



CREDIT ACCESS BUSINESS (CAB) ANNUAL REPORTING

Annual Report, Calendar Year 2024

SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3, #9, and #10		
Amarillo, TX	*	*	*	*	*	*	*	*	*	*
Austin - Round Rock - San Marcos, TX	574	1,252	473	0.38	582,270	1,736,094	682,709	3,001,072	60	13
Beaumont - Port Arthur, TX	382	551	758	1.38	230,647	1,049,802	397,566	1,678,016	26	9
Brownsville - Harlingen, TX	229	443	443	1.00	164,502	282,257	139,196	585,955	31	5
College Station - Bryan, TX	*	*	*	*	*	*	*	*	*	*
Corpus Christi, TX	*	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving, TX Metropolitan Division	42,691	145,147	61,699	0.43	76,846,349	36,559,568	23,038,946	136,444,863	218	35
El Paso, TX	246	495	46	0.09	136,841	70,443	168,847	376,131	60	9
Fort Worth - Arlington, TX Metropolitan Division	1,041	1,905	729	0.38	748,367	2,079,662	793,030	3,621,059	137	16
Houston - Sugar Land - Baytown, TX	2,452	4,678	5,242	1.12	2,045,414	5,720,685	1,527,406	9,293,505	294	48
Killeen - Temple - Fort Hood, TX	328	765	424	0.55	277,851	1,360,323	509,362	2,147,536	23	5
Laredo, TX	353	726	370	0.51	285,254	313,836	188,355	787,445	20	6
Lubbock, TX	*	*	*	*	*	*	*	*	*	*
McAllen - Edinburg - Mission, TX	608	1,017	1,310	1.29	434,684	1,194,582	512,165	2,141,431	63	15
San Antonio - New Braunfels, TX	485	665	1,189	1.79	263,424	760,832	339,512	1,363,768	118	13
Waco, TX	*	*	*	*	*	*	*	*	*	*
Remainder of State	6,351	15,458	7,844	0.51	5,822,423	21,837,556	8,355,965	36,015,944	323	114
Out-of-State	12,491	29,738	12,197	0.41	14,119,258	8,918,261	5,666,263	28,703,782	51	6
Total	68,586	203,329	93,192		102,151,881	82,295,408	42,527,604	226,974,893	1,507	303

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Installment PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo, TX	*	*	*	*	*	*	*	*	*	*
Austin - Round Rock - San Marcos, TX	7,065	9,430	2,419	0.26	6,729,223	4,382,510	12,497,500	23,609,233	60	22
Beaumont - Port Arthur, TX	2,449	3,265	1,328	0.41	2,350,882	2,887,014	5,380,280	10,618,175	26	12
Brownsville - Harlingen, TX	2,872	3,852	1,542	0.40	2,464,508	3,482,995	6,301,999	12,249,502	31	7
College Station - Bryan, TX	*	*	*	*	*	*	*	*	*	*
Corpus Christi, TX	3,316	3,892	1,230	0.32	2,396,580	3,345,496	5,400,486	11,142,561	33	5
Dallas-Plano-Irving, TX Metropolitan Division	169,420	223,611	67,240	0.30	170,899,515	78,081,857	516,232,570	765,213,941	218	57
El Paso, TX	4,382	6,155	3,558	0.58	4,261,634	4,870,455	6,636,053	15,768,142	60	12
Fort Worth - Arlington, TX Metropolitan Division	29,391	37,529	1,847	0.05	21,439,257	4,054,173	25,106,879	50,600,309	137	30
Houston - Sugar Land - Baytown, TX	94,200	133,363	48,911	0.37	87,946,719	58,780,287	170,037,611	316,764,617	294	78
Killeen - Temple - Fort Hood, TX	1,479	2,443	816	0.33	1,666,050	2,252,703	2,890,740	6,809,492	23	7
Laredo, TX	2,077	2,871	1,166	0.41	2,069,480	1,753,834	5,050,459	8,873,773	20	6
Lubbock, TX	1,400	1,536	820	0.53	1,137,615	1,613,077	2,092,579	4,843,271	18	6
McAllen - Edinburg - Mission, TX	4,858	6,156	2,413	0.39	4,535,215	5,805,567	9,968,092	20,308,874	63	19
San Antonio - New Braunfels, TX	13,479	18,682	6,024	0.32	11,404,007	9,579,554	21,279,075	42,262,636	118	37
Waco, TX	2,159	2,526	766	0.30	1,508,656	1,745,020	3,313,600	6,567,276	14	5
Remainder of State	27,071	38,286	17,769	0.46	23,037,563	30,107,919	49,315,825	102,461,307	323	153
Out-of-State	574,948	881,329	49,466	0.06	525,203,163	97,722,973	459,628,093	1,082,554,230	51	34
Total	941,317	1,376,320	207,598		869,742,395	311,083,308	1,302,246,125	2,483,071,828	1,507	493

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Single PAYMENT - Title

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Amarillo, TX	*	*	*	*	*	*	*	*	*	*
Austin - Round Rock - San Marcos, TX	4,620	8,295	10,785	1.30	13,126,943	39,442,822	16,561,332	69,131,098	60	18
Beaumont - Port Arthur, TX	689	1,216	1,053	0.87	1,412,766	2,488,994	1,901,554	5,803,314	26	14
Brownsville - Harlingen, TX	751	1,179	874	0.74	1,444,395	1,951,269	1,920,685	5,316,348	31	13
College Station - Bryan, TX	*	*	*	*	*	*	*	*	*	*
Corpus Christi, TX	597	1,045	818	0.78	1,134,981	2,159,094	1,750,119	5,044,194	33	6
Dallas-Plano-Irving, TX Metropolitan Division	17,521	36,614	43,953	1.20	61,685,495	143,298,198	64,687,051	269,670,745	218	81
El Paso, TX	2,775	5,365	7,683	1.43	7,480,185	23,894,495	10,340,272	41,714,952	60	11
Fort Worth - Arlington, TX Metropolitan Division	6,726	15,049	18,817	1.25	22,974,910	62,317,405	27,325,319	112,617,634	137	43
Houston - Sugar Land - Baytown, TX	12,509	21,758	17,966	0.83	32,592,178	52,414,680	43,504,896	128,511,755	294	126
Killeen - Temple - Fort Hood, TX	750	1,622	2,344	1.45	2,094,266	7,990,962	2,920,291	13,005,519	23	9
Laredo, TX	974	1,516	1,328	0.88	1,811,236	2,409,081	2,380,424	6,600,741	20	10
Lubbock, TX	*	*	*	*	*	*	*	*	*	*
McAllen - Edinburg - Mission, TX	1,613	2,426	1,951	0.80	3,259,848	4,196,860	4,331,444	11,788,152	63	23
San Antonio - New Braunfels, TX	5,617	11,794	15,236	1.29	17,030,856	51,432,994	24,147,065	92,610,914	118	25
Waco, TX	*	*	*	*	*	*	*	*	*	*
Remainder of State	7,856	14,947	15,765	1.05	20,555,450	58,212,427	25,346,511	104,114,387	323	123
Out-of-State	*	*	*	*	*	*	*	*	*	*
Total	65,414	128,075	145,373		192,775,908	471,280,183	236,689,458	900,745,549	1,507	511

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Installment PAYMENT - Title

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Amarillo, TX	*	*	*	*	*	*	*	*	*	*
Austin - Round Rock - San Marcos, TX	1,992	2,425	2,023	0.83	4,420,825	7,459,989	12,945,534	24,826,349	60	24
Beaumont - Port Arthur, TX	2,460	3,357	2,434	0.73	4,814,422	8,298,182	13,724,241	26,836,846	26	18
Brownsville - Harlingen, TX	2,648	3,375	1,755	0.52	5,024,438	5,234,468	10,199,706	20,458,612	31	13
College Station - Bryan, TX	*	*	*	*	*	*	*	*	*	*
Corpus Christi, TX	1,886	2,514	1,370	0.54	3,563,693	3,836,504	8,002,208	15,402,405	33	9
Dallas-Plano-Irving, TX Metropolitan Division	9,401	11,981	9,477	0.79	19,740,182	29,045,352	50,003,361	98,788,895	218	78
El Paso, TX	3,453	4,129	1,688	0.41	5,873,106	5,051,570	11,339,713	22,264,390	60	20
Fort Worth - Arlington, TX Metropolitan Division	8,879	10,659	5,619	0.53	17,416,954	18,567,219	36,751,007	72,735,180	137	53
Houston - Sugar Land - Baytown, TX	28,453	39,622	22,246	0.56	68,155,569	78,632,748	155,953,484	302,741,801	294	132
Killeen - Temple - Fort Hood, TX	1,122	1,454	527	0.36	2,160,560	2,244,510	3,991,371	8,396,441	23	8
Laredo, TX	1,698	2,310	1,316	0.57	3,712,390	4,902,052	7,955,023	16,569,465	20	9
Lubbock, TX	1,193	1,565	1,142	0.73	2,033,489	2,673,914	5,556,988	10,264,391	18	7
McAllen - Edinburg - Mission, TX	6,239	8,107	3,875	0.48	14,830,457	14,447,543	27,046,245	56,324,245	63	28
San Antonio - New Braunfels, TX	6,683	7,725	3,233	0.42	11,746,799	10,547,672	23,101,918	45,396,390	118	47
Waco, TX	1,077	1,247	369	0.30	1,579,977	1,562,961	3,136,431	6,279,369	14	7
Remainder of State	15,281	19,897	12,184	0.61	28,775,668	39,919,252	73,904,445	142,599,365	323	115
Out-of-State	*	*	*	*	*	*	*	*	*	*
Total	93,936	122,135	69,834		197,975,209	237,320,086	449,361,228	884,656,523	1,507	574

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