



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2021

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	2,044	\$360,224	\$488	\$39.63	33	22.82%	1.53	90	17
Beaumont-Port Arthur	1,578	\$253,783	\$464	\$26.94	24	25.33%	1.48	39	13
Brownsville-Harlingen	1,025	\$133,477	\$406	\$30.04	24	19.85%	1.58	35	8
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	666	\$125,104	\$458	\$25.01	18	15.57%	1.03	39	5
Dallas-Plano-Irving (Metropolitan Division)	20,860	\$6,787,164	\$546	\$22.98	18	24.33%	1.77	260	49
El Paso	1,303	\$214,114	\$372	\$27.79	23	15.54%	1.10	61	13
Fort Worth-Arlington (Metropolitan Division)	3,389	\$536,805	\$454	\$34.40	25	26.00%	2.43	158	31
Houston-Sugar Land-Baytown	13,320	\$2,207,341	\$447	\$23.51	18	24.96%	1.62	378	78
Killeen-Temple-Fort Hood	1,447	\$202,121	\$432	\$30.51	23	26.22%	1.48	26	7
Laredo	852	\$114,178	\$362	\$45.95	33	23.53%	1.87	21	6
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	2,345	\$356,646	\$449	\$32.35	26	23.79%	1.46	67	16
San Antonio-New Braunfels	3,112	\$517,792	\$438	\$31.43	26	20.74%	1.25	151	29
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	59,235	\$12,331,397	\$496	\$27.32	18	37.11%	1.83	408	166
Out-of-State	66,487	\$23,865,756	\$529	\$23.20	21	24.08%	1.99	40	6
Totals	179,278	48,281,366						1,834	457

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 2021

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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	5,286	\$2,670,554	\$653	\$121.59	156	14.21%	1.44	90	25
Beaumont-Port Arthur	2,275	\$862,846	\$602	\$157.76	169	8.43%	1.34	39	15
Brownsville-Harlingen	1,118	\$375,100	\$509	\$166.11	163	7.11%	1.21	35	8
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,031	\$402,901	\$502	\$151.87	170	7.03%	1.32	39	7
Dallas-Plano-Irving (Metropolitan Division)	30,076	\$19,711,993	\$732	\$130.97	165	5.40%	1.45	260	65
El Paso	1,736	\$517,566	\$493	\$165.29	162	9.99%	1.53	61	12
Fort Worth-Arlington (Metropolitan Division)	27,160	\$17,245,440	\$673	\$140.77	163	3.10%	1.14	158	38
Houston-Sugar Land-Baytown	61,570	\$26,110,526	\$569	\$173.04	172	10.81%	1.70	378	101
Killeen-Temple-Fort Hood	1,237	\$554,844	\$723	\$84.42	167	24.31%	1.42	26	7
Laredo	1,230	\$439,995	\$568	\$197.27	169	15.38%	1.50	21	6
Lubbock	1,518	\$671,745	\$718	\$43.17	170	31.33%	1.36	20	7
McAllen-Edinburg-Mission	3,523	\$1,498,028	\$625	\$101.43	167	18.51%	1.35	67	20
San Antonio-New Braunfels	9,569	\$3,827,702	\$539	\$140.80	165	12.25%	1.38	151	42
Waco	1,499	\$583,355	\$495	\$138.30	168	12.22%	1.33	19	8
Remainder of State (Outside Reported MSA)	104,301	\$34,062,260	\$362	\$55.31	89	3.70%	1.40	408	187
Out-of-State	171,853	\$98,651,459	\$734	\$143.00	165	6.79%	1.73	40	26
Totals	425,394	208,334,319						1,834	579

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 2021

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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	7,072	\$3,472,837	\$1,970	\$14.84	30	27.15%	1.31	90	24
Beaumont-Port Arthur	1,702	\$741,649	\$1,539	\$15.30	30	26.95%	1.44	39	12
Brownsville-Harlingen	2,101	\$1,011,506	\$1,823	\$14.68	30	30.10%	1.35	35	12
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,397	\$597,444	\$1,593	\$14.61	30	25.35%	1.26	39	9
Dallas-Plano-Irving (Metropolitan Division)	29,280	\$14,248,416	\$1,931	\$14.84	31	27.76%	1.34	260	84
El Paso	3,726	\$1,512,195	\$1,746	\$14.49	31	23.97%	1.31	61	18
Fort Worth-Arlington (Metropolitan Division)	8,962	\$4,680,165	\$1,865	\$15.34	31	24.55%	1.35	158	43
Houston-Sugar Land-Baytown	30,028	\$15,864,246	\$1,992	\$14.38	30	26.25%	1.33	378	133
Killeen-Temple-Fort Hood	1,303	\$487,381	\$1,766	\$15.55	30	23.74%	1.46	26	10
Laredo	2,703	\$1,142,609	\$1,644	\$15.03	30	32.46%	1.31	21	11
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	4,783	\$2,655,224	\$2,046	\$14.58	30	31.81%	1.40	67	24
San Antonio-New Braunfels	8,697	\$3,860,911	\$2,095	\$13.99	31	24.34%	1.43	151	25
Waco	554	\$284,879	\$1,887	\$14.82	31	21.77%	1.48	19	7
Remainder of State (Outside Reported MSA)	20,081	\$7,655,267	\$1,598	\$19.22	34	31.48%	1.35	408	139
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	125,792	59,470,185						1,834	562

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 2021

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	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,130	\$968,585	\$1,941	\$124.15	157	21.68%	1.39	90	23
Beaumont-Port Arthur	1,882	\$1,058,002	\$1,529	\$114.77	165	26.34%	1.42	39	14
Brownsville-Harlingen	1,105	\$968,706	\$1,583	\$100.52	165	4.96%	1.31	35	10
College Station-Bryan ²	514	\$321,151	\$1,043	\$123.94	183	8.65%	1.16	9	5
Corpus Christi	917	\$986,100	\$1,833	\$99.91	156	3.65%	1.00	39	8
Dallas-Plano-Irving (Metropolitan Division)	5,047	\$4,398,054	\$1,718	\$103.73	172	11.99%	1.35	260	74
El Paso	1,624	\$1,971,842	\$1,841	\$85.15	152	2.93%	1.33	61	14
Fort Worth-Arlington (Metropolitan Division)	5,159	\$4,728,292	\$1,698	\$101.25	161	8.17%	1.35	158	51
Houston-Sugar Land-Baytown	10,977	\$11,085,729	\$1,824	\$104.70	157	8.98%	1.33	378	124
Killeen-Temple-Fort Hood	847	\$678,291	\$1,619	\$108.03	155	9.02%	1.37	26	9
Laredo	664	\$500,659	\$1,605	\$74.28	175	5.88%	1.28	21	6
Lubbock	780	\$460,878	\$1,356	\$130.45	154	24.39%	1.45	20	8
McAllen-Edinburg-Mission	2,631	\$2,199,212	\$1,724	\$93.04	169	9.06%	1.34	67	25
San Antonio-New Braunfels	3,828	\$5,094,349	\$2,091	\$88.50	153	4.49%	1.32	151	50
Waco	634	\$680,301	\$1,735	\$87.33	159	5.01%	1.47	19	9
Remainder of State (Outside Reported MSA)	9,924	\$6,964,450	\$1,443	\$106.50	163	15.35%	1.31	408	154
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	48,199	43,544,986						1,834	588

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
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2021

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	86	1,198	7.18%
Austin-Round Rock-San Marcos	308	7,553	4.08%
Beaumont-Port Arthur	170	3,982	4.27%
Brownsville-Harlingen	126	3,515	3.58%
College Station-Bryan	22	1,486	1.48%
Corpus Christi	159	2,843	5.59%
Dallas-Plano-Irving (Metropolitan Division)	1,490	30,916	4.82%
El Paso	319	6,672	4.78%
Fort Worth-Arlington (Metropolitan Division)	866	16,104	5.38%
Houston-Sugar Land-Baytown	1,702	41,727	4.08%
Killeen-Temple-Fort Hood	144	2,295	6.27%
Laredo	122	2,748	4.44%
Lubbock	194	2,704	7.17%
McAllen-Edinburg-Mission	267	7,779	3.43%
San Antonio-New Braunfels	762	14,875	5.12%
Waco	108	1,616	6.68%
Remainder of State (Outside Reported MSA)	1,401	30,855	4.54%
Out-of-State	11	3,620	0.30%
Totals	8,257	182,488	4.52%

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
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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	