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2002 DEFERRED DEPOSIT LENDERS
SUPERVISED LENDERS' ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to § 5-2-304(2), C.R.S. from licensed deferred deposit lenders. This information has not been independently verified.

Number of deferred deposit lenders reporting data for December 31, 2002		347
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1. Total deferred deposit loans made, arranged, collected, or taken by assignment in 2002:		
a. Deferred deposit loans	No. <u>837,110</u>	\$ <u>245,901,770</u>
2. Deferred deposit loans <u>outstanding</u> as of December 31, 2002	No. <u>54,516</u>	\$ <u>17,672,633</u>
3. Deferred deposit loans:	<u>Loan Amount</u>	<u>Finance Charge</u>
a. Maximum loan amount and finance charge	\$ <u>500</u>	\$ <u>75</u>
b. Average loan amount and finance charge	\$ <u>293.75</u>	\$ <u>52.77</u>
c. Average annual percentage rate (APR)		<u>375.92%¹</u>
d. Average loan term (average number of days)	<u>17.44</u> Days	
e. Total of defaulted loans in 2002	No. <u>101,043</u>	\$ <u>34,453,604</u>
1. Total of loans recovered		\$ <u>23,664,640</u>
2. Total of loans charged off		\$ <u>7,901,774</u>
4. Loans rescinded by next business day per § 5-3.1-106(2), C.R.S.	No. <u>980</u>	\$ <u>259,524</u>
5. Number of loans renewed (refinanced/extended/rolled)	No. <u>190,533</u>	\$ <u>60,975,397</u>
a. Number of loans renewed as a percent of total loans made		<u>22.76%</u>

¹ The average was derived from averaging the totals submitted by each lender (arithmetic mean) rather than each lender's reported average because some lenders reported estimates instead of actual averages.