

**ASSESSMENT AREAS  
(2021)**

The Bank's Assessment Areas are as follows:

**METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS:**

**ABILENE MSA**

(Consisting of Callahan, Jones and Taylor Counties)

**BEAUMONT-PORT ARTHUR MSA**

(Consisting of Jefferson and Orange Counties)

**COLLEGE STATION-BRYAN MSA**

(Consisting of Brazos County)

**DALLAS-FORT WORTH-ARLINGTON MSA**

(Consisting only of Denton, Ellis, Johnson, Parker, Tarrant & Wise Counties)

**HOUSTON-THE WOODLANDS-SUGAR LAND MSA**

(Consisting of Fort Bend and Montgomery Counties and the following tracts in Harris County: 2409.01, 2409.02, 2410.00, 2411.01, 2411.02, 2411.03, 2412.00, 2413.00, 2414.00, 2509.00, 2510.00, 2511.00, 2512.00, 2513.00, 2514.01, 2514.02, 2515.01, 2515.02, 2515.03, 5551.00, 5552.00, 5553.01, 5553.02 and 5553.03)

**ODESSA MSA**

(Consisting of Ector County)

**SAN ANGELO MSA**

(Consisting of Tom Green County)

**NON-MSA COUNTIES:**

Deaf Smith

Eastland

Erath

Fisher

Hood

Matagorda

Newton

Nolan

Palo Pinto

Shackelford

Somervell

Walker

Wharton