



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

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 <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	391	*	*	*	*	*	*	18	3
Austin-Round Rock-San Marcos	14,493	\$1,966,722	\$451	\$22.45	18	50.70%	1.96	151	52
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 <sup>3</sup>	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	25,539	\$2,971,546	\$435	\$23.79	16	55.92%	2.35	202	51
Waco	3,793	\$485,703	\$329	\$22.51	20	37.29%	1.93	29	13
Remainder of State (Outside Reported MSA) <sup>2</sup>	97,975	\$11,194,837	\$373	\$22.60	19	50.84%	1.95	464	291
Out-of-State	286,139	\$76,513,776	\$459	\$24.55	18	31.84%	1.91	44	10
<b>Totals</b>	815,940	150,001,601						2,470	1,038

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

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

<sup>3</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  
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 <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	845	\$299,874	\$421	\$189.20	158	0.00%	#DIV/0!	18	6
Austin-Round Rock-San Marcos	13,639	\$4,771,658	\$451	\$200.03	168	7.11%	1.34	151	58
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	202	95
Waco	3,219	\$996,849	\$458	\$163.48	169	12.30%	1.37	29	9
Remainder of State (Outside Reported MSA) <sup>2</sup>	18,164	\$8,360,434	\$613	\$75.25	151	11.56%	1.24	464	159
Out-of-State	95,794	\$38,530,904	\$543	\$228.02	162	7.54%	1.60	44	15
<b>Totals</b>	306,927	134,065,977						2,470	795

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

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



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

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 <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	751	\$153,369	\$1,128	\$20.34	30	44.44%	1.45	18	8
Austin-Round Rock-San Marcos	9,417	\$1,926,446	\$1,478	\$16.46	29	48.38%	1.52	151	48
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	202	46
Waco	3,871	\$640,957	\$872	\$18.35	30	47.60%	1.50	29	17
Remainder of State (Outside Reported MSA) <sup>2</sup>	49,882	\$10,116,014	\$940	\$19.11	28	46.45%	1.47	464	329
Out-of-State <sup>3</sup>	0	*	*	*	*	*	*	44	0
<b>Totals</b>	243,514	54,463,835						2,470	1,237

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

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

<sup>3</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  
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	
	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	306	*	*	*	*	*	*	18	2
Austin-Round Rock-San Marcos	1,244	\$2,184,881	\$2,234	\$89.38	163	11.08%	1.27	151	47
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	202	87
Waco	617	\$687,732	\$1,522	\$95.78	163	16.01%	1.30	29	11
Remainder of State (Outside Reported MSA) <sup>2</sup>	7,841	\$9,139,542	\$1,615	\$78.85	151	14.22%	1.30	464	193
Out-of-State <sup>3</sup>	1,144	*	*	*	*	*	*	44	2
<b>Totals</b>	<b>39,465</b>	<b>51,771,336</b>						<b>2,470</b>	<b>840</b>

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

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

<sup>3</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  
2nd Quarter, Calendar Year 2016

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	24	1,091	2.20
Austin-Round Rock-San Marcos	244	8,324	2.93
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) <sup>2</sup>	1,409	46,658	3.02
Out-of-State	32	4,434	0.72
<b>Totals</b>	<b>7,387</b>	<b>229,801</b>	<b>3.21</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.



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

## 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	



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

<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	