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2010 SUPERVISED LENDERS
ANNUAL REPORT

This is a composite of select information from all reports submitted to the Administrator of the Uniform Consumer Credit Code pursuant to § 5-2-304(2), C.R.S. It does not include data related to deferred deposit/payday loans or loans made pursuant to § 5-2-214. This information has not been independently verified.

Number of licensed locations reporting data for 2010¹

488

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Supervised loans made, serviced, or taken by assignment in 2010	No. <u>43,909</u>	\$ <u>244,248,563</u>
a. Supervised loans (open end/revolving)	No. <u>17,337</u>	\$ <u>25,916,506</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>1,185</u>	\$ <u>668,346</u>
\$ 1,001 - 3,000	No. <u>4,459</u>	\$ <u>8,750,982</u>
In excess of \$3,000	No. <u>20,928</u>	\$ <u>208,912,729</u>
Total closed end/fixed term	No. <u>26,572</u>	\$ <u>218,332,057</u>
c. Average lifetime ceiling rate/cap rate on supervised loans (open end/revolving)	<u>29.129%</u>	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	<u>25.525%</u>	APR
\$ 1,001 - 3,000	<u>30.059%</u>	APR
In excess of \$3,000	<u>19.989%</u>	APR
e. Primary security on supervised loans	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Unsecured – signature only (open end/revolving)	No. <u>17,118</u>	\$ <u>14,386,385</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>9,087</u>	\$ <u>49,756,467</u>
3. Real estate (open end/revolving)	No. <u>219</u>	\$ <u>11,530,121</u>
4. Real estate (closed end/fixed term)	No. <u>712</u>	\$ <u>28,126,269</u>
5. Household goods	No. <u>8,080</u>	\$ <u>53,629,242</u>
6. Automobiles	No. <u>6,394</u>	\$ <u>75,934,297</u>
7. Multiple collateralized loans	No. <u>1,638</u>	\$ <u>9,276,738</u>
8. Mobile homes	No. <u>16</u>	\$ <u>356,888</u>
9. Other	No. <u>645</u>	\$ <u>1,252,156</u>

¹ This number consists of 223 individual lenders – some with multiple licensed locations.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
2. Consumer credit transactions outstanding as of December 31, 2010		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>121,841</u>	\$ <u>1,079,163,093</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) ²	No. <u>134,124</u>	\$ <u>1,250,893,102</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) ³	No. <u>115,614</u>	\$ <u>1,883,095,598</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) ³	No. <u>9,118</u>	\$ <u>60,636,731</u>
3. Consumer credit transactions made or taken by assignment in 2010 subject to the Home Ownership & Equity Protection Act (HOEPA)⁴	No. <u>0</u>	\$ <u>0</u>
4. Consumer credit transactions made or taken by assignment in 2010 subject to the Colorado Consumer Equity Protection Act (CCEPA)⁴	No. <u>1</u>	\$ <u>57,055</u>
5. Consumer credit sales and consumer leases purchased or taken by assignment in 2010	No. <u>56,518</u>	\$ <u>1,197,523,645</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
6. Delinquencies (no payment for 90 days or more) as of December 31, 2010 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>6,780</u>	\$ <u>93,113,794</u>
7. Defaults, as defined by creditor, as of December 31, 2010 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>57,074</u>	\$ <u>365,428,284</u>
a. Number of lawsuits filed in 2010	No. <u>1,319</u>	
b. Number of consumers filing bankruptcy in 2010	No. <u>8,817</u>	
c. Number of repossessions in 2010	No. <u>6,539</u>	
d. NSF fees collected in 2010		\$ <u>575,040</u>

² Includes supervised loans reported on line 2a.

³ Includes only those consumer credit sales and leases reported by licensed lenders, not all consumer credit sales and leases outstanding in Colorado as of December 31, 2010.

⁴ Includes only those loans reported by licensed lenders, not all high cost loans in Colorado.

⁵ Includes finance charges. Does not include first mortgage loans used to purchase or refinance the purchase of a principal residence or dwelling.