



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd Quarter, Calendar Year 2014

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	7,865	\$1,021,199	\$407	\$21.96	17	63.11%	2.24	26	19
Austin-Round Rock-San Marcos	40,108	\$5,842,415	\$445	\$25.70	19	60.82%	2.28	225	83
Beaumont-Port Arthur	16,821	\$2,221,804	\$425	\$22.15	18	50.11%	2.12	47	37
Brownsville-Harlingen	23,172	\$2,778,749	\$405	\$22.35	19	57.02%	2.12	63	46
College Station-Bryan	2,276	\$230,420	\$359	\$50.08	38	29.30%	1.62	17	9
Corpus Christi	21,686	\$3,082,134	\$445	\$22.35	18	53.84%	2.16	79	51
Dallas-Plano-Irving (Metropolitan Division)	244,703	\$50,092,461	\$470	\$24.56	18	46.73%	2.02	520	235
El Paso	16,929	\$1,598,507	\$332	\$23.97	17	49.79%	2.56	158	55
Fort Worth-Arlington (Metropolitan Division)	93,213	\$11,878,767	\$435	\$22.57	17	56.75%	2.22	320	228
Houston-Sugar Land-Baytown	184,937	\$22,951,431	\$462	\$23.36	16	57.86%	2.38	802	432
Killeen-Temple-Fort Hood	14,816	\$1,676,396	\$411	\$22.85	23	54.57%	2.13	50	35
Laredo	12,513	\$2,069,095	\$477	\$23.03	18	51.08%	2.09	30	26
Lubbock	9,924	\$1,176,412	\$422	\$21.38	17	56.40%	2.32	33	23
McAllen-Edinburg-Mission	36,058	\$4,409,776	\$429	\$22.60	18	59.80%	2.11	95	74
San Antonio-New Braunfels	46,353	\$6,010,564	\$426	\$23.80	18	55.94%	2.22	319	103
Waco	9,219	\$909,853	\$370	\$22.58	24	53.13%	2.10	35	22
Remainder of State (Outside Reported MSA) <sup>2</sup>	164,883	\$19,601,600	\$455	\$21.94	19	57.55%	2.15	563	410
Out-of-State	246,496	\$63,904,113	\$560	\$24.85	18	63.15%	2.43	40	12
<b>Totals</b>	1,191,972	\$201,455,697						3,422	1,900

<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.



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd Quarter, Calendar Year 2014

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 <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	1,017	\$527,621	\$602	\$144.06	163	4.30%	1.15	26	7
Austin-Round Rock-San Marcos	16,226	\$5,841,838	\$418	\$184.57	157	8.59%	1.24	225	80
Beaumont-Port Arthur	1,563	\$579,061	\$426	\$189.84	170	10.76%	1.41	47	9
Brownsville-Harlingen	1,999	\$701,597	\$470	\$145.12	168	12.21%	1.30	63	12
College Station-Bryan	722	\$168,268	\$409	\$183.92	149	7.73%	1.43	17	6
Corpus Christi	3,681	\$1,368,791	\$446	\$195.29	171	12.15%	1.26	79	16
Dallas-Plano-Irving (Metropolitan Division)	50,850	\$27,237,882	\$606	\$122.91	144	5.30%	1.18	520	145
El Paso	5,787	\$1,717,746	\$346	\$91.76	98	4.90%	1.31	158	57
Fort Worth-Arlington (Metropolitan Division)	31,044	\$21,468,742	\$762	\$111.15	148	6.19%	1.11	320	43
Houston-Sugar Land-Baytown	29,856	\$11,495,286	\$440	\$191.14	161	4.88%	1.24	802	222
Killeen-Temple-Fort Hood	4,225	\$1,477,316	\$662	\$90.95	171	25.20%	1.36	50	9
Laredo	166	\$79,638	\$653	\$175.76	151	0.00%	0.00	30	10
Lubbock	1,382	\$665,028	\$651	\$113.18	170	7.39%	1.09	33	8
McAllen-Edinburg-Mission	1,641	\$772,584	\$617	\$108.90	168	9.92%	1.16	95	20
San Antonio-New Braunfels	26,778	\$8,423,679	\$366	\$178.51	148	6.06%	1.34	319	135
Waco	1,930	\$641,322	\$559	\$93.57	171	18.67%	1.34	35	8
Remainder of State (Outside Reported MSA) <sup>2</sup>	19,491	\$9,154,041	\$645	\$109.80	168	11.05%	1.17	563	153
Out-of-State	38,675	\$18,372,908	\$508	\$182.35	148	5.05%	1.69	40	11
<b>Totals</b>	237,033	\$110,693,348						3,422	951

<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.



TEXAS OFFICE OF CONSUMER  
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd Quarter, Calendar Year 2014

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	2,870	\$851,044	\$1,147	\$23.23	32	48.49%	1.34	26	19
Austin-Round Rock-San Marcos	15,365	\$7,685,148	\$2,004	\$24.62	36	43.64%	1.49	225	76
Beaumont-Port Arthur	8,972	\$2,037,741	\$1,043	\$19.15	30	51.17%	1.43	47	37
Brownsville-Harlingen	8,704	\$2,704,634	\$1,362	\$17.71	29	59.20%	1.52	63	48
College Station-Bryan	1,650	\$1,546,804	\$1,585	\$54.27	58	39.32%	1.06	17	11
Corpus Christi	7,681	\$2,188,076	\$1,322	\$19.00	30	56.28%	1.46	79	53
Dallas-Plano-Irving (Metropolitan Division)	68,280	\$23,073,185	\$1,371	\$18.97	31	47.14%	1.44	520	286
El Paso	10,253	\$4,504,664	\$1,350	\$23.64	34	42.90%	1.44	158	75
Fort Worth-Arlington (Metropolitan Division)	46,717	\$12,474,998	\$1,222	\$16.63	29	52.62%	1.49	320	226
Houston-Sugar Land-Baytown	67,964	\$29,980,066	\$1,623	\$23.22	35	47.74%	1.41	802	462
Killeen-Temple-Fort Hood	6,945	\$1,781,681	\$1,120	\$19.47	29	51.58%	1.46	50	40
Laredo	4,795	\$1,388,199	\$1,301	\$18.93	30	55.57%	1.50	30	23
Lubbock	4,893	\$1,582,265	\$1,134	\$19.12	30	51.15%	1.41	33	27
McAllen-Edinburg-Mission	11,123	\$3,518,470	\$1,249	\$18.87	28	53.42%	1.53	95	71
San Antonio-New Braunfels	23,548	\$11,981,800	\$1,833	\$20.91	34	44.48%	1.44	319	102
Waco	5,459	\$1,166,245	\$930	\$20.45	30	52.27%	1.43	35	25
Remainder of State (Outside Reported MSA) <sup>2</sup>	66,132	\$15,334,872	\$1,068	\$20.74	30	51.61%	1.46	563	417
Out-of-State <sup>3</sup>	727	*	*	*	*	*	*	40	1
<b>Totals</b>	<b>362,078</b>	<b>\$123,870,512</b>						<b>3,422</b>	<b>1,999</b>

<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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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd Quarter, Calendar Year 2014

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	616	\$659,477	\$1,482	\$242.91	288	6.85%	1.33	26	12
Austin-Round Rock-San Marcos	1,200	\$842,617	\$1,167	\$115.28	219	15.42%	1.71	225	77
Beaumont-Port Arthur	100	\$88,558	\$1,213	\$72.67	163	7.04%	1.60	47	11
Brownsville-Harlingen	791	\$937,433	\$1,648	\$212.43	285	5.87%	1.47	63	17
College Station-Bryan	538	\$558,114	\$1,246	\$165.12	234	3.55%	1.27	17	10
Corpus Christi	1,298	\$2,333,776	\$2,177	\$232.96	311	3.17%	1.59	79	29
Dallas-Plano-Irving (Metropolitan Division)	4,981	\$3,683,246	\$1,243	\$119.12	195	17.75%	1.31	520	150
El Paso	670	\$452,658	\$898	\$117.25	170	3.71%	1.05	158	46
Fort Worth-Arlington (Metropolitan Division)	1,989	\$1,295,346	\$1,039	\$102.13	205	16.85%	1.36	320	68
Houston-Sugar Land-Baytown	9,735	\$12,123,228	\$1,554	\$183.27	258	9.32%	1.22	802	279
Killeen-Temple-Fort Hood	583	\$162,165	\$1,201	\$50.00	168	38.17%	1.98	50	12
Laredo	127	\$109,642	\$1,797	\$43.92	165	31.15%	1.37	30	9
Lubbock	273	\$63,275	\$944	\$53.70	167	31.82%	1.76	33	11
McAllen-Edinburg-Mission	582	\$581,799	\$1,531	\$83.60	219	17.24%	1.20	95	21
San Antonio-New Braunfels	2,458	\$1,631,713	\$1,086	\$111.48	198	9.80%	1.61	319	125
Waco	435	\$84,615	\$791	\$55.15	168	28.28%	1.54	35	7
Remainder of State (Outside Reported MSA) <sup>2</sup>	7,368	\$3,422,127	\$1,132	\$74.18	170	27.64%	1.28	563	186
Out-of-State <sup>3</sup>	147	*	*	*	*	*	*	40	2
<b>Totals</b>	<b>33,891</b>	<b>\$29,656,040</b>						<b>3,422</b>	<b>1,072</b>

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

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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	142	3,091	4.59
Austin-Round Rock-San Marcos	395	13,227	2.99
Beaumont-Port Arthur	239	5,796	4.12
Brownsville-Harlingen	189	6,526	2.90
College Station-Bryan	37	3,622	1.02
Corpus Christi	225	7,264	3.10
Dallas-Plano-Irving (Metropolitan Division)	1,921	54,031	3.56
El Paso	247	8,827	2.80
Fort Worth-Arlington (Metropolitan Division)	1,527	33,228	4.60
Houston-Sugar Land-Baytown	2,804	87,592	3.20
Killeen-Temple-Fort Hood	294	4,731	6.21
Laredo	78	2,640	2.95
Lubbock	175	3,903	4.48
McAllen-Edinburg-Mission	216	7,562	2.86
San Antonio-New Braunfels	766	21,496	3.56
Waco	211	3,939	5.36
Remainder of State (Outside Reported MSA) <sup>2</sup>	1,943	51,223	3.79
Out-of-State	34	3,575	0.95
<b>Totals</b>	<b>11,443</b>	<b>322,273</b>	<b>3.55</b>

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

<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.



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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	