



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 1/23/2025. 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 January 23, 2025.

Credit Access Business (CAB) Annual Data Report, CY 2023

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.	113,229	813,436	12,487	38,133
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	30,337	56,429	1,053	6,421
2B	Refinancing 2-4 times	37,013	34,575	8,307	9,164
2C	Refinancing 5-6 times	3,140	3,622	3,797	1,058
2D	Refinancing 7-10 times	2,441	2,173	4,968	668
2E	Refinancing more than 10 times	2,217	1,440	8,142	396

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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.	\$48,104,146	\$1,270,791,720	\$254,524,639	\$274,285,799
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.	57,043	579,202	90,848	45,579
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	78,523	1,117,587	72,819	79,094
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	62,626	279,934	11,699	2,946
6B	\$251 - \$500	88,806	468,424	23,965	13,898
6C	\$501 - \$750	26,134	240,911	15,872	10,973
6D	\$751 - \$1000	20,637	198,474	18,731	14,460
6E	\$1001 - \$1500	17,822	126,321	19,688	16,439
6F	\$1501 - \$2000	3,836	32,367	13,012	11,525
6G	\$2,001 - \$2,500	9	15,930	7,179	7,211
6H	\$2,501 - \$3,000	6	5,690	6,462	5,057
6I	\$3,001 - \$5,000	0	374	9,117	8,455
6J	\$5,001 - \$7,500	0	182	3,723	2,013
6K	Over \$7,500	0	1	2,467	1,214
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$10,778,345	\$44,181,840	\$2,010,190	\$551,676
7B	\$251 - \$500	\$34,032,222	\$186,981,132	\$9,587,487	\$5,773,796
7C	\$501 - \$750	\$16,287,690	\$154,695,967	\$10,051,892	\$6,915,774
7D	\$751 - \$1000	\$18,861,006	\$181,922,312	\$17,274,451	\$13,354,045
7E	\$1001 - \$1500	\$23,465,025	\$159,551,135	\$25,396,997	\$21,013,820
7F	\$1501 - \$2000	\$7,180,226	\$59,646,673	\$23,747,131	\$20,943,419
7G	\$2,001 - \$2,500	\$20,237	\$37,944,598	\$16,556,262	\$16,563,624
7H	\$2,501 - \$3,000	\$17,320	\$16,458,214	\$18,469,426	\$14,340,850
7I	\$3,001 - \$5,000	\$0	\$1,489,393	\$35,931,087	\$33,577,070
7J	\$5,001 - \$7,500	\$0	\$1,187,978	\$22,503,938	\$12,109,106
7K	Over \$7,500	\$0	\$8,000	\$23,095,379	\$12,445,091

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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.	112,447	240,984	189,929	39,007
9	Total dollar amount of extensions of consumer credit for the report year.	\$110,642,136	\$844,067,205	\$204,655,739	\$157,588,393
10	Total dollar amount of refinances for the report year.	\$94,480,160	\$378,549,980	\$563,688,156	\$121,032,171
	Number of locations reporting activity in each category	341	534	606	559
	Total Number of Companies Reporting				1,665