



LARGE BANK

Comptroller of the Currency
Administrator of National Banks
Southern District Office

Public Disclosure

August 16, 2004

Community Reinvestment Act
Performance Evaluation

**First National Bank of Abilene
Charter Number: 4166**

**400 Pine Street
Abilene, TX 79604**

Office of the Comptroller of the Currency

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500 North Akard Street Suite 1600
Dallas, TX 75201**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **First National Bank of Abilene (FNB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National of Abilene Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending volume is good and indicates that FNB is responsiveness to community credit needs. A substantial majority of both the dollar and number of loans are inside the assessment area (AA), indicating the bank’s willingness to extend credit within its AA.
- Geographic distributions of small business loans and home mortgage loans are good with reasonable penetrations in the low- and moderate-income census tracts within the AA.
- The penetration of loans to low- and moderate-income borrowers is good for home mortgage loans. Performance is strongest for moderate-income borrowers as these loans meet or nearly meet the percentage of families in the AA that are moderate-income.
- The number of loans made to businesses with less than \$1 million in annual revenues is good. While FNB ranks second in the market for extending business loans to all size entities, in terms of the number of loans, it ranks first in terms of dollars lent in the market with a 39% market share. The market share for lending to businesses with revenues of \$1 million or less is 27%.
- Banking offices are accessible throughout the AA and business hours plus alternative delivery systems provide good access to banking products and services.
- The level of qualified community development investments and donations represents good responsiveness to community development needs. Qualified investments during the evaluation period totaled \$863 thousand, or 1.3% of Tier 1 Capital.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male household and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

First National Bank of Abilene was chartered as a commercial bank in Abilene, Texas in 1889. In addition to its main office at 400 Pine Street in Abilene, FNB operates three full service branches, two supermarket branches, and one department store branch throughout Abilene. There are also nineteen automated teller machines (ATMs) throughout the assessment area. FNB has not opened or closed any branches during this evaluation period. The main office is located in a moderate-income census tract and a motor bank is located in the AA's only low-income census tract. FNB is a wholly owned subsidiary of First Financial Bankshares, Inc. (FFBI), a multi-bank holding company headquartered in Abilene, Texas. FFBI owns ten other banks operating in Central, West, and North Texas. Consolidated holding company assets total \$2.1 billion as of December 31, 2003. A full range of credit products, depository accounts, trust services and retail nondeposit investment services are offered throughout the company. FNB has no operating subsidiaries and had no merger or acquisition activity during the evaluation period.

FNB reported total assets of \$754 million, total liabilities of \$687 million and total equity capital of \$65 million as of December 31, 2003. Total loans of \$339 million represent 45% of total assets with investment securities representing 46%. The bank's primary lending focus is commercial and consumer lending. Commercial loans, real estate and non real estate, represent 50% of the loan portfolio, followed by consumer loans at 24%, agriculture and other loans at 15%, and residential real estate loans at 11% of total loans.

As a result of the slowing economy, FNB's overall loan portfolio has experienced only nominal growth since last examination. The bank's loan-to-deposit ratio averaged 54% in the ten quarters since the July 9, 2001 performance evaluation and 51% for the quarter ending December 31, 2003. Total deposits make up 96% of total liabilities. A substantial majority of the bank's deposits are within its assessment area. The return-on-assets ratio was 2.09% at December 31, 2003 compared to the peer bank ratio of 1.2%, and the Tier 1 leverage capital ratio was 8.8%. Based on the bank's financial condition, size, product offerings, and branch network, there are no legal impediments or other factors which hinder its ability to meet the AA's credit needs.

FNB's strategic plan is to provide a wide array of financial services to consumers and small/medium sized businesses within its AA and build and maintain relationships with its customers. The bank offers numerous loan products in each of these loan categories, including home purchase and refinance loans, home improvement loans, construction loans, commercial real estate and construction loans, large and small business loans, consumer loans, and education loans. Home Mortgage Disclosure Act (HMDA)-reportable mortgage loans, and small loans to businesses and farms originated during 2001, 2002, and 2003, are included in this CRA evaluation. Despite representing a substantial portion of the bank's lending activity, we did not evaluate consumer loans, as bank management did not request us to do so.

Lending opportunities continue to be somewhat restricted by a highly competitive financial environment. Thirteen financial institutions operate branches in the bank's AA. Of the 13 banks operating in Abilene, FNB reported the highest deposit market share at 45% as of June 30, 2003. The number of lenders originating home mortgage loans in the AA totaled 173 in 2002, the latest year for which aggregate data is available. These lenders include banks, credit unions, and mortgage companies. Eleven lenders reported over 100 HMDA loan originations each during 2002. The top ten lenders included mortgage companies as well as large nationally chartered commercial banks with a presence in Abilene. Only three lenders had a mortgage loan market share over 5%: Washington Mutual (12.5%),

Countrywide Home Loans (11.2%), and McAfee Mortgage & Investment (7.6%). FNB ranked 6th, with 4.3% of the market.

FNB received an overall rating of "Satisfactory" during the previous CRA examination conducted in July 2001. Our review of the Office of the Comptroller of the Currency (OCC) records and the bank's CRA Public File did not reveal any complaints relating to the bank's CRA performance since the last performance evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Conclusions regarding the Lending Test covering the periods January 1, 2001 through December 31, 2002 are based on 1990 Census Bureau data. The evaluation period covering January 1, 2003 through December 31, 2003 are based on 2000 Census Bureau data.

The loan products we evaluated include home purchase loans, home improvement loans, home mortgage refinance loans, small loans to businesses, and small loans to farms. Since home mortgage lending and small loans to businesses represent the largest volume of loans reported during the evaluation period, they carried the most weight in this evaluation. Small loans to farms carry less weight.

The evaluation period for the Services and Investment Tests also runs from January 1, 2001 to December 31, 2003. The Services Test was based on branch and ATM distribution, hours of operation, branch openings and closing, alternative delivery systems, retail and commercial deposit and loan products and services, and community development services. The Investment Test conclusions are based on our evaluation of qualified community development investments and contributions.

Data Integrity

We verified the accuracy of the HMDA and CRA loan data collected and reported by the bank during a Data Integrity Review in June 2004. We selected samples of residential real estate and small business/small farm loans the bank reported for the years 2001, 2002, and 2003 in accordance with sampling methods described in the Large Bank CRA Examiner Guidance, dated December 2000. We also reviewed and discussed with management, qualifying community development loans, investments, and services. Several of the community development services submitted did not qualify and are not included in this Report. We did not identify any systemic errors in publicly reported loan data and therefore relied upon that data in evaluating the bank's performance.

Selection of Areas for Full-Scope Review

We performed a full-scope review on the bank's single assessment area, defined as the Abilene MSA. The Abilene MSA is all of Taylor County, Texas. Refer to the table in Appendix A for more information.

Ratings

Since FNB has only one AA, the rating is based on its performance in the Abilene MSA AA.

Other

We conducted one community contact in Abilene to discuss credit needs and opportunities for participation by local financial institutions, and determining the performance of local financial institutions. The organization we contacted is involved in economic development and affordable housing in Taylor County. This contact identified affordable housing as pressing need.

Fair Lending Review

An analysis of public comments and consumer complaint information received in 2001, 2002, and 2003 was performed, as well as a review of home mortgage loans, small business, and small farm loans, in accordance with the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed as of October 31, 1997

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Abilene MSA is good.

Lending Activity

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity. Lending activity measures the volume of lending in comparison to the bank's size and resources. We reviewed HMDA, small business, and small farm lending to assess lending activity. Small business and HMDA loans weighed most heavily in evaluating the bank's performance under the Lending Test as they represent the largest loan types reviewed. FNB chose not to collect and report consumer loan data.

The bank's volume of lending is good. FNB has the largest deposit market share in the AA at 38%. Small farm lending indicates an excellent volume of lending as the bank achieved 55% of the market share. For small business lending FNB ranks first in the AA with a market share of 39%, virtually equal to its deposit market share. Small business lending continues to be a major lending focus as commercial and construction loans represent approximately 50% of the total loan portfolio. The bank's market share for the number of home purchase and home mortgage refinance loans, 2% and 1% respectively, reflect its less active role in this line of business. While these market shares significantly lag the bank's deposit market share, there is strong competition from 173 other bank and non-bank mortgage lenders within the AA. The largest market share achieved by any one lender is 15%. FNB has a bigger impact in home improvement lending, with a strong market share of 32%, ranking first in the AA. Small farm lending also reflect a good volume as the bank has a 27% market share and ranks second in the AA.

Distribution of Loans by Income Level of the Geography

The 1990 Census Bureau data, upon which the 2001 through 2002 evaluation period is based, reflects only one low-income geography within FNB's AA. The 2000 Census Bureau data, which is relied upon for the 2003 evaluation period, reflects no low-income geographies.

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of mortgage loans extended during the evaluation period is good. The percentage of home purchase and home improvement loans to borrowers in the low-income geography at 1% exceeds the 0.77% of owner occupied units located in that census tract. FNB's penetration of the same loan products in the moderate-income geographies compares reasonably to the percentage of owner-occupied units in those geographies and reflects satisfactory performance. Refinance loans the bank extended in moderate-income geographies during 2001 and 2002 is very good, nearly equaling the percentage of owner-occupied units and by far exceeding its overall market share for this product. However the level of refinances in 2003 is markedly less at 3% than the 18% of owner-occupied units located in moderate-income geographies. The bank originated a nominal number of multifamily loans; therefore a geographical analysis of multifamily loans is not meaningful.

Small Loans to Businesses

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The percentage of FNB's small business loans to borrowers in the low-income geography is good compared to the percentage of businesses in that census tract. For both evaluation periods the bank's percentage of small business loans extended in moderate-income geographies exceed the percentage of small businesses in those geographies. Additionally, the bank's market share for the number of small business loans in moderate-income geographies at 24% exceeds its overall small business market share of 15%.

Small Loans to Farms

Refer to Table 7 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The distribution of small loans to farms is good. There are no farms located in the low-income census tract. For the evaluation period covering 2001 through 2002, 16% of the reporting farms were located in moderate-income geographies. The bank's penetration of 13% is good. Furthermore, the FNB's market share in moderate-income geographies exceeds its overall small farm loan market share. For the 2003 evaluation period, farms loans were made in moderate-income geographies, but the penetration of 8% is less than the 13% of reporting farms located in moderate-income geographies.

Lending Gap Analysis

We did not identify any unexplained or conspicuous gaps in lending. Small loans to businesses and HMDA loans, which weighed most heavily in the Lending Test, were made in all geographies in the AA. Small farm loans were extended in all geographies that contain a significant number of farms.

Inside/Outside Ratio

Another aspect of geographic distribution is the percentage of loans originated and purchased within the bank's assessment areas compared to outside its assessment areas. This is the one analysis that is performed at the bank level rather than the assessment area level. The data used is not in a table. The information includes bank originations and purchases only. FNB's lending activity within its AA is good. The results of this analysis had a positive impact on the overall Lending Test rating. A substantial majority, at least 80%, of loans in all reported categories was made within the AA.

Distribution of Loans by Income Level of the Borrower***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of mortgage loans is good. Performance is strongest for moderate-income borrowers. The percentage of the bank's loans to moderate-income borrowers for home purchase, home improvement, and home mortgage refinance loans is strong as it meets or nearly meets the percentage of families that are moderate-income. Performance for home purchase, home improvement, and refinance loans to low-income borrowers is only adequate as they are well below the percentage of low-income families within the AA. However, the market shares for all home purchase and refinance loan products for low- and moderate-income borrowers nearly meet or exceed the bank's overall market shares.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small business loans is good. For the period 2001 through 2002, the percentage of the bank's loans to businesses with revenues of \$1 million or less at 56% was below the percentage of businesses in the AA that are reported as small of 74%, but not considered unreasonable. This is mitigated by the fact that the bank's market share of loans to businesses with revenues of \$1 million or less exceeds its market share of loans to businesses of all sizes. In 2003, the percentage of the bank's loans to small businesses was 50%, compared to the 65% of businesses in the AA reported as small. A substantial majority of the loans, regardless of business size, had original balances of \$100,000 or less.

Small Loans to Farms

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small farm loans is excellent. In the 2001 through 2002 evaluation period, FNB extended a substantial majority of small farm loans, 95%, to farms with revenues of \$1 million or less exceeding the reported 94% of AA farms that have revenues of \$1 million or less. The bank achieved a market share of 27% and 29% for all small farm loans and small farm loans to farmers with revenues of \$1 million or less, respectively. During the 2003 evaluation period, the bank also extended a majority of small farm loans, 89%, to farms with revenues of \$1 million or less, nearly meeting the reported 91% of AA farms that have revenues of \$1 million or less. Most of FNB's small farm loans had original balances of \$100,000 or less.

Community Development Lending

FNB did not report any community development loans for either of the evaluation periods.

Product Innovation and Flexibility

FNB reported two flexible mortgage products. The number of loans originated under these programs indicates that the bank has put forth efforts to help meet affordable housing loan needs within the Abilene MSA AA.

Community 100 Program – This flexible lending program was developed by the bank to help low- and moderate-income people purchase their own homes. The program provides loans up to \$35 thousand for owner-occupied properties, with 100% financing and allows closing costs to be paid from sources other than cash reserves or personal savings. Repayment terms are up to 10 years for the first \$20 thousand and 15 years for the amounts from \$20,001 to \$35,000. Properties located in a low- or moderate-income geography have no income restrictions. Properties not in low- or moderate-income geographies have income restrictions of 80% or less of the Abilene MSA Median Family Income. During the evaluation period, FNB originated 49 of these loans totaling \$1.2 million.

Affordable Home Loan Program – This program, developed by the bank in 1992 and still available, decreased in volume since the inception of the Community 100 Program. The Affordable Home Loan Program allows 95% financing on loans up to \$35 thousand. The terms are the same as the aforementioned loan program, except there are no income restrictions. FNB extended 15 of these loans totaling \$368 thousand during the evaluation period. The majority of the loans were extended to low- or moderate-income borrowers.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Abilene MSA is good.

Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Total qualified investments and contributions FNB made during the evaluation period totaled \$863 thousand or 1.3% of Tier 1 Capital. The number and volume of investments reflect the bank's efforts to work with a variety of organizations in the AA to help meet community development needs. FNB's management indicated, and our community contact confirmed, that qualified community development investment opportunities within the AA do exist in Abilene.

FNB's most significant qualified investment was a \$700 thousand investment in a CRA qualified investment fund made in 2003. The fund, similar to a mutual fund, invests solely in community development securities and allows shareholders (banks or other financial institutions) to invest in CRA-qualifying projects within the bank's AA.

The remaining investments were qualified contributions to organizations directly benefiting the AA. Those organizations include, but not limited to Neighborhoods in Progress, Day Nursery of Abilene, Habitat for Humanities, Meals on Wheels, and Hendrick Home for Children. All of these organizations provide affordable housing, affordable childcare, food, shelter, clothing, and personal items for low-income families and individuals. Other qualified organizations include Ben Richey Boys Ranch and Hendrick Home for Children, which provides care for abandoned, neglected and abused children and children at risk.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Service Test is rated "High Satisfactory". Based on a full-scope review, the bank's performance in Taylor County is good. Branches are accessible to all portions of the AA. A wide variety of products and services are offered and are tailored to meet needs of the AA. Business hours and services are convenient and accessible to all segments of the AA.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Branch Delivery System and Branch Openings/Closings

The branch system is the primary delivery system for retail banking services and is supplemented by nineteen ATMs, four of which opened since the last performance evaluation. No branches opened or closed during this evaluation period.

Based on 1990 Census data, FNB has one motor bank and one ATM located in AA's one low-income tract. This census tract contains less than 1% of the AA population. There is one location, the main office, and two ATMs located in two of the 14 moderate-income geographies, which contains 29% of the AA population. The remaining 6 branches are located in 6 of the middle-income geographies, which contain 47% of the AA's population. There are no branches in any of the 6 upper-income census tracts.

Branch penetration is adequate when compared with the percentage of AA population in each income level. The middle-income geographies contain 47% of the AA population yet have 86% or 6 of the 7 banking offices. The moderate-income geographies contain 29% of the AA population but have only 14% or 1 of the 7 offices. The office located in the moderate-income census tract is centrally located in downtown Abilene and offers a full array of banking services as well as a large motor bank facility, which sits in the low-income census tract based on the 1990 census. Two of the branches are located in grocery stores, and one branch is located in a Super Wal-Mart. Individuals from all areas can easily access all locations.

Based on 2000 Census data, there is no longer a low-income census tract in the AA. Three of the branches, 43% are located in moderate-income geographies that contain 25% of the AA's population; three branches 43% are located in middle-income geographies that contain 46% of the population; and one branch 14% is located in one of the 8 upper-income geographies that contain 29% of the population. Eight ATMs are located in moderate-income geographies.

Several other alternative delivery systems that augment the branch system include telephone banking, bank by mail, Visa Check Cards, a phone center with access to a banking representative for assistance, and Internet banking.

Reasonableness of Business Hours and Services

Banking hours provide good accessibility throughout the AA. All locations maintain standard banking hours Monday through Friday with extended lobby hours on Friday. All motor bank and supermarket locations offer extended evening and weekend hours.

A wide range of banking products and services are offered. Products and services are responsive to banking needs within the AA and do not vary in a way that inconveniences any portion of the AA or any group of individuals, particularly low- or moderate-income individuals. Consumer loans are available at all branches. Commercial loans are available at all branches except the offices located in the grocery stores. There are some branches that offer specialty loans based on the expertise of the staff and a focus on lending in a particular area. Student loans are offered at the Ely Blvd. branch, as it is located near Abilene Christian University. Mortgage loans are originated at the South Office, which is the growth area with new home construction, and small dollar home and home improvement loans are offered at the River Oaks office, as this is the older, more established area.

A variety of deposit products and services are available and are offered at all branches throughout the AA. While FNB does not offer any products that are solely targeted to low- and moderate-income individuals, the bank does offer free checking accounts and a budget savings account, which benefits those individuals who are least able to afford account fees. The free checking account has no minimum opening deposit, no monthly fee, \$500 overdraft protection, unlimited online bill pay, online banking and unlimited, free ATM usage at any FNB ATM. A senior checking account is offered for people over 50. It also has no minimum opening deposit, no monthly fees, and offers overdraft protection. There is also a free business checking account designed for small businesses with lower transaction volumes. The minimum opening deposit is low at \$100 and allows 150 free transactions per month with no monthly service charge.

Community Development Services

During this evaluation period, FNB displayed adequate responsiveness to available opportunities for community development services. Qualified services include the provision of financial service seminars in the community and volunteer activities within the community.

Credit Seminars - Financial Literacy - FNB conducted seminars at local recreation centers located in the moderate-income census tracts on the north side of Abilene. The seminars were designed to educate the public on the importance of good credit, how to maintain good credit, and how to repair poor credit.

Homebuyer Education Seminars - FNB sponsored education seminars that targeted low- and moderate-income families with affordable housing needs and credit issues.

Checking Services Seminars - Money Smart - FNB presented seminars on how to effectively manage a checking account. The seminars were targeted to the low- and moderate-income population of the AA.

In addition to the above seminars, FNB officers serve on various community development organizations in a direct advisory capacity. Each position relies upon the employee's financial skills to help the organization provide community development services. These organizations have community development as their primary purpose and/or primarily benefit low- and moderate-income individuals and families. The organizations include the following:

- *Board Member, Big Brothers Big Sisters of Abilene, Inc.* - An organization that specializes in youth mentoring in lives of children at risk.
- *Committee Member, Disability Resources, Inc.* - A non-profit organization that provides services to promote the independence of developmentally disabled adults, many of who have low- or moderate-incomes.
- *Board Member and Executive Committee Member, Food Bank of Abilene* - A non-profit food pantry that provides food, household and health items to the needy.
- *Advisory Board Member, Day Nursery of Abilene* - Provides affordable childcare and protective services to abused and neglected children and low-income working parents.

- *Board Member, Community Action Program* - Offers transitional housing, food, and counseling for the homeless, battered and abused women and children. All programs have income restrictions.
- *Board Member - Habitat for Humanities* - International organization that develops and build housing for low- and moderate-income individuals and families.
- *Board Member - Ben Richey Boys Ranch* - A non-profit organization that provides a home for abused, neglected and at-risk boys, ages 6 to 18.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): January 1, 2001 to December 31, 2002 January 1, 2003 to December 31, 2003 Investment and Service Tests and CD Loans: January 2001 to December 31, 2003	
Financial Institution	Products Reviewed	
First National Bank of Abilene Abilene, Texas	HMDA loans, Small Business and Small Farm Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Abilene MSA #0040	Full Scope	Abilene MSA is Taylor County

Appendix B: Market Profiles for Full-Scope Areas

Table of Contents

Market Profiles for Areas Receiving Full-Scope Reviews

Abilene MSA	B-2
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Abilene MSA

Demographic Information for Full-Scope Area: Abilene MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	36	2.8	38.9	36.1	16.7	5.6
Population by Geography	119,655	0.8	29.5	47.2	20.9	1.7
Owner-Occupied Housing by Geography	26,922	0.7	24.0	49.3	26.0	0.0
Businesses by Geography	8,718	1.8	34.8	44.1	18.9	0.4
Farms by Geography	278	0.0	16.2	67.3	16.5	0.0
Family Distribution by Income Level	31,107	19.4	18.4	23.4	38.8	0.0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	11,750	1.5	41.2	49.2	8.2	0.0
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$29,317 = \$41,200 =15.3%	Median Housing Value Unemployment Rate (1990 Census)				= \$44,027 = 3.0%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

Demographic Information for Full-Scope Area: Abilene MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	36	0.0	27.8	44.4	22.2	5.6
Population by Geography	126,555	0.0	24.3	45.6	28.9	1.2
Owner-Occupied Housing by Geography	29,091	0.0	18.0	45.6	36.4	0.0
Businesses by Geography	8,775	0.0	33.0	40.8	25.8	0.5
Farms by Geography	292	0.0	13.4	41.1	45.6	0.0
Family Distribution by Income Level	32,728	19.1	18.3	23.7	38.9	0.0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	12,230	0.0	35.6	50.5	13.8	0.0
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below the Poverty Level	= \$40,859 = \$46,500 =14.2	Median Housing Value Unemployment Rate				= \$58,969 = 3.9%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2003 HUD updated MFI.

Abilene MSA

FNB is headquartered in Abilene, Texas. The town of Abilene is located in west central Texas, 183 miles west of Dallas. Abilene is the largest city between Fort Worth and El Paso on Interstate 20. Abilene is accessible by Interstate 20 and Highway 84 East and West, and Highways 83 and 277 North and South.

FNB's one AA is defined as the Abilene Metropolitan Statistical Area (MSA), which comprises all of Taylor County. The AA contains 36 census tracts. The AA meets the requirements of the CRA regulation by including whole geographies.

1990 Census Bureau Data

The AA's 36 census tracts include 1 low-, 14 moderate-, 13 middle-, and 6 upper-income tracts. Two census tracts representing 6% of the assessment area have no income designation (Dyess Air Force Base and Abilene State School). The population of 119,655 people includes 43,217 households with a median household income of \$26,005. By income level, 0.8% of the population lives in the low-income census tracts while 30%, 47%, and 21% live within the moderate-, middle-, and upper-income tracts, respectively.

The distribution of the AA households is as follow: 26% low-income, 16% moderate-income, 19% middle-income, and 41% upper-income. Approximately 31,107 or 70% of the households are families, of which 11,750 are low- or moderate-income. Assessment area households below the poverty level or receiving public assistance measured 15% and 5.7%, respectively. The income designations of the MSA are based on the Median Family Income (MFI) of \$29,317. The 2001, and 2002 estimated MFI, as adjusted for inflation by the Department of Housing and Urban Development (HUD) for the Abilene MSA were \$40,700 and \$41,200 respectively.

Housing units total 49,988 within the AA, of which 54% are owner-occupied, 38%, are rental units, and 13% are vacant. Approximately 0.7% and 24% of the owner-occupied housing stock is located within the low- and moderate-income census tracts, respectively. Seventy-nine percent of the housing stock are 1-4 family units, 14% are multifamily, and 7% are mobile homes and other. The median age of the housing is 26 years.

The 2000 Census Bureau Data

The 36 census tracts in the AA remain; however, there is no longer a low-income census tract. The census tract distribution is now 10 moderate-, 16 middle-, and 8 upper-income tracts. Two census tracts still have no income designations. The AA population grew to 126,555 with 47,269 households and a median household income of \$35,807. Twenty four percent of the population lives in moderate-income census tracts, while 46% live in middle-income tracts, and 29% live in upper-income tracts.

The distribution of the AA households is as follows: 22% low-income, 17% moderate-, 20% middle-, and 41% upper-income. Seventy-percent (32,728) of the AA households are families; of which 12,230 are low- or moderate-income. Households below the poverty level or receiving public assistance were 14% and 3% respectively. The 2000 MFI for the MSA is \$40,859. The 2003 updated HUD adjusted MFI is \$46,500.

Of the 52,056 housing units in the AA, 56% are owner-occupied, 35%, rental-occupied, and 9% vacant. Eighty-percent of the housing are 1-4 family units, 13% or multi-family units, and 7% or mobile homes or trailers. The median age of the housing is 36 years.

The north side of Abilene, specifically, the area between Treadaway and the 83/84 loop, and North 6th to North 32nd streets, is considered the blighted area of the city. These are predominately older, minority neighborhoods. Hendrick Health System and Hardin-Simmons University are located in the north end and have purchased property to expand their operations, which has helped to moderately revitalize the north side of the city.

Four areas of the city have created neighborhood development committees. Carver Heights is a very active committee and is a residential area in need of improvement. The Sayles neighborhood has a number of Habitat for Humanity homes that have been built since the last evaluation. Sears is a residential neighborhood in the process of developing a plan to help stabilize the area. The Butternut Neighborhood Association is a business area near downtown Abilene.

Abilene is a college town and host to three private universities: Abilene Christian University, Hardin-Simmons University, and McMurray University. Traditionally, Abilene's economy has been grounded in the agriculture and oil and gas industries. The petroleum industry is recovering slowly from an economic downturn, but agriculture in the area continues to suffer from dry weather and reduced prices.

The local unemployment rate as of December 31, 2003, was 3% as compared to the statewide average for the same time period of 4%. The economy, historically dependent on oil and gas and agriculture, has diversified into manufacturing, retail trade, farming and ranching, government, medical care, and oil and gas services. Services represent 37% of the assessment area's business establishments, followed by 27% in retail trade. Major employers are Dyess Air Force Base, Abilene Independent School District and the Abilene State School. The area also has two major medical centers - Hendrick Health System and Abilene Regional Medical Center.

As of December 31, 2003 there are approximately 8,775 business establishments. By geography, 33%, 41%, and 26% of the businesses are located within the moderate-, middle-, and upper-income census tracts, respectively. There are a total of 292 farms in the assessment area. Thirteen-percent of the farms are located in low-income census tracts, 41% in middle-, and 46% in upper-income census tracts.

The City of Abilene provides assistance to qualifying prospective homebuyers through its Homebuyers Program. This program offers down payment and closing cost assistance and has established partnerships with local banks. Abilene was the first city in Texas to pass a one-half cent sales tax for economic development. The city provides assistance through the Abilene Economic Development that provides loans to small businesses, with an emphasis on minority- and women-owned businesses.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies

compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank’s financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank’s assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Qualified Investments” column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank’s branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: ABILENE MSA												
Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Abilene	100.00	301	10,460	1,195	85,625	120	9,086	0	0	1,616	105,171	100.00

LENDING VOLUME												
Geography: ABILENE MSA												
Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Abilene	100.00	644	47,804	668	52,544	92	6,454	0	0	1,404	106,802	100.00

* Loan Data as of December 31, 2001, December 31, 2002 and * Loan Data as of December 31, 2003. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From January 01, 2001 to December 31, 2003.

*** Deposit Data as of June 30, 2002 and *** Deposit Data as of June 30, 2003. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Commercial Lease Product**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Abilene	0	0	0	0	0	0	0	0	0	0	0	0	0	0

LENDING VOLUME		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>								
MA/Assessm	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Commercial Lease Product ^{OO}		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Abilene	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Loan Data as of December 31, 2001, December 31, 2002 and *Loan Data as of December 31, 2003. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 2001 to December 31, 2002 and ** January 01, 2003 to December 31, 2003.

*** Deposit Data as of June 30, 2002 and ***Deposit Data as of June 30, 2003. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ABILENE MSA		Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Non-traditional Mortgage Warehousing Product*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Abilene	0	0	0	0	0

LENDING VOLUME		Geography: ABILENE MSA		Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Non-traditional Mortgage Warehousing Product*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Abilene	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is From January 01, 2001 to December 31, 2002 and January 01, 2003 to December 31, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Abilene MSA AA	69	100.00	0.75	0	24.00	23.19	49.26	56.52	25.99	20.29	2.26	0.00	4.53	2.08	1.55

Geographic Distribution: HOME PURCHASE		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Abilene MSA AA	264	100.00	0.00	0.00	17.98	11.74	45.63	38.64	36.39	49.62	0.00	0.00	0.00	0.00	0.00

* Based on 2002 Peer Mortgage Data: Southwest Region. ** Based on Peer Data is not available.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on ***1990 Census information and ***2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Abilene MSA AA	202	100.00	0.75	0.99	24.00	15.84	49.26	40.59	25.99	42.57	32.40	0.00	20.78	26.97	51.49

Geographic Distribution: HOME IMPROVEMENT		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Abilene MSA AA	141	100.00	0.00	0.00	17.98	10.64	45.63	41.13	36.39	48.23	0.00	0.00	0.00	0.00	0.00

* Based on 2002 Peer Mortgage Data: Southwest Region. * Based on Peer Data is not available.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on *** 1990 Census information and ***2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: ABILENE MSA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	30	100.00	0.75	0.00	24.00	23.33	49.26	60.00	25.99	16.67	1.15	0.00	3.49	1.05	0.65	

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ^o					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	238	100.00	0.00	0.00	17.98	3.36	45.63	29.41	36.39	67.23	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2002 Peer Mortgage Data: Southwest Region. ^o Based on Peer Data is not available.

^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on ^{***} 1990 Census information and ^{ooo}2000 Census information.

^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ABILENE MSA					Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>										
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]						
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Abilene MSA AA	0	0.00	0.69	0.00	18.60	0.00	64.39	0.00	16.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Geographic Distribution: MULTIFAMILY		Geography: ABILENE MSA					Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>										
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ^O						
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Abilene MSA AA	1	100.00	0.00	0.00	45.11	0.00	41.21	0.00	13.67	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2002 Peer Mortgage Data: Southwest Region. ^{*}Based on Peer Data is not available.

^{**} Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on ^{***}1990 Census information and ^{***}2000 Census information.

^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ABILENE MSA					Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>									
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	1,195	100.00	1.78	1.00	34.78	40.25	44.09	29.79	18.93	28.95	15.41	8.75	24.33	9.53	22.15	

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ABILENE MSA					Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>									
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	668	100.00	0.00	0.00	32.89	41.62	40.84	28.59	25.75	29.79	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Small Business Data: US and PR. * Based on Aggregate Small Business Data Only.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: ABILENE MSA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Abilene MSA AA	120	100.00	0.00	0.00	16.19	13.33	67.27	42.50	16.55	44.17	26.81	0.00	45.83	13.50	73.47						

Geographic Distribution: SMALL LOANS TO FARMS															Geography: ABILENE MSA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Abilene MSA AA	92	100.00	0.00	0.00	13.36	7.61	41.10	18.48	45.55	73.91	0.00	0.00	0.00	0.00	0.00						

* Based on Aggregate Small Farm Data Only.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ABILENE MSA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	69	100.00	19.37	11.59	18.40	13.04	23.43	17.39	38.80	57.97	2.89	6.67	2.35	1.88	3.30	

Borrower Distribution: HOME PURCHASE		Geography: ABILENE MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	264	100.00	19.07	6.82	18.30	18.94	23.71	21.21	38.92	53.03	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data: Southwest Region. ^ Based on Peer Data is not available.

** As a percentage of loans with borrower income information available.

*** Percentage of Families is based on the 1990 Census information and **** Based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Abilene MSA	202	100.00	19.37	4.95	18.40	11.88	23.43	24.26	38.80	58.91	32.58	18.18	24.59	30.86	37.50

Borrower Distribution: HOME IMPROVEMENT		Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{oo}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Abilene MSA AA	141	100.00	19.07	5.00	18.30	16.43	23.71	27.86	38.92	50.71	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2002 Peer Mortgage Data: Southwest Region. [†]Based on Peer Data is not available.

^{**} As a percentage of loans with borrower income information available.

^{***} Percentage of Families is based on the 1990 Census information and ^{****}Based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ABILENE MSA					Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	30	100.00	19.37	0.00	18.40	13.33	23.43	20.00	38.80	66.67	1.62	0.00	1.71	1.08	1.86	

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ABILENE MSA					Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Abilene MSA AA	238	100.00	19.07	1.83	18.30	10.96	23.71	20.55	38.92	66.67	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data: Southwest Region. ° Based on Peer Data is not available.

** As a percentage of loans with borrower income information available. ** No information was available for 7.98% of loans originated and purchased by BANK for the 2003 Evaluation Period.

*** Percentage of Families is based on the 1990 Census information and **** The 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ABILENE MSA			Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Abilene MSA AA	1,195	100.00	73.94	56.23	84.35	8.54	7.11	15.41	26.80

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ABILENE MSA			Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Abilene MSA AA	668	100.00	64.70	50.00	80.84	11.38	7.78	0.00	0.00

* Based on 2002 Peer Small Business Data: US and PR. * Based on Aggregate Small Business Data Only.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ABILENE MSA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share *	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Abilene MSA AA	120	100.00	93.88	95.00	80.83	10.00	9.17	26.81	28.51

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ABILENE MSA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share *	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Abilene MSA AA	92	100.00	91.10	89.13	82.61	8.70	8.70	0.00	0.00

* Based on 2002 Peer Small Business Data: US and PR. * Based on Aggregate Small Business Data Only.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.67% of small loans to farms originated and purchased by the bank for the 2001-2002 Evaluation period. No information was available for 7.61% of small loans to farms originated and purchased by the bank for the 2003 Evaluation period.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ABILENE MSA		Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Abilene MSA AA	0	0	25	110	25	110	100.00	0	0

QUALIFIED INVESTMENTS		Geography: ABILENE MSA		Evaluation Period: <u>JANUARY 1, 2003 TO December 31, 2003</u>					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Abilene MSA AA	0	0	16	745	16	745	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2001 TO DECEMBER 31, 2002</u>									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Abilene MSA AA	100.00	7	100.00	0.00	14.3	71.4	14.3	0	0	0	0	0	0	0.77	29.46	47.20	20.91

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ABILENE MSA				Evaluation Period: <u>JANUARY 1, 2003 TO DECEMBER 31, 2003</u>									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Abilene MSA AA	100.00	7	100.00	0.00	42.9	57.1	0.00	0	0	0	0	0	0	0.00	24.34	45.56	28.92

Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM																	
Geography: ABILENE MSA																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Abilene MSA AA	100.00	7	100.00	0.00	14.3	71.4	14.3	19	100.00	1	6	9	3	0.77	29.5	47.2	20.9

DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM																	
Geography: ABILENE MSA																	
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003																	
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Abilene MSA AA	100.00	7	100.00	0.00	42.9	57.1	0.00	19	100.00	0	10	7	2	0.00	24.3	45.6	28.9