

FEDERAL DEPOSIT INSURANCE CORPORATION  
CRA EVALUATIONS  
RELEASED FOR PUBLIC INSPECTION APRIL, 1993

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Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)				
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American Savings Bank	178 MAIN STREET	NEW BRITAIN	CT 06050	S
East Bridgewater Savings Bank	29 BEDFORD STREET	EAST BRIDGEWATER	MA 02333	S
Middlesex Savings Bank	6 MAIN STREET	NATICK	MA 01760	S
Saugus Bank and Trust Company	460-472 LINCOLN AVENUE	SAUGUS	MA 01906	S
Weymouth Co-operative Bank	51 COLUMBIAN STREET	SOUTH WEYMOUTH	MA 02190	N
Sterling Bank	ONE MOODY STREET	WALTHAM	MA 02154	O
Peoples Savings Bank	120 FRONT STREET	WORCESTER	MA 01608	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				
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First State Bank	1225 KING STREET	WILMINGTON	DE 19801	S
Brunswick Bank and Trust Company	U.S. ROUTE 9 AND SYMMES ROAD	MANALAPAN TOWNSH	NJ 07726	N
Investors Savings Bank	249 MILLBURN AVENUE	MILLBURN	NJ 07041	N
Pulawski Savings Bank	6 JACKSON STREET	SOUTH RIVER	NJ 08882	S
Lakeland Savings Bank	250 ROUTE 10	SUCCASUNNA	NJ 07876	S
Great Falls Bank	55 UNION BOULEVARD	TOTOWA	NJ 07512	S
Bank of Oman Limited	255 FIFTH AVENUE	NEW YORK CITY	NY 10016	N
Deposit Bank	LONG AVENUE AND BRADY STREET	DU BOIS	PA 15801	S
Hanover Bank	639 SOUTH MAIN STREET	WILKES-BARRE	PA 18703	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				
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Highland Bank	2211 HIGHLAND AVENUE SOUTH	BIRMINGHAM	AL 35205	S
Community Bank	MAIN AND COLLEGE STREETS	BLOUNTSVILLE	AL 35031	O
Bank of Brewton	102 BELLEVILLE AVENUE	BREWTON	AL 36426	S
Bank of the South	3251 ROSS CLARK CIRCLE	DOTHAN	AL 36303	S
Bank of Fyffe	MAIN STREET	FYFFE	AL 35971	S
Peoples Bank of Greensboro	1112 MAIN STREET	GREENSBORO	AL 36744	S
City Bank of Hartford	307 WEST MAIN STREET	HARTFORD	AL 36344	S
First Commercial Bank of Huntsville	2123 WHITESBURG DRIVE, S.E.	HUNTSVILLE	AL 35804	S
SouthTrust Bank of Walker County	2805 HIGHWAY 78 EAST	JASPER	AL 35501	O
First State Bank of Clay County	EAST MAIN STREET AND FIFTH AVENUE	MORLINEVILLE	AL 36266	S
Marion Bank and Trust Company	332 SOUTH WASHINGTON STREET	MARION	AL 36756	S
SouthTrust Bank of Talladega County	200 WEST FORT WILLIAMS STREET	SYLACAUGA	AL 35150	O
Governors Bank	2100 45TH STREET	WEST PALM BEACH	FL 33407	N
First Alabama Bank of Columbus	201 13TH STREET	COLUMBUS	GA 31901	N
Merchants and Farmers Bank	109 WEST THIRD STREET	DONALSONVILLE	GA 31745	S
The Bank of Edison	TURNER STREET	EDISON	GA 31746	S
The Bank of Heard County	MAIN STREET	FRANKLIN	GA 30217	S
Bank of Newington	BROAD AND CHURCH STREETS	NEWINGTON	GA 30446	S
The Bank of Perry	1006 MAIN STREET	PERRY	GA 31069	S
The First State Bank	148 HIGHWAY 42 NORTH	STOCKBRIDGE	GA 30281	S
Sylvester Banking Company	300 NORTH MAIN STREET	SYLVESTER	GA 31791	S

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
The Bank of Toccoa	ALEXANDER AND DOYLE STREETS	TOCCOA	GA 30577	S
Barrow Bank & Trust Company	614 NORTH BROAD STREET	WINDER	GA 30680	S
State Bank	145 WESTWOOD SHOPPING CENTER	FAYETTEVILLE	NC 28304	S
Davidson Savings Bank, Inc., SSB	16 EAST CENTER STREET	LEXINGTON	NC 27292	S
Lincoln Bank of North Carolina	402 EAST MAIN STREET	LINCOLNTON	NC 28092	O
Citizens Savings Bank, SSB, Inc.	12 NORTH MAIN AVENUE	NEWTON	NC 28658	S
Jackson Savings Bank, SSB	49 WEST MAIN STREET	SYLVA	NC 28779	S
Enterprise Bank of South Carolina	BROADWAY	EHRHARDT	SC 29081	S
SouthTrust Bank of Dillon County	100 EAST LEITNER STREET	LATTA	SC 29565	S
Carolina Southern Bank	150 EAST HENRY STREET	SPARTANBURG	SC 29301	S
Peoples Bank, Inc.	DEPOT STREET	HONAKER	VA 24260	S
Independent Bank	8751 SUDLEY ROAD	MANASSAS	VA 22110	S
Southside Bank	MAIN STREET	TAPPAHANNOCK	VA 22560	S
The First State Bank	660 CENTRAL AVENUE	BARBOURSVILLE	WV 25504	S
One Valley Bank of Huntington	102 SIXTH AVENUE WEST	HUNTINGTON	WV 25779	O
Mercantile Banking and Trust Company	414-418 JEFFERSON AVENUE	MOUNDSVILLE	WV 26041	O
First State Bank & Trust	1218 MAIN STREET	RAINELLE	WV 25962	O
MEMPHIS REGION (AR, KY, LA, MS, TN)				
The Bank of Bradley	MAIN STREET	BRADLEY	AR 71826	S
Bank of Elkins	MAIN STREET	ELKINS	AR 72727	S
Planters Bank & Trust Company	200-244 DILLARD STREET	FORREST CITY	AR 72335	S
The Perry County Bank	201 MAIN STREET	PERRYVILLE	AR 72126	S
First Western Bank and Trust Company	2722 WEST WALNUT	ROGERS	AR 72756	S
The Peoples Bank	MAIN STREET	WALDO	AR 71770	S
Cross County Bank	1 CROSS COUNTY PLAZA	WYNNE	AR 72396	S
Calvert Bank	FIFTH AND CEDAR STREETS	CALVERT CITY	KY 42029	O
Bank of Fordsville	MAIN STREET	FORDSVILLE	KY 42343	S
The Kevil Bank	STATE HIGHWAY 473 AND U.S. 60	KEVIL	KY 42053	S
The Vine Street Trust Company	360 EAST VINE STREET	LEXINGTON	KY 40507	S
The Exchange Bank of Kentucky	HIGH AND MAYSVILLE STREETS	MOUNT STERLING	KY 40353	S
Peoples Bank of Murray, Ky.	500 MAIN STREET	MURRAY	KY 42071	O
Sebree Deposit Bank	147 WEST MAIN STREET	SEBREE	KY 42455	S
Sunburst Bank	8440 JEFFERSON HIGHWAY	BATON ROUGE	LA 70809	S
Red River Valley Bank	1935 AIRLINE DRIVE	BOSSIER CITY	LA 71171	S
Capital Bank	100 OAK STREET	DELHI	LA 71232	S
State Bank and Trust Company	400 MISSISSIPPI STREET	DONALDSONVILLE	LA 70346	S
Pioneer Bank & Trust Company	401 TEXAS STREET	SHREVEPORT	LA 71130	S
The Evangeline Bank and Trust Co.	515 WEST MAIN STREET	VILLE PLATTE	LA 70586	S
The Carthage Bank	112 PEARL STREET	CARTHAGE	MS 39051	S
Bank of Lucedale	400 MAIN STREET	LUCEDALE	MS 39452	S
Peoples Bank & Trust Company	MAIN STREET	NORTH CARROLLTON	MS 38947	S
Richton Bank & Trust Company	114 SOUTH FRONT STREET	RICHTON	MS 39476	S

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Brownsville Bank	111 SOUTH WASHINGTON STREET	BROWNSVILLE	TN 38012	O
Farmer's Bank	129 SOUTH MAIN STREET	CORNERSVILLE	TN 37047	S
Bank of Friendship	MAIN STREET	FRIENDSHIP	TN 38034	S
Citizens State Bank	115 EAST MAIN	JASPER	TN 37347	S
Henderson County Bank	53 EAST CHURCH STREET	LEXINGTON	TN 38351	S
The Munford Union Bank	1600 MUNFORD-ATOKA AVENUE	MUNFORD	TN 38058	S
Nashville Bank of Commerce	221 FOURTH AVENUE NORTH, SUITE 100	NASHVILLE	TN 37219	S
Bank of Niota, Niota, Tennessee	204 EAST MAIN STREET	NIOTA	TN 37826	S
Bank of Commerce	HIGH AND EATON STREETS	TRENTON	TN 38382	S
Bank of Trenton and Trust Company	115 HIGH STREET	TRENTON	TN 38382	S
CHICAGO REGION (IL, IN, MI, OH, WI)				
The State Bank of Annawan	302 WEST FRONT STREET	ANNAWAN	IL 61234	S
Boatmen's Bank of Franklin County	400 PUBLIC SQUARE	BENTON	IL 62812	S
Flora Savings Bank	128 WEST SECOND STREET	FLORA	IL 62839	S
Jersey State Bank	1000 SOUTH STATE STREET	JERSEYVILLE	IL 62052	S
Bank & Trust Company	401 NORTH MADISON STREET	LITCHFIELD	IL 62056	S
EdgeMark Bank - Lombard	211 WEST ST. CHARLES ROAD	LOMBARD	IL 60148	S
People's State Bank	105 SOUTH ADAMS	MANITO	IL 61546	S
Avenue Bank of Oak Park	104 NORTH OAK PARK AVENUE	OAK PARK	IL 60301	M
Bank of Pecatonica	430 MAIN STREET	PECATONICA	IL 61063	S
Illini Bank of Menard County	420 EAST SANGAMON STREET	PETERSBURG	IL 62675	S
Princeville State Bank	MAIN STREET	PRINCEVILLE	IL 61559	S
Bank of Shorewood	STATE ROUTE 52	SHOREWOOD	IL 60435	S
Old Kent Bank of Brighton	300 WEST NORTH STREET	BRIGHTON	MI 48116	O
Independent Bank - South Michigan	144 SOUTH MAIN STREET	LESLIE	MI 49251	O
FNB-Reed City Bank	MAIN STREET	REED CITY	MI 49677	S
Chemical Bank Montcalm	110 EAST MAIN	STANTON	MI 48888	O
Cardinal State Bank	2903 WEST 22 AND ROUTE 3	MAINEVILLE	OH 45039	S
Brill State Bank	MAIN STREET	BRILL	WI 54818	S
Grafton State Bank	101 FALLS ROAD	GRAFTON	WI 53024	S
Edgewood Bank	4811 SOUTH 76TH STREET	GREENFIELD	WI 53220	S
Jefferson County Bank	320 SOUTH CENTER AVENUE	JEFFERSON	WI 53549	S
The Bank of Kaukauna	102 WEST WISCONSIN AVENUE	KAUKAUNA	WI 54130	O
State Bank of Kewaunee	519 MAIN STREET	KEWAUNEE	WI 54216	S
State Bank of Lodi	102 NORTH MAIN	LODI	WI 53555	S
Associated Bank Madison	1720 MONROE STREET	MADISON	WI 53701	O
Firstar Bank Manitowoc	1617 WASHINGTON STREET	MANITOWOC	WI 54220	O
McFarland State Bank	5911 MAIN STREET	MCFARLAND	WI 53558	S
The Montello State Bank	24 WEST STREET	MONTELLO	WI 53949	S
M&I Bank of Racine	441 MAIN STREET	RACINE	WI 53403	S
Valley Bank	10400 WEST NORTH AVENUE	WAUMATOSA	WI 53226	O
Citizens' State Bank	MAIN STREET	WOODVILLE	WI 54028	O

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KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
American State Bank	SIXTH AND GRAND	AMES	IA	50010	S
State Savings Bank	616 CENTRAL AVENUE	BEDFORD	IA	50833	S
Iowa State Bank	102 WEST MAIN	CALMAR	IA	52132	S
Corwith State Bank	MAIN STREET	CORWITH	IA	50430	S
Crawford County Trust and Savings Ba	11 NORTH MAIN STREET	DENISON	IA	51442	S
Iowa State Bank	EAST 7TH AND LOCUST STREETS	DES MOINES	IA	50309	N
The First State Bank of Gowrie	1113 MARKET	GOWRIE	IA	50543	S
Peoples Trust & Savings Bank	MAIN STREET	GRAND JUNCTION	IA	50107	S
Hawkeye Bank of Humboldt County	701 SUMNER AVENUE	HUMBOLDT	IA	50548	S
Farmers State Bank	MAIN AND KING STREETS (NORTHEAST)	JEWELL	IA	50130	S
Farmers Savings Bank	225 OTLEY STREET	LEIGHTON	IA	50143	S
Malvern Trust & Savings Bank	MAIN STREET	MALVERN	IA	51551	S
Hawkeye Bank of Marshalltown	123 WEST MAIN STREET	MARSHALLTOWN	IA	50158	O
Boatmen's Bank of North Iowa	25 WEST STATE STREET	MASON CITY	IA	50401	S
Hawkeye Bank of Mount Ayr	MAIN STREET	MOUNT AYR	IA	50854	S
Clarke County State Bank	MAIN STREET	OSCEOLA	IA	50213	O
Iowa Trust & Savings Bank	SOUTH MARKET STREET AND 2ND AVENUE	EAOSKALOOSA	IA	52577	O
Sac City State Bank	500 AUDUBON STREET	SAC CITY	IA	50583	S
Bank Midwest	301 SECOND STREET	WALL LAKE	IA	51466	S
State Bank of Waverly	122 1ST STREET, S.E.	WAVERLY	IA	50677	O
First State Bank	505 - 2ND STREET	WEBSTER CITY	IA	50595	O
The Security State Bank, Auburn, Kan	1801 NORTH WASHINGTON STREET	AUBURN	KS	66402	S
The Valley State Bank	502 NORTH MERCHANT	BELLE PLAINE	KS	67013	S
State Bank of Carbondale	MAIN STREET AND OLD U.S. HIGHWAY 75	CARBONDALE	KS	66414	S
The Elk State Bank	MAIN STREET	CLYDE	KS	66938	O
First Kansas Bank	101 NORTH MAIN STREET	HOISINGTON	KS	67544	N
The Denison State Bank	MAIN STREET	HOLTON	KS	66436	S
The Nekoma State Bank	801 MAIN STREET	LACROSSE	KS	67548	S
The Kearny County Bank	221 NORTH MAIN STREET	LAKIN	KS	67860	S
The Mulvane State Bank	122 WEST MAIN STREET	MULVANE	KS	67110	S
First Continental Bank & Trust	9500 MISSION ROAD	OVERLAND PARK	KS	66206	S
Commercial Bank	1901 MAIN STREET	PARSONS	KS	67357	S
The Rose Hill State Bank	MAIN STREET	ROSE HILL	KS	67133	S
Stanley Bank	7901 WEST 151ST STREET	STANLEY	KS	66223	S
Interstate Bank	137 MAIN STREET	WAKEENEY	KS	67672	S
The Citizens State Bank and Trust Co	MAIN STREET	WOODBINE	KS	67492	S
First State Bank of Alexandria-Carlo	3015 HIGHWAY 29 SOUTH	ALEXANDRIA	MN	56308	S
First State Bank of Big Fork	MAIN STREET	BIG FORK	MN	56628	S
State Bank of Bird Island	205 SOUTH MAIN STREET	BIRD ISLAND	MN	55310	S
AMERIBANK	4200 WEST OLD SHAKOPEE ROAD	BLOOMINGTON	MN	55437	S
CreditAmerica Savings Company	2019 SOUTH SIXTH STREET	BRAINERD	MN	56401	S
First American Bank of Breckenridge	225 NORTH FIFTH STREET	BRECKENRIDGE	MN	56520	O
Marquette Bank Brooklyn Park	7575 BROOKLYN BOULEVARD	BROOKLYN PARK	MN	55443	S
Peoples Bank of Commerce	234 FIRST AVENUE EAST	CAMBRIDGE	MN	55008	S
State Bank of Chandler	FOURTH AND MAIN	CHANDLER	MN	56122	S

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Bank Name	Street Address	City	ST Zip	CRA * Rating
First State Bank Chokio	SECOND AND SOUTH MAIN STREET	CHOKIO	MN 56221	S
State Bank of Delano	2ND STREET AND RAILROAD AVENUE	DELANO	MN 55328	O
First State Bank of Excelsior	35 WATER STREET	EXCELSIOR	MN 55331	S
State Bank of Fairmont	U.S. HIGHWAY 15 AND STATE HIGHWAY 16	FAIRMONT	MN 56031	S
Crosstown State Bank of Ham Lake, In	STATE HIGHWAY 65 AND CROSSTOWN BLVD.	HAM LAKE	MN 55303	S
Rural American Bank - Hinckley	108 EAST MAIN STREET	HINCKLEY	MN 55037	S
Lake Country State Bank	706 HIGHWAY 71 SOUTH	LONG PRAIRIE	MN 56347	S
Premier Bank	2866 WHITE BEAR AVENUE	MAPLEWOOD	MN 55109	S
Farmers & Merchants State Bank of Ne	WALKER AVENUE AND FRONT STREET	NEW YORK MILLS	MN 56567	S
Ogema State Bank	MAIN STREET	OGEMA	MN 56569	S
American State Bank of Olivia	815 EAST DEPUE AVENUE	OLIVIA	MN 56277	S
State Bank of Redwood	1275 EAST BRIDGE STREET	REDWOOD FALLS	MN 56283	S
First American Bank Metro	633 SOUTH CONCORD STREET	SOUTH ST. PAUL	MN 55075	S
Southview Bank	835 SOUTHVIEW BOULEVARD	SOUTH ST. PAUL	MN 55075	S
Vermillion State Bank	MAIN STREET	VERMILLION	MN 55085	S
First State Bank of Wabasha	111 WEST MAIN STREET	WABASHA	MN 55981	S
Security State Bank of Warroad	MAIN STREET	WARROAD	MN 56763	S
Security State Bank of Wells	190 SOUTH BROADWAY	WELLS	MN 56097	S
Southwest State Bank	245 NINTH STREET	WINDOM	MN 56101	S
Citizens Bank	MAIN STREET	AMSTERDAM	MO 64723	S
Bank of Chesterfield	100 CHESTERFIELD INDUSTRIAL BOULEVARD	CHESTERFIELD	MO 63107	S
Clayco State Bank	473-475 EAST U.S. HIGHWAY 69	CLAYCOMO	MO 64119	S
Citizens Bank of Eldon	110 NORTH MAPLE STREET	ELDON	MO 65026	O
Exchange Bank of Missouri	101 SOUTH CHURCH STREET	FAYETTE	MO 65248	S
Bank of Fordland	SUNSET STREET AND BUSINESS ROUTE 60	FORDLAND	MO 65652	N
Winterset State Bank	291 HIGHWAY NORTH	HARRISONVILLE	MO 64701	S
Merchants and Planters Bank of Horne	MAIN STREET	HORNERSVILLE	MO 63855	S
First City Bank	201 WEST LEXINGTON STREET	INDEPENDENCE	MO 64051	N
United Missouri Bank of Monett	500 BROADWAY	MONETT	MO 65708	S
Heritage State Bank	1625 HEDGES PLAZA	NEVADA	MO 64772	S
Farmers State Bank of Schell City	MAIN STREET	SHELL CITY	MO 64783	S
Central Bank of Missouri	1601 SOUTH LIMIT	SEDALIA	MO 65301	O
The Bank of St. Charles County	MISSOURI HIGHWAY 94	ST. CHARLES	MO 63302	S
The Bank of St. Joseph	SIXTH AND EDMOND STREETS	ST. JOSEPH	MO 64501	N
Royal Banks of Missouri	8021 OLIVE BOULEVARD	UNIVERSITY CITY	MO 63130	N
The Maries County Bank	MAIN STREET	VIENNA	MO 65582	S
State Bank of Bottineau	MAIN STREET	BOTTINEAU	ND 58318	S
Farmers State Bank of Crosby, N. D.	MAIN STREET	CROSBY	ND 58730	S
Security State Bank of Hunter	MAIN STREET	HUNTER	ND 58048	S
Lakeside State Bank	323 MAIN STREET	NEW TOWN	ND 58763	S
Scandia American Bank	FIRST AND MAIN STREETS	STANLEY	ND 58784	S
First State Bank	MAIN STREET	BEAVER CITY	NE 68926	S
Central Bank	1634 16TH STREET	CENTRAL CITY	NE 68826	S
Equibanc	701 GATEWAY ROAD	ELKHORN	NE 68022	S
The Gothenburg State Bank and Trust	900 LAKE	GOTHENBURG	NE 69138	S
Henderson State Bank	1040 NORTH MAIN STREET	HENDERSON	NE 68371	S
Union Bank and Trust Company	3643 SOUTH 48TH STREET	LINCOLN	NE 68506	S
First Bank	222 SOUTH 72ND STREET	OMAHA	NE 68114	S

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First State Bank	HIGHWAY 30 AND C STREET	SHELTON	NE 68876	S
Springfield State Bank	600 MAIN STREET	SPRINGFIELD	NE 68059	S
Bank of Stapleton	MAIN STREET	STAPLETON	NE 69163	S
State Bank of Trenton	MAIN STREET	TRENTON	NE 69044	S
Farmers State Bank	90 NORTH BROADWAY	MARION	SD 57043	S
First State Bank of Miller	201 NORTH BROADWAY	MILLER	SD 57362	S
Dial Bank	1200 NORTH WEST AVENUE	SIoux FALLS	SD 57104	S
DALLAS REGION (CO, NM, OK, TX)				
Basin Industrial Bank	2 EAST MAIN STREET	CORTEZ	CO 81321	S
The Citizens State Bank of Cortez	77 WEST MAIN STREET	CORTEZ	CO 81321	O
Fort Morgan State Bank	520 SHERMAN STREET	FORT MORGAN	CO 80701	S
Kit Carson State Bank	SECOND AND MAIN STREETS	KIT CARSON	CO 80825	O
Valley State Bank	204 SOUTH FOURTH STREET	LAMAR	CO 81052	O
The First State Bank of Wiggins	502 CENTRAL	WIGGINS	CO 80654	S
Western Bank	505 MARQUETTE AVENUE, N.W.	ALBUQUERQUE	NM 87125	S
First New Mexico Bank of Silver City	1928 HIGHWAY 180 EAST	SILVER CITY	NM 88061	S
Bank of Western Oklahoma	202 EAST BROADWAY STREET	ELK CITY	OK 73644	S
First State Bank of Goltry	MAIN AND BROADWAY	GOLTRY	OK 73739	S
Bank of Healdton	313 WEST MAIN STREET	HEALDTON	OK 73438	N
Bank of Hydro	146 WEST MAIN STREET	HYDRO	OK 73048	S
Bank of Inola	9-15 WEST COMMERCIAL STREET	INOLA	OK 74036	S
Liberty Bank of Owasso	11633 EAST 86TH STREET, NORTH	OWASSO	OK 74055	S
Pioneer Bank and Trust	FOURTEENTH AND HIGHLAND AVENUE	PONCA CITY	OK 74601	S
Republic Bank of Tecumseh	301 NORTH BROADWAY	TECUMSEH	OK 74873	S
The First State Bank	HIGHWAY 80	BIG SANDY	TX 75755	S
Bonham State Bank	502 NORTH CENTER STREET	BONHAM	TX 75418	S
Channelview Bank	811 SHELDON ROAD	CHANNELVIEW	TX 77530	S
First Bank and Trust of Childress	301 NORTH MAIN STREET	CHILDRESS	TX 79201	S
D'Hanis State Bank	MAIN STREET	D'HANIS	TX 78850	S
North Dallas Bank & Trust Co.	12900 PRESTON ROAD	DALLAS	TX 75230	S
Mills County State Bank	1017 PARKER STREET	GOLDTHWAITE	TX 76844	S
Navigation Bank	3801 NAVIGATION BOULEVARD	HOUSTON	TX 77001	S
Bank of Frio Canyon	EVERGREEN STREET	LEAKEY	TX 78873	S
Longview Bank and Trust Company	300 EAST WHALEY STREET	LONGVIEW	TX 75601	O
First Bank	1805 GRAVES STREET	MCKINNEY	TX 75069	S
Fredonia State Bank	2400 NORTH STREET	NACOGDOCHES	TX 75963	S
First State Bank	237 JEFFERSON STREET	PITTSBURG	TX 75686	O
First Presidio Bank	U.S. HIGHWAY 67 AND CASSELL STREET	PRESIDIO	TX 79845	S
The Bank of Robstown	430 EAST MAIN STREET	ROBSTOWN	TX 78380	S
Bank of Santa Fe	12402 STATE HIGHWAY 6	SANTA FE	TX 77510	S
Seguin State Bank & Trust Company	1507 EAST COURT STREET	SEGUIN	TX 78156	O
Bank of Sierra Blanca	SIERRA BLANCA ROAD & STATE HWY 1111	SIERRA BLANCA	TX 79851	S

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SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT; WA; WY)				
Bank of Scottsdale	4167 NORTH SCOTTSDALE ROAD	SCOTTSDALE	AZ 85252	S
First West Bank	1333 WEST BROADWAY	TEMPE	AZ 85282	S
Desert Sun Bank	2415 SOUTH AVENUE A	YUMA	AZ 85364	S
Alliance Bank	100 CORPORATE POINTE, SUITE 110	CULVER CITY	CA 90230	S
Western State Bank	1801 HUNTINGTON DRIVE	DUARTE	CA 91010	N
Bank of Granada Hills	10820 ZELZAH AVENUE	GRANADA HILLS	CA 91344	S
Scripps Bank	7817 IVANHOE AVENUE	LA JOLLA	CA 92038	S
Silvergate Thrift and Loan Company	5119 JACKSON DRIVE	LA MESA	CA 92041	N
Dai-Ichi Kangyo Bank of California	770 WILSHIRE BOULEVARD	LOS ANGELES	CA 90071	S
State Bank of India (California)	707 WILSHIRE BOULEVARD, SUITE 1995	LOS ANGELES	CA 90017	N
Franklin Thrift and Loan Association	595 CITY DRIVE	ORANGE	CA 92668	S
San Diego First Bank	4637 CONVOY STREET, SUITE 101	SAN DIEGO	CA 92111	N
Home Bank	2633 CHERRY AVENUE	SIGNAL HILL	CA 90801	S
Tustin Thrift and Loan Association	530 EAST FIRST STREET	TUSTIN	CA 92680	S
Valley Bank of Glasgow	114 SIXTH STREET SOUTH	GLASGOW	MT 59230	S
Bank of America Oregon	121 SOUTHWEST MORRISON STREET	PORTLAND	OR 97204	O
Clackamas County Bank	201 N.W. PROCTOR STREET	SANDY	OR 97055	S
American Marine Bank	ONE ON THE SQUARE	BAINBRIDGE ISLAN	WA 98110	S
Cashmere Valley Bank	117 DIVISION STREET	CASHMERE	WA 98815	O
First Independent Bank	1220 MAIN STREET	VANCOUVER	WA 98668	S
Puget Sound Savings Bank	8000 NORTHEAST PARKWAY, SUITE 305	VANCOUVER	WA 98662	S

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