

Texas Consumer Finance Association

*The Regulatory Landscape in Consumer
Finance: Compliance Highlights and Key
Trends*

June 18, 2026



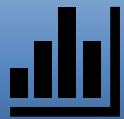
TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER



Agency Update



Compliance
Update



Data Trends



Agency Update



Compliance Update

92 complaints: 9/25 – 5/26

27% increase from prior year

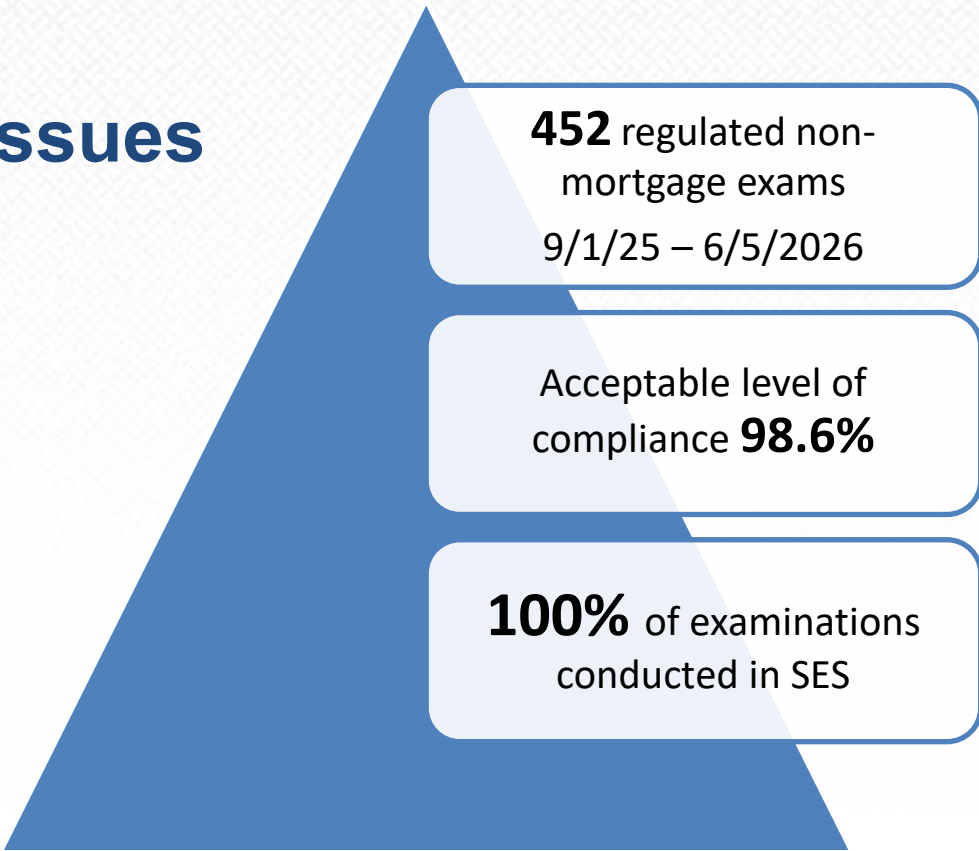
Most frequent types

- Customer service – 21%
- Payment disputes – 20%
- Credit reporting – 11%

Lender action required – 20%

- Refunded or credited account balance
- Removal of debt from credit report
- Reform collection practices - cease contacting the borrower

Exam Issues



452 regulated non-
mortgage exams
9/1/25 – 6/5/2026

Acceptable level of
compliance **98.6%**

100% of examinations
conducted in SES



Regulated Lenders Transition

- » Good job on transition submission and renewal in NMLS
- » About 3100 Texas regulated lender licenses are approved in NMLS
- » About 350 regulated lender companies and branches remain in an “Approved-Deficient” status

RULEMAKING

01

Streamline
licensing
requirements

Adopted Dec 2025

02

Texas
Regulatory
Efficiency Office

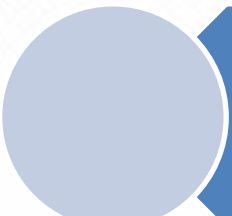
03

Assessment
Modernization

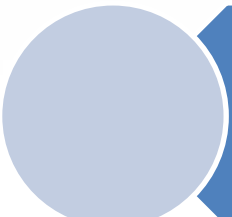
Acquisition Charge 12.5% or Adjusted Amount



Base Amount of \$130 Effective
7/01/2026 – 06/30/2027



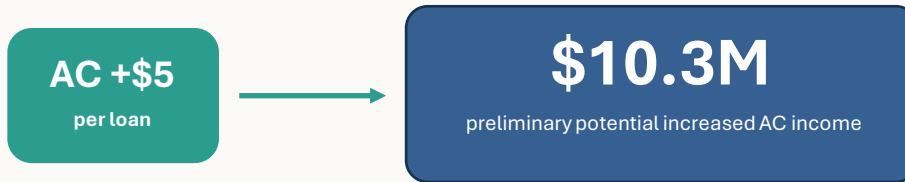
Increases are implemented based on
CPI changes if increments exceed \$5.00



CPI increase in the index of 5.4% raised
the maximum amount to **\$130** for the
next year beginning 7/1/2026

342-F Assessment Modernization: keep the scale in context

The new acquisition charge amount creates materially more revenue capacity than the projected licensing fee modernization.



**Preliminary potential
increased AC income =
\$6,400 per store**

Fee modernization is not expected to materially affect licensees. Excepted annualized impact is about \$33 per license.

- 1 Cost recovery**
Assessments must cover current and expected future costs of regulation
- 2 Fair Share**
Each industry and companies within each industry should pay their fair share. Impacts on small businesses should be minimized. Larger fintech companies need to share a greater allocation of the burden.
- 3 Discounts**
If revenue is not needed, discounts would continue to be allowed.

Amounts shown are directional and based on preliminary annual report data. Actual impact depends on final implementation and reported volume.



Texas Consumer Installment Loan Data Trends

Preliminary 2025 data

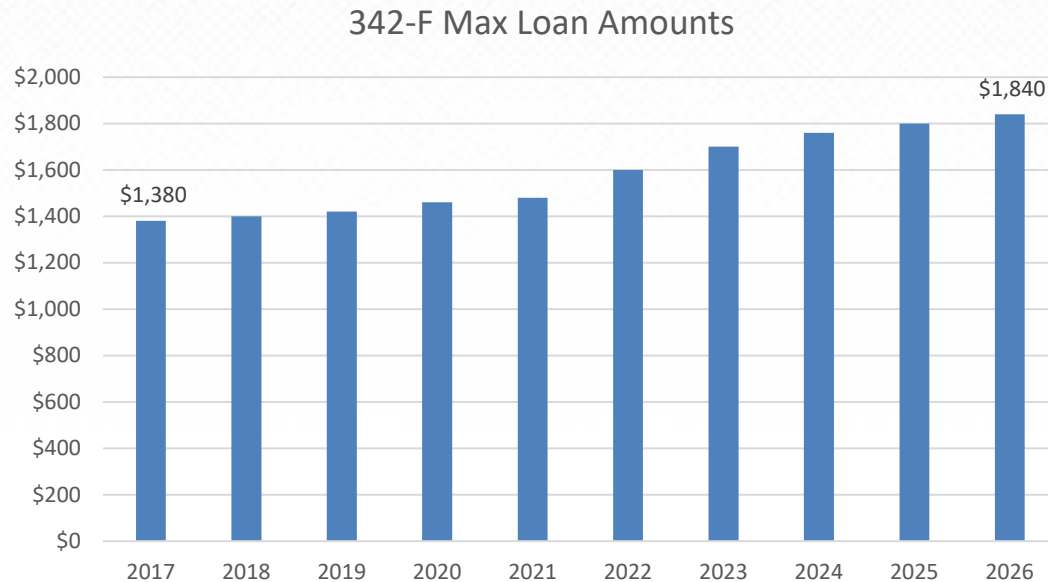
(as of 5/15/2026)

342-F company filings - 212

All Regulated Filings - 655

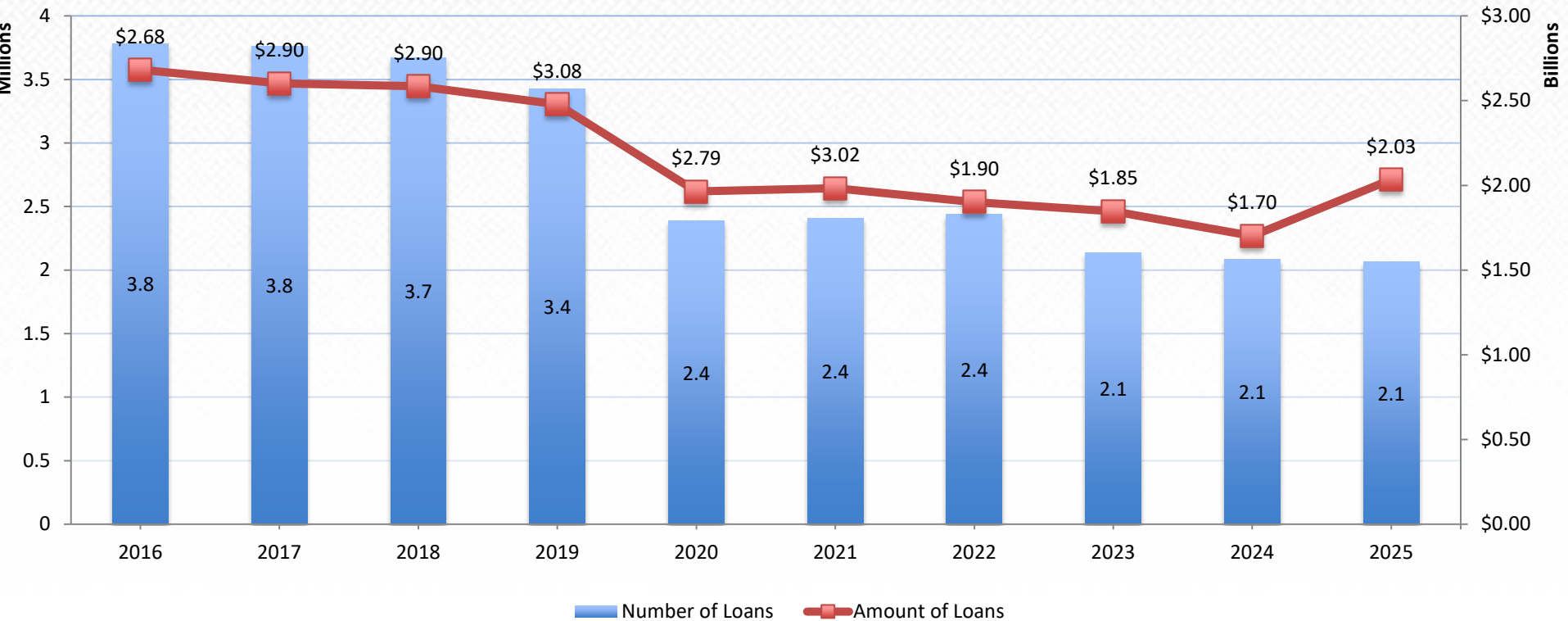
342-F Max Loan Amounts

- Increased from \$1,800 to \$1,840 (2% *yearly increase*)
- \$1,380 to \$1,840 (33% *increase since 2017*)



Historical Report Data - Small Installment Loans (342-F)

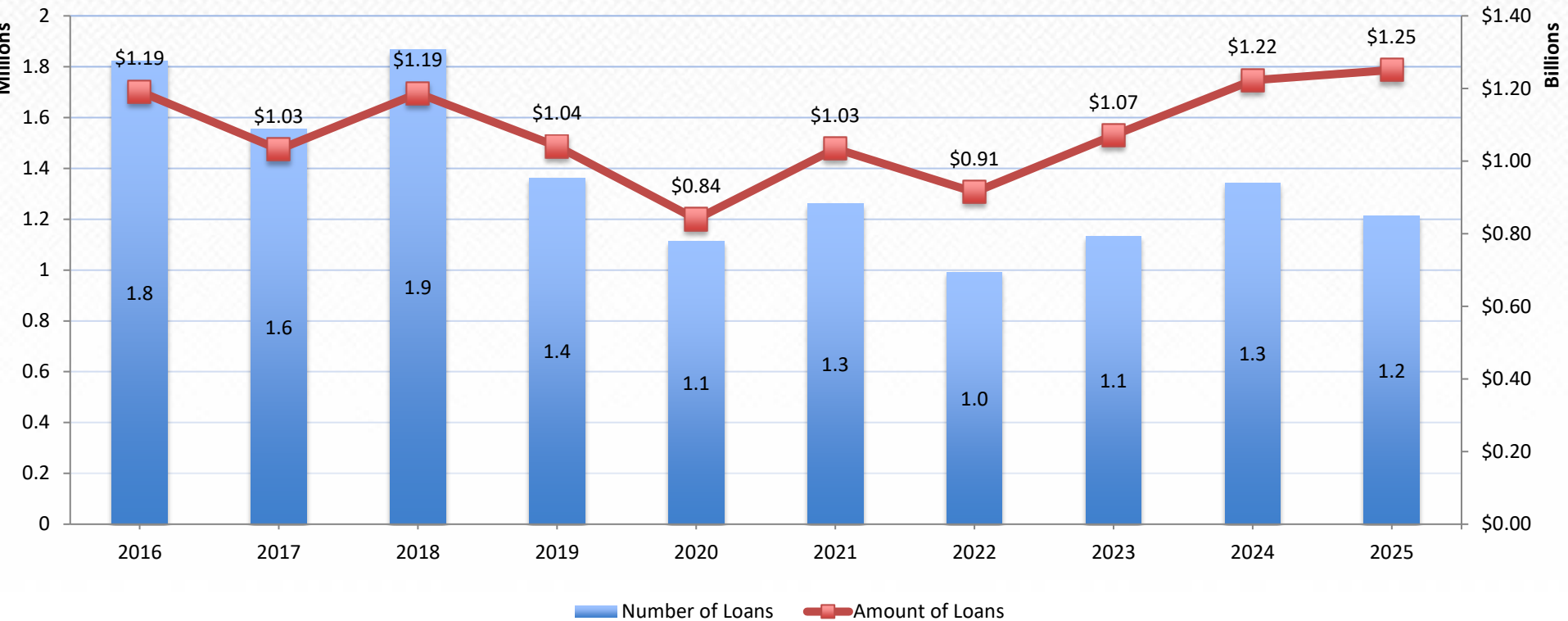
342-F Loans Made



**Preliminary data through 5/15/2026*

Historical Report Data - Small Installment Loans (342-F)

Loans Receivable



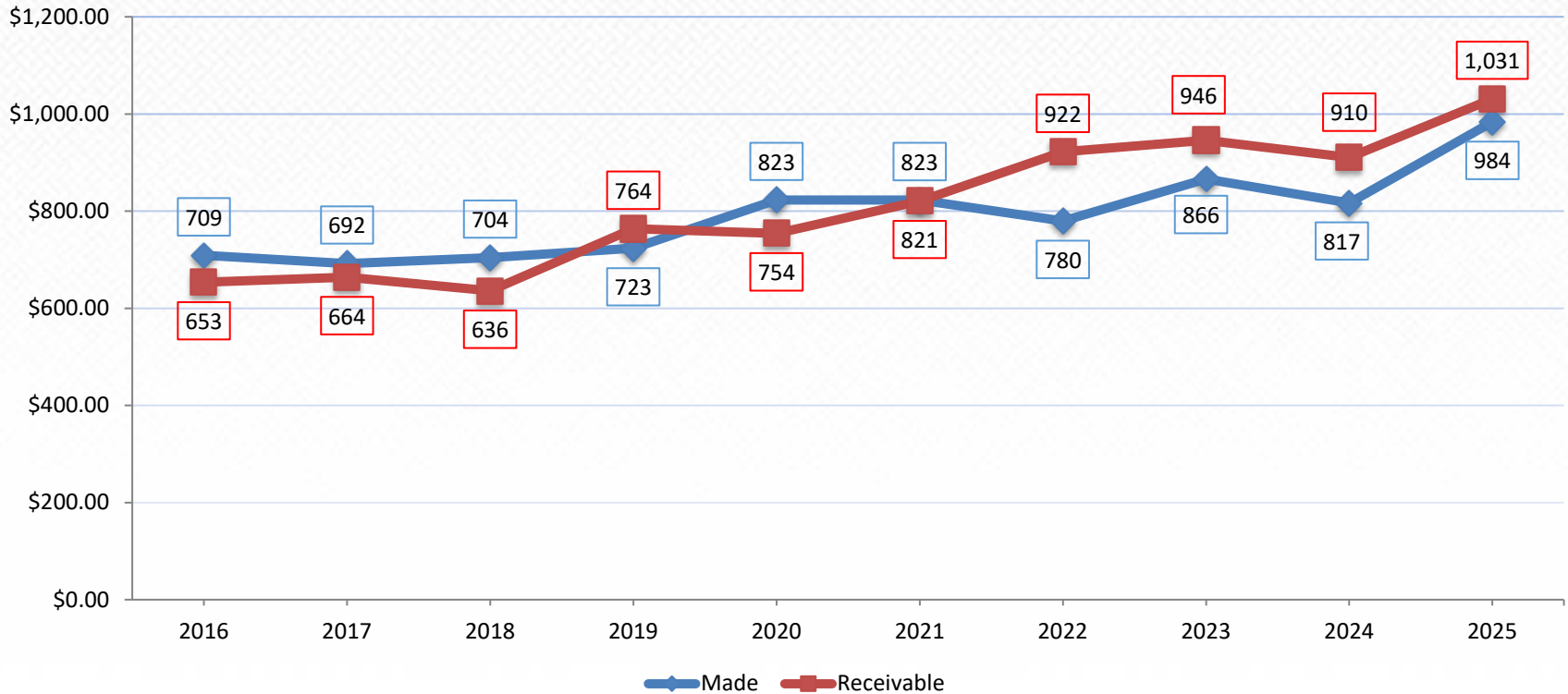
**Preliminary data through 5/15/2026*



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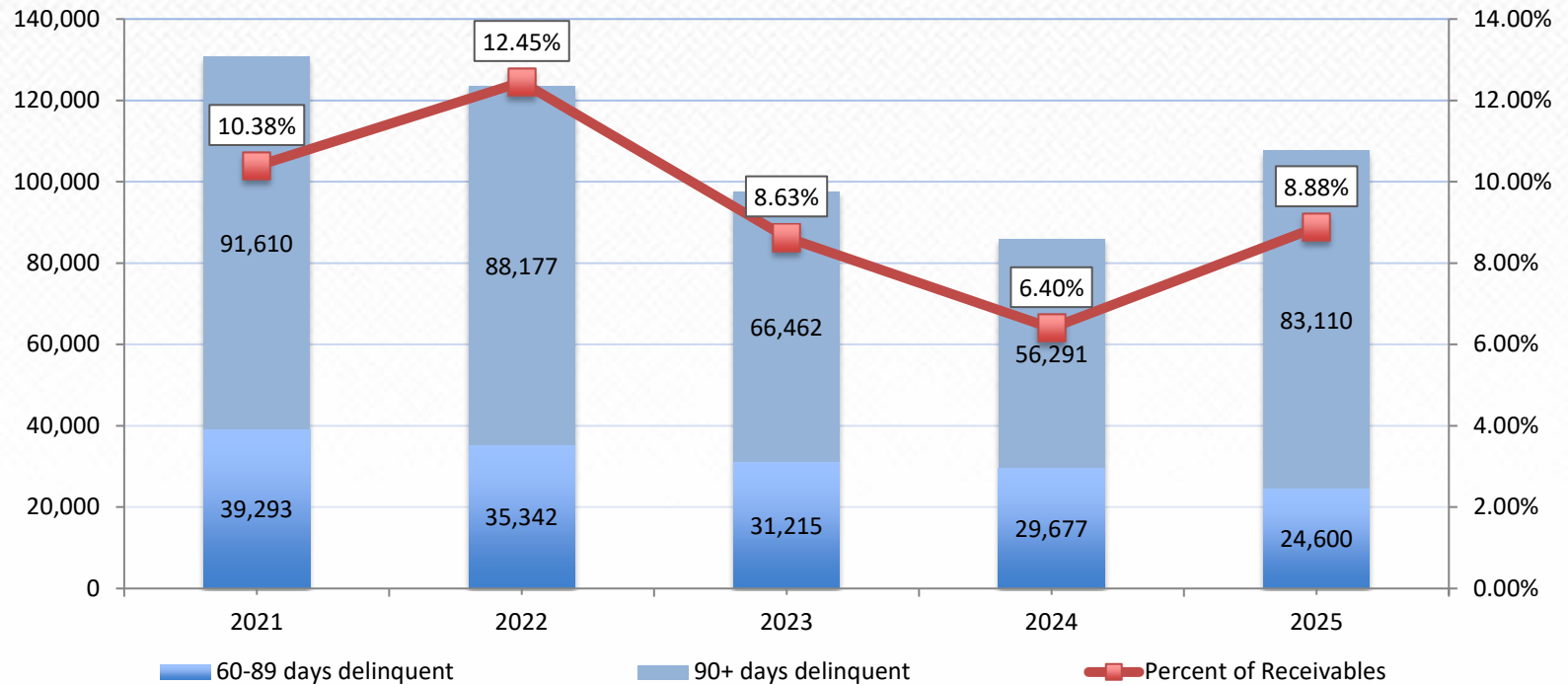
Historical Report Data - Small Installment Loans (342-F)

Average Amounts



*Preliminary data through 5/15/2026

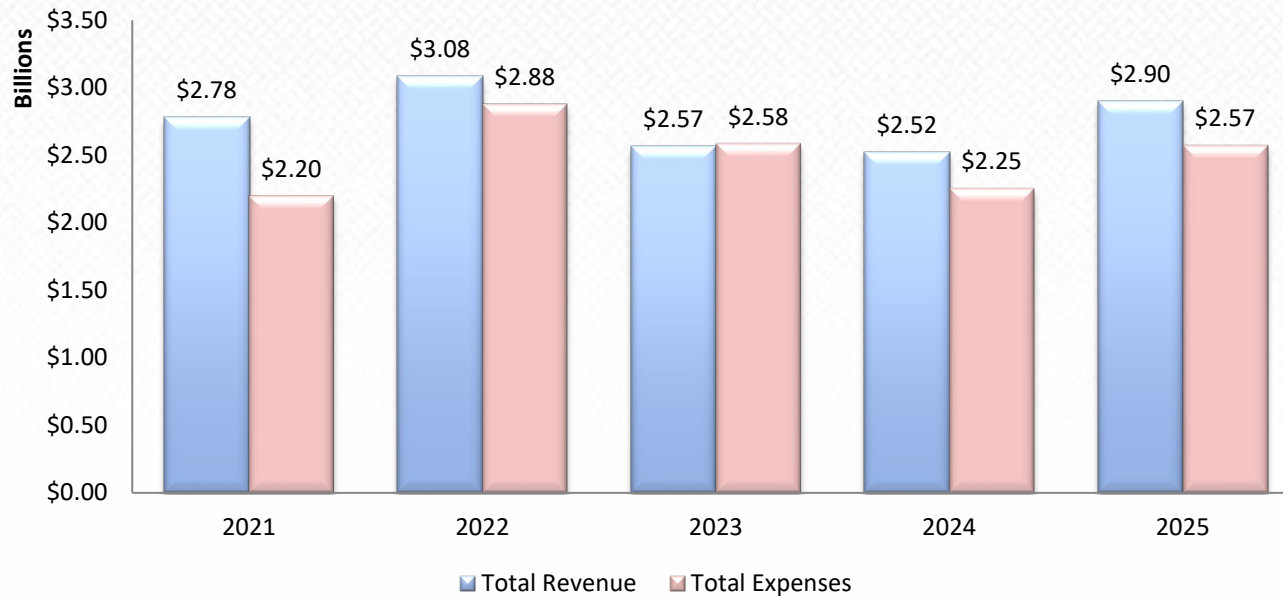
Number of Delinquent Regulated Loans*



*May include other types of Regulated Loans
data as of 5/15/2026

Historical Income Statement (342-F Companies)

Total Income (company wide)



**Data as of 5-15-2026. Includes income and expenses from all business activity.*

