



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	7,001	\$789,570	\$391	\$22.45	17	54.33%	2.03	26	20
Austin-Round Rock-San Marcos	46,988	\$6,677,456	\$427	\$24.32	17	56.94%	1.86	236	100
Beaumont-Port Arthur	15,066	\$1,535,703	\$420	\$22.10	18	47.43%	1.99	47	38
Brownsville-Harlingen	23,610	\$2,295,097	\$406	\$22.23	19	54.53%	1.98	63	49
College Station-Bryan	6,352	\$646,371	\$443	\$21.65	17	51.83%	2.20	18	13
Corpus Christi	22,019	\$2,624,979	\$456	\$21.99	18	51.66%	2.00	77	54
Dallas-Plano-Irving (Metropolitan Division)	208,324	\$34,858,220	\$491	\$23.99	18	49.00%	1.98	523	262
El Paso	26,385	\$2,938,355	\$367	\$22.06	17	45.08%	1.88	157	104
Fort Worth-Arlington (Metropolitan Division)	94,200	\$9,384,391	\$434	\$20.87	17	39.63%	2.01	331	245
Houston-Sugar Land-Baytown	245,042	\$26,334,200	\$453	\$22.79	16	54.50%	2.09	814	556
Killeen-Temple-Fort Hood	14,050	\$1,399,598	\$414	\$22.11	19	50.18%	1.98	49	35
Laredo	11,929	\$1,575,958	\$485	\$23.08	17	49.17%	2.07	28	25
Lubbock	9,297	\$932,716	\$450	\$21.58	17	49.79%	2.13	33	23
McAllen-Edinburg-Mission	34,793	\$3,630,645	\$434	\$22.57	18	56.16%	1.99	91	74
San Antonio-New Braunfels	47,197	\$5,027,731	\$410	\$23.83	19	52.90%	2.10	323	112
Waco	9,259	\$770,650	\$385	\$22.96	18	44.45%	2.03	35	23
Remainder of State (Outside Reported MSA) ²	161,017	\$15,371,963	\$440	\$20.91	18	50.81%	2.03	536	411
Out-of-State	251,679	\$50,730,379	\$554	\$24.25	24	58.40%	2.07	37	9
Totals	1,234,208	\$167,523,980						3,424	2,153

¹Does not include additional cash advanced on refinances.

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



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1st Quarter, Calendar Year 2014

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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	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	595	\$314,585	\$718	\$110.13	168	7.24%	1.15	26	5
Austin-Round Rock-San Marcos	16,900	\$5,276,688	\$395	\$174.99	153	9.70%	1.14	236	81
Beaumont-Port Arthur	1,313	\$480,012	\$400	\$195.29	170	8.12%	1.14	47	9
Brownsville-Harlingen	1,640	\$572,880	\$477	\$140.40	169	11.14%	1.28	63	13
College Station-Bryan ³	371	*	*	*	*	*	*	18	2
Corpus Christi	3,720	\$1,405,912	\$454	\$184.02	170	9.01%	1.34	77	16
Dallas-Plano-Irving (Metropolitan Division)	38,986	\$20,378,726	\$603	\$122.70	142	5.38%	1.18	523	138
El Paso	6,760	\$1,967,679	\$478	\$100.56	136	12.73%	1.39	157	41
Fort Worth-Arlington (Metropolitan Division)	25,143	\$15,290,078	\$669	\$108.48	149	5.04%	1.09	331	40
Houston-Sugar Land-Baytown	30,952	\$13,119,923	\$532	\$161.60	168	10.87%	1.35	814	130
Killeen-Temple-Fort Hood	3,455	\$1,024,094	\$631	\$86.51	169	20.86%	1.39	49	8
Laredo	81	\$38,704	\$691	\$188.13	157	1.85%	1.00	28	12
Lubbock	1,261	\$451,460	\$598	\$99.78	168	11.54%	1.33	33	8
McAllen-Edinburg-Mission	1,397	\$559,492	\$629	\$105.75	166	15.04%	1.17	91	18
San Antonio-New Braunfels	22,617	\$6,286,253	\$340	\$178.96	148	5.79%	1.31	323	144
Waco	1,751	\$493,918	\$557	\$87.33	169	21.96%	1.51	35	6
Remainder of State (Outside Reported MSA) ²	15,890	\$7,035,661	\$647	\$102.38	168	10.57%	1.25	536	141
Out-of-State	25,691	\$13,904,127	\$541	\$214.63	148	5.07%	1.58	37	5
Totals	198,523	\$88,753,205						3,424	817

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
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1st 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	2,792	\$576,308	\$894	\$25.14	30	35.87%	1.38	26	18
Austin-Round Rock-San Marcos	31,935	\$6,767,565	\$1,277	\$16.33	30	41.50%	1.59	236	94
Beaumont-Port Arthur	9,216	\$1,444,332	\$969	\$21.74	30	40.60%	1.48	47	36
Brownsville-Harlingen	7,338	\$1,052,217	\$984	\$21.65	27	53.29%	1.47	63	45
College Station-Bryan	1,751	\$384,588	\$950	\$23.95	29	35.99%	1.47	18	11
Corpus Christi	7,531	\$1,454,084	\$1,171	\$22.69	28	42.70%	1.47	77	51
Dallas-Plano-Irving (Metropolitan Division)	75,142	\$16,233,961	\$1,169	\$16.97	31	40.16%	1.46	523	311
El Paso	13,277	\$3,614,226	\$1,024	\$18.27	29	31.52%	1.43	157	112
Fort Worth-Arlington (Metropolitan Division)	42,122	\$8,536,975	\$1,183	\$18.10	29	44.49%	1.41	331	239
Houston-Sugar Land-Baytown	89,269	\$21,328,801	\$1,197	\$19.89	30	43.50%	1.34	814	591
Killeen-Temple-Fort Hood	5,330	\$677,575	\$824	\$23.56	29	42.21%	1.48	49	35
Laredo	3,218	\$525,408	\$907	\$22.03	30	33.77%	1.34	28	21
Lubbock	4,269	\$952,778	\$1,104	\$23.31	30	35.86%	1.31	33	26
McAllen-Edinburg-Mission	11,174	\$2,193,002	\$1,141	\$21.21	28	38.99%	1.48	91	66
San Antonio-New Braunfels	37,194	\$8,399,335	\$1,287	\$16.39	30	40.74%	1.54	323	110
Waco	4,803	\$810,544	\$960	\$24.12	29	36.86%	1.44	35	23
Remainder of State (Outside Reported MSA) ²	62,489	\$9,106,714	\$906	\$21.53	29	40.23%	1.48	536	393
Out-of-State ³	825	*	*	*	*	*	*	37	1
Totals	409,675	\$84,137,479						3,424	2,183

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).



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INSTALLMENT - AUTO TITLE

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Amarillo	190	\$71,962	\$1,107	\$52.95	166	18.75%	1.42	26	9
Austin-Round Rock-San Marcos	1,352	\$975,886	\$1,095	\$151.01	261	7.57%	1.48	236	83
Beaumont-Port Arthur	85	\$55,551	\$1,029	\$71.55	163	5.66%	1.67	47	9
Brownsville-Harlingen	333	\$171,500	\$1,225	\$98.97	222	8.70%	1.58	63	20
College Station-Bryan	311	\$188,222	\$744	\$70.32	174	9.35%	1.05	18	9
Corpus Christi	570	\$441,703	\$1,213	\$154.17	267	7.12%	1.48	77	25
Dallas-Plano-Irving (Metropolitan Division)	4,369	\$2,590,287	\$1,023	\$89.26	168	7.76%	1.36	523	156
El Paso	908	\$520,169	\$974	\$131.05	215	6.26%	1.33	157	55
Fort Worth-Arlington (Metropolitan Division)	2,035	\$1,323,344	\$1,053	\$109.42	205	9.71%	1.42	331	86
Houston-Sugar Land-Baytown	6,647	\$5,599,283	\$1,150	\$115.40	226	8.39%	1.26	814	228
Killeen-Temple-Fort Hood	571	\$110,257	\$1,225	\$45.97	170	24.71%	1.62	49	14
Laredo	98	\$126,207	\$1,972	\$45.68	172	19.35%	1.50	28	12
Lubbock	304	\$85,773	\$1,261	\$51.44	170	16.67%	1.27	33	20
McAllen-Edinburg-Mission	451	\$277,149	\$1,407	\$89.77	227	11.58%	1.55	91	16
San Antonio-New Braunfels	1,923	\$1,075,901	\$958	\$109.49	199	4.58%	1.56	323	128
Waco	425	\$87,006	\$946	\$46.21	168	25.88%	1.82	35	9
Remainder of State (Outside Reported MSA) ²	6,404	\$2,894,959	\$1,090	\$58.07	162	14.47%	1.41	536	204
Out-of-State ³	182	*	*	*	*	*	*	37	2
Totals	27,158	\$16,857,755						3,424	1,085

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
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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	100	2,344	4.27
Austin-Round Rock-San Marcos	983	24,340	4.04
Beaumont-Port Arthur	238	5,789	4.11
Brownsville-Harlingen	120	5,119	2.34
College Station-Bryan	23	2,771	0.83
Corpus Christi	135	5,659	2.39
Dallas-Plano-Irving (Metropolitan Division)	2,188	61,218	3.57
El Paso	373	12,449	3.00
Fort Worth-Arlington (Metropolitan Division)	1,120	31,176	3.59
Houston-Sugar Land-Baytown	2,058	81,850	2.51
Killeen-Temple-Fort Hood	183	3,733	4.90
Laredo	52	2,000	2.60
Lubbock	84	3,359	2.50
McAllen-Edinburg-Mission	183	7,686	2.38
San Antonio-New Braunfels	1,177	29,319	4.01
Waco	109	3,527	3.09
Remainder of State (Outside Reported MSA) ²	1,540	49,237	3.13
Out-of-State	27	3,662	0.74
Totals	10,693	335,238	3.19

¹Includes both single payment and installment title loans.

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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	



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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	