



**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 <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	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) <sup>2</sup>	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
<b>Totals</b>	<b>1,327,487</b>	<b>\$228,064,254</b>						<b>3,451</b>	<b>2,250</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 3rd 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	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 <sup>3</sup>	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) <sup>2</sup>	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
<b>Totals</b>	<b>265,648</b>	<b>\$112,587,261</b>						<b>3,451</b>	<b>778</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 Commissioner2601N. Lamar Blvd, Austin TX 78705  
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**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 <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	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) <sup>2</sup>	60,611	\$13,797,882	\$962	\$24.72	30	50.18%	1.46	512	336
Out-of-State <sup>3</sup>	1,234	*	*	*	*	*	*	28	2
<b>Totals</b>	<b>339,631</b>	<b>\$161,320,252</b>						<b>3,451</b>	<b>2,015</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 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 <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	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) <sup>2</sup>	6,630	\$4,264,386	\$1,055	\$61.12	153	21.48%	1.37	512	168
Out-of-State <sup>3</sup>	352	*	*	*	*	*	*	28	2
<b>Totals</b>	<b>31,879</b>	<b>\$24,452,381</b>						<b>3,451</b>	<b>981</b>

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

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**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	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) <sup>2</sup>	1,442	50,862	2.84
Out-of-State	29	4,088	0.71
<b>Totals</b>	<b>9,636</b>	<b>339,512</b>	<b>2.84</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	