



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
2nd 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 <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>	*	*	*	*	*	*	*	16	4
Austin-Round Rock-San Marcos	10,699	\$1,360,687	\$441	\$22.47	18	51.38%	2.13	111	41
Beaumont-Port Arthur	5,991	\$784,509	\$357	\$21.76	18	49.69%	2.09	36	26
Brownsville-Harlingen	6,746	\$817,403	\$386	\$22.23	20	54.83%	2.05	44	20
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	3
Corpus Christi	3,367	\$509,313	\$437	\$21.35	19	57.64%	2.02	53	14
Dallas-Plano-Irving (Metropolitan Division)	68,343	\$15,621,030	\$508	\$23.01	17	40.47%	2.03	295	104
El Paso	5,958	\$451,072	\$367	\$22.09	17	56.31%	2.35	69	22
Fort Worth-Arlington (Metropolitan Division)	25,422	\$3,037,325	\$398	\$24.17	18	49.64%	2.18	185	83
Houston-Sugar Land-Baytown	83,651	\$8,753,634	\$437	\$24.25	17	50.87%	2.16	416	175
Killeen-Temple-Fort Hood	5,301	\$783,070	\$411	\$22.16	20	51.67%	1.97	33	13
Laredo	4,790	\$743,593	\$416	\$22.95	18	49.88%	2.03	24	15
Lubbock	3,004	\$306,830	\$395	\$20.17	18	57.05%	2.19	23	8
McAllen-Edinburg-Mission	13,455	\$1,525,716	\$415	\$22.56	20	58.44%	2.06	83	47
San Antonio-New Braunfels	20,589	\$2,174,286	\$409	\$21.49	18	55.03%	2.22	162	51
Waco	2,145	\$273,760	\$321	\$21.97	19	37.89%	2.02	19	8
Remainder of State (Outside Reported MSA)	67,232	\$7,613,099	\$395	\$22.55	19	52.84%	2.11	439	257
Out-of-State	260,521	\$71,229,304	\$467	\$24.20	25	35.58%	2.01	39	10
<b>Totals</b>	588,642	116,179,457						2,057	901

<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).



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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
2nd 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	
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	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	666	\$246,979	\$488	\$126.94	155	0.43%	1.00	16	6
Austin-Round Rock-San Marcos	9,919	\$4,356,810	\$516	\$179.40	168	6.39%	1.29	111	54
Beaumont-Port Arthur	2,188	\$1,243,200	\$671	\$146.70	165	2.10%	1.34	36	21
Brownsville-Harlingen	2,393	\$820,109	\$497	\$158.56	161	5.38%	1.32	44	18
College Station-Bryan	660	\$224,479	\$476	\$156.31	136	4.82%	1.30	10	6
Corpus Christi	2,243	\$727,833	\$389	\$182.93	166	3.40%	1.20	53	21
Dallas-Plano-Irving (Metropolitan Division)	55,026	\$31,393,357	\$627	\$107.93	135	2.99%	1.22	295	119
El Paso	5,587	\$1,542,795	\$466	\$63.68	99	10.34%	1.20	69	36
Fort Worth-Arlington (Metropolitan Division)	37,964	\$21,592,383	\$791	\$83.47	142	8.20%	1.10	185	68
Houston-Sugar Land-Baytown	51,286	\$20,360,078	\$572	\$80.11	88	10.34%	1.22	416	175
Killeen-Temple-Fort Hood	1,532	\$677,213	\$602	\$91.02	148	8.97%	1.19	33	14
Laredo	2,211	\$767,105	\$512	\$203.62	168	9.82%	1.40	24	9
Lubbock	1,454	\$695,192	\$615	\$67.37	167	17.01%	1.19	23	11
McAllen-Edinburg-Mission	4,447	\$1,785,064	\$510	\$161.06	163	7.53%	1.33	83	36
San Antonio-New Braunfels	18,635	\$6,227,736	\$448	\$137.78	137	7.64%	1.28	162	84
Waco	1,799	\$605,568	\$388	\$150.03	167	6.03%	1.11	19	9
Remainder of State (Outside Reported MSA)	24,466	\$10,313,770	\$595	\$72.28	135	11.80%	1.37	439	238
Out-of-State	145,351	\$74,979,757	\$620	\$189.15	158	5.16%	1.58	39	17
<b>Totals</b>	<b>367,827</b>	<b>178,559,427</b>						<b>2,057</b>	<b>942</b>

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



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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
2nd Quarter, Calendar Year 2018

SINGLE PAYMENT - AUTO TITLE

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	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	778	\$316,599	\$1,287	\$16.82	30	43.87%	1.52	16	5
Austin-Round Rock-San Marcos	6,311	\$1,796,224	\$1,520	\$16.06	30	46.14%	1.55	111	41
Beaumont-Port Arthur	4,375	\$1,014,945	\$1,062	\$20.33	30	51.44%	1.49	36	24
Brownsville-Harlingen	2,675	\$700,625	\$1,162	\$14.93	30	46.01%	1.59	44	20
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	3
Corpus Christi	1,865	\$575,403	\$1,329	\$15.29	30	45.03%	1.43	53	15
Dallas-Plano-Irving (Metropolitan Division)	39,189	\$9,557,324	\$1,449	\$14.80	30	45.93%	1.62	295	127
El Paso	5,300	\$1,655,711	\$1,403	\$14.72	30	45.86%	1.55	69	18
Fort Worth-Arlington (Metropolitan Division)	16,575	\$4,931,852	\$1,281	\$15.23	30	48.66%	1.58	185	83
Houston-Sugar Land-Baytown	41,482	\$13,784,730	\$1,417	\$15.62	30	46.88%	1.53	416	201
Killeen-Temple-Fort Hood	1,955	\$440,064	\$961	\$17.28	30	45.50%	1.48	33	16
Laredo	3,587	\$932,702	\$1,257	\$15.03	11	49.69%	1.48	24	10
Lubbock	3,238	\$975,247	\$1,179	\$16.26	30	48.48%	1.48	23	13
McAllen-Edinburg-Mission	4,613	\$1,171,276	\$1,168	\$16.34	29	48.02%	1.58	83	48
San Antonio-New Braunfels	12,434	\$3,904,400	\$1,552	\$14.42	30	45.97%	1.57	162	37
Waco	662	\$86,271	\$520	\$21.88	30	50.00%	1.69	19	9
Remainder of State (Outside Reported MSA)	32,470	\$7,067,508	\$961	\$19.11	29	48.27%	1.55	439	284
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	39	0
<b>Totals</b>	177,802	#DIV/0!						2,057	954

<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).



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INSTALLMENT - AUTO TITLE

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	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	741	\$512,220	\$1,197	\$107.27	153	6.47%	1.22	16	5
Austin-Round Rock-San Marcos	3,843	\$2,742,947	\$1,276	\$107.26	153	7.89%	1.31	111	46
Beaumont-Port Arthur	1,128	\$856,682	\$1,203	\$139.49	151	20.13%	1.17	36	11
Brownsville-Harlingen	1,897	\$1,148,473	\$1,107	\$112.63	161	9.31%	1.17	44	17
College Station-Bryan	1,051	\$596,366	\$938	\$134.85	154	14.95%	1.20	10	7
Corpus Christi	1,755	\$1,227,826	\$1,208	\$111.67	154	7.14%	1.32	53	19
Dallas-Plano-Irving (Metropolitan Division)	13,377	\$8,822,973	\$1,133	\$116.78	154	9.46%	1.29	295	125
El Paso	3,644	\$2,667,272	\$1,219	\$90.18	152	3.06%	1.26	69	31
Fort Worth-Arlington (Metropolitan Division)	6,764	\$4,572,335	\$1,213	\$119.01	156	11.93%	1.29	185	71
Houston-Sugar Land-Baytown	17,610	\$12,788,400	\$1,240	\$112.87	153	9.79%	1.27	416	177
Killeen-Temple-Fort Hood	1,323	\$692,436	\$993	\$119.53	156	10.62%	1.39	33	14
Laredo	690	\$452,743	\$1,034	\$102.86	173	4.90%	1.33	24	6
Lubbock	1,136	\$526,645	\$1,049	\$139.95	152	33.48%	1.36	23	9
McAllen-Edinburg-Mission	3,512	\$2,608,164	\$1,301	\$101.29	166	8.32%	1.29	83	31
San Antonio-New Braunfels	7,801	\$5,417,689	\$1,171	\$107.33	152	8.74%	1.31	162	84
Waco	1,361	\$728,785	\$963	\$107.78	154	8.98%	1.33	19	10
Remainder of State (Outside Reported MSA)	12,905	\$6,050,375	\$958	\$127.99	158	18.96%	1.30	439	160
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	39	2
<b>Totals</b>	81,378	54,002,549						2,057	825

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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	103	1,833	5.62%
Austin-Round Rock-San Marcos	363	10,080	3.60%
Beaumont-Port Arthur	125	4,205	2.97%
Brownsville-Harlingen	118	4,531	2.60%
College Station-Bryan	12	2,047	0.59%
Corpus Christi	119	4,051	2.94%
Dallas-Plano-Irving (Metropolitan Division)	1,930	44,899	4.30%
El Paso	353	9,736	3.63%
Fort Worth-Arlington (Metropolitan Division)	782	21,070	3.71%
Houston-Sugar Land-Baytown	1,741	56,032	3.11%
Killeen-Temple-Fort Hood	128	3,255	3.93%
Laredo	100	2,810	3.56%
Lubbock	220	3,492	6.30%
McAllen-Edinburg-Mission	174	8,846	1.97%
San Antonio-New Braunfels	727	20,064	3.62%
Waco	86	2,607	3.30%
Remainder of State (Outside Reported MSA)	1,180	41,470	2.85%
Out-of-State <sup>2</sup>	*	*	*
<b>Totals</b>	<b>8,256</b>	<b>258,702</b>	<b>3.19%</b>

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

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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	