

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

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

Litchfield Bancorp	294 WEST STREET	LITCHFIELD	CT 06759	S
Manchester State Bank	1041 MAIN STREET	MANCHESTER	CT 06040	S
The Dime Savings Bank of Norwich	33 BROADWAY	NORWICH	CT 06360	S
Auburndale Co-operative Bank	307 AUBURN STREET	AUBURNDALE	MA 02166	S
Peoples Savings Bank	314 HIGH STREET	HOLYOKE	MA 01040	S
CapeBank, a Massachusetts Co-operati	450 SOUTH STREET	HYANNIS	MA 02601	S
The Needham Co-operative Bank	1063 GREAT PLAIN AVENUE	NEEDHAM	MA 02192	N
The Pittsfield Co-operative Bank	70 SOUTH STREET	PITTSFIELD	MA 01201	S
Quincy Savings Bank	1200 HANCOCK STREET	QUINCY	MA 02169	O
The Savings Bank	357 MAIN STREET	WAKEFIELD	MA 01880	N
Williamstown Savings Bank	795 MAIN STREET	WILLIAMSTOWN	MA 01267	S
Kingfield Savings Bank	MAIN STREET	KINGFIELD	ME 04947	S
Claremont Savings Bank	145 BROAD STREET	CLAREMONT	NH 03743	S
Citizens Savings Bank and Trust Comp	61 RAILROAD STREET	ST. JOHNSBURY	VT 05819	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				

J.P. Morgan Delaware	902 MARKET STREET	WILMINGTON	DE 19801	S
Wilmington Trust Company	1100 NORTH MARKET STREET, RODNEY SQUA	WILMINGTON	DE 19890	O
Bank of Bowie	4201 NORTHVIEW DRIVE, BOX 100	BOWIE	MD 20716	S
The Peoples Bank of Maryland	207 MARKET STREET	DENTON	MD 21629	S
County Banking and Trust Company	123 NORTH STREET	ELKTON	MD 21921	S
Farmers and Merchants Bank of Hagers	59 WEST WASHINGTON STREET	HAGERSTOWN	MD 21740	S
New Windsor State Bank	213 MAIN STREET	NEW WINDSOR	MD 21776	S
Maryland Permanent Bank & Trust Comp	6515 REISTERSTOWN ROAD	PIKESVILLE	MD 21215	N
Taneytown Bank & Trust Company	222 EAST BALTIMORE STREET	TANEYTOWN	MD 21787	S
Atlantic Stewardship Bank	630 GODWIN AVENUE	MIDLAND PARK	NJ 07432	S
Merrill Lynch Bank and Trust Company	800 SCUDDERS MILL ROAD	PLAINSBORO TOWNS	NJ 08536	S
The Rahway Savings Institution	1500 IRVING STREET	RAHWAY	NJ 07065	N
Prestige State Bank	VOORCHES CORNER AND READING ROADS	RARITAN TOWNSHIP	NJ 08822	S
New Jersey Savings Bank	10 WEST HIGH STREET	SOMERVILLE	NJ 08876	S
Catskill Savings Bank	341 MAIN STREET	CATSKILL	NY 12414	S
Goshen Savings Bank	1 SOUTH CHURCH STREET	GOSHEN	NY 10924	S
Korea Exchange Bank	49-51 WEST 33RD STREET	NEW YORK CITY	NY 10001	S
United Orient Bank	10 CHATHAM SQUARE	NEW YORK CITY	NY 10038	N
Abington Savings Bank	180 OLD YORK ROAD	ABINGTON	PA 19046	S
Minersville Safe Deposit Bank and Tr	STATE HIGHWAY ROUTE 901	BRANCH TOWNSHIP	PA 17954	S
Greater Delaware Valley Savings Bank	541 LAWRENCE ROAD	BROOMALL	PA 19008	S
Lincoln Savings Bank	1 WEST MALL PLAZA	CARNEGIE	PA 15106	S
Valley Bank and Trust Company	55 SOUTH MAIN STREET	CHAMBERSBURG	PA 17201	S

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

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Cheltenham Bank	500 CENTRAL AVENUE	CHELTENHAM	PA 19012	S
Sharon Savings Bank	9 CHESTER PIKE	DARBY	PA 19023	S
Bucktail Bank and Trust Company	2 EAST 4TH STREET	EMPORIUM	PA 15834	S
Peoples Bank of Glen Rock	-1 MANCHESTER STREET	GLEN ROCK	PA 17327	S
Harleysville Savings Bank	271 MAIN STREET	HARLEYSVILLE	PA 19438	S
Mauch Chunk Trust Company	1111 NORTH STREET	JIM THORPE	PA 18229	S
Nesquehoning Savings Bank	301 WEST CATAWISSA STREET	NESQUEHONING	PA 18240	S
Peoples Bank of Western Pennsylvania	27 EAST WASHINGTON STREET	NEW CASTLE	PA 16101	S
Citizens Bank and Trust Company	372 DELAWARE AVENUE	PALMERTON	PA 18071	S
Frankford Trust Company	4400 FRANKFORD AVENUE	PHILADELPHIA	PA 19124	S
Patriot Savings Bank	HIGH & HANOVER STREETS	POTTSTOWN	PA 19464	S
Great Valley Savings Bank	210 NORTH FIFTH STREET	READING	PA 19601	S
The Scottdale Bank & Trust Company	150 PITTSBURGH STREET	SCOTTTDALE	PA 15683	S
Smithfield State Bank of Smithfield,	69 MAIN STREET	SMITHFIELD	PA 15478	S
The York Bank and Trust Company	MARKET AND BEAVER STREETS	YORK	PA 17405	O

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

Peoples Exchange Bank of Monroe Coun	SOUTH MOORE AND MAIN STREETS	BEATRICE	AL 36425	S
First American Bank	237 JOHNSTON STREET, S.E.	DECATUR	AL 35601	S
Escambia County Bank	400 RINGOLD	FLOMATON	AL 36441	N
First Citizens Bank	105 NORTH WOODFORD AVENUE	LUVERNE	AL 36049	S
The Citizens Bank	118 SOUTH MARKET STREET	MOULTON	AL 35650	S
Bank of Moundville	MAIN STREET	MOUNDVILLE	AL 35474	O
Peterman State Bank	MAIN STREET	PETERMAN	AL 36471	S
The Bank of Vernon	241 NORTH POND STREET	VERNON	AL 35592	S
Bank of Wedowee	112 WEST BROAD STREET	WEDOWEE	AL 36278	S
The Hernando County Bank	1187 U.S. HIGHWAY 41, SOUTH	BROOKSVILLE	FL 33512	O
The Key Bank of Florida	3601 WEST WATERS AVENUE	HILLSBOROUGH COU	FL 33684	S
American Bank of Hollywood	6600 TAFT STREET	HOLLYWOOD	FL 33021	N
Homosassa Springs Bank	U.S. 19 AND PALM AVENUE	HOMOSASSA SPRING	FL 32647	S
Columbia County Bank	127 WEST HILLSBORO STREET	LAKE CITY	FL 32055	S
Coconut Grove Bank	2701 SOUTH BAYSHORE DRIVE	MIAMI	FL 33133	N
Peoples State Bank	6335 U.S. HIGHWAY 19	NEW PORT RICHEY	FL 34652	S
New River Bank	2901 WEST OAKLAND PARK BOULEVARD	OAKLAND PARK	FL 33311	N
Security Bank and Trust Company of A	401 PINE AVENUE	ALBANY	GA 31702	O
Alma Exchange Bank & Trust	12TH AND DIXON	ALMA	GA 31510	S
The Prudential Bank and Trust Compan	TWO CONCOURSE PARKWAY, SUITE 500	ATLANTA	GA 30328	S
Rabun County Bank	U.S. HIGHWAY 441	CLAYTON	GA 30525	O
The Peoples Bank	203 CRAWFORD STREET	COLQUITT	GA 31737	S
Southeastern Bank	MAIN STREET	DARIEN	GA 31305	S
The Coastal Bank	WEST HENRY STREET	HINESVILLE	GA 31313	S
Walton Bank & Trust Co.	1302 WEST SPRING STREET	MONROE	GA 30655	S
The Pembroke State Bank	402 WEST NORTH BACON STREET	PEMBROKE	GA 31321	S
Frederica Bank & Trust	1709 FREDERICA ROAD	ST. SIMONS ISLAN	GA 31522	O
Farmers and Merchants Bank	104 NORTH MAIN STREET	SYLVANIA	GA 30467	S
Farmers and Merchants Bank	911 EAST ROBERT TOOMBS AVENUE	WASHINGTON	GA 30673	S
FirstSouth Bank	2946 SOUTH CHURCH STREET	BURLINGTON	NC 27215	S

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Avery County Bank	ESTATOA STREET	NEWLAND	NC 28657	S
Shelby Savings Bank, SSB	224 EAST WARREN STREET	SHELBY	NC 28150	S
Home Savings, SSB	22 WINSTON STREET	THOMASVILLE	NC 27360	S
The County Bank	419 MAIN STREET	GREENWOOD	SC 29646	O
Planters Bank & Trust Company of Vir	24 SOUTH AUGUSTA STREET	STAUNTON	VA 24401	O
Logan Bank & Trust Company	MAIN STREET AND WASHINGTON AVENUE	LOGAN	WV 25601	S
Commercial Banking and Trust Company	415 MARKET STREET	PARKERSBURG	WV 26101	O
Community Bank of Parkersburg	631 JULIANA STREET	PARKERSBURG	WV 26101	O
The Grant County Bank	3 NORTH MAIN STREET	PETERSBURG	WV 26847	S
Nicholas County Bank	509 MAIN STREET	SUMMERSVILLE	WV 26651	S
Bank of Weirton	333 PENCO ROAD	WEIRTON	WV 26062	SN
MEMPHIS REGION (AR, KY, LA, MS, TN)				
First State Bank of DeQueen	THIRD AND HEYNECKER STREETS	DE QUEEN	AR 71832	S
McIlroy Bank & Trust	75 NORTH EAST STREET	FAYETTEVILLE	AR 72701	O
MidSouth Bank	DREW AVENUE	MONETTE	AR 72447	S
Grant County Bank	101 NORTH OAKS STREET	SHERIDAN	AR 72150	S
Springdale Bank & Trust	415 WEST EMMA AVENUE	SPRINGDALE	AR 72764	O
The Stephens Security Bank	108 RUBY STREET	STEPHENS	AR 71764	S
Bank of Trumann	HIGHWAY 63	TRUMANN	AR 72472	N
The Bank of Yellville	MAIN AND CHURCH STREETS	YELLVILLE	AR 72687	S
South Central Bank of Bowling Green,	1757 CAMPBELL LANE	BOWLING GREEN	KY 42101	S
Elkton Bank & Trust Company	PUBLIC SQUARE	ELKTON	KY 42220	O
Georgetown Bank & Trust Company	120 NORTH HAMILTON STREET	GEORGETOWN	KY 40324	S
Bank of the Bluegrass and Trust Comp	101 EAST HIGH STREET	LEXINGTON	KY 40507	S
The Casey County Bank, Inc.	MAIN STREET	LIBERTY	KY 42539	S
Bank of Marrowbone	MAIN STREET	MARROWBONE	KY 42759	S
Peoples Bank & Trust Company	127 NORTH THOMAS	OWENTON	KY 40359	S
The Salem Bank	MAIN STREET	SALEM	KY 42078	S
Bank of Erath	105 WEST EDWARDS	ERATH	LA 70533	S
Planters Bank and Trust Company of C	203 EAST MAIN STREET	HAYNESVILLE	LA 71038	S
Merchants & Farmers Bank & Trust Com	501 SOUTH FIFTH STREET	LEESVILLE	LA 71446	S
Ruston State Bank & Trust Company	400 NORTH TRENTON STREET	RUSTON	LA 71270	O
Simmesport State Bank	HIGHWAY 1 AND LAUREL STREET	SIMMESPORT	LA 71369	S
Bank of Sunset and Trust Company	404 NAPOLEON AVENUE	SUNSET	LA 70584	N
Commercial Bank of DeKalb	WEST HOPPER STREET	DE KALB	MS 39328	S
The Bank of Bolivar County	2ND AND FOREST STREET	SHELBY	MS 38774	N
The Bank of Walnut	MAIN AND SECTION LINE	WALNUT	MS 38683	SN
Farmers and Merchants Bank	322 MAIN STREET	CLARKSVILLE	TN 37040	S
Commercial Bank	U.S. HIGHWAY 25E AND STATE 63	HARROGATE	TN 37752	S
Wilson Bank and Trust	623 WEST MAIN STREET	LEBANON	TN 37087	O
Peoples Bank & Trust Company	117 WEST MAIN STREET	MANCHESTER	TN 37355	S
Central Bank	1410 WAYNE ROAD	SAVANNAH	TN 38372	S

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Wayne County Bank	HIGHWAY 64 WEST	WAYNESBORO	TN	38485	S
CHICAGO REGION (IL, IN, MI, OH, WI)					
State Bank of Antioch	440 LAKE STREET	ANTIOCH	IL	60002	O
Independence Bank of Chicago	7936 SOUTH COTTAGE GROVE AVENUE	CHICAGO	IL	60619	N
Lincoln Park Savings Bank	1946 W IRVING PK ROAD	CHICAGO	IL	60613	S
Manufacturers Bank	1200 NORTH ASHLAND AVENUE	CHICAGO	IL	60622	S
National Bank of Pakistan	39 SOUTH LASALLE STREET	CHICAGO	IL	60603	SN
North Community Bank	2335 NORTH CLARK STREET	CHICAGO	IL	60614	O
Illini Bank-East	200 WEST MAIN STREET	COFFEEN	IL	62017	S
First Colonial Bank of Downers Grove	2201 63RD STREET	DOWNERS GROVE	IL	60515	S
Illinois State Bank & Trust	347 WEST MAIN STREET	EAST ALTON	IL	62024	S
Bank of Elmhurst	990 NORTH YORK ROAD	ELMHURST	IL	60126	S
Evanston Bank	603 MAIN STREET	EVANSTON	IL	60202	N
Standard Bank and Trust Company	2400 WEST 95TH STREET	EVERGREEN PARK	IL	60642	S
Howard Savings Bank	1700 MILWAUKEE AVENUE	GLENVIEW	IL	60025	N
Heritage/Glenwood Bank	18301 SOUTH HALSTED STREET	GLENWOOD	IL	60425	S
Magna Bank of Madison County	1960 EDISON AVENUE	GRANITE CITY	IL	62040	S
State Bank of Latham	MAIN STREET	LATHAM	IL	62543	S
Brickyard Bank	6670 NORTH LINCOLN AVENUE	LINCOLNWOOD	IL	60645	N
First Security Bank	101 EAST FAST STREET	MACKINAW	IL	61755	S
Malden State Bank	MAIN STREET	MALDEN	IL	61337	S
Banterra Bank	201 WEST MAIN STREET	MARION	IL	62959	O
Middletown State Bank	905 DECATUR STREET	MIDDLETOWN	IL	62666	S
Tri-County Bank	MINOOKA AND RIDGE ROADS	MINOOKA	IL	60447	S
Bank of Illinois in Mt. Vernon	1101 BROADWAY	MOUNT VERNON	IL	62864	O
Banterra Bank of Gallatin County	MAIN STREET	RIDGWAY	IL	62979	S
Northwest Bank of Rockford	3106 NORTH ROCKTON AVENUE	ROCKFORD	IL	61101	S
Town & Country Bank of Springfield	1925 SOUTH MACARTHUR BOULEVARD	SPRINGFIELD	IL	62704	S
Banterra Bank of Vienna	MAIN STREET	VIENNA	IL	62995	S
Commercial State Bank of Waterloo	MAIN AND MILL STREETS	WATERLOO	IL	62298	S
Capitol Bank of Westmont	100 EAST OGDEN AVENUE	WESTMONT	IL	60559	S
Williamsville State Bank	512 WEST MAIN STREET	WILLIAMSVILLE	IL	62693	S
Lincolnland Bank	5 NORTH WASHINGTON STREET	DALE	IN	47523	S
The Fifth Third Bank of Southeastern	314-326 WEST MAIN STREET	GREENSBURG	IN	47240	S
Gateway Bank	901 SOUTH DETROIT STREET	LAGRANGE	IN	46761	S
Southwestern Indiana Bank	300 MAIN STREET	WINSLOW	IN	47598	O
Adrian State Bank	202 WEST MAUMEE STREET	ADRIAN	MI	49221	S
Commercial Bank	301 NORTH STATE STREET	ALMA	MI	48801	O
FMB-Commercial Bank	203 SOUTH LAFAYETTE STREET	GREENVILLE	MI	48838	O
Bank of Hudsonville	3467-3469 KELLY STREET	HUDSONVILLE	MI	49426	O
Huntington Banks of Michigan	801 WEST BIG BEAVER ROAD	TROY	MI	48084	O
The Fifth Third Bank of Southern Ohi	100 SOUTH HIGH STREET	HILLSBORO	OH	45133	S
The Waterford Commercial and Savings	STATE ROUTE 339 AND CEMETERY STREET	WATERFORD	OH	45786	S
Peoples State Bank	145 WEST LINCOLN	AUGUSTA	WI	54722	S
Bonduel State Bank	134 NORTH CECIL STREET	BONDUEL	WI	54107	S

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Bank of Buffalo	103 SOUTH MAIN STREET	COCHRANE	WI	54622	O
London Square Bank	2728 MALL DRIVE	EAU CLAIRE	WI	54701	O
Bank One, Monroe	1717 10TH STREET	MONROE	WI	53566	O
United Bank	113 SOUTH CHARLES STREET	OSSEO	WI	54758	O
Farmers and Merchants Bank	170 EAST MAIN STREET	REEDSBURG	WI	53959	S
Shell Lake State Bank	MAIN STREET	SHELL LAKE	WI	54871	S
M&I South Shore Bank	1001 MARQUETTE AVENUE	SOUTH MILWAUKEE	WI	53172	S
Superior Savings Bank	1130 TOWER AVENUE	SUPERIOR	WI	54880	O
Marathon Savings Bank	500 SCOTT STREET	MAUSAU	WI	54401	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
Security State Bank	107 GARNAVILLO	ANAMOSA	IA	52205	S
Guaranty Bank and Trust Company	302 THIRD AVENUE, S.E.	CEDAR RAPIDS	IA	52406	S
The Citizens State Bank	309 EAST JEFFERSON	CORYDON	IA	50060	S
Farmers Trust & Savings Bank	122-124 MAIN STREET	EARLING	IA	51530	S
The Emmet County State Bank	101 NORTH 6TH STREET	ESTHERVILLE	IA	51334	S
First Security State Bank	3600 LAFAYETTE ROAD	EVANSDALE	IA	50707	S
Fairbank State Bank	MAIN STREET	FAIRBANK	IA	50629	S
Farmers Savings Bank	201 MAIN STREET	FREMONT	IA	52561	S
The Shelby County State Bank	510 COURT STREET	HARLAN	IA	51537	O
Hartwick State Bank	MAIN STREET	HARTWICK	IA	52232	S
Keystone Savings Bank	MAIN STREET	KEYSTONE	IA	52249	O
Cedar Valley Bank & Trust	321 MAIN STREET	LA PORTE CITY	IA	50651	S
Kerndt Brothers Savings Bank	MAIN STREET	LANSING	IA	52151	S
State Bank of Ledyard	MAIN STREET	LEDYARD	IA	50556	S
First State Bank of Mapleton	402 MAIN STREET	MAPLETON	IA	51034	S
Mount Vernon Bank and Trust Company	MAIN STREET	MOUNT VERNON	IA	52314	S
Hawkeye Bank of Jasper County	112 WEST SECOND STREET SOUTH	NEWTON	IA	50208	O
State Savings Bank	MAIN STREET	RAKE	IA	50465	S
First State Bank	MAIN STREET	TABOR	IA	51653	S
Boatmen's Bank of Urbandale	6200 AURORA AVENUE	URBANDALE	IA	50322	S
West Liberty State Bank	101 EAST FOURTH STREET	WEST LIBERTY	IA	52776	S
Peoples State Bank	101 MADISON STREET	WINTHROP	IA	50682	S
The Security State Bank	MAIN STREET	BIRD CITY	KS	67731	S
The Burdett State Bank	MAIN STREET	BURDETT	KS	67523	S
De Soto State Bank	SECOND STREET	DE SOTO	KS	66018	N
The Farmers State Bank	MAIN STREET	FAIRVIEW	KS	66425	S
State Bank of Fredonia	501 MADISON STREET	FREDONIA	KS	66736	S
First Kansas Bank and Trust Company	MAIN AND CENTER STREETS	GARDNER	KS	66030	S
The Hartford State Bank	MAIN STREET	HARTFORD	KS	66854	S
Farmers State Bank, Hunter, Kansas	MAIN STREET	HUNTER	KS	67452	S
The Saline Valley Bank	101 EAST LINCOLN AVENUE	LINCOLN	KS	67455	S
Pilsen State Bank, Lincolnville, Kan	MAIN STREET	LINCOLNVILLE	KS	66858	S
The Farmers State Bank	MAIN STREET	LUDELL	KS	67744	S
Marquette Farmers State Bank of Marq	205-207 NORTH WASHINGTON	MARQUETTE	KS	67464	S
United Kansas Bank & Trust	63RD STREET AND ANTIOCH ROAD	MERRIAM	KS	66201	S
The Montezuma State Bank	MAIN STREET	MONTEZUMA	KS	67867	S
Bank One	MAIN STREET	OTIS	KS	67565	S
Bank of Palmer	MAIN STREET	PALMER	KS	66962	S

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Citizens Bank & Trust	75TH STREET AND QUIVIRA ROAD	SHAWNEE	KS	66203	S
Commerce Bank and Trust	3035 SOUTH TOPEKA AVENUE	TOPEKA	KS	66611	O
The Wilson State Bank	26TH AND AVENUE E	WILSON	KS	67490	S
The Peoples State Bank of Cleveland	FOURTH AND BROADWAY	CLEVELAND	MN	56017	S
Fidelity Bank	7600 PARKLAWN AVENUE	EDINA	MN	55424	S
Fidelity State Bank of Fairfax	100 SOUTH PARK STREET	FAIRFAX	MN	55332	O
First American State Bank of Grand M	MAIN STREET	GRAND MEADOW	MN	55936	S
First State Bank of Grove City	110 ATLANTIC AVENUE WEST	GROVE CITY	MN	56243	S
Farmers State Bank of Hoffman	MAIN STREET	HOFFMAN	MN	56339	S
First Bank of Minnesota	700 SOUTH GRADE ROAD	MUTCHINSON	MN	55350	S
State Bank of Park Rapids	105 WEST THIRD STREET	PARK RAPIDS	MN	56470	S
Pelican Valley State Bank	11 SOUTH BROADWAY	PELICAN RAPIDS	MN	56572	O
Plummer State Bank	MAIN STREET	PLUMMER	MN	56748	S
Minnesota Valley Bank	300 SOUTH WASHINGTON STREET	REDWOOD FALLS	MN	56283	S
Citizens State Bank of Roseau	120 MAIN AVENUE SOUTH	ROSEAU	MN	56751	S
Tracy State Bank	250 THIRD STREET	TRACY	MN	56175	S
Farmers State Bank of Trimont, Trimo	MAIN STREET	TRIMONT	MN	56176	S
Vergas State Bank	MAIN STREET	VERGAS	MN	56587	S
Security State Bank of Wykoff	MAIN STREET	WYKOFF	MN	55990	S
Bank of Ash Grove	WEBSTER STREET AND STATE HIGHWAY 160	ASH GROVE	MO	65604	N
Bank of Bloomsdale	201 MILL HILL ROAD	BLOOMSDALE	MO	63627	N
Ozark Mountain Bank	400 SOUTH COMMERCIAL STREET	BRANSON	MO	65616	S
Citizens Bank of the Ozarks	256 EAST HIGHWAY 54	CAMDENTON	MO	65020	S
Kahoka State Bank	201 WEST COMMERCIAL STREET	KAHOKA	MO	63445	S
Kearney Trust Company	328 WASHINGTON STREET	KEARNEY	MO	64060	O
Wood & Huston Bank	27 EAST NORTH STREET	MARSHALL	MO	65340	S
Citizens State Bank	101 JEFFERSON STREET	MARSHFIELD	MO	65706	S
Bank of Monticello	201 EAST LAFAYETTE	MONTICELLO	MO	63457	S
Boatmen's Bank of Nevada	MAIN AND CHERRY STREETS	NEVADA	MO	64772	S
Citizens Bank of Newburg	MAIN STREET	NEWBURG	MO	65550	S
Mercantile Bank of Missouri Valley	100 EAST NORTH MAIN STREET	RICHMOND	MO	64085	S
Bank of Rothville	MAIN STREET	ROTHVILLE	MO	64676	O
Mercantile Bank of West Central Miss	3615 WEST BROADWAY	SEDALIA	MO	65301	S
The Seymour Bank	JOHN AND MAIN STREETS	SEYMOUR	MO	65746	S
The Heritage Bank of St. Joseph	1701 SOUTH BELT HIGHWAY	ST. JOSEPH	MO	64507	S
Carter County State Bank	MAIN STREET	VAN BUREN	MO	63965	S
Osage Valley Bank	200 MAIN	WARSAW	MO	65355	O
Bank of Waverly	MAIN STREET	WAVERLY	MO	64096	S
State Bank of Oliver County	MAIN STREET AND CENTER AVENUE	CENTER	ND	58530	O
Kindred State Bank	411 ELM STREET	KINDRED	ND	58051	S
Citizens State Bank of Lankin	MAIN STREET	LANKIN	ND	58250	S
First State Bank of Park River	MAIN STREET	PARK RIVER	ND	58270	S
Bank of Brady	MAIN STREET	BRADY	NE	69123	S
Nebraska State Bank and Trust Compan	945 SOUTH D STREET	BROKEN BOW	NE	68822	O
Bruning State Bank	MAIN STREET	BRUNING	NE	68322	S
Brunswick State Bank	MAIN STREET	BRUNSWICK	NE	68720	S
Jennings State Bank	SECOND AND B STREETS	DAVENPORT	NE	68335	S

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State Bank of Du Bois	MAIN STREET	DU BOIS	NE	68345	S
The Home Bank	MAIN STREET	ELWOOD	NE	68937	S
Farmers State Bank	MAIN STREET	EWING	NE	68735	S
Farnam Bank	100 MAIN STREET	FARNAM	NE	69029	S
Grafton State Bank	MAIN STREET	GRAFTON	NE	68365	S
The Guide Rock State Bank	MAIN STREET	GUIDE ROCK	NE	68942	S
West Gate Bank	1204 WEST O STREET	LINCOLN	NE	68528	N
Corn Growers State Bank	MAIN STREET	MURDOCK	NE	68407	S
Cones State Bank	101 WEST MAIN STREET	PIERCE	NE	68767	S
Pleasanton State Bank	102 NORTH SYCAMORE STREET	PLEASANTON	NE	68866	S
Commercial Bank	BAILEY STREET	STRATTON	NE	69043	S
Sutton State Bank	MAIN STREET	SUTTON	NE	68979	S
State Bank of Table Rock	MAIN STREET	TABLE ROCK	NE	68447	S
Farmers State Bank	107 NORTH ELM STREET	WEeping WATER	NE	68463	S
Winside State Bank	MAIN STREET	WINSIDE	NE	68790	S
Dakota State Bank	118 MAIN STREET	COLMAN	SD	57017	S
Farmers & Merchants State Bank	201 OTTOWA STREET	IROQUOIS	SD	57353	S
Farmers and Merchants State Bank	MAIN STREET	PLANKINTON	SD	57368	S
Hurley State Bank	811 EAST 10TH STREET	SIOUX FALLS	SD	57103	S
DALLAS REGION (CO, NM, OK, TX)					
Eagle Bank	1990 TENTH AVENUE WEST	BROOMFIELD	CO	80020	S
The Estes Park Bank	363 EAST ELKHORN AVENUE	ESTES PARK	CO	80517	S
The Citizens State Bank of Ouray	600 THIRD STREET	OURAY	CO	81427	S
The Bank of Telluride	121 EAST COLORADO STREET	TELLURIDE	CO	81435	S
FirstBank of Vail	17 VAIL ROAD	VAIL	CO	81657	S
Grants State Bank	824 WEST SANTA FE AVENUE	GRANTS	NM	87020	S
Citizens Bank of Las Cruces	LOHMAN AVENUE AND SOUTH MAIN STREET	LAS CRUCES	NM	88001	O
United New Mexico Bank at Roswell	400 NORTH PENNSYLVANIA AVENUE	ROSWELL	NM	88201	S
Ruidoso State Bank	HIGHWAY 70	RUIDOSO	NM	88345	S
Barnsdall State Bank	402-408 WEST MAIN STREET	BARNSDALL	OK	74002	S
Security Bank and Trust Company	101 NORTH MAIN STREET	BLACKWELL	OK	74631	O
The Carney State Bank	SANTA FE AND U.S. HIGHWAY 177	CARNEY	OK	74832	S
The Cleveland Bank	100 NORTH BROADWAY	CLEVELAND	OK	74020	S
Oklahoma Bank and Trust Company	600 GARY FREEWAY	CLINTON	OK	73601	N
Central Oklahoma Bank	401 MAIN STREET	DEPEW	OK	74028	S
The Durant Bank & Trust Company	1400 WEST MAIN STREET	DURANT	OK	74701	S
Grand Lake Bank	310 SOUTH BROADWAY	GROVE	OK	74344	N
First United Bank and Trust Company	102 EAST MAIN STREET	HOLDENVILLE	OK	74848	S
First State Bank	MAIN AND BROADWAY	HULBERT	OK	74441	O
Citizens State Bank	240-244 WOOLERY STREET	MORRISON	OK	73061	S
First Bank of Owasso	102 WEST 2ND AVENUE	OWASSO	OK	74055	S
The First State Bank	MAIN STREET	RYAN	OK	73565	S
First Bank & Trust Company	111 CASAYER STREET	WAGONER	OK	74467	S
Peoples Bank	MAIN STREET	WESTVILLE	OK	74965	O
Security State Bank of Wewoka, Oklah	200 SOUTH MEKUSKEY STREET	WEWOKA	OK	74884	S

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FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
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Bank Name	Street Address	City	ST Zip	CRA * Rating
Security State Bank	815 NORTH JUDGE ELY BOULEVARD	ABILENE	TX 79601	O
Azle State Bank	150 INDUSTRIAL AVENUE	AZLE	TX 76020	O
Continental State Bank	201 WEST ROCK ISLAND	BOYD	TX 76023	O
Citizens State Bank	COMMERCE (US HWY 79) & HUMPHREY STS.	BUFFALO	TX 75831	O
First State Bank of Canadian	115 MAIN STREET	CANADIAN	TX 79014	O
The First State Bank	405 SECOND STREET	CELINA	TX 75009	S
First State Bank	8TH AND GASTON STREETS	CRANE	TX 79731	S
Gulf Shores Bank	157 HIGHWAY 87 AT DRIFWOOD STREET	CRYSTAL BEACH	TX 77650	S
Guaranty Bank & Trust Company	8TH AND LEON STREETS	GATESVILLE	TX 76528	S
Compass Bank-Houston	24 GREENWAY PLAZA	HOUSTON	TX 77046	O
Riverway Bank	FIVE RIVERWAY	HOUSTON	TX 77256	S
Security Bank	301 MAIN STREET	IDALOU	TX 79329	O
Eagle Bank	MAIN OFFICE	JARRELL	TX 76537	S
Farmers & Merchants State Bank of Kr	MAIN STREET	KRUM	TX 76249	O
Texas State Bank	2201 SHERWOOD WAY	SAN ANGELO	TX 76901	O
Bank of San Antonio	660 NORTH MAIN AVENUE	SAN ANTONIO	TX 78291	O
First State Bank of Smithville, Texa	201 MAIN STREET	SMITHVILLE	TX 78957	S
Spur Security Bank	120 WEST HARRIS STREET	SPUR	TX 79370	O
First State Bank	422 DIBRELL AVENUE	THREE RIVERS	TX 78071	S
Fidelity Bank of Texas	1901 WEST LAKE SHORE DRIVE	WACO	TX 76708	S
Wallis State Bank	6516 NORTH RAILROAD STREET	WALLIS	TX 77485	S
Security Bank of Whitesboro	MAIN STREET	WHITESBORO	TX 76273	S
The Security State Bank	MAIN STREET	WINGATE	TX 79566	S
Winkler County State Bank	HENDRICKS BOULEVARD	WINK	TX 79789	S

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

Golden Security Thrift and Loan Asso	30 WEST VALLEY BOULEVARD	ALAHAMBRA	CA 91801	N
Freedom Financial Thrift and Loan As	23131 LAKE CENTER DRIVE	EL TORO	CA 92630	S
Sierra Thrift	1417 WEST SHAW AVENUE	FRESNO	CA 93711	N
First Valley Bank	200 NORTH H STREET	LOMPOC	CA 93436	S
Guaranty Bank of California	12301 WILSHIRE BOULEVARD	LOS ANGELES	CA 90025	S
Industrial Bank	5805 SEPULVEDA BOULEVARD	LOS ANGELES	CA 91411	S
Topa Thrift and Loan Association	1800 AVENUE OF THE STARS, 12TH FLOOR	LOS ANGELES	CA 90067	S
1st Business Bank	601 WEST FIFTH STREET	LOS ANGELES	CA 90071	S
Bank of Oakland	360 FOURTEENTH STREET	OAKLAND	CA 94612	S
Mid Valley Bank	950 MAIN STREET	RED BLUFF	CA 96080	S
Home Thrift & Loan Association	1380 GARNET AVENUE	SAN DIEGO	CA 92109	S
Commercial Bank of San Francisco	333 PINE STREET	SAN FRANCISCO	CA 94104	S
Oceanic Bank	130 BATTERY STREET	SAN FRANCISCO	CA 94111	N
Asian Pacific Thrift and Loan Compan	333 WEST VALLEY BOULEVARD	SAN GABRIEL	CA 91776	N
Santa Monica Bank	1251 FOURTH STREET	SANTA MONICA	CA 90406	S
Bank of Walnut Creek	1400 CIVIC DRIVE	WALNUT CREEK	CA 94596	S
Northern State Bank	218 LAKESIDE STREET	COEUR D'ALENE	ID 83814	S
Seaport Citizens' Bank	639 BRYDEN AVENUE	LEWISTON	ID 83501	S
Big Sky Western Bank	HIGHWAY 101	BIG SKY	MT 59716	S
First Security Bank of Deer Lodge	311 MILWAUKEE AVENUE	DEER LODGE	MT 59722	S

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Bank Name	Street Address	City	ST Zip	CRA * Rating
American Express Resource Corporatio	1225 EAST FORT UNION BOULEVARD, SUITE	MIDVALE	UT 84047	S
IDS Deposit Corporation	6985 UNION PARK CENTER	MIDVALE	UT 84047	S
Anchor Mutual Savings Bank	BROADWAY AT FIRST	ABERDEEN	WA 98520	S
U.S. Savings Bank of Washington	1621 CORNWALL AVENUE	BELLINGHAM	WA 98225	S
West Coast Mutual Savings Bank	110 NORTH PEARL STREET	CENTRALIA	WA 98531	S
Washington First International Bank	9709 THIRD AVENUE, N.E.	SEATTLE	WA 98115	N
First Heritage Bank	167 LINCOLN AVENUE	SNOWMISH	WA 98290	O
Bank of Sumner	801 ALDER AVENUE	SUMNER	WA 98390	S