

# CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

## 2nd Quarter, Calendar Year 2025

### 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,295	\$162,548	\$481	\$28.00	17	52.01%	2.23	45	8
Beaumont-Port Arthur	423	\$28,360	\$388	\$25.07	28	49.28%	2.24	24	6
Brownsville-Harlingen <sup>2</sup>	*	*	*	*	*	*	*	*	*
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi <sup>2</sup>	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	33,001	\$12,172,038	\$612	\$26.03	17	30.41%	1.85	155	19
El Paso <sup>2</sup>	*	*	*	*	*	*	*	*	*
Fort Worth-Arlington (Metropolitan Division)	1,615	\$172,067	\$411	\$26.96	16	45.32%	2.51	107	11
Houston-Sugar Land-Baytown	2,484	\$314,861	\$437	\$17.96	17	37.66%	2.35	226	20
Killeen-Temple-Fort Hood <sup>2</sup>	*	*	*	*	*	*	*	*	*
Laredo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	378	\$36,184	\$348	\$47.40	40	35.16%	1.81	47	7
San Antonio-New Braunfels	345	\$46,494	\$404	\$27.94	21	43.43%	1.95	86	6
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	16,754	\$1,458,222	\$388	\$29.54	20	50.23%	2.05	225	80
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
<b>Totals</b>	58,146	14,638,182						1,109	174

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Less 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 2025

### 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	2,406	\$1,278,942	\$770	\$140.71	143	5.30%	1.16	45	15
Beaumont-Port Arthur	853	\$374,850	\$822	\$145.43	168	6.44%	1.12	24	9
Brownsville-Harlingen	916	\$362,416	\$597	\$162.63	161	1.72%	1.33	24	5
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi <sup>2</sup>	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	81,363	\$36,673,272	\$695	\$225.82	166	0.39%	1.16	155	34
El Paso	894	\$237,304	\$484	\$193.28	176	9.43%	1.52	39	7
Fort Worth-Arlington (Metropolitan Division)	27,293	\$17,521,390	\$663	\$209.60	165	0.75%	1.12	107	28
Houston-Sugar Land-Baytown	49,284	\$22,660,378	\$665	\$248.48	170	12.55%	2.23	226	38
Killeen-Temple-Fort Hood <sup>2</sup>	*	*	*	*	*	*	*	*	*
Laredo	1,055	\$420,244	\$681	\$165.09	169	1.74%	1.22	17	5
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,336	\$573,020	\$739	\$152.62	167	2.66%	1.74	47	10
San Antonio-New Braunfels	4,087	\$1,627,963	\$567	\$180.20	175	3.72%	1.24	86	23
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	100,185	\$34,234,263	\$358	\$35.16	65	0.84%	1.33	225	84
Out-of-State	155,018	\$97,616,820	\$679	\$104.80	148	3.20%	1.14	41	26
<b>Totals</b>	426,681	214,279,303						1,109	296

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Less 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 2025

### 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	8,212	\$3,050,488	\$1,431	\$18.75	30	26.39%	1.43	45	20
Beaumont-Port Arthur	1,118	\$676,018	\$1,310	\$18.57	30	31.13%	1.53	24	10
Brownsville-Harlingen	1,304	\$581,724	\$1,392	\$19.27	30	35.18%	1.41	24	9
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	1,271	\$636,964	\$1,485	\$18.38	30	32.99%	1.53	25	6
Dallas-Plano-Irving (Metropolitan Division)	32,291	\$14,862,539	\$1,550	\$19.45	31	39.02%	1.40	155	71
El Paso	4,537	\$1,623,058	\$1,515	\$17.96	30	29.13%	1.40	39	11
Fort Worth-Arlington (Metropolitan Division)	11,309	\$4,935,807	\$1,560	\$18.23	30	37.40%	1.35	107	33
Houston-Sugar Land-Baytown	24,572	\$14,277,548	\$1,575	\$18.46	30	30.75%	1.45	226	95
Killeen-Temple-Fort Hood <sup>2</sup>	*	*	*	*	*	*	*	*	*
Laredo	1,777	\$907,597	\$1,513	\$19.18	30	38.07%	1.46	17	10
Lubbock <sup>2</sup>	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	2,616	\$1,463,698	\$1,591	\$18.81	30	34.70%	1.48	47	20
San Antonio-New Braunfels	9,602	\$3,910,264	\$1,537	\$17.82	30	24.15%	1.46	86	20
Waco <sup>2</sup>	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	14,112	\$5,755,605	\$1,390	\$21.19	30	35.72%	1.42	225	111
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
Totals	117,796	54,676,974						1,109	429

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Less 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 2025

### 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 <sup>1</sup>	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo <sup>2</sup>	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,336	\$971,952	\$1,891	\$117.23	157	12.37%	1.40	45	21
Beaumont-Port Arthur	1,776	\$975,749	\$1,406	\$117.94	160	19.06%	1.40	24	17
Brownsville-Harlingen	1,263	\$852,604	\$1,389	\$103.78	165	4.10%	1.29	24	13
College Station-Bryan <sup>2</sup>	*	*	*	*	*	*	*	*	*
Corpus Christi	840	\$543,424	\$1,306	\$114.26	157	8.02%	1.44	25	9
Dallas-Plano-Irving (Metropolitan Division)	6,428	\$4,236,293	\$1,518	\$108.49	154	10.40%	1.34	155	78
El Paso	1,368	\$1,092,319	\$1,335	\$110.10	156	4.90%	1.24	39	18
Fort Worth-Arlington (Metropolitan Division)	5,228	\$4,038,224	\$1,506	\$113.14	156	8.87%	1.33	107	53
Houston-Sugar Land-Baytown	12,226	\$9,026,045	\$1,509	\$111.74	156	7.93%	1.38	226	132
Killeen-Temple-Fort Hood	776	\$683,972	\$1,554	\$114.96	155	7.65%	1.52	15	7
Laredo	738	\$455,761	\$1,461	\$78.46	169	2.33%	1.43	17	9
Lubbock	804	\$525,707	\$1,358	\$130.07	154	16.90%	1.38	11	7
McAllen-Edinburg-Mission	3,216	\$2,588,366	\$1,720	\$97.66	167	6.20%	1.39	47	28
San Antonio-New Braunfels	3,108	\$2,414,599	\$1,306	\$106.07	154	3.17%	1.27	86	46
Waco	555	\$413,118	\$1,180	\$103.70	158	5.63%	1.28	10	7
Remainder of State (Outside Reported MSA)	9,613	\$5,803,577	\$1,363	\$118.92	156	13.00%	1.35	225	113
Out-of-State <sup>2</sup>	*	*	*	*	*	*	*	*	*
Totals	50,089	35,458,671						1,109	565

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>Less 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 2025

### REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>

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	96	1,068	8.99%
Austin-Round Rock-San Marcos	614	9,052	6.78%
Beaumont-Port Arthur	236	3,826	6.17%
Brownsville-Harlingen	161	3,222	5.00%
College Station-Bryan	15	672	2.23%
Corpus Christi	177	2,398	7.38%
Dallas-Plano-Irving (Metropolitan Division)	2,038	37,276	5.47%
El Paso	379	6,332	5.99%
Fort Worth-Arlington (Metropolitan Division)	1,207	17,253	7.00%
Houston-Sugar Land-Baytown	2,878	44,131	6.52%
Killeen-Temple-Fort Hood	148	2,116	6.99%
Laredo	127	2,711	4.68%
Lubbock	176	2,614	6.73%
McAllen-Edinburg-Mission	349	8,302	4.20%
San Antonio-New Braunfels	980	13,621	7.19%
Waco	140	1,629	8.59%
Remainder of State (Outside Reported MSA)	1,424	27,033	5.27%
Out-of-State	45	481	9.36%
<b>Totals</b>	<b>11,190</b>	<b>183,737</b>	<b>6.09%</b>

<sup>1</sup>Includes 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	