

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

3rd 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 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	*	*	*	*	*	*	*	7	0
Austin-Round Rock-San Marcos	1,428	\$148,941	\$471	\$27.94	16	54.83%	2.36	46	8
Beaumont-Port Arthur	361	\$28,805	\$400	\$29.30	30	37.31%	2.12	23	6
Brownsville-Harlingen	*	*	*	*	*	*	*	24	2
College Station-Bryan ²	*	*	*	*	*	*	*	5	1
Corpus Christi	*	*	*	*	*	*	*	25	0
Dallas-Plano-Irving (Metropolitan Division)	36,547	\$12,773,871	\$587	\$26.01	17	30.96%	1.83	157	19
El Paso	*	*	*	*	*	*	*	39	3
Fort Worth-Arlington (Metropolitan Division)	1,416	\$109,843	\$445	\$28.67	17	56.22%	2.27	102	10
Houston-Sugar Land-Baytown	2,207	\$310,709	\$434	\$19.16	18	37.38%	2.30	229	20
Killeen-Temple-Fort Hood	*	*	*	*	*	*	*	15	2
Laredo	*	*	*	*	*	*	*	17	4
Lubbock ²	*	*	*	*	*	*	*	11	1
McAllen-Edinburg-Mission	364	\$41,445	\$373	\$52.78	43	21.78%	1.86	47	7
San Antonio-New Braunfels	384	\$59,183	\$397	\$27.26	20	48.74%	2.03	87	8
Waco ²	*	*	*	*	*	*	*	10	2
Remainder of State (Outside Reported MSA)	17,360	\$1,572,889	\$404	\$30.54	22	52.51%	2.07	221	81
Out-of-State	*	*	*	*	*	*	*	49	2
Totals	61,684	15,236,113						1,114	176

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 2025

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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	*	*	*	*	*	*	*	7	0
Austin-Round Rock-San Marcos	2,696	\$1,468,207	\$766	\$146.98	142	4.43%	1.20	46	15
Beaumont-Port Arthur	730	\$364,560	\$803	\$153.75	167	3.37%	1.14	23	8
Brownsville-Harlingen	1,013	\$416,336	\$593	\$171.92	161	0.98%	1.00	24	5
College Station-Bryan ²	*	*	*	*	*	*	*	5	2
Corpus Christi	*	*	*	*	*	*	*	25	3
Dallas-Plano-Irving (Metropolitan Division)	93,763	\$44,806,817	\$720	\$229.12	165	0.33%	1.14	157	35
El Paso	948	\$250,903	\$472	\$188.76	176	15.97%	1.16	39	7
Fort Worth-Arlington (Metropolitan Division)	10,410	\$5,379,752	\$560	\$252.52	170	1.04%	1.18	102	23
Houston-Sugar Land-Baytown	47,426	\$21,522,658	\$663	\$247.80	170	13.10%	2.29	229	39
Killeen-Temple-Fort Hood	*	*	*	*	*	*	*	15	2
Laredo	1,177	\$508,604	\$731	\$160.71	170	1.03%	1.17	17	5
Lubbock	*	*	*	*	*	*	*	11	1
McAllen-Edinburg-Mission	1,504	\$741,520	\$781	\$162.73	168	1.57%	1.50	47	10
San Antonio-New Braunfels	4,249	\$1,733,510	\$579	\$190.46	168	4.34%	1.14	87	23
Waco	*	*	*	*	*	*	*	10	4
Remainder of State (Outside Reported MSA)	11,417	\$3,332,923	\$531	\$121.57	138	11.55%	1.27	221	81
Out-of-State	274,499	\$148,677,633	\$576	\$94.99	117	2.64%	1.13	49	30
Totals	451,861	229,951,727						1,114	293

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

3rd 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 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	*	*	*	*	*	*	*	7	1
Austin-Round Rock-San Marcos	9,418	\$3,003,000	\$1,360	\$18.82	30	27.80%	1.47	46	19
Beaumont-Port Arthur	1,891	\$725,449	\$1,341	\$19.49	31	32.55%	1.62	23	11
Brownsville-Harlingen	1,970	\$790,280	\$1,514	\$18.87	30	29.67%	1.44	24	9
College Station-Bryan ²	*	*	*	*	*	*	*	5	2
Corpus Christi	2,105	\$702,816	\$1,271	\$18.43	30	26.46%	1.51	25	6
Dallas-Plano-Irving (Metropolitan Division)	38,899	\$17,046,046	\$1,581	\$19.23	30	38.75%	1.40	157	76
El Paso	5,938	\$2,066,028	\$1,472	\$17.98	30	30.44%	1.46	39	10
Fort Worth-Arlington (Metropolitan Division)	14,473	\$5,988,308	\$1,527	\$18.31	30	35.98%	1.43	102	33
Houston-Sugar Land-Baytown	41,883	\$17,979,627	\$1,558	\$18.32	30	30.14%	1.54	229	88
Killeen-Temple-Fort Hood	1,678	\$512,834	\$1,218	\$19.08	30	29.96%	1.54	15	5
Laredo	2,740	\$1,030,454	\$1,468	\$19.13	30	36.50%	1.46	17	10
Lubbock ²	*	*	*	*	*	*	*	11	4
McAllen-Edinburg-Mission	4,361	\$1,842,615	\$1,606	\$18.61	30	33.78%	1.43	47	19
San Antonio-New Braunfels	12,849	\$4,707,958	\$1,425	\$17.94	30	25.14%	1.43	87	20
Waco	*	*	*	*	*	*	*	10	1
Remainder of State (Outside Reported MSA)	20,696	\$7,083,752	\$1,352	\$20.80	30	37.25%	1.49	221	114
Out-of-State ²	*	*	*	*	*	*	*	49	0
Totals	164,248	65,362,367						1,114	428

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INSTALLMENT - AUTO TITLE

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Amarillo ²	*	*	*	*	*	*	*	7	1
Austin-Round Rock-San Marcos	1,129	\$1,074,464	\$2,082	\$124.81	160	12.58%	1.26	46	19
Beaumont-Port Arthur	1,628	\$939,377	\$1,522	\$123.15	162	19.58%	1.50	23	13
Brownsville-Harlingen	1,041	\$864,220	\$1,460	\$108.97	167	3.54%	1.10	24	9
College Station-Bryan	*	*	*	*	*	*	*	5	3
Corpus Christi	693	\$562,229	\$1,395	\$120.87	159	6.89%	1.67	25	7
Dallas-Plano-Irving (Metropolitan Division)	5,366	\$3,687,849	\$1,497	\$116.13	155	10.95%	1.41	157	48
El Paso	1,253	\$1,079,961	\$1,300	\$115.25	158	5.09%	1.20	39	14
Fort Worth-Arlington (Metropolitan Division)	4,730	\$4,126,883	\$1,645	\$117.05	156	9.61%	1.44	102	41
Houston-Sugar Land-Baytown	9,809	\$8,547,132	\$1,537	\$120.66	158	8.57%	1.37	229	96
Killeen-Temple-Fort Hood	660	\$456,219	\$1,358	\$121.34	155	10.69%	1.50	15	6
Laredo	610	\$415,069	\$1,446	\$77.67	174	2.86%	1.38	17	6
Lubbock	*	*	*	*	*	*	*	11	4
McAllen-Edinburg-Mission	2,927	\$2,962,230	\$1,870	\$100.20	168	6.27%	1.33	47	21
San Antonio-New Braunfels	2,507	\$2,099,808	\$1,302	\$113.38	156	3.79%	1.32	87	39
Waco	438	\$289,328	\$1,080	\$112.58	160	6.49%	1.18	10	6
Remainder of State (Outside Reported MSA)	8,803	\$5,831,354	\$1,364	\$125.16	159	11.85%	1.36	221	80
Out-of-State ²	*	*	*	*	*	*	*	49	1
Totals	43,071	34,087,861						1,114	414

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

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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	106	1,186	8.94%
Austin-Round Rock-San Marcos	596	8,936	6.67%
Beaumont-Port Arthur	252	3,911	6.44%
Brownsville-Harlingen	161	3,320	4.85%
College Station-Bryan	31	704	4.40%
Corpus Christi	145	2,554	5.68%
Dallas-Plano-Irving (Metropolitan Division)	1,953	37,764	5.17%
El Paso	334	6,630	5.04%
Fort Worth-Arlington (Metropolitan Division)	1,166	17,955	6.49%
Houston-Sugar Land-Baytown	3,039	46,387	6.55%
Killeen-Temple-Fort Hood	162	2,226	7.28%
Laredo	168	2,779	6.05%
Lubbock	157	2,763	5.68%
McAllen-Edinburg-Mission	342	8,687	3.94%
San Antonio-New Braunfels	1,009	14,230	7.09%
Waco	141	1,702	8.28%
Remainder of State (Outside Reported MSA)	1,590	29,536	5.38%
Out-of-State	57	490	11.63%
Totals	11,409	191,760	5.95%

¹Includes both single payment and installment title loans.