



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2017

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	*	*	*	*	*	*	*	15	3
Austin-Round Rock-San Marcos	12,873	\$1,640,359	\$426	\$22.23	17	55.30%	2.01	122	43
Beaumont-Port Arthur	9,387	\$1,110,592	\$357	\$21.82	19	49.88%	2.01	37	29
Brownsville-Harlingen	8,107	\$916,793	\$378	\$21.73	20	54.16%	2.02	44	21
College Station-Bryan ²	*	*	*	*	*	*	*	10	2
Corpus Christi	3,851	\$594,487	\$426	\$21.35	19	57.29%	2.02	50	18
Dallas-Plano-Irving (Metropolitan Division)	90,103	\$18,711,308	\$495	\$23.19	17	43.96%	2.13	310	108
El Paso	11,171	\$1,103,961	\$359	\$27.58	19	56.39%	2.43	87	28
Fort Worth-Arlington (Metropolitan Division)	43,054	\$4,679,295	\$411	\$24.40	17	55.72%	2.35	201	102
Houston-Sugar Land-Baytown	158,279	\$17,862,776	\$475	\$25.24	15	65.63%	2.49	438	167
Killeen-Temple-Fort Hood	4,993	\$729,744	\$401	\$21.76	20	49.53%	1.86	36	16
Laredo	5,457	\$749,070	\$414	\$22.31	19	51.97%	2.02	21	14
Lubbock	3,833	\$361,890	\$364	\$20.78	18	53.76%	2.17	24	8
McAllen-Edinburg-Mission	18,175	\$2,155,821	\$406	\$22.46	19	56.21%	2.02	76	50
San Antonio-New Braunfels	26,018	\$2,884,346	\$400	\$22.95	16	57.38%	2.27	165	47
Waco	2,417	\$338,594	\$328	\$22.14	18	37.14%	1.80	19	10
Remainder of State (Outside Reported MSA)	82,511	\$8,869,465	\$384	\$22.36	19	51.80%	2.04	439	261
Out-of-State	254,771	\$69,066,583	\$465	\$24.23	25	32.60%	1.94	38	9
Totals	735,846	131,832,694						2,132	936

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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2nd Quarter, Calendar Year 2017

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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	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	991	\$334,481	\$404	\$168.96	161	0.00%	0.00	15	6
Austin-Round Rock-San Marcos	10,399	\$4,103,969	\$466	\$187.72	169	6.43%	1.31	122	62
Beaumont-Port Arthur	2,401	\$1,103,200	\$593	\$140.33	155	3.50%	1.73	37	22
Brownsville-Harlingen	2,429	\$815,768	\$508	\$162.63	163	6.42%	1.45	44	19
College Station-Bryan	888	\$316,656	\$431	\$170.06	149	2.07%	1.50	10	6
Corpus Christi	2,533	\$865,350	\$411	\$183.46	167	3.41%	1.22	50	21
Dallas-Plano-Irving (Metropolitan Division)	59,220	\$34,887,686	\$628	\$116.96	143	2.22%	1.27	310	136
El Paso	4,050	\$1,335,414	\$441	\$120.14	160	5.03%	1.44	87	40
Fort Worth-Arlington (Metropolitan Division)	30,470	\$16,148,293	\$739	\$105.55	151	7.43%	1.20	201	78
Houston-Sugar Land-Baytown	31,852	\$13,276,636	\$511	\$144.52	152	6.00%	1.49	438	196
Killeen-Temple-Fort Hood	1,673	\$719,710	\$545	\$113.48	160	6.75%	1.06	36	19
Laredo	2,006	\$692,860	\$504	\$204.55	168	8.96%	1.33	21	8
Lubbock	1,293	\$699,948	\$646	\$78.63	168	8.53%	1.38	24	12
McAllen-Edinburg-Mission	3,783	\$1,622,613	\$569	\$148.86	167	10.79%	1.41	76	31
San Antonio-New Braunfels	17,759	\$5,948,762	\$409	\$169.34	164	6.06%	1.39	165	100
Waco	1,730	\$535,333	\$373	\$156.65	166	4.05%	1.19	19	10
Remainder of State (Outside Reported MSA)	23,885	\$9,695,025	\$609	\$65.00	127	15.53%	1.51	439	258
Out-of-State	134,781	\$57,814,277	\$593	\$186.40	144	12.17%	1.72	38	16
Totals	332,143	150,915,980						2,132	1,040

¹Does not include additional cash advanced on refinances.



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2nd Quarter, Calendar Year 2017

SINGLE PAYMENT - AUTO TITLE

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Amarillo	418	\$138,966	\$1,390	\$15.71	30	52.81%	1.40	15	7
Austin-Round Rock-San Marcos	6,287	\$1,461,925	\$1,633	\$15.50	29	45.69%	1.49	122	37
Beaumont-Port Arthur	5,375	\$1,042,245	\$922	\$20.22	30	49.60%	1.46	37	26
Brownsville-Harlingen	3,267	\$806,583	\$1,147	\$15.82	30	50.31%	1.52	44	24
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	2,589	\$532,187	\$1,058	\$15.48	30	44.10%	1.52	50	15
Dallas-Plano-Irving (Metropolitan Division)	48,486	\$17,856,400	\$1,810	\$15.19	30	43.54%	1.47	310	142
El Paso	4,688	\$1,265,404	\$1,391	\$14.72	30	49.06%	1.51	87	16
Fort Worth-Arlington (Metropolitan Division)	16,912	\$3,960,259	\$1,195	\$15.02	29	48.69%	1.52	201	104
Houston-Sugar Land-Baytown	47,962	\$12,396,225	\$1,301	\$16.38	30	49.28%	1.54	438	212
Killeen-Temple-Fort Hood	1,889	\$394,422	\$944	\$16.92	30	45.89%	1.50	36	17
Laredo	3,982	\$952,649	\$1,160	\$15.90	30	50.26%	1.41	21	12
Lubbock	2,677	\$640,023	\$1,072	\$15.28	30	49.32%	1.55	24	13
McAllen-Edinburg-Mission	4,993	\$1,037,052	\$1,061	\$15.68	29	43.21%	1.48	76	50
San Antonio-New Braunfels	12,072	\$3,181,624	\$1,383	\$14.53	30	46.00%	1.50	165	41
Waco	292	\$63,312	\$763	\$17.76	30	35.06%	1.30	19	7
Remainder of State (Outside Reported MSA)	34,576	\$6,106,464	\$868	\$19.17	29	50.95%	1.51	439	288
Out-of-State ²	*	*	*	*	*	*	*	38	0
Totals	196,796	51,903,597						2,132	1,015

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2nd Quarter, Calendar Year 2017

INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	15	3
Austin-Round Rock-San Marcos	2,166	\$1,358,996	\$1,169	\$134.35	157	14.01%	1.33	122	44
Beaumont-Port Arthur	1,256	\$814,745	\$1,079	\$139.66	151	14.70%	1.23	37	7
Brownsville-Harlingen	1,575	\$867,769	\$996	\$124.23	160	12.78%	1.22	44	17
College Station-Bryan	1,016	\$554,913	\$868	\$130.77	154	16.50%	1.18	10	7
Corpus Christi	1,150	\$626,945	\$1,050	\$137.59	156	12.48%	1.26	50	18
Dallas-Plano-Irving (Metropolitan Division)	8,461	\$4,778,632	\$974	\$133.35	156	14.12%	1.25	310	110
El Paso	1,041	\$491,533	\$852	\$140.08	161	10.94%	1.23	87	26
Fort Worth-Arlington (Metropolitan Division)	5,881	\$3,155,645	\$1,007	\$138.57	158	16.61%	1.33	201	66
Houston-Sugar Land-Baytown	11,920	\$7,850,980	\$1,137	\$133.82	154	14.17%	1.22	438	163
Killeen-Temple-Fort Hood	1,090	\$523,835	\$879	\$132.79	161	14.29%	1.19	36	16
Laredo	484	\$251,662	\$995	\$131.64	172	14.58%	1.20	21	5
Lubbock	1,307	\$772,666	\$1,085	\$139.41	157	18.25%	1.26	24	10
McAllen-Edinburg-Mission	3,394	\$2,262,859	\$1,149	\$109.27	165	9.42%	1.33	76	25
San Antonio-New Braunfels	4,380	\$2,505,622	\$1,056	\$135.11	155	17.06%	1.38	165	75
Waco	1,028	\$515,983	\$882	\$135.00	162	14.41%	1.34	19	8
Remainder of State (Outside Reported MSA)	12,842	\$6,443,365	\$938	\$129.53	157	16.37%	1.32	439	165
Out-of-State ²	*	*	*	*	*	*	*	38	2
Totals	60,360	34,614,460						2,132	767

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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	30	1,048	2.86
Austin-Round Rock-San Marcos	208	7,158	2.91
Beaumont-Port Arthur	157	5,046	3.11
Brownsville-Harlingen	150	4,202	3.57
College Station-Bryan	25	2,070	1.21
Corpus Christi	84	3,340	2.51
Dallas-Plano-Irving (Metropolitan Division)	1,587	39,794	3.99
El Paso	166	4,615	3.60
Fort Worth-Arlington (Metropolitan Division)	647	18,943	3.42
Houston-Sugar Land-Baytown	1,507	49,126	3.07
Killeen-Temple-Fort Hood	94	2,907	3.23
Laredo	95	2,517	3.77
Lubbock	76	3,494	2.18
McAllen-Edinburg-Mission	187	8,189	2.28
San Antonio-New Braunfels	405	60,288	0.67
Waco	22	1,724	1.28
Remainder of State (Outside Reported MSA)	2,097	42,401	4.95
Out-of-State	2	4,381	0.05
Totals	7,539	261,243	2.89

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	