



State of New Hampshire

Banking Department

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SMALL LOAN LENDER FORM 399-A-AR

2012 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 his 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 2012 calendar year must file this annual report form, along with a NH License Surrender Form, within 15 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. Because that date falls on a weekend this year, all annual reports for calendar year 2012 must be received by the department on or before the close of business on Monday, April 1, 2013.
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", "0", 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.
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 made. The original report, signed under penalty of unsworn falsification pursuant to NH RSA 641:3, must be physically delivered to the department; we cannot accept fax transmissions of reports. 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. Schedule 1: Information about loans should be provided for transactions made during the calendar year 2012. The figures in the three columns should reflect the company's **small 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.** Do not double count loan transactions. For each small loan, first select whether the transaction was a title loan, a payday loan or another type of small loan and include the loan in the selected category. Add up the total of the three types of loans for the 4th line on Schedule 1. The last line on Schedule 1 should reflect only what is actually outstanding (for all types of loans) on the books of the lender on December 31, 2012.
10. Definitions:
 - a. "Gross Revenue" means all revenue from whatever source received by the licensee on NH loans before any expenses are deducted.
 - b. "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.
 - c. "Title Loan" means a loan, other than a purchase money loan that is secured by the title to a motor vehicle, and that is made for a period of 60 days or less, and is to be paid back in a single payment, and that is made by a lender in the business of making title loans, or that is secured, substantially equivalent to a title loan, and designated as a title loan by rule or order of the commissioner.
 - d. "Payday Loan" means a short-maturity, secured or unsecured loan, other than a title loan.

SMALL LOAN LENDER
2012 NH ANNUAL REPORT FORM 399-A-AR
Reporting Period: January 1, 2012 through December 31, 2012

1. Legal name of licensee: _____

2. Trade name (if applicable): _____

3. Licensee's federal tax ID number: _____ 2012 NH principal office license number: _____

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

Name: _____ Title: _____

Communications: _____

(Tel. no.) (Fax no.) (Cell) (E-mail Address)

5. SCHEDULE 1: 2012 SMALL LOAN REPORT: Include small 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. (Round dollar amounts to the nearest whole number)

Category	Total Number of NH Loans	Total Dollar Amount of NH Loans	Total Gross Revenue from NH Loans
Title loans made (funded) during 2012		\$	\$
Payday loans made (funded) during 2012		\$	\$
All other types of small loans made (funded) during 2012		\$	\$
Gross Revenue from any other source earned in connection with NH small loan activity			\$
Total (of above) all types of small loans made during 2012		\$	\$
Small Loans of all types outstanding at December 31, 2012		\$	

6. Does the licensee make title loans? Yes No . If "Yes", enter the total number of NH automobile repossessions and/or impoundments for reporting period: _____

Please note that pursuant to NH RSA 399-A:4,VII, all persons licensed by the NH Banking Department must report and amend their filing(s) for any material changes (including but not limited to change in owners, officers, directors, managers including NH branch managers, address, form of organization, contact information, FYE, etc.) to the documents and records on file with the department. The report of an amendment must be filed within 30 days of the event that requires the filing of an amendment.

AFFIRMATION

The information provided in this report reflects the total amount of small loan business conducted by the licensee during 2012 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)

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

Title _____