



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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 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 | 10,566 | \$1,274,853 | \$425 | \$22.19 | 18 | 49.11% | 2.08 | 110 | 40 |
| Beaumont-Port Arthur | 5,709 | \$615,269 | \$321 | \$21.84 | 18 | 47.86% | 2.05 | 36 | 24 |
| Brownsville-Harlingen | 6,685 | \$706,715 | \$365 | \$22.43 | 20 | 53.18% | 2.06 | 42 | 20 |
| College Station-Bryan ² | * | * | * | * | * | * | * | 10 | 4 |
| Corpus Christi | 2,759 | \$299,019 | \$450 | \$20.88 | 19 | 52.64% | 2.26 | 46 | 14 |
| Dallas-Plano-Irving (Metropolitan Division) | 68,806 | \$16,849,401 | \$516 | \$22.89 | 17 | 38.56% | 2.00 | 291 | 102 |
| El Paso | 3,480 | \$356,849 | \$385 | \$20.07 | 18 | 52.19% | 2.27 | 67 | 20 |
| Fort Worth-Arlington (Metropolitan Division) | 23,062 | \$2,738,773 | \$399 | \$22.80 | 18 | 48.25% | 2.30 | 179 | 79 |
| Houston-Sugar Land-Baytown | 61,121 | \$7,606,158 | \$434 | \$21.46 | 17 | 49.13% | 2.20 | 409 | 175 |
| Killeen-Temple-Fort Hood | 4,922 | \$706,059 | \$447 | \$22.12 | 20 | 46.05% | 2.07 | 32 | 14 |
| Laredo | 3,173 | \$259,613 | \$367 | \$23.31 | 19 | 53.87% | 2.06 | 20 | 14 |
| Lubbock | 3,224 | \$364,467 | \$420 | \$20.10 | 17 | 52.82% | 2.27 | 22 | 6 |
| McAllen-Edinburg-Mission | 12,045 | \$1,341,845 | \$412 | \$22.58 | 19 | 53.91% | 2.02 | 73 | 47 |
| San Antonio-New Braunfels | 17,265 | \$1,813,891 | \$362 | \$20.19 | 18 | 52.83% | 2.25 | 160 | 49 |
| Waco | 2,165 | \$299,719 | \$319 | \$22.11 | 19 | 30.93% | 1.93 | 20 | 8 |
| Remainder of State (Outside Reported MSA) | 66,241 | \$7,253,007 | \$393 | \$22.78 | 19 | 52.16% | 2.13 | 429 | 246 |
| Out-of-State | 270,804 | \$71,755,320 | \$474 | \$24.12 | 24 | 36.17% | 2.03 | 37 | 10 |
| Totals | 563,764 | 114,450,611 | | | | | | 1,999 | 876 |

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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3rd 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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| Amarillo | 526 | \$198,338 | \$519 | \$124.24 | 159 | 0.28% | 1.00 | 16 | 7 |
| Austin-Round Rock-San Marcos | 11,015 | \$4,787,803 | \$525 | \$178.98 | 169 | 7.19% | 1.30 | 110 | 52 |
| Beaumont-Port Arthur | 2,369 | \$1,170,010 | \$627 | \$150.34 | 170 | 4.48% | 1.26 | 36 | 21 |
| Brownsville-Harlingen | 2,637 | \$883,480 | \$490 | \$167.42 | 163 | 6.21% | 1.22 | 42 | 18 |
| College Station-Bryan | 597 | \$233,067 | \$543 | \$167.82 | 150 | 4.15% | 1.29 | 10 | 5 |
| Corpus Christi | 2,448 | \$851,400 | \$410 | \$186.47 | 168 | 3.00% | 1.17 | 46 | 21 |
| Dallas-Plano-Irving (Metropolitan Division) | 60,315 | \$33,397,023 | \$609 | \$109.06 | 135 | 3.02% | 1.21 | 291 | 114 |
| El Paso | 6,091 | \$1,441,330 | \$457 | \$57.88 | 90 | 10.58% | 1.32 | 67 | 32 |
| Fort Worth-Arlington (Metropolitan Division) | 42,759 | \$23,065,111 | \$779 | \$84.01 | 142 | 9.75% | 1.09 | 179 | 60 |
| Houston-Sugar Land-Baytown | 62,390 | \$23,039,471 | \$570 | \$78.83 | 84 | 9.92% | 1.19 | 409 | 150 |
| Killeen-Temple-Fort Hood | 1,814 | \$1,035,176 | \$729 | \$106.29 | 164 | 8.00% | 1.27 | 32 | 14 |
| Laredo | 2,514 | \$857,611 | \$499 | \$202.84 | 168 | 9.74% | 1.47 | 20 | 10 |
| Lubbock | 1,618 | \$772,444 | \$593 | \$72.55 | 170 | 12.76% | 1.15 | 22 | 11 |
| McAllen-Edinburg-Mission | 4,999 | \$2,089,221 | \$540 | \$155.78 | 168 | 7.39% | 1.28 | 73 | 35 |
| San Antonio-New Braunfels | 20,937 | \$7,123,007 | \$456 | \$136.91 | 136 | 7.65% | 1.29 | 160 | 82 |
| Waco | 2,148 | \$702,818 | \$377 | \$152.77 | 169 | 6.11% | 1.21 | 20 | 9 |
| Remainder of State (Outside Reported MSA) | 27,124 | \$11,286,564 | \$606 | \$67.94 | 144 | 12.73% | 1.32 | 429 | 236 |
| Out-of-State | 158,204 | \$83,770,324 | \$663 | \$178.34 | 160 | 7.53% | 1.49 | 37 | 15 |
| Totals | 410,505 | 196,704,198 | | | | | | 1,999 | 892 |

¹Does not include additional cash advanced on refinances.



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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd Quarter, Calendar Year 2018

SINGLE PAYMENT - AUTO TITLE

| MSA Metropolitan Statistical Area | New Loans | | | Average Fees & Original Terms | | Loans Originated & Refinanced During Quarter | | Location Data | |
|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
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| Amarillo | 1,093 | \$376,239 | \$1,242 | \$16.20 | 30 | 56.18% | 1.88 | 16 | 5 |
| Austin-Round Rock-San Marcos | 7,968 | \$2,266,693 | \$1,536 | \$15.56 | 30 | 55.66% | 1.85 | 110 | 38 |
| Beaumont-Port Arthur | 4,514 | \$1,064,935 | \$1,082 | \$19.53 | 30 | 51.05% | 1.76 | 36 | 23 |
| Brownsville-Harlingen | 3,818 | \$1,153,591 | \$1,306 | \$14.57 | 30 | 60.42% | 2.03 | 42 | 19 |
| College Station-Bryan ² | * | * | * | * | * | * | * | 10 | 4 |
| Corpus Christi | 2,363 | \$639,938 | \$1,328 | \$15.06 | 30 | 52.62% | 1.95 | 46 | 15 |
| Dallas-Plano-Irving (Metropolitan Division) | 48,143 | \$12,669,598 | \$1,517 | \$14.44 | 30 | 56.52% | 2.04 | 291 | 123 |
| El Paso | 7,319 | \$2,214,134 | \$1,525 | \$14.20 | 30 | 60.23% | 2.04 | 67 | 17 |
| Fort Worth-Arlington (Metropolitan Division) | 22,878 | \$6,724,993 | \$1,313 | \$14.93 | 30 | 56.09% | 1.96 | 179 | 84 |
| Houston-Sugar Land-Baytown | 55,926 | \$17,897,057 | \$1,463 | \$15.26 | 30 | 57.82% | 1.95 | 409 | 197 |
| Killeen-Temple-Fort Hood | 2,476 | \$521,315 | \$960 | \$17.26 | 30 | 52.39% | 1.91 | 32 | 15 |
| Laredo | 4,583 | \$1,011,728 | \$1,204 | \$14.82 | 30 | 61.57% | 1.78 | 20 | 10 |
| Lubbock | 4,415 | \$1,307,930 | \$1,420 | \$16.09 | 30 | 58.35% | 1.92 | 22 | 10 |
| McAllen-Edinburg-Mission | 5,600 | \$1,599,877 | \$1,371 | \$16.09 | 29 | 53.09% | 1.84 | 73 | 46 |
| San Antonio-New Braunfels | 16,540 | \$5,262,180 | \$1,596 | \$14.00 | 30 | 55.82% | 1.95 | 160 | 34 |
| Waco | 821 | \$121,333 | \$659 | \$22.43 | 30 | 53.98% | 1.59 | 20 | 8 |
| Remainder of State (Outside Reported MSA) | 38,709 | \$8,939,108 | \$1,038 | \$18.86 | 30 | 52.64% | 1.77 | 429 | 281 |
| Out-of-State ² | * | * | * | * | * | * | * | 37 | 0 |
| Totals | 227,550 | 63,867,922 | | | | | | 1,999 | 929 |

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 ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd Quarter, Calendar Year 2018

INSTALLMENT - AUTO TITLE

| 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 | 808 | \$537,553 | \$1,115 | \$104.57 | 152 | 5.53% | 1.38 | 16 | 5 |
| Austin-Round Rock-San Marcos | 4,282 | \$3,315,505 | \$1,333 | \$105.30 | 153 | 7.39% | 1.36 | 110 | 45 |
| Beaumont-Port Arthur | 1,548 | \$947,309 | \$1,205 | \$139.19 | 155 | 22.35% | 1.35 | 36 | 11 |
| Brownsville-Harlingen | 1,650 | \$1,058,675 | \$1,147 | \$121.19 | 154 | 11.83% | 1.35 | 42 | 15 |
| College Station-Bryan | 931 | \$561,801 | \$1,029 | \$132.92 | 154 | 14.92% | 1.10 | 10 | 7 |
| Corpus Christi | 1,797 | \$1,502,908 | \$1,413 | \$109.57 | 153 | 7.25% | 1.30 | 46 | 17 |
| Dallas-Plano-Irving (Metropolitan Division) | 16,043 | \$11,270,905 | \$1,222 | \$110.74 | 154 | 8.73% | 1.33 | 291 | 129 |
| El Paso | 4,142 | \$3,438,158 | \$1,275 | \$89.24 | 152 | 2.58% | 1.27 | 67 | 32 |
| Fort Worth-Arlington (Metropolitan Division) | 7,435 | \$5,591,363 | \$1,362 | \$116.60 | 156 | 12.10% | 1.40 | 179 | 66 |
| Houston-Sugar Land-Baytown | 20,065 | \$15,907,782 | \$1,315 | \$111.26 | 153 | 9.20% | 1.30 | 409 | 176 |
| Killeen-Temple-Fort Hood | 1,418 | \$810,340 | \$1,076 | \$116.27 | 155 | 9.28% | 1.32 | 32 | 14 |
| Laredo | 352 | \$184,479 | \$1,066 | \$132.20 | 170 | 10.84% | 1.17 | 20 | 5 |
| Lubbock | 1,142 | \$524,321 | \$1,072 | \$138.44 | 152 | 28.15% | 1.32 | 22 | 9 |
| McAllen-Edinburg-Mission | 1,990 | \$1,326,537 | \$1,343 | \$134.36 | 156 | 20.57% | 1.33 | 73 | 22 |
| San Antonio-New Braunfels | 8,876 | \$7,157,512 | \$1,309 | \$103.93 | 153 | 6.47% | 1.32 | 160 | 82 |
| Waco | 1,508 | \$915,899 | \$1,058 | \$105.41 | 154 | 6.35% | 1.26 | 20 | 10 |
| Remainder of State (Outside Reported MSA) | 12,478 | \$6,413,352 | \$1,086 | \$127.24 | 156 | 17.46% | 1.31 | 429 | 155 |
| Out-of-State ² | * | * | * | * | * | * | * | 37 | 1 |
| Totals | 86,922 | 61,834,694 | | | | | | 1,999 | 801 |

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd Quarter, Calendar Year 2018

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 | 141 | 2,070 | 6.81% |
| Austin-Round Rock-San Marcos | 513 | 11,034 | 4.65% |
| Beaumont-Port Arthur | 156 | 4,651 | 3.35% |
| Brownsville-Harlingen | 150 | 4,428 | 3.39% |
| College Station-Bryan | 17 | 2,194 | 0.77% |
| Corpus Christi | 172 | 4,483 | 3.84% |
| Dallas-Plano-Irving (Metropolitan Division) | 2,267 | 49,300 | 4.60% |
| El Paso | 471 | 10,945 | 4.30% |
| Fort Worth-Arlington (Metropolitan Division) | 1,056 | 23,696 | 4.46% |
| Houston-Sugar Land-Baytown | 2,470 | 63,465 | 3.89% |
| Killeen-Temple-Fort Hood | 194 | 3,605 | 5.38% |
| Laredo | 127 | 2,443 | 5.20% |
| Lubbock | 232 | 3,829 | 6.06% |
| McAllen-Edinburg-Mission | 123 | 5,643 | 2.18% |
| San Antonio-New Braunfels | 1,012 | 23,035 | 4.39% |
| Waco | 115 | 2,930 | 3.92% |
| Remainder of State (Outside Reported MSA) | 1,374 | 43,986 | 3.12% |
| Out-of-State ² | * | * | * |
| Totals | 10,590 | 265,923 | 3.98% |

¹Includes both single payment and installment title loans.

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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 | |