



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	*	*	*	*	*	*	*	13	1
Austin-Round Rock-San Marcos	1,223	\$176,180	\$485	\$32.23	24	41.05%	2.08	71	14
Beaumont-Port Arthur	758	\$62,826	\$390	\$32.77	34	36.43%	1.78	31	9
Brownsville-Harlingen	420	\$36,644	\$374	\$33.56	29	31.76%	1.67	34	6
College Station-Bryan ²	*	*	*	*	*	*	*	8	3
Corpus Christi ²	90	\$19,084	\$516	\$25.00	20	31.03%	1.00	39	2
Dallas-Plano-Irving (Metropolitan Division)	24,815	\$9,640,731	\$581	\$23.99	18	18.94%	1.94	241	36
El Paso	447	\$88,370	\$336	\$40.71	39	16.67%	1.06	61	13
Fort Worth-Arlington (Metropolitan Division)	1,867	\$230,420	\$418	\$28.49	21	43.72%	1.95	150	21
Houston-Sugar Land-Baytown	5,766	\$803,189	\$430	\$21.48	19	35.00%	1.68	348	58
Killeen-Temple-Fort Hood	1,152	\$101,820	\$369	\$31.14	24	50.00%	1.88	25	6
Laredo	462	\$69,688	\$453	\$51.10	37	26.72%	1.86	19	5
Lubbock ²	*	*	*	*	*	*	*	21	3
McAllen-Edinburg-Mission	1,196	\$122,385	\$471	\$32.90	28	41.82%	1.48	62	15
San Antonio-New Braunfels	854	\$112,701	\$424	\$35.68	29	32.47%	1.81	126	20
Waco ²	*	*	*	*	*	*	*	18	4
Remainder of State (Outside Reported MSA)	18,512	\$1,916,314	\$401	\$30.50	23	48.84%	2.09	376	116
Out-of-State	32,674	\$9,530,407	\$526	\$27.13	16	35.07%	1.61	52	7
Totals	90,704	22,984,551						1,695	339

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 2023

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	*	*	*	*	*	*	*	13	1
Austin-Round Rock-San Marcos	6,958	\$4,405,675	\$898	\$85.22	81	16.67%	1.85	71	22
Beaumont-Port Arthur	1,735	\$719,339	\$725	\$124.45	169	10.14%	1.18	31	12
Brownsville-Harlingen	1,738	\$581,807	\$626	\$133.34	166	12.66%	1.21	34	7
College Station-Bryan ²	*	*	*	*	*	*	*	8	3
Corpus Christi	1,787	\$764,625	\$642	\$121.25	153	7.10%	1.41	39	5
Dallas-Plano-Irving (Metropolitan Division)	55,329	\$38,794,585	\$896	\$85.55	82	14.35%	2.14	241	61
El Paso	3,352	\$1,356,322	\$712	\$119.27	171	8.80%	1.12	61	12
Fort Worth-Arlington (Metropolitan Division)	12,462	\$6,768,279	\$634	\$194.50	143	4.71%	1.74	150	32
Houston-Sugar Land-Baytown	70,744	\$35,949,515	\$735	\$180.34	134	14.71%	1.93	348	91
Killeen-Temple-Fort Hood	1,774	\$897,039	\$829	\$92.51	99	18.45%	1.69	25	7
Laredo	1,496	\$555,569	\$678	\$152.76	168	15.88%	1.29	19	5
Lubbock	2,783	\$1,464,010	\$875	\$42.79	51	28.47%	2.00	21	6
McAllen-Edinburg-Mission	5,738	\$2,955,693	\$847	\$71.17	82	22.61%	1.85	62	19
San Antonio-New Braunfels	12,772	\$6,675,741	\$784	\$104.55	110	15.70%	1.71	126	37
Waco	1,712	\$821,695	\$710	\$101.13	99	15.45%	1.89	18	8
Remainder of State (Outside Reported MSA)	37,121	\$17,144,517	\$764	\$76.29	86	19.32%	1.85	376	167
Out-of-State	276,391	\$136,426,925	\$595	\$115.92	131	4.44%	1.59	52	32
Totals	494,658	256,527,090						1,695	527

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 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 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	*	*	*	*	*	*	*	13	3
Austin-Round Rock-San Marcos	10,071	\$3,158,062	\$1,652	\$17.15	30	26.88%	1.47	71	23
Beaumont-Port Arthur	2,311	\$776,687	\$1,394	\$16.74	30	23.33%	1.45	31	12
Brownsville-Harlingen	2,515	\$955,822	\$1,362	\$16.86	30	21.88%	1.53	34	15
College Station-Bryan ²	*	*	*	*	*	*	*	8	3
Corpus Christi	2,025	\$668,673	\$1,252	\$16.50	30	19.64%	1.30	39	9
Dallas-Plano-Irving (Metropolitan Division)	39,395	\$14,127,258	\$1,717	\$17.28	30	29.90%	1.48	241	89
El Paso	5,253	\$1,955,058	\$1,432	\$16.14	30	22.94%	2.35	61	16
Fort Worth-Arlington (Metropolitan Division)	13,632	\$4,909,794	\$1,463	\$16.59	30	23.88%	1.44	150	53
Houston-Sugar Land-Baytown	44,846	\$17,660,264	\$1,547	\$16.32	30	23.64%	1.45	348	129
Killeen-Temple-Fort Hood	1,541	\$447,315	\$1,257	\$16.34	29	25.51%	1.34	25	10
Laredo	3,339	\$1,184,737	\$1,498	\$17.03	30	28.39%	1.35	19	10
Lubbock	2,580	\$817,912	\$1,332	\$16.90	31	25.36%	1.56	21	6
McAllen-Edinburg-Mission	5,728	\$1,917,682	\$1,490	\$16.85	30	25.38%	1.35	62	27
San Antonio-New Braunfels	12,311	\$4,031,142	\$1,393	\$16.10	30	20.42%	1.43	126	25
Waco	1,658	\$669,921	\$1,332	\$16.68	30	19.84%	1.38	18	6
Remainder of State (Outside Reported MSA)	22,060	\$7,025,761	\$1,383	\$18.67	31	29.85%	1.46	376	146
Out-of-State ²	*	*	*	*	*	*	*	52	1
Totals	170,869	60,780,172						1,695	583

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 2023

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	*	*	*	*	*	*	*	13	2
Austin-Round Rock-San Marcos	1,187	\$990,177	\$1,897	\$122.30	151	11.07%	1.44	71	21
Beaumont-Port Arthur	1,614	\$817,532	\$1,390	\$119.19	164	15.54%	1.48	31	14
Brownsville-Harlingen	1,232	\$950,645	\$1,454	\$104.36	166	3.38%	1.24	34	9
College Station-Bryan ²	*	*	*	*	*	*	*	8	4
Corpus Christi	754	\$743,321	\$1,670	\$105.88	154	3.94%	1.53	39	8
Dallas-Plano-Irving (Metropolitan Division)	5,459	\$4,639,644	\$1,729	\$105.21	147	10.75%	1.40	241	68
El Paso	1,714	\$1,688,744	\$1,535	\$101.74	153	2.90%	1.37	61	15
Fort Worth-Arlington (Metropolitan Division)	5,207	\$4,837,191	\$1,794	\$106.71	153	7.73%	1.35	150	46
Houston-Sugar Land-Baytown	11,616	\$11,015,070	\$1,761	\$110.49	153	6.66%	1.33	348	120
Killeen-Temple-Fort Hood	696	\$494,647	\$1,378	\$113.65	147	13.73%	1.22	25	10
Laredo	682	\$408,292	\$1,496	\$79.52	174	7.43%	1.35	19	5
Lubbock	788	\$488,884	\$1,429	\$127.00	148	20.19%	1.44	21	7
McAllen-Edinburg-Mission	3,124	\$2,729,962	\$1,746	\$94.07	166	6.66%	1.24	62	24
San Antonio-New Braunfels	3,271	\$3,619,998	\$1,756	\$96.97	150	3.36%	1.27	126	46
Waco	504	\$352,948	\$1,256	\$91.88	148	4.81%	1.69	18	9
Remainder of State (Outside Reported MSA)	9,683	\$6,464,870	\$1,441	\$109.01	143	14.68%	1.36	376	140
Out-of-State ²	*	*	*	*	*	*	*	52	2
Totals	48,529	41,474,620						1,695	550

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 2023

REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter	Total No. Active Accounts During Quarter	Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Item #2 + Item #10E	
Amarillo	102	1,275	8.00%
Austin-Round Rock-San Marcos	402	9,208	4.37%
Beaumont-Port Arthur	209	4,983	4.19%
Brownsville-Harlingen	177	4,136	4.28%
College Station-Bryan	3	739	0.41%
Corpus Christi	151	2,938	5.14%
Dallas-Plano-Irving (Metropolitan Division)	1,924	36,404	5.29%
El Paso	319	7,740	4.12%
Fort Worth-Arlington (Metropolitan Division)	1,157	18,683	6.19%
Houston-Sugar Land-Baytown	2,704	54,088	5.00%
Killeen-Temple-Fort Hood	125	2,261	5.53%
Laredo	172	3,321	5.18%
Lubbock	153	3,001	5.10%
McAllen-Edinburg-Mission	383	10,089	3.80%
San Antonio-New Braunfels	892	15,748	5.66%
Waco	134	2,116	6.33%
Remainder of State (Outside Reported MSA)	1,395	34,888	4.00%
Out-of-State	37	2,037	1.82%
Totals	10,439	213,655	4.89%

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

METROPOLITAN STATISTICAL AREA COMPILATION

Dallas - Fort Worth - Arlington, TX MSA

Collin County
Dallas County
Delta County
Denton County

Ellis County
Hunt County
Kaufman County
Rockwall County

Johnson County
Parker County

Tarrant County
Wise County

Austin County
Brazoria County
Chambers County
Fort Bend County
Galveston County

Harris County
Liberty County
Montgomery County
San Jacinto County
Waller County

Armstrong County
Carson County

Potter County
Randall County

Bastrop County
Caldwell County
Hays County

Travis County
Williamson County

Hardin County
Jefferson County

Orange County

Cameron County

Brazos County
Burleson County

Robertson County

Aransas County
Nueces County

San Patricio County

El Paso County



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Killeen - Temple - Fort Hood, TX		MSA
Bell County	Lampasas County	
Coryell County		
[Redacted]		
Webb County		
[Redacted]		
Crosby County	Lubbock County	
[Redacted]		
Hidalgo County		
[Redacted]		
Atascosa County	Guadalupe County	
Bandera County	Kendall County	
Bexar County	Medina County	
Comal County	Wilson County	
[Redacted]		
McLennan County		