



2025 Ohio Annual Report Guide

Legal Disclaimer: *The information provided in this guide is intended solely to assist with the completion of annual report. It is not legal advice and should not be relied upon for any other legal, regulatory, or compliance purposes. Users should consult qualified legal counsel for advice regarding specific legal matters or obligations.*

1. INTRODUCTION

This guide is offered for multiple purposes:

1. **Structured definitions and instructions** to assist in completing the Ohio Annual Report. It includes general reporting guidance, system instructions, and statute-specific guidance.
2. **Ensure the submitted information is accurate.** Accuracy is required by the respective statute(s), and will be reviewed prior to the submitted Annual Report(s) being 'accepted.' This information is also reviewed as part of the Division's compliance examinations.

2. REPORT FILING OVERVIEW

Access ASAP to retrieve the questions and begin researching & inputting company information.

All fields must be completed.


Submission is final. Once submitted to the Division, information *cannot* be edited.




Save early, save often! If you do not save every 10 minutes of working on the report, the information since your last 'save' may be lost and you will get an error message if you try to submit the report. You may continue working on your Annual Report after each 'save' :

- **"Save" button** (at bottom of page) will save the information and allow further edits. It will NOT submit the report to the Division of Financial Institutions.
- **"Submit" button** (at bottom of page) will begin the submission process to the Division, and not allow further edits or updates once successfully submitted.
- **"Main Menu" button** (at bottom of page) will return you to the main screen that requires you to log in to the annual report portal. *This button will NOT automatically save or submit the information* – you must click "Save" or else any information added since you last clicked 'Save' may be erased.

Round all dollar figures to the nearest dollar (do not enter cents).

If you need to add information for grids of **Selling Loans, Generate Leads to/for another entity, Use 3rd Party Servicers, and/or receive leads from 3rd Party Leads Generators:**

1. Click the "+" button or text title for that specific area 
2. Enter all fields of information. For countries outside of the United States, choose "other" at the bottom of the drop-down and include the country name in the Address field.

3. Click the check box to save the entry , or the "X" box to cancel the entry . You must click one of these buttons to save/cancel the information or the report will continue requiring information.
4. You may edit the 'saved' information by clicking the pencil icon to the far left of an entry 

Company/Last Name
Test
5. To add additional entries, repeat steps 1-3.

Cumulative Information: Unless otherwise noted, all information is to be reported as cumulative information for the previous calendar year.

- o For any questions indicating specific dates: if the company did not hold an active license on the specific date, please interpret the January 1 date as "date of first operation during the previous calendar year" and interpret December 31 as the company's "date of final operation during the previous calendar year." For instance, if the company held an active license February 15, 2020 – October 31, 2020, January 1 questions would reflect February 15, 2020 information and December 31 questions would reflect October 31, 2020 information.

Company Resolution: The person submitting the Annual Report must have the authority and consent of the company to do so, and will be required to electronically sign an Attestation and Company Resolution at the end of the report.

- o It is not necessary for the company to create a new Company Resolution *specifically* for the annual report if the person designated on the annual report Company Resolution was previously named by the company. It is acceptable to use the existing resolution, with the appropriate date of the Company Resolution indicated on the annual report.


Notification messages for missing information may appear after clicking the 'Submit' button. When you click the 'Submit' button, the following sequential steps **might** occur:

- a. **Red asterisk** * will appear next to any fields that need additional attention. If this occurs, review the information and update. The system will not permit continuation to the next step until all marked fields have been updated.
- b. **Red Text** will appear at the top of the Annual Report, with descriptive information for what

information needs attention. I.e:

Please correct the following errors before submitting:
APR contracted for current year - Number is required

Successful Submission: you will be redirected to a confirmation page, where you can Print Confirmation and/or Return to Dashboard.


Report Submitted Successfully!

Your Annual Report has been successfully submitted to the Ohio Department of Commerce, Division of Financial Institutions.

Report Year:	2025
Company Name:	[TEST: YOUR COMPANY NAME HERE]
Credential Number:	GL.XXXXXX.000
License Type:	Ohio General Loan Law 'GLL'
Submission Date:	April 14, 2026 at 09:34 AM

What happens next?
Your report status has been updated to "Submitted". The Division will review your submission and contact you if additional information is needed. You can view your submitted report at any time from the main dashboard.

Return to Dashboard

Print Confirmation

Additionally, a confirmation message is automatically generated to the email address indicated in the 'Annual Report Contact' section of the Annual Report. Additionally, you can verify that the Annual Report was submitted by logging in and checking the status of the report. If the status displays "Pending," "Pending after Review" or "Not started," the Annual report has NOT been submitted. Enter the report and complete all information as necessary.

**If your Annual Report's status does not display "Submitted,"
the Annual Report has NOT been submitted.**

3. GENERAL POINTS OF NOTE

There are new sections and field requirements for 2025 reporting – please pay attention! Most notable is the new **Loan Sub-Servicing section** which pertains only to loans where the company does not own the loan but only services/subservices the loan.

Number of licensed locations (including all branches): licensed locations include all main and branch offices that held a license or registration with the state of Ohio for any length of time during the reporting year.

Assets & Net Worth: Reporting of assets and net worth shall reflect the total holdings of the company as a whole.

Dollar amount column:

- a. Loans owned as of January 1 / December 31: dollar amount is the amount due at maturity per the original loan terms/agreement
- b. Retail and Wholesale origination (including fields for secured, unsecured and refinances): dollar amount is the amount due at maturity per the original loan terms/agreement
- c. Number of loans paid off: total dollar amount of payments made on the loan
- d. All other questions in the Loan Origination section: dollar amount refers to the unpaid balance as of the time of the activity

Loan ownership servicing activity: refers to loans owned (originated and/or acquired) under the Act (CILA, GLL, SLA, STLA) by the company that are being serviced by the company.

Loan sub-servicing: refers to loans serviced by the company that were originated under the Act (CILA, GLL, SLA, STLA), but **NOT owned by** the company during the reporting year.

Contracted: includes loans originated/closed during the reporting year. ****MUST BE REPORTED BY THE ORIGINATING ENTITY UNDER "LOAN OWNERSHIP SERVICING ACTIVITY" REGARDLESS OF SERVICING STATUS****. Contracted information must be reported by the Originating entity REGARDLESS of ownership and/or servicing status. For loans **transferred/purchased** by the company from another entity, only the Collected/Paid fields should be completed for those loans (enter zeros for other fields). Contracted amounts should reflect the amount(s) due at maturity per the original loan terms.

Collected/Paid: includes all loans, regardless of origination/closing date, during the reporting year.

Assessed/Charged: includes fees which may or may NOT have been paid for all loans during the reporting year, regardless of origination/closing date.

Loans owned: For “owned” as of January 1 and December 31 of the reporting year, the company who has ownership of the loan/promissory note is the company that claims that loan as of January 1 and December 31 of the reporting year, regardless of servicing rights.

Contracted vs. Experienced APR:

- a. Only required for STLA licensees. CILA, GLL and SLA licensees may enter zeros.
- b. STLA licensees: See the STLA portion of the “**STATUTE-SPECIFIC GUIDANCE**” section below.

Outstanding loans being serviced: servicing companies only. Dollar amount is the outstanding balance as of January 1 of the reporting year.

Loans Onboarded: servicing companies only. Dollar amount is the original balance when onboarded during the reporting year.

Loans Offboarded: servicing companies only. Dollar amount is the outstanding balance when loan is offboarded.

Loans being Serviced: servicing companies only. Dollar amount is the balance on December 31 of the reporting year.

4. GENERAL DEFINITIONS

Originated means the process by which the lender disburses funds to a borrower and officially initiates a new loan agreement.

Retail originated means a loan originated directly from the licensee or registrant establishing a loan that falls under the statute. Dollar amount is the amount due at maturity per the original loan terms/agreement.

Wholesale originated means a loan originated from another company establishing a loan that falls under the statute. Dollar amount is the amount due at maturity per the original loan terms/agreement.

Secured loan means a loan in which the borrower pledges specific collateral, other than residential property (eg: titled vehicle, personal property, etc) to the lender as security for repayment, allowing the lender to claim the collateral if the borrower defaults.

Unsecured loan means a loan that does not have a security instrument.

Refinanced loan means a new loan issued by the licensee or registrant to the same borrower, where the proceeds are used in whole or in part to pay off the unpaid balance of a prior loan made under the Act (CILA, GLL, SLA, STLA) for which activity is being reported.

Number of borrowers means the total number of individual borrowers, regardless of the number of loans that the individual borrower obtained during the reporting year. The number of borrowers will always be equal to or less than the number of Loans Originated, since one borrower may have obtained more than one loan throughout the year.

Number of defaulted loans means the total number of loans in which the borrower failed to pay the financial obligation. The Division is leaving this to the company’s discretion as to when the company considers a loan as ‘defaulted’ since the number of missed payments prior to ‘default’ varies from company to company.

Number of loans in default means the total number of loans actively in default as of December 31 of the reporting year. The information may be less or more than the number of loans that defaulted

during the reporting year due to defaulted loans prior to the reporting year and/or loans that are no longer in default (i.e.: charged off, brought current, sold, etc.).

Charged-off loans means the number of loans that are no longer 'On the Books' due to non-payment. This number may reflect the loans that have been remitted to a debt collector or another form of payment collection reporting agency. The company may still hold these loans for repayment, but they are not considered active loans. Dollar value of these loans refers to the actual dollar amount that was charged-off (not the unpaid principal balance at origination).

Origination fee means a fee charged by the licensee or registrant to cover the administrative costs of processing, underwriting, and closing of a loan.

Credit investigation fee means a fee charged by the licensee or registrant to cover the cost of evaluating a borrower's creditworthiness during the loan application process.

Points means an upfront fee paid to the registrant or licensee at the time of the loan origination, typically expressed as a percentage of the loan amount.

Credit line charges means a fee charged in connection with establishing or maintaining a line of credit.

Check collection / rejected payment charges means charges that were assessed by the company and/or collected from borrowers when a check, negotiable order of withdrawal, share draft, or other negotiable instrument was returned or dishonored for any reason. The dollar amount reported should not include any amount passed on by another financial institution; only the amount of the fee assessed/collected and retained by the Company should be reported. **NOTE: "Assessed/Charged" fields for 2F and 2G should be entered as zeros "0"** but Collected/Paid for 2F and 2G should be entered with accurate information.

Late fees means fees assessed/charged for failure to make payment by the loan installment due date or within 10 days after the due date.

Interest rebates/refunds means the number of loans and corresponding dollar amount of unearned interest returned to borrowers on pre-computed loans.

Consumer Complaints pertains only to consumers that are affected by the Act under which you are reporting.

Third-Party Lead Generator means an affiliated or unaffiliated person from which information is obtained and/or received regarding potential borrowers.

5. STATUTE-SPECIFIC GUIDANCE

CILA licensees and GLL registrants

- **Enter consolidated information** of the main and branch offices.
- **Number of loans originated** and **lines 1A through 1I** (excluding 1F=enter zeros; this field is specific to STLA loans) request information relating only to the loans made pursuant to the specific statute.
- **Lines 1F, 1J, 1K, 1L, and 1M** should be entered information as Zeros. Lines are for STLA loans only, and do NOT pertain to CILA and GLL loans.

OSLA licensees

- Enter **consolidated information** of the main and branch offices.
- “**Current assets**,” as used in Ohio Revised Code [1321.05](#) and Ohio Administrative Code [1301:8-2-01](#) means cash on hand and in depository institutions, readily marketable securities, accounts receivable less allowances for uncollectible accounts, and real estate less liens and depreciation. “Current assets” shall not include office premises, leasehold improvements, office furniture, fixtures, equipment or intangible assets. See Ohio Revised Code [1321.05](#) and Ohio Administrative Code [1301:8-2-01](#).
- **Number of loans originated** and **1A through 1I** (excluding 1F=enter zeros; this field is specific to STLA loans) request information relating only to the loans made pursuant to the OSLA.
- **Lines 1F, 1J, 1K, 1L, and 1M** should be entered information as Zeros. Lines 1F, 1J, 1K, 1L, and 1M are for STLA loans only, and do NOT pertain to CILA and GLL loans.

STLA licensees

- Enter **location-specific information for each STLA main and branch license**.
- “**Net worth**,” as used in Ohio Revised Code [1321.37](#) and Ohio Administrative Code [1301:8-11](#) means the difference between total assets and total indebtedness, as determined by generally accepted accounting principles. See Ohio Administrative Code [1301:8-11-01](#).
- **Number of loans originated** and **1A through 1M** request information relating only to the loans made pursuant to the STLA.
- **Lines 1L and 1M** should be reported as percentages. Please ensure information is entered as *accurate percentages*.
 - **Line 1L:** pertains only to loans originated **during** the reporting calendar year
 - **Line 1M:** pertains to loans originated **before** the reporting calendar year
- **Contracted and Paid/Experienced APR:**
 - “Contracted” information pertains to what is listed on the original loan agreement/per the original loan terms
 - “Experienced” information pertains to loans that terminated during the reporting calendar year, and the APR is based upon how/when the loan was actually paid, since the experienced APR is backwards looking and not knowable until a loan is paid off in full. For loans that were not paid off in full, that information should be reported in the following year’s Ohio Annual Report.
 - Note: Since experienced APR is based upon how/when the loan was actually paid/terminated, it cannot be calculated until the time that the loan is paid in full/terminated. If a loan is paid in full at or after maturity, the experienced APR will be the APR as listed on the original loan agreement as long as the maturity date has not been accelerated. If the maturity date has been accelerated, the experienced APR will be based up on the date of acceleration due to the origination fees, maintenance fees, and interest due being adjusted to reflect the date of acceleration.
 - Explanation: A difference in “Contracted” vs. “Experienced” APR arises because the fees *actually paid* by the borrower would be less if the loan was paid before maturity and fees/charges were adjusted to the borrower per Ohio Revised Code 1321.402. As a result, the experienced APR would differ from the contracted APR. This information is exclusively backwards-looking, must be

calculated across the life of the loan, and is only required for loans that *terminated* in the reporting calendar year. For purposes of calculation, the variance in loans, terms, and repayment prohibits the Division from providing any applicable formula.

- “Number of loans contracted APR” is the number of loans that originated/closed during the reporting year.
 - “Percentage of loans contracted APR” is the average APR based on the original loan terms.
 - “Number of loans experienced APR” is the number of loans paid in full during the reporting year regardless of when originated.
 - “Percentage of loans experienced APR” is the average APR received for the loans that were paid in full during the reporting year.
- **Maintenance Fee:** STLA only.
 - **Loan Origination Fee rebates/refunds:** number of loans and corresponding dollar amount of loan origination fees returned to borrowers due to loans being paid prior to maturity.
 - **Maintenance Fee rebates/refunds:** number of loans and corresponding dollar amount of maintenance fees returned to borrowers due to loans being paid prior to maturity.