



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 2nd 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	7,449	\$971,646	\$387	\$22.88	17	63.97%	2.27	25	20
Austin-Round Rock-San Marcos	38,440	\$5,381,120	\$426	\$21.85	17	58.97%	2.19	241	107
Beaumont-Port Arthur	15,236	\$2,055,378	\$387	\$21.66	18	54.87%	2.12	46	36
Brownsville-Harlingen	20,683	\$2,715,541	\$390	\$22.23	19	59.06%	2.09	64	54
College Station-Bryan	5,916	\$730,802	\$420	\$21.98	17	62.23%	2.21	17	13
Corpus Christi	24,147	\$3,675,595	\$413	\$21.72	17	53.59%	2.12	90	73
Dallas-Plano-Irving (Metropolitan Division)	215,048	\$40,803,974	\$462	\$24.86	17	53.29%	2.06	539	298
El Paso	34,462	\$4,839,722	\$377	\$22.70	17	53.79%	2.22	149	98
Fort Worth-Arlington (Metropolitan Division)	119,743	\$18,259,203	\$431	\$21.99	17	62.75%	2.32	344	261
Houston-Sugar Land-Baytown	271,398	\$38,027,265	\$407	\$22.01	16	54.65%	2.21	839	594
Killeen-Temple-Fort Hood	11,483	\$1,532,887	\$405	\$22.13	18	59.30%	2.04	51	40
Laredo	9,574	\$1,645,091	\$487	\$23.26	17	55.12%	2.18	28	26
Lubbock	8,021	\$1,109,882	\$428	\$22.02	17	56.21%	2.14	33	22
McAllen-Edinburg-Mission	29,727	\$3,996,546	\$422	\$22.58	18	60.94%	2.08	99	81
San Antonio-New Braunfels	47,927	\$6,672,762	\$392	\$21.80	16	52.47%	2.10	332	176
Waco	8,555	\$1,029,948	\$393	\$23.19	18	52.11%	2.22	34	27
Remainder of State (Outside Reported MSA) ²	167,709	\$24,286,850	\$422	\$21.49	18	61.29%	2.15	527	433
Out-of-State	246,940	\$63,935,999	\$522	\$24.22	25	56.86%	2.30	25	10
Totals	1,282,458	\$221,670,211						3,483	2,369

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 2nd Quarter, Calendar Year 2013

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	658	\$344,999	\$693	\$113.75	166	6.82%	1.03	25	5
Austin-Round Rock-San Marcos	15,691	\$5,464,468	\$376	\$168.56	148	4.21%	1.15	241	89
Beaumont-Port Arthur	930	\$343,604	\$464	\$165.44	170	25.74%	1.05	46	8
Brownsville-Harlingen	1,278	\$497,574	\$553	\$119.21	165	20.24%	1.03	64	11
College Station-Bryan ³	228	*	*	*	*	*	*	17	2
Corpus Christi	2,700	\$1,091,745	\$548	\$147.74	169	22.78%	1.05	90	19
Dallas-Plano-Irving (Metropolitan Division)	42,071	\$20,055,903	\$543	\$122.99	137	6.07%	1.10	539	133
El Paso	6,277	\$2,475,290	\$553	\$91.94	116	34.56%	1.21	149	28
Fort Worth-Arlington (Metropolitan Division)	13,541	\$4,590,729	\$532	\$113.70	131	27.41%	1.11	344	38
Houston-Sugar Land-Baytown	25,852	\$11,550,401	\$581	\$146.51	166	20.93%	1.06	839	124
Killeen-Temple-Fort Hood	3,782	\$1,211,093	\$572	\$100.11	168	21.14%	1.25	51	10
Laredo	93	\$58,894	\$710	\$48.58	145	0.00%	0.00	28	10
Lubbock	1,435	\$592,410	\$605	\$109.72	168	9.87%	1.27	33	7
McAllen-Edinburg-Mission	1,371	\$635,949	\$604	\$96.59	163	8.32%	1.17	99	16
San Antonio-New Braunfels	27,301	\$8,132,063	\$329	\$167.49	140	4.71%	1.16	332	138
Waco	1,690	\$603,098	\$549	\$101.90	168	13.38%	1.32	34	8
Remainder of State (Outside Reported MSA) ²	17,491	\$6,387,689	\$623	\$87.12	132	16.21%	1.44	527	127
Out-of-State ³	5,966	*	*	*	*	*	*	25	4
Totals	168,355	\$66,679,453						3,483	777

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).

**OC**Office of Consumer
Credit Commissioner2601N. Lamar Blvd, Austin TX 78705
512-936-7600 www.occ.state.tx.us**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**
2nd 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	1,886	\$666,953	\$820	\$26.92	30	27.96%	1.28	25	17
Austin-Round Rock-San Marcos	10,897	\$6,281,087	\$1,275	\$20.27	29	43.73%	1.46	241	87
Beaumont-Port Arthur	5,557	\$1,948,025	\$878	\$24.14	29	30.43%	1.43	46	30
Brownsville-Harlingen	5,753	\$1,851,684	\$920	\$20.72	27	49.84%	1.41	64	43
College Station-Bryan	1,075	\$401,397	\$831	\$25.14	29	38.00%	1.34	17	11
Corpus Christi	6,110	\$2,104,052	\$1,001	\$21.72	28	43.62%	1.49	90	51
Dallas-Plano-Irving (Metropolitan Division)	47,579	\$27,327,220	\$1,274	\$19.26	29	41.33%	1.48	539	308
El Paso	13,658	\$6,555,001	\$1,206	\$19.58	32	37.00%	1.43	149	99
Fort Worth-Arlington (Metropolitan Division)	28,055	\$13,151,057	\$1,182	\$19.82	28	39.23%	1.47	344	224
Houston-Sugar Land-Baytown	74,873	\$35,034,178	\$1,279	\$22.52	29	38.50%	1.40	839	534
Killeen-Temple-Fort Hood	3,913	\$986,389	\$766	\$24.93	28	29.28%	1.40	51	34
Laredo	2,562	\$884,933	\$1,034	\$22.61	30	34.78%	1.36	28	21
Lubbock	2,772	\$941,509	\$791	\$21.48	30	36.52%	1.33	33	23
McAllen-Edinburg-Mission	7,121	\$2,465,951	\$1,026	\$20.88	27	37.91%	1.52	99	61
San Antonio-New Braunfels	17,957	\$12,013,140	\$1,385	\$21.72	34	37.13%	1.38	332	131
Waco	3,489	\$1,328,753	\$926	\$23.13	29	34.33%	1.34	34	20
Remainder of State (Outside Reported MSA) ²	47,668	\$13,596,826	\$849	\$24.20	29	35.95%	1.46	527	361
Out-of-State ³	1,711	*	*	*	*	*	*	25	4
Totals	282,636	\$128,081,449						3,483	2,059

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 2nd 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	343	\$163,761	\$1,241	\$61.91	172	27.13%	1.43	25	11
Austin-Round Rock-San Marcos	963	\$670,745	\$1,000	\$82.69	158	12.31%	1.51	241	87
Beaumont-Port Arthur	143	\$122,986	\$953	\$72.66	147	7.14%	1.44	46	11
Brownsville-Harlingen	190	\$169,297	\$1,539	\$54.30	174	21.50%	1.48	64	15
College Station-Bryan	392	\$471,421	\$1,228	\$76.83	250	2.44%	1.44	17	5
Corpus Christi	386	\$232,019	\$1,415	\$53.80	159	20.13%	1.47	90	21
Dallas-Plano-Irving (Metropolitan Division)	4,755	\$3,455,225	\$953	\$70.57	134	9.72%	1.31	539	145
El Paso	1,295	\$1,391,750	\$1,543	\$179.50	241	7.96%	1.29	149	36
Fort Worth-Arlington (Metropolitan Division)	2,273	\$1,828,032	\$1,144	\$63.58	170	14.24%	1.32	344	77
Houston-Sugar Land-Baytown	6,927	\$7,463,927	\$1,427	\$72.58	209	8.57%	1.30	839	192
Killeen-Temple-Fort Hood	566	\$181,011	\$1,028	\$55.99	174	25.75%	1.86	51	12
Laredo	62	\$113,555	\$2,103	\$59.20	193	44.44%	1.33	28	10
Lubbock	308	\$137,032	\$1,152	\$58.44	178	24.79%	1.59	33	14
McAllen-Edinburg-Mission	447	\$316,147	\$1,484	\$51.46	169	28.02%	1.43	99	21
San Antonio-New Braunfels	2,532	\$1,328,801	\$864	\$81.10	152	7.90%	2.01	332	140
Waco	500	\$123,621	\$916	\$50.27	166	31.15%	1.34	34	8
Remainder of State (Outside Reported MSA) ²	5,100	\$4,094,555	\$1,167	\$57.80	158	14.90%	1.32	527	190
Out-of-State ³	116	*	*	*	*	*	*	25	2
Totals	27,298	\$22,428,959						3,483	997

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).

**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**
2nd 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	105	1,985	5.29
Austin-Round Rock-San Marcos	417	14,100	2.96
Beaumont-Port Arthur	155	4,914	3.15
Brownsville-Harlingen	101	4,388	2.30
College Station-Bryan	46	2,395	1.92
Corpus Christi	103	5,172	1.99
Dallas-Plano-Irving (Metropolitan Division)	1,883	56,860	3.31
El Paso	227	12,152	1.87
Fort Worth-Arlington (Metropolitan Division)	999	29,886	3.34
Houston-Sugar Land-Baytown	2,098	77,333	2.71
Killeen-Temple-Fort Hood	182	3,638	5.00
Laredo	66	1,906	3.46
Lubbock	81	2,598	3.12
McAllen-Edinburg-Mission	131	5,757	2.28
San Antonio-New Braunfels	701	23,504	2.98
Waco	123	3,438	3.58
Remainder of State (Outside Reported MSA) ²	1,386	48,231	2.87
Out-of-State	79	4,013	1.97
Totals	8,883	302,270	2.94

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	