



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
2nd Quarter, Calendar Year 2022

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>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,759	\$298,814	\$470	\$35.12	29	31.03%	1.82	73	17
Beaumont-Port Arthur	1,356	\$216,044	\$439	\$26.29	24	34.73%	1.84	38	12
Brownsville-Harlingen	989	\$138,080	\$401	\$30.73	25	35.64%	1.83	33	8
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	608	\$96,728	\$463	\$25.01	20	39.29%	1.64	39	5
Dallas-Plano-Irving (Metropolitan Division)	20,786	\$6,830,375	\$543	\$23.15	18	26.40%	1.79	257	47
El Paso	1,241	\$232,220	\$384	\$28.18	23	30.15%	1.88	57	14
Fort Worth-Arlington (Metropolitan Division)	2,702	\$536,251	\$476	\$36.25	29	30.78%	1.88	153	29
Houston-Sugar Land-Baytown	11,756	\$2,068,105	\$421	\$23.09	18	33.92%	1.96	370	67
Killeen-Temple-Fort Hood	1,406	\$217,680	\$418	\$28.11	21	35.10%	1.84	26	7
Laredo	753	\$101,188	\$378	\$50.39	36	30.00%	2.01	20	6
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	2,119	\$321,224	\$446	\$32.15	27	40.50%	1.81	63	16
San Antonio-New Braunfels	2,807	\$443,685	\$426	\$31.28	26	35.35%	1.86	130	27
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	46,299	\$9,817,412	\$501	\$27.27	19	37.33%	1.84	398	152
Out-of-State	49,591	\$14,449,750	\$522	\$27.69	21	35.65%	1.90	39	5
<b>Totals</b>	145,826	36,086,131						1,756	426

<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).



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
2nd Quarter, Calendar Year 2022

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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	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>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	5,858	\$3,592,769	\$768	\$104.94	157	9.85%	1.91	73	24
Beaumont-Port Arthur	2,013	\$796,989	\$613	\$149.72	168	8.30%	1.36	38	13
Brownsville-Harlingen	1,126	\$393,129	\$547	\$163.71	164	6.45%	1.21	33	7
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,161	\$514,767	\$575	\$137.72	171	5.98%	1.81	39	6
Dallas-Plano-Irving (Metropolitan Division)	46,343	\$31,932,135	\$834	\$98.33	169	7.91%	2.85	257	61
El Paso	1,946	\$686,090	\$544	\$153.23	174	9.29%	1.38	57	12
Fort Worth-Arlington (Metropolitan Division)	25,702	\$16,752,843	\$689	\$147.15	166	2.72%	1.14	153	37
Houston-Sugar Land-Baytown	77,927	\$32,543,277	\$543	\$157.82	159	8.78%	2.17	370	91
Killeen-Temple-Fort Hood	1,430	\$831,131	\$844	\$79.68	170	15.73%	2.10	26	7
Laredo	1,225	\$476,882	\$627	\$182.44	169	13.03%	1.67	20	6
Lubbock	1,625	\$1,027,283	\$838	\$44.21	173	13.94%	1.79	20	6
McAllen-Edinburg-Mission	3,668	\$1,888,941	\$725	\$96.44	169	12.16%	1.78	63	20
San Antonio-New Braunfels	10,782	\$5,206,951	\$656	\$128.74	172	10.45%	1.99	130	41
Waco	1,401	\$719,376	\$602	\$145.71	171	5.28%	1.59	19	8
Remainder of State (Outside Reported MSA)	105,833	\$38,119,103	\$400	\$55.18	91	2.73%	2.10	398	179
Out-of-State	184,092	\$96,869,538	\$676	\$147.19	157	6.33%	1.63	39	27
<b>Totals</b>	472,543	232,498,295						1,756	550

<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).



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
2nd Quarter, Calendar Year 2022

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>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	7,007	\$2,965,148	\$2,037	\$15.10	30	32.90%	1.29	73	24
Beaumont-Port Arthur	2,042	\$784,615	\$1,411	\$15.74	30	31.70%	1.21	38	13
Brownsville-Harlingen	2,151	\$858,412	\$1,599	\$15.22	30	33.88%	1.31	33	13
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,513	\$540,780	\$1,470	\$15.35	30	34.15%	1.34	39	10
Dallas-Plano-Irving (Metropolitan Division)	28,929	\$11,747,648	\$1,809	\$15.41	31	29.67%	1.30	257	86
El Paso	3,602	\$1,371,062	\$1,802	\$15.43	31	27.21%	1.54	57	20
Fort Worth-Arlington (Metropolitan Division)	9,367	\$3,780,021	\$1,703	\$15.71	30	26.88%	1.31	153	47
Houston-Sugar Land-Baytown	30,635	\$13,607,652	\$1,831	\$14.99	30	27.72%	1.29	370	154
Killeen-Temple-Fort Hood	1,385	\$520,085	\$1,499	\$15.99	30	31.29%	1.34	26	10
Laredo	2,746	\$1,090,476	\$1,545	\$15.51	30	33.70%	1.30	20	12
Lubbock	2,480	\$995,937	\$1,525	\$16.73	32	30.74%	1.26	20	6
McAllen-Edinburg-Mission	5,205	\$2,326,698	\$1,751	\$15.25	30	33.02%	1.26	63	25
San Antonio-New Braunfels	9,063	\$3,174,086	\$1,739	\$14.67	31	25.05%	1.28	130	29
Waco	582	\$244,164	\$1,606	\$15.12	30	27.34%	1.23	19	5
Remainder of State (Outside Reported MSA)	20,942	\$7,521,414	\$1,509	\$27.69	32	34.18%	1.31	398	166
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	128,702	51,887,932						1,756	628

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

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INSTALLMENT - AUTO TITLE

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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,119	\$992,379	\$1,858	\$119.67	158	19.48%	1.24	73	22
Beaumont-Port Arthur	1,763	\$1,128,712	\$1,434	\$117.01	163	19.73%	1.38	38	14
Brownsville-Harlingen	1,190	\$981,813	\$1,455	\$102.54	165	6.13%	1.15	33	10
College Station-Bryan	494	\$348,248	\$1,046	\$122.94	189	8.39%	1.19	9	5
Corpus Christi	888	\$825,514	\$1,622	\$102.52	155	4.70%	1.26	39	9
Dallas-Plano-Irving (Metropolitan Division)	5,563	\$5,389,694	\$1,732	\$103.64	173	12.65%	1.39	257	71
El Paso	1,693	\$1,661,762	\$1,529	\$92.22	153	4.71%	1.27	57	15
Fort Worth-Arlington (Metropolitan Division)	5,332	\$5,373,245	\$1,669	\$102.81	163	8.84%	1.31	153	49
Houston-Sugar Land-Baytown	11,820	\$12,155,135	\$1,776	\$106.80	157	9.05%	1.33	370	124
Killeen-Temple-Fort Hood	799	\$734,238	\$1,628	\$108.16	156	6.27%	1.27	26	9
Laredo	712	\$501,191	\$1,381	\$87.87	174	6.18%	1.18	20	6
Lubbock	757	\$569,675	\$1,468	\$127.08	155	15.41%	1.40	20	7
McAllen-Edinburg-Mission	2,936	\$2,724,864	\$1,706	\$93.46	169	8.03%	1.35	63	24
San Antonio-New Braunfels	3,806	\$4,630,671	\$1,832	\$91.84	154	4.78%	1.24	130	47
Waco	677	\$602,002	\$1,353	\$88.13	160	5.26%	1.32	19	9
Remainder of State (Outside Reported MSA)	10,938	\$8,220,267	\$1,371	\$103.32	162	15.81%	1.35	398	148
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	51,165	47,651,967						1,756	573

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TEXAS OFFICE OF CONSUMER  
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**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**2nd Quarter, Calendar Year 2022**

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

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	120	1,196	10.03%
Austin-Round Rock-San Marcos	448	7,248	6.18%
Beaumont-Port Arthur	161	3,975	4.05%
Brownsville-Harlingen	133	3,424	3.88%
College Station-Bryan	14	1,517	0.92%
Corpus Christi	177	2,646	6.69%
Dallas-Plano-Irving (Metropolitan Division)	1,855	29,933	6.20%
El Paso	299	6,321	4.73%
Fort Worth-Arlington (Metropolitan Division)	953	15,395	6.19%
Houston-Sugar Land-Baytown	2,461	41,481	5.93%
Killeen-Temple-Fort Hood	171	2,286	7.48%
Laredo	148	2,963	4.99%
Lubbock	179	2,718	6.59%
McAllen-Edinburg-Mission	297	8,132	3.65%
San Antonio-New Braunfels	1,077	14,215	7.58%
Waco	151	1,607	9.40%
Remainder of State (Outside Reported MSA)	1,657	30,832	5.37%
Out-of-State	10	3,873	0.26%
<b>Totals</b>	<b>10,311</b>	<b>179,762</b>	<b>5.74%</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	