



STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
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March 15, 2026

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 2025 Operations Report

Dear Senator Mantzavinos and Representative Bush:

Enclosed for your information is a report about the 2025 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.

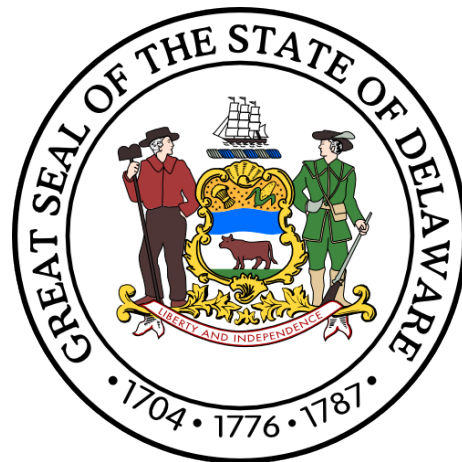
Respectfully submitted,

Lisa W. Collison
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, 2025



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

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ABOUT THE INFORMATION IN THIS REPORT

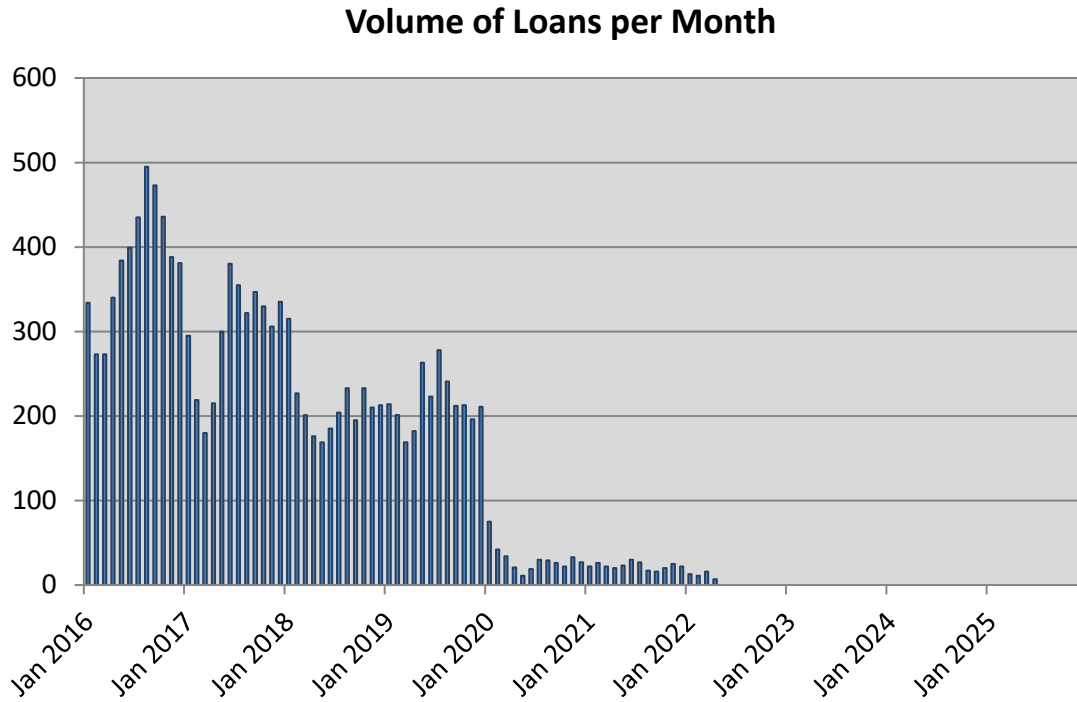
THIS REPORT PROVIDES STATISTICAL INFORMATION REQUIRED UNDER 78 DEL. LAWS CH. 278 (THE “ACT”).

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 2025 THROUGH DECEMBER 2025.

Program Statistics and Highlights

Short-Term Consumer Loan Volume

There were 0 short-term consumer loans conducted from January 2025 through December 2025.



Provider Locations

There were 42 licensee store locations with an active status as of December 31, 2025.

System Availability

Overall system availability averaged 99.98% from January 2025 through December 2025 including scheduled maintenance.

