



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 3/18/2019. 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 March 18, 2019.

Credit Access Business (CAB) Annual Data Report, CY 2018

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.	576,060	605,119	39,882	81,787
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	132,940	81,260	10,526	15,480
2B	Refinancing 2-4 times	199,731	61,529	18,004	9,410
2C	Refinancing 5-6 times	30,155	8,656	7,043	1,132
2D	Refinancing 7-10 times	27,332	5,718	7,443	963
2E	Refinancing more than 10 times	60,178	5,184	14,954	1,233

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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 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.	\$259,825,258	\$1,145,451,186	\$116,107,651	\$336,879,935
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.	472,183	662,460	88,289	60,721
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	422,528	838,262	100,014	144,408
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	269,982	228,265	5,295	8,259
6B	\$251 - \$500	446,174	400,432	21,640	36,705
6C	\$501 - \$750	117,676	219,670	20,944	29,623
6D	\$751 - \$1000	79,956	165,681	15,962	28,328
6E	\$1001 - \$1500	40,115	92,660	25,476	30,314
6F	\$1501 - \$2000	10,072	37,865	15,984	17,041
6G	\$2,001 - \$2,500	12	6,410	12,273	9,337
6H	\$2,501 - \$3,000	8	5,361	7,930	5,943
6I	\$3,001 - \$5,000	15	37	15,690	8,688
6J	\$5,001 - \$7,500	0	3	6,571	2,511
6K	Over \$7,500	3	0	3,554	1,224
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$48,574,328	\$39,709,741	\$1,003,630	\$1,587,947
7B	\$251 - \$500	\$183,611,271	\$154,643,441	\$8,656,582	\$15,193,413
7C	\$501 - \$750	\$74,584,614	\$135,530,482	\$12,991,045	\$18,476,834
7D	\$751 - \$1000	\$72,115,526	\$147,758,781	\$14,158,439	\$25,981,050
7E	\$1001 - \$1500	\$51,176,448	\$116,342,165	\$30,609,731	\$38,058,084
7F	\$1501 - \$2000	\$17,378,203	\$69,715,106	\$27,307,367	\$30,601,910
7G	\$2,001 - \$2,500	\$27,151	\$14,178,871	\$26,843,266	\$21,017,816
7H	\$2,501 - \$3,000	\$21,855	\$15,234,496	\$21,461,935	\$16,687,951
7I	\$3,001 - \$5,000	\$55,732	\$132,009	\$58,691,325	\$33,453,157
7J	\$5,001 - \$7,500	\$0	\$16,053	\$38,659,857	\$14,941,192
7K	Over \$7,500	\$24,336	\$0	\$32,832,798	\$12,255,773

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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.	1,127,401	253,485	358,485	74,927
9	Total dollar amount of extensions of consumer credit for the report year.	\$447,569,380	\$693,261,202	\$273,215,961	\$228,255,154
10	Total dollar amount of refinances for the report year.	\$641,105,494	\$254,084,581	\$678,873,858	\$116,444,342
	Number of locations reporting activity in each category	883	901	1,006	856
	Total Number of Companies Reporting				2,029