



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 3/15/2023. The OCCC reviewed the data for reasonableness. The OCCC may 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 March 15, 2023.

Credit Access Business (CAB) Annual Data Report, CY 2022

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.	177,002	834,160	13,930	41,191
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	43,446	54,682	1,753	6,212
2B	Refinancing 2-4 times	54,161	31,309	9,378	9,190
2C	Refinancing 5-6 times	6,027	3,144	3,734	1,116
2D	Refinancing 7-10 times	3,381	1,781	4,258	837
2E	Refinancing more than 10 times	2,342	1,074	7,243	624

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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 Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$71,190,940	\$1,235,423,411	\$203,008,710	\$276,572,253
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.	90,402	751,793	95,447	51,546
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	124,839	1,177,720	75,392	84,372
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	82,333	286,905	8,895	3,008
6B	\$251 - \$500	116,641	480,416	19,774	14,513
6C	\$501 - \$750	43,299	234,111	14,273	11,966
6D	\$751 - \$1000	33,037	215,431	18,691	15,739
6E	\$1001 - \$1500	18,116	116,990	19,766	17,732
6F	\$1501 - \$2000	5,415	31,789	13,563	11,986
6G	\$2,001 - \$2,500	7	12,372	7,707	7,627
6H	\$2,501 - \$3,000	6	4,060	7,118	5,540
6I	\$3,001 - \$5,000	0	401	10,344	9,306
6J	\$5,001 - \$7,500	0	4	4,047	2,350
6K	Over \$7,500	0	0	2,858	1,395
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$14,669,075	\$45,793,819	\$1,415,401	\$555,559
7B	\$251 - \$500	\$45,091,277	\$199,894,505	\$8,031,924	\$6,057,396
7C	\$501 - \$750	\$27,000,797	\$149,223,619	\$9,075,406	\$7,572,740
7D	\$751 - \$1000	\$30,334,558	\$195,374,535	\$17,298,015	\$14,567,372
7E	\$1001 - \$1500	\$23,306,659	\$147,140,556	\$25,626,151	\$22,656,335
7F	\$1501 - \$2000	\$9,988,419	\$58,586,784	\$24,891,795	\$21,779,436
7G	\$2,001 - \$2,500	\$16,080	\$29,225,904	\$17,845,424	\$17,460,568
7H	\$2,501 - \$3,000	\$16,996	\$11,726,448	\$20,401,493	\$15,698,853
7I	\$3,001 - \$5,000	\$0	\$1,390,130	\$40,770,126	\$37,020,048
7J	\$5,001 - \$7,500	\$0	\$24,851	\$24,551,256	\$14,006,685
7K	Over \$7,500	\$0	\$0	\$26,687,706	\$14,073,505

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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.	191,453	211,428	185,983	41,167
9	Total dollar amount of extensions of consumer credit for the report year.	\$150,423,930	\$838,381,133	\$216,594,713	\$171,448,507
10	Total dollar amount of refinances for the report year.	\$148,522,821	\$341,692,690	\$530,001,711	\$120,886,860
	Number of locations reporting activity in each category	431	545	681	570
	Total Number of Companies Reporting				1,652