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2001 DEFERRED DEPOSIT LENDERS
SUPERVISED LENDERS' ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to § 5-2-304(2), C.R.S. from licensed deferred deposit lenders. This information has not been independently verified.

Number of deferred deposit lenders reporting data for December 31, 2001

334

1. Total deferred deposit loans made, arranged, collected, or taken by assignment in 2001:

a. Deferred deposit loans No. 654,484 \$ 179,752,393

2. Deferred deposit loans outstanding as of December 31, 2001

No. 47,906 \$ 14,329,342

3. Deferred deposit loans:

a. Maximum loan amount and finance charge \$ 500.00 \$ 75.00

b. Average loan amount and finance charge \$ 228.42 \$ 42.12

c. Average annual percentage rate (APR) 382.42%¹

d. Average loan term (average number of days) 17.6 Days

e. Total of defaulted loans in 2001 No. 72,524 \$ 20,837,064

1. Total of loans recovered No. 49,218 \$ 13,243,512

2. Total of loans charged off No. 22,401 \$ 6,407,919

4. Loans rescinded by next business day per § 5-3.1-107, C.R.S. No. 600 \$ 165,942

5. Number of loans renewed (refinanced/extended/rolled) No. 122,785 \$ 40,745,585

a. Number of loans renewed as a percent of total loans made 18.76%

¹ The average was derived from averaging the totals submitted by each lender (arithmetic mean) rather than each lender's reported average because some lenders reported estimates instead of actual averages.