

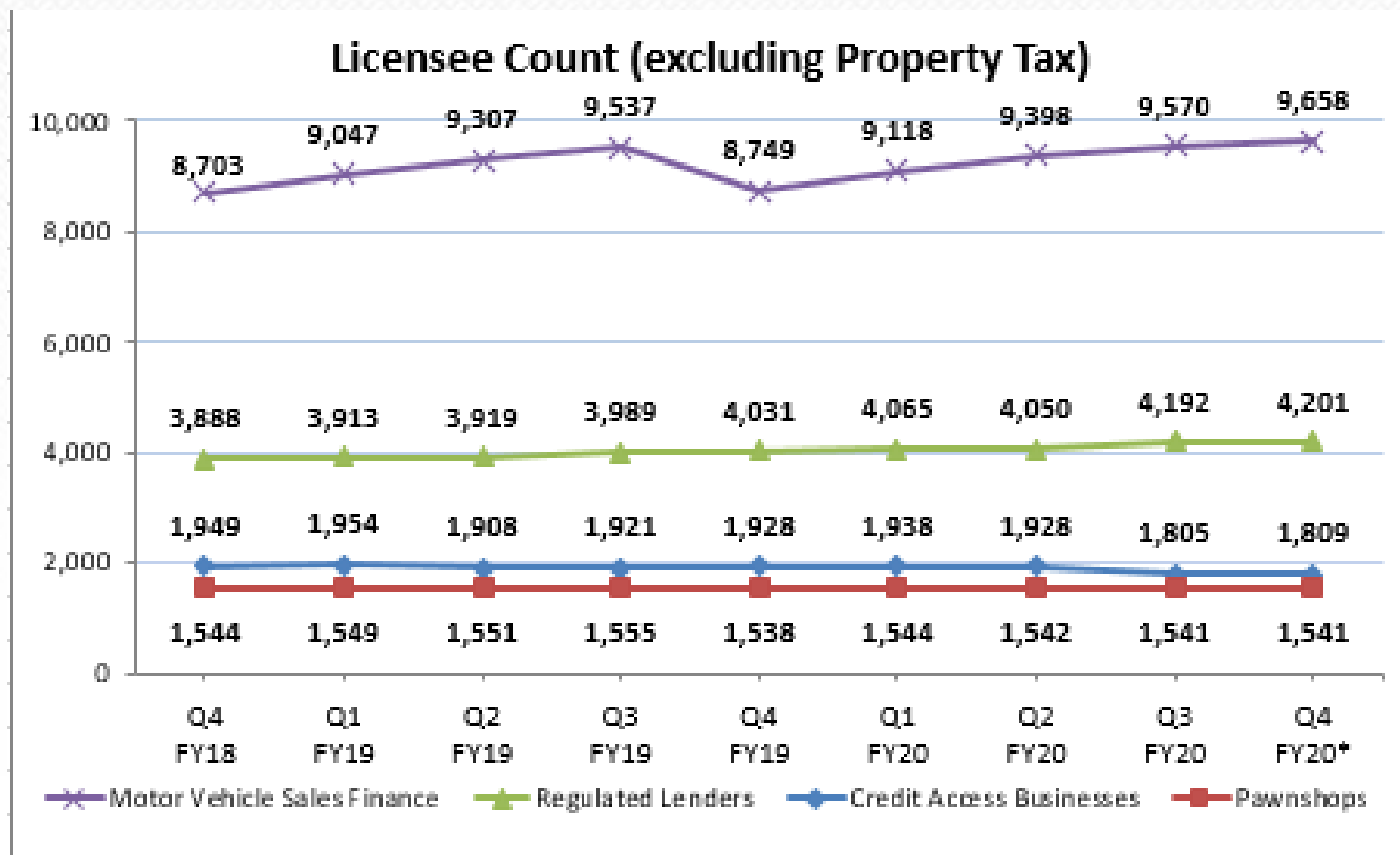


# **Texas Consumer Installment Loan Data Trends Presented to TCFA**

**Preliminary 2019 data**  
*(as of 8/5/2020)*

- COVID-19
  - Bulletins
  - OCCC Operations
    - Licensing and other Austin based operations
    - Examinations
- Recent Examination Findings
- Rulemaking
- Annual Report Data
- Finance Commission Updates


# Licensee Volume




*\*Data as of 7/1/2020*


## Economic Forecasts & Trends


### Leading Indicators

Consumer Confidence Index down 5.7 points  
(June to July) 

963,000 Americans filed for unemployment  
benefits in the week ending August 8, a  
decrease of 228,000 from the previous week. 

### Lagging Indicators

GDP down 32.9% (Q1 2020 to Q2 2020) 

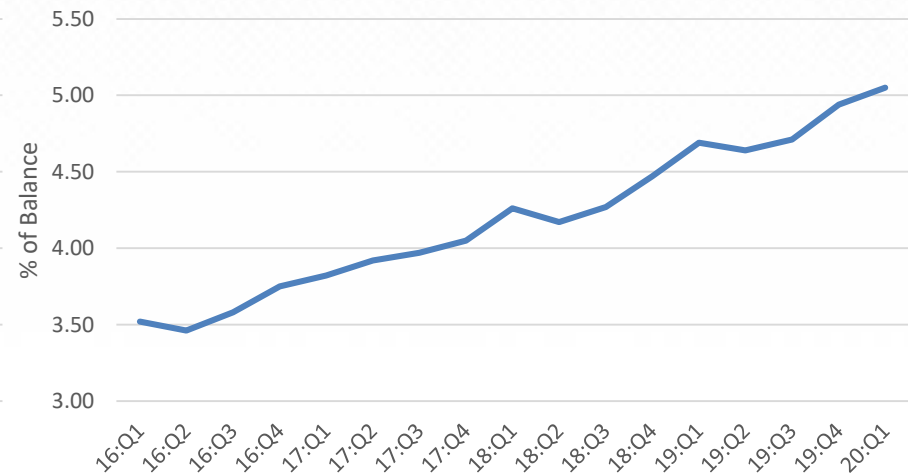
Unemployment Rate dropped to 10.2% (June  
to July) 

### National Credit Delinquencies

Seriously Delinquent (90+ Days) Credit Cards



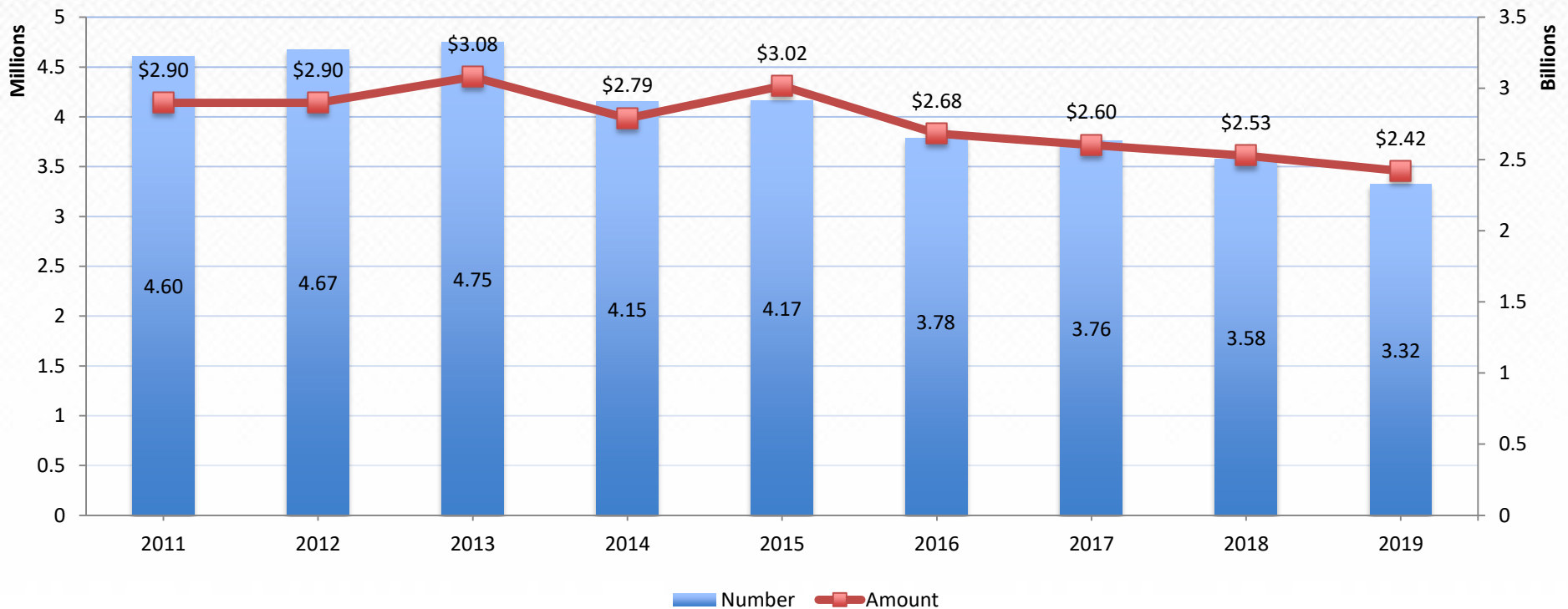
Seriously Delinquent (90+ Days) Auto Loans





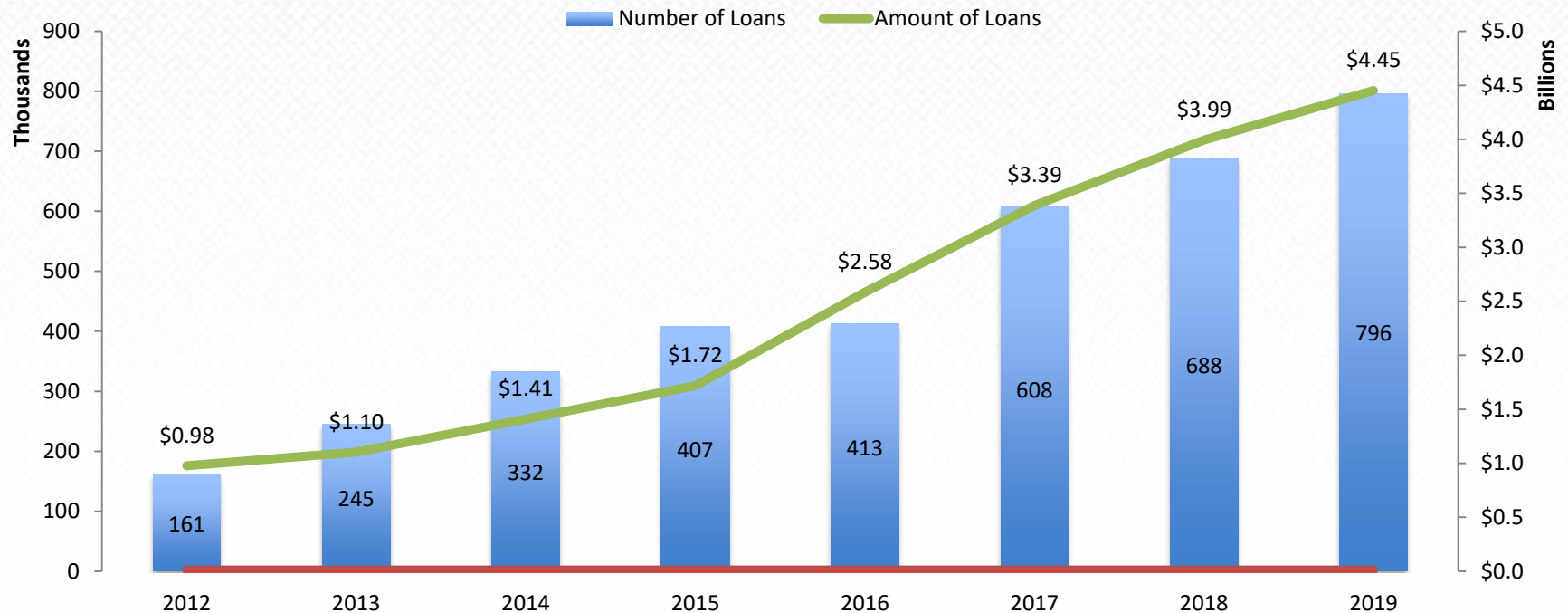
## Historical Report Data - Small Installment Loans (342-F)

### Loans Made



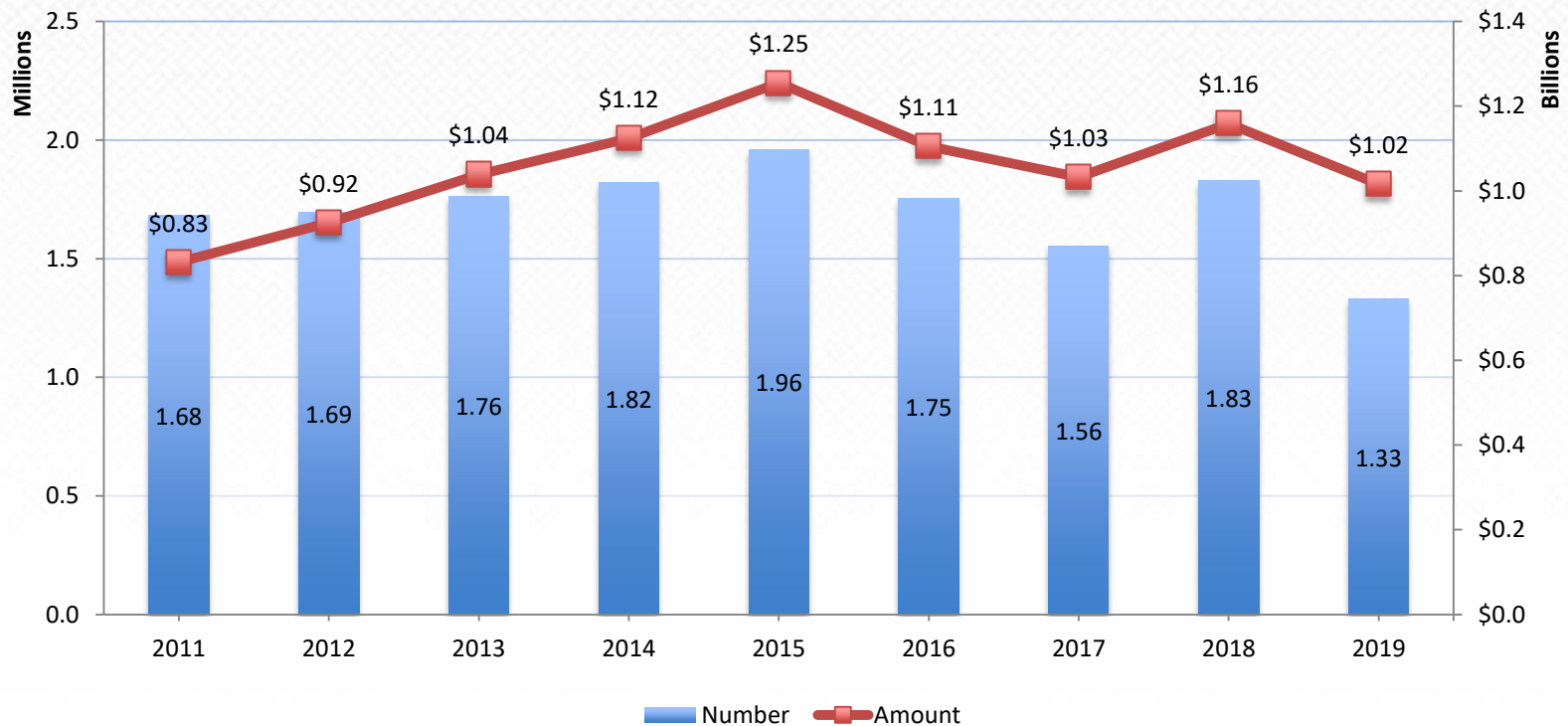
*\*Preliminary data through 8/5/2020*

## 342-E Loans Made



*\*Preliminary data through 8/5/2020*

## Loans Receivable



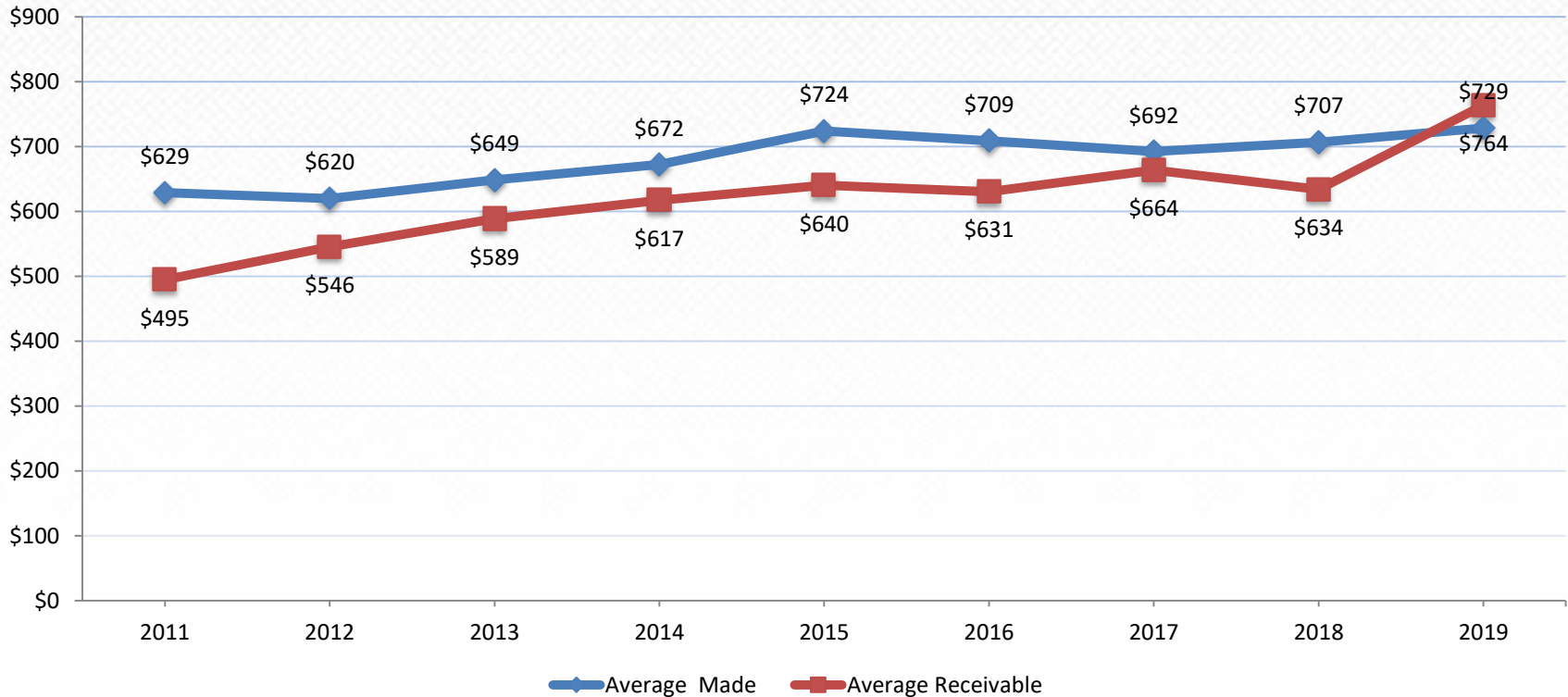
*\*Preliminary data through 8/5/2020*



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

## Historical Report Data - Small Installment Loans (342-F)

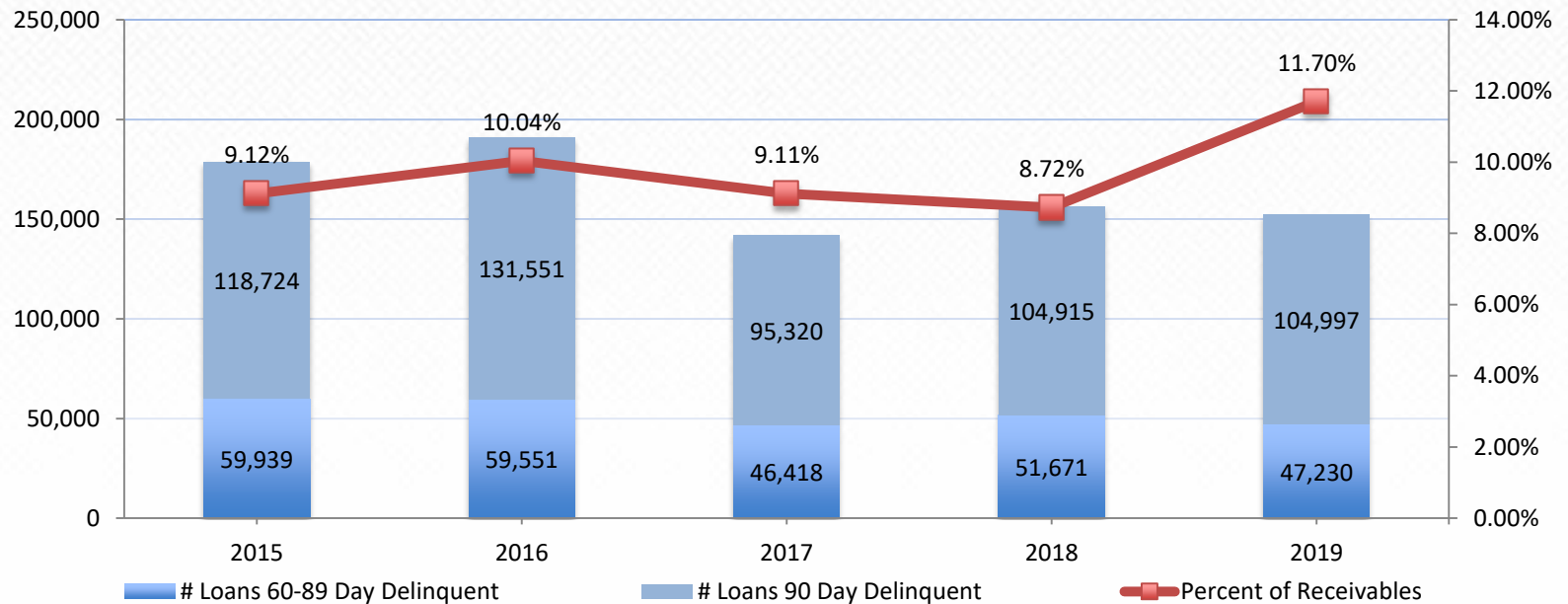
### Average Amounts



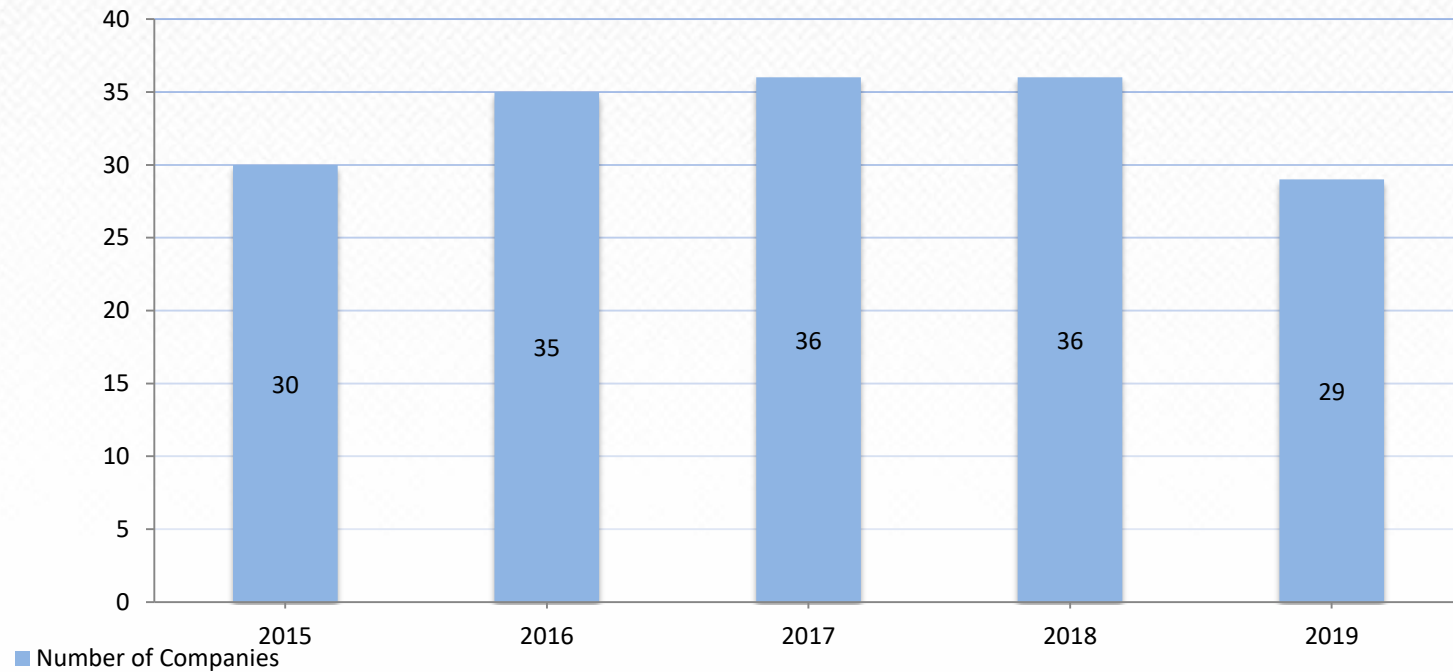
*\*Preliminary data through 8/5/2020*



## Number of Delinquent Regulated Loans\*

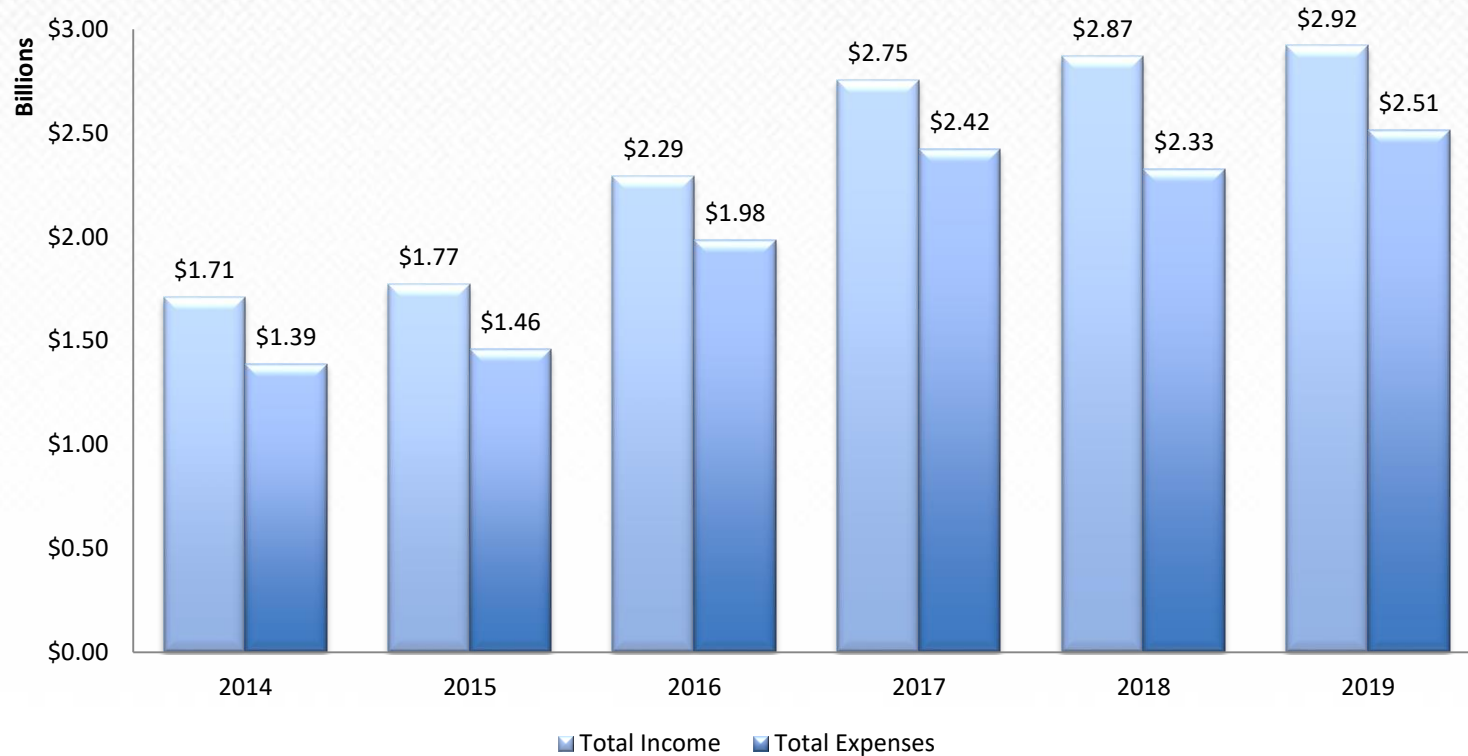


\*May include other types of Regulated Loans

**Companies making both 342-F and 342-E Loans**

## Historical Income Statement (342-F Companies)

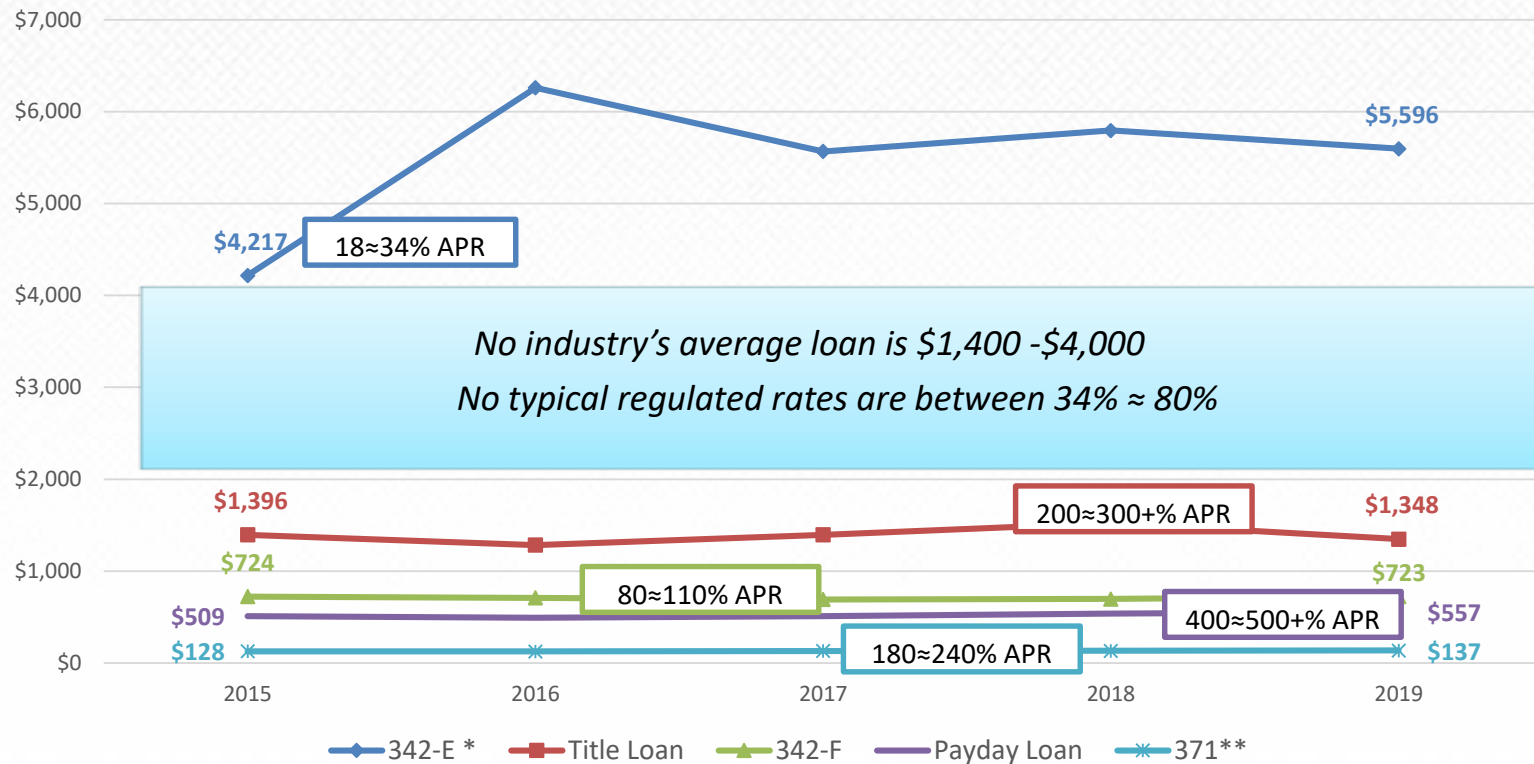
### Total Income (company wide)



*\*2019 data is preliminary. Includes income and expenses from all business activity.*

# Average Amounts and Rates of Texas Licensed Lenders

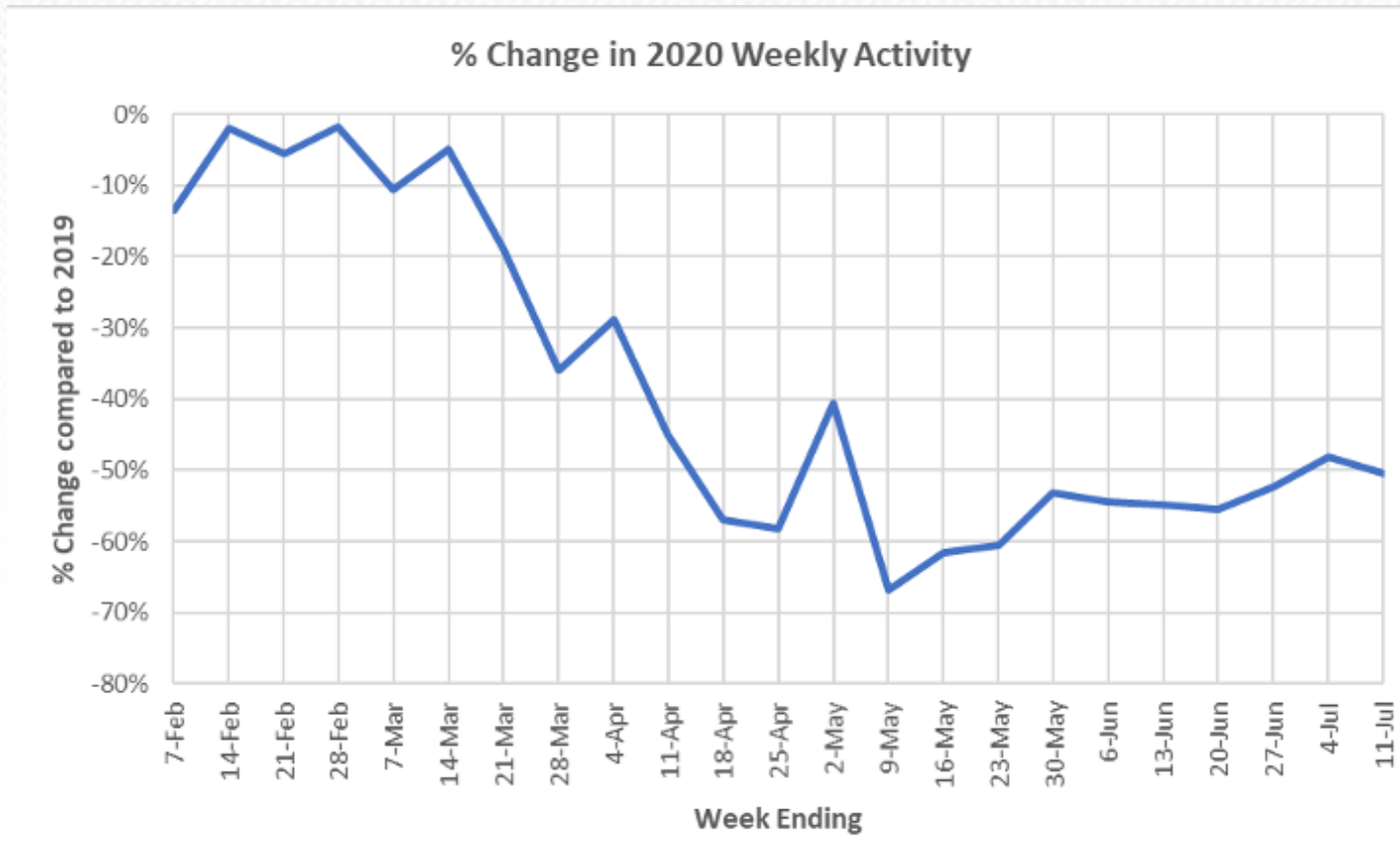
## Average Loan Amounts (All Reported Loans)



\* Average data for 342-E is affected by the increase in loans designed for refinancing student and automobile loans

\*\*Preliminary Data collected through 8/5/20

## The Impact of COVID-19 on Loan Volume



This figure illustrates the change in weekly payday loan transaction activity between February 1, 2020 and July 11, 2020 when compared to the same periods in 2019



- Bureau of Economic Analysis. (2020, August 5). *Gross Domestic Product*. Retrieved from BEA: <https://www.bea.gov/data/gdp/gross-domestic-product>
- Bureau of Labor Statistics. (2020, August 5). *Data Tools*. Retrieved from <https://data.bls.gov/pdq/SurveyOutputServlet>
- Federal Reserve Bank of New York. (2020, August 5). *Household Debt and Credit*. Retrieved from <https://www.newyorkfed.org/microeconomics/hhdc/background>
- The Conference Board. (2020, August 5). Retrieved from Consumer Data: [https://www.conference-board.org/pdf\\_free/press/TechnicalPDF\\_4134\\_1298367128.pdf](https://www.conference-board.org/pdf_free/press/TechnicalPDF_4134_1298367128.pdf)
- Labor, D. o. (2020, August 13). *Unemployment Insurance Initial Claims*. Retrieved from <https://www.dol.gov/ui/data.pdf>
- Veritec Solutions. (2020, August 10). *COVID-19 Impact Study on Small Dollar Lending*. Retrieved from <https://www.veritecs.com/covid-19-impact-study-on-small-dollar-lending/>

