TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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]	*	*	*	*	*	*	*	5	2
Austin-Round Rock-San Marcos	1,502	$189,092	$456	$28.43	17	49.13%	1.41	44	9
Beaumont-Port Arthur	158	$10,430	$497	$17.12	22	40.00%	3.00	21	7
Brownsville-Harlingen[2]	*	*	*	*	*	*	*	23	5
College Station-Bryan[2]	*	*	*	*	*	*	*	5	3
Corpus Christi[2]	*	*	*	*	*	*	*	24	4
Dallas-Plano-Irving (Metropolitan Division)	22,814	$8,420,853	$645	$25.70	17	24.55%	1.61	155	32
El Paso[2]	*	*	*	*	*	*	*	37	5
Fort Worth-Arlington (Metropolitan Division)	1,966	$172,801	$399	$29.04	18	50.27%	1.61	86	20
Houston-Sugar Land-Baytown	2,661	$345,987	$471	$17.46	17	47.97%	2.66	223	34
Killeen-Temple-Fort Hood[2]	*	*	*	*	*	*	*	14	4
Laredo[2]	*	*	*	*	*	*	*	17	4
Lubbock[2]	*	*	*	*	*	*	*	11	3
McAllen-Edinburg-Mission	232	$26,216	$340	$30.28	21	37.88%	1.60	48	8
San Antonio-New Braunfels	733	$85,973	$475	$19.51	17	48.23%	2.47	87	16
Waco[2]	*	*	*	*	*	*	*	10	1
Remainder of State (Outside Reported MSA)	14,946	$1,307,060	$373	$29.50	20	51.01%	1.38	215	76
Out-of-State	517	$65,250	$450	$18.85	15	41.59%	2.15	44	10
Totals	47,240	10,836,590						1,069	243

[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: September 14, 2026

OCCC

TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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]	*	*	*	*	*	*	*	5	2
Austin-Round Rock-San Marcos	1,834	$1,100,949	$776	$149.79	133	6.32%	1.36	44	17
Beaumont-Port Arthur	579	$298,277	$744	$163.57	164	12.22%	1.44	21	8
Brownsville-Harlingen	577	$259,820	$577	$161.56	147	6.80%	1.19	23	6
College Station-Bryan[2]	*	*	*	*	*	*	*	5	3
Corpus Christi	559	$256,316	$489	$213.98	162	3.05%	1.00	24	7
Dallas-Plano-Irving (Metropolitan Division)	88,787	$48,753,692	$698	$288.02	150	7.56%	1.82	155	43
El Paso	846	$194,228	$416	$206.41	175	12.18%	1.16	37	9
Fort Worth-Arlington (Metropolitan Division)	7,726	$4,211,590	$570	$253.11	168	1.26%	1.27	86	20
Houston-Sugar Land-Baytown	36,221	$15,907,787	$641	$241.75	169	14.14%	2.31	223	42
Killeen-Temple-Fort Hood[2]	*	*	*	*	*	*	*	14	2
Laredo[2]	*	*	*	*	*	*	*	17	5
Lubbock[2]	*	*	*	*	*	*	*	11	2
McAllen-Edinburg-Mission	1,203	$580,260	$693	$155.89	157	11.38%	1.28	48	11
San Antonio-New Braunfels	3,709	$1,552,395	$582	$193.17	166	8.64%	1.40	87	25
Waco[2]	*	*	*	*	*	*	*	10	4
Remainder of State (Outside Reported MSA)	7,589	$2,084,973	$468	$116.19	124	12.87%	1.21	215	73
Out-of-State	212,731	$116,578,622	$573	$94.81	118	2.00%	1.16	44	29
Totals	364,400	192,585,861						1,069	308

[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: September 14, 2026

TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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]	*	*	*	*	*	*	*	5	1
Austin-Round Rock-San Marcos	8,753	$1,511,918	$1,770	$18.94	30	35.11%	1.37	44	16
Beaumont-Port Arthur	2,083	$440,729	$1,603	$19.02	30	43.77%	1.52	21	9
Brownsville-Harlingen	2,188	$389,791	$1,892	$19.30	30	51.00%	1.38	23	8
College Station-Bryan[2]	*	*	*	*	*	*	*	5	1
Corpus Christi	2,186	$291,656	$1,998	$18.81	30	49.65%	1.56	24	7
Dallas-Plano-Irving (Metropolitan Division)	34,792	$8,691,876	$1,873	$18.97	30	53.19%	1.43	155	59
El Paso	5,743	$754,700	$3,019	$18.23	30	47.76%	1.56	37	7
Fort Worth-Arlington (Metropolitan Division)	13,142	$2,251,071	$1,951	$18.55	30	53.12%	1.41	86	22
Houston-Sugar Land-Baytown	46,389	$9,490,687	$2,178	$18.58	30	53.18%	1.45	223	84
Killeen-Temple-Fort Hood[2]	*	*	*	*	*	*	*	14	3
Laredo	2,677	$595,430	$1,696	$19.47	30	51.04%	1.43	17	10
Lubbock[2]	*	*	*	*	*	*	*	11	3
McAllen-Edinburg-Mission	3,999	$998,956	$1,963	$18.96	30	48.38%	1.38	48	16
San Antonio-New Braunfels	13,292	$1,704,594	$2,144	$18.23	30	43.95%	1.52	87	17
Waco[2]	*	*	*	*	*	*	*	10	1
Remainder of State (Outside Reported MSA)	21,245	$4,269,446	$1,683	$20.21	30	49.55%	1.47	215	90
Out-of-State[2]	*	*	*	*	*	*	*	44	2
Totals	163,285	32,457,920						1,069	356

[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).

TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
2nd 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]	*	*	*	*	*	*	*	5	3
Austin-Round Rock-San Marcos	2,058	$1,446,940	$1,515	$115.94	164	14.53%	1.30	44	19
Beaumont-Port Arthur	2,305	$1,252,837	$1,437	$120.47	165	22.80%	1.48	21	13
Brownsville-Harlingen	1,530	$1,519,128	$1,516	$107.15	169	7.14%	1.43	23	9
College Station-Bryan[2]	*	*	*	*	*	*	*	5	4
Corpus Christi	2,061	$1,468,755	$1,448	$116.67	165	14.82%	1.43	24	12
Dallas-Plano-Irving (Metropolitan Division)	10,827	$6,715,332	$1,269	$94.66	160	10.70%	1.43	155	62
El Paso	2,054	$1,339,900	$1,271	$115.52	162	9.91%	1.42	37	15
Fort Worth-Arlington (Metropolitan Division)	6,957	$4,855,225	$1,526	$114.64	161	12.63%	1.40	86	42
Houston-Sugar Land-Baytown	15,670	$10,501,377	$1,426	$117.40	163	12.88%	1.48	223	102
Killeen-Temple-Fort Hood	1,104	$657,695	$1,326	$117.16	158	14.50%	1.39	14	6
Laredo	812	$839,310	$1,569	$85.97	173	4.82%	1.56	17	6
Lubbock[2]	*	*	*	*	*	*	*	11	5
McAllen-Edinburg-Mission	4,305	$5,207,683	$1,798	$99.18	168	5.14%	1.43	48	22
San Antonio-New Braunfels	4,784	$3,147,226	$1,334	$115.67	163	10.51%	1.35	87	41
Waco	630	$361,665	$1,127	$113.84	159	7.44%	1.57	10	6
Remainder of State (Outside Reported MSA)	14,977	$8,654,614	$1,362	$117.88	163	16.85%	1.41	215	89
Out-of-State[2]	1959	$1,387,511	$1,732	$107.56	166	14.74%	1.31	44	11
Totals	74,465	50,790,758						1,069	467

[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: September 14, 2026

REPOSSESSION FIGURES FOR TITLE LENDERS[1]

MSA Metropolitan Statistical Area	Total Repossessions During Quarter All Title Loans Item #8	Total No. Active Accounts During Quarter Item #2 + Item #10E	Repossession Rate per 100 Active Accounts
Amarillo	110	1,251	8.79%
Austin-Round Rock-San Marcos	496	6,682	7.42%
Beaumont-Port Arthur	265	3,738	7.09%
Brownsville-Harlingen	164	3,276	5.01%
College Station-Bryan	29	780	3.72%
Corpus Christi	240	3,387	7.09%
Dallas-Plano-Irving (Metropolitan Division)	1,761	31,449	5.60%
El Paso	336	4,737	7.09%
Fort Worth-Arlington (Metropolitan Division)	1,053	15,135	6.96%
Houston-Sugar Land-Baytown	2,617	42,636	6.14%
Killeen-Temple-Fort Hood	153	2,201	6.95%
Laredo	139	2,594	5.36%
Lubbock	174	2,482	7.01%
McAllen-Edinburg-Mission	334	9,366	3.57%
San Antonio-New Braunfels	981	11,437	8.58%
Waco	144	1,352	10.65%
Remainder of State (Outside Reported MSA)	1,662	29,308	5.67%
Out-of-State	214	2,539	8.43%
Totals	10,872	174,350	6.24%

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

Data as of: September 14, 2026