



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	*	*	*	*	*	*	*	18	3
Austin-Round Rock-San Marcos	16,780	\$2,287,059	\$445	\$21.92	17	51.53%	2.12	145	50
Beaumont-Port Arthur	12,740	\$1,430,610	\$294	\$22.36	17	45.80%	2.64	37	28
Brownsville-Harlingen	10,468	\$1,182,966	\$369	\$21.87	19	54.81%	2.03	49	21
College Station-Bryan ³	*	*	*	*	*	*	*	10	2
Corpus Christi	4,209	\$642,727	\$432	\$21.07	19	50.35%	2.11	60	11
Dallas-Plano-Irving (Metropolitan Division)	132,838	\$28,063,665	\$485	\$23.06	17	46.12%	2.02	359	118
El Paso	12,739	\$1,029,363	\$361	\$23.58	14	60.52%	2.54	112	22
Fort Worth-Arlington (Metropolitan Division)	57,202	\$7,071,260	\$408	\$26.21	18	56.17%	2.13	235	112
Houston-Sugar Land-Baytown	176,023	\$20,728,571	\$463	\$24.65	15	63.21%	2.42	513	186
Killeen-Temple-Fort Hood	5,638	\$811,561	\$403	\$21.66	20	46.88%	1.92	39	16
Laredo	7,256	\$986,672	\$414	\$22.49	18	51.89%	2.05	21	15
Lubbock	4,896	\$489,218	\$383	\$20.75	18	55.98%	2.09	26	8
McAllen-Edinburg-Mission	23,857	\$2,763,723	\$408	\$22.28	19	56.73%	2.06	79	52
San Antonio-New Braunfels	30,403	\$3,892,750	\$459	\$23.31	16	57.67%	2.26	189	50
Waco	2,696	\$357,808	\$322	\$22.63	18	32.13%	2.01	27	9
Remainder of State (Outside Reported MSA)	107,077	\$11,793,330	\$348	\$22.47	19	50.07%	2.24	457	278
Out-of-State	318,034	\$85,502,845	\$462	\$24.38	24	32.07%	1.94	41	10
Totals	923,957	\$169,136,952						2,417	991

¹Does not include additional cash advanced on refinances.

*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
4th 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	884	\$308,379	\$444	\$173.27	158	0.64%	1.00	18	7
Austin-Round Rock-San Marcos	13,090	\$4,620,484	\$444	\$197.30	168	5.79%	1.30	145	58
Beaumont-Port Arthur	2,658	\$977,356	\$574	\$158.31	169	4.97%	1.30	37	14
Brownsville-Harlingen	3,220	\$956,288	\$489	\$166.24	162	7.18%	1.30	49	19
College Station-Bryan	946	\$319,739	\$446	\$159.68	152	0.62%	1.50	10	6
Corpus Christi	3,459	\$1,085,907	\$402	\$189.36	166	2.81%	1.14	60	21
Dallas-Plano-Irving (Metropolitan Division)	62,521	\$36,169,934	\$623	\$125.80	147	2.38%	1.23	359	131
El Paso	4,943	\$1,505,563	\$419	\$116.70	158	4.44%	1.41	112	49
Fort Worth-Arlington (Metropolitan Division)	38,262	\$17,017,746	\$730	\$104.96	154	7.35%	1.14	235	62
Houston-Sugar Land-Baytown	33,875	\$14,228,773	\$506	\$163.18	166	5.18%	1.31	513	156
Killeen-Temple-Fort Hood	2,199	\$874,094	\$508	\$138.82	159	5.24%	1.20	39	19
Laredo	3,928	\$1,097,429	\$467	\$215.42	169	9.94%	1.36	21	9
Lubbock	1,504	\$787,913	\$630	\$78.88	165	12.69%	1.14	26	10
McAllen-Edinburg-Mission	3,174	\$1,463,827	\$612	\$121.02	166	12.44%	1.26	79	23
San Antonio-New Braunfels	21,596	\$7,072,998	\$407	\$177.65	167	5.36%	1.28	189	97
Waco	2,285	\$685,920	\$375	\$173.72	167	3.59%	1.16	27	9
Remainder of State (Outside Reported MSA)	20,202	\$9,774,502	\$624	\$74.61	156	13.05%	1.04	457	207
Out-of-State	127,325	\$53,517,630	\$550	\$216.14	163	6.10%	1.57	41	16
Totals	346,071	\$152,464,484						2,417	913

¹Does not include additional cash advanced on refinances.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	571	\$321,642	\$1,720	\$17.48	30	35.54%	1.25	18	9
Austin-Round Rock-San Marcos	8,322	\$2,535,189	\$1,774	\$16.27	29	38.54%	1.49	145	48
Beaumont-Port Arthur	6,329	\$994,132	\$832	\$18.91	29	39.75%	1.79	37	27
Brownsville-Harlingen	4,071	\$1,106,659	\$1,282	\$16.57	30	37.81%	1.53	49	25
College Station-Bryan	*	*	*	*	*	*	*	10	3
Corpus Christi	3,071	\$840,242	\$1,220	\$16.42	30	41.13%	1.51	60	21
Dallas-Plano-Irving (Metropolitan Division)	48,999	\$13,419,494	\$1,431	\$15.95	30	42.28%	1.58	359	156
El Paso	6,113	\$2,054,200	\$1,705	\$15.57	30	45.75%	1.58	112	18
Fort Worth-Arlington (Metropolitan Division)	24,424	\$6,183,605	\$1,291	\$16.45	30	40.33%	1.53	235	134
Houston-Sugar Land-Baytown	55,473	\$16,085,524	\$1,416	\$16.57	30	44.73%	1.54	513	236
Killeen-Temple-Fort Hood	2,516	\$605,747	\$1,120	\$17.40	30	38.31%	1.45	39	21
Laredo	4,874	\$1,128,117	\$1,276	\$15.96	30	43.66%	1.43	21	14
Lubbock	3,115	\$795,403	\$1,249	\$16.20	30	44.65%	1.66	26	19
McAllen-Edinburg-Mission	6,984	\$1,636,524	\$1,266	\$16.51	29	49.24%	1.45	79	56
San Antonio-New Braunfels	14,105	\$4,975,401	\$1,728	\$14.93	30	42.88%	1.49	189	46
Waco	633	\$88,310	\$748	\$20.32	30	19.82%	1.41	27	9
Remainder of State (Outside Reported MSA)	45,533	\$8,622,147	\$831	\$18.83	28	36.77%	1.78	457	307
Out-of-State ³	*	*	*	*	*	*	*	41	0
Totals	235,564	\$61,472,550						2,417	1,149

¹Does not include additional cash advanced on refinances.

*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
4th 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	*	*	*	*	*	*	*	18	3
Austin-Round Rock-San Marcos	2,447	\$1,335,801	\$1,209	\$132.72	159	16.57%	1.28	145	53
Beaumont-Port Arthur	1,141	\$674,481	\$1,064	\$138.51	151	6.23%	1.08	37	14
Brownsville-Harlingen	1,480	\$765,893	\$973	\$126.20	160	9.01%	1.22	49	20
College Station-Bryan	873	\$471,771	\$906	\$130.07	153	10.16%	1.16	10	6
Corpus Christi	1,480	\$662,970	\$1,028	\$136.15	157	13.94%	1.25	60	19
Dallas-Plano-Irving (Metropolitan Division)	7,674	\$3,974,922	\$970	\$132.86	153	9.58%	1.42	359	120
El Paso	1,252	\$432,044	\$902	\$136.07	163	15.97%	1.41	112	29
Fort Worth-Arlington (Metropolitan Division)	5,791	\$2,280,511	\$1,013	\$130.56	162	17.89%	1.30	235	67
Houston-Sugar Land-Baytown	11,847	\$7,152,692	\$1,096	\$132.21	153	10.15%	1.28	513	167
Killeen-Temple-Fort Hood	1,335	\$474,311	\$903	\$129.60	164	12.33%	1.34	39	18
Laredo	625	\$297,992	\$1,211	\$132.09	170	15.35%	1.16	21	6
Lubbock	1,196	\$471,669	\$1,001	\$138.57	159	19.95%	1.25	26	12
McAllen-Edinburg-Mission	3,630	\$2,325,887	\$1,218	\$108.63	167	8.54%	1.26	79	28
San Antonio-New Braunfels	4,445	\$2,154,776	\$978	\$133.53	155	15.47%	1.32	189	86
Waco	1,028	\$358,778	\$858	\$136.66	164	17.78%	1.19	27	9
Remainder of State (Outside Reported MSA)	13,822	\$5,480,623	\$938	\$125.28	157	19.11%	1.28	457	207
Out-of-State ³	*	*	*	*	*	*	*	41	2
Totals	61,859	\$30,260,702						2,417	866

¹Does not include additional cash advanced on refinances.

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2016

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	36	1,186	3.04
Austin-Round Rock-San Marcos	264	8,508	3.10
Beaumont-Port Arthur	140	5,152	2.72
Brownsville-Harlingen	145	4,628	3.13
College Station-Bryan	19	2,113	0.90
Corpus Christi	112	4,021	2.79
Dallas-Plano-Irving (Metropolitan Division)	1,448	42,703	3.39
El Paso	179	5,321	3.36
Fort Worth-Arlington (Metropolitan Division)	811	22,098	3.67
Houston-Sugar Land-Baytown	1,587	53,178	2.98
Killeen-Temple-Fort Hood	145	3,879	3.74
Laredo	92	2,810	3.27
Lubbock	112	3,552	3.15
McAllen-Edinburg-Mission	233	9,531	2.44
San Antonio-New Braunfels	487	15,322	3.18
Waco	61	2,877	2.12
Remainder of State (Outside Reported MSA)	1,699	49,227	3.45
Out-of-State	13	4,557	0.29
Totals	7,583	240,663	3.15

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
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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	