



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd Quarter, Calendar Year 2021

SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
	No. of Transactions	Estimated Total Amt Advanced	Average Amount Advanced	Fee per Transaction	Original Term per Transaction	% of Consumers Who Refinanced	Avg No. of Refinances per Consumer	No. Filed Quarterly Reports	No. Reporting Activity
	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	2,039	\$285,311	\$459	\$33.38	26	25.82%	1.82	91	18
Beaumont-Port Arthur	1,545	\$184,959	\$421	\$26.96	23	22.40%	1.48	39	13
Brownsville-Harlingen	1,073	\$128,351	\$407	\$29.83	24	22.14%	1.48	34	8
College Station-Bryan ²	*	*	*	*	*	*	*	9	4
Corpus Christi	601	\$83,179	\$492	\$24.70	17	12.95%	1.00	40	6
Dallas-Plano-Irving (Metropolitan Division)	21,899	\$6,549,216	\$533	\$23.02	18	26.08%	1.83	264	50
El Paso	1,327	\$154,034	\$336	\$29.88	24	16.89%	1.11	60	13
Fort Worth-Arlington (Metropolitan Division)	3,513	\$472,645	\$427	\$35.20	25	26.04%	3.08	157	30
Houston-Sugar Land-Baytown	12,671	\$1,825,409	\$433	\$23.90	18	22.27%	1.62	379	80
Killeen-Temple-Fort Hood	1,332	\$165,661	\$435	\$31.28	25	24.32%	1.66	26	7
Laredo	715	\$83,475	\$338	\$49.10	36	24.88%	1.87	21	6
Lubbock ²	*	*	*	*	*	*	*	20	4
McAllen-Edinburg-Mission	2,239	\$270,509	\$428	\$28.99	23	18.15%	1.53	66	16
San Antonio-New Braunfels	2,864	\$395,196	\$432	\$30.25	24	13.58%	1.40	151	30
Waco ²	*	*	*	*	*	*	*	19	4
Remainder of State (Outside Reported MSA)	59,835	\$12,669,787	\$483	\$27.20	18	34.89%	1.78	408	168
Out-of-State	74,488	\$25,742,752	\$501	\$22.65	23	18.19%	1.98	40	7
Totals	187,798	49,250,229						1,837	466

¹Does not include additional cash advanced on refinances.

²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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3rd Quarter, Calendar Year 2021

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo ²	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	4,400	\$2,091,883	\$585	\$129.87	153	7.63%	1.33	91	36
Beaumont-Port Arthur	2,549	\$1,126,868	\$584	\$165.22	168	6.41%	1.26	39	15
Brownsville-Harlingen	898	\$291,494	\$507	\$162.19	164	6.86%	1.19	34	7
College Station-Bryan ²	*	*	*	*	*	*	*	9	4
Corpus Christi	810	\$292,401	\$452	\$160.78	170	4.50%	1.14	40	8
Dallas-Plano-Irving (Metropolitan Division)	24,489	\$16,138,977	\$714	\$138.69	166	2.86%	1.30	264	64
El Paso	1,453	\$448,364	\$466	\$165.29	162	7.18%	1.33	60	12
Fort Worth-Arlington (Metropolitan Division)	26,722	\$16,801,446	\$659	\$139.58	163	2.31%	1.10	157	37
Houston-Sugar Land-Baytown	54,669	\$22,488,731	\$530	\$178.90	169	8.55%	1.74	379	101
Killeen-Temple-Fort Hood	971	\$454,105	\$645	\$102.58	167	10.31%	1.11	26	7
Laredo	1,107	\$370,966	\$528	\$204.35	169	13.83%	1.53	21	6
Lubbock	1,090	\$509,442	\$659	\$56.18	169	10.84%	1.13	20	7
McAllen-Edinburg-Mission	2,940	\$1,216,317	\$554	\$135.78	165	7.26%	1.32	66	23
San Antonio-New Braunfels	7,937	\$3,033,051	\$492	\$155.05	165	6.27%	1.35	151	55
Waco	1,268	\$442,156	\$421	\$160.09	168	6.05%	1.24	19	8
Remainder of State (Outside Reported MSA)	92,257	\$28,799,895	\$340	\$49.04	82	1.88%	1.33	408	185
Out-of-State	160,974	\$89,272,955	\$700	\$150.52	164	7.05%	1.65	40	27
Totals	384,878	183,899,756						1,837	604

¹Does not include additional cash advanced on refinances.

²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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3rd Quarter, Calendar Year 2021

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Amarillo ²	*	*	*	*	*	*	*	13	3
Austin-Round Rock-San Marcos	7,022	\$3,426,500	\$2,032	\$14.67	30	33.72%	1.31	91	26
Beaumont-Port Arthur	1,649	\$815,296	\$1,637	\$15.21	30	35.32%	1.32	39	11
Brownsville-Harlingen	2,025	\$794,270	\$1,669	\$14.76	30	32.42%	1.41	34	13
College Station-Bryan ²	*	*	*	*	*	*	*	9	4
Corpus Christi	1,322	\$555,645	\$1,552	\$14.85	30	26.81%	1.28	40	10
Dallas-Plano-Irving (Metropolitan Division)	29,089	\$14,504,903	\$1,962	\$14.93	31	31.33%	1.36	264	85
El Paso	3,602	\$1,517,415	\$1,830	\$14.96	31	28.19%	1.35	60	19
Fort Worth-Arlington (Metropolitan Division)	8,111	\$3,887,321	\$1,757	\$15.47	31	25.44%	1.38	157	48
Houston-Sugar Land-Baytown	28,558	\$14,429,924	\$1,991	\$14.40	30	27.84%	1.35	379	140
Killeen-Temple-Fort Hood	1,266	\$575,214	\$1,856	\$15.40	30	31.23%	1.41	26	10
Laredo	2,548	\$1,084,508	\$1,641	\$15.04	30	38.84%	1.34	21	11
Lubbock ²	*	*	*	*	*	*	*	20	4
McAllen-Edinburg-Mission	4,394	\$2,417,342	\$2,052	\$14.95	30	34.30%	1.33	66	23
San Antonio-New Braunfels	8,695	\$3,598,895	\$2,026	\$14.11	31	27.46%	1.43	151	25
Waco	431	\$315,635	\$1,948	\$15.99	31	26.90%	1.49	19	6
Remainder of State (Outside Reported MSA)	19,896	\$8,247,715	\$1,581	\$19.13	34	33.42%	1.36	408	145
Out-of-State ²	*	*	*	*	*	*	*	40	0
Totals	122,085	57,879,601						1,837	583

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INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	1,052	\$831,718	\$1,766	\$124.29	158	18.94%	1.45	91	25
Beaumont-Port Arthur	1,619	\$1,085,935	\$1,494	\$116.26	165	21.97%	1.48	39	14
Brownsville-Harlingen	1,015	\$940,968	\$1,503	\$97.55	166	4.98%	1.30	34	10
College Station-Bryan ²	*	*	*	*	*	*	*	9	4
Corpus Christi	851	\$929,608	\$1,703	\$103.72	157	4.33%	1.74	40	9
Dallas-Plano-Irving (Metropolitan Division)	4,823	\$4,885,712	\$1,765	\$104.64	168	11.09%	1.34	264	69
El Paso	1,534	\$2,285,066	\$1,987	\$87.22	152	2.80%	1.71	60	15
Fort Worth-Arlington (Metropolitan Division)	5,446	\$5,619,889	\$1,682	\$101.08	158	8.99%	1.31	157	52
Houston-Sugar Land-Baytown	10,278	\$10,479,092	\$1,776	\$105.88	156	9.81%	1.31	379	124
Killeen-Temple-Fort Hood	773	\$647,136	\$1,425	\$111.63	156	6.53%	1.21	26	9
Laredo	545	\$424,180	\$1,463	\$76.97	176	7.22%	1.50	21	6
Lubbock	683	\$446,470	\$1,305	\$132.51	153	22.05%	1.58	20	8
McAllen-Edinburg-Mission	2,335	\$2,255,420	\$1,688	\$92.85	169	7.04%	1.23	66	26
San Antonio-New Braunfels	3,692	\$4,895,561	\$1,975	\$94.40	153	5.90%	1.28	151	55
Waco	618	\$657,207	\$1,639	\$87.35	159	4.87%	1.53	19	9
Remainder of State (Outside Reported MSA)	9,330	\$6,834,672	\$1,395	\$110.35	163	15.86%	1.31	408	155
Out-of-State ²	*	*	*	*	*	*	*	40	2
Totals	45,584	44,056,193						1,837	594

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REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter	Total No. Active Accounts During Quarter	Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Item #2 + Item #10E	
Amarillo	69	1,133	6.09%
Austin-Round Rock-San Marcos	299	7,179	4.16%
Beaumont-Port Arthur	162	3,626	4.47%
Brownsville-Harlingen	109	3,165	3.44%
College Station-Bryan	14	1,441	0.97%
Corpus Christi	98	2,660	3.68%
Dallas-Plano-Irving (Metropolitan Division)	1,378	29,452	4.68%
El Paso	239	6,113	3.91%
Fort Worth-Arlington (Metropolitan Division)	827	15,134	5.46%
Houston-Sugar Land-Baytown	1,722	38,326	4.49%
Killeen-Temple-Fort Hood	130	2,208	5.89%
Laredo	100	2,520	3.97%
Lubbock	163	2,619	6.22%
McAllen-Edinburg-Mission	246	7,192	3.42%
San Antonio-New Braunfels	839	14,044	5.97%
Waco	131	1,488	8.80%
Remainder of State (Outside Reported MSA)	1,299	29,510	4.40%
Out-of-State	14	3,635	0.39%
Totals	7,839	171,445	4.57%

¹Includes both single payment and installment title loans.



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METROPOLITAN STATISTICAL AREA COMPILATION

Dallas - Fort Worth - Arlington, TX	MSA
Dallas-Plano-Irving, TX Metropolitan Division	
Collin County	Ellis County
Dallas County	Hunt County
Delta County	Kaufman County
Denton County	Rockwall County
Fort Worth - Arlington, TX Metropolitan Division	
Johnson County	Tarrant County
Parker County	Wise County
Houston - Sugar Land - Baytown, TX	MSA
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
Amarillo, TX	MSA
Armstrong County	Potter County
Carson County	Randall County
Austin - Round Rock - San Marcos, TX	MSA
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
Beaumont - Port Arthur, TX	MSA
Hardin County	Orange County
Jefferson County	
Brownsville - Harlingen, TX	MSA
Cameron County	
College Station - Bryan, TX	MSA
Brazos County	Robertson County
Burleson County	
Corpus Christi, TX	MSA
Aransas County	San Patricio County
Nueces County	
El Paso, TX	MSA
El Paso County	



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Killeen - Temple - Fort Hood, TX	MSA
Bell County	Lampasas County
Coryell County	
Laredo, TX	MSA
Webb County	
Lubbock, TX	MSA
Crosby County	Lubbock County
McAllen - Edinburg - Mission, TX	MSA
Hidalgo County	
San Antonio - New Braunfels, TX	MSA
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
Waco, TX	MSA
McLennan County	