

Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 4/16/2015. 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 April 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.	568,314	467,787	92,941	38,746
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	190,122	61,658	33,543	8,177
2B	Refinancing 2-4 times	369,447	30,962	52,819	6,241
2C	Refinancing 5-6 times	55,311	3,291	21,118	760
2D	Refinancing 7-10 times	59,110	2,192	20,852	702
2E	Refinancing more than 10 times	32,860	2,326	14,419	528

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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.	\$487,924,920	\$617,413,177	\$241,648,780	\$85,986,712
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.	546,768	286,413	238,182	39,159
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	844,643	548,917	251,372	56,510
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	464,822	227,338	19,195	4,180
6B	\$251 - \$500	639,959	266,037	70,184	16,582
6C	\$501 - \$750	224,363	121,021	50,036	10,932
6D	\$751 - \$1000	161,834	86,737	42,647	8,569
6E	\$1001 - \$1500	84,025	58,373	47,002	10,284
6F	\$1501 - \$2000	12,833	19,410	22,299	5,991
6G	\$2,001 - \$2,500	1,421	3,978	16,923	2,804
6H	\$2,501 - \$3,000	3,101	3,129	7,983	1,556
6I	\$3,001 - \$5,000	12	98	15,311	2,047
6J	\$5,001 - \$7,500	3	2	6,523	375
6K	Over \$7,500	1	0	1,644	318
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$84,133,224	\$38,451,911	\$3,597,201	\$808,979
7B	\$251 - \$500	\$249,564,649	\$102,902,282	\$28,733,359	\$6,221,494
7C	\$501 - \$750	\$141,544,051	\$77,174,456	\$31,188,882	\$6,676,265
7D	\$751 - \$1000	\$147,147,268	\$78,320,392	\$38,950,036	\$7,802,230
7E	\$1001 - \$1500	\$109,492,189	\$76,024,796	\$57,487,561	\$12,290,720
7F	\$1501 - \$2000	\$22,742,530	\$35,374,857	\$39,203,733	\$10,192,124
7G	\$2,001 - \$2,500	\$908,362	\$9,106,926	\$37,295,174	\$6,185,120
7H	\$2,501 - \$3,000	\$9,084,737	\$8,942,358	\$22,011,723	\$4,118,475
7I	\$3,001 - \$5,000	\$46,989	\$336,474	\$56,666,053	\$7,774,815
7J	\$5,001 - \$7,500	\$18,221	\$11,400	\$35,636,275	\$2,212,233
7K	Over \$7,500	\$15,029	\$0	\$15,910,318	\$3,838,904

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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.	2,372,537	133,612	629,124	29,069
9	Total dollar amount of extensions of consumer credit for the report year.	\$768,503,751	\$423,931,297	\$367,903,045	\$66,492,570
10	Total dollar amount of refinances for the report year.	\$1,350,272,001	\$227,471,733	\$1,036,111,567	\$61,878,624
	Number of locations reporting activity in each category	2,157	1,088	2,330	1,449
	Total Number of Companies Reporting				3,491