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**2005 SMALL INSTALLMENT LENDERS**  
**ANNUAL REPORT**

This is a composite of all reports related to loans using charges permitted in §5-2-214, C.R.S. This composite report reflects the first full year of lending activity using charges permitted in §5-2-214, C.R.S. The reports used in this composite were made to the Administrator of the Uniform Consumer Credit Code pursuant to § 5-2-304(2), C.R.S. This information has not been independently verified.

**Number of lenders reporting data for 2005<sup>1</sup>**

	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>	<u>20</u>
<b>1. Total small installment loans (§5-2-214,C.R.S) made or taken by assignment in 2005.</b>	No. <u>28,201</u>	\$ <u>9,265,875</u>	
<b>2. Total number and amount financed by loan amount:</b>			
a. <b>\$100.00 - \$ 300.00</b>	No. <u>16,699</u>	\$ <u>3,527,554</u>	
b. <b>\$300.01 - \$ 500.00</b>	No. <u>7,636</u>	\$ <u>3,053,529</u>	
c. <b>\$500.01 - \$ 750.00</b>	No. <u>2,533</u>	\$ <u>1,445,443</u>	
d. <b>\$750.01 - \$ 1,000.00</b>	No. <u>1,333</u>	\$ <u>1,239,349</u>	
<b>3. Average annual percentage rate (APR) by loan amount:</b>			
a. <b>\$100.00 - \$ 300.00</b>	APR <u>167.853</u>	%	
b. <b>\$300.01 - \$ 500.00</b>	APR <u>110.742</u>	%	
c. <b>\$500.01 - \$ 750.00</b>	APR <u>85.779</u>	%	
d. <b>\$750.01 - \$ 1,000.00</b>	APR <u>72.955</u>	%	
<b>4. Small installment loans outstanding as of 12/31/05</b>	No. <u>10,848</u>	\$ <u>3,693,937</u>	
<b>5. Small installment loans:</b>	<u>AMOUNT FINANCED</u>	<u>FINANCE CHARGE</u>	
a. <b>Maximum amount financed and finance charge</b>	\$ <u>1,000.00</u>	\$ <u>340.00</u>	
b. <b>Average amount financed and finance charge</b>	\$ <u>328.57</u>	\$ <u>138.39</u>	
c. <b>Average contracted loan term</b>		<u>6.51 months</u>	
d. <b>Average actual loan term</b>		<u>3.09 months</u>	
<b>6. Number and amount financed by collateral:</b>	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>	
a. <b>Unsecured – Signature Only</b>	No. <u>22,005</u>	\$ <u>7,798,155</u>	
b. <b>Secured – Automobile</b>	No. <u>42</u>	\$ <u>20,395</u>	
c. <b>Secured – Automobile Title</b>	No. <u>586</u>	\$ <u>246,180</u>	
d. <b>Secured – Personal Property/Other</b>	No. <u>5,568</u>	\$ <u>1,201,145</u>	

<sup>1</sup> The total licenses reported are representative of 4 individual lenders – some with multiple locations licensed.

<b>7. Total of defaulted loans in 2005</b>	No.	<u>2,212</u>	\$	<u>734,417</u>
<b>a. Total of loans recovered</b>	No.	<u>175</u>	\$	<u>10,982</u>
<b>b. Total of loans charged off</b>	No.	<u>2,212</u>	\$	<u>734,417</u>
<b>c. Total number of bankruptcies</b>	No.	<u>61</u>		
<b>d. Total number of garnishments</b>	No.	<u>307</u>		
<b>e. Total number of repossessions in 2005</b>	No.	<u>0</u>		
<b>8. Number of loans renewed (refinanced/extended/rolled)</b>	No.	<u>18,239</u>	\$	<u>6,871,941</u>
<b>a. Number of loans renewed as a % of total loans made</b>				<u>64.68%</u>
<b>9. Total number of individual consumers to whom small installment loans were made to in 2005<sup>2</sup></b>	No.	<u>9,774</u>		
<b>a. Number of individual consumers with 5 or fewer new or refinanced loans in 2005</b>	No.	<u>9,594</u>		
<b>b. Number of individual consumers with 6 or more new or refinanced loans in 2005</b>	No.	<u>180</u>		

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<sup>2</sup> The numbers do not account for consumers that may have received loans from more than one lender.