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## APPENDIX C - ALTERNATIVE CHARGES LOANS

(SUBJECT TO THE COLORADO UNIFORM CONSUMER CREDIT CODE)

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

### Alternative Charges Loans - Originations

1. Number of licensees who originate loans via the internet.

<u>2023</u>	<u>2022</u>
6	5

2. Alternative charges loans (§ 5-2-214, C.R.S.) made, purchased or taken by assignment.  
(Includes refinances).

<u>2023 Number</u>	<u>2023 Amount Financed</u>	<u>2022 Number</u>	<u>2022 Amount Financed</u>	<u>Number % Change</u>	<u>Amount Financed % Change</u>
221,045	\$154,103,507.50	236,870	\$ 159,709,860.56	-6.68%	-3.51%

3. Number and amount financed of alternative charges loans in question 2 by amount financed.

<u>Amounts Financed</u>	<u>2023 Number</u>	<u>2023 Amount Financed</u>	<u>2022 Number</u>	<u>2022 Amount Financed</u>
a. \$100.00 - \$300.00	24,677	\$ 5,190,499.62	29,261	\$ 6,350,196.85
b. \$300.01 - \$500.00	59,987	\$25,454,246.32	64,957	\$27,373,227.31
c. \$500.01 - \$750.00	25,376	\$15,802,414.92	31,597	\$19,898,641.69
d. \$750.01 - \$1,000.00	111,005	\$107,656,346.64	111,055	\$ 106,087,794.71

4. Maximum contracted amount financed and finance charge.

<u>2023 Amount Financed</u>	<u>2023 Finance Charge</u>	<u>2022 Amount Financed</u>	<u>2022 Finance Charge</u>
\$1,000.00	\$ 340.00	\$ 1,000.00	\$340.00

a. Maximum contracted acquisition charge.

<u>2023 Finance Charge</u>	<u>2022 Finance Charge</u>
\$ 100.00	\$100.00

b. Maximum contracted monthly installment account handling charge.

<u>2023 Finance Charge</u>	<u>2022 Finance Charge</u>
\$ 240.00	\$240.00

5. Average contracted alternative charges loans.

<u>2023 Amount Financed</u>	<u>2023 Finance Charge</u>	<u>2022 Amount Financed</u>	<u>2022 Finance Charge</u>	<u>% Change Amount Financed</u>	<u>% Change Finance Charge</u>
\$697.16	\$ 143.35	\$674.25	\$145.42	3.40%	-1.42%

a. average contracted acquisition charge.

<u>2023 Finance Charge</u>	<u>2022 Finance Charge</u>	<u>% Change Finance Charge</u>
\$65.71	\$63.58	3.35%

b. average contracted monthly installment account handling charge.

<u>2023 Finance Charge</u>	<u>2022 Finance Charge</u>	<u>% Change Finance Charge</u>
\$77.64	\$81.85	-5.14%

7. Average contracted loan term

<u>Amount Financed</u>	<u>2023 Days</u>	<u>2022 Days</u>	<u>% Change</u>
Average contracted loan term	135.01	142.53	-5.28%
a. \$100.00 - \$ 300.00	114.30	117.61	-2.81%
b. \$300.01 - \$500.00	115.51	119.21	-3.10%
c. \$500.01 - \$750.00	141.15	147.71	-4.44%
d. \$750.01 - \$1,000.00	169.42	177.04	-4.30%

8. Average contracted annual percentage rate by amount financed.

<u>Amount Financed</u>	<u>APR</u>	<u>APR</u>
a. \$100.00 - \$ 300.00	165.77%	158.75%
b. \$300.01 - \$500.00	113.25%	113.59%
c. \$500.01 - \$750.00	99.23%	97.95%
d. \$750.01 - \$1,000.00	81.84%	80.91%

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9. Number of individual consumers who originated alternative charges loans. The total number of consumers is overstated due to consumers obtaining loans from more than one licensee.

<b><u>2023 Number</u></b>	<b><u>2022 Number</u></b>	<b><u>Number % Change</u></b>
96,226	128,458	-25.09%

<b><u>Consumers With Number of Loans</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
a. Number of consumers with 1 to 2 loans.	64,758	73,195
b. Number of consumers with 3 to 4 loans.	23,984	38,198
c. Number of consumers with 5 to 7 loans.	5,850	11,492
d. Number of consumers with 8 to 10 loans.	928	2,693
e. Number of consumers with 11 to 13 loans.	485	1,866
f. Number of consumers with more than 13 loans.	221	1,014

PERFORMING LOANS THAT PAID IN FULL OR WERE REFINANCED

10. Number of alternative charges loans refinanced.

Total number of loans refinanced.

<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>% Change</u></b>
39,492	38,892	1.54%

<b><u>Number of Loans</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
a. Number of loans refinanced within 7 days of maturity.	624	564
b. Number of loans refinanced between 8 days and 1 month of maturity.	2,711	2,571
c. Number of loans refinanced between 1-2 months of maturity.	5,207	5,012
d. Number of loans refinanced between 2-3 months of maturity.	6,734	6,562
e. Number of loans refinanced between 3-4 months of maturity.	6,718	6,578
f. Number of loans refinanced between 4-5 months of maturity.	4,042	4,078
g. Number of loans refinanced between 5-6 months of maturity.	3,004	3,036
h. Number of loans refinanced in excess of 6 months of maturity.	10,361	10,373
i. Number of loans refinanced at or after maturity.	91	118

11. Number of alternative charges loans paid in full.

Total number of paid loans.

<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>% Change</u></b>
162,477	171,361	-5.18%

<b><u>Number of Loans</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
a. Number of loans paid in full within 7 days of maturity.	12,793	9,942
b. Number of loans paid in full between 8 days and 1 month of maturity.	27,066	29,723
c. Number of loans paid in full between 1-2 months of maturity.	26,970	49,656
d. Number of loans paid in full between 2-3 months of maturity.	22,716	21,482
e. Number of loans paid in full between 3-4 months of maturity.	9,384	9,899
f. Number of loans paid in full between 4-5 months of maturity.	4,916	6,544
g. Number of loans paid in full between 5-6 months of maturity.	2,062	2,701
h. Number of loans paid in full in excess of 6 months of maturity.	8,599	9,332
i. Number of loans paid in full at or after maturity.	47,971	32,082

12. Average actual alternative charges loans.

	<b><u>Amount Financed</u></b>	<b><u>Finance Charge</u></b>	<b><u>Amount Financed</u></b>	<b><u>Finance Charge</u></b>	<b><u>Amount Financed</u></b>	<b><u>Finance Charge</u></b>
Average actual alternative charges loans.	\$714.31	\$ 125.55	\$659.19	\$122.57	8.36%	2.43%

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a. Average actual acquisition fee.

<b><u>2023</u></b>	<b><u>2022</u></b>
\$61.79	\$57.86

b. Average actual monthly installment account handling charge.

<b><u>2023</u></b>	<b><u>2022</u></b>
\$63.76	\$64.71

13. Average actual loan term (include paid and refinanced loans).

<b><u>2023 Days</u></b>	<b><u>2022 Days</u></b>	<b><u>% Change</u></b>
117.77	104.15	13.08%

14. Average actual annual percentage rate (include paid and refinanced loans)

<b><u>2023 APR</u></b>	<b><u>2022 APR</u></b>	<b><u>% Change</u></b>
100.75%	122.06%	-17.46%

ALTERNATIVE CHARGES LOANS OUTSTANDING AND NON-PERFORMING

15. Alternative charges loans performing as of December 31.

<u>2023 Number</u>	<u>2023 Balance</u>	<u>2023 Number</u>	<u>2023 Balance</u>	<u>% Change Number</u>	<u>% Change Balance</u>
52,757	\$27,760,921.78	60,730	\$35,372,667.72	-13.13%	-21.52%

16. Alternative charges loans delinquent as of December 31.

<u>2023 Number</u>	<u>2023 Balance</u>	<u>2023 Number</u>	<u>2023 Balance</u>	<u>% Change Number</u>	<u>% Change Balance</u>
40,136	\$18,469,074.60	38,206	\$15,653,645.03	5.05%	17.99%

17. Alternative charges loans placed in a non-performing status.

<u>2023 Number</u>	<u>2023 Balance</u>	<u>2023 Number</u>	<u>2023 Balance</u>	<u>% Change Number</u>	<u>% Change Balance</u>
33,832	\$15,494,625.78	32,710	\$15,231,419.03	3.43%	1.73%

18. Recoveries of non-performing alternative charges loans.

<u>2023 Dollar Amount</u>	<u>2022 Dollar Amount</u>	<u>% Change</u>
\$ 966,436.44	\$ 1,204,841.65	-19.79%

19. Late charges collected.

<u>2023 Dollar Amount</u>	<u>2022 Dollar Amount</u>	<u>% Change</u>
\$ 321,309.44	\$371,173.02	-13.43%

20. NSF fees collected.

<u>2023 Dollar Amount</u>	<u>2022 Dollar Amount</u>	<u>% Change</u>
\$ 518,032.62	\$881,926.94	-41.26%

21. Amount of non-performing debt sold to debt buyers.

<u>2023 Dollar Amount</u>	<u>2022 Dollar Amount</u>	<u>% Change</u>
\$ 1,955,423.79	\$ 2,750,115.93	-28.90%

22. Number of consumers filing bankruptcy.

<u>2023 Number</u>	<u>2022 Number</u>	<u>% Change</u>
2,357	969	143.24%

23. Number of lawsuits initiated/filed against consumers.

<u>2023 Number</u>	<u>2022 Number</u>	<u>% Change</u>
24	159	-84.91%

**ALTERNATIVE CHARGES LOANS - LARGER LENDER SUPPLEMENT**

Applications and loans originated.

24. Number of consumers who applied for alternative charges loans.

<b><u>2023 Number</u></b>	<b><u>2022 Number</u></b>
163,027	215,461

25. Number of consumers who were denied alternative charges loans.

<b><u>2023 Number</u></b>	<b><u>2022 Number</u></b>
60,944	86,153

26. Number of consumers to whom alternative charges loans were originated.

<b><u>2023 Number</u></b>	<b><u>2022 Number</u></b>
100,225	132,231

27. Number of consumers with a pending loan application as of December 31.

<b><u>2023 Number</u></b>	<b><u>2022 Number</u></b>
94	0

28. Number of loans originated to consumers who had paid a prior loan by timeframe:

<u>Timeframe</u>	<u>2023</u>	<u>2022</u>
a. Prior loan paid in full within 7 days.	74,684	70,892
b. Prior loan paid in full between 8 and 30 days.	13,558	24,272

Annual loan performance

29. As of January 1st, alternative charges loans which were:

<u>Loan Status</u>	<u>2023 Number</u>	<u>2022 Balance</u>	<u>2023 Number</u>	<u>2023 Balance</u>
a. Current.	57,501	\$32,830,365.50	49,309	\$26,537,721.08
b. 1-29 days past due.	7,349	\$ 3,040,209.62	5,329	\$ 1,741,330.15
c. 30 - 59 days past due.	4,364	\$ 957,773.07	4,685	\$957,570.24
d. 60 or more days past due.	12,576	\$ 1,933,492.43	21,533	\$ 4,955,559.45

30. For alternative charges loans which were held on January 1st, number in each status as of December 31st.

<u>2023 Status</u>	<u>Current</u>	<u>1-29 days past due</u>	<u>30-59 days past due</u>	<u>60 or more days past due</u>
a. Paid in full (December 31 status).	52,089	5,348	3,289	10,422
b. Performing (December 31 status).	658	91	12	21
c. Delinquent (December 31 status).	472	33	31	170
d. Non-performing (December 31 status).	4,282	1,877	1,032	1,963

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<b><u>2022 Status</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30-59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. Paid in full (December 31 status).	46,759	3,958	3,503	9,883
b. Performing (December 31 status).	106	26	7	12
c. Delinquent (December 31 status).	343	121	106	346
d. Non-performing (December 31 status).	2,101	1,224	1,069	11,292

31. For alternative charges loans which were held on January 1st, amount in each status as of December 31st.

<b><u>2023 Status</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. Paid in full (December 31 status).	\$ 28,822,746.72	\$ 1,873,022.98	\$331,693.83	\$725,944.48
b. Performing (December 31 status).	\$533,222.67	\$ 66,631.00	\$ 1,628.68	\$ 3,352.69
c. Delinquent (December 31 status).	\$254,522.57	\$ 8,203.34	\$ 2,856.03	\$ 9,639.40
d. Non-performing (December 31 status).	\$ 2,157,010.38	\$ 1,079,063.49	\$621,594.53	\$ 1,194,555.86

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<b><u>2022 Status</u></b>	<b>Current</b>	<b>1-29 days past due</b>	<b>30 - 59 days past due</b>	<b>60 or more days past due</b>
a. Paid in full (December 31 status).	\$ 24,306,224.71	\$ 951,994.62	\$331,663.41	\$592,743.88
b. Performing (December 31 status).	\$79,497.70	\$ 18,701.47	\$344.68	\$671.38
c. Delinquent (December 31 status).	\$170,212.70	\$ 29,777.74	\$ 28,346.48	\$209,232.28
d. Non-performing (December 31 status).	\$ 1,127,423.66	\$ 609,406.53	\$535,315.80	\$ 3,969,802.70

32. For alternative charges loans which were held on January 1st, number which had been refinanced as of December 31st.

<b><u>2023 Number of Refinances</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. No times.	43,575	5,562	2,618	4,951
b. One time.	4,911	553	497	3,363
c. Two times.	5,419	608	634	3,361
d. Three or more times.	3,416	626	615	901

<b><u>2022 Number of Refinances</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. No times.	37,689	4,007	2,800	15,268
b. One time.	5,203	444	531	2,312
c. Two times.	4,087	422	615	2,995
d. Three or more times.	2,330	457	739	958

33. For consumers with alternative charge loans as of January 1st, number from whom late fees were collected.

<b><u>2023 Number of times late Fees Collected</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. No times.	53,554	6,132	3,393	10,353
b. One time.	3,843	1,123	944	2,210
c. Two times.	80	63	22	17
d. Three or more times.	22	29	5	0

<b><u>2022 Number of times late Fees Collected</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. No times.	45,374	4,089	3,785	19,870
b. One time.	3,795	1,168	873	1,641
c. Two times.	115	56	21	20
d. Three or more times.	21	14	6	2

34. For consumers with alternative charge loans as of January 1st, number from whom NSF fees were collected.

<b><u>2023 Number of times an NSF was Collected</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. No times.	52,748	5,877	3,467	10,970
b. One time.	3,995	1,062	796	1,579
c. Two times.	471	228	53	22
d. Three or more times.	285	180	48	9

<b><u>2022 Number of times an NSF was Collected</u></b>	<b><u>Current</u></b>	<b><u>1-29 days past due</u></b>	<b><u>30 - 59 days past due</u></b>	<b><u>60 or more days past due</u></b>
a. No times.	44,839	4,109	3,907	20,154
b. One time.	3,962	990	714	1,342
c. Two times.	335	124	37	21
d. Three or more times.	169	104	27	16

ALTERNATIVE CHARGES LOANS - LARGER LENDER SUPPLEMENT

Quarterly loan performance

35. By quarter of origination, number of alternative charges loans in each status as of December 31st.

<b><u>December 31st 2023 status</u></b>	<b><u>Quarter one Origination (January 1 - March 31)</u></b>	<b><u>Quarter two Origination (April 1st - June 30th)</u></b>
a. Paid in Full	40,871	41,476
b. Current.	3,647	5,195
c. 1 - 29 days past due.	419	823
d. 30-59 days past due.	178	477
e. Over 60 days past due.	4,559	7,304

<b><u>December 31st 2022 status</u></b>	<b><u>Quarter one Origination (January 1 - March 31)</u></b>	<b><u>Quarter two Origination (April 1st - June 30th)</u></b>
a. Paid in full.	41,219	43,307
b. Current.	3,967	5,137
c. 1 - 29 days past due.	358	561
d. 30-59 days past due.	129	360
e. Over 60 days past due.	4,588	7,626

36. By quarter of loan origination, number of loans for which late charges were assessed and collected and dollar amount.

<b><u>2023 Quarter of origination:</u></b>	<b><u>Number Assessed</u></b>	<b><u>\$\$\$ Assessed</u></b>	<b><u>Number Collected</u></b>	<b><u>\$\$\$ Collected</u></b>
a. Quarter one (January 1st to March 31st).	3,215	\$ 103,335.00	2,499	\$ 45,423.00
b. Quarter two (April 1st to June 30th).	4,559	\$ 104,305.00	2,903	\$ 62,345.00

<b><u>2022 Quarter of origination:</u></b>	<b><u>Number Assessed</u></b>	<b><u>\$\$\$ Assessed</u></b>	<b><u>Number Collected</u></b>	<b><u>\$\$\$ Collected</u></b>
a. Quarter one (January 1st to March 31st).	2,648	\$ 55,327.03	2,184	\$ 36,227.59
b. Quarter two (April 1st to June 30th).	2,791	\$ 59,870.00	1,474	\$ 23,459.16

37. By quarter of loan origination, number of loans for which NSF fees were assessed and collected and dollar amount.

<b><u>2023 Quarter of origination:</u></b>	<b><u>Number Assessed</u></b>	<b><u>\$\$\$ Assessed</u></b>	<b><u>Number Collected</u></b>	<b><u>\$\$\$ Collected</u></b>
a. Quarter one (January 1st to March 31st).	7,942	\$ 240,100.00	4,310	\$121,292.00
b. Quarter two (April 1st to June 30th).	8,557	\$ 248,975.00	4,061	\$114,902.00

<b><u>2022 Quarter of origination:</u></b>	<b><u>Number Assessed</u></b>	<b><u>\$\$\$ Assessed</u></b>	<b><u>Number Collected</u></b>	<b><u>\$\$\$ Collected</u></b>
a. Quarter one (January 1st to March 31st).	7,954	\$ 216,650.00	3,747	\$ 96,037.99
b. Quarter two (April 1st to June 30th).	11,390	\$ 320,088.17	5,272	\$144,111.30

38. By the end of the year, number of alternative charges loans refinanced by quarter of loan origination.

<b><u>2023 Number of Times Refinanced</u></b>	<b><u>Quarter one (January 1 - March 31)</u></b>	<b><u>Quarter two (April 1st - June 30th)</u></b>
a. No times.	45,058	52,132
b. One time.	2,044	1,566
c. Two times.	1,158	617
d. Three or more times.	1,414	960

<b><u>2022 Number of Times Refinanced</u></b>	<b><u>Quarter one (January 1 - March 31)</u></b>	<b><u>Quarter two (April 1st - June 30th)</u></b>
a. No times.	46,004	51,524
b. One time.	2,450	3,506
c. Two times.	1,231	1,385
d. Three or more times.	576	576