

Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 5/06/2013 for Calendar Year 2012. The OCCC reviewed the data for reasonableness, but accuracy of content remains the responsibility of the CAB. The OCCC receives amended or corrected data submissions and publishes periodic revisions reflecting the updated data. 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-specific activity for the identified year; reported data has been aggregated and presented below to reflect statewide activity within this industry.

The data presented in the following summary represents CAB submissions via electronic and manual reporting, to include any corrected data, of annual activity for Calendar Year 2012 as of May 6, 2013.

Credit Access Business (CAB) Annual Data Report, CY 2012¹

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.	1,055,171	166,203	138,963	35,438
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year. ²				
2A	Refinancing 1 time	269,092	35,501	45,904	13,461
2B	Refinancing 2-4 times	500,681	24,631	60,874	2,859
2C	Refinancing 5-6 times	93,654	3,740	13,185	683
2D	Refinancing 7-10 times	89,592	2,647	7,258	694
2E	Refinancing more than 10 times	64,597	1,440	17,791	700

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¹ The data presented represents activities for individual CAB locations and may not reflect a consumer's usage across locations, products, or the industry.

² 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 Auto Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$682,731,583	\$254,358,191	\$220,279,326	\$86,898,246
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.	1,030,996	295,955	235,359	89,283
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	1,080,644	290,139	297,948	67,691
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	636,574	115,696	27,260	5,714
6B	\$251 - \$500	850,730	144,828	96,837	16,376
6C	\$501 - \$750	392,243	65,705	78,000	13,949
6D	\$751 - \$1000	241,952	49,411	59,161	12,040
6E	\$1001 - \$1500	98,545	28,912	55,990	13,245
6F	\$1501 - \$2000	17,370	11,128	27,085	7,952
6G	\$2,001 - \$2,500	690	3,445	18,745	4,227
6H	\$2,501 - \$3,000	383	2,147	9,786	2,477
6I	\$3,001 - \$5,000	450	60	18,217	3,397
6J	\$5,001 - \$7,500	1	0	3602	791
6K	Over \$7,500	0	0	516	314
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$112,563,414	\$24,801,955	\$5,115,734	\$1,402,851
7B	\$251 - \$500	\$322,508,554	\$61,189,627	\$39,060,386	\$7,725,898
7C	\$501 - \$750	\$234,685,428	\$42,158,935	\$47,586,610	\$9,249,130
7D	\$751 - \$1000	\$218,498,157	\$44,976,652	\$52,369,437	\$11,623,289
7E	\$1001 - \$1500	\$123,984,101	\$37,069,321	\$68,350,761	\$16,962,468
7F	\$1501 - \$2000	\$30,494,750	\$20,263,198	\$47,671,179	\$14,183,787
7G	\$2,001 - \$2,500	\$1,549,764	\$7,859,952	\$41,200,815	\$9,600,646
7H	\$2,501 - \$3,000	\$1,026,463	\$6,254,132	\$26,581,907	\$7,034,826
7I	\$3,001 - \$5,000	\$1,418,885	\$256,920	\$67,437,870	\$12,812,888
7J	\$5,001 - \$7,500	\$5,713	\$0	\$19,231,333	\$4,597,160
7K	Over \$7,500	\$0	\$0	\$5,080,716	\$3,336,388

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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.	3,622,957	171,608	649,620	40,154
9	Total dollar amount of extensions of consumer credit for the report year.	\$1,077,603,548	\$234,943,350	\$449,322,815	\$95,253,519
10	Total dollar amount of refinances for the report year.	\$2,014,438,883	\$158,266,507	\$591,611,670	\$56,844,596
	Number of Companies reporting activity in each category	2,617	1,054	2,258	1,301
	Total Number of Companies Reporting				3,455