

**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**  
**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 <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	6,458	\$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) <sup>2</sup>	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
<b>Totals</b>	<b>1,345,946</b>	<b>\$229,108,183</b>						<b>3,517</b>	<b>2,198</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 4th 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	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 <sup>3</sup>	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) <sup>2</sup>	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
<b>Totals</b>	267,997	\$119,002,693						3,517	717

<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 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 <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	2,524	\$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) <sup>2</sup>	60,629	\$13,786,518	\$1,014	\$22.83	30	44.86%	1.43	542	385
Out-of-State <sup>3</sup>	1,184	*	*	*	*	*	*	29	2
<b>Totals</b>	<b>386,461</b>	<b>\$116,568,306</b>						<b>3,517</b>	<b>2,003</b>

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

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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 <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	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) <sup>2</sup>	7,116	\$3,912,938	\$1,047	\$67.97	167	18.11%	1.36	542	202
Out-of-State <sup>3</sup>	288	*	*	*	*	*	*	29	2
<b>Totals</b>	<b>31,723</b>	<b>\$24,368,236</b>						<b>3,517</b>	<b>1,129</b>

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**4th 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	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) <sup>2</sup>	1,469	52,578	2.79
Out-of-State	57	4,255	1.34
<b>Totals</b>	<b>8,784</b>	<b>335,101</b>	<b>2.62</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.



## 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	