

## CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 3rd Quarter, Calendar Year 2019

### 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>	*	*	*	*	*	*	*	15	4
Austin-Round Rock-San Marcos	9,861	\$1,996,503	\$442	\$22.49	17	27.33%	1.74	106	37
Beaumont-Port Arthur	5,312	\$711,009	\$391	\$21.02	17	30.29%	1.71	35	21
Brownsville-Harlingen	5,688	\$679,185	\$388	\$22.34	19	41.74%	1.82	43	19
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	4
Corpus Christi	2,125	\$300,714	\$454	\$19.86	16	22.42%	1.15	55	12
Dallas-Plano-Irving (Metropolitan Division)	51,164	\$12,854,810	\$505	\$22.49	17	30.94%	1.91	288	82
El Paso	4,737	\$788,571	\$357	\$41.71	40	24.54%	1.32	68	20
Fort Worth-Arlington (Metropolitan Division)	18,543	\$2,419,269	\$418	\$23.55	18	42.96%	2.15	179	67
Houston-Sugar Land-Baytown	49,273	\$7,434,565	\$447	\$21.06	16	33.37%	1.83	415	148
Killeen-Temple-Fort Hood	4,324	\$731,907	\$454	\$21.72	20	31.89%	1.48	29	13
Laredo	2,111	\$243,506	\$367	\$23.64	18	34.02%	1.96	25	10
Lubbock	2,404	\$263,506	\$391	\$19.37	16	30.33%	1.68	23	5
McAllen-Edinburg-Mission	10,454	\$1,108,210	\$383	\$22.23	19	40.24%	1.87	85	42
San Antonio-New Braunfels	13,656	\$2,910,342	\$447	\$21.00	17	21.04%	1.38	159	42
Waco	2,068	\$255,433	\$365	\$19.84	18	27.45%	1.74	19	7
Remainder of State (Outside Reported MSA)	54,737	\$6,316,979	\$414	\$22.37	19	38.15%	1.85	434	225
Out-of-State	306,321	\$80,723,505	\$438	\$23.26	26	31.10%	2.02	46	12
<b>Totals</b>	544,645	120,001,157						2,034	770

<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 2019**

**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 <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	495	\$265,194	\$713	\$122.96	160	0.56%	1.00	15	6
Austin-Round Rock-San Marcos	10,275	\$5,072,504	\$598	\$162.58	169	6.77%	1.30	106	47
Beaumont-Port Arthur	2,754	\$1,286,884	\$654	\$144.34	169	7.96%	1.35	35	18
Brownsville-Harlingen	2,535	\$1,082,775	\$602	\$161.72	163	5.76%	1.39	43	17
College Station-Bryan	516	\$227,544	\$618	\$162.21	155	3.22%	1.36	10	5
Corpus Christi	2,192	\$874,224	\$464	\$175.67	169	3.60%	1.08	55	15
Dallas-Plano-Irving (Metropolitan Division)	64,860	\$39,605,929	\$655	\$117.82	140	2.17%	1.24	288	104
El Paso	5,118	\$1,965,652	\$538	\$196.36	165	12.02%	1.49	68	23
Fort Worth-Arlington (Metropolitan Division)	38,868	\$23,521,548	\$820	\$97.57	154	9.40%	1.13	179	58
Houston-Sugar Land-Baytown	57,658	\$27,207,261	\$597	\$185.69	166	7.89%	1.30	415	150
Killeen-Temple-Fort Hood	1,772	\$987,375	\$756	\$74.12	166	10.23%	1.22	29	12
Laredo	2,727	\$1,014,396	\$553	\$188.65	168	10.14%	1.41	25	10
Lubbock	1,802	\$1,037,998	\$740	\$30.74	170	14.90%	1.22	23	10
McAllen-Edinburg-Mission	6,366	\$2,787,513	\$537	\$147.32	166	5.63%	1.26	85	34
San Antonio-New Braunfels	20,637	\$8,170,468	\$494	\$178.70	167	8.95%	1.33	159	78
Waco	2,238	\$950,922	\$483	\$145.14	169	4.54%	1.21	19	10
Remainder of State (Outside Reported MSA)	31,683	\$13,749,709	\$671	\$66.44	154	14.33%	1.33	434	232
Out-of-State	193,135	\$111,423,426	\$728	\$175.14	165	7.88%	1.61	46	25
<b>Totals</b>	445,631	241,231,323						2,034	854

<sup>1</sup>Does not include additional cash advanced on refinances.

## CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 3rd Quarter, Calendar Year 2019

### 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	889	\$209,679	\$1,638	\$14.48	30	40.00%	1.54	15	5
Austin-Round Rock-San Marcos	7,035	\$2,063,779	\$2,273	\$14.87	30	53.78%	1.51	106	29
Beaumont-Port Arthur	2,788	\$684,887	\$1,457	\$16.98	30	51.68%	1.42	35	23
Brownsville-Harlingen	3,142	\$755,145	\$1,773	\$14.82	30	49.64%	1.57	43	18
College Station-Bryan	268	\$40,958	\$539	\$27.51	31	46.67%	1.52	10	5
Corpus Christi	1,888	\$402,767	\$1,321	\$15.01	30	49.47%	1.42	55	14
Dallas-Plano-Irving (Metropolitan Division)	35,377	\$8,612,158	\$2,140	\$14.37	30	53.41%	1.58	288	127
El Paso	5,585	\$1,277,563	\$2,133	\$14.31	30	52.71%	1.54	68	20
Fort Worth-Arlington (Metropolitan Division)	20,055	\$5,262,739	\$1,805	\$15.25	30	53.25%	1.61	179	83
Houston-Sugar Land-Baytown	49,606	\$13,829,928	\$1,881	\$15.13	30	51.01%	1.49	415	215
Killeen-Temple-Fort Hood	2,108	\$486,970	\$1,420	\$15.66	30	55.15%	1.57	29	14
Laredo	3,883	\$852,980	\$1,619	\$15.20	30	59.80%	1.51	25	10
Lubbock	3,441	\$956,713	\$1,925	\$15.18	30	49.16%	1.57	23	10
McAllen-Edinburg-Mission	5,385	\$2,005,606	\$2,061	\$15.40	30	51.91%	1.47	85	41
San Antonio-New Braunfels	14,207	\$3,214,751	\$2,199	\$14.00	30	53.05%	1.54	159	38
Waco	323	\$60,208	\$772	\$16.32	30	51.35%	1.26	19	9
Remainder of State (Outside Reported MSA)	30,201	\$6,751,084	\$1,278	\$17.02	30	51.29%	1.50	434	259
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	46	0
<b>Totals</b>	186,181	47,467,916						2,034	920

<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).

## CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

### 3rd Quarter, Calendar Year 2019

### 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	654	\$439,359	\$1,200	\$113.85	155	6.00%	1.29	15	5
Austin-Round Rock-San Marcos	3,766	\$2,782,534	\$1,385	\$110.13	154	8.90%	1.65	106	44
Beaumont-Port Arthur	2,240	\$1,038,190	\$992	\$140.74	159	19.89%	1.47	35	13
Brownsville-Harlingen	2,022	\$1,311,130	\$1,166	\$113.53	160	9.26%	1.45	43	15
College Station-Bryan	1,175	\$545,436	\$795	\$135.29	157	16.56%	1.23	10	7
Corpus Christi	1,890	\$1,513,827	\$1,412	\$112.01	156	8.05%	1.39	55	16
Dallas-Plano-Irving (Metropolitan Division)	15,476	\$10,139,334	\$1,229	\$117.78	154	11.20%	1.49	288	101
El Paso	3,439	\$3,020,074	\$1,349	\$99.22	152	3.90%	1.55	68	27
Fort Worth-Arlington (Metropolitan Division)	7,143	\$4,678,011	\$1,237	\$119.49	157	13.20%	1.50	179	54
Houston-Sugar Land-Baytown	19,789	\$13,841,751	\$1,277	\$116.61	154	11.10%	1.41	415	148
Killeen-Temple-Fort Hood	1,536	\$845,278	\$1,050	\$119.39	156	11.31%	1.48	29	12
Laredo	972	\$681,485	\$1,134	\$87.21	174	5.59%	1.36	25	8
Lubbock	1,357	\$555,255	\$976	\$137.70	154	26.68%	1.37	23	9
McAllen-Edinburg-Mission	4,237	\$3,079,169	\$1,307	\$103.89	166	9.68%	1.52	85	30
San Antonio-New Braunfels	8,158	\$6,310,846	\$1,369	\$111.05	153	10.33%	1.56	159	79
Waco	1,509	\$905,669	\$1,021	\$108.27	157	10.81%	1.38	19	11
Remainder of State (Outside Reported MSA)	15,274	\$7,684,588	\$1,025	\$122.65	160	18.70%	1.41	434	158
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	46	1
<b>Totals</b>	91,067	59,705,502						2,034	738

<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).

## CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 3rd Quarter, Calendar Year 2019

### 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	104	1,758	5.92%
Austin-Round Rock-San Marcos	508	11,392	4.46%
Beaumont-Port Arthur	189	4,623	4.09%
Brownsville-Harlingen	178	5,248	3.39%
College Station-Bryan	18	2,457	0.73%
Corpus Christi	175	4,715	3.71%
Dallas-Plano-Irving (Metropolitan Division)	2,007	47,260	4.25%
El Paso	434	10,589	4.10%
Fort Worth-Arlington (Metropolitan Division)	1,082	23,184	4.67%
Houston-Sugar Land-Baytown	2,531	62,714	4.04%
Killeen-Temple-Fort Hood	163	3,691	4.42%
Laredo	131	3,701	3.54%
Lubbock	187	3,679	5.08%
McAllen-Edinburg-Mission	327	10,290	3.18%
San Antonio-New Braunfels	1,048	22,964	4.56%
Waco	103	2,832	3.64%
Remainder of State (Outside Reported MSA)	1,572	43,728	3.59%
Out-of-State <sup>2</sup>	*	*	*
<b>Totals</b>	<b>10,758</b>	<b>265,423</b>	<b>4.05%</b>

<sup>1</sup>Includes both single payment and installment title loans.

<sup>2</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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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	