



**The South Carolina
State Board of Financial Institutions
Consumer Finance Division**

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ANNUAL REPORT INSTRUCTIONS - SUPERVISED LICENSEES

DUE ON OR BEFORE APRIL 15TH OF EACH YEAR FOR THE PRIOR CALENDAR YEAR.

- Line 1-3: Enter name, address, and NMLS ID of the company filing the report.
Line 4: Number of supervised licenses (Company, branch, & website in numerical digits only, ex. "7").
Line 5: Enter primary contact person for questions
Line 6-8: Primary contact telephone number, fax number, and email address

Please use numerical information for the following areas. Use "0" instead of "NA" or leaving blank.

- Line 9-11: Percentage of supervised loans in South Carolina in which insurance was purchased (e.g., "75%")
Line 12-13: Delinquency totals based on dollar amount (e.g., "\$1,234,567")
Line 14-16: Repossessions, bankruptcy and legal action based on # of accounts (e.g., "1,234")
Line 17-20: Follow formatting on form (e.g., "200%", "100%", "1,234", "\$1,234")
Line 21-28: Input only South Carolina supervised loans (e.g., "1,234", "\$1,234")

FREQUENTLY ASKED QUESTIONS ABOUT THE SUPERVISED ANNUAL REPORT

Does a licensee complete an Annual Report for each license? *No. Complete one annual report form for each Supervised Lender Company License filed in NMLS. The information provided must reflect total for all supervised licenses on line 4.*

Does a licensee report only South Carolina loans? *Yes, South Carolina supervised loans only.*

Are Real Estate loans reported? *No. As of January 1, 2010, real estate secured loans no longer fall under the definition of a supervised loan and therefore should not be included on this report.*

Are Sales Finance loans reported? *No. Sales finance transactions don't fall under the definition of a supervised loan and therefore should not be included on this report.*

If a licensee did not make and / or service any South Carolina loans during the calendar year 2022 and did not have any receivables at the end of the calendar year above 12% APR, will an annual report need to be submitted? *Yes, please complete the report. Place "0" in blank spaces.*

Are year-end figures based on a fiscal year acceptable? *No. Calendar year only.*

What is the penalty for submitting an annual report after the due date? *Any report received after the due date mentioned above may be subject to license revocation.*

Can a licensee provide information on a PDF or through the mail? *No. Please email the completed **Excel spreadsheet** to reports@bofi.sc.gov as stated on the Supervised Annual Report request form.*

If a licensee did not make and/or service any South Carolina loans during the calendar year 2022 and did have receivables at the beginning and end of the calendar year above 12% (e.g., a debt buyer), will an annual report need to be submitted? *Yes, please complete the report reflecting the beginning balance of loans of 2022 in line 27 and the ending balance of loans for 2022 in line 28. Place "0" in all other blank spaces.*

Will a licensee receive notification of receipt of the Supervised Annual Report? *No.*