



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 1/23/2019. The OCCC reviewed the data for reasonableness. The OCCC may 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 January 23, 2019.

## Credit Access Business (CAB) Annual Data Report, CY 2017

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.	647,793	665,264	38,116	57,704
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year. <sup>1</sup>				
2A	Refinancing 1 time	168,197	68,339	12,997	9,297
2B	Refinancing 2-4 times	252,853	49,091	21,958	6,865
2C	Refinancing 5-6 times	37,683	5,756	8,829	1,438
2D	Refinancing 7-10 times	36,540	3,266	9,861	1,250
2E	Refinancing more than 10 times	20,340	1,289	10,778	1,732

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<sup>1</sup> 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 Transaction	Installment Deferred Presentment Transaction	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.	\$330,417,420	\$1,051,559,133	\$139,437,477	\$240,356,808
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.	390,316	627,303	90,962	58,921
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	549,954	727,124	129,598	92,923
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	338,067	217,624	6,499	8,422
6B	\$251 - \$500	559,996	343,503	28,359	33,391
6C	\$501 - \$750	150,743	175,962	27,970	17,754
6D	\$751 - \$1000	97,765	132,513	19,866	20,021
6E	\$1001 - \$1500	49,253	66,595	30,744	15,316
6F	\$1501 - \$2000	9,685	28,084	19,202	8,965
6G	\$2,001 - \$2,500	23	4,665	14,073	3,911
6H	\$2,501 - \$3,000	12	4,102	8,089	2,928
6I	\$3,001 - \$5,000	6	22	15,550	3,875
6J	\$5,001 - \$7,500	0	0	5,691	897
6K	Over \$7,500	0	0	2,728	562
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$61,636,177	\$37,897,105	\$1,249,940	\$1,578,089
7B	\$251 - \$500	\$226,123,703	\$134,172,840	\$11,354,550	\$13,705,222
7C	\$501 - \$750	\$94,639,780	\$111,735,931	\$17,302,389	\$11,153,618
7D	\$751 - \$1000	\$88,623,756	\$116,516,201	\$17,560,194	\$18,566,739
7E	\$1001 - \$1500	\$62,926,865	\$86,191,049	\$36,809,298	\$19,999,584
7F	\$1501 - \$2000	\$16,941,162	\$51,684,703	\$32,635,999	\$16,685,245
7G	\$2,001 - \$2,500	\$53,684	\$10,596,383	\$30,633,457	\$9,115,927
7H	\$2,501 - \$3,000	\$34,991	\$11,943,614	\$21,853,687	\$8,418,713
7I	\$3,001 - \$5,000	\$23,757	\$79,806	\$57,526,891	\$15,415,176
7J	\$5,001 - \$7,500	\$0	\$0	\$32,833,992	\$5,455,409
7K	Over \$7,500	\$0	\$0	\$25,446,244	\$6,186,372

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Item Number	Item Description	Single Payment Deferred Presentment Transaction	Installment Deferred Presentment Transaction	Single Payment Auto Title Loans	Installment Auto Title Loans
8	Total number of refinances on extensions of consumer credit originated in the report year.	1,511,874	219,155	337,841	56,545
9	Total dollar amount of extensions of consumer credit for the report year.	\$551,003,931	\$560,817,730	\$285,198,997	\$126,290,140
10	Total dollar amount of refinances for the report year.	\$846,647,697	\$206,645,366	\$624,474,072	\$69,816,813
	Number of locations reporting activity in each category	984	1,004	1,176	795
	Total Number of Companies Reporting				2,198