



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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	1,274	\$177,534	\$480	\$30.55	23	43.83%	1.82	71	14
Beaumont-Port Arthur	1,073	\$128,319	\$415	\$27.68	27	44.53%	1.25	32	9
Brownsville-Harlingen	521	\$60,897	\$388	\$33.37	30	35.94%	1.07	34	6
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	21,189	\$7,852,481	\$568	\$23.50	18	20.38%	1.92	235	37
El Paso	605	\$116,825	\$350	\$34.16	32	25.10%	1.03	61	13
Fort Worth-Arlington (Metropolitan Division)	1,659	\$230,720	\$445	\$32.33	23	41.02%	1.89	149	20
Houston-Sugar Land-Baytown	7,903	\$1,278,731	\$428	\$22.17	19	37.09%	1.61	347	60
Killeen-Temple-Fort Hood	1,217	\$148,171	\$413	\$28.95	22	52.71%	1.69	25	6
Laredo	523	\$66,636	\$383	\$52.58	38	34.01%	1.88	22	5
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,368	\$172,733	\$422	\$36.02	32	44.67%	1.41	61	15
San Antonio-New Braunfels	1,249	\$193,335	\$441	\$26.70	21	43.52%	1.34	126	19
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	17,823	\$1,942,107	\$382	\$29.53	22	46.42%	1.94	379	121
Out-of-State	34,742	\$10,037,531	\$522	\$27.63	16	36.95%	1.69	52	6
Totals	92,051	22,572,330						1,693	345

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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2nd 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	6,886	\$4,237,306	\$846	\$79.70	75	15.85%	1.90	71	24
Beaumont-Port Arthur	1,649	\$788,985	\$724	\$132.20	169	7.01%	1.46	32	12
Brownsville-Harlingen	1,363	\$445,625	\$550	\$147.29	165	7.94%	1.24	34	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,347	\$602,374	\$639	\$122.79	149	6.99%	1.37	39	6
Dallas-Plano-Irving (Metropolitan Division)	38,958	\$27,533,995	\$806	\$114.31	120	5.47%	2.05	235	60
El Paso	2,529	\$1,103,188	\$683	\$130.67	171	8.08%	1.27	61	12
Fort Worth-Arlington (Metropolitan Division)	11,461	\$6,690,524	\$680	\$186.59	139	5.20%	1.83	149	32
Houston-Sugar Land-Baytown	85,466	\$40,155,480	\$639	\$158.03	135	11.03%	1.92	347	92
Killeen-Temple-Fort Hood	1,637	\$863,372	\$803	\$84.14	85	17.88%	1.86	25	7
Laredo	1,354	\$502,514	\$630	\$159.87	167	12.25%	1.35	22	5
Lubbock	2,674	\$1,459,693	\$867	\$39.71	46	25.65%	2.16	20	6
McAllen-Edinburg-Mission	5,154	\$2,701,181	\$815	\$75.01	80	21.89%	1.81	61	20
San Antonio-New Braunfels	12,317	\$6,316,823	\$734	\$108.48	108	15.27%	1.75	126	38
Waco	1,694	\$857,960	\$712	\$97.93	90	14.53%	2.03	18	8
Remainder of State (Outside Reported MSA)	36,943	\$17,110,412	\$729	\$81.59	82	18.66%	1.89	379	167
Out-of-State	284,570	\$135,732,415	\$566	\$113.66	128	3.38%	1.76	52	32
Totals	496,750	247,565,244						1,693	533

¹Does not include additional cash advanced on refinances.

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2023

SINGLE PAYMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	8,994	\$2,653,609	\$1,839	\$16.73	30	30.67%	1.40	71	24
Beaumont-Port Arthur	2,216	\$697,619	\$1,316	\$16.58	30	32.26%	1.43	32	14
Brownsville-Harlingen	2,208	\$645,446	\$1,239	\$16.27	30	27.13%	1.44	34	11
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,892	\$485,118	\$1,139	\$16.30	30	23.76%	1.40	39	9
Dallas-Plano-Irving (Metropolitan Division)	35,536	\$10,358,688	\$1,693	\$16.92	30	28.75%	1.41	235	80
El Paso	4,273	\$1,357,586	\$1,564	\$15.59	30	26.40%	2.78	61	20
Fort Worth-Arlington (Metropolitan Division)	12,059	\$4,027,197	\$1,538	\$16.31	30	25.01%	1.37	149	42
Houston-Sugar Land-Baytown	40,004	\$14,441,307	\$1,615	\$16.02	30	26.72%	1.46	347	144
Killeen-Temple-Fort Hood	1,554	\$425,821	\$1,327	\$16.33	29	32.76%	1.36	25	11
Laredo	3,168	\$1,017,786	\$1,361	\$16.74	30	31.34%	1.36	22	10
Lubbock	2,431	\$696,740	\$1,224	\$16.70	31	25.86%	1.36	20	6
McAllen-Edinburg-Mission	5,477	\$1,783,714	\$1,574	\$16.53	30	29.28%	1.38	61	28
San Antonio-New Braunfels	11,144	\$3,208,313	\$1,448	\$15.76	30	22.24%	1.38	126	29
Waco	1,160	\$260,988	\$1,083	\$16.15	30	21.69%	1.37	18	5
Remainder of State (Outside Reported MSA)	20,966	\$5,931,196	\$1,294	\$18.79	31	32.04%	1.41	379	153
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	154,541	48,333,390						1,693	593

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INSTALLMENT - AUTO TITLE

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	1,204	\$981,355	\$1,906	\$121.44	148	16.60%	1.57	71	21
Beaumont-Port Arthur	1,624	\$951,192	\$1,361	\$120.92	163	17.86%	1.51	32	14
Brownsville-Harlingen	1,204	\$1,016,196	\$1,559	\$103.97	165	5.79%	1.31	34	10
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	726	\$614,015	\$1,551	\$108.10	153	6.49%	1.42	39	8
Dallas-Plano-Irving (Metropolitan Division)	5,412	\$4,821,597	\$1,751	\$101.11	145	11.50%	1.35	235	69
El Paso	1,690	\$1,648,139	\$1,592	\$99.71	153	3.93%	1.28	61	16
Fort Worth-Arlington (Metropolitan Division)	5,063	\$4,842,538	\$1,712	\$105.44	150	8.48%	1.39	149	46
Houston-Sugar Land-Baytown	11,466	\$10,575,636	\$1,727	\$109.69	151	9.16%	1.33	347	117
Killeen-Temple-Fort Hood	666	\$494,768	\$1,348	\$113.03	143	12.01%	1.20	25	9
Laredo	737	\$481,919	\$1,443	\$78.55	174	9.73%	1.16	22	6
Lubbock	790	\$611,370	\$1,422	\$126.87	145	20.81%	1.40	20	7
McAllen-Edinburg-Mission	2,968	\$2,697,528	\$1,728	\$95.58	166	9.02%	1.32	61	24
San Antonio-New Braunfels	3,383	\$3,344,699	\$1,620	\$97.72	147	4.94%	1.40	126	47
Waco	587	\$582,594	\$1,596	\$89.46	141	5.20%	1.39	18	9
Remainder of State (Outside Reported MSA)	9,707	\$6,915,744	\$1,410	\$105.68	139	15.89%	1.33	379	143
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	48,208	41,886,170						1,693	554

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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	98	1,219	8.04%
Austin-Round Rock-San Marcos	411	8,304	4.95%
Beaumont-Port Arthur	241	4,735	5.09%
Brownsville-Harlingen	133	3,654	3.64%
College Station-Bryan	14	1,452	0.96%
Corpus Christi	141	2,743	5.14%
Dallas-Plano-Irving (Metropolitan Division)	1,860	32,801	5.67%
El Paso	288	6,806	4.23%
Fort Worth-Arlington (Metropolitan Division)	1,065	16,855	6.32%
Houston-Sugar Land-Baytown	2,442	48,191	5.07%
Killeen-Temple-Fort Hood	117	2,120	5.52%
Laredo	133	3,135	4.24%
Lubbock	173	2,811	6.15%
McAllen-Edinburg-Mission	316	9,070	3.48%
San Antonio-New Braunfels	912	14,840	6.15%
Waco	127	1,804	7.04%
Remainder of State (Outside Reported MSA)	1,435	33,091	4.34%
Out-of-State	16	1,927	0.83%
Totals	9,922	195,558	5.07%

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	