



SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3, #9, and #10		
Amarillo, TX Metropolitan Statistical Area	*	*	*	*	*	*	*	*	19	4
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	10,931	18,500	33,468	1.81	\$8,422,675	\$20,894,139	\$6,010,360	\$35,327,173	149	52
Beaumont-Port Arthur, TX Metropolitan Statistical Area	8,093	14,884	25,332	1.70	\$5,815,878	\$14,280,415	\$3,574,229	\$23,670,521	40	28
Brownsville-Harlingen, TX Metropolitan Statistical Area	6,393	12,030	22,210	1.85	\$4,581,533	\$10,360,427	\$2,715,474	\$17,657,434	49	21
College Station-Bryan, TX Metropolitan Statistical Area	*	*	*	*	*	*	*	*	11	3
Corpus Christi, TX Metropolitan Statistical Area	2,819	5,413	8,333	1.54	\$2,389,775	\$4,463,768	\$1,137,306	\$7,990,850	61	11
Dallas-Plano-Irving, TX Metropolitan Division	94,696	214,383	236,097	1.10	\$104,163,306	\$132,297,622	\$47,737,064	\$284,197,992	386	125
El Paso, TX Metropolitan Statistical Area	5,550	9,863	23,811	2.41	\$3,578,057	\$14,146,762	\$4,176,844	\$21,901,663	119	22
Fort Worth-Arlington, TX Metropolitan Division	35,595	63,391	108,764	1.72	\$25,340,443	\$63,676,821	\$18,932,494	\$107,949,758	255	126
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	93,167	155,231	382,463	2.46	\$72,331,285	\$246,141,601	\$71,878,851	\$390,351,737	550	199
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	5,429	8,275	11,407	1.38	\$3,342,164	\$6,901,439	\$1,929,075	\$12,172,678	41	24
Laredo, TX Metropolitan Statistical Area	5,036	9,149	15,561	1.70	\$3,808,239	\$7,440,067	\$2,042,885	\$13,291,192	21	16
Lubbock, TX Metropolitan Statistical Area	2,960	4,765	10,394	2.18	\$1,898,385	\$5,529,411	\$1,318,766	\$8,746,561	27	8
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	14,241	25,642	54,086	2.11	\$10,643,555	\$26,545,127	\$6,853,750	\$44,042,432	80	52
San Antonio-New Braunfels, TX Metropolitan Statistical Area	17,417	29,548	62,272	2.11	\$12,586,781	\$37,415,586	\$11,135,024	\$61,137,391	202	55
Waco, TX Metropolitan Statistical Area	3,466	4,945	5,360	1.08	\$1,645,610	\$2,880,704	\$824,242	\$5,350,556	29	11
Remainder of State	57,520	109,110	186,969	1.71	\$42,197,895	\$122,506,205	\$32,478,681	\$197,182,780	471	293
OUT OF STATE	275,715	682,264	528,263	0.77	\$312,730,845	\$280,336,000	\$147,068,261	\$740,135,106	42	10
Total	639,972	1,368,742	1,716,374	1.25	\$615,801,030	\$996,554,795	\$360,002,354	\$1,972,358,178	2,552	1,060

*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) ANNUAL REPORTING
Annual Report, Calendar Year 2016

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Amarillo, TX Metropolitan Statistical Area	1,984	2,687	293	0.11	\$1,129,232	\$528,813	\$826,166	\$2,484,211	19	8
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	30,304	40,729	6,285	0.15	\$18,181,259	\$7,902,300	\$35,689,585	\$61,773,144	149	63
Beaumont-Port Arthur, TX Metropolitan Statistical Area	4,239	5,480	1,120	0.20	\$2,791,602	\$1,913,620	\$4,894,819	\$9,600,041	40	14
Brownsville-Harlingen, TX Metropolitan Statistical Area	6,904	9,131	3,148	0.34	\$4,476,013	\$3,041,438	\$5,787,272	\$13,304,723	49	21
College Station-Bryan, TX Metropolitan Statistical Area	2,065	2,614	379	0.14	\$1,154,483	\$656,972	\$1,343,540	\$3,154,996	11	6
Corpus Christi, TX Metropolitan Statistical Area	8,941	10,750	1,667	0.16	\$4,114,228	\$1,652,772	\$7,027,781	\$12,794,781	61	24
Dallas-Plano-Irving, TX Metropolitan Division	144,073	204,389	15,514	0.08	\$126,253,041	\$18,617,500	\$129,434,195	\$274,304,737	386	137
El Paso, TX Metropolitan Statistical Area	10,100	14,656	2,891	0.20	\$5,787,827	\$2,463,602	\$4,735,249	\$12,986,678	119	56
Fort Worth-Arlington, TX Metropolitan Division	84,349	98,032	47,897	0.49	\$72,681,907	\$63,167,290	\$77,366,772	\$213,215,968	255	63
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	80,296	104,476	17,062	0.16	\$52,048,927	\$19,607,173	\$78,685,501	\$150,341,601	550	174
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	8,011	11,947	4,330	0.36	\$6,847,706	\$5,411,889	\$6,555,868	\$18,815,463	41	22
Laredo, TX Metropolitan Statistical Area	6,480	8,892	2,284	0.26	\$3,970,128	\$2,512,307	\$10,460,181	\$16,942,616	21	9
Lubbock, TX Metropolitan Statistical Area	3,134	4,550	1,116	0.25	\$2,891,549	\$1,278,488	\$2,640,186	\$6,810,222	27	10
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	5,311	7,527	2,682	0.36	\$4,557,397	\$3,314,311	\$5,123,119	\$12,994,827	80	23
San Antonio-New Braunfels, TX Metropolitan Statistical Area	51,708	68,646	10,391	0.15	\$27,269,724	\$11,482,581	\$46,377,415	\$85,129,721	202	109
Waco, TX Metropolitan Statistical Area	6,362	8,739	2,014	0.23	\$3,847,034	\$2,440,117	\$5,902,981	\$12,190,132	29	11
Remainder of State	36,981	57,574	19,464	0.34	\$35,934,034	\$25,744,017	\$31,323,389	\$93,001,439	471	213
OUT OF STATE	292,746	310,532	50,599	0.16	\$164,160,941	\$55,306,325	\$372,304,034	\$591,771,300	42	16
Total	783,988	971,351	189,136	0.19	538,097,034	227,041,515	826,478,053	1,591,616,601	2,552	979

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Amarillo, TX Metropolitan Statistical Area	484	559	1,029	1.84	\$802,321	\$2,206,049	\$679,766	\$3,688,136	19	9
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	4,157	4,934	11,647	2.36	\$9,374,466	\$38,293,866	\$9,415,151	\$57,083,483	149	52
Beaumont-Port Arthur, TX Metropolitan Statistical Area	3,363	3,862	11,104	2.88	\$3,747,091	\$21,224,927	\$3,911,541	\$28,883,559	40	27
Brownsville-Harlingen, TX Metropolitan Statistical Area	2,322	2,570	6,328	2.46	\$3,390,112	\$11,482,717	\$3,185,381	\$18,058,210	49	26
College Station-Bryan, TX Metropolitan Statistical Area	370	636	745	1.17	\$494,702	\$1,257,807	\$368,376	\$2,120,885	11	5
Corpus Christi, TX Metropolitan Statistical Area	2,011	2,357	5,242	2.22	\$2,984,588	\$10,704,157	\$2,548,695	\$16,237,440	61	22
Dallas-Plano-Irving, TX Metropolitan Division	23,031	28,518	74,667	2.62	\$49,823,883	\$167,943,140	\$45,741,400	\$263,508,423	386	169
El Paso, TX Metropolitan Statistical Area	3,257	4,199	10,520	2.51	\$8,011,262	\$24,583,513	\$6,461,453	\$39,056,228	119	24
Fort Worth-Arlington, TX Metropolitan Division	13,328	16,889	39,487	2.34	\$23,758,508	\$75,301,652	\$20,601,791	\$119,661,951	255	146
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	29,830	36,405	91,936	2.53	\$56,041,762	\$180,796,395	\$45,305,422	\$282,143,580	550	251
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	2,024	2,495	5,225	2.09	\$3,039,676	\$11,339,758	\$2,708,033	\$17,087,467	41	30
Laredo, TX Metropolitan Statistical Area	2,729	3,114	8,115	2.61	\$3,832,279	\$12,857,849	\$3,030,555	\$19,720,683	21	14
Lubbock, TX Metropolitan Statistical Area	1,825	2,192	5,564	2.54	\$2,883,884	\$8,242,932	\$2,475,900	\$13,602,716	27	14
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	4,724	5,177	13,638	2.63	\$6,417,709	\$22,283,308	\$5,336,842	\$34,037,860	80	61
San Antonio-New Braunfels, TX Metropolitan Statistical Area	7,216	8,235	22,333	2.71	\$17,442,025	\$56,616,019	\$15,092,836	\$89,150,881	202	49
Waco, TX Metropolitan Statistical Area	1,672	2,020	3,947	1.95	\$2,178,294	\$6,948,914	\$1,728,304	\$10,855,511	29	20
Remainder of State	26,803	33,667	79,756	2.37	\$35,225,556	\$142,874,361	\$32,966,038	\$211,065,956	471	322
OUT OF STATE	*	*	*	*	*	*	*	*	42	0
Total	129,146	157,829	391,283	2.48	229,448,120	794,957,365	201,557,484	1,225,962,968	2,552	1,241

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Amarillo, TX Metropolitan Statistical Area	876	973	332	0.34	\$845,247	\$335,373	\$1,700,910	\$2,881,530	19	6
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	3,523	4,006	1,972	0.49	\$4,969,688	\$3,810,534	\$9,361,093	\$18,141,315	149	59
Beaumont-Port Arthur, TX Metropolitan Statistical Area	2,063	2,438	839	0.34	\$2,412,575	\$1,028,241	\$4,470,759	\$7,911,575	40	14
Brownsville-Harlingen, TX Metropolitan Statistical Area	2,551	2,774	1,163	0.42	\$2,790,931	\$1,863,024	\$4,844,764	\$9,498,720	49	20
College Station-Bryan, TX Metropolitan Statistical Area	1,482	2,038	806	0.40	\$2,085,141	\$800,001	\$3,178,733	\$6,063,875	11	7
Corpus Christi, TX Metropolitan Statistical Area	2,241	2,421	1,129	0.47	\$2,467,087	\$1,400,512	\$4,951,899	\$8,819,497	61	25
Dallas-Plano-Irving, TX Metropolitan Division	14,579	16,768	7,026	0.42	\$15,831,676	\$8,978,897	\$28,538,674	\$53,349,247	386	134
El Paso, TX Metropolitan Statistical Area	1,700	1,812	894	0.49	\$1,631,457	\$1,082,131	\$3,109,498	\$5,823,086	119	36
Fort Worth-Arlington, TX Metropolitan Division	6,790	8,046	5,016	0.62	\$8,333,450	\$7,461,890	\$16,775,041	\$32,570,381	255	75
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	22,787	26,242	10,811	0.41	\$29,694,221	\$14,074,428	\$48,264,520	\$92,033,169	550	193
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,498	1,821	1,348	0.74	\$1,699,318	\$2,570,676	\$3,416,130	\$7,686,124	41	25
Laredo, TX Metropolitan Statistical Area	705	734	380	0.52	\$910,716	\$821,329	\$1,495,248	\$3,227,293	21	7
Lubbock, TX Metropolitan Statistical Area	1,781	2,012	1,269	0.63	\$2,121,787	\$1,441,849	\$4,284,789	\$7,848,424	27	12
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	5,493	5,878	2,180	0.37	\$6,208,748	\$4,283,560	\$10,624,327	\$21,116,634	80	28
San Antonio-New Braunfels, TX Metropolitan Statistical Area	7,567	8,609	4,095	0.48	\$8,815,923	\$5,874,520	\$16,948,396	\$31,638,839	202	92
Waco, TX Metropolitan Statistical Area	1,496	1,646	1,018	0.62	\$1,434,041	\$1,391,645	\$2,929,804	\$5,755,490	29	13
Remainder of State	18,286	21,376	13,427	0.63	\$20,767,015	\$20,397,315	\$36,987,167	\$78,151,496	471	218
OUT OF STATE	*	*	*	*	*	*	*	*	*	1
Total	96,890	111,438	54,791	0	116,092,972	82,603,523	206,614,351	405,310,846	2,552	965

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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	
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	