



June 12, 2019

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, 2018 and concluding on December 31, 2018, to fulfill the reporting requirements of Neb. Rev. Stat. §45-931.

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

Transaction Activities of Licensees and Makers	
Total Number of Makers	51,976
Total Number of Transactions	547,937
Average Transaction Size	\$346.00
Total Transacted Transaction Charges	\$27,969,746.00
Total Transaction Actual Charges	\$28,130,469.00
Number of Defaulted Transactions	32,873
Number of Charged-Off Transactions	11,427
Dollar Value of Transactions Charged Off	\$3,764,520.00
Number of Nonnegotiable Check Fees	6,627
Dollar Value of Nonnegotiable Check Fees	\$87,578.00
Average Contracted Annual Percentage Rate	387%

Sincerely,

Mark Quandahl
Director