

DECEMBER 1996 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE

See complete Press Release "FDIC Issues December List of Banks Examined for CRA Compliance"

Boston Region (CT, MA, ME, NH, RI, VT) New York Region (DE, DC, MD, NJ, NY, PA, PR, VI) Atlanta Region (AL, FL, GA, NC, SC, VA, WV) Memphis Region (AR, KY, LA, MS, TN)	Chicago Region (IL, IN, MI, OH, WI) Kansas City Region (IA, KS, MN, MO, NE, ND, SD) Dallas Region (CO, NM, OK, TX) San Francisco Region (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT,
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BOSTON REGION (CT, MA, ME, NH, RI, VT)

Bank Name	Street Address	City	ST	Zip	Rating
The Glastonbury Bank and Trust	2461 Main Street	Glastonbury	CT	6033	S
Mechanics Savings Bank	100 Pearl Street	Hartford	CT	6103	O
Stafford Savings Bank	12 Furnace Avenue	Stafford Springs	CT	6076	S
Tolland Bank	670 Tolland Stage Road	Tolland	CT	6084	S
Adams Co-operative Bank	93 Park Street	Adams	MA	1220	O
Asian American Bank and Trust Compan	68 Harrison Avenue	Boston	MA	2111	S
Brookline Co-operative Bank	264 Washington Street	Brookline	MA	2146	S
Chelsea-provident Co-operative Bank	360 Broadway	Chelsea	MA	2150	O
Dedham Institution for Savings	55 Elm Street	Dedham	MA	2026	S
Easthampton Co-operative Bank	5 Main Street	Easthampton	MA	1027	S
Butler Bank--a Co-operative Bank	10 Hurd Street	Lowell	MA	1852	S
Enterprise Bank and Trust Company	222 Merrimack Street	Lowell	MA	1852	O
Marlborough Co-operative Bank	175 Main Street	Marlborough	MA	1752	S
The Hibernia Savings Bank	731 Hancock Street	Quincy	MA	2170	S
Bristol County Savings Bank	35 Broadway	Taunton	MA	2780	O
Gorham Savings Bank	64 Main Street	Gorham	ME	4038	S
Coastal Savings Bank	36 Thomas Drive	Westbrook	ME	4092	S
Laconia Savings Bank	62 Pleasant Street	Laconia	NH	3246	O

NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)

Bank Name	Street Address	City	ST	Zip	Rating
The Sussex County State Bank	399 Route 23	Franklin	NJ	7416	O
Norcrown Bank	66 West Mount Pleasant Avenue	Livingston	NJ	7039	N
Ironbound Bank	36 Pacific Street	Newark	NJ	7102	S
Bank of Holland	Main Street	Holland	NY	14080	O
Banco Central Hispano-usa	50 Broadway	New York City	NY	10004	N
Greenpoint Bank	807 Manhattan Avenue	New York City	NY	11222	O
Korea First Bank of New York	29 West 30th Street	New York City	NY	10001	S
Bank of Richmondville	5 East Main Street	Richmondville	NY	12149	O
Walden Savings Bank	2 Bank Street	Walden	NY	12586	S
Abington Savings Bank	180 Old York Road	Abington	PA	19046	S
Harris Savings Bank	Second And Pine Streets	Harrisburg	PA	17105	S
Standard Bank, Pasb	3875 Old William Penn Highway	Murrysville	PA	15668	S

ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)

Bank Name	Street Address	City	ST	Zip	Rating
Troy Bank & Trust Company	1000 Highway 231 South	Troy	AL	36081	O
State Bank & Trust	620 Bankhead Avenue, S.W.	Winfield	AL	35594	S
Florida Bank of Commerce	1026 Florida Avenue	Palm Harbor	FL	33563	S
Manufacturers Bank of Florida	4144 North Armenia Avenue	Tampa	FL	33677	O
Nbd Bank	1320 Venice Avenue East	Venice	FL	34284	S
Exchange Bank	250 West Hancock Street	Milledgeville	GA	31061	S
First Bank of Coastal Georgia	402 West North Bacon Street	Pembroke	GA	31321	S
Yadkin Valley Bank and Trust Company	110 West Market Street	Elkin	NC	28621	S
First Gaston Bank of North Carolina	804 South New Hope Road	Gastonia	NC	28054	S

Carolina Commercial Bank	Main Street	Allendale	SC	29810	S
Bank of Travelers Rest	1122 W/s Poinsett Highway	Travelers Rest	SC	29690	S
The Bank of Alexandria	1717 King Street	Alexandria	VA	22314	S
The Twentieth Street Bank	1900 Third Avenue	Huntington	WV	25703	S
MEMPHIS REGION (AR, KY, LA, MS, TN)					
Bank Name	Street Address	City	ST	Zip	Rating
Citizens First Bank	5th And Main Streets	Arkadelphia	AR	71923	S
Bank of Bearden	Second And Cedar	Bearden	AR	71720	S
The Arkansas Bank	212 West Walnut Street	Walnut Ridge	AR	72476	S
Bank of Clarkson	101 East Main Street	Clarkson	KY	42726	S
First State Bank	131 East Main Cross	Greenville	KY	42345	O
Stock Yards Bank & Trust Company	1040 East Main Street	Louisville	KY	40232	O
Jackson County Bank	Godfrey Street	Mckee	KY	40447	O
The Union Bank	300 North Main Street	Marksville	LA	71351	S
Bank of Louisiana	300 ST. Charles Avenue	New Orleans	LA	70130	S
Liberty Bank and Trust Company	3801 Canal Street	New Orleans	LA	70119	O
Bank of Saline	Main Street	Saline	LA	71070	S
Bank of Perry County	North Main Street	Lobelville	TN	37097	S
First Trust and Savings Bank, Oneida	231 Main Street	Oneida	TN	37841	S
Reelfoot Bank	U.S. Highway 45 And State Highway 22	Union City	TN	38261	S
CHICAGO REGION (IL, IN, MI, OH, WI)					
Bank Name	Street Address	City	ST	Zip	Rating
State Bank of Augusta	Main Street	Augusta	IL	62311	S
State Bank of Whittington	200 North Main Street	Benton	IL	62812	S
The Egyptian State Bank	2 South Main Street	Carrier Mills	IL	62917	S
Cerro Gordo Building and Loan, s.b.	229 East South Street	Cerro Gordo	IL	61818	S
United Community Bank	301 North Main Street	Chatham	IL	62629	S
East Side Bank and Trust Company	10635 South Ewing Avenue	Chicago	IL	60617	S
Farmers State Bank of Danforth	Front And Adams Streets	Danforth	IL	60930	S
Soy Capital Bank and Trust Company	1501 East Eldorado Street	Decatur	IL	62525	S
Sunstar Bank	2301 Washington Road	East Peoria	IL	61611	S
Farmers State Bank of Hoffman	Centralia Carlyle Road & Highway 161	Hoffman	IL	62250	S
Harris Bank Hoffman-schaumburg	1100 North Roselle Road	Hoffman	IL	60195	S
Harris Bank Huntley	10604 Vine Street	Huntley	IL	60142	S
The Farmers State Bank and Trust Com	200 West State Street	Jacksonville	IL	62650	S
Maywood-proviso State Bank	411 Madison Street	Maywood	IL	60153	O
Farmers and Traders State Bank of Me	Main Street	Meredosia	IL	62665	S
Middletown State Bank	905 Decatur Street	Middletown	IL	62666	S
Smith Trust and Savings Bank	100 West Lincolnway	Morrison	IL	61270	S
Mt. Erie State Bank	Main Street	Mount Erie	IL	62446	S
First County Bank	14-22 East Hanover Street	New Baden	IL	62265	S
Harris Bank Oakbrook Terrace	17 W 695 Roosevelt Road	Oakbrook Terrace	IL	60181	S
Federated Bank	107 North Chestnut	Onarga	IL	60955	S
First Bank and Trust Company of Illi	35 North Brockway	Palatine	IL	60067	S
First Crawford State Bank	108 West Main	Robinson	IL	62454	S
Harris Bank Arlington Meadows	3250 Kirchoff Road	Rolling Meadows	IL	60008	S
American Chartered Bank	1199 East Higgins Road	Schaumburg	IL	60173	S
Charter Bank, S.B.	114 West Broadway	Sparta	IL	62286	O
Saline County State Bank	Main Street, P.O. Box 98	Stonefort	IL	62987	S
Washington State Bank	1110 Peoria Street	Washington	IL	61571	S
Irwin Union Bank and Trust Company	500 Washington Street	Columbus	IN	47201	O
The Farmers Bank, Frankfort, Indiana	9 East Clinton Street	Frankfort	IN	46041	S
The La Porte Savings Bank	710 Indiana Avenue	LA Porte	IN	46350	S
Farmers State Bank	216-218 South Detroit Street	Lagrange	IN	46761	S

The West Michigan Savings Bank	232 West Monroe Street	Bangor	MI	49013	S
Exchange State Bank	Main Street	Carsonville	MI	48419	O
First Bank, Upper Michigan	1400 Delta Avenue	Gladstone	MI	49837	O
Grand Haven Bank	15 South Second Street	Grand Haven	MI	49417	S
Monroe Bank & Trust	102 East Front Street	Monroe	MI	48161	O
Chemical Bank Key State	100 East Main Street	Owosso	MI	48867	O
Ruth State Bank	7004 East Atwater Road	Ruth	MI	48470	S
The North Cincinnati Savings Bank, I	9477 Kenwood Road	Blue Ash	OH	45219	S
Geauga Savings Bank	10800 Kinsman Road	Newbury	OH	44065	O
Northern State Bank	321 West Main Street	Ashland	WI	54806	S
Bay Bank	2555 Packerland Drive	Ashwaubenon	WI	54313	S
Horicon State Bank	326 East Lake Street	Horicon	WI	53032	O
State Bank of La Crosse	401 Main Street	LA Crosse	WI	54601	S
Bank of Mauston	503 Highway 82 East	Mauston	WI	53948	S
Park Bank	330 East Kilbourn Avenue	Milwaukee	WI	53202	O
Nekoosa Port Edwards State Bank	405 Market Street	Nekoosa	WI	54457	S
The Reedsburg Bank	201 Main Street	Reedsburg	WI	53959	S
State Bank of Wonewoc	Main Street	Wonewoc	WI	53968	N
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
Bank Name	Street Address	City	ST	Zip	Rating
Farmers Savings Bank	502 8th Street, S.W.	Altoona	IA	50009	S
First State Bank	1 Main Avenue South	Britt	IA	50423	S
Crawford County Trust and Savings Ba	11 North Main Street	Denison	IA	51442	S
Farmers Savings Bank	Main Street	Fostoria	IA	51340	S
George State Bank	Main Street	George	IA	51237	S
Hawkeye State Bank	229 South Dubuque Street	Iowa City	IA	52240	O
Security State Bank	Main Street	Lake Park	IA	51347	S
First State Bank	109 Woodland Avenue	Riceville	IA	50466	S
Keokuk County State Bank	201 South Jefferson Street	Sigourney	IA	52591	S
First Bank	1630 22nd Street	West Des Moines	IA	50265	S
Bank of Denton	Second And D Streets	Denton	KS	66017	S
State Bank of Downs	900 North Morgan	Downs	KS	67437	S
The Fowler State Bank	401 Main Street	Fowler	KS	67844	S
Central Bank and Trust Company	101 West Avenue A	Hutchinson	KS	67501	S
The Farmers' State Bank, of Jetmore,	Main Street	Jetmore	KS	67854	N
The Citizens State Bank, Liberal, Ka	711 North Kansas Avenue	Liberal	KS	67901	S
Hillcrest Bank	11111 West 95th Street	Overland Park	KS	66204	O
The Bank of Protection	236 North Broadway	Protection	KS	67127	O
Security State Bank of Beardsley	Main Street	Beardsley	MN	56211	S
First American Bank of Detroit Lakes	115 East Holmes Street	Detroit Lakes	MN	56501	S
Fidelity Bank	7600 Parklawn Avenue	Edina	MN	55424	S
The State Bank of Faribault	428 Central Avenue	Faribault	MN	55021	S
Freeport State Bank	Main Street	Freeport	MN	56331	O
United Prairie Bank-jackson	509 2nd Street	Jackson	MN	56143	S
Mountain Iron First State Bank	8401 8th Street South	Mountain Iron	MN	55768	O
The American Bank of Nashwauk	117 Central Avenue	Nashwauk	MN	55769	O
Merchants State Bank of North Branch	Seventh And Elm Streets	North Branch	MN	55056	S
Buffalo Ridge State Bank of Ruthton,	Main Street	Ruthton	MN	56170	S
Boonslick Bank	400 East Spring Street	Boonville	MO	65233	O
Premier Bank	815 West Stadium Boulevard	Jefferson City	MO	65109	S
Blue Ridge Bank and Trust Co.	4240 Blue Ridge Boulevard	Kansas City	MO	64133	O
Bank of Kimberling City	Highway 13 And Wildwood Lane	Kimberling City	MO	65686	S
First Bank, Cbc	105 North Main Street	Maryville	MO	64468	S
Bank of New Madrid	229 Main Street	New Madrid	MO	63869	S

Ozark Bank	Public Square	Ozark	MO	65721	S
The Merchants and Farmers Bank of Sa	Highway 129	Salisbury	MO	65281	S
The Quad County State Bank	State Highway 49	Viburnum	MO	65566	S
Security State Bank of Hunter	Main Street	Hunter	ND	58048	S
The First and Farmers Bank	Park And Morrison Avenue	Portland	ND	58274	S
Battle Creek State Bank	Main Street	Battle Creek	NE	68715	S
Banner County Bank, Inc.	Main Street	Harrisburg	NE	69345	S
The State Bank of Hildreth	Main Street	Hildreth	NE	68947	O
Bank of Nebraska	7223 South 84th Street	LA Vista	NE	68128	S
Nebraska State Bank of Omaha	3211 North 90th Street	Omaha	NE	68134	S
The Tilden Bank	Main Street	Tilden	NE	68781	S
The First Western Bank Custer	648 MT. Rushmore Road	Custer	SD	57730	O
Bank of South Dakota	109 First Avenue Southeast	Watertown	SD	57201	O

DALLAS REGION (CO, NM, OK, TX)

Bank Name	Street Address	City	ST	Zip	Rating
Megabank of Arapahoe	8100 East Arapahoe Road	Englewood	CO	80112	S
Independent Bank	227 First Street	Kersey	CO	80644	O
The Arkansas Valley State Bank	302 South Main Street	Broken Arrow	OK	74012	S
Citizens Bank of Tulsa	2500 West Edison Street	Tulsa	OK	74127	O
Mid-coast Savings Bank, Ssb	601 North Wells	Edna	TX	77957	S
Huntington State Bank	Main Street	Huntington	TX	75949	O
American State Bank	1401 Avenue Q	Lubbock	TX	79408	S
First State Bank	917 Military Parkway	Mesquite	TX	75149	S
First State Bank of Miami, Texas	100 South Main	Miami	TX	79059	O
First State Bank	100 South West Street	Moulton	TX	77975	S
Plains State Bank	601 East 9th Street	Plains	TX	79355	S
Peoples State Bank	Corner OF Main And Wells	Rocksprings	TX	78880	S

SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)

Bank Name	Street Address	City	ST	Zip	Rating
Sanwa Bank California	601 South Figueroa Street	Los Angeles	CA	90017	O
United Mizrahi Bank, Ltd.	61 Wilshire Boulevard, Suite 700	Los Angeles	CA	90017	S
Mercantile Bank	455 Capitol Mall, Suite 104	Sacramento	CA	95814	S
Bank of Salinas	301 South Main Street	Salinas	CA	93902	O
California Security Bank	1694 Tully Road	San Jose	CA	95151	S
Bank of the Federated States of Micr	Tosie Commercial BLDG., Main ST.	Kosrae	FM	96944	O
Bank of Guam	111 Chalan Santo Papa	Agana	GU	96910	S
First Citizens Bank of Billings	2810 First Avenue North	Billings	MT	59101	O
Bank of the Cascades	1700 N.E. Third Avenue	Bend	OR	97701	O
Inland Empire Bank	101 Main Street	Hermiston	OR	97838	O
Sound Banking Company	6113 And 6115 MT. Tacoma Drive, S.W.	Tacoma	WA	98499	S