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## **APPENDIX F - OTHER SUPERVISED LOANS**

(SUBJECT TO THE UNIFORM CONSUMER CREDIT CODE)

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%)

#### **1. Total Closed-end supervised loans.**

2022 Number: 37,033	2022 Amount financed: \$368,979,347.98	2022 Average Term: 50.68
2023 Number: 42,926	2023 Amount financed: \$410,981,740.29	2023 Average Term: 51.02
2024 Number: 826,863	2024 Amount financed: \$701,435,920.00	2024 Average Term: 11.92

#### **2. Closed-end supervised loans by amount financed. Product or Product Warranty**

##### **\$0 - \$1,000 Amount Financed**

2022 Number: 1,072	2022 Amount financed: \$777,243.79	2022 Average Term: 8.87
2023 Number: 3,501	2023 Amount financed: \$1,706,242.07	2023 Average Term: 9.23
2024 Number: 729,721	2024 Amount financed: \$192,096,158.16	2024 Average Term: 8.96

##### **\$1,001 - \$3,000 Amount Financed**

2022 Number: 4,213	2022 Amount financed: \$8,859,970.77	2022 Average Term: 29.19
2023 Number: 4,478	2023 Amount financed: \$9,282,585.26	2023 Average Term: 25.75
2024 Number: 57,209	2024 Amount financed: \$91,326,016.44	2024 Average Term: 14.91

##### **\$3,001 - \$5,000 Amount Financed**

2022 Number: 4,518	2022 Amount financed: \$18,527,908.2	2022 Average Term: 42.44
2023 Number: 5,151	2023 Amount financed: \$21,256,236.98	2023 Average Term: 40.06
2024 Number: 10,440	2024 Amount financed: \$40,919,692.01	2024 Average Term: 27.87

##### **\$5,001 - \$10,000 Amount Financed**

2022 Number: 11,209	2022 Amount financed: \$83,969,490.84	2022 Average Term: 55.05
2023 Number: 12,442	2023 Amount financed: \$92,639,357.39	2023 Average Term: 53.57
2024 Number: 12,892	2024 Amount financed: \$93,576,664.47	2024 Average Term: 47.42

##### **\$10,001 - \$15,000 Amount Financed**

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2022 Number: 9,052	2022 Amount financed: \$112,987,530.39	2022 Average Term: 58.63
2023 Number: 9,018	2023 Amount financed: \$111,684,567.08	2023 Average Term: 60.21
2024 Number: 7,380	2024 Amount financed: \$91,893,675.41	2024 Average Term: 62.2

### \$15,001 - \$20,000 Amount Financed

2022 Number: 4,343	2022 Amount financed: \$74,236,765.64	2022 Average Term: 58.6
2023 Number: 5,047	2023 Amount financed: \$86,688,998.84	2023 Average Term: 63.86
2024 Number: 5,575	2024 Amount financed: \$95,978,904.8	2024 Average Term: 66.66

### \$20,001 - \$30,000 Amount Financed

2022 Number: 1,931	2022 Amount financed: \$45,090,098.18	2022 Average Term: 60.75
2023 Number: 2,220	2023 Amount financed: \$52,019,276.50	2023 Average Term: 77.65
2024 Number: 2,995	2024 Amount financed: \$70,816,075.89	2024 Average Term: 74.73

### \$30,001 - \$50,000 Amount Financed

2022 Number: 629	2022 Amount financed: \$20,197,252.85	2022 Average Term: 64.7
2023 Number: 982	2023 Amount financed: \$30,557,532.02	2023 Average Term: 108.55
2024 Number: 562	2024 Amount financed: \$19,987,307.2	2024 Average Term: 96.35

### \$50,001 - \$75,000 Amount Financed

2022 Number: 56	2022 Amount financed: \$3,445,961.38	2022 Average Term: 84.95
2023 Number: 87	2023 Amount financed: \$5,146,944.15	2023 Average Term: 240.79
2024 Number: 89	2024 Amount financed: \$4,841,425.65	2024 Average Term: 193.61

## 3. Total open-end supervised loans.

2022 Number: 2,050	2022 Amount financed: \$10,880,493.25
2023 Number: 429	2023 Amount financed: \$913,681.13
2024 Number: 3,264	2024 Amount financed: \$1,463,214.35

## 4. Open-end supervised loans by amount financed.

### \$0 - \$1,000 Amount Financed

2022 Number: 783	2022 Amount financed: \$150,321.05
2023 Number: 358	2023 Amount financed: \$131,750.00

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2024 Number: 3,264      2024 Amount financed: \$963,248.57

**\$1,001 - \$3,000 Amount Financed**

2022 Number: 182      2022 Amount financed: \$400,785.06

2023 Number: 5      2023 Amount financed: \$11,287.36

2024 Number: 3      2024 Amount financed: \$3,046.84

**\$3,001 - \$5,000 Amount Financed**

2022 Number: 221      2022 Amount financed: \$875,955.7

2023 Number: 16      2023 Amount financed: \$66,935.23

2024 Number: 0      2024 Amount financed: \$0

**\$5,001 - \$10,000 Amount Financed**

2022 Number: 440      2022 Amount financed: \$3,178,630.43

2023 Number: 20      2023 Amount financed: \$154,294.79

2024 Number: 1      2024 Amount financed: \$9,360.2

**\$10,001 - \$15,000 Amount Financed**

2022 Number: 259      2022 Amount financed: \$3,125,243.89

2023 Number: 16      2023 Amount financed: \$193,145.85

2024 Number: 2      2024 Amount financed: \$24,601.40

**\$15,001 - \$20,000 Amount Financed**

2022 Number: 120      2022 Amount financed: \$2,046,779.24

2023 Number: 8      2023 Amount financed: \$139,045.99

2024 Number: 5      2024 Amount financed: \$84,453.84

**\$20,001 - \$30,000 Amount Financed**

2022 Number: 38      2022 Amount financed: \$878,879.31

2023 Number: 3      2023 Amount financed: \$70,971.30

2024 Number: 13      2024 Amount financed: \$306,075.70

**\$30,001 - \$50,000 Amount Financed**

2022 Number: 7      2022 Amount financed: \$223,898.57

2023 Number: 2      2023 Amount financed: \$76,250.61

2024 Number: 2      2024 Amount financed: \$72,427.80

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\$50,001 - \$75,000 Amount Financed

2022 Number: 0	2022 Amount financed: \$0
2023 Number: 1	2023 Amount financed: \$70,000.
2024 Number: 0	2024 Amount financed: \$0

5. Total Supervised loans to active military members or their dependents.

2022 Number: 1,725	2022 Amount financed: \$8,605,960.69
2023 Number: 1,537	2023 Amount financed: \$7,487,723.00
2024 Number: 1,693	2024 Amount financed: \$6,748,887.70

6. Supervised loans by security.

Unsecured.

2022 Number: 23,429	2022 Amount financed: \$201,407,251.29
2023 Number: 25,560	2023 Amount financed: \$193,149,023.25
2024 Number: 807,096	2024 Amount financed: \$461,407,013.93

Motor Vehicle.

2022 Number: 12,661	2022 Amount financed: \$167,083,455.9
2023 Number: 13,518	2023 Amount financed: \$181,977,722.54
2024 Number: 14,936	2024 Amount financed: \$193,587,331.59

Personal Property / Household Goods.

2022 Number: 1,596	2022 Amount financed: \$8,149,325.7
2023 Number: 2,311	2023 Amount financed: \$16,693,326.58
2024 Number: 3,045	2024 Amount financed: \$36,674,644.02

Lawsuit Judgement.

2022 Number: 541	2022 Amount financed: \$604,089.
2023 Number: 1,236	2023 Amount financed: \$3,428,608.72
2024 Number: 1,419	2024 Amount financed: \$3,858,059.62

Insurance Premium.

2022 Number: 166	2022 Amount financed: \$300,701.22
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2023 Number: 229 2023 Amount financed: \$478,902.74

2024 Number: 249 2024 Amount financed: \$793,992.69

Multiple Collateral.

2022 Number: 0 2022 Amount financed: \$0

2023 Number: 0 2023 Amount financed: \$0

2024 Number: 0 2024 Amount financed: \$0

Other

2022 Number: 74 2022 Amount financed: \$1,405,567.6

2023 Number: 501 2023 Amount financed: \$16,167,837.59

2024 Number: 118 2024 Amount financed: \$5,114,877.86

7. Average APR on closed-end supervised loans.

2022 APR: 21.94%

2023 APR: 21.83%

2024 APR: 30.28

8. Average APR on closed-end supervised loans by amount financed.

\$0 - \$1,000 Amount Financed

2022 APR: 26.12%

2023 APR: 24.19%

2024 APR: 30.95%

\$1,001 - \$3,000 Amount Financed

2022 APR: 28.15%

2023 APR: 28.68%

2024 APR: 28.17%

\$3,001 - \$5,000 Amount Financed

2022 APR: 23.69%

2023 APR: 24.27%

2024 APR: 23.49%



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\$5,001 - \$10,000 Amount Financed

2022 APR: 21.19%

2023 APR: 21.13%

2024 APR: 21.49%

\$10,001 - \$15,000 Amount Financed

2022 APR: 20.44%

2023 APR: 20.34%

2024 APR: 20.39%

\$15,001 - \$20,000 Amount Financed

2022 APR: 19.88%

2023 APR: 21.21%

2024 APR: 19.97%

\$20,001 - \$30,000 Amount Financed

2022 APR: 18.55%

2023 APR: 18.27%

2024 APR: 18.77%

\$30,001 - \$50,000 Amount Financed

2022 APR: 17.39%

2023 APR: 16.28%

2024 APR: 16.67%

\$50,001 - \$75,000 Amount Financed

2022 APR: 13.34%

2023 APR: 10.69%

2024 APR: 12.89%

9. Average APR on open-end supervised loans.

2022 APR: 19.48%

2023 APR: 20.62%

2024 APR: 20.95%

10. Penetration rate of ancillary products on supervised loans.

Credit Life Insurance:

2022 Percentage: 24.92%

2023 Percentage: 24.1%

2024 Percentage: 0.86%

Credit accident and health insurance:

2022 Percentage: 22.57%

2023 Percentage: 21.81%

2024 Percentage: 0.79%

Involuntary unemployment insurance:

2022 Percentage: 19.56%

2023 Percentage: 17.69%

2024 Percentage: 0.71%

Property Insurance:

2022 Percentage: .31%

2023 Percentage: 1.44%

2024 Percentage: 0.16%

Guaranteed Automobile Protection (GAP):

2022 Percentage: 8.28%

2023 Percentage: 3.61%

2024 Percentage: 0.26%

Other:

2022 Percentage: 2.73%

2023 Percentage: 3.12%

2024 Percentage: 0.01%

11. Penetration rate of number of ancillary products on supervised loans.

% of supervised loans with 0 ancillary products.

2022 Percentage: 63.83%

2023 Percentage: 60.4%

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2024 Percentage: 98.28%

% of supervised loans with 1 ancillary product.

2022 Percentage: 19.82%

2023 Percentage: 19.15%

2024 Percentage: 0.96%

% of supervised loans with 2 ancillary products.

2022 Percentage: 8.84%

2023 Percentage: 9.99%

2024 Percentage: 0.40%

% of supervised loans with 3 ancillary products.

2022 Percentage: 6.21%

2023 Percentage: 9.45%

2024 Percentage: 0.34%

% of supervised loans with 4 or more ancillary products.

2022 Percentage: 1.32%

2023 Percentage: 1.01%

2024 Percentage: 0.04%

### **SUPERVISED LOANS - TAKEN BY ASSIGNMENT**

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

#### 12. Total closed-end supervised loans.

2022 Number: 72,845      2022 Amount financed: \$562,124,040.97

2023 Number: 79,653      2023 Amount financed: \$477,708,889.45

2024 Number: 140,431      2024 Amount financed: \$769,980,391.00

#### 13. Closed-end supervised loans by amount financed.

\$0 - \$1,000: Amount Financed

2022 Number: 18,409      2022 Amount financed: \$8,207,326.96

2023 Number: 38,067      2023 Amount financed: \$18,282,516.93

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2024 Number: 70,233      2024 Amount financed: \$28,358,224.26

\$1,001 - \$3,000: Amount Financed

2022 Number: 12,655      2022 Amount financed: \$26,760,091.46

2023 Number: 13,300      2023 Amount financed: \$27,865,054.94

2024 Number: 21,351      2024 Amount financed: \$39,271,247.06

\$3,001 - \$5,000: Amount Financed

2022 Number: 10,103      2022 Amount financed: \$43,520,081.78

2023 Number: 7,158      2023 Amount financed: \$40,823,402.69

2024 Number: 9,844      2024 Amount financed: \$40,876,631.89

\$5,001 - \$10,000: Amount Financed

2022 Number: 13,379      2022 Amount financed: \$104,422,423.

2023 Number: 7,085      2023 Amount financed: \$63,458,516.15

2024 Number: 14,286      2024 Amount financed: \$109,995,040.97

\$10,001 - \$15,000: Amount Financed

2022 Number: 6,946      2022 Amount financed: \$90,143,692.26

2023 Number: 4,711      2023 Amount financed: \$67,144,413.83

2024 Number: 8,275      2024 Amount financed: \$105,789,285.15

\$15,001 - \$20,000: Amount Financed

2022 Number: 4,588      2022 Amount financed: \$83,016,673.71

2023 Number: 3,895      2023 Amount financed: \$80,946,597.55

2024 Number: 5,734      2024 Amount financed: \$103,024,017.51

\$20,001 - \$30,000: Amount Financed

2022 Number: 4,234      2022 Amount financed: \$106,697,458.10

2023 Number: 3,561      2023 Amount financed: \$104,328,743.20

2024 Number: 6,117      2024 Amount financed: \$153,079,305.83

\$30,001 - \$50,000: Amount Financed

2022 Number: 2,484      2022 Amount financed: \$96,269,510.86

2023 Number: 1,856      2023 Amount financed: \$73,771,908.33

2024 Number: 4,191      2024 Amount financed: \$165,394,977.41

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\$50,001 - \$75,000: Amount Financed

2022 Number: 47    2022 Amount financed: \$3,086,775.06

2023 Number: 20    2023 Amount financed: \$1,087,735.83

2024 Number: 400    2024 Amount financed: \$24,191,660.82

14. Total open-end supervised loans.

2022 Number: 235    2022 Amount financed: \$1,284,739.33

2023 Number: 708    2023 Amount financed: \$2,604,398.22

2024 Number: 0    2024 Amount financed: \$0

15. Open-end loans by loan amount.

\$0 - \$1,000: Amount Financed

2022 Number: 60    2022 Amount financed: \$40,852.37

2023 Number: 289    2023 Amount financed: \$90,208.62

2024 Number: 0    2024 Amount financed: \$0

\$1,001 - \$3,000: Amount Financed

2022 Number: 94    2022 Amount financed: \$175,292.72

2023 Number: 214    2023 Amount financed: \$392,336.81

2024 Number: 0    2024 Amount financed: \$0

\$3,001 - \$5,000: Amount Financed

2022 Number: 40    2022 Amount financed: \$155,691.27

2023 Number: 86    2023 Amount financed: \$332,348.92

2024 Number: 0    2024 Amount financed: \$0

\$5,001 - \$10,000: Amount Financed

2022 Number: 19    2022 Amount financed: \$125,771.13

2023 Number: 55    2023 Amount financed: \$390,544.69

2024 Number: 0    2024 Amount financed: \$0

\$10,001 - \$15,000: Amount Financed

2022 Number: 4    2022 Amount financed: \$52,131.84

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2023 Number: 21    2023 Amount financed: \$270,261.85

2024 Number: 0    2024 Amount financed: \$0

### \$15,001 - \$20,000: Amount Financed

2022 Number: 3    2022 Amount financed: \$58,000.

2023 Number: 15    2023 Amount financed: \$255,092.11

2024 Number: 0    2024 Amount financed: \$0

### \$20,001 - \$30,000: Amount Financed

2022 Number: 2    2022 Amount financed: \$60,000.

2023 Number: 16    2023 Amount financed: \$385,984.87

2024 Number: 0    2024 Amount financed: \$0

### \$30,001 - \$50,000: Amount Financed

2022 Number: 11    2022 Amount financed: \$472,000.

2023 Number: 11    2023 Amount financed: \$408,524.8

2024 Number: 0    2024 Amount financed: \$0

### \$50,001 - \$75,000: Amount Financed

2022 Number: 2    2022 Amount financed: \$145,000.

2023 Number: 1    2023 Amount financed: \$79,095.55

2024 Number: 0    2024 Amount financed: \$0

## 16. Average APR on closed-end supervised loans.

2022 APR: 21.63%

2023 APR: 22.55%

2024 APR: 22.49%

## 17. Average APR on closed-end supervised loans by amount financed.

### \$0 - \$1,000: Amount Financed

2022 APR: 22.11%

2023 APR: 21.89%

2024 APR: 22.21%

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\$1,001 - \$3,000: Amount Financed

2022 APR: 25.24%

2023 APR: 24.18%

2024 APR: 23.91%

\$3,001 - \$5,000: Amount Financed

2022 APR: 23.75%

2023 APR: 25.41%

2024 APR: 25.54%

\$5,001 - \$10,000: Amount Financed

2022 APR: 20.99%

2023 APR: 23.5%

2024 APR: 24.30%

\$10,001 - \$15,000: Amount Financed

2022 APR: 18.6%

2023 APR: 21.51%

2024 APR: 22.45%

\$15,001 - \$20,000: Amount Financed

2022 APR: 18.14%

2023 APR: 20.43%

2024 APR: 21.70%

\$20,001 - \$30,000: Amount Financed

2022 APR: 17.17%

2023 APR: 19.31%

2024 APR: 20.81%

\$30,001 - \$50,000: Amount Financed

2022 APR: 16.85%

2023 APR: 18.78%

2024 APR: 20.26%

\$50,001 - \$75,000: Amount Financed

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2022 APR: 6.74%

2023 APR: 13.07%

2024 APR: 20.19%

### 18. Average APR on open-end supervised loans.

2022 APR: 21. %

2023 APR: 21. %

2024 APR: 0%

## **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%)

### 19. Supervised loans outstanding/performing as of December 31.

2022 Number: 162,564      2022 Balance: \$1,242,445,082.34

2023 Number: 269,813      2023 Balance: \$1,488,811,606.14

2024 Number: 645,387      2024 Balance: \$1,869,802,585.51

### 20. Supervised loans delinquent as of December 31.

2022 Number: 16,274      2022 Balance: \$105,204,400.18

2023 Number: 34,509      2023 Balance: \$135,074,743.56

2024 Number: 48,076      2024 Balance: \$184,485,958.18

### 21. Supervised loans placed in a non-performing status.

2022 Number: 17,448      2022 Balance: \$116,261,101.58

2023 Number: 28,241      2023 Balance: \$186,932,837.42

2024 Number: 40,038      2024 Balance: \$177,845,630.81

### 22. Recoveries of non-performing supervised loans.

2022 Recoveries: \$7,834,064.55

2023 Recoveries: \$8,116,518.72



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2024 Recoveries: \$10,772,377.82

23. Amount of non-performing supervised loan debt sold to debt buyers.

2022 non-performing loans: \$37,760,064.55

2023 non-performing loans: \$64,076,409.82

2024 non-performing loans: \$77,163,923.00

24. Late charges assessed and collected on supervised loans.

2022 Charges Assessed: \$1,985,372.97

2022 Charges Collected: \$1,141,776.63

2023 Charges Assessed: \$4,595,385.67

2023 Charges Collected: \$3,708,324.53

2024 Charges Assessed: \$7,553,082.46

2024 Charges Collected: \$2,843,567.69

25. NSF fees assessed and collected on supervised loans.

2022 Fees Assessed: \$665,031.31

2022 Fees Collected: \$402,637.35

2023 Fees Assessed: \$1,082,426.27

2023 Fees Collected: \$412,377.05

2024 Fees Assessed: \$1,576,796.10

2024 Fees Collected: \$507,382.92

26. Number of consumers filing bankruptcy in conjunction with supervised loans.

2022 Bankruptcies: 1,428

2023 Bankruptcies: 2,578

2024 Bankruptcies: 3,458

27. Lawsuits filed against consumers on supervised loans.

2022 Lawsuits: 870

2023 Lawsuits: 1,263

2024 Lawsuits: 1,342

## SUPERVISED LOANS - LARGER LENDER SUPPLEMENT

Note that some questions and question numbering has changed in 2023 from 2022.

### i. Consumer Loan Applications

#### 29. Number of consumers who applied for a consumer loan by credit score.

Credit score below 580:

2022 Consumers: 95,640

2023 Consumers: 407,198

2024 Consumers: 305,224

Credit score between 580 and 619:

2022 Consumers: 76,818

2023 Consumers: 185,520

2024 Consumers: 267,781

Credit score between 620 and 659:

2022 Consumers: 113,990

2023 Consumers: 245,543

2024 Consumers: 368,910

Credit score of 660 or above:

2022 Consumers: 182,376

2023 Consumers: 427,151

2024 Consumers: 812,976

No credit score:

2022 Consumers: 2,847

2023 Consumers: 4,524

2024 Consumers: 75,387

Credit score unknown:

2022 Consumers: 34,896

2023 Consumers: 87,428

2024 Consumers: 92,713

30. Number of consumers to whom a consumer loan was originated by credit score.  
Question #31 in 2022

Credit score below 580:

2022 Consumers: 5,412

2023 Consumers: 5,916

2024 Consumers: 51,394

Credit score between 580 and 619:

2022 Consumers: 11,894

2023 Consumers: 8,795

2024 Consumers: 87,950

Credit score between 620 and 659:

2022 Consumers: 20,864

2023 Consumers: 13,119

2024 Consumers: 130,155

Credit score of 660 or above:

2022 Consumers: 37,969

2023 Consumers: 24,920

2024 Consumers: 305,133

No credit score:

2022 Consumers: 879

2023 Consumers: 2

2024 Consumers: 12,253

Credit score unknown:

2022 Consumers: 2,709

2023 Consumers: 3,130

2024 Consumers: 2,742

31. Number of consumers whose loan application was approved for a consumer loan, but where the consumer did not accept a consumer loan by credit score.  
Not Asked in 2022.

Credit score below 580:

2022 Consumers: Not Asked in 2022

2023 Consumers: 3,192

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2024 Consumers: 4,081

Credit score between 580 and 619:

2022 Consumers: Not Asked in 2022

2023 Consumers: 5,884

2024 Consumers: 10,021

Credit score between 620 and 659:

2022 Consumers: Not Asked in 2022

2023 Consumers: 11,945

2024 Consumers: 21,773

Credit score of 660 or above:

2022 Consumers: Not Asked in 2022

2023 Consumers: 65,083

2024 Consumers: 117,301

No credit score:

2022 Consumers: Not Asked in 2022

2023 Consumers: 1,005

2024 Consumers: 41,801

Credit score unknown:

2022 Consumers: Not Asked in 2022

2023 Consumers: 123

2024 Consumers: 440

32. Number of consumers whose loan application for a consumer loan was denied by credit score. Question #30 in 2022

Credit score below 580:

2022 Consumers: 86,806

2023 Consumers: 77,562

2024 Consumers: 146,514

Credit score between 580 and 619:

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2022 Consumers: 60,358

2023 Consumers: 53,739

2024 Consumers: 84,977

Credit score between 620 and 659:

2022 Consumers: 79,880

2023 Consumers: 75,273

2024 Consumers: 98,425

Credit score of 660 or above:

2022 Consumers: 89,326

2023 Consumers: 106,373

2024 Consumers: 164,270

No credit score:

2022 Consumers: 2,086

2023 Consumers: 3,455

2024 Consumers: 21,407

Credit score unknown:

2022 Consumers: 23,036

2023 Consumers: 5,664

2024 Consumers: 43,104

33. Number of consumers who withdrew their application for a consumer loan by credit score. Question #33 not asked in 2022

Credit score below 580:

2022 Consumers: Not Asked in 2022

2023 Consumers: 137

2024 Consumers: 140

Credit score between 580 and 619:

2022 Consumers: Not Asked in 2022

2023 Consumers: 1,383

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2024 Consumers: 561

Credit score between 620 and 659:

2022 Consumers: Not Asked in 2022

2023 Consumers: 6,360

2024 Consumers: 1,219

Credit score of 660 or above:

2022 Consumers: Not Asked in 2022

2023 Consumers: 38,379

2024 Consumers: 4,008

No credit score:

2022 Consumers: Not Asked in 2022

2023 Consumers: 0

2024 Consumers: 157

Credit score unknown:

2022 Consumers: Not Asked in 2022

2023 Consumers: 3,870

2024 Consumers: 555

34. Number of consumers where the application for a consumer loan was closed due to incompleteness by credit score. Question #34 not asked in 2022.

Credit score below 580:

2022 Consumers: Not Asked in 2022

2023 Consumers: 319,279

2024 Consumers: 100,855

Credit score between 580 and 619:

2022 Consumers: Not Asked in 2022

2023 Consumers: 114,718

2024 Consumers: 80,177

Credit score between 620 and 659:

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2022 Consumers: Not Asked in 2022

2023 Consumers: 137,955

2024 Consumers: 109,088

Credit score of 660 or above:

2022 Consumers: Not Asked in 2022

2023 Consumers: 194,155

2024 Consumers: 185,437

No credit score:

2022 Consumers: Not Asked in 2022

2023 Consumers: 94

2024 Consumers: 3,325

Credit score unknown:

2022 Consumers: Not Asked in 2022

2023 Consumers: 75,380

2024 Consumers: 47,496

35. Number of consumers with a pending loan application as of December 31 by credit score.

Credit score below 580:

2022 Consumers: 731

2023 Consumers: 898

2024 Consumers: 1,868

Credit score between 580 and 619:

2022 Consumers: 787

2023 Consumers: 846

2024 Consumers: 2,158

Credit score between 620 and 659:

2022 Consumers: 943

2023 Consumers: 812

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2024 Consumers: 3,630

Credit score of 660 or above:

2022 Consumers: 961

2023 Consumers: 828

2024 Consumers: 8,028

No credit score:

2022 Consumers: 5

2023 Consumers: 59

2024 Consumers: 552

Credit score unknown:

2022 Consumers: 379

2023 Consumers: 63

2024 Consumers: 487

36. Number of consumers to whom a supervised loan (consumer loan with APR >12%) was originated by credit score. Note that these should also be reported in question 30. Question #34 in 2022.

Credit score below 580:

2022 Consumers: 5,411

2023 Consumers: 5,880

2024 Consumers: 27,221

Credit score between 580 and 619:

2022 Consumers: 11,889

2023 Consumers: 8,753

2024 Consumers: 59,319

Credit score between 620 and 659:

2022 Consumers: 20,789

2023 Consumers: 13,032

2024 Consumers: 89,324

Credit score of 660 or above:



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2022 Consumers: 29,395

2023 Consumers: 23,180

2024 Consumers: 155,161

No credit score:

2022 Consumers: 687

2023 Consumers: 0

2024 Consumers: 5,800

Credit score unknown:

2022 Consumers: 1,129

2023 Consumers: 3,118

2024 Consumers: 2,392

### **Larger Lender Supplement**

Note that questions 37 - 55 for 2023 are the same as questions 36 - 54 for 2022.

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%)

37. Secured supervised loans originated by credit score.

Credit score below 580:

2022 Number: 3,177	2022 Amount Financed: \$41,595,092.15
--------------------	---------------------------------------

2023 Number: 3,468	2023 Amount Financed: \$47,094,243.99
--------------------	---------------------------------------

2024 Number: 4,989	2024 Amount financed: \$64,480,620.84
--------------------	---------------------------------------

Credit score between 580 and 619:

2022 Number: 3,330	2022 Amount Financed: \$42,405,968.96
--------------------	---------------------------------------

2023 Number: 3,587	2023 Amount Financed: \$47,202,420.63
--------------------	---------------------------------------

2024 Number: 3,644	2024 Amount financed: \$49,123,066.00
--------------------	---------------------------------------

Credit score between 620 and 659:

2022 Number: 2,900	2022 Amount Financed: \$37,572,701.51
--------------------	---------------------------------------

2023 Number: 3,233	2023 Amount Financed: \$43,053,153.49
--------------------	---------------------------------------

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2024 Number: 3,115      2024 Amount financed: \$42,927,808.65

Credit score of 660 or above:

2022 Number: 1,956      2022 Amount Financed: \$24,549,633.65

2023 Number: 2,508      2023 Amount Financed: \$39,292,269.57

2024 Number: 2,065      2024 Amount financed: \$34,634,133.04

No credit score:

2022 Number: 19      2022 Amount Financed: \$172,240.

2023 Number: 11      2023 Amount Financed: \$80,109.13

2024 Number: 0      2024 Amount Financed: \$0

Credit score unknown:

2022 Number: 226      2022 Amount Financed: \$3,103,911.81

2023 Number: 314      2023 Amount Financed: \$5,021,616.05

2024 Number: 29      2024 Amount financed: \$448,019.63

38. Unsecured supervised loans originated by credit score.

Credit score below 580:

2022 Number: 2,137      2022 Amount Financed: \$18,757,301.71

2023 Number: 2,675      2023 Amount Financed: \$22,013,891.97

2024 Number: 46,124      2024 Amount financed: \$30,021,754.32

Credit score between 580 and 619:

2022 Number: 4,266      2022 Amount Financed: \$36,041,092.20

2023 Number: 4,855      2023 Amount Financed: \$41,254,826.94

2024 Number: 133,943      2024 Amount financed: \$68,604,814.36

Credit score between 620 and 659:

2022 Number: 6,162      2022 Amount Financed: \$52,139,688.81

2023 Number: 6,079      2023 Amount Financed: \$52,638,255.64

2024 Number: 238,326      2024 Amount financed: \$122,900,467.14

Credit score of 660 or above:

2022 Number: 7,918      2022 Amount Financed: \$76,756,225.95

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2023 Number: 7,111	2023 Amount Financed: \$64,796,074.17
--------------------	---------------------------------------

2024 Number: 376,534	2024 Amount financed: \$240,739,561.29
----------------------	--

No credit score:

2022 Number: 1	2022 Amount Financed: \$3,246.00
----------------	----------------------------------

2023 Number: 0	2023 Amount Financed: \$0
----------------	---------------------------

2024 Number: 6,135	2024 Amount financed: \$1,310,815.7
--------------------	-------------------------------------

Credit score unknown:

2022 Number: 3,275	2022 Amount Financed: \$18,761,491.88
--------------------	---------------------------------------

2023 Number: 2,811	2023 Amount Financed: \$15,741,595.64
--------------------	---------------------------------------

2024 Number: 2,341	2024 Amount financed: \$7,967,761.18
--------------------	--------------------------------------

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

Credit score below 580:

2022 Number: 87	2022 Amount Financed: \$1,222,117.
-----------------	------------------------------------

2023 Number: 118	2023 Amount Financed: \$1,832,586.23
------------------	--------------------------------------

2024 Number: 237	2024 Amount financed: \$3,796,841.53
------------------	--------------------------------------

Credit score between 580 and 619:

2022 Number: 226	2022 Amount Financed: \$3,809,229.
------------------	------------------------------------

2023 Number: 315	2023 Amount Financed: \$5,523,850.53
------------------	--------------------------------------

2024 Number: 452	2024 Amount financed: \$7,876,283.43
------------------	--------------------------------------

Credit score between 620 and 659:

2022 Number: 452	2022 Amount Financed: \$8,929,346.28
------------------	--------------------------------------

2023 Number: 481	2023 Amount Financed: \$9,375,397.59
------------------	--------------------------------------

2024 Number: 695	2024 Amount financed: \$13,327,362.7
------------------	--------------------------------------

Credit score of 660 or above:

2022 Number: 622	2022 Amount Financed: \$13,387,869.73
------------------	---------------------------------------

2023 Number: 1,168	2023 Amount Financed: \$26,935,840.5
--------------------	--------------------------------------

2024 Number: 1,423	2024 Amount financed: \$31,575,249.93
--------------------	---------------------------------------

No credit score:

2022 Number: 0	2022 Amount Financed: \$0
----------------	---------------------------

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2023 Number: 0	2023 Amount Financed: \$0
----------------	---------------------------

2024 Number: 0	2024 Amount Financed: \$0
----------------	---------------------------

Credit score unknown:

2022 Number: 110	2022 Amount Financed: \$2,309,030.48
------------------	--------------------------------------

2023 Number: 11	2023 Amount Financed: \$189,615.
-----------------	----------------------------------

2024 Number: 13	2024 Amount financed: \$263,748.43
-----------------	------------------------------------

### 40. Unsecured supervised loans taken by assignment by credit score.

Credit score below 580:

2022 Number: 1,152	2022 Amount Financed: \$851,160.63
--------------------	------------------------------------

2023 Number: 1,227	2023 Amount Financed: \$841,708.05
--------------------	------------------------------------

2024 Number: 9,106	2024 Amount financed: \$9,897,255.25
--------------------	--------------------------------------

Credit score between 580 and 619:

2022 Number: 5,773	2022 Amount Financed: \$19,208,699.11
--------------------	---------------------------------------

2023 Number: 8,930	2023 Amount Financed: \$11,211,668.11
--------------------	---------------------------------------

2024 Number: 25,192	2024 Amount financed: \$24,108,469.83
---------------------	---------------------------------------

Credit score between 620 and 659:

2022 Number: 14,585	2022 Amount Financed: \$83,363,002.34
---------------------	---------------------------------------

2023 Number: 21,249	2023 Amount Financed: \$49,353,934.87
---------------------	---------------------------------------

2024 Number: 43,695	2024 Amount financed: \$64,983,889.96
---------------------	---------------------------------------

Credit score of 660 or above:

2022 Number: 26,263	2022 Amount Financed: \$326,303,038.6
---------------------	---------------------------------------

2023 Number: 29,940	2023 Amount Financed: \$238,904,118.22
---------------------	--

2024 Number: 65,013	2024 Amount financed: \$502,858,891.23
---------------------	--

No credit score:

2022 Number: 667	2022 Amount Financed: \$8,605,107.
------------------	------------------------------------

2023 Number: 0	2023 Amount Financed: \$0
----------------	---------------------------

2024 Number: 201	2024 Amount financed: \$152,779.92
------------------	------------------------------------

Credit score unknown:

2022 Number: 24,776	2022 Amount Financed: \$209,149,143.86
---------------------	--

2023 Number: 19,833	2023 Amount Financed: \$127,356,748.21
---------------------	--

2024 Number: 35,830	2024 Amount financed: \$176,791,030.88
---------------------	--

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### 41. Secured supervised loans refinanced by credit score.

#### Credit score below 580:

2022 Number: 2,277	2022 Amount Financed: \$22,349,098.94
2023 Number: 1,741	2023 Amount Financed: \$24,795,279.86
2024 Number: 2,576	2024 Amount financed: \$36,315,017.77

#### Credit score between 580 and 619:

2022 Number: 1,658	2022 Amount Financed: \$15,907,370.23
2023 Number: 1,244	2023 Amount Financed: \$18,295,669.45
2024 Number: 1,734	2024 Amount financed: \$25,080,772.14

#### Credit score between 620 and 659:

2022 Number: 1,349	2022 Amount Financed: \$13,011,797.28
2023 Number: 1,032	2023 Amount Financed: \$15,163,660.93
2024 Number: 1,404	2024 Amount financed: \$20,057,074.3

#### Credit score of 660 or above:

2022 Number: 847	2022 Amount Financed: \$8,164,818.73
2023 Number: 635	2023 Amount Financed: \$9,670,677.56
2024 Number: 693	2024 Amount financed: \$10,957,048.55

#### No credit score:

2022 Number: 0	2022 Amount Financed: \$0
2023 Number: 0	2023 Amount Financed: \$0
2024 Number: 0	2024 Amount Financed: \$0

#### Credit score unknown:

2022 Number: 123	2022 Amount Financed: \$1,850,240.18
2023 Number: 226	2023 Amount Financed: \$3,935,270.55
2024 Number: 5	2024 Amount financed: \$102,146.24

### 42. Unsecured supervised loans refinanced by credit score.

#### Credit score below 580:

2022 Number: 1,581	2022 Amount Financed: \$11,381,678.86
--------------------	---------------------------------------

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2023 Number: 1,321	2023 Amount Financed: \$12,063,815.82
--------------------	---------------------------------------

2024 Number: 2,023	2024 Amount financed: \$15,887,729.3
--------------------	--------------------------------------

Credit score between 580 and 619:

2022 Number: 1,893	2022 Amount Financed: \$16,654,670.51
--------------------	---------------------------------------

2023 Number: 1,621	2023 Amount Financed: \$16,515,022.2
--------------------	--------------------------------------

2024 Number: 2,176	2024 Amount financed: \$21,205,720.49
--------------------	---------------------------------------

Credit score between 620 and 659:

2022 Number: 2,240	2022 Amount Financed: \$21,981,733.08
--------------------	---------------------------------------

2023 Number: 1,780	2023 Amount Financed: \$18,952,969.97
--------------------	---------------------------------------

2024 Number: 2,295	2024 Amount financed: \$23,391,289.6
--------------------	--------------------------------------

Credit score of 660 or above:

2022 Number: 2,204	2022 Amount Financed: \$26,035,712.88
--------------------	---------------------------------------

2023 Number: 2,028	2023 Amount Financed: \$27,642,122.28
--------------------	---------------------------------------

2024 Number: 2,194	2024 Amount financed: \$29,478,374.48
--------------------	---------------------------------------

No credit score:

2022 Number: 0	2022 Amount Financed: \$0
----------------	---------------------------

2023 Number: 0	2023 Amount Financed: \$0
----------------	---------------------------

2024 Number: 0	2024 Amount Financed: \$0
----------------	---------------------------

Credit score unknown:

2022 Number: 1,816	2022 Amount Financed: \$9,762,392.77
--------------------	--------------------------------------

2023 Number: 1,030	2023 Amount Financed: \$7,180,976.97
--------------------	--------------------------------------

2024 Number: 987	2024 Amount financed: \$5,147,577.3
------------------	-------------------------------------

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

Credit score below 580:

\$5,000 or below

2022 Number: 349

2023 Number: 262

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2024 Number: 435

\$5,001 - \$10,000.

2022 Number: 1,110

2023 Number: 959

2024 Number: 1,449

\$10,001 - \$15,000.

2022 Number: 1,103

2023 Number: 955

2024 Number: 1,341

\$15,001 - \$20,000.

2022 Number: 878

2023 Number: 802

2024 Number: 947

\$20,001 - \$30,000.

2022 Number: 465

2023 Number: 510

2024 Number: 802

Over \$30,000.

2022 Number: 30

2023 Number: 98

2024 Number: 75

Credit score between 580 and 619:

\$5,000 or below

2022 Number: 267

2023 Number: 286

2024 Number: 255

\$5,001 - \$10,000.

2022 Number: 936

2023 Number: 1,131

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2024 Number: 1,098

\$10,001 - \$15,000.

2022 Number: 875

2023 Number: 976

2024 Number: 1,020

\$15,001 - \$20,000.

2022 Number: 796

2023 Number: 825

2024 Number: 754

\$20,001 - \$30,000.

2022 Number: 431,

2023 Number: 531

2024 Number: 728

Over \$30,000.

2022 Number: 47

2023 Number: 153

2024 Number: 108

Credit score between 620 and 659:

\$5,000 or below

2022 Number: 210

2023 Number: 236

2024 Number: 216

\$5,001 - \$10,000.

2022 Number: 778

2023 Number: 1,040

2024 Number: 941

\$10,001 - \$15,000.

2022 Number: 827

2023 Number: 961



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2024 Number: 875

\$15,001 - \$20,000.

2022 Number: 697

2023 Number: 689

2024 Number: 651

\$20,001 - \$30,000.

2022 Number: 487

2023 Number: 591

2024 Number: 771

Over \$30,000.

2022 Number: 104

2023 Number: 197

2024 Number: 166

Credit score 660 or above:

\$5,000 or below

2022 Number: 169

2023 Number: 199

2024 Number: 122

\$5,001 - \$10,000.

2022 Number: 557

2023 Number: 780

2024 Number: 624

\$10,001 - \$15,000.

2022 Number: 579

2023 Number: 725

2024 Number: 614

\$15,001 - \$20,000.

2022 Number: 477

2023 Number: 648

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2024 Number: 546

\$20,001 - \$30,000.

2022 Number: 430

2023 Number: 776

2024 Number: 1,023

Over \$30,000.

2022 Number: 149

2023 Number: 548

2024 Number: 456

Credit score No credit score:

\$5,000 or below

2022 Number: 0

2023 Number: 3

2024 Number: 0

\$5,001 - \$10,000.

2022 Number: 0

2023 Number: 5

2024 Number: 0

\$10,001 - \$15,000.

2022 Number: 0

2023 Number: 3

2024 Number: 1

\$15,001 - \$20,000.

2022 Number: 0

2023 Number: 0

2024 Number: 0

\$20,001 - \$30,000.

2022 Number: 0

2023 Number: 0

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2024 Number: 0

Over \$30,000.

2022 Number: 0

2023 Number: 0

2024 Number: 0

Credit score unknown:

\$5,000 or below

2022 Number: 15

2023 Number: 9

2024 Number: 3

\$5,001 - \$10,000.

2022 Number: 49

2023 Number: 53

2024 Number: 5

\$10,001 - \$15,000.

2022 Number: 111

2023 Number: 78

2024 Number: 11

\$15,001 - \$20,000.

2022 Number: 87

2023 Number: 95

2024 Number: 11

\$20,001 - \$30,000.

2022 Number: 62

2023 Number: 84

2024 Number: 9

Over \$30,000.

2022 Number: 22

2023 Number: 6

2024 Number: 3

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

Credit score below 580:

\$5,000 or below

2022 Number: 1,888

2023 Number: 12,849

2024 Number: 53,420

\$5,001 - \$10,000.

2022 Number: 918

2023 Number: 891

2024 Number: 1,239

\$10,001 - \$15,000.

2022 Number: 695

2023 Number: 690

2024 Number: 452

\$15,001 - \$20,000.

2022 Number: 165

2023 Number: 243

2024 Number: 300

\$20,001 - \$30,000.

2022 Number: 16

2023 Number: 10

2024 Number: 8

Over \$30,000.

2022 Number: 2

2023 Number: 0

2024 Number: 2

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Credit score between 580 and 619:

\$5,000 or below

2022 Number: 6,079

2023 Number: 54,214

2024 Number: 155,700

\$5,001 - \$10,000.

2022 Number: 2,165

2023 Number: 2,180

2024 Number: 1,996

\$10,001 - \$15,000.

2022 Number: 1,419

2023 Number: 1,344

2024 Number: 908

\$15,001 - \$20,000.

2022 Number: 302

2023 Number: 489

2024 Number: 659

\$20,001 - \$30,000.

2022 Number: 37

2023 Number: 36

2024 Number: 29

Over \$30,000.

2022 Number: 7

2023 Number: 2

2024 Number: 0

Credit score between 620 and 659:

\$5,000 or below

2022 Number: 11,040

2023 Number: 11,4488

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2024 Number: 276,041

\$5,001 - \$10,000.

2022 Number: 5,093

2023 Number: 3,842

2024 Number: 3,209

\$10,001 - \$15,000.

2022 Number: 2,821

2023 Number: 2,202

2024 Number: 1,530

\$15,001 - \$20,000.

2022 Number: 1,063

2023 Number: 977

2024 Number: 1,162

\$20,001 - \$30,000.

2022 Number: 429

2023 Number: 226

2024 Number: 205

Over \$30,000.

2022 Number: 94

2023 Number: 60

2024 Number: 40

Credit score 660 or above:

\$5,000 or below

2022 Number: 11,254

2023 Number: 120,861

2024 Number: 409,482

\$5,001 - \$10,000.

2022 Number: 8,316

2023 Number: 6,228

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2024 Number: 12,069

\$10,001 - \$15,000.

2022 Number: 5,950

2023 Number: 4,379

2024 Number: 7,146

\$15,001 - \$20,000.

2022 Number: 3,495

2023 Number: 2,814

2024 Number: 5,333

\$20,001 - \$30,000.

2022 Number: 3,034

2023 Number: 2,427

2024 Number: 4,369

Over \$30,000.

2022 Number: 2,163

2023 Number: 1,610

2024 Number: 3,231

Credit score No credit score:

\$5,000 or below

2022 Number: 145

2023 Number: 0

2024 Number: 6,336

\$5,001 - \$10,000.

2022 Number: 210

2023 Number: 0

2024 Number: 0

\$10,001 - \$15,000.

2022 Number: 133

2023 Number: 0

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2024 Number: 0

\$15,001 - \$20,000.

2022 Number: 69

2023 Number: 0

2024 Number: 0

\$20,001 - \$30,000.

2022 Number: 85

2023 Number: 0

2024 Number: 0

Over \$30,000.

2022 Number: 34

2023 Number:

2024 Number:

Credit score unknown:

\$5,000 or below

2022 Number: 13,152

2023 Number: 15,527

2024 Number: 28,923

\$5,001 - \$10,000.

2022 Number: 6,103

2023 Number: 3,157

2024 Number: 4,629

\$10,001 - \$15,000.

2022 Number: 2,339

2023 Number: 1,466

2024 Number: 1,699

\$15,001 - \$20,000.

2022 Number: 1,310

2023 Number: 847



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2024 Number: 987

\$20,001 - \$30,000.

2022 Number: 1,193

2023 Number: 828

2024 Number: 1,046

Over \$30,000.

2022 Number: 875

2023 Number: 819

2024 Number: 887

45. Average APR of secured supervised loans originated or taken by assignment (include refinances) of different size, by credit score. Question #45 not provided in 2022.

Credit score below 580:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 25.87%,

2024 Number: 26.28%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.14%,

2024 Number: 22.29%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.33%,

2024 Number: 21.29%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.09%,

2024 Number: 20.76%,

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\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 19.61%,

2024 Number: 20.34%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 18.26%,

2024 Number: 18.91%,

Credit score between 580 and 619:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 25.98%,

2024 Number: 27.34%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.31%,

2024 Number: 22.51%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.58%,

2024 Number: 21.63%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.21%,

2024 Number: 20.84%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 19.48%,

2024 Number: 19.72%,

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Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 19.69%,

2024 Number: 20.04%,

Credit score between 620 and 659:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 25.77%,

2024 Number: 26.82%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.1%,

2024 Number: 22.49%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.13%,

2024 Number: 21.18%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 19.49%,

2024 Number: 20.51%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 19.04%,

2024 Number: 19.72%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 18.26%,

2024 Number: 18.79%,

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Credit score 660 or above:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 25.41%,

2024 Number: 25.95%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.14%,

2024 Number: 20.65%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 18.71%,

2024 Number: 19.21%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 17.35%,

2024 Number: 18.06%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 15.09%,

2024 Number: 16.37%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 13.08%,

2024 Number: 15.53%,

Credit score No credit score:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 25.34%,

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2024 Number: 0%,  
\$5,001 - \$10,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 22.21%,  
2024 Number: 0%,  
\$10,001 - \$15,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 20.95%,  
2024 Number: 0%,  
\$15,001 - \$20,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 0%,  
2024 Number: 0%,  
\$20,001 - \$30,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 0%,  
2024 Number: 0%,  
Over \$30,000.  
2022 Number: Not Asked in 2022  
2023 Number: 0%,  
2024 Number: 0%.

Credit score unknown:

\$5,000 or below  
2022 Number: Not Asked in 2022,  
2023 Number: 26.85%,  
2024 Number: 23.44%,  
\$5,001 - \$10,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 21.26%,

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2024 Number: 18.7%,  
\$10,001 - \$15,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 20.21%,  
2024 Number: 18.34%,  
\$15,001 - \$20,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 20.%,  
2024 Number: 17.86%,  
\$20,001 - \$30,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 19.66%,  
2024 Number: 15.28%,  
Over \$30,000.  
2022 Number: Not Asked in 2022  
2023 Number: 19.99%,  
2024 Number: 16.48%,

46. Average APR of unsecured supervised loans originated or taken by assignment (include refinances) of different size, by credit score. Question #46 not provided in 2022.

Credit score below 580:

\$5,000 or below  
2022 Number: Not Asked in 2022,  
2023 Number: 31.94%,  
2024 Number: 33.84%,  
\$5,001 - \$10,000.  
2022 Number: Not Asked in 2022,  
2023 Number: 21.61%,  
2024 Number: 23.74%,

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\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.91%,

2024 Number: 21.16%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.93%,

2024 Number: 21.%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.99%,

2024 Number: 20.99%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 0%,

2024 Number: 23.78%,

Credit score between 580 and 619:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 30.03%,

2024 Number: 32.83%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 23.19%,

2024 Number: 25.08%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.45%,

2024 Number: 21.92%,

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\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.25%,

2024 Number: 21.16%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 22.75%,

2024 Number: 23.83%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 30.56%,

2024 Number: 0%,

Credit score between 620 and 659:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 30.29%,

2024 Number: 32.01%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 23.66%,

2024 Number: 25.49%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.57%,

2024 Number: 23.15%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 22.46%,

2024 Number: 22.49%,



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\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 24.21%,

2024 Number: 23.83%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 23.73%,

2024 Number: 26.87%.

Credit score 660 or above:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 29.72%,

2024 Number: 26.68%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 20.92%,

2024 Number: 20.64%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.03%,

2024 Number: 23.2%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 19.56%,

2024 Number: 20.14%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 19.73%,

2024 Number: 20.3%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 18.58%,

2024 Number: 19.68%,

Credit score No credit score:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 0%,

2024 Number: 34.85%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 0%,

2024 Number: 0%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 0%,

2024 Number: 0%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 0%,

2024 Number: 0%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 0%,

2024 Number: 0%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 0%,

2024 Number: 0%,

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Credit score unknown:

\$5,000 or below

2022 Number: Not Asked in 2022,

2023 Number: 28.81%,

2024 Number: 31.27%,

\$5,001 - \$10,000.

2022 Number: Not Asked in 2022,

2023 Number: 24.08%,

2024 Number: 27.5%,

\$10,001 - \$15,000.

2022 Number: Not Asked in 2022,

2023 Number: 23.04%,

2024 Number: 26.13%,

\$15,001 - \$20,000.

2022 Number: Not Asked in 2022,

2023 Number: 22.14%,

2024 Number: 25.51%,

\$20,001 - \$30,000.

2022 Number: Not Asked in 2022,

2023 Number: 21.85%,

2024 Number: 24.73%,

Over \$30,000.

2022 Number: Not Asked in 2022

2023 Number: 22.01%,

2024 Number: 24.62%,

### iii. Performance of Quarterly Vintages

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

Credit score below 580

2022 Secured: 689 2022 Unsecured: 441  
2023 Secured: 623 2023 Unsecured: 486  
2024 Secured: 709 2024 Unsecured: 3876

Credit score between 580 and 619

2022 Secured: 717 2022 Unsecured: 928  
2023 Secured: 637 2023 Unsecured: 1,103  
2024 Secured: 575 2024 Unsecured: 11237

Credit score between 620 and 659

2022 Secured: 622 2022 Unsecured: 1,383  
2023 Secured: 532 2023 Unsecured: 1,687  
2024 Secured: 564 2024 Unsecured: 18624

Credit score 660 or above

2022 Secured: 385 2022 Unsecured: 2,063  
2023 Secured: 469 2023 Unsecured: 3,105  
2024 Secured: 462 2024 Unsecured: 28356

Credit score No credit score

2022 Secured: 8 2022 Unsecured: 0  
2023 Secured: 4 2023 Unsecured: 0  
2024 Secured: 0 2024 Unsecured: 531

Credit score unknown

2022 Secured: 49 2022 Unsecured: 663  
2023 Secured: 68 2023 Unsecured: 622  
2024 Secured: 8 2024 Unsecured: 847

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

Credit score below 580

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Paid off

2022 Number: 258

2023 Number: 190

2024 Number: 189

Current.

2022 Number: 463

2023 Number: 462

2024 Number: 443

1 - 29 days past due.

2022 Number: 50

2023 Number: 54

2024 Number: 37

30 - 59 days past due.

2022 Number: 8

2023 Number: 7

2024 Number: 4

60 or more days past due.

2022 Number: 23

2023 Number: 17

2024 Number: 10

Charged off.

2022 Number: 14

2023 Number: 8

2024 Number: 7

Credit score between 580 and 619

Paid off

2022 Number: 261

2023 Number: 177

2024 Number: 149

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Current.

2022 Number: 360

2023 Number: 343

2024 Number: 370

1 - 29 days past due.

2022 Number: 23

2023 Number: 15

2024 Number: 21

30 - 59 days past due.

2022 Number: 7

2023 Number: 11

2024 Number: 10

60 or more days past due.

2022 Number: 14

2023 Number: 16

2024 Number: 6

Charged off.

2022 Number: 7

2023 Number: 4

2024 Number: 6

Credit score between 620 and 659

Paid off

2022 Number: 197

2023 Number: 122

2024 Number: 139

Current.

2022 Number: 333

2023 Number: 326

2024 Number: 16

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1 - 29 days past due.

2022 Number: 21

2023 Number: 19

2024 Number: 16

30 - 59 days past due.

2022 Number: 3

2023 Number: 3

2024 Number: 3

60 or more days past due.

2022 Number: 11

2023 Number: 7

2024 Number: 9

Charged off.

2022 Number: 5

2023 Number: 3

2024 Number: 3

Credit score 660 or above

Paid off

2022 Number: 125

2023 Number: 108

2024 Number: 125

Current.

2022 Number: 220

2023 Number: 327

2024 Number: 295

1 - 29 days past due.

2022 Number: 6

2023 Number: 11

2024 Number: 7

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30 - 59 days past due.

2022 Number: 2

2023 Number: 1

2024 Number: 2

60 or more days past due.

2022 Number: 1

2023 Number: 4

2024 Number: 7

Charged off.

2022 Number: 1

2023 Number: 0

2024 Number: 4

Credit score No credit score

Paid off

2022 Number: 4

2023 Number: 0

2024 Number: 0

Current.

2022 Number: 4

2023 Number: 3

2024 Number: 0

1 - 29 days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0

30 - 59 days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0



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60 or more days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0

Charged off.

2022 Number: 0

2023 Number: 0

2024 Number: 0

Credit score unknown

Paid off

2022 Number: 14

2023 Number: 17

2024 Number: 1

Current.

2022 Number: 30

2023 Number: 44

2024 Number: 7

1 - 29 days past due.

2022 Number: 5

2023 Number: 6

2024 Number: 0

30 - 59 days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0

60 or more days past due.

2022 Number: 0

2023 Number: 1

2024 Number: 0

Charged off.

2022 Number: 0

2023 Number: 0

2024 Number: 0

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

Credit score below 580

Paid off

2022 Number: 126

2023 Number: 104

2024 Number: 117

Current.

2022 Number: 303

2023 Number: 328

2024 Number: 417

1 - 29 days past due.

2022 Number: 29

2023 Number: 26

2024 Number: 23

30 - 59 days past due.

2022 Number: 9

2023 Number: 15

2024 Number: 14

60 or more days past due.

2022 Number: 28

2023 Number: 37

2024 Number: 41

Charged off.

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2022 Number: 14

2023 Number: 28

2024 Number: 23

Credit score between 580 and 619

Paid off

2022 Number: 205

2023 Number: 228

2024 Number: 279

Current.

2022 Number: 588

2023 Number: 726

2024 Number: 1,252

1 - 29 days past due.

2022 Number: 33

2023 Number: 49

2024 Number: 50

30 - 59 days past due.

2022 Number: 23

2023 Number: 17

2024 Number: 29

60 or more days past due.

2022 Number: 30

2023 Number: 45

2024 Number: 92

Charged off.

2022 Number: 29

2023 Number: 25

2024 Number: 36

Credit score between 620 and 659

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Paid off

2022 Number: 364

2023 Number: 272

2024 Number: 462

Current.

2022 Number: 843

2023 Number: 1,161

2024 Number: 1,896

1 - 29 days past due.

2022 Number: 52

2023 Number: 62

2024 Number: 68

30 - 59 days past due.

2022 Number: 19

2023 Number: 27

2024 Number: 44

60 or more days past due.

2022 Number: 55

2023 Number: 70

2024 Number: 83

Charged off.

2022 Number: 37

2023 Number: 39

2024 Number: 46

Credit score 660 or above

Paid off

2022 Number: 496

2023 Number: 473

2024 Number: 1,110

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Current.

2022 Number: 1,325

2023 Number: 2,250

2024 Number: 5,557

1 - 29 days past due.

2022 Number: 59

2023 Number: 90

2024 Number: 82

30 - 59 days past due.

2022 Number: 22

2023 Number: 50

2024 Number: 37

60 or more days past due.

2022 Number: 76

2023 Number: 74

2024 Number: 74

Charged off.

2022 Number: 50

2023 Number: 87

2024 Number: 78

Credit score No credit score

Paid off

2022 Number: 0

2023 Number: 0

2024 Number: 0

Current.

2022 Number: 0

2023 Number: 0

2024 Number: 0

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1 - 29 days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0

30 - 59 days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0

60 or more days past due.

2022 Number: 0

2023 Number: 0

2024 Number: 0

Charged off.

2022 Number: 0

2023 Number: 0

2024 Number: 0

Credit score unknown

Paid off

2022 Number: 395

2023 Number: 360

2024 Number: 652

Current.

2022 Number: 211

2023 Number: 208

2024 Number: 156

1 - 29 days past due.

2022 Number: 11

2023 Number: 9

2024 Number: 3

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30 - 59 days past due.

2022 Number: 8

2023 Number: 2

2024 Number: 2

60 or more days past due.

2022 Number: 13

2023 Number: 28

2024 Number: 14

Charged off.

2022 Number: 25

2023 Number: 15

2024 Number: 20

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

Credit score below 580

2022 0 times: 616    2022 1 time: 176    2022 2 times: 23    2022 3 or more times: 1

2023 0 times: 587    2023 1 time: 109    2023 2 times: 12    2023 3 or more times: 0

2024 0 times: 560    2024 1 time: 118    2024 2 times: 13    2024 3 or more times: 0

Credit score between 580 and 619

2022 0 times: 464    2022 1 time: 188    2022 2 times: 20    2022 3 or more times: 0

2023 0 times: 447    2023 1 time: 93    2023 2 times: 10    2023 3 or more times: 2

2024 0 times: 472    2024 1 time: 78    2024 2 times: 9    2024 3 or more times: 1

Credit score between 620 and 659

2022 0 times: 439    2022 1 time: 114    2022 2 times: 16    2022 3 or more times: 1

2023 0 times: 374    2023 1 time: 86    2023 2 times: 6    2023 3 or more times: 0

2024 0 times: 467    2024 1 time: 6    2024 2 times: 6    2024 3 or more times: 2

Credit score 660 or above

2022 0 times: 296    2022 1 time: 51    2022 2 times: 8    2022 3 or more times: 0

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2023 0 times: 294	2023 1 time: 48	2023 2 times: 2	2023 3 or more times: 0
2024 0 times: 324	2024 1 time: 41	2024 2 times: 3	2024 3 or more times: 0

Credit score No credit score

2022 0 times: 0	2022 1 time: 0	2022 2 times: 0	2022 3 or more times: 0
2023 0 times: 3	2023 1 time: 0	2023 2 times: 0	2023 3 or more times: 0
2024 0 times: 0	2024 1 time: 0	2024 2 times: 0	2024 3 or more times: 0

Credit score unknown

2022 0 times: 40	2022 1 time: 8	2022 2 times: 1	2022 3 or more times: 0
2023 0 times: 54	2023 1 time: 11	2023 2 times: 2	2023 3 or more times: 0
2024 0 times: 7	2024 1 time: 1	2024 2 times: 0	2024 3 or more times: 0

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

Credit score below 580

2022 0 times: 409	2022 1 time: 84	2022 2 times: 15	2022 3 or more times: 1
2023 0 times: 456	2023 1 time: 71	2023 2 times: 4	2023 3 or more times: 0
2024 0 times: 363	2024 1 time: 50	2024 2 times: 1	2024 3 or more times: 0

Credit score between 580 and 619

2022 0 times: 776	2022 1 time: 123	2022 2 times: 8	2022 3 or more times: 1
2023 0 times: 722	2023 1 time: 135	2023 2 times: 17	2023 3 or more times:
2024 0 times: 662	2024 1 time: 99	2024 2 times: 3	2024 3 or more times: 0

Credit score between 620 and 659

2022 0 times: 1,144	2022 1 time: 215	2022 2 times: 17	2022 3 or more times: 0
2023 0 times: 1,015	2023 1 time: 134	2023 2 times: 17	2023 3 or more times: 0
2024 0 times: 789	2024 1 time: 5	2024 2 times: 5	2024 3 or more times: 0

Credit score 660 or above

2022 0 times: 1,851	2022 1 time: 163	2022 2 times: 20	2022 3 or more times: 2
2023 0 times: 1,463	2023 1 time: 126	2023 2 times: 8	2023 3 or more times:
2024 0 times: 768	2024 1 time: 88	2024 2 times: 5	2024 3 or more times: 0



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### Credit score No credit score

2022 0 times: 0      2022 1 time: 0      2022 2 times: 0      2022 3 or more times: 0

2023 0 times: 0      2023 1 time: 0      2023 2 times: 0      2023 3 or more times: 0

2024 0 times: 0      2024 1 time: 0      2024 2 times: 0      2024 3 or more times: 0

### Credit score unknown

2022 0 times: 379      2022 1 time: 248      2022 2 times: 36      2022 3 or more times: 0

2023 0 times: 139      2023 1 time: 98      2023 2 times: 17      2023 3 or more times: 1

2024 0 times: 185      2024 1 time: 176      2024 2 times: 0      2024 3 or more times: 0

52. For secured and unsecured supervised loans originated or taken by assignment during the first quarter, how many loans were late fees assessed and in what amount, by credit score at time of origination. Unsecured and Secured dollar amounts not requested in 2022.

### Credit score below 580

#### Unsecured

2022 Number: 367      2022 Dollar Amount: Not Asked in 2022

2023 Number: 656      2023 Dollar Amount: \$8,522.35

2024 Number: 326      2024 Dollar Amount: \$13,302.3

#### Secured

2022 Number: 625      2022 Dollar Amount: Not Asked in 2022

2023 Number: 497      2023 Dollar Amount: \$7,740.00

2024 Number: 188      2024 Dollar Amount: \$8,790.00

### Credit score between 580 and 619

#### Unsecured

2022 Number: 530      2022 Dollar Amount: Not Asked in 2022

2023 Number: 1,708      2023 Dollar Amount: \$19,302.17

2024 Number: 1,140      2024 Dollar Amount: \$22,242.11

#### Secured

2022 Number: 284      2022 Dollar Amount: Not Asked in 2022

2023 Number: 254      2023 Dollar Amount: \$3,825.00

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2024 Number: 182 2024 Dollar Amount: \$6,705.00

Credit score between 620 and 659

Unsecured

2022 Number: 774 2022 Dollar Amount: Not Asked in 2022

2023 Number: 3,274 2023 Dollar Amount: \$40,292.21

2024 Number: 1,747 2024 Dollar Amount: \$25,436.05

Secured

2022 Number: 252 2022 Dollar Amount: Not Asked in 2022

2023 Number: 154 2023 Dollar Amount: \$2,310.

2024 Number: 140 2024 Dollar Amount: \$5,115.00

Credit score 660 or above

Unsecured

2022 Number: 624 2022 Dollar Amount: Not Asked in 2022

2023 Number: 2,366 2023 Dollar Amount: \$35,697.29

2024 Number: 1,368 2024 Dollar Amount: \$24,499.21

Secured

2022 Number: 54 2022 Dollar Amount: Not Asked in 2022

2023 Number: 121 2023 Dollar Amount: \$1,815.00

2024 Number: 66 2024 Dollar Amount: \$2,610.00

Credit score No credit score

Unsecured

2022 Number: 13 2022 Dollar Amount: Not Asked in 2022

2023 Number: 0 2023 Dollar Amount: \$0

2024 Number: 5 2024 Dollar Amount: \$120.

Secured

2022 Number: 0 2022 Dollar Amount: Not Asked in 2022

2023 Number: 0 2023 Dollar Amount: \$0

2024 Number: 0 2024 Dollar Amount: \$0

Credit score unknown

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### Unsecured

2022 Number: 778	2022 Dollar Amount: Not Asked in 2022,
2023 Number: 2,384	2023 Dollar Amount: \$69,243.29
2024 Number: 160	2024 Dollar Amount: \$2,430

### Secured

2022 Number: 35	2022 Dollar Amount: Not Asked in 2022
2023 Number: 38	2023 Dollar Amount: \$570
2024 Number: 0	2024 Dollar Amount: \$0

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

### Credit score below 580

#### Unsecured

2022 Number: 589	2022 Dollar Amount: \$9,824.72
2023 Number: 341	2023 Dollar Amount: \$4,207.35
2024 Number: 285	2024 Dollar Amount: \$7,377.9

#### Secured

2022 Number: 573	2022 Dollar Amount: \$8,184.1
2023 Number: 326	2023 Dollar Amount: \$4,768.1
2024 Number: 257	2024 Dollar Amount: \$5,715.03

### Credit score between 580 and 619

#### Unsecured

2022 Number: 550	2022 Dollar Amount: \$9,819.63
2023 Number: 1,151	2023 Dollar Amount: \$11,062.78
2024 Number: 714	2024 Dollar Amount: \$12,335.42

#### Secured

2022 Number: 319	2022 Dollar Amount: \$4,655.00
2023 Number: 131	2023 Dollar Amount: \$2,080.00
2024 Number: 182	2024 Dollar Amount: \$4,035.00

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### Credit score between 620 and 659

#### Unsecured

2022 Number: 612	2022 Dollar Amount: \$10,963.43
2023 Number: 2,188	2023 Dollar Amount: \$24,230.41
2024 Number: 1,035	2024 Dollar Amount: \$141.00

#### Secured

2022 Number: 254	2022 Dollar Amount: \$3,850.00
2023 Number: 108	2023 Dollar Amount: \$1,544.35
2024 Number: 141	2024 Dollar Amount: \$2,884.66

### Credit score 660 or above

#### Unsecured

2022 Number: 493	2022 Dollar Amount: \$9,333.03
2023 Number: 1,702	2023 Dollar Amount: \$24,559.04
2024 Number: 838	2024 Dollar Amount: \$14,613.71

#### Secured

2022 Number: 93	2022 Dollar Amount: \$1,320.00
2023 Number: 94	2023 Dollar Amount: \$1,410.00
2024 Number: 47	2024 Dollar Amount: \$1,200.00

### Credit score No credit score

#### Unsecured

2022 Number: 3	2022 Dollar Amount: \$175.66
2023 Number: 0	2023 Dollar Amount: \$0
2024 Number: 1	2024 Dollar Amount: \$25.00

#### Secured

2022 Number: 0	2022 Dollar Amount: \$0
2023 Number: 0	2023 Dollar Amount: \$0
2024 Number: 0	2024 Dollar Amount: \$0

### Credit score unknown

#### Unsecured

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2022 Number: 484	2022 Dollar Amount: \$18,199.79
2023 Number: 1,534	2023 Dollar Amount: \$47,970.76
2024 Number: 37	2024 Dollar Amount: \$555.00

Secured

2022 Number: 32	2022 Dollar Amount: \$450.00
2023 Number: 25	2023 Dollar Amount: \$365.00
2024 Number: 0	2024 Dollar Amount: \$0

54. supervised loans originated or taken by assignment during the first quarter, how many loans were NSF fees assessed and in what amount, by credit score at time of origination. Unsecured and Secured dollar amounts not requested in 2022.

Credit score below 580

Unsecured

2022 Number: 116	2022 Dollar Amount: Not Asked in 2022
2023 Number: 287	2023 Dollar Amount: \$4,512.35
2024 Number: 77	2024 Dollar Amount: \$3,505.14

Secured

2022 Number: 250	2022 Dollar Amount: Not Asked in 2022
2023 Number: 224	2023 Dollar Amount: \$5,700.00
2024 Number: 130	2024 Dollar Amount: \$9,359.00

Credit score between 580 and 619

Unsecured

2022 Number: 215	2022 Dollar Amount: Not Asked in 2022
2023 Number: 373	2023 Dollar Amount: \$4,981.38
2024 Number: 255	2024 Dollar Amount: \$15,684.00

Secured

2022 Number: 133	2022 Dollar Amount: Not Asked in 2022
2023 Number: 103	2023 Dollar Amount: \$2,575.00
2024 Number: 106	2024 Dollar Amount: \$4,340.00

Credit score between 620 and 659

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### Unsecured

2022 Number: 370	2022 Dollar Amount: Not Asked in 2022
2023 Number: 601	2023 Dollar Amount: \$7,512.38
2024 Number: 287	2024 Dollar Amount: \$15,280.00

### Secured

2022 Number: 81	2022 Dollar Amount: Not Asked in 2022
2023 Number: 73	2023 Dollar Amount: \$1,825.00
2024 Number: 93	2024 Dollar Amount: \$3,840.00

### Credit score 660 or above

#### Unsecured

2022 Number: 250	2022 Dollar Amount: Not Asked in 2022
2023 Number: 531	2023 Dollar Amount: \$6,592.39
2024 Number: 337	2024 Dollar Amount: \$11,558.73

#### Secured

2022 Number: 38	2022 Dollar Amount: Not Asked in 2022
2023 Number: 42	2023 Dollar Amount: \$1,020.00
2024 Number: 58	2024 Dollar Amount: \$2,290.00

### Credit score No credit score

#### Unsecured

2022 Number: 0	2022 Dollar Amount: Not Asked in 2022
2023 Number: 0	2023 Dollar Amount: \$0
2024 Number: 0	2024 Dollar Amount: \$0

#### Secured

2022 Number: 0	2022 Dollar Amount: Not Asked in 2022
2023 Number: 0	2023 Dollar Amount: \$0
2024 Number: 1	2024 Dollar Amount: \$25.00

### Credit score unknown

#### Unsecured

2022 Number: 67	2022 Dollar Amount: Not Asked in 2022
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2023 Number: 69                      2023 Dollar Amount: \$1,725.

2024 Number: 81                      2024 Dollar Amount: \$1,885.

Secured

2022 Number: 8                      2022 Dollar Amount: Not Asked in 2022

2023 Number: 25                      2023 Dollar Amount: \$625.00

2024 Number: 1                      2024 Dollar Amount: \$25.00

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

Credit score below 580

Unsecured

2022 Number: 63                      2022 Dollar Amount: \$1,978.00

2023 Number: 155                      2023 Dollar Amount: \$1,272.35

2024 Number: 130                      2024 Dollar Amount: \$2,635.00

Secured

2022 Number: 110                      2022 Dollar Amount: \$2,775.00

2023 Number: 48                      2023 Dollar Amount: \$1,964.04

2024 Number: 179                      2024 Dollar Amount: \$3,435.00

Credit score between 580 and 619

Unsecured

2022 Number: 118                      2022 Dollar Amount: \$3,281.71

2023 Number: 284                      2023 Dollar Amount: \$2,831.38

2024 Number: 266                      2024 Dollar Amount: \$5,301.58

Secured

2022 Number: 67                      2022 Dollar Amount: \$1,685.

2023 Number: 40                      2023 Dollar Amount: \$3,952.82

2024 Number: 116                      2024 Dollar Amount: \$2,188.28

Credit score between 620 and 659

Unsecured

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2022 Number: 199	2022 Dollar Amount: \$3,876.93
2023 Number: 497	2023 Dollar Amount: \$4,690.96
2024 Number: 271	2024 Dollar Amount: \$92.00

### Secured

2022 Number: 31	2022 Dollar Amount: \$800.00
2023 Number: 25	2023 Dollar Amount: \$925.00
2024 Number: 92	2024 Dollar Amount: \$1,856.38

### Credit score 660 or above

#### Unsecured

2022 Number: 131	2022 Dollar Amount: \$2,840.60
2023 Number: 412	2023 Dollar Amount: \$4,427.61
2024 Number: 306	2024 Dollar Amount: \$7,266.02

#### Secured

2022 Number: 12	2022 Dollar Amount: \$325.00
2023 Number: 22	2023 Dollar Amount: \$770.00
2024 Number: 35	2024 Dollar Amount: \$870.75

### Credit score No credit score

#### Unsecured

2022 Number: 0	2022 Dollar Amount: \$0
2023 Number: 0	2023 Dollar Amount: \$0
2024 Number: 0	2024 Dollar Amount: \$0

#### Secured

2022 Number: 0	2022 Dollar Amount: \$0
2023 Number: 2	2023 Dollar Amount: \$75.00
2024 Number: 0	2024 Dollar Amount: \$0

### Credit score unknown

#### Unsecured

2022 Number: 15	2022 Dollar Amount: \$375.00
2023 Number: 13	2023 Dollar Amount: \$325.00



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2024 Number: 42	2024 Dollar Amount: \$940.00
Secured	
2022 Number: 4	2022 Dollar Amount: \$100.00
2023 Number: 6	2023 Dollar Amount: \$250.00
2024 Number: 0	2024 Dollar Amount: \$0