



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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	1,760	\$277,826	\$445	\$36.32	29	35.87%	1.97	70	17
Beaumont-Port Arthur	1,335	\$189,537	\$426	\$26.54	25	36.91%	1.69	35	11
Brownsville-Harlingen	1,034	\$120,927	\$359	\$31.20	27	36.57%	1.61	34	8
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi <sup>2</sup>	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	23,977	\$8,072,919	\$547	\$23.03	18	22.60%	1.86	249	42
El Paso	1,115	\$203,807	\$373	\$29.78	26	24.59%	1.69	58	14
Fort Worth-Arlington (Metropolitan Division)	2,808	\$491,936	\$431	\$36.31	28	33.09%	1.81	152	28
Houston-Sugar Land-Baytown	11,685	\$1,999,354	\$418	\$22.76	18	35.15%	1.93	360	65
Killeen-Temple-Fort Hood	1,502	\$222,884	\$450	\$27.49	20	44.36%	1.99	25	7
Laredo	844	\$117,734	\$376	\$50.12	36	30.83%	2.18	21	6
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	2,156	\$289,844	\$433	\$30.94	26	33.74%	1.86	64	16
San Antonio-New Braunfels	2,606	\$425,744	\$416	\$32.53	28	33.64%	1.71	129	26
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	56,667	\$12,151,128	\$484	\$27.59	18	38.79%	1.86	390	150
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	132,907	30,563,277						1,721	411

<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 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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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	6,091	\$3,871,602	\$815	\$98.21	157	10.45%	2.00	70	24
Beaumont-Port Arthur	2,122	\$836,464	\$615	\$154.27	169	10.36%	1.27	35	13
Brownsville-Harlingen	1,237	\$437,485	\$562	\$166.86	164	10.20%	1.22	34	7
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,222	\$583,400	\$628	\$136.48	171	5.71%	2.38	35	6
Dallas-Plano-Irving (Metropolitan Division)	52,460	\$36,123,269	\$903	\$83.19	170	10.62%	3.54	249	60
El Paso	2,231	\$726,799	\$568	\$155.67	172	11.96%	1.67	58	12
Fort Worth-Arlington (Metropolitan Division)	23,174	\$15,178,433	\$703	\$134.30	165	3.34%	1.36	152	37
Houston-Sugar Land-Baytown	70,143	\$33,447,281	\$672	\$181.22	170	12.36%	2.23	360	90
Killeen-Temple-Fort Hood	1,496	\$842,951	\$844	\$86.08	169	14.30%	2.10	25	7
Laredo	1,297	\$516,355	\$637	\$175.39	168	15.76%	1.25	21	6
Lubbock	1,815	\$1,199,695	\$936	\$41.93	173	16.89%	1.92	19	6
McAllen-Edinburg-Mission	4,184	\$2,183,474	\$745	\$93.46	169	12.36%	1.90	64	20
San Antonio-New Braunfels	11,497	\$5,767,809	\$709	\$121.49	172	12.43%	2.09	129	40
Waco	1,395	\$755,543	\$641	\$141.63	171	6.49%	1.51	18	8
Remainder of State (Outside Reported MSA)	102,185	\$36,310,304	\$401	\$54.06	94	3.38%	2.12	390	178
Out-of-State	215,437	\$111,135,062	\$656	\$145.86	154	6.25%	1.59	41	26
<b>Totals</b>	498,378	250,054,302						1,721	545

<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  
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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	
	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
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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	7,269	\$3,050,481	\$1,957	\$15.56	30	35.18%	1.33	70	23
Beaumont-Port Arthur	2,279	\$892,249	\$1,628	\$16.37	30	40.94%	1.33	35	16
Brownsville-Harlingen	2,313	\$767,038	\$1,487	\$15.72	30	38.24%	1.38	34	14
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,611	\$551,463	\$1,536	\$15.62	30	33.22%	1.27	35	10
Dallas-Plano-Irving (Metropolitan Division)	30,708	\$11,916,964	\$1,785	\$15.98	31	34.01%	1.37	249	85
El Paso	3,961	\$1,454,491	\$1,678	\$15.50	30	29.52%	1.68	58	19
Fort Worth-Arlington (Metropolitan Division)	10,448	\$4,315,500	\$1,673	\$16.02	30	31.75%	1.32	152	47
Houston-Sugar Land-Baytown	34,587	\$15,581,429	\$1,840	\$15.44	31	33.23%	1.35	360	149
Killeen-Temple-Fort Hood	1,512	\$509,440	\$1,521	\$16.71	30	32.49%	1.33	25	10
Laredo	3,097	\$1,186,252	\$1,565	\$15.98	30	39.36%	1.37	21	12
Lubbock	2,682	\$972,427	\$1,594	\$16.56	31	34.19%	1.35	19	6
McAllen-Edinburg-Mission	5,984	\$2,425,844	\$1,678	\$15.82	30	37.20%	1.40	64	27
San Antonio-New Braunfels	9,929	\$3,600,588	\$1,739	\$15.03	31	29.39%	1.36	129	27
Waco	647	\$256,414	\$2,019	\$15.61	30	27.68%	1.48	18	6
Remainder of State (Outside Reported MSA)	22,677	\$7,691,998	\$1,492	\$18.92	32	39.19%	1.37	390	168
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	140,903	55,554,321						1,721	627

<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	1,194	\$1,058,516	\$2,012	\$120.02	157	16.49%	1.43	70	23
Beaumont-Port Arthur	1,737	\$1,050,476	\$1,449	\$116.40	163	19.52%	1.36	35	14
Brownsville-Harlingen	1,208	\$1,088,868	\$1,538	\$103.27	165	3.86%	1.04	34	10
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	892	\$865,264	\$1,639	\$104.16	155	3.90%	1.40	35	8
Dallas-Plano-Irving (Metropolitan Division)	5,754	\$5,548,298	\$1,780	\$101.54	177	12.24%	1.37	249	71
El Paso	1,745	\$1,879,130	\$1,685	\$92.59	154	3.60%	1.44	58	15
Fort Worth-Arlington (Metropolitan Division)	5,331	\$5,647,585	\$1,770	\$101.26	162	8.13%	1.29	152	47
Houston-Sugar Land-Baytown	12,259	\$12,450,920	\$1,786	\$106.70	158	9.24%	1.38	360	121
Killeen-Temple-Fort Hood	751	\$667,109	\$1,551	\$107.78	157	8.91%	1.29	25	9
Laredo	639	\$541,032	\$1,675	\$74.31	175	6.41%	1.15	21	6
Lubbock	744	\$519,319	\$1,492	\$128.97	154	22.71%	1.43	19	7
McAllen-Edinburg-Mission	2,920	\$2,721,461	\$1,713	\$95.36	169	7.81%	1.31	64	24
San Antonio-New Braunfels	3,839	\$4,560,774	\$1,846	\$92.64	154	4.80%	1.37	129	46
Waco	674	\$625,249	\$1,503	\$85.29	161	5.68%	1.41	18	9
Remainder of State (Outside Reported MSA)	10,908	\$8,278,870	\$1,441	\$102.45	162	15.81%	1.34	390	147
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	51,750	48,643,967						1,721	565

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**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**3rd 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	113	1,280	8.83%
Austin-Round Rock-San Marcos	401	7,770	5.16%
Beaumont-Port Arthur	236	4,920	4.80%
Brownsville-Harlingen	143	3,740	3.82%
College Station-Bryan	32	1,559	2.05%
Corpus Christi	179	2,913	6.14%
Dallas-Plano-Irving (Metropolitan Division)	1,969	31,792	6.19%
El Paso	332	6,895	4.82%
Fort Worth-Arlington (Metropolitan Division)	1,125	17,200	6.54%
Houston-Sugar Land-Baytown	2,696	46,915	5.75%
Killeen-Temple-Fort Hood	196	2,453	7.99%
Laredo	185	3,119	5.93%
Lubbock	199	2,998	6.64%
McAllen-Edinburg-Mission	441	9,214	4.79%
San Antonio-New Braunfels	1,054	15,270	6.90%
Waco	144	1,719	8.38%
Remainder of State (Outside Reported MSA)	1,721	35,560	4.84%
Out-of-State	8	3,890	0.21%
<b>Totals</b>	<b>11,174</b>	<b>199,207</b>	<b>5.61%</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	