



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2023

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	1,209	\$157,034	\$453	\$35.70	28	39.15%	1.80	70	15
Beaumont-Port Arthur	1,151	\$125,904	\$418	\$25.89	25	39.27%	1.52	32	9
Brownsville-Harlingen	593	\$51,061	\$340	\$33.37	29	30.16%	1.24	34	6
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	20,156	\$7,698,107	\$584	\$23.08	18	19.80%	1.90	226	38
El Paso	765	\$109,002	\$310	\$32.70	32	21.89%	1.09	62	14
Fort Worth-Arlington (Metropolitan Division)	1,728	\$210,485	\$401	\$29.80	23	32.24%	1.62	135	20
Houston-Sugar Land-Baytown	8,205	\$1,218,936	\$411	\$21.93	18	31.08%	1.59	344	56
Killeen-Temple-Fort Hood	1,048	\$116,677	\$401	\$28.40	21	39.47%	1.96	25	6
Laredo	533	\$69,947	\$407	\$51.87	40	26.28%	1.42	21	5
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,386	\$148,078	\$393	\$33.80	30	35.71%	1.45	61	16
San Antonio-New Braunfels	1,395	\$202,530	\$405	\$29.31	24	28.15%	1.32	127	20
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	13,962	\$1,453,045	\$392	\$28.75	22	40.96%	1.90	364	114
Out-of-State	28,734	\$7,758,516	\$538	\$29.65	15	41.07%	1.81	50	5
Totals	81,817	19,495,329						1,649	338

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).



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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2023

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 ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	5,214	\$3,546,400	\$883	\$89.81	106	11.96%	1.73	70	24
Beaumont-Port Arthur	1,195	\$601,120	\$766	\$136.91	168	10.05%	1.47	32	12
Brownsville-Harlingen	1,038	\$425,477	\$638	\$145.29	165	7.64%	1.23	34	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,000	\$435,014	\$630	\$134.83	162	7.96%	1.16	38	6
Dallas-Plano-Irving (Metropolitan Division)	32,860	\$29,299,711	\$931	\$96.82	161	1.37%	1.26	226	60
El Paso	1,885	\$520,629	\$621	\$147.92	171	11.92%	1.43	62	12
Fort Worth-Arlington (Metropolitan Division)	6,346	\$3,714,933	\$671	\$177.10	163	3.05%	1.12	135	31
Houston-Sugar Land-Baytown	58,925	\$30,211,501	\$694	\$180.54	156	9.77%	1.76	344	90
Killeen-Temple-Fort Hood	1,108	\$678,199	\$850	\$92.25	146	6.04%	1.20	25	7
Laredo	1,196	\$601,574	\$776	\$161.40	166	17.35%	1.65	21	5
Lubbock	2,242	\$1,194,838	\$940	\$36.30	38	34.46%	2.32	20	6
McAllen-Edinburg-Mission	4,109	\$2,312,660	\$828	\$83.75	110	16.24%	1.78	61	20
San Antonio-New Braunfels	10,012	\$5,634,147	\$797	\$115.58	122	15.15%	1.69	127	39
Waco	1,150	\$662,582	\$683	\$114.42	154	5.07%	1.05	18	8
Remainder of State (Outside Reported MSA)	27,055	\$13,947,007	\$769	\$83.03	124	9.32%	1.79	364	159
Out-of-State	249,170	\$120,315,647	\$567	\$110.12	128	4.54%	1.86	50	33
Totals	404,942	214,340,229						1,649	524

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 2023

SINGLE PAYMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	8,939	\$2,518,639	\$1,870	\$16.33	30	27.90%	1.36	70	24
Beaumont-Port Arthur	2,275	\$620,902	\$1,414	\$16.36	30	25.93%	1.54	32	17
Brownsville-Harlingen	2,379	\$611,479	\$1,473	\$15.89	30	32.32%	1.52	34	12
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,950	\$512,113	\$1,222	\$15.99	30	22.67%	1.38	38	10
Dallas-Plano-Irving (Metropolitan Division)	36,536	\$10,419,370	\$1,738	\$16.44	30	27.70%	1.39	226	83
El Paso	4,217	\$1,262,200	\$1,574	\$15.47	30	32.25%	1.69	62	16
Fort Worth-Arlington (Metropolitan Division)	12,566	\$3,745,904	\$1,481	\$16.10	30	23.49%	1.45	135	46
Houston-Sugar Land-Baytown	40,593	\$13,358,381	\$1,659	\$15.73	30	27.01%	1.45	344	149
Killeen-Temple-Fort Hood	1,595	\$398,839	\$1,366	\$16.55	30	22.42%	1.42	25	12
Laredo	3,320	\$940,156	\$1,507	\$16.26	30	31.86%	1.36	21	10
Lubbock	2,586	\$651,038	\$1,315	\$16.52	31	26.48%	1.52	20	6
McAllen-Edinburg-Mission	5,986	\$1,771,023	\$1,581	\$16.24	30	29.47%	1.37	61	28
San Antonio-New Braunfels	11,485	\$3,045,003	\$1,518	\$15.47	30	20.68%	1.37	127	32
Waco	1,101	\$300,975	\$1,505	\$16.15	30	12.74%	1.55	18	6
Remainder of State (Outside Reported MSA)	21,718	\$5,719,716	\$1,387	\$18.62	31	28.53%	1.46	364	144
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	158,893	46,301,334						1,649	602

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TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2023

INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,095	\$715,389	\$1,711	\$123.30	153	17.51%	1.51	70	20
Beaumont-Port Arthur	1,568	\$690,663	\$1,303	\$120.87	163	18.87%	1.43	32	14
Brownsville-Harlingen	1,036	\$801,617	\$1,649	\$103.76	165	4.32%	1.35	34	10
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	737	\$666,368	\$1,758	\$104.37	153	5.62%	1.30	38	7
Dallas-Plano-Irving (Metropolitan Division)	4,925	\$3,962,843	\$1,740	\$101.25	154	8.31%	1.35	226	68
El Paso	1,493	\$1,281,677	\$1,540	\$96.76	153	5.34%	1.31	62	16
Fort Worth-Arlington (Metropolitan Division)	4,628	\$4,322,938	\$1,888	\$101.55	155	6.16%	1.55	135	46
Houston-Sugar Land-Baytown	10,911	\$9,663,879	\$1,834	\$108.53	157	7.66%	1.41	344	119
Killeen-Temple-Fort Hood	560	\$342,396	\$1,332	\$112.04	154	6.99%	2.13	25	9
Laredo	586	\$409,531	\$1,699	\$77.50	174	4.80%	1.55	21	6
Lubbock	600	\$416,709	\$1,549	\$125.04	144	14.40%	1.37	20	7
McAllen-Edinburg-Mission	2,589	\$2,206,408	\$1,812	\$94.79	167	6.15%	1.38	61	24
San Antonio-New Braunfels	3,087	\$3,224,218	\$1,865	\$93.77	149	3.70%	1.33	127	44
Waco	505	\$451,509	\$1,541	\$90.58	156	2.55%	1.14	18	9
Remainder of State (Outside Reported MSA)	8,946	\$6,040,897	\$1,453	\$105.09	155	11.01%	1.31	364	142
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	44,131	36,208,650						1,649	549

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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	110	1,288	8.54%
Austin-Round Rock-San Marcos	519	8,346	6.22%
Beaumont-Port Arthur	217	4,825	4.50%
Brownsville-Harlingen	167	3,726	4.48%
College Station-Bryan	19	730	2.60%
Corpus Christi	188	2,967	6.34%
Dallas-Plano-Irving (Metropolitan Division)	2,033	33,093	6.14%
El Paso	380	7,076	5.37%
Fort Worth-Arlington (Metropolitan Division)	1,137	17,178	6.62%
Houston-Sugar Land-Baytown	2,826	49,010	5.77%
Killeen-Temple-Fort Hood	186	2,283	8.15%
Laredo	166	3,216	5.16%
Lubbock	166	2,805	5.92%
McAllen-Edinburg-Mission	341	9,426	3.62%
San Antonio-New Braunfels	1,001	15,431	6.49%
Waco	156	1,786	8.73%
Remainder of State (Outside Reported MSA)	1,561	33,849	4.61%
Out-of-State	13	1,970	0.66%
Totals	11,186	199,005	5.62%

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
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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	