



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st 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	1,772	\$229,747	\$358	\$22.22	18	42.69%	1.74	23	7
Austin-Round Rock-San Marcos	22,578	\$2,433,776	\$437	\$22.39	17	47.81%	2.00	196	67
Beaumont-Port Arthur	14,321	\$1,523,674	\$422	\$21.76	19	46.16%	2.00	46	35
Brownsville-Harlingen	15,514	\$1,360,878	\$390	\$22.48	19	50.79%	1.90	57	34
College Station-Bryan ³	356	*	*	*	*	*	*	13	2
Corpus Christi	17,096	\$2,151,643	\$445	\$22.17	18	48.16%	2.03	71	46
Dallas-Plano-Irving (Metropolitan Division)	173,844	\$31,031,559	\$491	\$22.02	17	46.61%	2.04	476	192
El Paso	12,862	\$885,398	\$346	\$24.13	15	49.10%	2.54	144	24
Fort Worth-Arlington (Metropolitan Division)	83,249	\$29,071,823	\$1,075	\$21.37	17	32.10%	2.19	293	203
Houston-Sugar Land-Baytown	166,386	\$17,734,496	\$458	\$23.83	16	54.14%	2.33	710	286
Killeen-Temple-Fort Hood	12,510	\$1,228,674	\$378	\$22.96	19	43.47%	1.96	45	31
Laredo	10,418	\$1,113,107	\$434	\$22.95	18	51.71%	2.00	32	26
Lubbock	7,592	\$754,331	\$404	\$21.57	18	46.73%	1.99	30	20
McAllen-Edinburg-Mission	28,729	\$2,827,636	\$425	\$22.46	18	55.22%	1.99	89	68
San Antonio-New Braunfels	32,184	\$3,200,229	\$437	\$23.01	17	51.01%	2.19	284	69
Waco	7,375	\$654,803	\$338	\$22.74	18	40.00%	2.02	33	21
Remainder of State (Outside Reported MSA) ²	139,368	\$12,982,167	\$419	\$22.30	19	48.31%	2.00	535	376
Out-of-State	261,344	\$58,518,144	\$501	\$25.03	19	44.41%	2.04	49	16
Totals	1,007,498	\$167,734,778						3,126	1,523

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
1st 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	974	\$328,590	\$379	\$262.92	203	0.00%	0.00	23	11
Austin-Round Rock-San Marcos	14,036	\$4,248,492	\$394	\$193.10	158	5.86%	1.36	196	86
Beaumont-Port Arthur	1,930	\$423,561	\$424	\$192.29	169	8.02%	1.32	46	8
Brownsville-Harlingen	2,307	\$771,400	\$466	\$168.76	164	7.47%	1.18	57	18
College Station-Bryan	911	\$283,266	\$411	\$156.81	143	4.78%	1.83	13	9
Corpus Christi	4,037	\$1,100,505	\$465	\$203.82	170	10.95%	1.31	71	16
Dallas-Plano-Irving (Metropolitan Division)	41,330	\$21,848,696	\$607	\$133.25	148	4.14%	1.26	476	145
El Paso	5,402	\$1,792,590	\$405	\$115.15	167	3.66%	1.57	144	65
Fort Worth-Arlington (Metropolitan Division)	28,795	\$11,089,006	\$737	\$118.49	154	11.49%	1.18	293	40
Houston-Sugar Land-Baytown	28,636	\$11,356,623	\$476	\$178.85	164	4.58%	1.24	710	247
Killeen-Temple-Fort Hood	1,768	\$1,005,276	\$646	\$84.97	169	13.16%	1.22	45	10
Laredo	1,978	\$562,812	\$441	\$226.72	169	9.16%	1.26	32	13
Lubbock	749	\$464,682	\$675	\$102.06	171	6.09%	1.08	30	8
McAllen-Edinburg-Mission	1,798	\$881,911	\$616	\$134.00	164	11.22%	1.29	89	22
San Antonio-New Braunfels	22,882	\$6,883,627	\$378	\$181.42	163	4.73%	1.36	284	149
Waco	2,135	\$730,260	\$409	\$152.33	169	10.35%	1.34	33	10
Remainder of State (Outside Reported MSA) ²	12,190	\$6,451,652	\$631	\$102.59	165	10.42%	1.19	535	160
Out-of-State	59,015	\$20,453,570	\$503	\$229.68	165	6.17%	1.59	49	16
Totals	230,873	\$90,676,521						3,126	1,033

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
1st 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	1,756	\$332,953	\$849	\$26.01	30	30.95%	1.34	23	9
Austin-Round Rock-San Marcos	15,944	\$3,236,112	\$1,495	\$18.30	30	41.91%	1.50	196	67
Beaumont-Port Arthur	9,804	\$1,522,884	\$1,053	\$20.29	30	40.03%	1.50	46	36
Brownsville-Harlingen	8,918	\$1,502,203	\$1,173	\$17.99	28	37.52%	1.54	57	41
College Station-Bryan	1,246	\$360,754	\$618	\$28.69	30	60.44%	1.10	13	7
Corpus Christi	8,310	\$1,671,917	\$1,189	\$17.36	29	40.27%	1.49	71	54
Dallas-Plano-Irving (Metropolitan Division)	120,715	\$12,319,352	\$1,285	\$14.57	30	42.89%	1.57	476	238
El Paso	9,683	\$2,092,058	\$1,323	\$17.85	30	39.00%	1.46	144	46
Fort Worth-Arlington (Metropolitan Division)	46,578	\$7,889,754	\$1,161	\$17.06	29	41.47%	1.60	293	222
Houston-Sugar Land-Baytown	78,092	\$16,351,575	\$1,186	\$18.75	30	44.86%	1.45	710	404
Killeen-Temple-Fort Hood	7,117	\$1,085,729	\$1,010	\$19.56	29	39.98%	1.51	45	36
Laredo	4,760	\$796,740	\$1,167	\$17.69	30	40.63%	1.46	32	23
Lubbock	5,059	\$956,561	\$1,029	\$20.64	30	33.33%	1.49	30	26
McAllen-Edinburg-Mission	12,068	\$2,355,388	\$1,258	\$18.91	28	49.83%	1.43	89	74
San Antonio-New Braunfels	26,315	\$5,193,176	\$1,415	\$18.34	31	40.88%	1.49	284	84
Waco	5,703	\$703,257	\$858	\$21.08	30	38.82%	1.43	33	23
Remainder of State (Outside Reported MSA) ²	66,787	\$11,322,140	\$1,004	\$21.04	29	37.70%	1.48	535	411
Out-of-State ³	0	*	*	*	*	*	*	49	0
Totals	428,855	\$69,692,552						3,126	1,801

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
1st 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 ³	18	*	*	*	*	*	*	23	4
Austin-Round Rock-San Marcos	733	\$467,834	\$1,152	\$102.40	162	9.38%	1.34	196	77
Beaumont-Port Arthur	156	\$51,681	\$1,148	\$85.33	163	2.27%	2.00	46	10
Brownsville-Harlingen	161	\$92,139	\$1,110	\$71.89	168	4.94%	1.00	57	14
College Station-Bryan	193	\$53,146	\$584	\$99.99	147	5.83%	1.67	13	8
Corpus Christi	418	\$284,314	\$1,329	\$122.27	171	25.84%	1.76	71	27
Dallas-Plano-Irving (Metropolitan Division)	3,085	\$1,616,889	\$880	\$104.47	163	10.32%	1.37	476	128
El Paso	423	\$207,776	\$821	\$74.35	159	2.21%	1.17	144	41
Fort Worth-Arlington (Metropolitan Division)	1,599	\$710,308	\$1,009	\$106.71	163	11.29%	1.50	293	47
Houston-Sugar Land-Baytown	2,849	\$2,030,274	\$1,104	\$94.72	163	5.73%	1.52	710	230
Killeen-Temple-Fort Hood	113	\$77,383	\$967	\$44.09	166	20.51%	1.25	45	10
Laredo	317	\$201,060	\$1,241	\$113.68	164	6.29%	1.50	32	12
Lubbock	84	\$134,877	\$2,141	\$54.76	170	18.03%	1.82	30	10
McAllen-Edinburg-Mission	499	\$542,381	\$1,370	\$61.01	173	4.11%	1.73	89	19
San Antonio-New Braunfels	1,215	\$756,281	\$962	\$108.12	168	7.12%	1.92	284	113
Waco	156	\$111,005	\$974	\$76.39	165	17.92%	1.32	33	9
Remainder of State (Outside Reported MSA) ²	2,876	\$1,599,657	\$1,003	\$58.79	148	19.46%	1.32	535	168
Out-of-State ³	1,199	*	*	*	*	*	*	49	3
Totals	16,094	\$10,055,929						3,126	930

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).



CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st 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	47	1,417	3.32
Austin-Round Rock-San Marcos	419	11,685	3.59
Beaumont-Port Arthur	252	6,009	4.19
Brownsville-Harlingen	179	5,781	3.10
College Station-Bryan	5	2,398	0.21
Corpus Christi	240	6,449	3.72
Dallas-Plano-Irving (Metropolitan Division)	1,849	50,954	3.63
El Paso	213	7,461	2.85
Fort Worth-Arlington (Metropolitan Division)	1,350	32,051	4.21
Houston-Sugar Land-Baytown	2,011	62,390	3.22
Killeen-Temple-Fort Hood	236	4,791	4.93
Laredo	84	2,919	2.88
Lubbock	122	3,830	3.19
McAllen-Edinburg-Mission	236	8,637	2.73
San Antonio-New Braunfels	733	19,893	3.68
Waco	123	3,932	3.13
Remainder of State (Outside Reported MSA) ²	1,585	51,154	3.10
Out-of-State	38	4,020	0.95
Totals	9,722	285,771	3.40

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	