



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo <sup>2</sup>	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	3,170	\$530,234	\$491	\$25.61	21	28.88%	1.73	107	25
Beaumont-Port Arthur	2,792	\$380,601	\$401	\$22.72	19	28.98%	1.62	37	17
Brownsville-Harlingen	1,726	\$242,969	\$445	\$23.46	20	27.10%	1.26	45	11
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	4
Corpus Christi	1,404	\$278,415	\$518	\$20.10	17	22.38%	1.03	48	6
Dallas-Plano-Irving (Metropolitan Division)	20,698	\$5,072,407	\$492	\$22.11	18	27.44%	1.78	285	56
El Paso	2,484	\$355,475	\$424	\$23.58	22	23.38%	1.21	67	15
Fort Worth-Arlington (Metropolitan Division)	5,930	\$855,348	\$476	\$25.04	18	35.43%	2.19	183	36
Houston-Sugar Land-Baytown	20,535	\$3,109,284	\$443	\$20.54	17	27.02%	1.39	415	96
Killeen-Temple-Fort Hood	2,067	\$406,695	\$472	\$24.60	21	21.20%	1.44	28	7
Laredo	952	\$85,700	\$353	\$23.57	19	30.61%	1.95	24	6
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	22	4
McAllen-Edinburg-Mission	3,279	\$421,991	\$444	\$22.51	20	27.23%	1.32	89	18
San Antonio-New Braunfels	6,017	\$1,145,032	\$504	\$22.07	19	22.67%	1.35	156	35
Waco	1,049	\$134,866	\$375	\$21.07	21	16.35%	1.28	18	4
Remainder of State (Outside Reported MSA)	137,411	\$37,026,101	\$460	\$24.07	24	30.41%	1.89	458	202
Out-of-State	27,361	\$5,320,703	\$391	\$26.29	18	30.11%	1.65	21	6
<b>Totals</b>	<b>238,950</b>							<b>2,026</b>	<b>550</b>

<sup>1</sup>Does not include additional cash advanced on refinances.

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



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INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	3,302	\$2,167,507	\$551	\$173.54	169	11.81%	1.36	107	40
Beaumont-Port Arthur	967	\$705,437	\$694	\$153.65	170	6.31%	1.18	37	13
Brownsville-Harlingen	596	\$273,888	\$423	\$180.62	162	5.37%	1.41	45	9
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	4
Corpus Christi	564	\$224,417	\$374	\$190.58	171	4.79%	1.30	48	7
Dallas-Plano-Irving (Metropolitan Division)	20,469	\$15,182,950	\$659	\$143.40	166	4.52%	1.45	285	69
El Paso	525	\$224,564	\$315	\$205.64	160	10.10%	1.45	67	14
Fort Worth-Arlington (Metropolitan Division)	14,798	\$15,288,349	\$803	\$92.17	151	5.23%	1.13	183	36
Houston-Sugar Land-Baytown	26,266	\$14,988,402	\$505	\$187.68	158	11.04%	1.66	415	114
Killeen-Temple-Fort Hood	452	\$388,144	\$694	\$107.58	170	26.11%	1.53	28	7
Laredo	574	\$318,157	\$478	\$201.81	169	9.58%	1.60	24	9
Lubbock	578	\$488,898	\$714	\$87.56	172	23.36%	1.40	22	7
McAllen-Edinburg-Mission	1,615	\$983,079	\$536	\$145.93	167	14.30%	1.39	89	28
San Antonio-New Braunfels	4,924	\$2,623,072	\$446	\$171.59	167	11.07%	1.43	156	62
Waco	875	\$394,041	\$395	\$178.53	170	9.49%	1.48	18	8
Remainder of State (Outside Reported MSA)	86,102	\$45,566,617	\$476	\$72.04	111	3.47%	1.37	458	198
Out-of-State	73,367	\$54,735,907	\$665	\$184.53	169	9.59%	1.60	21	11
<b>Totals</b>								2,026	638

<sup>1</sup>Does not include additional cash advanced on refinances.

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



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3rd 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	
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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	13	4
Austin-Round Rock-San Marcos	670	\$1,523,457	\$1,786	\$14.59	30	28.51%	1.34	107	23
Beaumont-Port Arthur	315	\$562,250	\$1,339	\$15.43	30	25.08%	1.29	37	18
Brownsville-Harlingen	307	\$586,200	\$1,447	\$14.68	30	34.20%	1.33	45	14
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	4
Corpus Christi	237	\$435,572	\$1,462	\$14.84	30	33.76%	1.30	48	11
Dallas-Plano-Irving (Metropolitan Division)	3,066	\$6,929,392	\$1,716	\$14.01	30	26.32%	1.35	285	97
El Paso	563	\$1,228,099	\$1,806	\$13.89	30	23.45%	1.33	67	15
Fort Worth-Arlington (Metropolitan Division)	2,278	\$4,516,206	\$1,450	\$14.89	30	26.82%	1.31	183	60
Houston-Sugar Land-Baytown	4,790	\$10,355,291	\$1,623	\$14.50	30	25.24%	1.30	415	191
Killeen-Temple-Fort Hood	240	\$427,361	\$1,370	\$15.31	30	33.33%	1.34	28	14
Laredo	403	\$735,260	\$1,453	\$15.12	30	35.48%	1.32	24	13
Lubbock	471	\$918,624	\$1,438	\$15.00	30	29.72%	1.27	22	9
McAllen-Edinburg-Mission	712	\$1,586,575	\$1,803	\$14.87	30	33.15%	1.30	89	32
San Antonio-New Braunfels	1,300	\$2,635,991	\$1,573	\$13.91	30	22.15%	1.37	156	31
Waco	19	\$12,535	\$597	\$15.07	30	36.84%	1.43	18	6
Remainder of State (Outside Reported MSA)	3,920	\$6,289,653	\$1,252	\$16.99	30	33.42%	1.29	458	224
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	21	0
<b>Totals</b>								2,026	766

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INSTALLMENT - AUTO TITLE

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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	993	\$1,816,640	\$1,730	\$102.62	155	7.05%	1.43	107	35
Beaumont-Port Arthur	549	\$698,548	\$1,174	\$123.19	164	26.78%	1.39	37	13
Brownsville-Harlingen	602	\$760,463	\$1,199	\$104.47	162	5.81%	1.26	45	14
College Station-Bryan	418	\$382,207	\$859	\$126.81	161	10.77%	1.18	10	6
Corpus Christi	534	\$732,552	\$1,329	\$106.61	153	5.24%	1.54	48	13
Dallas-Plano-Irving (Metropolitan Division)	4,261	\$6,083,326	\$1,349	\$108.77	154	10.30%	1.45	285	95
El Paso	1,010	\$1,481,454	\$1,406	\$97.90	151	6.24%	1.40	67	23
Fort Worth-Arlington (Metropolitan Division)	2,064	\$2,923,610	\$1,342	\$116.30	157	11.29%	1.43	183	50
Houston-Sugar Land-Baytown	4,864	\$7,227,189	\$1,396	\$109.19	156	10.26%	1.36	415	129
Killeen-Temple-Fort Hood	492	\$613,050	\$1,190	\$116.10	154	13.21%	1.42	28	11
Laredo	275	\$358,509	\$1,236	\$82.44	174	4.73%	1.46	24	8
Lubbock	272	\$283,705	\$972	\$132.75	158	28.31%	1.25	22	7
McAllen-Edinburg-Mission	1,153	\$1,704,859	\$1,404	\$94.35	169	8.67%	1.25	89	29
San Antonio-New Braunfels	2,260	\$3,823,888	\$1,620	\$100.41	152	7.26%	1.36	156	61
Waco	515	\$619,817	\$1,148	\$104.14	158	11.26%	1.79	18	11
Remainder of State (Outside Reported MSA)	4,470	\$5,715,468	\$1,170	\$113.16	162	18.99%	1.44	458	148
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	21	1
<b>Totals</b>								2,026	656

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**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**3rd Quarter, Calendar Year 2020**

**REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>**

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	1,144	6.03%
Austin-Round Rock-San Marcos	373	7,853	4.75%
Beaumont-Port Arthur	131	3,494	3.75%
Brownsville-Harlingen	110	3,610	3.05%
College Station-Bryan	16	2,017	0.79%
Corpus Christi	137	3,094	4.43%
Dallas-Plano-Irving (Metropolitan Division)	1,295	32,019	4.04%
El Paso	279	6,849	4.07%
Fort Worth-Arlington (Metropolitan Division)	689	16,200	4.25%
Houston-Sugar Land-Baytown	1,819	43,745	4.16%
Killeen-Temple-Fort Hood	110	2,550	4.31%
Laredo	113	2,647	4.27%
Lubbock	92	2,727	3.37%
McAllen-Edinburg-Mission	243	7,214	3.37%
San Antonio-New Braunfels	697	15,825	4.40%
Waco	73	1,784	4.09%
Remainder of State (Outside Reported MSA)	1,284	31,857	4.03%
Out-of-State	0	3,360	0.00%
<b>Totals</b>	<b>7,530</b>	<b>187,989</b>	<b>4.01%</b>

<sup>1</sup>Includes both single payment and installment title loans.



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## METROPOLITAN STATISTICAL AREA COMPILATION

<b>Dallas - Fort Worth - Arlington, TX</b>	<b>MSA</b>
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
<b>Houston - Sugar Land - Baytown, TX</b>	<b>MSA</b>
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
<b>Amarillo, TX</b>	<b>MSA</b>
Armstrong County	Potter County
Carson County	Randall County
<b>Austin - Round Rock - San Marcos, TX</b>	<b>MSA</b>
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
<b>Beaumont - Port Arthur, TX</b>	<b>MSA</b>
Hardin County	Orange County
Jefferson County	
<b>Brownsville - Harlingen, TX</b>	<b>MSA</b>
Cameron County	
<b>College Station - Bryan, TX</b>	<b>MSA</b>
Brazos County	Robertson County
Burleson County	
<b>Corpus Christi, TX</b>	<b>MSA</b>
Aransas County	San Patricio County
Nueces County	
<b>El Paso, TX</b>	<b>MSA</b>
El Paso County	



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