



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	1,074	\$72,907	\$271	\$21.03	18	38.37%	2.07	23	6
Austin-Round Rock-San Marcos	18,316	\$2,460,626	\$460	\$22.62	18	49.75%	2.06	184	57
Beaumont-Port Arthur	14,421	\$1,871,990	\$399	\$21.82	19	48.17%	2.14	46	32
Brownsville-Harlingen	12,542	\$1,378,376	\$372	\$22.22	19	53.75%	2.10	56	23
College Station-Bryan ³	*	*	*	*	*	*	*	13	3
Corpus Christi	9,753	\$1,444,083	\$403	\$21.76	19	41.83%	2.11	73	41
Dallas-Plano-Irving (Metropolitan Division)	164,034	\$32,177,412	\$487	\$23.19	17	48.01%	2.11	456	156
El Paso	13,398	\$1,018,948	\$356	\$23.96	14	62.12%	2.56	137	17
Fort Worth-Arlington (Metropolitan Division)	75,502	\$8,874,531	\$406	\$24.10	18	56.27%	2.22	290	173
Houston-Sugar Land-Baytown	189,214	\$22,008,712	\$464	\$24.24	16	64.19%	2.40	681	224
Killeen-Temple-Fort Hood	11,671	\$1,332,460	\$368	\$23.07	19	47.64%	1.96	44	27
Laredo	9,205	\$1,176,829	\$398	\$22.68	18	53.39%	2.12	32	16
Lubbock	5,712	\$505,469	\$373	\$20.96	19	49.62%	2.11	30	16
McAllen-Edinburg-Mission	27,354	\$3,031,273	\$406	\$22.38	19	58.55%	2.13	92	54
San Antonio-New Braunfels	33,631	\$3,895,193	\$416	\$23.68	16	52.82%	2.33	268	59
Waco	5,857	\$736,142	\$335	\$22.71	20	37.76%	1.98	33	16
Remainder of State (Outside Reported MSA) ²	133,098	\$14,967,090	\$449	\$22.74	19	50.12%	2.14	539	329
Out-of-State	301,886	\$76,632,144	\$473	\$24.72	24	37.19%	2.00	51	13
Totals	1,027,179	\$173,638,847						3,048	1,262

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.



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	1,365	\$477,500	\$375	\$117.72	156	0.00%	0.00	23	9
Austin-Round Rock-San Marcos	15,672	\$5,407,212	\$440	\$186.08	167	6.69%	1.29	184	62
Beaumont-Port Arthur	2,889	\$646,208	\$452	\$159.98	152	8.43%	1.36	46	10
Brownsville-Harlingen	3,860	\$1,224,380	\$478	\$155.94	165	8.76%	1.34	56	18
College Station-Bryan	908	\$318,454	\$420	\$142.29	163	0.14%	1.00	13	5
Corpus Christi	6,888	\$2,125,122	\$408	\$156.76	166	4.04%	1.18	73	31
Dallas-Plano-Irving (Metropolitan Division)	66,225	\$37,516,851	\$625	\$119.98	147	3.46%	1.26	456	132
El Paso	6,313	\$1,848,760	\$372	\$91.87	158	5.35%	1.43	137	53
Fort Worth-Arlington (Metropolitan Division)	47,937	\$21,274,220	\$743	\$103.16	153	10.22%	1.19	290	49
Houston-Sugar Land-Baytown	37,142	\$15,284,735	\$509	\$148.32	161	6.42%	1.54	681	158
Killeen-Temple-Fort Hood	3,063	\$1,620,893	\$662	\$61.20	169	19.32%	1.36	44	11
Laredo	3,744	\$993,509	\$399	\$224.57	168	9.97%	1.28	32	8
Lubbock	2,067	\$1,019,003	\$524	\$44.98	167	5.03%	1.15	30	14
McAllen-Edinburg-Mission	2,668	\$1,193,089	\$595	\$117.38	166	13.61%	1.23	92	18
San Antonio-New Braunfels	28,050	\$9,246,503	\$408	\$163.15	167	6.04%	1.34	268	112
Waco	3,463	\$1,129,607	\$459	\$159.12	170	12.27%	1.34	33	8
Remainder of State (Outside Reported MSA) ²	22,062	\$10,382,645	\$608	\$62.57	158	11.60%	1.23	539	182
Out-of-State	97,961	\$39,718,438	\$541	\$231.46	164	5.61%	1.57	51	14
Totals	352,277	\$151,427,129						3,048	894

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
4th 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	944	\$218,493	\$1,324	\$21.75	30	37.50%	1.46	23	11
Austin-Round Rock-San Marcos	11,971	\$3,293,205	\$1,878	\$16.40	30	47.10%	1.57	184	53
Beaumont-Port Arthur	7,742	\$1,284,285	\$1,051	\$18.17	30	45.09%	1.52	46	33
Brownsville-Harlingen	5,371	\$1,398,180	\$1,332	\$17.07	30	47.95%	1.61	56	27
College Station-Bryan	626	\$149,736	\$533	\$29.31	31	57.32%	1.66	13	5
Corpus Christi	6,314	\$1,544,506	\$1,209	\$18.23	30	42.19%	1.32	73	50
Dallas-Plano-Irving (Metropolitan Division)	59,209	\$13,659,051	\$1,491	\$15.37	30	51.16%	1.63	456	193
El Paso	7,529	\$2,209,946	\$1,523	\$17.20	30	46.32%	1.56	137	29
Fort Worth-Arlington (Metropolitan Division)	42,443	\$8,170,604	\$1,231	\$16.69	30	51.42%	1.64	290	194
Houston-Sugar Land-Baytown	61,677	\$15,866,966	\$1,405	\$16.54	30	49.06%	1.56	681	296
Killeen-Temple-Fort Hood	6,564	\$1,165,894	\$1,091	\$17.65	29	48.79%	1.61	44	31
Laredo	5,931	\$1,250,390	\$1,316	\$15.93	30	51.31%	1.59	32	13
Lubbock	3,935	\$665,396	\$1,153	\$16.58	30	53.44%	1.63	30	21
McAllen-Edinburg-Mission	9,485	\$5,733,593	\$4,276	\$16.48	28	59.23%	1.48	92	62
San Antonio-New Braunfels	17,616	\$5,495,145	\$1,738	\$15.77	30	48.19%	1.48	268	68
Waco	4,712	\$654,851	\$900	\$18.29	29	50.30%	1.60	33	18
Remainder of State (Outside Reported MSA) ²	59,308	\$10,886,885	\$1,161	\$19.28	29	50.88%	1.55	539	356
Out-of-State	0	\$0	\$0	\$0.00	0	0.00%	0.00	51	0
Totals	311,377	\$101,492,259						3,048	1,460

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
4th 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	*	*	*	*	*	*	*	23	2
Austin-Round Rock-San Marcos	1,392	\$1,390,583	\$1,313	\$89.82	173	10.22%	1.40	184	54
Beaumont-Port Arthur	755	\$573,650	\$966	\$87.10	177	10.41%	1.23	46	11
Brownsville-Harlingen	1,027	\$847,572	\$1,104	\$91.76	175	6.10%	1.14	56	16
College Station-Bryan	520	\$377,762	\$956	\$101.78	170	7.67%	1.12	13	6
Corpus Christi	867	\$728,819	\$1,049	\$95.20	172	8.97%	1.18	73	26
Dallas-Plano-Irving (Metropolitan Division)	5,711	\$4,356,489	\$1,009	\$89.65	171	12.64%	1.37	456	119
El Paso	669	\$529,467	\$984	\$86.91	169	4.91%	1.30	137	28
Fort Worth-Arlington (Metropolitan Division)	3,095	\$2,247,192	\$1,087	\$89.52	171	14.24%	1.42	290	61
Houston-Sugar Land-Baytown	8,422	\$8,103,150	\$1,179	\$82.89	174	10.68%	1.30	681	168
Killeen-Temple-Fort Hood	398	\$351,146	\$1,133	\$66.26	175	18.79%	1.43	44	11
Laredo	307	\$182,874	\$1,219	\$118.16	162	1.36%	1.00	32	5
Lubbock	516	\$450,408	\$1,043	\$78.85	178	14.70%	1.39	30	11
McAllen-Edinburg-Mission	2,086	\$2,094,481	\$1,296	\$86.05	177	6.39%	1.21	92	24
San Antonio-New Braunfels	2,972	\$2,772,935	\$1,119	\$87.87	175	9.78%	1.40	268	79
Waco	613	\$420,076	\$927	\$88.66	172	14.66%	1.29	33	10
Remainder of State (Outside Reported MSA) ²	7,296	\$5,466,624	\$1,048	\$73.05	161	13.58%	1.35	539	201
Out-of-State ³	*	*	*	*	*	*	*	51	2
Totals	38,170	\$15,661,561						3,048	834

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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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	31	1,178	2.63
Austin-Round Rock-San Marcos	389	9,980	3.90
Beaumont-Port Arthur	209	5,940	3.52
Brownsville-Harlingen	198	5,824	3.40
College Station-Bryan	11	2,037	0.54
Corpus Christi	229	6,120	3.74
Dallas-Plano-Irving (Metropolitan Division)	1,678	50,521	3.32
El Paso	207	6,341	3.26
Fort Worth-Arlington (Metropolitan Division)	1,285	31,761	4.05
Houston-Sugar Land-Baytown	1,666	60,854	2.74
Killeen-Temple-Fort Hood	214	4,896	4.37
Laredo	123	3,099	3.97
Lubbock	140	3,730	3.75
McAllen-Edinburg-Mission	241	9,067	2.66
San Antonio-New Braunfels	498	18,017	2.76
Waco	108	4,134	2.61
Remainder of State (Outside Reported MSA) ²	1,676	51,305	3.27
Out-of-State	28	4,321	0.65
Totals	8,931	279,125	3.20

¹Includes both single payment and installment title loans.

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



TEXAS OFFICE OF CONSUMER
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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	