



State of Nevada
Lender Database System

Report on Nevada Lending Activity
Through December 31, 2024



Prepared for the State of Nevada
Financial Institutions Division
By Catalis

Contents

Loan Transaction Volume3
Loan Amounts and Fees4
Borrower Usage of Loans5
Lender Locations7
System Availability7

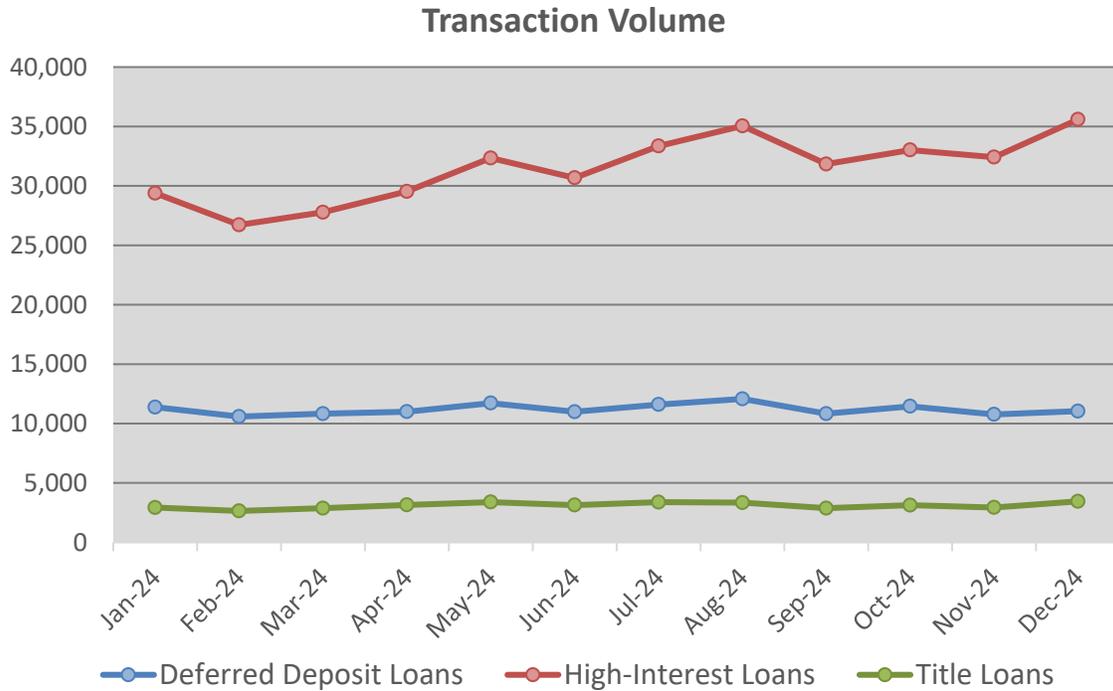
ABOUT THE INFORMATION IN THIS REPORT

THE INFORMATION CONTAINED IN THIS REPORT IS BASED ON LOANS REGISTERED TO THE LENDER DATABASE SYSTEM (“DATABASE”) PURSUANT TO NRS 604A.303. THE DATABASE WENT INTO EFFECT BEGINNING ON FEBRUARY 1, 2022. THE DATA PRESENTED IN THIS REPORT IS FOR THE PERIOD FROM JANUARY 2024 THROUGH DECEMBER 2024.

Loan Transaction Volume

A total of 549,182 loans were registered to the database during the period from January 2024 through December 2024.¹ These loans may be divided into the following three product types:

- 134,243 loans were deferred deposit loans.
- 377,700 loans were high-interest loans.
- 37,239 loans were title loans.



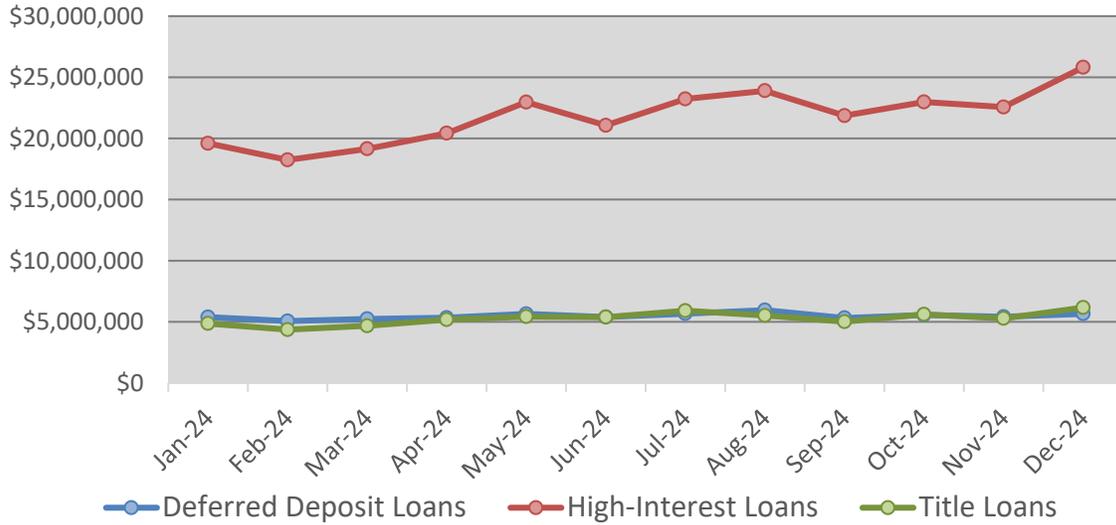
¹ Loan volume is based on agreement dates and excludes loans that were cancelled or administratively closed.

Loan Amounts and Fees

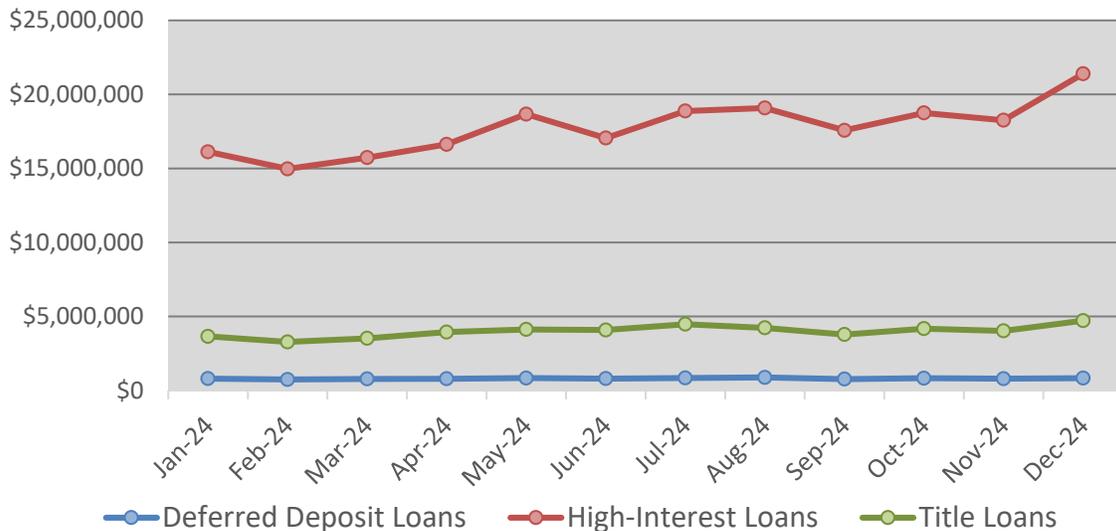
A total of \$390.8 million was advanced to borrowers, with total advance fees of \$270.8 million during the period from January 2024 through December 2024.

- Deferred deposit loans totaled \$65.7 million in advance amounts and \$9.7 million in advance fees.
- High-interest loans totaled \$261.8 million in advance amounts and \$213.1 million in advance fees.
- Title loans totaled \$63.4 million in advance amounts and \$48.0 million in advance fees.

Advance Amounts



Advance Fees

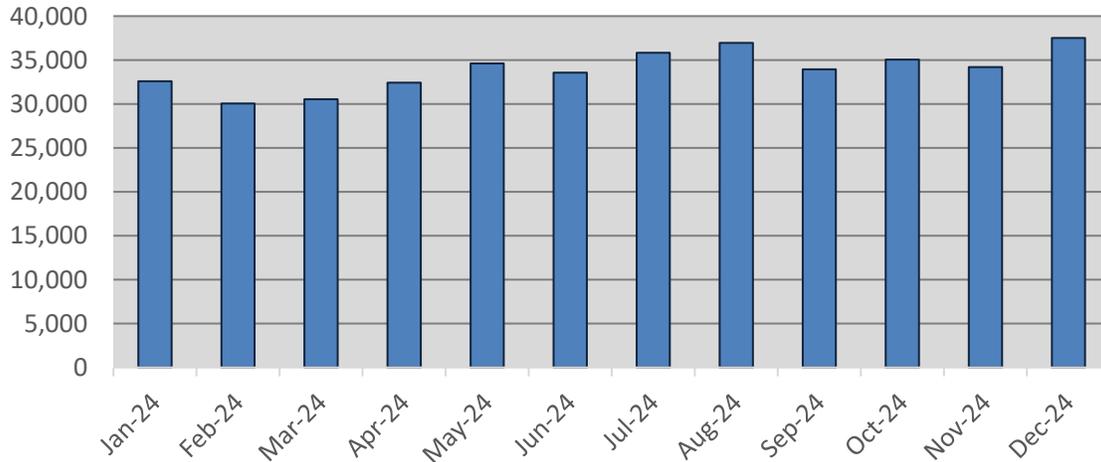


Borrower Usage of Loans

137,496 borrowers opened at least one loan during the period from January 2024 through December 2024.²

- 25,171 borrowers opened at least one deferred deposit loan.
- 106,913 borrowers opened at least one high-interest loan.
- 20,459 borrowers opened at least one title loan.

Borrowers per Month



The following table shows how often borrowers opened loans during the period:

Loans	Borrowers	% of Borrowers
1	50,744	36.9%
2	25,124	18.3%
3	15,150	11.0%
4	10,128	7.4%
5	7,293	5.3%
6	5,572	4.1%
7	4,428	3.2%
8	3,334	2.4%
9	2,627	1.9%
10	2,159	1.6%
11	1,756	1.3%
12+	9,181	6.7%

² Some borrowers utilized multiple types of loans. Those borrowers are counted once in the grand total but may be present multiple times when separated into product types.

Borrower Usage of Loans (continued)

The following tables show how often borrowers utilized each of the three loan types during the period from January 2024 through December 2024:

Deferred Deposit Loans	Borrowers	% of DDL Borrowers
1	8,089	32.1%
2	3,443	13.7%
3	2,190	8.7%
4	1,727	6.9%
5	1,464	5.8%
6	1,346	5.3%
7	1,083	4.3%
8	837	3.3%
9	718	2.9%
10	620	2.5%
11	545	2.2%
12+	3,109	12.4%

High-Interest Loans	Borrowers	% of HIL Borrowers
1	42,154	39.4%
2	20,402	19.1%
3	12,378	11.6%
4	7,872	7.4%
5	5,508	5.2%
6	4,043	3.8%
7	3,018	2.8%
8	2,217	2.1%
9	1,752	1.6%
10	1,384	1.3%
11	1,072	1.0%
12+	5,113	4.8%

Title Loans	Borrowers	% of TL Borrowers
1	12,422	60.7%
2	4,761	23.3%
3	1,643	8.0%
4	687	3.4%
5	318	1.6%
6	186	0.9%
7	125	0.6%
8	69	0.3%
9	66	0.3%
10	39	0.2%
11	36	0.2%
12+	107	0.5%

Lender Locations

240 lender locations opened at least one loan in the database during the period from January 2024 through December 2024.

System Availability

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

