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2000 SUPERVISED LENDERS' ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to § 5-2-304(2), C.R.S. It does not include reports made by deferred deposit lenders. This information has not been independently verified.

Number of supervised lenders reporting data for December 31, 2000		<u>836</u>
1. Total Supervised Loans made, collected or taken by assignment in 2000	No.	<u>161,760</u> \$ <u>1,272,011,942</u>
a. Supervised Loans (open-end/revolving)	No.	<u>66,471</u> \$ <u>192,427,326</u>
b. Supervised Loans (closed-end)		
<u>January 1 – June 30</u>	<u>July 1 – December 31¹</u>	
\$ 0 – 630	\$ 0 - 1,000	No. <u>10,158</u> \$ <u>2,699,692</u>
\$ 631 - 2,100	\$ 1,001 - 3,000	No. <u>18,290</u> \$ <u>30,444,638</u>
In excess of \$2,100	In excess of \$3,000	No. <u>66,841</u> \$ <u>1,046,440,286</u>
c. Average annual percentage rate (APR) on Supervised Loans (open-end/revolving)		<u>14.86</u> %
d. Average annual percentage rate (APR) on Supervised Loans (closed-end)		
<u>January 1 – June 30</u>	<u>July 1 – December 31</u>	
\$ 0 – 630	\$ 0 - 1,000	<u>31.29</u> %
\$ 631 - 2,100	\$ 1,001 – 3,000	<u>28.00</u> %
In excess of \$2,100	In excess of \$3,000	<u>15.88</u> %
e. Primary security on Supervised Loans		
1. Unsecured – signature only (open-end)	No.	<u>59,396</u> \$ <u>61,862,912</u>
2. Real estate (open-end)	No.	<u>7,424</u> \$ <u>155,272,546</u>
3. Unsecured – signature only (closed-end)	No.	<u>47,981</u> \$ <u>137,393,831</u>
4. Real estate (closed-end)	No.	<u>18,917</u> \$ <u>767,635,142</u>
5. Household goods (open and closed-end)	No.	<u>10,367</u> \$ <u>30,862,476</u>
6. Automobiles (open and closed-end)	No.	<u>6,657</u> \$ <u>45,427,001</u>
7. Multiple collateral loans (open and closed-end)	No.	<u>1,290</u> \$ <u>6,379,169</u>
8. Mobile homes (open and closed-end)	No.	<u>564</u> \$ <u>19,683,308</u>
9. Other (open and closed-end)	No.	<u>9,164</u> \$ <u>47,495,557</u>

¹ The break point for “step-rate” finance charge calculations increased effective July 1, 2000.

2.	Consumer credit transactions (open and closed-end) outstanding as of December 31, 2000			
a.	Supervised loans (§5-1-301(47) C.R.S.)	No.	<u>129,315</u>	\$ <u>1,436,747,489</u>
b.	Consumer loans (§ 5-1-301(15) C.R.S.)	No.	<u>38,248</u>	\$ <u>1,041,700,039</u>
c.	Consumer credit sales (§ 5-1-301(11) C.R.S.)	No.	<u>125,429</u>	\$ <u>1,391,153,017</u>
d.	Consumer leases (§ 5-1-301(14) C.R.S.)	No.	<u>39,348</u>	\$ <u>425,530,162</u>
3.	Insurance on supervised loans made in 2000			
a.	Credit life insurance sold		<u>17.28</u>	%
b.	Credit health and accident insurance sold		<u>15.42</u>	%
c.	Property insurance sold		<u>12.30</u>	%
d.	Unemployment insurance sold		<u>7.33</u>	%
4.	Supervised loans made, collected, or taken by assignment in 2000 subject to the Home Ownership and Equity Protection Act (HOEPA), 12 CFR § 226.32.	No.	<u>2,894</u>	\$ <u>158,574,453</u>
5.	Delinquencies (no payment for 90 days or more) as of December 31, 2000 for all consumer credit transactions	No.	<u>21,118</u>	\$ <u>187,216,936</u>
6.	Defaults, as defined by creditor, for all consumer credit transactions.	No.	<u>18,031</u>	\$ <u>109,139,016</u>
a.	Number of garnishments filed in 2000	No.	<u>223</u>	
b.	Number of borrowers filing bankruptcy in 2000	No.	<u>4,923</u>	
c.	Number of repossessions in 2000	No.	<u>3,555</u>	
d.	Number of bankruptcies filed after garnishments in 2000	No.	<u>45</u>	
7.	Total consumer credit sales contracts purchased in 2000.	No.	<u>71,225</u>	\$ <u>739,137,477</u>
8.	Total consumer leases purchased in 2000.	No.	<u>15,833</u>	\$ <u>404,243,364</u>