

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

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

Lafayette American Bank and Trust Co	1087 BROAD STREET	BRIDGEPORT	CT 06605	S
The Glastonbury Bank and Trust Compa	2461 MAIN STREET	GLASTONBURY	CT 06033	S
New Milford Savings Bank	19-21 MAIN STREET	NEW MILFORD	CT 06776	S
First County Bank	160 ATLANTIC STREET	STAMFORD	CT 06904	S
Avon Co-operative Bank	1 EAST MAIN STREET	AVON	MA 02322	N
Baldwinville Co-operative Bank	5 CENTRAL STREET	BALDWINVILLE	MA 01436	S
Wainwright Bank & Trust Company	101 SUMMER STREET	BOSTON	MA 02110	S
East Cambridge Savings Bank	292 CAMBRIDGE STREET	CAMBRIDGE	MA 02141	S
Ipswich Savings Bank	23 MARKET STREET	IPSWICH	MA 01938	S
Lowell Co-operative Bank	18 HURD STREET	LOWELL	MA 01852	S
Medford Savings Bank	29 HIGH STREET-	MEDFORD	MA 02155	S
The George Peabody Co-operative Bank	32 MAIN STREET	PEABODY	MA 01960	S
The Hibernia Savings Bank	731 HANCOCK STREET	QUINCY	MA 02170	S
Sharon Co-operative Bank	7 SOUTH MAIN STREET	SHARON	MA 02067	S
Walpole Co-operative Bank	982 MAIN STREET	WALPOLE	MA 02081	S
Webster Five Cents Savings Bank	136 THOMPSON ROAD	WEBSTER	MA 01570	S
Connecticut River Bank	MAIN STREET	CHARLESTOWN	NH 03603	S
The First Colebrook Bank	147 MAIN STREET	COLEBROOK	NH 03576	S
Cornerstone Bank	CRYSTAL AVENUE	DERRY	NH 03038	S
Laconia Savings Bank	62 PLEASANT STREET	LACONIA	NH 03246	O
Peoples Bank of Littleton	3 MAIN STREET	LITTLETON	NH 03561	S
Pelham Bank and Trust Company	PELHAM SHOPPING PLAZA, ROUTE 38	PELHAM	NH 03076	S
Olde Port Bank and Trust	501 ISLINGTON STREET	PORTSMOUTH	NH 03801	N
Home Loan & Investment Association	244 WEYBOSSET STREET	PROVIDENCE	RI 02903	S
First Vermont Bank and Trust Company	215 MAIN STREET	BRATTLEBORO	VT 05301	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	S
Carrollton Bank	2 CHARLES CENTER	BALTIMORE	MD 21203	S
The Chestertown Bank of Maryland	HIGH STREET	CHESTERTOWN	MD 21620	S
The Farmers' Bank of Willards	MAIN STREET	WILLARDS	MD 21874	S
Watchung Hills Bank for Savings	198 WASHINGTON VALLEY ROAD	WARREN	NJ 07060	N
The Hudson City Savings Institution	ONE HUDSON CITY CENTRE	HUDSON	NY 12534	S
Israel Discount Bank of New York	511 FIFTH AVENUE	NEW YORK CITY	NY 10017	S
The Greater New York Savings Bank	451 FIFTH AVENUE	NEW YORK CITY	NY 11215	S
Citibank (New York State)	99 GARNSEY ROAD	PITTSFORD	NY 14534	S
Lafayette Bank	360 NORTHAMPTON STREET	EASTON	PA 18042	S
Harris Savings Bank	SECOND AND PINE STREETS	HARRISBURG	PA 17105	S
Peoples Bank and Trust Company	PITT STREET	JENNERSTOWN	PA 15547	S
Mid Penn Bank	349 UNION STREET	MILLERSBURG	PA 17061	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
Bank Hapoalim B.M.	1515 MARKET STREET	PHILADELPHIA	PA 19102	S
Port Richmond Savings	2522 EAST ALLEGHENY AVENUE	PHILADELPHIA	PA 19134	S
The Pennsylvania Capital Bank	THE TIMES BUILDING, 336 FOURTH AVENUE	PITTSBURGH	PA 15222	S
Peoples Bank of Unity	7660 SALTSBURG ROAD	PLUM BOROUGH	PA 15239	S
Mercer County State Bank	MAIN STREET	SANDY LAKE	PA 16145	O
Penn Security Bank and Trust Company	150 NORTH WASHINGTON AVENUE	SCRANTON	PA 18503	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)				
Bank of Dadeville	210 BROADNAX STREET	DADEVILLE	AL 36853	S
Escambia County Bank	400 RINGOLD	FLOMATON	AL 36441	N
SouthTrust Bank of Russell County	1014 280 BYPASS	PHENIX CITY	AL 36867	O
The Commercial Bank of Roanoke, Alab	311 EAST MAIN STREET	ROANOKE	AL 36274	S
The Bank of Tuscaloosa	2209 9TH STREET, SUITE 300	TUSCALOOSA	AL 35403	O
State Bank & Trust	620 BANKHEAD AVENUE, S.W.	WINFIELD	AL 35594	S
Peninsula State Bank	3100 SOUTH MCCALL ROAD	ENGLEWOOD	FL 34224	S
Peoples State Bank of Groveland	200 EAST BROAD STREET	GROVELAND	FL 32736	S
Pine Banking Corporation	1001 SOUTH BAYSHORE DRIVE	MIAMI	FL 33131	SN
Farmers & Merchants Bank	200 EAST WASHINGTON STREET	MONTICELLO	FL 32344	S
The Citizens Bank of Oviedo	156 GENEVA DRIVE	OVIEDO	FL 32765	S
Prime Bank of Central Florida	690 COUNTRY CLUB DRIVE	TITUSVILLE	FL 32780	S
The Peoples Bank	MAIN STREET	CRAWFORDVILLE	GA 30631	S
Lanier Bank & Trust Company	214 DAHLONEGA ROAD	CUMMING	GA 30130	S
First State Bank of Randolph County	304 COURT STREET	CUTHBERT	GA 31740	S
Bank Atlanta	1221 CLAIRMONT ROAD	DECATUR	GA 30030	N
Bank of Dudley	SECOND STREET	DUDLEY	GA 31022	S
The Bank of Dodge County	600 OAK STREET	EASTMAN	GA 31023	S
Monroe County Bank	1 EAST MAIN STREET	FORSYTH	GA 31029	S
The Bank of Spalding County	201 WEST TAYLOR STREET	GRIFFIN	GA 30223	O
The Westside Bank & Trust Company	1200 BARRETT PARKWAY	KENNESAW	GA 30144	S
F & M Bank and Trust Company	142 WEST MAIN STREET	MANCHESTER	GA 31816	S
First Gwinnett Bank	5935 BUFORD HIGHWAY	NORCROSS	GA 30071	S
Tara State Bank	6375 HIGHWAY 85	RIVERDALE	GA 30274	S
Rochelle State Bank	ASHLEY STREET AND SECOND AVENUE	ROCHELLE	GA 31079	S
The Eastside Bank & Trust Company	2019 SCENIC HIGHWAY	SNELLVILLE	GA 30278	N
The Peoples Bank of Talbotton	MAIN STREET	TALBOTTON	GA 31827	S
Bank of Georgia	2100 EXPERIMENT STATION ROAD	WATKINSVILLE	GA 30677	S
Home Savings Bank of Albemarle, SSB	155 WEST SOUTH STREET	ALBEMARLE	NC 28001	S
Central Carolina Bank and Trust Comp	111 CORCORAN STREET	DURHAM	NC 27702	S
Yadkin Valley Bank and Trust Company	110 WEST MARKET STREET	ELKIN	NC 28621	S
State Bank	145 WESTWOOD SHOPPING CENTER	FAYETTEVILLE	NC 28304	S
First Scotland Bank	909 SOUTH MAIN STREET	LAURINBURG	NC 28352	N
Bank of Union	201 NORTH CHARLOTTE AVENUE	MONROE	NC 28112	S
Richmond Savings Bank, SSB	115 SOUTH LAWRENCE STREET	ROCKINGHAM	NC 28379	S
Anson Savings Bank, SSB	211 SOUTH GREENE STREET	WADESBORO	NC 28170	S
The Peoples Bank of Iva	FRONT AND EAST GREEN STREETS	IVA	SC 29655	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
The Bank of Fincastle	17 SOUTH ROANOKE STREET	FINCASTLE	VA 24090	O
The Bank of Iaeger	CENTER STREET	IAEGER	WV 24844	S
One Valley Bank of Morgantown	466 HIGH STREET	MORGANTOWN	WV 26505	O
Wesbanco Bank Parkersburg	GINON ROAD AND PIKE STREET	PARKERSBURG	WV 26101	O
West Union Bank	105 EAST MAIN STREET	WEST UNION	WV 26456	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				

Elk Horn Bank and Trust Company	601 MAIN STREET	ARKADELPHIA	AR 71923	S
Danville State Bank	901 MAIN STREET	DANVILLE	AR 72833	S
Mercantile Bank	FEDERAL HIGHWAY 63 AND 167	HARDY	AR 72542	O
First State Bank	HIGHWAY 68 WEST	HUNTSVILLE	AR 72740	S
Mercantile Bank, Mammoth Spring, Ark	250 MAIN STREET	MAMMOTH SPRING	AR 72554	O
Bank of Tuckerman	MAIN STREET	TUCKERMAN	AR 72473	S
Trigg County Farmers Bank	38 MAIN STREET	CADIZ	KY 42211	S
Pioneer Bank	MAIN STREET	CANMER	KY 42722	S
Bank of Clarkson	101 EAST MAIN STREET	CLARKSON	KY 42726	S
American Fidelity Bank and Trust Com	U.S. HIGHWAY 25E	CORBIN	KY 40701	S
The Harrison Deposit Bank and Trust	WALNUT AND PIKE STREETS	CYNTHIANA	KY 41031	S
Farmers-Deposit Bank	MAIN STREET	FLEMINGSBURG	KY 41041	S
Bullitt County Bank	201 BUCKMAN STREET	SHEPHERDSVILLE	KY 40165	S
United Southern Bank	MAIN STREET	TRENTON	KY 42286	S
Gulf Coast Bank	221 SOUTH STATE STREET	ABBEVILLE	LA 70510	S
Farmers-Merchants Bank & Trust Compa	101 SOUTH MAIN STREET	BREAUX BRIDGE	LA 70517	S
Feliciana Bank & Trust Company	PLANK ROAD SOUTH	CLINTON	LA 70722	S
The Jefferson Guaranty Bank	3525 NORTH CAUSEWAY BOULEVARD	METAIRIE	LA 70002	S
City Bank & Trust	244 WEST HARRISON AVENUE	NEW ORLEANS	LA 70124	S
American Bank	102 SOUTH ADAMS STREET	WELSH	LA 70591	S
Bank of New Albany	205 BANKHEAD STREET	NEW ALBANY	MS 38652	S
The Bank of East Ridge	4154 RINGGOLD ROAD	EAST RIDGE	TN 37412	S
Greenfield Banking Company	MAIN STREET	GREENFIELD	TN 38230	S
First Bank	200 NORTH MAIN STREET	LEXINGTON	TN 38351	S
First Community Bank of Bedford Coun	207 ELM STREET	SHELBYVILLE	TN 37160	S
First Bank of Rhea County	FRONT STREET	SPRING CITY	TN 37381	O
First Exchange Bank	221 CHURCH	TIPTONVILLE	TN 38079	S
Merchants & Planters Bank	MAIN STREET	TOONE	TN 38381	S
CHICAGO REGION (IL, IN, MI, OH, WI)				

American Chartered Bank of Bartlett	388 SOUTH MAIN STREET	BARTLETT	IL 60103	S
Farmers State Bank of Beecher	660 PENFIELD STREET	BEECHER	IL 60401	S
Magna Bank of Illinois	222 EAST MAIN STREET	BELLEVILLE	IL 62222	O
Brimfield Bank	MAIN STREET	BRIMFIELD	IL 61517	S
First State Bank of Calumet City	925 BURNHAM AVENUE	CALUMET CITY	IL 60409	O
Campus State Bank	MAIN STREET	CAMPUS	IL 60920	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
First American Bank	261 SOUTH WESTERN AVENUE	CARPENTERSVILLE	IL 60110	S
Bank of Chenoa	ROUTE 24 EAST AT FOURTH STREET	CHENOA	IL 61726	S
South Central Bank and Trust Company	555 WEST ROOSEVELT ROAD	CHICAGO	IL 60607	O
Sterling Savings Bank	5920 WEST NORTH AVENUE	CHICAGO	IL 60639	SN
York State Bank	536 SOUTH YORK STREET	ELMHURST	IL 60126	S
Erie State Bank	915 8TH AVENUE	ERIE	IL 61250	S
Galena State Bank & Trust Co.	216 SOUTH COMMERCE STREET	GALENA	IL 61036	O
Bank of Northern Illinois	1301 WAUKEGAN ROAD	GLENVIEW	IL 60025	S
The Bank of Harrisburg	2 WEST WALNUT STREET	HARRISBURG	IL 62946	S
The Harvard State Bank	33-35 NORTH AYER STREET	HARVARD	IL 60033	S
Farmers State Bank of Hoffman	CENTRALIA CARYLE ROAD & HIGHWAY 161	HOFFMAN	IL 62250	S
McHenry Savings Bank	1209 NORTH GREEN ST	MCHENRY	IL 60050	S
First State Bank	706-8 WASHINGTON STREET	MENDOTA	IL 61342	O
Farmers State Bank Chadwick and Moun	ROUTE 64	MOUNT CARROLL	IL 61053	O
Warren-Boynton State Bank	MAIN STREET	NEW BERLIN	IL 62670	S
LaSalle Bank Northbrook	1200 SHERMER ROAD	NORTHBROOK	IL 60062	S
Bank of Palmyra	305 NORTH MAIN STREET	PALMYRA	IL 62674	S
South Side Trust & Savings Bank of P	2119 S.W. ADAMS STREET	PEORIA	IL 61602	S
Town and Country Bank of Quincy	524 NORTH 30TH STREET	QUINCY	IL 62301	S
Harris Bank Argo	7549 WEST 63RD STREET	SUMMIT	IL 60501	O
Busey Bank	201 WEST MAIN STREET	URBANA	IL 61801	O
North Adams State Bank of Ursa	114 NORTH WARSAW STREET	URSA	IL 62376	S
Verona Exchange Bank	MAIN STREET	VERONA	IL 60479	S
The Bank of Mitchell	602 MAIN STREET	MITCHELL	IN 47446	S
First of America Bank-Indiana	5300 CRAWFORDSVILLE ROAD	SPEEDWAY	IN 46224	O
Chemical Bank South	115 WEST DRIVE SOUTH	MARSHALL	MI 49068	O
The Shelby State Bank	242 NORTH MICHIGAN	SHELBY	MI 49455	S
Chemical Bank Huron	220 SOUTH MAIN STREET	STANDISH	MI 48658	S
Old Kent Bank-Grand Traverse	102 WEST FRONT STREET	TRAVERSE CITY	MI 49685	O
The Sutton State Bank	3 SOUTH MAIN STREET	ATTICA	OH 44807	O
The Bartlett Farmers Bank	MAIN STREET	BARTLETT	OH 45713	S
The Bellbrook Community Bank	2010 LAKEMAN DRIVE	BELLBROOK	OH 45305	S
North Cincinnati Savings Bank	9477 KENWOOD ROAD	BLUE ASH	OH 45219	N
The Osgood State Bank	WEST MAIN STREET	OSGOOD	OH 45351	S
State Bank of Arcadia	131 WEST MAIN STREET	ARCADIA	WI 54612	O
Black River Country Bank	STATE HIGHWAYS 12 AND 27	BLACK RIVER FALL	WI 54615	S
Farmers and Merchants Union Bank	159 WEST JAMES STREET	COLUMBUS	WI 53925	S
M&I Madison Bank	1 WEST MAIN STREET	MADISON	WI 53701	O
M&I Bank of Watertown	205 NORTH SECOND STREET	WATERTOWN	WI 53094	S
State Bank of Withee	MAIN STREET	WITHEE	WI 54498	O
State Bank of Woneewoc	MAIN STREET	WONEWOC	WI 53968	N
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
First Iowa State Bank	23 BENTON AVENUE EAST	ALBIA	IA 52531	S
Citizens Savings Bank	MAIN STREET	ANAMOSA	IA 52205	S
First State Bank	304 EAST MAIN STREET	BELMOND	IA 50421	S
Liberty Bank & Trust	114 EAST JEFFERSON STREET	BLOOMFIELD	IA 52537	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
Hawkeye Bank of Chariton	917 BRADEN STREET	CHARITON	IA 50049	S
Farmers Savings Bank	MAIN STREET	COLESBURG	IA 52035	S
Hawkeye Bank of Council Bluffs	333 WEST BROADWAY	COUNCIL BLUFFS	IA 51501	O
Elgin State Bank	241 CENTER	ELGIN	IA 52141	S
Union State Bank	214 SOUTH FIRST STREET	GREENFIELD	IA 50849	S
Grinnell State Bank	814 FOURTH AVENUE	GRINNELL	IA 50112	S
First State Bank	722 CENTRAL AVENUE	HAWARDEN	IA 51023	S
Peoples Trust & Savings Bank	114 NORTH HOWARD STREET	INDIANOLA	IA 50125	S
Security Savings Bank	MAIN STREET	LARCHWOOD	IA 51241	S
Lisbon Bank and Trust Company	103 WEST MAIN STREET	LISBON	IA 52253	S
Farmers State Bank	201 MAIN STREET	MERRILL	IA 51038	S
Hawkeye Bank of Mount Pleasant	ONE WASHINGTON STREET	MOUNT PLEASANT	IA 52641	S
Farmers Savings Bank	1710 THIRD AVENUE EAST	OKALOOSA	IA 52577	S
Rolfe State Bank	316 GARFIELD	ROLFE	IA 50581	S
First State Bank	106 WEST FIRST STREET	SUMNER	IA 50674	S
West Side State Savings Bank	MAIN STREET	WESTSIDE	IA 51467	S
The Union State Bank	127 SOUTH SUMMIT STREET	ARKANSAS CITY	KS 67005	S
The Prairie State Bank	512 STATE STREET	AUGUSTA	KS 67010	S
Bank Central	120 EAST MAIN	BELOIT	KS 67420	N
State Bank of Burrton	200 NORTH BURRTON STREET	BURRTON	KS 67020	O
Community Bank	446 NORTH MARSHALL	CHAPMAN	KS 67431	S
The Peoples State Bank	200 WEST MAIN STREET	CHERRYVALE	KS 67335	S
The Peoples State Bank and Trust Com	NORTH MAIN STREET	ELLINWOOD	KS 67526	S
The Citizens State Bank	MAIN STREET	HUGOTON	KS 67951	S
The First State Bank of Kansas City,	650 KANSAS AVENUE	KANSAS CITY	KS 66105	S
Linn County Bank	119 NORTH BROADWAY	LA CYGNE	KS 66040	S
The State Bank of Leon	101 SOUTH MAIN STREET	LEON	KS 67074	S
The Saline Valley Bank	101 EAST LINCOLN AVENUE	LINCOLN	KS 67455	S
The Farmers State Bank	2074 EAST KANSAS AVENUE	MCPHERSON	KS 67460	S
Mercantile Bank of Kansas	9900 WEST 87TH STREET	OVERLAND PARK	KS 66212	S
The Stark State Bank	MAIN AND FIRST STREETS	STARK	KS 66775	S
Interstate Bank	137 MAIN STREET	WAKEENEY	KS 67672	O
The Bank of Whitewater	126 SOUTH MAIN STREET	WHITEWATER	KS 67154	S
The First State Bank of Bayport	950 NORTH HIGHWAY 95	BAYPORT	MN 55003	S
Sherburne State Bank	12500 SHERBURNE AVENUE	BECKER	MN 55308	S
First Security Bank	316 BYRON AVENUE, NORTH	BYRON	MN 55920	O
State Bank of Dennison	MAIN STREET	DENNISON	MN 55018	S
First American Bank of Detroit Lakes	115 EAST HOLMES STREET	DETROIT LAKES	MN 56501	S
Itasca State Bank of Grand Rapids	1215 POKEGAMA AVENUE SOUTH	GRAND RAPIDS	MN 55744	S
Red River State Bank	300 2ND AVENUE	HALSTAD	MN 56548	S
State Bank of Jeffers	104 EAST WHITED STREET	JEFFERS	MN 56145	S
The American Bank of Nashwauk	MAIN STREET	NASHWAWK	MN 55769	S
F & M Community Bank	MAIN STREET	PRESTON	MN 55965	S
Richfield Bank & Trust Co.	6625 LYNDAL AVENUE SOUTH	RICHFIELD	MN 55423	S
Security State Bank of Sebeka	MAIN STREET	SEBEKA	MN 56477	S
Eastern Heights Bank	2100 WILSON AVENUE	ST. PAUL	MN 55119	S
Farmers State Bank of Upsala	MAIN STREET	UPSALA	MN 56384	S
Northern State Bank of Virginia	600 CHESTNUT STREET	VIRGINIA	MN 55792	S
Farmers State Bank of Waubun, Incorp	MAIN STREET	WAUBUN	MN 56589	O

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

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
Peoples State Bank of Wells	MAIN STREET	WELLS	WV 56097	S
Bank of Ash Grove	WEBSTER STREET AND STATE HIGHWAY 160	ASH GROVE	MO 65604	S
Bank of Billings	MAIN STREET	BILLINGS	MO 65610	S
Diamond Bank	109 EAST MARKET STREET	DIAMOND	MO 64840	S
Home Exchange Bank of Jamesport	MAIN STREET	JAMESPORT	MO 64648	S
Commercial Bank of West Port	2330 WEST PORT PLAZA	MARYLAND HEIGHTS	MO 63043	S
The Citizens' Bank of Pilot Grove, M	MAIN STREET	PILOT GROVE	MO 65276	S
First State Bank of Purdy	HIGHWAY C AND EDINA STREET	PURDY	MO 65734	S
State Bank of Seneca	MAIN STREET	SENECA	MO 64865	S
Cass Bank & Trust Company	3636 SOUTH GEYER ROAD	SUNSET HILLS	MO 63127	S
Royal Banks of Missouri	8021 OLIVE BOULEVARD	UNIVERSITY CITY	MO 63130	S
The Bank of Urbana	MAIN STREET	URBANA	MO 65767	S
Bruning State Bank	MAIN STREET	BRUNING	NE 68322	O
Butte State Bank	THAYER AND PARK STREETS	BUTTE	NE 68722	S
West Gate Bank	1204 WEST O STREET	LINCOLN	NE 68528	S
United Nebraska Bank, O'Neill	702 EAST DOUGLAS	O'NEILL	NE 68763	S
The Security Bank, Sidney	1108 TENTH AVENUE	SIDNEY	NE 69162	S
Ipswich State Bank	301 FIRST AVENUE	IPSWICH	SD 57451	S
Community State Bank of Stockholm	MAIN STREET	STOCKHOLM	SD 57264	S
The First Western Bank Sturgis	1200 MAIN STREET	STURGIS	SD 57785	S
DALLAS REGION (CO, NM, OK, TX)				
Valley Bank	30 NORTH FOURTH AVENUE	BRIGHTON	CO 80601	S
Colonial Bank	2693 WEST EVANS AVENUE	DENVER	CO 80219	S
Mountain States Bank	1635 EAST COLFAX AVENUE	DENVER	CO 80218	N
Ranchers State Bank	620 WEST REINKEN AVENUE	BELEN	NM 87002	O
Western Bank, Gallup, New Mexico	307 WEST AZTEC AVENUE	GALLUP	NM 87301	N
Grants State Bank	824 WEST SANTA FE AVENUE	GRANTS	NM 87020	S
United New Mexico Bank at Lea County	200 EAST BROADWAY	HOBBS	NM 88240	O
Western Bank	201 NORTH CHURCH STREET	LAS CRUCES	NM 88001	O
The Delaware County Bank	MAIN STREET	JAY	OK 74346	O
The Citizens State Bank	323 WEST BROADWAY	OKEMAH	OK 74859	S
Hill Country Bank	7709 RANCH ROAD 620 NORTH	AUSTIN	TX 78726	O
Pavillion Bank	7517 CAMPBELL ROAD, SUITE 616	DALLAS	TX 75248	N
Yoakum County State Bank	221 NORTH AVENUE B	DENVER CITY	TX 79323	S
Fayetteville Bank	MAIN STREET	FAYETTEVILLE	TX 78940	S
Garden Ridge State Bank	19501 FM 3009 #1	GARDEN RIDGE	TX 78266	S
Central Bank of Houston	55 WAUGH DRIVE	HOUSTON	TX 77007	N
Citizens State Bank of Luling	200 SOUTH MAGNOLIA AVENUE	LULING	TX 78648	S
Citizens State Bank	MAIN STREET	MILES	TX 76861	S
Security State Bank	118 SOUTH CAGE STREET	PHARR	TX 78577	S
MainBank	OVILLA ROAD AND INTERSTATE 35	RED OAK	TX 75154	S
First State Bank of San Diego	GRAVIS AT VICTORIA, HIGHWAY 44	SAN DIEGO	TX 78384	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION AUGUST, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating

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

Arizona Bank	120 NORTH STONE STREET	TUCSON	AZ 85702	O
Western State Bank	1801 HUNTINGTON DRIVE	DUARTE	CA 91010	N
Freedom Financial Thrift and Loan As	23131 LAKE CENTER DRIVE	EL TORO	CA 92630	S
United Valley Bank	400 WEST VISALIA ROAD	FARMERSVILLE	CA 93223	S
Kerman State Bank	306 SOUTH MADERA AVENUE	KERMAN	CA 93630	S
Tokai Bank of California	534 WEST SIXTH STREET	LOS ANGELES	CA 90014	S
United Mizrahi Bank, Ltd.	611 WILSHIRE BOULEVARD, SUITE 700	LOS ANGELES	CA 90017	S
Valley Bank	24010 SUNNYMEAD BOULEVARD	MORENO VALLEY	CA 92388	N
Bank of Newport	2101 EAST COAST HIGHWAY	NEWPORT BEACH	CA 92660	S
Metropolitan Bank	416 EIGHTH STREET	OAKLAND	CA 94607	S
River City Bank	825 K STREET MALL	SACRAMENTO	CA 95814	S
Mariners Bank	115 CALLE DE INDUSTRIAS	SAN CLEMENTE	CA 92672	S
California Security Bank	1694 TULLY ROAD	SAN JOSE	CA 95151	S
Commercial Center Bank	2900 SOUTH HARBOR BOULEVARD	SANTA ANA	CA 92702	S
California Thrift and Loan	319 EAST CARRILLO	SANTA BARBARA	CA 93102	S
First Security Bank of Bozeman	208 EAST MAIN STREET	BOZEMAN	MT 59715	O
First Fidelity Bank	319 NORTH MERRILL AVENUE	GLENDIVE	MT 59330	S
Bank of the Cascades	1700 N.E. THIRD AVENUE	BEND	OR 97701	O
Inland Empire Bank	101 MAIN STREET	HERMISTON	OR 97838	S
Bank of Salem	615 HIGH STREET, N.E.	SALEM	OR 97308	S
State Bank of Southern Utah	26 NORTH MAIN STREET	CEDAR CITY	UT 84720	S
Anchor Mutual Savings Bank	BROADWAY AT FIRST	ABERDEEN	WA 98520	O
Citizens First Bank	313 WALDRIP STREET	ELMA	WA 98541	S
Pend Oreille Bank	WALNUT STREET AND WASHINGTON AVENUE	NEWPORT	WA 99156	O
Bank of Pullman	EAST 300 MAIN STREET	PULLMAN	WA 99163	N
Western Bank of Cheyenne	1525 EAST PERSHING BOULEVARD	CHEYENNE	WY 82001	S
Central Bank and Trust	285 MAIN STREET	LANDER	WY 82520	S
First State Bank of Thermopolis	FIFTH AND ARAPAHOE STREETS	THERMOPOLIS	WY 82443	S

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