











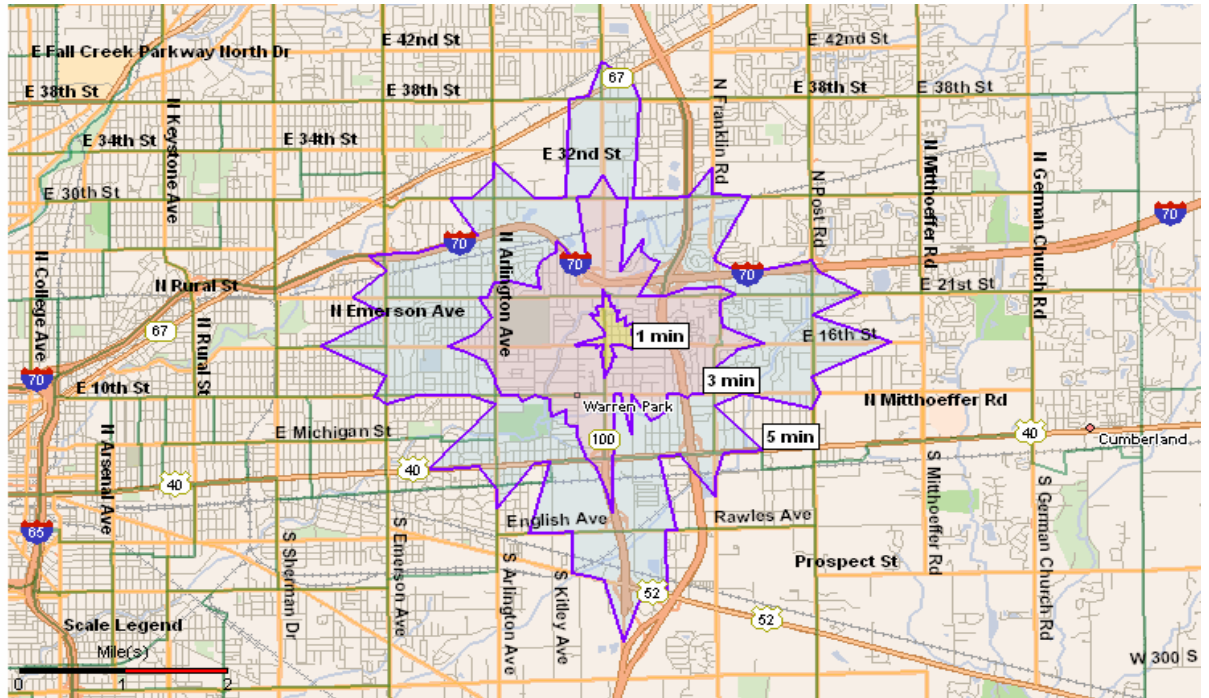
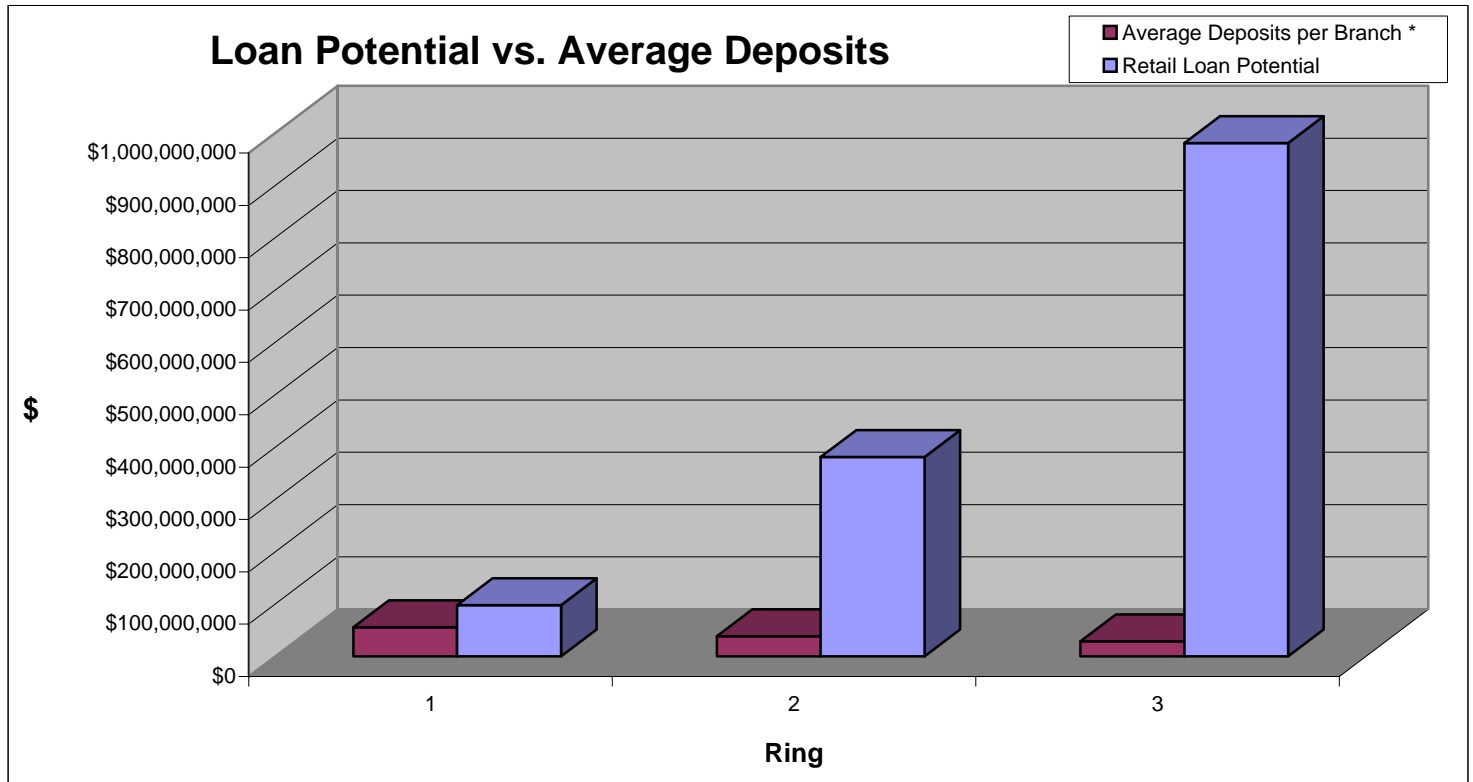


Retail Loan Potential

-  Cities
-  Airports
-  Census Tract Boundaries (Banks)
-  Major Roads
-  Streets
-  Railroads
-  Minor Rivers, Creeks
-  State Borders
-  Lakes, Major Rivers
-  Parks, Forests
-  Landmark Boundaries
-  Counties (Banks)



Drive Time	Area	Population	Households	Retail Loan Potential	Retail Loan Ptl per HH	Average Deposits per Branch *	Total Branches
1 min	4.45	10,747	4,791	\$97,696,873	\$20,392	\$55,455,800	5
3 min	13.83	35,096	15,124	\$380,704,112	\$25,172	\$38,797,900	10
5 min	37.11	93,065	38,900	\$980,202,218	\$25,198	\$28,640,917	24



* Deposit figures include commercial deposits and public funds.