



**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	165,220	353,491	431,723	1.22	169,575,398	203,786,285	86,604,102	\$459,965,785	527	264
El Paso, TX Metropolitan Statistical Area	12,334	21,471	31,980	1.49	7,367,147	18,070,994	6,002,137	\$31,440,278	161	101
Fort Worth-Arlington, TX Metropolitan Division	60,597	105,328	186,397	1.77	56,844,506	101,202,672	33,382,537	\$191,429,715	331	241
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	127,957	216,242	450,738	2.08	98,675,438	248,443,879	80,561,026	\$427,680,343	829	546
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	28,591	50,153	89,307	1.78	21,456,581	46,805,575	16,122,433	\$84,384,589	324	117
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	159,281	288,126	1.81	68,096,667	182,564,583	54,659,320	\$305,320,570	565	429
OUT OF STATE	234,574	466,985	486,746	1.04	250,535,716	341,816,110	143,047,527	\$735,399,353	47	15
<b>Total</b>	<b>844,690</b>	<b>1,592,479</b>	<b>2,368,312</b>	<b>1.49</b>	<b>\$768,539,619</b>	<b>\$1,350,369,539</b>	<b>\$487,953,447</b>	<b>\$2,606,862,605</b>	<b>3,498</b>	<b>2,163</b>



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

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

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo, TX Metropolitan Statistical Area	2,643	3,498	339	0.10	1,947,379	326,609	2,262,514	\$4,536,501	26	12
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	43,930	57,502	12,943	0.23	24,300,264	16,071,945	51,781,774	\$92,153,984	233	88
Beaumont-Port Arthur, TX Metropolitan Statistical Area	3,907	5,430	1,127	0.21	2,287,348	1,461,276	5,723,999	\$9,472,623	46	9
Brownsville-Harlingen, TX Metropolitan Statistical Area	4,621	6,494	1,559	0.24	3,019,323	1,426,749	5,168,575	\$9,614,647	63	18
College Station-Bryan, TX Metropolitan Statistical Area	1,512	1,788	541	0.30	868,491	257,999	1,181,327	\$2,307,817	19	8
Corpus Christi, TX Metropolitan Statistical Area	9,112	13,114	3,232	0.25	6,118,559	3,484,384	14,490,304	\$24,093,246	79	16
Dallas-Plano-Irving, TX Metropolitan Division	116,727	171,616	20,299	0.12	102,353,099	18,530,200	115,026,977	\$235,910,276	527	160
El Paso, TX Metropolitan Statistical Area	14,244	22,132	5,863	0.26	9,048,122	2,695,608	9,179,149	\$20,922,879	161	79
Fort Worth-Arlington, TX Metropolitan Division	62,723	110,542	17,325	0.16	84,680,025	19,018,935	47,842,997	\$151,541,957	331	42
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	88,332	123,180	21,870	0.18	61,474,747	23,018,198	107,512,005	\$192,004,950	829	281
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	3,042	3,826	677	0.18	1,756,073	451,707	4,365,243	\$6,573,023	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	3,146	4,762	1,374	0.29	3,001,479	1,271,375	3,111,988	\$7,384,842	99	22
San Antonio-New Braunfels, TX Metropolitan Statistical Area	72,498	97,115	16,157	0.17	35,502,113	11,404,923	67,125,653	\$114,032,689	324	164
Waco, TX Metropolitan Statistical Area	3,259	5,237	2,104	0.40	2,665,653	2,132,125	3,627,802	\$8,425,580	36	9
Remainder of State	31,060	53,658	14,181	0.26	34,502,001	14,408,825	39,362,583	\$88,273,409	565	161
OUT OF STATE	133,605	167,482	30,078	0.18	83,531,124	28,580,146	221,306,723	\$333,417,994	47	11
<b>Total</b>	<b>601,955</b>	<b>859,089</b>	<b>155,419</b>	<b>0.18</b>	<b>\$464,644,390</b>	<b>\$150,892,838</b>	<b>\$708,395,390</b>	<b>\$1,323,932,618</b>	<b>3,498</b>	<b>1,112</b>



SINGLE PAYMENT - AUTO TITLE

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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	41,738	49,478	112,933	2.28	64,228,633	196,411,200	49,557,046	\$310,196,880	527	320
El Paso, TX Metropolitan Statistical Area	8,070	10,277	17,169	1.67	12,760,734	18,678,257	6,379,986	\$37,818,977	161	116
Fort Worth-Arlington, TX Metropolitan Division	28,086	33,409	77,894	2.33	41,856,315	137,335,659	31,448,630	\$210,640,604	331	248
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	61,259	71,143	138,761	1.95	92,862,925	257,215,231	54,100,022	\$404,178,178	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	15,844	18,110	32,875	1.82	24,986,078	75,258,185	16,196,516	\$116,440,778	324	110
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	52,563	108,733	2.07	54,327,621	161,240,302	38,115,841	\$253,683,764	565	443
OUT OF STATE <sup>1</sup>	*	*	*	*	*	*	*	*	47	2
<b>Total</b>	<b>251,466</b>	<b>299,868</b>	<b>626,832</b>	<b>2.09</b>	<b>\$368,072,229</b>	<b>\$1,036,294,334</b>	<b>\$241,983,547</b>	<b>\$1,646,350,110</b>	<b>3,498</b>	<b>2,334</b>

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

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Amarillo, TX Metropolitan Statistical Area	475	512	421	0.82	482,579	562,386	344,753	\$1,389,718	26	14
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	2,921	3,155	1,160	0.37	2,989,418	3,019,058	6,896,668	\$12,905,144	233	95
Beaumont-Port Arthur, TX Metropolitan Statistical Area	264	275	122	0.44	340,863	568,425	324,712	\$1,234,000	46	14
Brownsville-Harlingen, TX Metropolitan Statistical Area	933	958	611	0.64	1,003,627	1,068,782	1,682,463	\$3,754,872	63	26
College Station-Bryan, TX Metropolitan Statistical Area	698	833	205	0.25	791,635	357,964	552,113	\$1,701,712	19	14
Corpus Christi, TX Metropolitan Statistical Area	2,031	2,347	569	0.24	2,589,882	1,145,067	2,751,750	\$6,486,698	79	36
Dallas-Plano-Irving, TX Metropolitan Division	9,219	10,800	5,119	0.47	9,046,526	9,126,697	12,153,374	\$30,326,597	527	189
El Paso, TX Metropolitan Statistical Area	1,683	1,845	443	0.24	1,513,082	693,432	1,733,646	\$3,940,160	161	77
Fort Worth-Arlington, TX Metropolitan Division	4,536	5,183	2,342	0.45	5,454,345	5,817,665	9,563,198	\$20,835,208	331	110
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	17,897	19,455	5,972	0.31	23,009,320	14,072,646	29,707,543	\$66,789,509	829	415
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	535	579	207	0.36	899,514	498,580	807,360	\$2,205,454	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	2,456,333	1,288,657	2,374,486	\$6,119,476	99	34
San Antonio-New Braunfels, TX Metropolitan Statistical Area	4,834	5,343	2,204	0.41	4,727,554	4,398,991	7,337,741	\$16,464,286	324	150
Waco, TX Metropolitan Statistical Area	364	437	673	1.54	360,179	1,006,440	436,987	\$1,803,606	36	11
Remainder of State	9,313	11,016	8,455	0.77	11,484,370	16,038,391	9,834,018	\$37,356,779	565	228
OUT OF STATE <sup>1</sup>	*	*	*	*	*	*	*	*	47	4
<b>Total</b>	<b>59,771</b>	<b>67,650</b>	<b>31,477</b>	<b>0.47</b>	<b>\$73,112,913</b>	<b>\$65,071,664</b>	<b>\$94,637,319</b>	<b>\$232,821,896</b>	<b>3,498</b>	<b>1,472</b>

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TEXAS OFFICE OF CONSUMER  
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## 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	