



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 6/16/2015. 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. 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 June 16, 2015.

Credit Access Business (CAB) Annual Data Report, CY 2014

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.	568,362	599,632	92,968	41,080
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	190,138	65,063	33,677	8,630
2B	Refinancing 2-4 times	369,467	31,925	52,860	6,453
2C	Refinancing 5-6 times	55,321	3,570	21,139	919
2D	Refinancing 7-10 times	59,111	2,107	20,940	784
2E	Refinancing more than 10 times	32,875	2,281	14,581	579

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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.	\$487,953,447	\$708,395,390	\$241,983,547	\$94,637,319
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.	546,769	373,494	238,182	44,722
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	844,690	601,955	251,466	59,771
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	464,884	245,418	19,207	4,203
6B	\$251 - \$500	639,984	290,894	70,208	17,031
6C	\$501 - \$750	224,371	134,743	50,053	11,869
6D	\$751 - \$1000	161,842	94,364	42,665	8,974
6E	\$1001 - \$1500	84,026	63,815	47,017	11,073
6F	\$1501 - \$2000	12,834	21,475	22,310	6,397
6G	\$2,001 - \$2,500	1,421	4,635	16,931	3,100
6H	\$2,501 - \$3,000	3,101	3,640	7,985	1,715
6I	\$3,001 - \$5,000	12	102	15,322	2,406
6J	\$5,001 - \$7,500	3	3	6,524	484
6K	Over \$7,500	1	0	1,646	398
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$84,144,202	\$41,517,709	\$3,598,932	\$820,353
7B	\$251 - \$500	\$249,573,789	\$112,201,192	\$28,742,267	\$6,366,726
7C	\$501 - \$750	\$141,549,301	\$85,633,045	\$31,199,194	\$7,233,654
7D	\$751 - \$1000	\$147,154,668	\$84,999,155	\$38,966,063	\$8,133,239
7E	\$1001 - \$1500	\$109,492,299	\$82,680,927	\$57,505,024	\$13,205,602
7F	\$1501 - \$2000	\$22,744,530	\$39,024,837	\$39,222,533	\$10,874,462
7G	\$2,001 - \$2,500	\$908,362	\$10,578,920	\$37,312,095	\$6,828,885
7H	\$2,501 - \$3,000	\$9,084,737	\$10,360,910	\$22,017,556	\$4,546,049
7I	\$3,001 - \$5,000	\$46,989	\$349,312	\$56,708,384	\$9,137,815
7J	\$5,001 - \$7,500	\$18,221	\$17,016	\$35,641,308	\$2,859,244
7K	Over \$7,500	\$15,029	\$0	\$15,936,140	\$4,735,682

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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.	2,368,312	155,419	626,832	31,477
9	Total dollar amount of extensions of consumer credit for the report year.	\$768,539,619	\$464,644,390	\$368,072,229	\$73,112,913
10	Total dollar amount of refinances for the report year.	\$1,350,369,539	\$150,892,838	\$1,036,294,334	\$65,071,664
	Number of locations reporting activity in each category	2,163	1,112	2,334	1,472
	Total Number of Companies Reporting				3,498