



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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	7,866	\$1,021,455	\$407	\$21.98	17	57.18%	2.08	26	19
Austin-Round Rock-San Marcos	40,910	\$5,786,091	\$441	\$25.62	19	58.18%	2.25	233	88
Beaumont-Port Arthur	16,828	\$2,221,804	\$425	\$22.17	18	45.14%	2.05	47	37
Brownsville-Harlingen	23,404	\$2,715,555	\$404	\$22.31	19	51.44%	2.10	64	47
College Station-Bryan	2,279	\$314,676	\$389	\$50.07	38	20.14%	1.70	17	9
Corpus Christi	21,681	\$3,069,825	\$445	\$22.36	18	50.64%	2.10	79	51
Dallas-Plano-Irving (Metropolitan Division)	244,655	\$50,104,371	\$470	\$24.57	18	45.41%	1.99	524	235
El Paso	17,012	\$1,604,943	\$332	\$23.91	17	49.00%	2.56	161	54
Fort Worth-Arlington (Metropolitan Division)	94,073	\$11,929,267	\$435	\$22.54	17	53.67%	2.16	326	232
Houston-Sugar Land-Baytown	185,241	\$23,003,399	\$462	\$23.37	16	55.24%	2.33	808	445
Killeen-Temple-Fort Hood	14,725	\$1,673,303	\$411	\$22.91	23	48.06%	2.03	48	34
Laredo	12,329	\$1,964,351	\$478	\$23.16	18	48.14%	2.03	29	25
Lubbock	9,925	\$1,178,994	\$423	\$21.39	17	51.04%	2.23	33	23
McAllen-Edinburg-Mission	35,882	\$4,308,940	\$427	\$22.66	18	56.43%	2.01	97	75
San Antonio-New Braunfels	46,426	\$5,987,655	\$425	\$23.75	18	53.26%	2.17	321	104
Waco	9,208	\$909,853	\$370	\$22.58	24	48.66%	2.01	34	22
Remainder of State (Outside Reported MSA) ²	164,518	\$19,487,449	\$455	\$21.99	19	50.99%	2.06	564	408
Out-of-State	285,583	\$64,818,560	\$547	\$24.92	18	54.04%	2.07	50	13
Totals	1,232,545	\$202,100,491						3,461	1,921

¹Does not include additional cash advanced on refinances.

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



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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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	1,017	\$527,621	\$602	\$144.06	163	4.30%	1.15	26	7
Austin-Round Rock-San Marcos	16,312	\$5,651,117	\$415	\$184.19	157	8.67%	1.24	233	80
Beaumont-Port Arthur	1,563	\$579,061	\$426	\$189.84	170	10.76%	1.41	47	9
Brownsville-Harlingen	1,999	\$695,718	\$470	\$145.12	168	12.76%	1.30	64	12
College Station-Bryan	722	\$168,268	\$409	\$183.92	149	7.73%	1.43	17	6
Corpus Christi	3,681	\$1,368,376	\$446	\$195.29	171	12.16%	1.26	79	16
Dallas-Plano-Irving (Metropolitan Division)	50,850	\$27,237,882	\$606	\$122.91	144	5.30%	1.18	524	145
El Paso	5,787	\$1,717,746	\$346	\$91.76	98	4.90%	1.31	161	57
Fort Worth-Arlington (Metropolitan Division)	31,044	\$21,468,742	\$762	\$111.15	148	6.19%	1.11	326	43
Houston-Sugar Land-Baytown	29,856	\$11,495,286	\$440	\$191.14	161	4.88%	1.24	808	222
Killeen-Temple-Fort Hood	4,225	\$1,477,316	\$662	\$90.95	171	25.20%	1.36	48	9
Laredo	166	\$73,637	\$676	\$175.76	151	0.95%	1.00	29	10
Lubbock	1,382	\$665,028	\$651	\$113.18	170	7.39%	1.09	33	8
McAllen-Edinburg-Mission	1,641	\$763,602	\$620	\$108.94	168	10.47%	1.15	97	20
San Antonio-New Braunfels	26,778	\$8,412,668	\$365	\$178.51	148	6.08%	1.34	321	135
Waco	1,930	\$641,322	\$559	\$93.57	171	18.67%	1.34	34	8
Remainder of State (Outside Reported MSA) ²	19,491	\$9,131,438	\$645	\$109.81	168	11.12%	1.17	564	153
Out-of-State	38,712	\$18,389,551	\$508	\$182.45	148	5.05%	1.69	50	12
Totals	237,156	\$110,464,380						3,461	952

¹Does not include additional cash advanced on refinances.

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



TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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	2,934	\$682,145	\$991	\$21.57	30	47.58%	1.37	26	19
Austin-Round Rock-San Marcos	16,478	\$4,559,080	\$1,372	\$19.49	30	44.21%	1.51	233	77
Beaumont-Port Arthur	10,728	\$2,040,925	\$1,042	\$20.67	30	51.14%	1.45	47	37
Brownsville-Harlingen	9,445	\$2,501,586	\$1,315	\$17.73	28	59.05%	1.58	64	48
College Station-Bryan	834	\$591,663	\$873	\$41.66	45	37.27%	1.15	17	11
Corpus Christi	7,932	\$1,881,461	\$1,204	\$17.97	29	54.46%	1.51	79	53
Dallas-Plano-Irving (Metropolitan Division)	71,421	\$19,436,414	\$1,240	\$18.14	30	47.76%	1.45	524	284
El Paso	9,859	\$3,492,406	\$1,212	\$19.03	30	44.03%	1.47	161	77
Fort Worth-Arlington (Metropolitan Division)	51,736	\$12,519,993	\$1,207	\$17.54	29	52.44%	1.49	326	231
Houston-Sugar Land-Baytown	68,350	\$20,450,929	\$1,336	\$18.75	30	48.41%	1.44	808	462
Killeen-Temple-Fort Hood	7,743	\$1,762,409	\$1,126	\$20.29	29	51.72%	1.46	48	38
Laredo	4,372	\$1,334,802	\$1,331	\$18.35	30	54.95%	1.50	29	22
Lubbock	5,825	\$1,593,682	\$1,136	\$20.66	30	51.06%	1.42	33	27
McAllen-Edinburg-Mission	12,744	\$3,902,312	\$1,294	\$19.83	28	51.88%	1.49	97	73
San Antonio-New Braunfels	24,570	\$7,988,933	\$1,428	\$17.66	30	44.74%	1.45	321	103
Waco	6,541	\$1,168,166	\$933	\$21.59	30	52.36%	1.43	34	24
Remainder of State (Outside Reported MSA) ²	72,613	\$14,704,454	\$1,042	\$21.22	29	51.87%	1.47	564	416
Out-of-State ³	727	*	*	*	*	*	*	50	1
Totals	384,852	\$100,681,980						3,461	2,003

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

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	418	\$228,135	\$902	\$116.93	174	9.72%	1.42	26	12
Austin-Round Rock-San Marcos	1,168	\$751,265	\$1,089	\$104.72	210	14.96%	1.75	233	77
Beaumont-Port Arthur	100	\$88,558	\$1,213	\$74.73	163	5.63%	1.75	47	11
Brownsville-Harlingen	589	\$381,731	\$1,040	\$110.66	197	7.08%	1.64	64	17
College Station-Bryan	461	\$298,216	\$835	\$98.78	177	4.53%	1.27	17	10
Corpus Christi	897	\$786,018	\$1,170	\$129.71	203	4.97%	1.65	79	29
Dallas-Plano-Irving (Metropolitan Division)	4,781	\$2,709,769	\$978	\$89.92	165	18.45%	1.32	524	151
El Paso	631	\$374,221	\$803	\$92.53	165	2.11%	1.10	161	49
Fort Worth-Arlington (Metropolitan Division)	1,991	\$1,297,524	\$1,039	\$102.63	205	15.14%	1.40	326	69
Houston-Sugar Land-Baytown	7,992	\$6,742,810	\$1,088	\$112.55	193	9.17%	1.29	808	294
Killeen-Temple-Fort Hood	583	\$162,165	\$1,201	\$50.29	168	37.40%	2.00	48	12
Laredo	127	\$109,642	\$1,797	\$47.49	165	29.51%	1.39	29	9
Lubbock	273	\$63,275	\$944	\$53.93	167	30.30%	1.80	33	11
McAllen-Edinburg-Mission	582	\$581,799	\$1,531	\$84.47	219	16.38%	1.21	97	21
San Antonio-New Braunfels	2,370	\$1,344,375	\$947	\$96.47	183	9.49%	1.66	321	125
Waco	435	\$84,615	\$791	\$55.44	168	25.25%	1.60	34	7
Remainder of State (Outside Reported MSA) ²	7,205	\$3,055,546	\$1,046	\$64.63	162	24.99%	1.32	564	187
Out-of-State ³	147	*	*	*	*	*	*	50	2
Totals	30,750	\$19,685,917						3,461	1,093

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	143	2,682	5.33
Austin-Round Rock-San Marcos	431	12,815	3.36
Beaumont-Port Arthur	242	6,404	3.78
Brownsville-Harlingen	189	6,376	2.96
College Station-Bryan	35	3,080	1.14
Corpus Christi	225	6,650	3.38
Dallas-Plano-Irving (Metropolitan Division)	1,902	53,210	3.57
El Paso	261	7,872	3.32
Fort Worth-Arlington (Metropolitan Division)	1,592	35,203	4.52
Houston-Sugar Land-Baytown	2,829	83,381	3.39
Killeen-Temple-Fort Hood	283	4,928	5.74
Laredo	71	2,432	2.92
Lubbock	176	4,279	4.11
McAllen-Edinburg-Mission	229	8,275	2.77
San Antonio-New Braunfels	769	20,542	3.74
Waco	213	4,292	4.96
Remainder of State (Outside Reported MSA) ²	1,957	52,939	3.70
Out-of-State	34	3,575	0.95
Totals	11,581	318,935	3.63

¹Includes both single payment and installment title loans.

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



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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	