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**Consumer Protection Section**  
**Consumer Credit Unit**

**2015 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 2015<sup>1</sup>**

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	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
<b>1. Supervised loans made, serviced, or taken by assignment in 2015</b>	No. <u>69,972</u>	\$ <u>838,489,100</u>
a. Supervised loans (open end/revolving)	No. <u>12,296</u>	\$ <u>327,793,196</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>1,968</u>	\$ <u>1,471,247</u>
\$ 1,001 - 3,000	No. <u>7,803</u>	\$ <u>15,799,033</u>
In excess of \$3,000	No. <u>47,905</u>	\$ <u>493,425,624</u>
Total closed end/fixed term	No. <u>57,676</u>	\$ <u>510,695,904</u>
c. Average lifetime ceiling rate/cap rate on supervised loans (open end/revolving)	<u>27.284</u>	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	<u>31.003</u>	APR
\$ 1,001 - 3,000	<u>29.833</u>	APR
In excess of \$3,000	<u>21.941</u>	APR
e. Primary security on supervised loans	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Unsecured – signature only (open end/revolving)	No. <u>9,799</u>	\$ <u>15,273,675</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>43,208</u>	\$ <u>370,371,955</u>
3. Real estate (open end/revolving)	No. <u>2,509</u>	\$ <u>312,531,332</u>
4. Real estate (closed end/fixed term)	No. <u>299</u>	\$ <u>12,515,748</u>
5. Household goods	No. <u>16</u>	\$ <u>134,836</u>
6. Automobiles	No. <u>12,992</u>	\$ <u>121,105,001</u>
7. Multiple collateralized loans	No. <u>6</u>	\$ <u>70,220</u>
8. Mobile homes	No. <u>74</u>	\$ <u>937,327</u>
9. Other	No. <u>1,069</u>	\$ <u>5,549,006</u>

<sup>1</sup> This number consists of 189 individual lenders – some with multiple licensed locations.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
<b>2. Consumer credit transactions outstanding as of December 31, 2015</b>		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>62,277</u>	\$ <u>910,037,185</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) <sup>2</sup>	No. <u>107,924</u>	\$ <u>1,496,318,229</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) <sup>3</sup>	No. <u>108,928</u>	\$ <u>2,007,537,314</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) <sup>3</sup>	No. <u>18,722</u>	\$ <u>154,009,820</u>
<b>3. Consumer credit transactions made or taken by assignment in 2015 subject to the Home Ownership &amp; Equity Protection Act (HOEPA)<sup>4</sup></b>	No. <u>50</u>	\$ <u>1,720,705</u>
<b>4. Consumer credit transactions made or taken by assignment in 2015 subject to the Colorado Consumer Equity Protection Act (CCEPA)<sup>4</sup></b>	No. <u>42</u>	\$ <u>1,585,865</u>
<b>5. Consumer credit sales and consumer leases purchased or taken by assignment in 2015</b>	No. <u>49,929</u>	\$ <u>1,146,321,276</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
<b>6. Delinquencies (no payment for 90 days or more) as of December 31, 2015 for supervised loans, consumer credit sales, and consumer leases<sup>5</sup></b>	No. <u>8,541</u>	\$ <u>88,524,681</u>
<b>7. Defaults, as defined by creditor, as of December 31, 2015 for supervised loans, consumer credit sales, and consumer leases<sup>5</sup></b>	No. <u>30,324</u>	\$ <u>205,221,244</u>
a. Number of lawsuits filed in 2015	No. <u>264</u>	
b. Number of consumers filing bankruptcy in 2015	No. <u>3,265</u>	
c. Number of repossessions in 2015	No. <u>4,041</u>	
d. NSF fees collected in 2015		\$ <u>563,162</u>

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

<sup>3</sup> 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, 2015.

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

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