

FEDERAL DEPOSIT INSURANCE CORPORATION  
CRA EVALUATIONS  
RELEASED FOR PUBLIC INSPECTION NOVEMBER, 1992

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Bank Name	Street Address	City	ST Zip	CRA * Rating
<b>BOSTON REGION (CT, MA, ME, NH, RI, VT)</b>				
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Bristol Savings Bank	150 MAIN STREET	BRISTOL	CT 06010	S
East Cambridge Savings Bank	292 CAMBRIDGE STREET	CAMBRIDGE	MA 02141	S
Peoples Bank of Littleton	3 MAIN STREET	LITTLETON	NH 03561	O
<b>NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)</b>				
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American Express Centurion Bank	248 CHAPMAN ROAD	NEWARK	DE 19702	S
Bank of Delmar	10-12 STATE STREET	DELMAR	MD 21875	S
Universal Bank	7919 NORTH GEORGE PALMER HIGHWAY	LANHAM	MD 20706	N
Carroll County Bank and Trust Compan	45 WEST MAIN STREET	WESTMINSTER	MD 21157	S
The Jersey Bank for Savings	4-6 SOUTH KINDERKAMACK ROAD	MONTVALE	NJ 07645	N
Bank Audi (U.S.A.)	600 FIFTH AVENUE, 23RD FLOOR	NEW YORK CITY	NY 10020	S
OnBank	101 SOUTH SALINA STREET	SYRACUSE	NY 13202	S
Lincoln Savings Bank	1 WEST MALL PLAZA	CARNEGIE	PA 15106	S
The Fidelity Deposit and Discount Ba	BLAKELY AND DRINKER STREETS	DUNMORE	PA 18512	O
Peoples Bank of Unity	7660 SALTSBURG ROAD	PLUM BOROUGH	PA 15239	S
<b>ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)</b>				
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Covington County Bank	EAST THREE NOTCH STREET	ANDALUSIA	AL 36420	S
Peoples State Bank	MAIN STREET	GRANT	AL 35747	S
Farmers and Merchants Bank	COURT HOUSE SQUARE	LAFAYETTE	AL 36862	S
Eagle Bank of Alabama	3702 PEPPERELL PARKWAY	OPELIKA	AL 36801	S
The Farmers & Merchants Bank	MAIN STREET	WATERLOO	AL 35677	S
State Bank & Trust	620 BANKHEAD AVENUE, S.W.	WINFIELD	AL 35594	S
First Bank of the Villages	903 AVENIDA CENTRAL	LADY LAKE	FL 32159	S
Capital Bank	1221 BRICKELL AVENUE	MIAMI	FL 33131	S
Intercontinental Bank	200 S.E. FIRST STREET, SUITE 400	MIAMI	FL 33131	S
Clay County Bank	794 BLANDING BOULEVARD	ORANGE PARK	FL 32073	S
Florida Bank of Commerce	1026 FLORIDA AVENUE	PALM HARBOR	FL 33563	S
Bank at Ormond-By-The-Sea	1400 OCEAN SHORE BOULEVARD	VOLUSIA COUNTY	FL 32074	O
Sun Bank of Pasco County	5435 GALL BOULEVARD	ZEPHYRHILLS	FL 33539	S
Wheeler County State Bank	U.S. HIGHWAY 280 & JEFFERSON STREET	ALAMO	GA 30411	S
Peoples State Bank & Trust	EAST PARKER AND COMAS STREETS	BAXLEY	GA 31513	S
Union County Bank	HIGHWAY 76 AND YOUNG ROAD	BLAIRSVILLE	GA 30512	S
Georgia Bank & Trust	135 BRYANT PARKWAY	CALHOUN	GA 30701	S
Bank of Camilla	50 EAST BROAD STREET	CAMILLA	GA 31730	S
Bank of Canton	231 MAIN STREET	CANTON	GA 30114	S
The Claxton Bank	119 WEST MAIN STREET	CLAXTON	GA 30417	S
Rockdale Community Bank	1172 OLD SALEM ROAD	CONYERS	GA 30207	S
Community Bank & Trust - Habersham	400 NORTH MAIN STREET	CORNELIA	GA 30531	O

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

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Bank Name	Street Address	City	ST Zip	CRA * Rating
First State Bank of Randolph County	304 COURT STREET	CUTHBERT	GA 31740	S
Lumpkin County Bank	301 SOUTH CHESTATEE STREET	DAHLONEGA	GA 30533	S
First Southern Bank	5345 SNAPPINGER WOODS DRIVE	DE KALB COUNTY	GA 30058	S
Douglas County Bank	5641 FAIRBURN ROAD	DOUGLASVILLE	GA 30133	S
The Glennville Bank and Trust Compan	MAIN STREET	GLENNVILLE	GA 30427	S
The Citizens Bank	14 HIGH STREET	HOGANSVILLE	GA 30230	S
The Security State Bank	315 WEST OAK STREET	MCRAE	GA 31055	S
Citizens Bank & Trust Company of Mou	RAILROAD AVENUE AND SPRING STREET	MOUNT VERNON	GA 30445	S
The Citizens Exchange Bank	RAILROAD STREET	PEARSON	GA 31642	S
Farmers & Merchants Bank	139 AND 201 NORTH MAIN STREET	STATESBORO	GA 30458	S
Bank of Upson	108 SOUTH CHURCH STREET	THOMASTON	GA 30286	S
Liberty Bank & Trust	27 N. BIG A ROAD	TOCCOA	GA 30577	S
First Charlotte Bank and Trust Compa	1701 EAST THIRD STREET	CHARLOTTE	NC 28207	S
Park Meridian Bank	6826 MORRISON BOULEVARD	CHARLOTTE	NC 28211	S
Topsail State Bank	U.S. HIGHWAY 17 AND FOREST SOUND ROAD	HAMPSTEAD	NC 28443	O
First Scotland Bank	909 SOUTH MAIN STREET	LAURINBURG	NC 28352	S
Lexington State Bank	38 WEST FIRST AVENUE	LEXINGTON	NC 27292	S
The Community Bank	604 SOUTH KEY STREET	PILOT MOUNTAIN	NC 27041	S
The Bank of Abbeville	205 SOUTH MAIN STREET	ABBEVILLE	SC 29620	O
Carolina Commercial Bank	MAIN STREET	ALLENDALE	SC 29810	S
Allendale County Bank	SEVENTH STREET AND PICKENS	FAIRFAX	SC 29827	S
Branch Banking and Trust Company of	301 NORTH MAIN STREET	GREENVILLE	SC 29601	O
The Lexington State Bank	309 COLUMBIA AVENUE	LEXINGTON	SC 29072	O
Woodruff State Bank	MAIN STREET	WOODRUFF	SC 29388	S
Burke & Herbert Bank and Trust Co.	100 SOUTH FAIRFAX STREET	ALEXANDRIA	VA 22314	S
The Bank of Sussex and Surry	17-23 RAILROAD AVENUE	WAKEFIELD	VA 23888	S
Pendleton County Bank	MAIN STREET	FRANKLIN	WV 26807	S
The Poca Valley Bank	MAIN STREET	WALTON	WV 25286	S
Wellsburg Banking and Trust Company	744 CHARLES STREET	WELLSBURG	WV 26070	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				
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Citizens State Bank	306 SOUTH ELM STREET	BALD KNOB	AR 72010	S
Peoples Bank	HIGHWAY 63 (NORTH SIDE)	IMBODEN	AR 72434	S
Eagle Bank and Trust Company	1000 SOUTH RODNEY PARHAM ROAD	LITTLE ROCK	AR 72203	N
Planters and Stockmen Bank	205 RICE STREET	POCAHONTAS	AR 72455	S
Meade County Bank, Inc.	435 WEST BROADWAY	BRANDENBURG	KY 40108	S
Breckinridge Bank	102 WEST MAIN STREET	CLOVERPORT	KY 40111	S
Commercial Bank of Dawson	119 SOUTH MAIN STREET	DAWSON SPRINGS	KY 42408	S
Simpson County Bank	119 CEDAR STREET	FRANKLIN	KY 42134	S
Greensburg Deposit Bank & Trust Co.	MAIN STREET	GREENSBURG	KY 42743	O
The Bank of Harlan	FIRST AND CENTRAL STREETS	HARLAN	KY 40831	S
Citizens State Bank	701 NORTH MAIN STREET	HAZARD	KY 41701	O
Bank of May's Lick	MAIN STREET	MAY'S LICK	KY 41055	S
Commercial Bank	1918 CUMBERLAND AVENUE	MIDDLESBORO	KY 40965	S
Morgantown Bank & Trust Company, Inc	MAIN STREET	MORGANTOWN	KY 42261	O

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Shelby County Trust Bank	422 MAIN STREET	SHELBYVILLE	KY	40065	O
Hancock Bank of Louisiana	ONE AMERICAN PLACE	BATON ROUGE	LA	70821	N
Community Trust Bank	425 ELM STREET	CHODRANT	LA	71227	O
Colfax Banking Company	625 EIGHTH STREET	COLFAX	LA	71417	S
Progressive Bank and Trust Company	1 PROGRESSIVE SQUARE	HOUMA	LA	70361	S
Automotive Bank	3417 WILLIAMS BOULEVARD	KENNER	LA	70062	S
Bank of Commerce and Trust Company	263 JACKSON ROAD	ST. FRANCISVILLE	LA	70775	S
Bank of St. Francisville	108 EAST COMMERCE STREET	ST. FRANCISVILLE	LA	70775	O
Cross Keys Bank	MAIN STREET	ST. JOSEPH	LA	71366	S
Bank of Anguilla	101 HOLLAND STREET	ANGUILLA	MS	38721	O
Bank of Commerce	310 HOWARD STREET	GREENWOOD	MS	38930	S
Bank of Putnam County	140 SOUTH JEFFERSON STREET	COOKEVILLE	TN	38501	O
First State Bank of Covington, Tenne	103 EAST PLEASANT AVENUE	COVINGTON	TN	38019	S
The Weakley County Bank	CHURCH STREET	DRESDEN	TN	38225	S
Citizens Bank	105 HAILE HOLLOW ROAD	GAINESBORO	TN	38562	S
NBC Knoxville Bank	4409 CHAPMAN HIGHWAY, BB	KNOXVILLE	TN	37920	S
Citizens Bank of Blount County	330 CHURCH AVENUE	MARYVILLE	TN	37801	O
First City Bank	201 SOUTH CHURCH STREET	MURFREESBORO	TN	37133	S
The Bank of Sharon	142 EAST MAIN STREET	SHARON	TN	38255	S
CHICAGO REGION (IL, IN, MI, OH, WI)					
Bank Hapoalim B.M.	174 N. MICHIGAN AVENUE	CHICAGO	IL	60601	N
Korea Exchange Bank	181 W. MADISON STREET	CHICAGO	IL	60601	N
National Bank of Greece, S.A.	168 N. MICHIGAN AVENUE	CHICAGO	IL	60601	N
Dewey State Bank	204 SECOND STREET	DEWEY	IL	61840	S
Glasford State Bank	305 EAST MAIN STREET	GLASFORD	IL	61533	S
Kinderhook State Bank	MAIN STREET	KINDERHOOK	IL	62345	S
Maywood-Proviso State Bank	411 MADISON STREET	MAYWOOD	IL	60153	N
Blackhawk State Bank	301 4TH STREET WEST	MILAN	IL	61264	S
Harris Bank Naperville	503 NORTH WASHINGTON STREET	NAPERVILLE	IL	60566	O
Pleasant Plains State Bank	MAIN STREET	PLEASANT PLAINS	IL	62677	S
Schuyler State Bank	100-08 NORTH CONGRESS STREET	RUSHVILLE	IL	62681	S
Palmer State Bank	620 NORTH WEBSTER	TAYLORVILLE	IL	62568	S
Farmers and Merchants Bank	101 SOUTH MAIN STREET	BLUFFTON	IN	46714	S
Bank of Western Indiana	401 WASHINGTON STREET	COVINGTON	IN	47932	O
The Bargersville State Bank	720 EXECUTIVE PARK DRIVE	GREENWOOD	IN	46142	S
Peoples Trust Company	59 SOUTH MAIN STREET	LINTON	IN	47441	S
American State Bank	310 LANE STREET	NORTH JUDSON	IN	46366	S
Terre Haute Savings Bank	533 OHIO STREET	TERRE HAUTE	IN	47808	N
Vevay Deposit Bank	MAIN STREET	VEVAY	IN	47043	S
The Merchants Bank and Trust Company	107 NORTH STATE STREET	WEST HARRISON	IN	47060	S
Fidelity Bank	1040 EAST MAPLE ROAD	BIRMINGHAM	MI	48012	O
The Charlevoix County State Bank	227 BRIDGE STREET	CHARLEVOIX	MI	49720	O
The Peoples Banking Company	301 SOUTH MAIN STREET	FINDLAY	OH	45840	S

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The Commercial Savings Bank	118 SOUTH SANDUSKY AVENUE	UPPER SANDUSKY	OH	43351	S
First Banking Center-Albany	102 WEST MAIN STREET	ALBANY	WI	53502	O
Bank One, Beaver Dam	124 NORTH SPRING STREET	BEAVER DAM	WI	53916	O
Community Bank of Cameron	100 MAIN STREET	CAMERON	WI	54822	S
Mid-Wisconsin Bank of Colby	101 SOUTH FIRST STREET	COLBY	WI	54421	S
State Bank of Gilman	MAIN STREET	GILMAN	WI	54433	S
Valley Bank East	601 FREMONT STREET	KIEL	WI	53042	S
Bank of Lake Mills	136 EAST MADISON STREET	LAKE MILLS	WI	53551	S
M&I Lancaster State Bank	MAIN STREET	LANCASTER	WI	53813	O
The Park Bank	2401 SOUTH PARK STREET	MADISON	WI	53713	O
First Community Bank	202 MERCHANT ROW	MILTON	WI	53563	S
Milwaukee Western Bank	6001 WEST CAPITOL DRIVE	MILWAUKEE	WI	53216	N
River Falls State Bank	124 SOUTH SECOND STREET	RIVER FALLS	WI	54022	S
Bank of Somerset	110 SPRING STREET	SOMERSET	WI	54025	S
Community State Bank	1201 MAIN STREET	UNION GROVE	WI	53182	O
Farmers & Merchants State Bank	210 WEST MADISON	WATERLOO	WI	53594	S
State Bank of Withee	MAIN STREET	WITHEE	WI	54498	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
Security State Bank	117 LOGAN STREET	CASEY	IA	50048	S
First Trust and Savings Bank	1201 THIRD STREET, S.E.	CEDAR RAPIDS	IA	52401	S
Brenton Bank and Trust Company	119 CENTRAL AVENUE WEST	CLARION	IA	50525	S
Peoples Savings Bank	MAIN STREET	ELMA	IA	50628	O
Brenton Bank of Palo Alto County	11TH AND BROADWAY	EMMETSBURG	IA	50536	O
Ida County State Bank	501-7 2ND STREET	IDA GROVE	IA	51445	S
Iowa State Bank & Trust Company	102 SOUTH CLINTON STREET	IOWA CITY	IA	52240	O
Le Mars Bank and Trust Company	37 FIRST AVENUE, N.W.	LE MARS	IA	51031	S
State Bank of Ledyard	MAIN STREET	LEDYARD	IA	50556	S
Farmers State Bank	201 MAIN STREET	MERRILL	IA	51038	S
Miles Savings Bank	MAIN STREET	MILES	IA	52064	S
Dickinson County Savings Bank	1002 OKOBOJI AVENUE	MILFORD	IA	51351	S
Oakland State Bank	501 PIONEER AVENUE	OAKLAND	IA	51560	S
Oelwein State Bank	25 NORTH FREDERICK STREET	OELWEIN	IA	50662	S
Mahaska State Bank	124 SOUTH 1ST STREET	OSKALOOSA	IA	52577	S
Farmers Savings Bank	MAIN STREET	SHELBY	IA	51570	S
Hawkeye Bank of Clay County	126 GRAND AVENUE	SPENCER	IA	51301	S
Security State Bank	115 SOUTHERN STREET	SUTHERLAND	IA	51058	O
Farmers Savings Bank	606 THIRD STREET	VICTOR	IA	52347	O
Victor State Bank	201 WASHINGTON STREET	VICTOR	IA	52347	S
West Des Moines State Bank	1601 22ND STREET	WEST DES MOINES	IA	50265	S
The Citizens State Bank of Arlington	102 SOUTH LINCOLN	ARLINGTON	KS	67514	S
Cottonwood Valley Bank	MAIN STREET	CEDAR POINT	KS	66843	S
Bank of Greeley	MAIN STREET	GREELEY	KS	66033	S
The Halstead Bank	314 MAIN STREET	HALSTEAD	KS	67056	O
The Haviland State Bank	MAIN STREET	HAVILAND	KS	67059	S
Enprise Bank	1 WEST MADISON STREET	IOLA	KS	66749	S
The First State Bank of Kansas City,	650 KANSAS AVENUE	KANSAS CITY	KS	66105	S
The Farmers State Bank	2074 EAST KANSAS AVENUE	MCPHERSON	KS	67460	S

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Citizens State Bank	MAIN STREET	MORLAND	KS 67650	O
The Shawnee State Bank	11101 JOHNSON DRIVE	SHAWNEE	KS 66203	S
The Solomon State Bank	MAIN STREET	SOLOMON	KS 67480	S
Capital City State Bank & Trust Comp	3710 TOPEKA BOULEVARD	TOPEKA	KS 66601	S
The Farmers and Merchants State Bank	MAIN STREET	WAKEFIELD	KS 67487	S
The Farmers State Bank	MAIN STREET	WATHENA	KS 66090	S
Arlington State Bank	230 WEST MAIN STREET	ARLINGTON	MN 55307	O
Peoples State Bank of Comfrey	BROWN AND COURT NW	COMFREY	MN 56019	S
Farmers State Bank of Delavan	MAIN STREET	DELAVAN	MN 56023	S
Citizens State Bank of Echo	361 2ND AVENUE	ECHO	MN 56237	S
State Bank in Eden Valley	STATE STREET	EDEN VALLEY	MN 55329	O
American State Bank of Erskine	VANCE STREET	ERSKINE	MN 56535	S
Franklin State Bank	MAIN STREET	FRANKLIN	MN 55333	S
The Northern State Bank of Gonvick	SECOND AND MAIN	GONVICK	MN 56644	S
Harmony State Bank	MAIN STREET	HARMONY	MN 55939	S
First State Bank, Lake Lillian, Minn	MAIN STREET	LAKE LILLIAN	MN 56253	S
Bank of Maple Plain	4980 HIGHWAY 12	MAPLE PLAIN	MN 55359	S
First State Bank of Murdock	MAIN STREET	MURDOCK	MN 56271	S
State Bank of New Richland	103 NORTH BROADWAY	NEW RICHLAND	MN 56072	S
Odin State Bank	MAIN STREET	ODIN	MN 56160	S
Northwoods Bank of Minnesota	EAST HIGHWAY 34 AND ROUTE 1	PARK RAPIDS	MN 56470	O
The First State Bank of Rosemount	3025 145TH STREET WEST	ROSEMOUNT	MN 55068	S
Security State Bank of Sebeka	MAIN STREET	SEBEKA	MN 56477	S
Cherokee State Bank of St. Paul	607 SOUTH SMITH AVENUE	ST. PAUL	MN 55107	S
Commercial State Bank of Minnesota	35 WEST 5TH STREET	ST. PAUL	MN 55102	S
Citizens State Bank of Waterville	320 EAST MAIN STREET	WATERVILLE	MN 56096	S
Belle State Bank	214 ALVARADO AVENUE	BELLE	MO 65013	S
United Missouri Bank North Central	117 WEST BROOKS STREET	BROOKFIELD	MO 64628	S
South East Missouri Bank	111 SOUTH BROADVIEW STREET	CAPE GIRARDEAU	MO 63701	S
First Midwest Bank of Chaffee	101 EAST YOAKUM STREET	CHAFFEE	MO 63740	S
Boatmen's Bank of Mid-Missouri	8TH AND CHERRY STREETS	COLUMBIA	MO 65201	O
Tri-County Trust Company	MAIN STREET	GLASGOW	MO 65254	S
Blue Ridge Bank and Trust Co.	4240 BLUE RIDGE BOULEVARD	KANSAS CITY	MO 64133	S
Mid America Bank	502 EAST MAIN STREET	LINN	MO 65051	S
Mega Bank of St. Charles County	1416 HARVESTOWNE INDUSTRIAL DRIVE	ST. CHARLES COUN	MO 63303	S
First Financial Bank of Ste. Genevieve	748 CENTER DRIVE	STE. GENEVIEVE	MO 63670	S
Bank of Sullivan	318 WEST MAIN STREET	SULLIVAN	MO 63080	S
Meramec State Bank	ONE MERAMEC PLAZA, OUTER SERVICE RD.	SULLIVAN	MO 63080	N
Meramec Valley Bank	35 MARSHALL STREET	VALLEY PARK	MO 63088	S
Bank of Warrensburg	401 NORTH MAGUIRE STREET	WARRENSBURG	MO 64093	S
Citizens State Bank of Pembina Count	MAIN STREET	CAVALIER	ND 58220	O
State Bank of Fargo	3100 13TH AVENUE, SOUTH	FARGO	ND 58103	O
First State Bank Langdon	210 EIGHTH AVENUE	LANGDON	ND 58249	S
Farmers & Merchants Bank of Valley C	240 THIRD STREET, NORTHWEST	VALLEY CITY	ND 58072	S
State Bank of West Fargo	412 SHEYENNE STREET	WEST FARGO	ND 58078	O
Jefferson County Bank	MAIN STREET	DAYKIN	NE 68338	S
Filley Bank	MAIN STREET	FILLEY	NE 68357	S

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The Guide Rock State Bank	MAIN STREET	GUIDE ROCK	NE 68942	S
Bank of Leigh	MAIN STREET	LEIGH	NE 68643	S
Adams Bank & Trust	315 NORTH SPRUCE STREET	OGALLALA	NE 69153	O
First Westroads Bank, Inc.	270 ITALIA MALL	OMAHA	NE 68114	S
Bank of Orchard	MAIN STREET	ORCHARD	NE 68764	S
Republican Valley Bank	ORLEANS AVENUE AND PINE STREET	ORLEANS	NE 68966	S
Bank of Overton	MAIN STREET	OVERTON	NE 68863	S
Schuyler State Bank and Trust Compan	MAIN STREET	SCHUYLER	NE 68661	S
Bank of Swanton	MAIN STREET	SWANTON	NE 68445	S
Lancaster County Bank	10841 NORTH 142ND	WAVERLY	NE 68462	S
Tri-County State Bank	201 NORTH COURTLAND	CHAMBERLAIN	SD 57325	O
Campbell County Bank	MAIN STREET	HERREID	SD 57632	O
Valley Exchange Bank	MAIN STREET	LENNOX	SD 57039	S
Farmers and Merchants Bank and Trust	35 1ST AVENUE, N.E.	WATERTOWN	SD 57201	O
DALLAS REGION (CO, NM, OK, TX)				
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Peoples Bank & Trust Company	9635 MONTVIEW BOULEVARD	AURORA	CO 80010	S
The American State Bank	108 EAST GOFF STREET	GRANADA	CO 81041	S
BestBank	2616 EAST 120TH AVENUE	THORNTON	CO 80233	N
The Citizens Bank of Clovis	5TH AND PILE STREETS	CLOVIS	NM 88101	S
Cleo State Bank	TOWN SQUARE	CLEO SPRINGS	OK 73729	S
First Bank of Hennessey	101 NORTH MAIN STREET	HENNESSEY	OK 73742	S
The Bank of Commerce	FIFTH AND BROADWAY STREETS	MCCLOUD	OK 74851	S
Park State Bank	2414 NORTH WESTMINSTER ROAD	NICOMA PARK	OK 73066	S
Brookside State Bank	3237 SOUTH PEORIA AVENUE	TULSA	OK 74101	S
First State Bank	321 WEST MAIN	WATONGA	OK 73772	S
Security State Bank	MAIN STREET	ANAHUAC	TX 77514	S
Citizens State Bank	315 EAST BROAD STREET	CHANDLER	TX 75758	O
Citizens State Bank of Corpus Christ	2402 LEOPARD STREET	CORPUS CHRISTI	TX 78408	O
Mercantile Bank of Fort Worth	2550 MEACHAM BOULEVARD	FORT WORTH	TX 76111	S
Citizens State Bank	115 SOUTH FISHER	GORMAN	TX 76454	S
Klein Bank	17046 STEUBNER-AIRLINE ROAD	HARRIS COUNTY	TX 77090	S
Woodcreek Bank	2828 F.M. 1960 EAST	HARRIS COUNTY	TX 77073	S
American Bank	1600 SMITH STREET	HOUSTON	TX 77002	S
Bank of Alameda	13300 ALMEDA ROAD	HOUSTON	TX 77045	O
Pinemont Bank	12130 HEMPSTEAD HIGHWAY	HOUSTON	TX 77092	S
University State Bank	5615 KIRBY DRIVE	HOUSTON	TX 77005	S
Texas State Bank	MAIN STREET	JOAQUIN	TX 75954	S
Lott State Bank	FIRST AND GASSAWAY AVENUE	LOTT	TX 76656	S
Mineola State Bank	536 EAST BROAD STREET	MINEOLA	TX 75773	S
First State Bank	214 SOUTH MAIN STREET	MONAHANS	TX 79756	S
The City State Bank of Palacios	459 MAIN STREET	PALACIOS	TX 77465	S
The Bank of San Antonio/Medical Cent	7940 FLOYD CURL DRIVE	SAN ANTONIO	TX 78229	O
Seagoville State Bank	601 NORTH HIGHWAY 175	SEAGOVILLE	TX 75159	S
Town and Country Bank	150 HARBIN DRIVE	STEPHENVILLE	TX 76401	S
First State Bank	MAIN STREET	TIMPSON	TX 75975	S

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First State Bank in Tuscola	405 MAIN STREET	TUSCOLA	TX 79562	S
Victoria Bank and Trust Company	ONE O'CONNOR PLAZA	VICTORIA	TX 77902	O
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
M&I Thunderbird Bank	ONE EAST CAMELBACK ROAD	PHOENIX	AZ 85061	S
Peninsula Bank of Commerce	1001 BROADWAY	MILLBRAE	CA 94030	S
Ojai Valley Bank	1207 MARICOPA ROAD	OJAI	CA 93023	S
Golden Pacific Bank	845 NORTH EUCLID AVENUE	CATARTS	CA 91762	N
Investors Thrift	333 CITY BOULEVARD WEST, SUITE 600	ORANGE	CA 92668	S
Sonoma Valley Bank	202 WEST NAPA STREET	SONOMA	CA 95476	S
Bank of Stockton	301 EAST MINER AVENUE	STOCKTON	CA 95201	O
Finance Factors, Ltd.	195 SOUTH KING STREET	HONOLULU	HI 96813	S
Security State Bank, Harlem, Montana	MAIN STREET	HARLEM	MT 59526	S
American Bank of Commerce	4425 SPRING MOUNTAIN ROAD	LAS VEGAS	NV 89102	S
Pioneer Citizens Bank of Nevada	10 STATE STREET	RENO	NV 89505	S
Key Bank of Oregon	1222 S.W. SIXTH AVENUE	PORTLAND	OR 97204	S
Central Bank and Trust Company	202 SOUTH MAIN STREET	SPRINGVILLE	UT 84663	S
The Converse County Bank	332 WALNUT STREET	DOUGLAS	WY 82633	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "CN" - Substantial Noncompliance.