



CAB Annual Reporting Instructions – Now in ALECS

Single Store Upload Information

Please use this information as a guide to answer each report item. Graphical representations are for companies filing a single store at a time. Bulk upload formats and instructions are available on our website.

Read through the instructions prior to submitting your annual report. Filing Due Date: January 31st of each following year.

Example: Calendar Year 2017 Annual Report is due by January 31, 2018.

If you need assistance in completing the report, contact the OCCC at 512-936-7652 or send an email to annualreport@occc.texas.gov

For step-by-step by step instructions on how to file a report, please visit:
<http://occc.texas.gov/sites/default/files/uploads/reports/annual-report-how-do-i-file-a-report.pdf>

Annual Report

Report columns

Item No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto 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.				

The columns are ordered:

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

Report the number of loans that were paid in full by consumers under the original agreement without the need of refinancing.

Item #2A – 2E

2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year.				
A	Refinancing 1 time				
B	Refinancing 2-4 times				
C	Refinancing 5-6 times				
D	Refinancing 7-10 times				
E	Refinancing more than 10 times				

Report the number of loans that were paid in full by consumers after consumers refinanced the original agreement. Report the loan for the applicable range of refinances.

Example: A consumer paying off a loan after the 5th refinance would report 1 for Item #2C. The loan must be paid in the report year; however, the initial loan in the obligation may be entered into during prior years.

Item #3

3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.				
4	Total number of extensions of consumer credit or refinances where the CAB				

Report the total amount of CAB fees on all contracts (new loans and refinances) charged during the report year. (Include fees not yet paid but scheduled to accrue.)

Item #4

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.				
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Report the number of loans where the CAB reimbursed the lender under the letter of credit (between CAB and 3rd party lender) and the borrower became obligated to the CAB instead of the lender. (Do not report the total number of loans where a letter of credit was issued.)

Item #5

5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.				
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Report the number of individual consumers unique to the reporting store and unique to each category. An individual consumer may be reported a maximum of once per each category of loan they receive.

Example, a consumer receiving 4 single installment payday loans and 3 single installment title loan during the quarter may be reported once for the single installment payday loan category and once for the single installment title loan category.

Item #6A- 6K

New Extensions of Consumer Credit During Report Year

6	Total number of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amount)				
A	\$0 - \$250				
B	\$251 - \$500				
C	\$501 - \$750				
D	\$751 - \$1000				
E	\$1001 - \$1500				
F	\$1501 - \$2000				
G	\$2,001 - \$2,500				
H	\$2,501 - \$3,000				
I	\$3,001 - \$5,000				
J	\$5,001 - \$7,500				
K	Over \$7,500				

Report the number of new loans (not refinanced or renewed transactions) in the described loan ranges.

Example, a \$750 loan to a customer would be reported as 1 in #6C. A refinance of that same \$750 would not be reported. A customer who obtains a \$750 loan in January, pays it in full in February, then obtains a \$750 loan in June would be counted as 2 in #6C.

Item #7A – 7K

7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts):				
A	\$0 - \$250	\$ -	\$ -	\$ -	\$ -
B	\$251 - \$500	\$ -	\$ -	\$ -	\$ -
C	\$501 - \$750	\$ -	\$ -	\$ -	\$ -
D	\$751 - \$1000	\$ -	\$ -	\$ -	\$ -
E	\$1001 - \$1500	\$ -	\$ -	\$ -	\$ -
F	\$1501 - \$2000	\$ -	\$ -	\$ -	\$ -
G	\$2,001 - \$2,500	\$ -	\$ -	\$ -	\$ -
H	\$2,501 - \$3,000	\$ -	\$ -	\$ -	\$ -
I	\$3,001 - \$5,000	\$ -	\$ -	\$ -	\$ -
J	\$5,001 - \$7,500	\$ -	\$ -	\$ -	\$ -
K	Over \$7,500	\$ -	\$ -	\$ -	\$ -

Report the total dollar amount of new loans (not refinanced or renewed transactions) for loans that fall under the described loan ranges.

Example, two \$750 loans would be reported as \$1500 in #7C.

Item #8

8	Total number of refinances on extensions of consumer credit originated in the report year.				
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Report the total number or refinances on the new loans that were entered into during the report year. The refinances reported are linked to the loans reported in Item #6A - 6K.

Item #9

9	Total dollar amount of extensions of consumer credit for the report year.	\$ -	\$ -	\$ -	\$ -
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Report the cash loaned directly to customers from new loans during the report year. This number should equal the cumulative total reported in Item #7A -#7K.

Item #10

10	Total dollar amount of refinances for the report year.	\$ -	\$ -	\$ -	\$ -
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Report the total dollar amount of refinances (typically the amount financed) of all refinances or renewals entered into during the report year.

The universe of refinances **is not limited** (as is Item #8) to new loans entered into during the report year. All refinances during the report year, including refinances of loans made in previous years are considered