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2006 DEFERRED DEPOSIT 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) and 5-3.1-115, C.R.S., from licensed deferred deposit lenders. This information has not been independently verified.

Number of deferred deposit lenders reporting data for 2006 ¹

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	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>
1. Total deferred deposit loans made, arranged, collected, or taken by assignment in 2006	No. <u>1,801,134</u>	\$ <u>632,866,767</u>
2. Deferred deposit loans <u>outstanding</u> as of December 31, 2006	No. <u>120,754</u>	\$ <u>42,709,704</u>
3. Deferred deposit loans:	<u>AMOUNT FINANCED</u>	<u>FINANCE CHARGE</u>
a. Maximum loan amount and finance charge ²	\$ <u>500</u>	\$ <u>75</u>
b. Average loan amount and finance charge	\$ <u>351.37</u>	\$ <u>58.69</u>
c. Average annual percentage rate (APR) ³		<u>329.016%</u>
d. Average loan term (average number of days)	<u>18.53</u> Days	
e. Total of defaulted loans in 2006	No. <u>223,316</u>	\$ <u>89,859,671</u>
1. Total of loans recovered		\$ <u>56,886,680</u>
2. Total of loans charged off		\$ <u>26,248,094</u>
4. Loans rescinded by next business day per § 5-3.1-107, C.R.S.	No. <u>6,772</u>	\$ <u>2,130,402</u>

¹ The total licenses reported are representative of 127 individual lenders – some with multiple locations licensed.

² Maximum amount financed and finance charge permitted by law.

³ The average was derived from averaging the totals submitted by each lender (arithmetic mean) rather than each lender's reported average because some lenders reported estimates instead of actual averages.

5. Number of loans renewed (refinanced/extended/rolled) ⁴	No.	<u>505,935</u>	\$	<u>191,246,211</u>
a. Number of loans renewed as a percent of total loans made				<u>28.09</u>
6. Total number of individual consumers in 2006 ⁵	No.	<u>289,720</u>		
a. # of consumers with 6 or less new or refinanced loans	No.	<u>180,209</u>		
b. # of consumers with 7 to 12 new or refinanced loans	No.	<u>66,445</u>		
c. # of consumers with 13 or more new or refinanced loans	No.	<u>43,066</u>		

⁴ Does not include loans originated on the same day following a pay off of a previous loan.

⁵ These numbers are based in part upon estimates provided by lenders. In addition, they do not account for consumers that may have received loans from more than one lender.

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