



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2015

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	1,603	\$251,972	\$355	\$21.84	17	41.42%	1.93	23	7
Austin-Round Rock-San Marcos	19,859	\$2,614,472	\$451	\$22.26	18	49.96%	1.98	191	68
Beaumont-Port Arthur	13,198	\$1,634,334	\$414	\$21.42	19	46.76%	1.93	47	36
Brownsville-Harlingen	12,973	\$1,384,323	\$372	\$22.10	20	51.02%	1.90	55	32
College Station-Bryan ³	546	*	*	*	*	*	*	13	2
Corpus Christi	15,486	\$2,372,279	\$441	\$21.70	19	48.38%	2.02	72	47
Dallas-Plano-Irving (Metropolitan Division)	166,265	\$33,070,204	\$483	\$22.44	17	49.28%	2.06	463	190
El Paso	11,648	\$960,729	\$342	\$23.96	15	58.87%	2.66	139	22
Fort Worth-Arlington (Metropolitan Division)	71,620	\$9,192,505	\$431	\$22.91	17	53.95%	2.15	292	201
Houston-Sugar Land-Baytown	162,798	\$19,895,428	\$459	\$23.98	16	60.23%	2.36	691	284
Killeen-Temple-Fort Hood	11,734	\$1,458,855	\$397	\$23.19	19	46.24%	1.91	44	31
Laredo	9,004	\$1,301,618	\$440	\$22.60	18	51.42%	1.90	32	25
Lubbock	6,783	\$763,124	\$400	\$21.13	18	47.65%	2.02	30	20
McAllen-Edinburg-Mission	24,899	\$2,968,202	\$424	\$22.27	19	57.12%	2.01	91	65
San Antonio-New Braunfels	29,315	\$3,505,646	\$441	\$22.80	17	55.87%	2.18	275	68
Waco	6,225	\$703,787	\$355	\$22.50	19	38.81%	1.92	33	20
Remainder of State (Outside Reported MSA) ²	130,306	\$14,742,870	\$412	\$22.39	19	50.40%	1.96	543	381
Out-of-State	269,391	\$67,516,258	\$488	\$25.04	18	40.35%	1.99	50	15
Totals	963,653	164,405,400						3,084	1,514

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.

³Less 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
2nd Quarter, Calendar Year 2015

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	1,112	\$476,322	\$461	\$274.84	207	0.00%	0.00	23	11
Austin-Round Rock-San Marcos	15,334	\$5,028,253	\$412	\$199.50	163	6.16%	1.30	191	86
Beaumont-Port Arthur	2,246	\$561,505	\$420	\$187.53	168	7.56%	1.37	47	9
Brownsville-Harlingen	3,424	\$994,754	\$435	\$167.28	163	13.56%	1.19	55	22
College Station-Bryan	944	\$314,163	\$397	\$172.58	159	1.24%	1.44	13	9
Corpus Christi	4,765	\$1,388,118	\$455	\$207.11	170	12.96%	1.38	72	16
Dallas-Plano-Irving (Metropolitan Division)	55,023	\$28,925,964	\$585	\$133.39	148	3.97%	1.25	463	147
El Paso	6,057	\$2,076,420	\$406	\$122.45	168	4.10%	1.30	139	66
Fort Worth-Arlington (Metropolitan Division)	35,339	\$18,012,370	\$728	\$123.39	155	9.56%	1.21	292	41
Houston-Sugar Land-Baytown	36,236	\$14,207,854	\$459	\$179.36	166	4.72%	1.23	691	241
Killeen-Temple-Fort Hood	2,372	\$1,233,084	\$614	\$81.23	170	16.92%	1.28	44	11
Laredo	2,872	\$745,343	\$381	\$224.07	169	10.04%	1.28	32	14
Lubbock	986	\$572,372	\$629	\$106.95	171	7.10%	1.09	30	8
McAllen-Edinburg-Mission	2,151	\$880,976	\$528	\$143.20	164	13.49%	1.33	91	21
San Antonio-New Braunfels	26,628	\$8,307,722	\$379	\$180.97	164	5.02%	1.29	275	144
Waco	2,899	\$1,015,292	\$446	\$157.88	169	13.07%	1.21	33	8
Remainder of State (Outside Reported MSA) ²	16,089	\$7,942,356	\$608	\$97.88	160	12.12%	1.24	543	166
Out-of-State	82,254	\$31,094,660	\$505	\$231.78	164	6.87%	1.62	50	16
Totals	296,731	123,777,527						3,084	1,036

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2015

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	1,108	\$220,208	\$854	\$22.61	30	45.27%	1.31	23	9
Austin-Round Rock-San Marcos	12,665	\$3,554,424	\$1,655	\$15.35	29	47.52%	1.46	191	67
Beaumont-Port Arthur	8,066	\$1,587,131	\$1,047	\$17.07	30	51.36%	1.46	47	36
Brownsville-Harlingen	6,985	\$1,772,492	\$1,262	\$15.14	29	54.29%	1.52	55	39
College Station-Bryan	535	\$255,345	\$580	\$20.77	31	84.48%	1.10	13	7
Corpus Christi	7,745	\$1,921,869	\$1,147	\$15.41	29	49.30%	1.47	72	55
Dallas-Plano-Irving (Metropolitan Division)	60,143	\$15,786,482	\$1,425	\$14.77	29	50.94%	1.54	463	237
El Paso	6,830	\$2,618,346	\$1,541	\$17.12	30	50.37%	1.38	139	41
Fort Worth-Arlington (Metropolitan Division)	42,306	\$10,100,281	\$1,207	\$15.26	29	51.71%	1.57	292	216
Houston-Sugar Land-Baytown	60,922	\$16,674,123	\$1,275	\$15.18	30	54.46%	1.42	691	381
Killeen-Temple-Fort Hood	6,463	\$1,504,519	\$1,087	\$17.30	29	51.64%	1.54	44	38
Laredo	4,568	\$1,256,929	\$1,254	\$17.09	30	47.06%	1.40	32	22
Lubbock	4,267	\$1,122,772	\$1,048	\$15.79	30	53.89%	1.43	30	26
McAllen-Edinburg-Mission	9,272	\$2,350,560	\$1,229	\$16.00	28	58.45%	1.36	91	70
San Antonio-New Braunfels	18,524	\$5,440,528	\$1,610	\$14.54	30	47.61%	1.47	275	82
Waco	4,897	\$854,078	\$914	\$17.49	30	53.95%	1.45	33	22
Remainder of State (Outside Reported MSA) ²	58,820	\$14,569,223	\$1,168	\$18.75	29	51.32%	1.44	543	418
Out-of-State ³	0	*	*	*	*	*	*	50	0
Totals	314,116	81,589,311						3,084	1,766

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.

³Less 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
2nd Quarter, Calendar Year 2015

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	245	\$190,413	\$882	\$81.87	180	2.84%	1.17	23	5
Austin-Round Rock-San Marcos	1,271	\$1,154,189	\$1,174	\$77.61	171	7.04%	1.39	191	72
Beaumont-Port Arthur	536	\$379,012	\$902	\$59.40	174	4.30%	1.35	47	14
Brownsville-Harlingen	813	\$702,231	\$981	\$73.93	174	4.62%	1.22	55	23
College Station-Bryan	435	\$329,571	\$800	\$82.45	175	3.39%	1.00	13	9
Corpus Christi	627	\$535,945	\$1,114	\$75.54	172	6.05%	1.67	72	23
Dallas-Plano-Irving (Metropolitan Division)	5,763	\$4,114,405	\$924	\$84.30	170	9.80%	1.30	463	132
El Paso	704	\$504,115	\$912	\$66.51	167	4.24%	1.04	139	39
Fort Worth-Arlington (Metropolitan Division)	2,911	\$2,094,939	\$1,042	\$83.33	170	10.41%	1.46	292	61
Houston-Sugar Land-Baytown	7,973	\$7,081,675	\$1,045	\$75.06	173	6.87%	1.27	691	239
Killeen-Temple-Fort Hood	336	\$252,339	\$974	\$47.58	173	20.58%	1.38	44	12
Laredo	356	\$247,597	\$1,290	\$117.40	163	7.07%	1.38	32	11
Lubbock	468	\$464,371	\$1,141	\$58.19	177	12.41%	1.22	30	11
McAllen-Edinburg-Mission	1,493	\$1,568,568	\$1,323	\$62.45	175	6.76%	1.41	91	23
San Antonio-New Braunfels	2,867	\$2,424,411	\$1,009	\$80.44	177	6.92%	1.47	275	114
Waco	491	\$362,347	\$910	\$70.24	172	12.20%	1.24	33	11
Remainder of State (Outside Reported MSA) ²	6,252	\$4,788,861	\$993	\$61.26	166	12.05%	1.37	543	184
Out-of-State ³	1,488	*	*	*	*	*	*	50	2
Totals	35,029	28,482,153						3,084	985

¹Does not include additional cash advanced on refinances.

²Includes provisionally licensed companies where an MSA designation could not be made.

³Less 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
2nd Quarter, Calendar Year 2015

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	41	1,250	3.28
Austin-Round Rock-San Marcos	356	10,660	3.34
Beaumont-Port Arthur	187	5,590	3.35
Brownsville-Harlingen	209	5,464	3.83
College Station-Bryan	13	2,060	0.63
Corpus Christi	216	6,092	3.55
Dallas-Plano-Irving (Metropolitan Division)	1,655	49,029	3.38
El Paso	174	6,282	2.77
Fort Worth-Arlington (Metropolitan Division)	1,296	31,166	4.16
Houston-Sugar Land-Baytown	1,780	59,898	2.97
Killeen-Temple-Fort Hood	219	4,731	4.63
Laredo	76	2,794	2.72
Lubbock	162	3,819	4.24
McAllen-Edinburg-Mission	192	8,299	2.31
San Antonio-New Braunfels	579	18,091	3.20
Waco	107	3,914	2.73
Remainder of State (Outside Reported MSA) ²	1,550	49,255	3.15
Out-of-State	41	4,063	1.01
Totals	8,853	272,457	3.25

¹Includes both single payment and installment title loans.

²Includes provisionally licensed companies where an MSA designation could not be made.



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
CREDIT COMMISSIONER

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	