

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)				

Savings Bank of Danbury	220 MAIN STREET	DANBURY	CT 06810	N
The Village Bank & Trust Company	25 PROSPECT STREET	RIDGEFIELD	CT 06877	S
The Torrington Savings Bank	129 MAIN STREET	TORRINGTON	CT 06790	S
Depositors Trust Company	7 HARTWELL AVENUE	LEXINGTON	MA 02173	S
Medway Savings Bank	81 MAIN STREET	MEDWAY	MA 02053	S
Metropolitan Bank and Trust Company	846 MAIN STREET	MELROSE	MA 02176	S
Rockland Trust Company	288 UNION STREET	ROCKLAND	MA 02370	S
Hampden Savings Bank	19 HARRISON AVENUE	SPRINGFIELD	MA 01101	S
Plymouth Savings Bank	226 MAIN STREET	WAREHAM	MA 02571	O
Northern Bank & Trust Company	215 LEXINGTON STREET	WOBURN	MA 01801	S
First NH Bank	875 ELM STREET	MANCHESTER	NH 03105	S
New Dartmouth Bank	156 HANOVER STREET	MANCHESTER	NH 03105	N
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				

The Bank of New York (Delaware)	1105 NORTH MARKET STREET	WILMINGTON	DE 19801	S
First Montgomery Bank of Maryland	814 WEST DIAMOND AVENUE	GAITHERSBURG	MD 20878	N
Covenant Bank for Savings	18 KINGS HIGHWAY WEST	HADDONFIELD	NJ 08033	S
Shrewsbury State Bank	465 BROAD STREET	SHREWSBURY	NJ 07701	N
The Ramapo Bank	64 MOUNTAIN VIEW BOULEVARD	WAYNE TOWNSHIP	NJ 07470	S
Korea First Bank of New York	29 WEST 30TH STREET	NEW YORK CITY	NY 10001	S
The Governor and Company of the Bank	640 FIFTH AVENUE	NEW YORK CITY	NY 10019	S
North Fork Bank	54375 MAIN ROAD	SOUTHOLD	NY 11971	S
The People's State Bank	MAIN STREET	EAST BERLIN	PA 17316	S
S&T Bank	800 PHILADELPHIA STREET	INDIANA	PA 15701	O
Jonestown Bank and Trust Company, of	2 WEST MARKET STREET	JONESTOWN	PA 17038	S
United-American Savings Bank	1812 EAST CARSON STREET	PITTSBURGH	PA 15203	S
The Schuylkill Haven Trust Company	24-28 EAST MAIN STREET	SCHUYLKILL HAVEN	PA 17972	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				

The Peoples Bank	MAIN STREET	CLIO	AL 36017	S
Coffee County Bank	502 NORTH MAIN STREET	ENTERPRISE	AL 36330	S
First Bank and Trust	131 MAIN STREET	GROVE HILL	AL 36451	S
Traders & Farmers Bank	20TH STREET	HALEYVILLE	AL 35565	S
First Bank of Baldwin County	OHIO AND MILWAUKEE STREETS	ROBERTSDALE	AL 36567	S
Citizens Bank of Clearwater	1130 CLEVELAND STREET	CLEARWATER	FL 34615	S
Popular Bank of Florida	TWO ALHAMBRA PLAZA	CORAL GABLES	FL 33134	S
Bank of North America	2000 WEST COMMERCIAL BOULEVARD	FORT LAUDERDALE	FL 33309	S
Ready Bank of Fort Walton Beach	71 NORTH BEAL PARKWAY	FORT WALTON BEAC	FL 32548	S
Espirito Santo Bank of Florida	1395 BRICKELL AVENUE	MIAMI	FL 33131	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
Florida International Bank	17945 FRANJO ROAD	PERRINE	FL 33157	S
Marine Bank	9400 NINTH STREET NORTH	ST. PETERSBURG	FL 33742	S
The Beach Bank of Vero Beach	755 BEACHLAND BOULEVARD	VERO BEACH	FL 32960	S
First American Bank and Trust Compan	300 COLLEGE AVENUE	ATHENS	GA 30601	S
Paces Bank and Trust	3340 PEACHTREE ROAD, N.E.	ATLANTA	GA 30326	N
Peoples Bank & Trust	1899 BUFORD HIGHWAY	BUFORD	GA 30518	S
Cairo Banking Company	SOUTH BROAD STREET	CAIRO	GA 31728	S
First Bank of Georgia	2833 MAIN STREET	EAST POINT	GA 30344	S
Fairburn Banking Company	65 WASHINGTON STREET	FAIRBURN	GA 30213	S
First Citizens Bank	205 SOUTH MAIN STREET	GLENNVILLE	GA 30427	S
Farmers State Bank	302 BROAD STREET	LUMPKIN	GA 31815	S
The Peoples Bank of Lyons	N.E. BROAD STREET	LYONS	GA 30436	S
The Citizens Bank	301 SOUTH DAVIS STREET	NASHVILLE	GA 31639	S
Citizens Bank & Trust, Inc.	105 SOUTH MAIN STREET	TRENTON	GA 30752	S
Valdosta Bank and Trust	2611 NORTH PATTERSON STREET	VALDOSTA	GA 31602	S
The Bank of Currituck	U.S. HIGHWAY 168	MOYOCK	NC 27958	S
Peoples Bank	218 SOUTH MAIN AVENUE	NEWTON	NC 28658	S
First Investors Savings Bank, Inc.,	422 SOUTH MADISON STREET	WHITEVILLE	NC 28472	S
Farmers Bank	50 EAST WINDSOR BOULEVARD	WINDSOR	VA 23487	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				
The Union Bank of Benton	207 WEST CONWAY STREET	BENTON	AR 72015	S
Bank of McCrory	124 EDMONDS AVENUE	MCCRORY	AR 72101	S
Bank of Mulberry	311 MAIN STREET	MULBERRY	AR 72947	S
American State Bank	KEISER STREET	OSCEOLA	AR 72370	S
First State Bank	26 PARKIN AVENUE	PARKIN	AR 72373	S
Bank of Prescott	EAST 2ND AND MAIN STREETS	PRESCOTT	AR 71857	S
Merchants and Farmers Bank	425 PLAZA STREET	WEST HELENA	AR 72390	S
Citizens Bank	MAIN STREET	BRODHEAD	KY 40409	S
Citizens Deposit Bank	100 MAIN STREET	CALHOUN	KY 42327	S
Clinton Bank	220 EAST CLAY STREET	CLINTON	KY 42031	S
Farmers Deposit Bank	MAIN STREET	EMINENCE	KY 40019	S
The People's Bank of Fleming County,	106 SOUTH MAIN	FLEMINGSBURG	KY 41041	S
Bank of Maysville	20 WEST 2ND STREET	MAYSVILLE	KY 41056	O
Farmers State Bank	301 EAST MAIN STREET	WARSAW	KY 41095	S
Bank of Commerce	300 LOBDELL AVENUE	BATON ROUGE	LA 70895	N
Catahoula - LaSalle Bank	301 MOUND STREET	JONESVILLE	LA 71343	S
Jonesville Bank & Trust Company	FOURTH AND WEST PARK STREETS	JONESVILLE	LA 71343	S
The Vernon Bank	MECHANIC STREET AND HIGHWAY 171	NORTHLEESVILLE	LA 71446	S
City Bank & Trust Co.	SECOND AND ST. DENIS STREETS	MATCHITOCHE	LA 71457	O
Sicily Island State Bank	MAIN STREET	SICILY ISLAND	LA 71368	S
Concordia Bank & Trust Company	904 CARTER STREET	VIDALIA	LA 71373	S
Winn State Bank & Trust Company	BEVILL AND LAFAYETTE STREETS	WINNFIELD	LA 71483	S
Progressive State Bank & Trust Compa	301 FAIR STREET	WINNSBORO	LA 71295	O
Winnsboro State Bank & Trust Company	605 PRAIRIE STREET	WINNSBORO	LA 71295	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
The Cleveland State Bank	110 COMMERCE AVENUE	CLEVELAND	MS 38732	S
Farmers and Merchants Bank	323 EAST THIRD STREET	FOREST	MS 39074	S
The Bank of Holly Springs	MEMPHIS STREET	HOLLY SPRINGS	MS 38635	S
Merchants and Farmers Bank	225 EAST WASHINGTON STREET	KOSCIUSKO	MS 39090	S
Holmes County Bank & Trust Company	316 COURT SQUARE	LEXINGTON	MS 39095	S
The Bank of Alamo	101-105 NORTH BELLS STREET	ALAMO	TN 38001	S
Citizens Bank & Trust Company	MAIN STREET	ATWOOD	TN 38220	S
Bank of Crockett	MAIN STREET	BELLS	TN 38006	S
The First State Bank, of Brownsville	6 NORTH WASHINGTON AVENUE	BROWNSVILLE	TN 38012	S
Cleveland Bank and Trust Company	775 RAIDER DRIVE	CLEVELAND	TN 37311	O
Tennessee Community Bank	815 HIGHWAY 51 NORTH	COVINGTON	TN 38019	S
Cumberland County Bank	WEST AVENUE NORTH AT CHURCH STREET	CROSSVILLE	TN 38555	O
The Jackson County Bank	HULL AND MURRAY STREETS	GAINESBORO	TN 38562	S
Marion Trust & Banking Company	FIRST STREET AND BETSY PACK DRIVE	JASPER	TN 37347	S
Central State Bank	2 MONROE STREET	LEXINGTON	TN 38351	S
Tri-State Bank of Memphis	180 SOUTH MAIN STREET AT BEALE	MEMPHIS	TN 38101	S
Oakland Deposit Bank	MAIN STREET	OAKLAND	TN 38060	S
Home Banking Company	138 EAST COURT STREET	SELMER	TN 38375	S
First Clairborne Bank	U.S. HIGHWAY 25 EAST	TAZEWELL	TN 37879	S

CHICAGO REGION (IL, IN, MI, OH, WI)

Anna State Bank	100 EAST VIENNA STREET	ANNA	IL 62906	S
Apple River State Bank	103 NORTH MAIN STREET	APPLE RIVER	IL 61001	S
State Bank of Ashland	SYLVAN AND BUCHANAN STREETS	ASHLAND	IL 62612	S
First Bank of Ashton-Rochelle	563 MAIN STREET	ASHTON	IL 61006	S
The Bank of Carbondale	216 EAST MAIN STREET	CARBONDALE	IL 62901	S
Chapin State Bank	510 SUPERIOR STREET	CHAPIN	IL 62628	S
State Bank of Cherry	110 SOUTH MAIN STREET	CHERRY	IL 61317	O
Oak Trust and Savings Bank	1020 RUSH STREET	CHICAGO	IL 60611	S
Farmers State Bank of Emden	MAIN STREET	EMDEN	IL 62635	S
Bank of Evansville	MARKET AND SPRING STREETS	EVANSVILLE	IL 62242	S
Bank of Findlay	207 EAST DIVISION STREET	FINDLAY	IL 62534	S
Bank of Illinois in Galesburg	1380 NORTH HENDERSON STREET	GALESBURG	IL 61401	S
Exchange Bank	DEPOT STREET	GARDNER	IL 60424	S
Goodfield State Bank	MAIN STREET	GOODFIELD	IL 61742	S
Community Bank of Hopedale	MAIN STREET	HOPEDALE	IL 61747	S
The State Bank of Jerseyville	117-121 SOUTH STATE STREET	JERSEYVILLE	IL 62052	S
Biltmore Investors Bank	920 SOUTH WAUKEGAN ROAD	LAKE FOREST	IL 60045	O
Advance Bank, s.b.	2320 THORTON ROAD	LANSING	IL 60438	S
West Suburban Bank	701-711 SOUTH WESTMORE AVENUE	LOMBARD	IL 60148	S
Milledgeville State Bank	451 NORTH MAIN STREET	MILLEDGEVILLE	IL 61051	O
Brown County State Bank	101-103 EAST MAIN STREET	MOUNT STERLING	IL 62353	S
Community Bank & Trust, s.b.	240 EAST CHESTNUT ST	OLNEY	IL 62450	S
Anderson State Bank	BROOKS AND NORTH RAILROAD STREETS	ONEIDA	IL 61467	S
Corn Belt Bank and Trust Company	643 WEST WASHINGTON STREET	PITTSFIELD	IL 62363	S
State Street Bank and Trust Company	801 STATE STREET	QUINCY	IL 62306	S
River Forest State Bank and Trust Co	7727 LAKE STREET	RIVER FOREST	IL 60305	S
Riverton Community Bank	409 NORTH SEVENTH STREET	RIVERTON	IL 62561	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
State Bank of Speer	14 MAIN STREET	SPEER	IL 61479	S
State Bank of St. Libory	MAIN STREET	ST. LIBORY	IL 62282	S
First Community State Bank	417 WEST NORTH STREET	STAUNTON	IL 62088	S
Community Bank of Utica	100 MILL STREET	UTICA	IL 61373	S
Weldon State Bank & Trust	MAIN STREET	WELDON	IL 61882	S
First Community Bank and Trust	25 NORTH BALDWIN	BARGERSVILLE	IN 46106	S
The Fountain Trust Company	THIRD STREET	COVINGTON	IN 47932	S
The Napoleon State Bank	MAIN AND MADISON STREETS	NAPOLEON	IN 47034	S
Indiana Lawrence Bank	106 NORTH MARKET STREET	NORTH MANCHESTER	IN 46962	O
The Bank of Orleans	WASHINGTON AND MAPLE	ORLEANS	IN 47452	S
Gibson County Bank	225 NORTH HART STREET	PRINCETON	IN 47670	O
Community State Bank	MAIN STREET	ROYAL CENTER	IN 46978	S
Valley American Bank and Trust Compa	101 NORTH MAIN STREET	SOUTH BEND	IN 46601	N
Centier Bank	1500 - 119TH STREET	WHITING	IN 46394	S
Bank of Alma	311 WOODWORTH AVENUE	ALMA	MI 48801	O
Chemical Bank West	115 NORTH MITCHELL STREET	CADILLAC	MI 49601	O
Metrobank	37000 GRAND RIVER AVENUE, SUITE 100	FARMINGTON HILLS	MI 48024	S
Oakland Commerce Bank	31731 NORTHWESTERN HIGHWAY #105	FARMINGTON HILLS	MI 48334	S
Premier Bank	306 WEST MICHIGAN STREET	JACKSON	MI 49201	O
FMB-Lumberman's Bank	FIRST AND WEBSTER	MUSKEGON	MI 49443	S
Old Kent Bank-Central	123 NORTH WASHINGTON STREET	OWOSSO	MI 48867	O
The Bank of Magnolia Company	122 NORTH MAIN STREET	MAGNOLIA	OH 44643	S
The Citizens-State Bank of Strasburg	202 NORTH WOOSTER AVENUE	STRASBURG	OH 44680	S
Polk County Bank	100 MILL STREET	BALSAM LAKE	WI 54810	S
Bank of Barron	234 EAST LA SALLE AVENUE	BARRON	WI 54812	O
Badger State Bank	201 EAST AMELIA	CASSVILLE	WI 53806	S
Dodgeville State Bank	178 NORTH IOWA STREET	DODGEVILLE	WI 53533	O
Community Bank of Grafton	2090 WISCONSIN AVENUE	GRAFTON	WI 53024	S
Bank of Holmen	501-529 MAIN STREET	HOLMEN	WI 54636	S
The Coulee State Bank	1516 LOSEY BOULEVARD SOUTH	LA CROSSE	WI 54601	S
Citizens State Bank of Loyal	400 NORTH MAIN STREET	LOYAL	WI 54446	O
Valley Bank, Menomonie	500 MAIN STREET	MENOMONIE	WI 54751	S
Firststar Bank Minocqua	420 ONEIDA STREET	MINOCQUA	WI 54548	S
Bank of Waunakee	500 WEST MAIN STREET	WAUNAKEE	WI 53597	S
Union State Bank	123 EAST MAIN STREET	WAUTOMA	WI 54982	S
State Bank of Wonewoc	MAIN STREET	WONEWOC	WI 53968	N
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
Baldwin Savings Bank	MAIN STREET	BALDWIN	IA 52207	S
Farmers Savings Bank	MAIN STREET	BOYDEN	IA 51234	S
Exchange State Bank	104 MAIN STREET	COLLINS	IA 50055	S
Brenton State Bank	1414 WALNUT STREET	DALLAS CENTER	IA 50063	S
Fairfax State Savings Bank	409 VANDERBILT STREET	FAIRFAX	IA 52228	S
Security State Bank	211 EAST MAPLE STREET	HUBBARD	IA 50122	S
Farmers State Bank	1310 SIXTH STREET	JESUP	IA 50648	O
State Bank of Lawler	MAIN STREET	LAWLER	IA 52154	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
Mapleton Trust & Savings Bank	MAIN STREET	MAPLETON	IA 51034	S
The Citizens State Bank	MAIN STREET	MARATHON	IA 50565	S
First Nashua State Bank	121 CEDAR STREET	NASHUA	IA 50658	S
State Bank & Trust Co.	1025 SIXTH STREET	NEVADA	IA 50201	S
Pilot Grove Savings Bank	MAIN STREET	PILOT GROVE	IA 52648	S
Farmers Savings Bank	17 WEST SECOND STREET	REMSEN	IA 51050	S
First State Bank	109 WOODLAND AVENUE	RICEVILLE	IA 50466	S
Union State Bank	400 MAIN STREET	ROCKWELL CITY	IA 50579	S
First State Bank	123 MAIN STREET	SIOUX RAPIDS	IA 50585	S
Farmers and Merchants Savings Bank	201 WEST MAIN STREET	WAUKON	IA 52172	S
The First State Bank	MAIN STREET	ALMENA	KS 67622	S
Bank Chase	MAIN STREET	CHASE	KS 67524	S
First State Bank	MAIN STREET	EDNA	KS 67342	S
Home State Bank, Erie, Kansas	316-320 SOUTH MAIN STREET	ERIE	KS 66733	S
The Douglass Bank	1314 NORTH FIFTH STREET	KANSAS CITY	KS 66101	S
The Home State Bank	101 EAST 10TH STREET	KINSLEY	KS 67547	S
The Bank of Kansas/Lawrence	955 IOWA STREET	LAWRENCE	KS 66044	S
The Overland Park State Bank and Tru	7109 WEST 80TH STREET	OVERLAND PARK	KS 66204	S
The Baileyville State Bank	611 NORTH SECOND STREET	SENECA	KS 66538	S
Bank of Commerce and Trust Company	201 WEST HARVEY STREET	WELLINGTON	KS 67152	N
Empire State Bank	111 WEST MAIN STREET	COTTONWOOD	MN 56229	S
Bank of Ellendale	117 FIFTH AVENUE	ELLENDALE	MN 56026	N
Forest Lake State Bank	208 SOUTH LAKE STREET	FOREST LAKE	MN 55025	S
State Bank of Gibbon	MAIN STREET	GIBBON	MN 55335	S
Produce State Bank of Hollandale	MAIN STREET	HOLLANDALE	MN 56045	S
Farmers State Bank of Hope	MAIN STREET	HOPE	MN 56046	S
Valley Bank Minnesota	200 CREEK LANE	JORDAN	MN 55352	S
Marquette Bank Lakeville	8790 - 207TH STREET	LAKEVILLE	MN 55044	S
Farmers and Merchants State Bank of	CHURCH AND MAIN STREETS	PIERZ	MN 56364	S
First State Bank of Sauk Centre	423 MAIN STREET	SAUK CENTRE	MN 56378	S
Citizens Independent Bank	5050 EXCELSIOR BOULEVARD	ST. LOUIS PARK	MN 55416	S
First Integrity Bank	111 N.E. FOURTH STREET	STAPLES	MN 56479	O
Vesta State Bank	MAIN STREET	VESTA	MN 56292	S
Security Bank Waconia	9 EAST MAIN STREET	WACONIA	MN 55387	S
The Wanda State Bank	EAST MAIN STREET	WANDA	MN 56294	S
Citizens Bank of Appleton City, Miss	214 WEST 4TH STREET	APPLETON CITY	MO 64724	S
The Centennial Bank	9800 ST. CHARLES ROCK ROAD	BRECKENRIDGE HIL	MO 63074	S
Mercantile Bank of Lake of the Ozark	HIGHWAY 54 AND AURORA STREET	ELDON	MO 65026	S
Garden City Bank	D AND 3RD STREETS	GARDEN CITY	MO 64747	S
The Bank of Orrick	SOUTH FRONT STREET	ORRICK	MO 64077	N
St. Clair County State Bank	SECOND AND CHESTNUT	OSCEOLA	MO 64776	S
Bank of Plato	STATE HIGHWAY 32	PLATO	MO 65552	S
Platte Valley Bank of Missouri	INTERSTATE 29 AND HIGHWAY 92	PLATTE CITY	MO 64079	S
AmeriFirst Bank	104 EAST CENTER STREET	SIKESTON	MO 63801	S
First Financial Bank of Southeast Mi	1205 SOUTH MAIN STREET	SIKESTON	MO 63801	S
Grant County State Bank	MAIN STREET	CARSON	ND 58529	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
Ashton State Bank	MAIN STREET	ASHTON	NE 68817	S
Commercial Bank	LEONARD AND CLARK STREETS	BASSETT	NE 68714	S
Fort Calhoun State Bank	14TH AND MONROE STREETS	FORT CALHOUN	NE 68023	S
First State Bank	115 SOUTH WALNUT	KIMBALL	NE 69145	O
First Commerce Savings, Inc.	126 NORTH 11TH STREET	LINCOLN	NE 68508	S
Home State Bank	202 CHERRY STREET	LOUISVILLE	NE 68037	S
The Potter State Bank of Potter	FRONT AND CHESTNUT	POTTER	NE 69156	O
Stromsburg Bank	200 EAST THIRD STREET	STROMSBURG	NE 68666	S
Bank of Hoven	MAIN STREET	HOVEN	SD 57450	S
Valley Exchange Bank	MAIN STREET	LENNOX	SD 57039	S
Farmers State Bank	MAIN STREET	PARKSTON	SD 57366	S
The Farmers State Bank of Turton	MAIN STREET	TURTON	SD 57477	S
DALLAS REGION (CO, NM, OK, TX)				
Pine River Valley Bank	455 EAST COLORADO DRIVE	BAYFIELD	CO 81122	S
Collegiate Peaks Bank	105 CENTENNIAL PLAZA	BUENA VISTA	CO 81211	S
AFBA Industrial Bank	PAIN AND STEWART STREETS, BUILDING 14	COLORADO SPRINGS	CO 80914	S
The Citadel Bank	745 CITADEL DRIVE EAST	COLORADO SPRINGS	CO 80932	S
1st Choice Bank	35TH AVENUE AND 20TH STREET	GREELEY	CO 80634	S
Haxtun Community Bank	128 SOUTH COLORADO AVENUE	HAXTUN	CO 80731	O
Mountain Parks Bank	108 SOUTH SECOND	KREMMLING	CO 80459	S
Mancos Valley Bank	138 NORTH MAIN STREET	MANCOS	CO 81328	O
Bank of Monte Vista	101 ADAMS STREET	MONTE VISTA	CO 81144	S
Community Bank of Parker	19590 EAST MAIN STREET, SUITE 101	PARKER	CO 80134	S
The Minnequa Bank of Pueblo	NORTHERN AND EVANS AVENUES	PUEBLO	CO 81004	O
UMB Bank Colorado	502 SECURITY BOULEVARD	SECURITY	CO 80911	S
North Valley Bank	9001 NORTH WASHINGTON STREET	THORNTON	CO 80229	S
Park State Bank	MAIN STREET	WOODLAND PARK	CO 80863	S
United New Mexico Bank at Alamogordo	12TH AND NEW YORK STREETS	ALAMOGORDO	NM 88310	S
The Citizens Bank	500 WEST BROADWAY	FARMINGTON	NM 87401	O
Citizens Bank	211 EAST MAIN STREET	TUCUMCARI	NM 88401	S
First State Bank	102 WEST MAIN STREET	ANADARKO	OK 73005	S
Community State Bank of Canton	MAIN STREET	CANTON	OK 73724	S
First Southwest Bank	200 NORTH MAIN	FREDERICK	OK 73542	S
First State Bank	707 BOUNDARY STREET	LOWE WOLF	OK 73655	S
Security Bank and Trust Company	2-32 SOUTH MAIN STREET	MIAMI	OK 74354	S
Farmers & Merchants Bank of Piedmont	ROUTE 1	PIEDMONT	OK 73078	S
Sulphur Community Bank	1100 WEST BROADWAY	SULPHUR	OK 73086	S
First Bank and Trust Co. of Tahlequa	100 SOUTH MUSKOGEE AVENUE	TAHLEQUAH	OK 74464	S
Alvarado State Bank	U.S. HIGHWAYS 67 AND 81	ALVARADO	TX 76009	S
Lamar Bank	3200 AVENUE A	BEAUMONT	TX 77705	S
The First State Bank of Bryson	HIGHWAY 380 (SOUTH SIDE)	BRYSON	TX 76027	S
Citizens State Bank	805 NORTH MAIN STREET	CROSS PLAINS	TX 76443	S
The Citizens State Bank of Dickinson	2401 TERMINI STREET	DICKINSON	TX 77539	O
The First State Bank of Dimmitt	201 NORTH BROADWAY	DIMMITT	TX 79027	O
Electra State Bank and Trust Company	100 NORTH MAIN STREET	ELECTRA	TX 76360	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
Falfurrias State Bank	401 N. ST. MARY STREET	FALFURRIAS	TX 78355	S
First Bank	FIRST AND DEVINE	GROVETON	TX 75845	S
The Farmers Guaranty State Bank of K	108 BROADWAY	KENNARD	TX 75847	S
State Bank of Kingsville	300 EAST KING STREET	KINGSVILLE	TX 78363	S
Lindale State Bank	101 SOUTH MAIN STREET	LINDALE	TX 75771	O
Muenster State Bank	201 NORTH MAIN STREET	MUENSTER	TX 76252	O
First State Bank of Odem	201 MAIN STREET	ODEM	TX 78370	S
Texas Bank	4101 NORTH PARKWAY BOULEVARD	ODESSA	TX 79760	S
Security State Bank	1000 NORTH OAK STREET	PEARSALL	TX 78061	S
San Juan State Bank	235 WEST 5TH STREET	SAN JUAN	TX 78589	S
Spring Hill State Bank	3700 GILMER ROAD	SPRING HILL	TX 75604	S
Texas Bank of Tatum	JOHNSON AND HOOD STREETS	TATUM	TX 75691	N
Walburg State Bank	MAIN STREET	WALBURG	TX 78673	S
Community Bank	1705 EAST FIFTEENTH STREET	WELLINGTON	TX 79095	O

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

Bank of Marin	50 MADERA BOULEVARD	CORTE MADERA	CA 94925	S
Stockman's Bank of Commerce	9663 STOCKTON BOULEVARD	ELK GROVE	CA 95624	S
Gilmore Commercial and Savings Bank	6291 WEST THIRD STREET	LOS ANGELES	CA 90036	N
Maritime Bank of California	2121 AVENUE OF THE STARS, GROUND LEVEL	LOS ANGELES	CA 90067	S
San Francisco Thrift and Loan	5410 GEARY BOULEVARD	SAN FRANCISCO	CA 94121	S
American Bank and Trust Company	40 SOUTH MARKET STREET	SAN JOSE	CA 95113	S
Comerica Bank-California	55 ALMADEN BOULEVARD	SAN JOSE	CA 95113	S
San Rafael Thrift and Loan Company	851 IRWIN STREET, SUITE 102	SAN RAFAEL	CA 94901	S
Bank of America Community Development	1500 NEWELL AVENUE	WALNUT CREEK	CA 94596	O
Feather River State Bank	777 COLUSA AVENUE	YUBA CITY	CA 95991	S
American Bank	1325 MAIN STREET	BILLINGS	MT 59105	O
Nevada Banking Company	229 KINGSBURY ROAD	STATELINE	NV 89449	O
Columbia River Banking Company	316 EAST THIRD STREET	THE DALLES	OR 97058	S
Colonial National Financial Corp.	448 EAST 6400 SOUTH, SUITE 150	MURRAY	UT 84107	S
Wasatch Bank	1220 SOUTH 800 EAST	OREM	UT 84057	S
Far West Bank	201 EAST CENTER	PROVO	UT 84606	S
First Commerce Bank	25 NORTH TREMONT STREET	TREMONTON	UT 84337	S
State Bank of Concrete	FIRST AND MAIN	CONCRETE	WA 98237	N
Bank of Vancouver	109 EAST 13TH STREET	VANCOUVER	WA 98660	S