

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT) -----				
The Union Savings Bank of Danbury	226 MAIN STREET	DANBURY	CT 06810	S
Advest Bank	1 COMMERCIAL PLAZA, 280 TRUMBALL ST.	HARTFORD	CT 06103	S
The Bank of Hartford, Inc.	108 FARMINGTON AVENUE	HARTFORD	CT 06105	S
Newtown Savings Bank	39 MAIN STREET	NEWTOWN	CT 06470	S
Newton South Co-operative Bank	411 WATERTOWN STREET	NEWTON	MA 02158	S
Salem Five Cents Savings Bank	210 ESSEX STREET	SALEM	MA 01970	O
Stoneham Savings Bank	359 MAIN STREET	STONEHAM	MA 02180	O
UniBank for Savings	49 CHURCH STREET	WHITINSVILLE	MA 01588	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI) -----				
Home Bank	MAIN AND BAY STREETS	NEWARK	MD 21841	S
First Southern State Bank	2539 OCEAN DRIVE	AVALON BOROUGH	NJ 08202	S
Hudson City Savings Bank	WEST 80 CENTURY ROAD	PARAMUS	NJ 07652	N
The Dreyfus Consumer Bank	THE ATRIUM, 80 ROUTE 4 EAST	PARAMUS	NJ 07652	S
Allegheny Valley Bank of Pittsburgh	5137-39 BUTLER STREET	PITTSBURGH	PA 15201	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV) -----				
BankAlabama-Huntsville	312 CLINTON AVENUE WEST	HUNTSVILLE	AL 35801	S
Farmers and Merchants Bank	116 EAST LADIGA STREET	PIEDMONT	AL 36272	S
Bank of Red Bay	MAIN STREET	RED BAY	AL 35582	S
The Commercial Bank of Roanoke, Alab	311 EAST MAIN STREET	ROANOKE	AL 36274	S
Citizens Bank & Savings Company	201 SOUTH JACKSON STREET	RUSSELLVILLE	AL 35653	S
SouthTrust Bank of Volusia County	100 EAST NEW YORK AVENUE	DELAND	FL 32724	S
First Coast Community Bank	1900 SOUTH 14TH STREET	FERNANDINA BEACH	FL 32034	S
First Sterling Bank of Osceola Count	1001 BUENAVENTURA BOULEVARD	KISSIMMEE	FL 32743	S
Commercial Trust Bank	1101 BRICKELL AVENUE	MIAMI	FL 33131	S
Helm Bank	1312 SOUTH MIAMI AVENUE	MIAMI	FL 33130	N
Bank U.S.	MAIN STREET	NEWBERRY	FL 32669	S
Liberty Bank	201 NORTH PALAFOX	PENSOCOLA	FL 32501	O
The Hillsboro Sun Bank	202 WEST REYNOLDS STREET	PLANT CITY	FL 33566	O
Public Bank	2500 13TH STREET	ST. CLOUD	FL 32769	S
The Prudential Bank and Trust Compan	TWO CONCOURSE PARKWAY, SUITE 500	ATLANTA	GA 30328	N
Cohutta Banking Company	211 THIRD AVENUE	CHATSWORTH	GA 30705	O
Commercial State Bank	113-115 WEST SECOND STREET	DONALSONVILLE	GA 31745	S
Founders Guaranty Bank	12 NORTH CEDAR STREET	MCDONOUGH	GA 30253	S
Rochelle State Bank	ASHLEY STREET AND SECOND AVENUE	ROCHELLE	GA 31079	S
First-Citizens Bank & Trust Company	239 FAYETTEVILLE STREET	RALEIGH	NC 27601	O
Blue Ridge Bank	125 NORTH MAIN STREET	SPARTA	NC 28675	S
Chesnee State Bank	110 ALA AVENUE	CHESNEE	SC 29323	S
Arthur State Bank	100 EAST MAIN STREET	UNION	SC 29379	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
West Union Bank	109 EAST MAIN STREET	WEST UNION	WV 26456	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				
Arkansas Valley Bank	100 SOUTH FRONT STREET	DARDANELLE	AR 72834	O
Leachville State Bank	110-111 MAIN STREET	LEACHVILLE	AR 72438	S
Little River Bank	202 GREENWOOD AVENUE	LEPANTO	AR 72354	S
Wilmot State Bank	418 EAST MAIN STREET	WILMOT	AR 71676	O
Bank of Benton	10TH AND MAIN STREETS	BENTON	KY 42025	O
Pioneer Bank	MAIN STREET	CANMER	KY 42722	S
American Fidelity Bank and Trust Com	U.S. HIGHWAY 25E	CORBIN	KY 40701	S
Peoples Bank & Trust Company of Haza	MAIN STREET	HAZARD	KY 41701	O
Pennyrile Citizens Bank and Trust Co	2800 FORT CAMPBELL BOULEVARD	HOPKINSVILLE	KY 42240	S
Kentucky State Bank of Scottsville,	EAST MAIN STREET	SCOTTSVILLE	KY 42164	S
Citizens Deposit Bank & Trust	MAIN STREET	VANCEBURG	KY 41179	S
Grant County Deposit Bank	106 NORTH MAIN STREET	WILLIAMSTOWN	KY 41097	S
American Bank & Trust Company	RINGGOLD AVENUE	COUSHATTA	LA 71019	S
Washington Bank and Trust Company	946 PEARL STREET	FRANKLINTON	LA 70438	S
Metairie Bank & Trust Company	3344 METAIRIE ROAD	METAIRIE	LA 70004	S
The Valley Bank	N. SHARPE AVENUE & EAST SUNFLOWER RD.	CLEVELAND	MS 38732	S
New South Bank	MAIN STREET	COMO	MS 38619	S
The Jefferson County Bank of Fayette	FAYETTE PLAZA, MAIN STREET	FAYETTE	MS 39069	N
Bank of Hollandale	101 WEST WASHINGTON STREET	HOLLANDALE	MS 38748	S
Greenfield Banking Company	MAIN STREET	GREENFIELD	TN 38230	S
Bank of Hartsville	328 BROADWAY	HARTSVILLE	TN 37074	O
The First State Bank	MAIN STREET	JACKSBORO	TN 37757	S
First Central Bank	1101 EAST BROADWAY	LENOIR CITY	TN 37771	S
First Bank	200 NORTH MAIN STREET	LEXINGTON	TN 38351	S
First Community Bank of Bedford Coun	207 ELM STREET	SHELBYVILLE	TN 37160	O
Merchants & Planters Bank	MAIN STREET	TOONE	TN 38381	O
CHICAGO REGION (IL, IN, MI, OH, WI)				
First Colonial Bank Southwest	5440 WEST 87TH STREET	BURBANK	IL 60459	S
Burlington Bank	MAIN STREET	BURLINGTON	IL 60109	S
Farmers and Merchants Bank of Carlin	240 EAST MAIN STREET	CARLINVILLE	IL 62626	S
The Carrollton Bank and Trust Compan	315 WEST PUBLIC SQUARE	CARROLLTON	IL 62016	S
United Community Bank	301 NORTH MAIN STREET	CHATHAM	IL 62629	S
Beverly Bank	1357 WEST 103RD STREET	CHICAGO	IL 60643	O
Lakeside Bank	141 WEST JACKSON BOULEVARD	CHICAGO	IL 60604	S
Magna Bank of Columbia	102 NORTH MAIN STREET	COLUMBIA	IL 62236	S
Edgewood Bank	1023 WEST 55TH STREET	COUNTRYSIDE	IL 60525	S
Farmers State Bank of Danforth	FRONT AND ADAMS STREETS	DANFORTH	IL 60930	S
Hickory Point Bank and Trust	5525 HICKORY POINT DRIVE	DECATUR	IL 62526	S
First State Bank of Dix	312 NORTH MAIN STREET	DIX	IL 62830	S
East Dubuque Savings Bank	242 WALL STREET	EAST DUBUQUE	IL 61025	S

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Forreston State Bank	WALNUT AND MAIN STREETS	FORRESTON	IL 61030	O
Franklin Bank	101 WEST STREET	FRANKLIN	IL 62638	S
United Community Bank	121 SOUTH MACOUPIN STREET	GILLESPIE	IL 62033	S
Golden State Bank	MAIN STREET	GOLDEN	IL 62339	S
Henry State Bank	700 SECOND STREET	HENRY	IL 61537	S
Farmers & Merchants Bank of Hutsonvi	MAIN STREET	HUTSONVILLE	IL 62433	S
First State Bank of Western Illinois	128 EAST MAIN STREET	LA HARPE	IL 61450	S
First State Bank	706-8 WASHINGTON STREET	MENDOTA	IL 61342	S
Morton Community Bank	671 WEST JACKSON STREET	MORTON	IL 61550	O
Southwest Financial Bank and Trust C	400 EAST LINCOLN HIGHWAY	NEW LENOX	IL 60451	S
First Bank of Oak Park	11 WEST MADISON STREET	OAK PARK	IL 60302	O
Bank of Palmyra	305 NORTH MAIN STREET	PALMYRA	IL 62674	S
Palos Bank and Trust Company	12600 SOUTH HARLEM AVENUE	PALOS HEIGHTS	IL 60463	S
Jefferson Bank	124 S.W. ADAMS STREET	PEORIA	IL 61649	S
Peotone Bank and Trust Company	200 WEST CORNING AVENUE	PEOTONE	IL 60468	S
The Bronson-Gore Bank in Prospect He	606 MILWAUKEE AVENUE	PROSPECT HEIGHTS	IL 60070	N
American Bank of Rock Island	3730 18TH AVENUE	ROCK ISLAND	IL 61201	S
Harris Bank Argo	7549 WEST 63RD STREET	SUMMIT	IL 60501	O
Timewell State Bank	MAIN STREET	TIMEWELL	IL 62375	S
Edens Bank	EDENS PLAZA SHOPPING CENTER	WILMETTE	IL 60091	S
State Bank	7526 HANCOCK DRIVE	WONDER LAKE	IL 60097	S
The Francisco State Bank	MAIN STREET	FRANCISCO	IN 47649	S
Citizens First State Bank	101 WEST WASHINGTON STREET	HARTFORD CITY	IN 47348	S
INB Banking Company	460 SPRING STREET	JEFFERSONVILLE	IN 47130	S
The Union Bank	100 CHARLES STREET	LOGOOTE	IN 47553	O
State and Savings Bank	119 NORTH MAIN STREET	MONTICELLO	IN 47960	S
Union Bank and Trust Company	5TH STREET	NORTH VERNON	IN 47265	S
State Bank of Oxford	SMITH AND JUSTUS STREETS	OXFORD	IN 47971	S
First Bank	125 EAST NINTH STREET	ROCHESTER	IN 46975	S
Frances Slocum Bank and Trust Compan	189 WEST MARKET STREET	WABASH	IN 46992	S
Independent Bank-West Michigan	78 SOUTH MAIN	ROCKFORD	MI 49341	S
Sault Bank	511-515 ASHMUN STREET	SAULT STE. MARIE	MI 49783	O
The Fort Jennings State Bank	EAST FIRST STREET	FORT JENNINGS	OH 45844	S
Independence Bank	4401 ROCKSIDE ROAD	INDEPENDENCE	OH 44131	S
Peoples Banking Company of Martins F	30 SOUTH FOURTH STREET	MARTINS FERRY	OH 43935	S
The Citizens Savings Bank	FOURTH AND HICKORY STREETS	MARTINS FERRY	OH 43935	S
First Community Bank	4300 EAST BROAD STREET	WHITEHALL	OH 43213	S
Adell State Bank	901 WISCONSIN STREET	ADELL	WI 53001	S
Belleville State Bank	24 WEST MAIN	BELLEVILLE	WI 53508	O
Jackson County Bank	8 MAIN STREET	BLACK RIVER FALL	WI 54615	O
Farmers and Merchants Union Bank	159 WEST JAMES STREET	COLUMBUS	WI 53925	S
State Bank of Cross Plains	1205 MAIN STREET	CROSS PLAINS	WI 53528	O
State Bank of Drummond	MAIN STREET	DRUMMOND	WI 54832	S
Royal Bank - Elroy	202 MAIN STREET	ELROY	WI 53929	S
State Bank of Florence	541 CENTRAL AVENUE	FLORENCE	WI 54121	O
oyal Bank - Gays Mills	MAIN STREET	GAYS MILLS	WI 54631	S
State Bank of La Crosse	401 MAIN STREET	LA CROSSE	WI 54601	O

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Valley Bank	1300 ROSE STREET	LA CROSSE	WI 54601	S
Livingston State Bank	CENTER STREET	LIVINGSTON	WI 53554	S
First Business Bank of Madison	406 SCIENCE DRIVE	MADISON	WI 53711	O
Farmers State Bank	ALMA STREET AT WALKER STREET	POUND	WI 54161	S
State Bank of Reeseville	MAIN STREET	REESEVILLE	WI 53579	S
River Valley State Bank	KORT AND VOLKMAN STREETS	ROTHSCHILD	WI 54474	S
Chippewa Valley Bank	MAIN STREET	WINTER	WI 54896	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
First Iowa State Bank	23 BENTON AVENUE EAST	ALBIA	IA 52531	S
Bennett State Bank	MAIN STREET	BENNETT	IA 52721	S
Davis County Savings Bank	109 NORTH MADISON STREET	BLOOMFIELD	IA 52537	S
Poweshiek County Savings Bank	104 JACKSON STREET	BROOKLYN	IA 52211	S
First State Bank	302 OAK STREET	BRUNSVILLE	IA 51008	S
Liberty Trust & Savings Bank	730 FIFTH STREET	DURANT	IA 52747	S
Farmers Savings Bank	MAIN STREET	FREDERIKA	IA 50631	S
Mills County State Bank	102 SOUTH LOCUST STREET	GLENWOOD	IA 51534	S
Farmers State Bank	302 - 4TH AVENUE	GRAFTON	IA 50440	S
Boatmen's Bank of Greenfield	101 N.E. HAYES	GREENFIELD	IA 50849	S
Kingsley State Bank	1 EAST SECOND STREET	KINGSLEY	IA 51028	S
Kerndt Brothers Savings Bank	MAIN STREET	LANSING	IA 52151	S
Maxwell State Bank	122 MAIN STREET	MAXWELL	IA 50161	S
Hawkeye Bank of Mount Pleasant	ONE WASHINGTON STREET	MOUNT PLEASANT	IA 52641	S
Farmers State Bank	MAIN STREET	PLAINFIELD	IA 50666	S
Waukon State Bank	MAIN STREET	WAUKON	IA 52172	S
Union State Bank	201 WEST COURT AVENUE	WINTERSET	IA 50273	S
Citizens State Bank	MAIN STREET	WYOMING	IA 52362	S
Citizens Bank and Trust Company	401 NORTH SPRUCE STREET	ABILENE	KS 67410	N
State Bank of Colwich	MAIN STREET	COLWICH	KS 67030	S
The Lyon County State Bank	902 MERCHANT STREET	EMPORIA	KS 66801	S
The First State Bank of Healy	MICHIGAN AVENUE	HEALY	KS 67850	S
The Hesston State Bank	201 NORTH MAIN STREET	HESSTON	KS 67062	S
Citizens Bank & Trust of Kansas City	3500 RAINBOW BOULEVARD	KANSAS CITY	KS 66103	S
The Baileyville State Bank	611 NORTH SECOND STREET	SENECA	KS 66538	S
The State Bank of Spring Hill	201 SOUTH WEBSTER STREET	SPRING HILL	KS 66083	S
First State Bank of Ashby	MAIN STREET	ASHBY	MN 56309	S
The First State Bank of Bayport	950 NORTH HIGHWAY 95	BAYPORT	MN 55003	S
Citizens State Bank of Big Lake	FERN STREET AND ROSE DRIVE	BIG LAKE	MN 55309	S
Blackduck State Bank	SUMMIT AVENUE AND MAIN STREET	BLACKDUCK	MN 56630	S
Courtland State Bank	329 MAIN STREET	COURTLAND	MN 56021	S
Pope County State Bank	2 SOUTH FRANKLIN STREET	GLENWOOD	MN 56334	S
Farmers State Bank of Hope	MAIN STREET	HOPE	MN 56046	S
Houston Security Bank	108 CEDAR STREET, EAST	HOUSTON	MN 55943	S
First American Bank of International	321 FOURTH AVENUE	INTERNATIONAL FA	MN 56649	S
Mountain Iron First State Bank	CORNER MT. AVENUE AND 2ND STREET	MOUNTAIN IRON	MN 55768	S
Security State Bank of Oklee	MAIN STREET	OKLEE	MN 56742	S
Community First State Bank of Paynes	201 WEST JAMES STREET	PAYNESVILLE	MN 56362	S
Farmers and Merchants State Bank	125 EAST JAMES STREET	PAYNESVILLE	MN 56362	S

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Princeton Bank	202 SOUTH LAGRANDE	PRINCETON	MN 55371	N
Prinsburg State Bank	510 THIRD STREET	PRINSBURG	MN 56281	S
Rochester Bank and Trust Company of	16TH AVENUE AND 4TH STREET, N.W.	ROCHESTER	MN 55901	N
Santiago State Bank	MAIN STREET	SANTIAGO	MN 55377	S
First State Bank of Spring Lake Park	8455 PLAZA BOULEVARD	SPRING LAKE PARK	MN 55432	S
Citizens State Bank of St. James	123 ARMSTRONG BOULEVARD SOUTH	ST. JAMES	MN 56081	S
Peoples State Bank of Truman, Incorp	102 EAST CIRO STREET	TRUMAN	MN 56088	S
Farmers State Bank of Upsala	MAIN STREET	UPSALA	MN 56384	N
Boonslick Bank	400 EAST SPRING STREET	BOONVILLE	MO 65233	S
Capital Bank & Trust Company of Clay	8182 MARYLAND AVENUE	CLAYTON	MO 63105	N
The Bank of Fairport	102 NORTH MAPLE STREET	FAIRPORT	MO 64447	S
Home Exchange Bank of Jamesport	MAIN STREET	JAMESPORT	MO 64648	S
Bannister Bank and Trust	9300 BLUE RIDGE BOULEVARD EXTENSION	KANSAS CITY	MO 64138	S
Union Bank	120 WEST TWELFTH STREET	KANSAS CITY	MO 64105	N
Bank of Kimberling City	HIGHWAY 13 AND WILDWOOD LANE	KIMBERLING CITY	MO 65686	S
La Plata State Bank	SOUTH GEX AT SANDERS	LA PLATA	MO 63549	S
Lawson Bank	401 NORTH PENN STREET	LAWSON	MO 64062	S
State Bank of Noel	202 WEST MAIN STREET	NOEL	MO 64854	S
First Missouri State Bank	1902 SUNSET DRIVE	POPLAR BLUFF	MO 63901	S
Mega Bank of St. Ann	10449 ST. CHARLES ROCK ROAD	ST. ANN	MO 63074	N
Cass Bank & Trust Company	3636 SOUTH GEYER ROAD	SUNSET HILLS	MO 63127	SN
McIntosh County Bank	204 WEST MAIN STREET	ASHLEY	ND 58413	S
Towner County State Bank	505 FOURTH STREET	CANDO	ND 58324	S
First American Bank & Trust of Graft	910 HILL AVENUE	GRAFTON	ND 58237	S
First American Bank of Larimore	MAIN STREET	LARIMORE	ND 58251	S
Litchville State Bank	MAIN STREET	LITCHVILLE	ND 58461	S
McVillage State Bank	MAIN STREET	MCVILLE	ND 58254	S
The Abbott Bank	224 BOX BUTTE AVENUE	ALLIANCE	NE 69301	O
Ashton State Bank	MAIN STREET	ASHTON	NE 68817	S
The Blue Springs State Bank	101 EAST BROAD STREET	BLUE SPRINGS	NE 68318	S
Farmers Bank of Clatonia	MAIN STREET	CLATONIA	NE 68328	S
Cedar Security Bank	MAIN STREET	FORDYCE	NE 68736	S
First State Bank	SEVENTH AND CHESTNUT STREETS	HICKMAN	NE 68372	S
Havelock Bank	6145 HAVELOCK AVENUE	LINCOLN	NE 68529	S
First State Bank	MAIN STREET	LOOMIS	NE 68958	S
Bank of Norfolk	13TH STREET AND NORFOLK AVENUE	NORFOLK	NE 68701	O
United Nebraska Bank, O'Neill	702 EAST DOUGLAS	O'NEILL	NE 68763	S
Western Security Bank	7201 MILITARY AVENUE	OMAHA	NE 68134	S
Farmers State Bank	MAIN STREET	HOSMER	SD 57448	S
DALLAS REGION (CO, NM, OK, TX)				
The Citizens State Bank	100 SOUTH MAIN	KEENESBURG	CO 80643	S
The La Junta State Bank & Trust Comp	124 COLORADO STREET	LA JUNTA	CO 81050	S
The Empire State Bank	301 NORTH MAIN STREET	ROCKY FORD	CO 81067	S
Ranchers State Bank	620 WEST REINKEN AVENUE	BELEN	NM 87002	O

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Western Bank	201 NORTH CHURCH STREET	LAS CRUCES	NM 88001	S
First State Bank of Altus	721 NORTH MAIN STREET	ALTUS	OK 73521	O
Farmers Exchange Bank	415 SOUTH GRAND STREET	CHEROKEE	OK 73728	O
Bank of Commerce	201-207 MAIN STREET	CHOUTEAU	OK 74337	S
Peoples State Bank	1700 SOUTH LYNN RIGGS	CLAREMORE	OK 74018	S
First Bank of Cleveland	DIVISION AND CADDO STREETS	CLEVELAND	OK 74020	S
The First State Bank of Commerce	101 NORTH JEFFERSON	COMMERCE	OK 74339	S
Farmers & Merchants Bank	116 SOUTH GRAND STREET	CRESCENT	OK 73028	S
First State Bank	101 WEST MAIN	HINTON	OK 73047	S
First State Bank of Mooreland	MAIN STREET	MOORELAND	OK 73852	O
First Security Bank and Trust Compan	1541 NORTH EAST 23RD STREET	OKLAHOMA CITY	OK 73111	S
Exchange Bank and Trust Company	523 DELAWARE STREET	PERRY	OK 73077	O
The State Bank of Rocky	MAIN STREET	ROCKY	OK 73661	S
Lakeside Bank of Salina	FERRY AND MORGAN STREETS	SALINA	OK 74365	O
First State Bank	1111 SOUTH MUSKOGEE AVENUE	TAHLEQUAH	OK 74464	S
The Service Bank of Tonkawa	111 EAST GRAND STREET	TONKAWA	OK 74653	S
The Bank of Verden	MAIN STREET	VERDEN	OK 73092	N
The American Bank	201 EAST CHEROKEE STREET	WAGONER	OK 74467	S
First State Bank	100 SOUTH MISSOURI STREET	WAYNOKA	OK 73860	S
Wilburton State Bank	123 EAST MAIN STREET	WILBURTON	OK 74578	S
Hill Country Bank	7709 RANCH ROAD 620 NORTH	AUSTIN	TX 78726	S
First State Bank of Brownsboro	110 WEST MAIN	BROWNSBORO	TX 75756	S
Citizens State Bank	COMMERCE (US HWY 79) & HUMPHREY STS.	BUFFALO	TX 75831	O
The Country Bank	DEL MAR AVENUE AND STATE HIGHWAY 97	CHARLOTTE	TX 78011	S
The Bank of San Jacinto County, Cold	HIGHWAY 150	COLDSRING	TX 77331	S
The First State Bank	101 NORTH TEXAS STREET	DE LEON	TX 76444	S
Union State Bank	700 CHURCH STREET	EAST BERNARD	TX 77435	S
The Enloe State Bank in Enloe	MAIN STREET	ENLOE	TX 75441	S
Flatonina State Bank	205 EAST SOUTH MAIN STREET	FLATONIA	TX 78941	S
The First State Bank	200 NORTH MAIN STREET	GLADEWATER	TX 75647	S
Farmers State Bank	121 SOUTH ELLIS STREET	GROESBECK	TX 76642	O
First State Bank, Hubbard, Texas	121 MAGNOLIA STREET	HUBBARD	TX 76648	S
State Bank of Jewett	312 RAILROAD AVENUE	JEWETT	TX 75846	S
The Lone Star State Bank	300 NORTH MAIN STREET	LOWE STAR	TX 75668	S
Security State Bank	118 SOUTH CAGE STREET	PHARR	TX 78577	S
First State Bank	MAIN STREET	RIO VISTA	TX 76093	O
Southwest Bank of San Angelo	KNICKERBOCKER ROAD AND SUNSET DRIVE	SAN ANGELO	TX 76906	O
Thorndale State Bank	SOUTH MAIN	THORNDALE	TX 76577	S
McMullen County State Bank	MAIN AND ELM STREETS	TILDEN	TX 78072	S
Wallis State Bank	6516 NORTH RAILROAD STREET	WALLIS	TX 77485	N
West Bank & Trust	200 WEST OAK STREET	WEST	TX 76691	S
Wilson State Bank	2000 GREEN AVENUE	WILSON	TX 79381	S
The Security State Bank	MAIN STREET	WINGATE	TX 79566	S
American Bank of Commerce at Wolffor	U.S. HIGHWAY 82 AND LOOP 193	WOLFFORTH	TX 79382	S
First State Bank	402 WEST GRAND AVENUE	YOAKUM	TX 77995	S
Yorktown Community Bank	142 NORTH RIEDEL STREET	YORKTOWN	TX 78164	S

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SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
California State Bank	925 WEST BADILLO STREET	COVINA	CA 91722	S
Suisun Valley Bank	1010 EMPIRE STREET	FAIRFIELD	CA 94533	S
Brentwood Thrift and Loan Associatio	12300 WILSHIRE BOULEVARD	LOS ANGELES	CA 90025	S
First Regional Bank	1801 CENTURY PARK EAST	LOS ANGELES	CA 90067	S
Valley Bank	24010 SUNNYMEAD BOULEVARD	MORENO VALLEY	CA 92388	N
Bank of Newport	2101 EAST COAST HIGHWAY	NEWPORT BEACH	CA 92660	S
First Republic Thrift & Loan	388 MARKET STREET	SAN FRANCISCO	CA 94111	S
The Bank of Montecito	1010 STATE STREET	SANTA BARBARA	CA 93101	S
First State Bank of the Oaks	230 NORTH MOORPARK ROAD	THOUSAND OAKS	CA 91360	S
Continental Pacific Bank	141 PARKER STREET	VACAVILLE	CA 95688	S
United American Bank	9113 BOLSA AVENUE	WESTMINSTER	CA 92683	N
Servco Financial Corp.	91 SOUTH KING STREET	HONOLULU	HI 96813	S
Key Bank of Idaho	702 WEST IDAHO STREET	BOISE	ID 83701	O
First Madison Valley Bank	2ND AND MAIN STREETS	ENNIS	MT 59729	S
First State Bank of Fort Benton	1502-1504 FRONT STREET	FORT BENTON	MT 59442	S
Bank of Montana Havre	MAIN STREET	HAVRE	MT 59501	S
Bank of Montana Helena	500 NORTH MAIN STREET	HELENA	MT 59601	S
The Manhattan State Bank	118 SOUTH BROADWAY	MANHATTAN	MT 59741	S
IDS Deposit Corporation	6985 UNION PARK CENTER	MIDVALE	UT 84047	N
Holladay Bank & Trust	2020 EAST 4800 SOUTH STREET	SALT LAKE CITY	UT 84117	S
St. George Thrift & Loan St. George,	10 NORTH 400 EAST	ST. GEORGE	UT 84770	S

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