



## SCHEDULE B: WISCONSIN LENDING ACTIVITY

Provide the information requested in items 1 – 5. The information you provide must:

- include only direct loans and indirect sales contracts **made in Wisconsin or with Wisconsin customers.**
- be reported **net of unearned finance charges.**
- include Wisconsin transactions originated under any and all trade names or DBA names used by the licensed legal entity.

**Definitions:**

Standard Consumer Loans: Loans made for personal, family, or household purposes that do not exceed \$25,000. Standard consumer loans do not include payday loans, title loans or pawn loans.

Title Loans: Loans for personal, family, or household purposes that do not exceed \$25,000, are secured by an interest, other than a purchase money security interest, in the borrower’s motor vehicle and that have an original term of not more than 6 months.

Pawn Loans: Loans for personal, family, or household purposes where a pledge is held by the pawnbroker.

Sales Contracts: Installment sales contracts acquired from Wisconsin retailers, including those acquired from motor vehicle, motorcycle and recreational vehicle dealers.

1. Identify the total number of outstanding loans and contracts owned by the licensee on 12/31/25 and the total outstanding balances of those loans and contracts on 12/31/25. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Net Balance (WI Transactions Only)
Consumer Loans		
a. Standard Consumer Loans	#	\$
b. Title Loans	#	\$
c. Pawn Loans	#	\$
d. Total Consumer Loans (a+b+c)	#	\$
e. Estimated percentage of loans on line 1d. with an APR over 18%		%
f. Sales Contracts	#	\$
g. 1 <sup>st</sup> Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

2. Identify the total number of outstanding loans and contracts serviced, but not owned, by the licensee on 12/31/25 and the total outstanding balances of those loans and contracts on 12/31/25. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Net Balance (WI Transactions Only)
a. Consumer Loans	#	\$
b. Estimated percentage of loans on line 2a. with an APR over 18%		%
c. Sales Contracts	#	\$
d. 1 <sup>st</sup> Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

3. Identify the total number of loans the licensee originated during 2025. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Original Balance (WI Transactions Only)
Consumer Loans		
a. Standard Consumer Loans	#	\$
b. Title Loans	#	\$
c. Pawn Loans	#	\$
d. Total Consumer Loans (a+b+c)	#	\$
e. Estimated percentage of loans on line 3d. with an APR over 18%		%
f. 1 <sup>st</sup> Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

4. Identify the total number of loans and contracts the licensee purchased during 2025. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Original Balance (WI Transactions Only)
a. Consumer Loans	#	\$
b. Estimated % of loans on line 4a. with an APR over 18%		%
c. Sales Contracts	#	\$
d. 1 <sup>st</sup> Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

5. If the licensee services loans that it did not originate and does not own (or only owns a portion of), identify the total number of these loans that it started servicing during 2025. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Original Balance (WI Transactions Only)
a. Consumer Loans	#	\$
b. Estimated percentage of loans on line 5a. with an APR over 18%		%
c. 1 <sup>st</sup> Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

6. Identify the interest calculation method used with Wisconsin consumer loans that the licensee owns and/or services.

Simple Interest       Pre-computed

7. Identify the types of Wisconsin consumer loans the licensee owns or services.

Installment Loans       Single Payment Loans       Variable Rate Loans  
 1<sup>st</sup> Lien Real Estate Loans       Subordinate Lien Real Estate Loans       Online / Mobile App Loans  
 Student Loans       Point of Purchase Loans       Open-End Loans  
 Other \_\_\_\_\_       Other \_\_\_\_\_       Other \_\_\_\_\_

8. Identify the percentage of Wisconsin consumer loans originated, purchased, or serviced during 2025 that included the following products. Enter "0" or "N/A" in any fields that do not apply to the licensee.

Credit Life Insurance	%	Credit Accident and Health Insurance	%
Credit Unemployment Insurance	%	Property Insurance	%
Automobile Insurance	%	Life (non-credit) Insurance	%
Auto Club or Thrift Club	%	GAP	%
Other (specify):	%	Other (specify):	%

9. Identify the number of vehicles the licensee repossessed from Wisconsin consumers during 2025.  Enter "0" or "N/A" if none.

10. If the licensee purchased any Wisconsin consumer loans during 2025 that had an APR greater than 18%, provide the following information for each entity that loans were purchased from. Attach additional pages if necessary. Enter "N/A" if not applicable.

Entity Name:		
Address:		City:
State:	Zip:	Relationship to Licensee (if any):

11. If the licensee sold any Wisconsin consumer loans during 2025 that had an APR greater than 18%, provide the following information for each entity that loans were sold to. Attach additional pages if necessary. Enter "N/A" if not applicable.  
**Note:** If the purchaser is charging rates over 18% and does not have a loan company license, the division may contact the purchaser to determine if a license is required.

Entity Name:		
Address:		City:
State:	Zip:	Relationship to Licensee (if any):
Was entity required to lower the rate to 18% or less at the time of sale? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		

12. If the licensee serviced any Wisconsin consumer loans during 2025 that had an APR greater than 18% and the licensee did not own the loans it was servicing, provide the following information for the owner of the loans. Enter "N/A" if not applicable.

Entity Name:		
Address:		City:
State:	Zip:	Relationship to Licensee (if any):

13. Excluding lending and the items listed in item 8 of Schedule B, are any other activities conducted, services provided, or products sold at any licensed locations (i.e., wire transfers, bill payment service, etc.)  Yes     No

If yes, identify the location and describe the other activities conducted, services provided, or products sold. Do not include other licenses issued by the Wisconsin Department of Financial Institutions.

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**CERTIFICATION**

I, \_\_\_\_\_, the undersigned, am employed by, or am an officer or a control person of,  
(Print Name)

\_\_\_\_\_. I certify that I have reviewed the  
(Name of Licensee)

foregoing responses, have made diligent inquiry as to their accuracy, and they are true and correct to the best of my knowledge.

\_\_\_\_\_  
(Signature) (Title) (Date)

**Return completed reports to one of the following addresses:**

**E-mail:**

DFI\_LFS@wi.gov

**Mailing Address:**

Wisconsin Department of Financial Institutions  
P.O. Box 7876  
Madison, WI 53707-7876

**Courier Address:**

Wisconsin Department of Financial Institutions  
North Tower  
4822 Madison Yards Way  
Madison, WI 53705