



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

2601 N. Lamar Blvd  
Austin TX 78705

512-936-7600  
Fax: 512-936-7610  
Consumer Helpline: 800-538-1579  
Email: cabreporting@occc.texas.gov

Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 3/13/2017. 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 March 14, 2017.

## Credit Access Business (CAB) Annual Data Report, CY 2016

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.	643,874	689,852	38,837	54,408
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year. <sup>1</sup>				
2A	Refinancing 1 time	170,694	58,157	17,362	8,519
2B	Refinancing 2-4 times	268,465	60,493	28,716	6,672
2C	Refinancing 5-6 times	42,455	7,150	12,419	1,008
2D	Refinancing 7-10 times	42,299	4,506	14,640	894
2E	Refinancing more than 10 times	24,983	2,503	16,576	907

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<sup>1</sup> 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 Transactions	Installment Deferred Presentment Transactions	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.	\$360,002,354	\$826,478,053	\$201,557,484	\$206,614,351
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.	434,829	384,895	103,434	51,413
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	639,972	783,988	129,146	96,890
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	402,681	255,522	8,117	8,676
6B	\$251 - \$500	620,519	332,343	32,800	31,551
6C	\$501 - \$750	170,344	162,669	26,032	17,340
6D	\$751 - \$1000	112,808	122,674	17,301	19,719
6E	\$1001 - \$1500	51,804	65,387	23,529	14,919
6F	\$1501 - \$2000	10,505	25,286	13,699	8,307
6G	\$2,001 - \$2,500	42	3,952	11,391	3,767
6H	\$2,501 - \$3,000	22	3,510	6,069	2,568
6I	\$3,001 - \$5,000	16	8	12,617	3,359
6J	\$5,001 - \$7,500	1	0	4,314	787
6K	Over \$7,500	0	0	1,960	445
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$74,542,397	\$43,589,772	\$1,537,785	\$1,616,711
7B	\$251 - \$500	\$245,705,030	\$129,108,030	\$13,387,445	\$13,039,309
7C	\$501 - \$750	\$108,095,667	\$103,116,301	\$16,079,831	\$10,944,968
7D	\$751 - \$1000	\$102,660,986	\$110,826,900	\$15,487,613	\$18,033,540
7E	\$1001 - \$1500	\$67,642,557	\$96,693,744	\$28,276,123	\$19,271,952
7F	\$1501 - \$2000	\$18,357,309	\$46,766,619	\$23,423,259	\$15,351,764
7G	\$2,001 - \$2,500	\$101,255	\$9,059,985	\$24,744,918	\$8,761,954
7H	\$2,501 - \$3,000	\$65,099	\$10,132,881	\$16,450,181	\$7,327,191
7I	\$3,001 - \$5,000	\$64,976	\$30,700	\$46,652,881	\$13,191,357
7J	\$5,001 - \$7,500	\$6,500	\$0	\$24,809,454	\$4,754,154
7K	Over \$7,500	\$0	\$0	\$18,503,501	\$4,670,569

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Item Number	Item Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Title Loans
8	Total number of refinances on extensions of consumer credit originated in the report year.	1,716,374	189,136	391,283	54,791
9	Total dollar amount of extensions of consumer credit for the report year.	\$615,801,030	\$538,097,034	\$229,448,120	\$116,092,972
10	Total dollar amount of refinances for the report year.	\$996,554,795	\$227,041,515	\$794,957,365	\$82,603,523
	Number of locations reporting activity in each category	1,060	979	1,241	965
	Total Number of Companies Reporting				2,552