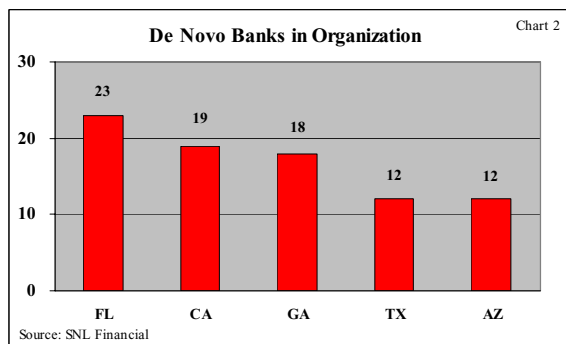
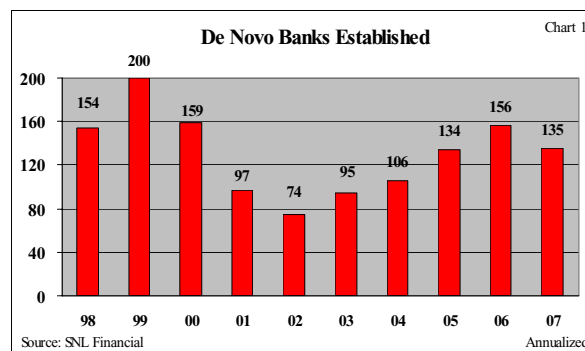
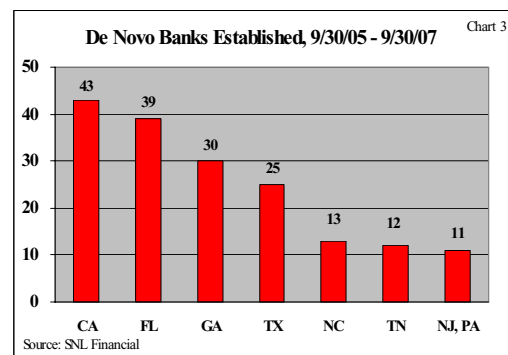


# Texas De Novo Bank Review™

De novo banks were established at a record pace in 2006. Nationally, there were 156 de novo banks established, the most since 2000 (See Chart 1). With nearly 200 banks currently in organization, the national de novo outlook remains strong. The top five states for banks in organization are Florida, Georgia, California, Texas, and Arizona, respectively (See Chart 2). In the previous two year period from September 2005 to



September 2007, Texas was fourth only to California, Florida and Georgia as a leader in statewide de novo growth (See Chart 3). Typically, the main driver of de novo growth is an active merger market as the more acquisitions there are, the greater the need for smaller, community banks in the market place.



The vigorous merger market of the late 90's helped to create these record years of de novo establishment. Merger activity has steadily increased since bottoming out in 2002 although the prices being paid have been weakening.

The largest source of Texas's de novo formation has been Dallas and Houston. Of the 45 banks established in Texas since 2003, 32 of them were founded in either the Dallas or Houston MSA. Dallas and Houston exhibit those characteristics of strong de novo markets such as rapidly growing populations and active merger markets. Despite saturation concerns among local bankers, strong de novo activity continues as there are 12 additional banks in organization for Texas, including 8 in the Dallas and Houston MSAs. With the recent downturn in bank stocks, the slumping housing market and increased competition, all *signs* indicate that it may be more difficult for banks to achieve the high returns that investors have come to expect with de novo banks. Whether or not these banks can achieve the same success as de novo banks of five years earlier remains to be seen.

Per Annum Pop. Growth	2000 - 2007	2007 - 2012
Dallas MSA	2.5%	2.4%
Houston MSA	2.5%	2.2%
Texas	2.0%	1.9%
U.S.	1.2%	1.2%

Mergers	2006	2007
Dallas MSA	6	6
Houston MSA	6	3
Dallas Avg. P/E	33.9	22.2
Houston Avg. P/E	29.1	23.1
U.S. Avg. P/E	25.6	26.4
Dallas Avg. P/B	2.79	3.25
Houston Avg. P/B	2.95	3.14
U.S. Avg. P/B	2.29	2.32

Source: SNL Financial

## Texas De Novo Banks (Since 2003)

All data: For the Nine Months Ended September 30, 2007				Balance Sheet Highlights						Loan Composition		
Bank	City	Date Established	Offices	Assets (\$ mil)	Loans (\$ mil)	Deposits (\$ mil)	Equity (\$ mil)	Loans / Deposits %	Equity / Assets %	Real Estate Loans %	C & I Loans %	Consumer Loans %
Tolleson Private Bank	Dallas	Feb-03	1	\$200.2	\$166.1	\$177.1	\$22.6	94%	11.3%	54%	30%	5%
Independent Bank of Texas	Irving	May-03	2	80.7	64.9	69.2	7.7	94	9.6	70	28	2
Capital Bank of Texas	Carrizo Springs	May-03	2	36.2	17.9	29.3	6.7	61	18.5	68	13	13
Trinity Bank, N.A.	Fort Worth	May-03	1	113.0	50.9	99.8	11.9	51	10.6	39	58	4
Millennium State Bank of Texas	Dallas	Aug-03	2	131.7	110.2	118.0	10.6	93	8.0	85	14	1
Fidelity Bank	Wichita Falls	Sep-03	3	164.4	125.1	149.0	14.9	84	9.0	67	24	6
Dallas City Bank	Dallas	Dec-03	1	155.6	123.4	138.7	15.9	89	10.2	76	18	6
<b>2003 Median (7 Banks)</b>			<b>2</b>	<b>\$131.7</b>	<b>\$110.2</b>	<b>\$118.0</b>	<b>\$11.9</b>	<b>89%</b>	<b>10.2%</b>	<b>68%</b>	<b>24%</b>	<b>5%</b>
TexStar National Bank (S)	Universal City	Jan-04	4	\$102.7	\$79.3	\$92.4	\$9.8	86%	9.6%	65%	28%	7%
Professional Bank, N.A.	Dallas	Jan-04	3	89.0	61.0	76.5	9.1	80	10.3	47	49	3
Brazos Valley Bank, NA	College Station	Jul-04	1	88.2	63.7	79.3	8.6	80	9.7	67	29	3
Sovereign Bank	Dallas	Jul-04	8	563.1	443.0	481.9	49.4	92	8.8	62	32	3
Post Oak Bank, N.A.	Houston	Jul-04	3	229.6	148.9	193.7	34.6	77	15.1	58	35	5
North Texas Bank, N.A. (S)	Decatur	Oct-04	1	59.9	25.1	53.8	6.0	47	10.0	67	22	6
Town Center Bank (S)	Coppell	Oct-04	1	56.1	48.4	47.9	6.7	101	11.9	83	16	2
T Bank, N.A.	Dallas	Nov-04	2	132.1	113.4	118.4	13.1	96	9.9	30	67	3
<b>2004 Median (8 Banks)</b>			<b>3</b>	<b>\$95.9</b>	<b>\$71.5</b>	<b>\$85.9</b>	<b>\$9.5</b>	<b>83%</b>	<b>10.0%</b>	<b>64%</b>	<b>30%</b>	<b>3%</b>
Texas Brand Bank (S)	Garland	Mar-05	1	\$73.6	\$58.8	\$65.5	\$7.8	90%	10.5%	82%	13%	4%
Bank of Houston	Houston	Mar-05	3	303.1	203.8	258.6	27.8	79	9.2	68	29	2
One World Bank	Dallas	Apr-05	1	61.5	40.4	49.7	11.4	81	18.6	87	11	2
Independent Bank of Austin, SSB	Lakeway	Jun-05	2	150.1	132.4	106.1	13.5	125	9.0	92	6	2
Texas Country Bank	Lakeway	Sep-05	2	66.3	51.1	57.4	8.6	89	12.9	96	3	1
Bank of River Oaks	Houston	Nov-05	1	106.6	51.9	77.9	20.2	67	18.9	33	54	13
<b>2005 Median (6 Banks)</b>			<b>2</b>	<b>\$90.1</b>	<b>\$55.4</b>	<b>\$71.7</b>	<b>\$12.5</b>	<b>85%</b>	<b>11.7%</b>	<b>85%</b>	<b>12%</b>	<b>2%</b>
Libertad Bank SSB (S)	Austin	Jan-06	1	\$26.4	\$20.3	\$18.9	\$4.5	108%	16.8%	88%	11%	2%
Texas Citizens Bank, NA	Pasadena	May-06	2	92.4	53.3	74.8	17.1	71	18.5	49	37	14
Texas Enterprise Bank	Bryan	May-06	1	38.4	29.1	26.6	10.7	109	28.0	81	12	7
Lone Star Bank	Houston	Aug-06	1	42.4	31.3	28.7	13.6	109	31.9	68	29	3
Bank Arlington	Arlington	Aug-06	1	26.3	16.6	19.6	5.6	85	21.3	76	11	14
Texas Leadership Bank	Royse City	Oct-06	1	31.3	16.7	20.4	10.6	82	33.8	89	8	3
Texas Advantage Community Bank, N.A.	Alvin	Dec-06	1	24.2	14.3	19.4	4.8	74	19.6	72	19	5
<b>2006 Median (7 Banks)</b>			<b>1</b>	<b>\$31.3</b>	<b>\$20.3</b>	<b>\$20.4</b>	<b>\$10.6</b>	<b>85%</b>	<b>21.3%</b>	<b>76%</b>	<b>12%</b>	<b>5%</b>
Westbound Bank	Katy	Jan-07	2	\$58.7	\$35.0	\$36.2	\$22.3	97%	38.1%	65%	33%	2%
Pegasus Bank	Dallas	Jan-07	1	45.0	19.3	29.0	15.8	67	35.2	46	31	21
Icon Bank of Texas, N.A.	Houston	Feb-07	3	45.2	27.8	29.0	16.0	96	35.4	64	33	2
Valliance Bank	McKinney	Apr-07	1	24.6	22.7	15.6	8.9	145	36.1	67	33	0
Vision Bank - Texas	Richardson	Apr-07	1	28.8	12.1	16.1	12.6	75	43.9	69	30	1
First Private Bank of Texas	Dallas	Apr-07	1	58.8	14.7	29.9	28.8	49	49.0	40	34	19
First Associations Bank	Dallas	May-07	1	54.2	1.0	35.3	14.9	3	27.4	0	0	0
Oasis Bank, SSB	Houston	May-07	1	17.0	1.3	4.6	12.4	29	72.6	79	7	13
Pioneer Bank, SSB	Dripping Springs	May-07	1	16.4	12.8	7.9	8.4	162	51.5	90	8	2
Community Bank	Bridgeport	Jun-07	1	21.3	3.2	15.6	5.7	20	26.6	53	27	15
Frontier Bank of Texas	Elgin	Jun-07	1	33.8	5.1	9.4	24.4	54	72.1	44	20	21
Bank of San Antonio	San Antonio	Jun-07	1	36.0	7.1	11.1	24.9	64	69.0	80	20	1
Platinum Bank	Lubbock	Jun-07	1	83.7	67.4	66.6	16.8	101	20.0	90	6	3
Austin County State Bank	Bellville	Jun-07	1	16.4	3.9	10.6	5.7	37	34.8	52	16	28
Opportunity Bank, N.A.	Richardson	Jun-07	1	23.0	7.6	7.4	15.4	102	67.1	3	96	1
Business Bank of Texas, N.A.	Austin	Aug-07	1	13.9	0.0	2.2	11.6	2	83.8	0	74	26
Providence Bank of Texas	Southlake	Aug-07	1	11.0	0.1	1.3	9.7	4	87.7	0	100	0
<b>2007 Median (17 Banks)</b>			<b>1</b>	<b>\$28.8</b>	<b>\$7.6</b>	<b>\$15.6</b>	<b>\$14.9</b>	<b>64%</b>	<b>43.9%</b>	<b>53%</b>	<b>30%</b>	<b>2%</b>
<b>All Texas De Novo Banks Median (45 Banks)</b>			<b>1</b>	<b>\$58.7</b>	<b>\$31.3</b>	<b>\$36.2</b>	<b>\$11.9</b>	<b>82%</b>	<b>18.9%</b>	<b>67%</b>	<b>27%</b>	<b>3%</b>
<b>All Texas Banks Median (603 Banks)</b>			<b>2</b>	<b>\$97.0</b>	<b>\$56.2</b>	<b>\$84.6</b>	<b>\$10.6</b>	<b>68%</b>	<b>10.2%</b>	<b>61%</b>	<b>17%</b>	<b>10%</b>

(S) denotes S Corporation

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**Texas De Novo Banks (Since 2003)**

Bank	Deposit Composition			Performance Ratios								
	Demand Deposits %	Time Deposits %	> \$100K Deposits %	Pre-tax ROA %	ROE %	Asset Yields %	Cost of Funds %	Net Interest Margin %	Efficiency Ratio (a) %	Provision/Avg. Assets %	NPA Ratio (b) %	Reserves / Loans %
Tolleson Private Bank	7%	12%	12%	1.11%	10.4%	6.31%	3.86%	3.02%	61.6%	0.06%	0.00%	0.37%
Independent Bank of Texas	17	56	49	(0.00)	(0.0)	8.37	4.57	4.75	93.7	0.30	0.05	1.08
Capital Bank of Texas	34	22	7	2.68	14.7	6.96	2.48	5.76	59.8	0.11	0.03	1.07
Trinity Bank, N.A.	17	22	18	1.43	13.0	6.52	4.17	3.43	54.9	0.17	0.00	1.34
Millennium State Bk of TX	7	89	20	(0.83)	(8.8)	9.08	5.34	4.21	93.8	1.12	0.29	0.97
Fidelity Bank	26	28	21	2.19	23.2	7.66	3.40	5.27	53.6	0.36	1.27	1.29
Dallas City Bank	10	49	47	1.28	11.8	8.21	4.66	4.36	64.3	0.28	0.48	1.15
<b>2003 Median (7 Banks)</b>	<b>17%</b>	<b>28%</b>	<b>20%</b>	<b>1.28%</b>	<b>11.8%</b>	<b>7.66%</b>	<b>4.17%</b>	<b>4.36%</b>	<b>61.6%</b>	<b>0.28%</b>	<b>0.05%</b>	<b>1.08%</b>
TexStar National Bank (S)	19%	53%	33%	0.55%	5.5%	7.60%	4.02%	4.47%	82.5%	0.19%	0.11%	1.14%
Professional Bank, N.A.	20	33	27	0.20	2.0	7.87	3.95	4.99	93.5	0.13	0.63	0.85
Brazos Valley Bank, NA	12	58	31	(0.92)	(8.4)	8.49	5.02	4.13	111.5	0.44	0.76	1.48
Sovereign Bank	15	33	28	0.52	6.0	8.15	4.91	4.07	82.9	0.16	0.00	0.97
Post Oak Bank, N.A.	22	26	19	(0.09)	(0.7)	7.49	4.51	4.33	90.7	0.49	0.00	1.41
North Texas Bank, N.A. (S)	27	32	24	1.46	13.9	6.95	2.98	4.86	65.8	0.14	0.00	1.34
Town Center Bank (S)	14	62	10	0.15	1.1	8.60	4.97	4.72	88.7	0.33	5.36	1.07
T Bank, N.A.	11	35	23	0.72	7.4	8.02	4.56	4.18	90.5	0.46	0.40	1.28
<b>2004 Median (8 Banks)</b>	<b>17%</b>	<b>34%</b>	<b>25%</b>	<b>0.36%</b>	<b>3.8%</b>	<b>7.95%</b>	<b>4.54%</b>	<b>4.40%</b>	<b>89.6%</b>	<b>0.26%</b>	<b>0.26%</b>	<b>1.21%</b>
Texas Brand Bank (S)	14%	58%	38%	0.38%	3.2%	7.10%	4.91%	3.56%	80.5%	0.37%	0.36%	0.98%
Bank of Houston	38	32	16	1.80	15.7	9.03	4.69	5.61	58.7	0.47	1.60	1.05
One World Bank	15	45	31	0.75	3.6	8.90	4.70	5.51	78.7	0.36	0.00	1.33
Independent Bk of Austin	4	58	22	2.62	26.4	8.91	4.95	4.58	36.9	0.32	0.00	0.87
Texas Country Bank	6	70	25	0.84	7.4	9.17	5.14	4.87	79.7	0.28	1.64	0.81
Bank of River Oaks	23	40	36	0.02	0.1	6.60	3.85	4.04	97.5	0.07	0.00	0.69
<b>2005 Median (6 Banks)</b>	<b>15%</b>	<b>51%</b>	<b>28%</b>	<b>0.80%</b>	<b>5.5%</b>	<b>8.91%</b>	<b>4.81%</b>	<b>4.73%</b>	<b>79.2%</b>	<b>0.34%</b>	<b>0.18%</b>	<b>0.93%</b>
Libertad Bank SSB (S)	15%	57%	11%	(4.07%)	(17.4%)	8.62%	4.77%	5.42%	156.5%	0.37%	0.00%	0.76%
Texas Citizens Bank, NA	22	44	24	(1.13)	(4.2)	7.37	4.02	4.91	103.0	0.98	0.00	1.38
Texas Enterprise Bank	6	42	31	(2.51)	(6.8)	7.86	5.13	4.54	144.6	0.43	0.00	0.56
Lone Star Bank	11	35	25	(5.15)	(13.4)	7.19	4.92	4.27	150.7	3.06	0.00	1.31
Bank Arlington	15	43	25	(1.36)	(4.8)	7.59	4.67	4.65	120.1	0.44	0.00	0.55
Texas Leadership Bank	19	57	35	(5.56)	(10.8)	7.11	4.63	5.24	196.0	1.18	2.02	1.20
TX Advantage Cmnty Bk, N.A.	20	56	39	(7.36)	(20.1)	6.90	3.74	4.82	214.1	1.89	0.00	1.50
<b>2006 Median (7 Banks)</b>	<b>15%</b>	<b>44%</b>	<b>25%</b>	<b>(4.07%)</b>	<b>(10.8%)</b>	<b>7.37%</b>	<b>4.67%</b>	<b>4.82%</b>	<b>150.7%</b>	<b>0.98%</b>	<b>0.00%</b>	<b>1.20%</b>
Westbound Bank	16%	53%	32%	nm	nm	nm	nm	nm	nm	nm	nm	nm
Pegasus Bank	18	12	10	nm	nm	nm	nm	nm	nm	nm	nm	nm
Icon Bank of Texas, N.A.	41	35	29	nm	nm	nm	nm	nm	nm	nm	nm	nm
Valliance Bank	4	84	10	nm	nm	nm	nm	nm	nm	nm	nm	nm
Vision Bank - Texas	17	16	13	nm	nm	nm	nm	nm	nm	nm	nm	nm
First Private Bank of Texas	6	17	16	nm	nm	nm	nm	nm	nm	nm	nm	nm
First Associations Bank	34	4	1	nm	nm	nm	nm	nm	nm	nm	nm	nm
Oasis Bank, SSB	24	24	22	nm	nm	nm	nm	nm	nm	nm	nm	nm
Pioneer Bank, SSB	9	28	25	nm	nm	nm	nm	nm	nm	nm	nm	nm
Community Bank	24	18	11	nm	nm	nm	nm	nm	nm	nm	nm	nm
Frontier Bank of Texas	28	44	28	nm	nm	nm	nm	nm	nm	nm	nm	nm
Bank of San Antonio	8	21	20	nm	nm	nm	nm	nm	nm	nm	nm	nm
Platinum Bank	6	86	48	nm	nm	nm	nm	nm	nm	nm	nm	nm
Austin County State Bank	8	63	36	nm	nm	nm	nm	nm	nm	nm	nm	nm
Opportunity Bank, N.A.	6	0	0	nm	nm	nm	nm	nm	nm	nm	nm	nm
Business Bank of Texas, N.A.	50	9	9	nm	nm	nm	nm	nm	nm	nm	nm	nm
Providence Bank of Texas	13	80	75	nm	nm	nm	nm	nm	nm	nm	nm	nm
<b>2007 Median (17 Banks)</b>	<b>16%</b>	<b>24%</b>	<b>20%</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>	<b>nm</b>
TX De Novos	15%	40%	24%	0.29%	2.6%	7.76%	4.65%	4.62%	89.6%	0.36%	0.02%	1.08%
All TX Banks	20%	43%	21%	1.43%	14.1%	7.15%	3.51%	4.41%	66.4%	0.09%	0.34%	1.13%

(a) (overhead expenses) / (net interest income + noninterest income); (b) loans 90 days past due+nonaccrual loans+OREO)/(loans+OREO)

(S) denotes S Corporation

# Texas Bank M&A Transactions (10/1/06-9/30/07)

Target		Acquiror		Announcement Terms							Target Financials				Number of Branches	
Name	City	Name	State	Date Announ.	Cash / Stock	Purch. Price (\$)	Book %	Earnings X	Assets (%)	Deposits (%)	Deposit Premium (%)	Assets (\$)	ROA (%)	Equity/ Assets (%)		NPAs/ Assets (%)
1 Surety Bank	Fort Worth	PAX Holdings Inc	TX	Oct-06	Cash	10.6	139.4	7.1	36.9	50.8	23.4	28,732	4.53	26.5	5.21	1
2 Northeast National Bank	Mesquite	Patriot Bancshares Inc.	TX	Oct-06	Cash	NA	NA	NA	NA	NA	NA	43,912	1.22	8.2	0.47	1
3 Royal Oaks Bancshares, Inc.	Houston	First Banks, Inc.	MO	Nov-06	Cash	38.6	321.3	35.8	21.4	23.5	23.2	180,379	0.72	8.7	0.59	4
4 Bank	Weatherford	Columbian Financial Corp.	KS	Nov-06	Cash	15.5	271.6	47.7	25.8	28.6	29.5	59,986	0.69	9.5	0.00	1
5 First National Bank of Refugio	Refugio	Family Bancorp Inc.	TX	Nov-06	Cash	9.1	148.0	30.4	18.4	21.1	8.6	49,355	0.55	12.4	0.07	1
6 First NB of Bryan	Bryan	Franklin Bank Corp.	TX	Dec-06	Cash	134.0	272.4	19.9	25.9	29.9	21.9	517,328	1.36	9.5	0.09	7
7 Southwest First Cmnty Inc.	Beeville	International Bancshares Corp.	TX	Dec-06	NA	NA	NA	NA	NA	NA	NA	127,130	1.63	8.6	0.01	4
8 Partners Bank of TX	Humble	Sterling Bancshares Inc.	TX	Jan-07	Mixed	52.0	332.4	29.3	28.3	32.3	33.6	183,978	1.16	8.5	0.53	3
9 County Bancshares Inc.	Newton	CBFH Inc.	TX	Feb-07	NA	26.0	198.3	17.8	19.3	22.4	17.1	134,417	1.32	13.2	0.66	7
10 Wilson Bancshares Inc.	Wilson	First Bank Lubbock Beshs Inc.	TX	Feb-07	Cash	6.5	115.5	NM	13.7	15.3	2.6	47,566	0.92	10.5	0.41	2
11 Worth Bancorp. Inc.	Lake Worth	BOK Financial Corp.	OK	Mar-07	Cash	127.1	375.7	24.0	32.6	36.9	31.4	389,819	1.57	10.1	0.21	5
12 First State Bank	Rice	Rice Bancshares Inc.	TX	Mar-07	Cash	2.5	286.7	NM	21.6	23.5	19.8	11,560	-2.36	7.5	0.00	1
13 SWB Bancshares Incorporated	Fort Worth	First Texas BHC Inc.	TX	Mar-07	Cash	60.0	359.5	28.1	20.1	22.5	17.7	298,004	1.43	8.1	0.32	7
14 Community Bancorp. Inc.	Bellville	Industry Bancshares Inc.	TX	Mar-07	Mixed	33.0	328.9	16.9	26.6	29.3	25.7	123,875	1.66	8.3	0.01	1
15 First Crockett Bnkshres	Crockett	FC Holdings Inc.	TX	Apr-07	NA	32.5	290.9	22.4	21.8	24.5	19.2	148,848	1.67	8.5	0.10	2
16 Bank of Navasota NA	Navasota	Prosperity Bancshares Inc.	TX	May-07	Mixed	17.3	198.6	15.3	23.5	27.1	16.6	73,758	1.49	11.8	0.24	1
17 Fort Worth Bancshares Inc.	Fort Worth	Southside Bancshares Inc.	TX	May-07	Cash	35.7	333.1	16.8	28.2	35.9	43.9	126,830	1.84	11.3	0.08	2
18 Bryant-Irvin Bancshares Inc.	Benbrook	A.N.B. Holding Company Ltd.	TX	Jun-07	NA	NA	NA	NA	NA	NA	NA	161,558	0.14	7.0	1.04	4
19 Intercontinental Bkshrs Corp.	San Antonio	Zions Bancorp.	UT	Jun-07	NA	NA	NA	NA	NA	NA	NA	105,232	0.58	8.3	0.06	3
20 Bonstate Bancshares Inc.	Bonham	Legend Bancorp Inc.	TX	Jul-07	Cash	21.1	202.6	24.1	23.6	26.8	15.6	89,339	1.05	10.8	0.31	2
21 State Bank of Jewett	Jewett	ABCT Holdings Inc.	TX	Aug-07	Cash	7.0	197.0	16.3	20.5	22.9	12.2	34,139	1.84	10.4	0.70	2
22 City Bancorp Inc.	Wellington	NETEX Bancorporation	TX	Aug-07	Cash	13.8	256.4	17.9	18.0	20.3	16.3	76,310	1.68	10.8	0.76	3
23 FC Holdings Inc.	Houston	JLL Partners Inc.	NY	Sep-07	Cash	75.0	279.4	NM	NA	NA	NA	NA	NA	NA	NA	20
24 DNB Bancshares Inc.	Dallas	A.N.B. Holding Company Ltd.	TX	Sep-07	Cash	NA	NA	NA	NA	NA	NA	77,201	1.87	12.1	0.11	1
25 Century Capital Financial Inc	Kilgore	JSA Family Ltd. Ptnshp	TX	Nov-07	NA	NA	NA	NA	NA	NA	NA	172,891	0.98	9.7	0.62	4

Bank Multiples	Average	25.8	23.1	23.7	27.4	21.0	135,923	1.23	10.4	0.53	4
	Median	272.4	21.2	22.7	25.7	19.5	114,554	1.34	9.6	0.28	2

**STERLING BANCSHARES, INC.**  
Houston, Texas  
has agreed to acquire 10 branches of  
**FIRST HORIZON NATIONAL CORPORATION**  
Memphis, Tennessee

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THE CARSON MEDLIN COMPANY  
INVESTMENT BANKERS  
September 19, 2007

**BOK FINAICAL CORPORATION**  
Tulsa, Oklahoma  
has acquired  
**UNITED BANKS OF COLORADO, INC.**  
Denver, Colorado

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THE CARSON MEDLIN COMPANY  
INVESTMENT BANKERS  
June 18, 2007

**STERLING BANCSHARES, INC.**  
Houston, Texas  
has acquired  
**PARTNERS BANK OF TEXAS**  
Humble, Texas

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THE CARSON MEDLIN COMPANY  
INVESTMENT BANKERS  
March 30, 2007

**OASIS BANK, SSB**  
Houston, Texas  
\$13,300,000  
Common Stock  
The undersigned served as a placement agent for a portion of the offering. The shares having already been sold, this notice is a matter of public record only.

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THE CARSON MEDLIN COMPANY  
INVESTMENT BANKERS  
February 13, 2007

**THE CARSON MEDLIN COMPANY**

MERGERS & ACQUISITIONS - VALUATIONS & FAIRNESS OPINIONS  
STOCK MARKETABILITY ENHANCEMENT - CAPITAL & STRATEGIC PLANNING

PAULA S. JOHANNSEN 4100 West Kennedy Boulevard, Suite 305 Tampa, Florida 33609 813/289-1154	W. GRAY MEDLIN 405 North Boylan Avenue Raleigh, North Carolina 27603 919/828-8200	DANIEL T. BASS 3401 Louisiana Street, Suite 465 Houston, Texas 77002 713/527-9200
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