TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2026

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	1,325	$190,971	$528	$31.96	20	46.43%	1.22	43	8
Beaumont-Port Arthur[2]	*	*	*	*	*	*	*	21	5
Brownsville-Harlingen[2]	*	*	*	*	*	*	*	23	2
College Station-Bryan[2]	*	*	*	*	*	*	*	5	1
Corpus Christi[2]	*	*	*	*	*	*	*	24	0
Dallas-Plano-Irving (Metropolitan Division)	30,076	$10,991,453	$618	$26.65	17	29.97%	1.64	154	17
El Paso[2]	*	*	*	*	*	*	*	38	3
Fort Worth-Arlington (Metropolitan Division)	1,589	$159,068	$431	$30.79	18	57.86%	1.27	86	7
Houston-Sugar Land-Baytown	317	$148,035	$490	$36.12	29	3.49%	1.67	222	11
Killeen-Temple-Fort Hood[2]	*	*	*	*	*	*	*	14	3
Laredo[2]	*	*	*	*	*	*	*	17	4
Lubbock[2]	*	*	*	*	*	*	*	11	1
McAllen-Edinburg-Mission	231	$22,927	$328	$66.54	56	26.98%	1.35	48	7
San Antonio-New Braunfels[2]	*	*	*	*	*	*	*	87	5
Waco[2]	*	*	*	*	*	*	*	10	2
Remainder of State (Outside Reported MSA)	15,143	$1,542,724	$399	$31.68	23	49.39%	1.38	215	71
Out-of-State[2]	*	*	*	*	*	*	*	41	1
Totals	50,198	13,220,441						1,066	148

[1]Does not include additional cash advanced on refinances.

[2]Five or less locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

Data as of: August 12, 2026

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2026

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	1,668	$859,413	$717	$115.04	129	3.61%	1.23	43	14
Beaumont-Port Arthur	532	$226,844	$886	$58.55	131	3.03%	1.57	21	7
Brownsville-Harlingen[2]	*	*	*	*	*	*	*	23	5
College Station-Bryan[2]	*	*	*	*	*	*	*	5	2
Corpus Christi[2]	*	*	*	*	*	*	*	24	2
Dallas-Plano-Irving (Metropolitan Division)	71,954	$34,039,302	$715	$196.80	158	0.27%	1.22	154	36
El Paso	748	$204,737	$451	$214.63	176	9.62%	1.13	38	6
Fort Worth-Arlington (Metropolitan Division)	7,608	$4,093,395	$595	$251.80	168	3.25%	1.34	86	21
Houston-Sugar Land-Baytown	36,192	$15,538,934	$652	$230.82	163	13.15%	2.39	222	38
Killeen-Temple-Fort Hood[2]	*	*	*	*	*	*	*	14	2
Laredo[2]	*	*	*	*	*	*	*	17	5
Lubbock[2]	*	*	*	*	*	*	*	11	1
McAllen-Edinburg-Mission	961	$434,842	$733	$84.47	163	0.55%	2.00	48	10
San Antonio-New Braunfels	3,317	$1,175,745	$544	$169.07	165	5.39%	1.26	87	21
Waco[2]	*	*	*	*	*	*	*	10	3
Remainder of State (Outside Reported MSA)	6,774	$1,808,403	$499	$104.74	117	11.60%	1.38	215	66
Out-of-State	208,880	$106,553,028	$536	$93.63	111	2.70%	1.08	41	26
Totals	341,753	166,089,085						1,066	265

[1]Does not include additional cash advanced on refinances.

[2]Five or less locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

Data as of: August 12, 2026

TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2026

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	9,051	$1,300,313	$1,609	$18.78	30	34.43%	1.43	43	16
Beaumont-Port Arthur	2,010	$379,377	$1,986	$18.68	30	43.24%	1.65	21	10
Brownsville-Harlingen	2,189	$346,563	$2,280	$19.07	30	47.26%	1.55	23	9
College Station-Bryan[2]	*	*	*	*	*	*	*	5	1
Corpus Christi	2,146	$225,058	$2,164	$18.57	30	37.62%	1.61	24	6
Dallas-Plano-Irving (Metropolitan Division)	38,227	$9,587,008	$1,762	$18.88	30	56.55%	1.38	154	65
El Paso	5,988	$487,108	$2,400	$17.98	30	53.09%	1.55	38	6
Fort Worth-Arlington (Metropolitan Division)	14,862	$2,832,057	$1,845	$18.37	30	59.42%	1.46	86	26
Houston-Sugar Land-Baytown	46,331	$8,613,025	$2,285	$18.37	30	55.93%	1.49	222	81
Killeen-Temple-Fort Hood[2]	*	*	*	*	*	*	*	14	3
Laredo	2,692	$493,323	$1,883	$19.20	30	47.39%	1.40	17	10
Lubbock[2]	*	*	*	*	*	*	*	11	3
McAllen-Edinburg-Mission	4,209	$745,717	$2,005	$18.74	30	47.37%	1.44	48	19
San Antonio-New Braunfels	12,990	$1,398,461	$2,296	$18.06	30	48.63%	1.48	87	15
Waco[2]	*	*	*	*	*	*	*	10	1
Remainder of State (Outside Reported MSA)	20,389	$3,786,607	$1,744	$20.16	30	43.15%	1.47	215	93
Out-of-State[2]	*	*	*	*	*	*	*	41	0
Totals	167,660	30,916,929						1,066	365

[1]Does not include additional cash advanced on refinances.

[2]Five or less locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

Data as of: August 12, 2026

TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2026

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]	*	*	*	*	*	*	*	7	1
Austin-Round Rock-San Marcos	1,449	$993,758	$1,613	$118.98	162	12.13%	1.37	43	19
Beaumont-Port Arthur	1,810	$881,663	$1,382	$121.84	163	15.29%	1.49	21	12
Brownsville-Harlingen	916	$672,533	$1,501	$109.01	166	5.66%	1.13	23	8
College Station-Bryan[2]	*	*	*	*	*	*	*	5	3
Corpus Christi	521	$386,936	$1,358	$123.94	160	4.20%	1.64	24	6
Dallas-Plano-Irving (Metropolitan Division)	8,352	$5,727,604	$1,179	$77.79	154	7.01%	1.28	154	50
El Paso	1,265	$840,810	$1,242	$117.44	160	6.66%	1.21	38	14
Fort Worth-Arlington (Metropolitan Division)	4,535	$3,039,549	$1,506	$116.85	157	9.34%	1.36	86	40
Houston-Sugar Land-Baytown	9,081	$6,307,466	$1,441	$119.65	159	9.15%	1.40	222	92
Killeen-Temple-Fort Hood	690	$394,226	$1,345	$119.98	156	13.33%	1.39	14	6
Laredo	625	$413,887	$1,623	$82.32	173	8.02%	1.32	17	6
Lubbock[2]	*	*	*	*	*	*	*	11	4
McAllen-Edinburg-Mission	2,845	$2,361,212	$1,835	$102.63	167	8.44%	1.33	48	22
San Antonio-New Braunfels	2,392	$1,719,664	$1,258	$114.01	157	4.72%	1.24	87	38
Waco	480	$246,004	$1,160	$107.66	161	11.00%	1.30	10	6
Remainder of State (Outside Reported MSA)	9,670	$5,049,266	$1,300	$122.28	162	12.48%	1.34	215	81
Out-of-State[2]	*	*	*	*	*	*	*	41	1
Totals	46,150	29,946,998						1,066	409

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Data as of: August 12, 2026

TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2026

REPOSSESSION FIGURES FOR TITLE LENDERS[1]

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[2]	*	*	*
Austin-Round Rock-San Marcos	622	6,748	9.22%
Beaumont-Port Arthur	589	3,718	15.84%
Brownsville-Harlingen	240	2,900	8.28%
College Station-Bryan[2]	*	*	*
Corpus Christi	153	2,092	7.31%
Dallas-Plano-Irving (Metropolitan Division)	1,203	35,315	3.41%
El Paso	382	4,593	8.32%
Fort Worth-Arlington (Metropolitan Division)	591	15,527	3.81%
Houston-Sugar Land-Baytown	2,332	39,740	5.87%
Killeen-Temple-Fort Hood	15	1,938	0.77%
Laredo	362	2,496	14.50%
Lubbock	75	2,429	3.09%
McAllen-Edinburg-Mission	641	8,109	7.90%
San Antonio-New Braunfels	979	9,951	9.84%
Waco	84	1,315	6.39%
Remainder of State (Outside Reported MSA)	2,280	27,197	8.38%
Out-of-State[2]	*	*	*
Totals	10,903	166,045	6.57%

[1]Includes both single payment and installment title loans.

[2]Five or less locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).