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 11/06/2025.*** *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 November 6, 2025.

Credit Access Business (CAB)
Annual Data Report, CY 2024

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.	122,303	800,686	11,051	36,216
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	28,313	51,947	969	6,054
2B	Refinancing 2-4 times	36,933	31,944	7,269	9,262
2C	Refinancing 5-6 times	1,965	3,173	3,147	1,438
2D	Refinancing 7-10 times	1,965	1,788	4,042	1,340
2E	Refinancing more than 10 times	2,128	1,057	7,485	2,130

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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.	$42,586,394	$1,301,466,347	$236,689,458	$449,361,228
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.	55,633	735,108	72,134	46,459
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	68,854	941,351	65,414	93,936
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	59,854	263,071	16,376	6,737
6B	$251 - $500	81,162	454,865	24,361	18,738
6C	$501 - $750	23,414	244,068	15,249	14,477
6D	$751 - $1000	18,403	226,197	16,165	18,767
6E	$1001 - $1500	17,322	132,753	17,772	20,945
6F	$1501 - $2000	3,414	32,821	11,528	14,158
6G	$2,001 - $2,500	14	18,354	6,622	8,363
6H	$2,501 - $3,000	3	4,099	5,359	6,160
6I	$3,001 - $5,000	0	123	8,850	9,409
6J	$5,001 - $7,500	0	3	3,193	2,481
6K	Over $7,500	0	0	2,600	1,900
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	$0 - $250	$10,383,302	$40,095,013	$2,655,836	$1,165,650
7B	$251 - $500	$31,066,215	$183,312,411	$9,796,661	$7,739,544
7C	$501 - $750	$14,627,315	$155,297,015	$9,604,400	$9,158,095
7D	$751 - $1000	$16,814,522	$207,546,579	$14,834,428	$17,338,322
7E	$1001 - $1500	$22,951,973	$166,938,790	$22,656,837	$26,893,695
7F	$1501 - $2000	$6,400,206	$59,997,916	$20,802,432	$25,777,378
7G	$2,001 - $2,500	$30,743	$44,122,890	$15,151,372	$19,255,172
7H	$2,501 - $3,000	$9,000	$11,968,404	$15,229,848	$17,532,987
7I	$3,001 - $5,000	$0	$459,022	$34,967,907	$37,200,821
7J	$5,001 - $7,500	$0	$18,001	$19,571,744	$14,992,509
7K	Over $7,500	$0	$0	$27,504,451	$20,921,043

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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.	93,504	207,598	145,373	69,834
9	Total dollar amount of extensions of consumer credit for the report year.	$102,283,336	$869,756,045	$192,775,908	$197,975,209
10	Total dollar amount of refinances for the report year.	$82,420,407	$311,083,308	$471,280,183	$237,320,086
	Number of locations reporting activity in each category	304	494	511	574
	Total Number of Companies Reporting				1,524