



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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 <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	2,061	\$343,328	\$356	\$22.63	16	38.64%	1.95	23	7
Austin-Round Rock-San Marcos	20,092	\$2,835,400	\$444	\$22.67	17	50.38%	1.96	189	68
Beaumont-Port Arthur	14,407	\$2,010,455	\$407	\$22.01	19	42.10%	1.95	47	38
Brownsville-Harlingen	12,916	\$1,587,789	\$379	\$22.59	19	50.35%	2.01	55	27
College Station-Bryan <sup>3</sup>	739	*	*	*	*	*	*	14	2
Corpus Christi	16,370	\$2,603,602	\$427	\$22.19	19	46.28%	1.97	72	47
Dallas-Plano-Irving (Metropolitan Division)	178,846	\$35,368,596	\$480	\$23.11	17	48.83%	2.09	463	192
El Paso	12,988	\$1,045,945	\$351	\$23.70	14	57.01%	2.69	138	20
Fort Worth-Arlington (Metropolitan Division)	79,335	\$10,167,630	\$420	\$23.19	17	53.93%	2.20	290	194
Houston-Sugar Land-Baytown	184,747	\$22,458,965	\$457	\$24.26	16	60.45%	2.36	688	278
Killeen-Temple-Fort Hood	12,430	\$1,639,180	\$400	\$23.53	19	44.65%	1.89	44	31
Laredo	9,983	\$1,540,692	\$419	\$23.03	18	48.11%	1.90	32	25
Lubbock	7,542	\$912,411	\$378	\$21.72	18	48.77%	1.98	30	20
McAllen-Edinburg-Mission	27,093	\$3,351,950	\$411	\$22.50	19	56.32%	1.99	92	62
San Antonio-New Braunfels	33,241	\$4,190,071	\$426	\$23.42	17	58.05%	2.16	274	70
Waco	6,488	\$796,183	\$341	\$23.06	19	37.27%	1.89	33	20
Remainder of State (Outside Reported MSA) <sup>2</sup>	139,574	\$16,238,835	\$406	\$23.03	19	50.37%	2.01	541	375
Out-of-State	304,375	\$76,541,660	\$489	\$25.27	26	39.56%	2.00	50	14
<b>Totals</b>	1,063,227	183,719,370						3,075	1,490

<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 COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
3rd 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 <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	1,165	\$423,275	\$387	\$195.01	152	0.00%	0.00	23	11
Austin-Round Rock-San Marcos	16,861	\$5,846,250	\$432	\$189.09	163	6.78%	1.33	189	88
Beaumont-Port Arthur	2,668	\$829,975	\$512	\$170.01	162	9.49%	1.39	47	17
Brownsville-Harlingen	3,903	\$1,339,131	\$472	\$160.44	164	9.13%	1.28	55	24
College Station-Bryan	1,078	\$378,750	\$405	\$148.25	161	1.49%	1.23	14	8
Corpus Christi	5,837	\$1,974,351	\$499	\$196.97	170	12.60%	1.38	72	24
Dallas-Plano-Irving (Metropolitan Division)	65,036	\$33,900,629	\$576	\$129.40	148	4.36%	1.26	463	163
El Paso	6,559	\$2,083,415	\$375	\$101.00	158	8.54%	1.43	138	65
Fort Worth-Arlington (Metropolitan Division)	45,322	\$24,235,796	\$764	\$109.58	154	11.68%	1.15	290	56
Houston-Sugar Land-Baytown	41,961	\$17,878,863	\$493	\$163.81	167	5.26%	1.28	688	250
Killeen-Temple-Fort Hood	3,151	\$1,707,168	\$675	\$56.94	169	21.20%	1.38	44	15
Laredo	3,608	\$1,029,760	\$405	\$226.29	169	10.62%	1.37	32	14
Lubbock	1,260	\$751,462	\$673	\$77.39	170	11.88%	1.21	30	12
McAllen-Edinburg-Mission	2,639	\$1,313,928	\$619	\$125.37	164	11.35%	1.29	92	27
San Antonio-New Braunfels	29,325	\$9,812,360	\$404	\$174.06	164	6.74%	1.39	274	148
Waco	3,449	\$1,194,379	\$465	\$155.47	169	13.58%	1.36	33	10
Remainder of State (Outside Reported MSA) <sup>2</sup>	20,228	\$11,135,785	\$683	\$75.45	157	12.35%	1.24	541	218
Out-of-State	93,235	\$37,385,303	\$537	\$233.13	164	6.48%	1.58	50	16
<b>Totals</b>	347,285	153,220,579						3,075	1,166

<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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3rd 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 <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	1,028	\$359,362	\$1,265	\$24.51	31	38.55%	1.25	23	11
Austin-Round Rock-San Marcos	12,339	\$3,921,232	\$1,840	\$16.38	29	49.26%	1.46	189	66
Beaumont-Port Arthur	7,642	\$1,440,352	\$1,085	\$18.33	30	52.20%	1.45	47	39
Brownsville-Harlingen	6,393	\$1,605,959	\$1,351	\$16.50	30	53.79%	1.59	55	33
College Station-Bryan	652	\$224,690	\$593	\$27.27	30	65.63%	1.50	14	6
Corpus Christi	8,083	\$1,754,353	\$1,151	\$16.01	29	53.24%	1.54	72	52
Dallas-Plano-Irving (Metropolitan Division)	59,881	\$15,194,321	\$1,506	\$15.24	30	55.25%	1.62	463	234
El Paso	7,375	\$2,495,294	\$1,585	\$17.48	30	50.00%	1.48	138	33
Fort Worth-Arlington (Metropolitan Division)	42,505	\$9,699,138	\$1,281	\$15.75	29	55.36%	1.59	290	212
Houston-Sugar Land-Baytown	60,642	\$17,438,947	\$1,408	\$16.33	30	53.59%	1.52	688	359
Killeen-Temple-Fort Hood	6,489	\$1,330,562	\$1,127	\$17.98	29	54.10%	1.56	44	37
Laredo	5,499	\$1,893,484	\$1,418	\$16.35	30	55.84%	1.32	32	22
Lubbock	4,119	\$875,810	\$1,136	\$16.91	30	52.70%	1.57	30	25
McAllen-Edinburg-Mission	9,512	\$2,439,061	\$1,346	\$16.71	28	60.93%	1.46	92	65
San Antonio-New Braunfels	17,731	\$5,566,277	\$1,676	\$16.10	31	49.86%	1.48	274	79
Waco	4,746	\$761,486	\$960	\$18.47	29	56.65%	1.48	33	23
Remainder of State (Outside Reported MSA) <sup>2</sup>	59,093	\$12,326,092	\$1,103	\$19.39	29	53.75%	1.44	541	404
Out-of-State <sup>3</sup>	0	*	*	*	*	*	*	50	0
<b>Totals</b>	<b>313,729</b>	<b>79,326,419</b>						<b>3,075</b>	<b>1,700</b>

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

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3rd 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 <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	242	\$215,728	\$930	\$155.74	180	2.67%	1.67	23	5
Austin-Round Rock-San Marcos	1,498	\$1,344,381	\$1,141	\$111.64	172	8.62%	1.44	189	62
Beaumont-Port Arthur	817	\$682,748	\$1,021	\$120.25	177	7.31%	1.11	47	10
Brownsville-Harlingen	965	\$878,306	\$1,112	\$112.92	175	4.42%	1.30	55	21
College Station-Bryan	494	\$340,300	\$777	\$114.72	172	7.91%	1.00	14	8
Corpus Christi	837	\$776,973	\$1,226	\$97.46	174	8.57%	1.43	72	23
Dallas-Plano-Irving (Metropolitan Division)	6,196	\$4,770,615	\$982	\$105.07	172	11.55%	1.30	463	131
El Paso	751	\$483,482	\$868	\$101.95	167	5.90%	1.18	138	37
Fort Worth-Arlington (Metropolitan Division)	3,318	\$2,490,285	\$1,094	\$96.26	171	13.78%	1.37	290	55
Houston-Sugar Land-Baytown	9,573	\$8,945,427	\$1,108	\$105.35	174	9.87%	1.23	688	217
Killeen-Temple-Fort Hood	398	\$367,016	\$1,096	\$96.40	174	12.81%	1.34	44	12
Laredo	338	\$212,884	\$1,157	\$114.74	162	6.18%	1.45	32	6
Lubbock	565	\$628,366	\$1,239	\$114.71	178	9.00%	1.33	30	10
McAllen-Edinburg-Mission	1,867	\$1,868,804	\$1,233	\$104.10	177	5.56%	1.29	92	24
San Antonio-New Braunfels	2,911	\$2,537,139	\$1,023	\$111.48	174	7.36%	1.38	274	102
Waco	608	\$439,564	\$929	\$108.11	171	12.42%	1.36	33	11
Remainder of State (Outside Reported MSA) <sup>2</sup>	7,061	\$5,647,490	\$1,034	\$91.65	167	12.94%	1.30	541	175
Out-of-State <sup>3</sup>	1,493	*	*	*	*	*	*	50	3
<b>Totals</b>	<b>39,932</b>	<b>33,696,097</b>						<b>3,075</b>	<b>912</b>

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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	39	1,323	2.95
Austin-Round Rock-San Marcos	423	10,999	3.85
Beaumont-Port Arthur	223	5,987	3.72
Brownsville-Harlingen	211	5,770	3.66
College Station-Bryan	14	2,132	0.66
Corpus Christi	206	6,389	3.22
Dallas-Plano-Irving (Metropolitan Division)	1,922	50,303	3.82
El Paso	198	6,346	3.12
Fort Worth-Arlington (Metropolitan Division)	1,323	33,219	3.98
Houston-Sugar Land-Baytown	1,928	63,413	3.04
Killeen-Temple-Fort Hood	242	4,910	4.93
Laredo	100	3,385	2.95
Lubbock	145	3,955	3.67
McAllen-Edinburg-Mission	242	9,320	2.60
San Antonio-New Braunfels	582	18,437	3.16
Waco	134	4,202	3.19
Remainder of State (Outside Reported MSA) <sup>2</sup>	1,807	54,168	3.34
Out-of-State	51	4,499	1.13
<b>Totals</b>	<b>9,790</b>	<b>288,757</b>	<b>3.39</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	