



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 2/28/2022. 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 February 28, 2022.

## Credit Access Business (CAB) Annual Data Report, CY 2021

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.	262,011	781,273	12,617	43,840
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	54,069	53,529	1,616	5,906
2B	Refinancing 2-4 times	66,880	26,517	9,148	9,771
2C	Refinancing 5-6 times	5,135	2,883	4,315	1,430
2D	Refinancing 7-10 times	3,653	1,846	4,314	952
2E	Refinancing more than 10 times	3,408	1,007	9,489	999

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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.	\$84,235,249	\$990,925,002	\$163,804,726	\$250,156,372
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.	172,452	543,187	81,508	47,042
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	154,593	803,267	65,703	77,468
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	112,923	272,643	7,017	3,260
6B	\$251 - \$500	189,088	399,500	16,032	14,437
6C	\$501 - \$750	50,801	191,135	11,406	11,778
6D	\$751 - \$1000	34,832	176,850	15,514	14,257
6E	\$1001 - \$1500	17,792	80,992	16,064	15,453
6F	\$1501 - \$2000	7,224	21,425	12,058	10,315
6G	\$2,001 - \$2,500	15	6,854	6,837	6,392
6H	\$2,501 - \$3,000	6	1,943	6,130	4,818
6I	\$3,001 - \$5,000	0	182	9,859	8,350
6J	\$5,001 - \$7,500	0	12	3,790	2,281
6K	Over \$7,500	0	3	2,993	1,372
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$18,815,483	\$43,776,124	\$1,107,572	\$583,740
7B	\$251 - \$500	\$57,900,051	\$154,924,678	\$6,537,157	\$6,004,553
7C	\$501 - \$750	\$31,854,591	\$123,231,417	\$7,240,991	\$7,443,328
7D	\$751 - \$1000	\$31,700,579	\$162,428,493	\$14,448,239	\$13,192,494
7E	\$1001 - \$1500	\$22,482,750	\$102,084,142	\$20,930,321	\$19,741,521
7F	\$1501 - \$2000	\$13,139,295	\$39,701,347	\$22,202,876	\$18,746,112
7G	\$2,001 - \$2,500	\$35,044	\$15,948,376	\$15,833,946	\$14,705,715
7H	\$2,501 - \$3,000	\$17,418	\$5,581,345	\$17,530,450	\$13,709,679
7I	\$3,001 - \$5,000	\$0	\$627,899	\$39,273,926	\$33,270,034
7J	\$5,001 - \$7,500	\$0	\$73,602	\$23,125,290	\$13,689,350
7K	Over \$7,500	\$0	\$26,500	\$28,065,892	\$13,599,249

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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.	276,677	191,046	135,290	48,326
9	Total dollar amount of extensions of consumer credit for the report year.	\$175,945,259	\$648,402,284	\$196,296,621	\$154,685,777
10	Total dollar amount of refinances for the report year.	\$187,615,991	\$218,311,314	\$393,188,758	\$113,770,944
	Number of locations reporting activity in each category	498	630	662	749
	Total Number of Companies Reporting				1,801