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2001 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, 2001		<u>878</u>
1. Total Supervised Loans made, collected or taken by assignment in 2001	No. <u>162,354</u>	\$ <u>1,376,240,712</u>
a. Supervised Loans (open-end/revolving)	No. <u>60,871</u>	\$ <u>430,971,157</u>
b. Supervised Loans (closed-end)		
\$ 0 - 1,000	No. <u>4,095</u>	\$ <u>2,908,279</u>
\$ 1,001 - 3,000	No. <u>41,854</u>	\$ <u>71,011,728</u>
In excess of \$3,000	No. <u>55,534</u>	\$ <u>871,349,548</u>
c. Average annual percentage rate (APR) on Supervised Loans (open-end/revolving)	<u>11.19</u>	%
d. Average annual percentage rate (APR) on Supervised Loans (closed-end)		
\$ 0 - 1,000	<u>25.07</u>	%
\$ 1,001 - 3,000	<u>22.79</u>	%
In excess of \$3,000	<u>15.83</u>	%
e. Primary security on Supervised Loans		
1. Unsecured – signature only (open-end)	No. <u>37,903</u>	\$ <u>34,523,712</u>
2. Real estate (open-end)	No. <u>12,826</u>	\$ <u>363,045,245</u>
3. Unsecured – signature only (closed-end)	No. <u>64,239</u>	\$ <u>180,448,221</u>
4. Real estate (closed-end)	No. <u>13,743</u>	\$ <u>614,120,517</u>
5. Household goods (open and closed-end)	No. <u>19,030</u>	\$ <u>60,819,783</u>
6. Automobiles (open and closed-end)	No. <u>7,381</u>	\$ <u>59,196,756</u>
7. Multiple collateral loans (open and closed-end)	No. <u>1,108</u>	\$ <u>6,041,266</u>
8. Mobile homes (open and closed-end)	No. <u>1,211</u>	\$ <u>30,811,092</u>
9. Other (open and closed-end)	No. <u>4,913</u>	\$ <u>27,234,120</u>

2. Consumer credit transactions (open and closed-end) outstanding as of December 31, 2001			
a.	Supervised loans (§5-1-301(47) C.R.S.)	No.	<u>130,047</u> \$ <u>1,197,551,173</u>
b.	Consumer loans (§ 5-1-301(15) C.R.S.) ¹	No.	<u>149,776</u> \$ <u>1,975,495,263</u>
c.	Consumer credit sales (§ 5-1-301(11) C.R.S.)	No.	<u>55,566</u> \$ <u>469,862,305</u>
d.	Consumer leases (§ 5-1-301(14) C.R.S.)	No.	<u>98</u> \$ <u>1,420,001</u>
3. Insurance on supervised loans made in 2001			
a.	Credit life insurance sold		<u>24.14</u> %
b.	Credit health and accident insurance sold		<u>22.72</u> %
c.	Property insurance sold		<u>12.37</u> %
d.	Unemployment insurance sold		<u>11.09</u> %
4. Supervised loans made, collected, or taken by assignment in 2001 subject to the Home Ownership and Equity Protection Act (HOEPA), 12 CFR § 226.32.			
		No.	<u>4,294</u> \$ <u>124,209,150</u>
5. Delinquencies (no payment for 90 days or more) as of December 31, 2001 for all consumer credit transactions			
		No.	<u>13,424</u> \$ <u>183,715,471</u>
6. Defaults, as defined by creditor, for all consumer credit transactions.			
		No.	<u>9,671</u> \$ <u>73,606,769</u>
a.	Number of garnishments filed in 2001	No.	<u>429</u>
b.	Number of borrowers filing bankruptcy in 2001	No.	<u>6,108</u>
c.	Number of repossessions in 2001	No.	<u>1,364</u>
d.	Number of bankruptcies filed after garnishments in 2001	No.	<u>44</u>
7. Total consumer credit sales contracts purchased in 2001.			
		No.	<u>46,303</u> \$ <u>344,503,039</u>
8. Total consumer leases purchased in 2001.			
		No.	<u>191</u> \$ <u>86,323</u>

¹ Includes Supervised Loans reported on line 2a.