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**2008 SUPERVISED LENDER'S**  
**ANNUAL REPORT**

This is a composite of select information from 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 data related to deferred deposit loans or loans made pursuant to § 5-2-214. This information has not been independently verified.

**Number of licensed locations reporting data for 2008<sup>1</sup>**

654

	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>
<b>1. Supervised loans made, serviced, or taken by assignment in 2008</b>	No. <u>58,027</u>	\$ <u>484,197,106</u>
a. Supervised loans (open end/revolving)	No. <u>15,822</u>	\$ <u>68,037,772</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>959</u>	\$ <u>526,483</u>
\$ 1,001 - 3,000	No. <u>5,518</u>	\$ <u>11,046,128</u>
In excess of \$3,000	No. <u>35,728</u>	\$ <u>404,586,723</u>
Total closed end/fixed term	No. <u>42,205</u>	\$ <u>416,159,334</u>
c. Average lifetime ceiling rate / cap rate (APR) on supervised loans (open end/revolving)	APR <u>20.943</u>	%
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	APR <u>26.626</u>	%
\$ 1,001 - 3,000	APR <u>28.667</u>	%
In excess of \$3,000	APR <u>18.131</u>	%
e. Primary security on supervised loans		
1. Unsecured – signature only (open end/revolving)	No. <u>15,489</u>	\$ <u>42,945,323</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>18,363</u>	\$ <u>130,090,150</u>
3. Real estate (open end/revolving)	No. <u>315</u>	\$ <u>24,784,449</u>
4. Real estate (closed end/fixed term)	No. <u>2,691</u>	\$ <u>107,246,968</u>
5. Household goods (open and closed end)	No. <u>11,359</u>	\$ <u>79,069,268</u>
6. Automobiles (open and closed end)	No. <u>6,865</u>	\$ <u>76,841,046</u>
7. Multiple collateralized loans (open and closed end)	No. <u>1,875</u>	\$ <u>12,057,481</u>
8. Mobile homes (open and closed end)	No. <u>185</u>	\$ <u>4,876,444</u>
9. Other (open and closed end)	No. <u>885</u>	\$ <u>6,285,977</u>

<sup>1</sup> This number consists of 289 individual lenders – some with multiple licensed locations.

	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>
<b>2. Consumer credit transactions outstanding as of December 31, 2008</b>		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>144,671</u>	\$ <u>1,351,459,498</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) <sup>2</sup>	No. <u>155,800</u>	\$ <u>1,609,456,490</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) <sup>3</sup>	No. <u>117,078</u>	\$ <u>1,655,276,739</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) <sup>3</sup>	No. <u>11,419</u>	\$ <u>85,362,228</u>
<b>3. Consumer credit transactions made or taken by assignment in 2008 subject to the Home Ownership &amp; Equity Protection Act (HOEPA)<sup>4</sup></b>	No. <u>40</u>	\$ <u>2,536,600</u>
<b>4. Consumer credit transactions made or taken by assignment in 2008 subject to the Colorado Consumer Equity Protection Act (CCEPA)<sup>4</sup></b>	No. <u>43</u>	\$ <u>2,729,293</u>
<b>5. Consumer credit sales and consumer leases purchased in 2008</b>	No. <u>44,286</u>	\$ <u>813,693,566</u>
<b>6. Delinquencies (no payment for 90 days or more) as of December 31, 2008 for all consumer credit transactions</b>	No. <u>13,151</u>	\$ <u>185,804,706</u>
<b>7. Defaults, as defined by creditor, as of December 31, 2008 for all consumer credit transactions<sup>5</sup></b>	No. <u>39,510</u>	\$ <u>295,556,578</u>
a. Number of lawsuits filed in 2008	No. <u>719</u>	
b. Number of consumers filing bankruptcy in 2008	No. <u>5,893</u>	
c. Number of repossessions in 2008	No. <u>3,870</u>	
d. Dollar amount of NSF fees collected in 2008		\$ <u>210,434</u>

<sup>2</sup> Includes supervised loans reported on line 2a.

<sup>3</sup> Includes only those credit sales and leases held by licensed supervised lenders, not all credit sales and leases outstanding in Colorado as of December 31, 2008.

<sup>4</sup> Includes only those loans made by licensed lenders, not all high cost loans made in Colorado.

<sup>5</sup> Does not include first mortgage loans used to purchase or refinance the purchase of a principal residence or dwelling.