



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

**CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING**  
**1st Quarter, Calendar Year 2018**

**SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)**

| MSA<br>Metropolitan Statistical Area         | New Loans                           |                                 |                              | Average Fees & Original Terms    |                                  | Loans Originated & Refinanced During Quarter |                                       | Location Data                     |                              |
|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
|  | No. of Transactions                 | Estimated Total Amt<br>Advanced | Average Amount<br>Advanced   | Fee per Transaction              | Original Term<br>per Transaction | % of Consumers<br>Who Refinanced             | Avg No. of Refinances<br>per Consumer | No. Filed<br>Quarterly<br>Reports | No.<br>Reporting<br>Activity |
|  | All Loans & Refinances<br>Item# 10F | Item # 2 X Item #6 <sup>1</sup> | Consumer Proceeds<br>Item #6 | \$ per \$100 loaned<br>Item #10B | Item #10D<br>(Expressed in Days) | Item #4 / Item #1                            | Item #3 / Item #4                     |                                   |                              |
| Amarillo <sup>2</sup>                        | *                                   | *                               | *                            | *                                | *                                | *  | *                                     | 15                                | 4                            |
| Austin-Round Rock-San Marcos                 | 11,908                              | \$1,347,741                     | \$436                        | \$22.65                          | 17                               | 50.40%                                       | 2.09                                  | 112                               | 41                           |
| Beaumont-Port Arthur                         | 6,107                               | \$747,705                       | \$376                        | \$21.79                          | 19                               | 46.73%                                       | 1.98                                  | 36                                | 26                           |
| Brownsville-Harlingen                        | 7,885                               | \$834,730                       | \$405                        | \$22.28                          | 20                               | 55.56%                                       | 1.98                                  | 44                                | 20                           |
| College Station-Bryan <sup>2</sup>           | *                                   | *                               | *                            | *                                | *                                | *  | *                                     | 10                                | 3                            |
| Corpus Christi                               | 3,229                               | \$464,590                       | \$456                        | \$21.37                          | 19                               | 51.82%                                       | 2.02                                  | 53                                | 16                           |
| Dallas-Plano-Irving (Metropolitan Division)  | 78,941                              | \$15,544,253                    | \$511                        | \$23.29                          | 17                               | 40.58%                                       | 2.08                                  | 294                               | 114                          |
| El Paso                                      | 11,621                              | \$728,514                       | \$361                        | \$23.27                          | 16                               | 54.02%                                       | 2.46                                  | 76                                | 23                           |
| Fort Worth-Arlington (Metropolitan Division) | 33,070                              | \$3,123,297                     | \$405                        | \$24.55                          | 17                               | 49.24%                                       | 2.38                                  | 183                               | 90                           |
| Houston-Sugar Land-Baytown                   | 139,455                             | \$11,364,549                    | \$472                        | \$25.64                          | 15                               | 58.39%                                       | 2.55                                  | 422                               | 182                          |
| Killeen-Temple-Fort Hood                     | 5,230                               | \$711,730                       | \$422                        | \$22.07                          | 20                               | 49.73%                                       | 1.96                                  | 32                                | 13                           |
| Laredo                                       | 5,938                               | \$777,079                       | \$398                        | \$23.17                          | 18                               | 46.30%                                       | 2.02                                  | 24                                | 15                           |
| Lubbock                                      | 3,056                               | \$237,181                       | \$378                        | \$20.93                          | 18                               | 52.79%                                       | 2.16                                  | 23                                | 8                            |
| McAllen-Edinburg-Mission                     | 16,915                              | \$1,850,431                     | \$411                        | \$22.59                          | 19                               | 54.54%                                       | 2.04                                  | 81                                | 47                           |
| San Antonio-New Braunfels                    | 29,572                              | \$2,472,276                     | \$413                        | \$22.69                          | 16                               | 54.77%                                       | 2.40                                  | 162                               | 52                           |
| Waco   | 2,604                               | \$298,939                       | \$318                        | \$22.05                          | 19                               | 34.89%                                       | 1.93                                  | 20                                | 9                            |
| Remainder of State (Outside Reported MSA)    | 76,643                              | \$7,922,061                     | \$401                        | \$22.79                          | 19                               | 49.17%                                       | 2.09                                  | 437                               | 260                          |
| Out-of-State                                 | 259,052                             | \$71,702,358                    | \$514                        | \$25.32                          | 30                               | 34.71%                                       | 2.04                                  | 34                                | 11                           |
| <b>Totals</b>                                | 692,673                             | 120,276,845                     |                              |                                  |                                  |  |                                       | 2,058                             | 934                          |

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>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  
1st Quarter, Calendar Year 2018

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

| MSA<br>Metropolitan Statistical Area         | New Loans                           |                                 |                              | Average Fees & Original Terms    |                                  | Loans Originated & Refinanced During Quarter |                                       | Location Data                     |                              |
|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
|  | No. of Transactions                 | Estimated Total Amt<br>Advanced | Average Amount<br>Advanced   | Fee per Transaction              | Original Term<br>per Transaction | % of Consumers<br>Who Refinanced             | Avg No. of Refinances<br>per Consumer | No. Filed<br>Quarterly<br>Reports | No.<br>Reporting<br>Activity |
|  | All Loans & Refinances<br>Item# 10F | Item # 2 X Item #6 <sup>1</sup> | Consumer Proceeds<br>Item #6 | \$ per \$100 loaned<br>Item #10B | Item #10D<br>(Expressed in Days) | Item #4 / Item #1                            | Item #3 / Item #4                     |                                   |                              |
| Amarillo                                     | 568                                 | \$196,509                       | \$452                        | \$130.96                         | 155                              | 0.00%  | #DIV/0!                               | 15                                | 6                            |
| Austin-Round Rock-San Marcos                 | 8,238                               | \$3,407,275                     | \$498                        | \$180.50                         | 168                              | 6.04%  | 1.29                                  | 112                               | 57                           |
| Beaumont-Port Arthur                         | 1,709                               | \$969,573                       | \$657                        | \$150.50                         | 165                              | 1.52%  | 1.44                                  | 36                                | 21                           |
| Brownsville-Harlingen                        | 1,819                               | \$591,232                       | \$521                        | \$163.34                         | 161                              | 6.19%  | 1.25                                  | 44                                | 18                           |
| College Station-Bryan                        | 536                                 | \$197,539                       | \$544                        | \$144.85                         | 141                              | 3.93%  | 1.15                                  | 10                                | 6                            |
| Corpus Christi                               | 1,866                               | \$612,472                       | \$412                        | \$182.01                         | 166                              | 4.06%  | 1.11                                  | 53                                | 21                           |
| Dallas-Plano-Irving (Metropolitan Division)  | 42,435                              | \$25,184,159                    | \$646                        | \$108.47                         | 138                              | 2.92%  | 1.22                                  | 294                               | 118                          |
| El Paso                                      | 3,278                               | \$985,725                       | \$476                        | \$72.15                          | 113                              | 9.97%  | 1.35                                  | 76                                | 36                           |
| Fort Worth-Arlington (Metropolitan Division) | 28,364                              | \$15,013,261                    | \$770                        | \$88.54                          | 147                              | 7.93%  | 1.11                                  | 183                               | 67                           |
| Houston-Sugar Land-Baytown                   | 29,025                              | \$13,731,682                    | \$567                        | \$103.28                         | 115                              | 8.22%  | 1.18                                  | 422                               | 179                          |
| Killeen-Temple-Fort Hood                     | 1,133                               | \$487,185                       | \$609                        | \$92.26                          | 154                              | 10.24%                                       | 1.32                                  | 32                                | 14                           |
| Laredo                                       | 1,761                               | \$560,345                       | \$488                        | \$202.31                         | 165                              | 9.55%  | 1.33                                  | 24                                | 10                           |
| Lubbock                                      | 1,014                               | \$519,545                       | \$637                        | \$63.44                          | 167                              | 13.28%                                       | 1.21                                  | 23                                | 11                           |
| McAllen-Edinburg-Mission                     | 3,216                               | \$1,345,179                     | \$550                        | \$147.57                         | 163                              | 9.09%  | 1.31                                  | 81                                | 34                           |
| San Antonio-New Braunfels                    | 14,043                              | \$4,912,824                     | \$438                        | \$151.53                         | 152                              | 6.93%  | 1.28                                  | 162                               | 92                           |
| Waco   | 1,600                               | \$530,705                       | \$393                        | \$143.18                         | 164                              | 6.91%  | 1.19                                  | 20                                | 9                            |
| Remainder of State (Outside Reported MSA)    | 18,255                              | \$7,632,405                     | \$629                        | \$66.00                          | 130                              | 10.84%                                       | 1.37                                  | 437                               | 237                          |
| Out-of-State                                 | 100,306                             | \$48,212,413                    | \$608                        | \$201.36                         | 164                              | 6.34%  | 1.51                                  | 34                                | 14                           |
| <b>Totals</b>                                | 259,166                             | 125,090,029                     |                              |                                  |                                  |  |                                       | 2,058                             | 950                          |

<sup>1</sup>Does not include additional cash advanced on refinances.



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING  
1st Quarter, Calendar Year 2018

SINGLE PAYMENT - AUTO TITLE

| MSA<br>Metropolitan Statistical Area         | New Loans                           |                                 |                              | Average Fees & Original Terms    |                                  | Loans Originated & Refinanced During Quarter |                                       | Location Data                     |                              |
|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
|  | No. of Transactions                 | Estimated Total Amt<br>Advanced | Average Amount<br>Advanced   | Fee per Transaction              | Original Term<br>per Transaction | % of Consumers<br>Who Refinanced             | Avg No. of Refinances<br>per Consumer | No. Filed<br>Quarterly<br>Reports | No.<br>Reporting<br>Activity |
|  | All Loans & Refinances<br>Item# 10F | Item # 2 X Item #6 <sup>1</sup> | Consumer Proceeds<br>Item #6 | \$ per \$100 loaned<br>Item #10B | Item #10D<br>(Expressed in Days) | Item #4 / Item #1                            | Item #3 / Item #4                     |                                   |                              |
| Amarillo                                     | 665                                 | \$235,690                       | \$1,267                      | \$16.76                          | 30                               | 40.36%                                       | 1.61                                  | 15                                | 5                            |
| Austin-Round Rock-San Marcos                 | 6,642                               | \$1,605,189                     | \$1,711                      | \$15.98                          | 30                               | 51.77%                                       | 1.56                                  | 112                               | 39                           |
| Beaumont-Port Arthur                         | 4,184                               | \$712,714                       | \$970                        | \$19.95                          | 30                               | 48.08%                                       | 1.52                                  | 36                                | 24                           |
| Brownsville-Harlingen                        | 2,986                               | \$659,621                       | \$1,283                      | \$15.08                          | 30                               | 45.90%                                       | 1.66                                  | 44                                | 21                           |
| College Station-Bryan <sup>2</sup>           | *                                   | *                               | *                            | *                                | *                                | *  | *                                     | 10                                | 3                            |
| Corpus Christi                               | 1,911                               | \$395,389                       | \$1,120                      | \$15.19                          | 30                               | 51.75%                                       | 1.63                                  | 53                                | 15                           |
| Dallas-Plano-Irving (Metropolitan Division)  | 43,386                              | \$8,724,803                     | \$1,533                      | \$14.88                          | 30                               | 50.11%                                       | 1.68                                  | 294                               | 134                          |
| El Paso                                      | 5,414                               | \$1,246,751                     | \$1,506                      | \$14.41                          | 30                               | 48.85%                                       | 1.65                                  | 76                                | 16                           |
| Fort Worth-Arlington (Metropolitan Division) | 17,096                              | \$3,713,607                     | \$1,330                      | \$15.10                          | 30                               | 46.96%                                       | 1.67                                  | 183                               | 85                           |
| Houston-Sugar Land-Baytown                   | 41,904                              | \$10,484,903                    | \$1,379                      | \$15.76                          | 30                               | 50.16%                                       | 1.61                                  | 422                               | 203                          |
| Killeen-Temple-Fort Hood                     | 2,018                               | \$387,133                       | \$1,078                      | \$16.72                          | 30                               | 41.39%                                       | 1.52                                  | 32                                | 16                           |
| Laredo                                       | 3,828                               | \$567,009                       | \$1,266                      | \$15.16                          | 30                               | 50.62%                                       | 1.62                                  | 24                                | 10                           |
| Lubbock                                      | 3,027                               | \$721,851                       | \$1,298                      | \$15.99                          | 30                               | 45.68%                                       | 1.67                                  | 23                                | 12                           |
| McAllen-Edinburg-Mission                     | 4,963                               | \$942,017                       | \$1,289                      | \$15.91                          | 29                               | 41.99%                                       | 1.53                                  | 81                                | 49                           |
| San Antonio-New Braunfels                    | 13,251                              | \$3,181,077                     | \$1,562                      | \$14.43                          | 30                               | 47.24%                                       | 1.67                                  | 162                               | 36                           |
| Waco   | 581                                 | \$95,094                        | \$767                        | \$21.41                          | 30                               | 43.97%                                       | 1.47                                  | 20                                | 8                            |
| Remainder of State (Outside Reported MSA)    | 32,255                              | \$5,368,904                     | \$960                        | \$18.95                          | 29                               | 45.28%                                       | 1.61                                  | 437                               | 273                          |
| Out-of-State <sup>2</sup>                    | *                                   | *                               | *                            | *                                | *                                | *  | *                                     | 34                                | 0                            |
| <b>Totals</b>                                | 184,339                             | 39,041,753                      |                              |                                  |                                  |  |                                       | 2,058                             | 949                          |

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>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  
1st Quarter, Calendar Year 2018

INSTALLMENT - AUTO TITLE

| MSA<br>Metropolitan Statistical Area         | New Loans                           |                                 |                              | Average Fees & Original Terms    |                                  | Loans Originated & Refinanced During Quarter |                                       | Location Data                     |                              |
|--|-------------------------------------|---------------------------------|------------------------------|----------------------------------|----------------------------------|--|---------------------------------------|-----------------------------------|------------------------------|
|  | No. of Transactions                 | Estimated Total Amt<br>Advanced | Average Amount<br>Advanced   | Fee per Transaction              | Original Term<br>per Transaction | % of Consumers<br>Who Refinanced             | Avg No. of Refinances<br>per Consumer | No. Filed<br>Quarterly<br>Reports | No.<br>Reporting<br>Activity |
|  | All Loans & Refinances<br>Item# 10F | Item # 2 X Item #6 <sup>1</sup> | Consumer Proceeds<br>Item #6 | \$ per \$100 loaned<br>Item #10B | Item #10D<br>(Expressed in Days) | Item #4 / Item #1                            | Item #3 / Item #4                     |                                   |                              |
| Amarillo                                     | 631                                 | \$366,820                       | \$1,054                      | \$112.59                         | 153                              | 6.08%  | 1.30                                  | 15                                | 5                            |
| Austin-Round Rock-San Marcos                 | 3,072                               | \$2,326,490                     | \$1,238                      | \$109.89                         | 154                              | 5.84%  | 1.32                                  | 112                               | 53                           |
| Beaumont-Port Arthur                         | 863                                 | \$487,784                       | \$1,089                      | \$139.20                         | 151                              | 14.14%                                       | 1.13                                  | 36                                | 10                           |
| Brownsville-Harlingen                        | 1,582                               | \$837,989                       | \$1,140                      | \$115.53                         | 160                              | 8.21%  | 1.14                                  | 44                                | 18                           |
| College Station-Bryan                        | 799                                 | \$425,216                       | \$987                        | \$132.97                         | 154                              | 11.47%                                       | 1.22                                  | 10                                | 7                            |
| Corpus Christi                               | 1,190                               | \$776,529                       | \$1,139                      | \$116.24                         | 154                              | 4.92%  | 1.47                                  | 53                                | 18                           |
| Dallas-Plano-Irving (Metropolitan Division)  | 11,079                              | \$7,413,308                     | \$1,170                      | \$118.37                         | 152                              | 6.39%  | 1.32                                  | 294                               | 127                          |
| El Paso                                      | 2,727                               | \$2,199,370                     | \$1,130                      | \$94.12                          | 152                              | 1.92%  | 1.36                                  | 76                                | 38                           |
| Fort Worth-Arlington (Metropolitan Division) | 5,488                               | \$3,297,933                     | \$1,223                      | \$121.26                         | 157                              | 9.03%  | 1.45                                  | 183                               | 69                           |
| Houston-Sugar Land-Baytown                   | 13,860                              | \$9,716,207                     | \$1,158                      | \$113.62                         | 153                              | 7.06%  | 1.25                                  | 422                               | 182                          |
| Killeen-Temple-Fort Hood                     | 1,072                               | \$528,427                       | \$968                        | \$124.46                         | 156                              | 9.13%  | 1.40                                  | 32                                | 14                           |
| Laredo                                       | 528                                 | \$326,368                       | \$1,099                      | \$104.40                         | 173                              | 3.55%  | 1.50                                  | 24                                | 6                            |
| Lubbock                                      | 953                                 | \$368,698                       | \$1,069                      | \$140.27                         | 152                              | 21.68%                                       | 1.27                                  | 23                                | 9                            |
| McAllen-Edinburg-Mission                     | 2,890                               | \$2,103,407                     | \$1,414                      | \$106.45                         | 164                              | 6.33%  | 1.36                                  | 81                                | 29                           |
| San Antonio-New Braunfels                    | 5,950                               | \$3,955,217                     | \$1,117                      | \$112.03                         | 152                              | 6.38%  | 1.33                                  | 162                               | 84                           |
| Waco   | 1,059                               | \$584,133                       | \$970                        | \$115.72                         | 155                              | 6.91%  | 1.44                                  | 20                                | 11                           |
| Remainder of State (Outside Reported MSA)    | 10,697                              | \$4,584,955                     | \$976                        | \$125.93                         | 155                              | 12.91%                                       | 1.32                                  | 437                               | 162                          |
| Out-of-State <sup>2</sup>                    | *                                   | *                               | *                            | *                                | *                                | *  | *                                     | 34                                | 1                            |
| <b>Totals</b>                                | 64,861                              | 40,575,187                      |                              |                                  |                                  |  |                                       | 2,058                             | 843                          |

<sup>1</sup>Does not include additional cash advanced on refinances.

<sup>2</sup>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**  
**1st Quarter, Calendar Year 2018**

**REPOSSESSION FIGURES FOR TITLE LENDERS<sup>1</sup>**

| MSA<br>Metropolitan Statistical Area         | Total Repossessions<br>During Quarter |   | Repossession Rate<br>per 100<br>Active Accounts |
|--|---------------------------------------|---|---|
|  | All Title Loans<br>Item #8            | Total No.<br>Active Accounts<br>During Quarter<br>Item #2 + Item #10E |   |
| Amarillo                                     | 82                                    | 1,958   | 4.19%   |
| Austin-Round Rock-San Marcos                 | 396                                   | 10,758  | 3.68%   |
| Beaumont-Port Arthur                         | 182                                   | 4,059   | 4.48%   |
| Brownsville-Harlingen                        | 156                                   | 5,163   | 3.02%   |
| College Station-Bryan                        | 18                                    | 2,061   | 0.87%   |
| Corpus Christi                               | 117                                   | 4,172   | 2.80%   |
| Dallas-Plano-Irving (Metropolitan Division)  | 1,924                                 | 49,341  | 3.90%   |
| El Paso                                      | 330                                   | 11,546  | 2.86%   |
| Fort Worth-Arlington (Metropolitan Division) | 859                                   | 21,343  | 4.02%   |
| Houston-Sugar Land-Baytown                   | 1,416                                 | 57,832  | 2.45%   |
| Killeen-Temple-Fort Hood                     | 111                                   | 3,529   | 3.15%   |
| Laredo                                       | 112                                   | 2,873   | 3.90%   |
| Lubbock                                      | 143                                   | 3,536   | 4.04%   |
| McAllen-Edinburg-Mission                     | 222                                   | 8,684   | 2.56%   |
| San Antonio-New Braunfels                    | 728                                   | 21,940  | 3.32%   |
| Waco   | 79                                    | 2,840   | 2.78%   |
| Remainder of State (Outside Reported MSA)    | 1,379                                 | 42,839  | 3.22%   |
| Out-of-State <sup>2</sup>                    | *                                     | *   | *   |
| <b>Totals</b>                                | <b>8,256</b>                          | <b>258,702</b>  | <b>3.19%</b>                                    |

<sup>1</sup>Includes both single payment and installment title loans.

<sup>2</sup>Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

## METROPOLITAN STATISTICAL AREA COMPILATION

|  |                     |
|--|---------------------|
| <b>Dallas - Fort Worth - Arlington, TX</b>       | <b>MSA</b>          |
| 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         |
| <b>Houston - Sugar Land - Baytown, TX</b>        | <b>MSA</b>          |
| Austin County                                    | Harris County       |
| Brazoria County                                  | Liberty County      |
| Chambers County                                  | Montgomery County   |
| Fort Bend County                                 | San Jacinto County  |
| Galveston County                                 | Waller County       |
| <b>Amarillo, TX</b>                              | <b>MSA</b>          |
| Armstrong County                                 | Potter County       |
| Carson County                                    | Randall County      |
| <b>Austin - Round Rock - San Marcos, TX</b>      | <b>MSA</b>          |
| Bastrop County                                   | Travis County       |
| Caldwell County                                  | Williamson County   |
| Hays County                                      |                     |
| <b>Beaumont - Port Arthur, TX</b>                | <b>MSA</b>          |
| Hardin County                                    | Orange County       |
| Jefferson County                                 |                     |
| <b>Brownsville - Harlingen, TX</b>               | <b>MSA</b>          |
| Cameron County                                   |                     |
| <b>College Station - Bryan, TX</b>               | <b>MSA</b>          |
| Brazos County                                    | Robertson County    |
| Burleson County                                  |                     |
| <b>Corpus Christi, TX</b>                        | <b>MSA</b>          |
| Aransas County                                   | San Patricio County |
| Nueces County                                    |                     |
| <b>El Paso, TX</b>                               | <b>MSA</b>          |
| El Paso County                                   |                     |



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

|   |                  |
|---|------------------|
| <b>Killeen - Temple - Fort Hood, TX</b> | <b>MSA</b>       |
| Bell County                             | Lampasas County  |
| Coryell County                          |                  |
| <b>Laredo, TX</b>                       | <b>MSA</b>       |
| Webb County                             |                  |
| <b>Lubbock, TX</b>                      | <b>MSA</b>       |
| Crosby County                           | Lubbock County   |
| <b>McAllen - Edinburg - Mission, TX</b> | <b>MSA</b>       |
| Hidalgo County                          |                  |
| <b>San Antonio - New Braunfels, TX</b>  | <b>MSA</b>       |
| Atascosa County                         | Guadalupe County |
| Bandera County                          | Kendall County   |
| Bexar County                            | Medina County    |
| Comal County                            | Wilson County    |
| <b>Waco, TX</b>                         | <b>MSA</b>       |
| McLennan County                         |                  |