



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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	*	*	*	*	*	*	*	12	1
Austin-Round Rock-San Marcos	3,682	\$409,716	\$490	\$22.81	20	22.57%	1.63	102	27
Beaumont-Port Arthur	2,674	\$371,113	\$440	\$21.35	19	20.09%	1.93	36	17
Brownsville-Harlingen	1,777	\$188,939	\$394	\$22.69	21	15.94%	1.33	44	15
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	1,320	\$194,573	\$519	\$20.73	18	8.65%	1.11	47	8
Dallas-Plano-Irving (Metropolitan Division)	18,971	\$3,685,194	\$495	\$22.15	19	21.77%	1.76	263	67
El Paso	2,347	\$350,063	\$475	\$20.38	21	8.53%	1.39	62	17
Fort Worth-Arlington (Metropolitan Division)	5,538	\$646,491	\$467	\$25.22	20	30.24%	2.26	175	49
Houston-Sugar Land-Baytown	19,917	\$2,466,719	\$440	\$20.62	17	14.70%	1.55	407	116
Killeen-Temple-Fort Hood	1,912	\$268,054	\$448	\$23.42	21	15.11%	1.54	23	10
Laredo	934	\$78,874	\$344	\$22.82	20	19.77%	1.74	24	7
Lubbock	1,475	\$158,720	\$468	\$21.48	19	12.90%	1.11	19	5
McAllen-Edinburg-Mission	3,872	\$361,856	\$427	\$22.28	21	15.95%	1.48	87	30
San Antonio-New Braunfels	6,096	\$843,871	\$506	\$21.59	21	8.31%	1.33	154	38
Waco	1,028	\$130,964	\$377	\$20.92	21	15.56%	1.07	14	5
Remainder of State (Outside Reported MSA)	31,420	\$3,456,711	\$440	\$24.01	21	25.53%	1.87	403	211
Out-of-State	115,209	\$27,771,315	\$442	\$23.29	24	28.24%	1.92	50	10
Totals	218,736	41,464,133						1,932	637

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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2nd Quarter, Calendar Year 2020

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo ²	*	*	*	*	*	*	*	12	2
Austin-Round Rock-San Marcos	2,561	\$1,018,498	\$526	\$173.34	169	5.69%	1.29	102	38
Beaumont-Port Arthur	743	\$265,192	\$608	\$152.01	170	10.65%	1.29	36	13
Brownsville-Harlingen	657	\$180,787	\$447	\$175.78	162	6.43%	1.13	44	10
College Station-Bryan ²	*	*	*	*	*	*	*	10	3
Corpus Christi	501	\$163,443	\$374	\$168.78	170	2.49%	1.00	47	8
Dallas-Plano-Irving (Metropolitan Division)	14,617	\$8,954,652	\$664	\$136.87	165	1.39%	1.31	263	64
El Paso	832	\$140,883	\$339	\$185.40	159	2.80%	1.56	62	15
Fort Worth-Arlington (Metropolitan Division)	10,443	\$5,998,727	\$846	\$101.88	149	3.83%	1.17	175	37
Houston-Sugar Land-Baytown	20,236	\$7,293,696	\$502	\$181.04	157	8.19%	1.76	407	114
Killeen-Temple-Fort Hood	299	\$82,375	\$564	\$141.28	163	5.26%	1.29	23	5
Laredo	797	\$253,961	\$524	\$196.03	168	10.07%	1.44	24	9
Lubbock	337	\$121,406	\$736	\$62.32	169	1.97%	1.33	19	5
McAllen-Edinburg-Mission	1,413	\$562,396	\$543	\$137.47	166	5.48%	1.32	87	27
San Antonio-New Braunfels	5,003	\$1,527,501	\$431	\$154.96	164	6.08%	1.28	154	61
Waco	462	\$128,236	\$331	\$190.29	167	3.99%	1.07	14	7
Remainder of State (Outside Reported MSA)	14,398	\$4,834,756	\$546	\$101.27	141	12.02%	1.36	403	162
Out-of-State	120,623	\$56,093,459	\$577	\$127.01	138	5.62%	1.53	50	33
Totals	194,161	87,687,425						1,932	613

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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2nd Quarter, Calendar Year 2020

SINGLE PAYMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	12	3
Austin-Round Rock-San Marcos	5,282	\$775,227	\$1,535	\$14.75	30	18.33%	1.34	102	22
Beaumont-Port Arthur	1,755	\$243,022	\$1,030	\$15.72	30	23.20%	1.24	36	20
Brownsville-Harlingen	2,216	\$226,904	\$1,152	\$14.63	30	16.07%	1.30	44	13
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	1,379	\$210,760	\$1,285	\$14.95	30	29.79%	1.26	47	9
Dallas-Plano-Irving (Metropolitan Division)	25,095	\$2,884,198	\$1,401	\$14.04	30	19.44%	1.29	263	81
El Paso	4,192	\$473,106	\$1,391	\$13.91	30	16.43%	1.43	62	13
Fort Worth-Arlington (Metropolitan Division)	13,866	\$1,819,206	\$1,113	\$14.90	30	18.50%	1.34	175	62
Houston-Sugar Land-Baytown	34,453	\$5,373,457	\$1,429	\$14.56	30	20.72%	1.32	407	183
Killeen-Temple-Fort Hood	1,498	\$174,261	\$1,082	\$15.48	30	24.24%	1.41	23	8
Laredo	2,612	\$379,476	\$1,224	\$15.15	30	29.07%	1.31	24	12
Lubbock	2,450	\$320,558	\$1,179	\$15.06	30	18.26%	1.26	19	8
McAllen-Edinburg-Mission	3,864	\$673,818	\$1,340	\$15.23	30	25.18%	1.39	87	31
San Antonio-New Braunfels	10,717	\$1,258,410	\$1,228	\$13.75	30	14.77%	1.53	154	30
Waco ²	*	*	*	*	*	*	*	14	4
Remainder of State (Outside Reported MSA)	21,483	\$3,238,765	\$1,125	\$17.10	30	23.94%	1.35	403	216
Out-of-State ²	*	*	*	*	*	*	*	50	0
Totals	131,808	18,211,021						1,932	719

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INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	12	2
Austin-Round Rock-San Marcos	1,904	\$910,899	\$1,434	\$106.78	155	9.72%	1.45	102	35
Beaumont-Port Arthur	1,564	\$486,365	\$1,086	\$128.29	165	19.50%	1.42	36	13
Brownsville-Harlingen	1,225	\$542,071	\$1,118	\$108.70	163	7.13%	1.15	44	14
College Station-Bryan	611	\$248,352	\$786	\$128.53	161	8.56%	1.44	10	6
Corpus Christi	1,103	\$421,508	\$1,124	\$112.22	161	5.01%	1.22	47	14
Dallas-Plano-Irving (Metropolitan Division)	7,675	\$2,958,583	\$1,127	\$114.31	155	8.34%	1.40	263	90
El Paso	1,605	\$725,647	\$1,205	\$97.97	154	5.05%	1.34	62	24
Fort Worth-Arlington (Metropolitan Division)	3,956	\$1,602,000	\$1,114	\$117.25	156	10.50%	1.38	175	59
Houston-Sugar Land-Baytown	10,372	\$4,486,415	\$1,264	\$113.76	157	9.54%	1.31	407	131
Killeen-Temple-Fort Hood	877	\$314,139	\$979	\$119.93	157	11.55%	1.46	23	9
Laredo	563	\$240,358	\$1,145	\$84.73	170	5.05%	1.00	24	7
Lubbock	637	\$192,958	\$965	\$140.64	157	18.62%	1.46	19	5
McAllen-Edinburg-Mission	2,509	\$1,309,542	\$1,423	\$96.99	169	8.05%	1.49	87	28
San Antonio-New Braunfels	3,926	\$1,832,570	\$1,244	\$105.78	157	6.75%	1.38	154	64
Waco	936	\$336,081	\$1,012	\$106.52	158	11.58%	1.92	14	9
Remainder of State (Outside Reported MSA)	9,129	\$3,132,015	\$1,009	\$120.70	162	13.90%	1.28	403	133
Out-of-State ²	*	*	*	*	*	*	*	50	2
Totals	49,052	20,009,701						1,932	645

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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	41		1,102	3.72%
Austin-Round Rock-San Marcos	277		8,888	3.12%
Beaumont-Port Arthur	75		3,595	2.09%
Brownsville-Harlingen	107		4,225	2.53%
College Station-Bryan	10		2,054	0.49%
Corpus Christi	105		3,670	2.86%
Dallas-Plano-Irving (Metropolitan Division)	922		35,320	2.61%
El Paso	181		7,794	2.32%
Fort Worth-Arlington (Metropolitan Division)	542		17,787	3.05%
Houston-Sugar Land-Baytown	1,268		48,654	2.61%
Killeen-Temple-Fort Hood	65		2,601	2.50%
Laredo	52		2,952	1.76%
Lubbock	67		2,638	2.54%
McAllen-Edinburg-Mission	256		8,264	3.10%
San Antonio-New Braunfels	538		17,735	3.03%
Waco	46		1,962	2.34%
Remainder of State (Outside Reported MSA)	708		33,220	2.13%
Out-of-State	*		*	*
Totals		5,283	206,445	2.56%

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	