

Office of Consumer Credit Commissioner

Credit Access Business Annual Reporting

Corpus Christi Metropolitan Statistical Area (Aransas, Nueces & San Patricio Counties)

		Calendar Year	# of Consumers	# of New Loans	# of Times Loans Refinanced	Avg. # of Refinances per Loan	\$ Value of New Loans	\$ Value of Refinances	Total Fees	Total Volume	Avg \$ Value of New Loans	Avg \$ Value of Refinanced Loans	Avg fees per consumer	Fees as a % of Total Volume
Single Payment - Deferred Presentment (Payday)	Corpus Christi MSA	2014	13,939	25,538	48,009	1.88	\$ 11,433,790	\$ 22,917,778	\$ 7,548,920	\$ 41,900,488	\$ 448	\$ 477	\$ 542	18.02%
	Corpus Christi MSA	2013	18,616	31,910	58,623	1.84	\$ 12,929,760	\$ 31,881,627	\$ 9,710,058	\$ 54,521,445	\$ 405	\$ 544	\$ 522	17.81%
	Corpus Christi MSA	2012	15,553	27,086	59,264	2.19	\$ 12,408,265	\$ 31,239,301	\$ 9,545,188	\$ 53,192,754	\$ 458	\$ 527	\$ 614	17.94%
	Total Texas	2014	844,690	1,592,479	2,368,312	1.49	\$ 768,539,619	\$ 1,350,369,539	\$ 487,953,447	\$ 2,606,862,605	\$ 483	\$ 570	\$ 578	18.72%
	Total Texas	2013	1,044,687	1,878,865	2,889,991	1.54	\$ 844,760,918	\$ 1,691,568,951	\$ 589,617,225	\$ 3,125,947,094	\$ 450	\$ 585	\$ 564	18.86%
	Total Texas	2012	1,080,644	2,238,938	3,622,957	1.62	\$ 1,077,603,548	\$ 2,014,438,883	\$ 682,731,583	\$ 3,774,774,014	\$ 481	\$ 556	\$ 632	18.09%
Installment Payment - Deferred Presentment (Payday)	Corpus Christi MSA	2014	9,112	13,114	3,232	0.25	\$ 6,118,559	\$ 3,484,384	\$ 14,490,304	\$ 24,093,246	\$ 467	\$ 1,078	\$ 1,590	60.14%
	Corpus Christi MSA	2013	8,681	11,498	3,040	0.26	\$ 5,660,241	\$ 6,031,735	\$ 11,360,733	\$ 23,052,709	\$ 492	\$ 1,984	\$ 1,309	49.28%
	Corpus Christi MSA	2012	3,240	4,446	2,043	0.43	\$ 2,771,497	\$ 2,018,509	\$ 2,870,775	\$ 7,660,781	\$ 623	\$ 988	\$ 886	37.47%
	Total Texas	2014	601,955	859,089	155,419	0.18	\$ 464,644,390	\$ 150,892,838	\$ 708,395,390	\$ 1,323,932,618	\$ 541	\$ 971	\$ 1,177	53.51%
	Total Texas	2013	495,423	683,926	133,663	0.2	\$ 337,802,645	\$ 227,547,257	\$ 526,075,426	\$ 1,091,425,328	\$ 494	\$ 1,702	\$ 1,062	48.20%
	Total Texas	2012	290,139	421,332	171,608	0.41	\$ 234,943,350	\$ 158,266,507	\$ 254,358,196	\$ 647,568,052	\$ 558	\$ 922	\$ 877	39.28%
Single Payment - Auto Title	Corpus Christi MSA	2014	5,437	6,337	14,547	2.30	\$ 7,467,832	\$ 18,251,831	\$ 4,314,826	\$ 30,034,489	\$ 1,178	\$ 1,255	\$ 794	14.37%
	Corpus Christi MSA	2013	5,963	7,287	12,508	1.72	\$ 7,849,756	\$ 14,283,591	\$ 5,259,680	\$ 27,393,026	\$ 1,077	\$ 1,142	\$ 882	19.20%
	Corpus Christi MSA	2012	5,786	7,023	13,261	1.89	\$ 6,174,044	\$ 13,528,733	\$ 4,382,408	\$ 24,085,185	\$ 879	\$ 1,020	\$ 757	18.20%
	Total Texas	2014	251,466	299,868	626,832	2.09	\$ 368,072,229	\$ 1,036,294,334	\$ 241,883,547	\$ 1,646,350,110	\$ 1,227	\$ 1,653	\$ 962	14.69%
	Total Texas	2013	321,555	403,570	750,025	1.86	\$ 490,149,309	\$ 730,607,163	\$ 287,938,010	\$ 1,508,694,482	\$ 1,215	\$ 974	\$ 895	19.09%
	Total Texas	2012	297,948	395,199	649,620	1.64	\$ 449,322,815	\$ 591,611,670	\$ 220,279,326	\$ 1,261,213,811	\$ 1,137	\$ 911	\$ 739	17.47%
Installment Payment - Auto Title	Corpus Christi MSA	2014	2,031	2,347	569	0.24	\$ 2,589,882	\$ 1,145,067	\$ 2,751,750	\$ 6,486,698	\$ 1,103	\$ 2,012	\$ 1,355	42.42%
	Corpus Christi MSA	2013	724	811	662	0.82	\$ 1,118,137	\$ 1,239,048	\$ 1,081,873	\$ 3,439,058	\$ 1,379	\$ 1,872	\$ 1,494	31.46%
	Corpus Christi MSA	2012	678	746	616	0.83	\$ 1,084,243	\$ 1,098,996	\$ 926,307	\$ 3,109,546	\$ 1,453	\$ 1,784	\$ 1,366	29.79%
	Total Texas	2014	59,771	67,650	31,477	0.47	\$ 73,112,013	\$ 65,071,664	\$ 94,637,319	\$ 232,821,896	\$ 1,081	\$ 2,067	\$ 1,583	40.65%
	Total Texas	2013	57,639	68,846	37,413	0.54	\$ 77,385,163	\$ 66,291,019	\$ 70,769,360	\$ 214,445,542	\$ 1,124	\$ 1,772	\$ 1,228	33.00%
	Total Texas	2012	67,691	80,482	40,154	0.50	\$ 95,253,519	\$ 56,844,596	\$ 86,898,246	\$ 238,996,362	\$ 1,184	\$ 1,416	\$ 1,284	36.36%

Total # of consumers CCMSA per CY	2014	30,519	(3,465)	Change from 13 to 14
	2013	33,984	8,727	Change from 12 to 13
	2012	25,257		

Total # of loans CCMSA per CY	2014	47,336	(4,170)	Change from 13 to 14
	2013	51,506	12,205	Change from 12 to 13
	2012	39,301		

Total Fees CCMSA per CY	2014	\$ 29,105,800	\$ 1,693,456	Change from 13 to 14
	2013	\$ 27,412,344	\$ 9,687,666	Change from 12 to 13
	2012	\$ 17,724,678		

Office of Consumer Credit Commissioner												
Credit Access Business Auto Title Lenders Repossessions												
Corpus Christi Metropolitan Statistical Area (Aransas, Nueces & San Patricio Counties)												
	Calendar Year	Total Repossessions	Total # Active Accounts During Qtr	Total Repossessions	Total # Active Accounts During Qtr	Total Repossessions	Total # Active Accounts During Qtr	Total Repossessions	Total # Active Accounts During Qtr	TOTAL Repossessions	TOTAL # Active Accounts During Calendar Year	Repossession Rate per 100 Active Accounts
Corpus Christi MSA	2014	135	5,659	178	6,326	225	6,650	223	6,987	761	25,622	2.97
Corpus Christi MSA	2013	90	4,515	105	5,176	138	5,803	113	5,802	446	21,296	2.09
Corpus Christi MSA	2012	114	3,153	109	4,191	117	5,609	96	5,969	436	18,922	2.30
									TOTALS CY 12-14	1,643	65,840	2.50
Total Texas	2014	19693	335,238	10,186	316,391	11,581	318,935	11,592	301,808	53,052	1,272,372	4.17
Total Texas	2013	9,597	294,616	8,838	304,511	9,701	341,753	8,666	335,630	36,802	1,276,510	2.88
Total Texas	2012	8,802	243,015	8,373	278,025	9,798	313,136	10,089	342,022	37,062	1,176,198	3.15
									TOTALS CY 12-14	126,916	3,725,080	3.41

CYs 12-14	CCMSA as % of Texas Totals	1.29%	1.77%
-----------	----------------------------------	-------	-------