

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	58	12
Beaumont-Port Arthur	651	\$63,017	\$417	\$36.74	37	38.17%	1.70	27	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)	1,522	\$204,215	\$397	\$30.11	23	26.74%	1.79	136	14
Houston-Sugar Land-Baytown	4,510	\$650,821	\$445	\$20.29	18	40.98%	1.71	300	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	107	18
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	15,905	\$1,467,638	\$377	\$31.57	24	45.18%	2.03	324	106
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	80,674	20,366,031						1,471	281

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	58	22
Beaumont-Port Arthur	1,688	\$618,992	\$687	\$120.70	169	11.44%	1.33	27	13
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)	25,176	\$16,156,058	\$696	\$218.06	157	2.59%	1.65	136	34
Houston-Sugar Land-Baytown	64,705	\$31,658,604	\$746	\$169.61	129	18.20%	2.09	300	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	107	37
Waco	1,232	\$511,520	\$638	\$115.05	143	8.41%	1.66	16	6
Remainder of State (Outside Reported MSA)	106,392	\$37,052,617	\$397	\$36.82	65	3.98%	1.90	324	160
Out-of-State	143,194	\$84,197,548	\$697	\$108.26	149	4.35%	1.18	42	25
Totals	490,165	250,659,536						1,471	504

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

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 #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	10,328	\$2,873,032	\$1,478	\$17.59	30	25.11%	1.43	58	20
Beaumont-Port Arthur	2,262	\$716,186	\$1,116	\$17.48	30	33.58%	1.47	27	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)	39,889	\$14,079,666	\$1,626	\$17.84	30	36.14%	1.32	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)	14,462	\$5,386,578	\$1,420	\$17.00	30	30.47%	1.32	136	49
Houston-Sugar Land-Baytown	45,833	\$15,700,944	\$1,409	\$16.79	30	25.12%	1.49	300	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	107	25
Waco	1,591	\$376,373	\$1,017	\$17.03	30	16.33%	1.37	16	6
Remainder of State (Outside Reported MSA)	22,173	\$6,751,849	\$1,250	\$18.84	30	32.03%	1.45	324	142
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	172,933	56,978,077						1,471	579

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 - 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 #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,052	\$838,931	\$1,777	\$122.98	152	14.75%	1.38	58	22
Beaumont-Port Arthur	1,520	\$827,782	\$1,359	\$121.79	164	17.88%	1.46	27	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	136	45
Houston-Sugar Land-Baytown	10,311	\$8,931,168	\$1,585	\$112.64	153	7.14%	1.31	300	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	107	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	324	129
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	44,895	35,092,880						1,471	521

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

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	78	1,164	6.70%
Austin-Round Rock-San Marcos	396	9,073	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)	1,764	36,552	4.83%
El Paso	310	7,318	4.24%
Fort Worth-Arlington (Metropolitan Division)	1,128	18,133	6.22%
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	32,256	3.97%
Out-of-State	27	604	4.47%
Totals	9,604	200,613	4.79%

¹Includes both single payment and installment title loans.

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		



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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	