



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	12,900	\$1,689,183	\$442	\$22.61	18	48.60%	2.10	119	42
Beaumont-Port Arthur	5,994	\$782,438	\$382	\$21.53	19	52.55%	1.94	35	26
Brownsville-Harlingen	8,359	\$1,051,671	\$398	\$22.24	20	54.66%	1.96	46	23
College Station-Bryan ²	*	*	*	*	*	*	*	10	3
Corpus Christi	2,994	\$494,948	\$461	\$21.08	19	47.86%	1.96	47	13
Dallas-Plano-Irving (Metropolitan Division)	92,970	\$20,017,516	\$503	\$23.38	17	45.08%	2.13	299	109
El Paso	14,683	\$1,464,442	\$372	\$22.97	15	61.24%	2.45	84	24
Fort Worth-Arlington (Metropolitan Division)	40,032	\$4,801,080	\$424	\$24.44	17	54.11%	2.36	191	90
Houston-Sugar Land-Baytown	161,750	\$18,506,553	\$494	\$25.74	15	63.81%	2.37	431	182
Killeen-Temple-Fort Hood	5,952	\$911,561	\$425	\$22.47	20	51.57%	1.99	33	14
Laredo	6,655	\$942,768	\$390	\$23.21	19	45.30%	2.06	21	15
Lubbock	3,713	\$352,814	\$396	\$21.08	18	50.74%	2.10	24	8
McAllen-Edinburg-Mission	19,188	\$2,331,915	\$412	\$22.67	19	53.81%	2.04	84	47
San Antonio-New Braunfels	34,523	\$4,115,100	\$421	\$22.80	16	58.69%	2.31	165	54
Waco	2,944	\$407,272	\$324	\$22.52	18	35.06%	1.83	20	9
Remainder of State (Outside Reported MSA)	82,199	\$10,091,826	\$408	\$22.96	20	51.61%	2.13	440	269
Out-of-State	290,030	\$75,152,169	\$470	\$24.42	25	37.89%	2.03	36	10
Totals	786,311	143,342,404						2,101	942

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 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	759	\$277,803	\$481	\$131.05	151	0.56%	1.00	16	6
Austin-Round Rock-San Marcos	10,470	\$4,258,924	\$486	\$186.82	167	5.58%	1.26	119	60
Beaumont-Port Arthur	1,785	\$922,057	\$627	\$150.14	164	2.30%	1.31	35	22
Brownsville-Harlingen	2,555	\$879,179	\$518	\$163.09	160	6.23%	1.35	46	18
College Station-Bryan	888	\$319,812	\$481	\$154.83	139	4.50%	1.15	10	6
Corpus Christi	2,497	\$857,275	\$412	\$189.68	165	2.82%	1.20	47	20
Dallas-Plano-Irving (Metropolitan Division)	54,189	\$31,748,371	\$630	\$112.43	142	2.60%	1.22	299	123
El Paso	3,063	\$978,412	\$510	\$97.71	153	3.16%	1.24	84	35
Fort Worth-Arlington (Metropolitan Division)	35,861	\$18,399,258	\$753	\$92.72	151	7.59%	1.12	191	68
Houston-Sugar Land-Baytown	24,247	\$11,010,322	\$536	\$148.69	157	4.23%	1.22	431	175
Killeen-Temple-Fort Hood	1,602	\$705,741	\$611	\$95.33	150	9.44%	1.23	33	14
Laredo	2,378	\$787,788	\$496	\$208.34	167	10.08%	1.38	21	8
Lubbock	1,284	\$673,583	\$657	\$69.45	164	11.77%	1.28	24	11
McAllen-Edinburg-Mission	4,237	\$1,801,811	\$567	\$150.39	161	10.36%	1.23	84	34
San Antonio-New Braunfels	17,897	\$6,293,214	\$436	\$169.77	167	5.96%	1.31	165	88
Waco	2,108	\$690,930	\$385	\$152.43	158	4.48%	1.14	20	10
Remainder of State (Outside Reported MSA)	23,995	\$11,032,353	\$632	\$74.73	131	12.56%	1.33	440	243
Out-of-State	147,154	\$77,295,450	\$664	\$195.52	165	6.69%	1.57	36	15
Totals	336,969	168,932,284						2,101	956

¹Does not include additional cash advanced on refinances.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	597	\$260,581	\$1,184	\$16.86	30	32.47%	1.62	16	5
Austin-Round Rock-San Marcos	6,676	\$2,079,471	\$1,644	\$15.88	30	43.62%	1.56	119	41
Beaumont-Port Arthur	4,167	\$838,647	\$1,117	\$20.07	30	38.31%	1.46	35	26
Brownsville-Harlingen	3,180	\$808,996	\$1,282	\$15.44	30	39.71%	1.62	46	21
College Station-Bryan ²	*	*	*	*	*	*	*	10	3
Corpus Christi	1,873	\$446,388	\$1,200	\$15.08	30	32.74%	1.45	47	14
Dallas-Plano-Irving (Metropolitan Division)	47,349	\$12,214,716	\$1,568	\$14.88	30	46.98%	1.65	299	138
El Paso	5,620	\$1,807,560	\$1,525	\$14.64	30	45.19%	1.57	84	19
Fort Worth-Arlington (Metropolitan Division)	17,931	\$4,977,067	\$1,313	\$15.24	30	45.56%	1.62	191	88
Houston-Sugar Land-Baytown	43,144	\$12,079,779	\$1,396	\$15.94	30	41.86%	1.56	431	204
Killeen-Temple-Fort Hood	2,075	\$526,948	\$1,054	\$17.09	30	48.10%	1.60	33	17
Laredo	4,109	\$880,021	\$1,261	\$15.50	30	46.74%	1.40	21	13
Lubbock	3,131	\$944,181	\$1,288	\$15.91	30	41.03%	1.64	24	12
McAllen-Edinburg-Mission	5,555	\$1,248,961	\$1,201	\$16.36	29	42.49%	1.50	84	50
San Antonio-New Braunfels	13,740	\$4,518,259	\$1,516	\$14.48	30	40.75%	1.60	165	36
Waco	513	\$84,534	\$509	\$20.20	30	49.04%	1.42	20	8
Remainder of State (Outside Reported MSA)	34,259	\$7,804,099	\$1,016	\$18.79	29	50.15%	1.61	440	281
Out-of-State ²	*	*	*	*	*	*	*	36	0
Totals	194,215	51,583,465						2,101	976

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 2017

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	843	\$558,303	\$1,001	\$111.42	164	4.78%	1.31	16	5
Austin-Round Rock-San Marcos	3,723	\$2,938,588	\$1,123	\$108.69	162	5.35%	1.26	119	52
Beaumont-Port Arthur	840	\$445,648	\$1,087	\$139.22	151	10.00%	1.18	35	10
Brownsville-Harlingen	1,987	\$1,261,544	\$1,105	\$114.00	163	7.07%	1.28	46	18
College Station-Bryan	983	\$538,643	\$937	\$131.27	156	12.15%	1.11	10	7
Corpus Christi	1,618	\$1,086,142	\$1,034	\$113.60	161	5.05%	1.31	47	20
Dallas-Plano-Irving (Metropolitan Division)	12,509	\$8,242,198	\$1,000	\$117.91	160	7.25%	1.28	299	128
El Paso	4,199	\$3,520,351	\$976	\$89.03	165	1.47%	1.25	84	38
Fort Worth-Arlington (Metropolitan Division)	6,657	\$4,419,238	\$1,156	\$121.74	161	8.35%	1.35	191	68
Houston-Sugar Land-Baytown	15,933	\$12,421,494	\$1,143	\$111.84	160	5.24%	1.24	431	180
Killeen-Temple-Fort Hood	1,281	\$644,101	\$890	\$118.68	162	7.40%	1.33	33	15
Laredo	791	\$577,274	\$1,050	\$102.53	170	4.34%	1.26	21	6
Lubbock	1,043	\$425,270	\$962	\$139.11	154	20.25%	1.40	24	9
McAllen-Edinburg-Mission	3,574	\$2,403,968	\$1,272	\$106.17	165	7.69%	1.36	84	30
San Antonio-New Braunfels	7,644	\$5,740,294	\$1,034	\$107.10	161	5.43%	1.33	165	88
Waco	1,432	\$991,613	\$1,025	\$111.04	163	4.69%	1.34	20	10
Remainder of State (Outside Reported MSA)	12,790	\$5,849,270	\$958	\$127.75	158	15.02%	1.35	440	170
Out-of-State ²	*	*	*	*	*	*	*	36	2
Totals	78,923	54,130,924						2,101	856

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
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2017

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	89	1,754	5.07%
Austin-Round Rock-San Marcos	384	8,850	4.34%
Beaumont-Port Arthur	173	4,068	4.25%
Brownsville-Harlingen	172	4,450	3.87%
College Station-Bryan	18	2,141	0.84%
Corpus Christi	161	3,742	4.30%
Dallas-Plano-Irving (Metropolitan Division)	2,403	35,237	6.82%
El Paso	358	9,760	3.67%
Fort Worth-Arlington (Metropolitan Division)	862	17,188	5.02%
Houston-Sugar Land-Baytown	1,939	49,053	3.95%
Killeen-Temple-Fort Hood	143	3,289	4.35%
Laredo	123	2,230	5.52%
Lubbock	157	2,823	5.56%
McAllen-Edinburg-Mission	279	8,635	3.23%
San Antonio-New Braunfels	709	17,938	3.95%
Waco	65	2,906	2.24%
Remainder of State (Outside Reported MSA)	1,257	41,393	3.04%
Out-of-State ²	*	*	*
Totals		9,295	

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	



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	