



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 ¹	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 ³	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) ²	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
Totals	912,958	162,089,757						2,424	1,010

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.

³Less 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)

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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	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) ²	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
Totals	330,942	144,809,490						2,424	785

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.



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SINGLE PAYMENT - AUTO TITLE

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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	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) ²	52,612	\$8,677,167	\$829	\$19.38	29	51.23%	1.73	460	324
Out-of-State ³	0	*	*	*	*	*	*	43	0
Totals	254,423	57,469,274						2,424	1,202

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INSTALLMENT - AUTO TITLE

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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) ²	7,284	\$5,005,655	\$948	\$75.39	145	13.23%	1.37	460	194
Out-of-State ³	1,065	*	*	*	*	*	*	43	1
Totals	36,501	28,534,485						2,424	823

¹Does not include additional cash advanced on refinances.

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REPOSSESSION FIGURES FOR TITLE LENDERS¹

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) ²	1,734	48,305	3.59
Out-of-State	2	4,049	0.05
Totals	8,792	235,522	3.73

¹Includes both single payment and installment title loans.

²Includes provisionally licensed companies where an MSA designation could not be made.



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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	



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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	