



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st 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	2,416	\$143,564	\$430	\$27.83	23	18.44%	1.66	90	24
Beaumont-Port Arthur	1,749	\$73,193	\$509	\$26.28	22	22.99%	1.40	37	15
Brownsville-Harlingen	1,330	\$51,323	\$433	\$26.77	21	19.05%	1.48	35	9
College Station-Bryan ²	*	*	*	*	*	*	*	9	4
Corpus Christi	1,067	\$39,330	\$468	\$25.01	17	18.64%	1.03	40	6
Dallas-Plano-Irving (Metropolitan Division)	15,830	\$1,248,336	\$515	\$23.20	18	26.12%	1.78	263	53
El Paso	1,546	\$65,256	\$384	\$26.88	21	15.97%	1.13	60	13
Fort Worth-Arlington (Metropolitan Division)	3,759	\$145,328	\$460	\$29.56	21	28.96%	3.74	156	29
Houston-Sugar Land-Baytown	15,316	\$728,578	\$416	\$23.58	17	19.40%	1.49	391	90
Killeen-Temple-Fort Hood	1,568	\$66,138	\$455	\$28.48	21	19.18%	1.36	27	7
Laredo	794	\$26,103	\$420	\$32.45	24	27.78%	1.74	21	6
Lubbock ²	*	*	*	*	*	*	*	20	4
McAllen-Edinburg-Mission	2,728	\$94,710	\$410	\$26.15	20	24.89%	1.49	69	16
San Antonio-New Braunfels	3,850	\$147,091	\$502	\$27.59	21	21.29%	1.30	150	31
Waco ²	*	*	*	*	*	*	*	19	4
Remainder of State (Outside Reported MSA)	122,512	\$11,476,826	\$483	\$23.19	23	32.77%	1.96	437	176
Out-of-State	30,460	\$3,693,156	\$506	\$24.58	18	13.74%	1.79	21	6
Totals	206,913	18,099,110						1,858	495

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
1st Quarter, Calendar Year 2021

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	3,342	\$1,470,340	\$565	\$155.35	168	8.28%	1.33	90	37
Beaumont-Port Arthur	1,038	\$419,701	\$573	\$179.25	181	5.94%	1.39	37	13
Brownsville-Harlingen	718	\$260,026	\$494	\$163.21	163	5.56%	1.29	35	9
College Station-Bryan ²	*	*	*	*	*	*	*	9	4
Corpus Christi	596	\$273,332	\$467	\$161.38	169	3.19%	1.07	40	8
Dallas-Plano-Irving (Metropolitan Division)	17,643	\$9,036,601	\$708	\$135.36	165	2.71%	1.30	263	68
El Paso	979	\$316,023	\$408	\$185.45	160	8.74%	2.00	60	12
Fort Worth-Arlington (Metropolitan Division)	8,486	\$4,310,113	\$612	\$121.04	158	1.89%	1.18	156	36
Houston-Sugar Land-Baytown	34,430	\$14,174,474	\$517	\$178.20	163	8.94%	1.73	391	103
Killeen-Temple-Fort Hood	644	\$230,087	\$662	\$91.37	168	11.08%	1.20	27	7
Laredo	710	\$244,502	\$549	\$205.00	169	11.23%	1.29	21	6
Lubbock	682	\$270,560	\$649	\$56.99	169	10.30%	1.22	20	7
McAllen-Edinburg-Mission	2,328	\$997,968	\$535	\$138.16	164	6.13%	1.20	69	22
San Antonio-New Braunfels	5,614	\$2,328,038	\$490	\$152.83	165	7.06%	1.30	150	61
Waco	812	\$363,150	\$388	\$154.80	167	7.19%	1.24	19	8
Remainder of State (Outside Reported MSA)	117,072	\$57,143,100	\$457	\$64.11	105	2.52%	1.25	437	207
Out-of-State	78,915	\$33,560,559	\$668	\$191.02	169	7.30%	1.66	21	12
Totals	274,251	125,504,470						1,858	622

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
1st Quarter, Calendar Year 2021

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	7,419	\$2,494,247	\$2,155	\$14.96	30	33.43%	1.33	90	29
Beaumont-Port Arthur	1,704	\$686,822	\$1,497	\$15.54	30	28.40%	1.30	37	16
Brownsville-Harlingen	2,272	\$642,167	\$1,860	\$14.71	30	32.03%	1.43	35	13
College Station-Bryan ²	*	*	*	*	*	*	*	9	3
Corpus Christi	1,501	\$489,068	\$1,452	\$14.94	30	32.22%	1.38	40	10
Dallas-Plano-Irving (Metropolitan Division)	25,137	\$8,871,267	\$1,966	\$14.36	31	29.46%	1.29	263	93
El Paso	3,858	\$1,146,120	\$1,893	\$15.45	32	25.33%	1.33	60	18
Fort Worth-Arlington (Metropolitan Division)	7,790	\$3,113,024	\$1,591	\$15.66	31	25.52%	1.34	156	47
Houston-Sugar Land-Baytown	31,405	\$10,423,526	\$1,869	\$14.50	30	28.51%	1.36	391	154
Killeen-Temple-Fort Hood	1,423	\$418,897	\$1,641	\$15.22	30	32.50%	1.35	27	12
Laredo	2,691	\$769,750	\$1,588	\$15.01	30	31.23%	1.35	21	11
Lubbock	2,657	\$827,163	\$1,900	\$17.05	34	32.26%	1.32	20	6
McAllen-Edinburg-Mission	4,778	\$1,726,622	\$1,825	\$14.88	30	33.99%	1.36	69	27
San Antonio-New Braunfels	9,859	\$2,621,829	\$2,278	\$14.12	31	24.05%	1.36	150	30
Waco	79	\$72,297	\$1,453	\$18.64	34	15.15%	1.00	19	7
Remainder of State (Outside Reported MSA)	21,933	\$7,240,332	\$1,498	\$17.75	32	32.18%	1.38	437	177
Out-of-State ²	*	*	*	*	*	*	*	21	0
Totals	125,414	41,891,859						1,858	656

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
1st Quarter, Calendar Year 2021

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	3
Austin-Round Rock-San Marcos	883	\$293,381	\$1,647	\$130.04	157	54.05%	1.85	90	25
Beaumont-Port Arthur	1,403	\$469,003	\$1,238	\$121.64	170	67.24%	1.49	37	14
Brownsville-Harlingen	863	\$348,199	\$1,551	\$100.90	165	76.00%	1.32	35	12
College Station-Bryan	411	\$205,062	\$920	\$125.40	172	71.43%	1.40	9	6
Corpus Christi	708	\$308,608	\$1,698	\$105.25	156	68.75%	1.45	40	12
Dallas-Plano-Irving (Metropolitan Division)	4,827	\$2,118,636	\$1,581	\$104.76	166	75.45%	1.33	263	90
El Paso	1,180	\$611,125	\$1,873	\$89.87	153	88.46%	1.13	60	20
Fort Worth-Arlington (Metropolitan Division)	4,139	\$1,858,755	\$1,704	\$102.81	160	75.88%	1.32	156	54
Houston-Sugar Land-Baytown	9,406	\$4,013,937	\$1,798	\$108.17	157	75.32%	1.33	391	128
Killeen-Temple-Fort Hood	647	\$236,532	\$1,389	\$113.07	155	68.97%	1.45	27	11
Laredo	428	\$170,547	\$1,410	\$80.98	174	100.00%	1.00	21	7
Lubbock	535	\$169,531	\$1,116	\$136.39	153	80.00%	1.25	20	7
McAllen-Edinburg-Mission	2,080	\$957,294	\$1,545	\$97.78	168	76.47%	1.31	69	25
San Antonio-New Braunfels	3,127	\$1,486,192	\$1,976	\$96.64	154	72.50%	1.38	150	52
Waco	525	\$233,486	\$1,459	\$86.37	159	35.29%	2.83	19	10
Remainder of State (Outside Reported MSA)	8,202	\$3,272,871	\$1,247	\$118.86	169	77.69%	1.29	437	153
Out-of-State ²	*	*	*	*	*	*	*	21	1
Totals	39,734	16,914,571						1,858	630

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
1st Quarter, Calendar Year 2021

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	105	1,174	8.94%
Austin-Round Rock-San Marcos	521	7,617	6.84%
Beaumont-Port Arthur	163	3,668	4.44%
Brownsville-Harlingen	205	3,438	5.96%
College Station-Bryan	15	1,583	0.95%
Corpus Christi	199	2,906	6.85%
Dallas-Plano-Irving (Metropolitan Division)	1,958	30,030	6.52%
El Paso	371	6,271	5.92%
Fort Worth-Arlington (Metropolitan Division)	1,154	15,282	7.55%
Houston-Sugar Land-Baytown	2,598	41,220	6.30%
Killeen-Temple-Fort Hood	157	2,298	6.83%
Laredo	94	2,545	3.69%
Lubbock	196	2,516	7.79%
McAllen-Edinburg-Mission	316	7,581	4.17%
San Antonio-New Braunfels	1,082	15,177	7.13%
Waco	151	1,434	10.53%
Remainder of State (Outside Reported MSA)	1,561	31,333	4.98%
Out-of-State	0	3,360	0.00%
Totals	10,846	179,433	6.04%

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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
CREDIT COMMISSIONER

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	