



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 1st Quarter, Calendar Year 2012

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 #10	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	7,298	\$ 996,739.35	\$ 432.05	\$ 22.31	17	62.06%	2.08	23	19
Austin-Round Rock-San Marcos	60,586	\$ 8,823,034.64	\$ 457.84	\$ 22.06	17	55.01%	2.22	188	145
Beaumont-Port Arthur	17,746	\$ 1,899,247.84	\$ 432.04	\$ 21.35	18	75.19%	2.20	44	37
Brownsville-Harlingen	19,631	\$ 2,269,158.53	\$ 435.79	\$ 22.36	18	59.99%	2.10	58	50
College Station-Bryan	6,712	\$ 710,436.33	\$ 416.19	\$ 22.10	19	58.23%	2.48	13	12
Corpus Christi	20,203	\$ 2,414,324.90	\$ 461.63	\$ 21.59	17	56.83%	2.17	79	69
Dallas-Plano-Irving (Metropolitan Division)	259,095	\$ 44,448,656.67	\$ 468.27	\$ 24.41	17	58.73%	2.15	462	346
El Paso	35,763	\$ 4,717,135.32	\$ 402.04	\$ 23.06	17	60.11%	1.95	122	90
Fort Worth-Arlington (Metropolitan Division)	151,212	\$ 21,191,001.82	\$ 444.61	\$ 21.50	18	77.53%	2.43	312	250
Houston-Sugar Land-Baytown	316,667	\$ 34,355,457.84	\$ 430.32	\$ 21.73	17	68.46%	2.44	713	572
Killeen-Temple-Fort Hood	21,619	\$ 6,845,846.40	\$ 458.10	\$ 26.09	19	80.27%	1.15	44	36
Laredo	6,640	\$ 979,329.12	\$ 529.94	\$ 23.19	17	55.50%	2.05	25	22
Lubbock	9,503	\$ 1,147,615.84	\$ 460.52	\$ 21.91	17	60.08%	2.25	31	23
McAllen-Edinburg-Mission	29,397	\$ 3,518,730.66	\$ 475.89	\$ 22.29	18	58.50%	2.11	90	77
San Antonio-New Braunfels	118,244	\$ 14,327,839.54	\$ 438.67	\$ 21.60	17	65.58%	2.17	289	225
Waco	8,577	\$ 938,226.83	\$ 437.81	\$ 22.12	19	56.34%	2.37	29	24
Remainder of State (Outside Reported MSA) ²	216,720	\$ 33,516,596.57	\$ 433.67	\$ 21.84	19	57.26%	2.29	714	538
Out-of-State	233,195	\$ 47,682,490.44	\$ 538.84	\$ 24.16	28	82.02%	2.44	19	10
Totals	1,538,808	\$ 230,781,868.64						3,255	2,545

¹Does not include additional cash advanced on refinances.

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



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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 1st Quarter, Calendar Year 2012

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 #10	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	2,111	\$ 477,408.21	\$ 742.47	\$ 25.52	30	30.77%	1.32	23	16
Austin-Round Rock-San Marcos	9,517	\$ 2,963,075.00	\$ 971.50	\$ 24.34	30	35.32%	1.38	188	97
Beaumont-Port Arthur	6,179	\$ 1,179,205.87	\$ 793.01	\$ 25.09	30	50.15%	1.43	44	27
Brownsville-Harlingen	5,253	\$ 975,241.08	\$ 789.03	\$ 23.42	29	36.41%	1.41	58	37
College Station-Bryan	978	\$ 331,157.12	\$ 864.64	\$ 25.12	29	31.75%	1.44	13	8
Corpus Christi	5,698	\$ 1,160,600.32	\$ 850.88	\$ 23.42	29	36.88%	1.47	79	40
Dallas-Plano-Irving (Metropolitan Division)	50,330	\$ 15,422,491.44	\$ 1,036.04	\$ 20.14	32	42.71%	1.53	462	342
El Paso	9,155	\$ 1,817,274.27	\$ 667.87	\$ 20.80	30	35.27%	1.38	122	61
Fort Worth-Arlington (Metropolitan Division)	23,514	\$ 6,613,508.04	\$ 943.17	\$ 21.41	29	41.52%	1.48	312	203
Houston-Sugar Land-Baytown	52,931	\$ 12,905,204.62	\$ 973.39	\$ 23.47	29	59.58%	1.51	713	441
Killeen-Temple-Fort Hood	4,836	\$ 706,341.86	\$ 736.54	\$ 24.63	30	36.54%	1.41	44	27
Laredo	2,539	\$ 382,515.00	\$ 910.75	\$ 24.59	30	36.62%	1.34	25	19
Lubbock	2,502	\$ 652,316.28	\$ 718.41	\$ 24.53	30	28.45%	1.40	31	20
McAllen-Edinburg-Mission	7,524	\$ 1,789,586.07	\$ 973.13	\$ 22.67	29	35.49%	1.42	90	54
San Antonio-New Braunfels	21,664	\$ 8,556,988.08	\$ 1,252.12	\$ 21.34	30	44.43%	1.44	19	177
Waco	4,380	\$ 744,408.27	\$ 700.29	\$ 25.13	30	30.56%	1.40	289	17
Remainder of State (Outside Reported MSA) ²	82,661	\$ 20,161,157.93	\$ 772.19	\$ 25.12	30	68.29%	1.84	714	422
Out-of-State ³	821	*	*	*	*	*	*	29	1
Totals	292,593	\$ 76,838,479.46						3,255	2,009

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).

**OCCC**Office of Consumer
Credit Commissioner2601N. Lamar Blvd, Austin TX 78705
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1st Quarter, Calendar Year 2012**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	115	1,637	7.03
Austin-Round Rock-San Marcos	228	6,062	3.76
Beaumont-Port Arthur	198	4,150	4.77
Brownsville-Harlingen	111	2,963	3.75
College Station-Bryan	11	501	2.20
Corpus Christi	114	3,153	3.62
Dallas-Plano-Irving (Metropolitan Division)	1,200	40,686	2.95
El Paso	172	6,333	2.72
Fort Worth-Arlington (Metropolitan Division)	877	19,386	4.52
Houston-Sugar Land-Baytown	1,138	39,458	2.88
Killeen-Temple-Fort Hood	186	3,348	5.56
Laredo	52	999	5.21
Lubbock	72	1,899	3.79
McAllen-Edinburg-Mission	160	4,507	3.55
San Antonio-New Braunfels	527	16,798	3.14
Waco	149	2,962	5.03
Remainder of State (Outside Reported MSA) ²	3,411	86,584	3.94
Out-of-State	81	1,589	5.10
Totals	8,802	243,015	3.62

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	