



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
1st 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	413	\$36,439	\$301	\$19.20	16	37.38%	1.63	18	6
Austin-Round Rock-San Marcos	15,294	\$2,150,053	\$519	\$22.65	18	49.42%	2.01	147	53
Beaumont-Port Arthur	11,916	\$1,356,503	\$402	\$21.92	19	50.15%	1.95	40	32
Brownsville-Harlingen	10,152	\$1,103,369	\$392	\$22.04	19	50.91%	1.96	46	23
College Station-Bryan <sup>2</sup>	364	*	*	*	*	*	*	11	3
Corpus Christi	4,003	\$516,339	\$449	\$21.47	19	52.24%	2.05	59	20
Dallas-Plano-Irving (Metropolitan Division)	127,290	\$24,771,663	\$496	\$23.14	17	43.77%	2.04	376	135
El Paso	11,003	\$723,086	\$359	\$24.29	15	56.70%	2.55	109	16
Fort Worth-Arlington (Metropolitan Division)	54,986	\$6,126,729	\$427	\$23.36	17	55.13%	2.19	249	132
Houston-Sugar Land-Baytown	157,139	\$15,974,089	\$473	\$24.46	15	61.31%	2.45	541	206
Killeen-Temple-Fort Hood	8,954	\$1,041,997	\$431	\$22.95	19	45.24%	1.82	41	26
Laredo	7,594	\$956,393	\$430	\$22.47	18	54.19%	1.96	21	16
Lubbock	3,938	\$393,757	\$412	\$20.37	18	48.66%	2.07	26	15
McAllen-Edinburg-Mission	22,166	\$2,445,080	\$427	\$22.31	19	55.52%	1.97	77	53
San Antonio-New Braunfels	28,109	\$3,121,545	\$457	\$23.90	16	55.42%	2.33	203	54
Waco	4,588	\$713,550	\$459	\$22.88	20	33.33%	1.98	29	16
Remainder of State (Outside Reported MSA)	103,024	\$10,102,983	\$428	\$22.42	19	53.35%	2.00	464	313
Out-of-State	263,322	\$66,001,474	\$467	\$24.56	18	33.96%	1.97	45	10
<b>Totals</b>	834,255	137,570,194						2,502	1,129

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>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) QUARTERLY REPORTING**  
**1st 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	702	\$234,348	\$385	\$198.37	155	0.00%	#DIV/0!	18	7
Austin-Round Rock-San Marcos	12,169	\$4,109,906	\$450	\$198.19	168	6.76%	1.37	147	57
Beaumont-Port Arthur	2,104	\$492,866	\$448	\$174.60	170	7.43%	1.34	40	7
Brownsville-Harlingen	2,720	\$808,613	\$473	\$156.54	164	8.07%	1.19	46	18
College Station-Bryan	670	\$224,419	\$428	\$171.81	156	0.63%	1.33	11	5
Corpus Christi	3,141	\$891,609	\$389	\$203.05	167	4.00%	1.13	59	23
Dallas-Plano-Irving (Metropolitan Division)	47,253	\$26,813,078	\$635	\$126.60	148	3.09%	1.19	376	115
El Paso	4,385	\$1,297,834	\$390	\$133.37	166	3.90%	1.42	109	51
Fort Worth-Arlington (Metropolitan Division)	34,593	\$15,610,531	\$748	\$106.28	151	9.79%	1.22	249	50
Houston-Sugar Land-Baytown	28,406	\$11,112,273	\$497	\$160.05	160	5.31%	1.38	541	145
Killeen-Temple-Fort Hood	2,417	\$1,360,072	\$650	\$75.82	167	10.83%	1.25	41	12
Laredo	2,979	\$761,378	\$419	\$224.94	169	9.20%	1.21	21	8
Lubbock	1,001	\$591,241	\$650	\$93.69	169	6.34%	1.08	26	8
McAllen-Edinburg-Mission	1,931	\$835,364	\$615	\$123.80	166	11.62%	1.26	77	18
San Antonio-New Braunfels	19,779	\$6,144,968	\$397	\$173.28	167	5.61%	1.31	203	102
Waco	2,706	\$814,317	\$456	\$164.38	170	9.44%	1.42	29	8
Remainder of State (Outside Reported MSA)	14,621	\$7,301,100	\$639	\$70.99	161	11.13%	1.23	464	155
Out-of-State	77,658	\$29,852,668	\$550	\$233.45	164	6.73%	1.56	45	13
<b>Totals</b>	259,235	109,256,584						2,502	802

<sup>1</sup>Does not include additional cash advanced on refinances.



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**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**1st 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	858	\$177,835	\$1,091	\$20.69	30	45.07%	1.52	18	9
Austin-Round Rock-San Marcos	10,666	\$2,133,933	\$1,751	\$16.18	29	44.38%	1.49	147	51
Beaumont-Port Arthur	6,592	\$845,017	\$933	\$18.25	30	40.91%	1.44	40	29
Brownsville-Harlingen	4,341	\$686,646	\$1,371	\$15.96	29	39.87%	1.49	46	25
College Station-Bryan <sup>2</sup>	492	*	*	*	*	*	*	11	4
Corpus Christi	3,900	\$461,133	\$951	\$17.20	30	41.07%	1.54	59	28
Dallas-Plano-Irving (Metropolitan Division)	54,835	\$9,017,731	\$1,449	\$14.92	29	47.80%	1.64	376	173
El Paso	6,544	\$1,328,071	\$1,561	\$15.51	30	47.73%	1.57	109	24
Fort Worth-Arlington (Metropolitan Division)	29,682	\$4,259,382	\$1,170	\$15.49	29	44.44%	1.59	249	156
Houston-Sugar Land-Baytown	54,812	\$10,397,211	\$1,327	\$15.51	30	47.30%	1.56	541	260
Killeen-Temple-Fort Hood	5,614	\$738,014	\$955	\$17.32	29	41.88%	1.49	41	30
Laredo	5,322	\$852,923	\$1,160	\$16.22	30	38.31%	1.50	21	14
Lubbock	3,279	\$482,176	\$1,093	\$16.53	30	36.71%	1.49	26	19
McAllen-Edinburg-Mission	8,103	\$1,142,099	\$1,186	\$16.03	28	58.20%	1.40	77	58
San Antonio-New Braunfels	15,232	\$3,079,506	\$1,708	\$14.18	30	49.94%	1.52	203	50
Waco	3,970	\$524,414	\$943	\$18.23	29	39.29%	1.56	29	17
Remainder of State (Outside Reported MSA)	50,816	\$7,217,973	\$975	\$19.07	29	40.91%	1.50	464	335
Out-of-State <sup>2</sup>	0	\$0	\$0	\$0.00	0	0.00%	0.00	45	0
<b>Totals</b>	265,058	43,500,459						2,502	1,282

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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INSTALLMENT - AUTO TITLE

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	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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	231	\$181,757	\$830	\$124.92	180	3.48%	1.29	18	5
Austin-Round Rock-San Marcos	1,184	\$1,150,021	\$1,265	\$97.16	173	10.52%	1.27	147	53
Beaumont-Port Arthur	659	\$539,574	\$1,032	\$92.35	176	9.87%	1.28	40	12
Brownsville-Harlingen	765	\$600,300	\$1,059	\$99.64	176	6.40%	1.21	46	18
College Station-Bryan	475	\$352,698	\$871	\$98.60	174	13.28%	1.29	11	7
Corpus Christi	677	\$605,074	\$1,129	\$100.95	174	6.96%	1.17	59	24
Dallas-Plano-Irving (Metropolitan Division)	4,730	\$3,535,845	\$972	\$97.43	173	10.40%	1.30	376	118
El Paso	528	\$361,692	\$918	\$97.21	171	2.48%	1.20	109	29
Fort Worth-Arlington (Metropolitan Division)	2,893	\$2,086,336	\$1,091	\$91.06	159	17.75%	1.28	249	66
Houston-Sugar Land-Baytown	7,104	\$6,246,445	\$1,090	\$91.16	174	10.67%	1.25	541	178
Killeen-Temple-Fort Hood	284	\$238,171	\$976	\$83.75	175	10.68%	1.24	41	13
Laredo	239	\$146,385	\$1,295	\$120.44	161	4.50%	1.40	21	6
Lubbock	482	\$448,779	\$1,049	\$100.88	178	11.19%	1.13	26	10
McAllen-Edinburg-Mission	1,553	\$1,408,243	\$1,217	\$90.50	174	5.07%	1.07	77	23
San Antonio-New Braunfels	2,352	\$2,066,713	\$1,087	\$93.23	174	11.51%	1.27	203	88
Waco	465	\$332,395	\$958	\$104.78	171	11.21%	1.22	29	9
Remainder of State (Outside Reported MSA)	5,905	\$5,532,173	\$1,258	\$80.26	158	10.97%	1.34	464	192
Out-of-State <sup>2</sup>	1,131	*	*	*	*	*	*	45	2
<b>Totals</b>	<b>31,657</b>	<b>26,469,462</b>						<b>2,502</b>	<b>853</b>

<sup>1</sup>Does not include additional cash advanced on refinances.

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**REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>**

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	37	1,192	3.10
Austin-Round Rock-San Marcos	343	9,153	3.75
Beaumont-Port Arthur	182	5,577	3.26
Brownsville-Harlingen	160	4,710	3.40
College Station-Bryan	11	2,048	0.54
Corpus Christi	204	4,004	5.09
Dallas-Plano-Irving (Metropolitan Division)	1,766	43,275	4.08
El Paso	137	5,597	2.45
Fort Worth-Arlington (Metropolitan Division)	1,111	26,436	4.20
Houston-Sugar Land-Baytown	1,396	54,695	2.55
Killeen-Temple-Fort Hood	204	4,575	4.46
Laredo	124	2,928	4.23
Lubbock	159	3,562	4.46
McAllen-Edinburg-Mission	202	8,528	2.37
San Antonio-New Braunfels	636	16,370	3.89
Waco	96	3,781	2.54
Remainder of State (Outside Reported MSA) <sup>2</sup>	1,517	48,046	3.16
Out-of-State	30	4,415	0.68
<b>Totals</b>	<b>8,315</b>	<b>248,892</b>	<b>3.34</b>

<sup>1</sup>Includes both single payment and installment title loans.

<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.



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## METROPOLITAN STATISTICAL AREA COMPILATION

<b>Dallas - Fort Worth - Arlington, TX</b>	<b>MSA</b>
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
<b>Houston - Sugar Land - Baytown, TX</b>	<b>MSA</b>
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
<b>Amarillo, TX</b>	<b>MSA</b>
Armstrong County	Potter County
Carson County	Randall County
<b>Austin - Round Rock - San Marcos, TX</b>	<b>MSA</b>
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
<b>Beaumont - Port Arthur, TX</b>	<b>MSA</b>
Hardin County	Orange County
Jefferson County	
<b>Brownsville - Harlingen, TX</b>	<b>MSA</b>
Cameron County	
<b>College Station - Bryan, TX</b>	<b>MSA</b>
Brazos County	Robertson County
Burleson County	
<b>Corpus Christi, TX</b>	<b>MSA</b>
Aransas County	San Patricio County
Nueces County	
<b>El Paso, TX</b>	<b>MSA</b>
El Paso County	



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<b>Killeen - Temple - Fort Hood, TX</b>	<b>MSA</b>
Bell County	Lampasas County
Coryell County	
<b>Laredo, TX</b>	<b>MSA</b>
Webb County	
<b>Lubbock, TX</b>	<b>MSA</b>
Crosby County	Lubbock County
<b>McAllen - Edinburg - Mission, TX</b>	<b>MSA</b>
Hidalgo County	
<b>San Antonio - New Braunfels, TX</b>	<b>MSA</b>
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
<b>Waco, TX</b>	<b>MSA</b>
McLennan County	