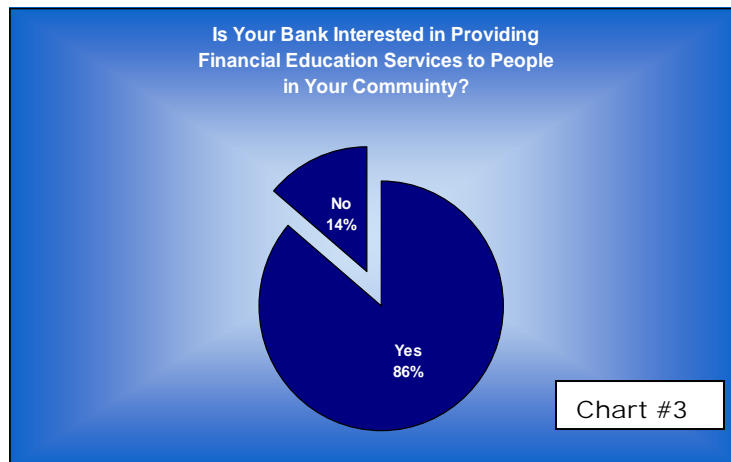
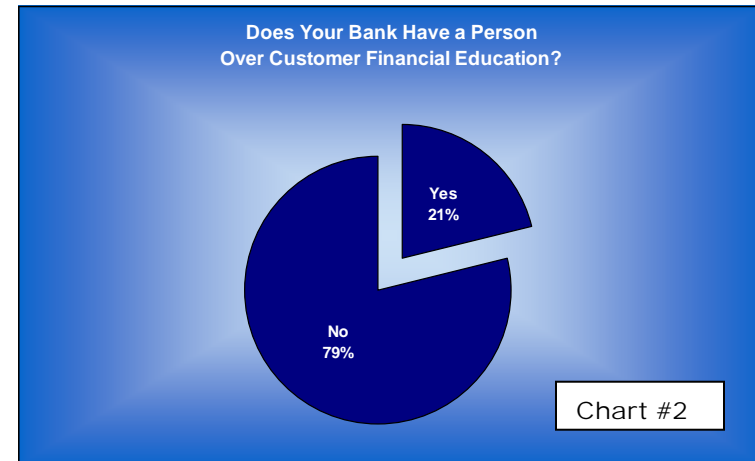
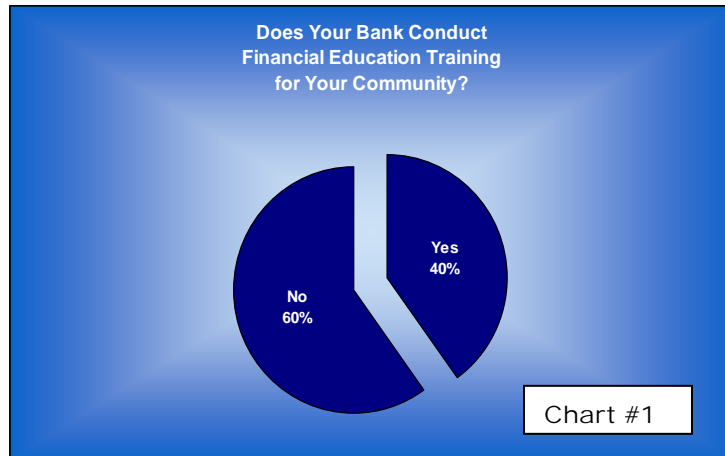


Texas Department of Banking Online Financial Education Survey Results

In August 2006, the Texas Department of Banking requested banks to complete an Online Financial Education Survey. The information provided by banks has assisted the Department in identifying which banks have already initiated financial education programs in Texas, and which institutions are contemplating new efforts. As of September 2006, a total of 154 banks responded to the survey and below is a summary of the results.



Note to Chart # 4

60% of banks offer customer service in languages other than English: The survey results indicated that the alternate language is overwhelmingly Spanish. According to the U.S. Census Bureau's 2005 American Community Survey, the total population of Texas is almost 23 million, of which approximately 8 million Texans are of Hispanic origin. Texas ranks highest in the nation of people who speak Spanish in their homes at 29%; followed by California at 28.2%. Based on these statistics, there is a need for Texas banks to increase their efforts in providing financial services in Spanish to better serve their communities.