



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

STATE SERVICES BUILDING
1525 Sherman Street - 7th Floor
Denver, Colorado 80203
Phone (303) 866-4494
www.coloradoattorneygeneral.gov/uccc

2011 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 2011¹

489

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Supervised loans made, serviced, or taken by assignment in 2011	No. <u>40,696</u>	\$ <u>245,701,084</u>
a. Supervised loans (open end/revolving)	No. <u>10,686</u>	\$ <u>36,448,939</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>1,208</u>	\$ <u>699,066</u>
\$ 1,001 - 3,000	No. <u>5,574</u>	\$ <u>10,959,101</u>
In excess of \$3,000	No. <u>23,228</u>	\$ <u>197,593,978</u>
Total closed end/fixed term	No. <u>30,010</u>	\$ <u>209,252,145</u>
c. Average lifetime ceiling rate/cap rate on supervised loans (open end/revolving)	<u>26.260</u>	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	<u>26.713</u>	APR
\$ 1,001 - 3,000	<u>31.788</u>	APR
In excess of \$3,000	<u>22.601</u>	APR
e. Primary security on supervised loans	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Unsecured – signature only (open end/revolving)	No. <u>10,312</u>	\$ <u>16,778,398</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>11,737</u>	\$ <u>64,151,881</u>
3. Real estate (open end/revolving)	No. <u>401</u>	\$ <u>20,925,561</u>
4. Real estate (closed end/fixed term)	No. <u>1,401</u>	\$ <u>33,865,931</u>
5. Household goods	No. <u>4,136</u>	\$ <u>17,662,232</u>
6. Automobiles	No. <u>10,034</u>	\$ <u>77,906,710</u>
7. Multiple collateralized loans	No. <u>2,126</u>	\$ <u>13,100,417</u>
8. Mobile homes	No. <u>9</u>	\$ <u>184,563</u>
9. Other	No. <u>540</u>	\$ <u>1,125,391</u>

¹ This number consists of 210 individual companies – some with multiple licensed locations.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
2. Consumer credit transactions outstanding as of December 31, 2011		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>90,783</u>	\$ <u>890,381,160</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) ²	No. <u>121,998</u>	\$ <u>1,285,439,285</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) ³	No. <u>121,403</u>	\$ <u>1,593,478,595</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) ³	No. <u>8,560</u>	\$ <u>73,982,781</u>
3. Consumer credit transactions made or taken by assignment in 2011 subject to the Home Ownership & Equity Protection Act (HOEPA)⁴	No. <u>15</u>	\$ <u>1,726,897</u>
4. Consumer credit transactions made or taken by assignment in 2011 subject to the Colorado Consumer Equity Protection Act (CCEPA)⁴	No. <u>65</u>	\$ <u>2,059,841</u>
5. Consumer credit sales and consumer leases purchased or taken by assignment in 2011	No. <u>39,489</u>	\$ <u>767,089,598</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
6. Delinquencies (no payment for 90 days or more) as of December 31, 2011 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>11,298</u>	\$ <u>92,846,003</u>
7. Defaults, as defined by creditor, as of December 31, 2011 for supervised loans, consumer credit sales, and consumer leases⁵	No. <u>67,761</u>	\$ <u>378,153,349</u>
a. Number of lawsuits filed in 2011	No. <u>685</u>	
b. Number of consumers filing bankruptcy in 2011	No. <u>9,213</u>	
c. Number of repossessions in 2011	No. <u>5,067</u>	
d. NSF fees collected in 2011		\$ <u>1,721,876</u>

² Includes supervised loans reported on line 2a.

³ Includes only those consumer credit sales and leases reported by licensed companies, not all consumer credit sales and leases outstanding in Colorado as of December 31, 2011.

⁴ Includes only those loans reported by licensed companies, 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.