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2002 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. It does not include reports made by deferred deposit lenders. This information has not been independently verified.

Number of supervised lenders reporting data for December 31, 2002

935

1. Total Supervised Loans made, collected or taken by assignment in 2002	No.	<u>159,193</u>	\$	<u>2,546,093,004</u>
a. Supervised Loans (open-end/revolving)	No.	<u>32,049</u>	\$	<u>665,455,024</u>
b. Supervised Loans (closed-end)				
\$ 0 - 1,000	No.	<u>2,771</u>	\$	<u>1,941,969</u>
\$ 1,001 - 3,000	No.	<u>29,344</u>	\$	<u>47,821,449</u>
In excess of \$3,000	No.	<u>95,029</u>	\$	<u>1,830,874,562</u>
c. Average annual percentage rate (APR) on Supervised Loans (open-end/revolving)		<u>14.88</u>	%	
d. Average annual percentage rate (APR) on Supervised Loans (closed-end)				
\$ 0 - 1,000		<u>23.88</u>	%	
\$ 1,001 - 3,000		<u>23.58</u>	%	
In excess of \$3,000		<u>14.34</u>	%	
e. Primary security on Supervised Loans				
1. Unsecured – signature only (open-end)	No.	<u>18,099</u>	\$	<u>25,684,893</u>
2. Real estate (open-end)	No.	<u>14,056</u>	\$	<u>666,200,023</u>
3. Unsecured – signature only (closed-end)	No.	<u>38,367</u>	\$	<u>109,694,446</u>
4. Real estate (closed-end)	No.	<u>49,524</u>	\$	<u>1,507,443,660</u>
5. Household goods (open and closed-end)	No.	<u>23,936</u>	\$	<u>97,162,804</u>
6. Automobiles (open and closed-end)	No.	<u>8,802</u>	\$	<u>84,401,379</u>
7. Multiple collateral loans (open and closed-end)	No.	<u>4,977</u>	\$	<u>31,482,171</u>
8. Mobile homes (open and closed-end)	No.	<u>1,030</u>	\$	<u>21,440,946</u>
9. Other (open and closed-end)	No.	<u>402</u>	\$	<u>2,582,682</u>

2. Consumer credit transactions (open and closed-end) outstanding as of December 31, 2002			
a.	Supervised loans (§5-1-301(47) C.R.S.)	No. <u>173,389</u>	\$ <u>3,399,016,440</u>
b.	Consumer loans (§ 5-1-301(15) C.R.S.) ¹	No. <u>241,565</u>	\$ <u>7,607,386,373</u>
c.	Consumer credit sales (§ 5-1-301(11) C.R.S.)	No. <u>81,685</u>	\$ <u>839,504,624</u>
d.	Consumer leases (§ 5-1-301(14) C.R.S.)	No. <u>91</u>	\$ <u>1,220,591</u>
3. Insurance on supervised loans made in 2002			
a.	Credit life insurance sold	<u>18.81</u>	%
b.	Credit health and accident insurance sold	<u>16.24</u>	%
c.	Property insurance sold	<u>8.22</u>	%
d.	Unemployment insurance sold	<u>8.06</u>	%
4. Supervised loans made, collected, or taken by assignment in 2002 subject to the Home Ownership and Equity Protection Act (HOEPA), 12 CFR § 226.32.		No. <u>5,428</u>	\$ <u>140,559,899</u>
5. Delinquencies (no payment for 90 days or more) as of December 31, 2002 for all consumer credit transactions		No. <u>11,405</u>	\$ <u>246,257,889</u>
6. Defaults, as defined by creditor, for all consumer credit transactions.		No. <u>19,857</u>	\$ <u>133,968,756</u>
a.	Number of garnishments filed in 2002	No. <u>519</u>	
b.	Number of borrowers filing bankruptcy in 2002	No. <u>6,923</u>	
c.	Number of repossessions in 2002	No. <u>2,127</u>	
d.	Number of bankruptcies filed after garnishments in 2002	No. <u>129</u>	
7. Total consumer credit sales contracts purchased in 2002.		No. <u>42,082</u>	\$ <u>254,496,183</u>
8. Total consumer leases purchased in 2002.		No. <u>1</u>	\$ <u>18,339</u>

¹ Includes Supervised Loans reported on line 2a.