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**2006 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. 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 2006<sup>1</sup>**

|  | <u>NUMBER OF LOANS</u> | <u>AMOUNT FINANCED</u> | <u>21</u> |
|--|------------------------|------------------------|-----------|
| <b>1. Total small installment loans (§5-2-214,C.R.S) made or taken by assignment in 2006</b> | No. <u>37,834</u>      | \$ <u>14,700,142</u>   |           |
| <b>2. Total number and amount financed by loan amount:</b>                                   |                        |                        |           |
| a. \$100.00 - \$ 300.00  | No. <u>16,443</u>      | \$ <u>3,767,410</u>    |           |
| b. \$300.01 - \$ 500.00  | No. <u>11,487</u>      | \$ <u>4,773,750</u>    |           |
| c. \$500.01 - \$ 750.00  | No. <u>7,868</u>       | \$ <u>4,394,101</u>    |           |
| d. \$750.01 - \$ 1,000.00  | No. <u>2,036</u>       | \$ <u>1,764,881</u>    |           |
| <b>3. Average annual percentage rate (APR) by loan amount:</b>                               |                        |                        |           |
| a. \$100.00 - \$ 300.00  | APR <u>162.266</u>     | %                      |           |
| b. \$300.01 - \$ 500.00  | APR <u>108.709</u>     | %                      |           |
| c. \$500.01 - \$ 750.00  | APR <u>86.094</u>      | %                      |           |
| d. \$750.01 - \$ 1,000.00  | APR <u>72.447</u>      | %                      |           |
| <b>4. Small installment loans outstanding as of December 31, 2006</b>                        | No. <u>12,309</u>      | \$ <u>4,651,176</u>    |           |
| <b>5. Small installment loans:</b>   | <u>AMOUNT FINANCED</u> | <u>FINANCE CHARGE</u>  |           |
| a. Maximum amount financed and finance charge <sup>2</sup>                                   | \$ <u>1,000.00</u>     | \$ <u>340.00</u>       |           |
| b. Average amount financed and finance charge  | \$ <u>388.54</u>       | \$ <u>141.32</u>       |           |
| c. Average contracted loan term  |                        | <u>6.63 months</u>     |           |
| d. Average actual loan term  |                        | <u>3.09 months</u>     |           |
| <b>6. Number and amount financed by collateral:</b>  | <u>NUMBER</u>          | <u>AMOUNT FINANCED</u> |           |
| a. Unsecured – Signature Only  | No. <u>31,354</u>      | \$ <u>12,295,037</u>   |           |
| b. Secured – Automobile  | No. <u>49</u>          | \$ <u>31,580</u>       |           |
| c. Secured – Automobile Title  | No. <u>591</u>         | \$ <u>306,525</u>      |           |
| d. Secured – Personal Property/Other   | No. <u>5,840</u>       | \$ <u>2,067,000</u>    |           |

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

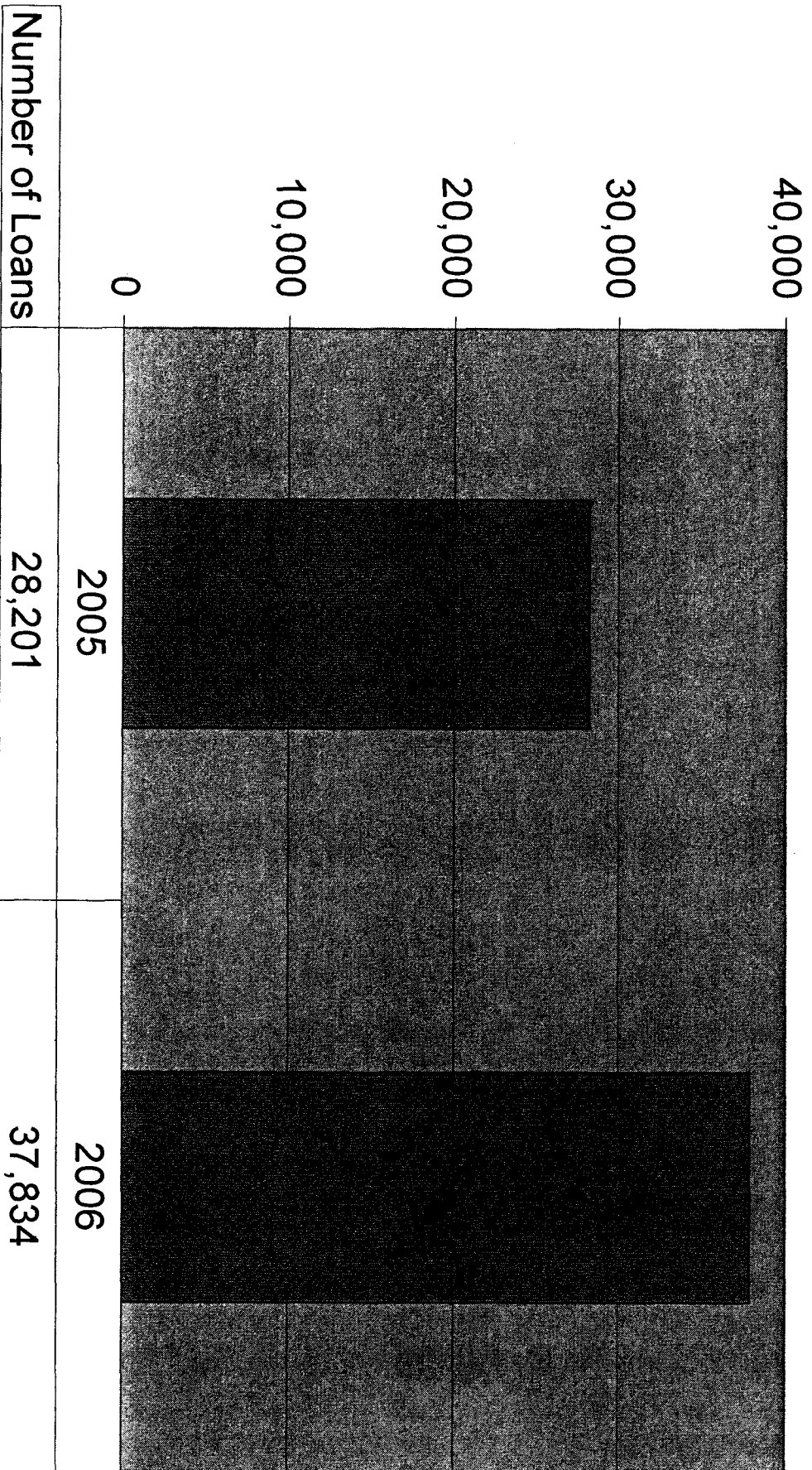
<sup>2</sup> Maximum amount financed and finance charge permitted by law.

|   |     |               |    |                   |
|---|-----|---------------|----|-------------------|
| <b>7. Total of defaulted loans in 2006</b>  | No. | <u>3,435</u>  | \$ | <u>1,256,777</u>  |
| <b>a. Total of loans recovered</b>  | No. | <u>155</u>    | \$ | <u>13,671</u>     |
| <b>b. Total of loans charged off</b>  | No. | <u>3,295</u>  | \$ | <u>1,245,406</u>  |
| <b>c. Total number of bankruptcies</b>  | No. | <u>30</u>     |    |                   |
| <b>d. Total number of garnishments</b>  | No. | <u>147</u>    |    |                   |
| <b>e. Total number of repossessions in 2006</b>   | No. | <u>0</u>      |    |                   |
| <br>  |     |               |    |                   |
| <b>8. Number of loans renewed (refinanced/extended/rolled)</b>  | No. | <u>27,487</u> | \$ | <u>12,564,574</u> |
| <b>a. Number of loans renewed as a % of total loans made</b>  |     |               |    | <u>72.65%</u>     |
| <br>  |     |               |    |                   |
| <b>9. Total number of individual consumers to whom small installment loans were made to in 2006<sup>3</sup></b> | No. | <u>15,354</u> |    |                   |
| <b>a. Number of individual consumers with 4 or fewer new or refinanced loans in 2006</b>                        | No. | <u>13,692</u> |    |                   |
| <b>b. Number of individual consumers with 5 or more new or refinanced loans in 2006</b>                         | No. | <u>1,662</u>  |    |                   |

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<sup>3</sup> The numbers do not account for consumers that may have received loans from more than one lender.

## Colorado Small Installment Loans 2005 - 2006 Volume\*



\*UCCC Section 5-2-214 went into effect August 1, 2004. The information reflects the first two full years of data.