



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 3/24/2026. 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 24, 2026.

Credit Access Business (CAB) Annual Data Report, CY 2025

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.	81,652	938,044	7,561	33,639
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	19,819	38,401	821	5,913
2B	Refinancing 2-4 times	27,264	22,053	7,825	8,139
2C	Refinancing 5-6 times	1,509	2,615	2,922	1,393
2D	Refinancing 7-10 times	1,551	1,621	3,485	1,096
2E	Refinancing more than 10 times	2,184	956	4,849	1,381

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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.	\$32,635,262	\$1,320,320,349	\$247,846,882	\$333,441,504
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.	34,510	959,394	66,099	45,571
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	46,129	1,208,226	74,839	84,693
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	39,425	293,071	19,546	5,849
6B	\$251 - \$500	52,674	486,396	29,844	16,718
6C	\$501 - \$750	17,795	233,058	16,988	14,127
6D	\$751 - \$1000	11,966	251,467	18,056	16,694
6E	\$1001 - \$1500	14,004	130,402	20,148	18,553
6F	\$1501 - \$2000	2,979	28,898	13,763	11,437
6G	\$2,001 - \$2,500	21	19,053	8,185	6,530
6H	\$2,501 - \$3,000	6	6,739	6,346	4,500
6I	\$3,001 - \$5,000	0	1,234	10,080	7,024
6J	\$5,001 - \$7,500	0	19	3,645	1,611
6K	Over \$7,500	0	5	3,485	947
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$6,818,407	\$44,281,786	\$3,024,170	\$992,345
7B	\$251 - \$500	\$20,381,018	\$194,283,263	\$12,124,934	\$6,926,414
7C	\$501 - \$750	\$11,058,322	\$148,447,049	\$10,692,529	\$9,007,538
7D	\$751 - \$1000	\$10,819,998	\$233,098,992	\$16,583,688	\$15,463,249
7E	\$1001 - \$1500	\$18,751,072	\$165,379,442	\$25,723,708	\$22,937,041
7F	\$1501 - \$2000	\$5,584,490	\$52,882,150	\$24,787,451	\$20,763,902
7G	\$2,001 - \$2,500	\$47,965	\$46,012,870	\$18,674,304	\$15,022,944
7H	\$2,501 - \$3,000	\$17,318	\$19,700,791	\$17,961,681	\$12,753,236
7I	\$3,001 - \$5,000	\$0	\$4,718,601	\$39,759,574	\$27,734,492
7J	\$5,001 - \$7,500	\$0	\$126,500	\$22,234,608	\$9,654,571
7K	Over \$7,500	\$0	\$57,500	\$40,390,883	\$10,040,020

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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.	57,610	196,448	228,399	37,429
9	Total dollar amount of extensions of consumer credit for the report year.	\$73,478,571	\$908,988,943	\$231,957,468	\$151,295,753
10	Total dollar amount of refinances for the report year.	\$63,873,851	\$207,416,649	\$723,101,614	\$121,477,183
	Number of locations reporting activity in each category	176	294	467	581
	Total Number of Companies Reporting				1,110