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**2004 DEFERRED DEPOSIT 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) and 5-3.1-115, C.R.S., from licensed deferred deposit lenders. This information has not been independently verified.

**Number of deferred deposit lenders reporting data for 2004<sup>1</sup>**

|   |                           |                              |
|---|---------------------------|------------------------------|
|   |                           | 496                          |
| <b>1. Total deferred deposit loans made, arranged, collected, or taken by assignment in 2004:</b> |                           |                              |
| a. Deferred deposit loans   | No. <u>1,158,745</u>      | \$ <u>367,537,359</u>        |
| <b>2. Deferred deposit loans <u>outstanding</u> as of December 31, 2004</b>                       | No. <u>79,525</u>         | \$ <u>24,741,714</u>         |
| <b>3. Deferred deposit loans:</b>   | <b><u>Loan Amount</u></b> | <b><u>Finance Charge</u></b> |
| a. Maximum loan amount and finance charge   | \$ <u>500</u>             | \$ <u>75</u>                 |
| b. Average loan amount and finance charge   | \$ <u>317.19</u>          | \$ <u>58.33</u>              |
| c. Average annual percentage rate (APR)   |                           | <u>380.409%<sup>2</sup></u>  |
| d. Average loan term (average number of days)   | <u>17.64</u> Days         |                              |
| e. Total of defaulted loans in 2004   | No. <u>113,694</u>        | \$ <u>41,042,855</u>         |
| 1. Total of loans recovered   |                           | \$ <u>25,445,128</u>         |
| 2. Total of loans charged off   |                           | \$ <u>15,219,755</u>         |
| <b>4. Loans rescinded by next business day per § 5-3.1-107, C.R.S.</b>                            | No. <u>3,199</u>          | \$ <u>841,622</u>            |
| <b>5. Number of loans renewed (refinanced/extended/rolled)</b>                                    | No. <u>300,880</u>        | \$ <u>88,605,079</u>         |
| a. Number of loans renewed as a percent of total loans made                                       |                           | <u>25.97%</u>                |
| <b>6. Total number of individual consumers in 2004<sup>3</sup></b>                                | No. <u>193,041</u>        |                              |
| a. # of consumers with 12 or less new or refinanced loans   | No. <u>167,076</u>        |                              |
| b. # of consumers with 13 or more new or refinanced loans   | No. <u>25,965</u>         |                              |

<sup>1</sup> The total licenses reported are representative of 114 individual lenders – some with multiple locations licensed.

<sup>2</sup> 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.

<sup>3</sup> These numbers are based in part upon estimates provided by lenders. In addition, they do not account for consumers that may have received loans from more than one lender.