



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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	7,391	\$1,005,453	\$395	\$22.11	17	59.22%	2.18	26	20
Austin-Round Rock-San Marcos	45,322	\$7,416,112	\$435	\$25.33	17	53.81%	1.98	228	93
Beaumont-Port Arthur	15,131	\$1,895,830	\$408	\$22.16	18	47.35%	2.05	47	36
Brownsville-Harlingen	22,385	\$2,683,174	\$406	\$22.20	19	53.13%	2.05	63	48
College Station-Bryan	5,814	\$686,145	\$409	\$22.33	17	52.65%	2.11	17	12
Corpus Christi	20,622	\$2,802,635	\$446	\$22.01	18	52.16%	2.16	78	51
Dallas-Plano-Irving (Metropolitan Division)	206,481	\$40,231,717	\$474	\$24.61	18	47.41%	1.99	520	247
El Paso	16,245	\$1,510,474	\$276	\$22.43	17	43.37%	2.35	156	73
Fort Worth-Arlington (Metropolitan Division)	84,633	\$10,855,736	\$432	\$22.34	17	54.63%	2.11	318	236
Houston-Sugar Land-Baytown	215,105	\$26,475,720	\$453	\$22.79	17	55.04%	2.23	809	545
Killeen-Temple-Fort Hood	14,334	\$1,592,922	\$398	\$22.77	19	51.98%	2.03	47	35
Laredo	11,125	\$1,609,029	\$474	\$22.97	18	53.93%	2.13	28	25
Lubbock	9,016	\$1,141,288	\$430	\$21.17	17	49.39%	2.12	33	23
McAllen-Edinburg-Mission	32,236	\$3,946,629	\$431	\$22.55	18	57.26%	2.05	89	73
San Antonio-New Braunfels	42,852	\$5,472,836	\$418	\$23.97	18	54.34%	2.15	316	110
Waco	8,999	\$900,910	\$383	\$22.83	18	47.23%	2.12	34	22
Remainder of State (Outside Reported MSA) ²	154,489	\$16,914,857	\$428	\$21.85	18	51.68%	2.04	595	414
Out-of-State	256,223	\$58,423,897	\$549	\$24.19	24	55.58%	2.01	38	9
Totals	1,168,403	\$185,565,365						3,442	2,072

¹Does not include additional cash advanced on refinances.

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



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2nd Quarter, Calendar Year 2014

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	763	\$411,062	\$652	\$115.22	170	8.11%	1.09	26	5
Austin-Round Rock-San Marcos	19,109	\$6,094,245	\$406	\$176.53	153	9.45%	1.18	228	83
Beaumont-Port Arthur	1,651	\$602,774	\$405	\$197.67	170	7.23%	1.44	47	9
Brownsville-Harlingen	1,763	\$685,069	\$493	\$147.73	170	10.91%	1.22	63	13
College Station-Bryan ³	417	*	*	*	*	*	*	17	3
Corpus Christi	3,730	\$1,484,538	\$463	\$192.60	171	9.81%	1.27	78	15
Dallas-Plano-Irving (Metropolitan Division)	44,150	\$23,082,733	\$588	\$127.72	150	5.43%	1.23	520	138
El Paso	4,578	\$1,359,748	\$349	\$96.01	84	5.19%	1.39	156	51
Fort Worth-Arlington (Metropolitan Division)	31,005	\$21,086,452	\$742	\$107.52	144	5.52%	1.16	318	43
Houston-Sugar Land-Baytown	30,349	\$11,655,981	\$478	\$195.80	165	10.31%	1.40	809	152
Killeen-Temple-Fort Hood	3,757	\$1,306,527	\$628	\$92.92	171	23.86%	1.39	47	9
Laredo	107	\$50,498	\$608	\$204.32	152	2.53%	1.00	28	11
Lubbock	1,346	\$611,829	\$641	\$110.97	170	9.41%	1.09	33	8
McAllen-Edinburg-Mission	1,445	\$650,333	\$652	\$118.22	168	13.77%	1.24	89	18
San Antonio-New Braunfels	26,557	\$8,146,847	\$353	\$182.06	149	5.85%	1.31	316	141
Waco	1,894	\$598,345	\$534	\$95.23	171	18.84%	1.43	34	8
Remainder of State (Outside Reported MSA) ²	20,093	\$8,753,087	\$633	\$113.65	168	10.53%	1.21	595	154
Out-of-State	31,160	\$14,394,881	\$494	\$202.95	140	4.82%	1.58	38	7
Totals	223,874	\$101,160,188						3,442	868

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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2nd 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	3,392	\$1,037,624	\$1,033	\$23.12	30	47.28%	1.41	26	19
Austin-Round Rock-San Marcos	14,111	\$3,157,974	\$1,111	\$20.30	30	44.42%	1.49	228	81
Beaumont-Port Arthur	10,266	\$2,442,601	\$1,040	\$20.81	30	52.27%	1.51	47	37
Brownsville-Harlingen	8,554	\$2,527,204	\$1,141	\$19.64	28	54.62%	1.47	63	47
College Station-Bryan	1,756	\$433,503	\$872	\$24.98	29	50.54%	1.41	17	11
Corpus Christi	8,753	\$2,360,094	\$1,099	\$20.73	29	49.87%	1.51	78	55
Dallas-Plano-Irving (Metropolitan Division)	68,149	\$18,015,644	\$1,123	\$18.15	30	45.03%	1.54	520	290
El Paso	8,354	\$3,014,582	\$1,129	\$19.12	30	38.64%	1.39	156	86
Fort Worth-Arlington (Metropolitan Division)	48,103	\$13,247,215	\$1,176	\$17.90	29	48.29%	1.51	318	237
Houston-Sugar Land-Baytown	100,483	\$29,209,841	\$1,167	\$18.19	30	48.51%	1.45	809	597
Killeen-Temple-Fort Hood	7,010	\$1,904,732	\$1,080	\$21.62	29	52.36%	1.52	47	38
Laredo	3,597	\$1,203,762	\$1,184	\$20.65	30	50.70%	1.42	28	22
Lubbock	5,521	\$1,704,639	\$1,028	\$21.21	30	47.00%	1.44	33	27
McAllen-Edinburg-Mission	10,637	\$3,552,923	\$1,232	\$20.91	28	48.30%	1.42	89	68
San Antonio-New Braunfels	23,469	\$6,842,180	\$1,240	\$17.79	30	41.20%	1.47	316	106
Waco	5,849	\$1,337,186	\$942	\$22.24	30	47.97%	1.48	34	24
Remainder of State (Outside Reported MSA) ²	66,335	\$15,779,459	\$1,010	\$21.86	29	51.20%	1.45	595	423
Out-of-State ³	765	*	*	*	*	*	*	38	2
Totals	395,104	\$107,877,071						3,442	2,170

¹Does not include additional cash advanced on refinances.

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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	199	\$86,365	\$1,028	\$59.44	170	14.10%	1.18	26	10
Austin-Round Rock-San Marcos	1,420	\$1,077,836	\$1,136	\$147.06	255	10.59%	1.74	228	80
Beaumont-Port Arthur	116	\$104,809	\$1,327	\$72.55	161	10.39%	2.50	47	13
Brownsville-Harlingen	447	\$340,768	\$1,244	\$138.03	277	9.59%	1.31	63	17
College Station-Bryan	285	\$159,434	\$725	\$80.95	183	6.97%	1.21	17	7
Corpus Christi	638	\$479,838	\$1,126	\$151.80	254	9.20%	1.24	78	27
Dallas-Plano-Irving (Metropolitan Division)	4,772	\$2,820,834	\$977	\$88.90	166	22.90%	1.30	520	159
El Paso	524	\$304,457	\$832	\$82.78	150	4.62%	1.19	156	47
Fort Worth-Arlington (Metropolitan Division)	2,312	\$1,650,598	\$1,027	\$136.06	237	14.78%	1.41	318	91
Houston-Sugar Land-Baytown	9,190	\$7,950,259	\$1,158	\$126.12	221	7.25%	1.45	809	320
Killeen-Temple-Fort Hood	591	\$186,749	\$1,205	\$49.42	170	34.46%	1.55	47	13
Laredo	131	\$161,108	\$1,895	\$45.99	186	19.05%	1.63	28	13
Lubbock	263	\$115,601	\$1,314	\$56.39	171	20.24%	1.71	33	19
McAllen-Edinburg-Mission	530	\$521,101	\$1,537	\$132.00	268	7.90%	1.42	89	26
San Antonio-New Braunfels	2,374	\$1,279,116	\$874	\$110.26	196	9.08%	1.82	316	131
Waco	456	\$116,202	\$887	\$51.45	168	39.50%	1.81	34	10
Remainder of State (Outside Reported MSA) ²	7,929	\$3,566,573	\$995	\$64.86	164	22.83%	1.36	595	205
Out-of-State ³	5	*	*	*	*	*	*	38	1
Totals	32,182	\$20,921,648						3,442	1,189

¹Does not include additional cash advanced on refinances.

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

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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	125	2,545	4.91
Austin-Round Rock-San Marcos	404	11,849	3.41
Beaumont-Port Arthur	231	6,252	3.69
Brownsville-Harlingen	140	5,891	2.38
College Station-Bryan	32	2,669	1.20
Corpus Christi	178	6,326	2.81
Dallas-Plano-Irving (Metropolitan Division)	1,825	53,446	3.41
El Paso	301	7,122	4.23
Fort Worth-Arlington (Metropolitan Division)	1,240	33,682	3.68
Houston-Sugar Land-Baytown	2,492	90,263	2.76
Killeen-Temple-Fort Hood	240	4,617	5.20
Laredo	45	2,081	2.16
Lubbock	109	4,048	2.69
McAllen-Edinburg-Mission	136	7,274	1.87
San Antonio-New Braunfels	713	19,921	3.58
Waco	160	4,016	3.98
Remainder of State (Outside Reported MSA) ²	1,799	51,071	3.52
Out-of-State	16	3,318	0.48
Totals	10,186	316,391	3.22

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	