

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 2nd 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 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	*	*	*	*	*	*	*	13	4
Austin-Round Rock-San Marcos	8,027	\$1,382,913	\$422	\$22.36	18	29.21%	1.85	104	40
Beaumont-Port Arthur	4,709	\$590,155	\$351	\$21.08	17	26.35%	1.98	34	21
Brownsville-Harlingen	4,888	\$579,702	\$383	\$22.22	20	39.76%	1.92	42	17
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	2,051	\$279,834	\$484	\$19.93	17	17.75%	1.98	41	10
Dallas-Plano-Irving (Metropolitan Division)	46,679	\$11,137,420	\$498	\$22.61	17	32.34%	1.99	280	81
El Paso	3,246	\$457,943	\$410	\$19.69	17	23.04%	2.04	68	18
Fort Worth-Arlington (Metropolitan Division)	17,075	\$2,157,822	\$404	\$22.30	17	41.78%	2.20	176	69
Houston-Sugar Land-Baytown	44,719	\$6,482,919	\$426	\$21.16	16	33.27%	2.01	411	140
Killeen-Temple-Fort Hood	4,003	\$666,301	\$434	\$21.66	20	28.76%	1.79	29	13
Laredo	2,123	\$282,505	\$367	\$23.85	19	29.87%	2.00	24	13
Lubbock	2,386	\$275,694	\$397	\$19.55	16	22.26%	2.16	19	6
McAllen-Edinburg-Mission	9,585	\$1,079,192	\$389	\$22.28	19	37.78%	1.91	86	43
San Antonio-New Braunfels	10,572	\$1,946,243	\$438	\$19.04	18	18.60%	1.88	152	41
Waco	2,093	\$253,157	\$349	\$20.30	18	27.13%	1.95	20	7
Remainder of State (Outside Reported MSA)	52,707	\$6,023,799	\$395	\$22.51	18	36.50%	2.03	425	221
Out-of-State	262,506	\$70,327,951	\$448	\$23.25	25	31.95%	2.03	45	12
Totals	478,967	104,130,821						1,979	760

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
2nd 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	640	\$331,693	\$649	\$135.60	161	0.00%	0.00	13	6
Austin-Round Rock-San Marcos	9,368	\$4,377,471	\$572	\$172.61	169	6.99%	1.28	104	48
Beaumont-Port Arthur	2,453	\$1,151,429	\$652	\$151.26	169	6.37%	1.38	34	18
Brownsville-Harlingen	2,399	\$939,395	\$560	\$164.27	163	6.91%	1.26	42	18
College Station-Bryan	486	\$261,556	\$717	\$161.51	154	4.68%	1.38	10	5
Corpus Christi	2,167	\$828,063	\$446	\$184.09	169	2.60%	1.27	41	14
Dallas-Plano-Irving (Metropolitan Division)	62,687	\$36,573,764	\$637	\$112.52	133	1.95%	1.22	280	108
El Paso	5,339	\$1,541,313	\$569	\$90.43	94	8.86%	1.35	68	31
Fort Worth-Arlington (Metropolitan Division)	35,641	\$21,622,080	\$832	\$89.45	144	7.04%	1.21	176	58
Houston-Sugar Land-Baytown	58,425	\$20,550,426	\$598	\$73.51	85	6.34%	1.28	411	151
Killeen-Temple-Fort Hood	1,423	\$811,995	\$764	\$89.12	165	9.85%	1.24	29	12
Laredo	2,531	\$881,756	\$528	\$198.48	168	8.83%	1.60	24	10
Lubbock	1,577	\$994,707	\$748	\$61.25	170	5.44%	1.10	19	11
McAllen-Edinburg-Mission	5,894	\$2,534,468	\$529	\$162.98	166	6.36%	1.23	86	36
San Antonio-New Braunfels	19,471	\$6,904,071	\$495	\$140.67	137	8.24%	1.36	152	80
Waco	1,956	\$723,053	\$421	\$168.91	168	4.97%	1.13	20	8
Remainder of State (Outside Reported MSA)	26,356	\$12,248,952	\$698	\$84.33	153	12.22%	1.47	425	237
Out-of-State	186,552	\$109,134,133	\$740	\$166.78	167	9.98%	1.56	45	26
Totals	425,365	222,410,326						1,979	877

¹Does not include additional cash advanced on refinances.

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 2nd 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	872	\$251,998	\$1,626	\$14.70	30	40.97%	1.34	13	5
Austin-Round Rock-San Marcos	6,609	\$2,024,940	\$2,075	\$14.82	30	48.40%	1.52	104	32
Beaumont-Port Arthur	2,883	\$742,421	\$1,345	\$17.46	30	48.75%	1.57	34	21
Brownsville-Harlingen	2,946	\$804,144	\$1,767	\$14.60	30	46.77%	1.45	42	20
College Station-Bryan	302	\$57,715	\$627	\$31.07	34	38.27%	1.29	10	5
Corpus Christi	1,791	\$395,427	\$1,509	\$15.08	30	52.36%	1.51	41	13
Dallas-Plano-Irving (Metropolitan Division)	34,997	\$8,523,389	\$2,084	\$14.43	29	50.81%	1.52	280	132
El Paso	5,562	\$1,565,049	\$2,236	\$14.57	30	50.88%	1.52	68	21
Fort Worth-Arlington (Metropolitan Division)	18,751	\$5,226,631	\$1,820	\$15.00	30	50.51%	1.51	176	85
Houston-Sugar Land-Baytown	51,886	\$14,323,593	\$1,778	\$13.90	27	44.79%	1.47	411	216
Killeen-Temple-Fort Hood	1,978	\$507,066	\$1,491	\$16.22	30	54.18%	1.47	29	12
Laredo	3,610	\$875,501	\$1,765	\$15.04	30	54.62%	1.45	24	10
Lubbock	3,264	\$887,259	\$1,693	\$15.00	30	47.12%	1.58	19	11
McAllen-Edinburg-Mission	4,736	\$1,723,595	\$1,968	\$15.45	30	46.29%	1.50	86	45
San Antonio-New Braunfels	13,892	\$3,322,731	\$2,221	\$13.84	30	51.65%	1.54	152	42
Waco	291	\$48,681	\$706	\$18.84	30	36.92%	1.33	20	9
Remainder of State (Outside Reported MSA)	29,113	\$6,427,485	\$1,225	\$17.80	30	46.86%	1.48	425	264
Out-of-State ²	*	*	*	*	*	*	*	45	0
Totals	183,483	47,707,626						1,979	943

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).

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 2nd 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	707	\$435,045	\$1,036	\$110.70	154	6.30%	1.28	13	5
Austin-Round Rock-San Marcos	3,699	\$2,744,973	\$1,400	\$105.91	154	9.50%	1.34	104	39
Beaumont-Port Arthur	1,839	\$1,003,364	\$1,107	\$139.67	159	20.80%	1.38	34	13
Brownsville-Harlingen	1,884	\$1,225,548	\$1,194	\$110.71	161	8.83%	1.11	42	15
College Station-Bryan	1,033	\$530,255	\$835	\$133.30	157	13.28%	1.19	10	6
Corpus Christi	1,807	\$1,367,781	\$1,316	\$108.54	156	8.10%	1.28	41	14
Dallas-Plano-Irving (Metropolitan Division)	14,453	\$11,020,822	\$1,435	\$115.69	159	10.10%	1.35	280	103
El Paso	3,294	\$2,598,051	\$1,264	\$94.18	152	3.97%	1.36	68	23
Fort Worth-Arlington (Metropolitan Division)	6,644	\$4,789,284	\$1,345	\$117.42	157	12.96%	1.40	176	52
Houston-Sugar Land-Baytown	17,502	\$12,563,739	\$1,278	\$113.40	154	10.95%	1.28	411	147
Killeen-Temple-Fort Hood	1,307	\$755,302	\$1,061	\$122.36	156	8.38%	1.22	29	11
Laredo	907	\$604,740	\$1,023	\$91.48	173	5.59%	1.25	24	8
Lubbock	1,252	\$611,634	\$1,086	\$138.48	155	24.56%	1.36	19	9
McAllen-Edinburg-Mission	3,915	\$3,138,837	\$1,419	\$100.97	168	9.58%	1.41	86	29
San Antonio-New Braunfels	7,599	\$5,825,954	\$1,326	\$106.86	153	8.60%	1.29	152	73
Waco	1,351	\$757,205	\$995	\$109.83	156	10.66%	1.40	20	10
Remainder of State (Outside Reported MSA)	13,747	\$7,298,947	\$1,050	\$127.63	160	16.73%	1.32	425	157
Out-of-State ²	*	*	*	*	*	*	*	45	2
Totals	83,622	58,653,629						1,979	716

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2019

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	107	1,685	6.35%
Austin-Round Rock-San Marcos	508	11,267	4.51%
Beaumont-Port Arthur	189	4,263	4.43%
Brownsville-Harlingen	180	4,862	3.70%
College Station-Bryan	17	2,254	0.75%
Corpus Christi	169	4,334	3.90%
Dallas-Plano-Irving (Metropolitan Division)	2,207	45,207	4.88%
El Paso	427	10,049	4.25%
Fort Worth-Arlington (Metropolitan Division)	1,104	21,523	5.13%
Houston-Sugar Land-Baytown	2,350	59,397	3.96%
Killeen-Temple-Fort Hood	126	3,341	3.77%
Laredo	110	3,353	3.28%
Lubbock	177	3,386	5.23%
McAllen-Edinburg-Mission	259	9,342	2.77%
San Antonio-New Braunfels	1,057	21,589	4.90%
Waco	129	2,558	5.04%
Remainder of State (Outside Reported MSA)	1,398	40,838	3.42%
Out-of-State ²	*	*	*
Totals	10,567	254,389	4.15%

¹Includes both single payment and installment title loans.

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TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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	



TEXAS OFFICE OF CONSUMER
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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	