

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION MAY, 1992

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

Community Savings Bank	206 NORTH MAIN STREET	BRISTOL	CT 06010	S
The Glastonbury Bank and Trust Compa	2461 MAIN STREET	GLASTONBURY	CT 06033	S
Jewett City Savings Bank	111 MAIN STREET	JEWETT CITY	CT 06351	S
The People's Savings Bank	123 BROAD STREET	NEW BRITAIN	CT 06050	S
Stafford Savings Bank	12 FURNACE AVENUE	STAFFORD SPRINGS	CT 06076	S
Amesbury Co-operative Bank	ONE MARKET SQUARE	AMESBURY	MA 01913	S
South Boston Savings Bank	460 WEST BROADWAY	BOSTON	MA 02127	S
Pentucket Five Cents Savings Bank	35 MERRIMACK STREET	HAVERHILL	MA 01830	O
The Family Mutual Savings Bank	153 MERRIMACK STREET	HAVERHILL	MA 01830	S
Butler Bank--A Co-operative Bank	10 HURD STREET	LOWELL	MA 01852	SN
The Lowell Five Cent Savings Bank	34 JOHN STREET	LOWELL	MA 01853	S
Medway Co-operative Bank	165 VILLAGE STREET	MEDWAY	MA 02053	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				

Manufacturers Bank - Wilmington	411 WHITE CLAY CENTER DRIVE	NEWARK	DE 19711	S
Provident Bank of Maryland	114-120 EAST LEXINGTON STREET	BALTIMORE	MD 21202	S
Lakeland State Bank	2712-2721 STATE ROUTE 23	NEWFOUNDLAND	NJ 07435	S
Farrington Bank	630 GEORGES ROAD	NORTH BRUNSWICK	NJ 08902	N
Watchung Hills Bank for Savings	198 WASHINGTON VALLEY ROAD	WARREN	NJ 07060	N
Inter-County Savings Bank	29 MAIN STREET	NEW PALTZ	NY 12561	S
Israel Discount Bank of New York	511 FIFTH AVENUE	NEW YORK CITY	NY 10017	S
The Glen Rock State Bank	57-59 MAIN STREET	GLEN ROCK	PA 17327	S
The Juniata Valley Bank	MAIN STREET	MIFFLINTOWN	PA 17059	O
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				

Peoples Independent Bank of Boaz	108 BILLY B. DYAR BOULEVARD	BOAZ	AL 35957	S
The Commercial Bank of Ozark, Alabam	200 SOUTH MERRICK AVENUE	OZARK	AL 36361	S
Alabama Exchange Bank	MAIN STREET	TUSKEGEE	AL 36083	S
Ready State Bank	3700 WEST 12TH AVENUE	JIALEAH	FL 33012	S
Hendry County Bank	BRIDGE STREET	LA BELLE	FL 33935	S
Northside Bank of Tampa	12233 NORTH FLORIDA AVENUE	TAMPA	FL 33612	S
Monroe County Bank	1 EAST MAIN STREET	FORSYTH	GA 31029	S
The Westside Bank & Trust Company	1200 BARRETT PARKWAY	KENNESAW	GA 30144	S
Bank of Lenox	CENTRAL AVENUE	LENOX	GA 31637	S
The Bank of Millen	415 EAST COTTON AVENUE	MILLEN	GA 30442	S
South Georgia Banking Company	OAK STREET AND U.S. HIGHWAY 319	OMEGA	GA 31775	S
The Georgia State Bank of Rome	TURNER MCCALL BLVD. & RIVERBEND DR.	ROME	GA 30161	S

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

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The Eastside Bank & Trust Company	2019 SCENIC HIGHWAY	SNELLVILLE	GA	30278	S
Durden Banking Company, Incorporated	HIGHWAY 23	TWIN CITY	GA	30471	S
Bank of Georgia	2100 EXPERIMENT STATION ROAD	WATKINSVILLE	GA	30677	S
Central Carolina Bank and Trust Comp	111 CORCORAN STREET	DURHAM	NC	27702	O
Guaranty State Bank	302 WEST MAIN STREET	DURHAM	NC	27702	S
The Bank of Iredell	325 EAST FRONT STREET	STATESVILLE	NC	28677	S
The Twentieth Street Bank	1900 THIRD AVENUE	HUNTINGTON	WV	25703	S
Wayne County Bank	608 HENDRICKS STREET	WAYNE	WV	25570	S
MEMPHIS REGION (AR, KY, LA, MS, TN)					
First State Bank of Dermott	FREEMAN AND PEDDICORD	DERMOTT	AR	71638	S
Union State Bank	MAIN STREET	JUNCTION CITY	AR	71749	S
Pine State Bank	FIRST STREET	KINGSLAND	AR	71652	S
The Scott County Bank	MAIN AND CHURCH STREETS	WALDRON	AR	72958	S
Citizens Bank of Albany	200 SOUTH WASHINGTON STREET	ALBANY	KY	42602	S
Trigg County Farmers Bank	38 MAIN STREET	CADIZ	KY	42211	S
Bank of Columbia	PUBLIC SQUARE	COLUMBIA	KY	42728	O
The Harrison Deposit Bank and Trust	WALNUT AND PIKE STREETS	CYNTHIANA	KY	41031	S
Farmers-Deposit Bank	MAIN STREET	FLEMINGSBURG	KY	41041	S
Central Bank & Trust Company, Owensb	114 WEST 3RD STREET	OWENSBORO	KY	42301	O
First Security Bank & Trust Company	128 WEST MAIN STREET	RICHMOND	KY	40475	S
Citizens Union Bank of Shelbyville	827 MAIN STREET	SHELBYVILLE	KY	40065	S
Cumberland Security Bank, Inc.	U.S. HIGHWAY 27	SOMERSET	KY	42501	S
First & Peoples Bank, Springfield, K	110 EAST MAIN STREET	SPRINGFIELD	KY	40069	O
The Peoples Bank	MAIN STREET	TAYLORSVILLE	KY	40071	S
Commercial Bank	MAIN STREET	WEST LIBERTY	KY	41472	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
Tri-State Bank and Trust	2111 HIGHWAY 80 EAST	HAUGHTON	LA	71037	N
The Louisiana Delta Bank	406 LAKE STREET	LAKE PROVIDENCE	LA	71254	O
Assumption Bank and Trust Company	110 FRANKLIN STREET	NAPOLEONVILLE	LA	70390	S
Guarant, Bank and Trust Company	90 HAYDEN STREET	BELZONI	MS	39038	S
Smith County Bank	MAIN STREET	TAYLORSVILLE	MS	39168	O
American Fidelity Bank	CALDERWOOD AND JOULE STREETS	ALCOA	TN	37701	S
Bank of Dyer	126-130 SOUTH MAIN STREET	DYER	TN	38330	S
The Bank of East Ridge	4154 RINGGOLD ROAD	EAST RIDGE	TN	37412	S
The Farmers Bank of Lynchburg	MAIN STREET	LYNCHBURG	TN	37352	S
American City Bank of Tullahoma	340 WEST LINCOLN STREET	TULLAHOMA	TN	37388	S
Franklin County Bank	121 SOUTH COLLEGE STREET	WINCHESTER	TN	37398	O

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CHICAGO REGION (IL, IN, MI, OH, WI)				
First State Bank of Alsip	11346 SOUTH CICERO AVENUE	ALSIP	IL 60658	N
First American Bank	261 SOUTH WESTERN AVENUE	CARPENTERSVILLE	IL 60110	S
Suburban Bank of Cary-Grove	122 WEST MAIN STREET	CARY	IL 60013	O
Republic Bank of Chicago	6501 SOUTH PULASKI AVENUE	CHICAGO	IL 60629	S
South Shore Bank of Chicago	7054 SOUTH JEFFERY AVENUE	CHICAGO	IL 60649	O
State Bank of Countryside	6734 JOLIET ROAD	COUNTRYSIDE	IL 60525	S
State Bank of Davis	MAIN STREET	DAVIS	IL 61019	O
Suburban Bank of Elmhurst	150 BUTTERFIELD ROAD	ELMHURST	IL 60126	S
York State Bank	536 SOUTH YORK STREET	ELMHURST	IL 60126	S
Fulton State Bank	413 11TH AVENUE	FULTON	IL 61252	S
Galatia Community State Bank	MAIN STREET AND STATE HIGHWAY 34	GALATIA	IL 62935	S
Bank of Calhoun County	WATER STREET	HARDIN	IL 62047	S
State Bank of Hull	WALNUT STREET AND HIGHWAY 36	HULL	IL 62343	S
First Bank	1124 JEFFERSON STREET	LAWRENCEVILLE	IL 62439	S
Lena State Bank	915 SOUTH LOGAN STREET	LENA	IL 61048	O
Hardware State Bank	102 WEST STATE STREET	LOVINGTON	IL 61937	S
Farmers State Bank	108 EAST ADAMS STREET	PITTSFIELD	IL 62363	S
First State Bank and Trust Company	850 NORTH CHURCH STREET	ROCKFORD	IL 61110	S
Farmers' and Traders' State Bank	203 WEST COMMANCHE STREET	SHABBONA	IL 60550	S
State Bank of Sherrard	MAIN STREET	SHERRARD	IL 61281	S
Citizens State Bank of Shipman	MAIN STREET	SHIPMAN	IL 62685	S
Saline County State Bank	MAIN STREET, P.O. BOX 98	STONEFORT	IL 62987	S
State Bank of Toulon	102 WEST MAIN STREET	TOULON	IL 61483	S
North Adams State Bank of Ursa	114 NORTH WARSAW STREET	URSA	IL 62376	S
Verona Exchange Bank	MAIN STREET	VERONA	IL 60479	S
The First State Bank of Vienna	MAIN STREET	VIENNA	IL 62995	S
Wenona State Bank	105 WEST FIRST SOUTH STREET	WENONA	IL 61377	S
State Bank of Whittington	MAIN STREET	WHITTINGTON	IL 62897	S
Worth Bank and Trust	6825 WEST 111TH STREET	WORTH	IL 60482	S
Wyoming Bank & Trust Co.	200 WEST WILLIAMS STREET	WYOMING	IL 61491	S
Greenfield Banking Company	10 EAST MAIN STREET	GREENFIELD	IN 46140	S
Pacesetter Bank of Hartford City	1515 NORTH WALNUT STREET	HARTFORD CITY	IN 47348	O
The Bank of Mitchell	602 MAIN STREET	MITCHELL	IN 47446	S
Pacesetter Bank of Montpelier	110 SOUTH MAIN STREET	MONTPELIER	IN 47359	O
Spencer County Bank	STATE HIGHWAY 162 AND LOUIS J. KOCH	SANTA CLAUS	IN 47579	S
The Farmers State Bank	3988 WEST DELPHI ROAD	SWEETSER	IN 46987	S
Society Bank, Michigan	100 SOUTH MAIN STREET	ANN ARBOR	MI 48107	O
Chemical Bank Central	125 NORTH MICHIGAN AVENUE	BIG RAPIDS	MI 49307	O
Republic Bank S.E.	1700 NORTH WOODWARD AVENUE	BLOOMFIELD HILLS	MI 48013	S
BayBank	104 SOUTH TENTH STREET	GLADSTONE	MI 49837	S
Chemical Bank South	115 WEST DRIVE SOUTH	MARSHALL	MI 49068	O
The Mayville State Bank	6104 FULTON	MAYVILLE	MI 48744	S
Oxford Bank	60 SOUTH WASHINGTON STREET	OXFORD	MI 48371	O
Bank of West Branch	502 WEST HOUGHTON AVENUE	WEST BRANCH	MI 48661	O
First City Bank	2 EAST PIKE STREET	CHRISTIANSBURG	OH 45389	S

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Monogram Bank, USA	8845 GOVERNORSHILL DRIVE	CINCINNATI	OH 45249	N
Summit Bank	2680 WEST MARKET STREET	FAIRLAWN	OH 44333	S
The Milton Banking Company	MAIN STREET	WELLSTON	OH 45692	S
The Benton State Bank	42 WEST MAIN STREET	BENTON	WI 53803	S
Banner Banks	312 MAPLE STREET	BIRNAMWOOD	WI 54414	S
Bonduel State Bank	134 NORTH CECIL STREET	BONDUEL	WI 54107	N
Dairyland State Bank	MAIN STREET	BRUCE	WI 54819	S
Citizens State Bank	MAIN STREET	CADOTT	WI 54727	S
Cleveland State Bank	1250 WEST WASHINGTON AVENUE	CLEVELAND	WI 53015	S
Cobb State Bank	109 DIVISION STREET	COBB	WI 53526	S
Cottage Grove State Bank	580 NORTH MAIN STREET	COTTAGE GROVE	WI 53527	S
Dorchester State Bank	101 WEST CENTER STREET	DORCHESTER	WI 54425	S
Greenleaf Wayside Bank	1608 DAY STREET	GREENLEAF	WI 54126	S
Kilbourn State Bank	6055 WEST LISBON AVENUE	MILWAUKEE	WI 53210	O
State Bank of Mount Horeb	100 SOUTH FIRST STREET	MOUNT HOREB	WI 53572	O
Citizens Bank of Mukwonago	301 NORTH ROCHESTER	MUKWONAGO	WI 53149	O
Mound City Bank	25 EAST PINE STREET	PLATTEVILLE	WI 53818	O
Bank of South Wayne	CENTER STREET	SOUTH WAYNE	WI 53587	S
State Bank of Stockbridge	401 WEST LAKE STREET	STOCKBRIDGE	WI 53088	S
Citizens' State Bank	MAIN STREET	WOODVILLE	WI 54028	O
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
Central Trust and Savings Bank	228 WEST MAIN STREET	CHEROKEE	IA 51012	S
Hardin County Savings Bank	1414 EDGINGTON AVENUE	ELDORA	IA 50627	S
Peoples State Bank	210 SOUTH MAIN	ELKADER	IA 52043	S
Exchange State Bank	207 EAST WASHINGTON	EXIRA	IA 50076	S
Security State Bank	15 GOETHE	GUTTENBERG	IA 52052	S
Peoples Trust & Savings Bank	114 NORTH HOWARD STREET	INDIANOLA	IA 50125	S
Brenton State Bank of Jefferson	200 WEST STATE STREET	JEFFERSON	IA 50129	S
Farmers Savings Bank	201 MAIN STREET	KALONA	IA 52247	S
Farmers State Bank	MAIN STREET	KEOSAUQUA	IA 52565	S
Maquoketa State Bank	203 NORTH MAIN STREET	MAQUOKETA	IA 52060	O
Northwoods State Bank	902 CENTRAL	NORTHWOOD	IA 50459	S
Citizens State Bank	303 OAKLAND AVENUE	OAKLAND	IA 51560	S
Lincoln Savings Bank	414 MAIN STREET	REINBECK	IA 50669	S
Peoples Bank and Trust	HIGHWAY 18	ROCK VALLEY	IA 51247	S
Rowley Savings Bank	MAIN STREET	ROWLEY	IA 52329	S
Swea City State Bank	MAIN STREET	SWEA CITY	IA 50590	S
Swisher Trust & Savings Bank	ROSE AVENUE AND STATE ROAD	SWISHER	IA 52338	S
First State Bank	MAIN STREET	TABOR	IA 51653	S
Ute State Bank	MAIN STREET	UTE	IA 51060	S
Farmers Savings Bank	MAIN STREET	WALFORD	IA 52351	S
Farmers Savings Bank	205 NORTH VINE STREET	WEST UNION	IA 52175	O
The Alta Vista State Bank	MAIN STREET	ALTA VISTA	KS 66834	S
The Baldwin State Bank	MAIN STREET	BALDWIN CITY	KS 66006	S
The Baxter State Bank	1401 MILITARY AVENUE	BAXTER SPRINGS	KS 66713	S

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The Farmers State Bank	160 MAIN STREET	DWIGHT	KS 66849	S
Farmers and Merchants Bank of Hill C	301 MAIN STREET	HILL CITY	KS 67642	S
The First State Bank of Lansing	601 NORTH MAIN STREET	LANSING	KS 66043	S
The Peoples State Bank, of Minneola,	113 MAIN STREET	MINNEOLA	KS 67865	S
North Plaza State Bank	2014 NORTH TOPEKA AVENUE	TOPEKA	KS 66608	S
The Security State Bank	101 NORTH WASHINGTON	WELLINGTON	KS 67152	S
Community State Bank	618 THIRD AVENUE EAST	ALEXANDRIA	MN 56308	O
First State Bank of Audubon	MAIN STREET	AUDUBON	MN 56511	S
State Bank of Ceylon	104 WEST MAIN STREET	CEYLON	MN 56121	N
Elrosa State Bank	MAIN STREET	ELROSA	MN 56325	S
Security State Bank of Fergus Falls	128 WASHINGTON AVENUE, EAST	FERGUS FALLS	MN 56537	S
United Prairie Bank-Jackson	509 2ND STREET	JACKSON	MN 56143	S
State Bank of Kerkhoven	MAIN STREET	KERKHOVEN	MN 56252	S
Lowry State Bank	400 FLORENCE AVENUE	LOWRY	MN 56349	S
First American Bank Metro	633 SOUTH CONCORD STREET	SOUTH ST. PAUL	MN 55075	N
First State Bank of St. Joseph	25 COLLEGE AVENUE NORTH	ST. JOSEPH	MN 56374	S
The Bank of Saint Paul	6 WEST FIFTH STREET	ST. PAUL	MN 55102	S
Wabasso State Bank	MAIN STREET	WABASSO	MN 56293	S
The Wanda State Bank	EAST MAIN STREET	WANDA	MN 56294	S
Farmers Bank	MAIN STREET	ANTONIA	MO 63052	S
Polk County Bank	101 SOUTH MAIN STREET	BOLIVAR	MO 65613	S
Phelps County Bank	8TH AND PINE STREETS	ROLLA	MO 65401	O
Mercantile Bank of Ste. Genevieve	410 MARKET STREET	STE. GENEVIEVE	MO 63670	O
Citizens-Jackson County Bank	615 NORTH MAGUIRE STREET	WARRENSBURG	MO 64093	S
First State Bank, New Leipzig, M. D.	MAIN STREET	NEW LEIPZIG	ND 58562	S
Liberty State Bank	MAIN STREET	POWERS LAKE	ND 58773	S
American State Bank & Trust Company	223 MAIN STREET	WILLISTON	ND 58801	S
The Commercial Bank	MAIN STREET	BLUE HILL	NE 68930	S
Lexington State Bank and Trust Co.	7TH AND LINCOLN STREETS	LEXINGTON	NE 68850	O
Farmers Bank and Trust Company	202 SOUTH EIGHTH STREET	NEBRASKA CITY	NE 68410	S
Petersburg State Bank	MAIN STREET	PETERSBURG	NE 68652	S
Farmers State Bank of Canton	220 EAST FIFTH STREET	CANTON	SD 57013	S
Menno State Bank	105 SOUTH FIFTH STREET	MENNO	SD 57045	S
The First Western Bank Sturgis	1200 MAIN STREET	STURGIS	SD 57785	O
Commercial State Bank, of Wagner	MAIN STREET	WAGNER	SD 57380	S
DALLAS REGION (CO, MN, OK, TX)				
The Farmers State Bank of Brush	200 CLAYTON STREET	BRUSH	CO 80723	S
Farmers State Bank of Calhan	458 COLORADO AVENUE	CALHAN	CO 80808	S
Citywide Bank of Denver	12075 EAST 45TH AVENUE	DENVER	CO 80239	S
First Bank of Eagle County	246 BROADWAY	EAGLE	CO 81631	S
The Bank of Greeley	822 - 14TH STREET	GREELEY	CO 80631	N
Commercial Bank of Leadville	400 HARRISON AVENUE	LEADVILLE	CO 80461	S

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Olathe State Bank	306 FOURTH STREET	OLATHE	CO 81425	S
The Bank of New Mexico	225 GOLD AVENUE, S.W.	ALBUQUERQUE	NM 87102	S
First New Mexico Bank	300 SOUTH GOLD AVENUE	DEMING	NM 88030	S
The First Security Bank	15 SOUTH DOUGLAS AVENUE	BEAVER	OK 73932	S
1st Bank & Trust	210 NORTH BROADWAY	BROKEN BOW	OK 74728	O
Bank of Chelsea	322 WEST SIXTH	CHELSEA	OK 74016	O
RCB Bank	300 WEST PATTI PAGE BOULEVARD	CLAREMORE	OK 74017	S
Farmers & Merchants Bank	101 EAST SECOND STREET	DUKE	OK 73532	S
Washita Valley Bank	204 HAZLETT STREET	FORT COBB	OK 73038	S
American Exchange Bank	510-512 WEST MAIN STREET	HENRYETTA	OK 74437	S
The Bank of Kremlin	MAIN STREET	KREMLIN	OK 73753	S
Firstbank of Marietta	105 S.W. SECOND STREET	MARIETTA	OK 73448	S
Meno Guaranty Bank	MAIN STREET	MENO	OK 73760	S
The First American Bank	621 SOUTH SECOND	MINCO	OK 73059	N
The First Mustang State Bank	11700 S.W. 74TH STREET	MUSTANG	OK 73064	S
Lakeside State Bank	HIGHWAY 169, SOUTH	OOLOGAH	OK 74053	S
First State Bank, Picher, Okla.	301 SOUTH CONNELL AVENUE	PICHER	OK 74360	S
The First State Bank of Pond Creek,	SECOND AND BROADWAY STREETS	POND CREEK	OK 73766	S
The Bank of Quapaw	338 MAIN STREET	QUAPAW	OK 74363	O
Peoples Bank and Trust Company	MAIN STREET	RYAN	OK 73565	S
The Exchange Bank	300 WEST ROGERS	SKIATOOK	OK 74070	S
Bank of the Wichitas	623 E STREET	SNYDER	OK 73566	S
The Bank of Union	217 NORTH WALNUT (U.S. HIGHWAY 81)	UNION	OK 73090	S
Canadian State Bank	2500 SOUTH CORNWELL DRIVE	YUKON	OK 73099	S
The Bank of Alice	201 EAST MAIN STREET	ALICE	TX 78332	S
First State Bank in Archer City	200 NORTH CENTER STREET	ARCHER CITY	TX 76351	S
Arp State Bank	202 NORTH LONGVIEW	ARP	TX 75750	O
First State Bank	400 WEST 15TH STREET	AUSTIN	TX 78701	S
The Buckholts State Bank	100 NORTH FOURTH STREET	BUCKHOLTS	TX 76518	S
Farmers State Bank	MAIN STREET	CENTER	TX 75935	S
Bank of East Texas	HIGHWAY 287	CHESTER	TX 75936	S
Equitable Bank	17218 PRESTON ROAD	DALLAS	TX 75380	S
The Oaks Bank & Trust Company	4849 GREENVILLE AVENUE	DALLAS	TX 75206	S
The American Bank and Trust of Denis	927-931 WEST MAIN STREET	DENISON	TX 75020	S
Security State Bank	AVENUE A AT FIFTH STREET	FARWELL	TX 79325	S
Gonzales Bank	504 ST. LOUIS STREET	GONZALES	TX 78629	S
First Bank and Trust	4000 TWIN CITY HIGHWAY	GROVES	TX 77619	O
Gruver State Bank	3 MAIN PLAZA	GRUVER	TX 79040	S
The First State Bank	245 BEULAH	HAWKINS	TX 75765	S
Citizens State Bank	13TH AND AUSTIN STREETS	HEMPSTEAD	TX 77445	O
Highlands State Bank	420 SOUTH MAIN STREET	HIGHLANDS	TX 77562	S
Compass Bank-Houston	24 GREENWAY PLAZA	HOUSTON	TX 77046	O
Highland Lakes Bank	HIGHWAY 1431 WEST	KINGSLAND	TX 78639	S
Lake Cities State Bank	HIGHWAY 35-E	LAKE DALLAS	TX 75065	S
International Bank of Commerce	1215 SAN BERNARDO AVENUE	LAREDO	TX 78040	O
Arrowhead Bank	108 WEST SANDSTON STREET	LLANO	TX 78643	S
Bank of Commerce	201 NORTH MAIN STREET	MCLEAN	TX 79057	S

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Citizens State Bank	MAIN STREET	MILES	TX 76861	S
Citizens Bank of Texas	HIGHWAY 75 AND FM 1375	NEW WAVERLY	TX 77358	S
Nixon State Bank	MAIN STREET	NIXON	TX 78140	N
First Valley Bank	5TH AND MAIN STREETS	RAYMONDVILLE	TX 78580	S
West Texas State Bank	1900 26TH STREET	SNYDER	TX 79549	O
First State Bank	1 N.E. COURT STREET	SPEARMAN	TX 79081	O
Sundown State Bank	FIFTH AND SLAUGHTER STREETS	SUNDOWN	TX 79372	S
The Talco State Bank	506 BROAD STREET	TALCO	TX 75487	S
The Terrell State Bank	100 EAST NASH STREET	TERRELL	TX 75160	S
First Bank & Trust Company	THIRD AND MAIN STREETS	WHITE DEER	TX 79097	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
Chase Bank of Arizona	4000 NORTH CENTRAL AVENUE	PHOENIX	AZ 85012	S
First Fidelity Thrift and Loan Assoc	2601 MAIN STREET	IRVINE	CA 92714	N
Security Pacific State Bank	14222 CULVER DRIVE	IRVINE	CA 92714	S
American International Bank	624 SOUTH GRAND	LOS ANGELES	CA 90017	N
Premier Bank	CORBIN AVENUE AND NORDHOFF PLACE	NORTHRIDGE	CA 91328	S
San Diego First Bank	4637 CONVOY STREET, SUITE 101	SAN DIEGO	CA 92111	N
Upland Bank	100 NORTH EUCLID AVENUE	UPLAND	CA 91786	S
Kaweah Thrift and Loan Company	506 WEST MAIN STREET	VISALIA	CA 93278	S
Bank of Woodland	120 WEST COURT STREET	WOODLAND	CA 95695	S
Bank of Yorba Linda	18206 IMPERIAL HIGHWAY	YORBA LINDA	CA 92686	S
Bank of America Idaho	622 EAST SHERMAN AVENUE	COEUR D'ALENE	ID 83814	S
Valley Bank of Belgrade	100 NORTH BROADWAY	BELGRADE	MT 59714	S
Bank of Montana Chester	MAIN AND ADAMS AVENUES	CHESTER	MT 59522	S
Bank of Montana Conrad	419 SOUTH MAIN STREET	CONRAD	MT 59425	S
Bank of Montana	324 CENTRAL AVENUE	GREAT FALLS	MT 59401	S
Bitterroot Valley Bank	LOLO SHOPPING CENTER	LOLO	MT 59847	S
The Whitehall State Bank	101 EAST LEGION AVENUE	WHITEHALL	MT 59759	S
Silver State Thrift & Loan Associati	375 VASSAR STREET	RENO	NV 89502	S
First Security Bank of Oregon	333 HIGH STREET, N.E.	SALEM	OR 97301	S
State Bank of Southern Utah	26 NORTH MAIN STREET	CEDAR CITY	UT 84720	S
Wasatch Bank	1220 SOUTH 800 EAST	OREM	UT 84057	S
Dreyfus Thrift & Commerce	5 TRIAD CENTER, SUITE 470	SALT LAKE CITY	UT 84180	S
Merrill Lynch National Financial	60 EAST SOUTH TEMPLE STREET, 2ND FLOOR	SALT LAKE CITY	UT 84111	S
Mountainwest Financial	855 EAST 9400 SOUTH	SANDY	UT 84070	S
The Emerald City Bank	2320 EAST UNION STREET	SEATTLE	WA 98122	SN
Northwest Community Bank	1902 64TH AVENUE WEST	TACOMA	WA 98466	N

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