

STATE OF DELAWARE

OFFICE OF THE STATE BANK COMMISSIONER 1110 FORREST AVENUE DOVER, DELAWARE 19904

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February 21, 2025

The Honorable Spiros Mantzavinos Chairman Senate Banking, Business, Insurance & Technology Committee Legislative Hall Dover, Delaware 19901

The Honorable William Bush
Chairman
House Economic Development/Banking/Insurance & Commerce Committee
Legislative Hall
Dover, Delaware 19901

Re: Short-Term Consumer Loan Database 2024 Operations Report

Dear Senator Mantzavinos and Representative Bush:

Enclosed for your information is a report about the 2024 operation of the short-term consumer loan database, as required by Section 2235C of Title 5 of the Delaware Code. This report was prepared by Catalis Regulatory & Compliance LLC (successor to Veritec Solutions, LLC), which operates the database under contract with this Office, as authorized by Section 2235B of Title 5.

Respectfully submitted,

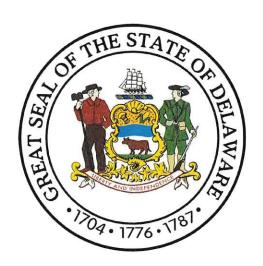
Robert A. Glen

State Bank Commissioner



State of Delaware Short-Term Consumer Loan Program

Report on Delaware Short-Term Consumer Loan Activity For the Year Ending December 31, 2024



Prepared for the State of Delaware Office of the State Bank Commissioner By Catalis



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ABOUT THE INFORMATION IN THIS REPORT

THIS REPORT PROVIDES STATISTICAL INFORMATION REQUIRED UNDER 78 DEL. LAWS CH. 278 (THE "ACT").

THE INFORMATION CONTAINED IN THIS REPORT IS BASED ON SHORT-TERM CONSUMER LOANS REGISTERED TO THE SHORT-TERM CONSUMER LOAN PROGRAM DATABASE ("DATABASE") PURSUANT TO THE ACT. THE DATABASE WENT INTO EFFECT BEGINNING ON JANUARY 1, 2013. THE DATA PRESENTED IN THIS REPORT IS FOR THE PERIOD FROM JANUARY 2024 THROUGH DECEMBER 2024.

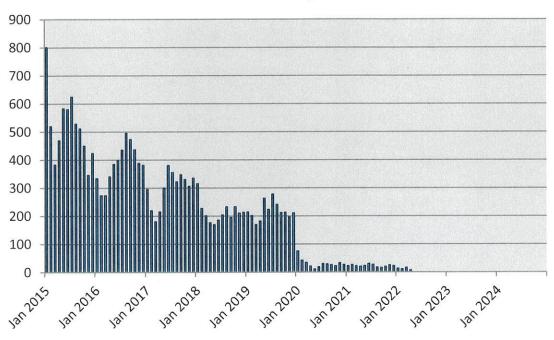


Program Statistics and Highlights

Short-Term Consumer Loan Volume

There were 0 short-term consumer loans conducted from January 2024 through December 2024.

Volume of Loans per Month





Provider Locations

There were 143 licensee store locations with an active Database status as of December 31, 2024.

System Availability

Overall system availability averaged 100.00% from January 2024 through December 2024 including scheduled maintenance.

