



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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 <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	1,226	\$170,205	\$474	\$31.43	23	43.05%	1.95	72	14
Beaumont-Port Arthur	988	\$104,445	\$433	\$30.32	30	42.27%	1.66	32	9
Brownsville-Harlingen	472	\$55,677	\$395	\$35.95	31	41.38%	1.50	34	6
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi <sup>2</sup>	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	24,357	\$9,386,116	\$580	\$23.72	18	19.69%	1.92	240	36
El Paso	503	\$105,097	\$349	\$40.57	39	17.73%	1.00	61	13
Fort Worth-Arlington (Metropolitan Division)	1,787	\$232,236	\$429	\$27.80	20	44.27%	2.05	151	20
Houston-Sugar Land-Baytown	7,348	\$1,194,655	\$455	\$21.70	19	38.18%	1.75	344	57
Killeen-Temple-Fort Hood	1,239	\$144,234	\$423	\$30.62	23	45.85%	1.88	25	6
Laredo	507	\$64,658	\$385	\$52.25	38	31.65%	1.82	22	5
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,347	\$157,118	\$448	\$33.87	30	45.13%	1.47	62	15
San Antonio-New Braunfels	962	\$121,241	\$449	\$27.37	23	39.11%	1.38	126	19
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	18,252	\$1,861,733	\$386	\$29.82	22	47.67%	1.99	371	118
<b>Totals</b>	99,959	25,751,007						1,687	339

<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 2023

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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	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	7,250	\$4,521,354	\$864	\$83.89	80	16.25%	1.89	72	23
Beaumont-Port Arthur	1,808	\$749,769	\$676	\$125.70	169	8.43%	1.09	32	12
Brownsville-Harlingen	1,692	\$632,238	\$623	\$144.84	166	9.66%	1.13	34	7
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,629	\$731,969	\$675	\$119.45	151	8.21%	1.28	39	5
Dallas-Plano-Irving (Metropolitan Division)	51,117	\$35,732,977	\$867	\$92.81	92	12.00%	2.05	240	60
El Paso	3,039	\$1,300,068	\$689	\$127.61	171	7.65%	1.21	61	12
Fort Worth-Arlington (Metropolitan Division)	12,298	\$6,894,972	\$659	\$188.13	139	5.35%	1.81	151	31
Houston-Sugar Land-Baytown	75,825	\$38,914,213	\$724	\$181.04	134	14.22%	1.88	344	89
Killeen-Temple-Fort Hood	1,741	\$892,691	\$791	\$95.76	99	17.39%	1.63	25	7
Laredo	1,596	\$590,968	\$657	\$154.65	168	13.69%	1.24	22	5
Lubbock	2,735	\$1,407,989	\$859	\$43.84	54	26.23%	2.11	20	6
McAllen-Edinburg-Mission	5,645	\$2,949,989	\$828	\$77.69	84	19.94%	1.87	62	19
San Antonio-New Braunfels	12,782	\$6,631,642	\$753	\$109.54	112	14.73%	1.75	126	38
Waco	1,750	\$875,702	\$728	\$99.91	96	12.59%	2.19	18	8
Remainder of State (Outside Reported MSA)	37,550	\$17,285,783	\$741	\$79.71	98	18.50%	1.86	371	167
Out-of-State	283,775	\$134,590,071	\$576	\$114.78	130	4.56%	1.64	48	32
<b>Totals</b>	503,008	255,076,263						1,687	525

<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  
3rd Quarter, Calendar Year 2023

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 <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	9,397	\$2,674,024	\$1,721	\$16.94	30	32.28%	1.41	72	22
Beaumont-Port Arthur	2,272	\$667,973	\$1,285	\$16.67	30	31.23%	1.64	32	13
Brownsville-Harlingen	2,339	\$690,573	\$1,229	\$16.72	30	31.71%	1.43	34	14
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,930	\$532,100	\$1,209	\$16.42	30	24.06%	1.39	39	9
Dallas-Plano-Irving (Metropolitan Division)	36,857	\$11,541,309	\$1,716	\$17.76	31	31.10%	1.42	240	90
El Paso	4,482	\$1,494,414	\$1,552	\$16.00	30	32.80%	1.98	61	20
Fort Worth-Arlington (Metropolitan Division)	12,693	\$4,337,357	\$1,558	\$17.05	30	28.06%	1.38	151	52
Houston-Sugar Land-Baytown	41,865	\$15,268,446	\$1,675	\$16.22	30	31.44%	1.48	344	141
Killeen-Temple-Fort Hood	1,555	\$441,636	\$1,351	\$16.42	29	36.44%	1.34	25	10
Laredo	3,351	\$1,087,465	\$1,392	\$17.00	30	36.09%	1.40	22	11
Lubbock	2,536	\$756,208	\$1,313	\$16.87	31	33.58%	1.64	20	6
McAllen-Edinburg-Mission	5,709	\$1,866,276	\$1,546	\$16.61	30	32.20%	1.44	62	27
San Antonio-New Braunfels	11,366	\$3,248,639	\$1,457	\$16.01	30	24.61%	1.40	126	29
Waco	1,259	\$373,557	\$1,368	\$17.17	31	24.75%	1.52	18	6
Remainder of State (Outside Reported MSA)	20,980	\$6,068,225	\$1,405	\$18.89	31	36.98%	1.47	371	147
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	160,065	51,412,582						1,687	604

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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 <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	1,311	\$1,246,213	\$2,043	\$123.16	151	16.72%	1.37	72	23
Beaumont-Port Arthur	1,499	\$855,951	\$1,419	\$121.31	163	17.22%	1.32	32	14
Brownsville-Harlingen	1,240	\$1,135,089	\$1,544	\$104.31	165	6.06%	1.09	34	10
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	770	\$673,605	\$1,549	\$107.79	154	8.31%	1.51	39	7
Dallas-Plano-Irving (Metropolitan Division)	5,598	\$4,980,090	\$1,734	\$105.11	147	11.61%	1.34	240	69
El Paso	1,713	\$1,837,552	\$1,654	\$101.49	153	4.85%	1.67	61	16
Fort Worth-Arlington (Metropolitan Division)	5,223	\$5,210,824	\$1,776	\$106.70	151	7.76%	1.38	151	45
Houston-Sugar Land-Baytown	11,644	\$11,519,258	\$1,774	\$111.78	153	8.78%	1.43	344	119
Killeen-Temple-Fort Hood	629	\$450,339	\$1,283	\$116.00	145	11.35%	1.30	25	9
Laredo	730	\$498,084	\$1,496	\$80.00	175	5.56%	1.39	22	6
Lubbock	833	\$605,828	\$1,511	\$129.23	147	22.64%	1.64	20	7
McAllen-Edinburg-Mission	3,182	\$3,027,396	\$1,727	\$97.00	166	6.85%	1.30	62	24
San Antonio-New Braunfels	3,323	\$3,519,977	\$1,700	\$97.81	148	5.22%	1.42	126	45
Waco	545	\$465,632	\$1,446	\$91.04	141	4.78%	1.60	18	9
Remainder of State (Outside Reported MSA)	9,933	\$7,548,403	\$1,494	\$109.31	142	15.08%	1.35	371	141
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	49,099	44,772,544						1,687	551

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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	116	1,251	9.27%
Austin-Round Rock-San Marcos	436	8,587	5.08%
Beaumont-Port Arthur	253	4,840	5.23%
Brownsville-Harlingen	170	3,886	4.37%
College Station-Bryan	19	679	2.80%
Corpus Christi	170	2,815	6.04%
Dallas-Plano-Irving (Metropolitan Division)	2,054	34,151	6.01%
El Paso	318	7,165	4.44%
Fort Worth-Arlington (Metropolitan Division)	1,142	17,706	6.45%
Houston-Sugar Land-Baytown	2,686	50,327	5.34%
Killeen-Temple-Fort Hood	135	2,177	6.20%
Laredo	173	3,291	5.26%
Lubbock	211	2,933	7.19%
McAllen-Edinburg-Mission	325	9,710	3.35%
San Antonio-New Braunfels	1,083	14,950	7.24%
Waco	145	1,882	7.70%
Remainder of State (Outside Reported MSA)	1,423	33,473	4.25%
Out-of-State	22	930	2.37%
<b>Totals</b>	<b>10,881</b>	<b>200,753</b>	<b>5.42%</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	