



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 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	8,182	\$ 1,245,744.36	\$ 427.21	\$ 22.70	17	63.51%	2.15	24	20
Austin-Round Rock-San Marcos	56,252	\$ 9,294,937.60	\$ 430.72	\$ 22.24	17	60.33%	2.27	239	139
Beaumont-Port Arthur	16,658	\$ 2,263,743.48	\$ 438.54	\$ 21.81	18	61.35%	2.18	46	38
Brownsville-Harlingen	21,501	\$ 2,998,666.32	\$ 431.96	\$ 21.92	18	61.05%	2.19	60	51
College Station-Bryan	7,060	\$ 914,567.40	\$ 441.82	\$ 21.82	18	61.86%	2.39	15	12
Corpus Christi	23,399	\$ 3,402,517.80	\$ 462.55	\$ 21.67	17	58.70%	2.26	87	70
Dallas-Plano-Irving (Metropolitan Division)	228,461	\$ 43,173,232.00	\$ 477.58	\$ 24.91	17	58.23%	2.18	503	307
El Paso	43,321	\$ 6,689,881.98	\$ 410.07	\$ 22.68	17	58.13%	2.06	131	103
Fort Worth-Arlington (Metropolitan Division)	141,845	\$ 22,235,249.34	\$ 478.62	\$ 21.93	18	72.56%	2.44	336	258
Houston-Sugar Land-Baytown	301,986	\$ 41,133,335.88	\$ 453.18	\$ 22.15	17	62.46%	2.31	814	602
Killeen-Temple-Fort Hood	13,034	\$ 2,244,005.06	\$ 406.67	\$ 22.30	20	43.74%	2.28	47	39
Laredo	8,730	\$ 1,612,040.30	\$ 523.90	\$ 22.87	17	53.96%	2.23	26	22
Lubbock	10,008	\$ 1,488,313.00	\$ 468.76	\$ 22.16	17	62.28%	2.24	31	23
McAllen-Edinburg-Mission	32,977	\$ 5,309,239.07	\$ 512.03	\$ 22.13	18	62.57%	2.16	97	83
San Antonio-New Braunfels	120,008	\$ 18,224,158.95	\$ 451.35	\$ 21.84	17	60.30%	2.16	333	231
Waco	9,609	\$ 1,301,227.60	\$ 414.80	\$ 22.73	18	54.08%	2.27	32	24
Remainder of State (Outside Reported MSA) ²	194,973	\$ 30,270,824.61	\$ 440.26	\$ 21.90	18	65.25%	2.28	565	461
Out-of-State	277,609	\$ 64,892,831.64	\$ 542.36	\$ 22.40	26	68.87%	2.52	23	11
Totals	1,515,613	\$ 258,694,516.39						3,409	2,494

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 3rd 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	1,876	\$ 586,423.48	\$ 767.57	\$ 26.48	30	26.78%	1.29	24	16
Austin-Round Rock-San Marcos	12,784	\$ 5,681,398.56	\$ 1,188.08	\$ 21.63	29	44.15%	1.38	239	81
Beaumont-Port Arthur	5,244	\$ 1,597,326.50	\$ 829.78	\$ 25.47	29	28.47%	1.45	46	28
Brownsville-Harlingen	5,985	\$ 1,967,892.94	\$ 1,007.11	\$ 26.76	31	44.35%	1.54	60	38
College Station-Bryan	1,165	\$ 412,960.46	\$ 841.06	\$ 25.47	29	38.72%	1.41	15	8
Corpus Christi	6,290	\$ 1,476,793.50	\$ 846.30	\$ 23.57	28	41.98%	1.48	87	44
Dallas-Plano-Irving (Metropolitan Division)	51,816	\$ 24,105,809.25	\$ 1,152.01	\$ 18.80	29	49.82%	1.45	503	264
El Paso	13,174	\$ 4,732,008.80	\$ 989.96	\$ 17.29	29	40.55%	1.45	131	81
Fort Worth-Arlington (Metropolitan Division)	31,527	\$ 8,957,869.36	\$ 940.36	\$ 20.18	29	44.20%	1.66	336	226
Houston-Sugar Land-Baytown	65,591	\$ 21,547,812.00	\$ 1,039.20	\$ 23.17	30	47.87%	1.62	814	472
Killeen-Temple-Fort Hood	4,003	\$ 1,094,082.00	\$ 822.00	\$ 25.28	29	28.01%	1.43	47	31
Laredo	2,390	\$ 634,180.85	\$ 998.71	\$ 24.35	30	37.27%	1.29	26	19
Lubbock	2,791	\$ 884,517.18	\$ 771.83	\$ 23.00	30	38.16%	1.34	31	22
McAllen-Edinburg-Mission	7,393	\$ 2,578,596.72	\$ 979.71	\$ 22.22	28	37.15%	1.44	97	57
San Antonio-New Braunfels	35,082	\$ 11,053,407.40	\$ 1,137.65	\$ 16.81	30	52.27%	1.42	333	192
Waco	3,401	\$ 870,561.04	\$ 714.16	\$ 25.58	29	28.66%	1.44	32	17
Remainder of State (Outside Reported MSA) ²	53,464	\$ 15,748,630.32	\$ 843.39	\$ 23.91	29	36.81%	1.61	565	374
Out-of-State ³	943	*	*	*	*	*	*	23	1
Totals	304,919	\$ 103,930,270.36						3,409	1,971

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).

**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**
3rd Quarter, Calendar Year 2012**REPOSSESSION FIGURES FOR TITLE LENDERS¹**

MSA Metropolitan Statistical Area	Total Repossessions During Quarter	Total No. Active Accounts During Quarter	Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Item #2 + Item #10E	
Amarillo	109	2,235	4.88
Austin-Round Rock-San Marcos	243	12,774	1.90
Beaumont-Port Arthur	204	5,537	3.68
Brownsville-Harlingen	103	5,177	1.99
College Station-Bryan	87	2,659	3.27
Corpus Christi	117	5,609	2.09
Dallas-Plano-Irving (Metropolitan Division)	1,548	54,311	2.85
El Paso	207	10,199	2.03
Fort Worth-Arlington (Metropolitan Division)	978	29,771	3.29
Houston-Sugar Land-Baytown	2,133	77,822	2.74
Killeen-Temple-Fort Hood	199	4,267	4.66
Laredo	54	1,721	3.14
Lubbock	124	3,316	3.74
McAllen-Edinburg-Mission	195	6,913	2.82
San Antonio-New Braunfels	930	29,076	3.20
Waco	198	3,889	5.09
Remainder of State (Outside Reported MSA)	2,298	55,702	4.13
Out-of-State	71	2,158	3.29
Totals	9,798	313,136	3.13

¹Includes both single payment and installment title loans.²Includes provisionally licensed companies where an MSA designation could not be made.