



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 3rd 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	6,442	\$908,762	\$388	\$22.44	17	59.78%	2.14	25	20
Austin-Round Rock-San Marcos	40,062	\$5,562,447	\$435	\$21.85	17	58.10%	2.16	239	100
Beaumont-Port Arthur	14,978	\$1,913,984	\$411	\$21.80	18	56.21%	2.25	46	36
Brownsville-Harlingen	23,685	\$3,075,646	\$399	\$22.35	18	59.24%	2.13	64	53
College Station-Bryan	6,791	\$847,086	\$420	\$22.13	17	64.13%	2.19	17	13
Corpus Christi	23,662	\$3,402,693	\$432	\$22.18	18	55.67%	2.15	91	67
Dallas-Plano-Irving (Metropolitan Division)	246,928	\$50,245,849	\$490	\$24.61	17	51.86%	2.08	533	298
El Paso	36,333	\$4,860,500	\$338	\$22.53	17	49.20%	2.27	151	104
Fort Worth-Arlington (Metropolitan Division)	101,408	\$13,707,888	\$428	\$21.03	17	63.18%	2.23	343	248
Houston-Sugar Land-Baytown	269,538	\$35,878,034	\$444	\$22.40	16	57.80%	2.29	824	571
Killeen-Temple-Fort Hood	12,236	\$1,645,505	\$411	\$22.43	18	58.28%	2.08	51	37
Laredo	12,011	\$1,910,724	\$470	\$23.25	17	55.89%	2.16	28	26
Lubbock	9,103	\$1,220,586	\$432	\$22.04	17	55.62%	2.20	33	23
McAllen-Edinburg-Mission	35,877	\$4,654,246	\$425	\$22.73	18	62.71%	2.10	102	81
San Antonio-New Braunfels	54,511	\$7,560,585	\$392	\$22.63	17	50.39%	2.14	330	128
Waco	9,535	\$1,093,763	\$388	\$23.40	18	53.40%	2.12	34	24
Remainder of State (Outside Reported MSA) ²	156,185	\$22,013,246	\$453	\$21.33	18	57.22%	2.15	512	411
Out-of-State	268,202	\$67,562,711	\$522	\$23.77	25	58.51%	2.32	28	10
Totals	1,327,487	\$228,064,254						3,451	2,250

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	675	\$396,956	\$752	\$116.93	168	6.67%	1.10	25	5
Austin-Round Rock-San Marcos	19,152	\$6,594,195	\$380	\$173.30	151	5.17%	1.20	239	87
Beaumont-Port Arthur	1,883	\$662,557	\$387	\$178.18	170	7.73%	1.24	46	9
Brownsville-Harlingen	2,199	\$890,073	\$489	\$141.88	169	7.20%	1.26	64	11
College Station-Bryan ³	483	*	*	*	*	*	*	17	2
Corpus Christi	5,152	\$2,163,159	\$482	\$174.34	169	7.75%	1.23	91	20
Dallas-Plano-Irving (Metropolitan Division)	52,081	\$25,846,103	\$554	\$123.83	135	5.22%	1.15	533	130
El Paso	6,740	\$2,694,039	\$539	\$90.21	122	31.26%	1.23	151	25
Fort Worth-Arlington (Metropolitan Division)	28,365	\$13,205,693	\$567	\$118.97	140	8.37%	1.26	343	37
Houston-Sugar Land-Baytown	45,623	\$20,279,943	\$515	\$162.91	167	9.84%	1.22	824	126
Killeen-Temple-Fort Hood	4,184	\$1,399,222	\$605	\$95.60	168	24.14%	1.37	51	9
Laredo	45	\$28,503	\$731	\$72.09	152	0.00%	0.00	28	9
Lubbock	1,668	\$678,598	\$578	\$102.61	168	10.61%	1.16	33	8
McAllen-Edinburg-Mission	1,657	\$750,610	\$661	\$99.97	167	16.27%	1.26	102	18
San Antonio-New Braunfels	33,818	\$10,102,124	\$328	\$176.79	145	4.18%	1.19	330	141
Waco	1,878	\$647,616	\$522	\$104.08	168	16.06%	1.30	34	7
Remainder of State (Outside Reported MSA) ²	25,398	\$10,993,363	\$643	\$89.87	135	13.66%	1.34	512	128
Out-of-State	34,647	\$15,048,182	\$506	\$207.02	159	12.07%	1.50	28	6
Totals	265,648	\$112,587,261						3,451	778

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 3rd 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	2,499	\$665,865	\$944	\$26.02	30	47.72%	1.39	25	17
Austin-Round Rock-San Marcos	13,390	\$8,593,434	\$1,489	\$19.59	29	37.86%	1.41	239	91
Beaumont-Port Arthur	8,063	\$2,241,042	\$1,046	\$23.81	29	51.70%	1.46	46	31
Brownsville-Harlingen	7,352	\$2,330,996	\$1,098	\$20.70	27	54.69%	1.43	64	41
College Station-Bryan	1,284	\$404,097	\$931	\$24.61	29	49.75%	1.40	17	11
Corpus Christi	6,925	\$2,212,544	\$1,137	\$21.70	28	51.05%	1.48	91	46
Dallas-Plano-Irving (Metropolitan Division)	57,401	\$34,514,552	\$1,366	\$18.99	29	38.50%	1.45	533	321
El Paso	19,196	\$9,955,921	\$1,292	\$22.23	33	48.12%	1.21	151	103
Fort Worth-Arlington (Metropolitan Division)	35,708	\$16,911,449	\$1,375	\$19.33	29	46.20%	1.39	343	222
Houston-Sugar Land-Baytown	77,444	\$45,708,663	\$1,474	\$20.87	30	41.95%	1.38	824	531
Killeen-Temple-Fort Hood	5,534	\$1,184,354	\$927	\$24.70	29	50.25%	1.48	51	36
Laredo	3,870	\$980,352	\$1,053	\$22.73	30	52.33%	1.43	28	21
Lubbock	3,701	\$1,290,178	\$955	\$22.78	30	43.96%	1.36	33	24
McAllen-Edinburg-Mission	9,973	\$2,955,992	\$1,119	\$21.20	28	54.71%	1.50	102	58
San Antonio-New Braunfels	20,702	\$15,758,454	\$1,519	\$21.23	33	33.66%	1.40	330	104
Waco	4,744	\$1,383,915	\$1,035	\$23.55	29	49.61%	1.44	34	20
Remainder of State (Outside Reported MSA) ²	60,611	\$13,797,882	\$962	\$24.72	30	50.18%	1.46	512	336
Out-of-State ³	1,234	*	*	*	*	*	*	28	2
Totals	339,631	\$161,320,252						3,451	2,015

¹Does not include additional cash advanced on refinances.

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 3rd 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	344	\$117,296	\$1,235	\$60.89	170	27.66%	1.69	25	10
Austin-Round Rock-San Marcos	1,643	\$1,283,575	\$1,029	\$146.71	245	9.57%	1.44	239	93
Beaumont-Port Arthur	146	\$119,323	\$911	\$78.15	144	13.49%	1.00	46	10
Brownsville-Harlingen	327	\$272,395	\$1,279	\$105.77	220	13.33%	1.32	64	18
College Station-Bryan	309	\$331,910	\$930	\$70.45	216	4.03%	1.27	17	6
Corpus Christi	531	\$366,779	\$1,136	\$107.11	204	10.53%	1.44	91	17
Dallas-Plano-Irving (Metropolitan Division)	5,398	\$3,955,547	\$944	\$78.79	145	9.36%	1.33	533	138
El Paso	798	\$570,371	\$1,459	\$91.24	195	19.42%	1.39	151	45
Fort Worth-Arlington (Metropolitan Division)	2,650	\$2,339,299	\$1,092	\$95.55	195	10.70%	1.36	343	75
Houston-Sugar Land-Baytown	7,596	\$7,673,613	\$1,191	\$94.46	215	8.05%	1.33	824	200
Killeen-Temple-Fort Hood	728	\$191,703	\$1,059	\$51.10	170	38.15%	1.64	51	11
Laredo	78	\$135,806	\$1,811	\$54.29	203	32.43%	1.29	28	6
Lubbock	362	\$174,025	\$1,360	\$58.46	182	31.75%	1.68	33	14
McAllen-Edinburg-Mission	601	\$470,090	\$1,446	\$80.40	206	22.73%	1.43	102	19
San Antonio-New Braunfels	2,857	\$1,564,192	\$916	\$92.54	179	7.11%	1.92	330	140
Waco	529	\$150,077	\$938	\$49.11	166	30.82%	1.47	34	9
Remainder of State (Outside Reported MSA) ²	6,630	\$4,264,386	\$1,055	\$61.12	153	21.48%	1.37	512	168
Out-of-State ³	352	*	*	*	*	*	*	28	2
Totals	31,879	\$24,452,381						3,451	981

¹Does not include additional cash advanced on refinances.

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

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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	91	2,134	4.26
Austin-Round Rock-San Marcos	437	14,920	2.93
Beaumont-Port Arthur	167	5,620	2.97
Brownsville-Harlingen	117	5,098	2.30
College Station-Bryan	23	2,540	0.91
Corpus Christi	143	5,806	2.46
Dallas-Plano-Irving (Metropolitan Division)	2,223	65,974	3.37
El Paso	338	13,716	2.46
Fort Worth-Arlington (Metropolitan Division)	1,015	33,006	3.08
Houston-Sugar Land-Baytown	2,152	86,716	2.48
Killeen-Temple-Fort Hood	176	4,010	4.39
Laredo	77	2,227	3.46
Lubbock	70	3,231	2.17
McAllen-Edinburg-Mission	133	6,972	1.91
San Antonio-New Braunfels	836	28,628	2.92
Waco	167	3,964	4.21
Remainder of State (Outside Reported MSA) ²	1,442	50,862	2.84
Out-of-State	29	4,088	0.71
Totals	9,636	339,512	2.84

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



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	