



State of New Hampshire

Banking Department
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SMALL LOAN LENDER FORM 399-A-AR

2025 NH ANNUAL REPORT

GENERAL INSTRUCTIONS

1. Information provided in this form is aggregated with similar license types and an analysis is published by the New Hampshire Bank Commissioner in the Annual Report to the Governor and Executive Council. The accuracy of the information is also important because it will be used by the New Hampshire Banking Department ("the department") if assessment calculations are needed.
2. A Small Loan Lender who surrenders its license during the 2025 calendar year must file this annual report form, along with a NH License Surrender Form, within 15 calendar days from the date the company ceases business in New Hampshire.
3. All Small Loan Lenders licensed in accordance with NH RSA 399-A during any period of time during the preceding calendar year must complete and file this report with the department on or before March 31st of the ensuing year.
4. All items on the form must be completed; do not leave any blanks. Reports with blanks are incomplete and will be deemed as "not filed" for purposes of any penalty. If an item is not applicable to the type of business conducted by the licensee, enter "N/A", "none", "O", or "zero".
5. **SAVE YOUR CALCULATIONS.** Work papers used to calculate and compile the information required by this form must be retained and made available when the licensee is examined by the department. It is not sufficient to try to re-create the work papers at examination.
6. This report must be filed if a license was held for a portion of the reporting year and must be filed even if no loans were originated, brokered, or made. **The report, signed under penalty of unsworn falsification pursuant to NH RSA 641:3, must be uploaded to the NMLS document upload section and filed under Additional Documents no later than March 31, 2026.** Failure to file the annual report or late filing of the annual report results in a statutory penalty of \$25 per day for each day the report is overdue.
7. No fee is required to file this annual report.
8. Round dollar amounts to the nearest whole number.
9. If any information reported on the annual report is discovered to be inaccurate, the entity must file an amended report immediately. Amended annual reports must be uploaded to the NMLS document upload section and filed under Additional Documents.
10. Definitions:
 - "**Gross Revenue**" means all revenue from whatever source received by the licensee on NH loans before any expenses are deducted. This does not include repayment of principal.
 - "**NH Loans**" means loans made by the licensee from all business locations in New Hampshire and from any other location or method, including the Internet, with consumers located in New Hampshire. "Made" includes when the licensee is acting as an intermediary, finder, or agent of a lender or borrower for the purpose of negotiating, arranging, finding, or procuring loans, or commitments for loans or performs services or any of the business functions auxiliary or supplemental to the production or distribution of loans.
 - "**Payday Loan**" means a short term, secured or unsecured loan, other than a title loan. A payday loan is a type of small loan.
 - "**Small Loan**" means a secured or unsecured, open or closed end, loan of \$10,000 or less that has an annual percentage rate of 10 percent or more, and is for personal, family, or household use. The term does include a loan for the purpose of financing a purchase, except for of a motor vehicle. The term does not include loans strictly for educational purposes or any loan for real estate.
 - "**Title Loan**" means a loan, other than a purchase money loan, that is secured by the title to a motor vehicle that is to be paid back in a single payment, and that is made by a lender in the business of making title loans. A title loan can also be any loan that is secured, substantially equivalent to a title loan, and designated as a title loan by rule or order of the commissioner. A title loan is a type of small loan.

SPECIFIC SCHEDULE INSTRUCTIONS

SCHEDULE 1:

1. Complete Schedule 1 for all new contracts entered into during 2025.
2. Include small loans made by the licensee from all business locations in New Hampshire regardless of where the consumer is located.
3. Include small loans made from any location or method, including the Internet, with consumers located in New Hampshire.
4. Identify loans as either title loans, payday loans, or other small loans. Do not double count the same loan in multiple categories.
5. Do not include any renewals of a title loan as a new loan. A renewal is based off the original contract, so identify the loan only once as of when the initial contract was written.
6. The refinancing of a motor vehicle loan secured by a title that does not meet the definition of a title loan but meets the definition of a small loan would be categorized under "all other types of small loans".
7. The participation in the origination of a small loan such as lead generation, brokering, or banking-as-a-service activity would be under "small loans where another entity funded the loan."
8. For an open-ended loan, the total number of loans should be the total of accounts, and the maximum credit line of each account should be used to determine the "Total Dollar Amount of NH Loans".
9. A loan that does not meet the definition of a small loan should not be included on the annual report.
10. See "Applicable for Schedule 1 and 2" for gross revenue instructions.

SCHEDULE 2:

1. Complete Schedule 2 for all loans serviced in 2025.
2. Small Loans of all types serviced during 2025 includes both loans that are on the licensee's books or servicing for another entity.
3. Loans that are sub-serviced should be recorded in the following manner:
 - a. The entity that held the servicing rights but did not actively engage in the taking of payments should report those loans revenues under "Gross revenue from any other direct or indirect servicing activity in NH" but not the other aspects of the schedule.
 - b. The entity that does not hold the servicing rights but is contracted to perform the actual servicing activity should report those loans as "Small loans of all types that were serviced"
4. Serviced loans can include all loans originated in 2025, those still outstanding as of December 31st of the previous year, and any new loans transferred during the year.
5. The total dollar amount of loans serviced during the year should be the sum of the outstanding amount as of December 31st of the previous year, the principal amount of all loans originated in the current year, and the highest outstanding principal of any loan that was transferred during the year.
6. Outstanding loans should include ANY loan that remains unpaid, not just loans initiated in 2025.
7. Title loans that are not yet paid in full and in renewal status would be included in the outstanding loan data.
8. The "Small Loans of all types outstanding" should reflect only what is actually outstanding (for all types of loans) that the licensee is servicing on December 31st.
9. The dollar amount of outstanding loans should be reported as the principal amount of the loan(s) that remains outstanding as of December 31.
10. A loan that does not meet the definition of a small loan should not be included on the annual report.
11. See "Applicable for Schedule 1 and 2" for gross revenue instructions.

APPLICABLE FOR SCHEDULE 1 AND 2:

1. Gross revenue should be identified accordingly:
 - a. Revenue received from Origination goes in Schedule 1: Next to each categorized small loan (i.e. title loan, payday loan, or other small loan), include gross revenue from the origination of such loan, but do not include any interest or other servicing revenue.
 - b. Any gross revenue earned from the servicing of loans should be identified as Total Gross Revenue from NH Loans next to Small Loans of all types serviced during 2025.
 - c. Interest earned on loans that are serviced by other entity should be identified as "**Gross Revenue from any other source earned in connection with NH small loan activity**"
 - d. Any other gross revenue that is not included in Schedule 1 or the top part of Schedule 2 should be identified as "**Gross Revenue from any other source earned in connection with NH small loan activity**".
 - e. Do not double count revenue. The sum of revenue in Schedule 1 and Schedule 2 should equal all gross revenue.

SCHEDULE 3:

1. Complete Schedule 3 if you offer any small loans secured by a motor vehicle title.
2. A repossession (or impoundment) is reported once a vehicle is physically removed from the consumer's possession (i.e. not just when paperwork is filed or sent).

SCHEDULE 4:

1. Complete Schedule 4 after verifying the accuracy of all information on the NMLS MU1 and contact information on the SES and check the boxes to certify.
2. Verify with either "Yes" or "No" in regards to whether there has been a cybersecurity event/security breach as defined by RSA 359-C:19.

SMALL LOAN LENDER
2025 NH ANNUAL REPORT FORM 399-A-AR
Reporting Period: January 1, 2025 through December 31, 2025

Legal name of licensee:

Trade name (if applicable):

Licensee's federal tax ID number:

2025 NH principal office license number:

Contact person regarding this report (this must be the company's authorized person who affirms the accuracy, signs and files this report)

Name:

Title:

Communications:

(Tel. no.)

(Fax no.)

(Cell)

(E-mail Address)

SCHEDULE 1: 2025 SMALL LOANS MADE IN 2025: (Round dollar amounts to the nearest whole number)

Category	SMALL LOANS WHERE ANOTHER ENTITY FUNDED THE LOAN			SMALL LOANS WHERE THE LICENSEE FUNDED THE LOAN		
	Total Number of NH Loans	Total Dollar Amount of NH Loans	Total Gross Revenue from NH Loans	Total Number of NH Loans	Total Dollar Amount of NH Loans	Total Gross Revenue from NH Loans
Title loans made during 2025		\$	\$		\$	\$
Payday loans made during 2025		\$	\$		\$	\$
All other types of small loans made during 2025		\$	\$		\$	\$
Total (of above) all types of small loans made during 2025		\$	\$		\$	\$

SCHEDULE 2: SERVICED LOANS DURING 2025 , OUTSTANDING AS OF DECEMBER 31, 2025, AND ANY OTHER GROSS REVENUE: (Round dollar amounts to the nearest whole number)

SMALL LOANS SERVICED			
Category	Total Number of NH Loans	Total Dollar Amount of NH Loans	Total Gross Revenue from NH Loans
Small Loans of all types serviced during 2025		\$	\$
Small Loans of all types outstanding at December 31, 2025		\$	
Gross Revenue from any other source earned in connection with NH small loan activity			\$

SCHEDULE 3: REPOSSESSION ACTIVITY DURING 2025:

Enter the number of NH automobile repossessions and/or impoundments for reporting period: _____

SCHEDULE 4:

Pursuant to NH RSA 361-A:8, I confirm that all information on the Nationwide Multistate Licensing System (NMLS) is accurate to the best of my knowledge.

Pursuant to NH RSA 361-A:8, I confirm that all information on the State Examination System (SES) is accurate to the best of my knowledge.

NH RSA Section 359-C:19 Definitions –

V. "Security breach" means unauthorized acquisition of computerized data that compromises the security or confidentiality of personal information maintained by a person doing business in this state. Good faith acquisition of personal information by an employee or agent of a person for the purposes of the person's business shall not be considered a security breach, provided that the personal information is not used or subject to further unauthorized disclosure.

Yes
No
Has the licensee experienced any cybersecurity events/security breaches as defined in the above during the last calendar year?

AFFIRMATION:

The information provided in this report reflects the total amount of small loan business conducted by the licensee during 2025 from all business locations in New Hampshire and from any other location or method, including the Internet, with consumers located in New Hampshire.

I subscribe and affirm, under penalty of perjury and under penalty of Unsworn Falsification pursuant to NH RSA 641:3, that the statements made in this report have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to submit this report and to execute this affirmation. I understand that any misrepresentation made to the department may result in denial or revocation of the license to which this form relates. I acknowledge on behalf of the licensee that the licensee will retain work papers and other documents used in the preparation of this report and that the licensee will make such records available to the department upon request or examination.

Date:

For
(Print or type Licensee's name)

By
(Print or type name of the authorized signatory)
Title

Signature

(Signed under penalty of Unsworn Falsification pursuant to NH RSA 641:3)