
3	Scotts Bluff
1	York

Transaction Activities of Licensees and Makers	
Total Number of Makers	31,749
Total Number of Transactions	240,101
Average Transaction Size	\$362.00
Total Contracted Transaction Charges	\$11,513,744.44
Total Transaction Actual Charges	\$11,817,845.98
Number of Defaulted Transactions	19,844
Number of Charged-Off Transactions	5,427
Dollar Value of Transactions Charged Off	\$1,896,213.60
Number of Nonnegotiable Check Fees	2,712
Dollar Value of Nonnegotiable Check Fees	\$40,680.00
Average Contracted Annual Percentage Rate	414%

Sincerely,

Kelly Lammers
Director