

# CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

## 2nd Quarter, Calendar Year 2025

### SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

| MSA<br>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                               | 23                          | 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) | 1,519                            | \$144,467                       | \$426                     | \$27.27                       | 17                            | 53.09%                                       | 2.55                               | 102                         | 10                     |
| Houston-Sugar Land-Baytown                   | 2,484                            | \$314,861                       | \$437                     | \$17.96                       | 17                            | 37.66%                                       | 2.35                               | 227                         | 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                               | 222                         | 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<br>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                         | 678                              | \$315,500                       | \$807                     | \$146.11                      | 168                           | 3.51%                                        | 1.17                               | 23                          | 8                      |
| 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) | 10,427                           | \$4,883,781                     | \$506                     | \$253.63                      | 171                           | 1.00%                                        | 1.24                               | 102                         | 23                     |
| Houston-Sugar Land-Baytown                   | 49,536                           | \$22,783,518                    | \$664                     | \$248.29                      | 170                           | 12.45%                                       | 2.23                               | 227                         | 39                     |
| 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)    | 11,059                           | \$3,374,236                     | \$530                     | \$117.07                      | 136                           | 11.17%                                       | 1.33                               | 222                         | 82                     |
| Out-of-State                                 | 260,933                          | \$141,050,666                   | \$565                     | \$82.48                       | 118                           | 2.04%                                        | 1.14                               | 49                          | 33                     |
| Totals                                       | 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<br>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                               | 23                          | 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                               | 102                         | 33                     |
| Houston-Sugar Land-Baytown                   | 24,572                           | \$14,277,548                    | \$1,575                   | \$18.46                       | 30                            | 30.75%                                       | 1.45                               | 227                         | 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                               | 222                         | 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<br>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                               | 23                          | 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                               | 102                         | 53                     |
| Houston-Sugar Land-Baytown                   | 12,234                           | \$9,032,499                     | \$1,508                   | \$111.77                      | 156                           | 7.92%                                        | 1.38                               | 227                         | 133                    |
| 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                               | 222                         | 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<br>Metropolitan Statistical Area         | Total Repossessions<br>During Quarter | Total No.<br>Active Accounts<br>During Quarter | Repossession Rate<br>per 100<br>Active Accounts |
|----------------------------------------------|---------------------------------------|------------------------------------------------|-------------------------------------------------|
|                                              | All Title Loans<br>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                                 | 44,147                                         | 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                                    | 465                                            | 9.68%                                           |
| <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                  |                  |