

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

Bank Name	Street Address	City	ST	Zip	CRA * Rating

BOSTON REGION (CT, MA, ME, NH, RI, VT)					

The Derby Savings Bank	ONE ELIZABETH STREET	DERBY	CT	6418	S
The Savings Bank of Manchester	923 MAIN STREET	MANCHESTER	CT	6040	S
Holbrook Co-operative Bank	95 NORTH FRANKLIN STREET	HOLBROOK	MA	2343	O
Slade's Ferry Trust Company	100 SLADES FERRY AVENUE	SOMERSET	MA	2726	S
Southbridge Savings Bank	253-257 MAIN STREET	SOUTHBRIDGE	MA	1550	S
Winchester Savings Bank	661 MAIN STREET	WINCHESTER	MA	1890	O
Bellows Falls Trust Company	25 SQUARE	BELLOWS FALLS	VT	5101	S

NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)					

United Missouri Bank, U.S.A.	2 READ'S WAY	NEW CASTLE	DE	19720	N
Suburban Bank of Maryland	7505 GREENWAY CENTER DRIVE	GREENBELT	MD	20770	S
Burlington County Bank	1660 BEVERLY ROAD	BURLINGTON	NJ	08016	S
Somerset Valley Bank	103 WEST END AVENUE	SOMERVILLE BOROU	NJ	08876	S
Banco Espanol de Credito	630 FIFTH AVENUE	NEW YORK	NY	10111	SN
Riverside Bank	11-13 GARDEN STREET	POUGHKEEPSIE	NY	12602	S
State Bank of Westchester	1200 MAHARONECK AVENUE	WHITE PLAINS	NY	10605	N
Harris Savings Bank	SECOND AND PINE STREETS	HARRISBURG	PA	17105	S
Jersey Shore State Bank	115 SOUTH MAIN STREET	JERSEY SHORE	PA	17740	S
Bucks County Bank and Trust Company	7TH AND CHESTNUT STREETS	PERKASIE	PA	18944	O
West Milton State Bank	LEGISLATIVE ROUTE 475	WEST MILTON	PA	17886	S
Banco Bilbao Vizcaya Puerto Rico	PARQUE SJAU AND MENDEZ VIGO STREETS	MAYAGUEZ	PR	708	S
Banco Central Hispano - Puerto Rico	221 PONCE DE LEON AVENUE	SAN JUAN	PR	936	S

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

The Citizens Bank	301 SOUTH EDWARDS STREET	ENTERPRISE	AL	36330	S
Barbour County Bank	242 EAST BARBOUR STREET	EUFULA	AL	36027	S
First Commercial Bank of Cullman Cou	INTERSECTION OF COUNTY ROAD 22 AND	STGOOD HOPE	AL	35055	S
Merchants Bank	201 COMMERCIAL STREET, S.E.	HANCEVILLE	AL	35077	S
Merchants & Farmers Bank	MAIN STREET	MILLPORT	AL	35576	S
Troy Bank & Trust Company	1000 HIGHWAY 231 SOUTH	TROY	AL	36081	S
Warrior Savings Bank	218 LOUISA STREET	WARRIOR	AL	35180	S
EuroBank	190 WEST CAMINO REAL	BOCA RATON	FL	33432	N
Peninsula State Bank	3100 SOUTH MCCALL ROAD	ENGLEWOOD	FL	34224	N
Liberty Bank of Fort Walton Beach	131 RACETRACK ROAD	FORT WALTON BEAC	FL	32547	S
Peoples Bank of Graceville	406 BROWN STREET	GRACEVILLE	FL	32440	O
Fidelity Bank of Florida	1380 NORTH COURTENAY PARKWAY	MERRITT ISLAND	FL	32953	S
Tomoka State Bank	201 SOUTH NOVA ROAD	ORMOND BEACH	FL	32074	S

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

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Seminole Bank	10899 PARK BLVD	SEMINOLE	FL 33542	S
Athens First Bank and Trust Company	124 EAST HANCOCK AVENUE	ATHENS	GA 30601	O
United Bank	THOMASTON STREET	BARNESVILLE	GA 30204	S
Peoples Bank	MAIN STREET	BLACKSHEAR	GA 31516	S
Citizens Bank	SOUTH BROAD STREET	CAIRO	GA 31728	S
The Citizens Bank of Cochran	303 NORTH EAST DYKES STREET	COCHRAN	GA 31014	S
Cordele Banking Company	1620 EAST SIXTEENTH AVENUE	CORDELE	GA 31015	S
Capital Bank	240 THOMAS ROAD	FORT OGLETHORPE	GA 30742	S
Citizens Community Bank	120 WEST MAIN STREET	HAHIRA	GA 31632	S
Jordan Banking Company	RAILROAD STREET	LEARY	GA 31762	S
Bank of Jefferson County	736 PEACHTREE STREET	LOUISVILLE	GA 30434	S
Commercial Bank	101 SOUTH CRAWFORD STREET	THOMASVILLE	GA 31792	O
First Merchants Bank	1313 EAST JACKSON STREET	THOMASVILLE	GA 31792	S
First State Bank	300 BROAD STREET	WRENS	GA 30833	S
New East Bank of the Cape Fear	991 SOUTH MCPHERSON CHURCH ROAD	FAYETTEVILLE	NC 28303	S
First Community Bank	100 EAST GARRISON BOULEVARD	GASTONIA	NC 28052	S
Mocksville Savings Bank, SSB	232 SOUTH MAIN STREET	MOCKSVILLE	NC 27028	S
SNB Savings Bank, Inc., SSB	224 MAIN STREET EAST	VALDESE	NC 28690	S
United Carolina Bank	306 SOUTH MADISON STREET	WHITEVILLE	NC 28472	O
The Bank of South Carolina	256 MEETING STREET	CHARLESTON	SC 29401	S
Bank of Jefferson	MAIN STREET	JEFFERSON	SC 29718	S
The Bank of Clarendon	106 SOUTH BROOKS STREET	MANNING	SC 29102	O
Community Bank of Northern Virginia	107 FREE COURT	STERLING	VA 22170	S
Bridgeport Bank	139 MAIN STREET	BRIDGEPORT	WV 26330	S
The Citizens Bank of Weston	201 MAIN AVENUE	WESTON	WV 26452	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				
McGehee Bank	301 NORTH SECOND STREET	MCGEHEE	AR 71654	S
The Union Bank of Mena	515 JANSSEN AVENUE	MENA	AR 71953	S
The Arkansas Bank	212 WEST WALNUT STREET	WALNUT RIDGE	AR 72476	S
The Farmers Bank	FRONT STREET	BUTLER	KY 41006	S
Crestwood State Bank	HIGHWAY 146	CRESTWOOD	KY 40014	O
First State Bank	110 KENTUCKY STREET	IRVINGTON	KY 40146	S
Citizens Bank & Trust Co. of Jackson	1138 MAIN STREET	JACKSON	KY 41339	S
Peoples First Bank of Morehead	122 EAST MAIN STREET	MOREHEAD	KY 40351	S
Bank of Murray	4TH AND MAIN STREETS	MURRAY	KY 42071	S
Citizens Bank	MAIN STREET	SHARPSBURG	KY 40374	S
Peoples Bank of Tompkinsville	MAIN STREET	TOMPKINSVILLE	KY 42167	S
The Woodford Bank and Trust Company	101 NORTH MAIN STREET	VERSAILLES	KY 40383	O
Cameron State Bank	MARSHALL AND SCHOOL STREETS	CAMERON	LA 70631	S
The Farmers Bank & Trust of Cheneyvi	MAIN STREET	CHENEYVILLE	LA 71325	S
The D'Arbonne Bank and Trust Company	406 WATER STREET	FARMERVILLE	LA 71241	S

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Bank of Gonzales	WORTHY ROAD AND BURNSIDE STREET	GONZALES	LA 70737	S
Bank of Jackson	ERIN AND CHURCH STREETS	JACKSON	LA 70748	S
First Bank and Trust	909 POYDRAS STREET	NEW ORLEANS	LA 70112	S
Team Bank and Trust Company	175 NEW ROADS STREET	NEW ROADS	LA 70760	S
Citizens Bank & Trust Company of Viv	WEST ARKANSAS & SOUTH SPRUCE STREETS	VIVIAN	LA 71082	S
Jefferson Bank	854 WEST HOWARD AVENUE	BILOXI	MS 39533	S
The Bank of Edwards	100 SOUTH MAGNOLIA STREET	EDWARDS	MS 39066	S
Iuka Guaranty Bank	FRONT AND FULTON STREETS	IUKA	MS 38852	S
OmniBank, Mantee, Mississippi	MAIN STREET	MANTEE	MS 39751	S
The Citizens Bank of Philadelphia, M	521 MAIN STREET	PHILADELPHIA	MS 39350	S
Peoples Bank	207 EAST MAIN STREET	SENATOBIA	MS 38668	S
The Bank of Bradford	133 EAST MAIN STREET	BRADFORD	TN 38316	S
People's Bank and Trust Company of P	WEST MAIN STREET	BYRDSTOWN	TN 38549	S
Southern United Bank of McMinn Count	720 TENNESSEE AVENUE	ETOWAH	TN 37331	S
United American Bank of Memphis	5384 POPLAR AVENUE	MEMPHIS	TN 38101	S
AmSouth Bank of Tennessee	2021 RICHARD JONES ROAD	NASHVILLE	TN 37215	S
First Volunteer Bank	100 WASHINGTON AVENUE	UNION CITY	TN 38261	O
Reelfoot Bank	U.S. HIGHWAY 45 AND STATE HIGHWAY 22	UNION CITY	TN 38261	O
CHICAGO REGION (IL, IN, MI, OH, WI)				
Anchor State Bank	MAIN STREET	ANCHOR	IL 61720	S
Mark Twain Illinois Bank	6400 WEST MAIN STREET	BELLEVILLE	IL 62223	S
Mercantile Bank of Carlyle	510 8TH STREET	CARLYLE	IL 62231	S
Bank Leumi Le-Israel, B.M.	100 NORTH LASALLE STREET	CHICAGO	IL 60606	S
Madison Bank and Trust Company	400 WEST MADISON STREET	CHICAGO	IL 60606	S
Franklin Grove Bank	108 ELM STREET	FRANKLIN GROVE	IL 61031	S
Bank of Highwood	TEN HIGHWOOD AVENUE	HIGHWOOD	IL 60040	S
Bank of Hillside	HILLSIDE SHOPPING CENTER	HILLSIDE	IL 60162	S
The Iuka State Bank	MAIN STREET	IUKA	IL 62849	S
Jacksonville Savings Bank	211 WEST STATE STREET	JACKSONVILLE	IL 62650	S
Bank of Ladd	110 NORTH MAIN STREET	LADD	IL 61329	S
Farmers State Bank of Medora	MAIN STREET	MEDORA	IL 62063	S
Bank of Palatine	ONE EAST NORTHWEST HIGHWAY	PALATINE	IL 60067	O
Pioneer Bank & Trust Company	8383 WEST BELMONT AVENUE	RIVER GROVE	IL 60171	O
Thomson State Bank	MAIN STREET AND ROUTE 84	THOMSON	IL 61285	S
Vermont State Bank	106 NORTH MAIN STREET	VERMONT	IL 61484	N
Farmers & Merchants Bank of Rocheste	729 MAIN STREET	ROCHESTER	IN 46975	S
Republic Bank Ann Arbor	122 SOUTH MAIN STREET	ANN ARBOR	MI 48104	S
Old Kent Bank of Big Rapids	101 NORTH MICHIGAN AVENUE	BIG RAPIDS	MI 49307	O
Old Kent Bank of Cadillac	123 SOUTH MITCHELL STREET	CADILLAC	MI 49601	O
State Savings Bank of Caro	240 NORTH STATE STREET	CARO	MI 48723	O
Bank of Stephenson	MAIN STREET	STEPHENSON	MI 49887	S
The Hocking Valley Bank of Athens Co	STIMSON AND PALMER STREETS	ATHENS	OH 45701	S
Liberty State Bank	2351 EDISON BOULEVARD	TWINSBURG	OH 44087	S

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M&I Bank of Cambridge	102 WEST MAIN STREET	CAMBRIDGE	WI 53523	O
Citizens Bank of Delavan	104 NORTH FIFTH STREET	DELAVAN	WI 53115	O
State Bank of East Troy	101 WEST MAIN STREET	EAST TROY	WI 53120	S
F & M Bank-Lancaster	105 WEST MAPLE STREET	LANCASTER	WI 53813	S
The Bank of New Glarus	101 5TH AVENUE	NEW GLARUS	WI 53574	O
Bank of Park Ridge	31 PARK RIDGE DRIVE	PARK RIDGE	WI 54481	S
Firststar Bank Portage	238 WEST WISCONSIN STREET	PORTAGE	WI 53901	O
Westby-Coon Valley State Bank	100 NORTH MAIN STREET	WESTBY	WI 54667	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				

Firststar Bank Cedar Falls	222 WASHINGTON STREET	CEDAR FALLS	IA 50613	O
Farmers State Bank	MAIN STREET	CHARTER OAK	IA 51439	S
Hawkeye Bank of Council Bluffs	333 WEST BROADWAY	COUNCIL BLUFFS	IA 51501	O
Farmers Savings Bank	123 MAIN STREET	DANBURY	IA 51019	S
Security Bank & Trust Company	115 WASHINGTON STREET	DECORAH	IA 52101	S
Producers Savings Bank	MAIN STREET	GREEN MOUNTAIN	IA 50637	S
Security State Bank	231 FIRST STREET EAST	INDEPENDENCE	IA 50644	S
Brenton Bank and Trust Company	102 SOUTH CENTER STREET	MARSHALLTOWN	IA 50158	O
Farmers and Merchants State Bank of	MAIN STREET	NEOLA	IA 51559	S
Marion County State Bank	800 MAIN STREET	PELLA	IA 50219	S
Randolph State Bank	110 MAIN STREET	RANDOLPH	IA 51649	S
Citizens State Bank	808 THIRD AVENUE	SHELDON	IA 51201	S
Sibley State Bank	803 FOURTH AVENUE	SIBLEY	IA 51249	S
The Farmers and Merchants State Bank	330 EAST MADISON STREET	DERBY	KS 67037	N
The Farmers State Bank	SECOND AND MAIN STREETS	LUCAS	KS 67648	S
The Farmers and Merchants State Bank	234 NORTH MAIN STREET	MACKSVILLE	KS 67557	S
The Sedgwick State Bank	514 COMMERCIAL STREET	SEDGWICK	KS 67135	S
Atwater State Bank	MAIN STREET	ATWATER	MN 56209	O
Rural American Bank - Braham	121 SOUTH MAIN	BRAHAM	MN 55006	S
Northwestern State Bank of Hallock	203 SOUTH 2ND STREET	HALLOCK	MN 56728	S
Security State Bank of Hammond	MAIN STREET	HAMMOND	MN 55938	N
State Bank of Jeffers	MAIN STREET	JEFFERS	MN 56145	S
Karlstad State Bank	MAIN STREET	KARLSTAD	MN 56732	S
Kasson State Bank	MAIN STREET	KASSON	MN 55944	S
State Bank of McGregor	MABLE STREET	MCGREGOR	MN 55760	S
American Bank and Trust Company of M	730 CENTER AVENUE	MOORHEAD	MN 56560	S
State Bank of New Prague	201 CENTRAL AVENUE NORTH	NEW PRAGUE	MN 56071	S
First State Bank of Okabena (Incorpo	MAIN STREET	OKABENA	MN 56161	S
Owatonna State Bank	HIGHWAY 65 SOUTH	OWATONNA	MN 55060	S
Heartland State Bank	MAIN STREET	STORDEN	MN 56174	S
Security State Bank of Wanamingo, In	MAIN STREET	WANAMINGO	MN 55983	S
Bank of Zumbrota	70 WEST THIRD	ZUMBROTA	MN 55992	S
Cabool State Bank	600 MAIN STREET	CABOOL	MO 65689	S
Jonesburg State Bank	4 SOUTH FIRST STREET	JONESBURG	MO 63351	S
Peoples Security Bank	MAIN STREET	LICKING	MO 65542	S

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The Citizens' Bank of Pilot Grove, M	MAIN STREET	PILOT GROVE	MO 65276	S
Mercantile Bank of Poplar Bluff	200 SOUTH MAIN STREET	POPLAR BLUFF	MO 63901	S
Farmers & Merchants Bank, Beach, Nor	111 CENTRAL AVENUE SOUTH	BEACH	ND 58621	S
First State Bank of Cavalier	208 DIVISION STREET	CAVALIER	ND 58220	S
Security State Bank of Robinson	101 SOUTH MAIN	ROBINSON	ND 58478	S
Farmers State Bank of Ypsilanti	MAIN STREET	YPSILANTI	ND 58497	S
Bank of Bellevue	100 AMERICAN PLAZA	BELLEVUE	NE 68005	S
First State Bank	1005 EAST 23RD STREET	FREMONT	NE 68025	O
Banner County Bank, Inc.	MAIN STREET	HARRISBURG	NE 69345	S
Farmers and Merchants Bank	MAIN STREET	MILLIGAN	NE 68406	S
Bank of St. Edward	MAIN STREET	ST. EDWARD	NE 68660	S
Sutton State Bank	MAIN STREET	SUTTON	NE 68979	S
Bank of Bruce	MAIN STREET	BRUCE	SD 57220	S
DALLAS REGION (CO, NM, OK, TX)				

Alpine Bank, Aspen	600 EAST HOPKINS AVENUE	ASPEN	CO 81611	S
Boulder Valley Bank and Trust	3800 ARAPAHOE AVENUE	BOULDER	CO 80303	S
Cheyenne Mountain Bank	1580 EAST CHEYENNE MOUNTAIN BOULEVARD	COLORADO SPRINGS	CO 80907	S
Frontier Bank of Denver	6565 EAST EVANS AVENUE	DENVER	CO 80224	N
Alpine Bank and Trust	2200 GRAND AVENUE	GLENWOOD SPRINGS	CO 81601	O
United New Mexico Bank at Mimbres Va	223 SOUTH GOLD AVENUE	DEMING	NM 88030	S
El Pueblo State Bank	U.S. HIGHWAYS 64 AND 285	ESPANOLA	NM 87532	S
SUNWEST Bank of Gallup	SECOND AND AZTEC	GALLUP	NM 87301	O
First State Bank	103 MANZANARES AVENUE	SOCORRO	NM 87801	S
United New Mexico Bank at Vaughn	HIGHWAY 60	VAUGHN	NM 88353	S
Farmers Exchange Bank	107 SOUTH HIGH STREET	ANTLERS	OK 74523	S
Cement Bank	317 NORTH MAIN STREET	CEMENT	OK 73017	S
First State Bank	MAIN STREET	ELMORE CITY	OK 73035	S
First Capital Bank	224 EAST OKLAHOMA STREET	GUTHRIE	OK 73044	S
The First Bank of Haskell	MAIN STREET	HASKELL	OK 74436	S
Victory Bank of Nowata	108 NORTH MAPLE	NOWATA	OK 74048	S
First Enterprise Bank	1000 WEST BRITTON AVENUE	OKLAHOMA CITY	OK 73114	S
American Bank of Pryor	222 S.E. FIRST STREET	PRYOR	OK 74361	O
Bank of Commerce	24 WEST DIVISION STREET	STILWELL	OK 74960	S
Oklahoma State Bank & Trust Company	120 WEST CANADIAN STREET	VINITA	OK 74301	S
Latimer State Bank	301 WEST MAIN STREET	WILBURTON	OK 74578	S
First International Bank	1600 AIRPORT FREEWAY	BEDFORD	TX 76022	S
Bloomburg State Bank	208-12 MAIN STREET	BLOOMBURG	TX 75556	S
First Security State Bank	303 THIRD STREET	CRANFILLS GAP	TX 76637	S
Crosby State Bank	6202 F.M. 2100	CROSBY	TX 77532	N
Pavillion Bank	7517 CAMPBELL ROAD, SUITE 616	DALLAS	TX 75248	N
First Bank & Trust East Texas	107 NORTH TEMPLE DRIVE	DIBOLL	TX 75941	O

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
First Bank	MCKINNEY AND JOHNSON STREETS	FARMERSVILLE	TX 75031	S
Union State Bank	100 EAST MAIN	FLORENCE	TX 76527	S
Peoples State Bank of Hallettsville	114 EAST THIRD STREET	HALLETTSVILLE	TX 77964	S
Post Oak Bank	2200 SOUTH POST OAK ROAD	HOUSTON	TX 77027	S
Community State Bank	MAIN STREET	IOLA	TX 77861	S
Bank of the West	950 NORTH BELT LINE ROAD	IRVING	TX 75061	S
Kyle State Bank	N.E. LOCKHART AND FRONT STREET	KYLE	TX 78640	N
Round Top State Bank	HIGHWAY 237 NORTH	ROUND TOP	TX 78954	S
Peoples State Bank	HIGHWAY 150 AND U.S. 59	SHEPHERD	TX 77371	S
Wallis State Bank	6516 NORTH RAILROAD STREET	WALLIS	TX 77485	S

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

Bank of Amador	422 SUTTER STREET	JACKSON	CA 95642	S
Grossmont Bank	5500 GROSSMONT CENTER DRIVE	LA MESA	CA 92041	S
Harbor Bank	11 GOLDEN SHORE AVENUE	LONG BEACH	CA 90802	S
First Los Angeles Bank	1950 AVENUE OF THE STARS	LOS ANGELES	CA 90067	S
Lippo Bank	711 WEST COLLEGE STREET	LOS ANGELES	CA 90012	N
Seoul Bank of California	3000 WEST OLYMPIC BOULEVARD	LOS ANGELES	CA 90006	N
The Bank of Hollywood	6930 HOLLYWOOD BOULEVARD	LOS ANGELES	CA 90028	S
Western Bank	1251 WESTWOOD BOULEVARD	LOS ANGELES	CA 90024	S
Monterey County Bank	665 MUNRAS AVENUE	MONTEREY	CA 93942	O
Bank of Rio Vista	101 MAIN STREET	RIO VISTA	CA 94571	S
American River Bank	9750 BUSINESS PARK DRIVE	SACRAMENTO	CA 95827	S
The Bank of Rancho Bernardo	11717 BERNARDO PLAZA COURT	SAN DIEGO	CA 92128	S
Commonwealth Thrift and Loan	3770 SEPULVEDA BOULEVARD	TORRANCE	CA 90505	S
FirstWest Bank	200 SOUTH KENDRICK STREET	GLENDIVE	MT 59330	S
Richland Bank & Trust	101 SOUTH CENTRAL AVENUE	SIDNEY	MT 59270	S
Basin State Bank	101 CENTRAL AVENUE	STANFORD	MT 59479	S
Linn-Benton Bank	333 SOUTHWEST ELLSWORTH	ALBANY	OR 97321	S
Security Bank	196 SOUTH SECOND STREET	COOS BAY	OR 97420	O
Bank of Commerce	13 N.E. 5TH STREET	MILTON-FREEWATER	OR 97862	S
Pacific State Bank	1975 WINCHESTER AVENUE	REEDSPORT	OR 97467	N
First Professional Bank	285 WEST NORTH TEMPLE	SALT LAKE CITY	UT 84101	S
The Columbia Bank	29 SOUTH WENATCHEE AVENUE	WENATCHEE	WA 98801	S
Farmers State Bank of Burns	120 MAIN STREET	BURNS	WY 82053	S

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