



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2018

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	895	\$146,954	\$354	\$50.74	42	24.72%	2.45	15	6
Austin-Round Rock-San Marcos	10,572	\$1,677,335	\$475	\$22.40	18	51.48%	2.23	109	39
Beaumont-Port Arthur	5,461	\$586,075	\$337	\$21.66	18	49.86%	2.15	36	24
Brownsville-Harlingen	6,485	\$732,657	\$390	\$22.50	20	54.33%	2.01	43	20
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	2,495	\$373,859	\$478	\$20.17	18	52.11%	2.20	54	14
Dallas-Plano-Irving (Metropolitan Division)	62,477	\$14,806,423	\$518	\$22.76	17	39.93%	2.05	291	96
El Paso	3,226	\$384,742	\$392	\$19.89	19	50.67%	2.19	68	21
Fort Worth-Arlington (Metropolitan Division)	20,471	\$2,451,838	\$405	\$23.37	18	49.92%	2.28	179	72
Houston-Sugar Land-Baytown	56,050	\$7,912,166	\$448	\$21.39	17	51.05%	2.19	415	169
Killeen-Temple-Fort Hood	4,506	\$732,023	\$454	\$21.91	21	47.23%	2.03	31	14
Laredo	2,943	\$370,399	\$377	\$23.53	19	42.62%	2.06	24	14
Lubbock	3,087	\$315,292	\$403	\$19.87	17	53.37%	2.21	22	6
McAllen-Edinburg-Mission	11,986	\$1,308,741	\$406	\$22.67	19	53.46%	2.04	84	45
San Antonio-New Braunfels	19,519	\$3,182,171	\$398	\$20.79	18	57.08%	2.34	162	49
Waco	2,501	\$318,654	\$329	\$21.82	18	37.52%	1.98	20	8
Remainder of State (Outside Reported MSA)	264,398	\$64,720,090	\$477	\$23.16	25	39.43%	2.13	447	251
Out-of-State	68,318	\$13,863,907	\$462	\$26.12	18	37.03%	1.84	26	7
Totals	546,435	114,025,105						2,036	859

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 2018

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	*	*	*	*	*	*	*	15	4
Austin-Round Rock-San Marcos	10,540	\$4,617,753	\$536	\$174.48	169	7.51%	1.31	109	51
Beaumont-Port Arthur	2,435	\$1,114,835	\$631	\$149.31	169	6.54%	1.35	36	20
Brownsville-Harlingen	2,818	\$1,009,514	\$519	\$170.74	162	5.59%	1.27	43	18
College Station-Bryan	556	\$242,592	\$611	\$155.40	153	2.71%	1.20	10	5
Corpus Christi	2,429	\$838,735	\$408	\$186.77	168	3.88%	1.19	54	17
Dallas-Plano-Irving (Metropolitan Division)	63,985	\$36,888,627	\$630	\$107.33	133	2.16%	1.23	291	112
El Paso	6,114	\$1,536,753	\$465	\$62.62	103	4.90%	1.31	68	32
Fort Worth-Arlington (Metropolitan Division)	41,343	\$21,929,978	\$799	\$81.57	142	9.08%	1.10	179	61
Houston-Sugar Land-Baytown	63,364	\$23,782,073	\$596	\$76.65	85	7.57%	1.20	415	148
Killeen-Temple-Fort Hood	1,498	\$726,339	\$655	\$97.97	165	9.30%	1.16	31	13
Laredo	2,536	\$832,585	\$496	\$206.91	168	8.53%	1.52	24	10
Lubbock	1,672	\$857,672	\$653	\$72.61	170	14.81%	1.19	22	11
McAllen-Edinburg-Mission	5,661	\$2,389,513	\$549	\$154.94	167	8.05%	1.29	84	36
San Antonio-New Braunfels	21,182	\$7,298,609	\$470	\$135.86	139	6.86%	1.33	162	82
Waco	2,091	\$756,355	\$416	\$159.35	169	4.75%	1.20	20	10
Remainder of State (Outside Reported MSA)	56,512	\$32,240,536	\$724	\$91.23	141	7.70%	1.36	447	246
Out-of-State	145,829	\$70,406,411	\$641	\$188.82	163	8.99%	1.55	26	10
Totals	430,881	207,614,426						2,036	886

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 2018

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	*	*	*	*	*	*	*	15	4
Austin-Round Rock-San Marcos	6,735	\$2,158,814	\$1,672	\$15.81	30	47.56%	1.62	109	39
Beaumont-Port Arthur	4,021	\$897,585	\$1,060	\$19.23	30	44.23%	1.65	36	22
Brownsville-Harlingen	3,252	\$958,385	\$1,367	\$14.46	30	44.48%	1.75	43	18
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	2,003	\$511,583	\$1,242	\$15.22	30	44.29%	1.60	54	14
Dallas-Plano-Irving (Metropolitan Division)	37,994	\$11,586,983	\$1,563	\$14.43	30	46.55%	1.74	291	122
El Paso	5,928	\$1,745,403	\$1,469	\$14.45	30	47.97%	1.72	68	18
Fort Worth-Arlington (Metropolitan Division)	19,949	\$5,918,070	\$1,373	\$15.04	30	46.27%	1.73	179	79
Houston-Sugar Land-Baytown	48,890	\$15,988,447	\$1,463	\$15.23	30	45.47%	1.67	415	196
Killeen-Temple-Fort Hood	2,130	\$514,300	\$1,120	\$17.61	30	44.92%	1.63	31	15
Laredo	4,225	\$909,455	\$1,267	\$14.90	30	49.19%	1.62	24	10
Lubbock	3,700	\$1,167,467	\$1,615	\$16.16	30	47.45%	1.67	22	10
McAllen-Edinburg-Mission	5,367	\$1,694,453	\$1,510	\$16.20	29	43.73%	1.62	84	46
San Antonio-New Braunfels	13,746	\$4,493,390	\$1,584	\$13.78	30	44.35%	1.69	162	38
Waco	725	\$90,498	\$691	\$22.37	30	51.18%	1.55	20	8
Remainder of State (Outside Reported MSA)	35,418	\$7,632,127	\$1,011	\$19.08	30	43.18%	1.61	447	275
Out-of-State ²	*	*	*	*	*	*	*	26	0
Totals	195,396	56,633,303						2,036	918

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 2018

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	691	\$484,110	\$1,316	\$106.78	152	6.27%	1.32	15	5
Austin-Round Rock-San Marcos	4,051	\$3,181,522	\$1,438	\$104.92	154	7.66%	1.32	109	41
Beaumont-Port Arthur	1,784	\$1,043,699	\$1,277	\$138.68	155	22.48%	1.37	36	13
Brownsville-Harlingen	2,095	\$1,362,442	\$1,243	\$110.37	160	8.97%	1.32	43	17
College Station-Bryan	995	\$543,520	\$992	\$136.88	153	13.14%	1.10	10	7
Corpus Christi	1,978	\$1,696,741	\$1,554	\$109.30	154	7.51%	1.32	54	18
Dallas-Plano-Irving (Metropolitan Division)	15,903	\$11,909,239	\$1,426	\$113.26	154	11.08%	1.37	291	127
El Paso	3,676	\$3,077,082	\$1,409	\$90.60	151	2.63%	1.42	68	30
Fort Worth-Arlington (Metropolitan Division)	7,187	\$5,074,964	\$1,412	\$116.25	156	12.79%	1.40	179	65
Houston-Sugar Land-Baytown	19,693	\$15,855,687	\$1,464	\$112.60	153	9.51%	1.28	415	175
Killeen-Temple-Fort Hood	1,397	\$799,135	\$1,160	\$119.61	155	9.02%	1.27	31	11
Laredo ²	821	\$548,439	\$1,055	\$96.02	172	2.18%	1.18	24	7
Lubbock	1,204	\$523,853	\$1,122	\$140.18	151	29.03%	1.34	22	9
McAllen-Edinburg-Mission	3,983	\$3,205,282	\$1,487	\$99.88	166	8.21%	1.24	84	29
San Antonio-New Braunfels	8,578	\$6,958,164	\$1,467	\$105.26	153	8.59%	1.41	162	88
Waco	1,375	\$896,411	\$1,243	\$106.36	155	7.58%	1.40	20	10
Remainder of State (Outside Reported MSA)	13,141	\$7,676,623	\$1,356	\$126.48	156	20.08%	1.29	447	155
Out-of-State ²	*	*	*	*	*	*	*	26	1
Totals	89,010	65,135,287						2,036	808

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2018

REPOSSESSION FIGURES FOR TITLE LENDERS¹

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	79	1,903	4.15%
Austin-Round Rock-San Marcos	473	11,039	4.28%
Beaumont-Port Arthur	150	4,825	3.11%
Brownsville-Harlingen	145	5,412	2.68%
College Station-Bryan	28	2,307	1.21%
Corpus Christi	205	4,727	4.34%
Dallas-Plano-Irving (Metropolitan Division)	2,269	49,518	4.58%
El Paso	443	10,842	4.09%
Fort Worth-Arlington (Metropolitan Division)	948	24,159	3.92%
Houston-Sugar Land-Baytown	2,389	64,470	3.71%
Killeen-Temple-Fort Hood	142	3,676	3.86%
Laredo	112	3,367	3.33%
Lubbock	215	3,867	5.56%
McAllen-Edinburg-Mission	221	9,788	2.26%
San Antonio-New Braunfels	1,038	23,678	4.38%
Waco	119	2,967	4.01%
Remainder of State (Outside Reported MSA)	1,590	45,122	3.52%
Out-of-State ²	*	*	*
Totals	10,567	275,858	3.83%

¹Includes both single payment and installment title loans.

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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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	