



**SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)**

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3, #9, and #10		
Amarillo, TX Metropolitan Statistical Area	4,475	8,181	14,608	1.79	\$3,287,767	\$6,125,053	\$2,198,235	\$11,611,055	26	19
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	34,112	54,226	76,787	1.42	\$24,061,408	\$55,806,211	\$16,327,792	\$96,195,412	233	100
Beaumont-Port Arthur, TX Metropolitan Statistical Area	10,805	18,602	34,025	1.83	\$8,704,585	\$18,439,145	\$5,919,327	\$33,063,057	46	38
Brownsville-Harlingen, TX Metropolitan Statistical Area	13,592	24,064	50,316	2.09	\$9,733,276	\$22,650,913	\$7,268,546	\$39,652,735	63	47
College Station-Bryan, TX Metropolitan Statistical Area	2,816	4,301	7,103	1.65	\$1,745,062	\$3,755,756	\$1,296,919	\$6,797,736	19	12
Corpus Christi, TX Metropolitan Statistical Area	13,939	25,538	48,009	1.88	\$11,433,790	\$22,917,778	\$7,548,920	\$41,900,488	79	54
Dallas-Plano-Irving, TX Metropolitan Division	165,184	350,845	429,090	1.22	\$168,721,866	\$203,718,519	\$86,583,916	\$459,024,300	525	261
El Paso, TX Metropolitan Statistical Area	12,334	20,873	31,521	1.51	\$7,176,088	\$18,066,541	\$6,001,157	\$31,243,786	160	101
Fort Worth-Arlington, TX Metropolitan Division	60,588	105,507	183,799	1.74	\$56,631,802	\$101,177,353	\$33,375,506	\$191,184,661	330	240
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	127,956	218,355	458,958	2.10	\$99,670,163	\$248,443,879	\$80,560,861	\$428,674,903	829	545
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	9,241	14,928	28,747	1.93	\$6,572,401	\$14,716,019	\$4,745,504	\$26,033,925	48	35
Laredo, TX Metropolitan Statistical Area	8,087	14,491	24,755	1.71	\$6,905,426	\$10,280,677	\$4,563,635	\$21,749,738	32	26
Lubbock, TX Metropolitan Statistical Area	6,001	9,793	19,937	2.04	\$4,217,153	\$9,166,398	\$3,055,825	\$16,439,376	33	23
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	19,849	36,239	78,476	2.17	\$15,623,761	\$35,034,428	\$11,762,275	\$62,420,464	99	73
San Antonio-New Braunfels, TX Metropolitan Statistical Area	28,590	50,152	89,307	1.78	\$21,456,331	\$46,805,575	\$16,122,268	\$84,384,174	322	116
Waco, TX Metropolitan Statistical Area	6,181	9,165	20,532	2.24	\$3,703,538	\$8,787,064	\$2,887,385	\$15,377,987	36	23
Remainder of State	86,319	159,463	288,801	1.81	\$68,122,249	\$182,564,583	\$54,659,320	\$305,346,152	565	429
OUT OF STATE	234,574	467,651	487,766	1.04	\$250,737,085	\$341,816,110	\$143,047,527	\$735,600,722	46	15
<b>Total</b>	<b>844,643</b>	<b>1,592,374</b>	<b>2,372,537</b>	<b>1.49</b>	<b>\$768,503,751</b>	<b>\$1,350,272,001</b>	<b>\$487,924,920</b>	<b>\$2,606,700,672</b>	<b>3,491</b>	<b>2,157</b>

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	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3 #9, and #10		
Amarillo, TX Metropolitan Statistical Area	1,639	1,931	1	0.00	\$862,045	\$400	\$1,301,210	\$2,163,655	26	11
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	41,842	54,776	12,742	0.23	\$23,285,458	\$24,037,890	\$49,338,667	\$96,662,016	233	88
Beaumont-Port Arthur, TX Metropolitan Statistical Area	3,851	5,344	1,104	0.21	\$2,239,013	\$2,431,455	\$5,606,195	\$10,276,663	46	9
Brownsville-Harlingen, TX Metropolitan Statistical Area	4,579	6,446	1,553	0.24	\$2,990,516	\$2,182,012	\$5,110,505	\$10,283,033	63	18
College Station-Bryan, TX Metropolitan Statistical Area	996	1,131	239	0.21	\$487,241	\$85,767	\$817,419	\$1,390,427	19	7
Corpus Christi, TX Metropolitan Statistical Area	8,836	12,678	3,144	0.25	\$5,861,153	\$6,005,990	\$13,868,076	\$25,735,218	79	16
Dallas-Plano-Irving, TX Metropolitan Division	113,419	166,199	19,080	0.11	\$99,828,196	\$26,667,979	\$112,001,488	\$238,497,663	525	158
El Paso, TX Metropolitan Statistical Area	11,230	17,357	3,038	0.18	\$6,251,538	\$865,767	\$6,992,989	\$14,110,294	160	70
Fort Worth-Arlington, TX Metropolitan Division	62,090	108,319	17,272	0.16	\$83,695,503	\$24,846,658	\$46,545,707	\$155,087,868	330	42
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	80,089	113,383	19,821	0.17	\$54,992,357	\$34,433,396	\$99,255,208	\$188,680,962	829	272
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	5,148	7,967	4,864	0.61	\$5,179,662	\$5,308,548	\$6,385,534	\$16,873,744	48	9
Laredo, TX Metropolitan Statistical Area	2,998	3,762	668	0.18	\$1,718,374	\$1,903,749	\$4,278,938	\$7,901,061	32	15
Lubbock, TX Metropolitan Statistical Area	2,446	3,746	886	0.24	\$2,408,927	\$1,043,288	\$2,940,242	\$6,392,457	33	8
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	3,145	4,761	1,372	0.29	\$3,001,015	\$1,313,886	\$3,110,762	\$7,425,663	99	22
San Antonio-New Braunfels, TX Metropolitan Statistical Area	69,063	92,288	15,855	0.17	\$34,098,915	\$23,956,888	\$64,030,603	\$122,086,406	322	163
Waco, TX Metropolitan Statistical Area	3,257	5,234	2,104	0.40	\$2,664,453	\$2,435,969	\$3,625,319	\$8,725,741	36	9
Remainder of State	30,092	51,743	13,712	0.27	\$32,932,976	\$14,218,121	\$38,067,803	\$85,218,900	565	160
OUT OF STATE	104,197	129,058	16,157	0.13	\$61,433,954	\$55,733,972	\$154,136,511	\$271,304,437	46	11
<b>Total</b>	<b>548,917</b>	<b>786,123</b>	<b>133,612</b>	<b>0.17</b>	<b>\$423,931,297</b>	<b>\$227,471,733</b>	<b>\$617,413,177</b>	<b>\$1,268,816,208</b>	<b>3,491</b>	<b>1,088</b>

**CREDIT ACCESS BUSINESS (CAB) ANNUAL REPORTING**  
**Annual Report, Calendar Year 2014**

**SINGLE PAYMENT - AUTO TITLE**

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
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Amarillo, TX Metropolitan Statistical Area	2,467	2,921	5,190	1.78	\$2,947,868	\$5,445,246	\$1,623,703	\$10,016,816	26	19
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	9,340	11,186	20,017	1.79	\$15,780,757	\$50,077,408	\$12,365,588	\$78,223,753	233	86
Beaumont-Port Arthur, TX Metropolitan Statistical Area	6,048	7,699	17,602	2.29	\$8,292,282	\$28,870,106	\$5,007,303	\$42,169,691	46	38
Brownsville-Harlingen, TX Metropolitan Statistical Area	5,780	6,712	16,183	2.41	\$8,480,634	\$17,208,160	\$4,675,199	\$30,363,992	63	47
College Station-Bryan, TX Metropolitan Statistical Area	1,866	2,272	2,728	1.20	\$1,939,429	\$3,031,591	\$503,042	\$5,474,062	19	14
Corpus Christi, TX Metropolitan Statistical Area	5,437	6,337	14,547	2.30	\$7,467,832	\$18,251,831	\$4,314,826	\$30,034,489	79	58
Dallas-Plano-Irving, TX Metropolitan Division	41,719	49,654	114,067	2.30	\$64,492,087	\$196,279,832	\$49,508,059	\$310,279,979	525	319
El Paso, TX Metropolitan Statistical Area	8,070	10,218	17,173	1.68	\$12,728,252	\$18,678,257	\$6,379,986	\$37,786,494	160	116
Fort Worth-Arlington, TX Metropolitan Division	28,075	33,144	76,741	2.32	\$41,656,846	\$137,286,260	\$31,430,081	\$210,373,188	330	247
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	61,259	70,960	140,391	1.98	\$92,613,134	\$257,215,231	\$54,100,022	\$403,928,387	829	648
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	4,335	5,095	12,226	2.40	\$5,776,417	\$15,106,169	\$4,216,151	\$25,098,737	48	37
Laredo, TX Metropolitan Statistical Area	2,795	3,439	7,835	2.28	\$4,160,348	\$4,119,041	\$2,504,626	\$10,784,015	32	23
Lubbock, TX Metropolitan Statistical Area	4,056	4,869	10,637	2.18	\$5,704,043	\$10,109,233	\$2,572,749	\$18,386,025	33	27
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	7,957	9,660	21,096	2.18	\$11,929,657	\$24,230,720	\$5,383,382	\$41,543,759	99	74
San Antonio-New Braunfels, TX Metropolitan Statistical Area	15,780	18,046	32,874	1.82	\$24,869,230	\$75,256,185	\$15,929,284	\$116,054,699	322	108
Waco, TX Metropolitan Statistical Area	3,783	4,433	10,143	2.29	\$4,258,456	\$12,523,996	\$2,878,833	\$19,661,286	36	24
Remainder of State	42,435	52,690	109,068	2.07	\$54,400,710	\$161,240,302	\$38,115,841	\$253,756,853	565	443
OUT OF STATE <sup>1</sup>	*	*	*	*	*	*	*	*	46	2
<b>Total</b>	<b>251,372</b>	<b>299,747</b>	<b>629,124</b>	<b>2.10</b>	<b>\$367,903,045</b>	<b>\$1,036,111,567</b>	<b>\$241,648,780</b>	<b>\$1,645,663,391</b>	<b>3,491</b>	<b>2,330</b>

<sup>1</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

**INSTALLMENT PAYMENT - AUTO TITLE**

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Amarillo, TX Metropolitan Statistical Area	345	357	249	0.70	\$313,876	\$216,280	\$172,916	\$703,072	26	13
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	2,865	3,088	1,155	0.37	\$2,917,401	\$3,386,376	\$6,803,143	\$13,106,920	233	95
Beaumont-Port Arthur, TX Metropolitan Statistical Area	263	274	122	0.45	\$332,237	\$448,064	\$320,572	\$1,100,873	46	14
Brownsville-Harlingen, TX Metropolitan Statistical Area	931	954	610	0.64	\$999,652	\$1,130,826	\$1,676,434	\$3,806,912	63	26
College Station-Bryan, TX Metropolitan Statistical Area	655	787	136	0.17	\$749,450	\$220,087	\$500,372	\$1,469,909	19	13
Corpus Christi, TX Metropolitan Statistical Area	2,017	2,324	559	0.24	\$2,569,894	\$1,254,682	\$2,721,858	\$6,546,433	79	36
Dallas-Plano-Irving, TX Metropolitan Division	9,037	10,576	5,008	0.47	\$8,846,825	\$9,568,637	\$11,897,202	\$30,312,664	525	187
El Paso, TX Metropolitan Statistical Area	1,637	1,778	443	0.25	\$1,438,513	\$631,483	\$1,681,744	\$3,751,741	160	70
Fort Worth-Arlington, TX Metropolitan Division	4,465	5,083	2,279	0.45	\$5,334,530	\$5,506,884	\$9,335,794	\$20,177,208	330	110
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	17,331	18,782	5,369	0.29	\$22,130,024	\$12,966,546	\$28,887,883	\$63,984,454	829	406
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	435	496	876	1.77	\$584,710	\$1,712,612	\$657,756	\$2,955,079	48	16
Laredo, TX Metropolitan Statistical Area	532	575	206	0.36	\$884,091	\$906,172	\$801,287	\$2,591,550	32	17
Lubbock, TX Metropolitan Statistical Area	258	311	342	1.10	\$465,110	\$661,113	\$345,917	\$1,472,140	33	22
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,287	1,549	493	0.32	\$2,456,211	\$1,295,717	\$2,374,486	\$6,126,414	99	34
San Antonio-New Braunfels, TX Metropolitan Statistical Area	4,704	5,189	2,202	0.42	\$4,610,804	\$5,126,195	\$7,209,011	\$16,946,010	322	150
Waco, TX Metropolitan Statistical Area	364	437	673	1.54	\$359,811	\$1,014,977	\$436,987	\$1,811,775	36	11
Remainder of State	9,237	10,931	8,333	0.76	\$11,364,160	\$15,831,248	\$9,710,960	\$36,906,367	565	227
OUT OF STATE <sup>1</sup>	*	*	*	*	*	*	*	*	46	2
<b>Total</b>	<b>56,510</b>	<b>63,638</b>	<b>29,069</b>	<b>0.46</b>	<b>\$66,492,570</b>	<b>\$61,878,624</b>	<b>\$85,986,712</b>	<b>\$214,357,905</b>	<b>3,491</b>	<b>1,449</b>

<sup>1</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

## METROPOLITAN STATISTICAL AREA COMPILATION

<b>Dallas - Fort Worth - Arlington, TX</b>	MSA
<b>Dallas-Plano-Irving, TX Metropolitan Division</b>	
Collin County	Ellis County
Dallas County	Hunt County
Delta County	Kaufman County
Denton County	Rockwall County
<b>Fort Worth - Arlington, TX Metropolitan Division</b>	
Johnson County	Tarrant County
Parker County	Wise County
<b>Houston - Sugar Land - Baytown, TX</b>	MSA
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>	MSA
Armstrong County	Potter County
Carson County	Randall County
<b>Austin - Round Rock - San Marcos, TX</b>	MSA
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
<b>Beaumont - Port Arthur, TX</b>	MSA
Hardin County	Orange County
Jefferson County	
<b>Brownsville - Harlingen, TX</b>	MSA
Cameron County	
<b>College Station - Bryan, TX</b>	MSA
Brazos County	Robertson County
Burleson County	
<b>Corpus Christi, TX</b>	MSA
Aransas County	San Patricio County
Nueces County	
<b>El Paso, TX</b>	MSA
El Paso County	
<b>Killeen - Temple - Fort Hood, TX</b>	MSA
Bell County	Lampasas County
Coryell County	
<b>Laredo, TX</b>	MSA
Webb County	
<b>Lubbock, TX</b>	MSA
Crosby County	Lubbock County
<b>McAllen - Edinburg - Mission, TX</b>	MSA
Hidalgo County	
<b>San Antonio - New Braunfels, TX</b>	MSA
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
<b>Waco, TX</b>	MSA
McLennan County	