



July 27, 2020

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, 2019 and concluding on December 31, 2019, to fulfill the reporting requirements of Neb. Rev. Stat. §45-931.

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

Transaction Activities of Licensees and Makers	
Total Number of Makers	49,016
Total Number of Transactions	507,040
Average Transaction Size	\$362
Total Transacted Transaction Charges	\$30,075,484.67
Total Transaction Actual Charges	\$30,911,904.01
Number of Defaulted Transactions	30,251
Number of Charged-Off Transactions	10,251
Dollar Value of Transactions Charged Off	\$3,478,197.28
Number of Nonnegotiable Check Fees	5,807
Dollar Value of Nonnegotiable Check Fees	\$70,578.00
Average Contracted Annual Percentage Rate	405%

Sincerely,

Mark Quandahl
Director