



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	*	*	*	*	*	*	*	7	0
Austin-Round Rock-San Marcos	1,483	\$175,264	\$504	\$28.50	17	45.71%	2.61	46	8
Beaumont-Port Arthur	296	\$37,824	\$382	\$59.78	63	17.20%	1.50	21	6
Brownsville-Harlingen	*	*	*	*	*	*	*	24	2
College Station-Bryan	*	*	*	*	*	*	*	5	1
Corpus Christi	*	*	*	*	*	*	*	24	0
Dallas-Plano-Irving (Metropolitan Division)	35,190	\$12,605,722	\$599	\$26.22	17	30.57%	1.70	158	19
El Paso	*	*	*	*	*	*	*	39	3
Fort Worth-Arlington (Metropolitan Division)	1,480	\$135,977	\$443	\$28.73	17	54.77%	2.18	98	11
Houston-Sugar Land-Baytown	2,071	\$329,298	\$462	\$21.54	20	36.54%	1.95	230	20
Killeen-Temple-Fort Hood	*	*	*	*	*	*	*	14	2
Laredo	*	*	*	*	*	*	*	17	4
Lubbock	*	*	*	*	*	*	*	11	1
McAllen-Edinburg-Mission	351	\$31,632	\$329	\$55.89	46	32.56%	2.00	47	7
San Antonio-New Braunfels	373	\$49,463	\$423	\$27.98	21	38.04%	2.46	87	8
Waco	*	*	*	*	*	*	*	10	2
Remainder of State (Outside Reported MSA)	16,998	\$1,555,527	\$397	\$30.95	22	47.94%	1.97	218	77
Out-of-State	*	*	*	*	*	*	*	48	1
Totals	59,819	15,105,974						1,104	172

¹Does not include additional cash advanced on refinances.

*Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	0	\$0	\$0	\$0.00	0	#DIV/0!	#DIV/0!	7	0
Austin-Round Rock-San Marcos	2,687	\$1,448,948	\$782	\$144.14	142	4.53%	1.12	46	15
Beaumont-Port Arthur	792	\$431,175	\$929	\$154.99	169	2.33%	1.50	21	8
Brownsville-Harlingen	1,091	\$445,197	\$615	\$173.60	161	0.47%	1.33	24	5
College Station-Bryan	*	*	*	*	*	*	*	5	2
Corpus Christi	*	*	*	*	*	*	*	24	2
Dallas-Plano-Irving (Metropolitan Division)	90,165	\$43,438,266	\$750	\$230.53	164	0.37%	1.14	158	36
El Paso	1,031	\$293,509	\$477	\$194.83	175	9.20%	1.18	39	7
Fort Worth-Arlington (Metropolitan Division)	9,013	\$4,992,569	\$609	\$246.40	169	1.34%	1.21	98	23
Houston-Sugar Land-Baytown	43,901	\$19,832,284	\$657	\$241.72	169	12.12%	2.29	230	39
Killeen-Temple-Fort Hood	*	*	*	*	*	*	*	14	2
Laredo	1,195	\$526,529	\$778	\$157.21	170	0.52%	1.00	17	5
Lubbock	*	*	*	*	*	*	*	11	1
McAllen-Edinburg-Mission	1,508	\$691,981	\$783	\$160.87	168	2.11%	1.41	47	10
San Antonio-New Braunfels	4,304	\$1,657,293	\$567	\$186.60	168	5.31%	1.11	87	22
Waco	*	*	*	*	*	*	*	10	4
Remainder of State (Outside Reported MSA)	10,580	\$3,309,982	\$566	\$113.16	135	11.66%	1.31	218	73
Out-of-State	256,359	\$137,332,021	\$565	\$100.75	114	2.71%	1.11	48	31
Totals	424,797	215,167,779						1,104	285

¹Does not include additional cash advanced on refinances.

*Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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	*	*	*	*	*	*	*	7	1
Austin-Round Rock-San Marcos	9,584	\$3,628,106	\$1,433	\$18.92	30	24.17%	1.49	46	20
Beaumont-Port Arthur	2,065	\$771,748	\$1,424	\$19.21	31	27.01%	1.50	21	11
Brownsville-Harlingen	2,327	\$844,964	\$1,361	\$18.92	30	25.72%	1.53	24	9
College Station-Bryan ²	*	*	*	*	*	*	*	5	1
Corpus Christi	2,270	\$693,698	\$1,228	\$18.56	30	22.22%	1.48	24	6
Dallas-Plano-Irving (Metropolitan Division)	40,033	\$18,330,062	\$1,663	\$19.24	31	35.08%	1.48	158	74
El Paso	6,308	\$2,321,573	\$1,583	\$18.25	30	24.65%	1.49	39	11
Fort Worth-Arlington (Metropolitan Division)	15,177	\$6,390,586	\$1,555	\$18.32	30	31.46%	1.48	98	29
Houston-Sugar Land-Baytown	45,977	\$18,642,648	\$1,554	\$18.33	30	25.00%	1.52	230	89
Killeen-Temple-Fort Hood	*	*	*	*	*	*	*	14	4
Laredo	2,850	\$991,546	\$1,469	\$19.20	30	27.31%	1.43	17	11
Lubbock	*	*	*	*	*	*	*	11	3
McAllen-Edinburg-Mission	4,642	\$1,868,108	\$1,622	\$18.64	30	25.31%	1.42	47	19
San Antonio-New Braunfels	13,600	\$4,815,098	\$1,464	\$18.15	30	22.23%	1.48	87	21
Waco	*	*	*	*	*	*	*	10	2
Remainder of State (Outside Reported MSA)	21,220	\$6,168,079	\$1,277	\$20.42	30	30.11%	1.49	218	107
Out-of-State	*	*	*	*	*	*	*	48	0
Totals	173,203	67,665,589						1,104	418

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).



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th 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 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	*	*	*	*	*	*	*	7	1
Austin-Round Rock-San Marcos	1,131	\$893,068	\$1,998	\$121.95	161	15.15%	1.38	46	18
Beaumont-Port Arthur	1,674	\$1,000,568	\$1,643	\$122.13	163	20.84%	1.39	21	13
Brownsville-Harlingen	1,143	\$840,223	\$1,389	\$108.96	167	5.95%	1.12	24	9
College Station-Bryan	*	*	*	*	*	*	*	5	3
Corpus Christi	709	\$584,242	\$1,443	\$120.48	160	5.28%	1.48	24	7
Dallas-Plano-Irving (Metropolitan Division)	9,495	\$7,054,616	\$1,126	\$66.32	153	6.25%	1.27	158	50
El Paso	1,235	\$1,035,116	\$1,371	\$115.00	158	4.51%	1.66	39	15
Fort Worth-Arlington (Metropolitan Division)	4,613	\$3,685,223	\$1,595	\$117.25	157	8.61%	1.38	98	41
Houston-Sugar Land-Baytown	9,584	\$7,949,298	\$1,544	\$120.78	159	8.88%	1.42	230	94
Killeen-Temple-Fort Hood	656	\$416,141	\$1,317	\$127.22	157	10.44%	1.35	14	6
Laredo	689	\$494,700	\$1,606	\$80.92	175	2.99%	1.33	17	6
Lubbock	*	*	*	*	*	*	*	11	4
McAllen-Edinburg-Mission	3,041	\$2,802,561	\$2,008	\$99.16	168	7.90%	1.17	47	21
San Antonio-New Braunfels	2,483	\$2,165,064	\$1,388	\$112.80	156	3.22%	1.27	87	38
Waco	450	\$306,728	\$1,184	\$111.57	160	6.72%	1.06	10	6
Remainder of State (Outside Reported MSA)	8,865	\$5,533,225	\$1,482	\$122.76	154	13.22%	1.34	218	85
Out-of-State	*	*	*	*	*	*	*	48	1
Totals	47,169	35,822,855						1,104	418

¹Does not include additional cash advanced on refinances.

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TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
4th Quarter, Calendar Year 2025

REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter		Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Total No. Active Accounts During Quarter Item #2 + Item #10E	
Amarillo	87	1,164	7.47%
Austin-Round Rock-San Marcos	497	9,106	5.46%
Beaumont-Port Arthur	266	4,011	6.63%
Brownsville-Harlingen	133	3,509	3.79%
College Station-Bryan	20	697	2.87%
Corpus Christi	143	2,624	5.45%
Dallas-Plano-Irving (Metropolitan Division)	1,706	43,848	3.89%
El Paso	296	6,787	4.36%
Fort Worth-Arlington (Metropolitan Division)	1,113	18,239	6.10%
Houston-Sugar Land-Baytown	2,741	47,640	5.75%
Killeen-Temple-Fort Hood	160	2,266	7.06%
Laredo	155	2,912	5.32%
Lubbock	155	2,767	5.60%
McAllen-Edinburg-Mission	344	8,807	3.91%
San Antonio-New Braunfels	909	14,221	6.39%
Waco	161	1,687	9.54%
Remainder of State (Outside Reported MSA)	1,424	29,065	4.90%
Out-of-State	54	503	10.74%
Totals	10,364	199,853	5.19%

¹Includes both single payment and installment title loans.