



**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 <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	7,449	\$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) <sup>2</sup>	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
<b>Totals</b>	<b>1,282,458</b>	<b>\$221,670,211</b>						<b>3,483</b>	<b>2,369</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.



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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 <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	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 <sup>3</sup>	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) <sup>2</sup>	17,491	\$6,387,689	\$623	\$87.12	132	16.21%	1.44	527	127
Out-of-State <sup>3</sup>	5,966	*	*	*	*	*	*	25	4
<b>Totals</b>	<b>168,355</b>	<b>\$66,679,453</b>						<b>3,483</b>	<b>777</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).



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## 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 <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	1,886	\$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) <sup>2</sup>	47,668	\$13,596,826	\$849	\$24.20	29	35.95%	1.46	527	361
Out-of-State <sup>3</sup>	1,711	*	*	*	*	*	*	25	4
<b>Totals</b>	<b>282,636</b>	<b>\$128,081,449</b>						<b>3,483</b>	<b>2,059</b>

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

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Credit Commissioner2601N. Lamar Blvd, Austin TX 78705  
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**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 <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	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) <sup>2</sup>	5,100	\$4,094,555	\$1,167	\$57.80	158	14.90%	1.32	527	190
Out-of-State <sup>3</sup>	116	*	*	*	*	*	*	25	2
<b>Totals</b>	<b>27,298</b>	<b>\$22,428,959</b>						<b>3,483</b>	<b>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).

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**2nd 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	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) <sup>2</sup>	1,386	48,231	2.87
Out-of-State	79	4,013	1.97
<b>Totals</b>	<b>8,883</b>	<b>302,270</b>	<b>2.94</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.

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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	