



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st 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	1
Austin-Round Rock-San Marcos	7,432	\$760,449	\$433	\$22.08	17	36.50%	1.70	105	31
Beaumont-Port Arthur	4,471	\$567,187	\$409	\$21.09	17	31.01%	1.70	36	18
Brownsville-Harlingen	4,180	\$344,597	\$389	\$22.16	19	35.56%	1.69	44	16
College Station-Bryan ²	*	*	*	*	*	*	*	9	3
Corpus Christi	2,555	\$288,380	\$468	\$19.85	16	29.15%	1.13	48	10
Dallas-Plano-Irving (Metropolitan Division)	41,098	\$9,476,226	\$517	\$22.04	18	29.79%	1.79	289	73
El Paso	4,108	\$374,006	\$394	\$20.19	17	26.74%	1.18	69	16
Fort Worth-Arlington (Metropolitan Division)	12,268	\$1,107,263	\$419	\$24.74	18	38.56%	2.62	182	53
Houston-Sugar Land-Baytown	39,222	\$4,456,437	\$442	\$20.36	16	30.25%	1.57	400	116
Killeen-Temple-Fort Hood	3,309	\$355,787	\$415	\$21.68	19	28.74%	1.39	28	10
Laredo	1,751	\$118,217	\$349	\$23.46	19	33.80%	1.67	24	7
Lubbock	2,319	\$219,680	\$430	\$19.33	17	30.63%	1.45	22	5
McAllen-Edinburg-Mission	7,868	\$626,536	\$414	\$21.95	19	37.15%	1.65	88	30
San Antonio-New Braunfels	11,473	\$1,134,037	\$449	\$20.79	17	31.44%	1.35	156	36
Waco	1,692	\$158,266	\$334	\$20.02	18	24.65%	1.31	19	6
Remainder of State (Outside Reported MSA)	47,705	\$4,815,382	\$424	\$22.59	19	37.32%	1.85	427	211
Out-of-State	241,563	\$58,904,099	\$455	\$23.35	23	37.75%	2.00	46	11
Totals	433,860	83,793,292						2,006	653

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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1st Quarter, Calendar Year 2020

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo ²	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	6,650	\$3,165,585	\$571	\$166.94	170	6.60%	1.30	105	42
Beaumont-Port Arthur	1,473	\$578,844	\$581	\$159.16	171	8.24%	1.26	36	14
Brownsville-Harlingen	1,176	\$355,976	\$453	\$194.26	164	8.28%	1.22	44	11
College Station-Bryan ²	*	*	*	*	*	*	*	9	3
Corpus Christi	1,272	\$424,666	\$378	\$192.06	171	4.40%	1.07	48	9
Dallas-Plano-Irving (Metropolitan Division)	37,272	\$23,605,164	\$685	\$129.74	157	2.69%	1.36	289	78
El Paso	3,528	\$873,421	\$390	\$234.80	165	13.27%	1.95	69	18
Fort Worth-Arlington (Metropolitan Division)	26,014	\$15,528,863	\$855	\$104.41	153	6.12%	1.24	182	36
Houston-Sugar Land-Baytown	40,670	\$17,595,248	\$570	\$184.47	163	8.64%	1.47	400	110
Killeen-Temple-Fort Hood	921	\$479,945	\$700	\$58.98	169	11.98%	1.26	28	7
Laredo	1,695	\$563,255	\$495	\$211.94	169	10.29%	1.58	24	9
Lubbock	1,151	\$692,498	\$808	\$27.23	171	11.72%	1.11	22	8
McAllen-Edinburg-Mission	3,340	\$1,449,096	\$573	\$126.82	167	7.67%	1.30	88	27
San Antonio-New Braunfels	12,978	\$4,762,094	\$476	\$183.59	167	8.73%	1.34	156	64
Waco	1,367	\$521,714	\$444	\$145.23	170	5.46%	1.13	19	9
Remainder of State (Outside Reported MSA)	22,149	\$8,971,928	\$632	\$66.25	144	12.30%	1.34	427	185
Out-of-State	186,824	\$94,004,609	\$619	\$146.18	149	5.38%	1.59	46	29
Totals	348,815	173,676,599						2,006	661

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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1st Quarter, Calendar Year 2020

SINGLE PAYMENT - AUTO TITLE

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Amarillo	867	\$234,565	\$1,388	\$13.56	30	19.53%	1.20	13	5
Austin-Round Rock-San Marcos	6,889	\$1,934,324	\$1,794	\$14.95	30	31.48%	1.37	105	27
Beaumont-Port Arthur	2,261	\$484,947	\$1,231	\$16.08	30	35.03%	1.32	36	19
Brownsville-Harlingen	3,046	\$690,649	\$1,644	\$14.81	30	44.02%	1.45	44	15
College Station-Bryan ²	*	*	*	*	*	*	*	9	3
Corpus Christi	1,905	\$437,640	\$1,299	\$14.91	30	38.15%	1.37	48	13
Dallas-Plano-Irving (Metropolitan Division)	32,457	\$7,626,454	\$1,643	\$14.16	30	34.97%	1.39	289	116
El Paso	9,204	\$1,247,183	\$1,521	\$15.28	30	25.41%	1.40	69	17
Fort Worth-Arlington (Metropolitan Division)	18,718	\$4,007,026	\$1,312	\$15.15	30	33.14%	1.38	182	74
Houston-Sugar Land-Baytown	45,712	\$11,352,189	\$1,547	\$14.74	30	33.02%	1.37	400	201
Killeen-Temple-Fort Hood	2,003	\$359,219	\$1,197	\$15.69	30	37.94%	1.45	28	13
Laredo	3,731	\$718,482	\$1,409	\$15.40	30	46.21%	1.39	24	12
Lubbock	3,239	\$728,867	\$1,475	\$15.12	30	30.25%	1.45	22	10
McAllen-Edinburg-Mission	5,354	\$1,403,548	\$1,685	\$15.40	30	34.96%	1.38	88	32
San Antonio-New Braunfels	13,587	\$2,897,253	\$1,542	\$13.96	30	25.71%	1.38	156	33
Waco	263	\$33,120	\$613	\$14.79	30	34.09%	1.07	19	8
Remainder of State (Outside Reported MSA)	28,083	\$5,855,474	\$1,224	\$17.10	30	37.25%	1.36	427	242
Out-of-State ²	*	*	*	*	*	*	*	46	0
Totals	177,403	40,022,284						2,006	840

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INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	13	3
Austin-Round Rock-San Marcos	2,967	\$2,158,440	\$1,525	\$104.58	154	7.76%	1.39	105	43
Beaumont-Port Arthur	1,622	\$703,419	\$1,071	\$131.15	162	20.13%	1.33	36	13
Brownsville-Harlingen	1,679	\$922,536	\$1,116	\$109.66	162	6.48%	1.14	44	14
College Station-Bryan	658	\$332,542	\$1,017	\$141.35	154	9.68%	1.33	9	6
Corpus Christi	1,476	\$823,742	\$1,261	\$107.87	156	5.89%	1.38	48	16
Dallas-Plano-Irving (Metropolitan Division)	11,118	\$6,469,458	\$1,250	\$110.92	155	8.39%	1.38	289	101
El Paso	2,584	\$1,791,890	\$1,376	\$96.02	153	4.89%	1.20	69	24
Fort Worth-Arlington (Metropolitan Division)	5,369	\$2,882,494	\$1,222	\$118.05	157	12.20%	1.34	182	46
Houston-Sugar Land-Baytown	14,655	\$8,959,155	\$1,345	\$112.40	156	8.59%	1.40	400	137
Killeen-Temple-Fort Hood	1,125	\$422,214	\$945	\$119.57	156	9.88%	1.40	28	11
Laredo	742	\$358,820	\$962	\$85.82	172	1.67%	1.17	24	8
Lubbock	801	\$289,870	\$1,058	\$136.65	155	21.12%	1.36	22	9
McAllen-Edinburg-Mission	3,199	\$1,755,501	\$1,148	\$100.83	167	6.45%	1.36	88	28
San Antonio-New Braunfels	5,959	\$4,029,166	\$1,403	\$105.43	153	6.89%	1.43	156	72
Waco	1,151	\$499,775	\$998	\$106.94	157	6.65%	1.22	19	11
Remainder of State (Outside Reported MSA)	11,216	\$5,367,634	\$1,131	\$118.02	161	14.25%	1.43	427	155
Out-of-State ²	*	*	*	*	*	*	*	46	1
Totals	66,973	38,240,301						2,006	698

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1st Quarter, Calendar Year 2020

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	113	1,510	7.48%
Austin-Round Rock-San Marcos	674	11,352	5.94%
Beaumont-Port Arthur	179	4,390	4.08%
Brownsville-Harlingen	267	5,490	4.86%
College Station-Bryan	27	1,535	1.76%
Corpus Christi	301	4,748	6.34%
Dallas-Plano-Irving (Metropolitan Division)	2,278	45,705	4.98%
El Paso	481	10,623	4.53%
Fort Worth-Arlington (Metropolitan Division)	1,332	22,688	5.87%
Houston-Sugar Land-Baytown	2,917	59,635	4.89%
Killeen-Temple-Fort Hood	215	3,546	6.06%
Laredo	235	3,932	5.98%
Lubbock	233	3,538	6.59%
McAllen-Edinburg-Mission	753	10,524	7.16%
San Antonio-New Braunfels	1,318	23,272	5.66%
Waco	136	2,655	5.12%
Remainder of State (Outside Reported MSA)	1,654	41,381	4.00%
Out-of-State ²	*	*	*
Totals	13,113	259,970	5.04%

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	