



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

INSTALLMENT 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 | 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 |

CREDIT ACCESS BUSINESS (CAB) ANNUAL REPORTING
Annual Report, Calendar Year 2016

SINGLE PAYMENT - AUTO TITLE

| 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 | 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 |

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

INSTALLMENT PAYMENT - AUTO TITLE

| 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 | 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 |

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



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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 | |