



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 4th 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 | 8,155 | \$ 1,190,339.01 | \$ 407.79 | \$ 22.65 | 16 | 58.61% | 2.19 | 25 | 20 |
| Austin-Round Rock-San Marcos | 48,662 | \$ 7,868,434.86 | \$ 433.26 | \$ 24.16 | 19 | 53.57% | 2.17 | 240 | 133 |
| Beaumont-Port Arthur | 16,525 | \$ 2,100,227.52 | \$ 416.96 | \$ 21.78 | 18 | 58.34% | 2.20 | 45 | 36 |
| Brownsville-Harlingen | 22,351 | \$ 2,966,731.56 | \$ 416.91 | \$ 21.98 | 18 | 59.80% | 2.16 | 63 | 53 |
| College Station-Bryan | 7,281 | \$ 1,027,324.44 | \$ 421.38 | \$ 21.83 | 18 | 52.45% | 2.37 | 16 | 13 |
| Corpus Christi | 25,110 | \$ 3,668,221.36 | \$ 452.42 | \$ 21.67 | 17 | 56.10% | 2.24 | 88 | 74 |
| Dallas-Plano-Irving (Metropolitan Division) | 240,892 | \$ 46,951,804.56 | \$ 473.19 | \$ 25.30 | 17 | 54.70% | 2.12 | 504 | 287 |
| El Paso | 45,669 | \$ 6,898,862.10 | \$ 401.05 | \$ 22.73 | 17 | 57.24% | 2.03 | 131 | 105 |
| Fort Worth-Arlington (Metropolitan Division) | 150,914 | \$ 24,775,329.06 | \$ 464.14 | \$ 22.06 | 18 | 66.55% | 2.46 | 343 | 255 |
| Houston-Sugar Land-Baytown | 320,977 | \$ 43,844,802.30 | \$ 440.70 | \$ 22.04 | 17 | 60.73% | 2.30 | 832 | 607 |
| Killeen-Temple-Fort Hood | 13,874 | \$ 2,449,911.47 | \$ 419.29 | \$ 22.53 | 20 | 41.40% | 2.22 | 47 | 41 |
| Laredo | 9,900 | \$ 1,825,509.70 | \$ 503.45 | \$ 23.08 | 17 | 56.03% | 2.14 | 28 | 25 |
| Lubbock | 9,683 | \$ 1,275,454.58 | \$ 443.02 | \$ 22.21 | 17 | 60.11% | 2.22 | 32 | 23 |
| McAllen-Edinburg-Mission | 35,693 | \$ 5,157,990.09 | \$ 477.99 | \$ 22.31 | 18 | 62.58% | 2.22 | 97 | 84 |
| San Antonio-New Braunfels | 123,417 | \$ 17,994,660.64 | \$ 444.62 | \$ 28.77 | 21 | 58.89% | 2.13 | 335 | 232 |
| Waco | 9,606 | \$ 1,409,602.74 | \$ 467.22 | \$ 22.85 | 18 | 48.91% | 2.31 | 32 | 25 |
| Remainder of State (Outside Reported MSA) ² | 208,411 | \$ 32,493,106.80 | \$ 428.85 | \$ 21.36 | 18 | 61.67% | 2.26 | 566 | 468 |
| Out-of-State | 288,709 | \$ 68,366,363.12 | \$ 549.56 | \$ 23.64 | 26 | 69.11% | 2.50 | 23 | 11 |
| Totals | 1,585,829 | \$ 272,264,675.91 | | | | | | 3,447 | 2,492 |

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
4th 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 | 1,701 | \$ 715,904.15 | \$ 878.41 | \$ 28.16 | 30 | 26.07% | 1.45 | 25 | 17 |
| Austin-Round Rock-San Marcos | 13,506 | \$ 6,639,718.76 | \$ 1,208.54 | \$ 21.91 | 29 | 44.57% | 1.45 | 240 | 99 |
| Beaumont-Port Arthur | 4,720 | \$ 1,611,356.25 | \$ 859.39 | \$ 25.23 | 29 | 25.27% | 1.47 | 45 | 30 |
| Brownsville-Harlingen | 5,887 | \$ 1,590,419.64 | \$ 863.42 | \$ 20.83 | 26 | 38.35% | 1.57 | 63 | 44 |
| College Station-Bryan | 1,010 | \$ 386,833.50 | \$ 859.63 | \$ 25.41 | 29 | 33.25% | 1.36 | 16 | 9 |
| Corpus Christi | 6,305 | \$ 1,544,895.54 | \$ 859.23 | \$ 22.72 | 27 | 35.01% | 1.63 | 88 | 50 |
| Dallas-Plano-Irving (Metropolitan Division) | 43,872 | \$ 22,805,158.26 | \$ 1,228.66 | \$ 19.77 | 29 | 45.51% | 1.55 | 504 | 275 |
| El Paso | 12,719 | \$ 4,859,028.99 | \$ 1,020.59 | \$ 17.08 | 29 | 30.73% | 1.51 | 131 | 92 |
| Fort Worth-Arlington (Metropolitan Division) | 28,259 | \$ 12,275,935.50 | \$ 1,184.25 | \$ 21.57 | 29 | 39.93% | 1.61 | 343 | 235 |
| Houston-Sugar Land-Baytown | 61,711 | \$ 24,374,211.28 | \$ 1,151.03 | \$ 23.06 | 29 | 42.60% | 1.54 | 832 | 509 |
| Killeen-Temple-Fort Hood | 3,661 | \$ 1,057,755.28 | \$ 792.92 | \$ 25.73 | 28 | 23.07% | 1.50 | 47 | 31 |
| Laredo | 2,451 | \$ 756,416.64 | \$ 1,125.62 | \$ 23.68 | 30 | 33.70% | 1.41 | 28 | 22 |
| Lubbock | 2,489 | \$ 813,027.92 | \$ 775.79 | \$ 21.91 | 30 | 32.21% | 1.36 | 32 | 22 |
| McAllen-Edinburg-Mission | 7,156 | \$ 2,428,739.20 | \$ 1,025.65 | \$ 21.34 | 27 | 33.32% | 1.50 | 97 | 60 |
| San Antonio-New Braunfels | 23,790 | \$ 10,514,139.35 | \$ 1,365.65 | \$ 18.87 | 31 | 48.53% | 1.54 | 335 | 187 |
| Waco | 2,968 | \$ 802,346.43 | \$ 710.67 | \$ 25.59 | 29 | 29.18% | 1.44 | 32 | 19 |
| Remainder of State (Outside Reported MSA) ² | 47,611 | \$ 16,270,977.66 | \$ 864.42 | \$ 23.53 | 29 | 30.80% | 1.54 | 566 | 390 |
| Out-of-State ³ | 1,135 | * | * | * | * | * | * | 23 | 3 |
| Totals | 270,951 | \$ 109,446,864.35 | | | | | | 3,447 | 2,094 |

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).

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Credit Commissioner2601N. Lamar Blvd, Austin TX 78705
512-936-7600 www.occ.state.tx.us**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**
4th 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 | 116 | 2,422 | 4.79 |
| Austin-Round Rock-San Marcos | 402 | 13,984 | 2.87 |
| Beaumont-Port Arthur | 210 | 5,764 | 3.64 |
| Brownsville-Harlingen | 118 | 5,290 | 2.23 |
| College Station-Bryan | 85 | 2,829 | 3.00 |
| Corpus Christi | 96 | 5,969 | 1.61 |
| Dallas-Plano-Irving (Metropolitan Division) | 1,804 | 59,229 | 3.05 |
| El Paso | 241 | 11,046 | 2.18 |
| Fort Worth-Arlington (Metropolitan Division) | 1,059 | 33,726 | 3.14 |
| Houston-Sugar Land-Baytown | 2,217 | 81,100 | 2.73 |
| Killeen-Temple-Fort Hood | 199 | 4,456 | 4.47 |
| Laredo | 81 | 1,905 | 4.25 |
| Lubbock | 90 | 3,196 | 2.82 |
| McAllen-Edinburg-Mission | 209 | 7,209 | 2.90 |
| San Antonio-New Braunfels | 892 | 36,771 | 2.43 |
| Waco | 152 | 3,935 | 3.86 |
| Remainder of State (Outside Reported MSA) | 2,023 | 60,616 | 3.34 |
| Out-of-State | 95 | 2,575 | 3.69 |
| Totals | 10,089 | 342,022 | 2.95 |

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