



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 4th 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	6,458	\$975,224	\$400	\$22.53	17	56.89%	2.20	26	20
Austin-Round Rock-San Marcos	45,220	\$6,304,033	\$430	\$23.15	16	59.65%	2.39	237	101
Beaumont-Port Arthur	15,265	\$2,049,944	\$432	\$21.97	18	53.21%	2.19	46	38
Brownsville-Harlingen	24,740	\$3,219,779	\$405	\$22.57	19	54.79%	2.17	66	53
College Station-Bryan	6,558	\$886,243	\$438	\$21.27	17	56.86%	2.23	17	13
Corpus Christi	24,827	\$3,853,808	\$453	\$22.16	18	50.82%	2.14	92	67
Dallas-Plano-Irving (Metropolitan Division)	247,923	\$50,031,266	\$508	\$24.02	17	50.97%	2.06	544	280
El Paso	42,660	\$5,787,913	\$369	\$21.98	17	53.91%	2.09	157	107
Fort Worth-Arlington (Metropolitan Division)	99,867	\$15,615,220	\$472	\$22.16	17	56.92%	2.01	349	230
Houston-Sugar Land-Baytown	264,400	\$35,476,701	\$449	\$22.52	17	53.76%	2.23	831	556
Killeen-Temple-Fort Hood	12,683	\$1,807,977	\$422	\$22.00	18	53.05%	2.02	49	35
Laredo	13,039	\$2,060,790	\$471	\$23.52	17	51.53%	2.16	29	26
Lubbock	9,445	\$1,280,803	\$435	\$21.82	17	52.75%	2.19	33	24
McAllen-Edinburg-Mission	37,716	\$4,857,808	\$432	\$22.75	18	59.40%	2.14	100	79
San Antonio-New Braunfels	52,837	\$7,175,574	\$410	\$23.88	18	48.10%	2.10	335	114
Waco	9,381	\$1,103,063	\$392	\$23.27	18	49.19%	2.14	35	24
Remainder of State (Outside Reported MSA) ²	155,730	\$20,695,304	\$448	\$20.92	18	57.20%	2.17	542	422
Out-of-State	277,197	\$65,926,733	\$548	\$24.06	29	69.27%	2.39	29	9
Totals	1,345,946	\$229,108,183						3,517	2,198

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	763	\$397,518	\$674	\$120.62	168	6.35%	1.06	26	5
Austin-Round Rock-San Marcos	16,110	\$5,335,449	\$385	\$187.12	162	5.56%	1.28	237	67
Beaumont-Port Arthur	1,827	\$645,340	\$392	\$177.39	171	8.10%	1.24	46	9
Brownsville-Harlingen	2,260	\$821,023	\$458	\$138.90	169	10.39%	1.22	66	12
College Station-Bryan ³	468	*	*	*	*	*	*	17	2
Corpus Christi	5,052	\$1,953,559	\$465	\$175.72	169	10.72%	1.32	92	19
Dallas-Plano-Irving (Metropolitan Division)	49,178	\$25,258,769	\$581	\$126.50	140	5.26%	1.19	544	98
El Paso	5,073	\$1,954,626	\$593	\$113.03	165	15.10%	1.50	157	19
Fort Worth-Arlington (Metropolitan Division)	38,069	\$21,104,735	\$651	\$105.84	138	7.02%	1.22	349	44
Houston-Sugar Land-Baytown	42,404	\$18,336,693	\$525	\$160.06	167	10.25%	1.32	831	131
Killeen-Temple-Fort Hood	4,134	\$1,402,771	\$641	\$99.68	167	20.56%	1.35	49	10
Laredo	114	\$50,911	\$717	\$102.60	159	1.41%	1.00	29	11
Lubbock	1,598	\$716,143	\$656	\$115.76	168	11.22%	1.17	33	8
McAllen-Edinburg-Mission	2,073	\$793,260	\$601	\$85.62	144	18.12%	1.54	100	19
San Antonio-New Braunfels	32,295	\$9,495,776	\$338	\$175.26	150	5.10%	1.28	335	96
Waco	2,115	\$702,478	\$550	\$102.24	168	19.82%	1.43	35	7
Remainder of State (Outside Reported MSA) ²	23,001	\$9,222,551	\$641	\$96.76	142	12.52%	1.33	542	154
Out-of-State	41,463	\$20,614,342	\$553	\$207.40	156	8.03%	1.45	29	6
Totals	267,997	\$119,002,693						3,517	717

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 4th 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	2,524	\$712,332	\$947	\$25.02	30	40.93%	1.34	26	19
Austin-Round Rock-San Marcos	16,678	\$3,775,982	\$1,135	\$18.00	30	40.15%	1.50	237	71
Beaumont-Port Arthur	7,938	\$2,530,275	\$1,200	\$21.94	30	45.26%	1.39	46	34
Brownsville-Harlingen	6,317	\$2,033,159	\$1,171	\$21.95	30	48.34%	1.35	66	38
College Station-Bryan	1,191	\$399,477	\$1,004	\$22.42	30	43.32%	1.47	17	9
Corpus Christi	6,419	\$2,278,137	\$1,207	\$22.72	30	42.61%	1.41	92	45
Dallas-Plano-Irving (Metropolitan Division)	74,508	\$20,378,281	\$1,180	\$17.41	30	41.30%	1.53	544	274
El Paso	21,265	\$8,602,035	\$1,309	\$19.84	32	44.22%	1.39	157	103
Fort Worth-Arlington (Metropolitan Division)	40,098	\$11,595,616	\$1,185	\$18.02	30	44.59%	1.49	349	208
Houston-Sugar Land-Baytown	92,168	\$33,282,999	\$1,280	\$19.05	30	42.69%	1.45	831	574
Killeen-Temple-Fort Hood	5,343	\$1,433,361	\$1,089	\$23.40	30	42.99%	1.41	49	31
Laredo	4,157	\$786,010	\$964	\$22.71	30	45.70%	1.44	29	21
Lubbock	4,307	\$1,614,586	\$1,170	\$25.03	33	42.38%	1.41	33	26
McAllen-Edinburg-Mission	8,136	\$2,577,419	\$1,173	\$23.06	30	42.38%	1.38	100	53
San Antonio-New Braunfels	28,832	\$9,021,742	\$1,360	\$18.72	32	34.62%	1.46	335	90
Waco	4,767	\$1,303,110	\$1,017	\$22.76	30	42.85%	1.40	35	20
Remainder of State (Outside Reported MSA) ²	60,629	\$13,786,518	\$1,014	\$22.83	30	44.86%	1.43	542	385
Out-of-State ³	1,184	*	*	*	*	*	*	29	2
Totals	386,461	\$116,568,306						3,517	2,003

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 4th 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	219	\$121,347	\$1,363	\$58.18	164	13.25%	1.82	26	11
Austin-Round Rock-San Marcos	1,685	\$1,379,466	\$1,131	\$170.09	275	8.77%	1.55	237	90
Beaumont-Port Arthur	127	\$132,302	\$1,121	\$85.11	151	9.65%	1.27	46	14
Brownsville-Harlingen	339	\$246,512	\$1,271	\$103.12	227	14.14%	1.26	66	20
College Station-Bryan	389	\$371,058	\$886	\$75.32	176	7.55%	1.16	17	8
Corpus Christi	653	\$543,714	\$1,225	\$136.22	259	9.32%	1.38	92	27
Dallas-Plano-Irving (Metropolitan Division)	4,702	\$3,138,703	\$1,011	\$98.46	179	7.48%	1.47	544	150
El Paso	1,368	\$1,568,672	\$1,580	\$200.24	280	4.32%	1.51	157	53
Fort Worth-Arlington (Metropolitan Division)	2,520	\$2,191,222	\$1,135	\$113.63	211	11.38%	1.55	349	89
Houston-Sugar Land-Baytown	7,385	\$7,547,974	\$1,158	\$110.67	222	10.09%	1.25	831	246
Killeen-Temple-Fort Hood	713	\$193,629	\$1,354	\$49.96	167	32.59%	1.52	49	13
Laredo	89	\$144,447	\$1,699	\$43.76	145	41.18%	1.49	29	14
Lubbock	378	\$128,844	\$1,342	\$56.26	180	30.11%	1.57	33	18
McAllen-Edinburg-Mission	554	\$347,566	\$1,460	\$83.30	202	28.26%	1.35	100	23
San Antonio-New Braunfels	2,678	\$1,896,095	\$993	\$128.77	214	5.83%	1.45	335	139
Waco	520	\$144,615	\$1,079	\$50.92	167	32.79%	1.85	35	10
Remainder of State (Outside Reported MSA) ²	7,116	\$3,912,938	\$1,047	\$67.97	167	18.11%	1.36	542	202
Out-of-State ³	288	*	*	*	*	*	*	29	2
Totals	31,723	\$24,368,236						3,517	1,129

¹Does not include additional cash advanced on refinances.

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4th 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	120	2,234	5.37
Austin-Round Rock-San Marcos	413	14,717	2.81
Beaumont-Port Arthur	187	5,918	3.16
Brownsville-Harlingen	107	5,253	2.04
College Station-Bryan	35	2,440	1.43
Corpus Christi	115	5,843	1.97
Dallas-Plano-Irving (Metropolitan Division)	1,740	57,795	3.01
El Paso	389	16,787	2.32
Fort Worth-Arlington (Metropolitan Division)	963	32,298	2.98
Houston-Sugar Land-Baytown	2,004	88,459	2.27
Killeen-Temple-Fort Hood	192	4,066	4.72
Laredo	72	2,306	3.12
Lubbock	75	3,828	1.96
McAllen-Edinburg-Mission	106	6,817	1.55
San Antonio-New Braunfels	583	25,532	2.28
Waco	157	3,975	3.95
Remainder of State (Outside Reported MSA) ²	1,469	52,578	2.79
Out-of-State	57	4,255	1.34
Totals	8,784	335,101	2.62

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	