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**Consumer Protection Section
Consumer Credit Unit**

2014 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, pawn loans, or loans made pursuant to § 5-2-214. This information has not been independently verified.

Number of licensed locations reporting data for 2014¹

490

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Supervised loans made, serviced, or taken by assignment in 2014	No. <u>44,039</u>	\$ <u>584,549,516</u>
a. Supervised loans (open end/revolving)	No. <u>8,732</u>	\$ <u>301,850,819</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>1,426</u>	\$ <u>976,633</u>
\$ 1,001 - 3,000	No. <u>6,003</u>	\$ <u>12,051,523</u>
In excess of \$3,000	No. <u>27,878</u>	\$ <u>269,670,542</u>
Total closed end/fixed term	No. <u>35,307</u>	\$ <u>282,698,698</u>
c. Average lifetime ceiling rate/cap rate on supervised loans (open end/revolving)	<u>25.807</u>	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	<u>30.738</u>	APR
\$ 1,001 - 3,000	<u>30.651</u>	APR
In excess of \$3,000	<u>21.634</u>	APR
e. Primary security on supervised loans	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Unsecured – signature only (open end/revolving)	No. <u>6,328</u>	\$ <u>6,375,202</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>22,440</u>	\$ <u>142,092,099</u>
3. Real estate (open end/revolving)	No. <u>2,404</u>	\$ <u>295,475,617</u>
4. Real estate (closed end/fixed term)	No. <u>1,463</u>	\$ <u>40,147,232</u>
5. Household goods	No. <u>333</u>	\$ <u>1,620,069</u>
6. Automobiles	No. <u>9,065</u>	\$ <u>84,400,696</u>
7. Multiple collateralized loans	No. <u>1,216</u>	\$ <u>8,654,796</u>
8. Mobile homes	No. <u>89</u>	\$ <u>1,450,411</u>
9. Other	No. <u>701</u>	\$ <u>4,333,484</u>

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, 2014		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>56,196</u>	\$ <u>800,417,840</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) ²	No. <u>94,238</u>	\$ <u>1,335,903,027</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) ³	No. <u>102,018</u>	\$ <u>1,693,914,628</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) ³	No. <u>14,636</u>	\$ <u>126,418,996</u>
3. Consumer credit transactions made or taken by assignment in 2014 subject to the Home Ownership & Equity Protection Act (HOEPA)⁴	No. <u>13</u>	\$ <u>460,502</u>
4. Consumer credit transactions made or taken by assignment in 2014 subject to the Colorado Consumer Equity Protection Act (CCEPA)⁴	No. <u>15</u>	\$ <u>1,763,752</u>
5. Consumer credit sales and consumer leases purchased or taken by assignment in 2014	No. <u>65,716</u>	\$ <u>1,052,818,067</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
6. Delinquencies (no payment for 90 days or more) as of December 31, 2014 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>3,854</u>	\$ <u>116,555,653</u>
7. Defaults, as defined by creditor, as of December 31, 2014 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>85,301</u>	\$ <u>321,891,347</u>
a. Number of lawsuits filed in 2014	No. <u>840</u>	
b. Number of consumers filing bankruptcy in 2014	No. <u>3,853</u>	
c. Number of repossessions in 2014	No. <u>3,354</u>	
d. NSF fees collected in 2014		\$ <u>2,254,598</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, 2014.

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.