

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

4th 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	1,199	\$153,149	\$443	\$29.18	19	46.79%	1.93	57	13
Beaumont-Port Arthur	532	\$50,728	\$412	\$32.72	34	36.61%	1.78	26	9
Brownsville-Harlingen ²	*	*	*	*	*	*	*	*	*
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	41,828	\$14,258,657	\$587	\$26.06	17	33.98%	1.84	207	22
El Paso ²	*	*	*	*	*	*	*	*	*
Fort Worth-Arlington (Metropolitan Division)	1,506	\$155,909	\$416	\$27.77	18	45.05%	2.01	131	11
Houston-Sugar Land-Baytown	3,573	\$512,401	\$446	\$18.86	17	32.74%	2.17	289	40
Killeen-Temple-Fort Hood ²	*	*	*	*	*	*	*	*	*
Laredo	318	\$58,162	\$396	\$70.20	53	20.00%	1.35	20	5
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	750	\$73,138	\$406	\$43.75	37	32.70%	1.88	62	12
San Antonio-New Braunfels	514	\$74,208	\$401	\$32.78	27	28.39%	2.11	110	11
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	17,334	\$1,601,020	\$374	\$30.09	22	48.76%	1.93	311	101
Out-of-State	7,245	\$2,157,120	\$438	\$25.55	15	20.83%	1.08	51	5
Totals	76,379	19,235,870						1,454	245

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

4th 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	3,768	\$2,257,569	\$793	\$121.24	119	6.01%	1.17	57	22
Beaumont-Port Arthur	1,642	\$675,327	\$762	\$112.73	168	6.54%	1.19	26	12
Brownsville-Harlingen	2,121	\$811,312	\$680	\$127.63	164	3.26%	1.03	31	7
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	88,250	\$42,545,739	\$748	\$208.46	162	1.39%	1.15	207	57
El Paso	1,188	\$327,775	\$497	\$178.17	174	8.09%	1.44	59	11
Fort Worth-Arlington (Metropolitan Division)	11,364	\$6,119,781	\$584	\$231.29	160	1.76%	1.22	131	31
Houston-Sugar Land-Baytown	56,331	\$26,451,188	\$686	\$219.76	158	12.83%	2.03	289	75
Killeen-Temple-Fort Hood	1,433	\$569,463	\$697	\$126.65	145	10.53%	1.22	22	6
Laredo	1,169	\$622,052	\$800	\$162.24	168	0.60%	1.00	20	6
Lubbock	693	\$378,316	\$793	\$48.75	64	16.43%	1.23	16	6
McAllen-Edinburg-Mission	3,986	\$1,893,535	\$817	\$98.48	136	9.43%	1.13	62	19
San Antonio-New Braunfels	7,716	\$3,701,735	\$689	\$138.60	140	7.06%	1.12	110	34
Waco	1,040	\$376,857	\$621	\$121.69	166	5.48%	1.06	14	5
Remainder of State (Outside Reported MSA)	19,403	\$7,650,729	\$670	\$90.83	116	12.71%	1.22	311	145
Out-of-State	275,752	\$144,232,778	\$576	\$78.24	121	2.88%	1.17	51	34
Totals	478,212	239,514,100						1,454	477

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

4th 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	9,185	\$3,472,384	\$1,485	\$18.26	30	17.00%	1.36	57	17
Beaumont-Port Arthur	70	\$66,240	\$1,743	\$18.61	30	6.06%	1.00	26	9
Brownsville-Harlingen	172	\$118,374	\$1,578	\$20.15	31	7.14%	1.20	31	14
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	195	\$56,574	\$832	\$19.42	30	29.23%	1.32	30	6
Dallas-Plano-Irving (Metropolitan Division)	35,807	\$16,246,919	\$1,670	\$18.66	30	32.48%	1.29	207	72
El Paso	5,312	\$1,873,937	\$1,463	\$17.35	30	18.66%	1.31	59	10
Fort Worth-Arlington (Metropolitan Division)	13,011	\$5,797,737	\$1,681	\$17.63	30	27.95%	1.40	131	37
Houston-Sugar Land-Baytown	1,652	\$2,244,703	\$2,375	\$20.57	31	8.27%	1.26	289	107
Killeen-Temple-Fort Hood	1,537	\$536,965	\$1,349	\$18.14	30	20.44%	1.30	22	8
Laredo	428	\$196,229	\$1,422	\$20.56	35	13.74%	1.61	20	10
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	370	\$232,185	\$1,857	\$20.15	33	15.32%	1.32	62	23
San Antonio-New Braunfels	10,791	\$4,029,599	\$1,584	\$16.91	30	16.69%	1.31	110	18
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	10,457	\$3,609,216	\$1,516	\$21.60	30	30.05%	1.45	311	118
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	93,391	39,777,612						1,454	461

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

4th 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	3,024	\$2,062,328	\$1,804	\$101.10	153	26.31%	1.06	57	23
Beaumont-Port Arthur	2,339	\$1,681,482	\$1,548	\$111.98	159	12.36%	1.43	26	18
Brownsville-Harlingen	2,069	\$1,642,936	\$1,487	\$98.78	160	3.76%	2.11	31	13
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,470	\$1,295,359	\$1,411	\$100.05	154	3.13%	1.35	30	9
Dallas-Plano-Irving (Metropolitan Division)	12,456	\$7,908,911	\$1,714	\$99.14	152	24.63%	1.12	207	90
El Paso	2,759	\$1,951,305	\$1,466	\$96.80	152	13.26%	1.11	59	19
Fort Worth-Arlington (Metropolitan Division)	7,924	\$5,687,987	\$1,661	\$103.10	154	14.46%	1.16	131	57
Houston-Sugar Land-Baytown	24,979	\$27,307,968	\$1,771	\$99.19	153	3.95%	1.33	289	144
Killeen-Temple-Fort Hood	987	\$786,238	\$1,611	\$106.90	153	12.62%	1.13	22	9
Laredo	1,479	\$1,482,104	\$1,723	\$84.13	160	1.56%	1.09	20	9
Lubbock	1,254	\$742,736	\$1,399	\$117.06	153	24.68%	1.12	16	7
McAllen-Edinburg-Mission	4,905	\$4,776,025	\$1,861	\$94.12	162	5.54%	1.26	62	29
San Antonio-New Braunfels	5,746	\$4,087,883	\$1,496	\$95.43	152	12.19%	1.07	110	51
Waco	777	\$588,551	\$1,378	\$98.14	155	9.64%	1.00	14	7
Remainder of State (Outside Reported MSA)	14,015	\$10,180,065	\$1,526	\$109.96	154	11.86%	1.23	311	145
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	87,257	73,054,761						1,454	636

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

4th 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	110	1,200	9.17%
Austin-Round Rock-San Marcos	482	10,411	4.63%
Beaumont-Port Arthur	194	4,788	4.05%
Brownsville-Harlingen	189	3,828	4.94%
College Station-Bryan	22	732	3.01%
Corpus Christi	179	2,851	6.28%
Dallas-Plano-Irving (Metropolitan Division)	2,070	40,564	5.10%
El Paso	383	7,771	4.93%
Fort Worth-Arlington (Metropolitan Division)	1,216	19,511	6.23%
Houston-Sugar Land-Baytown	2,827	49,809	5.68%
Killeen-Temple-Fort Hood	160	2,451	6.53%
Laredo	152	3,119	4.87%
Lubbock	193	3,011	6.41%
McAllen-Edinburg-Mission	384	9,824	3.91%
San Antonio-New Braunfels	921	15,645	5.89%
Waco	148	1,963	7.54%
Remainder of State (Outside Reported MSA)	1,774	33,101	5.36%
Out-of-State	39	643	6.07%
Totals	11,443	211,222	5.42%

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	