

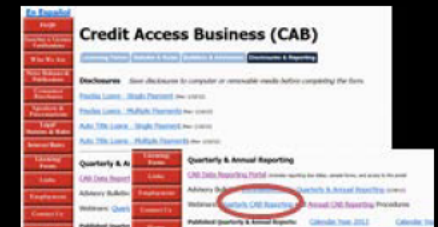
Credit Access Business Quarterly Report Data Entry Instructions & Definitions

All credit access businesses are required to file an annual reports relative to the extensions of credit (§393.627, Texas Finance Code). All data reporting is provided through the web-based data entry system located on the OCCC website.

Below are instructions designed to assist you in completing the quarterly reporting requirement. Read through the instructions prior to submitting your annual report.

If you need assistance in completing the report, contact the OCCC at 512-936-7652 or send an email to cab.reporting@occc.state.tx.us.

Need more information?
Download the
Quarterly CAB Reporting webinar

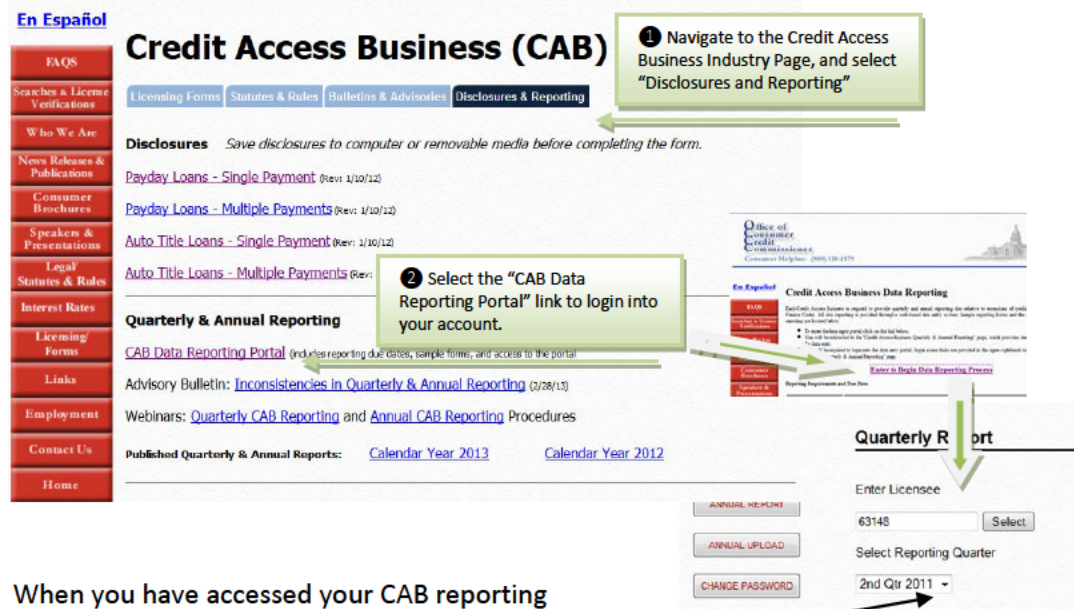


All data reporting must be completed using the web portal provided for this purpose. This document –and the full-page sample following are intended to provide information and procedures for accurately calculating and entering the data sought.

The following sample report *cannot* be submitted to the OCCC via email, postal/delivery service, or fax.

Data Portal

Log into the CAB Data Reporting Portal, located on the agency website.



1 Navigate to the Credit Access Business Industry Page, and select "Disclosures and Reporting"

2 Select the "CAB Data Reporting Portal" link to login into your account.

When you have accessed your CAB reporting account, ensure you have selected the correct quarter for which you wish to submit data.

General Overview

Report columns

Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of consumers for whom the CAB obtained or assisted in obtaining an				

The columns are ordered:

- (1) Installment Deferred Presentment Transactions,
- (2) Single Payment Deferred Presentment Transactions,
- (3) Single Payment Auto Title Loans, and
- (4) Installment Auto Title Loans.

Ensure the data you are entering in each column corresponds to the column heading.

Single Payment Loans

Single Payment Loans include loans only if the entire amount owed (fees, principal, and interest) are due in one scheduled payment.

Installment Loans

Installment Loans include any other scenario. This includes single balloon payments of principal and interest with prior fee payments scheduled

Line Item Descriptions and Definitions

Item #1

Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the reporting period. <i>(This is the number of distinct consumers for whom the CAB facilitated new cash advances during the quarter.)</i>				

Report the number of individual consumers unique to each store, product category, and quarter that obtained a loan in the reporting quarter. For example, a consumer receiving a single payment payday loan and single payment title loan in the reporting quarter would be counted as 1 in each category.

(A consumer may be counted only once per category per quarter regardless of how many loans in each category they obtained in that quarter.)

Item #2

2	Number of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period. (This is the number of new cash advances facilitated during the quarter.)				
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Report the number of extensions, or “new loans” (not refinanced or renewed transactions) obtained by the consumers listed in Item #1. A consumer may have more than one new loan in a reporting quarter.

Example: a consumer who receives a new loan on January 1, pays off that loan on January 15 then receives another new loan on March 15 would have 2 extensions reported for Item #2.

Item #3

3	Number of refinancing transactions of the extensions of consumer credit described in #2. (This is the total number of refinances facilitated during the quarter that relate to the loans listed in #2.)				
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Report the number of times the new loans reported in Item #2 were refinanced in the reporting quarter. Do not count refinances occurring in the quarter that are related to a new loan originated in a prior quarter. For example, if a new loan was originated in December and three refinances took place in January and February then do not count the refinances.

Item #4

4	Number of consumers refinancing the extensions of consumer credit described in #2.				
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Report the number of unique consumers who entered into the refinances described in Item #3. Each consumer refinancing should be counted only once per store, product type, and quarter. Consumers refinancing new loans from prior quarters should not be counted.

Item #5

5	Number of consumers refinancing more than once the extensions of consumer credit described in #2.				
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Report the number of unique consumers described in Item #4 that refinanced **more than once** during the quarter. Do not count the number of refinanced loans.

Item #6

6	Average amount of the extensions of consumer credit described in #2. (This is the cash portion paid to the consumer. Do not include any CAB fees financed within the loans.)	\$ -	\$ -	\$ -	\$ -
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Report the average amount of new loans issued during the quarter (*do not include refinances*).

Example, the average loan amount of two loans made of \$500 and \$1000 is \$750. ((500+1000)/(2)).

Item #7

7	Total amount of CAB fees charged by the CAB for the activities described in #2 and #3. (This is the total fees collected during the quarter for the facilitation of loans described in #2 and the refinances described in #3.)	\$ -	\$ -	\$ -	\$ -
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Report the total amount of CAB fees on all contracts (new loans and refinances) charged during the report quarter. (*Charged Fees include fees not yet paid but scheduled to accrue over the remaining scheduled term of the loan.*)

Item #8

8	Number of vehicles surrendered or repossessed during the reporting period under the terms of a motor vehicle title loan obtained by the CAB or that the CAB assisted consumers in obtaining.	N/A	N/A		
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Report the total number of vehicles repossessed through default of a credit access business agreement. Include all vehicles repossessed in the quarter regardless if the customer later reinstated and recovered the vehicle.

Item #9A – 9C

9	Mean, median, and mode of the number of refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period for the loans listed in #2.				
A	Mean (Total number of refinances divided by number of consumers.)				
B	Median (The number of refinances at the midpoint of the sequence when the number of refinances are arranged in order by frequency.)				
C	Mode (Number of refinances per consumer that occurs most often.)				

Item #9A

Report the average number of refinances per consumer who do refinance during the quarter. Quotient of Item #3 by Item #4 (Divide the results of Item #3 by Item #4).

Item #9B

Report the middle number of refinances per consumers who refinance in the quarter.

*Example: if five consumers refinanced the following number of times:
1,1,2,3,5; then the median would be 2.*

Item #9C

Report the most common number of refinances per consumers who refinance.

*Example: if five consumers refinanced the following number of times:
1,1,2,3,5; then the mode would be 1*

Item #10A – 10C

10	Other CAB Transaction Information				
<i>CAB Fees Charged</i>					
A	Minimum CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -
B	Average CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -
C	Maximum CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -

For all "Fee per \$100" numbers, report the total scheduled fees as a percentage of the loan amount. Transactions would include new loans, refinances, or renewals.

Example: the "Fee per \$100" for a \$500 installment loan with \$750 of

fees scheduled through the term of the loan would be: $(\$750/\$500) \times 100 = \$150$ per \$100 loaned. (Do not report the total of fees or only fees collected through the end of the quarter).

Item #10A

Report the minimum fee per \$100 charged during the report quarter.

Example, if there is a tiered fee system in place for certain loan types, then the lowest fee per \$100 loaned would be reported.

Item #10B

Report the average fee per \$100 for all transactions during the quarter.

Item #10C

Report the maximum fee per \$100 charged during the report quarter.

Example: if there is a tiered fee system in place for certain loan types, then the highest fee per \$100 loaned would be reported.

Item #10D

10	Other CAB Transaction Information	
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Average Term of Transactions

D	Average original term (in days) of an extension of consumer credit and refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period.				
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Report the average scheduled term in days for all transactions during the reporting quarter (new loans, refinances, and renewals).

Example: if two installment deferred presentment loans have original terms at inception of 140 and 160 days, then the average original term would be 150 days $(300/2 = 150)$.

Item #10E – 10I

Outstanding CAB Contracts

E	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at beginning of the reporting period.				
F	Number of extensions of consumer credit and refinances (CAB contracts) entered into during the reporting period.				
G	Number of extensions of consumer credit and refinances (CAB contracts) paid in full or otherwise closed for reduced payoff during the reporting period. (This is the number of accounts in E and F that are paid in full or otherwise closed for reduced payoff during the quarter.)				
H	Total dollar amount of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining that were paid in full or otherwise closed for reduced payoff during reporting period.	\$ -	\$ -	\$ -	\$ -
I	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at the end of the reporting period.				

Item #10E

Report the number of active customer accounts at the beginning of the reporting period. Active customer accounts are neither paid-out nor charged off. The beginning of the reporting

period is the first day of each quarter prior to any business occurring. (Item #10E should match the previous quarter's 10I).

Item #10F

Report the number of all cab contracts entered into during the reporting quarter. This includes new loans, renewals, or refinances. The refinances or renewals are not required to be linked to a new loan made in the quarter.

Item #10G

Report the number of accounts that were paid-in-full by consumers during the reporting period. Accounts must be closed as paid during the quarter and would not include loans closed due to refinancing.

Item #10H

Report the total dollar amount loaned for the initial loan of the account that was paid in 10G. This does not include refinances or renewals.

Item #10I

Report the number of active customer accounts at the end of the reporting period. Active customer accounts are neither paid-out nor charged off. The end of the reporting period is the last day of each quarter after all business for the quarter has finished. (Item #10I should match the next quarter's 10E).



Credit Access Business Quarterly Report

Form Instructions

For the purposes of reporting transactions involving Credit Access Businesses in accordance with Chapter 593, the following definitions shall apply:

"Extension of Consumer Credit" means any loan transaction a Credit Access Business assists a consumer in obtaining in which the consumer receives a new advance of funds and the right to defer repayment of such debt. "Extension of Consumer Credit" does not include a "Refinance" or a "Workout Agreement."

"Refinance" means any transaction a Credit Access Business assists a consumer in obtaining that extends the repayment period of a then-outstanding extension of consumer credit beyond its original term. A refinance shall include both a traditional refinance that is evidenced by a new written loan agreement with new disclosures that satisfies and replaces the prior loan agreement, as well as a renewal of a single-installment transaction in which the term of the transaction is extended for an additional like-period without the necessity of new documentation or disclosures. A refinance shall not include a workout agreement. "Refinance" includes the terms "renewal" and "rollover."

"Paid in full or otherwise closed for reduced payoff" means the extinguishing of indebtedness of any extension of consumer credit, series of loans linked by refinances, or account where the consumer is not immediately obligated for any further indebtedness. A credit access business contract that is subsequently refinanced is not paid in full.

For Example: If during a reporting period a consumer has an extension of credit and also refinances that original transaction two times before extinguishing the indebtedness, the credit access business would only report one transaction as paid in full or otherwise closed for reduced payoff.

"Workout Agreement" means any transaction a Credit Access Business assists a consumer in obtaining either before or after the consumer's default on an extension of consumer credit or refinance, in which the consumer is granted a final, set period of time to repay their debt. A Workout Agreement cannot include an advance of additional funds or any other changes to the terms of the extension of consumer credit being worked out and cannot be refinanced.

Note: Ensure both the "Report Submission Info" and "CAB Transaction Data" worksheets are completed.

**OCCC**Office of Consumer
Credit Commissioner**Credit Access Business
Quarterly Report****Quarterly Report Submission Information**

Name of Licensee: _____
License No.: _____
d/b/a: _____

Who in your office can the OCCC contact regarding this report?

Name: _____
Title: _____
Address: _____
City, State, Zip: _____
Phone: _____
Fax: _____
Email: _____

The undersigned affirms that all answers on this quarterly report and any attachments are true and complete.

Warning: TEX. PENAL CODE, Sec. 37.10 provides that providing false information to a governmental agency may be a third-degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

☐ Checking this box serves as the electronic signature of the officer or member.

Name of Officer or Member: _____
Title: _____
Date: _____



**Credit Access Business Quarterly Report
to the
Office of Consumer Credit Commissioner**

OCCC
Office of Consumer
Credit Commissioner

TEXAS CREDIT ACCESS BUSINESS QUARTERLY REPORT Y FOR CA AND RQUA TE END G Note: Please round to nearest dollar. Please do not leave any blanks. Write "None" or "N/A" as applicable. Please Report Texas Credit Access Business (CAB) Activity ON

Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the reporting period. (This is the number of distinct consumers for whom the CAB facilitated new cash advances during the quarter.)				
2	Number of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period. (This is the number of new cash advances facilitated during the quarter.)				
3	Number of refinancing transactions of the extensions of consumer credit described in #2. (This is the total number of refinances facilitated during the quarter that relate to the loans listed in #2.)				
4	Number of consumers refinancing the extensions of consumer credit described in #2.				
5	Number of consumers refinancing more than once the extensions of consumer credit described in #2.				
6	Average amount of the extensions of consumer credit described in #2. (This is the cash portion paid to the consumer. Do not include any CAB fees financed within the loans.)	\$ -	\$ -	\$ -	\$ -
7	Total amount of CAB fees charged by the CAB for the activities described in #2 and #3. (This is the total fees collected during the quarter for the facilitation of loans described in #2 and the refinances described in #3.)	\$ -	\$ -	\$ -	\$ -
8	Number of vehicles surrendered or repossessed during the reporting period under the terms of a motor vehicle title loan obtained by the CAB or that the CAB assisted consumers in obtaining.	N/A	N/A		
9	Mean, median, and mode of the number of refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period for the loans listed in #2.				
A	Mean (Total number of refinances divided by number of consumers.)				
B	Median (The number of refinances at the midpoint of the sequence when the number of refinances are arranged in order by frequency.)				
C	Mode (Number of refinances per consumer that occurs most often.)				

10	Other CAB Transaction Information	
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CAB Fees Charged

A	Minimum CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -
B	Average CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -
C	Maximum CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -

Average Term of Transactions

D	Average original term (in days) of an extension of consumer credit and refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period.				
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Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
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Outstanding CAB Contracts

E	Number of outstanding extensions of consumer credit and refinance (CAB contracts) at beginning of the reporting period.				
F	Number of extensions of consumer credit and refinance (CAB contracts) entered into during the reporting period.				
G	Number of extensions of consumer credit and refinance (CAB contracts) paid in full or otherwise closed for reduced payoff during the reporting period. (This is the number of accounts in E and F that are paid in full or otherwise closed for reduced payoff during the quarter.)				
H	Total dollar amount of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining that were paid in full or otherwise closed for reduced payoff during reporting period.	\$ -	\$ -	\$ -	\$ -
I	Number of outstanding extensions of consumer credit and refinance (CAB contracts) at the end of the reporting period.				