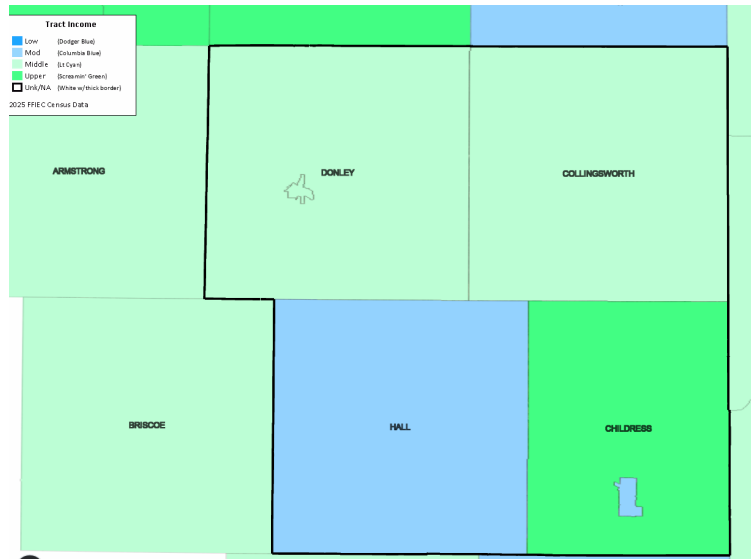




MEMPHIS BRANCH:

Description of Assessment Area and Map:

Childress, Collingsworth, Donley and Hall Counties (Non-MSA Texas) – 6 Total Tracts



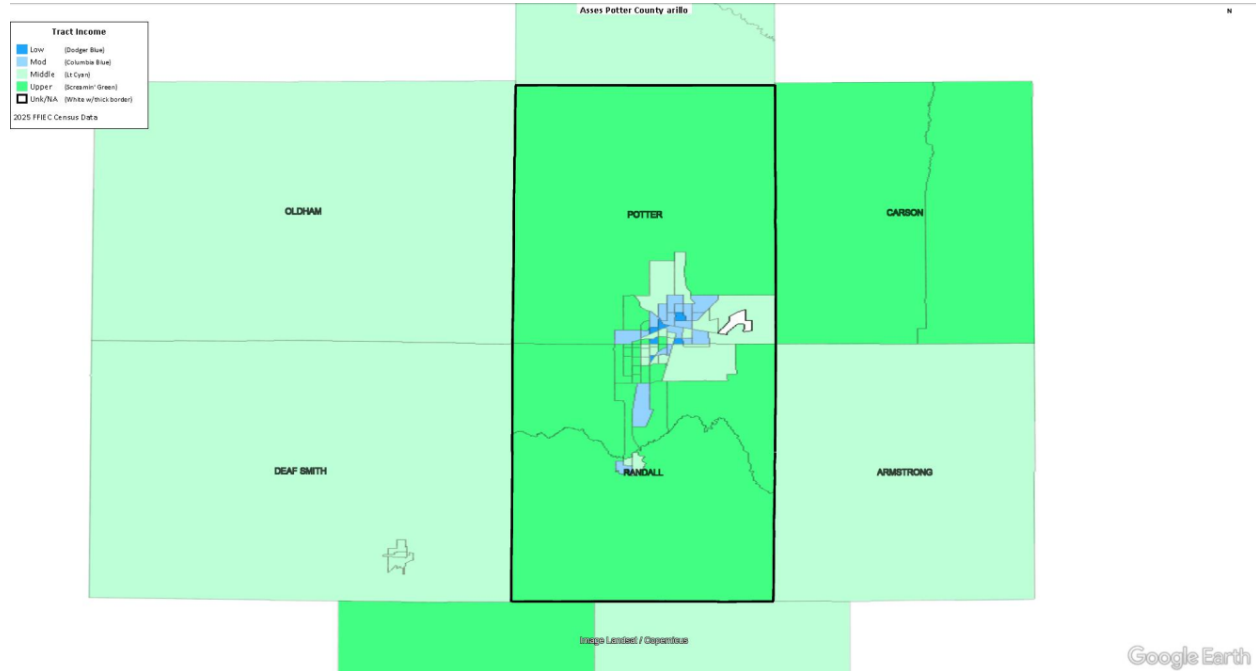
The Memphis Branch Assessment Area encompasses the following census tracts:

County = CHILDRESS (075), TEXAS (48)				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
48	075	9501.00	Upper	40-50%
48	075	9502.00	Mod	30-40%
County = COLLINGSWORTH (087), TEXAS (48)				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
48	087	9503.00	Middle	30-40%
County = DONLEY (129), TEXAS (48)				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
48	129	9502.00	Middle	20-30%
48	129	9503.00	Middle	10-20%
County = HALL (191), TEXAS (48)				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
48	48	9505.00	Mod	40-50%

AMARILLO BRANCH:

Description of Assessment Area and Map:

Randall and Potter Counties (Comprise part of Amarillo, Texas MSA) – 68 Total Tracts



The Amarillo Branch Assessment Area encompasses the following census tracts:

County = RANDALL (381), TEXAS (48)				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
48	381	0201.00	Upper	20-30%
48	381	0202.00	Middle	30-40%
48	381	0203.00	Middle	30-40%
48	381	0204.00	Upper	20-30%
48	381	0205.00	Mod	40-50%
48	381	0206.00	Middle	60-70%
48	381	0208.00	Middle	40-50%
48	381	0209.00	Mod	40-50%
48	381	0210.00	Middle	30-40%
48	381	0211.01	Middle	20-30%
48	381	0211.02	Low	40-50%
48	381	0212.00	Middle	30-40%



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48	381	0213.00	Middle	30-40%
48	381	0215.00	Upper	20-30%
48	381	0216.02	Upper	20-30%
48	381	0216.03	Upper	20-30%
48	381	0216.04	Upper	20-30%
48	381	0216.05	Upper	20-30%
48	381	0216.06	Upper	20-30%
48	381	0216.09	Upper	20-30%
48	381	0216.10	Upper	20-30%
48	381	0216.11	Upper	30-40%
48	381	0217.02	Upper	20-30%
48	381	0217.05	Mod	30-40%
48	381	0217.06	Upper	20-30%
48	381	0217.07	Upper	20-30%
48	381	0217.08	Upper	20-30%
48	381	0218.02	Middle	30-40%
48	381	0218.03	Middle	30-40%
48	381	0218.04	Mod	20-30%
48	381	0219.00	Upper	10-20%
48	381	0220.01	Upper	40-50%
48	381	0220.02	Middle	60-70%

County = POTTER (375), TEXAS (48)				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
48	375	0101.00	Upper	30-40%
48	375	0102.00	Upper	20-30%
48	375	0103.00	Low	60-70%



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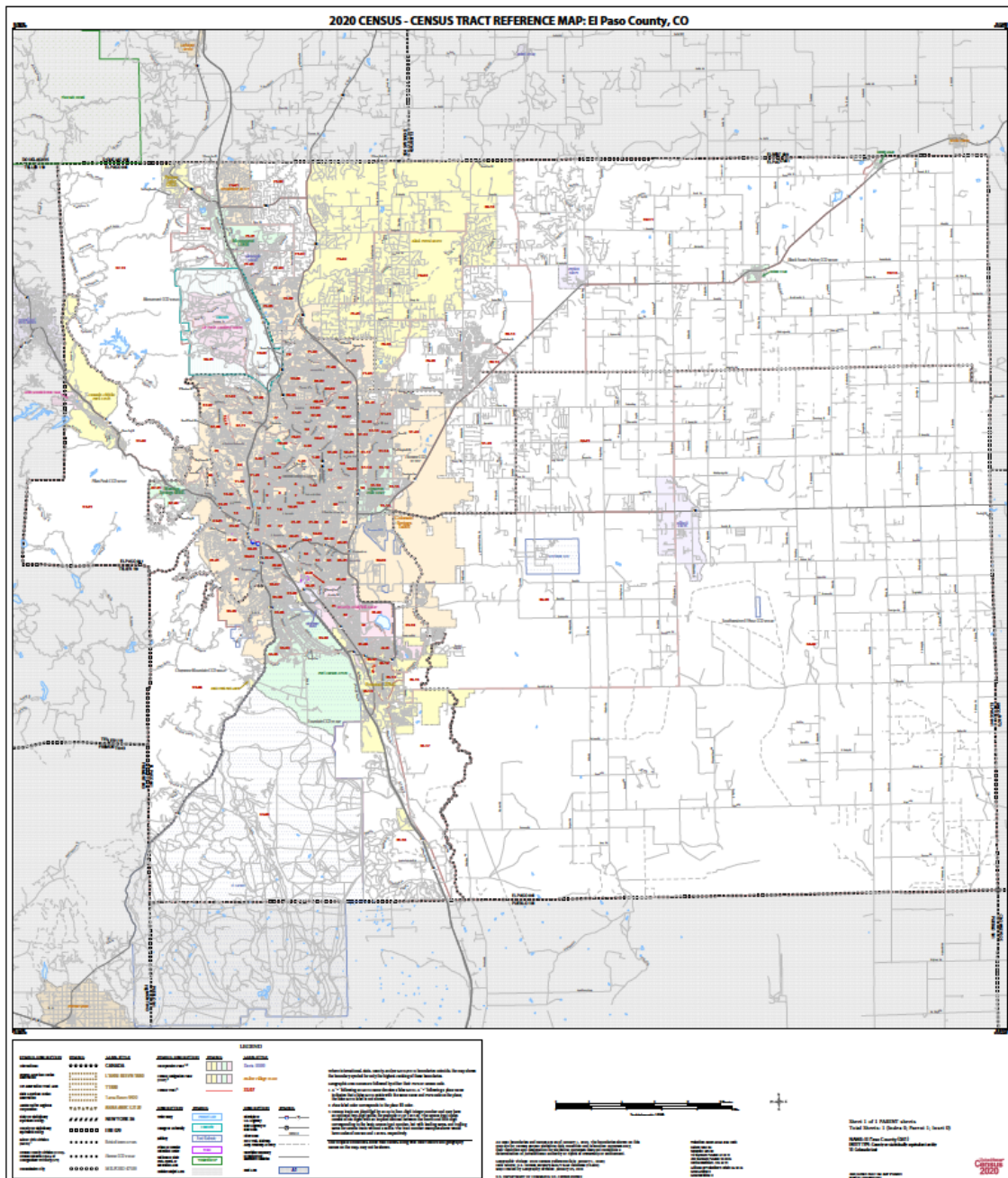
48	375	0104.00	Upper	20-30%
48	375	0106.00	Low	80-90%
48	375	0107.00	Mod	60-70%
48	375	0110.00	Middle	70-80%
48	375	0115.00	Middle	30-40%
48	375	0116.00	Middle	50-60%
48	375	0117.00	Mod	40-50%
48	375	0118.00	Mod	40-50%
48	375	0119.00	Low	40-50%
48	375	0120.00	Low	60-70%
48	375	0122.00	Mod	80-90%
48	375	0126.00	Mod	80-90%
48	375	0128.00	Low	80-90%
48	375	0130.00	Mod	90-100%
48	375	0132.00	Upper	20-30%
48	375	0133.00	Upper	20-30%
48	375	0134.00	Middle	20-30%
48	375	0139.00	Mod	80-90%
48	375	0141.00	Mod	60-70%
48	375	0143.00	Upper	20-30%
48	375	0144.01	Middle	60-70%
48	375	0145.00	Mod	70-80%
48	375	0147.01	Middle	30-40%
48	375	0147.02	Middle	40-50%
48	375	0148.00	Mod	80-90%
48	375	0149.00	Middle	80-90%
48	375	0150.00	Mod	80-90%
48	375	0151.00	Middle	30-40%
48	375	0152.00	Mod	30-40%
48	375	0153.00	Mod	60-70%
48	375	0154.00	Mod	80-90%
48	375	9800.00	NA	50-60%



COLORADO BRANCH:

Description of Assessment Area and Map:

El Paso County (Comprise part of Colorado Springs, CO MSA) – 68 Total Tracts



The Colorado Branch Assessment Area encompasses the following census tracts:

EL PASO COUNTY, COLORADO				
State Code	County Code	Tract Code	Tract Income	Tract % Minority
08	041	0001.02	Middle	20-30%
08	041	0001.03	Middle	30-40%
08	041	0001.04	Middle	20-30%
08	041	0002.02	Middle	20-30%
08	041	0002.03	Mod	20-30%
08	041	0003.01	Mod	30-40%
08	041	0003.02	Mod	30-40%
08	041	0004.00	Middle	20-30%
08	041	0005.00	Middle	10-20%
08	041	0006.00	Middle	20-30%
08	041	0007.00	Middle	30-40%
08	041	0008.00	Mod	20-30%
08	041	0009.00	Upper	10-20%
08	041	0010.00	Upper	10-20%
08	041	0011.01	Mod	30-40%
08	041	0011.04	Mod	30-40%
08	041	0013.01	Mod	20-30%
08	041	0013.02	Middle	20-30%
08	041	0014.00	Middle	20-30%
08	041	0015.00	Middle	20-30%
08	041	0016.00	Mod	20-30%
08	041	0017.00	Mod	20-30%
08	041	0018.00	Middle	10-20%
08	041	0019.01	Mod	30-40%
08	041	0019.02	Low	40-50%
08	041	0020.00	Mod	40-50%
08	041	0021.01	Mod	40-50%
08	041	0021.02	Mod	50-60%
08	041	0022.00	Middle	30-40%
08	041	0023.00	Mod	30-40%
08	041	0024.01	Middle	20-30%
08	041	0024.02	Upper	20-30%
08	041	0025.01	Upper	10-20%
08	041	0025.02	Middle	20-30%



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08	041	0027.00	Mod	30-40%
08	041	0028.01	Mod	50-60%
08	041	0028.02	Mod	50-60%
08	041	0029.01	Mod	50-60%
08	041	0029.02	Low	50-60%
08	041	0030.01	NA	30-40%
08	041	0030.02	Mod	20-30%
08	041	0031.00	Upper	10-20%
08	041	0033.03	Mod	40-50%
08	041	0033.05	Upper	20-30%
08	041	0033.06	Upper	20-30%
08	041	0033.07	Middle	30-40%
08	041	0033.08	Mod	40-50%
08	041	0034.01	Upper	10-20%
08	041	0034.02	Upper	10-20%
08	041	0037.02	Upper	10-20%
08	041	0037.05	Upper	20-30%
08	041	0037.06	Middle	20-30%
08	041	0037.07	Upper	20-30%
08	041	0037.08	Upper	10-20%
08	041	0037.10	Upper	20-30%
08	041	0037.11	Upper	20-30%
08	041	0037.12	Middle	10-20%
08	041	0037.13	Upper	10-20%
08	041	0038.01	Middle	30-40%
08	041	0038.02	NA	30-40%
08	041	0039.05	Middle	30-40%
08	041	0039.06	Middle	20-30%
08	041	0039.10	Middle	10-20%
08	041	0039.11	Middle	10-20%
08	041	0039.12	Upper	30-40%
08	041	0039.13	Upper	10-20%
08	041	0039.14	Upper	20-30%
08	041	0040.08	Middle	30-40%
08	041	0040.09	Mod	60-70%
08	041	0041.00	Mod	40-50%
08	041	0042.00	Middle	30-40%



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08	041	0043.00	Middle	40-50%
08	041	0044.02	Upper	40-50%
08	041	0044.03	Middle	50-60%
08	041	0044.04	Mod	40-50%
08	041	0044.05	Mod	40-50%
08	041	0044.06	Mod	50-60%
08	041	0045.01	Mod	50-60%
08	041	0045.02	Middle	40-50%
08	041	0045.06	Middle	30-40%
08	041	0045.07	Mod	40-50%
08	041	0045.12	Mod	40-50%
08	041	0045.13	Mod	40-50%
08	041	0045.14	Middle	40-50%
08	041	0045.15	Upper	40-50%
08	041	0045.16	Mod	30-40%
08	041	0045.17	Middle	40-50%
08	041	0045.18	Middle	40-50%
08	041	0045.19	Middle	40-50%
08	041	0045.20	Middle	40-50%
08	041	0046.01	Middle	20-30%
08	041	0046.02	Middle	20-30%
08	041	0046.03	Middle	40-50%
08	041	0047.01	Middle	20-30%
08	041	0047.02	Middle	20-30%
08	041	0047.03	Middle	20-30%
08	041	0047.06	Upper	30-40%
08	041	0047.07	Middle	20-30%
08	041	0047.08	Upper	30-40%
08	041	0048.00	Middle	30-40%
08	041	0049.01	Middle	30-40%
08	041	0049.02	Upper	20-30%
08	041	0050.00	Mod	40-50%
08	041	0051.10	Middle	40-50%
08	041	0051.12	Mod	40-50%
08	041	0051.13	Upper	30-40%
08	041	0051.14	Mod	50-60%
08	041	0051.15	Middle	40-50%



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08	041	0051.16	Middle	30-40%
08	041	0051.17	Middle	30-40%
08	041	0051.18	Middle	30-40%
08	041	0051.19	Middle	30-40%
08	041	0051.20	Middle	30-40%
08	041	0051.21	Middle	30-40%
08	041	0051.22	Upper	30-40%
08	041	0051.23	Middle	20-30%
08	041	0051.24	Middle	30-40%
08	041	0051.25	Upper	30-40%
08	041	0052.01	Mod	60-70%
08	041	0052.02	Low	50-60%
08	041	0053.00	Mod	50-60%
08	041	0054.00	Mod	60-70%
08	041	0055.01	Middle	20-30%
08	041	0055.02	Mod	40-50%
08	041	0056.01	Middle	30-40%
08	041	0056.02	Middle	20-30%
08	041	0057.00	Middle	30-40%
08	041	0058.00	Middle	20-30%
08	041	0059.00	Mod	30-40%
08	041	0060.00	Mod	50-60%
08	041	0061.00	Mod	50-60%
08	041	0062.00	Mod	50-60%
08	041	0063.01	Mod	50-60%
08	041	0063.02	Mod	60-70%
08	041	0064.00	Low	60-70%
08	041	0065.01	Mod	70-80%
08	041	0065.02	Middle	60-70%
08	041	0066.00	Middle	10-20%
08	041	0067.01	Middle	10-20%
08	041	0067.02	Upper	10-20%
08	041	0068.01	Middle	20-30%
08	041	0068.02	Middle	20-30%
08	041	0069.01	Upper	20-30%
08	041	0069.02	Middle	20-30%
08	041	0070.00	Upper	20-30%



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08	041	0071.03	Upper	20-30%
08	041	0071.04	Upper	20-30%
08	041	0071.05	Upper	30-40%
08	041	0071.06	Upper	20-30%
08	041	0072.03	Upper	20-30%
08	041	0072.04	Upper	20-30%
08	041	0072.05	Upper	30-40%
08	041	0072.06	Upper	20-30%
08	041	0073.01	Upper	10-20%
08	041	0073.02	Upper	10-20%
08	041	0074.01	Upper	10-20%
08	041	0074.02	Upper	10-20%
08	041	0075.01	Upper	10-20%
08	041	0075.02	Upper	10-20%
08	041	0076.02	Upper	10-20%
08	041	0076.03	Upper	30-40%
08	041	0076.04	Upper	20-30%
08	041	0077.00	Middle	20-30%
08	041	0078.01	Upper	20-30%
08	041	0078.02	Middle	20-30%
08	041	0079.00	Upper	10-20%
08	041	0080.00	Mod	30-40%