



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 3/03/2021. 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 3, 2021.

Credit Access Business (CAB) Annual Data Report, CY 2020

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.	425,468	504,022	17,065	54,214
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	79,439	57,316	2,710	7,958
2B	Refinancing 2-4 times	105,262	39,953	11,008	17,100
2C	Refinancing 5-6 times	13,470	5,310	5,617	1,921
2D	Refinancing 7-10 times	9,741	2,610	7,373	1,388
2E	Refinancing more than 10 times	6,633	1,186	14,440	1,208

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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.	\$95,561,491	\$889,739,597	155,304,705	\$253,972,678
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.	278,711	455,077	89,784	51,961
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	241,094	624,130	62,847	88,749
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	160,091	138,276	8,702	5,467
6B	\$251 - \$500	297,607	279,433	19,193	21,119
6C	\$501 - \$750	57,228	151,947	12,142	15,273
6D	\$751 - \$1000	42,114	143,493	15,672	17,885
6E	\$1001 - \$1500	16,083	65,527	14,550	17,822
6F	\$1501 - \$2000	6,501	22,595	9,791	10,359
6G	\$2,001 - \$2,500	10	4,146	5,401	5,766
6H	\$2,501 - \$3,000	5	2,650	4,686	4,619
6I	\$3,001 - \$5,000	4	194	7,530	6,204
6J	\$5,001 - \$7,500	1	7	2,726	1,542
6K	Over \$7,500	0	1	2,190	841
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$29,243,050	\$23,779,462	\$1,367,498	\$1,011,164
7B	\$251 - \$500	\$120,405,612	\$112,197,940	\$7,741,135	\$8,655,313
7C	\$501 - \$750	\$36,235,712	\$96,484,011	\$7,696,129	\$9,668,436
7D	\$751 - \$1000	\$38,843,513	\$130,805,611	\$14,529,888	\$16,520,256
7E	\$1001 - \$1500	\$20,471,390	\$82,580,923	\$18,869,501	\$22,691,668
7F	\$1501 - \$2000	\$11,827,412	\$42,166,570	\$18,029,985	\$18,738,942
7G	\$2,001 - \$2,500	\$22,336	\$9,299,786	\$12,553,737	\$13,178,036
7H	\$2,501 - \$3,000	\$15,000	\$7,605,816	\$13,396,230	\$13,068,216
7I	\$3,001 - \$5,000	\$28,900	\$637,352	\$30,025,019	\$24,393,219
7J	\$5,001 - \$7,500	\$6,400	\$42,054	\$16,699,902	\$9,236,407
7K	Over \$7,500	\$0	\$9,114	\$20,579,315	\$8,279,177

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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.	439,858	162,441	136,723	43,147
9	Total dollar amount of extensions of consumer credit for the report year.	\$257,099,324	\$505,608,662	\$161,488,315	\$145,440,882
10	Total dollar amount of refinances for the report year.	\$241,224,062	\$192,860,227	\$310,914,967	\$102,043,767
	Number of locations reporting activity in each category	646	674	952	750
	Total Number of Companies Reporting				1,972