

**OCCC**Office of Consumer  
Credit Commissioner2601N. 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<br>Metropolitan Statistical Area                   | New Loans                           |                                 |                              | Average Fees & Original Terms   |                                  | Loans Originated & Refinanced During Quarter |                                       | Location Data                     |                              |
|--|-------------------------------------|---------------------------------|------------------------------|---------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
|  | No. of Transactions                 | Estimated Total Amt<br>Advanced | Average Amount<br>Advanced   | Fee per Transaction             | Original Term<br>per Transaction | % of Consumers<br>Who Refinanced             | Avg No. of Refinances<br>per Consumer | No. Filed<br>Quarterly<br>Reports | No.<br>Reporting<br>Activity |
|  | All Loans & Refinances<br>Item# 10F | Item # 2 X Item #6 <sup>1</sup> | Consumer Proceeds<br>Item #6 | \$ per \$100 loaned<br>Item #10 | Item #10D<br>(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) <sup>2</sup> | 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                           |
| <b>Totals</b>  | 1,515,613                           | \$ 258,694,516.39               |                              |                                 |                                  |  |                                       | 3,409                             | 2,494                        |

<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 3rd Quarter, Calendar Year 2012

### SINGLE PAYMENT - AUTO TITLE

| MSA<br>Metropolitan Statistical Area                   | New Loans                           |                                 |                              | Average Fees & Original Terms   |                                  | Loans Originated & Refinanced During Quarter |                                       | Location Data                     |                              |
|--|-------------------------------------|---------------------------------|------------------------------|---------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
|  | No. of Transactions                 | Estimated Total Amt<br>Advanced | Average Amount<br>Advanced   | Fee per Transaction             | Original Term<br>per Transaction | % of Consumers<br>Who Refinanced             | Avg No. of Refinances<br>per Consumer | No. Filed<br>Quarterly<br>Reports | No.<br>Reporting<br>Activity |
|  | All Loans & Refinances<br>Item# 10F | Item # 2 X Item #6 <sup>1</sup> | Consumer Proceeds<br>Item #6 | \$ per \$100 loaned<br>Item #10 | Item #10D<br>(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) <sup>2</sup> | 53,464                              | \$ 15,748,630.32                | \$ 843.39                    | \$ 23.91                        | 29                               | 36.81%                                       | 1.61                                  | 565                               | 374                          |
| Out-of-State <sup>3</sup>                              | 943                                 | *                               | *                            | *                               | *                                | *  | *                                     | 23                                | 1                            |
| <b>Totals</b>  | <b>304,919</b>                      | <b>\$ 103,930,270.36</b>        |                              |                                 |                                  |  |                                       | <b>3,409</b>                      | <b>1,971</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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**3rd Quarter, Calendar Year 2012****REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>**

| MSA<br>Metropolitan Statistical Area         | Total Repossessions<br>During Quarter | Total No.<br>Active Accounts<br>During Quarter | Repossession Rate<br>per 100<br>Active Accounts |
|--|---------------------------------------|--|---|
|  | All Title Loans<br>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  |
| <b>Totals</b>                                | <b>9,798</b>                          | <b>313,136</b>                                 | <b>3.13</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.