



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 2/4/2019. The OCCC reviewed the data for reasonableness. The OCCC continues to receive amended or corrected data submissions and periodic revisions are published when significant. The OCCC will request verification from the licensee of any data that is found to be questionable or unreasonable.

Section 83.5001 of the Texas Administrative Code requires CABs to file annual data reports with the Office of Consumer Credit Commissioner (OCCC) identifying loan activity associated with

- single and installment deferred presentment (payday) loans, and
- single and installment auto title loans.

Data Limitations

Data provided by reporting CABs reflects location-level activity for the identified year. Each licensed location is treated as an individual reporting unit. If data was compiled from individual customers, it could produce different results.

The data presented in the following summary represents CAB submissions via electronic and manual reporting, to include any corrected data, of annual activity as of February 4, 2019.

Credit Access Business (CAB) Annual Data Report, CY 2016

Item Number	Item Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Title Loans
1	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.	644,049	689,906	38,827	54,449
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year. ¹				
2A	Refinancing 1 time	170,721	58,139	17,351	8,498
2B	Refinancing 2-4 times	268,474	60,417	28,702	6,662
2C	Refinancing 5-6 times	42,511	7,130	12,416	1,008
2D	Refinancing 7-10 times	42,361	4,480	14,631	894
2E	Refinancing more than 10 times	24,817	2,400	16,565	907

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¹ Item 2 collects information on the number of time a loan was refinanced before it was ultimately paid off. Data includes all loans paid out in the calendar year that had been refinanced prior to being paid in full, regardless of when the loan was originated.

Item Number	Item Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$359,623,988	\$863,338,617	\$201,535,012	\$206,463,932
4	Total number of extensions of consumer credit or refinances where the CAB repaid the third-party lender under a contractual obligation, guaranty, or letter of credit.	434,950	385,133	103,019	51,134
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	640,399	784,862	129,085	96,932
6	Total number of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts).				
6A	\$0 - \$250	402,683	255,136	8,111	8,651
6B	\$251 - \$500	620,729	332,171	32,775	31,502
6C	\$501 - \$750	170,361	162,680	26,013	17,320
6D	\$751 - \$1000	112,824	123,233	17,288	19,721
6E	\$1001 - \$1500	51,820	65,950	23,523	14,963
6F	\$1501 - \$2000	10,505	25,296	13,698	8,326
6G	\$2,001 - \$2,500	42	3,952	11,391	3,773
6H	\$2,501 - \$3,000	22	3,516	6,069	2,578
6I	\$3,001 - \$5,000	16	8	12,617	3,365
6J	\$5,001 - \$7,500	1	0	4,314	787
6K	Over \$7,500	0	0	1,960	445
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$74,545,957	\$43,529,750	\$1,536,635	\$1,612,136
7B	\$251 - \$500	\$245,788,415	\$129,045,677	\$13,377,670	\$13,021,309
7C	\$501 - \$750	\$108,097,822	\$103,123,399	\$16,068,131	\$10,932,703
7D	\$751 - \$1000	\$102,672,881	\$111,378,196	\$15,476,238	\$18,036,610
7E	\$1001 - \$1500	\$67,665,287	\$97,468,619	\$28,268,423	\$19,327,682
7F	\$1501 - \$2000	\$18,357,309	\$46,784,824	\$23,421,259	\$15,384,614
7G	\$2,001 - \$2,500	\$101,255	\$9,059,985	\$24,744,918	\$8,775,989
7H	\$2,501 - \$3,000	\$65,099	\$10,150,881	\$16,450,181	\$7,354,401
7I	\$3,001 - \$5,000	\$64,976	\$30,700	\$46,652,881	\$13,215,732
7J	\$5,001 - \$7,500	\$6,500	\$0	\$24,809,454	\$4,754,154
7K	Over \$7,500	\$0	\$0	\$18,503,501	\$4,670,569

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Item Number	Item Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Title Loans
8	Total number of refinances on extensions of consumer credit originated in the report year.	1,710,881	188,841	390,938	54,717
9	Total dollar amount of extensions of consumer credit for the report year.	\$615,924,755	\$539,344,133	\$229,404,420	\$116,215,402
10	Total dollar amount of refinances for the report year.	\$994,229,225	\$227,942,499	\$793,953,233	\$82,775,624
	Number of locations reporting activity in each category	1,064	984	1,235	969
	Total Number of Companies Reporting				2,552