

**COMMUNITY REINVESTMENT ACT STATEMENT**

**ASSESSMENT AREAS**

**REASONABLY EXPECTED MARKET AREAS**

The CRA file contains a description of the principal service areas, also known as the assessment areas for Regent Bank. In addition to the assessment areas, Regent Bank considers as its reasonably expected market areas or trade areas for lending services as follows:

The northeastern and central portions of Oklahoma, southwest portion of Missouri, and north Texas.

Loans to clients who live in the areas described above or loans to clients who may live outside the area but the assets we take as collateral are located in the area and are expected to remain there for the term of the loan are considered to be in the market/trade areas for Regent Bank.