



Historical Table of Weekly Interest Rate Ceilings¹

This table shows weekly interest rate ceilings from 1983 to the present. The Office of Consumer Credit Commissioner has computed these rates under Texas Finance Code Section 303.003, 303.009, and its predecessor statutes. The rates are effective for contracts subject to Texas Finance Code chapters 342, 345, 347, 348, or 353 as an alternative to the applicable ceilings in those chapters.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	18.00%	18.00%										
2024	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2023	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2022	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2021	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2020	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2019	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2018	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2017	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2016	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2015	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2014	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2013	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2012	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2011	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2010	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2009	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2008	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2007	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2006	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2004	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2003	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2002	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2001	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
2000	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1999	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1998	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1997	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1996	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1995	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1994	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1993	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1992	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1991	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1990	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1989 ¹	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1988	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1987	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1986	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1985	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
1984 ¹	18.50%	18.00%	18.50%	19.50%	19.50%	20.75%	21.00%	21.25%	21.25%	20.75%	19.25%	18.00%
1983 ¹	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.50%	18.50%	18.00%	18.00%	18.00%

¹ Rates are displayed as of the first week of each month. Specific weeks containing rates higher than 18.00% are as follows:

Effective Period 1989	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
April 3 – April 9	18.25%	18.25%

Effective Period 1984	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
January 1 – January 1	18.50%	18.50%
January 2 – January 8	18.25%	18.25%
January 9 – January 15	18.50%	18.50%
January 16 – January 22	18.25%	18.25%
February 13 – February 26	18.25%	18.25%
February 27 – March 4	18.50%	18.50%
March 5 – March 18	18.75%	18.75%
March 19 – March 25	19.00%	19.00%
March 26 – April 1	19.50%	19.50%
April 2 – April 29	19.75%	19.75%
April 30 – May 6	19.50%	19.50%

May 7 – May 13	19.75%	19.75%
May 14 – May 20	20.50%	20.50%
May 21 – June 3	20.75%	20.75%
June 4 – June 24	21.25%	21.25%
June 25 – July 22	21.00%	21.00%
July 23 – September 2	21.25%	21.25%
September 3 – September 16	21.50%	21.50%
September 17 – September 23	21.00%	21.00%
September 24 – October 14	20.75%	20.75%
October 15 – October 21	20.50%	20.50%
October 22 – October 28	20.25%	20.25%
October 29 – November 11	19.25%	19.25%
November 12 – November 18	18.25%	18.25%

Effective Period 1983	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
July 4 – July 10	18.25%	18.25%
July 11 – July 24	18.50%	18.50%

July 25 – July 31	18.75%	18.75%
August 1 – August 7	18.50%	18.50%
August 8 – August 14	19.00%	19.00%
August 15 – August 21	19.50%	19.50%
August 22 – August 28	19.00%	19.00%
August 29 – September 4	18.50%	18.50%
September 5 – September 11	19.00%	19.00%
September 12 – September 18	18.75%	18.75%
September 19 – September 25	18.25%	18.25%
December 12 – December 25	18.25%	18.25%
December 26 – December 31	18.50%	18.50%

Notes:

- Under Texas Finance Code Section 303.003, the OCCC determines the weekly interest rate ceiling each week that becomes effective on the Monday of the following week.