



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2017

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 ² | * | * | * | * | * | * | * | 15 | 3 |
| Austin-Round Rock-San Marcos | 12,873 | \$1,640,359 | \$426 | \$22.23 | 17 | 55.30% | 2.01 | 122 | 43 |
| Beaumont-Port Arthur | 9,387 | \$1,110,592 | \$357 | \$21.82 | 19 | 49.88% | 2.01 | 37 | 29 |
| Brownsville-Harlingen | 8,107 | \$916,793 | \$378 | \$21.73 | 20 | 54.16% | 2.02 | 44 | 21 |
| College Station-Bryan ² | * | * | * | * | * | * | * | 10 | 2 |
| Corpus Christi | 3,851 | \$594,487 | \$426 | \$21.35 | 19 | 57.29% | 2.02 | 50 | 18 |
| Dallas-Plano-Irving (Metropolitan Division) | 90,103 | \$18,711,308 | \$495 | \$23.19 | 17 | 43.96% | 2.13 | 310 | 108 |
| El Paso | 11,171 | \$1,103,961 | \$359 | \$27.58 | 19 | 56.39% | 2.43 | 87 | 28 |
| Fort Worth-Arlington (Metropolitan Division) | 43,054 | \$4,679,295 | \$411 | \$24.40 | 17 | 55.72% | 2.35 | 201 | 102 |
| Houston-Sugar Land-Baytown | 158,279 | \$17,862,776 | \$475 | \$25.24 | 15 | 65.63% | 2.49 | 438 | 167 |
| Killeen-Temple-Fort Hood | 4,993 | \$729,744 | \$401 | \$21.76 | 20 | 49.53% | 1.86 | 36 | 16 |
| Laredo | 5,457 | \$749,070 | \$414 | \$22.31 | 19 | 51.97% | 2.02 | 21 | 14 |
| Lubbock | 3,833 | \$361,890 | \$364 | \$20.78 | 18 | 53.76% | 2.17 | 24 | 8 |
| McAllen-Edinburg-Mission | 18,175 | \$2,155,821 | \$406 | \$22.46 | 19 | 56.21% | 2.02 | 76 | 50 |
| San Antonio-New Braunfels | 26,018 | \$2,884,346 | \$400 | \$22.95 | 16 | 57.38% | 2.27 | 165 | 47 |
| Waco | 2,417 | \$338,594 | \$328 | \$22.14 | 18 | 37.14% | 1.80 | 19 | 10 |
| Remainder of State (Outside Reported MSA) | 82,511 | \$8,869,465 | \$384 | \$22.36 | 19 | 51.80% | 2.04 | 439 | 261 |
| Out-of-State | 254,771 | \$69,066,583 | \$465 | \$24.23 | 25 | 32.60% | 1.94 | 38 | 9 |
| Totals | 735,846 | 131,832,694 | | | | | | 2,132 | 936 |

¹Does not include additional cash advanced on refinances.

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



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2nd Quarter, Calendar Year 2017

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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| Amarillo | 991 | \$334,481 | \$404 | \$168.96 | 161 | 0.00% | 0.00 | 15 | 6 |
| Austin-Round Rock-San Marcos | 10,399 | \$4,103,969 | \$466 | \$187.72 | 169 | 6.43% | 1.31 | 122 | 62 |
| Beaumont-Port Arthur | 2,401 | \$1,103,200 | \$593 | \$140.33 | 155 | 3.50% | 1.73 | 37 | 22 |
| Brownsville-Harlingen | 2,429 | \$815,768 | \$508 | \$162.63 | 163 | 6.42% | 1.45 | 44 | 19 |
| College Station-Bryan | 888 | \$316,656 | \$431 | \$170.06 | 149 | 2.07% | 1.50 | 10 | 6 |
| Corpus Christi | 2,533 | \$865,350 | \$411 | \$183.46 | 167 | 3.41% | 1.22 | 50 | 21 |
| Dallas-Plano-Irving (Metropolitan Division) | 59,220 | \$34,887,686 | \$628 | \$116.96 | 143 | 2.22% | 1.27 | 310 | 136 |
| El Paso | 4,050 | \$1,335,414 | \$441 | \$120.14 | 160 | 5.03% | 1.44 | 87 | 40 |
| Fort Worth-Arlington (Metropolitan Division) | 30,470 | \$16,148,293 | \$739 | \$105.55 | 151 | 7.43% | 1.20 | 201 | 78 |
| Houston-Sugar Land-Baytown | 31,852 | \$13,276,636 | \$511 | \$144.52 | 152 | 6.00% | 1.49 | 438 | 196 |
| Killeen-Temple-Fort Hood | 1,673 | \$719,710 | \$545 | \$113.48 | 160 | 6.75% | 1.06 | 36 | 19 |
| Laredo | 2,006 | \$692,860 | \$504 | \$204.55 | 168 | 8.96% | 1.33 | 21 | 8 |
| Lubbock | 1,293 | \$699,948 | \$646 | \$78.63 | 168 | 8.53% | 1.38 | 24 | 12 |
| McAllen-Edinburg-Mission | 3,783 | \$1,622,613 | \$569 | \$148.86 | 167 | 10.79% | 1.41 | 76 | 31 |
| San Antonio-New Braunfels | 17,759 | \$5,948,762 | \$409 | \$169.34 | 164 | 6.06% | 1.39 | 165 | 100 |
| Waco | 1,730 | \$535,333 | \$373 | \$156.65 | 166 | 4.05% | 1.19 | 19 | 10 |
| Remainder of State (Outside Reported MSA) | 23,885 | \$9,695,025 | \$609 | \$65.00 | 127 | 15.53% | 1.51 | 439 | 258 |
| Out-of-State | 134,781 | \$57,814,277 | \$593 | \$186.40 | 144 | 12.17% | 1.72 | 38 | 16 |
| Totals | 332,143 | 150,915,980 | | | | | | 2,132 | 1,040 |

¹Does not include additional cash advanced on refinances.



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CREDIT COMMISSIONER

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2nd Quarter, Calendar Year 2017

SINGLE PAYMENT - AUTO TITLE

| MSA Metropolitan Statistical Area | New Loans | | | Average Fees & Original Terms | | Loans Originated & Refinanced During Quarter | | Location Data | |
|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
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| Amarillo | 418 | \$138,966 | \$1,390 | \$15.71 | 30 | 52.81% | 1.40 | 15 | 7 |
| Austin-Round Rock-San Marcos | 6,287 | \$1,461,925 | \$1,633 | \$15.50 | 29 | 45.69% | 1.49 | 122 | 37 |
| Beaumont-Port Arthur | 5,375 | \$1,042,245 | \$922 | \$20.22 | 30 | 49.60% | 1.46 | 37 | 26 |
| Brownsville-Harlingen | 3,267 | \$806,583 | \$1,147 | \$15.82 | 30 | 50.31% | 1.52 | 44 | 24 |
| College Station-Bryan ² | * | * | * | * | * | * | * | 10 | 4 |
| Corpus Christi | 2,589 | \$532,187 | \$1,058 | \$15.48 | 30 | 44.10% | 1.52 | 50 | 15 |
| Dallas-Plano-Irving (Metropolitan Division) | 48,486 | \$17,856,400 | \$1,810 | \$15.19 | 30 | 43.54% | 1.47 | 310 | 142 |
| El Paso | 4,688 | \$1,265,404 | \$1,391 | \$14.72 | 30 | 49.06% | 1.51 | 87 | 16 |
| Fort Worth-Arlington (Metropolitan Division) | 16,912 | \$3,960,259 | \$1,195 | \$15.02 | 29 | 48.69% | 1.52 | 201 | 104 |
| Houston-Sugar Land-Baytown | 47,962 | \$12,396,225 | \$1,301 | \$16.38 | 30 | 49.28% | 1.54 | 438 | 212 |
| Killeen-Temple-Fort Hood | 1,889 | \$394,422 | \$944 | \$16.92 | 30 | 45.89% | 1.50 | 36 | 17 |
| Laredo | 3,982 | \$952,649 | \$1,160 | \$15.90 | 30 | 50.26% | 1.41 | 21 | 12 |
| Lubbock | 2,677 | \$640,023 | \$1,072 | \$15.28 | 30 | 49.32% | 1.55 | 24 | 13 |
| McAllen-Edinburg-Mission | 4,993 | \$1,037,052 | \$1,061 | \$15.68 | 29 | 43.21% | 1.48 | 76 | 50 |
| San Antonio-New Braunfels | 12,072 | \$3,181,624 | \$1,383 | \$14.53 | 30 | 46.00% | 1.50 | 165 | 41 |
| Waco | 292 | \$63,312 | \$763 | \$17.76 | 30 | 35.06% | 1.30 | 19 | 7 |
| Remainder of State (Outside Reported MSA) | 34,576 | \$6,106,464 | \$868 | \$19.17 | 29 | 50.95% | 1.51 | 439 | 288 |
| Out-of-State ² | * | * | * | * | * | * | * | 38 | 0 |
| Totals | 196,796 | 51,903,597 | | | | | | 2,132 | 1,015 |

¹Does not include additional cash advanced on refinances.

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2017

INSTALLMENT - AUTO TITLE

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|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
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| Amarillo ² | * | * | * | * | * | * | * | 15 | 3 |
| Austin-Round Rock-San Marcos | 2,166 | \$1,358,996 | \$1,169 | \$134.35 | 157 | 14.01% | 1.33 | 122 | 44 |
| Beaumont-Port Arthur | 1,256 | \$814,745 | \$1,079 | \$139.66 | 151 | 14.70% | 1.23 | 37 | 7 |
| Brownsville-Harlingen | 1,575 | \$867,769 | \$996 | \$124.23 | 160 | 12.78% | 1.22 | 44 | 17 |
| College Station-Bryan | 1,016 | \$554,913 | \$868 | \$130.77 | 154 | 16.50% | 1.18 | 10 | 7 |
| Corpus Christi | 1,150 | \$626,945 | \$1,050 | \$137.59 | 156 | 12.48% | 1.26 | 50 | 18 |
| Dallas-Plano-Irving (Metropolitan Division) | 8,461 | \$4,778,632 | \$974 | \$133.35 | 156 | 14.12% | 1.25 | 310 | 110 |
| El Paso | 1,041 | \$491,533 | \$852 | \$140.08 | 161 | 10.94% | 1.23 | 87 | 26 |
| Fort Worth-Arlington (Metropolitan Division) | 5,881 | \$3,155,645 | \$1,007 | \$138.57 | 158 | 16.61% | 1.33 | 201 | 66 |
| Houston-Sugar Land-Baytown | 11,920 | \$7,850,980 | \$1,137 | \$133.82 | 154 | 14.17% | 1.22 | 438 | 163 |
| Killeen-Temple-Fort Hood | 1,090 | \$523,835 | \$879 | \$132.79 | 161 | 14.29% | 1.19 | 36 | 16 |
| Laredo | 484 | \$251,662 | \$995 | \$131.64 | 172 | 14.58% | 1.20 | 21 | 5 |
| Lubbock | 1,307 | \$772,666 | \$1,085 | \$139.41 | 157 | 18.25% | 1.26 | 24 | 10 |
| McAllen-Edinburg-Mission | 3,394 | \$2,262,859 | \$1,149 | \$109.27 | 165 | 9.42% | 1.33 | 76 | 25 |
| San Antonio-New Braunfels | 4,380 | \$2,505,622 | \$1,056 | \$135.11 | 155 | 17.06% | 1.38 | 165 | 75 |
| Waco | 1,028 | \$515,983 | \$882 | \$135.00 | 162 | 14.41% | 1.34 | 19 | 8 |
| Remainder of State (Outside Reported MSA) | 12,842 | \$6,443,365 | \$938 | \$129.53 | 157 | 16.37% | 1.32 | 439 | 165 |
| Out-of-State ² | * | * | * | * | * | * | * | 38 | 2 |
| Totals | 60,360 | 34,614,460 | | | | | | 2,132 | 767 |

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2017

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 | 30 | 1,048 | 2.86 |
| Austin-Round Rock-San Marcos | 208 | 7,158 | 2.91 |
| Beaumont-Port Arthur | 157 | 5,046 | 3.11 |
| Brownsville-Harlingen | 150 | 4,202 | 3.57 |
| College Station-Bryan | 25 | 2,070 | 1.21 |
| Corpus Christi | 84 | 3,340 | 2.51 |
| Dallas-Plano-Irving (Metropolitan Division) | 1,587 | 39,794 | 3.99 |
| El Paso | 166 | 4,615 | 3.60 |
| Fort Worth-Arlington (Metropolitan Division) | 647 | 18,943 | 3.42 |
| Houston-Sugar Land-Baytown | 1,507 | 49,126 | 3.07 |
| Killeen-Temple-Fort Hood | 94 | 2,907 | 3.23 |
| Laredo | 95 | 2,517 | 3.77 |
| Lubbock | 76 | 3,494 | 2.18 |
| McAllen-Edinburg-Mission | 187 | 8,189 | 2.28 |
| San Antonio-New Braunfels | 405 | 60,288 | 0.67 |
| Waco | 22 | 1,724 | 1.28 |
| Remainder of State (Outside Reported MSA) | 2,097 | 42,401 | 4.95 |
| Out-of-State | 2 | 4,381 | 0.05 |
| Totals | 7,539 | 261,243 | 2.89 |

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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 | |



TEXAS OFFICE OF CONSUMER
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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 | |