

**2022 APPENDIX F - OTHER SUPERVISED LOANS**  
**(SUBJECT TO THE COLORADO UNIFORM CONSUMER CREDIT CODE)**

**SUPERVISED LENDER INFORMATION**

All data is self reported by licensees and has not been audited. Any entities that are under investigation may not be included in the composite reports.

**SUPERVISED LOANS - ORIGINATIONS**

(A supervised loan is a consumer loan with an APR or Cap Rate (if adjustable) in excess of 12%)

	<u>Number</u>	<u>Amount financed</u>	<u>Average Term (Months)</u>
1. Total Closed-end supervised loans.	37,033	\$ 368,979,347.98	50.68
2. Closed-end supervised loans by amount financed.	<u>Number</u>	<u>Amount financed</u>	<u>Average Term</u>
a. \$0 - \$1,000	1,072	\$ 777,243.79	8.87
b. \$1,001 - \$3,000	4,213	\$ 8,859,970.77	29.19
c. \$3,001 - \$5,000	4,518	\$ 18,527,908.20	42.44
d. \$5,001 - \$10,000	11,209	\$ 83,969,490.84	55.05
e. \$10,001 - \$15,000	9,052	\$ 112,987,530.39	58.63
f. \$15,001 - \$20,000	4,343	\$ 74,236,765.64	58.60
g. \$20,001 - \$30,000	1,931	\$ 45,090,098.18	60.75
h. \$30,001 - \$50,000	629	\$ 20,197,252.85	64.70
i. \$50,001 - \$75,000	56	\$ 3,445,961.38	84.95
3. Total open-end supervised loans.	<u>Number</u>	<u>Amount financed</u>	
	2,050	\$ 10,880,493.25	
4. Open-end supervised loans by amount financed.	<u>Number</u>	<u>Amount financed</u>	
a. \$0 - \$1,000	783	\$ 150,321.05	
b. \$1,001 - \$3,000	182	\$ 400,785.06	
c. \$3,001 - \$5,000	221	\$ 875,955.70	
d. \$5,001 - \$10,000	440	\$ 3,178,630.43	
e. \$10,001 - \$15,000	259	\$ 3,125,243.89	
f. \$15,001 - \$20,000	120	\$ 2,046,779.24	
g. \$20,001 - \$30,000	38	\$ 878,879.31	
h. \$30,001 - \$50,000	7	\$ 223,898.57	
i. \$50,001 - \$75,000	0	\$ -	

		<u>Number</u>	<u>Amount financed</u>
5.	Total Supervised loans to active military members/dependents.	1,725	\$ 8,605,960.69
		<u>Number</u>	<u>Amount financed</u>
6.	Supervised loans by security.		
a.	Unsecured.	23,429	\$ 201,407,251.29
b.	Motor Vehicle.	12,661	\$ 167,083,455.90
c.	Personal Property / Household Goods.	1,596	\$ 8,149,325.70
d.	Lawsuit Judgement.	541	\$ 604,089.00
e.	Insurance Premium.	166	\$ 300,701.22
f.	Multiple Collateral.	0	\$ -
g.	Other.	74	\$ 1,405,567.60
7.	Average APR and Cap Rate on closed-end supervised loans.	<u>APR</u>	
		21.94%	
8.	Average APR and Cap Rate on closed-end supervised loans by amount financed.	<u>APR</u>	
a.	\$0 - \$1,000	26.12%	
b.	\$1,001 - \$3,000	28.15%	
c.	\$3,001 - \$5,000	23.69%	
d.	\$5,001 - \$10,000	21.19%	
e.	\$10,001 - \$15,000	20.44%	
f.	\$15,001 - \$20,000	19.88%	
10.	Penetration rate of ancillary products on supervised loans.		<u>Percentage</u>
a.	Credit Life Insurance.		24.92%
b.	Credit accident and health insurance.		22.57%
c.	Involuntary unemployment insurance.		19.56%
d.	Property Insurance.		0.31%
e.	Guaranteed Automobile Protection (GAP).		8.28%
f.	Other.		2.73%

<b>11.</b>	Penetration rate of number of ancillary products on supervised loans.	<u>Percentage</u>
<b>a.</b>	% of supervised loans with 0 ancillary products.	63.83%
<b>b.</b>	% of supervised loans with 1 ancillary product.	19.82%
<b>c.</b>	% of supervised loans with 2 ancillary products.	8.84%
<b>d.</b>	% of supervised loans with 3 ancillary products.	6.21%
<b>e.</b>	% of supervised loans with 4 or more ancillary products.	1.32%

**SUPERVISED LOANS - TAKEN BY ASSIGNMENT**

(A supervised loan is a consumer loan with an APR or Cap Rate (if adjustable) in excess of 12%)

<b>12.</b>	Total closed-end supervised loans.	<u>Number</u>	<u>Amount financed</u>
		84,555	\$ 699,239,345.47
<b>13.</b>	Closed-end supervised loans by amount financed.	<u>Number</u>	<u>Amount financed</u>
<b>a.</b>	<b>\$0 - \$1,000</b>	19,058	\$ 8,565,963.97
<b>b.</b>	<b>\$1,001 - \$3,000</b>	14,439	\$ 27,784,164.86
<b>c.</b>	<b>\$3,001 - \$5,000</b>	11,825	\$ 50,808,303.99
<b>d.</b>	<b>\$5,001 - \$10,000</b>	16,104	\$ 125,248,031.08
<b>e.</b>	<b>\$10,001 - \$15,000</b>	8,689	\$ 112,188,008.31
<b>f.</b>	<b>\$15,001 - \$20,000</b>	5,672	\$ 102,364,591.52
<b>g.</b>	<b>\$20,001 - \$30,000</b>	5,387	\$ 135,742,712.20
<b>h.</b>	<b>\$30,001 - \$50,000</b>	3,328	\$ 436,073,819.16
<b>i.</b>	<b>\$50,001 - \$75,000</b>	52	\$ 3,388,714.94
		<u>Number</u>	<u>Amount financed</u>
<b>14.</b>	Total open-end supervised loans.	235	\$ 1,284,739.33

<b>15.</b>	Open-end loans by loan amount.	<u><b>Number</b></u>	<u><b>Amount financed</b></u>
<b>a.</b>	<b>\$0 - \$1,000</b>	60	\$ 40,852.37
<b>b.</b>	<b>\$1,001 - \$3,000</b>	94	\$ 175,292.72
<b>c.</b>	<b>\$3,001 - \$5,000</b>	40	\$ 155,691.27
<b>d.</b>	<b>\$5,001 - \$10,000</b>	19	\$ 125,771.13
<b>e.</b>	<b>\$10,001 - \$15,000</b>	4	\$ 52,131.84
<b>f.</b>	<b>\$15,001 - \$20,000</b>	3	\$ 58,000.00
<b>g.</b>	<b>\$20,001 - \$30,000</b>	2	\$ 60,000.00
<b>h.</b>	<b>\$30,001 - \$50,000</b>	11	\$ 472,000.00
<b>i.</b>	<b>\$50,001 - \$75,000</b>	2	\$ 145,000.00

	<u><b>APR</b></u>
<b>16.</b>	Average APR and Cap Rate on closed-end supervised loans.
	21.92%

<b>17.</b>	Average APR and Cap Rate on closed-end supervised loans by amount financed.	<u><b>APR</b></u>
<b>a.</b>	<b>\$0 - \$1,000</b>	22.45%
<b>b.</b>	<b>\$1,001 - \$3,000</b>	25.47%
<b>c.</b>	<b>\$3,001 - \$5,000</b>	23.99%
<b>d.</b>	<b>\$5,001 - \$10,000</b>	21.45%
<b>e.</b>	<b>\$10,001 - \$15,000</b>	19.27%
<b>f.</b>	<b>\$15,001 - \$20,000</b>	18.75%
<b>g.</b>	<b>\$20,001 - \$30,000</b>	17.74%
<b>h.</b>	<b>\$30,001 - \$50,000</b>	17.31%
<b>i.</b>	<b>\$50,001 - \$75,000</b>	7.59%

	<u><b>APR</b></u>
<b>18.</b>	Average APR and Cap Rate on open-end supervised loans.
	21.00%

SUPERVISED LOANS - OUTSTANDING AND NON-PERFORMING

(A supervised loan is a consumer loan with an APR or Cap Rate (if adjustable) in excess of 12%)

	<u>Number</u>	<u>Balance</u>
19. Supervised loans outstanding/performing as of December 31, 2022.	181,365	\$ 1,392,850,544.26
20. Supervised loans delinquent as of December 31, 2022.	16,991	\$ 109,446,200.92
21. Supervised loans placed in a non-performing status in 2022.	17,796	\$ 119,108,819.88
		<u>\$\$\$</u>
22. Recoveries of non-performing supervised loans in 2022.		\$ 7,838,640.19
23. Amount of non-performing supervised loan debt sold to debt buyers in 2022.		\$ 38,217,076.70
	<u>\$\$\$ Assessed</u>	<u>\$\$\$ Collected</u>
24. Late charges assessed and collected on supervised loans in 2022.	\$ 2,028,533.98	\$ 1,179,010.74
25. NSF fees assessed and collected on supervised loans in 2022.	\$ 671,378.53	\$ 408,984.57
26. Number of consumers filing bankruptcy in conjunction with supervised loans in 2022.	<u>Number</u> 18,135	
27. Lawsuits filed against consumers on supervised loans in 2022.	870	

SUPERVISED LOANS - LARGER LENDER SUPPLEMENT

i. Consumer Loan Applications

29. Number of consumers who applied for a consumer loan by credit score.	<u>Number</u>
a. Credit score below 580.	95,640
b. Credit score between 580 and 619.	76,818
c. Credit score between 620 and 659.	113,990
d. Credit score of 660 or above.	182,376
e. No credit score.	2,847
f. Credit score unknown.	34,896

<b>30.</b> Number of consumers whose loan application was denied by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score of 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u><b>Number</b></u>
	86,806
	60,358
	79,880
	89,326
	2,086
	23,036
<b>31.</b> Number of consumers to whom a consumer loan was originated by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score of 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u><b>Number</b></u>
	5,412
	11,894
	20,864
	37,969
	879
	2,709
<b>32.</b> Number of consumers to whom a secured consumer loan was originated by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score over 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u><b>Number</b></u>
	3,279
	3,725
	3,433
	2,674
	20
	227
<b>33.</b> Number of consumers to whom a unsecured consumer loan was originated by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score over 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u><b>Number</b></u>
	2,133
	8,169
	17,428
	35,295
	859
	2,480

34. Number of consumers to whom a supervised loan was originated by credit score.

a. Credit score below 580.

b. Credit score between 580 and 619.

c. Credit score between 620 and 659.

d. Credit score over 660 or above.

e. No credit score.

f. Credit score unknown.

Number

5,411

11,889

20,789

29,395

687

1,129

35. Number of consumers with a pending loan application as of 12/31/22 by credit score.

a. Credit score below 580.

b. Credit score between 580 and 619.

c. Credit score between 620 and 659.

d. Credit score over 660 or above.

e. No credit score.

f. Credit score unknown.

Number

731

787

943

961

5

379

Larger Lender Supplement

ii. Supervised Loans Originated or Taken by Assignment

(A supervised loan is a consumer loan with an APR or Cap Rate (if adjustable) in excess of 12%)

36. Secured supervised loans originated in 2022 by credit score.

Number

Amount Financed

a. Credit score below 580.

3,177

\$ 41,595,092.15

b. Credit score between 580 and 619.

3,330

\$ 42,405,968.96

c. Credit score between 620 and 659.

2,900

\$ 37,572,701.51

d. Credit score over 660 or above.

1,956

\$ 24,549,633.65

e. No credit score.

19

\$ 172,240.00

f. Credit score unknown.

226

\$ 3,103,911.81

37. Unsecured supervised loans originated in 2022 by credit score.

Number

Amount Financed

a. Credit score below 580.

2,137

\$ 18,757,301.71

b. Credit score between 580 and 619.

4,266

\$ 36,041,092.20

c. Credit score between 620 and 659.

6,162

\$ 52,139,688.81

d. Credit score over 660 or above.

7,918

\$ 76,756,225.95

e. No credit score.

1

\$ 3,246.00

f. Credit score unknown.

3,275

\$ 18,761,491.88

38. Secured supervised loans taken by assignment by credit score.

Number

Amount Financed

a. Credit score below 580.

87

\$ 1,222,117.00

b. Credit score between 580 and 619.

226

\$ 3,809,229.00

c. Credit score between 620 and 659.

452

\$ 8,929,346.28

d. Credit score of 660 or above.

622

\$ 13,387,869.73

e. No credit score.

0

\$ -

f. Credit score unknown.

110

\$ 2,309,030.48



<b>39.</b> Unsecured supervised loans taken by assignment by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score of 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u>Number</u>	<u>Amount Financed</u>
	1,152	\$ 851,160.63
	5,773	\$ 19,208,699.11
	14,585	\$ 83,363,002.34
	26,263	\$ 324,303,038.60
	667	\$ 8,605,107.00
	24,776	\$ 209,149,143.86
<b>40.</b> Secured supervised loans refinanced by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score of 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u>Number</u>	<u>Amount Financed</u>
	2,277	\$ 22,349,098.94
	1,658	\$ 15,907,370.23
	1,349	\$ 13,011,797.28
	847	\$ 8,164,818.73
	0	\$ -
	123	\$ 1,850,240.18
<b>41.</b> Unsecured supervised loans refinanced by credit score. <b>a. Credit score below 580.</b> <b>b. Credit score between 580 and 619.</b> <b>c. Credit score between 620 and 659.</b> <b>d. Credit score of 660 or above.</b> <b>e. No credit score.</b> <b>f. Credit score unknown.</b>	<u>Number</u>	<u>Amount Financed</u>
	1,581	\$ 11,381,678.86
	1,893	\$ 16,654,670.51
	2,240	\$ 21,981,733.08
	2,204	\$ 26,035,712.88
	0	\$ -
	1,816	\$ 9,762,392.77

42. Number of secured supervised loans originated or taken by assignment in 2022 (include refinances) of different size, by credit score.

	<u>Number</u>					
	Credit score below 580	Credit score between 580 and 619	Credit Score between 620 and 659	Credit score of 660 or above	No credit score	Credit score unknown
a. \$5,000 or below	349	267	210	169	0	15
b. \$5,001 - \$10,000.	1,110	936	778	556	0	55
c. \$10,001 - \$15,000.	1,103	875	827	568	0	111
d. \$15,001 - \$20,000.	878	796	697	477	0	87
e. \$20,001 - \$30,000.	465	431	487	430	0	62
f. Over \$30,000.	30	47	104	149	0	22

43. Number of unsecured supervised loans originated or taken by assignment in 2022 (include refinances) of different size, by credit score.

	<u>Number</u>					
	Credit score below 580	Credit score between 580 and 619	Credit Score between 620 and 659	Credit score of 660 or above	No credit score	Credit score unknown
a. \$5,000 or below	1,888	6,079	11,040	11,254	145	13,152
b. \$5,001 - \$10,000.	918	2,165	5,093	8,316	210	6,103
c. \$10,001 - \$15,000.	695	1,419	3,353	5,950	133	2,339
d. \$15,001 - \$20,000.	165	302	1,063	3,495	69	1,310
e. \$20,001 - \$30,000.	16	37	429	3,034	85	1,193
f. Over \$30,000 .	2	7	94	2,163	34	875

Larger Lender Supplement

iii. Performance of Quarterly Vintages

46. Supervised loans originated in Quarter One (January 1st 2022 to March 31 2022) by credit score.

	<u>Number</u>	
	<u>Secured</u>	<u>Unsecured</u>
a. Credit score below 580.	689	441
b. Credit score between 580 and 619.	717	928
c. Credit score between 620 and 659.	622	1,383
d. Credit score of 660 or above.	385	2,063
e. No credit score.	8	0
f. Credit score unknown.	49	663

47. For secured supervised loans originated in Q. One (January 1st 2022 to March 31st 2022), how many were in each status as of December 31st 2022, by credit score at time of origination.

	<u>Number</u>					
	Credit score below 580	Credit score between 580 and 619	Credit Score between 620 and 659	Credit score of 660 or above	No credit score	Credit score unknown
a. Paid off.	258	261	197	125	4	14
b. Current.	463	360	333	220	4	30
c. 1 - 29 days past due.	50	23	21	6	0	5
d. 30 - 59 days past due.	8	7	3	2	0	0
e. 60 or more days past due.	23	14	11	1	0	0
f. Charged off.	14	7	5	1	0	0

48. For unsecured supervised loans originated in Quarter One (January 1st 2022 to March 31st 2022), how many were in each status as of December 31st 2022, by credit score at time of origination.

	<u>Number</u>					
	Credit score below 580	Credit score between 580 and 619	Credit Score between 620 and 659	Credit score of 660 or above	No credit score	Credit score unknown
a. Paid off.	126	205	364	496	0	395
b. Current.	303	588	843	1,325	0	211
c. 1 - 29 days past due.	29	33	52	59	0	11
d. 30 - 59 days past due.	9	23	19	22	0	8
e. 60 or more days past due.	28	30	55	76	0	13
f. Charged off.	14	29	37	50	0	25

49. For secured supervised loans originated in Quarter One (January 1st to March 31st 2022), how many were refinanced during 2022, by credit score at time of origination.

	<u>Number</u>					
	Credit score below 580	Credit score between 580 and 619	Credit Score between 620 and 659	Credit score of 660 or above	No credit score	Credit score unknown
a. 0 times.	616	464	439	296	0	40
b. 1 time.	176	188	114	51	0	8
c. 2 times.	23	20	16	8	0	1
d. 3 or more times.	1	0	1	0	0	0

50. For unsecured supervised loans originated in Quarter One (January 1st to March 31st 2022), how many were refinanced during 2022 by credit score at time of origination.

	<u>Number</u>					
	Credit score below 580	Credit score between 580 and 619	Credit Score between 620 and 659	Credit score of 660 or above	No credit score	Credit score unknown
a. 0 times.	409	776	1,144	1,851	0	379
b. 1 time.	84	123	215	163	0	248
c. 2 times.	15	8	17	20	0	36
d. 3 or more times.	1	1	0	2	0	0

52. For secured and unsecured supervised loans originated or taken by assignment during the first quarter of 2022, how many loans were late fees collected and in what amount in 2022, by credit score at time of origination.

	<u>Number</u> Unsecured	<u>\$\$\$</u> Unsecured	<u>Number</u> Secured	<u>\$\$\$</u> Secured
a. Credit score below 580.	589	\$ 9,824.72	573	\$ 8,184.10
b. Credit score between 580 and 619.	550	\$ 9,819.63	319	\$ 4,655.00
c. Credit score between 620 and 659.	612	\$ 10,963.43	254	\$ 3,850.00
d. Credit score of 660 or above.	493	\$ 9,333.03	93	\$ 1,320.00
e. No credit score.	3	\$ 175.66	0	\$ -
f. Credit score unknown.	484	\$ 18,199.79	32	\$ 450.00

54. For secured and unsecured supervised loans originated or taken by assignment during the first quarter of 2022, how many loans were NSF fees collected and in what amount in 2022, by credit score at time of origination.

	<u>Number</u> Unsecured	<u>\$\$\$</u> Unsecured	<u>Number</u> Secured	<u>\$\$\$</u> Secured
a. Credit score below 580.	63	\$ 1,978.00	110	\$ 2,775.00
b. Credit score between 580 and 619.	118	\$ 3,281.71	67	\$ 1,685.00
c. Credit score between 620 and 659.	199	\$ 3,876.93	31	\$ 800.00
d. Credit score of 660 or above.	131	\$ 2,840.60	12	\$ 325.00
e. No credit score.	0	\$ -	0	\$ -
f. Credit score unknown.	15	\$ 375.00	4	\$ 100.00