

Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 3/27/2020. 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 27, 2020.

## Credit Access Business (CAB) Annual Data Report, CY 2019

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.	506,167	607,901	62,838	106,898
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	153,256	111,272	42,471	43,492
2B	Refinancing 2-4 times	197,399	87,924	54,665	51,831
2C	Refinancing 5-6 times	67,964	10,009	45,015	2,284
2D	Refinancing 7-10 times	59,496	4,236	46,521	1,666
2E	Refinancing more than 10 times	48,635	6,956	48,637	1,386

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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 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.	\$205,022,759	\$1,301,529,529	\$179,804,209	\$342,649,285
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.	437,676	755,872	126,736	78,057
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	384,525	991,916	96,553	139,035
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	255,087	248,315	11,518	9,067
6B	\$251 - \$500	430,768	443,707	31,577	35,462
6C	\$501 - \$750	106,492	225,401	19,289	24,693
6D	\$751 - \$1000	75,317	205,791	23,668	29,448
6E	\$1001 - \$1500	32,842	115,585	21,440	26,799
6F	\$1501 - \$2000	10,428	46,653	13,942	15,605
6G	\$2,001 - \$2,500	8	9,982	7,346	8,466
6H	\$2,501 - \$3,000	6	5,451	6,579	6,381
6I	\$3,001 - \$5,000	1	687	9,696	7,265
6J	\$5,001 - \$7,500	0	5	3,185	1,686
6K	Over \$7,500	0	0	2,366	966
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$45,117,101	\$43,659,849	\$1,855,175	\$1,657,107
7B	\$251 - \$500	\$173,206,714	\$177,997,662	\$12,812,122	\$14,647,822
7C	\$501 - \$750	\$66,508,587	\$141,998,922	\$12,166,765	\$15,327,396
7D	\$751 - \$1000	\$68,074,955	\$184,063,618	\$21,860,371	\$27,255,587
7E	\$1001 - \$1500	\$42,233,421	\$145,045,484	\$27,711,519	\$34,298,235
7F	\$1501 - \$2000	\$18,426,109	\$86,870,887	\$25,652,359	\$28,523,642
7G	\$2,001 - \$2,500	\$18,673	\$23,194,593	\$17,111,298	\$19,428,919
7H	\$2,501 - \$3,000	\$17,300	\$15,750,398	\$18,818,177	\$18,119,807
7I	\$3,001 - \$5,000	\$3,250	\$2,548,528	\$38,885,854	\$28,770,606
7J	\$5,001 - \$7,500	\$0	\$29,359	\$19,443,104	\$10,168,049
7K	Over \$7,500	\$0	\$0	\$22,387,562	\$9,628,262

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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.	1,142,808	286,748	291,082	71,389
9	Total dollar amount of extensions of consumer credit for the report year.	\$413,606,101	\$821,159,294	\$218,704,382	\$207,825,369
10	Total dollar amount of refinances for the report year.	\$497,405,089	\$308,894,202	\$529,687,311	\$119,349,427
	Number of locations reporting activity in each category	764	878	1,039	746
	Total Number of Companies Reporting				2,019