



SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3, #9, and #10		
Amarillo, TX Metropolitan Statistical Area	*	*	*	*	*	*	*	*	19	4
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	9,137	16,529	25,964	1.57	\$7,223,443	\$14,604,812	\$5,180,275	\$27,008,530	126	44
Beaumont-Port Arthur, TX Metropolitan Statistical Area	5,872	10,683	16,889	1.58	\$4,268,588	\$8,132,756	\$2,538,031	\$14,939,374	37	27
Brownsville-Harlingen, TX Metropolitan Statistical Area	5,070	10,040	18,033	1.80	\$3,868,820	\$7,444,090	\$2,223,226	\$13,536,136	47	23
College Station-Bryan, TX Metropolitan Statistical Area	*	*	*	*	*	*	*	*	10	3
Corpus Christi, TX Metropolitan Statistical Area	2,495	4,802	7,209	1.50	\$2,092,380	\$3,392,459	\$1,018,498	\$6,503,337	51	14
Dallas-Plano-Irving, TX Metropolitan Division	71,124	160,782	169,424	1.05	\$79,841,638	\$96,337,771	\$37,444,484	\$213,623,893	326	113
El Paso, TX Metropolitan Statistical Area	7,010	12,303	23,727	1.93	\$4,325,863	\$13,289,314	\$4,363,254	\$21,978,431	89	27
Fort Worth-Arlington, TX Metropolitan Division	25,708	46,832	83,018	1.77	\$19,487,030	\$47,789,368	\$15,099,787	\$82,376,185	198	100
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	89,472	145,367	373,112	2.57	\$69,587,742	\$244,017,886	\$77,667,728	\$391,273,356	456	185
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	4,223	7,615	9,895	1.30	\$3,088,986	\$5,102,680	\$1,623,586	\$9,815,252	36	16
Laredo, TX Metropolitan Statistical Area	4,273	8,191	12,974	1.58	\$3,291,504	\$5,791,235	\$1,724,609	\$10,807,348	22	15
Lubbock, TX Metropolitan Statistical Area	2,204	3,807	8,642	2.27	\$1,448,550	\$3,653,345	\$1,097,836	\$6,199,731	25	8
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	11,658	22,028	43,402	1.97	\$8,969,491	\$18,899,180	\$5,632,292	\$33,500,963	81	50
San Antonio-New Braunfels, TX Metropolitan Statistical Area	19,490	31,023	58,883	1.90	\$13,100,645	\$33,606,330	\$11,367,134	\$58,074,109	177	56
Waco, TX Metropolitan Statistical Area	2,924	4,333	4,815	1.11	\$1,388,685	\$2,097,297	\$673,890	\$4,159,872	22	10
Remainder of State	47,013	96,104	149,307	1.55	\$37,317,917	\$88,712,579	\$28,429,712	\$154,460,209	441	279
OUT OF STATE	241,296	623,572	505,014	0.81	\$291,299,824	\$253,125,676	\$134,096,022	\$678,521,522	35	10
Total	549,954	1,205,550	1,511,874	1.25	\$551,003,931	\$846,647,697	\$330,417,420	\$1,728,069,048	2,198	984

*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) ANNUAL REPORTING
Annual Report, Calendar Year 2017

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Amarillo, TX Metropolitan Statistical Area	1,607	2,462	241	0.10	\$1,086,162	\$585,764	\$1,252,517	\$2,924,443	19	6
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	25,218	33,299	5,607	0.17	\$15,807,095	\$5,911,806	\$33,869,560	\$55,588,461	126	60
Beaumont-Port Arthur, TX Metropolitan Statistical Area	4,250	6,207	578	0.09	\$3,787,115	\$903,592	\$6,701,293	\$11,392,000	37	20
Brownsville-Harlingen, TX Metropolitan Statistical Area	4,972	6,462	1,820	0.28	\$3,239,932	\$1,874,820	\$6,774,270	\$11,889,022	47	20
College Station-Bryan, TX Metropolitan Statistical Area	1,827	2,687	294	0.11	\$1,199,301	\$528,746	\$1,785,291	\$3,513,338	10	6
Corpus Christi, TX Metropolitan Statistical Area	6,575	7,959	964	0.12	\$3,210,325	\$1,084,653	\$6,376,427	\$10,671,405	51	21
Dallas-Plano-Irving, TX Metropolitan Division	124,874	185,165	12,126	0.07	\$113,440,942	\$14,459,394	\$124,402,206	\$252,302,542	326	133
El Paso, TX Metropolitan Statistical Area	7,011	9,432	2,488	0.26	\$4,297,266	\$2,638,598	\$5,228,031	\$12,163,895	89	41
Fort Worth-Arlington, TX Metropolitan Division	69,627	89,090	37,011	0.42	\$66,185,253	\$46,957,623	\$70,072,751	\$183,215,627	198	74
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	67,429	88,555	12,467	0.14	\$46,190,377	\$15,507,883	\$77,018,144	\$138,716,405	456	185
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	3,346	4,985	1,666	0.33	\$2,787,830	\$1,881,234	\$2,874,257	\$7,543,321	36	18
Laredo, TX Metropolitan Statistical Area	4,049	5,701	1,612	0.28	\$2,784,715	\$1,544,604	\$8,820,049	\$13,149,368	22	8
Lubbock, TX Metropolitan Statistical Area	2,630	4,000	1,323	0.33	\$2,563,667	\$1,598,378	\$2,807,802	\$6,969,847	25	12
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	8,044	11,276	3,356	0.30	\$6,340,404	\$3,663,956	\$11,828,852	\$21,833,212	81	32
San Antonio-New Braunfels, TX Metropolitan Statistical Area	41,586	55,489	9,439	0.17	\$23,292,653	\$10,136,999	\$46,599,808	\$80,029,459	177	97
Waco, TX Metropolitan Statistical Area	4,828	6,191	962	0.16	\$2,297,990	\$1,021,414	\$3,901,944	\$7,221,348	22	10
Remainder of State	35,851	59,366	20,687	0.35	\$36,899,178	\$26,683,964	\$40,102,068	\$103,685,211	441	246
OUT OF STATE	313,400	394,744	106,514	0.27	\$225,407,526	\$69,661,937	\$601,143,862	\$896,213,325	35	15
Total	727,124	973,070	219,155	0.23	560,817,730	206,645,366	1,051,559,133	1,819,022,229	2,198	1,004

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Amarillo, TX Metropolitan Statistical Area	933	1,177	810	0.69	\$1,662,203	\$2,124,566	\$806,492	\$4,593,260	19	7
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	4,894	6,368	8,912	1.40	\$11,390,851	\$22,871,971	\$5,578,860	\$39,841,682	126	55
Beaumont-Port Arthur, TX Metropolitan Statistical Area	2,623	3,438	8,538	2.48	\$3,782,032	\$8,650,102	\$3,160,453	\$15,592,588	37	28
Brownsville-Harlingen, TX Metropolitan Statistical Area	2,228	3,023	5,694	1.88	\$4,476,978	\$8,458,937	\$1,981,324	\$14,917,239	47	24
College Station-Bryan, TX Metropolitan Statistical Area	268	335	342	1.02	\$250,986	\$280,962	\$249,606	\$781,554	10	5
Corpus Christi, TX Metropolitan Statistical Area	1,945	2,453	3,841	1.57	\$3,287,585	\$6,463,411	\$1,528,540	\$11,279,536	51	18
Dallas-Plano-Irving, TX Metropolitan Division	30,144	41,206	83,733	2.03	\$82,089,557	\$182,819,883	\$37,764,719	\$302,674,159	326	170
El Paso, TX Metropolitan Statistical Area	6,383	8,143	9,030	1.11	\$13,076,389	\$21,663,454	\$6,179,854	\$40,919,698	89	38
Fort Worth-Arlington, TX Metropolitan Division	11,282	16,059	29,876	1.86	\$24,551,865	\$51,055,632	\$11,023,243	\$86,630,740	198	109
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	29,259	41,849	77,770	1.86	\$67,594,386	\$148,664,047	\$33,014,705	\$249,273,138	456	253
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,635	2,164	3,239	1.50	\$2,492,396	\$5,297,306	\$1,324,967	\$9,114,669	36	21
Laredo, TX Metropolitan Statistical Area	2,150	2,829	7,076	2.50	\$4,024,949	\$9,300,087	\$1,561,332	\$14,886,368	22	12
Lubbock, TX Metropolitan Statistical Area	1,706	2,441	5,368	2.20	\$3,609,548	\$7,785,613	\$1,421,622	\$12,816,782	25	13
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	3,074	4,015	9,922	2.47	\$5,436,316	\$12,674,901	\$2,043,624	\$20,154,841	81	53
San Antonio-New Braunfels, TX Metropolitan Statistical Area	11,106	14,493	21,331	1.47	\$24,862,742	\$46,827,037	\$11,339,553	\$83,029,332	177	60
Waco, TX Metropolitan Statistical Area	1,041	1,176	899	0.76	\$1,060,265	\$810,434	\$651,889	\$2,522,587	22	13
Remainder of State	18,927	27,602	61,460	2.23	\$31,549,949	\$88,725,731	\$19,806,695	\$140,082,374	441	297
OUT OF STATE	0	0	0	0.00	0	0	0	0	35	0
Total	129,598	178,771	337,841	1.89	285,198,997	624,474,072	139,437,477	1,049,110,546	2,198	1,176

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Amarillo, TX Metropolitan Statistical Area	*	*	*	*	*	*	*	*	19	4
Austin-Round Rock-San Marcos, TX Metropolitan Statistical Area	3,270	4,064	2,048	0.50	\$4,926,484	\$2,945,767	\$9,868,424	\$17,740,675	126	46
Beaumont-Port Arthur, TX Metropolitan Statistical Area	1,682	2,264	959	0.42	\$2,384,743	\$799,392	\$4,355,634	\$7,539,769	37	10
Brownsville-Harlingen, TX Metropolitan Statistical Area	2,534	3,036	1,355	0.45	\$3,163,111	\$1,489,259	\$5,900,038	\$10,552,408	47	18
College Station-Bryan, TX Metropolitan Statistical Area	1,558	2,162	927	0.43	\$2,348,454	\$945,268	\$3,485,806	\$6,779,529	10	7
Corpus Christi, TX Metropolitan Statistical Area	1,645	1,885	889	0.47	\$1,950,712	\$965,485	\$4,042,349	\$6,958,547	51	18
Dallas-Plano-Irving, TX Metropolitan Division	14,081	17,403	7,860	0.45	\$17,728,296	\$8,486,769	\$33,605,255	\$59,820,321	326	109
El Paso, TX Metropolitan Statistical Area	1,624	2,026	939	0.46	\$1,890,112	\$905,152	\$4,040,472	\$6,835,735	89	25
Fort Worth-Arlington, TX Metropolitan Division	8,367	10,392	5,313	0.51	\$10,840,159	\$6,259,687	\$23,197,991	\$40,297,837	198	68
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	18,102	22,789	10,346	0.45	\$27,458,350	\$12,770,094	\$45,818,553	\$86,046,997	456	168
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,537	1,931	1,012	0.52	\$1,741,615	\$1,226,331	\$3,663,338	\$6,631,284	36	17
Laredo, TX Metropolitan Statistical Area	1,144	1,772	402	0.23	\$1,373,198	\$489,713	\$2,555,051	\$4,417,962	22	6
Lubbock, TX Metropolitan Statistical Area	1,723	2,088	1,380	0.66	\$2,188,517	\$1,472,083	\$4,804,331	\$8,464,932	25	10
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	5,946	7,073	2,797	0.40	\$8,610,655	\$4,720,457	\$13,915,554	\$27,246,666	81	28
San Antonio-New Braunfels, TX Metropolitan Statistical Area	6,639	8,237	4,502	0.55	\$8,931,102	\$5,595,794	\$17,782,336	\$32,309,231	177	77
Waco, TX Metropolitan Statistical Area	1,578	1,887	844	0.45	\$1,847,514	\$822,713	\$3,658,999	\$6,329,226	22	8
Remainder of State	19,163	24,067	13,400	0.56	\$22,487,868	\$16,863,819	\$48,258,212	\$87,609,898	441	174
OUT OF STATE	*	*	*	*	*	*	*	*	35	2
Total	92,923	116,042	56,545	0.49	126,290,140	69,816,813	240,356,808	436,463,761	2,198	795

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TEXAS OFFICE OF CONSUMER
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METROPOLITAN STATISTICAL AREA COMPILATION

Dallas - Fort Worth - Arlington, TX	MSA
Dallas-Plano-Irving, TX Metropolitan Division	
Collin County	Ellis County
Dallas County	Hunt County
Delta County	Kaufman County
Denton County	Rockwall County
Fort Worth - Arlington, TX Metropolitan Division	
Johnson County	Tarrant County
Parker County	Wise County
Houston - Sugar Land - Baytown, TX	MSA
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
Amarillo, TX	MSA
Armstrong County	Potter County
Carson County	Randall County
Austin - Round Rock - San Marcos, TX	MSA
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
Beaumont - Port Arthur, TX	MSA
Hardin County	Orange County
Jefferson County	
Brownsville - Harlingen, TX	MSA
Cameron County	
College Station - Bryan, TX	MSA
Brazos County	Robertson County
Burleson County	
Corpus Christi, TX	MSA
Aransas County	San Patricio County
Nueces County	
El Paso, TX	MSA
El Paso County	
Killeen - Temple - Fort Hood, TX	MSA
Bell County	Lampasas County
Coryell County	
Laredo, TX	MSA
Webb County	
Lubbock, TX	MSA
Crosby County	Lubbock County
McAllen - Edinburg - Mission, TX	MSA
Hidalgo County	
San Antonio - New Braunfels, TX	MSA
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
Waco, TX	MSA
McLennan County	