



Division of Banking

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JB PRITZKER Governor MARIO TRETO, JR. Secretary SUSANA SORIANO Acting Director

Annual Pawnbroker Activity Report 2024 (205 ILCS 511/10-60)

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Number of Licensed Pawnbrokers as of December 31, 2024		212
Total Dollar Amount Financed	\$	141,006,012.13
Number of Pawns \$0.00-\$499.99		430,894
Number of Pawns \$500.00-\$1,499.99		49,931
Number of Pawns \$1,500.00-\$4,999.99		12,819
Number of Pawns \$5,000.00 and above		1,673
Total Dollar Amount of Extensions	\$	78,794,543.29
Number of Pawn Extensions \$0.00-\$499.00		765,595
Number of Pawn Extensions \$500.00-\$1,499.99		232,087
Number of Pawn Extensions \$1,500.00-\$4,999.99		218,471
Number of Pawn Extensions \$5,000.00 and above		529,704
Average Dollar Amount for Each Value Threshold \$0.00-\$499.00	\$	156.47
Average Dollar Amount for Each Value Threshold \$500.00 - \$1,499.00	\$	740.23
Average Dollar Amount for Each Value Threshold \$1,500 -\$4,999.99	\$	1,892.39
Average Dollar Amount for Each Value Threshold \$5,000.00 and above	\$	5,272.21
Average Monthly Finance Charge for Threshold \$0.00 -\$499.99		19.52%
Average Monthly Finance Charge for Threshold \$500.00 -\$1,499.99		16.32%

Total Number of Pawn Transactions Reported to Law Enforcement	458,121
Garnishment or Legal Action to Collect	0
Agency Total Number of Defaulted Pawn Transactions Resulting in Wage	0
Total Number of Defaulted Pawn Transactions sent to a Collection	
Bureau	0
Total Number of Defaulted Pawn Transactions Sent to a Credit	
Number of complaints received and resolved by the Department	2 received, 1 pending
Licensees Reporting	190
Total Number of Full-time Equivalent Pawnshop Employees as of December 31, 2024	653
**Percentage of Pawns Extended	43.60%
Percentage of Pawns Redeemed	63.74%
*Percentage of Total Pawns Surrendered to Law Enforcement by Dollar Amount	\$****
Percentage of Pawns Surrendered to Law Enforcement	0.117%
Average Monthly Finance Charge for Threshold \$5,000.00 and Above	5.59%
Average Monthly Finance Charge for Threshold \$1,500.00 - \$4,999.99	11.86%

* Figure will be provided upon receipt of licensees' corrected data.

** Figure will be updated upon receipt of licensees' corrected data.