

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

3rd 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	0	\$0	\$0	\$0.00	0	#DIV/0!	#DIV/0!	10	0
Austin-Round Rock-San Marcos	1,166	\$154,053	\$454	\$29.22	19	44.92%	2.12	62	13
Beaumont-Port Arthur	627	\$65,507	\$434	\$34.02	35	39.20%	1.78	26	9
Brownsville-Harlingen ²	331	\$42,606	\$387	\$30.26	24	34.83%	1.77	31	6
College Station-Bryan ²	129	\$14,028	\$351	\$20.77	20	24.14%	1.86	8	3
Corpus Christi ²	37	\$10,179	\$391	\$25.00	22	18.18%	1.00	28	2
Dallas-Plano-Irving (Metropolitan Division)	41,818	\$14,136,964	\$594	\$26.00	17	32.82%	1.90	216	37
El Paso	290	\$65,234	\$340	\$50.60	49	15.34%	1.00	56	13
Fort Worth-Arlington (Metropolitan Division)	1,636	\$203,117	\$367	\$25.74	18	32.42%	2.05	136	17
Houston-Sugar Land-Baytown	4,322	\$635,747	\$448	\$20.18	18	33.16%	1.94	289	56
Killeen-Temple-Fort Hood	970	\$77,267	\$366	\$31.07	22	46.15%	1.83	23	6
Laredo	380	\$66,087	\$378	\$59.30	43	21.48%	2.24	20	6
Lubbock ²	181	\$24,511	\$409	\$46.86	46	21.05%	1.50	17	3
McAllen-Edinburg-Mission	951	\$117,469	\$417	\$33.93	29	40.95%	1.83	62	15
San Antonio-New Braunfels	708	\$106,398	\$414	\$25.55	21	42.38%	1.56	115	17
Waco ²	52	\$11,133	\$384	\$61.19	64	16.67%	1.25	14	4
Remainder of State (Outside Reported MSA)	16,521	\$1,549,797	\$387	\$30.34	23	49.73%	2.07	320	112
Out-of-State	11,807	\$3,875,156	\$482	\$25.51	17	15.41%	1.09	53	5
Totals	81,926	21,155,250						1,486	324

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
3rd 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	
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	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	0	\$0	\$0	\$0.00	0	#DIV/0!	#DIV/0!	10	0
Austin-Round Rock-San Marcos	6,035	\$3,538,274	\$850	\$91.05	91	16.08%	1.86	62	22
Beaumont-Port Arthur	1,576	\$697,826	\$777	\$114.08	168	7.81%	1.10	26	12
Brownsville-Harlingen	1,963	\$793,804	\$683	\$126.03	165	8.75%	1.08	31	7
College Station-Bryan ²	603	\$197,490	\$512	\$188.58	163	9.97%	1.21	8	3
Corpus Christi ²	1,810	\$634,278	\$571	\$129.74	168	7.72%	1.01	28	4
Dallas-Plano-Irving (Metropolitan Division)	92,693	\$50,177,533	\$788	\$197.83	153	10.55%	1.94	216	57
El Paso	3,757	\$1,371,507	\$685	\$118.17	171	9.70%	1.15	56	12
Fort Worth-Arlington (Metropolitan Division)	13,058	\$6,947,776	\$622	\$191.13	142	4.59%	1.87	136	31
Houston-Sugar Land-Baytown	64,671	\$31,495,920	\$729	\$187.78	137	16.73%	2.10	289	80
Killeen-Temple-Fort Hood	1,668	\$761,473	\$771	\$99.20	112	16.71%	1.85	23	7
Laredo	1,499	\$789,078	\$807	\$139.13	165	9.22%	1.24	20	6
Lubbock	2,419	\$1,223,383	\$831	\$47.32	64	26.00%	1.99	17	6
McAllen-Edinburg-Mission	5,432	\$2,676,003	\$804	\$76.69	94	19.14%	1.87	62	19
San Antonio-New Braunfels	12,044	\$6,009,940	\$754	\$106.58	118	14.27%	1.77	115	38
Waco	1,084	\$408,239	\$599	\$124.64	167	7.08%	1.00	14	5
Remainder of State (Outside Reported MSA)	30,816	\$13,063,228	\$731	\$75.29	94	20.15%	1.80	320	152
Out-of-State	252,367	\$130,280,097	\$570	\$78.82	120	2.76%	1.15	53	32
Totals	493,495	251,065,850						1,486	493

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

3rd 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	
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Amarillo ²	1,654	\$667,402	\$1,241	\$17.38	29	27.62%	1.48	10	3
Austin-Round Rock-San Marcos	11,283	\$4,174,892	\$1,734	\$17.81	30	27.11%	1.54	62	17
Beaumont-Port Arthur	50	\$13,770	\$918	\$17.72	30	25.00%	1.33	26	7
Brownsville-Harlingen	119	\$46,931	\$1,341	\$17.28	29	45.45%	1.53	31	11
College Station-Bryan ²	25	\$6,749	\$397	\$29.90	13	66.67%	1.17	8	3
Corpus Christi	169	\$25,083	\$570	\$18.97	26	50.00%	1.29	28	8
Dallas-Plano-Irving (Metropolitan Division)	43,462	\$17,718,132	\$1,736	\$42.71	28	23.88%	2.92	216	75
El Paso	6,236	\$2,505,479	\$1,468	\$17.19	30	23.52%	1.92	56	13
Fort Worth-Arlington (Metropolitan Division)	16,350	\$7,301,376	\$1,569	\$34.15	28	23.81%	2.40	136	43
Houston-Sugar Land-Baytown	1,169	\$458,965	\$1,462	\$21.49	32	32.05%	1.36	289	83
Killeen-Temple-Fort Hood	1,941	\$666,930	\$1,180	\$17.96	30	27.05%	1.47	23	12
Laredo	319	\$67,844	\$870	\$18.51	32	49.32%	1.56	20	8
Lubbock	2,583	\$941,578	\$1,210	\$17.63	30	30.77%	1.47	17	4
McAllen-Edinburg-Mission	281	\$63,402	\$869	\$19.98	32	49.28%	1.38	62	17
San Antonio-New Braunfels	13,964	\$5,705,201	\$1,483	\$16.82	30	22.09%	1.50	115	24
Waco	1,697	\$594,550	\$1,228	\$17.40	30	22.51%	1.49	14	7
Remainder of State (Outside Reported MSA)	11,961	\$4,411,906	\$1,535	\$20.65	30	36.12%	1.50	320	111
Out-of-State ²	0	\$0	\$0	\$0.00	0	#DIV/0!	#DIV/0!	53	0
Totals	113,263	45,370,191						1,486	446

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TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 3rd Quarter, Calendar Year 2024

INSTALLMENT - AUTO TITLE

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Amarillo ²	178	\$186,224	\$1,089	\$104.72	150	0.00%	#DIV/0!	10	1
Austin-Round Rock-San Marcos	1,110	\$949,329	\$1,876	\$122.53	152	14.89%	1.27	62	20
Beaumont-Port Arthur	2,640	\$1,633,075	\$1,383	\$109.00	157	12.31%	1.33	26	18
Brownsville-Harlingen	2,295	\$1,819,596	\$1,589	\$94.74	158	4.01%	1.49	31	12
College Station-Bryan ²	380	\$324,210	\$1,885	\$128.06	155	10.43%	1.29	8	3
Corpus Christi	1,740	\$1,282,574	\$1,428	\$97.18	153	3.35%	1.40	28	8
Dallas-Plano-Irving (Metropolitan Division)	5,661	\$4,595,357	\$1,628	\$110.51	149	12.82%	1.41	216	66
El Paso	1,541	\$1,429,084	\$1,364	\$111.76	155	5.43%	1.31	56	14
Fort Worth-Arlington (Metropolitan Division)	4,835	\$4,381,626	\$1,655	\$113.82	155	9.24%	1.40	136	46
Houston-Sugar Land-Baytown	30,684	\$25,235,307	\$1,746	\$95.94	151	3.99%	1.28	289	147
Killeen-Temple-Fort Hood	676	\$591,327	\$1,512	\$119.79	150	11.11%	1.35	23	9
Laredo	2,102	\$1,574,747	\$1,622	\$86.79	157	2.89%	1.26	20	9
Lubbock	831	\$570,784	\$1,369	\$129.45	151	21.80%	1.35	17	7
McAllen-Edinburg-Mission	5,784	\$5,329,405	\$1,864	\$94.32	159	6.79%	1.26	62	29
San Antonio-New Braunfels	2,857	\$3,019,134	\$1,599	\$105.12	150	4.73%	1.36	115	43
Waco	479	\$410,242	\$1,251	\$107.71	159	1.90%	1.00	14	6
Remainder of State (Outside Reported MSA)	14,382	\$9,909,561	\$1,468	\$104.20	148	10.75%	1.33	320	141
Out-of-State ²	174	\$289,000	\$3,400	\$80.70	153	1.18%	1.00	53	1
Totals	78,349	63,530,583						1,486	580

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TEXAS OFFICE OF CONSUMER
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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING 3rd 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	93	1,344	6.92%
Austin-Round Rock-San Marcos	449	9,621	4.67%
Beaumont-Port Arthur	220	4,772	4.61%
Brownsville-Harlingen	175	3,525	4.96%
College Station-Bryan	39	740	5.27%
Corpus Christi	128	2,778	4.61%
Dallas-Plano-Irving (Metropolitan Division)	2,039	37,804	5.39%
El Paso	287	7,751	3.70%
Fort Worth-Arlington (Metropolitan Division)	1,165	19,209	6.06%
Houston-Sugar Land-Baytown	2,510	48,452	5.18%
Killeen-Temple-Fort Hood	138	2,421	5.70%
Laredo	160	3,027	5.29%
Lubbock	188	3,131	6.00%
McAllen-Edinburg-Mission	399	9,605	4.15%
San Antonio-New Braunfels	931	15,832	5.88%
Waco	128	1,995	6.42%
Remainder of State (Outside Reported MSA)	1,385	33,379	4.15%
Out-of-State	47	650	7.23%
Totals	10,481	206,036	5.09%

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	