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2013 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, pawn loans, or loans made pursuant to § 5-2-214. This information has not been independently verified.

Number of licensed locations reporting data for 2013¹

489

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Supervised loans made, serviced, or taken by assignment in 2013	No. <u>42,817</u>	\$ <u>630,318,627</u>
a. Supervised loans (open end/revolving)	No. <u>11,877</u>	\$ <u>381,386,537</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>844</u>	\$ <u>525,183</u>
\$ 1,001 - 3,000	No. <u>5,618</u>	\$ <u>11,364,467</u>
In excess of \$3,000	No. <u>24,478</u>	\$ <u>237,042,440</u>
Total closed end/fixed term	No. <u>30,940</u>	\$ <u>248,932,090</u>
c. Average lifetime ceiling rate/cap rate on supervised loans (open end/revolving)	<u>22.797</u>	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	<u>28.405</u>	APR
\$ 1,001 - 3,000	<u>30.932</u>	APR
In excess of \$3,000	<u>21.089</u>	APR
e. Primary security on supervised loans	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Unsecured – signature only (open end/revolving)	No. <u>8,271</u>	\$ <u>23,061,430</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>15,942</u>	\$ <u>88,591,127</u>
3. Real estate (open end/revolving)	No. <u>3,619</u>	\$ <u>358,609,110</u>
4. Real estate (closed end/fixed term)	No. <u>1,866</u>	\$ <u>59,115,118</u>
5. Household goods	No. <u>2,206</u>	\$ <u>9,759,733</u>
6. Automobiles	No. <u>8,139</u>	\$ <u>72,759,412</u>
7. Multiple collateralized loans	No. <u>2,262</u>	\$ <u>15,013,010</u>
8. Mobile homes	No. <u>14</u>	\$ <u>312,340</u>
9. Other	No. <u>498</u>	\$ <u>3,097,347</u>

¹ This number consists of 211 individual lenders – some with multiple licensed locations.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
2. Consumer credit transactions outstanding as of December 31, 2013		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>47,826</u>	\$ <u>805,099,652</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) ²	No. <u>92,393</u>	\$ <u>1,719,907,933</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) ³	No. <u>102,691</u>	\$ <u>1,623,644,256</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) ³	No. <u>10,342</u>	\$ <u>93,952,057</u>
3. Consumer credit transactions made or taken by assignment in 2013 subject to the Home Ownership & Equity Protection Act (HOEPA)⁴	No. <u>25</u>	\$ <u>2,450,850</u>
4. Consumer credit transactions made or taken by assignment in 2013 subject to the Colorado Consumer Equity Protection Act (CCEPA)⁴	No. <u>54</u>	\$ <u>2,706,225</u>
5. Consumer credit sales and consumer leases purchased or taken by assignment in 2013	No. <u>43,908</u>	\$ <u>949,497,891</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
6. Delinquencies (no payment for 90 days or more) as of December 31, 2013 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>4,530</u>	\$ <u>74,232,158</u>
7. Defaults, as defined by creditor, as of December 31, 2013 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>54,818</u>	\$ <u>250,769,452</u>
a. Number of lawsuits filed in 2013	No. <u>3,960</u>	
b. Number of consumers filing bankruptcy in 2013	No. <u>9,001</u>	
c. Number of repossessions in 2013	No. <u>3,280</u>	
d. NSF fees collected in 2013		\$ <u>145,895</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, 2013.

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.