



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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	*	*	*	*	*	*	*	16	4
Austin-Round Rock-San Marcos	14,208	\$1,806,875	\$431	\$22.39	18	51.93%	2.10	122	45
Beaumont-Port Arthur	5,870	\$692,546	\$351	\$21.93	19	43.35%	1.92	36	24
Brownsville-Harlingen	8,396	\$978,962	\$384	\$25.87	19	53.81%	2.04	47	21
College Station-Bryan ²	*	*	*	*	*	*	*	10	2
Corpus Christi	3,945	\$522,233	\$419	\$21.16	19	52.88%	1.98	48	14
Dallas-Plano-Irving (Metropolitan Division)	92,648	\$19,282,327	\$492	\$23.26	17	43.11%	2.15	311	108
El Paso	14,753	\$1,343,216	\$348	\$24.15	16	59.38%	2.72	85	32
Fort Worth-Arlington (Metropolitan Division)	41,034	\$4,771,072	\$415	\$24.39	17	54.24%	2.44	194	94
Houston-Sugar Land-Baytown	166,308	\$17,107,473	\$483	\$25.74	15	67.02%	2.57	428	170
Killeen-Temple-Fort Hood	4,755	\$731,890	\$389	\$22.36	19	42.35%	1.90	35	14
Laredo	6,017	\$823,473	\$387	\$22.85	18	49.10%	2.04	20	15
Lubbock	2,952	\$286,611	\$407	\$21.09	18	48.48%	2.03	24	8
McAllen-Edinburg-Mission	18,306	\$2,265,582	\$389	\$23.27	19	51.60%	2.05	82	47
San Antonio-New Braunfels	31,542	\$3,470,185	\$403	\$22.77	16	57.84%	2.53	165	50
Waco	2,354	\$318,459	\$315	\$22.74	18	33.94%	2.10	19	8
Remainder of State (Outside Reported MSA)	78,601	\$8,618,600	\$384	\$22.76	19	48.22%	2.08	438	255
Out-of-State	294,789	\$76,036,872	\$465	\$24.45	24	36.40%	1.96	33	10
Totals	787,690	139,149,997						2,113	921

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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CREDIT COMMISSIONER

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3rd Quarter, Calendar Year 2017

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	635	\$246,202	\$525	\$114.11	151	1.80%	1.13	16	6
Austin-Round Rock-San Marcos	10,530	\$4,242,222	\$490	\$183.80	166	7.37%	1.32	122	61
Beaumont-Port Arthur	2,424	\$1,061,454	\$599	\$139.46	139	4.92%	1.70	36	22
Brownsville-Harlingen	2,688	\$899,995	\$488	\$168.66	158	6.58%	1.26	47	20
College Station-Bryan	934	\$347,249	\$454	\$155.45	143	2.48%	1.24	10	6
Corpus Christi	2,401	\$808,925	\$404	\$187.34	165	2.86%	1.22	48	20
Dallas-Plano-Irving (Metropolitan Division)	54,898	\$31,326,637	\$616	\$114.76	141	2.62%	1.21	311	133
El Paso	3,100	\$996,448	\$498	\$91.51	152	6.54%	1.36	85	38
Fort Worth-Arlington (Metropolitan Division)	34,836	\$18,240,778	\$750	\$96.88	152	8.37%	1.15	194	75
Houston-Sugar Land-Baytown	20,866	\$8,103,521	\$473	\$173.66	154	3.70%	1.34	428	168
Killeen-Temple-Fort Hood	1,578	\$709,105	\$607	\$92.23	145	9.20%	1.23	35	16
Laredo	2,331	\$787,507	\$487	\$210.93	167	11.53%	1.36	20	8
Lubbock	1,318	\$699,152	\$631	\$68.62	161	10.49%	1.19	24	12
McAllen-Edinburg-Mission	4,384	\$1,825,436	\$533	\$158.82	161	9.72%	1.29	82	32
San Antonio-New Braunfels	17,495	\$6,181,197	\$435	\$171.37	166	6.75%	1.31	165	96
Waco	1,903	\$593,043	\$362	\$159.83	161	4.49%	1.19	19	10
Remainder of State (Outside Reported MSA)	24,433	\$10,153,501	\$619	\$69.31	122	14.92%	1.44	438	244
Out-of-State	133,056	\$63,541,269	\$648	\$208.73	165	9.41%	1.58	33	12
Totals	319,810	150,763,639						2,113	979

¹Does not include additional cash advanced on refinances.



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3rd Quarter, Calendar Year 2017

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	1,967	\$411,857	\$1,350	\$14.95	30	46.79%	1.56	16	8
Austin-Round Rock-San Marcos	9,132	\$3,173,708	\$1,219	\$16.16	30	26.84%	1.62	122	49
Beaumont-Port Arthur	4,911	\$748,683	\$961	\$20.03	30	51.72%	1.46	36	22
Brownsville-Harlingen	3,003	\$935,790	\$1,145	\$15.62	30	39.17%	1.61	47	23
College Station-Bryan ²	*	*	*	*	*	*	*	10	3
Corpus Christi	2,411	\$527,574	\$934	\$15.15	30	35.01%	1.49	48	18
Dallas-Plano-Irving (Metropolitan Division)	49,319	\$18,033,158	\$1,358	\$15.56	30	33.43%	1.58	311	163
El Paso	11,195	\$4,170,771	\$1,132	\$14.97	30	24.93%	1.53	85	41
Fort Worth-Arlington (Metropolitan Division)	21,943	\$5,744,134	\$1,160	\$15.45	30	41.17%	1.59	194	108
Houston-Sugar Land-Baytown	49,339	\$15,510,450	\$1,151	\$16.10	30	33.48%	1.53	428	242
Killeen-Temple-Fort Hood	3,023	\$858,452	\$1,044	\$16.24	30	35.30%	1.61	35	18
Laredo	2,064	\$269,787	\$641	\$17.68	30	42.75%	1.38	20	13
Lubbock	1,810	\$550,924	\$872	\$19.45	30	23.48%	1.59	24	13
McAllen-Edinburg-Mission	4,069	\$821,135	\$1,039	\$16.64	29	52.38%	1.51	82	48
San Antonio-New Braunfels	14,121	\$5,306,698	\$1,050	\$15.25	30	19.74%	1.57	165	56
Waco	489	\$208,749	\$803	\$15.63	30	18.25%	1.43	19	10
Remainder of State (Outside Reported MSA)	35,783	\$8,106,049	\$1,065	\$18.91	29	44.70%	1.49	438	280
Out-of-State ²	*	*	*	*	*	*	*	33	0
Totals	214,924	65,437,557						2,113	1,115

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3rd Quarter, Calendar Year 2017

INSTALLMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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Amarillo ²	*	*	*	*	*	*	*	16	3
Austin-Round Rock-San Marcos	2,072	\$1,199,934	\$1,158	\$133.95	157	16.31%	1.31	122	41
Beaumont-Port Arthur	985	\$480,409	\$929	\$143.46	151	13.43%	1.35	36	12
Brownsville-Harlingen	1,486	\$849,075	\$1,075	\$124.71	160	13.12%	1.15	47	17
College Station-Bryan	883	\$521,444	\$964	\$132.22	154	9.50%	1.14	10	7
Corpus Christi	864	\$402,962	\$1,041	\$139.04	154	13.98%	1.33	48	15
Dallas-Plano-Irving (Metropolitan Division)	8,304	\$4,935,135	\$1,039	\$135.44	156	12.50%	1.31	311	105
El Paso	981	\$492,036	\$986	\$140.71	157	16.10%	1.25	85	20
Fort Worth-Arlington (Metropolitan Division)	5,167	\$2,839,003	\$1,053	\$133.96	159	15.33%	1.34	194	65
Houston-Sugar Land-Baytown	9,922	\$5,999,117	\$1,144	\$135.58	154	12.45%	1.24	428	135
Killeen-Temple-Fort Hood	977	\$486,276	\$902	\$134.34	159	16.38%	1.38	35	13
Laredo	557	\$394,759	\$1,076	\$112.58	174	7.84%	1.29	20	5
Lubbock	1,166	\$604,328	\$1,115	\$140.79	154	21.07%	1.42	24	10
McAllen-Edinburg-Mission	3,235	\$2,379,629	\$1,238	\$107.97	164	8.68%	1.29	82	29
San Antonio-New Braunfels	3,982	\$2,326,624	\$1,115	\$135.80	154	16.89%	1.35	165	69
Waco	940	\$554,545	\$1,010	\$135.35	161	11.18%	1.19	19	8
Remainder of State (Outside Reported MSA)	11,764	\$5,716,861	\$948	\$129.34	157	15.05%	1.32	438	170
Out-of-State ²	794	\$512,864	\$1,457	\$135.00	164	20.52%	2.66	33	1
Totals	54,434	30,839,523						2,113	725

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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	72	1,226	5.87%
Austin-Round Rock-San Marcos	333	8,890	3.75%
Beaumont-Port Arthur	127	4,705	2.70%
Brownsville-Harlingen	111	4,144	2.68%
College Station-Bryan	6	2,113	0.28%
Corpus Christi	84	3,338	2.52%
Dallas-Plano-Irving (Metropolitan Division)	1,921	47,867	4.01%
El Paso	426	7,560	5.63%
Fort Worth-Arlington (Metropolitan Division)	780	20,308	3.84%
Houston-Sugar Land-Baytown	1,711	50,748	3.37%
Killeen-Temple-Fort Hood	147	3,459	4.25%
Laredo	25	2,396	1.04%
Lubbock	94	3,627	2.59%
McAllen-Edinburg-Mission	146	8,853	1.65%
San Antonio-New Braunfels	606	16,743	3.62%
Waco	23	2,058	1.12%
Remainder of State (Outside Reported MSA)	1,276	43,534	2.93%
Out-of-State	2	4,348	0.05%
Totals	7,890	235,917	3.34

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	