



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
4th 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 <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>	*	*	*	*	*	*	*	15	3
Austin-Round Rock-San Marcos	9,504	\$1,865,630	\$449	\$22.44	17	27.33%	1.75	106	36
Beaumont-Port Arthur	4,962	\$662,775	\$391	\$21.04	17	24.68%	1.75	35	23
Brownsville-Harlingen	5,949	\$685,833	\$389	\$22.34	19	43.30%	1.75	43	17
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	4
Corpus Christi	2,512	\$375,839	\$476	\$19.80	16	26.16%	1.13	50	13
Dallas-Plano-Irving (Metropolitan Division)	50,619	\$12,670,225	\$509	\$21.78	17	30.32%	1.84	285	84
El Paso	4,565	\$659,513	\$368	\$20.34	17	23.91%	1.17	70	18
Fort Worth-Arlington (Metropolitan Division)	16,893	\$2,139,443	\$425	\$23.63	18	40.73%	2.38	178	67
Houston-Sugar Land-Baytown	48,626	\$7,496,557	\$458	\$20.96	16	32.26%	1.80	411	142
Killeen-Temple-Fort Hood	4,314	\$706,159	\$454	\$21.73	20	28.74%	1.51	29	10
Laredo	2,134	\$194,994	\$340	\$23.37	19	32.22%	1.76	25	9
Lubbock	2,566	\$280,115	\$410	\$19.50	16	25.18%	1.48	23	5
McAllen-Edinburg-Mission	9,961	\$1,071,979	\$398	\$22.11	19	37.57%	1.83	85	38
San Antonio-New Braunfels	14,646	\$2,979,145	\$444	\$21.07	18	23.94%	1.38	158	43
Waco	2,056	\$252,042	\$355	\$19.89	18	24.13%	1.47	19	7
Remainder of State (Outside Reported MSA)	54,485	\$6,528,872	\$424	\$22.50	19	36.08%	1.89	439	226
Out-of-State	280,111	\$74,112,293	\$462	\$23.27	24	36.81%	1.97	51	11
<b>Totals</b>	515,210	112,856,583						2,032	756

<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).



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
4th 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 <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	399	\$179,856	\$627	\$127.75	158	0.36%	1.00	15	5
Austin-Round Rock-San Marcos	9,691	\$4,614,796	\$598	\$159.01	169	6.54%	1.27	106	49
Beaumont-Port Arthur	2,350	\$988,977	\$641	\$142.98	169	10.28%	1.24	35	18
Brownsville-Harlingen	2,511	\$896,709	\$546	\$166.23	163	5.85%	1.17	43	16
College Station-Bryan	472	\$201,475	\$632	\$158.22	153	3.74%	1.27	10	5
Corpus Christi	2,046	\$775,924	\$456	\$172.54	169	3.36%	1.06	50	15
Dallas-Plano-Irving (Metropolitan Division)	58,713	\$36,023,562	\$673	\$112.53	142	2.75%	1.26	285	103
El Paso	6,070	\$1,939,786	\$465	\$197.88	164	15.82%	1.46	70	27
Fort Worth-Arlington (Metropolitan Division)	38,875	\$22,989,195	\$827	\$94.13	155	7.16%	1.21	178	55
Houston-Sugar Land-Baytown	56,690	\$25,703,973	\$594	\$180.05	165	8.51%	1.36	411	148
Killeen-Temple-Fort Hood	1,542	\$776,764	\$721	\$72.83	165	9.24%	1.21	29	11
Laredo	2,704	\$905,961	\$511	\$190.84	167	8.34%	1.42	25	11
Lubbock	1,672	\$961,133	\$766	\$33.43	170	9.08%	1.17	23	11
McAllen-Edinburg-Mission	6,042	\$2,583,721	\$564	\$133.63	166	7.49%	1.21	85	33
San Antonio-New Braunfels	20,127	\$7,791,183	\$500	\$173.04	167	9.90%	1.34	158	80
Waco	2,055	\$818,825	\$470	\$147.28	168	4.64%	1.12	19	10
Remainder of State (Outside Reported MSA)	32,679	\$13,638,507	\$647	\$69.97	149	11.68%	1.29	439	237
Out-of-State	243,195	\$131,424,572	\$658	\$154.67	154	6.28%	1.58	51	32
<b>Totals</b>	487,833	253,214,917						2,032	866

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



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
4th 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 <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	925	\$438,417	\$1,387	\$14.71	30	29.80%	1.56	15	5
Austin-Round Rock-San Marcos	7,047	\$2,700,850	\$1,831	\$15.01	30	32.40%	1.47	106	29
Beaumont-Port Arthur	2,623	\$712,993	\$1,206	\$16.51	30	36.10%	1.46	35	23
Brownsville-Harlingen	3,092	\$930,390	\$1,538	\$14.89	30	32.27%	1.52	43	17
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	10	4
Corpus Christi	1,979	\$630,411	\$1,497	\$15.03	30	37.95%	1.38	50	13
Dallas-Plano-Irving (Metropolitan Division)	34,477	\$11,126,667	\$1,691	\$14.12	30	34.51%	1.55	285	123
El Paso	5,694	\$1,773,030	\$1,439	\$14.30	30	29.43%	1.56	70	21
Fort Worth-Arlington (Metropolitan Division)	20,233	\$6,503,173	\$1,423	\$15.21	30	34.80%	1.53	178	81
Houston-Sugar Land-Baytown	48,943	\$17,268,301	\$1,627	\$14.93	30	33.70%	1.47	411	205
Killeen-Temple-Fort Hood	2,124	\$578,880	\$1,359	\$15.33	30	35.75%	1.58	29	12
Laredo	3,961	\$969,060	\$1,340	\$15.35	30	40.66%	1.50	25	11
Lubbock	3,474	\$1,122,359	\$1,557	\$15.23	30	36.66%	1.53	23	10
McAllen-Edinburg-Mission	5,581	\$1,999,704	\$1,624	\$15.44	30	37.64%	1.45	85	31
San Antonio-New Braunfels	14,314	\$4,672,677	\$1,617	\$13.97	30	31.55%	1.53	158	32
Waco	275	\$41,995	\$656	\$14.97	30	37.29%	1.23	19	9
Remainder of State (Outside Reported MSA)	30,788	\$8,489,147	\$1,268	\$17.42	30	40.42%	1.47	439	249
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	51	0
<b>Totals</b>	185,726	60,002,687						2,032	875

<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).



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
4th 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 <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	639	\$399,103	\$1,191	\$106.32	156	5.52%	1.28	15	5
Austin-Round Rock-San Marcos	3,535	\$2,843,376	\$1,496	\$104.82	154	6.63%	1.37	106	40
Beaumont-Port Arthur	1,846	\$936,165	\$1,131	\$134.23	163	17.08%	1.34	35	13
Brownsville-Harlingen	2,082	\$1,239,205	\$1,153	\$109.22	162	5.92%	1.38	43	15
College Station-Bryan	965	\$441,972	\$786	\$131.12	159	12.15%	1.22	10	7
Corpus Christi	1,852	\$1,374,576	\$1,396	\$107.00	156	4.95%	1.64	50	16
Dallas-Plano-Irving (Metropolitan Division)	13,723	\$8,857,971	\$1,266	\$109.09	155	8.89%	1.44	285	101
El Paso	3,557	\$2,764,458	\$1,342	\$94.46	153	3.11%	1.37	70	24
Fort Worth-Arlington (Metropolitan Division)	6,870	\$3,891,900	\$1,143	\$113.54	158	12.99%	1.58	178	54
Houston-Sugar Land-Baytown	17,872	\$12,965,244	\$1,373	\$110.81	156	8.07%	1.32	411	144
Killeen-Temple-Fort Hood	1,368	\$713,217	\$1,082	\$116.58	156	8.92%	1.41	29	11
Laredo	1,057	\$669,714	\$1,120	\$84.29	173	2.95%	1.35	25	8
Lubbock	1,137	\$435,980	\$1,066	\$136.89	156	22.89%	1.52	23	9
McAllen-Edinburg-Mission	4,152	\$2,963,535	\$1,394	\$98.12	169	6.10%	1.39	85	30
San Antonio-New Braunfels	7,435	\$5,971,632	\$1,434	\$103.73	153	5.99%	1.42	158	76
Waco	1,484	\$909,837	\$1,110	\$105.30	156	7.62%	1.38	19	11
Remainder of State (Outside Reported MSA)	13,716	\$6,633,990	\$1,101	\$118.29	161	15.62%	1.39	439	157
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	51	2
<b>Totals</b>	83,909	55,127,618						2,032	723

<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).



TEXAS OFFICE OF CONSUMER  
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
4th Quarter, Calendar Year 2019

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	98	1,898	5.16%
Austin-Round Rock-San Marcos	473	11,991	3.94%
Beaumont-Port Arthur	204	4,725	4.32%
Brownsville-Harlingen	214	5,623	3.81%
College Station-Bryan	16	2,455	0.65%
Corpus Christi	205	4,936	4.15%
Dallas-Plano-Irving (Metropolitan Division)	1,815	49,253	3.69%
El Paso	413	11,480	3.60%
Fort Worth-Arlington (Metropolitan Division)	931	25,164	3.70%
Houston-Sugar Land-Baytown	2,291	66,181	3.46%
Killeen-Temple-Fort Hood	155	3,858	4.02%
Laredo	222	4,161	5.34%
Lubbock	144	3,801	3.79%
McAllen-Edinburg-Mission	584	11,200	5.21%
San Antonio-New Braunfels	876	24,861	3.52%
Waco	76	2,852	2.66%
Remainder of State (Outside Reported MSA)	1,379	44,569	3.09%
Out-of-State <sup>2</sup>	*	*	*
<b>Totals</b>	<b>10,115</b>	<b>284,115</b>	<b>3.56%</b>

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

<sup>2</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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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	