

**TEXAS PANHANDLE
POTENTIAL ACQUISITIONS**

**June 30, 2006
Deposit Balances by County
and Financial Institution**

April 26, 2007

TO: Chief Financial Officer
Financial Group, Inc.

FROM: Rich Place
Informed Decisions, LLC

This memo was prepared as if Informed Decisions, LLC had been engaged to identify merger candidates - potential acquisitions - in the Texas Panhandle for a \$300 million financial institution.

A comprehensive list of all financial institutions in the geographical area specified by the client was developed using deposit balances reported by county. Those institutions that are not viable merger candidates are identified and listed separately. The remaining list can be further refined and prioritized based on the client's knowledge of the markets and financial institutions.

This process is undertaken to identify and prioritize those financial institutions that the client could contact regarding a potential merger. The intention is to establish and maintain a relationship with merger candidates, not necessarily to initiate an immediate transaction. For a community bank, the decision to sell is often driven by the personal considerations and preferences of the shareholders. By maintaining contact, management becomes familiar with the bank's operations and situations that may motivate the shareholders to sell, which improves the probability of completing a successful transaction.

An example: the outside Chairman of a \$100 million community bank drove over to the next county seat to talk to the owner of a \$20 million bank about selling. The seller wasn't ready, yet. Talks continued for nearly three years. When the time was right, the Chairman got the first call and had a slight edge over a competing bidder. This acquisition profitably expanded the acquirer's market and facilitated further expansion.

Super-regional holding companies have staffs dedicated to this process. A community bank can establish a calling program at minimal cost. Such a program enhances long-term planning, which may include de novo branching; generates useful information for evaluating transactions; and provides other benefits even if an acquisition is never completed.

Potential branch purchases can be identified through the market analysis. Institutions with limited deposits, low market share and insufficient growth prospects may decide to divest its branches. Knowledge of these situations may warrant contacting the potential seller. Again, the goal is not to initiate an immediate transaction; rather, management can be prepared to react quickly when the decision to divest is made.

Be prepared: the analysis and calling program also provides information on potential buyers and their probable targets. With this information, management is prepared if approached by an acquirer; if shareholders raise questions regarding expansion or a possible sale; or when the time is right.

DEPOSIT DATA: All financial institutions (commercial banks, savings banks, and thrifts) with branches in the specified geographic area are identified by county. This analysis uses June 30th deposit data reported by the FDIC. County deposits provide control balances to assure that all financial institutions have been identified and considered. However, such balances may include brokered CDs that overstate the deposits relative to the actual market.

EXHIBIT ONE - TARGET GEOGRAPHIC AREA: This is the top six tiers of counties in the Texas Panhandle. It encompasses the thirty-four counties in EXHIBIT ONE. Page one lists the counties alphabetically with the principle city; a map is also included. Page two presents the counties in descending order by deposits.

EXHIBIT TWO – MERGER CANDIDATES: Fifty-eight financial institutions were reported as having branches and deposits in the 34 counties. Thirty-one are presented in the top section of EXHIBIT TWO for further consideration. The 22 listed in the middle section are excluded because a large portion of their deposits are outside the specified area, with the cutoff set around 60%. Financial institutions that are too large to be acquired are presented at the bottom of the exhibit. The data is preserved for the client's review in the event there is something beyond the numbers that may warrant further consideration.

The size limit is based on the client's total assets and available equity; its capacity, and inclination, for raising additional capital; and an acceptable ratio of tangible common equity to tangible assets. The client has total tangible assets of \$300 million and tangible common equity of \$36 million with no trust preferred financing. Management would prefer to maintain the tangible common equity ratio at 8.0% but might be willing to accept 7.0% for an exceptional acquisition. Raising additional capital, including trust preferred financing, is possible but the client's intent is to utilize excess equity.

Price multiples of 1.75 and 2.00 are applied to the target equity ratios to estimate the goodwill created in the transaction and the total assets supportable by the

resulting tangible equity; the underlying calculations are presented in the SUPPLEMENTAL EXHIBIT following the numbered exhibits. Based on these parameters and calculations, the total tangible assets that the client can acquire would be between \$75 million and \$125 million. Historically, deposits have approximated 90% of total assets so the maximum deposit balances to be considered would approximate \$110 million.

Through this process, 31 potential merger candidates were identified from the 34 counties based on reported deposits and the client's parameters. One financial institution has deposits in excess of \$110 million but is included for consideration because the consolidated balance sheet can be downsized to accommodate such an acquisition.

The initial listing is prioritized based on size; generally, one or two larger acquisitions would be preferable to multiple smaller acquisitions. Other screens could be applied to a larger area, such as a state with diverse markets, but are not required for this example. The next step is for the client to review this list and the two lists of excluded institutions given its knowledge of the banks and their ownership, management and markets. Such non-financial factors and client preferences are used to prioritize the calling program. In some cases, obtaining financial data readily available from regulatory reports may be warranted.

EXHIBITS THREE and FOUR provide the detailed deposit data used to develop the list in EXHIBIT TWO.

EXHIBIT THREE – FINANCIAL INSTITUTIONS: This presents the deposit balances and market share for each financial institution that was developed by county in EXHIBIT FOUR. It allows management to evaluate a specific merger candidate based on branch locations and market share.

EXHIBIT FOUR – DEPOSITS BY COUNTY: This exhibit was developed to identify each financial institution's deposits by county and calculate market share. These results are carried forward to EXHIBIT THREE and restated by financial institution.

EXHIBIT FIVE – HOLDING COMPANIES WITH BANK SUBSIDIARIES: The holding company, as opposed to the bank, is generally the entity to be acquired. However, management may be more familiar with the bank name. This exhibit cross-references the holding company to its bank subsidiaries.

EXHIBIT ONE
TEXAS PANHANDLE
ALPHABETIC COUNTY LIST
WITH PRINCIPLE CITY AND DEPOSITS
JUNE 30, 2006
(millions)

	<u>County</u>	<u>Principle City</u>	<u>June 30, 2006 Deposits</u>
1	Armstrong	Claude	\$20.5
2	Bailey	Muleshoe	88.8
3	Briscoe	Silverton, Quitaque	47.1
4	Carson	Panhandle	77.3
5	Castro	Dimmitt	82.6
6	Childress	Childress	117.5
7	Collingsworth	Wellington	63.9
8	Cottle	Paducah	49.6
9	Dallam	Dalhart	168.4
10	Deaf Smith	Hereford	197.9
11	Donley	Clarendon	80.6
12	Floyd	Floydada	106.0
13	Foard	Crowell	20.8
14	Gray	Pampa	326.5
15	Hale	Plainview	402.7
16	Hall	Memphis	64.4
17	Hansford	Spearman	174.8
18	Hardeman	Quanah	58.9
19	Hartley	Hartley, Channing	16.4
20	Hemphill	Canadian	118.8
21	Hutchinson	Borger	166.1
22	Lamb	Littlefield	246.0
23	Lipscomb	Booker	76.9
24	Moore	Dumas	161.0
25	Motley	Matador	11.1
26	Ochiltree	Perryton	267.4
27	Oldham	Vega	11.0
28	Parmer	Friona	164.4
29	Potter	Amarillo	2,547.3
30	Randall	Amarillo	945.2
31	Roberts	Miami	10.8
32	Sherman	Stratford	69.1
33	Swisher	Tulia	118.2
34	Wheeler	Shamrock	135.2
	TOTAL		<u><u>\$7,213.2</u></u>

Dallam	Sherman	Hansford	Ochiltree	Lipscomb
Harley	Moore	Hutchinson	Roberts	Hemphill
Claham	Potter	Carson	Gray	Wheeler
Deaf Smith	Randall	Armstrong	Donley	Collingsworth

Parmer	Castro	Swisher	Briscoe	Hall	Childress
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Bailey	Lamb	Hale	Floyd	Motley	Cottle
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Cochran	Hockley	Lubbock	Crosby	Dickens	King
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Yoakum	Terry	Lynn	Garza	Kent	Stonewall
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Gaines	Dawson	Borden	Scurry	Fisher	Jones
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Andrews	Martin	Howard	Mitchell	Nolan	Taylor
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Loving	Winkler	Ector	Midland	Glasecock	Sterling	Coke	Runnels
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Ward	Crane	Upton	Reagan	Irion	Tom Green	Concho
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Reeves	McCulloch
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Hardeman
Wilbarger
Foard

Knox Baybr

Haskell Throckmorton

Shackelford S

Callahan

Coleman Bro

McCulloch

**EXHIBIT ONE
TEXAS PANHANDLE
SUMMARY OF COUNTIES
BY TOTAL DEPOSITS
JUNE 30, 2006
(millions)**

	<u>County</u>	<u>June 30, 2006 Deposits</u>
1	Potter	\$2,547.3
2	Randall	945.2
3	Hale	402.7
4	Gray	326.5
5	Ochiltree	267.4
6	Lamb	246.0
7	Deaf Smith	197.9
8	Hansford	174.8
9	Dallam	168.4
10	Hutchinson	166.1
11	Parmer	164.4
12	Moore	161.0
13	Wheeler	135.2
14	Hemphill	118.8
15	Swisher	118.2
16	Childress	117.5
17	Floyd	106.0
18	Bailey	88.8
19	Castro	82.6
20	Donley	80.6
21	Carson	77.3
22	Lipscomb	76.9
23	Sherman	69.1
24	Hall	64.4
25	Collingsworth	63.9
26	Hardeman	58.9
27	Cottle	49.6
28	Briscoe	47.1
29	Foard	20.8
30	Armstrong	20.5
31	Hartley	16.4
32	Motley	11.1
33	Oldham	11.0
34	Roberts	10.8
	TOTAL	<u><u>\$7,213.2</u></u>

**EXHIBIT TWO
TEXAS PANHANDLE
CONTACT PRIORITIES
JUNE 30, 2006**

	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Institution</u>
<u>MERGER CANDIDATES</u>							
1	Stratford Bancshares, Inc.	TX	Bank	\$122.4	\$122.4	3	100.0%
2	WSB Bancshares, Inc.	TX	Bank	100.5	100.5	5	100.0%
3	ISB Holdings, Inc.	TX	SB	84.7	84.7	2	100.0%
4	Spearman Bancshares	TX	Bank	83.1	83.1	2	100.0%
5	Perryton Bancshares	TX	Bank	70.8	70.8	1	100.0%
6	Childress Bancshares, Inc.	TX	Bank	68.6	68.6	2	100.0%
7	Security State Bank	TX	Bank	67.9	67.9	1	100.0%
8	First Canadian Bancorp	TX	Bank	66.6	66.6	2	100.0%
9	DG Partnership, Ltd	TX	Bank	66.4	66.4	3	100.0%
10	Dalhart FS&LA	TX	Thrift	66.3	66.3	2	100.0%
11	High Plains Bancshares	TX	Bank	66.0	66.0	2	100.0%
12	Floyd County Bancshares	TX	Bank	64.9	64.9	1	100.0%
13	First State Bankshares	TX	Bank	64.5	64.5	1	100.0%
14	XIT Bancshares, Inc.	TX	Bank	60.2	56.3	3	93.4%
15	First Paducah Bancshs, TX	TX	Bank	43.2	43.2	1	100.0%
16	First State of Mobeetie	TX	Bank	43.1	43.1	2	100.0%
17	First Dalhart Bancshares	TX	Bank	43.0	43.0	1	100.0%
18	Falcon Bancorporation	TX	Bank	40.4	40.4	2	100.0%
19	First FS&LA Littlefield TX	TX	Thrift	35.7	35.7	2	100.0%
20	Quitaque National Corp.	TX	Bank	32.3	32.3	1	100.0%
21	Northern Bancshares, Inc.	TX	Bank	31.4	31.4	2	100.0%
22	Groom Bancshares	TX	Bank	29.7	29.7	2	100.0%
23	Quannah Financial Corp.	TX	Bank	27.6	27.6	1	100.0%
24	GSB Bancshares	TX	Bank	27.3	27.3	1	100.0%
25	Kress National Bancshares	TX	Bank	24.4	24.4	1	100.0%
26	Miami Bancshares, Inc.	TX	Bank	24.4	24.4	2	100.0%
27	Donley County Bancshs	TX	Bank	24.2	24.2	1	100.0%
28	First State Bank	TX	Bank	20.8	20.8	1	100.0%
29	Crowell Bancshares, Inc.	TX	Bank	20.8	20.8	1	100.0%
30	First Amherst Bancshares	TX	Bank	12.0	12.0	1	100.0%
31	GrayCo Bancshares	TX	Bank	10.3	10.3	1	100.0%
TOTAL DEPOSITS					<u>\$1,539.4</u>	<u>53</u>	

EXHIBIT TWO

TEXAS PANHANDLE

CONTACT PRIORITIES

JUNE 30, 2006

	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Institution</u>
<u>EXCLUDED: % IN MARKET</u>							
1	Bank of America Corp.	NC	Bank	\$590,620	\$515.3	12	0.1%
2	Wells Fargo & Company	CA	Bank	308,987	473.5	12	0.2%
3	Plains Bancorp, Inc.	TX	Bank	446	258.8	9	58.0%
4	CitiGroup, Inc.	NY	Bank	224,597	225.2	9	0.1%
5	JPMorgan Chase & Co.	NY	Bank	462,295	203.6	3	0.0%
6	Olney Bancshares of TX	TX	Bank	764	202.3	8	26.5%
7	Waupaca Bancorporation	WI	Bank	385	152.3	3	39.5%
8	American State Fin Corp.	TX	Bank	1,690	149.3	3	8.8%
9	World Savings Bank FSB	CA	Thrift	61,321	109.2	1	0.2%
10	First Financial Bankshares	TX	Bank	2,372	88.4	1	3.7%
11	South Plains Financial	TX	Bank	1,001	64.5	5	6.4%
12	McLaughlin Bancshares	TX	Bank	105	53.3	4	50.6%
13	Baylor Bancshres, Inc.	TX	Bank	170	44.2	4	25.9%
14	Eggemeyer Advisory Corp.	CA	Bank	4,528	41.1	1	0.9%
15	City Bancorp, Inc.	TX	Bank	65	37.9	2	58.1%
16	Triple J Financial	TX	Bank	76	29.1	2	38.4%
17	Lubco Bancshares	TX	Bank	147	26.2	1	17.9%
18	AIM Bancshares, Inc.	TX	Bank	65	22.2	2	34.2%
19	First Bancshares of TX	TX	Bank	145	14.7	2	10.2%
20	Peoples Bancorp	TX	Bank	127	7.0	1	5.5%
21	Woodforest Financial Group	TX	Bank	1,878	6.8	2	0.4%
22	First Community Bancshares	TX	Bank	781	4.1	7	0.5%
TOTAL DEPOSITS					\$2,729.0	94	
<u>EXCLUDED: SIZE</u>							
1	Amarillo National Bancorp	TX	Bank	\$1,622	\$1,622.2	15	100.0%
2	Firstperryton Bancorp	TX	Bank	532	532.5	8	100.0%
3	Happy Bancshares, Inc.	TX	Bank	371	370.5	12	100.0%
4	Herring Bancorp, Inc.	TX	Bank	295	200.8	5	68.0%
5	HaleCo Bancshares	TX	Bank	274	218.8	6	79.8%
TOTAL DEPOSITS					\$2,944.7	46	

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
1	AIM Bancshares, Inc.	Lamb	TX	Bank	\$65.0	\$22.2	2	34.2%	9.0%
2	Amarillo National Bancorp	Potter	TX	Bank	\$1,622	\$1,331.0	9	82.1%	52.3%
	Amarillo National Bancorp	Randall	TX	Bank		206.8	5	12.7%	21.9%
	Amarillo National Bancorp	Hutchinson	TX	Bank		84.3	1	5.2%	50.8%
				TOTAL INSTITUTION		<u>\$1,622.2</u>	<u>15</u>	<u>100.0%</u>	
3	American State Fin Corp.	Hale	TX	Bank	\$1,690	\$114.7	1	6.8%	28.5%
	American State Fin Corp.	Lamb	TX	Bank		21.8	1	1.3%	8.8%
	American State Fin Corp.	Floyd	TX	Bank		12.8	1	0.8%	12.1%
				TOTAL INSTITUTION		<u>\$149.3</u>	<u>3</u>	<u>8.8%</u>	
4	Bank of America Corp.	Potter	NC	Bank	\$590,620	\$333.9	4	0.1%	13.1%
	Bank of America Corp.	Randall	NC	Bank		84.2	3	0.0%	8.9%
	Bank of America Corp.	Gray	NC	Bank		39.5	2	0.0%	12.1%
	Bank of America Corp.	Dallam	NC	Bank		30.9	1	0.0%	18.3%
	Bank of America Corp.	Moore	NC	Bank		26.8	2	0.0%	16.7%
				TOTAL INSTITUTION		<u>\$515.3</u>	<u>12</u>	<u>0.1%</u>	
5	Baylor Bancshres, Inc.	Hall	TX	Bank	\$170.4	\$20.3	2	11.9%	31.5%
	Baylor Bancshres, Inc.	Carson	TX	Bank		12.8	1	7.5%	16.5%
	Baylor Bancshres, Inc.	Motley	TX	Bank		11.1	1	6.5%	100.0%
				TOTAL INSTITUTION		<u>\$44.2</u>	<u>4</u>	<u>25.9%</u>	
6	Childress Bancshares, Inc.	Childress	TX	Bank	\$68.6	\$62.1	1	90.6%	52.9%
	Childress Bancshares, Inc.	Cottle	TX	Bank		6.4	1	9.4%	13.0%
				TOTAL INSTITUTION		<u>\$68.6</u>	<u>2</u>	<u>100.0%</u>	

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
7	CitiGroup, Inc.	Randall	NY	Bank	\$224,597	\$93.3	2	0.0%	9.9%
	CitiGroup, Inc.	Potter	NY	Bank		68.0	4	0.0%	2.7%
	CitiGroup, Inc.	Gray	NY	Bank		56.1	2	0.0%	17.2%
	CitiGroup, Inc.	Deaf Smith	NY	Bank		7.9	1	0.0%	4.0%
			TOTAL INSTITUTION			<u>\$225.2</u>	<u>9</u>	<u>0.1%</u>	
8	City Bancorp, Inc.	Collingsworth	TX	Bank	\$65.3	\$23.1	1	35.3%	36.1%
	City Bancorp, Inc.	Donley	TX	Bank		14.8	1	22.8%	18.4%
			TOTAL INSTITUTION			<u>\$37.9</u>	<u>2</u>	<u>58.1%</u>	
9	Crowell Bancshares, Inc.	Foard	TX	Bank	\$20.8	\$20.8	1	100.0%	100.0%
10	Dalhart FS&LA	Dallam	TX	Thrift	\$66.3	\$47.0	1	70.8%	27.9%
	Dalhart FS&LA	Moore	TX	Thrift		19.3	1	29.2%	12.0%
			TOTAL INSTITUTION			<u>\$66.3</u>	<u>2</u>	<u>100.0%</u>	
11	DG Partnership, Ltd	Bailey	TX	Bank	\$66.4	\$39.9	1	60.1%	44.9%
	DG Partnership, Ltd	Parmer	TX	Bank		15.5	1	23.4%	9.5%
	DG Partnership, Ltd	Castro	TX	Bank		11.0	1	16.6%	13.3%
			TOTAL INSTITUTION			<u>\$66.4</u>	<u>3</u>	<u>100.0%</u>	
12	Donley County Bancshs	Donley	TX	Bank	\$24.2	\$24.2	1	100.0%	30.1%
13	Eggemeyer Advisory Corp.	Hale	CA	Bank	\$4,528	\$41.1	1	0.9%	10.2%
14	Falcon Bancorporation	Hall	TX	Bank	\$40.4	\$38.0	1	94.1%	59.0%
	Falcon Bancorporation	Potter	TX	Bank		2.4	1	5.9%	0.1%
			TOTAL INSTITUTION			<u>\$40.4</u>	<u>2</u>	<u>100.0%</u>	

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
15	First Amherst Bancshares	Lamb	TX	Bank	\$12.0	\$12.0	1	100.0%	4.9%
16	First Bancshares of TX	Potter	TX	Bank	\$145.0	\$14.7	2	10.2%	0.6%
17	First Canadian Bancorp	Hemphill	TX	Bank	\$66.6	\$55.9	1	83.8%	47.0%
	First Canadian Bancorp	Lipscomb	TX	Bank		10.8	1	16.2%	14.0%
TOTAL INSTITUTION						<u>\$66.6</u>	<u>2</u>	<u>100.0%</u>	
18	First Community Bancshares	Hale	TX	Bank	\$781.4	\$0.9	1	0.1%	0.2%
	First Community Bancshares	Moore	TX	Bank		0.7	1	0.1%	0.4%
	First Community Bancshares	Gray	TX	Bank		0.7	1	0.1%	0.2%
	First Community Bancshares	Potter	TX	Bank		0.7	1	0.1%	0.0%
	First Community Bancshares	Deaf Smith	TX	Bank		0.6	1	0.1%	0.3%
	First Community Bancshares	Randall	TX	Bank		0.5	2	0.1%	0.1%
TOTAL INSTITUTION						<u>\$4.1</u>	<u>7</u>	<u>0.5%</u>	
19	First Dalhart Bancshares	Dallam	TX	Bank	\$43.0	\$43.0	1	100.0%	25.5%
20	First Financial Bankshares	Deaf Smith	TX	Bank	\$2,372	\$88.4	1	3.7%	44.7%
21	First FS&LA, Littlefield TX	Lamb	TX	Thrift	\$35.7	\$35.7	2	100.0%	14.5%
22	First Paducah Bancshs, TX	Cottle	TX	Bank	\$43.2	\$43.2	1	100.0%	87.0%
23	FirstPerryton Bancorp	Potter	TX	Bank	\$532.5	\$217.8	3	40.9%	8.6%
	FirstPerryton Bancorp	Gray	TX	Bank		116.9	1	22.0%	35.8%
	FirstPerryton Bancorp	Ochiltree	TX	Bank		115.9	1	21.8%	43.3%
	FirstPerryton Bancorp	Deaf Smith	TX	Bank		43.6	1	8.2%	22.0%
	FirstPerryton Bancorp	Lipscomb	TX	Bank		31.2	1	5.9%	40.6%
	FirstPerryton Bancorp	Randall	TX	Bank		7.1	1	1.3%	0.8%
TOTAL INSTITUTION						<u>\$532.5</u>	<u>8</u>	<u>100.0%</u>	

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
24	First State Bank	Hale	TX	Bank	\$20.8	\$20.8	1	100.0%	5.2%
25	First State Bankshares	Hansford	TX	Bank	\$64.5	\$64.5	1	100.0%	36.9%
26	First State of Mobeetie	Wheeler	TX	Bank	\$43.1	\$43.1	2	100.0%	31.9%
27	Floyd County Bancshares	Floyd	TX	Bank	\$64.9	\$64.9	1	100.0%	61.2%
28	GrayCo Bancshares	Gray	TX	Bank	\$10.3	\$10.3	1	100.0%	3.2%
29	Groom Bancshares	Carson	TX	Bank	\$29.7	\$23.6	1	79.7%	30.6%
	Groom Bancshares	Potter	TX	Bank		6.0	1	20.3%	0.2%
TOTAL INSTITUTION						<u>\$29.7</u>	<u>2</u>	<u>100.0%</u>	
30	GSB Bancshares	Hansford	TX	Bank	\$27.3	\$27.3	1	100.0%	15.6%
31	HaleCo Bancshares	Hale	TX	Bank	\$274.1	\$110.0	2	40.1%	27.3%
	HaleCo Bancshares	Deaf Smith	TX	Bank		57.5	1	21.0%	29.1%
	HaleCo Bancshares	Swisher	TX	Bank		27.2	1	9.9%	23.0%
	HaleCo Bancshares	Castro	TX	Bank		13.0	1	4.8%	15.8%
	HaleCo Bancshares	Parmer	TX	Bank		11.1	1	4.1%	6.8%
TOTAL INSTITUTION						<u>\$218.8</u>	<u>6</u>	<u>79.8%</u>	
32	Happy Bancshares, Inc.	Randall	TX	Bank	\$370.5	\$150.7	3	40.7%	15.9%
	Happy Bancshares, Inc.	Moore	TX	Bank		74.4	2	20.1%	46.2%
	Happy Bancshares, Inc.	Potter	TX	Bank		63.0	3	17.0%	2.5%
	Happy Bancshares, Inc.	Carson	TX	Bank		35.6	1	9.6%	46.0%
	Happy Bancshares, Inc.	Sherman	TX	Bank		21.3	1	5.7%	30.8%
	Happy Bancshares, Inc.	Swisher	TX	Bank		17.2	1	4.6%	14.5%
	Happy Bancshares, Inc.	Dallam	TX	Bank		8.4	1	2.3%	5.0%
TOTAL INSTITUTION						<u>\$370.5</u>	<u>12</u>	<u>100.0%</u>	

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
33	Herring Bancorp, Inc.	Potter	TX	Bank	\$295.4	\$124.9	3	42.3%	4.9%
	Herring Bancorp, Inc.	Donley	TX	Bank		41.5	1	14.1%	51.5%
	Herring Bancorp, Inc.	Randall	TX	Bank		34.4	1	11.6%	3.6%
	TOTAL INSTITUTION						<u>\$200.8</u>	<u>5</u>	<u>68.0%</u>
34	High Plains Bancshares	Bailey	TX	Bank	\$66.0	\$48.9	1	74.1%	55.1%
	High Plains Bancshares	Parmer	TX	Bank		17.1	1	25.9%	10.4%
	TOTAL INSTITUTION						<u>\$66.0</u>	<u>2</u>	<u>100.0%</u>
35	ISB Holdings, Inc.	Ochiltree	TX	SB	\$84.7	\$80.7	1	95.2%	30.2%
	ISB Holdings, Inc.	Hansford	TX	SB		4.1	1	4.8%	2.3%
	TOTAL INSTITUTION						<u>\$84.7</u>	<u>2</u>	<u>100.0%</u>
36	JPMorgan Chase & Co.	Potter	NY	Bank	\$462,295	\$203.6	3	0.0%	8.0%
37	Kress National Bancshares	Swisher	TX	Bank	\$24.4	\$24.4	1	100.0%	20.6%
38	Lubco Bancshares	Wheeler	TX	Bank	\$146.6	\$26.2	1	17.9%	19.4%
39	McLaughlin Bancshares	Hale	TX	Bank	\$105.4	\$53.3	4	50.6%	13.2%
40	Miami Bancshares, Inc.	Gray	TX	Bank	\$24.4	\$13.6	1	55.8%	4.2%
	Miami Bancshares, Inc.	Roberts	TX	Bank		10.8	1	44.2%	100.0%
	TOTAL INSTITUTION						<u>\$24.4</u>	<u>2</u>	<u>100.0%</u>
41	Northern Bancshares, Inc.	Hardeman	TX	Bank	\$31.4	\$31.4	2	100.0%	53.2%

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
42	Olney Bancshares of TX	Parmer	TX	Bank	\$763.5	\$52.9	1	6.9%	32.2%
	Olney Bancshares of TX	Hemphill	TX	Bank		50.8	1	6.7%	42.8%
	Olney Bancshares of TX	Lipscomb	TX	Bank		34.9	1	4.6%	45.4%
	Olney Bancshares of TX	Hutchinson	TX	Bank		30.4	2	4.0%	18.3%
	Olney Bancshares of TX	Childress	TX	Bank		16.9	1	2.2%	14.3%
	Olney Bancshares of TX	Oldham	TX	Bank		11.0	1	1.4%	100.0%
	Olney Bancshares of TX	Carson	TX	Bank		5.3	1	0.7%	6.9%
				TOTAL INSTITUTION		<u>\$202.3</u>	<u>8</u>	<u>26.5%</u>	
43	Peoples Bancorp	Castro	TX	Bank	\$127.5	\$7.0	1	5.5%	8.5%
44	Perryton Bancshares	Ochiltree	TX	Bank	\$70.8	\$70.8	1	100.0%	26.5%
45	Plains Bancorp, Inc.	Randall	TX	Bank	\$446.1	\$77.8	3	17.4%	8.2%
	Plains Bancorp, Inc.	Lamb	TX	Bank		76.7	3	17.2%	31.2%
	Plains Bancorp, Inc.	Potter	TX	Bank		52.8	1	11.8%	2.1%
	Plains Bancorp, Inc.	Castro	TX	Bank		51.5	2	11.6%	62.4%
				TOTAL INSTITUTION		<u>\$258.8</u>	<u>9</u>	<u>58.0%</u>	
46	Quannah Financial Corp.	Hardeman	TX	Bank	\$27.6	\$27.6	1	100.0%	46.8%
47	Quitaque National Corp.	Briscoe	TX	Bank	\$32.3	\$32.3	1	100.0%	68.7%
48	Security State Bank	Parmer	TX	Bank	\$67.9	\$67.9	1	100.0%	41.3%
49	South Plains Financial	Floyd	TX	Bank	\$1,001	\$28.4	2	2.8%	26.8%
	South Plains Financial	Lamb	TX	Bank		21.4	2	2.1%	8.7%
	South Plains Financial	Briscoe	TX	Bank		14.7	1	1.5%	31.3%
				TOTAL INSTITUTION		<u>\$64.5</u>	<u>5</u>	<u>6.4%</u>	

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
50	Spearman Bancshares	Hansford	TX	Bank	\$83.1	\$78.9	1	94.9%	45.1%
	Spearman Bancshares	Moore	TX	Bank		4.2	1	5.1%	2.6%
	TOTAL INSTITUTION					\$83.1	2	100.0%	
51	Stratford Bancshares, Inc.	Sherman	TX	Bank	\$122.4	\$47.8	1	39.1%	69.2%
	Stratford Bancshares, Inc.	Dallam	TX	Bank		39.1	1	32.0%	23.2%
	Stratford Bancshares, Inc.	Moore	TX	Bank		35.5	1	29.0%	22.0%
TOTAL INSTITUTION					\$122.4	3	100.0%		
52	Triple J Financial	Armstrong	TX	Bank	\$76.0	\$20.5	1	27.0%	100.0%
	Triple J Financial	Swisher	TX	Bank		8.6	1	11.3%	7.3%
	TOTAL INSTITUTION					\$29.1	2	38.4%	
53	Waupaca Bancorporation	Gray	WI	Bank	\$385.5	\$89.4	1	23.2%	27.4%
	Waupaca Bancorporation	Wheeler	WI	Bank		34.4	1	8.9%	25.5%
	Waupaca Bancorporation	Childress	WI	Bank		28.5	1	7.4%	24.2%
TOTAL INSTITUTION					\$152.3	3	39.5%		
54	Wells Fargo & Company	Randall	CA	Bank	\$308,987	\$176.4	4	0.1%	18.7%
	Wells Fargo & Company	Potter	CA	Bank		126.7	2	0.0%	5.0%
	Wells Fargo & Company	Hale	CA	Bank		61.8	2	0.0%	15.3%
	Wells Fargo & Company	Hutchinson	CA	Bank		51.3	2	0.0%	30.9%
	Wells Fargo & Company	Swisher	CA	Bank		40.9	1	0.0%	34.6%
	Wells Fargo & Company	Hartley	CA	Bank		16.4	1	0.0%	100.0%
TOTAL INSTITUTION					\$473.5	12	0.2%		

EXHIBIT THREE TEXAS PANHANDLE FINANCIAL INSTITUTION DEPOSITS AND MARKET SHARE BY COUNTY

(millions)

	<u>Financial Institution</u>	<u>County</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
55	Woodforest Financial Group	Randall	TX	Bank	\$1,878.1	\$4.9	1	0.3%	0.5%
	Woodforest Financial Group	Potter	TX	Bank		1.9	1	0.1%	0.1%
	TOTAL INSTITUTION						<u>\$6.8</u>	<u>2</u>	<u>0.4%</u>
56	World Savings Bank FSB	Randall	CA	Thrift	\$61,321	\$109.2	1	0.2%	11.6%
57	WSB Bancshares, Inc.	Collingsworth	TX	Bank	\$100.5	\$40.8	1	40.6%	63.9%
	WSB Bancshares, Inc.	Wheeler	TX	Bank		31.5	1	31.3%	23.3%
	WSB Bancshares, Inc.	Hemphill	TX	Bank		12.1	1	12.0%	10.1%
	WSB Bancshares, Inc.	Childress	TX	Bank		10.0	1	10.0%	8.5%
	WSB Bancshares, Inc.	Hall	TX	Bank		6.1	1	6.1%	9.5%
TOTAL INSTITUTION						<u>\$100.5</u>	<u>5</u>	<u>100.0%</u>	
58	XIT Bancshares, Inc.	Lamb	TX	Bank	\$60.2	\$56.3	3	93.4%	22.9%

EXHIBIT FOUR

TEXAS PANHANDLE

REPORTED DEPOSITS BY COUNTY

(millions)

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
1	<u>Armstrong</u>							
	Triple J Financial	TX	Bank	76.0	\$20.5	1	27.0%	100.0%
2	<u>Bailey</u>							
	High Plains Bancshares	TX	Bank	66.0	\$48.9	1	74.1%	55.1%
	DG Partnership, Ltd	TX	Bank	66.4	39.9	1	60.1%	44.9%
			COUNTY TOTALS		\$88.8	2		100.0%
3	<u>Briscoe</u>							
	Quitaque National Corp.	TX	Bank	32.3	\$32.3	1	100.0%	68.7%
	South Plains Financial	TX	Bank	1,001.3	14.7	1	1.5%	31.3%
			COUNTY TOTALS		\$47.1	2		100.0%
4	<u>Carson</u>							
	Happy Bancshares, Inc.	TX	Bank	370.5	\$35.6	1	9.6%	46.0%
	Groom Bancshares	TX	Bank	29.7	23.6	1	79.7%	30.6%
	Baylor Bancshres, Inc.	TX	Bank	170.4	12.8	1	7.5%	16.5%
	Olney Bancshares of TX	TX	Bank	763.5	5.3	1	0.7%	6.9%
			COUNTY TOTALS		\$77.3	4		100.0%
5	<u>Castro</u>							
	Plains Bancorp, Inc.	TX	Bank	446.1	\$51.5	2	11.6%	62.4%
	HaleCo Bancshares	TX	Bank	274.1	13.0	1	4.8%	15.8%
	DG Partnership, Ltd	TX	Bank	66.4	11.0	1	16.6%	13.3%
	Peoples Bancorp	TX	Bank	127.5	7.0	1	5.5%	8.5%
			COUNTY TOTALS		\$82.6	5		100.0%
6	<u>Childress</u>							
	Childress Bancshares, Inc.	TX	Bank	68.6	\$62.1	1	90.6%	52.9%
	Waupaca Bancorporation	WI	Bank	385.5	28.5	1	7.4%	24.2%
	Olney Bancshares of TX	TX	Bank	763.5	16.9	1	2.2%	14.3%
	WSB Bancshares, Inc.	TX	Bank	100.5	10.0	1	10.0%	8.5%
			COUNTY TOTALS		\$117.5	4		100.0%

**EXHIBIT FOUR
TEXAS PANHANDLE
REPORTED DEPOSITS BY COUNTY**
(millions)

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
7	<u>Collingsworth</u>							
	WSB Bancshares, Inc.	TX	Bank	100.5	\$40.8	1	40.6%	63.9%
	City Bancorp, Inc.	TX	Bank	65.3	23.1	1	35.3%	36.1%
			COUNTY TOTALS		<u>\$63.9</u>	<u>2</u>		<u>100.0%</u>
8	<u>Cottle</u>							
	First Paducah Bancshs, TX	TX	Bank	43.2	43.2	1	100.0%	87.0%
	Childress Bancshares, Inc.	TX	Bank	68.6	6.4	1	9.4%	13.0%
			COUNTY TOTALS		<u>\$49.6</u>	<u>2</u>		<u>100.0%</u>
9	<u>Dallam</u>							
	Dalhart FS&LA	TX	Thrift	66.3	\$47.0	1	70.8%	27.9%
	First Dalhart Bancshares	TX	Bank	43.0	43.0	1	100.0%	25.5%
	Stratford Bancshares, Inc.	TX	Bank	122.4	39.1	1	32.0%	23.2%
	Bank of America Corp.	NC	Bank	590,619.7	30.9	1	0.0%	18.3%
	Happy Bancshares, Inc.	TX	Bank	370.5	8.4	1	2.3%	5.0%
			COUNTY TOTALS		<u>\$168.4</u>	<u>5</u>		<u>100.0%</u>
10	<u>Deaf Smith</u>							
	First Financial Bankshares	TX	Bank	2,372.4	\$88.4	1	3.7%	44.7%
	HaleCo Bancshares	TX	Bank	274.1	57.5	1	21.0%	29.1%
	Firstperryton Bancorp	TX	Bank	532.5	43.6	1	8.2%	22.0%
	CitiGroup, Inc.	NY	Bank	224,597.3	7.9	1	0.0%	4.0%
	First Community Bancshares	TX	Bank	781.4	0.6	1	0.1%	0.3%
			COUNTY TOTALS		<u>\$197.9</u>	<u>5</u>		<u>100.0%</u>
11	<u>Donley</u>							
	Herring Bancorp, Inc.	TX	Bank	295.4	\$41.5	1	14.1%	51.5%
	Donley County Bancshs	TX	Bank	24.2	24.2	1	100.0%	30.1%
	City Bancorp, Inc.	TX	Bank	65.3	14.8	1	22.8%	18.4%
			COUNTY TOTALS		<u>\$80.6</u>	<u>3</u>		<u>100.0%</u>

EXHIBIT FOUR

TEXAS PANHANDLE

REPORTED DEPOSITS BY COUNTY

(millions)

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
12	<u>Floyd</u>							
	Floyd County Bancshares	TX	Bank	64.9	\$64.9	1	100.0%	61.2%
	South Plains Financial	TX	Bank	1,001.3	28.4	2	2.8%	26.8%
	American State Fin Corp.	TX	Bank	1,690.2	12.8	1	0.8%	12.1%
			COUNTY TOTALS		<u>\$106.0</u>	<u>4</u>		<u>100.0%</u>
13	<u>Foard</u>							
	Crowell Bancshares, Inc.	TX	Bank	20.8	\$20.8	1	100.0%	100.0%
14	<u>Gray</u>							
	Firstperryton Bancorp	TX	Bank	532.5	\$116.9	1	22.0%	35.8%
	Waupaca Bancorporation	WI	Bank	385.5	89.4	1	23.2%	27.4%
	CitiGroup, Inc.	NY	Bank	224,597.3	56.1	2	0.0%	17.2%
	Bank of America Corp.	NC	Bank	590,619.7	39.5	2	0.0%	12.1%
	Miami Bancshares, Inc.	TX	Bank	24.4	13.6	1	55.8%	4.2%
	GrayCo Bancshares	TX	Bank	10.3	10.3	1	100.0%	3.2%
	First Community Bancshares	TX	Bank	781.4	0.7	1	0.1%	0.2%
			COUNTY TOTALS		<u>\$326.5</u>	<u>9</u>		<u>100.0%</u>
15	<u>Hale</u>							
	American State Fin Corp.	TX	Bank	1,690.2	\$114.7	1	6.8%	28.5%
	HaleCo Bancshares	TX	Bank	274.1	110.0	2	40.1%	27.3%
	Wells Fargo & Company	CA	Bank	308,987.1	61.8	2	0.0%	15.3%
	McLaughlin Bancshares	TX	Bank	105.4	53.3	4	50.6%	13.2%
	Eggemeyer Advisory Corp.	CA	Bank	4,527.8	41.1	1	0.9%	10.2%
	First State Bank	TX	Bank	20.8	20.8	1	100.0%	5.2%
	First Community Bancshares	TX	Bank	781.4	0.9	1	0.1%	0.2%
			COUNTY TOTALS		<u>\$402.7</u>	<u>12</u>		<u>100.0%</u>

**EXHIBIT FOUR
TEXAS PANHANDLE
REPORTED DEPOSITS BY COUNTY
(millions)**

County	Financial Institution	Hqtr State	Type	Total Institution Deposits	In-market Deposits	Branch Count	% of Inst	% of County Market
16	<u>Hall</u>							
	Falcon Bancorporation	TX	Bank	40.4	\$38.0	1	94.1%	59.0%
	Baylor Bancshres, Inc.	TX	Bank	170.4	20.3	2	11.9%	31.5%
	WSB Bancshares, Inc.	TX	Bank	100.5	6.1	1	6.1%	9.5%
			COUNTY TOTALS		<u>\$64.4</u>	<u>4</u>		<u>100.0%</u>
17	<u>Hansford</u>							
	Spearman Bancshares	TX	Bank	83.1	\$78.9	1	94.9%	45.1%
	First State Bankshares	TX	Bank	64.5	64.5	1	100.0%	36.9%
	GSB Bancshares	TX	Bank	27.3	27.3	1	100.0%	15.6%
	ISB Holdings, Inc.	TX	SB	84.7	4.1	1	4.8%	2.3%
			COUNTY TOTALS		<u>\$174.8</u>	<u>4</u>		<u>100.0%</u>
18	<u>Hardeman</u>							
	Northern Bancshares, Inc.	TX	Bank	31.4	\$31.4	2	100.0%	53.2%
	Quannah Financial Corp.	TX	Bank	27.6	27.6	1	100.0%	46.8%
			COUNTY TOTALS		<u>\$58.9</u>	<u>3</u>		<u>100.0%</u>
19	<u>Hartley</u>							
	Wells Fargo & Company	CA	Bank	308,987.1	\$16.4	1	0.0%	100.0%
20	<u>Hemphill</u>							
	First Canadian Bancorp	TX	Bank	66.6	\$55.9	1	83.8%	47.0%
	Olney Bancshares of TX	TX	Bank	763.5	50.8	1	6.7%	42.8%
	WSB Bancshares, Inc.	TX	Bank	100.5	12.1	1	12.0%	10.1%
			COUNTY TOTALS		<u>\$118.8</u>	<u>3</u>		<u>100.0%</u>

EXHIBIT FOUR

TEXAS PANHANDLE

REPORTED DEPOSITS BY COUNTY

(millions)

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
21	<u>Hutchinson</u>							
	Amarillo National Bancorp	TX	Bank	1,622.2	\$84.3	1	5.2%	50.8%
	Wells Fargo & Company	CA	Bank	308,987.1	51.3	2	0.0%	30.9%
	Olney Bancshares of TX	TX	Bank	763.5	30.4	2	4.0%	18.3%
			COUNTY TOTALS		<u>\$166.1</u>	<u>5</u>		<u>100.0%</u>
22	<u>Lamb</u>							
	Plains Bancorp, Inc.	TX	Bank	446.1	\$76.7	3	17.2%	31.2%
	XIT Bancshares, Inc.	TX	Bank	60.2	56.3	3	93.4%	22.9%
	First FS&LA Littlefield TX	TX	Thrift	35.7	35.7	2	100.0%	14.5%
	AIM Bancshares, Inc.	TX	Bank	65.0	22.2	2	34.2%	9.0%
	American State Fin Corp.	TX	Bank	1,690.2	21.8	1	1.3%	8.8%
	South Plains Financial	TX	Bank	1,001.3	21.4	2	2.1%	8.7%
	First Amherst Bancshares	TX	Bank	12.0	12.0	1	100.0%	4.9%
			COUNTY TOTALS		<u>\$246.0</u>	<u>14</u>		<u>100.0%</u>
23	<u>Lipscomb</u>							
	Olney Bancshares of TX	TX	Bank	763.5	\$34.9	1	4.6%	45.4%
	FirstPerryton Bancorp	TX	Bank	532.5	31.2	1	5.9%	40.6%
	First Canadian Bancorp	TX	Bank	66.6	10.8	1	16.2%	14.0%
			COUNTY TOTALS		<u>\$76.9</u>	<u>3</u>		<u>100.0%</u>
24	<u>Moore</u>							
	Happy Bancshares, Inc.	TX	Bank	370.5	\$74.4	2	20.1%	46.2%
	Stratford Bancshares, Inc.	TX	Bank	122.4	35.5	1	29.0%	22.0%
	Bank of America Corp.	NC	Bank	590,619.7	26.8	2	0.0%	16.7%
	Dalhart FS&LA	TX	Thrift	66.3	19.3	1	29.2%	12.0%
	Spearman Bancshares	TX	Bank	83.1	4.2	1	5.1%	2.6%
	First Community Bancshares	TX	Bank	781.4	0.7	1	0.1%	0.4%
			COUNTY TOTALS		<u>\$161.0</u>	<u>8</u>		<u>100.0%</u>

**EXHIBIT FOUR
TEXAS PANHANDLE
REPORTED DEPOSITS BY COUNTY
(millions)**

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
25	<u>Motley</u>							
	Baylor Bancshres, Inc.	TX	Bank	170.4	\$11.1	1	6.5%	100.0%
26	<u>Ochiltree</u>							
	FirstPerryton Bancorp	TX	Bank	532.5	\$115.9	1	21.8%	43.3%
	ISB Holdings, Inc.	TX	SB	84.7	80.7	1	95.2%	30.2%
	Perryton Bancshares	TX	Bank	70.8	70.8	1	100.0%	26.5%
			COUNTY TOTALS		<u>\$267.4</u>	<u>3</u>		<u>100.0%</u>
27	<u>Oldham</u>							
	Olney Bancshares of TX	TX	Bank	763.5	\$11.0	1	1.4%	100.0%
28	<u>Parmer</u>							
	Security State Bank	TX	Bank	67.9	\$67.9	1	100.0%	41.3%
	Olney Bancshares of TX	TX	Bank	763.5	52.9	1	6.9%	32.2%
	High Plains Bancshares	TX	Bank	66.0	17.1	1	25.9%	10.4%
	DG Partnership, Ltd	TX	Bank	66.4	15.5	1	23.4%	9.5%
	HaleCo Bancshares	TX	Bank	274.1	11.1	1	4.1%	6.8%
			COUNTY TOTALS		<u>\$164.4</u>	<u>5</u>		<u>100.0%</u>

EXHIBIT FOUR

TEXAS PANHANDLE

REPORTED DEPOSITS BY COUNTY

(millions)

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
29 Potter								
	Amarillo National Bancorp	TX	Bank	1,622.2	\$1,331.0	9	82.1%	52.3%
	Bank of America Corp.	NC	Bank	590,619.7	333.9	4	0.1%	13.1%
	Firstperryton Bancorp	TX	Bank	532.5	217.8	3	40.9%	8.6%
	JPMorgan Chase & Co.	NY	Bank	462,295.3	203.6	3	0.0%	8.0%
	Wells Fargo & Company	CA	Bank	308,987.1	126.7	2	0.0%	5.0%
	Herring Bancorp, Inc.	TX	Bank	295.4	124.9	3	42.3%	4.9%
	CitiGroup, Inc.	NY	Bank	224,597.3	68.0	4	0.0%	2.7%
	Happy Bancshares, Inc.	TX	Bank	370.5	63.0	3	17.0%	2.5%
	Plains Bancorp, Inc.	TX	Bank	446.1	52.8	1	11.8%	2.1%
	First Bancshares of TX	TX	Bank	145.0	14.7	2	10.2%	0.6%
	Groom Bancshares	TX	Bank	29.7	6.0	1	20.3%	0.2%
	Falcon Bancorporation	TX	Bank	40.4	2.4	1	5.9%	0.1%
	Woodforest Financial Group	TX	Bank	1,878.1	1.9	1	0.1%	0.1%
	First Community Bancshares	TX	Bank	781.4	0.7	1	0.1%	0.0%
COUNTY TOTALS					<u>\$2,547.3</u>	<u>38</u>		<u>100.0%</u>
30 Randall								
	Amarillo National Bancorp	TX	Bank	1,622.2	\$206.8	5	12.7%	21.9%
	Wells Fargo & Company	CA	Bank	308,987.1	176.4	4	0.1%	18.7%
	Happy Bancshares, Inc.	TX	Bank	370.5	150.7	3	40.7%	15.9%
	World Savings Bank FSB	CA	Thrift	61,321.4	109.2	1	0.2%	11.6%
	CitiGroup, Inc.	NY	Bank	224,597.3	93.3	2	0.0%	9.9%
	Bank of America Corp.	NC	Bank	590,619.7	84.2	3	0.0%	8.9%
	Plains Bancorp, Inc.	TX	Bank	446.1	77.8	3	17.4%	8.2%
	Herring Bancorp, Inc.	TX	Bank	295.4	34.4	1	11.6%	3.6%
	Firstperryton Bancorp	TX	Bank	532.5	7.1	1	1.3%	0.8%
	Woodforest Financial Group	TX	Bank	1,878.1	4.9	1	0.3%	0.5%
	First Community Bancshares	TX	Bank	781.4	0.5	2	0.1%	0.1%
COUNTY TOTALS					<u>\$945.2</u>	<u>26</u>		<u>100.0%</u>

**EXHIBIT FOUR
TEXAS PANHANDLE
REPORTED DEPOSITS BY COUNTY**
(millions)

<u>County</u>	<u>Financial Institution</u>	<u>Hqtr State</u>	<u>Type</u>	<u>Total Institution Deposits</u>	<u>In-market Deposits</u>	<u>Branch Count</u>	<u>% of Inst</u>	<u>% of County Market</u>
31	<u>Roberts</u>							
	Miami Bancshares, Inc.	TX	Bank	24.4	\$10.8	1	44.2%	100.0%
32	<u>Sherman</u>							
	Stratford Bancshares, Inc.	TX	Bank	122.4	\$47.8	1	39.1%	69.2%
	Happy Bancshares, Inc.	TX	Bank	370.5	21.3	1	5.7%	30.8%
			COUNTY TOTALS		\$69.1	2		100.0%
33	<u>Swisher</u>							
	Wells Fargo & Company	CA	Bank	308,987.1	\$40.9	1	0.0%	34.6%
	HaleCo Bancshares	TX	Bank	274.1	27.2	1	9.9%	23.0%
	Kress National Bancshares	TX	Bank	24.4	24.4	1	100.0%	20.6%
	Happy Bancshares, Inc.	TX	Bank	370.5	17.2	1	4.6%	14.5%
	Triple J Financial	TX	Bank	76.0	8.6	1	11.3%	7.3%
			COUNTY TOTALS		\$118.2	5		100.0%
34	<u>Wheeler</u>							
	First State of Mobeetie	TX	Bank	43.1	\$43.1	2	100.0%	31.9%
	Waupaca Bancorporation	WI	Bank	385.5	34.4	1	8.9%	25.5%
	WSB Bancshares, Inc.	TX	Bank	100.5	31.5	1	31.3%	23.3%
	Lubco Bancshares	TX	Bank	146.6	26.2	1	17.9%	19.4%
			COUNTY TOTALS		\$135.2	5		100.0%

EXHIBIT FIVE
TEXAS PANHANDLE
FINANCIAL INSTITUTIONS - RELATED BANKS
JUNE 30, 2006
(millions)

	Financial Institution	Headqtr State	Bank Subsidiary	Deposits	Branch Count
1	AIM Bancshares, Inc.	TX	AimBank	\$22.2	2
2	Amarillo National Bancorp	TX	Amarillo National Bank	1,622.150	15
3	American State Fin Corp.	TX	American State Bank	149.3	3
4	Bank of America Corp.	NC	Bank of America	515.3	12
5	Baylor Bancshres, Inc.	TX	Memphis State Bank First NB of Seymour	44.2	4
6	Childress Bancshares, Inc.	TX	First B&T of Childress	68.6	2
7	CitiGroup, Inc.	NY	CitiBank Texas	225.2	9
8	City Bancorp, Inc.	TX	Community Bank	37.9	2
9	Crowell Bancshares, Inc.	TX	Crowell State Bank	20.8	1
10	Dalhart FS&LA	TX	Dalhart FS&LA	66.3	2
11	DG Partnership, Ltd	TX	First Bank of Muleshoe	66.4	3
12	Donley County Bancshs	TX	Donley County State Bank	24.2	1
13	Eggemeyer Advisory Corp.	CA	State National Bank	41.1	1
14	Falcon Bancorporation	TX	First B&T of Memphis	40.4	2
15	First Amherst Bancshares	TX	First NB of Amherst	11.974	1
16	First Bancshares of TX	TX	First NB of Midland	14.7	2
17	First Canadian Bancorp	TX	First NB of Canadian	66.6	2
18	First Community Bancshares	TX	First National Bank of TX	4.135	7
19	First Dalhart Bancshares	TX	First NB in Dalhart	43.0	1
20	First Financial Bankshares	TX	Hereford State Bank	88.4	1
21	First FS&LA, Littlefield, TX	TX	First FS&LA Littlefield TX	35.7	2
22	First Paducah Bancshs, TX	TX	First NB of Paducah	43.2	1
23	First State Bank	TX	First State Bank	20.8	1
24	First State Bankshares	TX	First State Bank	64.5	1
25	First State of Mobeetie	TX	First State of Mobeetie	43.1	2
26	FirstPerryton Bancorp	TX	First Bank Southwest	532.5	8
27	Floyd County Bancshares	TX	First NB of Floydada	64.9	1
28	GrayCo Bancshares	TX	Bank of Commerce	10.341	1
29	Groom Bancshares	TX	State NB of Groom	29.7	2
30	GSB Bancshares	TX	Gruver State Bank	27.3	1
31	HaleCo Bancshares	TX	First NB of Hereford HCSB	218.8	6
32	Happy Bancshares, Inc.	TX	Happy State Bank	370.5	12
33	Herring Bancorp, Inc.	TX	Herring Bank	200.8	5
34	High Plains Bancshares	TX	Muleshoe State Bank	66.0	2
35	ISB Holdings, Inc.	TX	Interstate Bank, SSB	84.7	2
36	JPMorgan Chase & Co.	NY	JPMorgan Chase Bank	203.6	3
37	Kress National Bancshares	TX	Kress National Bank	24.4	1
38	Lubco Bancshares	TX	Citizens Bank	26.2	1
39	McLaughlin Bancshares	TX	Security Bank	53.3	4
40	Miami Bancshares, Inc.	TX	First SB of Miami	24.4	2
41	Northern Bancshares, Inc.	TX	First NB of Chillicothe	31.4	2

EXHIBIT FIVE
TEXAS PANHANDLE
FINANCIAL INSTITUTIONS - RELATED BANKS
JUNE 30, 2006
(millions)

	Financial Institution	Headqtr State	Bank Subsidiary	Deposits	Branch Count
42	Olney Bancshares of TX	TX	First NB of Borger Fist SB of Canadian Friona State Bank Farmers NB, Seymour	202.3	8
43	Peoples Bancorp	TX	Peoples Bank	7.0	1
44	Perryton Bancshares	TX	Perryton National Bank	70.8	1
45	Plains Bancorp, Inc.	TX	First United Bank	258.8	9
46	Quannah Financial Corp.	TX	First NB in Quannah	27.6	1
47	Quitaque National Corp.	TX	First NB of Quitaque	32.3	1
48	Security State Bank	TX	Security State Bank	67.9	1
49	South Plains Financial	TX	City Bank	64.5	5
50	Spearman Bancshares	TX	First National Bank	83.1	2
51	Stratford Bancshares, Inc.	TX	First State Bank	122.4	3
52	Triple J Financial	TX	Citizens Bank	29.1	2
53	Waupaca Bancorporation	WI	First National Bank	152.3	3
54	Wells Fargo & Company	CA	Wells Fargo Bank	473.5	12
55	Woodforest Financial Group	TX	Woodforest National Bank	6.793	2
56	World Savings Bank FSB	CA	World Savings Bank FSB	109.2	1
57	WSB Bancshares, Inc.	TX	Wellington State Bank	100.5	5
58	XIT Bancshares, Inc.	TX	Security State Bank	56.3	3
TOTAL DEPOSITS				\$7,213.2	193

SUPPLEMENTAL EXHIBIT

ACQUISITION SIZE LIMITS

(millions)

	<u>Target Equity</u>	
	<u>7.0%</u>	<u>8.0%</u>
<u>CLIENT'S FINANCIAL PARAMETERS</u>		
CURRENT FINANCIAL BALANCES		
Tangible assets	\$300.0	\$300.0
Tangible common equity	36.0	36.0
Tangible common equity ratio	<u>12.0%</u>	<u>12.0%</u>
TARGET EQUITY LEVELS		
Tangible assets	\$300.0	\$300.0
Target tangible common equity ratio	7.0%	8.0%
REQUIRED FOR EXISTING ASSETS	<u>\$21.0</u>	<u>\$24.0</u>
 <u>USE OF EXCESS EQUITY</u>		
TARGET EQUITY LEVELS		
Tangible common equity	\$36.0	\$36.0
Target tangible common equity level	21.0	24.0
EXCESS FOR ACQUISITION	<u>\$15.0</u>	<u>\$12.0</u>
LIMITS ON ASSET ACQUIRED		
Excess for acquisition	\$15.0	\$12.0
Adjusted book multiple	1.75	2.00
CORE EQUITY ACQUIRED	\$8.6	\$6.0
Target tangible common equity ratio	7.0%	8.0%
TOTAL ASSETS ACQUIRED	<u>\$122.4</u>	<u>\$75.0</u>
 <u>AGGREGATED TANGIBLE ASSETS AND EQUITY</u>		
CONSOLIDATED ASSETS		
Existing tangible assets	\$300.0	\$300.0
Acquired assets	122.4	75.0
CONSOLIDATED ASSETS	<u>\$422.4</u>	<u>\$375.0</u>
GOODWILL CREATED		
Price paid	\$15.0	\$12.0
Core equity	8.6	6.0
GOODWILL CREATED	<u>\$6.4</u>	<u>\$6.0</u>
TANGIBLE COMMON EQUITY WITH ACQUISITION		
Tangible common equity	\$36.0	\$36.0
Goodwill created	6.4	6.0
NET TANGIBLE EQUITY	<u>\$29.6</u>	<u>\$30.0</u>
Consolidated assets	422.4	375.0
CALCULATED EQUITY RATIO	<u>7.00%</u>	<u>8.00%</u>