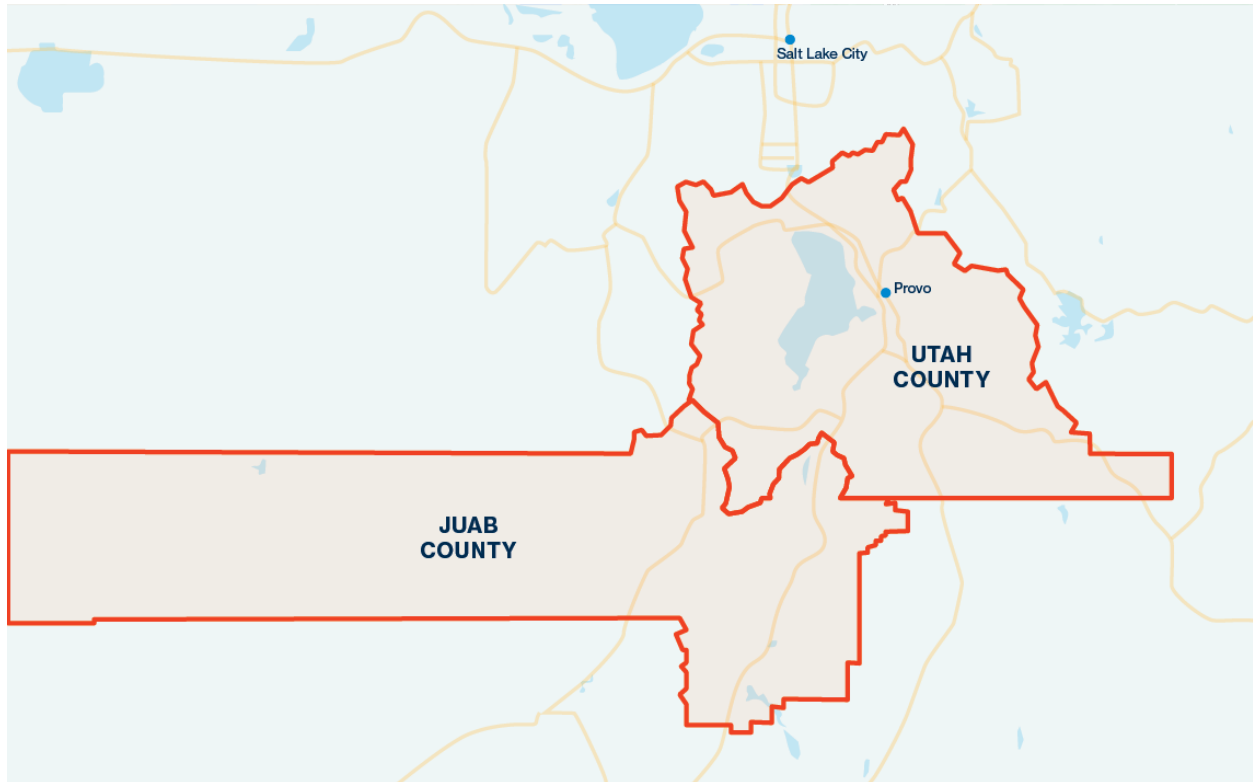
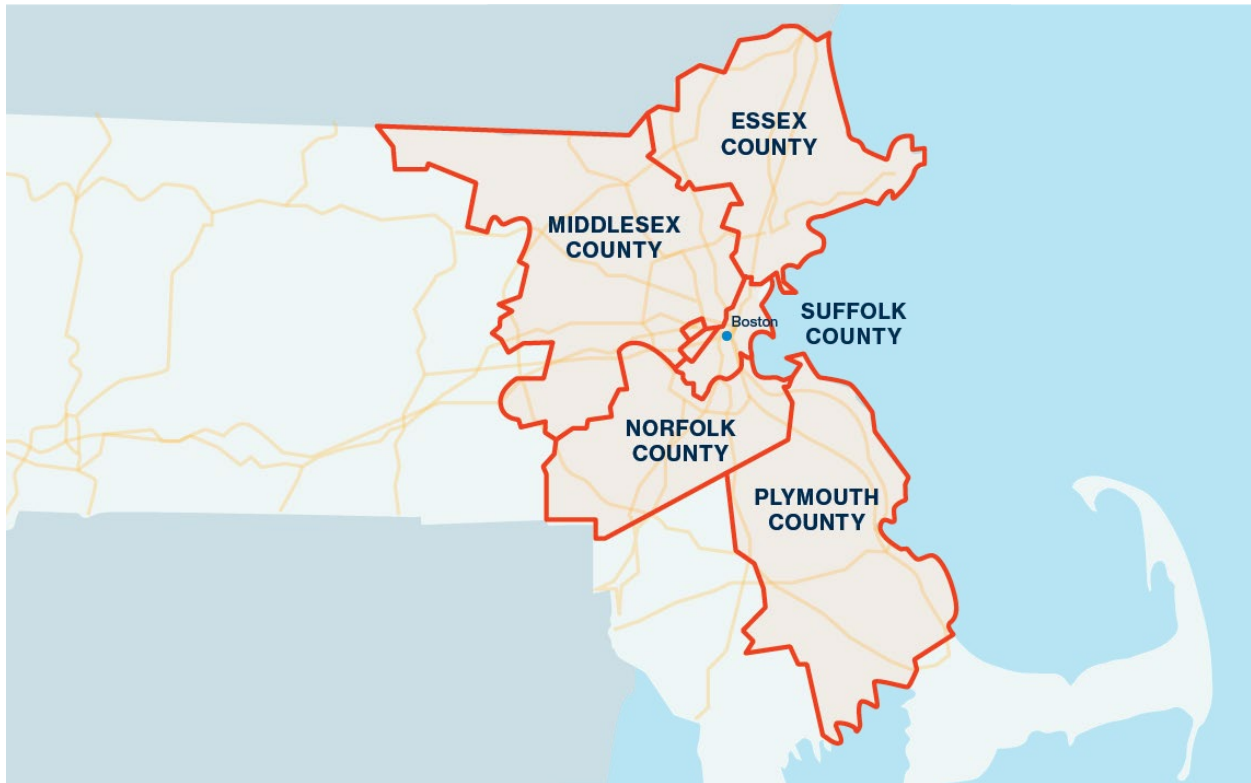


Map of Bank Assessment Areas

Statutory Assessment Area: Utah (Provo-Orem, MSA)



Statutory Assessment Area: Massachusetts (Boston Cambridge Newton, NA-NH, MSA)



Broader Statewide Regional Area: (California, Nevada, and Utah)

