

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)				
Union Trust Company	300 MAIN STREET	STAMFORD	CT 06904	S
Bank of Boston Connecticut	81 WEST MAIN STREET	WATERBURY	CT 06720	O
Bridgewater Savings Bank	14 MAIN STREET	BRIDGEWATER	MA 02324	S
Lexington Savings Bank	1776 MASSACHUSETTS AVENUE	LEXINGTON	MA 02173	S
MultiBank West	99 WEST STREET	PITTSFIELD	MA 01201	S
South Weymouth Savings Bank	88 PLEASANT STREET	SOUTH WEYMOUTH	MA 02190	S
Woodsville Guaranty Savings Bank	63 CENTRAL STREET	WOODSVILLE	NH 03785	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				
Calvin B. Taylor Banking Company of	24 NORTH MAIN STREET	BERLIN	MD 21811	S
Peoples Bank of Kent County, Maryland	HIGH AND SPRING STREETS	CHESTERTOWN	MD 21620	S
First Bank of Frederick	1562 OPPOSSUMTOWN PIKE	FREDERICK	MD 21701	S
Fredericktown Bank & Trust Company	30 NORTH MARKET STREET	FREDERICK	MD 21701	S
Myersville Bank	207-209 MAIN STREET	MYERSVILLE	MD 21773	S
First State Bank	ROUTE 9 AT SALEM HILL ROAD	HOWELL TOWNSHIP	NJ 07731	S
Garden State Bank	WEST COUNTY LINE ROAD	JACKSON TOWNSHIP	NJ 08527	S
The Trust Company of New Jersey	35 JOURNAL SQUARE	JERSEY CITY	NJ 07306	S
Sterling Bank	3100 ROUTE 38	MOUNT LAUREL TOW	NJ 08054	S
Rondout Savings Bank	300 BROADWAY	KINGSTON	NY 12401	S
Community Mutual Savings Bank	40 EAST FIRST STREET	MOUNT VERNON	NY 10550	S
Banco de Bogota Trust Company	375 PARK AVENUE	NEW YORK CITY	NY 10152	S
Bank Hapoalim B.M.	36 WEST 49TH STREET	NEW YORK CITY	NY 10020	S
Skaneateles Savings Bank	33 EAST GENESEE STREET	SKANEATELES	NY 13152	S
Reeves Bank	1217 SEVENTH AVENUE	BEAVER FALLS	PA 15010	S
Elderton State Bank	143 MAIN STREET	ELDERTON	PA 15736	S
Summit Bank	125 DONALD LANE	JOHNSTOWN	PA 15904	O
Fulton Bank	ONE PENN SQUARE, 7 NORTH QUEEN STREET	LANCASTER	PA 17604	S
Farmers First Bank	9 EAST MAIN STREET	LITITZ	PA 17543	S
The People's Bank of Oxford	THIRD AND LOCUST STREETS	OXFORD	PA 19363	O
Fidelity Savings Bank	3300 BRIGHTON ROAD	PITTSBURGH	PA 15212	S
Penn Security Bank and Trust Company	150 NORTH WASHINGTON AVENUE	SCRANTON	PA 18503	S
American Savings Bank	138-140 WEST BROAD STREET	TAMAQUA	PA 18252	S
Bank and Trust Company of Old York R	YORK AND EASTON ROADS	WILLOW GROVE	PA 19090	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				
The American Bank	201 SOUTH COMMERCE STREET	GENEVA	AL 36340	S
Merchants Bank	1901 NORTH COLLEGE AVENUE	JACKSON	AL 36545	S
First Montgomery Bank	2740 ZELDA ROAD	MONTGOMERY	AL 36106	S
First City Bank of Fort Walton	135 PERRY AVENUE, S.E.	FORT WALTON BEAC	FL 32549	O
Citizens Bank of Marianna	206 EAST LAFAYETTE STREET	MARIANNA	FL 32446	O
AmSouth Bank of Florida	70 NORTH BAYLEN STREET	PENSACOLA	FL 32501	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
Sunshine Bank	50 BEVERLY PARKWAY	PENSACOLA	FL	32505	S
Plant State Bank	202 SOUTH WHEELER	PLANT CITY	FL	33566	S
The Bank of Ellijay	5 BROAD STREET	ELLIJAY	GA	30540	S
Gainesville Bank & Trust	500 JESSE JEWELL PARKWAY S.E.	GAINESVILLE	GA	30501	S
Bank of Gray	ATLANTA HIGHWAY	GRAY	GA	31032	S
Wilkinson County Bank	MAIN STREET	IRWINTON	GA	31042	S
The Bank of Troup County	201 BROAD STREET	LA GRANGE	GA	30240	O
The Bank of Gwinnett County	150 PERRY STREET	LAWRENCEVILLE	GA	30245	O
Georgia Security Bank	833 SOUTH COBB DRIVE	MARIETTA	GA	30060	S
The Central Bank	205 SOUTH MAIN STREET	SWAINSBORO	GA	30401	S
The Citizens Bank of Swainsboro	121 NORTH MAIN STREET	SWAINSBORO	GA	30401	S
The Citizens Bank	303 EAST DOYLE STREET	TOCCOA	GA	30577	S
The Peoples Bank	BROAD STREET	WINDER	GA	30680	O
High Point Bank and Trust Company	312 NORTH MAIN STREET	HIGH POINT	NC	27261	S
Summit Savings Bank	130 N STEELE STREET	SANFORD	NC	27330	S
Salem Trust Bank	2140 COUNTRY CLUB ROAD	WINSTON-SALEM	NC	27104	S
The Peoples Bank of Point Pleasant	2212 JACKSON AVENUE	POINT PLEASANT	WV	25550	O
MEMPHIS REGION (AR, KY, LA, MS, TN)					
Bank of Brinkley	130 SOUTH NEW ORLEANS	BRINKLEY	AR	72021	S
Bank of Cave City	MAIN STREET	CAVE CITY	AR	72521	O
Clinton State Bank	202 SOUTH COURT STREET	CLINTON	AR	72031	S
Farmers Bank	210 NORTH MAIN	HAMBURG	AR	71646	S
Citizens Bank of Jonesboro	MAIN AND WASHINGTON STREETS	JONESBORO	AR	72401	S
Bank of Lincoln	WEST SIDE SQUARE	LINCOLN	AR	72744	S
Bank of Mansfield	HOWARD AND SEBASCOTT STREET	MANSFIELD	AR	72944	S
Bank of Mountain View	289 EAST MAIN STREET	MOUNTAIN VIEW	AR	72560	S
Pike County Bank	305 EAST MAIN STREET	MURFREESBORO	AR	71958	S
First State Bank	MAIN AND BROADWAY	PLAINVIEW	AR	72857	S
The Farmers and Merchants Bank	102 EAST BUCHANAN STREET	PRAIRIE GROVE	AR	72753	S
Citizens Bank	212 WEST COLEMAN (HIGHWAY 82)	STRONG	AR	71765	S
First Delta Bank	MAIN STREET	TYRONZA	AR	72386	S
Bank of Cumberland	MAIN AND CHURCH STREETS	BURKESVILLE	KY	42717	S
First Liberty Bank of Calvert City	FIFTH AVENUE	CALVERT CITY	KY	42029	S
Peoples Bank of Northern Kentucky, I	111 LOOKOUT FARM DRIVE	CRESTVIEW HILLS	KY	41017	S
Bank of Germantown	MAIN STREET	GERMANTOWN	KY	41044	SN
Citizens Bank of Henderson County	2600 SECOND STREET	HENDERSON	KY	42420	S
The Garrard Bank & Trust Company	PUBLIC SQUARE	LANCASTER	KY	40444	S
River City Bank, Inc.	500 SOUTH SIXTH STREET	LOUISVILLE	KY	40202	S
The Peoples Bank	MAIN STREET	MOUNT WASHINGTON	KY	40047	O
Hart County Bank and Trust Company	200 MAIN STREET	MUNFORDVILLE	KY	42765	S
Citizens Bank	MAIN STREET	NEW LIBERTY	KY	40355	O
The Central Bank of North Pleasurevi	MAIN STREET	PLEASUREVILLE	KY	40057	S
Peoples Bank	MAIN STREET	SANDY HOOK	KY	41171	S
Farmers Bank of Vine Grove	MAIN STREET	VINE GROVE	KY	40175	S
Bank of the Mountains, Inc.	MAIN AND COURT STREETS	WEST LIBERTY	KY	41472	S

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Bank Name	Street Address	City	ST Zip	CRA * Rating
The Bank of Williamstown	203-205 SOUTH MAIN STREET	WILLIAMSTOWN	KY 41097	S
Tri-Parish Bank	LAUREL AVENUE AND THIRD STREET	EUNICE	LA 70535	S
Hodge Bank & Trust Company	HIGHWAY 167	HODGE	LA 71247	S
First American Bank & Trust of Louis	1500 NORTH EIGHTEENTH STREET	MONROE	LA 71201	O
Heritage Bank of Natchitoches	120 CHURCH STREET	NATCHITOCHE	LA 71457	S
Citizen's Bank	841 WEST MAIN STREET	VILLE PLATTE	LA 70586	S
State Bank & Trust Company	147 SOUTH RAILROAD AVENUE	BROOKHAVEN	MS 39601	O
Tallahatchie County Bank	2 EAST MAIN STREET	CHARLESTON	MS 38921	S
United Southern Bank	205 EAST 2ND STREET	CLARKSDALE	MS 38614	S
Citizens Bank and Trust Company	100 EAST MAIN STREET	LOUISVILLE	MS 39339	S
Bank of Winona	MAIN STREET	WINONA	MS 38967	S
Heritage Bank	215 JEFFERSON STREET	CLARKSVILLE	TN 37041	O
Cordova Bank and Trust Company	894 GERMANTOWN PARKWAY	CORDOVA	TN 38018	S
Decatur County Bank	PLEASANT AND MARKET STREETS	DECATURVILLE	TN 38329	S
Bank of Huntingdon	MAIN STREET	HUNTINGDON	TN 38344	S
Union Bank	MAIN STREET	JELICO	TN 37762	S
First Security Bank of Tennessee	616 MARRIOT DRIVE	NASHVILLE	TN 37214	S
First State Bank of Fayette County	205 EAST FAYETTE STREET	SOMERVILLE	TN 38068	S
Citizens Bank & Trust Company	407 ELIZA STREET	WARTBURG	TN 37887	S
The Whiteville Bank	MAIN STREET	WHITEVILLE	TN 38075	S
CHICAGO REGION (IL, IN, MI, OH, WI)				

Wedge Bank	620 EAST BROADWAY	ALTON	IL 62002	S
State Bank of Auburn	200 NORTH FIFTH STREET	AUBURN	IL 62615	S
Farmers State Bank of Buffalo	BUFFALO ROAD	BUFFALO	IL 62515	S
Peoples State Bank of Chandlerville	3 NORTH MAIN STREET	CHANDLERVILLE	IL 62627	S
Burling Bank	141 WEST JACKSON BOULEVARD	CHICAGO	IL 60604	S
Cosmopolitan Bank and Trust	801 NORTH CLARK STREET	CHICAGO	IL 60610	N
Korea First Bank	205 NORTH MICHIGAN AVENUE, SUITE 915	CHICAGO	IL 60601	S
Sterling Savings Bank	5920 WEST NORTH AVENUE	CHICAGO	IL 60639	N
Goreville State Bank	MAIN STREET	GOREVILLE	IL 62939	S
Hamel State Bank	105 EAST STATE STREET	HAMEL	IL 62046	S
Community Trust Bank	MAIN STREET	IRVINGTON	IL 62848	S
Citizens State Bank of Lena	102 WEST MAIN STREET	LENA	IL 61048	O
Manteno Bank	303 SECTION LINE ROAD	MANTENO	IL 60950	O
The Bank of Marion	300 PUBLIC SQUARE	MARION	IL 62959	S
Southwest Financial Bank and Trust C	15330 LA GRANGE ROAD	ORLAND PARK	IL 60462	S
State Bank of Paw Paw, Illinois	235 CHICAGO ROAD	PAW PAW	IL 61353	S
Suburban Bank of Rolling Meadows	3250 KIRCHOFF ROAD	ROLLING MEADOWS	IL 60008	S
EdgeMark Bank - Rosemont	6111 NORTH RIVER ROAD	ROSEMONT	IL 60018	N
Savanna State Bank	302 MAIN STREET	SAVANNA	IL 61074	O
Tiskilwa State Bank	MAIN STREET	TISKILWA	IL 61368	S
Petefish, Skiles & Co.	102 WEST BEARDSTOWN STREET	VIRGINIA	IL 62691	S
Westbank	ONE WESTBROOK CORPORATE CENTER	WESTCHESTER	IL 60153	N
Laura State Bank	LIONS DRIVE AND CHICAGO AVENUE	WILLIAMSFIELD	IL 61489	S
Union Bank and Trust Company of Gree	201-03 NORTH BROADWAY	GREENSBURG	IN 47240	O

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1st Source Bank of Starke County	MAIN AND DAVIS STREETS	HAMLET	IN 46532	S
First State Bank of Middlebury	111 SOUTH MAIN STREET	MIDDLEBURY	IN 46540	S
Harrison County Bank	MAIN STREET	PALMYRA	IN 47164	S
Jackson County Bank	125 SOUTH CHESTNUT STREET	SEYMOUR	IN 47274	S
Norwest Bank Shippewana	MAIN STREET	SHIPSHEWANA	IN 46565	S
The Veedersburg State Bank	126-128 NORTH MAIN STREET	VEEDERSBURG	IN 47987	S
American Trust & Savings Bank of Whi	1321 - 119TH STREET	WHITING	IN 46394	S
Republic Bank-North	305 CAYUGA STREET	BELLAIRE	MI 49615	S
Southern Michigan Bank & Trust	45-51 WEST PEARL STREET	COLDWATER	MI 49036	O
First State Bank of Decatur	124 PHELPS STREET	DECATUR	MI 49045	S
Old Kent Bank of Grand Haven	223 WASHINGTON STREET	GRAND HAVEN	MI 49417	O
FMB-Security Bank	322 FIRST STREET	MANISTEE	MI 49660	O
Kalamazoo County State Bank	NORTH GRAND STREET	SCHOOLCRAFT	MI 49087	O
Old Kent Bank-Southeast	2674 WEST JEFFERSON AVENUE	TRENTON	MI 48183	O
Monogram Bank, USA	8845 GOVERNORSHILL DRIVE	CINCINNATI	OH 45249	S
Western Reserve Bank of Ohio	102 WATERS STREET	LOWELLVILLE	OH 44436	S
The Union State Bank	MAIN AT MERRIN STREETS	PAYNE	OH 45880	S
M&I Peoples Bank	209 FRONT STREET	COLOMA	WI 54930	S
Citizens State Bank	220 GRANT STREET	FORT ATKINSON	WI 53538	S
First American Bank & Trust Co.	70 NORTH MAIN STREET	FORT ATKINSON	WI 53538	O
State Bank, Hales Corners	10708 WEST JANESVILLE ROAD	HALES CORNERS	WI 53130	S
North Milwaukee State Bank	5630 WEST FOND DU LAC AVENUE	MILWAUKEE	WI 53216	S
Farmers Savings Bank	305 DOTY STREET	MINERAL POINT	WI 53565	S
Community State Bank	MAIN STREET	NORWALK	WI 54648	O
MidAmerica Bank North	198 NORTH LAKE AVENUE	PHILLIPS	WI 54555	S
Pigeon Falls State Bank	EKERN STREET	PIGEON FALLS	WI 54760	S
Valley Bank, Southwest	221 EAST JEFFERSON STREET	SPRING GREEN	WI 53588	O
Bank of Verona	108 NORTH MAIN STREET	VERONA	WI 53593	S
People's State Bank	1905 WEST STEWART AVENUE	WAUSAU	WI 54401	S
The First Citizens State Bank of Whi	207 WEST MAIN STREET	WHITEWATER	WI 53190	O
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
Farmers State Bank	MAIN STREET	ALGONA	IA 50511	S
Benton County State Bank	212 LOCUST NORTHEAST	BLAIRSTOWN	IA 52209	O
Boone Bank & Trust Company	716 EIGHTH STREET	BOONE	IA 50036	S
Buffalo Savings Bank	120 WASHINGTON STREET	BUFFALO	IA 52728	S
Burlington Bank and Trust	222 NORTH MAIN STREET	BURLINGTON	IA 52601	S
Gateway State Bank	SIXTH AVENUE SOUTH AND SECOND STREET	CLINTON	IA 52732	N
Peoples Bank of Columbus Junction	MAIN STREET	COLUMBUS JUNCTIO	IA 52738	S
Decorah State Bank	120 WEST WATER STREET	DECORAH	IA 52101	O
Denver Savings Bank	121 SOUTH STATE STREET	DENVER	IA 50622	S
Security Savings Bank	201 WEST BROADWAY	EAGLE GROVE	IA 50533	S
Peoples State Bank	210 SOUTH MAIN	ELKADER	IA 52043	S
The Garnavillo Savings Bank	101 SOUTH MAIN STREET	GARNAVILLO	IA 52049	S
Union State Bank	214 SOUTH FIRST STREET	GREENFIELD	IA 50849	N
Guthrie County State Bank	400 STATE STREET	GUTHRIE CENTER	IA 50115	S
Security State Bank	15 GOETHE	GUTTENBERG	IA 52052	S

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Security Bank Jasper-Poweshiek	MAIN STREET	KELLOGG	IA 50135	O
The Farmers State Bank	MAIN STREET	MARCUS	IA 51035	O
First State Bank	26 WEST CONGRESS STREET	NORA SPRINGS	IA 50458	S
South Ottumwa Savings Bank	332 CHURCH STREET	OTTUMWA	IA 52501	S
Pleasantville State Bank	MAIN STREET	PLEASANTVILLE	IA 50225	S
Postville State Bank	135 WEST TILDEN	POSTVILLE	IA 52162	S
Farmers Savings Bank	MAIN STREET	PRESTON	IA 52069	S
Sanborn Savings Bank	MAIN STREET	SANBORN	IA 51248	S
White State Bank	MAIN STREET	SOUTH ENGLISH	IA 52335	S
First Bank and Trust	MAIN STREET	SPIRIT LAKE	IA 51360	S
Security State Bank	MAIN STREET	STANTON	IA 51573	S
Farmers Savings Bank	104 ARTHUR STREET	VINCENT	IA 50594	S
Farmers Savings Bank	MAIN STREET	WALFORD	IA 52351	S
Peoples Savings Bank	MAIN STREET	WELLSBURG	IA 50680	S
Earlham Savings Bank	7300 LAKE DRIVE	WEST DES MOINES	IA 50265	S
Farmers Trust and Savings Bank	510 ELM STREET	WILLIAMSBURG	IA 52361	S
Security Savings Bank	408 COURT STREET	WILLIAMSBURG	IA 52361	S
Andover State Bank	MAIN STREET	ANDOVER	KS 67002	S
The Valley State Bank	734 COMMERCIAL STREET	ATCHISON	KS 66002	S
The Prairie State Bank	512 STATE STREET	AUGUSTA	KS 67010	N
American Bank of Baxter Springs	1201 MILITARY AVENUE	BAXTER SPRINGS	KS 66713	S
Marshall County Bank of Beattie	STREET ADDRESS UNKNOWN	BEATTIE	KS 66406	S
The State Bank of Conway Springs	WEST SPRING AVENUE	CONWAY SPRINGS	KS 67031	S
Swedish-American State Bank	MAIN STREET	COURTLAND	KS 66939	S
Emporia State Bank and Trust Company	8TH AND MERCHANT STREETS	EMPORIA	KS 66801	O
Security State Bank	FOURTH AND NATIONAL	FORT SCOTT	KS 66701	S
The Citizens State Bank	MAIN STREET	GRAINFIELD	KS 67737	S
The Haven State Bank	101 NORTH KANSAS STREET	HAVEN	KS 67543	S
The First State Bank of Lansing	601 NORTH MAIN STREET	LANSING	KS 66043	S
The Citizens State Bank	800 BROADWAY	MARYSVILLE	KS 66508	S
Citizens State Bank	3-5 EAST WEA STREET	PAOLA	KS 66071	S
The Bennington State Bank	200 SOUTH 9TH STREET	SALINA	KS 67401	S
Selden State Bank	MAIN STREET	SELDEN	KS 67757	S
The Wellsville Bank	SIXTH AND ELM STREETS	WELLSVILLE	KS 66092	S
Emprise Bank	130 NORTH MARKET	WICHITA	KS 67201	S
The Wilmore State Bank	MAIN STREET	WILMORE	KS 67155	S
Rooks County State Bank	MAIN STREET	WOODSTON	KS 67675	S
North American State Bank	MAIN STREET	BELGRADE	MN 56312	S
State Bank of Ceylon	104 WEST MAIN STREET	CEYLON	MN 56121	S
Citizens State Bank of Gaylord	320 MAIN STREET	GAYLORD	MN 55334	S
First State Bank of Gilman, Incorpor	MAIN STREET	GILMAN	MN 56333	S
The First State Bank of Graceville	228 STUDDART AVENUE	GRACEVILLE	MN 56240	S
State Bank of Hawley	416 SIXTH STREET	HAWLEY	MN 56549	S
First State Bank of Le Center	88 NORTH PARK AVENUE	LE CENTER	MN 56057	S
State Bank of Marietta	MAIN STREET	MARIETTA	MN 56257	S
IDS Bank and Trust	625 MARQUETTE AVENUE, SUITE 1200	MINNEAPOLIS	MN 55402	S
Riverside Bank	1801 RIVERSIDE AVENUE	MINNEAPOLIS	MN 55440	O
Marquette Bank Monticello	106 PINE STREET	MONTICELLO	MN 55362	S
Morris State Bank	MAIN STREET	MORRIS	MN 56267	O

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First Security State Bank	101 EAST MAIN STREET	SLEEPY EYE	MN 56085	O
Citizens State Bank of Tyler, Incorp	MAIN STREET	TYLER	MN 56178	S
Blue Springs Bank	1100 MAIN STREET	BLUE SPRINGS	MO 64015	S
Mercantile Bank of Boone County	1408 FORUM BOULEVARD	COLUMBIA	MO 65205	S
The Colonial Bank	12230 MANCHESTER ROAD	DES PERES	MO 63131	S
Diamond Bank	109 EAST MARKET STREET	DIAMOND	MO 64840	N
First Financial Bank of Mississippi	127 EAST MAIN STREET	EAST PRAIRIE	MO 63845	S
First Bank of Gladstone	7001 NORTH OAK STREET	GLADSTONE	MO 64118	N
Standard Bank and Trust	10725 INDEPENDENCE AVENUE	INDEPENDENCE	MO 64054	S
The Central Trust Bank	238 MADISON STREET	JEFFERSON CITY	MO 65101	O
Linn State Bank	200 EAST MAIN STREET	LINN	MO 65051	S
Regional Missouri Bank	HIGHWAY 5	MARCELINE	MO 64658	S
First Midwest Bank of Piedmont	HIGHWAY 34 AND BECKVILLE ROAD	PIEDMONT	MO 63957	S
The Pleasant Hope Bank	MAIN STREET AND HIGHWAY H	PLEASANT HOPE	MO 65725	S
Dent County Bank	HIGHWAY 32-72 EAST	SALEM	MO 65560	S
United Missouri Bank of Springfield	1150 EAST BATTLEFIELD ROAD	SPRINGFIELD	MO 65807	S
Farmers Bank of Northern Missouri	1604 MAIN STREET	UNIONVILLE	MO 63565	S
Community First State Bank of Cooper	MAIN STREET	COOPERSTOWN	ND 58425	S
American State Bank and Trust of Dic	140 1ST AVENUE WEST	DICKINSON	ND 58601	S
The Fingal State Bank	MAIN STREET	FINGAL	ND 58031	S
Lincoln State Bank	MAIN STREET	HANKINSON	ND 58041	S
First State Bank of Harvey	822 LINCOLN AVENUE	HARVEY	ND 58341	S
The First State Bank of La Moure	28 SOUTH MAIN	LA MOURE	ND 58458	S
The Goose River Bank	44 MAIN STREET WEST	MAYVILLE	ND 58257	S
First Western Bank & Trust	900 SOUTH BROADWAY	MINOT	ND 58701	S
Stock Growers Bank	212 MAIN AVENUE	NAPOLEON	ND 58561	S
Rolette State Bank	209 MAIN STREET	ROLETTE	ND 58366	S
Peoples State Bank	MAIN STREET	WESTHOPE	ND 58793	S
Security State Bank	MAIN STREET	ANSLEY	NE 68814	S
Ashland State Bank	2433 SILVER STREET	ASHLAND	NE 68003	S
Bank of the Valley	MAIN STREET	BELLWOOD	NE 68624	S
Bank of Bertrand	601 MINOR AVENUE	BERTRAND	NE 68927	S
The American Bank	MAIN STREET	BURR	NE 68324	S
Cedar Rapids State Bank	MAIN STREET	CEDAR RAPIDS	NE 68627	S
Farmers Bank of Clatonia	MAIN STREET	CLATONIA	NE 68328	S
First Bank & Trust Company	747 MERIDIAN	COZAD	NE 69130	S
Richardson County Bank & Trust Compa	1616 HARLAN STREET	FALLS CITY	NE 68355	S
Commercial State Bank	MAIN STREET	HOSKINS	NE 68740	S
Bank of Nebraska	7223 SOUTH 84TH STREET	LA VISTA	NE 68128	S
Security Home Bank	MAIN STREET	MALMO	NE 68040	S
Farmers State Bank	WALNUT AND COMMERCIAL STREETS	MAYWOOD	NE 69038	S
Commercial Bank	FOURTH AND MAIN (S.W. CORNER)	NELSON	NE 68961	S
Platte Valley Bank	606 MAIN STREET	NORTH BEND	NE 68649	S
Southwest Bank & Trust Company of Om	90TH AND CENTER STREETS	OMAHA	NE 68114	S
Osmond State Bank	MAIN STREET	OSMOND	NE 68765	S
Platte Center Bank	MAIN STREET	PLATTE CENTER	NE 68653	N
Bank of Dixon County	117 EAST THIRD STREET	PONCA	NE 68770	O
Bank of Prague	MAIN STREET	PRAGUE	NE 68050	S

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State Bank of Scotia	MAIN STREET	SCOTIA	NE 68875	S
Shickley State Bank	MAIN STREET	SHICKLEY	NE 68436	O
The Tri-County Bank	MAIN STREET	STUART	NE 68780	O
Bank of Yutan	515 SECOND STREET	YUTAN	NE 68073	S
Security State Bank	MAIN STREET	ALEXANDRIA	SD 57311	S
First State Bank	MAIN STREET	ARMOUR	SD 57313	S
Bryant State Bank	MAIN STREET	BRYANT	SD 57221	S
Security State Bank	325 N.E. SECOND STREET	MADISON	SD 57042	S
American State Bank	MAIN STREET	OLDHAM	SD 57051	S
The Draper State Bank	200 MAIN STREET	PRESHO	SD 57568	S
DALLAS REGION (CO, NM, OK, TX)				
Arapahoe Bank and Trust	7777 EAST ARAPAHOE ROAD	ARAPAHOE COUNTY	CO 80112	S
Glenwood Independent Bank	1620 GRAND AVENUE	GLENWOOD SPRINGS	CO 81601	O
Bank of Grand Junction	2415 F ROAD	GRAND JUNCTION	CO 81505	N
Citywide Bank of Jefferson	1858 SOUTH WADSWORTH BOULEVARD	LAKEWOOD	CO 80226	N
FirstBank of Academy Park	3500 SOUTH WADSWORTH BOULEVARD	LAKEWOOD	CO 80235	O
Citywide Bank of Applewood	12601 WEST 32ND AVENUE	WHEAT RIDGE	CO 80033	S
First Community Bank	200 WEST MAIN STREET	BINGER	OK 73009	S
Community State Bank	MAIN AND BOULEVARD STREETS	CASHION	OK 73016	S
First State Bank in Davidson	102 SOUTH MAIN	DAVIDSON	OK 73530	S
First Bank & Trust Co. of Fort Gibson	805 SOUTH LEE	FORT GIBSON	OK 74434	S
Glencoe State Bank	311 WEST MAIN STREET	GLENCOE	OK 74032	N
Home State Bank	430 SOUTH MAIN	HOBART	OK 73651	S
American Exchange Bank, Lindsay, Okl	402 SOUTH MAIN STREET	LINDSAY	OK 73052	S
Firstbank of Marietta	105 S.W. SECOND STREET	MARIETTA	OK 73448	S
Bank of Miami	1749 NORTH MAIN STREET	MIAMI	OK 74354	S
The First American Bank	621 SOUTH SECOND	MINCO	OK 73059	S
Oklahoma State Bank	MAINE AND SULLIVAN STREETS	MULHALL	OK 73063	S
City Bank & Trust	204 NORTH ROBINSON AVENUE	OKLAHOMA CITY	OK 73102	O
First State Bank	DALTON AVENUE AND HARRIS STREET	VALLIANT	OK 74764	S
Coleman County State Bank	118 WEST PECAN STREET	COLEMAN	TX 76834	S
1st*Bank	1000 SOUTH BELTLINE ROAD	COPPELL	TX 75019	S
Farmers and Merchants Bank	206 SOUTH TEXAS STREET	DE LEON	TX 76444	S
First Bank of Deer Park	1601 CENTER STREET	DEER PARK	TX 77536	S
Bank of Commerce	800 THROCKMORTON STREET	FORT WORTH	TX 76102	S
Friona State Bank	11TH STREET AT CLEVELAND	FRIONA	TX 79035	O
Fritch State Bank	102 WEST BROADWAY	FRITCH	TX 79036	S
Grapeland State Bank	MAIN STREET	GRAPELAND	TX 75844	S
First Bank and Trust	4000 TWIN CITY HIGHWAY	GROVES	TX 77619	O
Hebbronville State Bank	1500 NORTH SMITH STREET	HEBBRONVILLE	TX 78361	S
Highlands State Bank	420 SOUTH MAIN STREET	HIGHLANDS	TX 77562	S
First State Bank of Hitchcock	8128 HIGHWAY 6	HITCHCOCK	TX 77563	O
Guardian Bank of Houston	2201 MANGUM ROAD	HOUSTON	TX 77018	S
Iraan State Bank	SOUTH FARR AND WEST 6TH STREETS	IRAAN	TX 79744	S
Capital Bank	10304 EAST FREEWAY	JACINTO CITY	TX 77029	S
Keller State Bank	217 NORTH MAIN STREET	KELLER	TX 76248	O

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
Community Bank	900 SOUTH MARGARET AVENUE	KIRBYVILLE	TX 75956	O
The First State Bank	MAIN STREET	KOSSE	TX 76653	S
First Texas Bank	501 EAST THIRD STREET	LAMPASAS	TX 76550	O
OrangeBank	382 NORTH FIFTH STREET	ORANGE	TX 77630	S
Plano Bank & Trust	1105 WEST 15TH STREET	PLANO	TX 75074	O
The First State Bank	100 NORTH MCKINNEY STREET	RICE	TX 75155	S
The San Benito Bank & Trust Company	198 SOUTH SAM HOUSTON STREET	SAN BENITO	TX 78586	O
Citizens State Bank	AVENUE C AND 8TH STREET	SOMERVILLE	TX 77879	S
The Winters State Bank	500 SOUTH MAIN STREET	WINTERS	TX 79567	S
Citizens State Bank	102 WEST BLUFF STREET	WOODVILLE	TX 75979	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
Borrego Springs Bank	547 PALM CANYON DRIVE	BORREGO SPRINGS	CA 92004	S
Burlingame Bank & Trust Co.	350 PRIMROSE ROAD	BURLINGAME	CA 94010	N
The Bank of Orange County	10101 SLATER AVENUE	FOUNTAIN VALLEY	CA 92708	S
Monarch Bank	30000 TOWN CENTER DRIVE	LAGUNA NIGUEL	CA 92677	S
California Korea Bank	3530 WILSHIRE BOULEVARD, SUITE 1800	LOS ANGELES	CA 90010	N
Cathay Bank	777 NORTH BROADWAY STREET	LOS ANGELES	CA 90054	N
Frontier State Bank	2233 ARTESIA BOULEVARD	REDONDO BEACH	CA 90278	S
Kings River State Bank	TENTH AND I STREETS	REEDLEY	CA 93654	S
Regent Thrift and Loan Association	1351-1355 POWELL STREET	SAN FRANCISCO	CA 94133	N
The Bank of San Francisco	550 MONTGOMERY STREET	SAN FRANCISCO	CA 94111	S
City Bank	201 MERCHANT STREET	HONOLULU	HI 96813	S
American Bank of Commerce	6830 FAIRVIEW AVENUE	BOISE	ID 83707	S
Farmers & Merchants State Bank	703 EAST FIRST STREET	MERIDIAN	ID 83642	S
Mountain Bank	THIRD AND SPOKANE	WHITEFISH	MT 59937	S
Pacific Continental Bank	1450 HIGH STREET	EUGENE	OR 97401	S
Bank of Wallowa County	MAIN AND ALDER STREETS	JOSEPH	OR 97846	N
Liberty Financial Corporation	326 SOUTH 500 EAST	SALT LAKE CITY	UT 84102	S
Whatcom State Bank	2095 MAIN STREET	FERNDALE	WA 98248	S
Washington Mutual Savings Bank	1201 THIRD AVENUE	SEATTLE	WA 98101	S
Northwest Community Bank	1902 64TH AVENUE WEST	TACOMA	WA 98466	S

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