

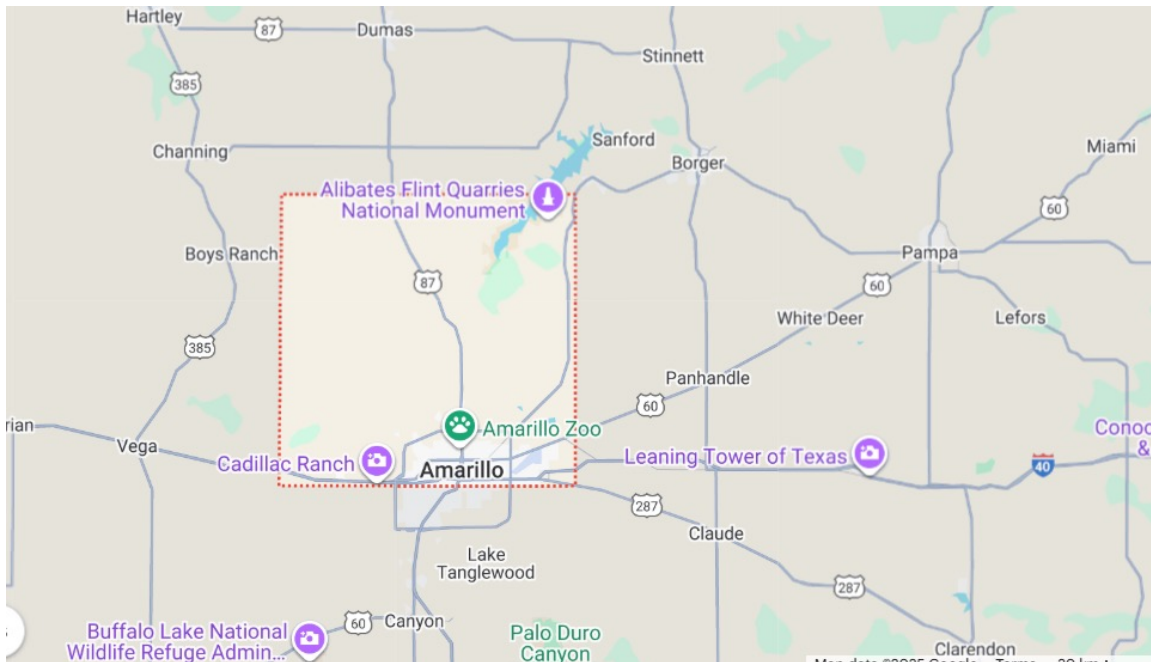
# COMMUNITY REINVESTMENT ACT ASSESSMENT AREA



We have identified Armstrong (census tract #TX48011), Carson (census tract #TX48065), Potter (census tract #TX48375), Randall (census tract #TX48381) and Oldham (census tract #TX48359) counties of the Texas panhandle as our assessment area, as illustrated by the map attached as Exhibit A.

Occasionally, the Bank will extend credit to borrowers who do not reside in this established market area; but such extensions of credit will be limited to borrowers who exhibit exemplary credit worthiness.

The Bank did not have any changes in its Assessment Area since the previous CRA Examination.

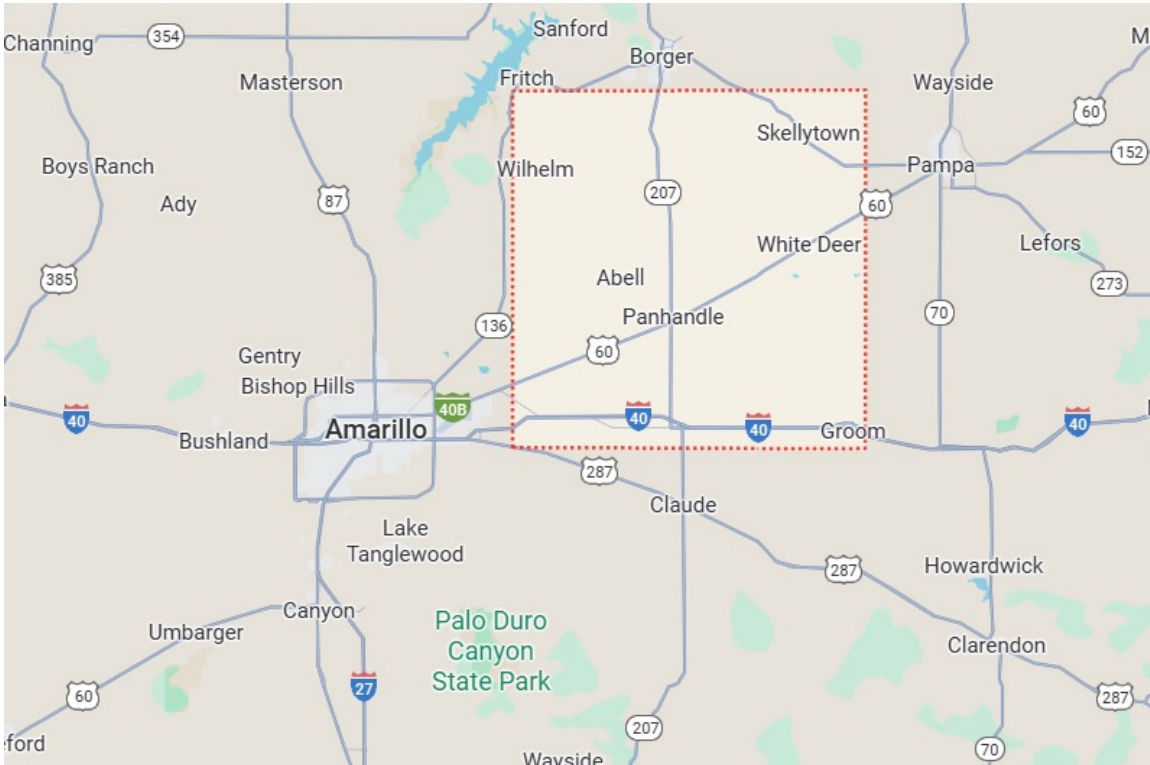


Potter County      Census Tract #TX48375

# COMMUNITY REINVESTMENT ACT ASSESSMENT AREA

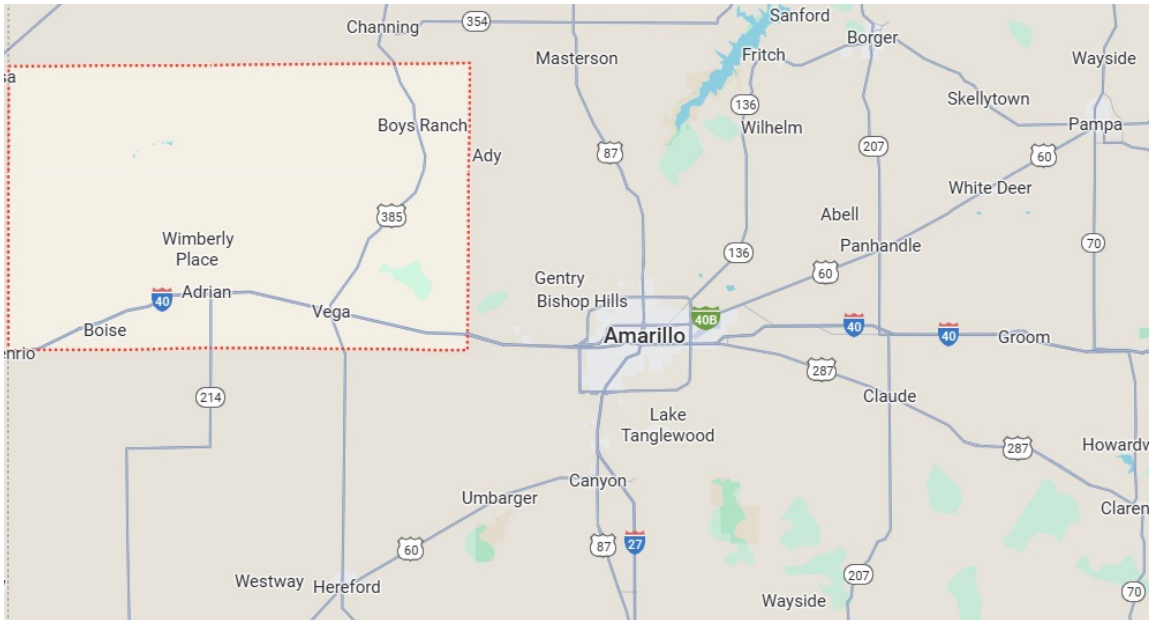


Armstrong County Census Tract #TX48011

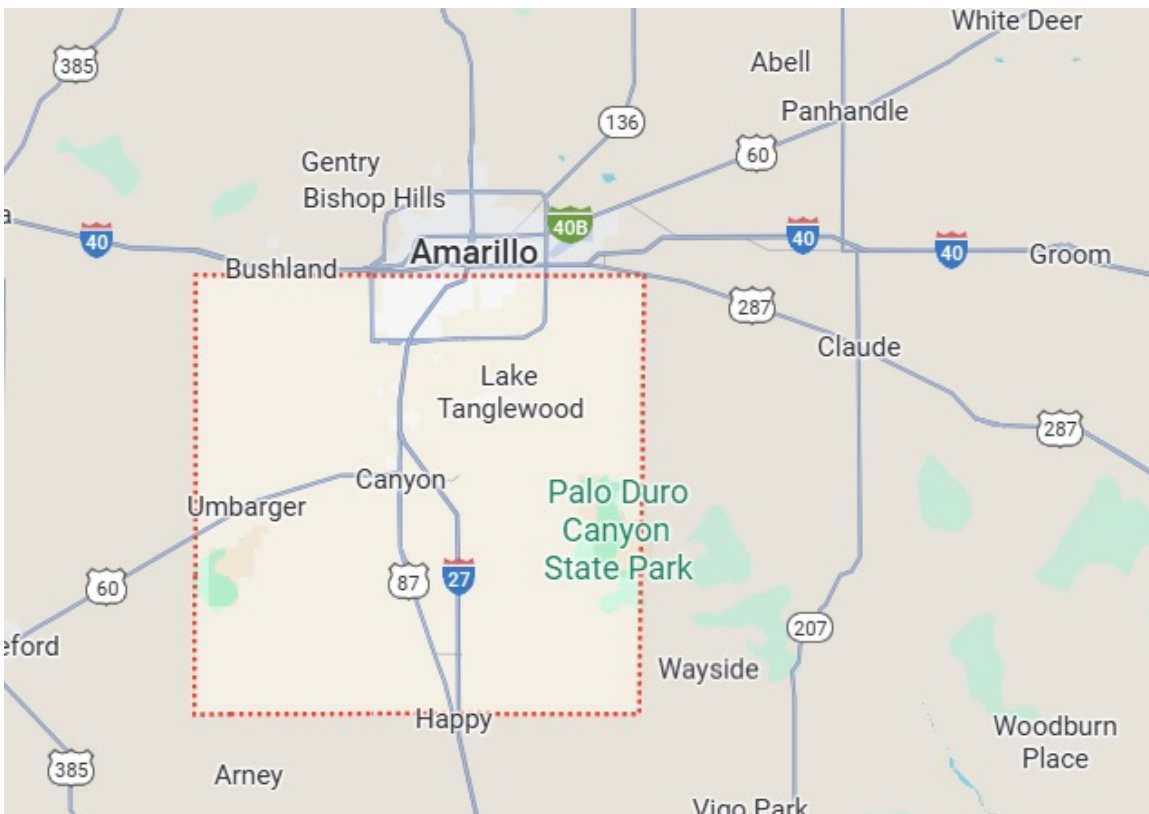


Carson County Census Tract #48065

# COMMUNITY REINVESTMENT ACT ASSESSMENT AREA



Oldham County Census Tract #48359



Randall County Census Tract #48381