



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2020

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	3
Austin-Round Rock-San Marcos	3,291	\$785,688	\$558	\$28.82	27	19.41%	1.43	107	25
Beaumont-Port Arthur	2,747	\$432,694	\$443	\$23.73	18	30.23%	1.45	37	16
Brownsville-Harlingen	1,898	\$222,025	\$407	\$26.39	22	31.64%	1.40	43	11
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	1,574	\$398,149	\$625	\$22.65	18	23.08%	1.04	48	6
Dallas-Plano-Irving (Metropolitan Division)	23,196	\$6,044,619	\$523	\$22.80	19	28.72%	1.78	287	53
El Paso	2,426	\$443,219	\$533	\$24.78	19	22.64%	1.05	66	14
Fort Worth-Arlington (Metropolitan Division)	5,652	\$770,936	\$546	\$27.44	20	35.64%	2.71	181	35
Houston-Sugar Land-Baytown	21,650	\$3,410,434	\$467	\$22.40	17	28.39%	1.40	419	93
Killeen-Temple-Fort Hood	2,267	\$413,041	\$477	\$27.98	23	22.10%	1.42	28	7
Laredo	1,055	\$80,298	\$345	\$24.91	20	37.93%	2.12	24	6
Lubbock ²	*	*	*	*	*	*	*	22	4
McAllen-Edinburg-Mission	3,689	\$618,335	\$567	\$25.60	24	34.33%	1.37	88	18
San Antonio-New Braunfels	5,921	\$976,592	\$486	\$25.92	25	25.59%	1.20	157	32
Waco ²	*	*	*	*	*	*	*	20	4
Remainder of State (Outside Reported MSA)	33,274	\$4,430,273	\$469	\$26.67	23	37.76%	1.74	431	188
Out-of-State	176,344	\$52,875,151	\$473	\$23.33	22	30.56%	1.93	50	11
Totals	288,122							2,031	530

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).



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2020

INSTALLMENT 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	6,270	\$2,791,145	\$559	\$169.26	169	13.84%	1.34	107	37
Beaumont-Port Arthur	1,240	\$503,329	\$564	\$154.06	166	8.46%	1.26	37	13
Brownsville-Harlingen	1,206	\$449,119	\$495	\$173.46	162	4.52%	1.26	43	10
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	952	\$389,028	\$456	\$179.84	170	3.21%	1.31	48	8
Dallas-Plano-Irving (Metropolitan Division)	30,502	\$18,693,208	\$670	\$142.47	165	4.64%	1.46	287	69
El Paso	1,382	\$366,076	\$394	\$192.45	160	7.07%	1.51	66	15
Fort Worth-Arlington (Metropolitan Division)	8,259	\$3,945,565	\$550	\$199.68	170	6.08%	1.33	181	35
Houston-Sugar Land-Baytown	49,474	\$19,271,294	\$508	\$182.70	160	10.53%	1.69	419	105
Killeen-Temple-Fort Hood	1,049	\$469,039	\$693	\$117.21	167	20.44%	1.40	28	7
Laredo	1,290	\$418,605	\$495	\$206.48	169	10.18%	1.58	24	8
Lubbock	1,220	\$583,929	\$699	\$96.29	171	22.91%	1.33	22	7
McAllen-Edinburg-Mission	3,629	\$1,468,838	\$551	\$150.26	167	14.71%	1.33	88	27
San Antonio-New Braunfels	9,945	\$3,780,617	\$487	\$167.12	166	9.94%	1.48	157	62
Waco	1,488	\$534,656	\$430	\$166.49	170	10.17%	1.53	20	8
Remainder of State (Outside Reported MSA)	31,128	\$13,166,311	\$620	\$112.47	143	16.46%	1.40	431	186
Out-of-State	187,285	\$106,540,722	\$696	\$159.59	172	6.72%	1.50	50	33
Totals	336,689							2,031	636

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).



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2020

SINGLE PAYMENT - AUTO TITLE

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	3
Austin-Round Rock-San Marcos	7,024	\$4,388,982	\$2,075	\$14.71	30	26.27%	1.29	107	36
Beaumont-Port Arthur	1,853	\$842,329	\$1,418	\$15.95	31	27.88%	1.26	37	19
Brownsville-Harlingen	2,442	\$1,145,564	\$1,872	\$14.62	30	32.22%	1.42	43	13
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	1,565	\$579,323	\$1,452	\$14.84	30	33.33%	1.35	48	12
Dallas-Plano-Irving (Metropolitan Division)	25,302	\$11,314,198	\$1,939	\$14.37	31	25.64%	1.36	287	97
El Paso	4,037	\$1,736,425	\$1,869	\$15.19	32	21.42%	1.34	66	18
Fort Worth-Arlington (Metropolitan Division)	9,389	\$4,212,822	\$1,611	\$15.94	31	23.72%	1.35	181	62
Houston-Sugar Land-Baytown	34,286	\$17,009,791	\$1,896	\$14.55	30	25.57%	1.31	419	189
Killeen-Temple-Fort Hood	1,660	\$607,563	\$1,642	\$15.44	30	31.39%	1.38	28	14
Laredo	2,950	\$1,142,107	\$1,690	\$15.18	30	30.90%	1.37	24	13
Lubbock	2,828	\$1,301,674	\$1,813	\$17.19	34	30.16%	1.29	22	8
McAllen-Edinburg-Mission	4,930	\$2,864,134	\$1,962	\$14.84	30	35.29%	1.38	88	34
San Antonio-New Braunfels	10,821	\$5,258,085	\$2,119	\$14.68	32	25.31%	1.43	157	38
Waco	85	\$25,437	\$795	\$26.06	46	23.33%	1.43	20	7
Remainder of State (Outside Reported MSA)	25,337	\$10,364,932	\$1,513	\$18.61	33	34.09%	1.36	431	237
Out-of-State ²	*	*	*	*	*	*	*	50	0
Totals	135,494							2,031	804

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).



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2020

INSTALLMENT - AUTO TITLE

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	1,274	\$807,985	\$1,440	\$126.46	157	20.53%	1.39	107	37
Beaumont-Port Arthur	1,784	\$979,667	\$1,272	\$121.17	164	21.29%	1.59	37	14
Brownsville-Harlingen	1,543	\$1,072,690	\$1,311	\$105.29	162	8.15%	1.50	43	13
College Station-Bryan	821	\$488,192	\$937	\$127.39	164	12.58%	1.12	10	6
Corpus Christi	1,366	\$1,223,749	\$1,518	\$107.48	156	5.17%	1.40	48	13
Dallas-Plano-Irving (Metropolitan Division)	9,616	\$8,339,368	\$1,549	\$105.12	156	8.80%	1.46	287	95
El Paso	2,012	\$2,297,049	\$1,766	\$96.09	152	6.18%	1.45	66	22
Fort Worth-Arlington (Metropolitan Division)	7,591	\$5,994,396	\$1,590	\$97.33	156	10.61%	1.33	181	58
Houston-Sugar Land-Baytown	13,194	\$12,182,210	\$1,666	\$107.77	156	9.83%	1.37	419	133
Killeen-Temple-Fort Hood	1,154	\$791,725	\$1,367	\$114.89	155	11.80%	1.40	28	11
Laredo	683	\$400,767	\$1,182	\$81.01	175	8.31%	1.41	24	8
Lubbock	678	\$282,510	\$1,192	\$133.03	155	23.83%	1.37	22	8
McAllen-Edinburg-Mission	2,906	\$2,099,642	\$1,434	\$95.01	169	8.92%	1.36	88	30
San Antonio-New Braunfels	5,494	\$6,430,057	\$1,831	\$100.78	152	7.08%	1.38	157	69
Waco	1,151	\$811,645	\$1,290	\$99.86	157	7.26%	1.34	20	11
Remainder of State (Outside Reported MSA)	11,184	\$6,540,874	\$1,258	\$110.59	161	17.69%	1.39	431	159
Out-of-State ²	*	*	*	*	*	*	*	50	2
Totals	63,083							2,031	691

¹Does not include additional cash advanced on refinances.

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2020

REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter		Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Total No. Active Accounts During Quarter Item #2 + Item #10E	
Amarillo	98	1,290	7.60%
Austin-Round Rock-San Marcos	403	8,379	4.81%
Beaumont-Port Arthur	168	3,925	4.28%
Brownsville-Harlingen	124	4,049	3.06%
College Station-Bryan	18	1,357	1.33%
Corpus Christi	176	3,425	5.14%
Dallas-Plano-Irving (Metropolitan Division)	1,521	34,193	4.45%
El Paso	298	7,239	4.12%
Fort Worth-Arlington (Metropolitan Division)	903	16,970	5.32%
Houston-Sugar Land-Baytown	2,059	45,273	4.55%
Killeen-Temple-Fort Hood	149	2,733	5.45%
Laredo	100	2,841	3.52%
Lubbock	183	2,807	6.52%
McAllen-Edinburg-Mission	225	7,961	2.83%
San Antonio-New Braunfels	849	17,371	4.89%
Waco	96	1,942	4.94%
Remainder of State (Outside Reported MSA)	1,322	34,016	3.89%
Out-of-State	11	3,541	0.31%
Totals	8,703	199,312	4.37%

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
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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	



TEXAS OFFICE OF CONSUMER
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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	