



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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	1,890	\$283,430	\$456	\$31.71	25	20.95%	1.84	90	23
Beaumont-Port Arthur	1,442	\$168,520	\$431	\$25.47	22	19.83%	1.34	38	13
Brownsville-Harlingen	799	\$100,469	\$247	\$26.47	23	17.91%	1.01	34	8
College Station-Bryan ²	*	*	*	*	*	*	*	8	3
Corpus Christi	713	\$91,696	\$437	\$25.03	17	13.77%	1.00	40	6
Dallas-Plano-Irving (Metropolitan Division)	16,655	\$4,805,115	\$528	\$23.32	18	26.43%	1.75	260	53
El Paso	1,106	\$138,403	\$375	\$30.19	26	10.16%	1.29	61	14
Fort Worth-Arlington (Metropolitan Division)	3,199	\$439,556	\$445	\$33.30	24	26.99%	2.88	155	30
Houston-Sugar Land-Baytown	11,685	\$1,669,367	\$433	\$23.40	18	21.50%	1.60	373	83
Killeen-Temple-Fort Hood	1,288	\$171,714	\$453	\$30.18	23	25.46%	1.60	27	7
Laredo	789	\$93,461	\$362	\$37.32	27	27.88%	1.65	22	7
Lubbock ²	*	*	*	*	*	*	*	21	4
McAllen-Edinburg-Mission	2,367	\$275,653	\$429	\$28.35	21	23.68%	1.49	70	19
San Antonio-New Braunfels	2,703	\$382,798	\$466	\$28.71	23	18.27%	1.24	151	30
Waco ²	*	*	*	*	*	*	*	19	4
Remainder of State (Outside Reported MSA)	44,719	\$9,155,978	\$486	\$27.35	18	48.70%	1.91	409	174
Out-of-State	102,414	\$37,682,740	\$515	\$21.92	24	17.27%	1.87	43	8
Totals	193,295	55,676,597						1,834	488

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 2021

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo ²	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	3,953	\$1,836,160	\$573	\$145.19	165	8.18%	1.35	90	37
Beaumont-Port Arthur	1,945	\$947,443	\$605	\$168.31	170	4.21%	1.26	38	15
Brownsville-Harlingen	779	\$268,420	\$464	\$157.68	165	5.19%	1.32	34	7
College Station-Bryan ²	*	*	*	*	*	*	*	8	3
Corpus Christi	702	\$250,771	\$431	\$155.77	169	3.79%	1.19	40	8
Dallas-Plano-Irving (Metropolitan Division)	21,129	\$13,658,397	\$697	\$136.00	166	3.05%	1.30	260	66
El Paso	1,225	\$345,774	\$450	\$166.54	157	5.72%	1.59	61	12
Fort Worth-Arlington (Metropolitan Division)	10,872	\$6,141,510	\$604	\$139.11	162	3.00%	1.17	155	37
Houston-Sugar Land-Baytown	45,318	\$18,058,241	\$509	\$171.77	165	8.41%	1.73	373	103
Killeen-Temple-Fort Hood	905	\$439,441	\$640	\$105.87	167	10.84%	1.16	27	7
Laredo	947	\$313,574	\$532	\$208.42	168	15.35%	1.53	22	8
Lubbock	1,025	\$493,152	\$648	\$54.77	169	11.00%	1.16	21	7
McAllen-Edinburg-Mission	2,751	\$1,138,540	\$534	\$135.27	164	6.72%	1.36	70	25
San Antonio-New Braunfels	7,267	\$2,826,148	\$500	\$149.88	166	6.70%	1.34	151	58
Waco	1,176	\$400,227	\$416	\$159.57	167	5.40%	1.40	19	8
Remainder of State (Outside Reported MSA)	85,646	\$29,239,135	\$369	\$44.06	80	2.11%	1.29	409	192
Out-of-State	135,364	\$74,041,722	\$692	\$161.86	164	7.78%	1.58	43	29
Totals	321,456	150,569,724						1,834	624

¹Does not include additional cash advanced on refinances.

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2nd Quarter, Calendar Year 2021

SINGLE PAYMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	13	3
Austin-Round Rock-San Marcos	9,011	\$3,821,343	\$2,087	\$14.55	30	35.29%	1.42	90	25
Beaumont-Port Arthur	1,987	\$827,055	\$1,584	\$15.26	30	28.95%	1.46	38	12
Brownsville-Harlingen	2,650	\$798,385	\$1,626	\$14.59	30	34.88%	1.48	34	11
College Station-Bryan ²	*	*	*	*	*	*	*	8	3
Corpus Christi	1,685	\$465,938	\$1,434	\$14.68	30	28.00%	1.44	40	10
Dallas-Plano-Irving (Metropolitan Division)	35,196	\$13,218,820	\$1,832	\$14.36	30	30.73%	1.52	260	84
El Paso	4,586	\$1,322,289	\$1,744	\$14.49	31	21.66%	1.46	61	16
Fort Worth-Arlington (Metropolitan Division)	9,804	\$3,570,445	\$1,647	\$15.40	31	26.55%	1.53	155	47
Houston-Sugar Land-Baytown	36,944	\$12,035,534	\$1,821	\$14.29	30	26.96%	1.51	373	133
Killeen-Temple-Fort Hood	1,593	\$462,084	\$1,582	\$14.93	30	27.27%	1.49	27	10
Laredo	3,087	\$1,030,895	\$1,613	\$14.97	30	31.69%	1.45	22	13
Lubbock ²	*	*	*	*	*	*	*	21	4
McAllen-Edinburg-Mission	5,464	\$2,109,593	\$1,894	\$14.92	30	32.54%	1.42	70	26
San Antonio-New Braunfels	11,902	\$3,682,771	\$2,012	\$14.01	31	25.70%	1.54	151	24
Waco	254	\$234,149	\$2,129	\$19.86	37	30.39%	1.55	19	6
Remainder of State (Outside Reported MSA)	24,097	\$8,120,188	\$1,472	\$18.24	33	31.33%	1.43	409	151
Out-of-State ²	0	\$0	\$0	\$0.00	0	#DIV/0!	#DIV/0!	43	0
Totals	152,597	53,341,641						1,834	573

¹Does not include additional cash advanced on refinances.

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INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	1,024	\$719,104	\$1,594	\$127.17	158	21.73%	1.49	90	21
Beaumont-Port Arthur	1,541	\$770,925	\$1,302	\$116.43	166	23.70%	1.61	38	14
Brownsville-Harlingen	1,006	\$741,112	\$1,459	\$96.69	164	5.06%	1.20	34	11
College Station-Bryan	351	\$197,690	\$955	\$138.72	155	11.24%	1.00	8	5
Corpus Christi	943	\$832,055	\$1,579	\$98.45	155	3.10%	1.06	40	9
Dallas-Plano-Irving (Metropolitan Division)	4,783	\$3,610,531	\$1,542	\$106.20	171	11.12%	1.39	260	72
El Paso	1,655	\$2,005,521	\$1,932	\$86.87	153	3.94%	1.36	61	17
Fort Worth-Arlington (Metropolitan Division)	5,778	\$4,741,730	\$1,637	\$97.57	158	7.68%	1.27	155	53
Houston-Sugar Land-Baytown	10,578	\$8,627,247	\$1,689	\$103.96	156	9.50%	1.38	373	125
Killeen-Temple-Fort Hood	948	\$677,784	\$1,375	\$109.25	156	11.88%	1.35	27	10
Laredo	575	\$403,682	\$1,359	\$76.88	175	8.48%	1.29	22	6
Lubbock	514	\$244,319	\$1,027	\$133.33	153	25.66%	1.41	21	8
McAllen-Edinburg-Mission	2,378	\$1,748,517	\$1,487	\$93.74	169	8.50%	1.35	70	26
San Antonio-New Braunfels	4,290	\$4,794,444	\$1,951	\$93.04	152	6.09%	1.44	151	57
Waco	805	\$744,865	\$1,602	\$87.61	158	3.54%	1.25	19	10
Remainder of State (Outside Reported MSA)	9,243	\$6,048,585	\$1,282	\$111.85	164	14.62%	1.38	409	152
Out-of-State ²	*	*	*	*	*	*	*	43	2
Totals	47,035	37,412,326						1,834	600

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
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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	135	1,081	12.49%
Austin-Round Rock-San Marcos	650	7,366	8.82%
Beaumont-Port Arthur	196	3,408	5.75%
Brownsville-Harlingen	189	3,143	6.01%
College Station-Bryan	5	655	0.76%
Corpus Christi	199	2,638	7.54%
Dallas-Plano-Irving (Metropolitan Division)	2,351	29,691	7.92%
El Paso	397	5,886	6.74%
Fort Worth-Arlington (Metropolitan Division)	1,407	14,114	9.97%
Houston-Sugar Land-Baytown	3,029	37,857	8.00%
Killeen-Temple-Fort Hood	171	2,177	7.85%
Laredo	160	2,487	6.43%
Lubbock	215	2,472	8.70%
McAllen-Edinburg-Mission	322	7,105	4.53%
San Antonio-New Braunfels	1,358	14,225	9.55%
Waco	161	1,402	11.48%
Remainder of State (Outside Reported MSA)	1,668	29,059	5.74%
Out-of-State	14	3,664	0.38%
Totals	12,627	168,430	7.50%

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	