

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	*	*	*	*	*	*	*	*	*
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	28	9
Brownsville-Harlingen	331	\$42,606	\$387	\$30.26	24	34.83%	1.77	31	6
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	41,818	\$14,136,964	\$594	\$26.00	17	32.82%	1.90	215	37
El Paso	290	\$65,234	\$340	\$50.60	49	15.34%	1.00	59	13
Fort Worth-Arlington (Metropolitan Division)	1,673	\$219,386	\$376	\$25.63	18	31.73%	2.02	141	18
Houston-Sugar Land-Baytown	4,322	\$635,747	\$448	\$20.18	18	33.16%	1.94	294	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	*	*	*	*	*	*	*	*	*
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	116	17
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	19,816	\$2,648,125	\$459	\$29.54	22	39.75%	1.98	327	113
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	81,926	21,155,250						1,502	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).

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	
	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	6,035	\$3,538,274	\$850	\$91.05	91	16.08%	1.86	62	22
Beaumont-Port Arthur	1,743	\$741,526	\$772	\$118.00	169	9.25%	1.12	28	13
Brownsville-Harlingen	1,963	\$793,804	\$683	\$126.03	165	8.75%	1.08	31	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	93,792	\$50,727,146	\$786	\$195.61	153	10.53%	1.93	215	57
El Paso	3,757	\$1,371,507	\$685	\$118.17	171	9.70%	1.15	59	12
Fort Worth-Arlington (Metropolitan Division)	25,889	\$16,671,838	\$698	\$186.08	154	2.76%	1.71	141	35
Houston-Sugar Land-Baytown	64,671	\$31,495,920	\$729	\$187.78	137	16.73%	2.10	294	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	116	38
Waco	1,084	\$408,239	\$599	\$124.64	167	7.08%	1.00	14	5
Remainder of State (Outside Reported MSA)	117,844	\$41,400,524	\$397	\$40.44	68	4.07%	1.70	327	155
Out-of-State	152,341	\$92,175,040	\$712	\$99.12	151	4.05%	1.16	42	24
Totals	494,594	251,615,464						1,502	493

¹Does not include additional cash advanced on refinances.

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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	*	*	*	*	*	*	*	*	*
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	28	7
Brownsville-Harlingen	119	\$46,931	\$1,341	\$17.28	29	45.45%	1.53	31	11
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	169	\$25,083	\$570	\$18.97	26	50.00%	1.29	31	8
Dallas-Plano-Irving (Metropolitan Division)	42,788	\$18,508,492	\$1,739	\$18.05	30	35.91%	1.44	215	75
El Paso	6,236	\$2,505,479	\$1,468	\$17.19	30	23.52%	1.92	59	13
Fort Worth-Arlington (Metropolitan Division)	16,076	\$7,403,222	\$1,565	\$17.34	30	31.25%	1.43	141	42
Houston-Sugar Land-Baytown	1,169	\$458,965	\$1,462	\$21.49	32	32.05%	1.36	294	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	*	*	*	*	*	*	*	*	*
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	116	24
Waco	1,697	\$594,550	\$1,228	\$17.40	30	22.51%	1.49	14	7
Remainder of State (Outside Reported MSA)	11,955	\$4,412,056	\$1,535	\$20.47	30	36.27%	1.48	327	111
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	112,309	46,262,547						1,502	445

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

3rd Quarter, Calendar Year 2024

INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	*	*
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	28	18
Brownsville-Harlingen	2,295	\$1,819,596	\$1,589	\$94.74	158	4.01%	1.49	31	12
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,740	\$1,282,574	\$1,428	\$97.18	153	3.35%	1.40	31	8
Dallas-Plano-Irving (Metropolitan Division)	5,661	\$4,595,357	\$1,628	\$110.51	149	12.82%	1.41	215	66
El Paso	1,541	\$1,429,084	\$1,364	\$111.76	155	5.43%	1.31	59	14
Fort Worth-Arlington (Metropolitan Division)	4,835	\$4,381,626	\$1,655	\$113.82	155	9.24%	1.40	141	46
Houston-Sugar Land-Baytown	30,684	\$25,235,307	\$1,746	\$95.94	151	3.99%	1.28	294	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	116	43
Waco	479	\$410,242	\$1,251	\$107.71	159	1.90%	1.00	14	6
Remainder of State (Outside Reported MSA)	14,033	\$9,560,429	\$1,452	\$104.54	148	10.97%	1.33	327	140
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	78,349	63,530,583						1,502	580

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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	Total No. Active Accounts During Quarter	Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	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)	2,011	39,252	5.12%
El Paso	287	7,751	3.70%
Fort Worth-Arlington (Metropolitan Division)	1,152	19,539	5.90%
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)	1,354	32,945	4.11%
Out-of-State	78	1,084	7.20%
Totals	10,440	207,814	5.02%

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	