

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

1st Quarter, Calendar Year 2015

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	1,772	\$229,754	\$358	\$22.23	18	42.69%	1.74	23	7
Austin-Round Rock-San Marcos	24,992	\$2,596,356	\$431	\$26.28	19	53.47%	2.29	195	69
Beaumont-Port Arthur	14,587	\$1,541,460	\$422	\$21.73	18	46.19%	2.00	44	36
Brownsville-Harlingen	15,514	\$1,360,878	\$390	\$22.48	19	50.79%	1.90	57	34
College Station-Bryan ³	557	*	*	*	*	*	*	13	3
Corpus Christi	17,096	\$2,151,643	\$445	\$22.16	18	48.17%	2.03	70	46
Dallas-Plano-Irving (Metropolitan Division)	174,743	\$31,610,135	\$486	\$23.23	18	45.33%	2.00	476	195
El Paso	12,862	\$893,173	\$344	\$24.13	15	48.01%	2.55	144	24
Fort Worth-Arlington (Metropolitan Division)	81,837	\$29,082,526	\$1,077	\$21.19	17	30.89%	2.10	295	203
Houston-Sugar Land-Baytown	164,013	\$17,593,449	\$458	\$23.78	16	52.86%	2.29	709	285
Killeen-Temple-Fort Hood	12,438	\$1,166,702	\$389	\$23.13	19	45.96%	1.97	45	31
Laredo	10,418	\$1,113,107	\$434	\$22.95	18	51.71%	2.00	32	26
Lubbock	7,592	\$754,331	\$404	\$21.57	18	46.73%	1.99	30	20
McAllen-Edinburg-Mission	28,729	\$2,827,636	\$425	\$22.46	18	55.22%	1.99	89	68
San Antonio-New Braunfels	32,166	\$3,141,822	\$441	\$23.06	17	52.26%	2.19	284	69
Waco	7,372	\$614,719	\$352	\$22.89	18	43.57%	2.04	33	21
Remainder of State (Outside Reported MSA) ²	138,964	\$12,927,517	\$420	\$22.19	19	48.50%	1.99	537	373
Out-of-State	260,942	\$58,505,292	\$501	\$25.03	19	44.44%	2.04	49	14
Totals	1,006,594	\$168,175,172						3,125	1,524

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.

³Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

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Amarillo	974	\$328,590	\$379	\$262.93	203	0.00%	#DIV/0!	23	11
Austin-Round Rock-San Marcos	13,438	\$4,091,351	\$397	\$194.22	159	5.94%	1.37	195	80
Beaumont-Port Arthur	1,965	\$443,057	\$431	\$192.16	169	7.79%	1.32	44	9
Brownsville-Harlingen	2,307	\$771,400	\$466	\$168.76	164	7.47%	1.18	57	18
College Station-Bryan	710	\$251,245	\$439	\$158.10	156	1.88%	1.40	13	8
Corpus Christi	4,037	\$1,100,505	\$465	\$203.82	170	10.95%	1.31	70	16
Dallas-Plano-Irving (Metropolitan Division)	40,408	\$21,711,214	\$612	\$130.38	148	4.12%	1.20	476	142
El Paso	5,398	\$1,792,590	\$405	\$115.24	167	3.66%	1.57	144	65
Fort Worth-Arlington (Metropolitan Division)	29,131	\$11,176,721	\$729	\$117.28	152	12.88%	1.07	295	41
Houston-Sugar Land-Baytown	28,636	\$11,360,192	\$476	\$178.85	164	4.57%	1.24	709	245
Killeen-Temple-Fort Hood	1,656	\$958,152	\$664	\$87.32	172	14.25%	1.22	45	8
Laredo	1,978	\$562,812	\$441	\$226.72	169	9.16%	1.26	32	13
Lubbock	749	\$464,682	\$675	\$102.06	171	6.09%	1.08	30	8
McAllen-Edinburg-Mission	1,798	\$881,911	\$616	\$134.00	164	11.22%	1.29	89	22
San Antonio-New Braunfels	22,820	\$6,855,654	\$378	\$181.76	163	4.75%	1.36	284	148
Waco	2,021	\$696,321	\$416	\$157.55	171	11.09%	1.34	33	9
Remainder of State (Outside Reported MSA) ²	12,347	\$6,444,237	\$630	\$101.39	163	10.91%	1.32	537	160
Out-of-State	59,015	\$20,453,570	\$503	\$229.68	165	6.17%	1.59	49	16
Totals	229,388	\$90,344,206						3,125	1,019

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.

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SINGLE PAYMENT - AUTO TITLE

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Amarillo	1,756	\$332,953	\$849	\$26.01	30	30.95%	1.34	23	9
Austin-Round Rock-San Marcos	16,018	\$3,251,193	\$1,468	\$19.09	30	41.15%	1.50	195	68
Beaumont-Port Arthur	9,830	\$1,539,610	\$1,062	\$20.31	30	40.06%	1.50	44	37
Brownsville-Harlingen	8,918	\$1,502,203	\$1,173	\$17.99	28	37.52%	1.54	57	41
College Station-Bryan	1,315	\$377,364	\$619	\$32.26	34	58.40%	1.11	13	8
Corpus Christi	8,310	\$1,671,917	\$1,189	\$17.36	29	40.27%	1.49	70	54
Dallas-Plano-Irving (Metropolitan Division)	120,908	\$12,599,883	\$1,258	\$14.78	30	40.91%	1.56	476	242
El Paso	9,683	\$2,098,257	\$1,308	\$17.85	30	38.48%	1.44	144	46
Fort Worth-Arlington (Metropolitan Division)	46,709	\$8,039,663	\$1,149	\$17.06	29	40.22%	1.60	295	223
Houston-Sugar Land-Baytown	78,092	\$16,527,541	\$1,176	\$18.75	30	43.86%	1.45	709	404
Killeen-Temple-Fort Hood	7,117	\$1,085,729	\$1,010	\$19.56	29	39.98%	1.51	45	36
Laredo	4,760	\$796,740	\$1,167	\$17.69	30	40.63%	1.46	32	23
Lubbock	5,059	\$956,561	\$1,029	\$20.64	30	33.33%	1.49	30	26
McAllen-Edinburg-Mission	12,094	\$2,352,264	\$1,255	\$18.90	28	50.29%	1.43	89	74
San Antonio-New Braunfels	26,315	\$5,193,176	\$1,415	\$18.34	31	40.88%	1.49	284	84
Waco	5,703	\$703,257	\$858	\$21.08	30	38.82%	1.43	33	23
Remainder of State (Outside Reported MSA) ²	66,899	\$11,347,135	\$1,000	\$21.04	29	37.66%	1.49	537	411
Out-of-State ³	0	*	*	*	*	*	*	49	0
Totals	429,486	\$70,375,444						3,125	1,809

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Amarillo ³	18	*	*	*	*	*	*	23	4
Austin-Round Rock-San Marcos	627	\$426,556	\$1,233	\$95.39	164	10.12%	1.33	195	73
Beaumont-Port Arthur	156	\$51,681	\$1,148	\$85.33	163	2.27%	2.00	44	10
Brownsville-Harlingen	161	\$92,139	\$1,110	\$71.89	168	4.94%	1.00	57	14
College Station-Bryan	124	\$36,529	\$562	\$101.74	175	0.00%	0.00	13	7
Corpus Christi	419	\$284,931	\$1,325	\$122.06	171	25.71%	1.76	70	27
Dallas-Plano-Irving (Metropolitan Division)	2,892	\$1,555,831	\$895	\$101.33	163	10.47%	1.39	476	124
El Paso	423	\$207,776	\$821	\$74.35	159	2.21%	1.17	144	41
Fort Worth-Arlington (Metropolitan Division)	1,599	\$710,308	\$1,009	\$106.71	163	11.29%	1.50	295	47
Houston-Sugar Land-Baytown	2,849	\$2,030,274	\$1,104	\$94.69	163	5.73%	1.52	709	229
Killeen-Temple-Fort Hood	110	\$73,513	\$955	\$43.90	167	21.33%	1.25	45	9
Laredo	317	\$201,060	\$1,241	\$113.68	164	6.29%	1.50	32	12
Lubbock	84	\$134,877	\$2,141	\$54.76	170	18.03%	1.82	30	10
McAllen-Edinburg-Mission	499	\$542,381	\$1,370	\$61.01	173	4.11%	1.73	89	19
San Antonio-New Braunfels	1,205	\$734,484	\$947	\$108.70	168	7.21%	1.92	284	112
Waco	152	\$108,705	\$988	\$77.07	165	18.63%	1.32	33	8
Remainder of State (Outside Reported MSA) ²	2,870	\$1,594,673	\$1,004	\$58.77	148	19.54%	1.32	537	167
Out-of-State ³	1,199	*	*	*	*	*	*	49	3
Totals	15,704	\$9,904,641						3,125	916

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1st Quarter, Calendar Year 2015

REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter	Total No. Active Accounts During Quarter	Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Item #2 + Item #10E	
Amarillo	47	1,417	3.32
Austin-Round Rock-San Marcos	418	11,655	3.59
Beaumont-Port Arthur	253	6,024	4.20
Brownsville-Harlingen	179	5,781	3.10
College Station-Bryan	5	2,397	0.21
Corpus Christi	240	6,450	3.72
Dallas-Plano-Irving (Metropolitan Division)	1,788	51,287	3.49
El Paso	204	7,479	2.73
Fort Worth-Arlington (Metropolitan Division)	1,350	32,306	4.18
Houston-Sugar Land-Baytown	1,951	62,652	3.11
Killeen-Temple-Fort Hood	236	4,782	4.94
Laredo	84	2,919	2.88
Lubbock	122	3,830	3.19
McAllen-Edinburg-Mission	227	8,647	2.63
San Antonio-New Braunfels	733	19,876	3.69
Waco	123	3,919	3.14
Remainder of State (Outside Reported MSA) ²	1,573	51,208	3.07
Out-of-State	32	4,020	0.80
Totals	9,565	286,649	3.34

¹Includes both single payment and installment title loans.

²Includes provisionally licensed companies where an MSA designation could not be made.

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	