

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 78-12  
January 31, 1978

REGULATION C--LIST OF COUNTIES INCLUDED  
IN STANDARD METROPOLITAN STATISTICAL AREAS

TO ALL BANKS IN THE  
ELEVENTH FEDERAL RESERVE DISTRICT:

The Department of Commerce has informed us that Williamson County has been incorporated into the Austin, Texas, Standard Metropolitan Statistical Area (SMSA). The expansion of the Austin SMSA may subject additional member banks in this district to the requirements of the Home Mortgage Disclosure Act implemented by Regulation C. The compliance requirements for a bank in a newly enlarged SMSA are set forth in the second Board interpretation contained in Circular No. 77-47. Disclosure of loans on property located in Williamson County may be made by ZIP code since the county was not tracted for the 1970 census.

As we stated in Circular No. 76-88 dated June 30, 1976, Regulation C applies to banks only if they (1) have assets of \$10 million or more, (2) make first lien mortgage loans on one-to-four family residences, (3) are Federally insured or regulated, and (4) have a home or branch office in an SMSA.

The following list is up to date through January 23, 1978. A bank that does not have a home or branch office in one of the following counties is not subject to Regulation C and does not have to compile the information requested.

<u>County/Parish</u>	<u>Area Title of SMSA (In Eleventh Federal Reserve District)</u>	<u>PHC(1) Report Numbers</u>
LOUISIANA		
Bossier	Shreveport	197
Caddo	Shreveport	197
Grant	Alexandria	None
Ouachita	Monroe	135
Webster	Shreveport	197

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Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-492-4403 (intrastate) and 1-800-527-4970 (interstate). For calls placed locally, please use 651 plus the extension referred to above.

<u>County/Parish</u>	<u>Area Title of SMSA (In Eleventh Federal Reserve District)</u>	<u>PHC(1) Report Numbers</u>
NEW MEXICO		
None		
OKLAHOMA		
None		
TEXAS		
Bell	Killeen - Temple	None
Bexar	San Antonio	186
Bowie	Texarkana	214
Brazoria	Houston	89
Brazos	Bryan - College Station	34
Callahan	Abilene	1
Cameron	Brownsville - Harlingen - San Benito	33
Clay	Wichita Falls	232
Collin	Dallas - Fort Worth	52 and 74
Comal	San Antonio	186
Coryell	Killeen - Temple	None
Dallas	Dallas - Fort Worth	52 and 74
Denton	Dallas - Fort Worth	52 and 74
Ector	Odessa	152
Ellis	Dallas - Fort Worth	52 and 74
El Paso	El Paso	62
Fort Bend	Houston	89
Galveston	Galveston - Texas City	78
Grayson	Sherman - Denison	196
Gregg	Longview	None
Guadalupe	San Antonio	186
Hardin	Beaumont - Port Arthur - Orange	22
Harris	Houston	89
Harrison	Longview	None
Hays	Austin	17
Hidalgo	McAllen - Edinburg - Pharr	126
Hood	Dallas - Fort Worth	52 and 74
Jefferson	Beaumont - Port Arthur - Orange	22
Johnson	Dallas - Fort Worth	52 and 74
Jones	Abilene	1
Kaufman	Dallas - Fort Worth	52 and 74
Liberty	Houston	89
Lubbock	Lubbock	120

<u>County/Parish</u>	<u>Area Title of SMSA (In Eleventh Federal Reserve District)</u>	<u>PHC(1) Report Numbers</u>
TEXAS (Cont'd)		
McLennan	Waco	225
Midland	Midland	130
Montgomery	Houston	89
Nueces	Corpus Christi	51
Orange	Beaumont - Port Arthur - Orange	22
Parker	Dallas - Fort Worth	52 and 74
Potter	Amarillo	8
Randall	Amarillo	8
Rockwall	Dallas - Fort Worth	52 and 74
San Patricio	Corpus Christi	51
Smith	Tyler	221
Tarrant	Dallas - Fort Worth	52 and 74
Taylor	Abilene	1
Tom Green	San Angelo	185
Travis	Austin	17
Waller	Houston	89
Webb	Laredo	107
Wichita	Wichita Falls	232
Williamson	Austin	None
Wise	Dallas - Fort Worth	52 and 74

If you have any questions concerning Regulation C, please contact our Consumer Affairs Section at Ext. 6171.

Additional copies of this circular and of Regulation C will be furnished upon request to the Secretary's Office of this Bank, Ext. 6267.

Sincerely yours,

Robert H. Boykin

First Vice President