

Bank's Delineation of Local Communities

The Metropolitan Statistical Areas (MSA) consist of the following:

MSA (Code)	Counties (Code)	Branch Locations
San Antonio-New Braunfels (41700)	Bexar (029)	2 Branches
	Medina (325)	1 Branch
El Paso (21340)	El Paso (141)	3 Branches
McAllen-Edinburg-Mission (32580)	Hidalgo (215)	10 Branches
Brownsville-Harlingen (15180)	Cameron (061)	1 Branch
Refugio County (Non-MSA: Rural County)	Refugio (391)	1 Branch
Fort Worth-Arlington-Grapevine (23104)	Tarrant (439)	2 Branches
Laredo (29700)	Webb (479)	2 Branches
Houston (26420)	Harris (201)	1 Branch