



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	2,999	\$613,736	\$417	\$21.95	18	30.61%	1.80	25	19
Austin-Round Rock-San Marcos	32,483	\$3,881,112	\$436	\$24.93	18	56.42%	2.35	228	87
Beaumont-Port Arthur	17,150	\$2,174,753	\$427	\$21.92	19	47.71%	2.05	46	36
Brownsville-Harlingen	20,828	\$2,340,809	\$398	\$22.61	19	48.33%	2.08	63	45
College Station-Bryan	556	\$93,148	\$261	\$95.26	66	17.50%	1.46	17	7
Corpus Christi	20,883	\$2,947,194	\$447	\$22.37	18	50.38%	2.10	76	51
Dallas-Plano-Irving (Metropolitan Division)	226,947	\$44,868,619	\$482	\$23.15	18	47.70%	2.01	507	217
El Paso	15,972	\$1,372,292	\$355	\$23.41	16	53.48%	2.51	159	44
Fort Worth-Arlington (Metropolitan Division)	83,782	\$10,481,476	\$431	\$22.50	17	54.87%	2.14	321	227
Houston-Sugar Land-Baytown	185,436	\$22,488,463	\$462	\$23.74	16	55.98%	2.28	791	384
Killeen-Temple-Fort Hood	14,734	\$1,641,421	\$417	\$23.10	19	51.50%	1.95	47	31
Laredo	12,758	\$1,754,269	\$469	\$23.17	18	52.66%	2.07	32	26
Lubbock	8,670	\$968,421	\$425	\$21.53	18	48.70%	2.07	33	23
McAllen-Edinburg-Mission	35,590	\$3,872,143	\$425	\$22.59	18	57.96%	2.14	96	74
San Antonio-New Braunfels	41,949	\$4,881,551	\$432	\$24.05	18	54.93%	2.18	314	109
Waco	9,033	\$860,756	\$369	\$22.63	19	46.28%	2.10	34	22
Remainder of State (Outside Reported MSA) ²	164,187	\$17,375,932	\$426	\$22.16	19	51.39%	2.02	553	388
Out-of-State	308,330	\$72,613,215	\$510	\$22.51	19	47.41%	2.56	48	14
Totals	1,202,287	\$195,229,310						3,390	1,804

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 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	1,609	\$573,170	\$410	\$176.70	149	0.00%	0.00	25	11
Austin-Round Rock-San Marcos	13,967	\$5,191,720	\$411	\$184.78	156	6.39%	1.32	228	82
Beaumont-Port Arthur	1,425	\$577,731	\$446	\$190.50	168	7.17%	1.30	46	9
Brownsville-Harlingen	2,714	\$1,035,819	\$435	\$162.58	163	8.34%	1.28	63	17
College Station-Bryan	805	\$289,887	\$422	\$157.54	153	1.39%	1.22	17	7
Corpus Christi	3,917	\$1,636,303	\$484	\$198.56	172	12.92%	1.36	76	16
Dallas-Plano-Irving (Metropolitan Division)	52,873	\$30,371,494	\$608	\$121.25	144	4.30%	1.24	507	146
El Paso	7,024	\$2,287,775	\$379	\$93.19	111	3.83%	1.33	159	63
Fort Worth-Arlington (Metropolitan Division)	38,513	\$26,414,321	\$861	\$100.35	145	27.37%	1.04	321	44
Houston-Sugar Land-Baytown	35,222	\$15,465,567	\$485	\$172.35	162	4.96%	1.21	791	247
Killeen-Temple-Fort Hood	2,497	\$1,371,722	\$675	\$91.12	171	20.47%	1.32	47	8
Laredo	2,561	\$1,018,934	\$465	\$191.13	169	13.36%	1.27	32	15
Lubbock	1,141	\$680,618	\$670	\$115.44	170	9.72%	1.20	33	8
McAllen-Edinburg-Mission	1,783	\$975,638	\$620	\$117.70	166	11.33%	1.21	96	21
San Antonio-New Braunfels	28,492	\$10,024,950	\$390	\$174.10	151	5.15%	1.32	314	148
Waco	2,331	\$930,977	\$447	\$148.30	171	9.76%	1.36	34	9
Remainder of State (Outside Reported MSA) ²	16,583	\$9,156,869	\$643	\$108.62	167	12.07%	1.22	553	158
Out-of-State	44,867	\$20,585,817	\$491	\$209.31	147	5.55%	1.49	48	12
Totals	258,324	\$128,589,309						3,390	1,021

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 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	1,991	\$477,771	\$896	\$23.93	30	30.06%	1.14	25	13
Austin-Round Rock-San Marcos	19,546	\$6,211,352	\$1,475	\$18.18	30	53.33%	1.50	228	71
Beaumont-Port Arthur	11,092	\$2,172,308	\$1,138	\$20.27	30	45.59%	1.50	46	38
Brownsville-Harlingen	10,216	\$2,204,013	\$1,240	\$18.06	28	49.79%	1.58	63	45
College Station-Bryan	1,354	\$476,500	\$743	\$32.72	34	39.60%	1.37	17	10
Corpus Christi	7,958	\$1,915,699	\$1,226	\$16.39	28	47.45%	1.54	76	52
Dallas-Plano-Irving (Metropolitan Division)	77,314	\$19,159,375	\$1,226	\$17.99	30	50.13%	1.49	507	258
El Paso	11,247	\$3,515,988	\$1,235	\$18.41	30	52.46%	1.49	159	50
Fort Worth-Arlington (Metropolitan Division)	51,588	\$11,267,861	\$1,205	\$17.31	29	48.08%	1.52	321	225
Houston-Sugar Land-Baytown	80,732	\$23,355,915	\$1,220	\$18.53	30	46.90%	1.44	791	432
Killeen-Temple-Fort Hood	7,741	\$1,496,347	\$1,073	\$19.78	29	47.62%	1.53	47	36
Laredo	5,113	\$1,065,317	\$1,192	\$17.94	30	51.32%	1.50	32	23
Lubbock	5,771	\$1,215,156	\$1,068	\$20.66	30	45.99%	1.47	33	26
McAllen-Edinburg-Mission	13,580	\$3,161,738	\$1,332	\$18.93	28	52.33%	1.45	96	73
San Antonio-New Braunfels	29,042	\$8,398,500	\$1,352	\$18.19	30	50.66%	1.47	314	88
Waco	6,652	\$1,038,835	\$910	\$21.39	30	46.94%	1.52	34	24
Remainder of State (Outside Reported MSA) ²	73,943	\$14,299,106	\$1,056	\$20.88	29	46.23%	1.46	553	419
Out-of-State ³	659	*	*	*	*	*	*	48	1
Totals	415,539	\$101,492,259						3,390	1,884

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
4th Quarter, Calendar Year 2014

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	196	\$79,089	\$841	\$140.47	179	31.91%	1.83	25	10
Austin-Round Rock-San Marcos	775	\$610,647	\$1,085	\$120.71	221	17.49%	1.49	228	75
Beaumont-Port Arthur	96	\$83,345	\$1,226	\$71.69	164	4.55%	2.00	46	12
Brownsville-Harlingen	337	\$197,504	\$1,148	\$90.67	203	14.55%	1.54	63	20
College Station-Bryan	178	\$78,044	\$703	\$82.86	194	0.65%	1.00	17	8
Corpus Christi	929	\$1,044,537	\$1,212	\$148.97	204	3.65%	1.32	76	28
Dallas-Plano-Irving (Metropolitan Division)	3,843	\$2,708,602	\$1,097	\$98.77	165	29.27%	1.30	507	138
El Paso	623	\$379,406	\$864	\$79.00	167	3.69%	1.38	159	47
Fort Worth-Arlington (Metropolitan Division)	1,469	\$1,213,223	\$1,100	\$118.82	218	19.28%	1.33	321	60
Houston-Sugar Land-Baytown	4,106	\$3,601,464	\$1,168	\$110.68	216	6.23%	1.49	791	252
Killeen-Temple-Fort Hood	210	\$125,540	\$1,082	\$48.16	167	36.28%	1.68	47	9
Laredo	304	\$300,683	\$1,373	\$95.18	163	14.90%	1.39	32	13
Lubbock	119	\$173,480	\$1,994	\$51.15	170	19.51%	1.81	33	14
McAllen-Edinburg-Mission	594	\$724,261	\$1,712	\$74.61	208	27.68%	1.21	96	23
San Antonio-New Braunfels	1,527	\$1,155,815	\$977	\$117.65	199	9.48%	1.72	314	117
Waco	171	\$72,987	\$682	\$58.99	166	30.00%	1.73	34	8
Remainder of State (Outside Reported MSA) ²	3,918	\$2,479,374	\$1,072	\$60.11	158	17.97%	1.46	553	182
Out-of-State ³	166	*	*	*	*	*	*	48	1
Totals	19,561	\$15,661,561						3,390	1,017

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 2014

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	121	2,207	5.48
Austin-Round Rock-San Marcos	574	13,550	4.24
Beaumont-Port Arthur	222	6,315	3.52
Brownsville-Harlingen	260	6,041	4.30
College Station-Bryan	25	2,514	0.99
Corpus Christi	223	6,987	3.19
Dallas-Plano-Irving (Metropolitan Division)	2,154	53,767	4.01
El Paso	386	8,244	4.68
Fort Worth-Arlington (Metropolitan Division)	1,514	34,007	4.45
Houston-Sugar Land-Baytown	2,383	66,678	3.57
Killeen-Temple-Fort Hood	278	4,917	5.65
Laredo	89	2,837	3.14
Lubbock	159	4,066	3.91
McAllen-Edinburg-Mission	285	8,368	3.41
San Antonio-New Braunfels	934	21,328	4.38
Waco	208	4,272	4.87
Remainder of State (Outside Reported MSA) ²	1,740	52,504	3.31
Out-of-State	37	3,206	1.15
Totals	11,592	301,808	3.84

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	