



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 3/13/2017. 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             |

(Table continued to next page)

| 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                   |