



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 5/18/2016. The OCCC reviewed the data for reasonableness. The OCCC continues to 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 May 18, 2016.

Credit Access Business (CAB) Annual Data Report, CY 2015

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.	661,266	673,848	63,103	48,564
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	157,042	59,960	22,947	8,043
2B	Refinancing 2-4 times	292,105	52,526	38,384	6,594
2C	Refinancing 5-6 times	47,197	6,463	14,348	1,140
2D	Refinancing 7-10 times	48,191	3,944	16,376	977
2E	Refinancing more than 10 times	30,862	11,817	18,246	821

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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 Auto Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$414,231,672	\$826,886,430	\$265,122,524	\$166,946,411
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.	1,072,935	415,560	166,029	52,566
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	724,273	704,985	178,613	83,682
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	439,241	271,416	12,216	7,464
6B	\$251 - \$500	597,221	334,130	45,857	25,373
6C	\$501 - \$750	188,560	152,249	34,519	15,235
6D	\$751 - \$1000	138,151	107,467	27,646	16,807
6E	\$1001 - \$1500	64,099	65,804	36,000	13,941
6F	\$1501 - \$2000	13,251	25,324	20,261	7,617
6G	\$2,001 - \$2,500	1,198	4,278	17,283	3,757
6H	\$2,501 - \$3,000	4,860	3,573	9,312	2,412
6I	\$3,001 - \$5,000	1	86	20,269	3,198
6J	\$5,001 - \$7,500	0	8	6,245	768
6K	Over \$7,500	0	0	1,867	473
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$81,620,971	\$46,497,617	\$2,599,827	\$1,404,827
7B	\$251 - \$500	\$246,292,803	\$129,670,168	\$21,251,047	\$10,408,753
7C	\$501 - \$750	\$123,958,875	\$96,714,029	\$23,733,756	\$9,561,485
7D	\$751 - \$1000	\$128,361,449	\$96,659,885	\$28,519,687	\$15,478,271
7E	\$1001 - \$1500	\$84,188,726	\$85,163,112	\$46,679,586	\$17,856,912
7F	\$1501 - \$2000	\$24,188,136	\$46,513,712	\$35,342,160	\$13,918,130
7G	\$2,001 - \$2,500	\$2,855,467	\$9,797,912	\$37,603,914	\$8,614,990
7H	\$2,501 - \$3,000	\$14,465,585	\$10,261,488	\$26,033,401	\$6,825,796
7I	\$3,001 - \$5,000	\$4,000	\$306,340	\$76,838,598	\$12,437,195
7J	\$5,001 - \$7,500	\$0	\$57,265	\$35,104,082	\$4,598,509
7K	Over \$7,500	\$0	\$0	\$17,685,469	\$4,985,827

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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.	1,877,570	186,217	513,594	37,617
9	Total dollar amount of extensions of consumer credit for the report year.	\$706,477,221	\$521,737,005	\$352,526,925	\$106,036,940
10	Total dollar amount of refinances for the report year.	\$1,137,055,059	\$193,860,406	\$1,019,013,236	\$67,496,680
	Number of locations reporting activity in each category	1,538	1,265	1,833	1,189
	Total Number of Companies Reporting				3,153