



**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 <sup>1</sup>	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) <sup>2</sup>	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
<b>Totals</b>	<b>1,311,642</b>	<b>\$215,032,191</b>						<b>3,415</b>	<b>2,396</b>

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.



**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

### 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 <sup>1</sup>	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 <sup>3</sup>	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) <sup>2</sup>	17,525	\$6,095,961	\$612	\$82.91	129	13.40%	1.45	521	122
Out-of-State <sup>3</sup>	1,875	*	*	*	*	*	*	24	3
<b>Totals</b>	<b>130,990</b>	<b>\$52,799,762</b>						<b>3,415</b>	<b>745</b>

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.

<sup>3</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



**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 - 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 <sup>1</sup>	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) <sup>2</sup>	39,348	\$11,681,263	\$791	\$23.56	29	44.79%	1.63	521	346
Out-of-State <sup>3</sup>	1,927	*	*	*	*	*	*	24	4
<b>Totals</b>	<b>260,009</b>	<b>\$103,997,941</b>						<b>3,415</b>	<b>1,997</b>

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.

<sup>3</sup>Less 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**  
**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 <sup>1</sup>	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 <sup>3</sup>	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) <sup>2</sup>	4,845	\$3,342,997	\$1,175	\$52.55	166	7.58%	1.43	521	184
Out-of-State <sup>3</sup>	156	*	*	*	*	*	*	24	2
<b>Totals</b>	<b>22,728</b>	<b>\$15,979,311</b>						<b>3,415</b>	<b>930</b>

<sup>1</sup>Does not include additional cash advanced on refinances.<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.<sup>3</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

**OCCC**Office of Consumer  
Credit Commissioner2601N. Lamar Blvd, Austin TX 78705  
512-936-7600 www.occ.state.tx.us**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**1st Quarter, Calendar Year 2013****REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>**

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) <sup>2</sup>	1,654	48,437	3.41
Out-of-State	82	2,723	3.01
<b>Totals</b>	<b>9,615</b>	<b>292,659</b>	<b>3.29</b>

<sup>1</sup>Includes both single payment and installment title loans.<sup>2</sup>Includes provisionally licensed companies where an MSA designation could not be made.

**OCCC**Office of Consumer  
Credit Commissioner2601N. Lamar Blvd, Austin TX 78705  
512-936-7600 www.occ.state.tx.us

## 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	



# OCCC

Office of Consumer  
Credit Commissioner

2601N. Lamar Blvd, Austin TX 78705  
512-936-7600 [www.occ.state.tx.us](http://www.occ.state.tx.us)

<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	