



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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	475	*	*	*	*	*	*	18	3
Austin-Round Rock-San Marcos	16,946	\$2,302,258	\$457	\$22.12	17	55.01%	2.13	147	49
Beaumont-Port Arthur	12,627	\$1,375,921	\$286	\$22.32	17	45.45%	2.57	37	29
Brownsville-Harlingen	10,389	\$1,200,652	\$384	\$22.13	19	54.34%	2.10	47	21
College Station-Bryan <sup>3</sup>	380	*	*	*	*	*	*	10	2
Corpus Christi	4,005	\$634,042	\$438	\$21.13	19	52.96%	2.02	61	11
Dallas-Plano-Irving (Metropolitan Division)	134,301	\$26,714,707	\$481	\$23.11	17	47.47%	2.17	358	119
El Paso	12,348	\$972,791	\$360	\$23.80	14	63.27%	2.72	106	22
Fort Worth-Arlington (Metropolitan Division)	56,476	\$6,689,903	\$408	\$23.24	16	56.88%	2.32	233	117
Houston-Sugar Land-Baytown	169,455	\$19,798,030	\$460	\$24.66	15	64.40%	2.48	515	188
Killeen-Temple-Fort Hood	5,758	\$819,812	\$401	\$21.87	19	46.16%	1.92	39	16
Laredo	7,373	\$984,458	\$414	\$22.50	18	55.83%	2.07	21	15
Lubbock	4,980	\$552,747	\$391	\$20.95	17	48.74%	2.20	27	8
McAllen-Edinburg-Mission	23,773	\$2,770,117	\$408	\$22.56	19	59.03%	2.06	76	52
San Antonio-New Braunfels	28,853	\$3,259,022	\$424	\$23.41	16	59.67%	2.37	198	52
Waco	2,674	\$353,594	\$319	\$22.85	19	34.60%	1.95	28	10
Remainder of State (Outside Reported MSA) <sup>2</sup>	107,045	\$11,044,904	\$341	\$22.48	19	51.82%	2.30	460	286
Out-of-State	315,100	\$82,538,419	\$452	\$24.37	19	31.86%	1.99	43	10
<b>Totals</b>	912,958	162,089,757						2,424	1,010

<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).



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3rd 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	
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	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	829	\$286,621	\$427	\$181.53	158	0.00%	#DIV/0!	18	6
Austin-Round Rock-San Marcos	13,676	\$4,705,574	\$440	\$200.55	169	6.53%	1.29	147	56
Beaumont-Port Arthur	2,306	\$661,944	\$496	\$169.18	170	8.58%	1.24	37	7
Brownsville-Harlingen	3,083	\$908,839	\$464	\$174.49	162	7.08%	1.32	47	16
College Station-Bryan	873	\$311,398	\$455	\$159.95	153	1.27%	1.00	10	5
Corpus Christi	3,659	\$1,127,947	\$379	\$195.13	167	3.22%	1.17	61	21
Dallas-Plano-Irving (Metropolitan Division)	59,286	\$33,206,863	\$608	\$127.32	148	2.95%	1.21	358	115
El Paso	5,084	\$1,643,285	\$417	\$122.81	162	4.77%	1.51	106	48
Fort Worth-Arlington (Metropolitan Division)	42,905	\$20,223,170	\$718	\$104.01	153	6.86%	1.15	233	48
Houston-Sugar Land-Baytown	33,776	\$14,222,128	\$500	\$166.40	167	5.19%	1.30	515	137
Killeen-Temple-Fort Hood	2,502	\$1,029,254	\$502	\$133.63	156	6.39%	1.33	39	15
Laredo	3,973	\$1,114,336	\$454	\$221.22	169	9.65%	1.53	21	8
Lubbock	1,376	\$753,921	\$626	\$86.94	162	9.35%	1.16	27	8
McAllen-Edinburg-Mission	2,800	\$1,229,469	\$598	\$121.33	166	13.58%	1.36	76	18
San Antonio-New Braunfels	22,605	\$7,260,432	\$396	\$175.18	167	6.10%	1.33	198	94
Waco	2,700	\$757,459	\$390	\$184.16	168	5.49%	1.22	28	7
Remainder of State (Outside Reported MSA) <sup>2</sup>	19,310	\$9,096,232	\$607	\$75.38	154	11.21%	1.27	460	161
Out-of-State	110,199	\$46,270,618	\$555	\$223.60	162	6.67%	1.60	43	15
<b>Totals</b>	330,942	144,809,490						2,424	785

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

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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	763	\$192,726	\$1,311	\$20.43	31	51.77%	1.45	18	9
Austin-Round Rock-San Marcos	9,463	\$2,327,677	\$1,661	\$16.58	30	51.79%	1.48	147	48
Beaumont-Port Arthur	6,382	\$886,508	\$713	\$18.54	30	50.65%	1.70	37	29
Brownsville-Harlingen	4,181	\$887,421	\$1,211	\$16.89	30	52.37%	1.53	47	26
College Station-Bryan	482	*	*	*	*	*	*	10	4
Corpus Christi	3,375	\$785,213	\$1,115	\$17.41	30	50.94%	1.43	61	23
Dallas-Plano-Irving (Metropolitan Division)	50,053	\$11,938,271	\$1,476	\$15.78	30	53.27%	1.60	358	159
El Paso	6,670	\$1,953,080	\$1,555	\$16.26	30	53.57%	1.60	106	21
Fort Worth-Arlington (Metropolitan Division)	27,985	\$5,920,583	\$1,204	\$16.63	30	52.52%	1.60	233	138
Houston-Sugar Land-Baytown	54,872	\$14,810,602	\$1,365	\$16.38	30	53.53%	1.56	515	248
Killeen-Temple-Fort Hood	3,557	\$583,052	\$1,027	\$18.42	30	49.14%	1.55	39	20
Laredo	5,167	\$1,054,232	\$1,222	\$16.41	30	56.02%	1.54	21	14
Lubbock	3,572	\$862,990	\$1,154	\$17.11	31	54.60%	1.60	27	19
McAllen-Edinburg-Mission	8,235	\$1,768,181	\$1,192	\$19.34	32	58.14%	1.47	76	60
San Antonio-New Braunfels	14,242	\$4,220,507	\$1,644	\$14.84	31	54.23%	1.53	198	47
Waco	2,812	\$479,933	\$882	\$19.50	30	32.16%	1.23	28	13
Remainder of State (Outside Reported MSA) <sup>2</sup>	52,612	\$8,677,167	\$829	\$19.38	29	51.23%	1.73	460	324
Out-of-State <sup>3</sup>	0	*	*	*	*	*	*	43	0
<b>Totals</b>	254,423	57,469,274						2,424	1,202

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

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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	252	*	*	*	*	*	*	18	3
Austin-Round Rock-San Marcos	1,345	\$1,255,745	\$1,211	\$91.74	154	13.29%	1.31	147	50
Beaumont-Port Arthur	756	\$569,490	\$888	\$89.56	151	10.40%	1.20	37	12
Brownsville-Harlingen	913	\$720,485	\$1,005	\$90.95	157	7.48%	1.08	47	16
College Station-Bryan	627	\$470,275	\$829	\$93.25	156	8.41%	1.30	10	6
Corpus Christi	708	\$550,022	\$921	\$93.37	153	7.89%	1.38	61	19
Dallas-Plano-Irving (Metropolitan Division)	5,584	\$4,102,776	\$928	\$94.01	154	12.99%	1.32	358	117
El Paso	515	\$349,730	\$839	\$89.78	155	8.14%	1.09	106	28
Fort Worth-Arlington (Metropolitan Division)	2,820	\$1,986,905	\$1,024	\$85.60	155	16.13%	1.54	233	58
Houston-Sugar Land-Baytown	7,904	\$7,194,711	\$1,060	\$86.96	154	10.67%	1.26	515	166
Killeen-Temple-Fort Hood	489	\$393,357	\$955	\$96.96	153	11.93%	1.28	39	16
Laredo	362	\$246,558	\$1,340	\$115.45	163	7.65%	1.14	21	5
Lubbock	614	\$469,196	\$971	\$78.97	149	17.78%	1.36	27	12
McAllen-Edinburg-Mission	2,051	\$1,789,606	\$1,154	\$78.77	163	7.87%	1.31	76	21
San Antonio-New Braunfels	2,737	\$2,269,617	\$1,006	\$93.43	154	11.73%	1.36	198	89
Waco	475	\$301,108	\$792	\$103.87	155	8.38%	1.32	28	10
Remainder of State (Outside Reported MSA) <sup>2</sup>	7,284	\$5,005,655	\$948	\$75.39	145	13.23%	1.37	460	194
Out-of-State <sup>3</sup>	1,065	*	*	*	*	*	*	43	1
<b>Totals</b>	<b>36,501</b>	<b>28,534,485</b>						<b>2,424</b>	<b>823</b>

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

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**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**3rd 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	18	1,135	1.59
Austin-Round Rock-San Marcos	250	8,417	2.97
Beaumont-Port Arthur	165	5,319	3.10
Brownsville-Harlingen	190	4,230	4.49
College Station-Bryan	27	2,132	1.27
Corpus Christi	133	3,908	3.40
Dallas-Plano-Irving (Metropolitan Division)	1,925	41,593	4.63
El Paso	220	5,256	4.19
Fort Worth-Arlington (Metropolitan Division)	1,016	21,583	4.71
Houston-Sugar Land-Baytown	1,689	52,236	3.23
Killeen-Temple-Fort Hood	127	3,546	3.58
Laredo	140	2,747	5.10
Lubbock	147	3,655	4.02
McAllen-Edinburg-Mission	306	8,836	3.46
San Antonio-New Braunfels	588	15,314	3.84
Waco	115	3,261	3.53
Remainder of State (Outside Reported MSA) <sup>2</sup>	1,734	48,305	3.59
Out-of-State	2	4,049	0.05
<b>Totals</b>	<b>8,792</b>	<b>235,522</b>	<b>3.73</b>

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

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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	