



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st 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 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	4
Austin-Round Rock-San Marcos	8,805	\$1,422,164	\$457	\$22.41	17	30.89%	2.03	107	37
Beaumont-Port Arthur	4,688	\$483,253	\$329	\$21.12	17	27.27%	1.97	34	22
Brownsville-Harlingen	5,362	\$517,017	\$388	\$22.27	19	40.04%	1.94	42	17
College Station-Bryan ²	*	*	*	*	*	*	*	10	4
Corpus Christi	2,260	\$283,081	\$479	\$19.91	17	23.49%	2.12	49	10
Dallas-Plano-Irving (Metropolitan Division)	47,549	\$10,461,873	\$516	\$22.57	17	32.36%	2.01	288	82
El Paso	2,953	\$338,279	\$396	\$19.67	17	22.62%	2.26	68	17
Fort Worth-Arlington (Metropolitan Division)	17,081	\$1,805,878	\$407	\$23.33	18	40.62%	2.26	176	66
Houston-Sugar Land-Baytown	47,124	\$6,164,742	\$450	\$21.31	16	33.49%	2.06	410	146
Killeen-Temple-Fort Hood	3,938	\$581,458	\$445	\$21.65	20	31.32%	1.82	29	12
Laredo	2,515	\$282,917	\$378	\$24.00	19	31.56%	1.84	24	14
Lubbock	2,495	\$253,115	\$428	\$19.48	16	24.07%	2.01	22	6
McAllen-Edinburg-Mission	10,309	\$969,948	\$401	\$22.26	19	40.09%	2.02	87	43
San Antonio-New Braunfels	12,106	\$2,058,993	\$433	\$20.51	18	20.32%	1.95	162	45
Waco	2,126	\$241,280	\$322	\$21.18	17	21.99%	2.03	20	7
Remainder of State (Outside Reported MSA)	55,690	\$5,523,759	\$405	\$22.27	18	36.95%	2.03	428	229
Out-of-State	232,628	\$59,916,387	\$480	\$23.08	25	35.43%	2.05	43	11
Totals	459,248	91,497,374						2,014	772

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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1st 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	
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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	421	\$162,196	\$548	\$125.54	158	1.47%	1.00	15	6
Austin-Round Rock-San Marcos	7,708	\$3,400,699	\$550	\$175.95	169	7.86%	1.31	107	49
Beaumont-Port Arthur	1,924	\$848,770	\$628	\$148.49	169	6.94%	1.39	34	18
Brownsville-Harlingen	1,981	\$685,229	\$541	\$167.24	162	6.77%	1.33	42	17
College Station-Bryan	414	\$169,338	\$609	\$153.68	151	3.21%	1.00	10	5
Corpus Christi	1,714	\$594,986	\$422	\$182.30	168	2.95%	1.05	49	17
Dallas-Plano-Irving (Metropolitan Division)	51,189	\$29,216,411	\$626	\$115.51	134	1.96%	1.23	288	111
El Paso	4,456	\$1,060,253	\$496	\$96.00	98	15.71%	1.43	68	31
Fort Worth-Arlington (Metropolitan Division)	30,054	\$14,951,959	\$810	\$79.03	147	8.53%	1.13	176	58
Houston-Sugar Land-Baytown	45,621	\$16,009,490	\$602	\$76.52	85	6.68%	1.25	410	149
Killeen-Temple-Fort Hood	1,111	\$541,654	\$698	\$89.48	166	11.45%	1.24	29	12
Laredo	1,970	\$615,808	\$482	\$204.44	167	8.55%	1.42	24	10
Lubbock	1,176	\$645,796	\$709	\$68.91	170	13.43%	1.19	22	11
McAllen-Edinburg-Mission	4,416	\$1,795,602	\$512	\$165.53	166	6.40%	1.23	87	37
San Antonio-New Braunfels	15,980	\$5,118,298	\$459	\$144.12	138	8.73%	1.50	162	81
Waco	1,526	\$538,423	\$408	\$160.77	169	5.58%	1.09	20	10
Remainder of State (Outside Reported MSA)	20,380	\$8,479,151	\$666	\$81.62	151	12.44%	1.55	428	232
Out-of-State	127,340	\$65,529,339	\$689	\$174.75	164	7.91%	1.54	43	21
Totals	319,381	150,363,402						2,014	875

¹Does not include additional cash advanced on refinances.



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1st Quarter, Calendar Year 2019

SINGLE PAYMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	15	4
Austin-Round Rock-San Marcos	6,550	\$1,961,813	\$2,012	\$15.39	30	48.14%	1.66	107	33
Beaumont-Port Arthur	3,393	\$652,765	\$1,025	\$18.29	30	46.23%	1.65	34	22
Brownsville-Harlingen	3,097	\$773,939	\$1,530	\$14.21	30	46.78%	1.79	42	18
College Station-Bryan	306	\$58,973	\$728	\$26.28	31	47.62%	1.33	10	5
Corpus Christi	1,860	\$453,972	\$1,405	\$14.97	30	47.43%	1.54	49	13
Dallas-Plano-Irving (Metropolitan Division)	36,608	\$9,178,245	\$1,635	\$14.29	30	51.79%	1.77	288	129
El Paso	5,741	\$1,500,466	\$1,731	\$14.59	30	48.03%	1.69	68	23
Fort Worth-Arlington (Metropolitan Division)	19,214	\$4,824,918	\$1,435	\$15.02	30	49.00%	1.65	176	76
Houston-Sugar Land-Baytown	48,126	\$13,493,232	\$1,540	\$15.11	30	50.17%	1.69	410	215
Killeen-Temple-Fort Hood	1,944	\$445,491	\$1,280	\$16.45	30	43.62%	1.65	29	15
Laredo	3,864	\$735,637	\$1,486	\$15.10	30	59.25%	1.56	24	10
Lubbock	3,386	\$773,977	\$1,609	\$15.48	30	46.49%	1.71	22	9
McAllen-Edinburg-Mission	5,203	\$1,531,070	\$1,778	\$15.50	29	47.45%	1.58	87	47
San Antonio-New Braunfels	13,598	\$3,780,472	\$1,756	\$13.70	30	51.08%	1.76	162	41
Waco	398	\$36,385	\$512	\$20.60	30	23.53%	1.25	20	9
Remainder of State (Outside Reported MSA)	32,409	\$7,315,515	\$1,268	\$18.17	30	46.68%	1.59	428	261
Out-of-State ²	*	*	*	*	*	*	*	43	0
Totals	186,576	47,767,448						2,014	930

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1st Quarter, Calendar Year 2019

INSTALLMENT - AUTO TITLE

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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	554	\$299,153	\$1,137	\$108.57	153	3.24%	1.00	15	5
Austin-Round Rock-San Marcos	3,571	\$2,419,555	\$1,294	\$110.88	154	5.78%	1.48	107	44
Beaumont-Port Arthur	1,624	\$766,259	\$1,173	\$139.54	158	17.85%	1.33	34	14
Brownsville-Harlingen	1,633	\$879,710	\$1,202	\$114.22	160	5.93%	1.37	42	19
College Station-Bryan	813	\$385,364	\$886	\$133.22	156	7.77%	1.16	10	6
Corpus Christi	1,575	\$1,089,584	\$1,324	\$110.84	155	5.68%	1.49	49	16
Dallas-Plano-Irving (Metropolitan Division)	13,588	\$9,024,436	\$1,324	\$116.94	153	7.54%	1.47	288	130
El Paso	2,934	\$2,152,619	\$1,313	\$97.02	152	2.56%	1.30	68	26
Fort Worth-Arlington (Metropolitan Division)	5,847	\$3,598,740	\$1,317	\$120.62	156	11.43%	1.43	176	66
Houston-Sugar Land-Baytown	16,026	\$10,763,713	\$1,288	\$117.31	154	7.45%	1.31	410	174
Killeen-Temple-Fort Hood	1,273	\$560,451	\$1,076	\$122.96	156	7.49%	1.54	29	12
Laredo	633	\$402,388	\$1,051	\$96.69	171	0.80%	1.00	24	9
Lubbock	1,029	\$375,027	\$1,045	\$140.85	153	19.45%	1.52	22	11
McAllen-Edinburg-Mission	3,174	\$2,254,370	\$1,466	\$103.04	166	7.33%	1.29	87	33
San Antonio-New Braunfels	6,683	\$4,399,415	\$1,314	\$109.31	153	5.74%	1.49	162	78
Waco	1,217	\$582,471	\$1,031	\$115.59	157	5.88%	1.41	20	10
Remainder of State (Outside Reported MSA)	11,393	\$5,312,406	\$1,115	\$130.34	158	14.11%	1.35	428	165
Out-of-State ²	*	*	*	*	*	*	*	43	2
Totals	74,066	46,234,566						2,014	820

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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	109	1,844	5.91%
Austin-Round Rock-San Marcos	538	10,915	4.93%
Beaumont-Port Arthur	188	4,560	4.12%
Brownsville-Harlingen	178	5,420	3.28%
College Station-Bryan	23	2,212	1.04%
Corpus Christi	170	4,807	3.54%
Dallas-Plano-Irving (Metropolitan Division)	2,655	48,646	5.46%
El Paso	446	10,504	4.25%
Fort Worth-Arlington (Metropolitan Division)	899	23,617	3.81%
Houston-Sugar Land-Baytown	2,635	64,213	4.10%
Killeen-Temple-Fort Hood	158	3,598	4.39%
Laredo	124	3,720	3.33%
Lubbock	217	3,603	6.02%
McAllen-Edinburg-Mission	244	10,448	2.34%
San Antonio-New Braunfels	1,169	22,362	5.23%
Waco	145	2,871	5.05%
Remainder of State (Outside Reported MSA)	1,465	43,460	3.37%
Out-of-State ²	*	*	*
Totals	11,438	271,722	4.21%

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	