



JOHN W. SUTHERS
Attorney General
CYNTHIA H. COFFMAN
Chief Deputy Attorney General
DANIEL D. DOMENICO
Solicitor General

STATE OF COLORADO
DEPARTMENT OF LAW
OFFICE OF THE ATTORNEY GENERAL

Ralph L. Carr
Colorado Judicial Center
1300 Broadway, 6th Floor
Denver, Colorado 80203
Phone (720) 508-6012
Fax (720) 508-6033

2012 SUPERVISED LENDERS
ANNUAL REPORT

This is a composite of select information from all reports submitted to the Administrator of the Uniform Consumer Credit Code pursuant to § 5-2-304(2), C.R.S. It does not include data related to deferred deposit/payday loans or loans made pursuant to § 5-2-214. This information has not been independently verified.

Number of licensed locations reporting data for 2012¹

460

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Supervised loans made or taken by assignment (including servicing) in 2012	No.	\$
a. Supervised loans (open end/revolving)	41,656	238,515,490
b. Supervised loans (closed end/fixed term)	11,499	25,498,046
\$ 0 - 1,000	1,395	841,904
\$ 1,001 - 3,000	5,968	11,860,425
In excess of \$3,000	22,794	200,315,115
Total closed end/fixed term	30,157	213,017,444
c. Average lifetime ceiling rate/cap rate on supervised loans (open end/revolving)	23.626	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	27.156	APR
\$ 1,001 - 3,000	28.981	APR
In excess of \$3,000	21.070	APR
e. Primary security on supervised loans	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Unsecured – signature only (open end/revolving)	No. 11,484	\$ 23,733,726
2. Unsecured – signature only (closed end/fixed term)	No. 12,094	\$ 64,627,719
3. Real estate (open end/revolving)	No. 219	\$ 6,977,188
4. Real estate (closed end/fixed term)	No. 359	\$ 14,072,434
5. Household goods	No. 4,800	\$ 19,561,209
6. Automobiles	No. 9,785	\$ 91,911,841
7. Multiple collateralized loans	No. 2,102	\$ 12,736,527
8. Mobile homes	No. 8	\$ 231,012
9. Other	No. 805	\$ 4,663,835

¹ This number consists of 203 individual lenders – some with multiple licensed locations.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
2. Consumer credit transactions outstanding as of December 31, 2012		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>64,644</u>	\$ <u>573,212,192</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) ²	No. <u>104,119</u>	\$ <u>1,307,771,931</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) ³	No. <u>105,389</u>	\$ <u>1,647,013,676</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) ³	No. <u>8,887</u>	\$ <u>70,069,510</u>
3. Consumer credit transactions made or taken by assignment in 2012 subject to the Home Ownership & Equity Protection Act (HOEPA)⁴	No. <u>20</u>	\$ <u>991,013</u>
4. Consumer credit transactions made or taken by assignment in 2012 subject to the Colorado Consumer Equity Protection Act (CCEPA)⁴	No. <u>99</u>	\$ <u>1,746,662</u>
5. Consumer credit sales and consumer leases purchased or taken by assignment in 2012	No. <u>37,766</u>	\$ <u>800,765,654</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
6. Delinquencies (no payment for 90 days or more) as of December 31, 2012 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>4,018</u>	\$ <u>86,844,011</u>
7. Defaults, as defined by creditor, as of December 31, 2012 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>53,575</u>	\$ <u>295,643,248</u>
a. Number of lawsuits filed in 2012	No. <u>832</u>	
b. Number of consumers filing bankruptcy in 2012	No. <u>7,960</u>	
c. Number of repossessions in 2012	No. <u>3,679</u>	
d. NSF fees collected in 2012		\$ <u>160,707</u>

² Includes supervised loans reported on line 2a.

³ Includes only those consumer credit sales and leases reported by licensed lenders, not all consumer credit sales and leases outstanding in Colorado as of December 31, 2012.

⁴ Includes only those loans reported by licensed lenders, not all high cost loans in Colorado.

⁵ Includes finance charges. Does not include first mortgage loans used to purchase or refinance the purchase of a principal residence or dwelling.