



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
3rd 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	2,061	\$343,328	\$356	\$22.63	16	38.64%	1.95	23	7
Austin-Round Rock-San Marcos	20,092	\$2,835,400	\$444	\$22.67	17	50.38%	1.96	189	68
Beaumont-Port Arthur	14,407	\$2,010,455	\$407	\$22.01	19	42.10%	1.95	47	38
Brownsville-Harlingen	12,916	\$1,587,789	\$379	\$22.59	19	50.35%	2.01	55	27
College Station-Bryan ³	739	*	*	*	*	*	*	14	2
Corpus Christi	16,370	\$2,603,602	\$427	\$22.19	19	46.28%	1.97	72	47
Dallas-Plano-Irving (Metropolitan Division)	178,846	\$35,368,596	\$480	\$23.11	17	48.83%	2.09	463	192
El Paso	12,988	\$1,045,945	\$351	\$23.70	14	57.01%	2.69	138	20
Fort Worth-Arlington (Metropolitan Division)	79,335	\$10,167,630	\$420	\$23.19	17	53.93%	2.20	290	194
Houston-Sugar Land-Baytown	184,747	\$22,458,965	\$457	\$24.26	16	60.45%	2.36	688	278
Killeen-Temple-Fort Hood	12,430	\$1,639,180	\$400	\$23.53	19	44.65%	1.89	44	31
Laredo	9,983	\$1,540,692	\$419	\$23.03	18	48.11%	1.90	32	25
Lubbock	7,542	\$912,411	\$378	\$21.72	18	48.77%	1.98	30	20
McAllen-Edinburg-Mission	27,093	\$3,351,950	\$411	\$22.50	19	56.32%	1.99	92	62
San Antonio-New Braunfels	33,241	\$4,190,071	\$426	\$23.42	17	58.05%	2.16	274	70
Waco	6,488	\$796,183	\$341	\$23.06	19	37.27%	1.89	33	20
Remainder of State (Outside Reported MSA) ²	139,574	\$16,238,835	\$406	\$23.03	19	50.37%	2.01	541	375
Out-of-State	304,375	\$76,541,660	\$489	\$25.27	26	39.56%	2.00	50	14
Totals	1,063,227	183,719,370						3,075	1,490

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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CREDIT COMMISSIONER

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3rd 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	
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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	1,165	\$423,275	\$387	\$195.01	152	0.00%	0.00	23	11
Austin-Round Rock-San Marcos	16,861	\$5,846,250	\$432	\$189.09	163	6.78%	1.33	189	88
Beaumont-Port Arthur	2,668	\$829,975	\$512	\$170.01	162	9.49%	1.39	47	17
Brownsville-Harlingen	3,903	\$1,339,131	\$472	\$160.44	164	9.13%	1.28	55	24
College Station-Bryan	1,078	\$378,750	\$405	\$148.25	161	1.49%	1.23	14	8
Corpus Christi	5,837	\$1,974,351	\$499	\$196.97	170	12.60%	1.38	72	24
Dallas-Plano-Irving (Metropolitan Division)	65,036	\$33,900,629	\$576	\$129.40	148	4.36%	1.26	463	163
El Paso	6,559	\$2,083,415	\$375	\$101.00	158	8.54%	1.43	138	65
Fort Worth-Arlington (Metropolitan Division)	45,322	\$24,235,796	\$764	\$109.58	154	11.68%	1.15	290	56
Houston-Sugar Land-Baytown	41,961	\$17,878,863	\$493	\$163.81	167	5.26%	1.28	688	250
Killeen-Temple-Fort Hood	3,151	\$1,707,168	\$675	\$56.94	169	21.20%	1.38	44	15
Laredo	3,608	\$1,029,760	\$405	\$226.29	169	10.62%	1.37	32	14
Lubbock	1,260	\$751,462	\$673	\$77.39	170	11.88%	1.21	30	12
McAllen-Edinburg-Mission	2,639	\$1,313,928	\$619	\$125.37	164	11.35%	1.29	92	27
San Antonio-New Braunfels	29,325	\$9,812,360	\$404	\$174.06	164	6.74%	1.39	274	148
Waco	3,449	\$1,194,379	\$465	\$155.47	169	13.58%	1.36	33	10
Remainder of State (Outside Reported MSA) ²	20,228	\$11,135,785	\$683	\$75.45	157	12.35%	1.24	541	218
Out-of-State	93,235	\$37,385,303	\$537	\$233.13	164	6.48%	1.58	50	16
Totals	347,285	153,220,579						3,075	1,166

¹Does not include additional cash advanced on refinances.

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



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3rd 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	1,028	\$359,362	\$1,265	\$24.51	31	38.55%	1.25	23	11
Austin-Round Rock-San Marcos	12,339	\$3,921,232	\$1,840	\$16.38	29	49.26%	1.46	189	66
Beaumont-Port Arthur	7,642	\$1,440,352	\$1,085	\$18.33	30	52.20%	1.45	47	39
Brownsville-Harlingen	6,393	\$1,605,959	\$1,351	\$16.50	30	53.79%	1.59	55	33
College Station-Bryan	652	\$224,690	\$593	\$27.27	30	65.63%	1.50	14	6
Corpus Christi	8,083	\$1,754,353	\$1,151	\$16.01	29	53.24%	1.54	72	52
Dallas-Plano-Irving (Metropolitan Division)	59,881	\$15,194,321	\$1,506	\$15.24	30	55.25%	1.62	463	234
El Paso	7,375	\$2,495,294	\$1,585	\$17.48	30	50.00%	1.48	138	33
Fort Worth-Arlington (Metropolitan Division)	42,505	\$9,699,138	\$1,281	\$15.75	29	55.36%	1.59	290	212
Houston-Sugar Land-Baytown	60,642	\$17,438,947	\$1,408	\$16.33	30	53.59%	1.52	688	359
Killeen-Temple-Fort Hood	6,489	\$1,330,562	\$1,127	\$17.98	29	54.10%	1.56	44	37
Laredo	5,499	\$1,893,484	\$1,418	\$16.35	30	55.84%	1.32	32	22
Lubbock	4,119	\$875,810	\$1,136	\$16.91	30	52.70%	1.57	30	25
McAllen-Edinburg-Mission	9,512	\$2,439,061	\$1,346	\$16.71	28	60.93%	1.46	92	65
San Antonio-New Braunfels	17,731	\$5,566,277	\$1,676	\$16.10	31	49.86%	1.48	274	79
Waco	4,746	\$761,486	\$960	\$18.47	29	56.65%	1.48	33	23
Remainder of State (Outside Reported MSA) ²	59,093	\$12,326,092	\$1,103	\$19.39	29	53.75%	1.44	541	404
Out-of-State ³	0	*	*	*	*	*	*	50	0
Totals	313,729	79,326,419						3,075	1,700

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	242	\$215,728	\$930	\$155.74	180	2.67%	1.67	23	5
Austin-Round Rock-San Marcos	1,498	\$1,344,381	\$1,141	\$111.64	172	8.62%	1.44	189	62
Beaumont-Port Arthur	817	\$682,748	\$1,021	\$120.25	177	7.31%	1.11	47	10
Brownsville-Harlingen	965	\$878,306	\$1,112	\$112.92	175	4.42%	1.30	55	21
College Station-Bryan	494	\$340,300	\$777	\$114.72	172	7.91%	1.00	14	8
Corpus Christi	837	\$776,973	\$1,226	\$97.46	174	8.57%	1.43	72	23
Dallas-Plano-Irving (Metropolitan Division)	6,196	\$4,770,615	\$982	\$105.07	172	11.55%	1.30	463	131
El Paso	751	\$483,482	\$868	\$101.95	167	5.90%	1.18	138	37
Fort Worth-Arlington (Metropolitan Division)	3,318	\$2,490,285	\$1,094	\$96.26	171	13.78%	1.37	290	55
Houston-Sugar Land-Baytown	9,573	\$8,945,427	\$1,108	\$105.35	174	9.87%	1.23	688	217
Killeen-Temple-Fort Hood	398	\$367,016	\$1,096	\$96.40	174	12.81%	1.34	44	12
Laredo	338	\$212,884	\$1,157	\$114.74	162	6.18%	1.45	32	6
Lubbock	565	\$628,366	\$1,239	\$114.71	178	9.00%	1.33	30	10
McAllen-Edinburg-Mission	1,867	\$1,868,804	\$1,233	\$104.10	177	5.56%	1.29	92	24
San Antonio-New Braunfels	2,911	\$2,537,139	\$1,023	\$111.48	174	7.36%	1.38	274	102
Waco	608	\$439,564	\$929	\$108.11	171	12.42%	1.36	33	11
Remainder of State (Outside Reported MSA) ²	7,061	\$5,647,490	\$1,034	\$91.65	167	12.94%	1.30	541	175
Out-of-State ³	1,493	*	*	*	*	*	*	50	3
Totals	39,932	33,696,097						3,075	912

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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	39	1,323	2.95
Austin-Round Rock-San Marcos	423	10,999	3.85
Beaumont-Port Arthur	223	5,987	3.72
Brownsville-Harlingen	211	5,770	3.66
College Station-Bryan	14	2,132	0.66
Corpus Christi	206	6,389	3.22
Dallas-Plano-Irving (Metropolitan Division)	1,922	50,303	3.82
El Paso	198	6,346	3.12
Fort Worth-Arlington (Metropolitan Division)	1,323	33,219	3.98
Houston-Sugar Land-Baytown	1,928	63,413	3.04
Killeen-Temple-Fort Hood	242	4,910	4.93
Laredo	100	3,385	2.95
Lubbock	145	3,955	3.67
McAllen-Edinburg-Mission	242	9,320	2.60
San Antonio-New Braunfels	582	18,437	3.16
Waco	134	4,202	3.19
Remainder of State (Outside Reported MSA) ²	1,807	54,168	3.34
Out-of-State	51	4,499	1.13
Totals	9,790	288,757	3.39

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	