



**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**  
**2nd 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	7,917	\$ 1,209,112.50	\$ 424.25	\$ 22.68	17	62.97%	2 21	24	20
Austin-Round Rock-San Marcos	52,354	\$ 8,380,440.66	\$ 421.17	\$ 22.14	17	54.91%	2.13	206	155
Beaumont-Port Arthur	15,489	\$ 2,095,102.20	\$ 444.82	\$ 21.61	18	66.85%	2 21	45	37
Brownsville-Harlingen	19,453	\$ 2,582,541.57	\$ 425.53	\$ 22.03	18	64.06%	2 20	59	51
College Station-Bryan	6,444	\$ 810,088.08	\$ 430.44	\$ 22.07	18	59.00%	2.43	15	12
Corpus Christi	20,480	\$ 2,861,477.00	\$ 449.00	\$ 21.52	17	61.65%	2 25	80	69
Dallas-Plano-Irving (Metropolitan Division)	223,889	\$ 42,504,805.98	\$ 471.38	\$ 24.54	17	56.72%	2 09	475	358
El Paso	37,734	\$ 5,904,339.22	\$ 414.02	\$ 22.80	18	60.09%	2 00	125	101
Fort Worth-Arlington (Metropolitan Division)	134,152	\$ 21,600,071.27	\$ 465.83	\$ 21.82	18	69.69%	2.40	324	257
Houston-Sugar Land-Baytown	268,190	\$ 35,342,425.44	\$ 446.04	\$ 22.12	17	61.29%	2 31	747	588
Killeen-Temple-Fort Hood	11,875	\$ 2,205,721.50	\$ 414.22	\$ 22.68	20	53.19%	1 96	45	38
Laredo	7,357	\$ 1,348,691.00	\$ 508.94	\$ 23.04	17	60.30%	2.16	25	22
Lubbock	9,266	\$ 1,346,462.36	\$ 459.23	\$ 22.10	17	61.36%	2 23	31	23
McAllen-Edinburg-Mission	30,063	\$ 5,595,864.12	\$ 614.39	\$ 22.20	18	64.49%	2.19	94	83
San Antonio-New Braunfels	109,704	\$ 16,264,270.26	\$ 444.78	\$ 22.04	17	63.33%	2.18	293	229
Waco	8,694	\$ 1,159,240.86	\$ 432.23	\$ 22.15	18	59.78%	2 33	29	23
Remainder of State (Outside Reported MSA) <sup>2</sup>	208,137	\$ 31,329,886.43	\$ 413.30	\$ 21.82	18	64.28%	2 28	658	517
Out-of-State	252,324	\$ 58,337,632.32	\$ 533.28	\$ 23.79	27	72.16%	2 37	23	11
<b>Totals</b>	<b>1,423,522</b>	<b>\$ 240,878,172.77</b>						<b>3,298</b>	<b>2,594</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**  
**2nd 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	2,586	\$ 667,931.97	\$ 761.61	\$ 25.86	30	40.66%	1.31	24	15
Austin-Round Rock-San Marcos	9,395	\$ 4,479,024.90	\$ 1,072.05	\$ 26.19	29	31.71%	1.41	206	109
Beaumont-Port Arthur	7,150	\$ 2,108,286.40	\$ 906.40	\$ 27.40	32	44.58%	1.41	45	29
Brownsville-Harlingen	5,967	\$ 1,352,360.88	\$ 764.91	\$ 23.31	28	53.92%	1.51	59	37
College Station-Bryan	1,303	\$ 472,723.03	\$ 886.91	\$ 25.50	29	46.20%	1.39	15	8
Corpus Christi	6,619	\$ 1,602,978.45	\$ 834.45	\$ 23.83	29	51.38%	1.55	80	39
Dallas-Plano-Irving (Metropolitan Division)	44,661	\$ 21,160,699.00	\$ 1,166.20	\$ 23.07	30	43.24%	1.42	475	353
El Paso	11,809	\$ 3,982,050.30	\$ 950.37	\$ 22.02	30	45.58%	1.41	125	78
Fort Worth-Arlington (Metropolitan Division)	27,403	\$ 9,562,982.60	\$ 1,017.88	\$ 21.98	29	45.34%	1.49	324	208
Houston-Sugar Land-Baytown	56,516	\$ 18,366,053.10	\$ 996.26	\$ 23.98	30	48.53%	1.44	747	447
Killeen-Temple-Fort Hood	5,459	\$ 1,063,838.16	\$ 767.56	\$ 24.83	29	50.54%	1.44	45	28
Laredo	2,588	\$ 587,443.20	\$ 917.88	\$ 24.58	30	48.26%	1.41	25	19
Lubbock	3,455	\$ 1,031,056.81	\$ 740.17	\$ 24.05	30	44.98%	1.38	31	20
McAllen-Edinburg-Mission	8,307	\$ 2,401,607.10	\$ 940.70	\$ 22.63	29	48.18%	1.50	94	54
San Antonio-New Braunfels	25,985	\$ 13,814,618.72	\$ 1,354.64	\$ 24.02	30	50.10%	1.44	293	186
Waco	5,068	\$ 1,022,501.12	\$ 730.88	\$ 25.32	30	48.93%	1.41	29	17
Remainder of State (Outside Reported MSA) <sup>2</sup>	89,516	\$ 20,775,243.60	\$ 815.10	\$ 25.35	30	61.84%	1.74	658	434
Out-of-State <sup>3</sup>	650	*	*	*	*	*	*	23	2
<b>Totals</b>	<b>314,437</b>	<b>\$ 104,451,399.34</b>						<b>3,298</b>	<b>2,083</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.

<sup>3</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

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**2nd Quarter, Calendar Year 2012****REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>**

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	94	1,972	4.77
Austin-Round Rock-San Marcos	281	9,373	3.00
Beaumont-Port Arthur	195	5,167	3.77
Brownsville-Harlingen	93	3,689	2.52
College Station-Bryan	86	2,075	4.14
Corpus Christi	109	4,191	2.60
Dallas-Plano-Irving (Metropolitan Division)	1,216	46,058	2.64
El Paso	146	8,130	1.80
Fort Worth-Arlington (Metropolitan Division)	757	23,528	3.22
Houston-Sugar Land-Baytown	1,803	60,003	3.00
Killeen-Temple-Fort Hood	187	3,784	4.94
Laredo	71	1,453	4.89
Lubbock	79	2,861	2.76
McAllen-Edinburg-Mission	142	5,598	2.54
San Antonio-New Braunfels	684	22,239	3.08
Waco	175	3,439	5.09
Remainder of State (Outside Reported MSA) <sup>2</sup>	2,162	72,715	2.97
Out-of-State	93	1,750	5.31
<b>Totals</b>	<b>8,373</b>	<b>278,025</b>	<b>3.01</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.