

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

2nd Quarter, Calendar Year 2024

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 #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,089	\$138,416	\$479	\$30.51	20	45.78%	2.11	59	12
Beaumont-Port Arthur	651	\$63,017	\$417	\$36.74	37	38.17%	1.70	26	9
Brownsville-Harlingen ²	*	*	*	*	*	*	*	*	*
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	44,339	\$14,378,858	\$556	\$26.19	17	33.71%	1.82	212	26
El Paso	193	\$40,415	\$421	\$66.12	64	22.09%	1.11	53	7
Fort Worth-Arlington (Metropolitan Division)	1,480	\$181,460	\$380	\$30.36	23	27.97%	1.80	130	13
Houston-Sugar Land-Baytown	4,510	\$650,821	\$445	\$20.29	18	40.98%	1.71	299	49
Killeen-Temple-Fort Hood	966	\$69,857	\$355	\$29.46	20	52.41%	2.03	22	5
Laredo	301	\$50,609	\$433	\$64.05	46	21.57%	2.23	18	5
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	858	\$87,130	\$433	\$31.89	27	46.96%	1.66	59	12
San Antonio-New Braunfels	668	\$95,372	\$422	\$32.14	26	33.82%	1.62	108	18
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	15,905	\$1,467,638	\$377	\$31.57	24	45.18%	2.03	320	106
Out-of-State	8,967	\$3,034,972	\$436	\$24.59	16	14.60%	1.16	48	5
Totals	80,658	20,366,031						1,466	280

¹Does not include additional cash advanced on refinances.

²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 2nd Quarter, Calendar Year 2024

INSTALLMENT 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 #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	6,000	\$3,419,567	\$852	\$79.62	88	17.64%	1.94	59	22
Beaumont-Port Arthur	1,567	\$586,992	\$683	\$118.09	168	11.14%	1.35	26	12
Brownsville-Harlingen	1,783	\$590,078	\$628	\$126.68	164	9.24%	1.16	28	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	111,139	\$63,064,639	\$854	\$158.02	125	16.97%	2.10	212	61
El Paso	3,485	\$1,434,274	\$724	\$120.77	171	9.50%	1.15	53	12
Fort Worth-Arlington (Metropolitan Division)	12,923	\$6,940,212	\$626	\$198.87	149	4.07%	1.86	130	30
Houston-Sugar Land-Baytown	64,705	\$31,658,604	\$746	\$169.61	129	18.20%	2.09	299	82
Killeen-Temple-Fort Hood	1,599	\$741,426	\$808	\$86.72	109	18.32%	1.89	22	7
Laredo	1,302	\$520,809	\$693	\$142.21	165	13.57%	1.35	18	6
Lubbock	2,468	\$1,173,166	\$853	\$32.97	63	30.07%	2.17	18	6
McAllen-Edinburg-Mission	5,433	\$2,551,617	\$834	\$60.69	87	24.18%	2.09	59	19
San Antonio-New Braunfels	12,420	\$6,191,902	\$771	\$96.43	110	17.16%	1.87	108	37
Waco	1,232	\$511,520	\$638	\$115.05	143	8.41%	1.66	16	6
Remainder of State (Outside Reported MSA)	30,683	\$13,188,211	\$748	\$65.99	87	21.01%	1.90	320	158
Out-of-State	231,277	\$117,309,799	\$562	\$87.92	119	2.75%	1.17	48	32
Totals	484,963	247,448,872						1,466	503

¹Does not include additional cash advanced on refinances.

²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd Quarter, Calendar Year 2024

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
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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	10,349	\$2,875,862	\$1,476	\$17.58	30	25.23%	1.44	59	21
Beaumont-Port Arthur	2,262	\$716,186	\$1,116	\$17.48	30	33.58%	1.47	26	10
Brownsville-Harlingen	2,464	\$716,992	\$1,181	\$17.29	30	24.88%	1.50	28	15
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	2,052	\$614,842	\$1,141	\$16.77	30	19.17%	1.46	33	9
Dallas-Plano-Irving (Metropolitan Division)	41,299	\$14,079,666	\$1,626	\$43.82	28	24.17%	2.97	212	93
El Paso	5,545	\$1,775,926	\$1,264	\$16.75	30	23.43%	1.95	53	17
Fort Worth-Arlington (Metropolitan Division)	14,862	\$5,386,578	\$1,420	\$35.52	28	22.48%	2.50	130	49
Houston-Sugar Land-Baytown	45,833	\$15,700,944	\$1,409	\$16.79	30	25.12%	1.49	299	134
Killeen-Temple-Fort Hood	1,700	\$541,051	\$1,159	\$17.97	30	27.78%	1.41	22	11
Laredo	3,069	\$839,684	\$1,138	\$17.78	30	28.93%	1.40	18	10
Lubbock	2,374	\$784,177	\$1,195	\$17.24	30	27.63%	1.50	18	6
McAllen-Edinburg-Mission	5,128	\$1,497,609	\$1,280	\$17.26	30	27.87%	1.35	59	25
San Antonio-New Braunfels	12,597	\$3,929,361	\$1,321	\$16.49	30	20.71%	1.40	108	25
Waco	1,591	\$376,373	\$1,017	\$17.03	30	16.33%	1.37	16	6
Remainder of State (Outside Reported MSA)	22,179	\$6,751,849	\$1,250	\$18.94	30	31.95%	1.46	320	142
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	174,749	56,978,077						1,466	579

¹Does not include additional cash advanced on refinances.

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 2nd Quarter, Calendar Year 2024

INSTALLMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,052	\$838,931	\$1,777	\$122.98	152	14.75%	1.38	59	22
Beaumont-Port Arthur	1,520	\$827,782	\$1,359	\$121.79	164	17.88%	1.46	26	14
Brownsville-Harlingen	1,025	\$787,405	\$1,419	\$101.54	169	4.32%	1.17	28	8
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	721	\$546,278	\$1,329	\$113.38	156	5.79%	1.22	33	7
Dallas-Plano-Irving (Metropolitan Division)	5,470	\$4,061,611	\$1,525	\$106.70	148	11.94%	1.42	212	68
El Paso	1,539	\$1,349,028	\$1,370	\$108.31	154	4.53%	1.36	53	14
Fort Worth-Arlington (Metropolitan Division)	4,853	\$3,900,845	\$1,535	\$111.16	154	8.07%	1.44	130	45
Houston-Sugar Land-Baytown	10,311	\$8,931,168	\$1,585	\$112.64	153	7.14%	1.31	299	113
Killeen-Temple-Fort Hood	625	\$448,932	\$1,399	\$116.52	148	12.42%	1.54	22	9
Laredo	699	\$415,103	\$1,422	\$79.94	174	9.47%	1.15	18	6
Lubbock	749	\$500,991	\$1,262	\$127.36	149	21.59%	1.55	18	7
McAllen-Edinburg-Mission	3,028	\$2,719,779	\$1,733	\$95.49	167	5.93%	1.24	59	25
San Antonio-New Braunfels	2,828	\$2,504,853	\$1,403	\$101.34	150	3.79%	1.29	108	41
Waco	454	\$324,456	\$1,134	\$99.43	150	3.26%	2.00	16	7
Remainder of State (Outside Reported MSA)	9,311	\$6,129,079	\$1,402	\$110.74	145	15.24%	1.37	320	129
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	44,895	35,092,880						1,466	521

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TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 2nd Quarter, Calendar Year 2024

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	78	1,164	6.70%
Austin-Round Rock-San Marcos	396	9,087	4.36%
Beaumont-Port Arthur	183	4,735	3.86%
Brownsville-Harlingen	137	3,468	3.95%
College Station-Bryan	40	701	5.71%
Corpus Christi	136	2,752	4.94%
Dallas-Plano-Irving (Metropolitan Division)	1,796	35,865	5.01%
El Paso	310	7,318	4.24%
Fort Worth-Arlington (Metropolitan Division)	1,145	17,941	6.38%
Houston-Sugar Land-Baytown	2,553	50,061	5.10%
Killeen-Temple-Fort Hood	93	2,132	4.36%
Laredo	122	2,990	4.08%
Lubbock	136	2,882	4.72%
McAllen-Edinburg-Mission	237	9,215	2.57%
San Antonio-New Braunfels	859	14,716	5.84%
Waco	123	1,861	6.61%
Remainder of State (Outside Reported MSA)	1,282	32,255	3.97%
Out-of-State	27	590	4.58%
Totals	9,653	199,733	4.83%

¹Includes both single payment and installment title loans.



TEXAS OFFICE OF CONSUMER
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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	