



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 4/28/2020. 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 April 28, 2020.

Credit Access Business (CAB) Annual Data Report, CY 2019

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.	455,398	566,401	29,762	73,848
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	114,694	77,410	9,406	10,425
2B	Refinancing 2-4 times	159,010	54,484	21,600	18,764
2C	Refinancing 5-6 times	34,652	10,009	11,902	2,284
2D	Refinancing 7-10 times	26,314	4,236	13,467	1,666
2E	Refinancing more than 10 times	15,543	6,956	15,581	1,386

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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.	\$204,967,806	\$1,301,576,328	\$179,792,118	\$342,704,566
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.	434,505	753,890	126,736	78,058
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	384,140	991,690	96,477	139,060
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	269,893	245,356	11,496	9,070
6B	\$251 - \$500	449,238	442,842	31,534	35,472
6C	\$501 - \$750	114,187	225,315	19,258	24,694
6D	\$751 - \$1000	77,402	205,788	23,661	29,456
6E	\$1001 - \$1500	35,819	115,582	21,435	26,802
6F	\$1501 - \$2000	11,958	46,653	13,940	15,606
6G	\$2,001 - \$2,500	8	9,982	7,346	8,468
6H	\$2,501 - \$3,000	6	5,451	6,579	6,381
6I	\$3,001 - \$5,000	1	687	9,696	7,268
6J	\$5,001 - \$7,500	0	5	3,185	1,686
6K	Over \$7,500	0	0	2,366	966
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$47,360,422	\$43,244,906	\$1,847,619	\$1,657,649
7B	\$251 - \$500	\$180,438,310	\$177,704,251	\$12,788,791	\$14,650,874
7C	\$501 - \$750	\$71,289,246	\$141,945,634	\$12,142,822	\$15,327,321
7D	\$751 - \$1000	\$69,908,611	\$184,060,177	\$21,853,260	\$27,262,113
7E	\$1001 - \$1500	\$45,865,142	\$145,041,769	\$27,703,073	\$34,301,125
7F	\$1501 - \$2000	\$21,269,274	\$86,870,887	\$25,648,992	\$28,526,695
7G	\$2,001 - \$2,500	\$18,673	\$23,194,593	\$17,111,298	\$19,433,722
7H	\$2,501 - \$3,000	\$17,300	\$15,750,398	\$18,818,177	\$18,119,545
7I	\$3,001 - \$5,000	\$3,250	\$2,548,528	\$38,885,854	\$28,778,035
7J	\$5,001 - \$7,500	\$0	\$29,359	\$19,443,104	\$10,168,049
7K	Over \$7,500	\$0	\$0	\$22,387,562	\$9,628,262

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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.	1,142,506	286,739	290,892	71,379
9	Total dollar amount of extensions of consumer credit for the report year.	\$436,170,217	\$820,390,197	\$218,630,628	\$207,853,325
10	Total dollar amount of refinances for the report year.	\$497,318,513	\$308,888,137	\$529,575,611	\$119,339,669
	Number of locations reporting activity in each category	762	880	1,041	757
	Total Number of Companies Reporting				2,018