



OCCC

Office of Consumer
Credit Commissioner

2601N. Lamar Blvd, Austin TX 78705
512-936-7600 www.occ.state.tx.us

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 1st Quarter, Calendar Year 2013

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	7,241	\$939,983	\$404	\$22.42	16	62.34%	2.15	25	20
Austin-Round Rock-San Marcos	40,014	\$5,635,485	\$438	\$21.79	17	58.41%	2.15	242	125
Beaumont-Port Arthur	14,804	\$1,760,952	\$406	\$21.69	18	51.34%	2.15	45	36
Brownsville-Harlingen	20,776	\$2,428,935	\$416	\$21.76	18	58.54%	2.12	64	54
College Station-Bryan	6,787	\$848,345	\$377	\$21.88	18	69.70%	2.44	17	13
Corpus Christi	22,907	\$2,989,571	\$435	\$21.77	17	56.53%	2.16	88	73
Dallas-Plano-Irving (Metropolitan Division)	226,140	\$42,205,974	\$462	\$24.94	17	55.87%	2.11	528	334
El Paso	37,833	\$4,601,718	\$390	\$22.85	17	51.68%	2.22	145	95
Fort Worth-Arlington (Metropolitan Division)	134,072	\$19,583,157	\$378	\$21.08	17	54.32%	2.39	331	253
Houston-Sugar Land-Baytown	272,169	\$34,310,279	\$431	\$22.31	16	55.06%	2.30	801	569
Killeen-Temple-Fort Hood	12,249	\$2,349,872	\$466	\$22.49	19	53.22%	2.20	52	40
Laredo	9,066	\$1,337,237	\$490	\$22.72	17	53.87%	2.20	28	26
Lubbock	8,354	\$1,000,858	\$433	\$21.98	17	56.24%	2.19	34	23
McAllen-Edinburg-Mission	31,239	\$3,702,845	\$445	\$22.21	18	60.28%	2.20	100	81
San Antonio-New Braunfels	57,979	\$6,821,947	\$421	\$22.31	17	45.09%	2.06	336	184
Waco	9,027	\$1,442,527	\$504	\$23.66	18	36.99%	2.11	34	27
Remainder of State (Outside Reported MSA) ²	168,989	\$27,772,277	\$434	\$21.31	18	64.33%	2.11	521	432
Out-of-State	231,996	\$55,300,229	\$544	\$24.30	25	61.55%	2.48	24	11
Totals	1,311,642	\$215,032,191						3,415	2,396

¹Does not include additional cash advanced on refinances.

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



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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	669	\$327,535	\$743	\$101.29	166	8.68%	1.15	25	5
Austin-Round Rock-San Marcos	10,718	\$3,885,043	\$396	\$155.90	142	3.62%	1.24	242	85
Beaumont-Port Arthur	517	\$285,024	\$571	\$149.44	167	3.28%	1.20	45	8
Brownsville-Harlingen	1,062	\$389,848	\$544	\$101.99	165	12.35%	1.15	64	13
College Station-Bryan ³	37	*	*	*	*	*	*	17	2
Corpus Christi	1,643	\$702,686	\$608	\$115.76	167	11.02%	1.22	88	19
Dallas-Plano-Irving (Metropolitan Division)	35,423	\$17,363,522	\$574	\$111.85	132	4.65%	1.08	528	127
El Paso	1,993	\$840,535	\$538	\$46.66	38	63.33%	1.21	145	18
Fort Worth-Arlington (Metropolitan Division)	10,489	\$3,292,124	\$565	\$85.86	117	16.50%	1.19	331	41
Houston-Sugar Land-Baytown	19,971	\$9,605,200	\$625	\$124.06	165	7.85%	1.21	801	115
Killeen-Temple-Fort Hood	4,055	\$1,164,431	\$583	\$91.04	168	20.77%	1.30	52	8
Laredo	52	\$37,866	\$773	\$55.65	139	0.00%	0.00	28	9
Lubbock	1,499	\$486,113	\$594	\$99.53	168	12.34%	1.28	34	8
McAllen-Edinburg-Mission	1,216	\$493,309	\$628	\$96.26	165	9.85%	1.11	100	17
San Antonio-New Braunfels	20,339	\$6,416,222	\$356	\$163.34	137	7.12%	1.06	336	139
Waco	1,907	\$521,107	\$543	\$93.03	168	15.73%	1.30	34	6
Remainder of State (Outside Reported MSA) ²	17,525	\$6,095,961	\$612	\$82.91	129	13.40%	1.45	521	122
Out-of-State ³	1,875	*	*	*	*	*	*	24	3
Totals	130,990	\$52,799,762						3,415	745

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 ACCESS BUSINESS (CAB) QUARTERLY REPORTING 1st Quarter, Calendar Year 2013

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	1,452	\$509,172	\$829	\$26.47	30	22.09%	1.23	25	17
Austin-Round Rock-San Marcos	10,512	\$5,530,242	\$1,271	\$20.44	29	45.25%	1.45	242	88
Beaumont-Port Arthur	4,079	\$1,303,579	\$837	\$23.57	28	24.55%	1.47	45	30
Brownsville-Harlingen	4,684	\$1,152,194	\$833	\$19.70	25	38.08%	1.40	64	42
College Station-Bryan	877	\$328,998	\$855	\$24.47	28	33.54%	1.44	17	9
Corpus Christi	4,907	\$1,265,187	\$903	\$21.70	27	34.34%	1.53	88	49
Dallas-Plano-Irving (Metropolitan Division)	39,400	\$21,089,391	\$1,156	\$19.37	29	44.25%	1.54	528	322
El Paso	10,973	\$4,509,965	\$1,125	\$17.12	29	30.23%	1.52	145	93
Fort Worth-Arlington (Metropolitan Division)	22,656	\$10,692,391	\$1,159	\$19.90	28	40.38%	1.54	331	217
Houston-Sugar Land-Baytown	83,682	\$28,533,094	\$1,034	\$25.10	30	22.23%	3.03	801	495
Killeen-Temple-Fort Hood	3,380	\$1,029,010	\$752	\$24.67	28	41.65%	1.77	52	31
Laredo	2,242	\$541,615	\$1,014	\$22.29	30	26.87%	1.39	28	21
Lubbock	2,267	\$703,750	\$736	\$20.38	30	27.38%	1.30	34	23
McAllen-Edinburg-Mission	6,231	\$1,703,111	\$960	\$20.16	27	34.61%	1.47	100	60
San Antonio-New Braunfels	18,911	\$12,292,540	\$1,407	\$17.52	29	41.74%	1.16	336	130
Waco	2,481	\$664,206	\$731	\$23.69	29	22.25%	1.37	34	20
Remainder of State (Outside Reported MSA) ²	39,348	\$11,681,263	\$791	\$23.56	29	44.79%	1.63	521	346
Out-of-State ³	1,927	*	*	*	*	*	*	24	4
Totals	260,009	\$103,997,941						3,415	1,997

¹Does not include additional cash advanced on refinances.

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 1st Quarter, Calendar Year 2013

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	355	\$135,732	\$1,095	\$63.15	175	22.69%	1.33	25	11
Austin-Round Rock-San Marcos	863	\$585,744	\$1,061	\$79.56	162	5.21%	1.25	242	84
Beaumont-Port Arthur	98	\$88,304	\$950	\$75.93	152	3.37%	1.00	45	8
Brownsville-Harlingen	180	\$118,332	\$1,461	\$49.59	180	13.92%	1.73	64	13
College Station-Bryan ³	226	*	*	*	*	*	*	17	3
Corpus Christi	394	\$200,945	\$1,456	\$49.29	176	31.34%	1.40	88	17
Dallas-Plano-Irving (Metropolitan Division)	3,700	\$2,608,802	\$958	\$69.69	144	6.90%	1.38	528	136
El Paso	662	\$394,195	\$1,403	\$49.12	161	24.52%	1.33	145	28
Fort Worth-Arlington (Metropolitan Division)	1,629	\$1,206,803	\$1,087	\$56.95	181	7.94%	1.39	331	70
Houston-Sugar Land-Baytown	5,622	\$5,285,157	\$1,354	\$66.75	200	5.55%	1.47	801	175
Killeen-Temple-Fort Hood	581	\$162,097	\$1,103	\$49.10	172	31.65%	1.66	52	12
Laredo	48	\$66,573	\$1,664	\$57.69	157	0.00%	0.00	28	8
Lubbock	314	\$100,706	\$1,199	\$51.96	177	21.43%	1.39	34	13
McAllen-Edinburg-Mission	411	\$188,864	\$1,561	\$44.15	170	19.66%	1.48	100	18
San Antonio-New Braunfels	2,120	\$1,014,216	\$943	\$79.09	166	5.87%	1.62	336	137
Waco	524	\$144,376	\$1,024	\$50.56	173	22.90%	1.50	34	11
Remainder of State (Outside Reported MSA) ²	4,845	\$3,342,997	\$1,175	\$52.55	166	7.58%	1.43	521	184
Out-of-State ³	156	*	*	*	*	*	*	24	2
Totals	22,728	\$15,979,311						3,415	930

¹Does not include additional cash advanced on refinances.

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1st Quarter, Calendar Year 2013**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	96	1,868	5.14
Austin-Round Rock-San Marcos	411	13,383	3.07
Beaumont-Port Arthur	199	4,273	4.66
Brownsville-Harlingen	108	4,083	2.65
College Station-Bryan	60	1,954	3.07
Corpus Christi	89	4,510	1.97
Dallas-Plano-Irving (Metropolitan Division)	1,960	54,823	3.58
El Paso	249	10,834	2.30
Fort Worth-Arlington (Metropolitan Division)	1,079	28,061	3.85
Houston-Sugar Land-Baytown	2,221	74,473	2.98
Killeen-Temple-Fort Hood	186	3,973	4.68
Laredo	80	1,870	4.28
Lubbock	74	2,171	3.41
McAllen-Edinburg-Mission	157	5,508	2.85
San Antonio-New Braunfels	756	26,697	2.83
Waco	154	3,018	5.10
Remainder of State (Outside Reported MSA) ²	1,654	48,437	3.41
Out-of-State	82	2,723	3.01
Totals	9,615	292,659	3.29

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	