



IDFPR

Illinois Department of Financial and Professional Regulation

Division of Banking

idfpr.illinois.gov

JB PRITZKER
Governor

MARIO TRETO JR.
Secretary

SUSANA SORIANO
Director

2025 Annual Pawnbroker Report

Number of licensed Pawnbrokers as of December 31, 2025	192
Total Dollar Amount Financed	\$154,314,515.16
Number of Pawns \$0.00-\$499.99	395,729
Number of Pawns \$500.00-\$1,499.99	50,257
Number of Pawns \$1,500.00-\$4,999.99	43,921
Number of Pawns \$5,000.00 and above	2,042
Total Dollar Amount of Extensions	\$48,065,399.67
Number of Pawn Extensions \$0.00-\$499.00	1,084,991
Number of Pawn Extensions \$500.00-\$1,499.99	216,658
Number of Pawn Extensions \$1,500.00-\$4,999.99	52,128
Number of Pawn Extensions \$5,000.00 and above	9,737
Average Dollar Amount for Each Value Threshold \$0.00-\$499.00	\$155.95
Average Dollar Amount for Each Value Threshold \$500.00 - \$1,499.00	\$731.52
Average Dollar Amount for Each Value Threshold \$1,500 -\$4,999.99	\$2,009.22
Average Dollar Amount for Each Value Threshold \$5,000.00 and above	\$5,332.60
Average Monthly Finance Charge for Threshold \$0.00 -\$499.99	19.49%
Average Monthly Finance Charge for Threshold \$500.00 -\$1,499.99	15.11%
Average Monthly Finance Charge for Threshold \$1,500.00 - \$4,999.99	10.30%
Average Monthly Finance Charge for Threshold \$5,000.00 and Above	4.99%
Percentage of Pawns Surrendered to Law Enforcement	0.040%
Percentage of Total Pawns Surrendered to Law Enforcement by Dollar Amount	\$63,885
Percentage of Pawns Redeemed	56.89%
Percentage of Pawns Extended	40.92%
Total Number of Full-time Equivalent Pawnshop Employees as of December 31, 2025	685
Licensees Reporting	190
Number of complaints received and resolved by the Department	2 received
Total Number of Defaulted Pawn Transactions Sent to a Credit Bureau	0
Total Number of Defaulted Pawn Transactions sent to a Collection Agency	0
Total Number of Defaulted Pawn Transactions Resulting in Wage Garnishment or Legal Action to Collect	0
Total Number of Pawn Transactions Reported to Law Enforcement	461,199