



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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 | * | * | * | * | * | * | * | 16 | 4 |
| Austin-Round Rock-San Marcos | 14,208 | \$1,806,875 | \$431 | \$22.39 | 18 | 51.93% | 2.10 | 122 | 45 |
| Beaumont-Port Arthur | 5,870 | \$692,546 | \$351 | \$21.93 | 19 | 43.35% | 1.92 | 36 | 24 |
| Brownsville-Harlingen | 8,396 | \$978,962 | \$384 | \$25.87 | 19 | 53.81% | 2.04 | 47 | 21 |
| College Station-Bryan ² | * | * | * | * | * | * | * | 10 | 2 |
| Corpus Christi | 3,945 | \$522,233 | \$419 | \$21.16 | 19 | 52.88% | 1.98 | 48 | 14 |
| Dallas-Plano-Irving (Metropolitan Division) | 92,648 | \$19,282,327 | \$492 | \$23.26 | 17 | 43.11% | 2.15 | 311 | 108 |
| El Paso | 14,753 | \$1,343,216 | \$348 | \$24.15 | 16 | 59.38% | 2.72 | 85 | 32 |
| Fort Worth-Arlington (Metropolitan Division) | 41,034 | \$4,771,072 | \$415 | \$24.39 | 17 | 54.24% | 2.44 | 194 | 94 |
| Houston-Sugar Land-Baytown | 166,308 | \$17,107,473 | \$483 | \$25.74 | 15 | 67.02% | 2.57 | 428 | 170 |
| Killeen-Temple-Fort Hood | 4,755 | \$731,890 | \$389 | \$22.36 | 19 | 42.35% | 1.90 | 35 | 14 |
| Laredo | 6,017 | \$823,473 | \$387 | \$22.85 | 18 | 49.10% | 2.04 | 20 | 15 |
| Lubbock | 2,952 | \$286,611 | \$407 | \$21.09 | 18 | 48.48% | 2.03 | 24 | 8 |
| McAllen-Edinburg-Mission | 18,306 | \$2,265,582 | \$389 | \$23.27 | 19 | 51.60% | 2.05 | 82 | 47 |
| San Antonio-New Braunfels | 31,542 | \$3,470,185 | \$403 | \$22.77 | 16 | 57.84% | 2.53 | 165 | 50 |
| Waco | 2,354 | \$318,459 | \$315 | \$22.74 | 18 | 33.94% | 2.10 | 19 | 8 |
| Remainder of State (Outside Reported MSA) | 78,601 | \$8,618,600 | \$384 | \$22.76 | 19 | 48.22% | 2.08 | 438 | 255 |
| Out-of-State | 294,789 | \$76,036,872 | \$465 | \$24.45 | 24 | 36.40% | 1.96 | 33 | 10 |
| Totals | 787,690 | 139,149,997 | | | | | | 2,113 | 921 |

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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CREDIT COMMISSIONER

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3rd 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 | 635 | \$246,202 | \$525 | \$114.11 | 151 | 1.80% | 1.13 | 16 | 6 |
| Austin-Round Rock-San Marcos | 10,530 | \$4,242,222 | \$490 | \$183.80 | 166 | 7.37% | 1.32 | 122 | 61 |
| Beaumont-Port Arthur | 2,424 | \$1,061,454 | \$599 | \$139.46 | 139 | 4.92% | 1.70 | 36 | 22 |
| Brownsville-Harlingen | 2,688 | \$899,995 | \$488 | \$168.66 | 158 | 6.58% | 1.26 | 47 | 20 |
| College Station-Bryan | 934 | \$347,249 | \$454 | \$155.45 | 143 | 2.48% | 1.24 | 10 | 6 |
| Corpus Christi | 2,401 | \$808,925 | \$404 | \$187.34 | 165 | 2.86% | 1.22 | 48 | 20 |
| Dallas-Plano-Irving (Metropolitan Division) | 54,898 | \$31,326,637 | \$616 | \$114.76 | 141 | 2.62% | 1.21 | 311 | 133 |
| El Paso | 3,100 | \$996,448 | \$498 | \$91.51 | 152 | 6.54% | 1.36 | 85 | 38 |
| Fort Worth-Arlington (Metropolitan Division) | 34,836 | \$18,240,778 | \$750 | \$96.88 | 152 | 8.37% | 1.15 | 194 | 75 |
| Houston-Sugar Land-Baytown | 20,866 | \$8,103,521 | \$473 | \$173.66 | 154 | 3.70% | 1.34 | 428 | 168 |
| Killeen-Temple-Fort Hood | 1,578 | \$709,105 | \$607 | \$92.23 | 145 | 9.20% | 1.23 | 35 | 16 |
| Laredo | 2,331 | \$787,507 | \$487 | \$210.93 | 167 | 11.53% | 1.36 | 20 | 8 |
| Lubbock | 1,318 | \$699,152 | \$631 | \$68.62 | 161 | 10.49% | 1.19 | 24 | 12 |
| McAllen-Edinburg-Mission | 4,384 | \$1,825,436 | \$533 | \$158.82 | 161 | 9.72% | 1.29 | 82 | 32 |
| San Antonio-New Braunfels | 17,495 | \$6,181,197 | \$435 | \$171.37 | 166 | 6.75% | 1.31 | 165 | 96 |
| Waco | 1,903 | \$593,043 | \$362 | \$159.83 | 161 | 4.49% | 1.19 | 19 | 10 |
| Remainder of State (Outside Reported MSA) | 24,433 | \$10,153,501 | \$619 | \$69.31 | 122 | 14.92% | 1.44 | 438 | 244 |
| Out-of-State | 133,056 | \$63,541,269 | \$648 | \$208.73 | 165 | 9.41% | 1.58 | 33 | 12 |
| Totals | 319,810 | 150,763,639 | | | | | | 2,113 | 979 |

¹Does not include additional cash advanced on refinances.



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CREDIT COMMISSIONER

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3rd 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 | 1,967 | \$411,857 | \$1,350 | \$14.95 | 30 | 46.79% | 1.56 | 16 | 8 |
| Austin-Round Rock-San Marcos | 9,132 | \$3,173,708 | \$1,219 | \$16.16 | 30 | 26.84% | 1.62 | 122 | 49 |
| Beaumont-Port Arthur | 4,911 | \$748,683 | \$961 | \$20.03 | 30 | 51.72% | 1.46 | 36 | 22 |
| Brownsville-Harlingen | 3,003 | \$935,790 | \$1,145 | \$15.62 | 30 | 39.17% | 1.61 | 47 | 23 |
| College Station-Bryan ² | * | * | * | * | * | * | * | 10 | 3 |
| Corpus Christi | 2,411 | \$527,574 | \$934 | \$15.15 | 30 | 35.01% | 1.49 | 48 | 18 |
| Dallas-Plano-Irving (Metropolitan Division) | 49,319 | \$18,033,158 | \$1,358 | \$15.56 | 30 | 33.43% | 1.58 | 311 | 163 |
| El Paso | 11,195 | \$4,170,771 | \$1,132 | \$14.97 | 30 | 24.93% | 1.53 | 85 | 41 |
| Fort Worth-Arlington (Metropolitan Division) | 21,943 | \$5,744,134 | \$1,160 | \$15.45 | 30 | 41.17% | 1.59 | 194 | 108 |
| Houston-Sugar Land-Baytown | 49,339 | \$15,510,450 | \$1,151 | \$16.10 | 30 | 33.48% | 1.53 | 428 | 242 |
| Killeen-Temple-Fort Hood | 3,023 | \$858,452 | \$1,044 | \$16.24 | 30 | 35.30% | 1.61 | 35 | 18 |
| Laredo | 2,064 | \$269,787 | \$641 | \$17.68 | 30 | 42.75% | 1.38 | 20 | 13 |
| Lubbock | 1,810 | \$550,924 | \$872 | \$19.45 | 30 | 23.48% | 1.59 | 24 | 13 |
| McAllen-Edinburg-Mission | 4,069 | \$821,135 | \$1,039 | \$16.64 | 29 | 52.38% | 1.51 | 82 | 48 |
| San Antonio-New Braunfels | 14,121 | \$5,306,698 | \$1,050 | \$15.25 | 30 | 19.74% | 1.57 | 165 | 56 |
| Waco | 489 | \$208,749 | \$803 | \$15.63 | 30 | 18.25% | 1.43 | 19 | 10 |
| Remainder of State (Outside Reported MSA) | 35,783 | \$8,106,049 | \$1,065 | \$18.91 | 29 | 44.70% | 1.49 | 438 | 280 |
| Out-of-State ² | * | * | * | * | * | * | * | 33 | 0 |
| Totals | 214,924 | 65,437,557 | | | | | | 2,113 | 1,115 |

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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CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd Quarter, Calendar Year 2017

INSTALLMENT - AUTO TITLE

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|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
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| Amarillo ² | * | * | * | * | * | * | * | 16 | 3 |
| Austin-Round Rock-San Marcos | 2,072 | \$1,199,934 | \$1,158 | \$133.95 | 157 | 16.31% | 1.31 | 122 | 41 |
| Beaumont-Port Arthur | 985 | \$480,409 | \$929 | \$143.46 | 151 | 13.43% | 1.35 | 36 | 12 |
| Brownsville-Harlingen | 1,486 | \$849,075 | \$1,075 | \$124.71 | 160 | 13.12% | 1.15 | 47 | 17 |
| College Station-Bryan | 883 | \$521,444 | \$964 | \$132.22 | 154 | 9.50% | 1.14 | 10 | 7 |
| Corpus Christi | 864 | \$402,962 | \$1,041 | \$139.04 | 154 | 13.98% | 1.33 | 48 | 15 |
| Dallas-Plano-Irving (Metropolitan Division) | 8,304 | \$4,935,135 | \$1,039 | \$135.44 | 156 | 12.50% | 1.31 | 311 | 105 |
| El Paso | 981 | \$492,036 | \$986 | \$140.71 | 157 | 16.10% | 1.25 | 85 | 20 |
| Fort Worth-Arlington (Metropolitan Division) | 5,167 | \$2,839,003 | \$1,053 | \$133.96 | 159 | 15.33% | 1.34 | 194 | 65 |
| Houston-Sugar Land-Baytown | 9,922 | \$5,999,117 | \$1,144 | \$135.58 | 154 | 12.45% | 1.24 | 428 | 135 |
| Killeen-Temple-Fort Hood | 977 | \$486,276 | \$902 | \$134.34 | 159 | 16.38% | 1.38 | 35 | 13 |
| Laredo | 557 | \$394,759 | \$1,076 | \$112.58 | 174 | 7.84% | 1.29 | 20 | 5 |
| Lubbock | 1,166 | \$604,328 | \$1,115 | \$140.79 | 154 | 21.07% | 1.42 | 24 | 10 |
| McAllen-Edinburg-Mission | 3,235 | \$2,379,629 | \$1,238 | \$107.97 | 164 | 8.68% | 1.29 | 82 | 29 |
| San Antonio-New Braunfels | 3,982 | \$2,326,624 | \$1,115 | \$135.80 | 154 | 16.89% | 1.35 | 165 | 69 |
| Waco | 940 | \$554,545 | \$1,010 | \$135.35 | 161 | 11.18% | 1.19 | 19 | 8 |
| Remainder of State (Outside Reported MSA) | 11,764 | \$5,716,861 | \$948 | \$129.34 | 157 | 15.05% | 1.32 | 438 | 170 |
| Out-of-State ² | 794 | \$512,864 | \$1,457 | \$135.00 | 164 | 20.52% | 2.66 | 33 | 1 |
| Totals | 54,434 | 30,839,523 | | | | | | 2,113 | 725 |

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
3rd 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 | 72 | 1,226 | 5.87% |
| Austin-Round Rock-San Marcos | 333 | 8,890 | 3.75% |
| Beaumont-Port Arthur | 127 | 4,705 | 2.70% |
| Brownsville-Harlingen | 111 | 4,144 | 2.68% |
| College Station-Bryan | 6 | 2,113 | 0.28% |
| Corpus Christi | 84 | 3,338 | 2.52% |
| Dallas-Plano-Irving (Metropolitan Division) | 1,921 | 47,867 | 4.01% |
| El Paso | 426 | 7,560 | 5.63% |
| Fort Worth-Arlington (Metropolitan Division) | 780 | 20,308 | 3.84% |
| Houston-Sugar Land-Baytown | 1,711 | 50,748 | 3.37% |
| Killeen-Temple-Fort Hood | 147 | 3,459 | 4.25% |
| Laredo | 25 | 2,396 | 1.04% |
| Lubbock | 94 | 3,627 | 2.59% |
| McAllen-Edinburg-Mission | 146 | 8,853 | 1.65% |
| San Antonio-New Braunfels | 606 | 16,743 | 3.62% |
| Waco | 23 | 2,058 | 1.12% |
| Remainder of State (Outside Reported MSA) | 1,276 | 43,534 | 2.93% |
| Out-of-State | 2 | 4,348 | 0.05% |
| Totals | 7,890 | 235,917 | 3.34 |

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 | |