



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
1st Quarter, Calendar Year 2024

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	1,111	\$124,979	\$479	\$30.92	21	46.53%	2.05	72	13
Beaumont-Port Arthur	641	\$51,395	\$408	\$31.40	32	37.50%	1.54	31	9
Brownsville-Harlingen	367	\$33,926	\$386	\$35.89	30	38.16%	1.55	33	6
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi <sup>2</sup>	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	21,267	\$8,540,082	\$618	\$23.82	18	17.31%	1.88	240	36
El Paso	329	\$65,803	\$366	\$38.20	36	19.40%	1.00	62	13
Fort Worth-Arlington (Metropolitan Division)	1,608	\$174,820	\$411	\$27.58	20	37.07%	2.14	151	21
Houston-Sugar Land-Baytown	4,912	\$650,149	\$436	\$20.93	19	40.28%	1.55	344	56
Killeen-Temple-Fort Hood	978	\$74,204	\$371	\$29.42	21	54.49%	1.73	25	6
Laredo	451	\$68,219	\$416	\$46.04	35	25.38%	1.48	20	6
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,002	\$97,551	\$471	\$30.75	26	37.50%	1.68	63	15
San Antonio-New Braunfels	750	\$88,366	\$417	\$31.31	26	35.71%	1.46	129	20
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	16,750	\$1,421,594	\$398	\$30.24	23	46.52%	2.00	378	117
Out-of-State	36,016	\$9,464,045	\$496	\$27.02	16	34.71%	1.77	52	7
<b>Totals</b>	86,645	20,925,068						1,699	337

<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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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
1st Quarter, Calendar Year 2024

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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	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	5,763	\$3,320,613	\$869	\$80.60	86	18.58%	1.96	72	22
Beaumont-Port Arthur	1,352	\$502,410	\$709	\$122.10	169	9.12%	1.21	31	12
Brownsville-Harlingen	1,469	\$463,875	\$639	\$134.37	166	9.98%	1.23	33	7
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi <sup>2</sup>	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	50,535	\$33,762,321	\$921	\$64.57	70	19.00%	2.27	240	59
El Paso	2,843	\$1,081,361	\$762	\$119.56	170	6.89%	1.10	62	12
Fort Worth-Arlington (Metropolitan Division)	10,461	\$5,593,697	\$636	\$192.79	145	4.52%	1.94	151	32
Houston-Sugar Land-Baytown	61,273	\$29,694,925	\$750	\$168.85	128	17.82%	2.14	344	82
Killeen-Temple-Fort Hood	1,472	\$651,145	\$814	\$85.57	105	21.15%	1.89	25	7
Laredo	1,126	\$403,777	\$713	\$149.06	167	12.93%	1.30	20	6
Lubbock	2,268	\$1,039,166	\$858	\$27.70	54	33.90%	2.20	21	6
McAllen-Edinburg-Mission	4,847	\$2,218,218	\$846	\$55.55	78	26.90%	2.16	63	19
San Antonio-New Braunfels	11,121	\$5,320,016	\$775	\$90.96	102	19.86%	1.89	129	37
Waco	1,142	\$480,035	\$653	\$104.19	125	9.48%	1.98	18	6
Remainder of State (Outside Reported MSA)	29,579	\$12,404,906	\$747	\$69.31	87	20.67%	1.98	378	155
Out-of-State	247,656	\$118,555,885	\$584	\$112.59	128	4.56%	1.54	52	34
<b>Totals</b>	434,693	216,078,477						1,699	504

<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  
1st Quarter, Calendar Year 2024

SINGLE PAYMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	10,416	\$2,612,884	\$1,630	\$17.33	30	32.65%	1.46	72	23
Beaumont-Port Arthur	2,239	\$611,571	\$1,181	\$16.84	30	28.35%	1.55	31	11
Brownsville-Harlingen	2,578	\$569,832	\$1,200	\$16.95	30	26.70%	1.39	33	14
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	2,126	\$473,833	\$1,055	\$16.61	30	19.29%	1.43	38	9
Dallas-Plano-Irving (Metropolitan Division)	39,940	\$12,105,162	\$1,701	\$17.40	30	34.18%	1.55	240	93
El Paso	5,596	\$1,480,591	\$1,372	\$16.25	30	27.40%	2.09	62	17
Fort Worth-Arlington (Metropolitan Division)	14,011	\$4,299,405	\$1,415	\$16.64	30	28.37%	1.49	151	54
Houston-Sugar Land-Baytown	46,463	\$14,487,779	\$1,504	\$16.43	30	27.81%	1.53	344	139
Killeen-Temple-Fort Hood	1,498	\$406,122	\$1,466	\$17.42	30	29.85%	1.40	25	11
Laredo	3,304	\$711,744	\$1,260	\$17.31	30	31.42%	1.47	20	10
Lubbock	2,474	\$493,336	\$1,015	\$16.89	30	26.25%	1.55	21	6
McAllen-Edinburg-Mission	5,638	\$1,463,584	\$1,387	\$16.88	30	27.16%	1.45	63	26
San Antonio-New Braunfels	12,730	\$3,420,262	\$1,365	\$16.12	30	21.38%	1.49	129	28
Waco	1,890	\$452,246	\$1,067	\$16.74	30	18.88%	1.51	18	7
Remainder of State (Outside Reported MSA)	22,021	\$5,885,777	\$1,334	\$18.68	30	32.58%	1.50	378	144
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	174,429	49,789,755						1,699	599

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TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
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INSTALLMENT - AUTO TITLE

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Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	835	\$648,555	\$2,065	\$118.02	152	14.67%	1.36	72	20
Beaumont-Port Arthur	1,475	\$675,195	\$1,398	\$120.05	163	19.91%	1.42	31	14
Brownsville-Harlingen	909	\$633,777	\$1,412	\$101.90	167	3.79%	1.38	33	8
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	617	\$432,904	\$1,503	\$110.05	155	5.24%	1.64	38	7
Dallas-Plano-Irving (Metropolitan Division)	4,941	\$3,305,395	\$1,584	\$104.93	147	12.06%	1.35	240	69
El Paso	1,355	\$1,143,687	\$1,495	\$104.65	153	3.45%	1.48	62	15
Fort Worth-Arlington (Metropolitan Division)	4,555	\$3,809,272	\$1,731	\$107.49	153	7.97%	1.27	151	45
Houston-Sugar Land-Baytown	10,190	\$8,586,221	\$1,712	\$111.00	153	7.78%	1.37	344	113
Killeen-Temple-Fort Hood	599	\$432,764	\$1,396	\$114.84	148	10.88%	1.13	25	10
Laredo	613	\$313,420	\$1,425	\$79.11	173	6.31%	1.08	20	6
Lubbock	652	\$393,638	\$1,343	\$126.47	148	16.41%	1.29	21	7
McAllen-Edinburg-Mission	2,662	\$2,099,068	\$1,762	\$97.11	166	7.30%	1.15	63	24
San Antonio-New Braunfels	2,653	\$2,493,486	\$1,631	\$98.33	149	4.00%	1.26	129	44
Waco	436	\$297,006	\$1,264	\$92.12	147	4.76%	1.82	18	7
Remainder of State (Outside Reported MSA)	8,552	\$5,058,036	\$1,415	\$107.80	145	14.94%	1.41	378	129
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	<b>41,941</b>	<b>31,413,816</b>						<b>1,699</b>	<b>524</b>

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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	99	1,149	8.62%
Austin-Round Rock-San Marcos	464	8,490	5.47%
Beaumont-Port Arthur	222	4,822	4.60%
Brownsville-Harlingen	165	3,630	4.55%
College Station-Bryan	14	747	1.87%
Corpus Christi	158	2,793	5.66%
Dallas-Plano-Irving (Metropolitan Division)	2,141	34,859	6.14%
El Paso	297	7,342	4.05%
Fort Worth-Arlington (Metropolitan Division)	1,179	17,961	6.56%
Houston-Sugar Land-Baytown	2,879	50,917	5.65%
Killeen-Temple-Fort Hood	111	2,042	5.44%
Laredo	155	3,094	5.01%
Lubbock	156	2,840	5.49%
McAllen-Edinburg-Mission	321	9,539	3.37%
San Antonio-New Braunfels	939	15,021	6.25%
Waco	124	2,012	6.16%
Remainder of State (Outside Reported MSA)	1,411	32,718	4.31%
Out-of-State	31	1,024	3.03%
<b>Totals</b>	<b>10,866</b>	<b>201,000</b>	<b>5.41%</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>
Collin County	Ellis County
Dallas County	Hunt County
Delta County	Kaufman County
Denton County	Rockwall County
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	