



Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 10/01/2014. 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; 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 as of October 1, 2014.

Credit Access Business (CAB) Annual Data Report, CY 2013

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.	637,782	360,389	139,775	43,429
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	223,872	40,702	40,158	13,787
2B	Refinancing 2-4 times	415,884	21,809	61,001	4,541
2C	Refinancing 5-6 times	61,917	3,812	14,082	736
2D	Refinancing 7-10 times	64,653	2,731	9,797	728
2E	Refinancing more than 10 times	59,344	1,845	2,920	656

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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 Auto Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$588,397,311	\$537,741,472	\$288,384,511	\$71,577,485
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.	570,517	258,070	246,795	47,589
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	1,034,992	488,740	322,073	57,822
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	550,096	208,649	24,972	4,488
6B	\$251 - \$500	748,702	228,404	94,225	16,030
6C	\$501 - \$750	259,851	107,304	67,686	13,449
6D	\$751 - \$1000	197,660	73,078	56,415	9,521
6E	\$1001 - \$1500	90,383	38,242	59,009	10,879
6F	\$1501 - \$2000	13,478	15,885	31,571	6,094
6G	\$2,001 - \$2,500	594	3,686	23,871	3,236
6H	\$2,501 - \$3,000	4,923	2,861	12,733	1,796
6I	\$3,001 - \$5,000	6	52	25,074	2,548
6J	\$5,001 - \$7,500	1	0	7,309	635
6K	Over \$7,500	0	0	1,291	362
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$96,045,357	\$34,787,536	\$5,455,288	\$821,136
7B	\$251 - \$500	\$287,149,010	\$86,606,987	\$42,507,396	\$6,442,678
7C	\$501 - \$750	\$162,159,142	\$67,786,679	\$42,880,003	\$8,324,303
7D	\$751 - \$1000	\$176,799,567	\$58,320,439	\$51,478,622	\$8,623,794
7E	\$1001 - \$1500	\$113,092,365	\$49,799,900	\$71,936,075	\$13,444,983
7F	\$1501 - \$2000	\$23,878,877	\$28,451,203	\$55,388,816	\$10,505,631
7G	\$2,001 - \$2,500	\$1,405,425	\$8,386,317	\$52,306,911	\$7,166,723
7H	\$2,501 - \$3,000	\$14,665,776	\$8,156,480	\$34,965,511	\$4,937,746
7I	\$3,001 - \$5,000	\$21,311	\$173,551	\$94,139,481	\$9,572,441
7J	\$5,001 - \$7,500	\$7,000	\$0	\$39,208,579	\$3,653,545
7K	Over \$7,500	\$0	\$0	\$12,233,397	\$4,051,839

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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.	2,799,516	128,225	732,895	36,822
9	Total dollar amount of extensions of consumer credit for the report year.	\$883,789,118	\$342,166,812	\$508,226,771	\$78,468,946
10	Total dollar amount of refinances for the report year.	\$1,480,557,877	\$223,057,585	\$678,588,078	\$65,520,988
	Number of Companies reporting activity in each category	2,471	906	2,258	1,294
	Total Number of Companies Reporting				3,585