



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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 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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,644	\$273,591	\$458	\$44.66	38	36.77%	1.93	73	16
Beaumont-Port Arthur	1,351	\$168,467	\$401	\$27.25	26	44.12%	1.82	33	9
Brownsville-Harlingen	880	\$107,854	\$412	\$32.58	29	42.25%	1.68	35	8
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	23,385	\$8,648,922	\$559	\$23.04	18	19.60%	1.88	254	40
El Paso	932	\$156,237	\$339	\$30.00	26	31.05%	1.87	59	13
Fort Worth-Arlington (Metropolitan Division)	2,310	\$362,363	\$423	\$36.75	29	33.71%	1.94	150	22
Houston-Sugar Land-Baytown	10,351	\$1,637,797	\$417	\$22.56	18	36.67%	1.89	359	58
Killeen-Temple-Fort Hood	1,320	\$165,643	\$394	\$27.39	21	37.27%	1.79	25	6
Laredo	703	\$89,779	\$399	\$45.59	33	33.52%	1.97	21	5
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,837	\$220,470	\$423	\$30.52	26	44.87%	1.85	64	16
San Antonio-New Braunfels	2,396	\$368,625	\$379	\$37.70	31	30.35%	1.95	131	22
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	20,642	\$2,206,915	\$390	\$28.04	22	46.67%	1.97	375	136
Out-of-State ²	45,783	\$13,034,254	\$535	\$30.26	17	35.43%	1.80	49	6
Totals	114,943	27,676,856						1,726	371

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
4th 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	
	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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	5,492	\$3,502,062	\$824	\$100.41	145	9.15%	1.79	73	24
Beaumont-Port Arthur	1,536	\$631,112	\$693	\$138.54	169	9.02%	1.28	33	11
Brownsville-Harlingen	1,378	\$491,770	\$568	\$152.95	165	9.15%	1.18	35	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,324	\$579,022	\$610	\$135.86	171	6.15%	2.40	38	6
Dallas-Plano-Irving (Metropolitan Division)	51,695	\$36,749,304	\$921	\$78.88	168	9.72%	3.54	254	60
El Paso	2,264	\$716,467	\$586	\$147.65	171	13.88%	1.33	59	12
Fort Worth-Arlington (Metropolitan Division)	11,227	\$6,571,447	\$669	\$193.86	171	3.21%	2.06	150	32
Houston-Sugar Land-Baytown	74,436	\$35,269,712	\$659	\$174.36	166	11.25%	2.23	359	89
Killeen-Temple-Fort Hood	1,421	\$806,169	\$851	\$81.17	168	11.16%	2.33	25	7
Laredo	1,459	\$578,757	\$629	\$170.70	167	13.48%	1.32	21	6
Lubbock	1,821	\$1,187,675	\$924	\$44.73	101	16.42%	1.65	20	6
McAllen-Edinburg-Mission	4,489	\$2,343,090	\$773	\$87.10	158	12.55%	2.03	64	20
San Antonio-New Braunfels	11,684	\$6,028,940	\$731	\$121.28	161	11.70%	1.90	131	40
Waco	1,500	\$844,218	\$704	\$129.35	171	6.96%	2.00	19	8
Remainder of State (Outside Reported MSA)	33,790	\$16,261,600	\$738	\$81.88	147	12.99%	2.18	375	167
Out-of-State	289,383	\$136,419,037	\$570	\$119.48	132	4.31%	1.62	49	34
Totals	495,369	249,155,010						1,726	534

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
4th 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
	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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	7,737	\$3,372,454	\$1,856	\$15.72	30	26.03%	1.31	73	25
Beaumont-Port Arthur	2,340	\$874,651	\$1,397	\$16.45	30	24.42%	1.31	33	16
Brownsville-Harlingen	2,530	\$937,874	\$1,383	\$15.88	30	24.52%	1.34	35	14
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,971	\$735,556	\$1,321	\$15.72	30	24.50%	1.55	38	10
Dallas-Plano-Irving (Metropolitan Division)	32,842	\$13,019,953	\$1,685	\$16.16	31	26.08%	1.40	254	83
El Paso	4,619	\$1,802,892	\$1,501	\$15.86	30	20.98%	1.74	59	20
Fort Worth-Arlington (Metropolitan Division)	12,369	\$5,244,995	\$1,542	\$16.12	30	22.64%	1.42	150	45
Houston-Sugar Land-Baytown	39,543	\$18,701,460	\$1,711	\$15.62	30	23.56%	1.37	359	147
Killeen-Temple-Fort Hood	1,662	\$530,460	\$1,248	\$16.78	30	24.38%	1.44	25	12
Laredo	3,443	\$1,218,073	\$1,502	\$16.24	30	33.18%	1.41	21	11
Lubbock	2,741	\$846,032	\$1,318	\$16.90	31	24.37%	1.39	20	6
McAllen-Edinburg-Mission	6,356	\$2,471,260	\$1,554	\$16.26	30	28.57%	1.29	64	28
San Antonio-New Braunfels	11,179	\$4,269,023	\$1,545	\$15.36	30	18.73%	1.37	131	28
Waco	922	\$322,417	\$1,061	\$15.89	30	17.62%	1.49	19	6
Remainder of State (Outside Reported MSA)	23,531	\$7,882,714	\$1,394	\$18.95	32	28.33%	1.38	375	165
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	155,336	62,701,370						1,726	624

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
4th Quarter, Calendar Year 2022

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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,228	\$1,075,874	\$2,000	\$118.33	156	19.12%	1.46	73	23
Beaumont-Port Arthur	1,655	\$951,355	\$1,477	\$115.57	164	16.75%	1.23	33	13
Brownsville-Harlingen	1,238	\$1,023,088	\$1,629	\$102.84	164	6.00%	1.19	35	10
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	903	\$761,145	\$1,623	\$106.82	155	8.02%	1.61	38	7
Dallas-Plano-Irving (Metropolitan Division)	5,428	\$5,022,645	\$1,791	\$100.59	181	10.59%	1.32	254	70
El Paso	1,832	\$1,832,212	\$1,602	\$91.73	153	2.71%	1.40	59	14
Fort Worth-Arlington (Metropolitan Division)	5,068	\$4,920,394	\$1,798	\$101.03	169	7.43%	1.28	150	46
Houston-Sugar Land-Baytown	12,278	\$12,543,616	\$1,912	\$105.15	157	7.92%	1.36	359	121
Killeen-Temple-Fort Hood	710	\$495,261	\$1,349	\$108.60	157	5.83%	1.42	25	9
Laredo	713	\$530,926	\$1,691	\$74.79	174	6.95%	1.29	21	6
Lubbock	760	\$573,529	\$1,602	\$126.76	152	19.69%	1.38	20	7
McAllen-Edinburg-Mission	2,971	\$2,642,285	\$1,753	\$94.60	168	7.41%	1.26	64	24
San Antonio-New Braunfels	3,859	\$4,584,438	\$1,929	\$91.76	153	4.96%	1.36	131	47
Waco	674	\$650,420	\$1,602	\$85.73	160	6.63%	1.32	19	9
Remainder of State (Outside Reported MSA)	10,302	\$7,016,082	\$1,411	\$103.82	167	15.54%	1.30	375	139
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	50,838	45,769,573						1,726	553

¹Does not include additional cash advanced on refinances.

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2022

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	84	1,386	6.06%
Austin-Round Rock-San Marcos	430	8,195	5.25%
Beaumont-Port Arthur	184	5,065	3.63%
Brownsville-Harlingen	133	4,036	3.30%
College Station-Bryan	22	1,589	1.38%
Corpus Christi	148	3,132	4.73%
Dallas-Plano-Irving (Metropolitan Division)	1,806	33,375	5.41%
El Paso	304	7,549	4.03%
Fort Worth-Arlington (Metropolitan Division)	977	18,450	5.30%
Houston-Sugar Land-Baytown	2,371	51,716	4.58%
Killeen-Temple-Fort Hood	169	2,554	6.62%
Laredo	134	3,334	4.02%
Lubbock	162	3,081	5.26%
McAllen-Edinburg-Mission	334	9,935	3.36%
San Antonio-New Braunfels	913	16,442	5.55%
Waco	149	1,983	7.51%
Remainder of State (Outside Reported MSA)	1,394	36,255	3.84%
Out-of-State	17	3,936	0.43%
Totals	9,731	212,013	4.59%

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	