

## CREDIT ACCESS BUSINESS (CAB) ANNUAL REPORTING Annual Report, Calendar Year 2013

### SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3, #9, and #10		
Amarillo, TX Metropolitan Statistical Area	5,834	9,654	17,431	1.81	\$3,805,073	\$7,037,025	\$2,981,073	\$13,823,171	26	20
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	30,675	53,366	92,799	1.74	\$23,806,346	\$43,096,467	\$16,861,465	\$83,764,277	241	128
Beaumont-Port Arthur, TX Metropolitan Statistical Area	11,630	19,146	34,412	1.80	\$7,824,338	\$17,231,245	\$6,245,344	\$31,300,928	46	39
Brownsville-Harlingen, TX Metropolitan Statistical Area	17,130	28,392	54,004	1.90	\$11,417,350	\$24,054,945	\$8,556,141	\$44,028,436	66	54
College Station-Bryan, TX Metropolitan Statistical Area	4,557	7,466	14,605	1.96	\$3,154,128	\$7,032,557	\$2,557,432	\$12,744,117	17	13
Corpus Christi, TX Metropolitan Statistical Area	18,820	32,228	57,185	1.77	\$13,932,896	\$27,805,484	\$9,723,854	\$51,462,234	92	74
Dallas-Plano-Irving, TX Metropolitan Division	189,909	368,801	463,784	1.26	\$178,414,843	\$226,439,486	\$100,428,530	\$505,282,859	551	345
El Paso, TX Metropolitan Statistical Area	30,299	58,555	74,926	1.28	\$22,220,082	\$36,434,865	\$14,880,769	\$73,535,716	157	109
Fort Worth-Arlington, TX Metropolitan Division	92,744	150,733	243,384	1.61	\$82,861,845	\$139,387,643	\$47,292,806	\$269,542,294	349	253
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	186,825	330,867	597,279	1.81	\$142,390,631	\$322,501,007	\$112,637,403	\$577,529,041	855	586
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	11,146	16,242	24,822	1.53	\$7,346,942	\$13,295,097	\$5,140,300	\$25,782,338	55	43
Laredo, TX Metropolitan Statistical Area	8,513	14,547	24,272	1.67	\$6,955,206	\$8,504,041	\$4,657,649	\$20,116,896	29	26
Lubbock, TX Metropolitan Statistical Area	6,900	10,681	20,039	1.88	\$4,610,800	\$8,320,236	\$3,626,905	\$16,557,940	34	24
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	24,198	39,215	79,204	2.02	\$17,089,667	\$35,109,839	\$12,984,093	\$65,183,598	103	84
San Antonio-New Braunfels, TX Metropolitan Statistical Area	41,011	66,284	101,702	1.53	\$27,827,427	\$50,164,371	\$19,292,934	\$97,284,731	344	190
Waco, TX Metropolitan Statistical Area	7,391	10,701	20,746	1.94	\$4,408,621	\$8,834,710	\$3,672,542	\$16,915,873	38	27
Remainder of State	100,452	175,216	275,738	1.57	\$76,029,389	\$175,222,491	\$61,594,490	\$312,846,370	552	445
OUT OF STATE	246,958	473,600	603,184	1.27	\$249,693,535	\$330,086,370	\$155,263,583	\$735,043,488	30	11
<b>Total</b>	<b>1,034,992</b>	<b>1,865,694</b>	<b>2,799,516</b>	<b>1.50</b>	<b>\$883,789,118</b>	<b>\$1,480,557,877</b>	<b>\$588,397,311</b>	<b>\$2,952,744,306</b>	<b>3,585</b>	<b>2,471</b>

<sup>1</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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Office of Consumer  
Credit Commissioner

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

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Amarillo, TX Metropolitan Statistical Area	1,354	2,057	389	0.19	\$1,466,994	\$528,495	\$1,779,652	\$3,775,141	26	5
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	41,744	55,220	5,882	0.11	\$20,854,300	\$14,398,976	\$38,538,206	\$73,791,482	241	91
Beaumont-Port Arthur, TX Metropolitan Statistical Area	3,619	4,597	1,393	0.30	\$1,936,380	\$2,413,528	\$4,409,620	\$8,759,528	46	9
Brownsville-Harlingen, TX Metropolitan Statistical Area	3,560	5,225	1,301	0.25	\$2,598,810	\$1,839,461	\$3,949,872	\$8,388,143	66	14
College Station-Bryan, TX Metropolitan Statistical Area <sup>1</sup>	*	*	*	*	*	*	*	*	17	2
Corpus Christi, TX Metropolitan Statistical Area	8,933	11,842	3,163	0.27	\$5,911,307	\$6,037,882	\$11,604,864	\$23,554,053	92	22
Dallas-Plano-Irving, TX Metropolitan Division	105,341	156,306	20,355	0.13	\$87,943,209	\$32,858,243	\$102,850,321	\$223,651,773	551	160
El Paso, TX Metropolitan Statistical Area	7,146	12,189	3,663	0.30	\$6,969,231	\$3,616,813	\$9,814,808	\$20,400,852	157	31
Fort Worth-Arlington, TX Metropolitan Division	51,252	66,145	12,417	0.19	\$32,933,286	\$22,081,354	\$50,035,607	\$105,050,247	349	46
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	74,176	108,749	28,469	0.26	\$58,913,377	\$47,366,848	\$104,912,229	\$211,192,454	855	139
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	5,591	8,707	4,817	0.55	\$5,210,756	\$5,064,389	\$6,808,567	\$17,083,712	55	12
Laredo, TX Metropolitan Statistical Area	191	238	3	0.01	\$176,168	\$2,057	\$264,050	\$442,275	29	12
Lubbock, TX Metropolitan Statistical Area	2,628	4,064	1,171	0.29	\$2,473,273	\$1,315,698	\$3,087,509	\$6,876,480	34	8
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	2,701	4,156	1,240	0.30	\$2,610,421	\$1,185,719	\$2,973,515	\$6,769,655	103	19
San Antonio-New Braunfels, TX Metropolitan Statistical Area	80,679	107,476	12,413	0.12	\$35,863,356	\$22,492,151	\$61,275,330	\$119,630,836	344	153
Waco, TX Metropolitan Statistical Area	2,495	4,577	1,742	0.38	\$2,474,285	\$1,883,862	\$3,143,942	\$7,502,090	38	8
Remainder of State	29,418	49,253	13,314	0.27	\$31,240,188	\$19,897,326	\$38,157,740	\$89,295,255	552	169
OUT OF STATE	67,228	76,498	16,164	0.21	\$42,041,408	\$39,831,901	\$93,525,637	\$175,398,946	30	6
<b>Total</b>	<b>488,740</b>	<b>678,161</b>	<b>128,225</b>	<b>0.19</b>	<b>\$342,166,812</b>	<b>\$223,057,585</b>	<b>\$537,741,472</b>	<b>\$1,102,965,869</b>	<b>3,585</b>	<b>906</b>

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Amarillo, TX Metropolitan Statistical Area	2,365	2,885	3,379	1.17	\$2,555,414	\$4,050,486	\$1,932,569	\$8,538,468	26	18
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	16,972	20,207	42,570	2.11	\$28,157,214	\$32,815,905	\$15,158,014	\$76,131,134	241	107
Beaumont-Port Arthur, TX Metropolitan Statistical Area	6,138	7,851	10,749	1.37	\$8,038,284	\$15,211,255	\$6,140,532	\$29,390,070	46	33
Brownsville-Harlingen, TX Metropolitan Statistical Area	5,476	6,653	11,120	1.67	\$7,130,259	\$9,178,144	\$4,597,572	\$20,905,976	66	41
College Station-Bryan, TX Metropolitan Statistical Area	1,354	1,663	2,636	1.59	\$1,510,134	\$2,612,530	\$1,149,220	\$5,271,884	17	9
Corpus Christi, TX Metropolitan Statistical Area	5,969	7,293	12,336	1.69	\$8,063,139	\$13,736,349	\$5,265,875	\$27,065,363	92	51
Dallas-Plano-Irving, TX Metropolitan Division	64,861	82,009	173,020	2.11	\$110,820,465	\$128,247,373	\$58,149,732	\$297,217,570	551	375
El Paso, TX Metropolitan Statistical Area	14,683	22,186	29,116	1.31	\$26,207,173	\$26,942,085	\$11,726,602	\$64,875,860	157	105
Fort Worth-Arlington, TX Metropolitan Division	31,016	38,988	74,122	1.90	\$50,508,290	\$74,043,712	\$29,041,900	\$153,593,902	349	225
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	78,188	99,016	176,652	1.78	\$137,028,721	\$174,935,957	\$73,867,349	\$385,832,026	855	593
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	4,041	4,756	6,221	1.31	\$4,428,417	\$8,295,998	\$3,482,210	\$16,206,624	55	32
Laredo, TX Metropolitan Statistical Area	2,529	3,131	5,153	1.65	\$3,190,706	\$3,380,568	\$2,275,971	\$8,847,245	29	21
Lubbock, TX Metropolitan Statistical Area	3,827	4,719	7,745	1.64	\$4,263,130	\$6,219,562	\$2,725,536	\$13,208,228	34	24
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	7,289	8,646	13,053	1.51	\$9,484,796	\$15,409,063	\$6,556,938	\$31,450,797	103	56
San Antonio-New Braunfels, TX Metropolitan Statistical Area	30,092	34,833	68,848	1.98	\$48,635,915	\$48,682,284	\$23,517,317	\$120,835,516	344	157
Waco, TX Metropolitan Statistical Area	4,065	4,844	7,314	1.51	\$4,774,139	\$6,923,139	\$3,149,269	\$14,846,547	38	19
Remainder of State	41,315	52,097	68,017	1.31	\$46,042,341	\$97,293,310	\$38,466,293	\$181,801,944	552	388
OUT OF STATE <sup>1</sup>	*	*	*	*	*	*	*	*	30	4
<b>Total</b>	<b>322,073</b>	<b>404,156</b>	<b>732,895</b>	<b>1.81</b>	<b>\$508,226,771</b>	<b>\$678,588,079</b>	<b>\$288,384,511</b>	<b>\$1,475,199,360</b>	<b>3,585</b>	<b>2,258</b>

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Amarillo, TX Metropolitan Statistical Area	387	447	316	0.71	\$543,145	\$535,135	\$567,820	\$1,646,099	26	13
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	2,274	2,557	979	0.38	\$2,672,853	\$2,277,931	\$2,846,112	\$7,796,895	241	91
Beaumont-Port Arthur, TX Metropolitan Statistical Area	422	471	203	0.43	\$462,926	\$523,602	\$514,264	\$1,500,792	46	16
Brownsville-Harlingen, TX Metropolitan Statistical Area	469	560	359	0.64	\$794,311	\$463,493	\$631,857	\$1,889,662	66	23
College Station-Bryan, TX Metropolitan Statistical Area	1,026	1,385	669	0.48	\$1,396,332	\$678,936	\$1,019,791	\$3,095,059	17	8
Corpus Christi, TX Metropolitan Statistical Area	724	811	660	0.81	\$1,118,947	\$1,236,871	\$1,081,889	\$3,437,706	92	30
Dallas-Plano-Irving, TX Metropolitan Division	11,049	12,787	4,212	0.33	\$13,030,993	\$8,738,065	\$11,951,569	\$33,720,627	551	170
El Paso, TX Metropolitan Statistical Area	1,708	1,804	1,073	0.59	\$2,417,047	\$1,735,158	\$2,432,868	\$6,585,072	157	64
Fort Worth-Arlington, TX Metropolitan Division	4,921	6,107	2,994	0.49	\$6,804,638	\$6,315,825	\$6,840,092	\$19,960,554	349	101
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	15,885	20,009	11,866	0.59	\$24,755,886	\$21,030,547	\$21,776,053	\$67,562,486	855	301
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	547	668	1,135	1.70	\$820,830	\$1,730,731	\$919,740	\$3,471,301	55	15
Laredo, TX Metropolitan Statistical Area	261	270	69	0.26	\$523,620	\$131,814	\$371,869	\$1,027,303	29	14
Lubbock, TX Metropolitan Statistical Area	387	459	519	1.13	\$662,808	\$784,658	\$611,450	\$2,058,916	34	19
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	718	791	700	0.88	\$1,303,794	\$1,448,708	\$1,119,185	\$3,871,687	103	29
San Antonio-New Braunfels, TX Metropolitan Statistical Area	4,900	5,620	1,576	0.28	\$5,636,535	\$3,726,924	\$5,293,870	\$14,657,329	344	150
Waco, TX Metropolitan Statistical Area	475	576	792	1.38	\$564,537	\$1,176,970	\$605,851	\$2,347,358	38	14
Remainder of State	11,416	13,463	8,669	0.64	\$14,503,743	\$12,798,649	\$12,343,439	\$39,645,831	552	235
OUT OF STATE <sup>1</sup>	*	*	*	*	*	*	*	*	30	1
<b>Total</b>	<b>57,822</b>	<b>69,038</b>	<b>36,822</b>	<b>0.53</b>	<b>\$78,468,946</b>	<b>\$65,520,988</b>	<b>\$71,577,485</b>	<b>\$215,567,419</b>	<b>3,585</b>	<b>1,294</b>

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## METROPOLITAN STATISTICAL AREA COMPILATION

<b>Dallas - Fort Worth - Arlington, TX</b>	<b>MSA</b>
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
<b>Houston - Sugar Land - Baytown, TX</b>	<b>MSA</b>
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
<b>Amarillo, TX</b>	<b>MSA</b>
Armstrong County	Potter County
Carson County	Randall County
<b>Austin - Round Rock - San Marcos, TX</b>	<b>MSA</b>
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
<b>Beaumont - Port Arthur, TX</b>	<b>MSA</b>
Hardin County	Orange County
Jefferson County	
<b>Brownsville - Harlingen, TX</b>	<b>MSA</b>
Cameron County	
<b>College Station - Bryan, TX</b>	<b>MSA</b>
Brazos County	Robertson County
Burleson County	
<b>Corpus Christi, TX</b>	<b>MSA</b>
Aransas County	San Patricio County
Nueces County	
<b>El Paso, TX</b>	<b>MSA</b>
El Paso County	



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<b>Killeen - Temple - Fort Hood, TX</b>	<b>MSA</b>
Bell County	Lampasas County
Coryell County	
<b>Laredo, TX</b>	<b>MSA</b>
Webb County	
<b>Lubbock, TX</b>	<b>MSA</b>
Crosby County	Lubbock County
<b>McAllen - Edinburg - Mission, TX</b>	<b>MSA</b>
Hidalgo County	
<b>San Antonio - New Braunfels, TX</b>	<b>MSA</b>
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
<b>Waco, TX</b>	<b>MSA</b>
McLennan County	