

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

2nd Quarter, Calendar Year 2016

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	391	*	*	*	*	*	*	18	3
Austin-Round Rock-San Marcos	14,427	\$1,945,407	\$450	\$22.46	18	50.88%	1.96	149	50
Beaumont-Port Arthur	11,074	\$1,634,251	\$363	\$22.44	18	43.03%	1.94	39	28
Brownsville-Harlingen	9,279	\$1,095,206	\$380	\$22.02	20	53.77%	1.94	48	21
College Station-Bryan ²	362	*	*	*	*	*	*	10	2
Corpus Christi	3,676	\$593,421	\$447	\$21.29	19	52.89%	2.10	61	11
Dallas-Plano-Irving (Metropolitan Division)	118,468	\$24,418,920	\$482	\$23.15	17	45.52%	2.06	358	125
El Paso	10,542	\$879,765	\$373	\$23.98	15	61.80%	2.72	109	16
Fort Worth-Arlington (Metropolitan Division)	50,019	\$5,932,440	\$406	\$23.43	17	55.17%	2.20	246	125
Houston-Sugar Land-Baytown	146,749	\$17,426,933	\$464	\$24.55	15	61.69%	2.40	526	192
Killeen-Temple-Fort Hood	5,277	\$796,156	\$404	\$22.26	20	41.57%	1.85	41	23
Laredo	6,495	\$880,251	\$406	\$22.38	18	50.95%	2.03	21	15
Lubbock	4,075	\$471,299	\$423	\$20.73	18	49.74%	2.09	26	8
McAllen-Edinburg-Mission	21,594	\$2,668,567	\$413	\$22.28	19	56.17%	2.03	77	52
San Antonio-New Braunfels	25,481	\$2,958,957	\$436	\$23.82	16	56.20%	2.35	201	50
Waco	3,793	\$485,703	\$329	\$22.51	20	37.29%	1.93	29	13
Remainder of State (Outside Reported MSA)	98,010	\$11,209,788	\$374	\$22.60	19	50.81%	1.95	465	292
Out-of-State	286,139	\$76,513,776	\$459	\$24.55	18	31.84%	1.91	44	10
Totals	815,851	149,982,650						2,468	1,036

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).

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

2nd Quarter, Calendar Year 2016

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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	845	\$299,874	\$421	\$189.20	158	0.00%	0.00	18	6
Austin-Round Rock-San Marcos	13,566	\$4,748,082	\$452	\$200.12	168	7.16%	1.34	149	57
Beaumont-Port Arthur	2,347	\$659,568	\$491	\$172.74	170	7.93%	1.28	39	7
Brownsville-Harlingen	3,326	\$1,064,561	\$482	\$153.31	164	8.57%	1.33	48	18
College Station-Bryan	874	\$299,041	\$439	\$159.96	154	0.78%	1.20	10	5
Corpus Christi	3,443	\$1,008,549	\$363	\$193.39	166	3.56%	1.15	61	23
Dallas-Plano-Irving (Metropolitan Division)	54,915	\$30,422,692	\$608	\$124.99	147	2.93%	1.22	358	114
El Paso	4,980	\$1,553,396	\$389	\$121.17	162	4.65%	1.34	109	47
Fort Worth-Arlington (Metropolitan Division)	42,468	\$22,616,644	\$766	\$101.23	153	10.14%	1.11	246	48
Houston-Sugar Land-Baytown	31,073	\$12,608,677	\$489	\$164.43	165	4.68%	1.30	526	141
Killeen-Temple-Fort Hood	3,150	\$1,314,418	\$569	\$116.07	154	11.05%	1.22	41	16
Laredo	3,621	\$997,642	\$439	\$222.78	168	11.31%	1.35	21	8
Lubbock	1,328	\$758,574	\$639	\$105.55	167	6.41%	1.10	26	8
McAllen-Edinburg-Mission	2,332	\$1,028,716	\$593	\$121.21	166	11.82%	1.23	77	18
San Antonio-New Braunfels	21,409	\$6,773,782	\$388	\$174.42	167	5.42%	1.28	201	95
Waco	3,219	\$996,849	\$458	\$163.48	169	12.30%	1.37	29	9
Remainder of State (Outside Reported MSA)	18,237	\$8,383,791	\$611	\$75.67	151	11.50%	1.24	465	160
Out-of-State	95,794	\$80,535,053	\$607	\$228.02	162	7.54%	1.60	44	15
Totals	306,927	176,069,908						2,468	795

¹Does not include additional cash advanced on refinances.

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

2nd Quarter, Calendar Year 2016

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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	751	\$153,369	\$1,128	\$20.34	30	44.44%	1.45	18	8
Austin-Round Rock-San Marcos	9,373	\$1,909,639	\$1,517	\$16.43	29	49.87%	1.52	149	47
Beaumont-Port Arthur	6,053	\$1,177,616	\$970	\$18.01	29	41.64%	1.47	39	28
Brownsville-Harlingen	4,011	\$1,230,568	\$1,546	\$16.53	30	45.85%	1.53	48	25
College Station-Bryan	464	\$127,438	\$777	\$24.95	30	38.28%	1.39	10	5
Corpus Christi	3,320	\$615,316	\$1,024	\$17.28	30	44.96%	1.38	61	28
Dallas-Plano-Irving (Metropolitan Division)	48,888	\$10,970,938	\$1,406	\$15.67	30	48.14%	1.58	358	168
El Paso	6,048	\$1,782,175	\$1,494	\$16.07	30	44.77%	1.49	109	23
Fort Worth-Arlington (Metropolitan Division)	27,108	\$5,267,975	\$1,116	\$16.12	29	47.00%	1.50	246	146
Houston-Sugar Land-Baytown	51,093	\$13,095,003	\$1,296	\$16.08	30	47.10%	1.50	526	247
Killeen-Temple-Fort Hood	3,521	\$720,242	\$1,039	\$18.67	30	51.60%	1.46	41	26
Laredo	4,679	\$973,669	\$1,175	\$16.21	30	49.04%	1.44	21	14
Lubbock	3,156	\$636,533	\$998	\$16.99	30	50.09%	1.48	26	19
McAllen-Edinburg-Mission	7,657	\$1,652,180	\$1,096	\$17.84	30	51.52%	1.40	77	60
San Antonio-New Braunfels	13,595	\$3,377,396	\$1,520	\$14.57	31	47.49%	1.49	201	46
Waco	3,871	\$640,957	\$872	\$18.35	30	47.60%	1.50	29	17
Remainder of State (Outside Reported MSA)	49,926	\$10,131,991	\$938	\$19.11	28	46.27%	1.47	465	330
Out-of-State ²	0	\$0	\$0	\$0.00	0	0.00%	0.00	44	0
Totals	243,514	54,463,004						2,468	1,237

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

2nd Quarter, Calendar Year 2016

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 ²	306	*	*	*	*	*	*	18	2
Austin-Round Rock-San Marcos	1,219	\$2,152,446	\$2,259	\$89.51	163	11.32%	1.27	149	46
Beaumont-Port Arthur	758	\$1,203,798	\$1,887	\$93.08	163	7.22%	1.30	39	11
Brownsville-Harlingen	1,070	\$1,355,004	\$1,735	\$91.96	165	11.97%	1.23	48	18
College Station-Bryan	631	\$749,277	\$1,360	\$97.21	165	9.42%	1.16	10	6
Corpus Christi	845	\$1,221,838	\$1,912	\$97.46	163	12.97%	1.31	61	22
Dallas-Plano-Irving (Metropolitan Division)	5,723	\$7,373,826	\$1,608	\$94.98	163	11.18%	1.33	358	117
El Paso	669	\$854,157	\$1,643	\$93.90	161	7.85%	1.24	109	30
Fort Worth-Arlington (Metropolitan Division)	3,008	\$3,400,201	\$1,663	\$88.58	162	16.52%	1.49	246	63
Houston-Sugar Land-Baytown	8,777	\$12,858,345	\$1,796	\$91.01	163	11.89%	1.25	526	175
Killeen-Temple-Fort Hood	739	\$732,971	\$1,469	\$105.64	159	13.77%	1.48	41	16
Laredo	318	\$217,799	\$1,146	\$121.74	162	11.23%	1.43	21	6
Lubbock	765	\$1,240,558	\$1,969	\$87.20	159	14.36%	1.44	26	12
McAllen-Edinburg-Mission	2,053	\$2,866,095	\$1,881	\$82.18	168	8.57%	1.31	77	22
San Antonio-New Braunfels	2,957	\$4,413,694	\$1,845	\$92.05	163	13.39%	1.32	201	87
Waco	617	\$687,732	\$1,522	\$95.78	163	16.01%	1.30	29	11
Remainder of State (Outside Reported MSA)	7,866	\$9,172,236	\$1,613	\$78.84	151	14.16%	1.30	465	194
Out-of-State ²	1,144	*	*	*	*	*	*	44	2
Totals	39,465	51,771,595						2,468	840

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

2nd Quarter, Calendar Year 2016

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	24	1,091	2.20
Austin-Round Rock-San Marcos	244	8,219	2.97
Beaumont-Port Arthur	135	5,185	2.60
Brownsville-Harlingen	127	4,153	3.06
College Station-Bryan	13	1,942	0.67
Corpus Christi	137	3,679	3.72
Dallas-Plano-Irving (Metropolitan Division)	1,552	40,521	3.83
El Paso	177	5,128	3.45
Fort Worth-Arlington (Metropolitan Division)	912	21,425	4.26
Houston-Sugar Land-Baytown	1,424	51,174	2.78
Killeen-Temple-Fort Hood	163	3,541	4.60
Laredo	123	2,644	4.65
Lubbock	111	3,434	3.23
McAllen-Edinburg-Mission	200	8,204	2.44
San Antonio-New Braunfels	509	14,779	3.44
Waco	95	3,485	2.73
Remainder of State (Outside Reported MSA)	1,409	46,763	3.01
Out-of-State	32	4,434	0.72
Totals	7,387	229,801	3.21

¹Includes both single payment and installment title loans.

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		