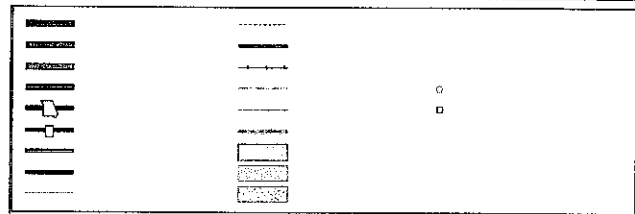


**EXHIBIT "B"**



**ASSESSMENT AREA(S)**

The Bank's Assessment Area(s) is as follows: The City of Orrick and Ray County, Missouri.

