



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2022

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	1,823	\$326,245	\$516	\$34.69	29	31.11%	1.91	74	17
Beaumont-Port Arthur	1,395	\$182,086	\$426	\$26.20	23	35.14%	1.68	38	13
Brownsville-Harlingen	925	\$121,824	\$399	\$31.97	27	33.47%	1.59	33	8
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	591	\$93,340	\$499	\$25.01	19	38.16%	1.66	38	6
Dallas-Plano-Irving (Metropolitan Division)	18,878	\$5,746,603	\$546	\$22.95	18	26.54%	1.78	259	48
El Paso	1,225	\$217,716	\$379	\$27.00	22	32.35%	1.64	55	13
Fort Worth-Arlington (Metropolitan Division)	2,663	\$466,197	\$471	\$36.12	27	27.51%	2.20	154	31
Houston-Sugar Land-Baytown	11,386	\$1,810,816	\$450	\$23.26	18	35.80%	1.89	372	75
Killeen-Temple-Fort Hood	1,316	\$204,741	\$450	\$29.09	21	35.62%	1.80	26	7
Laredo	739	\$86,965	\$378	\$46.73	34	21.28%	1.73	19	6
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	2,156	\$289,908	\$439	\$29.93	24	39.14%	1.95	62	16
San Antonio-New Braunfels	2,746	\$424,168	\$459	\$30.46	26	35.45%	1.87	131	28
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	46,016	\$9,163,509	\$524	\$26.97	19	38.12%	1.87	397	161
Out-of-State	55,365	\$15,649,152	\$507	\$26.12	21	33.24%	1.88	38	5
Totals	148,831	35,084,974						1,756	448

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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1st Quarter, Calendar Year 2022

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	4,169	\$2,318,538	\$687	\$112.75	152	8.77%	1.25	74	24
Beaumont-Port Arthur	1,671	\$615,370	\$622	\$152.34	168	10.20%	1.13	38	14
Brownsville-Harlingen	914	\$309,244	\$545	\$158.56	163	4.93%	1.20	33	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	842	\$340,875	\$518	\$151.40	170	4.68%	1.17	38	7
Dallas-Plano-Irving (Metropolitan Division)	24,212	\$16,487,737	\$736	\$136.57	165	2.92%	1.38	259	62
El Paso	1,605	\$480,336	\$533	\$154.97	174	7.90%	1.30	55	12
Fort Worth-Arlington (Metropolitan Division)	22,343	\$14,587,733	\$687	\$135.72	163	2.30%	1.06	154	37
Houston-Sugar Land-Baytown	58,175	\$23,533,557	\$520	\$163.10	162	8.25%	1.71	372	97
Killeen-Temple-Fort Hood	879	\$443,168	\$737	\$93.93	166	12.77%	1.32	26	7
Laredo	934	\$354,415	\$626	\$187.85	169	14.50%	1.46	19	5
Lubbock	995	\$513,739	\$721	\$50.54	170	12.80%	1.33	20	7
McAllen-Edinburg-Mission	2,616	\$1,239,617	\$651	\$113.41	166	9.30%	1.23	62	20
San Antonio-New Braunfels	7,500	\$3,268,504	\$590	\$143.55	170	9.61%	1.27	131	42
Waco	1,077	\$473,203	\$528	\$141.42	169	4.42%	1.14	19	8
Remainder of State (Outside Reported MSA)	86,999	\$29,134,148	\$367	\$56.08	86	2.11%	1.31	397	186
Out-of-State	145,569	\$77,559,055	\$709	\$153.94	162	6.45%	1.66	38	26
Totals	360,802	171,778,362						1,756	566

¹Does not include additional cash advanced on refinances.

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CREDIT COMMISSIONER

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1st Quarter, Calendar Year 2022

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 ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	7,195	\$2,953,866	\$2,036	\$14.71	30	32.88%	1.30	74	25
Beaumont-Port Arthur	1,899	\$875,324	\$1,870	\$15.40	30	33.16%	1.29	38	17
Brownsville-Harlingen	2,112	\$742,510	\$1,684	\$14.84	30	30.22%	1.40	33	14
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,443	\$475,182	\$1,533	\$15.01	30	31.65%	1.40	38	9
Dallas-Plano-Irving (Metropolitan Division)	28,588	\$10,983,864	\$1,900	\$14.91	31	28.66%	1.31	259	82
El Paso	3,520	\$1,095,355	\$1,730	\$14.55	30	24.76%	1.34	55	17
Fort Worth-Arlington (Metropolitan Division)	8,861	\$3,490,721	\$1,858	\$15.08	30	26.28%	1.29	154	46
Houston-Sugar Land-Baytown	30,220	\$12,093,447	\$1,885	\$14.49	30	29.54%	1.31	372	156
Killeen-Temple-Fort Hood	1,319	\$400,465	\$1,719	\$16.01	30	30.46%	1.55	26	13
Laredo	2,735	\$937,358	\$1,622	\$15.05	30	33.55%	1.34	19	12
Lubbock ²	2,344	\$878,151	\$1,909	\$18.36	35	27.11%	1.35	20	6
McAllen-Edinburg-Mission	5,012	\$2,008,864	\$1,913	\$14.79	30	35.38%	1.35	62	29
San Antonio-New Braunfels	8,753	\$3,006,104	\$1,952	\$14.16	31	26.27%	1.35	131	29
Waco	571	\$170,504	\$1,705	\$15.02	31	20.69%	1.44	19	7
Remainder of State (Outside Reported MSA)	20,482	\$6,464,885	\$1,648	\$18.36	32	33.18%	1.36	397	168
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	126,206	46,928,957						1,756	638

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INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,005	\$817,052	\$1,932	\$121.01	157	16.91%	1.49	74	22
Beaumont-Port Arthur	1,591	\$934,752	\$1,525	\$114.12	164	20.83%	1.41	38	14
Brownsville-Harlingen	977	\$746,393	\$1,505	\$100.56	166	3.85%	1.11	33	10
College Station-Bryan	*	*	*	*	*	*	*	*	*
Corpus Christi	827	\$708,111	\$1,719	\$102.05	155	3.89%	1.27	38	7
Dallas-Plano-Irving (Metropolitan Division)	4,632	\$3,794,460	\$1,819	\$103.93	184	12.47%	1.37	259	71
El Paso	1,402	\$1,369,133	\$1,668	\$87.23	153	3.78%	1.47	55	16
Fort Worth-Arlington (Metropolitan Division)	4,321	\$3,254,613	\$1,610	\$99.91	161	9.08%	1.35	154	51
Houston-Sugar Land-Baytown	10,232	\$9,263,352	\$1,767	\$105.80	157	8.33%	1.32	372	123
Killeen-Temple-Fort Hood	729	\$597,825	\$1,607	\$109.20	156	9.97%	1.40	26	9
Laredo	523	\$395,220	\$1,581	\$75.73	176	6.61%	1.13	19	5
Lubbock	674	\$386,844	\$1,353	\$132.38	154	21.64%	1.34	20	8
McAllen-Edinburg-Mission	2,404	\$2,170,917	\$1,761	\$94.74	169	7.55%	1.15	62	23
San Antonio-New Braunfels	3,198	\$3,582,619	\$1,968	\$88.94	153	4.16%	1.37	131	50
Waco	548	\$530,979	\$1,758	\$87.33	159	6.85%	1.30	19	9
Remainder of State (Outside Reported MSA)	8,845	\$5,695,104	\$1,412	\$108.05	161	13.71%	1.34	397	149
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	42,897	35,193,668						1,756	575

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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	101	1,174	8.60%
Austin-Round Rock-San Marcos	396	7,299	5.43%
Beaumont-Port Arthur	213	3,939	5.41%
Brownsville-Harlingen	176	3,459	5.09%
College Station-Bryan	17	1,489	1.14%
Corpus Christi	211	2,724	7.75%
Dallas-Plano-Irving (Metropolitan Division)	2,014	29,535	6.82%
El Paso	429	6,466	6.63%
Fort Worth-Arlington (Metropolitan Division)	1,172	15,208	7.71%
Houston-Sugar Land-Baytown	2,770	40,938	6.77%
Killeen-Temple-Fort Hood	188	2,253	8.34%
Laredo	156	2,733	5.71%
Lubbock	202	2,608	7.75%
McAllen-Edinburg-Mission	385	7,882	4.88%
San Antonio-New Braunfels	1,259	14,314	8.80%
Waco	189	1,529	12.36%
Remainder of State (Outside Reported MSA)	1,807	29,384	6.15%
Out-of-State	4	3,681	0.11%
Totals	11,689	176,615	6.62%

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	