

Attachment A to

Proposals to Facilitate the Implementation

of Monetary Policy and to Promote Competitive

Equality Among Depository Institutions

Statement by

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Chairman, Board of Governors of the Federal Reserve System

before the

Committee on Banking, Finance and Urban Affairs

House of Representatives

January 24, 1979

Benefit to Banks Covered by Modified H.R. 7

Key to Column Headings

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| (1) TDEP | Total domestic deposits as of the end of 1977. |
| (2) VLTC SH | Vault cash as of the end of 1977. |
| (3) 1977 REQ BAL | Estimated amount of reserve balances as of the end of 1977 required by current law to be held at Federal Reserve Banks (i.e., required reserves minus vault cash). |
| (4) NEW EPA | Amount that would have been held in Earnings Participation Account at the end of 1977 under modified H.R. 7. |
| (5) NEW REQ BAL | New required reserves minus vault cash that would have been held at the F.R. Banks under modified H.R. 7. (This amount is the same as under H.R. 7.) |
| (6) DIF | Reduction in non-earnings required reserve balances at Federal Reserve Banks that would have been held under modified H.R. 7. A negative amount represents an increase. (This amount is the same as under H.R. 7.) |
| (7) * | A bank covered by modified H.R. 7 but not by H.R. 7. |

Examples for Member Banks

- (A) The table shows that the first bank listed, Albertsville National Bank, had deposits of \$21,933,000 in December 1977. Vault cash amounted to \$366,000, and required non-earning balances at the Federal Reserve were \$641,000.

Under modified H.R. 7, this bank, as of the end of 1977, would not have had to hold any non-interest earning balances at the Federal Reserve because neither its transactions-type deposits nor the sum of its other deposits was greater than \$50 million. Albertsville National therefore would have saved the \$641,000 it held in non-interest bearing reserve balances at the Federal Reserve at the end of 1977. This is the same savings as under H.R. 7.

Since its vault cash is in excess of required reserves (which would be zero), all vault cash would have been counted in lieu of the Earnings Participation Account. The Earnings Participation Account thus would have been zero because its vault cash was greater than the reserve ratios times the non-excluded deposits (deposits in excess of \$10 million per account category).

- (B) As of December 1977, Birmingham Trust National Bank had domestic deposits of \$828,915,000, vault cash of \$6,100,000 and sterile balances at the Federal Reserve Bank of \$39,847,000. Because it had both transactions deposits and other deposits well in excess of the \$50,000,000 exemptions, Birmingham Trust, under modified H.R. 7, would have had to meet reserve requirements with all of its vault cash and reserve balances of \$27,342,000. The difference between the actual 1977 sterile balances and those under modified H.R. 7 result in a savings of \$12,505,000--the same as under H.R. 7.

In this case, no vault cash would have been applied in lieu of the Earnings Participation Account because required reserve would have exceeded the bank's holdings of vault cash. Thus, the Earnings Participation Account of Birmingham Trust will equal the reserve ratio on transactions deposits (9.5 per cent) times \$40 million plus the weighted reserve ratio on other deposits times \$40 million, or \$5,162,000.

Examples for Nonmember Banks

- (A) The first nonmember bank listed is The Bank of Abbeville, which had total deposits, as of the end of 1977, of \$23,421,000 and vault cash of \$240,000. Under existing law, no nonmember bank has any Federal reserve requirements. Under modified H.R. 7, this bank would have continued to have no Federal reserve requirements because its transactions deposits and other deposits are well below the \$50 million exemption level per account category. The same result would occur under H.R. 7.

Since vault cash of the Bank of Abbeville would have been in excess of required reserves (which are zero), all vault cash would have been counted in lieu of the Earnings Participation Account. Thus, this bank would have had no Earnings Participation Account because vault cash was greater than the reserve ratio times the non-excluded deposits.

- (B) Central Bank of Birmingham had total deposits of \$510,662,000 in December 1977. Vault cash was \$3,050,000, and it had no Federal reserve requirements. Under the modified H.R. 7, required reserves would have been covered by its vault cash holdings plus \$17,509,000 in sterile reserve balances. This results in a net increase in nonearnings reserve balances of \$17,509,000, the same as under H.R. 7.

In this case, no vault cash would have been applied in lieu of the Earnings Participation Account because required reserves would have exceeded the bank's holdings of vault cash. Thus, the Central Bank of Birmingham would have maintained, under modified H.R. 7, an Earnings Participation Account of 9.5 per cent times \$40 million in transaction balances plus the weighted average reserve ratios on \$40 million of other deposits, or \$5,459,000.

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6010020	ALBERTVILLE NATL BANK	ALBERTVILLE	AL	21933	366	641	0	0	641	*
6010040	FIRST NB OF ALEXANDER CITY	ALEXANDER CITY	AL	42342	1349	881	0	0	881	*
6010050	ALICEVILLE BK & TR CO	ALICEVILLE	AL	16979	251	506	0	0	506	*
6010090	ANNISTON NATIONAL BANK	ANNISTON	AL	57239	700	1829	729	0	1829	*
6010100	COMMERCIAL NB OF ANNISTON	ANNISTON	AL	58006	1039	1713	267	0	1713	*
6010110	FIRST NB OF ANNISTON	ANNISTON	AL	81102	1814	2074	723	0	2074	*
6010180	FIRST AL BANK OF ATHENS NA	ATHENS	AL	36876	583	1482	144	0	1482	*
6010200	FIRST NB OF ATMORE	ATMORE	AL	32111	387	1034	0	0	1034	*
6010230	AUBURN NATIONAL BANK	AUBURN	AL	26805	320	875	0	0	875	*
6010240	CENTRAL BANK OF AUBURN NA	AUBURN	AL	22887	537	522	0	0	522	*
6010255	1ST AL BK OF BALDWIN CTY NA	BAY MINETTE	AL	23484	753	401	0	0	401	*
6010300	BIRMINGHAM TRUST NAT BK	BIRMINGHAM	AL	828915	6100	39847	5162	27342	12505	
6010308	CITY NB OF BIRMINGHAM	BIRMINGHAM	AL	109328	1216	4870	3314	0	4870	
6010320	FIRST NB OF BIRMINGHAM	BIRMINGHAM	AL	1120037	14329	58436	5363	41691	16745	
6010325	NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	23563	531	658	0	0	658	*
6010339	SOUTHERN NATIONAL BANK	BIRMINGHAM	AL	51975	732	2045	744	0	2045	*
6010360	NATIONAL BK CF BOAZ	BOAZ	AL	17487	240	516	0	0	516	*
6010410	FIRST NATIONAL BANK	BREWTON	AL	41640	373	1520	296	0	1520	*
6010455	FIRST NB OF BUTLER	BUTLER	AL	24604	508	378	0	0	378	*
6010460	CENTRAL STATE BANK	CALERA	AL	15260	225	406	0	0	406	*
6010480	CAMDEN NATIONAL BANK	CAMDEN	AL	20083	259	633	0	0	633	*
6010570	FIRST NAT BK OF CLANTON	CLANTON	AL	18557	263	562	0	0	562	*
6010580	PEOPLES SAVINGS BANK	CLANTON	AL	19740	327	640	0	0	640	*
6010630	FIRST NAT BK OF COLUMBIANA	COLUMBIANA	AL	25163	284	1087	0	0	1087	*
6010660	LEETH NAT BK OF CULLMAN	CULLMAN	AL	27662	673	764	0	0	764	*
6010670	PARKER BANK AND TRUST CO	CULLMAN	AL	18711	243	713	0	0	713	*
6010688	CENTRAL BANK OF ALABAMA NA	DECATUR	AL	511589	7452	20913	4944	10465	10448	
6010690	FIRST NAT BANK OF DECATUR	DECATUR	AL	64544	996	2833	1268	0	2833	*
6010735	CITY NATIONAL BANK OF DOTHAN	DOOTHAN	AL	31591	688	1035	0	0	1035	*
6010740	FIRST ALABAMA BK OF DOTHAN	DOOTHAN	AL	84933	1023	3209	2024	0	3209	
6010750	FIRST NAT BK OF DOTHAN	DOOTHAN	AL	116332	3281	2301	724	0	2301	
6010825	FIRST NB OF EUFAULA	EUFAULA	AL	16235	439	211	0	0	211	*
6010850	FIRST NAT BK OF BALDWIN CTY	FAIRHOPE	AL	46304	619	1593	252	0	1593	*
6010990	FIRST NB OF FAYETTE	FAYETTE	AL	18242	698	180	0	0	180	*
6010910	FIRST NB OF FLORENCE	FLORENCE	AL	135004	2336	4698	3099	0	4698	
6010915	SHOALS NAT BK OF FLORENCE	FLORENCE	AL	21105	399	503	0	0	503	*
6010970	AMERICAN NB OF GADSDEN	GADSDEN	AL	61029	1443	1787	287	0	1787	*
6010985	1ST AL BK OF GADSDEN NA	GADSDEN	AL	38170	785	1165	0	0	1165	*
6011050	FIRST NB OF GREENVILLE	GREENVILLE	AL	46542	768	1441	0	0	1441	*
6011090	FIRST NB OF GUNTERSVILLE	GUNTERSVILLE	AL	39060	599	1212	5	0	1212	*
6011115	MARION COUNTY BANKING CO	HAMILTON	AL	32392	534	1398	108	0	1398	*
6011150	HEADLAND NATIONAL BANK	HEADLAND	AL	23771	240	762	0	0	762	*
6011163	AMERICAN NATIONAL BANK	HUNTSVILLE	AL	39452	785	1323	31	0	1323	*
6011170	1ST AL BK OF HUNTSVILLE NA	HUNTSVILLE	AL	155664	3812	4962	3314	0	4962	
6011180	HENDERSON NB OF HUNTSVILLE	HUNTSVILLE	AL	67626	1679	2072	587	0	2072	*
6011190	PEOPLES NB OF HUNTSVILLE	HUNTSVILLE	AL	38474	1122	861	0	0	861	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6011230	FIRST NB OF JACKSONVILLE	JACKSONVILLE	AL	17983	424	393	0	0	393	*
6011240	FIRST NAT BANK OF JASPER	JASPER	AL	78291	1965	2904	1006	0	2904	*
6011265	VALLEY NATIONAL BANK	LANETT	AL	23227	620	454	0	0	454	*
6011370	AMERICAN NAT BANK & TRUST	COMOBILE	AL	155471	3092	6187	4390	0	6187	*
6011380	FIRST NAT BANK OF MOBILE	MOBILE	AL	423921	8914	15980	5648	8086	7894	*
6011390	MERCHANTS NAT BANK OF MOBILE	MOBILE	AL	449267	6743	20317	5366	11275	9042	*
6011410	MONROE COUNTY BANK	MONROEVILLE	AL	22291	344	709	0	0	709	*
6011430	ALABAMA NB OF MONTGOMERY	MCNTGOMERY	AL	114393	1872	4843	3211	0	4843	*
6011437	CENTRAL BANK OF MONTGOMERY	MONTGOMERY	AL	88865	2151	2067	789	0	2067	*
6011439	EXCHANGE NB OF MONTGOMERY	MONTGOMERY	AL	20118	390	439	0	0	439	*
6011440	1ST AL BK OF MONTGOMERY NA	MCNTGOMERY	AL	395276	6875	15234	5317	7189	8045	*
6011448	SOUTHERN BANK NA	MONTGOMERY	AL	14543	283	295	0	0	295	*
6011450	UNION BANK AND TRUST COMPANY	MCNTGOMERY	AL	196100	2285	7707	5119	654	7053	*
6011500	CITIZENS BANK	ONECNTA	AL	19859	269	567	0	0	567	*
6011510	FARMERS NB OF OPELIKA	OPELIKA	AL	30744	953	506	0	0	506	*
6011520	FIRST NAT BANK OF OPELIKA	OPELIKA	AL	20000	284	670	0	0	670	*
6011540	FIRST NATIONAL BANK OF OPP	OPP	AL	45651	421	1445	0	0	1445	*
6011542	CENTRAL BANK OF OXFORD	OXFORD	AL	33220	901	502	0	0	502	*
6011543	FIRST CITY NAT BK OF OXFORD	OXFORD	AL	14647	151	411	0	0	411	*
6011586	FIRST ALA BK OF PHENIX CY	NAPHENIX CITY	AL	17787	475	361	0	0	361	*
6011620	FIRST NAT BANK OF PIEDMONT	PIEDMONT	AL	14478	192	344	0	0	344	*
6011648	CENTRAL BANK OF MOBILE NA	PRICHARD	AL	51594	1228	871	0	0	871	*
6011750	FIRST NAT BK OF RUSSELLVILLE	RUSSELLVILLE	AL	46242	520	1639	156	0	1639	*
6011770	FIRST NATIONAL BANK	SCOTTSBORO	AL	42024	671	1427	40	0	1427	*
6011790	CITY NATIONAL BANK OF SELMA	SELMA	AL	38509	739	1029	0	0	1029	*
6011795	FIRST AL BANK OF SELMA NA	SELMA	AL	39779	770	1020	0	0	1020	*
6011800	PEOPLES BANK AND TRUST CO	SELMA	AL	64526	1199	1921	589	0	1921	*
6011827	FIRST COLBERT NATIONAL BANK	SHEFFIELD	AL	27883	482	841	0	0	841	*
6011850	FIRST NAT BANK OF STEVENSON	STEVENSON	AL	20099	373	402	0	0	402	*
6011880	CITY NAT BANK OF SYLACAUGA	SYLACAUGA	AL	22031	431	611	0	0	611	*
6011890	FIRST NAT BANK IN SYLACAUGA	SYLACAUGA	AL	22119	377	718	0	0	718	*
6011900	ISBELL NAT BK OF TALLADEGA	TALLADEGA	AL	30963	463	882	0	0	882	*
6011910	TALLADEGA NATIONAL BANK	TALLADEGA	AL	33854	951	853	0	0	853	*
6011960	FIRST FARMERS AND MERCHANTS	TROY	AL	31083	764	620	0	0	620	*
6011980	1ST AL BK OF TUSCALOOSA NA	TUSCALOOSA	AL	104494	1986	4227	2404	0	4227	*
6011990	FIRST NAT BK OF TUSCALOOSA	TUSCALOOSA	AL	162516	2589	6567	4733	0	6567	*
6012000	FIRST NB IN TUSCUMBIA	TUSCUMBIA	AL	32733	769	732	0	0	732	*
6012010	ALABAMA EXCHANGE BANK	TUSKEGEE	AL	19077	344	609	0	0	609	*
6012130	FIRST NAT BK OF WETUMPKA	WETUMPKA	AL	36451	563	1079	0	0	1079	*

OF 85 BANKS AFFECTED IN STATE

51
27

HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12020013	FIRST NB OF ANCHORAGE	ANCHORAGE	AK	311467	6678	15706	4970	5733	9973	
12020014	NATIONAL BANK OF ALASKA	ANCHORAGE	AK	486033	12662	20928	5183	9317	11611	
12020018	SECURITY NATIONAL BANK	ANCHORAGE	AK	22665	353	742	0	0	742	*
12020030	ALASKA NATIONAL BANK	FAIRBANKS	AK	189949	6140	7008	4559	0	7008	
12020040	FIRST NAT BANK FAIRBANKS	FAIRBANKS	AK	46432	1687	1676	203	0	1676	*
12020080	FIRST NB OF KETCHIKAN	KETCHIKAN	AK	48647	888	1503	74	0	1503	*

OF 6 BANKS AFFECTED IN STATE

1 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
3 HAVE NO REQUIRED RESERVE BALANCE

12040070	FIRST NAT BK OF ARIZONA	PHOENIX	AZ	2048791	36878	94119	5093	59966	34153	
12040100	VALLEY NAT BK OF ARIZONA	PHOENIX	AZ	3050692	60547	134596	5107	83393	51203	

OF 2 BANKS AFFECTED IN STATE

0 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
0 HAVE NO REQUIRED RESERVE BALANCE

8050070	FIRST NAT BK OF SHARP CTY	ASH FLAT	AR	20025	122	788	0	0	788	*
8050105	CITIZENS BANK	BATESVILLE	AR	30407	322	1125	0	0	1125	*
8050110	FIRST NATIONAL BANK	BATESVILLE	AR	53592	883	1887	334	0	1887	*
8050160	FIRST NAT BK OF BERRYVILLE	BERRYVILLE	AR	28524	166	1164	0	0	1164	*
8050180	FARMERS BANK AND TRUST CO	BLYTHEVILLE	AR	46401	553	2125	636	0	2125	*
8050190	FIRST NAT BK IN BLYTHEVILLE	BLYTHEVILLE	AR	44469	831	1412	28	0	1412	*
8050250	FIRST NAT BK OF CAMDEN	CAMDEN	AR	39886	718	1178	0	0	1178	*
8050330	FARMERS NB OF CLARKSVILLE	CLARKSVILLE	AR	23628	268	860	0	0	860	*
8050340	FIRST NAT BK OF CONWAY	CONWAY	AR	57267	671	2195	785	0	2195	*
8050360	FIRST NAT BK OF CROSSETT	CROSSETT	AR	33214	552	899	0	0	899	*
8050400	FIRST NAT BK OF DE QUEEN	DE QUEEN	AR	24983	349	778	0	0	778	*
8050440	FIRST NAT BK OF DE WITT	DE WITT	AR	24687	186	1026	0	0	1026	*
8050510	FIRST NAT BK OF EL DORADO	EL DORADO	AR	80675	1051	3713	2021	0	3713	*
8050520	NAT BK OF CMRC OF EL DORADO	EL DORADO	AR	45646	578	1543	328	0	1543	*
8050590	FIRST NAT BK OF FAYETTEVILLE	FAYETTEVILLE	AR	90717	1936	3226	1164	0	3226	*
8050600	MCILROY BANK AND TRUST	FAYETTEVILLE	AR	72026	1071	2931	1302	0	2931	*
8050610	FIRST NAT BK OF FORDYCE	FORDYCE	AR	16832	302	361	0	0	361	*
8050630	FIRST NAT BK OF E ARKANSAS	FORREST CITY	AR	40715	843	1154	0	0	1154	*
8050660	CITY NAT BK OF FORT SMITH	FORT SMITH	AR	107889	1726	3778	1637	0	3778	*
8050670	FIRST NAT BK CF FORT SMITH	FORT SMITH	AR	135717	2261	6091	3730	0	6091	*
8050690	MERCHANTS NB OF FORT SMITH	FORT SMITH	AR	88300	1240	3711	1870	0	3711	*
8050720	FIRST NAT BK IN GREEN FOREST	GREEN FOREST	AR	23247	95	957	4	0	957	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8050810	FIRST NAT BK IN HARRISON	HARRISON	AR	39552	1037	1215	0	0	1215	*
8050858	FIRST NAT BK OF PHILLIPS CTY	HELENA	AR	35173	460	1192	0	0	1192	*
8050870	HELENA NATIONAL BANK	HELENA	AR	26601	378	820	0	0	820	*
8050910	CITIZENS NAT BK OF HOPE	HOPE	AR	45280	264	1809	293	0	1809	*
8050920	FIRST NAT BK OF HOPE	HOPE	AR	31839	459	996	0	0	996	*
8050950	ARKANSAS BK & TR CO	HOT SPRINGS	AR	132692	1725	4255	2227	0	4255	
8050955	FIRST NAT BK OF HOT SPRINGS	HOT SPRINGS	AR	113883	1848	3714	1625	0	3714	
8050956	GRAND NATIONAL BANK	HOT SPRINGS	AR	18930	212	569	0	0	569	*
8050970	FIRST NAT BK OF HUNTSVILLE	HUNTSVILLE	AR	21659	201	815	0	0	815	*
8051150	COMRCL NB OF LITTLE ROCK	LITTLE ROCK	AR	193874	2168	9805	5183	1986	7819	
8051170	FIRST NAT BK IN LITTLE ROCK	LITTLE ROCK	AR	241815	2686	12195	5121	4029	8166	
8051173	METROPOLITAN NATIONAL BANK	LITTLE ROCK	AR	29622	310	1037	0	0	1037	*
8051180	UNION NAT BK OF LITTLE ROCK	LITTLE ROCK	AR	216249	3362	10342	5058	2283	8059	
8051190	WORTHEN BANK & TRUST CO NA	LITTLE ROCK	AR	385649	8197	14479	5217	5236	9243	
8051260	FIRST NAT BK OF MAGNOLIA	MAGNOLIA	AR	60041	601	2543	1173	0	2543	*
8051290	MALVERN NATIONAL BANK	MALVERN	AR	28038	631	714	0	0	714	*
8051390	FIRST NAT BK IN MENA	MENA	AR	26860	365	755	0	0	755	*
8051458	FIRST NB & TR CO OF MT HOME	MOUNTAIN HOME	AR	52556	372	1810	592	0	1810	*
8051510	FIRST NAT BK OF NASHVILLE	NASHVILLE	AR	23171	336	802	0	0	802	*
8051550	FIRST NAT BK OF NEWPORT	NEWPORT	AR	35835	284	1288	250	0	1288	*
8051558	FIRST AMERICAN NATIONAL BANK	LITTLE ROCK	AR	83798	2183	2546	1088	0	2546	*
8051570	FIRST NATIONAL BANK	CSCEOLA	AR	31357	554	929	0	0	929	*
8051600	FIRST NATIONAL BANK	PARAGOULD	AR	58990	662	2091	524	0	2091	*
8051630	FIRST NAT BK AT PARIS	PARIS	AR	24480	327	824	0	0	824	*
8051680	NAT BK OF CMRC OF PINE BLUFF	PINE BLUFF	AR	119367	2002	4521	2985	0	4521	
8051690	SIMMONS FIRST NATIONAL BANK	PINE BLUFF	AR	171139	3460	5864	3986	0	5864	
8051818	FIRST NATIONAL BANK	ROGERS	AR	44296	542	1690	323	0	1690	*
8051820	FIRST NAT BK OF RUSSELLVILLE	RUSSELLVILLE	AR	45918	905	1225	0	0	1225	*
8051830	PEOPLES BANK & TRUST CO	RUSSELLVILLE	AR	47720	1002	1059	0	0	1059	*
8051854	FIRST NATIONAL BANK	SEARCY	AR	47656	533	1930	415	0	1930	*
8051910	FIRST NATIONAL BANK	SIL0AH SPRINGS	AR	32388	424	1138	0	0	1138	*
8051950	FIRST NAT BK OF SPRINGDALE	SPRINGDALE	AR	72041	1380	2426	647	0	2426	*
8052010	FIRST NAT BK OF STUTTGART	STUTTGART	AR	53230	543	2222	716	0	2222	*
8052015	CMRC NAT BK OF TEXARKANA	TEXARKANA	AR	33656	1009	498	0	0	498	*
8052020	ST FIRST NAT BK OF TEXARKANA	TEXARKANA	AR	120783	3342	3007	924	0	3007	
8052140	FIRST NB OF LAWRENCE CTY	WALNUT RIDGE	AR	18432	282	673	0	0	673	*
8052150	FIRST NATIONAL BANK	WARREN	AR	24386	355	643	0	0	643	*
8052185	FIDELITY NATIONAL BANK	WEST MEMPHIS	AR	27286	601	604	0	0	604	*
8052190	FIRST NATIONAL BANK	WEST MEMPHIS	AR	23710	314	759	0	0	759	*
8052250	FIRST NAT BK OF WYNNE	WYNNE	AR	28225	283	1039	0	0	1039	*

OF 62 BANKS AFFECTED IN STATE

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HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

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HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12060010	ALAMEDA FIRST NATIONAL BANK	ALAMEDA	CA	68463	1345	2237	1026	0	2237	*
12060072	AMERICAN NATIONAL BANK	BAKERSFIELD	CA	177526	2247	10217	5003	2334	7883	
12060073	COMMUNITY NATIONAL BANK	BAKERSFIELD	CA	108285	2646	3925	2245	0	3925	
12060115	CITY NATIONAL BANK	BEVERLY HILLS	CA	713651	17530	25954	5131	13033	12921	
12060126	INYO MONO NATIONAL BANK	BISHOP	CA	18212	717	197	0	0	197	*
12060190	FIRST NB OF CLOVERDALE	CLOVERDALE	CA	28969	282	932	20	0	932	*
12060305	FIRST NATIONAL BANK	DALY CITY	CA	35585	772	812	0	0	812	*
12060330	FIRST NAT BANK OF DIXON	DIXON	CA	32599	527	835	0	0	835	*
12060351	CAPITAL NATIONAL BANK	DOWNEY	CA	28051	464	1245	0	0	1245	*
12060375	SURETY NATIONAL BANK	ENCINO (LA)	CA	49642	369	2799	1156	0	2799	*
12060380	FIRST NB OF SAN DIEGO CTY	ESCONDIDO	CA	85821	1920	2884	1428	0	2884	
12060395	HUMBOLDT NATIONAL BANK	EUREKA	CA	43603	1529	591	0	0	591	*
12060443	FIRST NATIONAL BANK	FRESNO	CA	41056	457	2040	589	0	2040	*
12060463	VALLEY NATIONAL BANK	GLENDALE	CA	83744	971	4318	2682	0	4318	*
12060533	MECHANICS NATIONAL BANK	HUNTINGTON PARK	CA	58292	922	2291	734	0	2291	*
12060539	IRVINE NATIONAL BANK	IRVINE	CA	23022	107	1290	59	0	1290	*
12060575	VALLEY BANK NATIONAL ASSOC	LIVERMORE	CA	22561	525	703	0	0	703	*
12060530	F&M BK OF CENTRAL CALIFORNIA	LODI	CA	155075	2131	5465	2895	0	5465	
12060585	MID-CAL NATIONAL BANK	LODI	CA	49334	392	1975	597	0	1975	*
12060600	FRM & MRCH BK OF LONG BEACH	LONG BEACH	CA	280332	10980	6868	3730	0	6868	
12060710	LOS ANGELES NATIONAL BANK	LOS ANGELES	CA	19236	130	781	0	0	781	*
12060724	PAN AM NB OF E LOS ANGELES	LOS ANGELES CTY	CA	24766	455	722	0	0	722	*
12060730	SECURITY PACIFIC NAT BANK	LOS ANGELES	CA	11898344	171251	508866	4990	306212	202654	
12060750	UNION BANK	LOS ANGELES	CA	3559120	61435	179412	4881	98448	80964	
12060755	UNITED CALIFORNIA BANK	LOS ANGELES	CA	6683239	102569	343121	5091	207926	135195	
12060825	GARFIELD BANK	MONTEBELLO	CA	47984	672	1498	426	0	1498	*
12060882	SANTA CLARITA NAT BANK	NEWHALL	CA	57654	1064	2122	653	0	2122	*
12060938	CENTRAL BANK NAT ASSOCIATION	OAKLAND	CA	441435	5552	18750	4862	8629	10121	
12060957	WEST COAST NATIONAL BANK	OCEANSIDE	CA	25404	638	673	0	0	673	*
12060960	FIRST NATIONAL BANK & TR CO	ONTARIO	CA	192489	2555	8486	5187	1114	7372	
12060970	FIRST NAT BK OF ORANGE CTY	ORANGE	CA	141357	1236	6648	4632	0	6648	
12061015	COMMERCIAL & FARMERS NAT BK	OXNARD	CA	77264	1747	2740	1195	0	2740	*
12061113	SIERRA NATIONAL BANK	PETALUMA	CA	30896	551	980	0	0	980	*
12061130	FIRST NATIONAL BANK	PLEASANTON	CA	23045	271	763	0	0	763	*
12061205	RIVERSIDE NATIONAL BANK	RIVERSIDE	CA	32147	910	1156	0	0	1156	*
12061215	PLACER NATIONAL BANK	ROCKLIN	CA	24055	691	638	0	0	638	*
12061260	MERCHANTS NATIONAL BANK	SACRAMENTO	CA	29877	135	1103	315	0	1103	*
12061285	VALLEY NATIONAL BANK	SALINAS	CA	72282	1935	2217	675	0	2217	*
12061430	BANK OF AMERICA N T AND S A	SAN FRANCISCO	CA	36754345	423717	1774835	5291	1290312	484523	
12061410	BANK OF CALIFORNIA N A	SAN FRANCISCO	CA	1947938	28329	94037	5125	60164	33873	
12061450	CROCKER NATIONAL BANK	SAN FRANCISCO	CA	8857013	120360	426489	4996	265557	160932	
12061505	WELLS FARGO BANK N A	SAN FRANCISCO	CA	10521696	78267	525199	5042	368369	156830	
12061530	FIRST NAT BK OF SAN JOSE	SAN JOSE	CA	420835	5830	18818	5009	9182	9636	
12061625	SANTA BARBARA NATIONAL BANK	SANTA BARBARA	CA	117345	1055	5961	4120	0	5961	
12061640	COUNTY BANK OF SANTA CRUZ	SANTA CRUZ	CA	224034	2882	8155	4967	857	7298	
12061680	CTZ ST BK OF SANTA PAULA	SANTA PAULA	CA	18008	429	433	0	0	433	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12061764	TAHOE NATIONAL BANK	SOUTH LAKE TAHOE	CA	17915	401	468	0	0	468	*
12061840	TORRANCE NATIONAL BANK	TORRANCE	CA	22407	184	1022	0	0	1022	*
12061928	SECURITY NATIONAL BANK	WALNUT CREEK	CA	161278	1647	7141	4960	0	7141	*
12061975	NATIONAL BANK OF WHITTIER	WHITTIER	CA	50876	1042	1976	545	0	1976	*

OF 50 BANKS AFFECTED IN STATE 16 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
21 HAVE NO REQUIRED RESERVE BALANCE

10080010	CTZ NAT BK OF AKRON	AKRON	CO	16200	68	692	0	0	692	*
10080020	ALAMOSA NATIONAL BANK	ALAMOSA	CO	21144	276	940	0	0	940	*
10080036	ARAPAHOE COLORADO NAT BANK	ARAPAHOE COUNTY	CO	20177	244	689	0	0	689	*
10080037	FIRST NAT BANK OF SOUTHGLENNARAPAHOE CCUNTY		CO	29131	583	1166	0	0	1166	*
10080055	FIRST NATIONAL BANK IN ASPEN	ASPEN	CO	23772	665	507	0	0	507	*
10080060	FARMERS NAT BK OF AULT	AULT	CO	17152	102	534	38	0	534	*
10080065	AURORA NATIONAL BANK	AURORA	CO	34182	512	1225	0	0	1225	*
10080093	ARAPAHOE NATIONAL BANK	BOULDER	CO	16536	344	411	0	0	411	*
10080088	BOULDER NATIONAL BANK	BOULDER	CO	35688	854	1095	0	0	1095	*
10090100	FIRST NAT BK IN BOULDER	BOULDER	CO	124930	1374	5026	3466	0	5026	*
10080120	NATIONAL STATE BANK OF	BOULDER	CO	64889	1016	2592	1196	0	2592	*
10080130	FIRST BANK AND TRUST CO	BRIGHTON	CO	24664	431	713	0	0	713	*
10080150	FIRST NAT BK OF BRUSH	BRUSH	CO	15285	122	527	0	0	527	*
10080190	FIRST NAT BK OF CANON CITY	CANON CITY	CO	26814	400	850	0	0	850	*
10080200	FREMONT NAT BK OF CANON CITY	CANON CITY	CO	29249	320	989	0	0	989	*
10080270	COLORADO SPRINGS NATL	COLORADO SPRINGS	CO	89778	1357	3525	2012	0	3525	*
10080275	EAST BK OF COLORADO SPGS NA	COLORADO SPRINGS	CO	25318	769	472	0	0	472	*
10080290	EXC NB OF COLORADO SPRINGS	COLORADO SPRINGS	CO	104495	1911	3820	2011	0	3820	*
10080290	FIRST NB OF COLORADO SPRINGS	COLORADO SPRINGS	CO	162016	4772	5174	2961	0	5174	*
10080294	WE NB OF COLORADO SPRINGS	COLORADO SPRINGS	CO	27526	579	823	0	0	823	*
10080295	PIKES PEAK NATIONAL BANK	COLORADO SPRINGS	CO	18592	466	398	0	0	398	*
10080305	FIRST NATL BANK OF CORTEZ	CORTEZ	CO	24833	310	823	0	0	823	*
10080350	AMERICAN NB OF DENVER	DENVER	CO	168648	1129	7972	5120	850	7122	*
10080354	BOULEVARD COLORADO NAT BANK	DENVER	CO	27203	462	891	0	0	891	*
10080360	CENTRAL BANK AND TRUST CO	DENVER	CO	430107	5085	19846	5202	10446	9400	*
10080362	CHERRY CREEK NATIONAL BANK	DENVER	CO	72312	654	3194	1647	0	3194	*
10080380	COLORADO NAT BK OF DENVER	DENVER	CO	489796	3662	21898	5238	12680	9218	*
10080448	FIRST NB OF BEAR VALLEY	DENVER	CO	38456	1102	1019	0	0	1019	*
10080450	FIRST NAT BK OF DENVER	DENVER	CO	999045	7260	49091	5489	34852	14239	*
10080481	METRO NATIONAL BANK	DENVER	CO	78689	336	3298	2066	0	3298	*
10080490	NAT CITY BK OF DENVER	DENVER	CO	55729	458	2373	969	0	2373	*
10080492	SECURITY NATIONAL BANK	DENVER	CO	109420	282	2892	1716	0	2892	*
10080493	NORTHEAST COLO NAT BANK	DENVER	CO	24191	267	1269	14	0	1269	*
10080510	UNITED BANK OF DENVER NA	DENVER	CO	887652	5915	45079	5409	31490	13589	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10080512	UNIVERSITY NATIONAL BANK	DENVER	CO	79669	756	3488	2055	0	3488	*
10080513	WESTERN NB OF DENVER	DENVER	CO	23029	644	409	0	0	409	*
10080530	BURNS NAT BK OF DURANGO	DURANGO	CO	18825	327	592	0	0	592	*
10080540	FIRST NAT BK OF DURANGO	DURANGO	CO	34603	422	1384	80	0	1384	*
10080572	CONTINENTAL NATIONAL BANK	ENGLEWOOD	CO	75064	655	3782	2048	0	3782	*
10080600	FIRST NAT BK OF ENGLEWOOD	ENGLEWOOD	CO	100750	1225	4179	2546	0	4179	*
10080605	REPUBLIC NATIONAL BANK	ENGLEWOOD	CO	21743	459	701	0	0	701	*
10080625	FIRST NATIONAL BANK	EVERGREEN	CO	19892	241	752	0	0	752	*
10090670	FIRST NATIONAL BANK	FORT COLLINS	CO	144081	1218	6857	4380	0	6857	*
10090684	UNITED BK OF FT COLLINS NA	FORT COLLINS	CO	97290	811	4123	2516	0	4123	*
10080700	FARMERS STATE BANK	FORT MORGAN	CO	40169	475	1309	0	0	1309	*
10080710	FIRST NB OF FORT MORGAN	FORT MORGAN	CO	21668	218	721	0	0	721	*
10080736	SOUTH DENVER NAT BANK	GLENDALE	CO	27643	446	960	0	0	960	*
10080740	FIRST NB OF GLENWOOD SPRINGS	GLENWOOD SPRINGS	CO	45329	467	1856	426	0	1856	*
10080750	FIRST NAT BK IN GOLDEN	GOLDEN	CO	60481	845	2345	845	0	2345	*
10080770	1ST NB IN GRAND JUNCTION	GRAND JUNCTION	CO	64819	713	3147	1467	0	3147	*
10080778	MESA UTD BK NAT ASSO	GRAND JUNCTION	CO	33162	621	1145	0	0	1145	*
10080780	U S BANK OF GRAND JUNCTION	GRAND JUNCTION	CO	62306	510	3119	1507	0	3119	*
10080785	CACHE NATIONAL BANK	GREELEY	CO	22975	370	610	0	0	610	*
10080900	FIRST NAT BK OF GREELEY	GREELEY	CO	83403	1215	2585	1196	0	2585	*
10080810	GREELEY NATIONAL BANK	GREELEY	CO	92868	758	4031	2688	0	4031	*
10090925	ALAMEDA NATIONAL BANK	JEFFERSON COUNTY	CO	30745	456	944	0	0	944	*
10081000	COLORADO BANK AND TRUST	LA JUNTA	CO	20714	209	884	0	0	884	*
10081014	FIRST WESTLAND NAT BANK	LAKEWOOD	CO	64406	620	3295	1777	0	3295	*
10081017	LAKEWOODCO NATIONAL BANK	LAKEWOOD	CO	33785	308	1393	137	0	1393	*
10081020	FIRST NAT BK OF LAMAR	LAMAR	CO	22003	256	867	0	0	867	*
10081021	UNITED BANK OF LAKEWOOD NA	LAKEWOOD	CO	38225	914	1084	0	0	1084	*
10081070	LITTLETON NATIONAL BANK	LITTLETON	CO	40163	654	1452	143	0	1452	*
10081080	FIRST NAT BK OF LONGMONT	LONGMONT	CO	55357	453	2493	1014	0	2493	*
10081090	LONGMONT NATIONAL BANK	LONGMONT	CO	35137	377	1393	97	0	1393	*
10081097	WESTLAND NATIONAL BANK	LONGMONT	CO	16507	299	441	0	0	441	*
10081110	FIRST NAT BK IN LOVELAND	LOVELAND	CO	57796	548	2339	951	0	2339	*
10081190	FIRST NAT BK OF MONTROSE	MONTROSE	CO	37362	344	1466	81	0	1466	*
10081190	UNITED BANK OF MCNTROSE NA	MONTROSE	CO	20424	351	765	0	0	765	*
10081193	FIRST NAT BK OF NORTHGLENN	NORTHGLENN	CO	34674	1333	722	0	0	722	*
10081290	FIRST NAT BK OF PUEBLO	PUEBLO	CO	77311	1946	2588	773	0	2588	*
10081304	REPUBLIC NB OF PUEBLO	PUEBLO	CO	27910	550	736	0	0	736	*
10081360	ROUTT COUNTY NATL BK	STEAMBOAT SPRINGS	CO	35652	397	1471	168	0	1471	*
10081370	COMMERCIAL SAVINGS BANK OF	STERLING	CO	28388	323	941	0	0	941	*
10081375	FIRST NATIONAL BANK	STERLING	CO	15468	142	539	0	0	539	*
10081380	SECURITY ST BK OF STERLING	STERLING	CO	46345	309	1836	435	0	1836	*
10081390	FIRST NB OF STRASBURG	STRASBURG	CO	22042	139	842	0	0	842	*
10081420	TRINIDAD NATIONAL BANK	TRINIDAD	CO	16968	313	520	0	0	520	*
10081428	FIRST NAT BK IN WALSENBURG	WALSENBURG	CO	16235	179	512	0	0	512	*
10081445	FIRST NAT BK OF WESTMINSTER	WESTMINSTER	CO	45637	1227	1599	169	0	1599	*
10081448	LAKEVIEW NATIONAL BANK	WHEATRIDGE	CO	70975	869	2892	1408	0	2892	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10081449	WHEAT RIDGE NATIONAL BANK	WHEAT RIDGE	CO	26962	337	882	0	0	882	*
10081470	FIRST NAT BK OF WRAY	WRAY	CO	29446	133	1111	148	0	1111	*
10081490	FARMERS STATE BK OF YUMA	YUMA	CO	19223	145	770	0	0	770	*
OF 83 BANKS AFFECTED IN STATE				42	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
				36	HAVE NO REQUIRED RESERVE BALANCE					

2090100	CONNECTICUT NATIONAL BANK	BRIDGEPORT	CT	519240	20001	11381	5365	2282	9099	
2090135	STATE NATIONAL BANK OF CONN	BRIDGEPORT	CT	539863	8258	25289	5202	16085	9204	
1090522	AMERICAN NATIONAL BANK	HAMDEN	CT	72509	1178	2517	1432	0	2517	*
1090525	CONNECTICUT BK AND TRUST CO	HARTFORD	CT	1484706	33557	62219	5474	43165	19054	
1090590	HARTFORD NAT BANK AND TR CO	HARTFORD	CT	1534864	37405	56605	5322	35366	21239	
1090720	FIRST NB OF LITCHFIELD	LITCHFIELD	CT	27279	593	804	0	0	804	*
1090970	NEW BRITAIN NATIONAL BANK	NEW BRITAIN	CT	86323	4043	897	0	0	897	*
1091315	ORANGE NATIONAL BANK	ORANGE	CT	23776	724	584	0	0	584	*
1091360	CITIZENS NATIONAL BANK	PUTNAM	CT	20238	501	397	0	0	397	*
1091455	CITIZENS NB OF SOUTHLINGTON	SOUTHLINGTON	CT	22057	717	247	0	0	247	*
2091535	LIBERTY NATIONAL BANK	STAMFORD	CT	19880	206	662	24	0	662	*
1091695	VERNON NATIONAL BANK	VERNON	CT	19656	584	438	0	0	438	*
2091805	WESTPORT NATIONAL BANK	WESTPORT	CT	24758	401	758	0	0	758	*
1091845	NORTHERN CONN NAT BANK	WINDSOR LOCKS	CT	38443	1491	234	0	0	234	*
OF 14 BANKS AFFECTED IN STATE				8	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
				2	HAVE NO REQUIRED RESERVE BALANCE					

3100420	FIRST NAT BANK OF WYOMING	WYOMING	DE	20611	228	650	0	0	650	*
OF 1 BANKS AFFECTED IN STATE				1	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
				0	HAVE NO REQUIRED RESERVE BALANCE					

5110010	AMERICAN SECURITY BANK NA	WASHINGTON	DC	973294	16625	52616	5750	37845	14771	
5110020	BANK OF COLUMBIA NA	WASHINGTON	DC	36413	1735	366	0	0	366	*
5110045	DISTRICT OF COLUMBIA NAT BK	WASHINGTON	DC	66634	1584	2918	1365	0	2918	*
5110100	MCLACHLEN NATIONAL BANK	WASHINGTON	DC	37509	1179	1299	0	0	1299	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5110115	MADISON NATIONAL BANK	WASHINGTON	DC	102154	2216	5359	3364	0	5359	
5110130	NATIONAL BANK OF WASHINGTON	WASHINGTON	DC	576365	16474	24501	5565	12443	12058	
5110140	NAT CAPITAL BK OF WASHINGTON	WASHINGTON	DC	33901	1466	1055	0	0	1055	*
5110160	NATIONAL SAVINGS & TRUST CO	WASHINGTON	DC	332614	6945	15626	4934	5640	9986	
5110170	RIGGS NB OF WASHINGTON	DC	DC	1327375	22364	74865	5221	47291	27574	
5110190	SECURITY NATIONAL BANK	WASHINGTON	DC	76700	1671	3542	1786	0	3542	*
5110195	UNION FIRST NB OF WASH	WASHINGTON	DC	446227	12602	18754	5323	7961	10793	
5110205	UNITED NAT BK OF WASHINGTON	WASHINGTON	DC	39216	945	1496	68	0	1496	*

OF 12 BANKS AFFECTED IN STATE 3 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
4 HAVE NO REQUIRED RESERVE BALANCE

6120015	BARNETT BANK OF SEMINOLE CTY	ALTA MONTE SPRINGS	FL	28864	534	763	0	0	763	*
6120040	DE SOTO NAT BK OF ARCADIA	ARCADIA	FL	23732	585	487	0	0	487	*
6120070	FLORIDA FIRST NB AT BARTOW	BARTOW	FL	24304	616	580	0	0	580	*
6120075	FIRST NATIONAL BANK & TR CO	BELLEAIR BLUFFS	FL	63062	638	2061	477	0	2061	*
6120093	BOCA RATON NAT BANK	BOCA RATON	FL	104846	1449	4411	2833	0	4411	
6120095	FIRST B&TC OF BOCA RATON NA	BOCA RATON	FL	136795	2359	4840	2703	0	4840	
6120103	FIRST NB OF BONITA SPRINGS	BONITA SPRINGS	FL	23190	408	656	0	0	656	*
6120106	FLGSH 1ST NB OF BYNTN BCH	BYNTON	FL	42037	412	1315	92	0	1315	*
6120110	ELLIS FIRST NATIONAL BANK	BRADENTON	FL	107523	845	5261	3415	0	5261	
6120115	INTER CITY NATIONAL BANK	BRADENTON	FL	102159	1924	2441	847	0	2441	
6120120	SOUTHEAST N B OF BRADENTON	BRADENTON	FL	80152	1074	3589	1800	0	3589	*
6120123	BARNETT BANK CF BRANDON NA	BRANDON	FL	25117	444	854	0	0	854	*
6120138	FIRST NATIONAL BANK	BROOKSVILLE	FL	34947	935	601	0	0	601	*
6120154	NATIONAL BANK OF CAPE CORAL	CAPE CORAL	FL	27302	187	1014	119	0	1014	*
6120156	FIRST NB OF CAPE CANAVERAL	CAPE CANAVERAL	FL	22367	389	730	0	0	730	*
6120195	BARNETT BANK OF CLEARWATER NA	CLEARWATER	FL	62401	1063	2091	657	0	2091	*
6120200	FIRST NAT BK OF CLEARWATER	CLEARWATER	FL	127805	1104	5757	3573	0	5757	
6120206	SECOND NB OF CLEARWATER	CLEARWATER	FL	25632	648	522	0	0	522	*
6120210	EXCHANGE NB OF LAKE COUNTY	CLERMONT	FL	23918	297	752	0	0	752	*
6120230	BARNETT BANK OF COCOA NA	COCOA	FL	63363	1398	2140	668	0	2140	*
6120231	SUN BANK OF COCOA NA	COCOA	FL	43176	909	963	0	0	963	*
6120232	UNITED NATIONAL BANK	COCOA BEACH	FL	24701	503	736	0	0	736	*
6120240	FLGSH 1ST NB OF CORAL GBLES	CORAL GABLES	FL	186430	3861	8227	5096	515	7712	
6120241	CARIBBEAN NATIONAL BANK	CORAL GABLES	FL	27309	408	1526	188	0	1526	*
6120275	FIRST NAT BK OF CRESTVIEW	CRESTVIEW	FL	20213	363	521	0	0	521	*
6120276	CTZ 1ST NB OF CRYSTAL RIVER	CRYSTAL RIVER	FL	17973	851	0	0	0	0	*
6120295	ELLIS FIRST NB OF DADE CITY	DADE CITY	FL	20619	337	570	0	0	570	*
6120297	DIXIE NAT BK OF DADE COUNTY	DADE COUNTY	FL	34773	480	2051	630	0	2051	*
6120301	ATLANTIC NAT BANK OF DAVIE	DAVIE	FL	19106	288	549	0	0	549	*
6120303	FIRST NATIONAL BANK OF DAVIE	DAVIE	FL	31263	513	1230	0	0	1230	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TOEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6120310	ATLANTIC FIRST NB OF	DAYTONA BEACH	FL	68515	2313	422	0	0	422	*
6120334	PAM AM BK OF VOLUSIA CTY N A	ADEBARY	FL	18241	348	411	0	0	411	*
6120360	BARNETT BANK OF DELAND N A	DE LAND	FL	72738	403	2922	1530	0	2922	
6120375	BARNETT BK OF DELRAY BCH NA	DELRAY BEACH	FL	53262	390	2695	1305	0	2695	*
6120390	SUN FIRST NB OF DELRAY BCH	DELRAY BEACH	FL	100489	2615	2965	1362	0	2965	
6120392	SOUTHEAST NB OF DUNEDIN	DUNEDIN	FL	52518	1495	849	0	0	849	*
6120393	SUN FIRST NB OF DUNEDIN	DUNEDIN	FL	88987	1870	2387	697	0	2387	
6120399	FIRST NAT BANK & TRUST	EUSTIS	FL	30731	290	1189	0	0	1189	*
6120425	AMERICAN NATIONAL BANK & TR	FORT LAUDERDALE	FL	139040	2711	5777	3642	0	5777	
6120430	CENTURY NAT BK CF BROWARD	FORT LAUDERDALE	FL	252051	5779	8863	5082	931	7932	
6120432	CENTURY NB OF CORAL RIDGE	FORT LAUDERDALE	FL	92430	1029	4081	2416	0	4081	
6120440	LANDMARK 1ST NB IN	FORT LAUDERDALE	FL	434279	12665	16443	5239	5918	10525	
6120454	EAST FIRST NATIONAL BANK	FORT MYERS	FL	18221	314	519	0	0	519	*
6120455	BARNETT BK OF FT MYERS NA	FORT MYERS	FL	95993	1793	3186	2037	0	3186	
6120459	FIRST CMRCL BK OF FORT MYERS	FORT MYERS	FL	18338	306	507	0	0	507	*
6120460	FIRST NAT BK IN FORT MYERS	FORT MYERS	FL	180429	3831	4730	2769	0	4730	
6120471	BEACH FIRST NATIONAL BANK	FORT MYERS BEACH	FL	33000	478	1085	0	0	1085	*
6120473	FIRST NB OF FORT PIERCE	FORT PIERCE	FL	30840	885	1007	0	0	1007	*
6120487	FIRST NB OF OKALOOSA COUNTY	FORT WALTON BEACH	FL	58919	1711	968	0	0	968	*
6120491	ATLNTC 1ST NB OF GAINESVILLE	GAINESVILLE	FL	78242	2099	2989	1220	0	2989	*
6120510	FLORIDA NB AT GAINESVILLE	GAINESVILLE	FL	30016	737	1197	0	0	1197	*
6120562	FIRST NAT BK OF HALLANDALE	HALLANDALE	FL	30444	308	1426	190	0	1426	*
6120564	CITY NAT BK OF HALLANDALE	HALLANDALE	FL	68462	746	2899	1335	0	2899	*
6120572	1ST AM NB OF HERNANDO CTY	HERNANDO CTY	FL	18134	258	442	0	0	442	*
6120574	FIRST NB OF GREATER MIAMI	HIALEAH	FL	119338	2126	4621	2616	0	4621	*
6120592	BANK OF HOLIDAY	HOLIDAY	FL	33878	421	839	0	0	839	*
6120598	ATLANTIC NB OF W HOLLYWOOD	HOLLYWOOD	FL	69426	1633	1708	393	0	1708	*
6120589	ATLANTIC NB OF HOLLYWOOD	HOLLYWOOD	FL	30153	330	1004	20	0	1004	*
6120590	FIRST NAT BK OF HOLLYWOOD	HOLLYWOOD	FL	106667	1007	5584	3886	0	5584	*
6120595	EXCHANGE NB OF PASCO CTY	HOLIDAY	FL	19359	351	429	0	0	429	*
6120600	FIRST NAT BK OF HOMESTEAD	HOMESTEAD	FL	40986	1073	1251	29	0	1251	*
6120612	CITZNS 1ST NAT BK CITRUS CTY	INVERNESS	FL	34055	548	956	0	0	956	*
6120620	AMERICAN NB OF JACKSONVILLE	JACKSONVILLE	FL	89042	1172	3125	1755	0	3125	
6120630	ATLANTIC NB OF JACKSONVILLE	JACKSONVILLE	FL	298551	4872	10944	5080	2570	8374	
6120640	BARNETT BK OF JACKSONVILLE	N JACKSONVILLE	FL	263382	3241	12551	5235	4005	8546	
6120644	FLORIDA NAT BK AT ARLINGTON	JACKSONVILLE	FL	24369	696	422	0	0	422	*
6120646	FLORIDA NAT BANK AT LAKE SHO	JACKSONVILLE	FL	21820	1408	0	0	0	0	*
6120650	FLA FIRST NB OF JACKSONVILLE	JACKSONVILLE	FL	283650	4041	10586	5319	2837	7749	
6120653	JACKSONVILLE NATIONAL BANK	JACKSONVILLE	FL	100922	330	5266	3490	210	5056	
6120692	SOUTHEAST FIRST NAT BCH BK	JACKSONVILLE BCH	FL	37964	361	1602	278	0	1602	*
6120705	ELLIS FIRST NB AT JAY	JAY	FL	18693	138	692	0	0	692	*
6120710	FLORIDA FIRST NATIONAL BANK	KEY WEST	FL	34606	916	1015	0	0	1015	*
6120720	FIRST NAT BK OF KISSIMMEE	KISSIMMEE	FL	28694	761	947	0	0	947	*
6120765	FIRST NB OF LAKE LAND	LAKE LAND	FL	51980	794	1729	351	0	1729	*
6120780	FLORIDA NAT BK AT LAKE LAND	LAKE LAND	FL	41760	906	1411	94	0	1411	*
6120802	SUN FIRST NB OF LAKE WALES	LAKE WALES	FL	35635	638	987	0	0	987	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6120805	FIRST AM BK OF LAKE WORTH	NALAKE WORTH	FL	76528	657	2904	1740	0	2904	
6120810	1ST MRNE NB & TC OF LK WORTH	LAKE WORTH	FL	101001	1738	3551	1754	0	3551	
6120818	CITIZENS NAT BK OF LEESBURG	LEESBURG	FL	53065	509	1924	748	0	1924	*
6120819	EXCHANGE NB OF LEE COUNTY	LEE COUNTY	FL	61822	915	1783	285	0	1783	*
6120820	SUN FIRST NB OF LEESBURG	LEESBURG	FL	74725	1594	2232	854	0	2232	*
6120821	CITY NB OF LAUDERHILL	LAUDERHILL	FL	29708	1168	485	0	0	485	*
6120840	FIRST NAT BK OF LIVE OAK	LIVE OAK	FL	35232	949	503	0	0	503	*
6120849	SUN FIRST NB OF MELBOURNE	MELBOURNE	FL	44178	906	1444	125	0	1444	*
6120865	SE FIRST NB OF MAITLAND	MAITLAND	FL	55278	442	2375	967	0	2375	*
6120874	WESTSIDE NB OF MANATEE CTY	MANATEE COUNTY	FL	48816	457	1991	629	0	1991	*
6120876	NATIONAL BANK OF COLLIER CTY	MARCO ISLAND	FL	29137	661	954	0	0	954	*
6120881	FL CST BK OF CORAL SPGS NA	MARGATE	FL	34228	542	1491	263	0	1491	*
6120892	HOBE SOUND NATIONAL BANK	MARTIN COUNTY	FL	16556	200	518	0	0	518	*
6120897	LANDMARK BK OF MELBOURNE NA	MELBOURNE	FL	29824	497	940	0	0	940	*
6120900	FLAGSHIP BK OF MELBOURNE NA	MELBOURNE	FL	45957	1119	1404	0	0	1404	*
6120902	BOULEVARD NAT BK OF MIAMI	MIAMI	FL	65852	585	3093	1644	0	3093	*
6120903	FIRST NATIONAL BK OF BREVARD	MERRITT ISLAND	FL	39705	448	1267	76	0	1267	*
6120908	CITY NATIONAL BANK OF MIAMI	MIAMI	FL	344499	8325	14666	5318	5461	9205	
6120909	CENTRAL NAT BK OF MIAMI	MIAMI	FL	35656	610	1331	22	0	1331	*
6120915	BARNETT BANK OF MIAMI NA	MIAMI	FL	263160	4038	12165	5075	3918	8247	
6120927	CONTINENTAL NAT BK OF MIAMI	MIAMI	FL	25706	416	985	0	0	985	*
6120929	DADELAND NATIONAL BANK	MIAMI	FL	35771	1218	1263	0	0	1263	*
6120932	FIRST STATE BANK OF MIAMI	MIAMI	FL	128356	3018	4206	2512	0	4206	
6120937	FLAGSHIP NB OF MIAMI	MIAMI	FL	101500	2217	5036	2833	0	5036	
6120950	FLORIDA NAT BANK OF MIAMI	MIAMI	FL	212465	3046	7789	5933	376	7413	
6120968	MIAMI NATIONAL BANK	MIAMI	FL	76562	506	3784	2378	0	3784	*
6120976	PEOPLES DOWNTOWN NAT BANK	MIAMI	FL	35507	824	1493	192	0	1493	*
6120977	ROYAL TRUST BK OF MIAMI NA	MIAMI	FL	117676	1385	5056	3439	0	5056	
6120979	REPUBLIC NAT BANK OF MIAMI	MIAMI	FL	150424	2473	6425	4672	0	6425	
6120988	SOUTHEAST 1ST NB OF MIAMI	MIAMI	FL	1409703	10940	72573	5246	53202	19371	
6120991	SOUTHEAST NAT BANK OF CORAL	MIAMI	FL	70839	977	3219	1887	0	3219	*
6120999	JEFFERSON NB OF MIAMI BEACH	MIAMI BEACH	FL	82724	729	4707	2854	0	4707	*
6121010	FLAGSHIP 1ST NB OF MIAMI BCH	MIAMI BEACH	FL	215043	2497	8961	4885	1225	7736	
6121015	PEOPLES FIRST NATIONAL BANK	MIAMI SHGRES	FL	47573	608	2189	1022	0	2189	*
6121025	SOUTHEAST FIRST NB OF MIAMI	MIAMI SPRINGS	FL	86644	955	5658	3590	0	5658	
6121030	CENTURY NAT BK OF SANTA ROSA	HILTON	FL	23024	1103	39	0	0	39	*
6121050	FIRST NAT BK OF MOUNT DORA	MOUNT DORA	FL	29250	257	1095	61	0	1095	*
6121066	CITIZENS NATIONAL BANK	NAPLES	FL	53962	461	2035	673	0	2035	*
6121067	SOUTHEAST NAT BK OF NAPLES	NAPLES	FL	36686	495	1308	44	0	1308	*
6121068	FIRST NAT BANK & TRUST CO	NAPLES	FL	94358	1086	4114	2311	0	4114	*
6121074	NORTH FIRST BANK	NORTH FORT MYERS	FL	15032	299	378	0	0	378	*
6121075	ELLIS 1ST NB OF NEW PT RICHEY	NEW PORT RICHEY	FL	94974	1747	2170	827	0	2170	
6121092	PEOPLES AMERICAN NAT BANK	NORTH MIAMI	FL	30758	531	1271	62	0	1271	*
6121093	SECOND NAT BK OF NORTH MIAMI	NORTH MIAMI	FL	59358	1296	2715	1238	0	2715	*
6121094	PEOPLES FIRST NATIONAL BANK	NORTH MIAMI BEACH	FL	20733	317	910	0	0	910	*
6121095	SECOND NAT BK OF N MIAMI BCH	N MIAMI BEACH	FL	32096	471	1413	136	0	1413	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6121087	COUNTY NB OF N MIAMI BEACH	NORTH MIAMI BEACH	FL	49759	1060	2375	771	0	2375	*
6121091	BARNETT BANK OF OCALA NA	OCALA	FL	77312	896	3170	1479	0	3170	*
6121093	PAN AMERICAN BK OF BROWARD	OAKLAND PARK	FL	21161	491	727	0	0	727	*
6121100	FLORIDA FIRST NATIONAL BANK	OCALA	FL	31770	867	697	0	0	697	*
6121112	SUN BANK OF OCALA	OCALA	FL	92741	1580	3845	2035	0	3845	*
6121140	SUN FIRST NB OF ORLANDO	ORLANDO	FL	477276	12336	16730	5195	6199	10531	*
6121142	PAN AM BANK OF ORLANDO NA	ORLANDO	FL	80654	1104	3554	1921	0	3554	*
6121147	SOUTHEAST NAT BK OF ORLANDO	ORLANDO	FL	33224	564	983	0	0	983	*
6121150	FLORIDA NAT BK OF ORLANDO	ORLANDO	FL	69435	1357	2507	1190	0	2507	*
6121153	FLGSHP 1ST NB OF ORMOND BCH	ORMOND BEACH	FL	62471	549	2401	892	0	2401	*
6121163	ATLANTIC NAT BK OF PALATKA	PALATKA	FL	42546	887	1386	27	0	1386	*
6121178	ROYAL TR BK OF PALM BCH NA	PALM BEACH	FL	30039	505	743	0	0	743	*
6121180	FIRST NAT BK IN PALM BEACH	PALM BEACH	FL	192786	2163	10129	5101	2421	7708	*
6121182	FIRST NB OF PALM BCH GARDENS	PALM BCH GARDENS.	FL	16521	308	460	0	0	460	*
6121187	FIRST MARINE NAT BK	PALM SPRINGS	FL	25798	723	529	0	0	529	*
6121190	BAY NATIONAL BANK AND TRUST	PANAMA CITY	FL	58425	1583	1736	337	0	1736	*
6121203	FIRST NATIONAL BANK	PANAMA CITY	FL	22171	564	386	0	0	386	*
6121210	CITIZENS & PEOPLES NAT BK	PENSACOLA	FL	52731	1060	2496	892	0	2496	*
6121215	CENTURY NAT BK OF PENSACOLA	PENSACOLA	FL	35794	568	1283	0	0	1283	*
6121230	FLORIDA FIRST NATIONAL BANK	PENSACOLA	FL	66214	3267	824	0	0	824	*
6121255	FIRST NAT BK IN PLANT CITY	PLANT CITY	FL	34260	571	931	0	0	931	*
6121270	FIDELITY NATIONAL BANK	POMPANO BEACH	FL	20770	363	879	0	0	879	*
6121275	FIRST NB OF BROWARD COUNTY	POMPANO BEACH	FL	201085	4041	8050	4946	253	7797	*
6121279	HALIFAX NATIONAL BANK	PORT ORANGE	FL	18855	559	318	0	0	318	*
6121281	BARNETT BANK OF PT CHARLOTTE	PORT CHARLOTTE	FL	21203	340	597	0	0	597	*
6121290	FIRST NATIONAL BANK	PUNTA GORDA	FL	56092	840	2153	574	0	2153	*
6121316	FIRST NATIONAL BANK & TRUST	RIVIERA BEACH	FL	86479	912	3688	2108	0	3688	*
6121321	BARNETT BANK OF ST AUGUSTINE	ST AUGUSTINE	FL	39443	990	1141	0	0	1141	*
6121341	BARNETT BK OF ST PETERSBURG	ST PETERSBURG	FL	53286	870	1667	254	0	1667	*
6121342	BK OF FL IN ST PETERSBURG	ST PETERSBURG	FL	19076	535	316	0	0	316	*
6121346	ELLIS NAT BK OF ST PETERSBURG	ST PETERSBURG	FL	46293	496	1529	203	0	1529	*
6121350	CENTURY 1ST NB IN ST PETERSBURG	ST PETERSBURG	FL	175234	4270	3318	1031	0	3318	*
6121356	FLAGSHIP BK OF ST PETES NA	ST PETERSBURG	FL	87144	1601	3057	1247	0	3057	*
6121360	FLORIDA NB AT ST PETERSBURG	ST PETERSBURG	FL	103348	3819	1175	72	0	1175	*
6121366	NAT BANK OF ST PETERSBURG	ST PETERSBURG	FL	58104	1152	1856	420	0	1856	*
6121370	LNDYRK UTB OF ST PETERSBURG	ST PETERSBURG	FL	330216	7412	7356	4962	0	7356	*
6121378	ATLANTIC NAT BK OF SANFORD	SANFORD	FL	37344	820	1091	0	0	1091	*
6121396	NATIONAL BANK GULF GATE	SARASOTA COUNTY	FL	65830	1173	1746	285	0	1746	*
6121397	NATIONAL BANK OF SARASOTA	SARASOTA	FL	72874	1631	2461	732	0	2461	*
6121402	SE BANK OF VILLAGE PLAZA NA	SARASOTA COUNTY	FL	22405	426	560	0	0	560	*
6121406	S E BANK OF SIESTA KEY	SARASOTA	FL	25977	276	903	0	0	903	*
6121407	S E FIRST NB OF SARASOTA	SARASOTA	FL	97467	1610	3131	1345	0	3131	*
6121409	POPULAR BK OF SARASOTA NA	SARASOTA	FL	17656	327	371	0	0	371	*
6121413	SE FIRST NB OF SATELLITE BCH	SATELLITE BEACH	FL	22955	543	729	0	0	729	*
6121415	FIRST NATIONAL BANK	SEBRING	FL	35826	297	1217	55	0	1217	*
6121421	SUN BANK OF SEMINOLE NA	SEMINOLE COUNTY	FL	31284	1022	517	0	0	517	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6121424	FIDELITY NB OF SOUTH MIAMI	SOUTH MIAMI	FL	25964	249	982	0	0	982	*
6121425	FIRST NAT BK OF SOUTH MIAMI	SOUTH MIAMI	FL	69461	977	3403	1938	0	3403	*
6121426	SE NB OF ST PETERSBURG	SOUTH PASADENA	FL	39267	462	1442	92	0	1442	*
6121440	FIRST NAT BANK & TRUST CO	STUART	FL	118597	1396	4351	2529	0	4351	
6121442	STUART NATIONAL BANK	STUART	FL	76958	832	2744	1338	0	2744	
6121448	JEFFERSON NB AT SUNNY ISLES	SUNNY ISLES	FL	28950	475	1213	0	0	1213	*
6121450	CAP CY 1ST NB OF TALLAHASSEE	TALLAHASSEE	FL	94265	1482	3129	1637	0	3129	*
6121455	INDUSTRIAL NATIONAL BANK	TALLAHASSEE	FL	19222	476	438	0	0	438	*
6121469	BARNETT BANK OF TAMPA NA	TAMPA	FL	46804	764	864	0	0	864	*
6121470	BROADWAY NAT BANK OF TAMPA	TAMPA	FL	43717	562	1366	211	0	1366	*
6121476	COLUMBIA BANK OF TAMPA	TAMPA	FL	29083	689	614	0	0	614	*
6121479	ELLIS NATIONAL BK OF TAMPA	TAMPA	FL	28999	564	967	0	0	967	*
6121480	EXCHANGE NAT BANK OF TAMPA	TAMPA	FL	281244	4697	10607	5602	2744	7863	
6121490	FIRST NATIONAL BK OF FLORIDA	TAMPA	FL	394793	10193	9462	5033	169	9293	
6121492	FLAGSHIP BANK OF TAMPA	TAMPA	FL	115375	2742	3033	1377	0	3033	
6121502	METROPOLITAN BANK & TR CO	TAMPA	FL	121569	899	5363	2939	1956	3407	
6121520	PAN AMERICAN BK OF TAMPA NA	TAMPA	FL	61019	1285	1591	531	0	1591	*
6121525	SECOND NAT BK OF TAMPA	TAMPA	FL	55467	845	2149	765	0	2149	*
6121530	ELLIS FIRST NB IN TARPON SPG	TARPON SPRINGS	FL	54707	320	1748	689	0	1748	*
6121541	FIRST NAT BANK OF THE UPPER	TAVERNIER	FL	25442	389	890	0	0	890	*
6121542	1ST MRNE NB&TC JUPITER	TEQUESTA	FL	53883	730	2326	855	0	2326	*
6121555	FLGSHP 1ST NB OF TITUSVILLE	TITUSVILLE	FL	34508	438	1480	226	0	1480	*
6121556	FLORIDA NAT BK AT TITUSVILLE	TITUSVILLE	FL	20995	403	636	0	0	636	*
6121595	FIRST NATIONAL BANK	VENICE	FL	91075	966	3317	1489	0	3317	
6121595	FLORIDA FIRST NB AT VERO BCH	VERO BEACH	FL	32608	1479	206	0	0	206	*
6121620	ATLANTIC NB OF WEST PALM BCH	WEST PALM BEACH	FL	77985	3522	1328	0	0	1328	*
6121626	FLAGLER NB OF THE PALM BCHS	WEST PALM BEACH	FL	21347	258	763	0	0	763	*
6121630	FIRST NB OF PALM BEACH CTY	WEST PALM BEACH	FL	23292	810	400	0	0	400	*
6121665	SUN BANK OF WILTON MANORS	WILTON MANORS	FL	52566	1041	1998	653	0	1998	*
6121670	FIRST NB OF WINTER GARDEN	WINTER GARDEN	FL	23844	278	879	0	0	879	*
6121686	BARNETT BK OF E POLK CTY NA	WINTER HAVEN	FL	68076	1183	2440	756	0	2440	*
6121690	EXCHANGE NB OF WINTER HAVEN	WINTER HAVEN	FL	98035	1528	3280	1783	0	3280	
6121693	FIRST NB OF WINTER HAVEN	WINTER HAVEN	FL	21846	421	510	0	0	510	*
6121698	BRNETT BK OF ORLNDG/W PK NA	WINTER PARK	FL	163580	3160	5476	3416	0	5476	
6121704	WINTER PARK NATIONAL BANK	WINTER PARK	FL	17425	305	501	0	0	501	*

OF 203 BANKS AFFECTED IN STATE

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HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

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HAVE NO REQUIRED RESERVE BALANCE

6130105	FIRST NATIONAL BK OF ALBANY	ALBANY	GA	32612	680	1015	0	0	1015	*
6130210	FIRST NAT BANK OF ATHENS	ATHENS	GA	64023	1002	3190	1503	0	3190	*
6130240	CITIZENS TRUST BANK	ATLANTA	GA	34157	543	1648	333	0	1648	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6130257	FIRST GEORGIA BANK	ATLANTA	GA	91867	794	5680	3893	0	5680	*
6130260	FIRST NAT BANK OF ATLANTA	ATLANTA	GA	1373095	15690	79674	5262	50645	29029	
6130270	FULTON NAT BK OF ATLANTA	ATLANTA	GA	582850	7854	28888	5222	16597	12291	
6130290	NATIONAL BANK OF GA	ATLANTA	GA	310733	3479	15671	4857	6377	9294	
6130330	TRUST COMPANY BANK	ATLANTA	GA	926168	8019	50785	5214	33546	17239	
6130335	FIRST NB&TR CO OF AUGUSTA	AUGUSTA	GA	83642	2430	2430	909	0	2430	*
6130340	GEORGIA RAILROAD BK&TR CO	AUGUSTA	GA	278543	6488	8644	5183	1067	7577	
6130390	FIRST ST NB OF BAINBRIDGE	BAINBRIDGE	GA	21708	372	689	0	0	689	*
6130410	FIRST NB OF BARNESVILLE	BARNESVILLE	GA	19839	338	548	0	0	548	*
6130550	AM NAT BK OF BRUNSWICK	BRUNSWICK	GA	67504	1383	2400	869	0	2400	*
6130560	FIRST NAT BK OF BRUNSWICK	BRUNSWICK	GA	68187	1894	1844	501	0	1844	*
6130650	CALHOUN FIRST NATIONAL BANK	CALHOUN	GA	54155	465	2389	869	0	2389	*
6130715	W GEORGIA NB OF CARROLLTON	CARROLLTON	GA	21526	625	566	0	0	566	*
6130720	FIRST NB OF CARTERSVILLE	CARTERSVILLE	GA	41287	691	1691	459	0	1691	*
6130730	COMMERCIAL NATIONAL BANK	CEDARTOWN	GA	24076	772	392	0	0	392	*
6130740	FIRST NAT BK OF POLK COUNTY	CEDARTOWN	GA	21321	411	705	0	0	705	*
6130900	FIRST NAT BK OF COLUMBUS	COLUMBUS	GA	146964	3030	5361	3518	0	5361	*
6130910	NB & TR CO OF COLUMBUS GA	COLUMBUS	GA	75330	2486	1817	193	0	1817	*
6130950	FIRST NAT BANK OF COMMERCE	COMMERCE	GA	21753	268	840	0	0	840	*
6131040	FIRST NB OF HABERSHAM CTY	CORNELIA	GA	35212	463	1054	0	0	1054	*
6131120	FIRST NAT BK OF PAULDING CTY	DALLAS	GA	16765	302	407	0	0	407	*
6131140	FIRST NAT BK OF DALTON	DALTON	GA	82754	1447	3745	1868	0	3745	*
6131400	FIRST NAT BK IN ELBERTON	ELBERTON	GA	26738	495	778	0	0	778	*
6131470	NAT BK OF FITZGERALD	FITZGERALD	GA	18976	329	662	0	0	662	*
6131560	FIRST NB OF GAINESVILLE	GAINESVILLE	GA	100714	1252	4038	2747	0	4038	*
6131570	GAINESVILLE NATIONAL BANK	GAINESVILLE	GA	64642	1682	1369	243	0	1369	*
6131650	FIRST NAT BANK OF GRIFFIN	GRIFFIN	GA	35745	778	869	0	0	869	*
6131845	FIRST NAT BANK OF WAYNE CTY	JESUP	GA	18316	424	359	0	0	359	*
6131950	BRAND BANKING COMPANY	LAWRENCEVILLE	GA	25864	429	736	0	0	736	*
6131960	FIRST NB OF GWINNETT COUNTY	LAWRENCEVILLE	GA	55176	541	2026	619	0	2026	*
6132040	FIRST NAT BANK OF LOUISVILLE	LOUISVILLE	GA	17979	281	604	0	0	604	*
6132110	FIRST NAT 9K AND TR CO	MACON	GA	136720	4427	3993	2002	0	3993	*
6132125	FIRST NAT BK OF MCDONOUGH	MC DONOUGH	GA	28148	335	1034	0	0	1034	*
6132180	FIRST NAT BANK OF COBB CTY	MARIETTA	GA	112636	3504	3884	1342	0	3884	*
6132310	NATIONAL BANK OF WALTON CTY	MONROE	GA	29307	409	989	0	0	989	*
6132360	MOULTRIE NATIONAL BANK	MOULTRIE	GA	41614	418	2110	711	0	2110	*
6132420	FIRST NAT BK OF NEWMAN	NEWMAN	GA	34085	409	1342	13	0	1342	*
6132565	FIRST NAT BK OF HOUSTON CTY	PERRY	GA	18540	511	520	0	0	520	*
6132720	FIRST NAT BK OF ROME	ROME	GA	66877	1451	2165	577	0	2165	*
6132730	NATIONAL CITY BANK OF ROME	ROME	GA	80913	2410	2090	491	0	2090	
6132810	CITIZENS & SOUTHERN NAT BK	SAVANNAH	GA	2009940	27929	101110	5204	62541	38569	
6132870	SAVANNAH BANK AND TR CO	SAVANNAH	GA	208650	5138	6637	4872	0	6637	
6132892	TR CO GA BK SAVANNAH NA	SAVANNAH	GA	101547	1990	4232	2228	0	4232	
6132936	TRUST CO BANK OF COBB CTY	NASMYRNA	GA	25232	593	590	0	0	590	*
6133170	FIRST NAT BANK OF THOMSON	THOMSON	GA	26793	393	847	0	0	847	*
6133280	FIRST NAT BANK OF VALDOSTA	VALDOSTA	GA	37306	712	965	0	0	965	*

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6133315	FIRST NAT BK & TR CO	VIDALIA	GA	18343	379	504	0	0	504	*
6133390	FIRST NAT BANK IN WAYCROSS	WAYCROSS	GA	24756	419	940	0	0	940	*
6133390	BANK OF WAYNESBORO	WAYNESBORO	GA	23790	393	698	0	0	698	*
6133410	FIRST NAT BK OF WEST POINT	WEST POINT	GA	30368	559	1123	0	0	1123	*
OF	53 BANKS AFFECTED IN STATE	25	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		22	HAVE NO REQUIRED RESERVE BALANCE							

12150032	BANK OF HONOLULU NA	HONOLULU	HI	24728	368	757	0	0	757	*
12150067	HAWAII NATIONAL BANK	HONOLULU	HI	106783	3332	2460	812	0	2460	*
OF	2 BANKS AFFECTED IN STATE	1	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		1	HAVE NO REQUIRED RESERVE BALANCE							

12160040	BANK OF IDAHO N A	BOISE	ID	382212	5824	17305	5081	7927	9378	
12160045	CITIZENS NATIONAL BANK OF ID	BOISE	ID	30043	615	764	0	0	764	*
12160060	FIRST SEC BK OF IDAHO NA	BOISE	ID	876708	8369	35957	4973	23585	12372	
12160070	IDAHO FIRST NATIONAL BANK	BOISE	ID	1151651	9673	53764	5003	38007	15757	
12160100	FARMERS NATL BK OF BUHL	BUHL	ID	19471	182	701	0	0	701	*
12160210	IDAHO STATE BANK	GLENNS FERRY	ID	28187	355	920	0	0	920	*
12160430	TWIN FALLS BANK AND TR CO	TWIN FALLS	ID	78546	1049	3515	1884	0	3515	*
12160440	FIRST NB OF NORTH IDAHO	WALLACE	ID	41567	501	1677	348	0	1677	*
OF	8 BANKS AFFECTED IN STATE	3	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		2	HAVE NO REQUIRED RESERVE BALANCE							

8170050	CITIZENS NAT BK OF ALBION	ALBION	IL	33747	255	1237	0	0	1237	*
7170060	NATIONAL BANK OF ALEDO	ALEDO	IL	45931	167	1712	343	0	1712	*
7170120	FARMERS STATE BANK OF ALPHA	ALPHA	IL	14881	103	464	0	0	464	*
8170130	FIRST NAT BK IN ALTAMONT	ALTAMONT	IL	23170	156	735	42	0	735	*
8170150	FIRST NAT BK AND TR CO	ALTON	IL	73867	732	3052	1448	0	3052	*
7170170	FIRST NAT BK IN AMBOY	AMBOY	IL	15534	252	406	0	0	406	*
8170190	ANNA NATIONAL BANK	ANNA	IL	24383	366	732	0	0	732	*
7170220	FIRST NAT BANK OF ANTIOCH	ANTIOCH	IL	35423	529	776	140	0	776	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7170240	FIRST NAT BANK OF ARCOLA	ARCOLA	IL	22519	177	771	0	0	771	*
7170288	FIRST ARLINGTON NAT BK	ARLINGTON HEIGHTS	IL	81726	828	2759	1507	0	2799	
7170310	STATE BANK OF ARTHUR	ARTHUR	IL	27926	174	1043	44	0	1043	*
7170450	AURORA NATIONAL BANK	AURORA	IL	75260	1223	2574	1212	0	2574	*
7170460	MERCHANTS NAT BK OF AURORA	AURORA	IL	98281	1309	3479	2215	0	3479	
7170470	OLD SECOND NB OF AURORA	AURORA	IL	98741	1298	4040	2300	0	4040	
7170475	VALLEY NATIONAL BANK	AURORA	IL	17402	666	108	0	0	108	*
7170510	1ST NB & TR OF BARRINGTON	BARRINGTON	IL	120478	1181	4842	3180	0	4842	
7170570	FIRST NB OF BATAVIA	BATAVIA	IL	25996	382	759	0	0	759	*
7170580	FIRST NB OF BEARDSTOWN	BEARDSTOWN	IL	20802	349	480	0	0	480	*
8170635	BELLEVILLE NAT SVGS BK	BELLEVILLE	IL	118938	1356	4580	3298	0	4580	
8170650	FIRST NAT BK OF BELLEVILLE	BELLEVILLE	IL	148760	1562	6021	4237	267	5754	
7170666	BELVIDERE NAT BK & TRUST CO	BELVIDERE	IL	48554	638	1378	275	0	1378	*
7170730	BERWYN NATIONAL BANK	BERWYN	IL	37479	1146	385	0	0	385	*
7170733	COMMERICAL NB OF BERWYN	BERWYN	IL	70721	894	2297	1023	0	2297	*
7170770	AMERICAN STATE BANK	BLOOMINGTON	IL	44678	709	1671	262	0	1671	*
7170800	NATIONAL BANK OF BLOOMINGTON	BLOOMINGTON	IL	65415	536	2843	1301	0	2843	*
7170810	PEOPLES BANK OF BLOOMINGTON	BLOOMINGTON	IL	61399	1380	1953	616	0	1953	*
7170820	FIRST NB OF BLUE ISLAND	BLUE ISLAND	IL	111617	1581	3282	1435	0	3282	
8170850	BANK OF BLUFFS	BLUFFS	IL	15668	80	553	0	0	553	*
8170890	STATE BANK OF BREESE	BREESE	IL	16977	162	490	0	0	490	*
8170900	FIRST NAT BK OF BRIDGEPORT	BRIDGEPORT	IL	16332	367	348	0	0	348	*
7170928	FIRST NAT BK OF BROOKFIELD	BROOKFIELD	IL	16534	199	494	0	0	494	*
7170968	BUFFALO GROVE NATIONAL BANK	BUFFALO GROVE	IL	14731	363	232	0	0	232	*
7171100	NATIONAL BANK OF CANTON	CANTON	IL	56270	772	1602	207	0	1602	*
8171120	FIRST NB & TR CO	CARBONDALE	IL	41544	674	1367	15	0	1367	*
8171130	CARLINVILLE NATIONAL BANK	CARLINVILLE	IL	35656	190	1441	135	0	1441	*
8171140	FARMERS AND MERCHANTS NAT BK	CARLINVILLE	IL	29901	325	957	3	0	957	*
8171170	FIRST NAT BK IN CARLYLE	CARLYLE	IL	29305	320	845	0	0	845	*
8171180	FIRST NAT BK OF CARM	CARM	IL	29267	270	1115	0	0	1115	*
8171190	NATIONAL BANK OF CARM	CARM	IL	23750	135	798	88	0	798	*
8171220	GREENE COUNTY NATIONAL BANK	CARROLLTON	IL	19176	174	647	0	0	647	*
7171270	CASEY NATIONAL BANK	CASEY	IL	21152	81	825	20	0	825	*
8171293	FIRST NATIONAL BANK & TR CO	CENTRALIA	IL	56869	766	1730	482	0	1730	*
8171310	OLD NAT BK OF CENTRALIA	CENTRALIA	IL	60738	695	2197	1051	0	2197	*
7171333	AMERICAN NB OF CHAMPAIGN	CHAMPAIGN	IL	35544	1131	623	0	0	623	*
7171340	CHAMPAIGN NATIONAL BANK	CHAMPAIGN	IL	103200	2453	2988	1590	0	2988	
7171360	FIRST NAT BK IN CHAMPAIGN	CHAMPAIGN	IL	84976	1497	2742	1331	0	2742	*
7171390	CHARLESTON NATIONAL BANK	CHARLESTON	IL	53588	357	2269	857	0	2269	*
7171395	COLES COUNTY NAT BANK	CHARLESTON	IL	17060	192	521	0	0	521	*
7171405	NATIONAL BANK OF CHENOA	CHENOA	IL	18806	168	599	0	0	599	*
8171430	BUENA VISTA NB OF CHESTER	CHESTER	IL	26456	184	960	51	0	960	*
8171440	FIRST NAT BK IN CHESTER	CHESTER	IL	23504	308	669	0	0	669	*
7171471	ALBANY BANK & TRUST CO NA	CHICAGO	IL	109713	870	3965	2452	409	3556	
7171490	AMERICAN NAT BANK AND TRUST	CHICAGO	IL	1127520	14596	70780	5602	48045	22735	
7171491	ARCHER NATIONAL BANK	CHICAGO	IL	29113	765	586	0	0	586	*

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7171498	BANK OF COMMERCE & INDUSTRY	CHICAGO	IL	44298	478	1500	271	0	1500	*
7171505	BELMONT NAT BK OF CHICAGO	CHICAGO	IL	67327	5056	0	0	0	0	
7171520	CENTRAL NAT BK IN CHICAGO	CHICAGO	IL	474885	5393	24453	5523	14595	9858	
7171545	CITIZENS NAT BK OF CHICAGO	CHICAGO	IL	31459	352	1180	84	0	1180	*
7171553	COLUMBIA NAT BK OF CHICAGO	CHICAGO	IL	65164	549	2069	1021	0	2069	
7171555	COMMERCIAL NB OF CHICAGO	CHICAGO	IL	128892	854	4512	2259	802	3710	
7171560	CNTNENTL IL NB&TC OF CHICAGO	CHICAGO	IL	9288321	49217	454976	5402	348382	106594	
7171570	COSMOPOLITAN NB OF CHICAGO	CHICAGO	IL	58545	621	2725	1550	0	2725	*
7171590	DEVON BANK	CHICAGO	IL	109975	475	4312	2044	382	3930	
7171590	DISTRICT NAT BK OF CHICAGO	CHICAGO	IL	34648	1084	779	0	0	779	*
7171600	DREXEL NATL BANK	CHICAGO	IL	66326	1099	1485	445	0	1485	
7171610	DROVERS NAT BK OF CHICAGO	CHICAGO	IL	208974	4624	5535	3243	0	5535	
7171625	EXCHANGE NAT BK OF CHICAGO	CHICAGO	IL	389138	4798	16382	5265	8072	8310	
7171628	FIRST COMMERCIAL BANK	CHICAGO	IL	57909	552	2062	740	0	2062	*
7171630	FIRST NATL BANK OF CHICAGO	CHICAGO	IL	9022731	86810	439437	5343	330076	109361	
7171650	HARRIS TRUST AND SAVINGS BK	CHICAGO	IL	3284568	18663	197177	5667	150887	46290	
7171690	LAKE SHORE NATIONAL BANK	CHICAGO	IL	205487	1960	9806	5209	2329	7477	
7171700	LAKE VIEW TRUST & SVGS BANK	CHICAGO	IL	368096	2106	12027	4258	5815	6212	
7171710	LA SALLE NATIONAL BANK	CHICAGO	IL	649587	9489	31700	5760	22590	9110	
7171740	LINCOLN NATIONAL BANK	CHICAGO	IL	132539	6074	0	0	0	0	
7171761	MAIN BANK OF CHICAGO	CHICAGO	IL	71102	780	3452	1972	0	3452	*
7171770	MARQUETTE NATIONAL BANK	CHICAGO	IL	157150	1723	6347	4250	0	6347	
7171780	MERCANTILE NB OF CHICAGO	CHICAGO	IL	57016	1138	2180	888	0	2180	*
7171790	MERCHANDISE NB OF CHICAGO	CHICAGO	IL	146366	4059	4552	2757	0	4552	
7171825	MICHIGAN AVE NB OF CHICAGO	CHICAGO	IL	125959	1068	5917	4161	0	5917	
7171828	MID AMERICA NB OF CHICAGO	CHICAGO	IL	46174	695	1910	799	0	1910	*
7171830	MID CITY NB OF CHICAGO	CHICAGO	IL	167455	700	9863	5366	2363	7500	
7171860	NATIONAL BANK OF AUSTIN	CHICAGO	IL	63156	730	2612	1203	0	2612	*
7171890	NAT BLVD BK OF CHICAGO	CHICAGO	IL	317694	4243	17501	5731	8851	8650	
7171898	NAT REPUBLIC BK OF CHICAGO	CHICAGO	IL	60785	664	2680	1654	0	2680	*
7171900	NAT SECURITY BK OF CHICAGO	CHICAGO	IL	145998	1129	5684	3399	931	4753	
7171910	NORTHERN TRUST COMPANY	CHICAGO	IL	2452862	13526	131846	5247	95002	36844	
7171920	NORTH SHORE NB OF CHICAGO	CHICAGO	IL	125477	969	4916	2574	0	4916	
7171930	NORTHWEST NB OF CHICAGO	CHICAGO	IL	341719	5114	11383	5012	3674	7709	
7171932	O HARE INTERNATIONAL BK NA	CHICAGO	IL	115419	1312	4401	3049	0	4401	
7171933	PARK NAT BK OF CHICAGO	CHICAGO	IL	53947	1283	1281	19	0	1281	*
7171960	SEARS BANK AND TRUST CO	CHICAGO	IL	284934	4368	14197	5494	5758	8439	
7171965	SEAWAY NAT BK OF CHICAGO	CHICAGO	IL	50791	1235	1537	356	0	1537	*
7172000	SOUTH SHORE NB OF CHICAGO	CHICAGO	IL	56326	1273	1436	12	0	1436	*
7172036	SOUTH SIDE BANK	CHICAGO	IL	27454	484	709	0	0	709	*
7172030	STEEL CITY NB OF CHICAGO	CHICAGO	IL	45834	657	1535	483	0	1535	*
7172035	UNION NAT BK OF CHICAGO	CHICAGO	IL	34347	535	927	0	0	927	*
7172060	UNIVERSITY NATIONAL BANK	CHICAGO	IL	29914	349	1137	0	0	1137	*
7172080	UPTOWN NAT BK OF CHICAGO	CHICAGO	IL	87671	919	2971	1439	0	2971	
7172090	CHICAGO HTS NATIONAL BANK	CHICAGO HEIGHTS	IL	36758	658	1033	0	0	1033	*
7172100	FIRST NB IN CHICAGO HTS	CHICAGO HEIGHTS	IL	70342	923	2780	1296	0	2780	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7172130	FIRST NAT BK OF CHRISMAN	CHRISMAN	IL	16154	109	585	0	0	585	*
7172170	FIRST NAT BK OF CICERO	CICERO	IL	107662	1336	3457	1818	0	3457	
7172180	WESTERN NATIONAL BANK OF	CICERO	IL	84545	705	3124	1999	0	3124	
7172250	FIRST NAT BK & TR CO	CLINTON	IL	19059	287	659	0	0	659	*
7172270	FIRST NAT BK OF COAL CITY	COAL CITY	IL	17852	196	526	0	0	526	*
8172310	FIRST NAT BK OF COLLINSVILLE	COLLINSVILLE	IL	51572	784	1694	136	0	1694	*
8172330	FIRST NAT BK IN COLUMBIA	COLUMBIA	IL	26382	288	704	12	0	704	*
8172340	MONROE NAT BK OF COLUMBIA	COLUMBIA	IL	35840	178	1315	328	0	1315	*
7172405	FIRST NATIONAL BANK	CRYSTAL LAKE	IL	24790	373	714	0	0	714	*
7172470	FIRST NAT BK OF DANVILLE	DANVILLE	IL	110166	943	4011	2593	0	4011	
7172480	PALMER AMERICAN NATIONAL BK	DANVILLE	IL	86437	1208	2491	1236	0	2491	
7172490	SECOND NB OF DANVILLE	DANVILLE	IL	106826	1511	3706	2299	0	3706	
7172510	CITIZENS NAT BK OF DECATUR	DECATUR	IL	148477	2324	4198	2642	0	4198	
7172515	FIRST NAT BK OF DECATUR	DECATUR	IL	123865	2253	4127	2471	0	4127	
7172520	MILLIKIN NAT BK OF DECATUR	DECATUR	IL	163558	2653	5395	3547	0	5395	
7172555	FIRST NATIONAL BANK	DEERFIELD	IL	33874	400	1110	19	0	1110	*
7172560	DE KALB BANK	DE KALB	IL	57928	1607	1250	55	0	1250	*
7172570	FIRST NAT BK IN DE KALB	DE KALB	IL	56867	1193	1373	184	0	1373	*
7172580	TAZEWELL COUNTY NATIONAL BK	DELAN	IL	15821	82	619	0	0	619	*
7172605	DES PLAINES NATIONAL BANK	DES PLAINES	IL	53874	732	1808	402	0	1808	*
7172610	FIRST NB OF DES PLAINES	DES PLAINES	IL	167754	1454	7356	4864	284	7072	
7172650	CITY NATIONAL BK & TR CO	DIXON	IL	36092	388	1154	50	0	1154	*
7172660	DIXON NATIONAL BANK	DIXON	IL	64657	505	2619	1178	0	2619	*
7172670	FIRST NATIONAL BANK IN	DOLTON	IL	40968	499	1257	6	0	1257	*
7172690	CITIZENS NB OF DOWNERS GROVE	DOWNERS GROVE	IL	65392	1024	1672	648	0	1672	
7172695	DOWNERS GROVE NATIONAL BANK	DOWNERS GROVE	IL	97918	1303	3090	1721	0	3090	
8172725	DU QUOIN NATIONAL BANK	DU QUOIN	IL	19620	333	496	0	0	496	*
8172730	DU QUOIN STATE BANK	DU QUOIN	IL	34287	275	1303	0	0	1303	*
7172750	FIRST NAT BK OF DWIGHT	DWIGHT	IL	26074	331	753	0	0	753	*
7172760	NAT BK OF EARLVILLE	EARLVILLE	IL	17827	89	631	0	0	631	*
7172810	FIRST NB IN EAST PEORIA	EAST PEORIA	IL	39922	554	1092	0	0	1092	*
8172820	FIRST NB AT EAST ST LOUIS	EAST ST LOUIS	IL	53463	930	2458	1036	0	2458	*
8172860	BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	52595	400	2206	798	0	2206	*
8172870	EDWARDSVILLE NB & TR CO	EDWARDSVILLE	IL	44815	639	1390	0	0	1390	*
8172880	EFFINGHAM STATE BANK	EFFINGHAM	IL	60436	504	1926	616	0	1926	*
8172890	FIRST NAT BK OF EFFINGHAM	EFFINGHAM	IL	51248	494	1848	505	0	1848	*
7172940	ELGIN NATIONAL BANK	ELGIN	IL	48486	466	2082	904	0	2082	*
7172950	FIRST NAT BK OF ELGIN	ELGIN	IL	139160	2568	4866	3226	0	4866	
7172960	UNION NATIONAL BK AND TR	ELGIN	IL	46736	529	2011	599	0	2011	*
7173000	ELMHURST NATIONAL BANK	ELMHURST	IL	156807	2451	5522	3815	0	5522	
7173100	FIRST NATIONAL BK AND TR	EVANSTON	IL	213598	1877	9071	5168	2103	6968	
7173105	NAT BK OF N EVANSTON	EVANSTON	IL	28218	229	1098	84	0	1098	*
7173110	STATE NAT BANK	EVANSTON	IL	210672	1932	8918	5184	1941	6977	
7173135	FIRST NB OF EVERGREEN PK	EVERGREEN PARK	IL	211057	1539	7800	3970	1954	5846	
7173165	NAT BK OF FAIRBURY	FAIRBURY	IL	24357	239	1045	0	0	1045	*
8173170	FAIRFIELD NATIONAL BANK	FAIRFIELD	IL	46306	203	2011	530	0	2011	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7174510	LA SALLE NATIONAL BANK	LA SALLE	IL	41833	1031	736	0	0	736	*
7174520	LA SALLE STATE BANK	LA SALLE	IL	35365	488	1052	0	0	1052	*
8174550	LAWRENCEVILLE NATIONAL BANK	LAWRENCEVILLE	IL	17634	312	529	0	0	529	*
8174560	PEOPLES NATIONAL BANK	LAWRENCEVILLE	IL	26579	232	1193	0	0	1193	*
7174680	FIRST NAT BK OF LIBERTYVILLE	LIBERTYVILLE	IL	69297	833	2413	1061	0	2413	*
7174690	LIBERTYVILLE NATIONAL BANK	LIBERTYVILLE	IL	44625	671	1248	0	0	1248	*
7174710	FIRST NB IN LINCOLN	LINCOLN	IL	37432	415	1370	266	0	1370	*
7174720	STATE NB OF LINCOLN	LINCOLN	IL	31606	314	1079	0	0	1079	*
7174726	FIRST NAT BANK	LINCOLNWOOD	IL	95721	1011	3862	2299	0	3862	*
8174730	FIRST NAT BK OF LITCHFIELD	LITCHFIELD	IL	23806	277	710	0	0	710	*
8174750	LITCHFIELD NATIONAL BANK	LITCHFIELD	IL	29688	443	713	0	0	713	*
7174770	HERITAGE 1ST NB OF LOCKPORT	LOCKPORT	IL	58719	587	1878	841	0	1878	*
7174818	FIRST NATIONAL BANK	MCHENRY	IL	19768	319	411	0	0	411	*
7174820	MCHENRY STATE BANK	MC HENRY	IL	98646	832	3104	1507	0	3104	*
8174840	PEOPLES NB OF MC LEANSBORO	MC LEANSBORO	IL	26405	178	1011	5	0	1011	*
7174860	CITIZENS NATIONAL BANK	MACOMB	IL	43923	743	1415	261	0	1415	*
7174870	UNION NB OF MACOMB	MACOMB	IL	49934	810	1803	550	0	1803	*
8174880	FIRST NAT BK IN MADISON	MADISON	IL	17682	453	233	0	0	233	*
7174910	FIRST NB OF MANHATTAN	MANHATTAN	IL	16934	138	546	0	0	546	*
8174990	FIRST NAT BK OF MARISSA	MARISSA	IL	16060	145	525	0	0	525	*
7175030	DULANEY NAT BK OF MARSHALL	MARSHALL	IL	18294	182	721	0	0	721	*
8175040	FIRST NAT BK IN MASCOUTAH	MASCOUTAH	IL	17189	172	528	0	0	528	*
7175050	MASON CITY NATIONAL BANK	MASON CITY	IL	16960	83	658	0	0	658	*
7175060	CENTRAL NB OF MATTOON	MATTOON	IL	36253	481	1347	130	0	1347	*
7175070	FIRST NATIONAL BANK	MATTOON	IL	64613	752	2698	1210	0	2698	*
7175080	FIRST NB OF MAYWOOD	MAYWOOD	IL	32085	389	990	67	0	990	*
7175110	MELROSE PARK NATIONAL BANK	MELROSE PARK	IL	86877	1135	2830	1514	0	2830	*
7175150	NATL BANK OF MENDOTA	MENDOTA	IL	41987	254	1508	169	0	1508	*
7175170	FIRST NB OF METAMORA	METAMORA	IL	16942	256	459	0	0	459	*
8175180	CITY NB OF METROPOLIS	METROPOLIS	IL	24582	215	862	0	0	862	*
8175200	NAT STATE BK OF METROPOLIS	METROPOLIS	IL	17427	144	628	0	0	628	*
8175250	FIRST NAT BK OF MILLSTADT	MILLSTADT	IL	14755	182	393	0	0	393	*
7175305	FIRST NAT BK OF MOLINE	MOLINE	IL	105264	2523	2118	759	0	2118	*
7175310	MOLINE NATIONAL BANK	MOLINE	IL	100821	1040	3581	2265	0	3581	*
7175313	SOUTHEAST NATIONAL BANK	MOLINE	IL	31250	743	529	0	0	529	*
7175315	UPTOWN NAT BK OF MOLINE	MOLINE	IL	29065	390	719	0	0	719	*
7175335	COMMUNITY NATIONAL BANK	MONMOUTH	IL	17326	218	473	0	0	473	*
7175350	NATIONAL BK OF MONMOUTH	MONMOUTH	IL	36602	503	1116	0	0	1116	*
7175370	NAT BK OF MONTICELLO	MONTICELLO	IL	31116	244	1081	145	0	1081	*
7175390	FIRST NAT BK OF MORRIS	MORRIS	IL	52888	488	1915	747	0	1915	*
7175400	GRUNDY COUNTY NATIONAL BANK	MORRIS	IL	49944	303	1898	819	0	1898	*
7175430	FIRST NAT BK OF MORTON	MORTON	IL	38653	570	1339	56	0	1339	*
7175435	FIRST NAT BK OF MORTON GROVE	MORTON GROVE	IL	78038	920	2322	940	0	2322	*
7175470	MOUNT CARROLL NATIONAL BANK	MCUNT CARROLL	IL	20089	139	651	0	0	651	*
7175505	FIRST NATIONAL BANK	MOUNT PROSPECT	IL	98225	1520	2846	1331	0	2846	*
7175530	FIRST NB OF MOUNT PULASKI	MOUNT PULASKI	IL	15846	117	527	0	0	527	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7175600	FIRST NB OF MUNDELEIN	MUNDELEIN	IL	35164	461	991	0	0	991	*
8175610	CITY NAT BK OF MURPHYSBORO	MURPHYSBORO	IL	42585	1608	223	0	0	223	*
8175620	FIRST NAT BK OF MURPHYSBORO	MURPHYSBORO	IL	23865	284	669	0	0	669	*
7175630	NAPERVILLE NAT BK & TR CO	NAPERVILLE	IL	69299	1258	2130	703	0	2130	*
8175640	FARMERS AND MERCHANTS NAT BK	NASHVILLE	IL	16035	236	468	0	0	468	*
8175650	FIRST NB OF NASHVILLE	NASHVILLE	IL	19743	194	651	0	0	651	*
8175770	FIRST NAT BK IN NEWTON	NEWTON	IL	31403	326	973	0	0	973	*
7175795	FIRST NB OF NILES ILLINOIS	NILES	IL	86186	686	2766	1677	0	2766	*
7175797	GOLF MILL STATE BANK	NILES	IL	52454	707	1407	134	0	1407	*
8175900	FIRST NAT BANK OF NOKOMIS	NOKOMIS	IL	18134	111	695	0	0	695	*
7175810	FIRST NAT BK OF NORMAL	NORMAL	IL	42470	494	1772	436	0	1772	*
7175833	FIRST NB OF NORTHBROOK	NORTHBROOK	IL	35284	326	1170	280	0	1170	*
7175840	NAT BK OF NORTH CHICAGO	NORTH CHICAGO	IL	25762	456	676	0	0	676	*
7175847	FST NB & TR CO OF OAK BROOK	OAK BROOK	IL	27761	118	1197	75	0	1197	*
7175865	FIRST NB OF OAK LAWN	OAK LAWN	IL	84250	697	3423	1968	0	3423	*
7175900	OAK PARK TR AND SVG BK	OAK PARK	IL	209041	2548	7560	4841	1108	6452	*
8175930	FIRST NAT BANK OF OBLONG	OBLONG	IL	25387	152	961	9	0	961	*
8175940	FIRST NAT BK OF O FALLON	O FALLON	IL	29345	453	700	0	0	700	*
7175950	FIRST NAT BK OF OGDEN	OGDEN	IL	15361	120	504	0	0	504	*
8176000	FIRST NAT BANK IN OLNEY	OLNEY	IL	39601	385	1686	352	0	1686	*
7176070	UNITED BK OF OGLE CTY NA	OREGON	IL	19280	414	441	0	0	441	*
7176110	FIRST NAT BK OF OTTAWA	OTTAWA	IL	64813	851	2917	1431	0	2917	*
7176120	PALATINE NATIONAL BANK	PALATINE	IL	37362	668	1066	0	0	1066	*
7176160	FIRST NATIONAL BANK OF PANA	PANA	IL	31111	256	1042	294	0	1042	*
7176170	CITIZENS NAT BK OF PARIS	PARIS	IL	54350	813	2322	1054	0	2322	*
7176190	CITIZENS BANK AND TRUST CO	PARK RIDGE	IL	354353	1567	15389	4996	7576	7813	*
7176230	FARMERS MRCH NB OF PAXTON	PAXTON	IL	22270	251	650	0	0	650	*
7176240	FIRST NATL BANK IN PAXTON	PAXTON	IL	22695	181	820	0	0	820	*
7176260	FIRST NB AND TR CO OF PEKIN	PEKIN	IL	44427	1581	572	0	0	572	*
7176270	HERGET NATL BANK OF PEKIN	PEKIN	IL	82524	1286	2899	1378	0	2899	*
7176290	COMMERICAL NB OF PEORIA	PEORIA	IL	302990	7732	7427	4907	0	7427	*
7176300	FIRST NAT BK OF PEORIA	PEORIA	IL	113975	1706	4112	2356	0	4112	*
7176315	PROSPECT NB OF PEORIA	PEORIA	IL	37867	613	1009	0	0	1009	*
7176325	UNIVERSITY NB OF PEORIA	PEORIA	IL	35617	785	719	0	0	719	*
7176340	FIRST NAT BANK IN PERU	PERU	IL	30289	583	720	0	0	720	*
7176350	FIRST NATL BK OF PETERSBURG	PETERSBURG	IL	26396	186	962	0	0	962	*
7176360	NATIONAL BANK OF PETERSBURG	PETERSBURG	IL	31300	174	1173	69	0	1173	*
8176390	FIRST NB IN PINCKNEYVILLE	PINCKNEYVILLE	IL	21554	267	678	0	0	678	*
8176420	FIRST NAT BANK OF PITTSFIELD	PITTSFIELD	IL	32895	261	1241	0	0	1241	*
7176430	PLAINFIELD NATIONAL BANK	PLAINFIELD	IL	31624	335	1109	0	0	1109	*
7176490	PGLO NATIONAL BANK	POLO	IL	17532	164	604	0	0	604	*
7176500	BANK OF PONTIAC	PONTIAC	IL	41393	538	1326	94	0	1326	*
7176510	PONTIAC NATIONAL BANK	PONTIAC	IL	36563	412	1399	157	0	1399	*
7176550	CTNS FST NB OF PRINCETON	PRINCETON	IL	74948	674	2705	1286	0	2705	*
7176570	FARMERS NB OF PROPHETSTWN	PROPHETSTOWN	IL	24957	204	835	0	0	835	*
8176595	BROADWAY NAT BK OF QUINCY	QUINCY	IL	40056	426	1469	141	0	1469	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7175600	FIRST NB OF MUNDELEIN	MUNDELEIN	IL	35164	461	991	0	0	991	*
8175610	CITY NAT BK OF MURPHYSBORO	MURPHYSBORO	IL	42585	1608	223	0	0	223	*
8175620	FIRST NAT BK OF MURPHYSBORO	MURPHYSBORO	IL	23865	284	669	0	0	669	*
7175630	NAPERVILLE NAT BK & TR CO	NAPERVILLE	IL	69299	1258	2130	703	0	2130	*
8175640	FARMERS AND MERCHANTS NAT BKNASHVILLE	NASHVILLE	IL	16035	236	468	0	0	468	*
8175650	FIRST NB OF NASHVILLE	NASHVILLE	IL	19743	194	651	0	0	651	*
8175770	FIRST NAT BK IN NEWTON	NEWTON	IL	31403	326	973	0	0	973	*
7175795	FIRST NB OF NILES ILLINOIS	NILES	IL	86186	686	2766	1677	0	2766	*
7175797	GOLF MILL STATE BANK	NILES	IL	52454	707	1407	134	0	1407	*
8175800	FIRST NAT BANK OF NOKOMIS	NOKOMIS	IL	18134	111	695	0	0	695	*
7175810	FIRST NAT BK OF NORMAL	NORMAL	IL	42470	494	1772	436	0	1772	*
7175833	FIRST NB OF NORTHBROOK	NORTHBROOK	IL	35284	326	1170	280	0	1170	*
7175840	NAT BK OF NORTH CHICAGO	NORTH CHICAGO	IL	25762	456	676	0	0	676	*
7175847	FST NB & TR CO OF OAK BROOK	OAK BROOK	IL	27761	118	1197	75	0	1197	*
7175865	FIRST NB OF OAK LAWN	OAK LAWN	IL	84250	697	3423	1968	0	3423	*
7175900	OAK PARK TR AND SVC BK	OAK PARK	IL	209041	2548	7560	4841	1108	6452	*
8175930	FIRST NAT BANK OF OBLONG	OBLONG	IL	25387	152	961	9	0	961	*
8175940	FIRST NAT BK OF O FALLON	O FALLON	IL	29345	453	700	0	0	700	*
7175950	FIRST NAT BK OF OGDEN	OGDEN	IL	15361	120	504	0	0	504	*
8176000	FIRST NAT BANK IN OLNEY	OLNEY	IL	39601	385	1686	352	0	1686	*
7176070	UNITED BK OF OGLE CTY NA	OREGON	IL	19280	414	441	0	0	441	*
7176110	FIRST NAT BK OF OTTAWA	OTTAWA	IL	64813	851	2917	1431	0	2917	*
7176120	PALATINE NATIONAL BANK	PALATINE	IL	37362	668	1066	0	0	1066	*
7176160	FIRST NATIONAL BANK OF PANA	PANA	IL	31111	256	1042	294	0	1042	*
7176170	CITIZENS NAT BK OF PARIS	PARIS	IL	54350	813	2322	1054	0	2322	*
7176190	CITIZENS BANK AND TRUST CO	PARK RIDGE	IL	354353	1567	15389	4996	7576	7813	*
7176230	FARMERS MRCH NB OF PAXTON	PAXTON	IL	22270	251	650	0	0	650	*
7176240	FIRST NATL BANK IN PAXTON	PAXTON	IL	22695	181	820	0	0	820	*
7176260	FIRST NB AND TR CO OF PEKIN	PEKIN	IL	44427	1581	572	0	0	572	*
7176270	HERGET NATL BANK OF PEKIN	PEKIN	IL	82524	1286	2899	1378	0	2899	*
7176290	COMMERICAL NB OF PEORIA	PEORIA	IL	302990	7732	7427	4907	0	7427	*
7176300	FIRST NAT BK OF PEORIA	PEORIA	IL	113975	1706	4112	2356	0	4112	*
7176315	PROSPECT NB OF PEORIA	PEORIA	IL	37867	613	1009	0	0	1009	*
7176325	UNIVERSITY NB OF PEORIA	PEORIA	IL	35617	785	719	0	0	719	*
7176340	FIRST NAT BANK IN PERU	PERU	IL	30289	583	720	0	0	720	*
7176350	FIRST NATL BK OF PETERSBURG	PETERSBURG	IL	26396	186	962	0	0	962	*
7176360	NATIONAL BANK OF PETERSBURG	PETERSBURG	IL	31300	174	1173	69	0	1173	*
8176380	FIRST NB IN PINCKNEYVILLE	PINCKNEYVILLE	IL	21554	267	678	0	0	678	*
8176420	FIRST NAT BANK OF PITTSFIELD	PITTSFIELD	IL	32895	261	1241	0	0	1241	*
7176430	PLAINFIELD NATIONAL BANK	PLAINFIELD	IL	31624	335	1109	0	0	1109	*
7176490	PGLO NATIONAL BANK	POLO	IL	17532	164	604	0	0	604	*
7176500	BANK CF PONTIAC	PONTIAC	IL	41393	538	1326	94	0	1326	*
7176510	PONTIAC NATIONAL BANK	PONTIAC	IL	36563	412	1399	157	0	1399	*
7176550	CTNS FST NB CF PRINCETON	PRINCETON	IL	74948	674	2705	1286	0	2705	*
7176570	FARMERS NB OF PROPHETSTWN	PROPHETSTOWN	IL	24957	204	835	0	0	835	*
8176585	BROADWAY NAT BK OF QUINCY	QUINCY	IL	40056	426	1469	141	0	1469	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7176650	FIRST NAT BK OF RANTOUL	RANTOUL	IL	23562	694	511	0	0	511	*
8176680	FIRST NAT BK OF RAYMOND	RAYMOND	IL	26012	114	887	68	0	887	*
8176690	FIRST NAT BK OF RED BUD	RED BUD	IL	22349	133	818	0	0	818	*
7176770	RIVERSIDE NATIONAL BANK	RIVERSIDE	IL	40404	590	1193	0	0	1193	*
8176810	SECOND NAT BK OF ROBINSON	ROBINSON	IL	33764	318	1204	0	0	1204	*
7176820	FIRST NB & TC OF ROCHELLE	ROCHELLE	IL	45432	537	1743	272	0	1743	*
7176845	ROCK FALLS NATIONAL BANK	ROCK FALLS	IL	25882	538	567	0	0	567	*
7176850	AMERICAN NAT BK AND TR CO	ROCKFORD	IL	176736	2041	6419	4187	55	6364	
7176855	CITY NB & TR CO OF ROCKFORD	ROCKFORD	IL	86677	1837	2255	1115	0	2255	
7176857	FIRST NB & TR CO OF ROCKFORD	ROCKFORD	IL	175615	2258	6350	4409	0	6350	
7176860	ILLINOIS NB & TR CO	ROCKFORD	IL	174901	1071	8252	5032	1163	7089	
7176865	NORTH TOWNE NB OF ROCKFORD	ROCKFORD	IL	17613	459	258	0	0	258	*
7176871	UNITED BK OF ILLINOIS NA	ROCKFORD	IL	82558	1394	2253	887	0	2253	
7176875	FIRST NB OF ROCK ISLAND	ROCK ISLAND	IL	144181	1927	4178	2385	0	4178	
7176890	ROCK ISLAND BANK	ROCK ISLAND	IL	87172	1946	2018	384	0	2018	
7176950	RUSHVILLE STATE BANK	RUSHVILLE	IL	20188	102	975	0	0	975	*
7176960	ST CHARLES NATIONAL BANK	ST CHARLES	IL	22307	457	551	0	0	551	*
7176970	STATE BANK OF ST CHARLES	ST CHARLES	IL	47926	472	1820	546	0	1820	*
8177030	SALEM NATIONAL BANK	SALEM	IL	55717	646	2109	677	0	2109	*
7177080	NATIONAL BANK OF SAVANNA	SAVANNA	IL	22285	254	583	0	0	583	*
7177105	FIRST NB OF SCHILLER PK	SCHILLER PARK	IL	20834	196	791	0	0	791	*
8177140	FIRST NAT BK IN SHAWNEE TOWN	SHAWNEE TOWN	IL	15055	160	386	0	0	386	*
7177160	SHELBY COUNTY STATE BANK	SHELBYVILLE	IL	21112	138	962	0	0	962	*
7177170	SHELBY LOAN AND TRUST CO	SHELBYVILLE	IL	20375	283	742	0	0	742	*
7177220	FIRST NAT BK OF SKOKIE	SKOKIE	IL	224869	1154	8725	4290	2815	5910	
7177255	AMERICAN NATIONAL BANK	SO CHICAGO HEIGHT	IL	41098	408	1347	319	0	1347	*
8177270	FIRST NAT BK OF SPARTA	SPARTA	IL	15532	369	285	0	0	285	*
7177300	FIRST NB OF SPRINGFIELD	SPRINGFIELD	IL	207648	1790	8141	4960	934	7207	
7177310	ILLINOIS NB OF SPRNGFLD	SPRINGFIELD	IL	192335	3882	4697	3007	0	4697	*
7177320	SPRINGFIELD MARINE BANK	SPRINGFIELD	IL	313182	3551	10866	4905	2988	7878	
8177350	FIRST NAT BK IN STAUNTON	STAUNTON	IL	26252	448	781	0	0	781	*
8177360	FIRST NAT BK OF STEELEVILLE	STEELEVILLE	IL	33642	216	1195	394	0	1195	*
7177370	CENTRAL NB OF STERLING	STERLING	IL	75941	1073	2731	1156	0	2731	*
7177380	FIRST NB OF STERLING	STERLING	IL	57153	546	1766	494	0	1766	*
7177400	STILLMAN VALLEY NATIONAL BK	STILLMAN VALLEY	IL	27217	148	863	154	0	863	*
7177410	FIRST NB OF STOCKTON	STOCKTON	IL	14400	131	463	0	0	463	*
7177440	STREATOR NATIONAL BANK	STREATOR	IL	62746	988	1837	188	0	1837	*
7177450	UNION NB OF STREATOR	STREATOR	IL	56245	818	1803	482	0	1803	*
7177470	FIRST NB OF SULLIVAN	SULLIVAN	IL	20397	293	675	0	0	675	*
7177490	NAT BK & TR CO OF SYCAMORE	SYCAMORE	IL	60519	649	2311	1054	0	2311	*
7177507	FIRST NB IN TAYLORVILLE	TAYLORVILLE	IL	20760	295	616	0	0	616	*
7177610	FIRST NB IN TOLEDO	TOLEDO	IL	20904	135	781	0	0	781	*
7177700	FIRST NAT BANK & TRUST CO	TUSCOLA	IL	18841	178	556	0	0	556	*
7177710	TUSCOLA NATIONAL BANK	TUSCOLA	IL	28857	336	925	0	0	925	*
7177730	BUSEY FIRST NATIONAL BANK	URBANA	IL	101237	1005	3866	2369	0	3866	*
8177760	FRMRS & MRCHT BK OF VANDALIA	VANDALIA	IL	25519	127	1038	0	0	1038	*

MEMBER BANKS .

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8177770	FIRST NAT BK OF VANDALIA	VANDALIA	IL	40562	445	1485	360	0	1485	*
7177850	VILLA GROVE STATE BANK	VILLA GROVE	IL	15589	156	503	0	0	503	*
7177860	VILLA PARK TR & SVGS BK	VILLA PARK	IL	46372	737	1454	421	0	1454	*
7177910	CITIZENS FIRST STATE BANK	WALNUT	IL	20936	230	578	0	0	578	*
7177990	FIRST NATIONAL BANK	WASHINGTON	IL	21424	332	679	0	0	679	*
8178000	FIRST NAT BK OF WATERLOO	WATERLOO	IL	23694	162	735	122	0	735	*
7178035	WAUCONDA NATIONAL BANK	WAUCONDA	IL	31091	275	948	122	0	948	*
7178037	AMERICAN NB&TC OF WAUKEGAN	WAUKEGAN	IL	65292	612	2212	1109	0	2212	*
7178040	CITIZENS NATL BK OF WAUKEGAN	WAUKEGAN	IL	73511	2223	1814	144	0	1814	*
7178050	FIRST NAT BANK OF WAUKEGAN	WAUKEGAN	IL	49868	1808	621	0	0	621	*
8178070	FIRST NAT BK OF WAYNE CITY	WAYNE CITY	IL	25665	152	936	0	0	936	*
7178120	FIRST NATIONAL BANK	WEST CHICAGO	IL	23073	268	716	0	0	716	*
7178140	FIRST NB OF WESTERN SPRINGS	WESTERN SPRINGS	IL	37575	482	1265	46	0	1265	*
7178180	FIRST NB OF WESTVILLE	WESTVILLE	IL	14617	232	315	0	0	315	*
7178260	FIRST NB OF WILMINGTON	WILMINGTON	IL	26014	348	773	0	0	773	*
7178300	FIRST NAT BK OF WINNETKA	WINNETKA	IL	69928	371	2820	1608	0	2820	*
8178350	FIRST NAT BK OF WOOD RIVER	WOOD RIVER	IL	49446	760	1740	417	0	1740	*
7178360	FIRST NB OF WOODSTOCK	WOODSTOCK	IL	49176	371	1894	694	0	1894	*
7178430	YORKVILLE NATIONAL BANK	YORKVILLE	IL	31126	413	930	0	0	930	*

OF 349 BANKS AFFECTED IN STATE 136 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
182 HAVE NO REQUIRED RESERVE BALANCE

7180040	ALBION NATL BANK	ALBION	IN	15284	104	546	0	0	546	*
7180100	FIRST NB OF MADISON CTY	ANDERSON	IN	51806	1051	1186	0	0	1186	*
7180120	FIRST NAT BK OF ANGOLA	ANGOLA	IN	29687	439	806	0	0	806	*
7180140	CENTRAL NAT BK AND TRUST CO	ATTICA	IN	27239	751	659	0	0	659	*
7180150	AUBURN STATE BANK	AUBURN	IN	33245	348	1432	153	0	1432	*
7180160	CITY NATL BANK OF AUBURN	AUBURN	IN	23451	247	826	0	0	826	*
7180180	FIRST NATL BANK OF AURORA	AURORA	IN	29246	512	860	0	0	860	*
7180200	COMMUNITY STATE BANK	AVILLA	IN	17816	198	429	0	0	429	*
8180250	BEDFORD NATIONAL BANK	BEDFORD	IN	58118	1261	1124	0	0	1124	*
8180260	CITIZENS NAT BK OF BEDFORD	BEDFORD	IN	62784	921	1881	600	0	1881	*
7180300	BENTONVILLE STATE BANK	BENTONVILLE	IN	17044	258	374	0	0	374	*
7180310	FIRST BANK OF BERNE	BERNE	IN	51533	343	1494	307	0	1494	*
7180370	BLOOMINGTON NATIONAL BANK	BLOOMINGTON	IN	22095	342	752	0	0	752	*
7180385	FIRST NB OF BLOOMINGTON	BLOOMINGTON	IN	100707	3187	3109	805	0	3109	*
7180420	OLD FIRST NB IN BLUFFTON	BLUFFTON	IN	52621	564	1779	341	0	1779	*
8180445	WARRICK NATIONAL BANK	BOONVILLE	IN	37100	395	1723	308	0	1723	*
7180460	RIDDELL NAT BK OF BRAZIL	BOURBON	IN	24214	128	806	64	0	806	*
7180490	RIDDELL NAT BK OF BRAZIL	BRAZIL	IN	62828	541	2141	518	0	2141	*
7180530	FRANKLIN COUNTY NATIONAL BK	BROOKVILLE	IN	32627	214	1117	107	0	1117	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7180540	PEOPLES TRUST COMPANY	BROOKVILLE	IN	23111	288	618	0	0	618	*
7180555	HENDRICKS COUNTY BK & TR CO	BROWNSBURG	IN	28021	355	896	0	0	896	*
7180610	KNISELY NAT BK OF BUTLER	BUTLER	IN	14090	297	263	0	0	263	*
7180630	WAYNE BANK AND TRUST CO	CAMBRIDGE CITY	IN	14381	244	324	0	0	324	*
8180660	FIRST CANNELTON NAT BANK	CANNELTON	IN	14400	283	276	0	0	276	*
8180710	FIRST BANK OF CHARLESTOWN	CHARLESTOWN	IN	28094	457	723	0	0	723	*
7180720	CHESTERTON STATE BANK	CHESTERTON	IN	46952	1254	966	0	0	966	*
7180790	FIRST NB OF CLOVERDALE	CLOVERDALE	IN	18021	131	555	0	0	555	*
7180810	CITIZENS NB OF WHITLEY CTY	COLUMBIA CITY	IN	50553	487	1646	402	0	1646	*
7180820	FARMERS LOAN AND TRUST CO	COLUMBIA CITY	IN	33585	517	1140	0	0	1140	*
7180830	FIRST NB OF COLUMBUS	COLUMBUS	IN	44930	830	1339	99	0	1339	*
7180850	CENTRAL STATE BANK	CONNERSVILLE	IN	39453	907	973	0	0	973	*
7180860	FAYETTE BANK AND TRUST CO	CONNERSVILLE	IN	41700	1574	239	0	0	239	*
7180880	FIRST FARMERS NATIONAL BANK	CONVERSE	IN	33861	191	1256	127	0	1256	*
7180950	FIRST NB&TC OF CRAWFORDSVLE	CRAWFORDSVILLE	IN	63015	614	2671	960	0	2671	*
7180930	FIRST NB OF CROWN PT	CROWN POINT	IN	49383	866	1771	466	0	1771	*
7181040	FIRST NB OF DANVILLE	DANVILLE	IN	27136	184	1033	0	0	1033	*
7181070	FIRST STATE BK OF DECATUR	DECATUR	IN	69947	528	2428	854	0	2428	*
7181090	DEMOTTE STATE BANK	DEMOTTE	IN	20863	190	727	0	0	727	*
7181140	FIRST NB OF EAST CHICAGO	EAST CHICAGO	IN	131024	3605	3951	2196	0	3951	*
7181190	FIRST NATIONAL BANK	ELKHART	IN	244677	3161	8731	5192	1763	6968	*
8181260	ENGLISH STATE BANK	ENGLISH	IN	17300	94	616	0	0	616	*
7181270	ETNA BANK	ETNA GREEN	IN	14080	115	389	0	0	389	*
8181280	CITIZENS NB OF EVANSVILLE	EVANSVILLE	IN	273284	4663	10724	5341	3148	7576	*
8181330	NAT CITY BK OF EVANSVILLE	EVANSVILLE	IN	166842	3668	6271	4169	0	6271	*
8181350	OLD NAT BK IN EVANSVILLE	EVANSVILLE	IN	288912	3161	13023	5053	5061	7962	*
7181370	FAIRLAND NATIONAL BANK	FAIRLAND	IN	24162	356	538	0	0	538	*
7181410	BRIGHT NAT BK AT FLORA	FLORA	IN	27259	301	896	0	0	896	*
7181460	FORT WAYNE NATIONAL BANK	FORT WAYNE	IN	376882	4587	12103	4952	4195	7908	*
7181470	LINCOLN NB & TC OF FT WAYNE	FORT WAYNE	IN	482655	9699	14412	5050	5477	8935	*
7181570	FIRST NB OF FREMONT	FREMONT	IN	32472	459	859	0	0	859	*
8181585	SPRING VALLEY NATIONAL BANK	FRENCH LICK	IN	39567	459	1118	0	0	1118	*
7181600	GARRETT STATE BANK	GARRETT	IN	17549	282	423	0	0	423	*
7181615	BANK OF INDIANA NA	GARY	IN	222022	1848	9184	4987	1920	7264	*
7181620	GARY NATIONAL BANK	GARY	IN	409542	13570	12971	6010	4968	8003	*
7181690	FIRST NB OF GOSHEN	GOSHEN	IN	59686	627	1957	775	0	1957	*
7181710	CENTRAL NB OF GREENCASTLE	GREENCASTLE	IN	51790	444	1737	339	0	1737	*
7181720	FIRST CITIZENS BK AND TR CO	GREENCASTLE	IN	35605	383	1062	65	0	1062	*
7181790	NAT BK OF GREENWOOD	GREENWOOD	IN	83988	1175	2719	990	0	2719	*
7181830	CALUMET NATIONAL BANK	HAMMOND	IN	143527	3474	4575	1967	0	4575	*
7181850	MERCANTILE NB OF INDIANA	HAMMOND	IN	166472	2284	7070	4906	0	7070	*
7181875	FIRST NATIONAL BANK	HARTFORD CITY	IN	13877	255	301	0	0	301	*
7181950	STATE BANK OF LIMA	HOWE	IN	16033	106	464	0	0	464	*
8181960	FIRST NAT BK OF HUNTINGBURG	HUNTINGBURG	IN	38823	363	1142	98	0	1142	*
7181970	FIRST NB OF HUNTINGTON	HUNTINGTON	IN	69385	1415	2140	587	0	2140	*
7181980	AMERICAN FLETCHER NB & TR CO	INDIANAPOLIS	IN	1403692	23282	56047	5334	41019	15028	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7182040	INDIANA NATIONAL BANK	INDIANAPOLIS	IN	1236604	34602	38044	5188	20774	17270	
7182080	MRCH NB & TRCO OF INDAPOLIS	INDIANAPOLIS	IN	977772	22114	27386	5035	14832	12554	
7182085	MIDWEST NATIONAL BANK	INDIANAPOLIS	IN	23383	107	1311	73	0	1311	*
7182220	FIRST NB OF KNIGHTSTWN	KNIGHTSTOWN	IN	16624	195	441	0	0	441	*
7182235	FIRST NATIONAL BANK	KOKOMO	IN	79315	2040	1802	599	0	1802	
7182290	LAFAYETTE NATIONAL BANK	LAFAYETTE	IN	153125	1661	6128	3994	0	6128	
7182305	PURDUE NB OF LAFAYETTE	LA FAYETTE	IN	185515	2607	7382	4952	40	7342	
7182370	FIRST NB & TRCO OF LA PORTE	LA PORTE	IN	72696	626	3304	1505	0	3304	*
7182410	PEOPLES NB OF LAWRENCEBURG	LAWRENCEBURG	IN	27772	582	743	0	0	743	*
7182460	UNION CTY NB OF LIBERTY	LIBERTY	IN	27390	251	943	0	0	943	*
8182490	CITIZENS NAT BK OF LINTON	LINTON	IN	30371	324	895	0	0	895	*
7182530	NATIONAL BANK OF LOGANSPOET	LOGANSPOET	IN	109116	2882	2135	459	0	2135	
7182560	LOWELL NATIONAL BANK	LOWELL	IN	45373	581	1614	252	0	1614	*
7182638	CITIZENS NAT BK OF GRANT CTY	MARION	IN	23341	626	319	0	0	319	*
7182640	FIRST NAT BK IN MARION	MARION	IN	59517	2090	781	0	0	781	*
7182650	MARION NAT BK OF MARION	MARION	IN	69491	1166	2114	964	0	2114	*
7182670	FIRST NATIONAL BANK	MARTINSVILLE	IN	29472	566	873	0	0	873	*
7182740	FIRST MERCHANTS NATIONAL BK	MICHIGAN CITY	IN	123998	2918	3070	1130	0	3070	
7182810	FIRST NB OF MISHAWAKA	MISHAWAKA	IN	91056	1685	1977	261	0	1977	
8182840	FIRST NAT BK OF MITCHELL	MITCHELL	IN	15103	166	390	0	0	390	*
7182895	FIRST NATIONAL BANK	MONTICELLO	IN	14468	125	529	0	0	529	*
8182935	POSEY COUNTY NATIONAL BANK	MOUNT VERNON	IN	28350	321	1064	0	0	1064	*
7182993	AMERICAN NB & TC OF MUNCIE	MUNCIE	IN	68861	1830	1913	593	0	1913	*
7183000	MERCHANTS NB OF MUNCIE	MUNCIE	IN	188355	7110	2353	500	0	2353	
7183140	FIRST NB IN NEW CASTLE	NEW CASTLE	IN	31320	732	869	0	0	869	*
7183250	AMERICAN NB OF NOBLESVILLE	NOBLESVILLE	IN	78123	1057	2851	1495	0	2851	
7183320	FIRST NB OF NORTH VERNON	NORTH VERNON	IN	22377	261	703	0	0	703	*
7183410	RIPLEY COUNTY BANK	GSGOOD	IN	27729	169	889	49	0	889	*
8183560	CITIZENS ST BK OF PETERSBURG	PETERSBURG	IN	30247	280	1282	0	0	1282	*
8183570	FIRST NAT BK OF PETERSBURG	PETERSBURG	IN	18072	238	544	0	0	544	*
7183580	PIERCETON STATE BANK	PIERCETON	IN	13740	86	423	0	0	423	*
7183590	FIRST NATIONAL BK & TR CO	PLAINFIELD	IN	38138	355	1361	34	0	1361	*
7183630	FIRST STATE BK OF PORTER	PORTER	IN	21041	393	396	0	0	396	*
7183650	FIRST NAT BK OF PORTLAND	PORTLAND	IN	14395	173	322	0	0	322	*
8183680	FARMERS NAT BK OF PRINCETON	PRINCETON	IN	39279	455	1450	0	0	1450	*
7183710	FARMERS NB OF REMINGTON	REMINGTON	IN	19232	61	757	7	0	757	*
7183730	F & M NAT BK OF RENSSELAER	RENSSELAER	IN	32482	237	1274	0	0	1274	*
7183750	BANK OF REYNOLDS	REYNOLDS	IN	19673	145	738	0	0	738	*
7183780	FIRST NAT BK OF RICHMOND	RICHMOND	IN	76010	1646	1914	652	0	1914	
7183790	SECOND NAT BK OF RICHMOND	RICHMOND	IN	162052	3374	4411	2298	0	4411	
7183850	FIRST NB OF ROCHESTER	ROCHESTER	IN	40044	416	1327	58	0	1327	*
7183880	ROCKVILLE NATIONAL BANK	ROCKVILLE	IN	21409	341	574	0	0	574	*
7183900	RUSH CTY NAT BK OF RUSHVILLE	RUSHVILLE	IN	30540	532	837	0	0	837	*
7183910	RUSHVILLE NATIONAL BANK	RUSHVILLE	IN	30367	383	1037	45	0	1037	*
7183935	CENTRAL NAT BK OF HOWARD CTY	RUSSIAVILLE	IN	15859	618	29	0	0	29	*
8183950	STATE BANK OF SALEM	SALEM	IN	28123	299	976	0	0	976	*

MEMBER BANKS

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8183995	FIRST NAT BK OF SCOTTSBURG	SCOTTSBURG	IN	14763	142	480	0	0	480	*
8184000	SCOTT COUNTY STATE BANK	SCOTTSBURG	IN	27760	364	1076	0	0	1076	*
8184010	SELLERSBURG STATE BANK	SELLERSBURG	IN	27412	353	879	0	0	879	*
8184030	SEYMOUR NATIONAL BANK	SEYMOUR	IN	33110	365	1185	35	0	1185	*
7184040	FARMERS NB OF SHELBYVILLE	SHELBYVILLE	IN	51247	586	1652	543	0	1652	*
7194050	SHELBY NB OF SHELBYVILLE	SHELBYVILLE	IN	59352	1363	1380	0	0	1380	*
7184110	AMERICAN NB&TC OF SOUTH BEND	SOUTH BEND	IN	97830	2646	1864	398	0	1864	*
7184120	FIRST BANK AND TRUST COMPANY	SOUTH BEND	IN	304158	5608	8052	5092	1032	7020	*
7184130	NATIONAL BK&TC OF SOUTH BEND	SOUTH BEND	IN	179387	1921	6451	4019	1100	5351	*
8184235	FARMERS ST BK OF SULLIVAN	SULLIVAN	IN	25617	308	841	0	0	841	*
7184270	PEOPLES BANK AND TRUST CO	SUNMAN	IN	14536	323	281	0	0	281	*
8184320	CITIZENS NAT BK OF TELL CITY	TELL CITY	IN	44426	424	1353	207	0	1353	*
8184330	TELL CITY NATIONAL BANK	TELL CITY	IN	39977	390	1354	14	0	1354	*
7184360	MERCHANTS NB OF TERRE HAUTE	TERRE HAUTE	IN	132154	3782	2699	1062	0	2699	*
7184370	TERRE HAUTE FIRST NAT BK	TERRE HAUTE	IN	223559	4205	6733	4936	0	6733	*
7184400	CITIZENS NB OF TIPTON	TIPTON	IN	27171	187	1040	37	0	1040	*
7184410	FARMERS LOAN AND TRUST CO	TIPTON	IN	31414	396	892	0	0	892	*
7184470	FIRST NB VALPARAISO	VALPARAISO	IN	92461	1188	3638	1840	0	3638	*
8184530	AMERICAN NAT BK OF VINCENNES	VINCENNES	IN	104798	1965	3911	2120	0	3911	*
7184550	FIRST NAT BK IN WABASH	WABASH	IN	36620	749	1116	0	0	1116	*
7184630	EXCHANGE BANK	WARREN	IN	23998	154	869	0	0	869	*
7184640	FIRST NB OF WARSAW	WARSAW	IN	82809	1027	2618	966	0	2618	*
8184670	PPL NB & TR CO OF WASH	WASHINGTON	IN	36574	378	1202	48	0	1202	*
8184690	WASHINGTON NATIONAL BANK	WASHINGTON	IN	20785	327	500	0	0	500	*
7184870	FIRST UNION BK AND TR CO	WINAMAC	IN	45177	299	1695	311	0	1695	*

OF 136 BANKS AFFECTED IN STATE

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HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

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HAVE NO REQUIRED RESERVE BALANCE

7190090	PEOPLES NAT BK OF ALBIA	ALBIA	IA	25025	192	919	0	0	919	*
7190195	FIRST NATIONAL BANK, AMES	AMES	IA	52111	967	1514	128	0	1514	*
7190235	ANKENY NATIONAL BANK	ANKENY	IA	14049	253	272	0	0	272	*
7190600	CITIZENS NAT BK OF BOONE	BOONE	IA	33486	405	1072	0	0	1072	*
7190730	FIRST NATIONAL BANK	BURLINGTON	IA	65765	872	2505	1207	0	2505	*
7190870	FIRST NAT BK, CEDAR FALLS, IA	CEDAR FALLS	IA	35977	361	1296	68	0	1296	*
7190900	MERCHANTS NATIONAL BANK	CEDAR RAPIDS	IA	248341	3542	10264	5008	2315	7949	*
7190910	PEOPLES BANK AND TRUST CO	CEDAR RAPIDS	IA	100654	1060	4021	2270	0	4021	*
7190940	CENTERVILLE NATIONAL BANK	CENTERVILLE	IA	34245	267	1086	185	0	1086	*
7190980	NAT BK AND TR CO OF CHARITON	CHARITON	IA	30919	193	1214	0	0	1214	*
7190990	CITIZENS NB OF CHARLES CITY	CHARLES CITY	IA	23903	153	827	33	0	827	*
7191100	CITIZENS STATE BANK	CLARINDA	IA	24207	238	790	0	0	790	*
7191120	FIRST NAT BK OF CLARION	CLARION	IA	31228	148	1001	209	0	1001	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7191140	CLEAR LAKE BANK AND TRUST	COCLEAR LAKE	IA	29696	408	843	0	0	843	*
7191190	CLINTON NATIONAL BANK	CLINTON	IA	52731	586	1776	442	0	1776	*
7191195	FIRST NATIONAL BANK	CLINTON	IA	56528	880	1830	525	0	1830	*
7191230	FIRST NAT BK IN COLFAX	COLFAX	IA	19327	86	637	30	0	637	*
7191250	COLUMBUS JUNCTION STATE BANK	COLUMBUS JUNCTION	IA	21150	113	787	29	0	787	*
7191265	PEOPLES NATIONAL BANK	COLUMBUS JUNCTION	IA	17953	63	619	54	0	619	*
7191290	OKEY VERNON FIRST NAT BK	CORNING	IA	27964	116	1052	96	0	1052	*
7191340	FIRST NB OF COUNCIL BLUFFS	COUNCIL BLUFFS	IA	70496	1051	2682	1109	0	2682	*
7191370	CRESO NATIONAL BANK	CRESO	IA	15453	90	495	0	0	495	*
7191390	FIRST NB IN CRESTON	CRESTON	IA	33199	312	1077	11	0	1077	*
7191470	DAVENPORT BANK AND TRUST CO	DAVENPORT	IA	313254	5593	10204	5368	3014	7190	*
7191475	FIRST NB OF DAVENPORT	DAVENPORT	IA	43837	1648	359	0	0	359	*
7191550	FIRST NWSTERN NB OF DENISON	DENISON	IA	20154	183	647	0	0	647	*
7191570	BANKERS TRUST CO	DES MOINES	IA	232886	5653	5196	2867	0	5196	*
7191580	CAPITAL CITY STATE BANK	DES MOINES	IA	68971	1073	2065	722	0	2065	*
7191590	CENTRAL NAT BK & TR CO	DES MOINES	IA	216084	3532	7809	5154	267	7542	*
7191605	EAST DES MOINES NATIONAL BK	DES MOINES	IA	26276	551	610	0	0	610	*
7191620	IOWA DES MOINES NATIONAL BK	DES MOINES	IA	466416	5052	18169	5131	9235	8934	*
7191632	NATIONAL BANK OF DES MOINES	DES MOINES	IA	51197	595	1998	628	0	1998	*
7191635	NORTHWEST BRENTON NB	DES MOINES	IA	31893	218	1091	141	0	1091	*
7191640	VALLEY NATIONAL BANK	DES MOINES	IA	113313	1547	3985	2087	0	3985	*
7191730	AMERICAN TR & SVGS BANK	DUBUQUE	IA	122859	2664	3287	1230	0	3287	*
7191750	FIRST NB OF DUBUQUE	DUBUQUE	IA	113710	1565	3315	1323	0	3315	*
7191790	DYERSVILLE NATIONAL BANK	DYERSVILLE	IA	25868	155	806	141	0	806	*
7191882	SECOND NATIONAL BANK	ELDORA	IA	14306	66	491	0	0	491	*
7191910	CENTRAL STATE BANK	ELKADER	IA	21524	116	798	0	0	798	*
7191935	IOWA TRUST AND SAVINGS BANK	EMMETSBURG	IA	19812	134	683	0	0	683	*
7191970	FIRST NAT BK OF ESSEX	ESSEX	IA	17933	54	666	14	0	666	*
7192040	FIRST NB IN FAIRFIELD	FAIRFIELD	IA	28523	272	943	0	0	943	*
7192050	IOWA STATE BANK AND TRUST CO	FAIRFIELD	IA	25760	402	764	0	0	764	*
7192140	FOREST CITY BANK & TRUST CO	FOREST CITY	IA	22677	182	773	0	0	773	*
7192150	FIRST NAT BK, FT DODGE	FT DODGE	IA	72821	603	2581	1351	0	2581	*
7192160	STATE BANK	FT DODGE	IA	59617	542	1980	593	0	1980	*
7192170	FORT MADISON BANK & TRUST CO	FORT MADISON	IA	30609	953	349	0	0	349	*
7192270	HANCOCK COUNTY NATIONAL BANK	GARNER	IA	22713	143	788	0	0	788	*
7192340	GLENWOOD STATE BANK	GLENWOOD	IA	20135	171	829	0	0	829	*
7192350	FIRST NAT BK IN GLIDDEN	GLIDDEN	IA	14970	87	488	0	0	488	*
7192440	FIRST STATE BANK	GREENE	IA	14267	54	552	0	0	552	*
7192480	POWESHIEK COUNTY NATIONAL BK	GRINNELL	IA	38556	430	1105	0	0	1105	*
7192510	GRUNDY NB OF GRUNDY CNTR	GRUNDY CENTER	IA	19665	69	665	38	0	665	*
7192560	FIRST NAT BK OF HAMPTON	HAMPTON	IA	25819	180	831	39	0	831	*
7192600	HARLAN NATIONAL BANK	HARLAN	IA	27448	142	897	148	0	897	*
7192780	FIRST NB IN HUMNOLOT	HUMBOLDT	IA	30254	233	1008	76	0	1008	*
7192880	FIRST NB IOWA CITY IOWA	IOWA CITY	IA	107491	1391	3404	2021	0	3404	*
7193150	CMY NB & TRCO OF KNOXVILLE	KNOXVILLE	IA	32296	289	1007	3	0	1007	*
7193310	FIRST NB IN LE MARS	LE MARS	IA	24820	306	696	0	0	696	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7193330	FIRST NB IN LENOX	LENOX	IA	19407	61	712	19	0	712	*
7193580	FARMERS & MERCHANTS SVGS BK	MANCHESTER	IA	15798	203	458	0	0	458	*
7193590	FIRST STATE BANK	MANCHESTER	IA	19224	127	761	0	0	761	*
7193610	FIRST NB OF MANNING	MANNING	IA	14879	68	557	0	0	557	*
7193700	FIRST NAT BK OF MARION	MARION	IA	39240	273	1352	158	0	1352	*
7193730	SECURITY SAVINGS BANK	MARSHALLTOWN	IA	74129	726	2597	1134	0	2597	
7193750	FIRST NB OF MASON CITY	MASON CITY	IA	96854	922	4198	2143	0	4198	
7193760	UNITED HOME BANK & TRUST CO	MASON CITY	IA	71135	504	2725	1217	0	2725	
7193910	FIRST NB OF MO VALLEY	MISSOURI VALLEY	IA	17977	83	596	35	0	596	*
7193990	MONTICELLO STATE BANK	MONTICELLO	IA	69518	215	2938	1150	0	2938	
7194070	CENTRAL STATE BANK	MUSCATINE	IA	72015	763	2545	1147	0	2545	
7194030	FIRST NB OF MUSCATINE	MUSCATINE	IA	75967	1462	2056	374	0	2056	
7194110	NEVADA NATIONAL BANK	NEVADA	IA	28886	245	892	66	0	892	*
7194160	FIRST NB IN NEW HAMPTON	NEW HAMPTON	IA	25866	193	851	0	0	851	*
7194170	SECURITY STATE BANK	NEW HAMPTON	IA	17613	101	539	0	0	539	*
7194205	FIRST NEWTON NATIONAL BANK	NEWTON	IA	26117	341	713	0	0	713	*
7194210	JASPER COUNTY SAVINGS BANK	NEWTON	IA	63149	773	2282	768	0	2282	*
7194330	FIRST NB OF OELWEIN	OELWEIN	IA	32088	396	952	0	0	952	*
7194340	CITY STATE BANK	OGDEN	IA	15342	77	567	0	0	567	*
7194390	HOME TRUST AND SAVINGS BANK	OSAGE	IA	22337	90	781	79	0	781	*
7194400	OSAGE FARMERS NATIONAL BANK	OSAGE	IA	20631	101	713	17	0	713	*
7194460	FIRST NB OF OTTUMWA	OTTUMWA	IA	45373	930	919	0	0	919	*
7194490	UNION BANK AND TRUST CO	OTTUMWA	IA	85900	1358	2650	772	0	2650	
7194560	PELLA NATIONAL BANK	PELLA	IA	40731	242	1600	372	0	1600	*
7194570	FIRST NAT BK OF PERRY	PERRY	IA	30497	200	993	139	0	993	*
7194860	MONTGOMERY CTY NB OF RED OAK	RED OAK	IA	26376	254	812	0	0	812	*
7195050	NAT BK OF ROCKWELL CITY	ROCKWELL CITY	IA	17280	109	568	0	0	568	*
7195130	ST ANSGAR STATE BANK	SAINT ANSGAR	IA	18823	141	626	0	0	626	*
7195270	CITY NB OF SHENANDOAH	SHENANDOAH	IA	26078	227	1011	0	0	1011	*
7195280	SECURITY TRUST & SAVINGS BK	SHENANDOAH	IA	18545	188	751	0	0	751	*
7195350	FIRST NB OF SIOUX CNTR	SIOUX CENTER	IA	27546	84	1077	166	0	1077	*
7195370	FIRST NB IN SIOUX CITY	SIOUX CITY	IA	113065	1088	4621	3005	0	4621	
7195405	NWN NB OF SIOUX CITY	SIOUX CITY	IA	111603	1476	3662	2474	0	3662	
7195410	SECURITY NB OF SIOUX CITY	SIOUX CITY	IA	167313	2087	5248	3318	0	5248	
7195420	TOY NATIONAL BANK	SIOUX CITY	IA	126963	1235	3992	2620	0	3992	
7195510	CLAY COUNTY NB OF SPENCER	SPENCER	IA	30785	309	994	0	0	994	*
7195525	SPENCER NATIONAL BANK	SPENCER	IA	25325	392	630	0	0	630	*
7195630	CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	63987	362	2272	1024	0	2272	*
7195640	COMMERCIAL TR & SVGS BK	STORM LAKE	IA	20143	70	728	96	0	728	*
7195650	SECURITY TR AND SVGS BK	STORM LAKE	IA	18869	93	626	0	0	626	*
7195710	FIRST NB OF SUMNER	SUMNER	IA	26179	83	927	93	0	927	*
7195825	FIRST NB OF TIPTON	TIPTON	IA	14458	92	437	0	0	437	*
7195840	TITONKA SAVINGS BANK	TITONKA	IA	15937	70	561	0	0	561	*
7196060	NAT BK OF WASHINGTON	WASHINGTON	IA	28261	190	1029	40	0	1029	*
7196070	WASHINGTON STATE BANK	WASHINGTON	IA	25618	260	873	0	0	873	*
7196080	NAT BK OF WATERLOO	WATERLOO	IA	134153	3060	3407	1340	0	3407	

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7196100	WATERLOO SAVINGS BANK	WATERLOO	IA	102625	1589	3554	1778	0	3554	*
7196140	FIRST NB OF WAVERLY	WAVERLY	IA	37453	328	1198	96	0	1198	*
7196190	FARMERS NB OF WEBSTER CITY	WEBSTER CITY	IA	37075	312	1306	63	0	1306	*
7196330	FIRST NB OF WEST UNION	WEST UNION	IA	30949	251	1093	9	0	1093	*

OF 109 BANKS AFFECTED IN STATE 43 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
62 HAVE NO REQUIRED RESERVE BALANCE

10200040	FARMERS NAT BK OF ABILENE	ABILENE	KS	19860	159	750	0	0	750	*
10200200	CITIZENS NAT BK & TR CO	ANTHONY	KS	18979	69	732	8	0	732	*
10200210	FIRST NAT BK OF ANTHONY	ANTHONY	KS	17215	88	619	0	0	619	*
10200240	HOME NAT BK OF ARKANSAS CITY	ARKANSAS CITY	KS	43947	452	1802	394	0	1802	*
10200320	CITY NAT BK OF ATCHISON	ATCHISON	KS	39410	240	1634	311	0	1634	*
10200330	EXC NB & TR CO OF ATCHISON	ATCHISON	KS	32702	250	1220	17	0	1220	*
10200450	AM NAT BK OF BAXTER SPRINGS	BAXTER SPRINGS	KS	22451	306	594	0	0	594	*
10200790	PEOPLES NB&TC OF BURLINGTON	BURLINGTON	KS	20130	101	836	0	0	836	*
10200950	FIRST NAT BK OF CHANUTE	CHANUTE	KS	33919	289	1165	33	0	1165	*
10201050	PEOPLES NB OF CLAY CENTER	CLAY CENTER	KS	23506	183	809	0	0	809	*
10201060	UNION STATE BANK	CLAY CENTER	KS	22848	194	861	0	0	861	*
10201140	CONDON NB OF COFFEYVILLE	COFFEYVILLE	KS	23223	263	743	0	0	743	*
10201150	FIRST NAT BK OF COFFEYVILLE	COFFEYVILLE	KS	50873	403	1783	342	0	1783	*
10201170	THOMAS CTY NB OF COLBY	COLBY	KS	23423	111	1071	0	0	1071	*
10201220	FIRST NAT BK OF COLUMBUS	COLUMBUS	KS	23771	164	787	17	0	787	*
10201430	FIDELITY STATE BK AND TR CO	DODGE CITY	KS	50878	587	1893	457	0	1893	*
10201440	FIRST NB & TR CO IN DODGE CITY	DODGE CITY	KS	39477	309	1712	441	0	1712	*
10201570	FIRST NATIONAL BANK & TR CO	ELDORADO	KS	30400	497	1059	0	0	1059	*
10201650	CITIZENS NB & TR OF EMPORIA	EMPORIA	KS	51761	733	1543	338	0	1543	*
10201810	ARMY NB OF FT LEAVENWORTH	FORT LEAVENWORTH	KS	30527	314	1574	261	0	1574	*
10201820	CITIZENS NB OF FORT SCOTT	FORT SCOTT	KS	43146	500	1554	143	0	1554	*
10201870	FIRST NAT BK IN FREDONIA	FREDONIA	KS	17256	136	549	0	0	549	*
10201950	GARDEN NB OF GARDEN CITY	GARDEN CITY	KS	35808	286	1630	335	0	1630	*
10202010	FIRST NAT BK OF GIRARD	GIRARD	KS	15793	97	620	0	0	620	*
10202060	FIRST NAT BK OF GOODLAND	GOODLAND	KS	28684	313	1088	0	0	1088	*
10202100	AMERICAN STATE BK & TR CO	GREAT BEND	KS	41179	285	1679	319	0	1679	*
10202110	1ST NB & TR CO IN GREAT BEND	GREAT BEND	KS	51007	404	1705	411	0	1705	*
10202310	FIRST NB OF HAYS CITY	HAYS	KS	32714	361	1287	23	0	1287	*
10202315	HAYS NATIONAL BANK	HAYS	KS	17170	247	541	0	0	541	*
10202460	FIRST NAT BK OF HILLSBORO	HILLSBORO	KS	19747	108	797	0	0	797	*
10202570	FIRST NAT BK OF HOXIE	HOXIE	KS	19115	61	737	11	0	737	*
10202620	HUMBOLDT NATIONAL BANK	HUMBOLDT	KS	16073	89	653	0	0	653	*
10202660	FIRST NAT BK OF HUTCHINSON	HUTCHINSON	KS	94677	843	4055	2193	0	4055	*
10202665	HUTCHINSON NAT BK & TR	HUTCHINSON	KS	105653	923	3798	1923	0	3798	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10202690	CITIZENS NB IN INDEPENDENCE	INDEPENDENCE	KS	38187	299	1644	280	0	1644	*
10202850	CENTRAL NB OF JUNCTION CITY	JUNCTION CITY	KS	29739	480	884	0	0	884	*
10202860	FIRST NB OF JUNCTION CITY	JUNCTION CITY	KS	23309	699	349	0	0	349	*
10202900	CMRC NB OF KANSAS CITY	KANSAS CITY	KS	174503	1211	7016	4521	1011	6005	*
10203020	SECURITY NAT BANK OF KC	KANSAS CITY	KS	146224	1679	4987	3583	0	4987	*
10203070	FIRST NAT BK OF KINGMAN	KINGMAN	KS	17883	146	595	0	0	595	*
10203120	F & M STATE BK OF RUSH CTY	LA CROSSE	KS	14975	52	609	0	0	609	*
10203180	FIRST NAT BK & TR IN LARNED	LARNED	KS	27377	282	853	0	0	853	*
10203190	1ST ST BK & TR CO OF LARNED	LARNED	KS	26963	268	840	10	0	840	*
10203200	FIRST NB OF LAWRENCE	LAWRENCE	KS	54667	587	2131	800	0	2131	*
10203210	LAWRENCE NAT BK AND TRUST	COLAWRENCE	KS	45275	1270	987	0	0	987	*
10203220	FIRST NB OF LEAVENWORTH	LEAVENWORTH	KS	34386	695	979	0	0	979	*
10203230	LEAVENWORTH NAT BK & TR CO	LEAVENWORTH	KS	30121	479	896	0	0	896	*
10203360	FIRST NAT BK OF LIBERAL	LIBERAL	KS	28611	298	1063	0	0	1063	*
10203370	PEOPLES NAT BK OF LIBERAL	LIBERAL	KS	32836	214	1273	76	0	1273	*
10203680	FIRST NB OF MANHATTAN	MANHATTAN	KS	41857	446	1846	434	0	1846	*
10203690	UNION NB&TC OF MANHATTAN	MANHATTAN	KS	51464	638	2066	545	0	2066	*
10203800	FIRST NAT BK OF MEADE	MEADE	KS	16127	74	712	0	0	712	*
10203810	FIRST NB OF MEDICINE LODGE	MEDICINE LODGE	KS	21215	102	904	0	0	904	*
10204050	FIRST NAT BK OF NEODESHA	NEODESHA	KS	18971	160	701	0	0	701	*
10204070	MIDLAND NB OF NEWTON	NEWTON	KS	28229	318	897	0	0	897	*
10204220	FIRST NAT BK OF OLATHE	OLATHE	KS	36447	371	1433	310	0	1433	*
10204280	FIRST NB OF OSAWATOMIE	OSAWATOMIE	KS	19000	99	718	0	0	718	*
10204370	PEOPLES NB & TR OTTAWA	OTTAWA	KS	21580	335	810	0	0	810	*
10204470	MIAMI CTY NAT BK OF PAOLA	PAOLA	KS	39135	202	1457	397	0	1457	*
10204560	FIRST NB OF PHILLIPSBURG	PHILLIPSBURG	KS	33162	107	1419	108	0	1419	*
10204575	CITY NAT BK OF PITTSBURG	PITTSBURG	KS	23191	391	635	0	0	635	*
10204590	NATIONAL BK OF PITTSBURG	PITTSBURG	KS	50316	598	1910	366	0	1910	*
10204675	JOHNSON CTY NB&TC	PRAIRIE VILLAGE	KS	104127	628	4531	2878	62	4469	*
10204676	KANSAS NAT BK & TR CO	PRAIRIE VILLAGE	KS	34914	324	1100	167	0	1100	*
10204680	FIRST NAT BK OF PRATT	PRATT	KS	24095	200	903	0	0	903	*
10204690	PEOPLES BANK	PRATT	KS	41789	174	1743	319	0	1743	*
10204970	FIRST NATIONAL BANK & TRUST	ST JOHN	KS	17037	60	701	0	0	701	*
10205020	FIRST NB&TC OF SALINA	SALINA	KS	68665	879	2625	1078	0	2625	*
10205030	NAT BK OF AMERICA AT SALINA	SALINA	KS	58515	743	2304	773	0	2304	*
10205060	FIRST NAT BK OF SCOTT CITY	SCOTT CITY	KS	23318	98	1063	0	0	1063	*
10205070	FIRST NAT BK OF SEDAN	SEDAN	KS	13326	70	419	0	0	419	*
10205190	FIRST NB OF SMITH CENTER	SMITH CENTER	KS	19806	56	798	7	0	798	*
10205525	FIRST NAT BK OF TOPEKA	TOPEKA	KS	253569	3215	11083	5758	3504	7579	*
10205550	MERCHANTS NB OF TOPEKA	TOPEKA	KS	168079	1881	5873	4104	489	5384	*
10205820	FIRST NAT BK WAMEGO	WAMEGO	KS	16563	71	636	0	0	636	*
10205840	FIRST NAT BK OF WASHINGTON	WASHINGTON	KS	21420	83	878	0	0	878	*
10205910	FIRST NAT BK OF WELLINGTON	WELLINGTON	KS	28030	220	1034	0	0	1034	*
10206020	FIRST NB IN WICHITA	WICHITA	KS	282159	2304	12327	5043	4321	8006	*
10206030	FOURTH NATIONAL BK & TR CO	WICHITA	KS	464648	8534	17476	5191	7568	9908	*
10206042	NATIONAL BANK OF WICHITA	WICHITA	KS	31488	868	574	0	0	574	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

OSB	NAME	LOCATION		(1) TDEP	(2) VLTCSS	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10206050	SW NAT BANK OF WICHITA	WICHITA	KS	61148	711	2021	717	0	2021	*
10206060	UNION NAT BK OF WICHITA	WICHITA	KS	161076	1725	6274	4438	0	6274	*
10206110	FIRST NAT BK OF WINFIELD	WINFIELD	KS	35131	417	1760	359	0	1760	*

OF 83 BANKS AFFECTED IN STATE 39 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
38 HAVE NO REQUIRED RESERVE BALANCE

4210050	SECOND NB OF ASHLAND	ASHLAND	KY	105325	2326	4065	1922	0	4065	
4210060	THIRD NAT BANK OF ASHLAND	ASHLAND	KY	69162	2190	1562	0	0	1562	*
4210110	UNION NB OF BARBOURVILLE	BARBOURVILLE	KY	40696	1173	504	0	0	504	*
4210240	BEREA NATIONAL BANK	BEREA	KY	17345	273	484	0	0	484	*
8210300	AM NB&TR CO OF BOWLING GREEN	BOWLING GREEN	KY	94204	1309	4215	2217	0	4215	
8210320	CTZ NB OF BOWLING GREEN	BOWLING GREEN	KY	87320	1599	2880	1559	0	2880	
8210490	CITIZENS BANK AND TRUST CO	CAMPBELLSVILLE	KY	25176	524	816	0	0	816	*
4210550	FIRST NB OF CARLISLE	CARLISLE	KY	17881	195	620	0	0	620	*
4210750	FIRST NB & TR CO OF CORBIN	CORBIN	KY	54902	903	1614	0	0	1614	*
4210770	CITIZENS NB OF COVINGTON	COVINGTON	KY	24022	809	349	0	0	349	*
4210790	FIRST NAT BK & TRUST CO	COVINGTON	KY	73203	2060	1618	224	0	1618	*
4210810	PEOPLES LIBERTY BK & TR CO	COVINGTON	KY	94732	2164	2372	1125	0	2372	*
4210870	FARMERS NB OF CYNTHIANA	CYNTHIANA	KY	22149	362	722	0	0	722	*
4210890	NB OF CYNTHIANA	CYNTHIANA	KY	32029	362	1158	0	0	1158	*
8210900	CITIZENS NB OF DANVILLE	DANVILLE	KY	23105	396	797	0	0	797	*
8210910	FARMERS NB OF DANVILLE	DANVILLE	KY	30950	314	1400	78	0	1400	*
8211020	1ST HARDIN NB OF ELIZABETH TOWN	ELIZABETH TOWN	KY	81673	1729	3080	1037	0	3080	*
8211145	FORT KNOX NATIONAL BANK	FORT KNOX	KY	21342	886	165	0	0	165	*
8211190	STATE NB OF FRANKFORT	FRANKFORT	KY	31200	344	1505	223	0	1505	*
8211230	CITY NB OF FULTON	FULTON	KY	23328	355	694	0	0	694	*
4211260	FIRST NAT BK AND TR CO	GEORGETOWN	KY	35560	441	1324	0	0	1324	*
8211310	NEW FARMERS NB OF GLASGOW	GLASGOW	KY	52669	628	2333	722	0	2333	*
4211370	FIRST NB OF GRAYSON	GRAYSON	KY	27139	316	1017	0	0	1017	*
8211390	PEOPLES BANK & TRUST COMPANY	GREENSBURG	KY	20413	202	705	0	0	705	*
4211430	HARLAN NATIONAL BANK	HARLAN	KY	28931	1077	1098	0	0	1098	*
8211540	FIRST NB OF HENDERSON	HENDERSON	KY	42621	1038	1656	161	0	1656	*
8211550	OHIO VALLEY NB OF HENDERSON	HENDERSON	KY	37496	425	1566	269	0	1566	*
8211600	LINCOLN NB OF HODGENVILLE	HODGENVILLE	KY	21764	252	826	0	0	826	*
8211620	PLANTERS BANK AND TRUST CO	HOPKINSVILLE	KY	96409	3101	1883	45	0	1883	*
4211730	FIRST NB OF JACKSON	JACKSON	KY	18756	283	628	0	0	628	*
4211920	BANK OF COMMERCE & TRUST CO	LEXINGTON	KY	93584	1033	3788	2082	0	3788	
4211945	CITIZENS UNION NATIONAL BANK	LEXINGTON	KY	119414	2131	5319	3025	0	5319	
4211950	FIRST SECURITY NB & TR CO	LEXINGTON	KY	439570	4746	21756	5069	11805	9951	
4211960	SECOND NAT BANK AND TR CO	LEXINGTON	KY	100590	2135	3334	1277	0	3334	
4212008	CUMBERLAND VALLEY NB & TR CO	LONDON	KY	71902	892	2660	1127	0	2660	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4212010	FIRST NB IN LONDON	LONDON	KY	30877	394	1258	0	0	1258	*
4212040	FIRST NB OF LOUISA	LOUISA	KY	21632	341	692	0	0	692	*
8212050	CTZ FIDELITY BK & TR CO	LOUISVILLE	KY	903969	12497	45417	5288	30126	15291	*
8212058	FIRST KENTUCKY TRUST COMPANY	LOUISVILLE	KY	31687	0	1880	579	0	1880	*
8212060	FIRST NB OF LOUISVILLE	LOUISVILLE	KY	980452	11635	44822	4966	28785	16037	*
8212090	LIBERTY NB & TR CO	LOUISVILLE	KY	520314	6452	24549	5300	14222	10327	*
8212120	LOUISVILLE TRUST BANK INC	LOUISVILLE	KY	223918	1882	11871	5004	3847	8024	*
8212310	FIRST NB OF MAYFIELD	MAYFIELD	KY	25362	464	836	0	0	836	*
4212340	STATE NB OF MAYSVILLE	MAYSVILLE	KY	38397	508	1429	48	0	1429	*
4212390	NATIONAL BANK	MIDDLESBORO	KY	36213	722	972	0	0	972	*
8212500	MORGANFIELD NATIONAL BANK	MORGANFIELD	KY	32250	387	986	0	0	986	*
4212560	MNTGMRY NB OF MT STERLING	MOUNT STERLING	KY	18449	317	546	0	0	546	*
4212570	MT STERLING NATIONAL BANK	MOUNT STERLING	KY	30486	338	1151	0	0	1151	*
4212580	TRADERS NB OF MT STERLING	MOUNT STERLING	KY	26561	652	536	0	0	536	*
4212690	AMERICAN NB OF NEWPORT	NEWPORT	KY	20496	678	448	0	0	448	*
4212700	NEWPORT NATIONAL BANK	NEWPORT	KY	40039	1333	789	0	0	789	*
4212730	FIRST NATIONAL BANK & TR CO	NICHOLASVILLE	KY	32069	301	1390	120	0	1390	*
8212810	OWENSBORO NATIONAL BANK	OWENSBORO	KY	116356	1873	5283	3181	0	5283	*
8212880	PPL 1ST NB&TR CO OF PADUCAH	PADUCAH	KY	98533	2788	2626	583	0	2626	*
4212895	CITIZENS NB OF PAINTSVILLE	PAINTSVILLE	KY	46137	484	1786	290	0	1786	*
4212900	FIRST NB OF PAINTSVILLE	PAINTSVILLE	KY	36364	642	978	0	0	978	*
4212940	PEOPLES DEPOSIT BANK & TR CO	PARIS	KY	20362	240	778	0	0	778	*
4213000	FIRST NB OF PIKEVILLE	PIKEVILLE	KY	99392	1971	3045	766	0	3045	*
4213020	PIKEVILLE NAT BK & TR CO	PIKEVILLE	KY	162520	2491	6883	5115	0	6883	*
4213060	FIRST NB OF PRESTONSBURG	PRESTONSBURG	KY	68036	1011	2572	1039	0	2572	*
4213100	MADISON NB OF RICHMOND	RICHMOND	KY	40392	249	1825	390	0	1825	*
8213150	CITIZENS NB OF RUSSELLVILLE	RUSSELLVILLE	KY	29868	483	904	0	0	904	*
8213260	FARMERS NB OF SCOTTSVILLE	SCOTTSVILLE	KY	25815	279	1050	0	0	1050	*
4213420	CITIZENS NB OF SOMERSET	SOMERSET	KY	42993	551	1458	60	0	1458	*
4213440	FIRST AND FARMERS NATL BANK	SOMERSET	KY	93428	2094	2389	235	0	2389	*
4213500	LINCOLN COUNTY NATIONAL BANK	STANFORD	KY	16246	356	760	0	0	760	*
4213835	FARMERS NB OF WILLIAMSBURG	WILLIAMSBURG	KY	40403	458	1190	0	0	1190	*
4213870	CLARK CTY NB OF WINCHESTER	WINCHESTER	KY	35250	352	1305	0	0	1305	*

OF 68 BANKS AFFECTED IN STATE 35 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
28 HAVE NO REQUIRED RESERVE BALANCE

6220020	FIRST NAT BK OF ABBEVILLE	ABBEVILLE	LA	26277	697	815	0	0	815	*
6220040	RAPIDES BANK AND TRUST CO	ALEXANDRIA	LA	160317	3741	5353	3213	0	5353	*
6220050	SECURITY FIRST NATIONAL BANK	ALEXANDRIA	LA	46724	1037	1421	180	0	1421	*
6220055	FIRST NB OF ST BERNARD PRSH	ARABI	LA	22952	789	208	0	0	208	*
6220060	ST BERNARD BANK AND TRUST CO	ARABI	LA	45279	1635	514	0	0	514	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION	(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)		
11220070	FIRST NAT BK IN ARCADIA	ARCADIA	LA	20783	258	616	0	0	616	*
11220083	BASTROP NATIONAL BANK	BASTROP	LA	31702	940	790	0	0	790	*
6220090	CITY NB OF BATON ROUGE	BATON ROUGE	LA	206518	5000	6148	3402	0	6148	
6220100	FIDELITY NB OF BATON ROUGE	BATON ROUGE	LA	281016	4815	10702	5010	2684	8018	
6220110	LA NAT BANK CF BATON ROUGE	BATON ROUGE	LA	465449	6452	19076	5029	9307	9769	
6220155	PARISH NATIONAL BANK	BOGALUSA	LA	44029	1284	407	0	0	407	*
11220165	NAT BANK OF BOSSIER CITY	BOSSIER CITY	LA	66268	1183	1854	362	0	1854	*
6220281	FIRST NATIONAL BANK	COVINGTON	LA	88014	2554	2052	597	0	2052	
6220300	FIRST NAT BANK OF CROWLEY	CROWLEY	LA	41680	515	1535	468	0	1535	*
11220310	FIRST NAT BANK OF DELHI	DELHI	LA	19051	196	583	0	0	583	*
6220315	FIRST NB OF DENHAM SPRINGS	DENHAM SPRINGS	LA	19897	603	193	0	0	193	*
6220340	FIRST NAT BK IN DERIDDER	DERIDDER	LA	31759	497	1126	0	0	1126	*
6220350	FIRST NB IN DONALDSONVILLE	DONALDSONVILLE	LA	20603	408	628	0	0	628	*
6220435	FIRST NATIONAL BANK	GONZALES	LA	28051	552	674	0	0	674	*
6220460	FIRST NB OF JEFFERSON PRSH	GRETN	LA	207664	5422	5961	4362	0	5961	
6220480	CITIZENS NATIONAL BANK	HAMMOND	LA	53516	1918	508	0	0	508	*
11220520	HOMER NATIONAL BANK	HOMER	LA	38129	223	1293	195	0	1293	*
6220540	FIRST NATIONAL BANK OF HOUMAHOUMA		LA	133530	1301	5576	3866	346	5230	
6220570	FIRST NAT BANK OF JEANERETTE	JEANERETTE	LA	20095	641	338	0	0	338	*
6220575	NB OF CMMRC IN JFFRSN PRSH	JEFFERSON PARISH	LA	141271	3882	4710	2447	0	4710	
6220595	JEFF DAVIS BANK AND TRUST	COJENNINGS	LA	28934	927	590	0	0	590	*
6220630	FIRST NB OF LAFAYETTE	LAFAYETTE	LA	159446	5237	5574	3532	0	5574	
6220650	CALCASIEU MARINE NAT BANK	LAKE CHARLES	LA	309434	5374	15590	5570	6871	8719	
6220660	FIRST NAT BK OF LAKE CHARLES	LAKE CHARLES	LA	69427	2770	1307	0	0	1307	*
6220670	GULF NB AT LAKE CHARLES	LAKE CHARLES	LA	67932	1890	2525	1281	0	2525	*
6220675	LAKE SIDE NATIONAL BANK	LAKE CHARLES	LA	66282	2595	1532	139	0	1532	*
6220695	RIVERLANDS NB IN LA PLACE	LA PLACE	LA	29892	961	187	0	0	187	*
11220760	FIRST NAT BANK IN MANSFIELD	MANSFIELD	LA	30755	448	1029	0	0	1029	*
11220840	MINDEN BANK AND TRUST CO	MINDEN	LA	36241	449	1371	35	0	1371	*
11220860	CENTRAL BANK	MONROE	LA	194554	3970	6050	3897	0	6050	
11220870	OUACHITA NAT BANK IN MONROE	MONROE	LA	248688	5431	8100	4943	179	7921	
6220890	FIRST NB IN ST MARY PARISH	MORGAN CITY	LA	77517	1487	2062	948	0	2062	
6220950	NEW IBERIA NATIONAL BANK	NEW IBERIA	LA	43806	1151	966	0	0	966	*
6220960	PEOPLES NB OF NEW IBERIA	NEW IBERIA	LA	49086	1447	949	0	0	949	*
6220970	STATE NAT BK OF NEW IBERIA	NEW IBERIA	LA	42177	1114	977	0	0	977	*
6220977	CENTURY NB IN NEW ORLEANS	NEW ORLEANS	LA	16612	468	305	0	0	305	*
6220978	BANK OF NEW ORLEANS & TR CO	NEW ORLEANS	LA	410804	8478	16299	5395	7401	8898	
6220980	HIBERNIA NB IN N ORLEANS	NEW ORLEANS	LA	597939	8094	32218	5564	20679	11539	
6220991	FIRST NAT BANK OF COMMERCE	NEW ORLEANS	LA	657386	9541	35285	6134	25124	10161	
6221000	NAT AM BK IN NEW ORLEANS	NEW ORLEANS	LA	288631	3035	6762	3963	0	6762	
6221029	WHITNEY NB OF NEW ORLEANS	NEW ORLEANS	LA	1190725	9521	79657	5882	59842	19815	
6221097	FIRST NB OF OPELCUSAS	OPELCUSAS	LA	28647	409	935	0	0	935	*
11221206	FIRST NAT BANK OF RAYVILLE	RAYVILLE	LA	16910	277	362	0	0	362	*
11221240	FIRST NAT BANK OF RUSTON	RUSTON	LA	42026	922	940	0	0	940	*
11221300	COMMERCIAL NB IN SHREVEPORT	SHREVEPORT	LA	402108	3729	18948	5356	10534	8414	
11221320	FIRST NATIONAL BANK	SHREVEPORT	LA	399359	9144	12249	5033	3407	8842	

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11221375	SOUTHERN NAT BK AT TALLULAH	TALLULAH	LA	18735	245	554	0	0	554	*
6221400	LAFORCHE NB OF THIBODAU	THIBODAU	LA	52623	955	1772	412	0	1772	*
11221455	FIRST NAT BK OF WEST MONROE	WEST MONROE	LA	66813	1470	813	0	0	813	*
OF	54 BANKS AFFECTED IN STATE	26	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		17	HAVE NO REQUIRED RESERVE BALANCE							
1230055	BANK OF MAINE NA	AUGUSTA	ME	56071	1350	1457	181	0	1457	*
1230110	MERCHANTS NB OF BANGOR	BANGOR	ME	52447	966	1599	422	0	1599	*
1230120	MERRILL TRUST COMPANY	BANGOR	ME	207291	3807	6077	4671	0	6077	*
1230150	FIRST NB OF BAR HARBOR	BAR HARBOR	ME	22982	689	340	0	0	340	*
1230300	CAMDEN NATIONAL BANK	CAMDEN	ME	34247	520	1050	0	0	1050	*
1230320	FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	27672	449	631	0	0	631	*
1230350	LIBERTY NB IN ELLSWORTH	ELLSWORTH	ME	19010	358	641	0	0	641	*
1230360	UNION TR CO OF ELLSWORTH	ELLSWORTH	ME	39199	1224	632	0	0	632	*
1230370	FIRSTBANK N A	FARMINGTON	ME	17279	359	375	0	0	375	*
1230390	NE BK NA OF FARMINGTON	FARMINGTON	ME	14994	372	255	0	0	255	*
1230400	FIRST NAT BANK OF AROOSTOOK	FT FAIRFIELD	ME	50466	886	1154	0	0	1154	*
1230510	OCEAN NB OF KENNEBUNK	KENNEBUNK	ME	24008	200	848	0	0	848	*
1230650	NORWAY NATIONAL BANK	NORWAY	ME	22609	374	604	0	0	604	*
1230690	CANAL NATIONAL BANK	PORTLAND	ME	179438	5490	4012	3599	0	4012	*
1230720	MAINE NATIONAL BANK	PORTLAND	ME	283732	6419	8993	4963	2150	6843	*
1230760	NORTHERN NATIONAL BANK	PRESQUE ISLE	ME	140059	2222	3856	2724	0	3856	*
1230845	NORTHEAST BANK OF SANFORD	SANFORD	ME	40203	1089	523	0	0	523	*
1230900	SPRINGVALE NATIONAL BANK	SPRINGVALE	ME	15428	480	64	0	0	64	*
OF	18 BANKS AFFECTED IN STATE	12	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		5	HAVE NO REQUIRED RESERVE BALANCE							
5240020	ANNAPOLIS BANKING & TRUST CO	ANNAPOLIS	MD	66934	998	2030	548	0	2030	*
5240040	FARMERS NAT BANK OF MARYLAND	ANNAPOLIS	MD	89584	1451	3628	1849	0	3628	*
5240160	FIRST NAT BK OF MARYLAND	BALTIMORE	MD	1120629	30890	34704	5214	19392	15312	*
5240165	MARYLAND NATIONAL BANK	BALTIMORE	MD	2024830	36094	83567	4963	50970	32597	*
5240280	UNION TRUST COMPANY OF MD	BALTIMORE	MD	826287	23125	24204	4999	10537	13667	*
5240430	F&M NAT BK OF CAMBRIDGE	CAMBRIDGE	MD	17297	443	256	0	0	256	*
5240440	NATIONAL BANK OF CAMBRIDGE	CAMBRIDGE	MD	30801	318	934	39	0	934	*
5240470	CENTREVILLE NAT BANK OF MD	CENTREVILLE	MD	26287	136	1024	87	0	1024	*
5240610	FIRST NB&TC OF WESTERN MD	CUMBERLAND	MD	87093	1683	2773	986	0	2773	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5240620	LIBERTY TRUST COMPANY OF MD	CUMBERLAND	MD	78056	2988	850	0	0	850	
5240670	DENTON NATIONAL BANK	DENTON	MD	28113	298	934	2	0	934	*
5240790	FOREST HILL STATE BANK	FOREST HILL	MD	26692	356	906	0	0	906	*
5240820	FARMERS & MECHANICS NAT BANK	FREDERICK	MD	173491	4161	4104	2274	0	4104	
5240830	FREDERICK CTY NB OF FREDRICK	FREDERICK	MD	32442	364	1012	52	0	1012	*
5240880	FROSTBURG NATIONAL BANK	FROSTBURG	MD	26201	369	570	0	0	570	*
5241055	CENTRAL NATIONAL BANK OF MD	HILLANDALE	MD	39420	574	1821	491	0	1821	*
5241110	CITIZENS NATIONAL BANK	LAUREL	MD	83698	2049	3256	1494	0	3256	*
5241120	FIRST NB OF ST MARYS	LEONARDTOWN	MD	44543	1142	915	0	0	915	*
5241240	FIRST NAT BANK OF NORTH EAST	NORTH EAST	MD	19267	765	186	0	0	186	*
5241250	FIRST NAT BANK OF OAKLAND	OAKLAND	MD	74332	1068	2167	611	0	2167	*
5241260	GARRETT NAT BANK IN OAKLAND	OAKLAND	MD	52429	802	1574	258	0	1574	*
5241330	EASTERN SHORE NATIONAL BANK	POCOMOKE CITY	MD	35015	635	841	0	0	841	*
5241410	NATIONAL BK OF RISING SUN	RISING SUN	MD	15287	414	259	0	0	259	*
5241427	STATE NATIONAL BANK OF MD	ROCKVILLE	MD	86054	1333	3329	2043	0	3329	
5241429	UNIVERSITY NATIONAL BANK	ROCKVILLE	MD	107336	1894	4310	2646	0	4310	
5241480	SANDY SPRING NB & SVG INST	SANDY SPRING	MD	50580	506	2033	651	0	2033	*
5241620	THURMONT BANK	THURMONT	MD	27527	524	665	0	0	665	*
5241640	CHESAPEAKE NATIONAL BANK	TOWSON	MD	36423	597	1288	0	0	1288	*
5241710	FIRST NB OF SOUTHERN MD	UPPER MARLBORO	MD	68502	1761	1631	120	0	1631	*
5241760	UNION NB OF WESTMINSTER	WESTMINSTER	MD	35852	1138	351	0	0	351	*
5241820	WASHINGTON CTY NAT SVG BK	WILLIAMSPORT	MD	16558	344	346	0	0	346	*
5241830	WOODBINE NATIONAL BANK	WOODBINE	MD	15135	158	447	0	0	447	*

OF 32 BANKS AFFECTED IN STATE 13 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
16 HAVE NO REQUIRED RESERVE BALANCE

1250090	FIRST NB OF AMHERST	AMHERST	MA	43729	1508	545	0	0	545	*
1250206	BARNSTABLE CTY NB OF HYANNIS	BARNSTABLE	MA	28066	500	933	0	0	933	*
1250230	BEVERLY NATIONAL BANK	BEVERLY	MA	21532	724	448	0	0	448	*
1250370	FIRST NB OF BOSTON	BOSTON	MA	3190832	49863	128830	5182	87968	40862	
1250395	HARBOR NB OF BOSTON	BOSTON	MA	52864	179	3774	2399	0	3774	*
1250487	NEW ENGLAND MRCH NAT BK	BOSTON	MA	1076146	10735	55558	5233	40813	14745	
1250535	SHAWMUT BANK OF BOSTON NA	BOSTON	MA	1209277	33755	43493	5650	30265	13228	
1250560	STATE STREET BANK AND TR CO	BOSTON	MA	1021642	10969	60968	5875	45017	15951	
1250695	PLYMOUTH HOME NAT BANK	BROCKTON	MA	137639	4917	3790	2060	0	3790	
1250698	SHAWMUT FIRST COUNTY BANK	NABROCKTON	MA	65806	2049	2151	854	0	2151	*
1250726	BAYBANK MIDDLESEX N A	BURLINGTON	MA	385438	10974	12621	5290	6169	6452	
1250795	SHAWMUT COUNTY BANK NA	CAMBRIDGE	MA	161974	3094	7170	5197	731	6439	
1250840	BROADWAY NB OF CHELSEA	CHELSEA	MA	23936	411	1071	0	0	1071	*
1251100	NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	21607	492	551	0	0	551	*
1251140	FALL RIVER NATIONAL BANK	FALL RIVER	MA	57565	1370	1746	645	0	1746	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1251160	FALL RIVER TRUST COMPANY	FALL RIVER	MA	87544	2539	1743	238	0	1743	
1251180	FALMOUTH NATIONAL BANK	FALMOUTH	MA	39965	1039	1007	38	0	1007	*
1251188	1ST SFTY FND NB OF FITCHBURG	FITCHBURG	MA	52204	2847	421	0	0	421	*
1251265	SHAWMUT COMMUNITY BANK NA	FRAMINGHAM	MA	123478	2073	5073	4160	0	5073	
1251315	CAPE ANN BANK AND TRUST CO	GLOUCESTER	MA	52411	1332	1561	372	0	1561	*
1251340	GLOUCESTER NB OF GLOUCESTER	GLOUCESTER	MA	21925	421	593	0	0	593	*
1251400	FRANKLIN COUNTY TRUST CO	GREENFIELD	MA	39358	1059	690	0	0	690	*
1251425	PIONEER NAT BANK - FRANKLIN	GREENFIELD	MA	38424	778	1146	689	0	1146	*
1251445	BAYBANK MERRIMACK VALLEY NA	HAVERHILL	MA	86884	2035	2675	2021	0	2675	*
1251470	HAVERHILL NATIONAL BANK	HAVERHILL	MA	40022	1604	820	0	0	820	*
1251560	OLD CLNY BK OF HMPON CTY NA	HOLYOKE	MA	47346	1784	992	0	0	992	*
1251640	HUDSON NATIONAL BANK	HUDSON	MA	34669	832	1250	183	0	1250	*
1251670	CAPE COD BANK & TRUST CO	HYANNIS	MA	101975	2292	3140	2479	0	3140	*
1251710	BAY STATE NATIONAL BANK	LAWRENCE	MA	103236	2756	2595	1890	0	2595	
1251910	UNION NATIONAL BANK	LOWELL	MA	177180	7794	2533	1135	0	2533	
1251938	SECURITY NATIONAL BANK	LYNN	MA	87032	2208	2659	1421	0	2659	*
1252000	FIRST NAT BK OF MALDEN	MALDEN	MA	27083	659	681	0	0	681	*
1252060	NAT GRAND BK OF MARBLEHEAD	MARBLEHEAD	MA	22776	475	784	0	0	784	*
1252230	HOME NAT BANK OF MILFORD	MILFORD	MA	24985	737	373	0	0	373	*
1252360	SHAWMUT NEEDHAM BANK NA	NEEDHAM	MA	51620	987	1697	885	0	1697	*
1252372	BAYBANK MERCHANTS N A	NEW BEDFORD	MA	65332	3484	225	0	0	225	*
1252375	FIRST NAT BK OF NEW BEDFORD	NEW BEDFORD	MA	87192	2783	2353	917	0	2353	*
1252570	NORTHAMPTON NATIONAL BANK	NORTHAMPTON	MA	26292	1050	241	0	0	241	*
1252572	PIONEER NB-HAMPSHIRE	NORTHAMPTON	MA	15153	587	308	0	0	308	*
1252665	FIRST NAT BK OF CAPE COD	ORLEANS	MA	43871	808	1231	586	0	1231	*
1252940	NAUMKEAG TRUST COMPANY	SALEM	MA	42153	2633	38	0	0	38	*
1252963	SHAWMUT MERCHANTS BANK NA	SALEM	MA	67745	2221	1993	755	0	1993	*
1253085	HAMPSHIRE NB OF S HADLEY	SOUTH HADLEY	MA	22836	381	713	0	0	713	*
1253130	SECURITY NB OF SPRINGFIELD	SPRINGFIELD	MA	32472	785	890	0	0	890	*
1253135	SHAWMUT FIRST BANK & TR CO	SPRINGFIELD	MA	146651	7095	1867	671	0	1867	
1253180	THIRD NB OF HAMPDEN CTY	SPRINGFIELD	MA	306304	8462	8758	5341	1722	7036	
1253218	BAYBANK UNITED N A	TAUNTON	MA	78776	1568	3050	1777	0	3050	*
1253231	FIRST BRISTOL COUNTY NAT BK	TAUNTON	MA	112098	3328	2119	1333	0	2119	
1253302	MARTHAS VINEYARD NAT BANK	VINEYARD HAVEN	MA	19123	386	455	0	0	455	*
1253370	NATIONAL BANK OF WAREHAM	WAREHAM	MA	24498	1028	272	0	0	272	*
1253565	BLACKSTONE VALLEY NAT BANK	WHITINSVILLE	MA	26884	1113	272	0	0	272	*
1253720	WOBURN NATIONAL BANK	WOBURN	MA	24294	1052	214	0	0	214	*
1253780	WORCESTER COUNTY NAT BK	WORCESTER	MA	495382	19537	9693	5515	1568	8125	
1253830	OLD CLY BK OF BRNSBLE CTY	NAYARMOUTH	MA	36208	1016	599	55	0	599	*

OF 54 BANKS AFFECTED IN STATE

23

HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

23

HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

OSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7260025	BANK OF LENAWE COUNTY	ADRIAN	MI	46197	673	1211	0	0	1211	*
7260030	COMMERCIAL SAVINGS BANK	ADRIAN	MI	72292	1218	2007	843	0	2007	
7260092	AMERICAN NB IN WESTERN MI	ALLEGAN	MI	20065	240	583	0	0	583	*
7260108	CENTRAL NB OF ALMA	ALMA	MI	17829	500	229	0	0	229	*
7260160	ANN ARBOR BANK & TRUST CO	ANN ARBOR	MI	240523	4098	9257	5162	1837	7420	
7260175	HURON VALLEY NATIONAL BANK	ANN ARBOR	MI	95751	1470	3268	2056	0	3268	
7260180	NB & TRCO OF ANN ARBOR	ANN ARBOR	MI	191575	2807	7241	5035	96	7145	
7260245	FIRST NAT BK OF BAD AXE	BAD AXE	MI	25708	129	773	207	0	773	*
7260310	SECRTY NB OF BATTLE CREEK	BATTLE CREEK	MI	96022	4170	642	0	0	642	
7260320	BAY CITY BANK & TRUST CO	BAY CITY	MI	68775	1546	1529	371	0	1529	*
7260345	PEOPLES NB & TR CO OF BAY CITY	BAY CITY	MI	238003	7265	4727	3057	0	4727	
7260410	F & M NB IN BENTON HARBOR	BENTON HARBOR	MI	108256	2280	3318	1300	0	3318	
9260430	BESSEMER NATIONAL BANK	BESSEMER	MI	14308	239	337	0	0	337	*
7260465	FIRST NAT BANK & TRUST	BIG RAPIDS	MI	31353	503	760	0	0	760	*
7260500	BLISSFIELD STATE BANK	BLISSFIELD	MI	15755	127	432	0	0	432	*
7260530	FARMERS SB OF BRECKENRIDGE	BRECKENRIDGE	MI	25887	198	716	140	0	716	*
7260580	BROWN CITY SAVINGS BANK	BROWN CITY	MI	12915	165	276	0	0	276	*
7260605	MICHIGAN NATIONAL BANK-MID	MIBURTON	MI	38870	578	819	225	0	819	*
7260610	BYRON CENTER STATE BANK	BYRON CENTER	MI	27459	355	734	0	0	734	*
7260630	STATE BK OF CALEDONIA	CALEDONIA	MI	19404	161	536	6	0	536	*
9260635	1ST NB CALUMET-LK LINDEN	CALUMET	MI	12889	426	48	0	0	48	*
9260640	MERCHANTS AND MINERS BANK	CALUMET	MI	31425	334	911	70	0	911	*
7260660	CAPAC STATE SAVINGS BANK	CAPAC	MI	30693	203	844	214	0	844	*
7260750	FIRST NB OF CASSOPOLIS	CASSOPOLIS	MI	19067	305	451	0	0	451	*
7260755	MICHIGAN NB-MICHIANA	CASSOPOLIS	MI	74122	877	2482	1399	0	2482	
7260820	CHEBOYGAN BANK	CHEBOYGAN	MI	33232	506	809	0	0	809	*
7260830	CITIZENS NB OF CHEBOYGAN	CHEBOYGAN	MI	49988	664	1394	117	0	1394	*
7260840	CHELSEA STATE BANK	CHELSEA	MI	33105	243	1077	115	0	1077	*
7260860	CITIZENS BANK & TRUST CO	CLARE	MI	56424	603	1871	337	0	1871	*
7260930	SOUTHERN MI NB OF COLDWATER	COLDWATER	MI	65957	1073	1671	668	0	1671	
7261010	STATE BK OF CROSWELL	CROSWELL	MI	29984	379	845	11	0	845	*
9261030	FIRST NB BK OF CRYSTAL FALLS	CRYSTAL FALLS	MI	15455	267	336	0	0	336	*
7261045	DEARBORN BANK AND TRUST CO	DEARBORN	MI	119347	4237	1386	0	0	1386	
7261047	MICHIGAN NATIONAL BANK	DEARBORN	MI	63343	1671	1086	0	0	1086	*
7261103	BANK OF THE COMMONWEALTH	DETROIT	MI	852647	19899	24171	5433	16163	8008	
7261105	CITY NAT BK OF DETROIT	DETROIT	MI	783605	12507	30311	5299	19978	10333	
7261120	DETROIT BANK AND TRUST CO	DETROIT	MI	2987657	34488	130561	5382	105352	25209	
7261125	FIRST INDEPENDENCE NAT BANK	DETROIT	MI	34923	522	1441	233	0	1441	*
7261160	MANUFACTURERS NATIONAL BANK	DETROIT	MI	2688787	45208	116341	5163	78209	38132	
7261170	MICHIGAN NAT BANK OF DETROIT	DETROIT	MI	1163489	34403	19168	5228	9078	10090	
7261180	NATIONAL BANK OF DETROIT	DETROIT	MI	5150344	82507	216392	5070	134587	81805	
7261240	MONROE COUNTY BANK	DUNDEE	MI	19141	277	436	0	0	436	*
7261285	FIRST NB OF EAST LANSING	EAST LANSING	MI	20718	471	450	0	0	450	*
7261290	PEOPLES SB OF EAST TAWAS	EAST TAWAS	MI	31836	462	848	0	0	848	*
9261390	FIRST NATIONAL BANK & TR CO	ESCANABA	MI	56679	881	1142	384	0	1142	*
7261437	METROPOLITAN NATIONAL BANK	FARMINGTON HILLS	MI	25442	158	1041	0	0	1041	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7261452	FIRST NB OF FENTON	FENTON	MI	32902	1001	176	0	0	176	*
7261480	CITIZENS CMMRCL & SVGS BK	FLINT	MI	787748	25418	10052	5035	850	9202	
7261490	GENESEE MERCHANTS BK & TR	COFLINT	MI	630705	15781	11184	4974	2560	8624	
7261600	FREMONT BANK & TRUST CO	FREMONT	MI	21541	325	593	0	0	593	*
7261610	OLD SB OF FREMONT	FREMONT	MI	23114	245	642	20	0	642	*
7261630	GAYLORD STATE BANK	GAYLORD	MI	47687	676	1353	173	0	1353	*
9261640	FIRST NB IN GLADSTONE	GLADSTONE	MI	13056	250	211	0	0	211	*
7261690	PEOPLES BANK AND TRUST CO	GRAND HAVEN	MI	72373	914	1939	842	0	1939	
7261715	FIRST NB OF GRAND RAPIDS	GRAND RAPIDS	MI	15105	228	387	0	0	387	*
7261730	MICHIGAN NATIONAL BK-CENTRAL	GRAND RAPIDS	MI	83684	1203	2660	1429	0	2660	
7261740	OLD KENT BANK AND TRUST CO	GRAND RAPIDS	MI	976426	15374	32868	5161	22011	10857	
7261760	UNION BK & TR CO NA	GRAND RAPIDS	MI	421563	6920	15513	5458	8289	7224	
7261765	GRAND VALLEY NATIONAL BANK	GRANDVILLE	MI	35513	342	1086	102	0	1086	*
7261900	GRAYLING STATE BANK	GRAYLING	MI	23251	344	663	0	0	663	*
7261810	COMMERCIAL STATE SAVINGS BK	GREENVILLE	MI	26005	371	714	0	0	714	*
7261870	LIBERTY STATE BANK & TRUST	HAMTRAMCK	MI	132151	1694	4456	2735	0	4456	
9261890	SUPERIOR NAT BK & TR CO	HANCOCK	MI	38262	523	1215	0	0	1215	*
7261900	HURON COUNTY BANK	HARBOR BEACH	MI	15951	192	400	0	0	400	*
7261920	HARBOR SPRINGS STATE BANK	HARBOR SPRINGS	MI	14572	226	368	0	0	368	*
7261970	NATIONAL BK OF HASTINGS	HASTINGS	MI	16222	267	343	0	0	343	*
7262010	HILLSDALE COUNTY NAT BANK	HILLSDALE	MI	50142	647	1392	30	0	1392	*
7262020	HILLSDALE STATE SAVINGS BK	HILLSDALE	MI	48400	593	1307	272	0	1307	*
7262030	FIRST NB&TC OF HOLLAND	HOLLAND	MI	61108	523	2077	1030	0	2077	*
7262040	PEOPLES BANK OF HOLLAND	HOLLAND	MI	83549	994	2840	1561	0	2840	
9262100	HOUGHTON NATIONAL BANK	HOUGHTON	MI	32248	431	1064	0	0	1064	*
7262120	FIRST NAT BK IN HOWELL	HOWELL	MI	37104	533	1228	25	0	1228	*
7262190	IONIA CTY NAT BK OF IONIA	IONIA	MI	36603	1059	328	0	0	328	*
9262210	COMMERCIAL NAT BK & TR CO	IRON MOUNTAIN	MI	38940	441	1209	38	0	1209	*
9262220	FIRST NB OF IRON MOUNTAIN	IRON MOUNTAIN	MI	42273	722	1047	0	0	1047	*
9262230	IRON RIVER NATIONAL BANK	IRON RIVER	MI	15298	369	231	0	0	231	*
9262248	FIRST NB OF IRONWOOD	IRONWOOD	MI	29619	422	637	0	0	637	*
9262250	GOGEBIC NATIONAL BANK	IRONWOOD	MI	27086	423	622	0	0	622	*
9262270	MINERS FIRST NAT BK & TR CO	ISHPEMING	MI	39941	882	700	0	0	700	*
9262230	PENINSULA BANK	ISHPEMING	MI	21348	321	476	0	0	476	*
7262290	COMMERCIAL NATIONAL BANK	ITHACA	MI	36751	295	1253	170	0	1253	*
7262300	CITY BANK AND TRUST CO NA	JACKSON	MI	228517	7139	4420	2599	0	4420	
7262310	NATIONAL BK OF JACKSON	JACKSON	MI	188322	6217	3886	983	0	3886	
7262330	AMERICAN NB & TR CO OF MI	KALAMAZOO	MI	201276	3662	7244	5238	88	7156	
7262340	FIRST NAT BK & TR CO OF MI	KALAMAZOO	MI	399226	8928	11522	5183	3924	7598	
7262365	MICHIGAN NATIONAL BANK-WEST	KALAMAZOO	MI	37334	516	1076	139	0	1076	*
7262390	KENT CITY STATE BANK	KENT CITY	MI	13839	180	332	0	0	332	*
7262410	KINGSTON STATE BANK	KINGSTON	MI	17467	211	416	0	0	416	*
7262430	FIRST NAT BK OF LAKE CITY	LAKE CITY	MI	38353	472	1025	122	0	1025	*
9262480	COMMERCIAL NATIONAL BANK	L'ANSE	MI	18908	130	636	0	0	636	*
7262490	AMERICAN BANK AND TRUST CO	LANSING	MI	281859	6820	7456	5079	37	7419	
7262500	BANK OF LANSING	LANSING	MI	179497	3056	5836	4444	0	5836	

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7262520	MICHIGAN NATIONAL BANK	LANSING	MI	1475532	14508	51718	5078	39522	12196	
7262530	FIRST NAT BK OF LAPEER	LAPEER	MI	69283	1048	1923	391	0	1923	
7262540	LAPEER COUNTY BANK & TRUST	LAPEER	MI	58787	1063	1366	89	0	1366	*
7262570	PEOPLES BK OF LESLIE	LESLIE	MI	14971	362	277	0	0	277	*
7262602	DETROIT BANK-LIVONIA	LIVONIA	MI	15201	418	78	0	0	78	*
7262603	MANUFACTURERS BK OF LIVONIA	LIVONIA	MI	16653	657	85	0	0	85	*
7262605	MICHIGAN NAT BANK-WEST METRO	LIVONIA	MI	169095	3071	5238	3269	0	5238	
7262610	STATE SAVINGS BANK	LCWELL	MI	24447	413	554	0	0	554	*
7262615	FIRST NAT BANK OF LUDINGTON	LUDINGTON	MI	30646	333	926	193	0	926	*
7262645	MADISON NATIONAL BANK	MADISON HEIGHTS	MI	24662	567	486	0	0	486	*
7262670	UNION SAVINGS BANK	MANCHESTER	MI	19001	144	467	0	0	467	*
7262690	MANISTEE BANK & TRUST CO	MANISTEE	MI	50403	828	1016	0	0	1016	*
7262685	SECURITY NB OF MANISTEE	MANISTEE	MI	44899	685	997	0	0	997	*
9262690	FIRST NB AT MANISTIQUE	MANISTIQUE	MI	22492	338	564	0	0	564	*
9262700	STATE SVGS BK OF MANISTIQUE	MANISTIQUE	MI	18383	279	397	0	0	397	*
9262750	FIRST NAT BK & TR CO	MARQUETTE	MI	105074	2089	2083	945	0	2083	
9262760	UNION NB&TC OF MARQUETTE	MARQUETTE	MI	41318	939	694	0	0	694	*
7262770	DART NB OF MASON	MASON	MI	34273	396	999	0	0	999	*
9262820	CMRC BANK OF MENOMINEE	MENOMINEE	MI	19089	315	369	0	0	369	*
9262930	1ST NB & TR CO OF MENOMINEE	MENOMINEE	MI	34302	687	723	0	0	723	*
7262870	CHEMICAL BANK AND TRUST CO	MIDLAND	MI	180384	4144	4412	2333	0	4412	
7262930	FIRST NAT BK OF MONROE	MONROE	MI	101126	1173	2953	1848	0	2953	
7263030	FIRST NB IN MT CLEMENS	MOUNT CLEMENS	MI	160705	2632	4081	2729	0	4081	
7263020	AMERICAN SECURITY BANK	MT PLEASANT	MI	38388	819	931	0	0	931	*
7263030	ISABELLA BANK AND TRUST	MOUNT PLEASANT	MI	51180	877	1365	0	0	1365	*
7263070	HACKLEY UN NB&TC OF MUSKEGON	MUSKEGON	MI	182048	4276	4219	3228	0	4219	
7263100	NAT LUMBERMANS BK & TR CO	MUSKEGON	MI	136014	1819	4421	3022	172	4249	
9263110	FIRST NAT BK OF NEGAUNEE	NEGAUNEE	MI	34168	672	649	0	0	649	*
7263130	CITIZENS STATE SAVINGS BANK	NEW BALTIMORE	MI	19285	496	216	0	0	216	*
7263190	FIRST NB OF SW MICHIGAN	NILES	MI	145718	2654	4277	2058	0	4277	
9263220	FIRST NAT BK OF NORWAY	NORWAY	MI	16603	226	380	0	0	380	*
7263222	MICHIGAN NB-WEST OAKLAND	NOVI	MI	33823	1200	193	0	0	193	*
9263250	CITIZENS ST BK OF ONTONAGON	ONTONAGON	MI	14328	186	369	0	0	369	*
7263380	FIRST NATIONAL BK AND TR CO	PETOSKEY	MI	66292	592	2148	893	0	2148	
7263390	STATE BK & TR CO OF PETOSKEY	PETOSKEY	MI	53558	494	1650	464	0	1650	*
7263410	THUMB NAT BANK & TRUST CO	PIGEON	MI	26277	110	943	166	0	943	*
7263450	FIRST NAT BANK OF PLYMOUTH	PLYMOUTH	MI	27789	380	1280	23	0	1280	*
7263470	COMMUNITY NB OF PONTIAC	PONTIAC	MI	401242	13731	5437	3277	0	5437	
7263495	AMERICAN NAT BK IN PORTAGE	PORTAGE	MI	21696	505	473	0	0	473	*
7263550	FIRST NAT BK OF S CENTRAL MI	QUINCY	MI	48280	889	1023	81	0	1023	*
7263610	MACOMB COUNTY BANK	RICHMOND	MI	14397	220	320	0	0	320	*
7263620	NAT BK OF RICHMOND	RICHMOND	MI	47393	690	1047	207	0	1047	*
7263640	RIVER ROUGE SAVINGS BANK	RIVER ROUGE	MI	16952	1178	0	0	0	0	*
7263645	NATIONAL BANK OF ROCHESTER	ROCHESTER	MI	35804	556	1405	86	0	1405	*
7263700	ROSCOMMON STATE BANK	ROSCOMMON	MI	74583	828	2279	812	0	2279	*
7263718	NATIONAL BANK OF ROYAL OAK	ROYAL OAK	MI	36549	546	1083	0	0	1083	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7263749	MICHIGAN NATIONAL BK-VALLEY	SAGINAW	MI	76416	1553	1483	415	0	1483	
7263750	SECOND NB OF SAGINAW	SAGINAW	MI	336824	11300	4780	1511	0	4780	
7263775	ST CLAIR SHORES NAT BANK	ST CLAIR SHORES	MI	39651	1480	397	0	0	397	*
9263780	FIRST NAT BK OF ST IGNACE	ST IGNACE	MI	25887	428	706	0	0	706	*
7263785	CENTRAL NB OF ST JOHNS	ST JOHNS	MI	37691	464	944	116	0	944	*
7263790	CLINTON NB AND TR, ST JOHN	ST JOHNS	MI	75835	1065	1995	820	0	1995	
9263870	CENTRAL SAVINGS BANK	SAULT STE MARIE	MI	24934	300	715	0	0	715	*
9263880	1ST NB OF SAULT STE MARIE	SAULT STE MARIE	MI	25916	524	513	0	0	513	*
7263920	F & M STATE BK OF SEBEWAING	SEBEWAING	MI	24980	291	699	0	0	699	*
7263956	NAT BK OF SOUTHFIELD	SOUTHFIELD	MI	90065	968	3586	2345	0	3586	
7263957	DETROIT BANK-SOUTHFIELD	SOUTHFIELD	MI	20812	403	502	0	0	502	*
7263958	MICHIGAN NATIONAL BK-OAKLAND	SOUTHFIELD	MI	239750	2597	9826	5195	2723	7103	
7263959	SECURITY BANK AND TRUST CO	SOUTHGATE	MI	505406	15397	8719	5471	2561	6158	
7263960	CITIZENS TR AND SVGS BK	SOUTH HAVEN	MI	76531	1207	1909	529	0	1909	
7263961	AMERICAN NB-WEST	SOUTH HAVEN	MI	16209	189	455	0	0	455	*
7264000	SPARTA STATE BANK	SPARTA	MI	31004	522	732	0	0	732	*
7264090	CITIZENS STATE BANK	STURGIS	MI	53113	651	1552	285	0	1552	*
7264095	FIRST NAT BK AND TR CO	STURGIS	MI	36039	533	904	0	0	904	*
7264115	NATIONAL BK WYANDOTTE-TAYLOR	TAYLOR	MI	70251	857	2005	883	0	2005	
7264150	FIRST NB OF THREE RIVERS	THREE RIVERS	MI	33462	825	583	0	0	583	*
7264157	EMPIRE NB OF TRAVERSE CITY	TRAVERSE CITY	MI	86690	1238	2322	1128	0	2322	
7264159	MICHIGAN NB - GRAND TRAVERSE	TRAVERSE CITY	MI	20792	225	617	50	0	617	*
7264160	NB AND TR CO OF TRAVERSE CY	TRAVERSE CITY	MI	78093	755	2594	1345	0	2594	
7264190	PEOPLES BANK AND TRUST NA	TRENTON	MI	141211	2749	3600	2577	0	3600	
7264202	DETROIT BANK-TROY	TROY	MI	20421	405	504	0	0	504	*
7264203	MICHIGAN NAT BK-NORTH METRO	TROY	MI	171402	1909	6983	4961	0	6983	
7264281	DETROIT BANK-WARREN NA	WARREN	MI	73378	905	2456	1474	0	2456	
7264282	MICHIGAN NAT BK OF MACOMB	WARREN	MI	54842	751	1652	289	0	1652	*
7264295	WARREN BANK	WARREN	MI	110696	3442	1215	0	0	1215	*
7264290	FIRST NB OF WATERVLIET	WATERVLIET	MI	23473	525	396	0	0	396	*
7264305	WAYNE BANK	WAYNE	MI	40654	751	907	0	0	907	*
7264350	STATE SVGS BK OF W BRANCH	WEST BRANCH	MI	34263	473	1033	0	0	1033	*
7264390	PEOPLES STATE BANK	WILLIAMSTON	MI	22967	225	732	0	0	732	*
7264420	WYANDOTTE SAVINGS BANK	WYANDOTTE	MI	205168	4650	3664	1196	0	3664	
7264425	MICHIGAN NAT BANK-WYOMING	WYOMING	MI	35774	678	779	0	0	779	*
7264440	NAT BK OF YPSILANTI	YPSILANTI	MI	43415	482	1595	287	0	1595	*
7264450	YPSILANTI SAVINGS BANK	YPSILANTI	MI	68292	1363	1829	765	0	1829	*
OF 175 BANKS AFFECTED IN STATE			82	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE						
			74	HAVE NO REQUIRED RESERVE BALANCE						

9270010	ADA NATIONAL BANK	ADA	MN	16549	91	585	0	0	585	*
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MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9270045	FIRST NAT BK OF AITKIN	AITKIN	MN	18839	178	538	0	0	538	*
9270080	STEARNS CTY NATIONAL BANK	ALBANY	MN	26301	137	862	128	0	862	*
9270090	FIRST NWSTRN NAT BANK	ALBERT LEA	MN	39028	584	953	0	0	953	*
9270100	FREESOPN NB OF ALBERT LEA	ALBERT LEA	MN	32126	363	978	17	0	978	*
9270130	FIRST NB IN ALEXANDRIA	ALEXANDRIA	MN	38441	316	1172	106	0	1172	*
9270190	FIRST NATL BANK IN ANOKA	ANOKA	MN	54231	763	1890	481	0	1890	*
9270200	STATE BANK OF ANOKA	ANOKA	MN	25248	245	908	0	0	908	*
9270310	FIRST NAT BK OF AUSTIN	AUSTIN	MN	68217	863	2342	972	0	2342	*
9270314	NORTHWESTERN ST BK OF AUSTIN	AUSTIN	MN	33846	609	745	0	0	745	*
9270370	FIRST NB OF BARNESVILLE	BARNESVILLE	MN	13610	58	472	0	0	472	*
9270410	FIRST NB OF BAUDETTE	BAUDETTE	MN	14435	108	506	0	0	506	*
9270490	FIRST NB OF BEMIDJI	BEMIDJI	MN	44652	395	1659	329	0	1659	*
9270500	NORTHERN NB OF BEMIDJI	BEMIDJI	MN	25202	411	711	0	0	711	*
9270598	FIRST NORTHTOWN NAT BK	BLAINE	MN	16916	432	285	0	0	285	*
9270620	FIRST NB OF BLOOMING PRAIRIE	BLOOMING PRAIRIE	MN	14117	80	397	0	0	397	*
9270625	NORTHWESTERN NAT BANK SW	BLOOMINGTON	MN	127787	1249	5768	3959	0	5768	*
9270627	SUMMIT ST BK OF BLOOMINGTON	BLOOMINGTON	MN	19548	128	758	0	0	758	*
9270640	FIRST NATIONAL BANK	BLUE EARTH	MN	19234	109	628	58	0	628	*
9270700	FIRST NB OF BRAINERD	BRAINERD	MN	38934	339	1214	236	0	1214	*
9270730	FIRST NB OF BRECKENRIDGE	BRECKENRIDGE	MN	15203	102	515	0	0	515	*
9270820	BUFFALO NATIONAL BANK	BUFFALO	MN	25096	223	754	93	0	754	*
9270830	OAKLEY NATL BANK OF BUFFALO	BUFFALO	MN	23759	112	774	157	0	774	*
9270900	SPRAGUE NATIONAL BANK	CALEDONIA	MN	16694	147	465	0	0	465	*
9270950	FIRST NB IN CANNON FALLS	CANNON FALLS	MN	14239	151	404	0	0	404	*
9271070	FIRST NAT BK OF CHASKA	CHASKA	MN	22221	278	529	0	0	529	*
9271080	ROOT RIVER STATE BANK	CHATFIELD	MN	15199	104	482	0	0	482	*
9271100	FIRST NB OF CHISHOLM	CHISHOLM	MN	19415	413	345	0	0	345	*
9271205	CITY NATIONAL BANK	CLOQUET	MN	19536	360	356	0	0	356	*
9271210	FIRST NAT BK OF CLOQUET	CLOQUET	MN	34688	796	602	0	0	602	*
9271240	FIRST NB OF COLD SPRINGS	COLD SPRING	MN	14659	90	498	0	0	498	*
9271360	FIRST NAT BK OF CROOKSTON	CROOKSTON	MN	32593	222	1228	75	0	1228	*
9271380	FIRST NAT BK OF CROSBY	CROSBY	MN	17787	157	608	0	0	608	*
9271500	FIRST NB BK OF DEERWOOD	DEERWOOD	MN	19726	148	611	16	0	611	*
9271550	FIRST NB OF DETROIT LAKES	DETROIT LAKES	MN	33406	559	859	0	0	859	*
9271640	DULUTH NATIONAL BANK	DULUTH	MN	38525	899	607	0	0	607	*
9271650	FIRST NATIONAL BK OF DULUTH	DULUTH	MN	181039	1496	7258	4763	610	6648	*
9271670	NORTHERN CITY NATIONAL BANK	DULUTH	MN	132692	1736	5536	3840	0	5536	*
9271675	NORTHWESTERN BK OF COMMERCE	DULUTH	MN	41089	777	1019	0	0	1019	*
9271710	WESTERN NB OF DULUTH	DULUTH	MN	19228	687	81	0	0	81	*
9271735	MID AMERICA NB OF EAGAN	EAGAN	MN	24647	278	876	0	0	876	*
9271750	FIRST NB OF E GRND FORKS	EAST GRAND FORKS	MN	24715	300	752	0	0	752	*
9271795	FIRST EDINA NATIONAL BANK	EDINA	MN	93138	960	3714	2221	0	3714	*
9271798	FIRST SOUTHDAL NAT BK	EDINA	MN	87538	782	3299	2052	0	3299	*
9271850	FIRST NAT BK OF ELK RIVER	ELK RIVER	MN	21401	250	680	0	0	680	*
9271920	FIRST NWSTRN NAT BK OF ELY	ELY	MN	26472	329	701	38	0	701	*
9271980	FIRST NWSTRN NB OF EVELETH	EVELETH	MN	17590	290	324	0	0	324	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9272040	FAIRMONT NATIONAL BANK	FAIRMONT	MN	24941	161	842	53	0	842	*
9272050	FIRST NAT BK OF FAIRMOUNT	FAIRMONT	MN	35653	271	1131	106	0	1131	*
9272060	MARTIN CTY NB OF FAIRMONT	FAIRMONT	MN	26113	116	972	56	0	972	*
9272070	FIRST NW NAT BK OF FARIBAULT	FARIBAULT	MN	55896	417	1844	452	0	1844	*
9272110	FIRST NB OF FERGUS FALLS	FERGUS FALLS	MN	32295	317	1012	153	0	1012	*
9272112	NW NAT BK OF FERGUS FALLS	FERGUS FALLS	MN	54348	522	1502	373	0	1502	*
9272310	FIRST NAT BK OF GLENCOE	GLENCOE	MN	19829	208	512	0	0	512	*
9272420	FIRST NWN NB OF GRAND RAPIDS	GRAND RAPIDS	MN	47333	793	1173	0	0	1173	*
9272430	GRAND RAPIDS STATE BANK	GRAND RAPIDS	MN	36652	304	1341	215	0	1341	*
9272650	FIRST NAT BK OF HASTINGS	HASTINGS	MN	24365	204	753	107	0	753	*
9272660	NW NAT BK OF HASTINGS	HASTINGS	MN	39612	779	846	0	0	846	*
9272780	FIRST NAT BK OF HIBBING	HIBBING	MN	48706	833	1144	129	0	1144	*
9272880	FIRST NAT BK OF HOPKINS	HOPKINS	MN	81835	563	3153	2012	0	3153	*
9272890	NWN NAT BK OF HOPKINS	HOPKINS	MN	74203	668	2819	1421	0	2819	*
9272960	FIRST NB OF HUTCHISON	HUTCHISON	MN	20894	241	543	0	0	543	*
9272970	FIRST NB OF INTERNATL FALLS	INTERNATL FALLS	MN	22629	345	529	0	0	529	*
9273020	FIRST NATL BANK IN JACKSON	JACKSON	MN	24152	153	965	5	0	965	*
9273280	LAKE CRYSTAL NATIONAL BANK	LAKE CRYSTAL	MN	18633	144	605	0	0	605	*
9273310	FIRST NAT BK IN LAKEFIELD	LAKEFIELD	MN	15141	46	533	0	0	533	*
9273440	VALLEY NAT BK OF LE SUEUR	LE SUEUR	MN	15341	145	465	0	0	465	*
9273490	NW NAT BANK OF LITCHFIELD	LITCHFIELD	MN	27936	128	913	191	0	913	*
9273510	AMERICAN NB IN LITTLE FALLS	LITTLE FALLS	MN	28710	622	555	0	0	555	*
9273520	FIRST NAT BK OF LITTLE FALLS	LITTLE FALLS	MN	16648	208	542	0	0	542	*
9273560	FIRST NB OF LONG PRAIRIE	LONG PRAIRIE	MN	30844	247	941	67	0	941	*
9273620	FIRST NAT BK OF LUVERNE	LUVERNE	MN	23796	108	833	143	0	833	*
9273650	FIRST NAT BK OF MABEL	MABEL	MN	14993	77	483	0	0	483	*
9273690	FARMERS ST BK OF MADEIRA	MADEIRA	MN	13553	84	391	0	0	391	*
9273700	KLEIN NAT BANK OF MADISON	MADISON	MN	18599	60	621	47	0	621	*
9273760	FIRST NAT BK OF MANKATO	MANKATO	MN	60603	608	1909	564	0	1909	*
9273770	NAT BK OF CMRC IN MANKATO	MANKATO	MN	35031	193	1173	161	0	1173	*
9273780	NW NAT BK OF MANKATO	MANKATO	MN	72277	766	2721	941	0	2721	*
9273840	FIRST NW NB OF MARSHALL	MARSHALL	MN	64148	166	2525	1101	0	2525	*
9273930	FIRST NAT BK OF MILACA	MILACA	MN	19418	136	722	0	0	722	*
9273955	BK OF MINNEAPOLIS & TR CO	MINNEAPOLIS	MN	25538	232	912	0	0	912	*
9273980	CTRL NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	96323	771	3476	2109	4	3472	*
9274005	FIDELITY BK & TR CO	MINNEAPOLIS	MN	79707	521	3370	1945	0	3370	*
9274020	FIFTH NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	64628	624	2750	1221	0	2750	*
9274025	1ST BLMNGTN LK NB MINNEAPOLIS	MINNEAPOLIS	MN	63130	545	2098	636	0	2098	*
9274036	1ST MINEHAH NB MINNEAPOLIS	MINNEAPOLIS	MN	84529	591	3043	1598	0	3043	*
9274037	1ST NB OF MINNEAPOLIS	MINNEAPOLIS	MN	1338640	10703	62728	5334	45138	17590	*
9274040	FOURTH NORTHWESTERN NATL BK	MINNEAPOLIS	MN	43213	412	1911	582	0	1911	*
9274060	MARQUETTE NB OF MINNEAPOLIS	MINNEAPOLIS	MN	205527	4471	5776	3808	0	5776	*
9274062	MARQUETTE NAT BK AT UNIV	MINNEAPOLIS	MN	17958	218	698	0	0	698	*
9274070	MOLAND NB OF MINNEAPOLIS	MINNEAPOLIS	MN	150468	1945	6784	4863	0	6784	*
9274073	NATIONAL CITY BANK	MINNEAPOLIS	MN	160929	936	8012	4960	1544	6468	*
9274095	NORTHWESTERN NATIONAL BANK	MINNEAPOLIS	MN	1374333	13261	68354	5021	45315	23039	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9274105	SECOND NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	36482	231	1598	338	0	1598	*
9274110	THIRD NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	48099	419	1679	493	0	1679	*
9274155	1ST NB IN MONTEVIDEO	MONTEVIDEO	MN	40961	414	1127	129	0	1127	*
9274185	FIRST NATIONAL BANK	MONTGOMERY	MN	14911	120	380	0	0	380	*
9274210	FIRST NB IN MOORHEAD	MOORHEAD	MN	78032	320	3136	1386	0	3136	*
9274235	PEOPLES NATIONAL BANK	MORA	MN	23688	140	714	56	0	714	*
9274420	FIDELITY ST BK OF NEW PRAGUE	NEW PRAGUE	MN	13736	64	466	0	0	466	*
9274510	FIRST NATL BK OF NORTHFIELD	NORTHFIELD	MN	18719	89	682	24	0	682	*
9274520	NORTHFIELD NATIONAL BANK	NORTHFIELD	MN	16798	156	478	0	0	478	*
9274530	NORTHWESTERN STATE BANK	NORTHFIELD	MN	21127	167	646	4	0	646	*
9274535	VALLEY NATIONAL BANK	NORTH MANKATO	MN	21438	184	667	0	0	667	*
9274665	TRI CITY ST BK OF ORTONVILLE	ORTONVILLE	MN	12788	93	355	0	0	355	*
9274670	FIRST NAT BK OF OSAKIS	OSAKIS	MN	12750	74	400	0	0	400	*
9274710	FIRST NAT BK OF OWATONNA	OWATONNA	MN	30556	201	1083	251	0	1083	*
9274713	NORTHWESTERN NB OF OWATONNA	OWATONNA	MN	55240	433	2168	737	0	2168	*
9274740	CITIZENS NB OF PARK RAPIDS	PARK RAPIDS	MN	18674	357	472	0	0	472	*
9274930	FIRST NAT BK OF PINE CITY	PINE CITY	MN	20909	127	752	8	0	752	*
9274860	FIRST NB OF PIPESTONE	PIPESTONE	MN	29079	202	1032	0	0	1032	*
9274870	PIPESTONE NATIONAL BANK	PIPESTONE	MN	14627	76	513	0	0	513	*
9274890	FIRST NB OF PLAINVIEW	PLAINVIEW	MN	20785	89	698	32	0	698	*
9274890	PEOPLES STATE BANK	PLAINVIEW	MN	14359	100	428	0	0	428	*
9275000	FIRST NW NB OF RED WING	RED WING	MN	30904	261	1002	80	0	1002	*
9275010	GOODHUE CITY NB OF RED WING	RED WING	MN	42926	398	1301	263	0	1301	*
9275020	FIRST NORTHWESTERN NAT BK	REDWOOD FALLS	MN	36672	214	1115	185	0	1115	*
9275068	SUMMIT ST BK OF RICHFIELD	RICHFIELD	MN	24345	453	789	0	0	789	*
9275090	FIRST NB OF ROCHESTER	ROCHESTER	MN	102134	1456	3268	1601	0	3268	*
9275095	NW NB OF ROCHESTER	ROCHESTER	MN	117534	1813	3067	1485	0	3067	*
9275300	FIRST NB IN ST CHARLES	ST CHARLES	MN	18787	113	519	3	0	519	*
9275320	FIRST AMER NB OF ST CLOUD	ST CLOUD	MN	88405	1079	2554	1285	0	2554	*
9275340	ST CLOUD NAT BK & TR CO	ST CLOUD	MN	42461	517	1223	118	0	1223	*
9275350	ZAPP NATIONAL BANK	ST CLOUD	MN	55887	813	1440	174	0	1440	*
9275370	FIRST NB AT ST JAMES	ST JAMES	MN	16055	218	315	0	0	315	*
9275394	SHELARD NATIONAL BANK	ST LOUIS PARK	MN	16140	284	442	0	0	442	*
9275396	PARK NATIONAL BANK	ST LOUIS PARK	MN	24053	304	829	0	0	829	*
9275410	AMERICAN NAT BAK & TR CO	ST PAUL	MN	219510	4012	6828	4384	0	6828	*
9275480	FIRST NB OF ST PAUL	ST PAUL	MN	1259522	7389	57356	5231	43361	13995	*
9275520	LIBERTY STATE BANK	ST PAUL	MN	32534	277	1180	13	0	1180	*
9275530	MIDWAY NB OF ST PAUL	ST PAUL	MN	107984	1443	4111	2415	0	4111	*
9275545	NW NAT BK OF ST PAUL	ST PAUL	MN	219883	1562	8624	4936	1332	7292	*
9275575	SUMMIT NATIONAL BANK	ST PAUL	MN	18715	372	413	0	0	413	*
9275590	FIRST NB OF ST PETER	ST PETER	MN	29729	187	918	197	0	918	*
9275655	FIRST NATIONAL BANK	SAUK CENTRE	MN	19258	110	569	22	0	569	*
9275700	FIRST NB OF SHAKOPEE	SHAKOPEE	MN	27668	374	1006	0	0	1006	*
9275783	NW NB OF S ST PAUL	SOUTH ST PAUL	MN	64239	389	2142	1090	0	2142	*
9275940	FIRST NATIONAL BANK	STILLWATER	MN	46126	306	1541	616	0	1541	*
9276090	1ST NWSTRN NB OF TWO HARBORS	TWO HARBORS	MN	18468	152	531	0	0	531	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLICSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW RECBAL	(6) DIF (3)-(5)	
9276200	FIRST NB OF VIRGINIA	VIRGINIA	MN	57475	652	1579	475	0	1579	*
9276210	NW STATE BK OF VIRGINIA	VIRGINIA	MN	62601	1097	1284	343	0	1284	*
9276240	FIRST NB BK OF WACONIA	WACONIA	MN	23128	187	793	0	0	793	*
9276250	FIRST NB OF WADENA	WADENA	MN	16521	161	512	0	0	512	*
9276260	WADENA STATE BANK	WADENA	MN	18022	163	630	0	0	630	*
9276262	PLAZA PARK STATE BANK	WALTE PARK	MN	19204	539	256	0	0	256	*
9276270	FIRST NB OF WALKER	WALKER	MN	20189	110	801	0	0	801	*
9276350	FIRST NAT BK OF WASECA	WASECA	MN	30432	288	950	4	0	950	*
9276565	CITIZENS NB OF WILLMAR	WILLMAR	MN	20379	317	397	0	0	397	*
9276570	FIRST NB OF WILLMAR	WILLMAR	MN	38177	422	1081	186	0	1081	*
9276590	FIRST NB OF WINDOM	WINDOM	MN	22698	104	803	62	0	803	*
9276630	FIRST NORTHWESTERN NAT BANK	WINONA	MN	68217	935	1736	434	0	1736	*
9276640	MERCHANTS NB OF WINONA	WINONA	MN	85267	585	2914	1714	0	2914	*
9276650	WINONA NAT & SAVINGS BK	WINONA	MN	50887	514	1460	596	0	1460	*
9276685	FIRST NB IN WORTHINGTON	WORTHINGTON	MN	47265	591	1286	0	0	1286	*

OF 154 BANKS AFFECTED IN STATE 68 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 79 HAVE NO REQUIRED RESERVE BALANCE

6280165	METROPOLITAN NATIONAL BANK	BILOXI	MS	16614	332	340	0	0	340	*
8280325	FIRST NAT BK OF CLARKSDALE	CLARKSDALE	MS	34062	763	640	0	0	640	*
8280390	FIRST COLUMBUS NATIONAL BANK	COLUMBUS	MS	72200	1137	2806	872	0	2806	*
8280400	MERCHANTS AND FARMERS BANK	COLUMBUS	MS	41947	1333	899	0	0	899	*
8280425	NAT BK OF CMRC OF CORINTH	CORINTH	MS	35343	545	1299	217	0	1299	*
6280590	BANK OF FOREST	FOREST	MS	22227	300	752	0	0	752	*
8280650	FIRST NAT BK OF GREENVILLE	GREENVILLE	MS	53142	1148	1363	241	0	1363	*
6280720	GULF NATIONAL BANK	GULFPORT	MS	48979	1777	683	0	0	683	*
6280740	CITIZENS BK OF HATTIESBURG	HATTIESBURG	MS	46983	1675	784	0	0	784	*
6280750	FIRST MISSISSIPPI NAT BK	HATTIESBURG	MS	259227	6708	9967	5988	2813	7154	*
6280900	DEPOSIT GUARANTY NAT BANK	JACKSON	MS	825483	10641	39382	5670	28920	10462	*
6280910	FIRST NAT BANK OF JACKSON	JACKSON	MS	724352	14701	30537	6029	22630	7907	*
6280960	COMMERCIAL NB AND TRUST CO	LAUREL	MS	80659	1992	2138	1196	0	2138	*
6280970	FIRST NATIONAL BK OF LAUREL	LAUREL	MS	66847	1323	1714	271	0	1714	*
8291010	FIRST NAT BK OF HOLMES CTY	LEXINGTON	MS	24844	386	745	0	0	745	*
6281190	CITIZENS NAT BK OF MERIDIAN	MERIDIAN	MS	78061	2048	1708	563	0	1708	*
6281250	PASCAGOULA MOSS POINT BANK	MOSS POINT	MS	55599	2504	1233	0	0	1233	*
6281270	BRITTON AND KOONTZ FIRST NB	NATCHEZ	MS	34617	914	929	0	0	929	*
8281305	FIRST NATIONAL BANK	NEW ALBANY	MS	44868	967	1458	279	0	1458	*
6281325	FIRST NATIONAL BK OF NEWTON	NEWTON	MS	16109	276	352	0	0	352	*
6281355	FIRST NB OF JACKSON CTY	OCEAN SPRINGS	MS	40382	1472	661	0	0	661	*
8281400	FIRST NAT BANK OF OXFORD	OXFORD	MS	27255	392	1011	0	0	1011	*
6281405	CITIZENS NATIONAL BANK	PASCAGOULA	MS	16028	257	410	0	0	410	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6281455	FIRST NAT BANK OF PICAYUNE	PICAYUNE	MS	19836	644	195	0	0	195	*
8281480	FIRST NAT BANK OF PONTOTOC	PONTOTOC	MS	24926	312	952	0	0	952	*
8281718	NAT BK OF COMMERCE OF MS	STARKVILLE	MS	122814	2570	5180	3680	0	5180	
8281800	FIRST CITIZENS NAT BANK	TUPELO	MS	85029	1417	3585	2502	0	3585	
6281840	PEOPLES BK OF MISSISSIPPI	NAUNION	MS	95749	3057	2191	1215	0	2191	
6281870	FIRST NAT BK OF VICKSBURG	VICKSBURG	MS	72883	2031	1762	712	0	1762	
6281880	MERCHANTS NATIONAL BANK	VICKSBURG	MS	66301	1114	2389	1498	0	2389	*
8281970	FIRST NAT BK OF WEST POINT	WEST POINT	MS	21320	351	549	0	0	549	*
6292020	DELTA NAT BK OF YAZOO CITY	YAZOO CITY	MS	47357	809	1621	305	0	1621	*
OF	32 BANKS AFFECTED IN STATE	16	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		13	HAVE NO REQUIRED RESERVE BALANCE							

8290025	GRAVOIS BANK	AFFTON	MO	100275	935	3547	1943	0	3547	
8290028	NATIONAL BANK OF AFFTON	AFFTON	MO	18847	245	511	0	0	511	*
10290030	GENTRY COUNTY BANK	ALBANY	MO	31690	125	1230	81	0	1230	*
10290280	FIRST NAT BK OF BETHANY	BETHANY	MO	18369	146	646	0	0	646	*
10290620	FIRST NAT BK OF BUTLER	BUTLER	MO	17050	177	628	0	0	628	*
8290710	FIRST NAT BK OF LINN CREEK	CAMDENTON	MO	36045	218	1405	142	0	1405	*
8290770	FIRST NB OF CAPE GIRARDEAU	CAPE GIRARDEAU	MO	52998	928	1865	606	0	1865	*
10290820	BANK OF CARTHAGE	CARTHAGE	MO	44667	361	1745	462	0	1745	*
10290930	UNITED MO BK OF CARTHAGE NA	CARTHAGE	MO	34162	453	1372	142	0	1372	*
8290870	FIRST NAT BK OF CASSVILLE	CASSVILLE	MO	21839	198	716	0	0	716	*
10290950	CITIZENS NATIONAL BANK	CHILLICOTHE	MO	59077	335	2137	785	0	2137	*
8291000	FIRST NAT BK OF CLAYTON	CLAYTON	MO	103291	783	5585	3634	0	5585	
8291090	BOONE CTY NB OF COLUMBIA	COLUMBIA	MO	96455	1168	3884	2405	0	3884	
8291095	COMMERCE BANK OF COLUMBIA NA	COLUMBIA	MO	26043	664	655	0	0	655	*
8291116	FIRST NAT BANK & TRUST CO	COLUMBIA	MO	48789	680	1817	473	0	1817	*
8291305	FIRST NAT BK OF DONIPHAN	DONIPHAN	MO	22615	194	872	0	0	872	*
8291395	MERCANTILE BANK OF ELDON	ELDON	MO	22303	268	751	0	0	751	*
8291530	MERCANTILE BK OF FARMINGTON	FARMINGTON	MO	26768	743	645	0	0	645	*
8291550	COMMERCE BANK OF FENTON NA	FENTON	MO	27998	411	913	0	0	913	*
8291680	CALLAWAY BANK	FULTON	MO	34886	402	1496	178	0	1496	*
8291685	FIRST NB OF CALLAWAY COUNTY	FULTON	MO	15713	213	443	0	0	443	*
10291710	FIRST NAT BK OF GALLATIN	GALLATIN	MO	21964	94	885	0	0	885	*
10291760	FIRST NAT BK OF GLADSTONE	GLADSTONE	MO	30511	552	914	0	0	914	*
8291960	FARMERS AND MERCHANTS BANK	HANNIBAL	MO	17218	261	578	0	0	578	*
8291970	HANNIBAL NATIONAL BANK	HANNIBAL	MO	29480	463	1016	0	0	1016	*
10292010	COMMERCE BK OF HARRISONVL NA	HARRISONVILLE	MO	18503	193	633	0	0	633	*
8292115	HIGH RIDGE MERCANTILE BK	HIGH RIDGE	MO	18355	477	368	0	0	368	*
10292270	FIRST NB OF INDEPENDENCE	INDEPENDENCE	MO	69329	576	2602	1030	0	2602	*
8292320	JACKSON EXCHANGE BK & TR CO	JACKSON	MO	21847	238	814	0	0	814	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8292370	EXCHNGE NB OF JEFFERSN CITY	JEFFERSON CITY	MO	86838	745	3233	1392	0	3233	
10292410	FIRST NB & TR CO OF JOPLIN	JOPLIN	MO	106573	1657	3852	2360	0	3852	
10292430	UNITED MO BK OF JOPLIN NA	JOPLIN	MO	23563	549	646	0	0	646	*
10292454	BOATMENS BK & TR CO OF KC	KANSAS CITY	MO	121022	2636	3785	2352	0	3785	
10292458	BROADWAY NAT BANK	KANSAS CITY	MO	23010	300	752	0	0	752	*
10292470	COLUMBIA UNION NAT BK & TR	KANSAS CITY	MO	161221	1908	7498	5304	132	7366	
10292480	COMMERCE BK OF KS CITY NA	KANSAS CITY	MO	656032	5340	32009	5625	20794	11215	
10292500	FIRST NB OF KANSAS CITY	KANSAS CITY	MO	570814	3448	30381	5719	19707	10674	
10292525	LEAWOOD NATIONAL BANK	KANSAS CITY	MO	41468	500	1527	226	0	1527	*
10292535	LIVESTOCK NB OF KANSAS CITY	KANSAS CITY	MO	32878	171	1701	412	0	1701	*
10292550	MERCANTILE BANK AND TR CO	KANSAS CITY	MO	119466	1281	5911	4070	0	5911	
10292560	MERCHANTS BANK	KANSAS CITY	MO	69135	709	3032	1698	0	3032	*
10292568	MID-CONTINENT NAT BANK	KANSAS CITY	MO	27388	349	965	0	0	965	*
10292650	TRADERS NB OF KANSAS CITY	KANSAS CITY	MO	105012	811	5164	3237	0	5164	
10292668	UTO MO BK OF KANSAS CITY NA	KANSAS CITY	MO	510575	4420	25535	5578	15145	10390	
10292680	WESTPORT BANK	KANSAS CITY	MO	50851	360	2229	951	0	2229	*
8292725	KENNETT NATIONAL BANK	KENNETT	MO	17651	235	556	0	0	556	*
8292760	COMMERCE BK OF KIRKSVILLE	NAKIRKSVILLE	MO	21175	223	755	0	0	755	*
8292770	FIRST NATIONAL BANK	KIRKSVILLE	MO	25861	335	905	0	0	905	*
8292773	COMMERCE BANK OF KIRKWOOD	KIRKWOOD	MO	50513	600	1961	644	0	1961	*
8292838	LADUE-INNERBELT BK & TR CO	LADUE	MO	14759	258	281	0	0	281	*
8292839	MARK TWAIN NATIONAL BANK	LADUE	MO	24488	93	953	205	0	953	*
10292850	BARTON COUNTY STATE BANK	LAMAR	MO	19209	185	719	0	0	719	*
8292939	COMMERCE BANK OF LEBANON	LEBANON	MO	35023	463	1293	4	0	1293	*
8292940	FIRST NAT BK OF LEBANON	LEBANON	MO	22549	168	889	0	0	889	*
8292995	LEMAY BANK AND TRUST CO	LEMAY	MO	115531	1543	3789	2450	0	3789	*
10293038	COMMERCIAL BK OF LIBERTY NA	LIBERTY	MO	35842	902	762	0	0	762	*
10293040	FIRST NB OF LIBERTY	LIBERTY	MO	25789	328	821	0	0	821	*
8293270	CITIZENS NB OF GR ST LOUIS	MAPLEWOOD	MO	48687	842	1340	193	0	1340	*
10293330	FARMERS SAVINGS BANK	MARSHALL	MO	29260	272	1298	19	0	1298	*
8293420	MERCANTILE BANK OF MEMPHIS	MEMPHIS	MO	28451	139	1127	177	0	1127	*
8293448	COMMERCE BANK OF MEXICO	MEXICO	MO	42383	626	1499	157	0	1499	*
8293510	CITY BK AND TR CO OF MOBERLY	MOBERLY	MO	46519	520	1664	251	0	1664	*
8293520	COMMERCE BANK OF MOBERLY	MOBERLY	MO	30796	319	1118	0	0	1118	*
8293530	FIRST NAT BK OF MONETT	MONETT	MO	18202	157	580	0	0	580	*
8293560	1ST N MRCNTL BK OF MTGMY	CYMCNTGOMERY CITY	MO	17334	134	670	0	0	670	*
10293670	BANK OF NEOSHO	NEOSHO	MO	32446	546	957	0	0	957	*
10293680	FIRST NAT BK OF NEOSHO	NEOSHO	MO	32303	558	889	0	0	889	*
10293690	FIRST NAT BK OF NEVADA	NEVADA	MO	18828	173	665	0	0	665	*
10293810	NAT BANK IN NO KANSAS CITY	NORTH KANSAS CITY	MO	43768	676	1818	483	0	1818	*
8293970	CITIZENS BK OF PACIFIC	PACIFIC	MO	18747	315	467	0	0	467	*
10294160	FIRST NB OF PLATTSBURG	PLATTSBURG	MO	14306	102	505	0	0	505	*
8294205	FIRST NAT BK OF POPLAR BLUFF	POPLAR BLUFF	MO	19652	541	266	0	0	266	*
10294355	FIRST NB OF RICHMOND	RICHMOND	MO	14776	87	537	0	0	537	*
8294457	COMMERCE BANK OF ST CHARLES	ST CHARLES	MO	28491	475	1000	0	0	1000	*
8294460	FIRST NB OF ST CHARLES	ST CHARLES	MO	57259	697	2604	1112	0	2604	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8294470	FIRST ST BK OF ST CHARLES	ST CHARLES	MO	29473	368	1228	0	0	1228	*
8294510	BANK OF ST GENEVIEVE	ST GENEVIEVE	MO	20175	267	595	0	0	595	*
10294551	AMERICAN NB OF ST JOSEPH	ST JOSEPH	MO	145412	2294	5265	2873	0	5265	*
10294555	BELT NB OF ST JOSEPH	ST JOSEPH	MO	26904	838	267	0	0	267	*
10294558	COMMERCE BANK OF ST JOSEPH	ST JOSEPH	MO	45434	456	1732	346	0	1732	*
10294590	FIRST NAT BK OF ST JOSEPH	ST JOSEPH	MO	109087	1830	3313	1109	0	3313	*
10294600	FIRST TRUST BANK	ST JOSEPH	MO	18719	329	483	0	0	483	*
8294650	AMERICAN NB IN ST LOUIS	ST LOUIS	MO	69962	675	2206	910	0	2206	*
8294670	BOATMENS NB OF ST LOUIS	ST LOUIS	MO	505852	7594	20080	5492	9857	10223	*
8294707	COMMERCE BANK OF ST LOUIS	ST LOUIS	MO	26053	355	786	0	0	786	*
8294720	FIRST NB IN ST LOUIS	ST LOUIS	MO	1303569	15093	65292	5402	44970	20322	*
8294770	LINDELL TRUST COMPANY	ST LOUIS	MO	75527	1153	2294	938	0	2294	*
8294790	MANCHESTER BK OF ST LOUIS	ST LOUIS	MO	127961	1195	6314	4647	0	6314	*
8294790	MNF BK & TR CO OF ST LOUIS	ST LOUIS	MO	121453	1261	4681	3330	20	4661	*
8294815	MERCANTILE TRUST COMPANY NA	ST LOUIS	MO	1212180	13949	47848	5040	30991	16857	*
8294920	SOUTH SIDE NB IN ST LOUIS	ST LOUIS	MO	92685	1406	2870	1212	0	2870	*
8294930	SOUTHWEST BANK OF ST LOUIS	ST LOUIS	MO	117081	1551	4007	2808	0	4007	*
8294940	TOWER GROVE BK & TR CO	ST LOUIS	MO	155912	1456	6373	4228	35	6338	*
8294957	MERCANTILE NB OF ST LOUIS	ST LOUIS CTY	MO	39778	420	1337	384	0	1337	*
8294980	FIRST NB OF ST PETERS	ST PETERS	MO	16481	381	403	0	0	403	*
8295020	FIRST NB OF SALEM	SALEM	MO	28623	298	1008	0	0	1008	*
10295070	SEDALIA MERCANTILE B&T CO	SEDALIA	MO	25967	300	956	0	0	956	*
10295090	THIRD NB OF SEDALIA	SEDALIA	MO	56840	1025	1738	203	0	1738	*
8295185	FIRST NB OF SIKESTON	SIKESTON	MO	45781	515	1852	551	0	1852	*
8295187	SECURITY NB OF SIKESTON	SIKESTON	MO	19900	143	688	0	0	688	*
8295295	AMERICAN NB IN SPRINGFIELD	SPRINGFIELD	MO	38371	919	888	0	0	888	*
8295287	BOATMENS SPRINGFIELD NB	SPRINGFIELD	MO	27067	516	628	0	0	628	*
8295289	BOATMENS UNION-NATIONAL BANK	SPRINGFIELD	MO	159545	3305	5309	3277	0	5309	*
8295310	MERCANTILE BK OF SPRINGFIELD	SPRINGFIELD	MO	87130	1948	3093	1655	0	3093	*
10295390	SAC RIVER VALLEY BANK	STOCKTON	MO	21867	72	944	2	0	944	*
10295425	SUGAR CREEK NATIONAL BANK	SUGAR CREEK	MO	18980	352	464	0	0	464	*
10295500	TRENTON NAT MERCANTILE BK	TRENTON	MO	34757	455	1069	0	0	1069	*
8295620	VANDALIA STATE BANK	VANDALIA	MO	17286	139	668	0	0	668	*
10295630	BANK OF VERSAILLES	VERSAILLES	MO	18174	119	672	0	0	672	*
10295670	UTD MO BK OF WRRNSBG NA	WARRENSBURG	MO	23240	608	642	0	0	642	*
8295720	FRANKLIN CTY MERCANTILE BK	WASHINGTON	MO	38026	475	1131	0	0	1131	*
8295830	FIRST NB OF WEST PLAINS	WEST PLAINS	MO	69116	1043	2416	586	0	2416	*

OF 112 BANKS AFFECTED IN STATE 56 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 47 HAVE NO REQUIRED RESERVE BALANCE

9300010 FIRST NATIONAL BANK ANACONDA MT 59255 548 2163 835 0 2163 *

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9300080	CITIZENS BANK AND TRUST CO	BIG TIMBER	MT	15567	141	521	0	0	521	*
9300085	FIRST NWSTRN NB OF BILLINGS	BILLINGS	MT	114638	1056	4933	3064	0	4933	
9300090	MIDLAND NB OF BILLINGS	BILLINGS	MT	167398	1587	6645	4588	0	6645	
9300110	SECURITY BANK NA	BILLINGS	MT	167624	1907	6572	4790	7	6565	
9300120	FIRST NB IN BOZEMAN	BOZEMAN	MT	64547	757	2383	864	0	2383	*
9300125	FIRST SECURITY BK OF BOZEMAN	BOZEMAN	MT	55987	479	2198	849	0	2198	*
9300130	MONTANA BANK OF BOZEMAN NA	BOZEMAN	MT	21505	313	670	0	0	670	*
9300160	POWDER RIVER COUNTY BANK	BROADUS	MT	16342	61	616	13	0	616	*
9300190	FIRST METALS BK & TR CO	BUTTE	MT	71514	1191	2167	810	0	2167	*
9300200	MINERS BANK OF MONTANA N A	BUTTE	MT	25618	277	900	0	0	900	*
9300205	MONTANA BANK OF BUTTE NA	BUTTE	MT	17654	208	610	0	0	610	*
9300330	FIRST NW NB OF DILLON	DILLON	MT	19703	91	796	1	0	796	*
9300450	FIRST NB OF GLASGOW	GLASGOW	MT	35493	199	1244	109	0	1244	*
9300455	FIRST SEC BK OF MONTANA NA	GLASGOW	MT	33577	122	1372	213	0	1372	*
9300470	FIRST NB OF GLENDIVE	GLENDIVE	MT	35775	280	1173	83	0	1173	*
9300472	FIRST SECURITY BANK	GLENDIVE	MT	30568	211	1092	88	0	1092	*
9300490	FIRST NB OF GREAT FALLS	GREAT FALLS	MT	134194	1971	4639	2536	0	4639	
9300495	FIRST WESTSIDE NAT BK	GREAT FALLS	MT	45012	702	1077	0	0	1077	*
9300510	MONTANA BANK	GREAT FALLS	MT	66128	321	2628	1286	0	2628	*
9300512	NW NAT BK OF GREAT FALLS	GREAT FALLS	MT	102286	962	3929	2250	0	3929	
9300530	RAVALLI CCUNTY BANK	HAMILTON	MT	23277	221	828	0	0	828	*
9300570	CITIZENS BANK OF MONTANA	HAVRE	MT	37257	306	1685	320	0	1685	*
9300590	FIRST NAT BK OF HAVRE	HAVRE	MT	34560	221	1458	183	0	1458	*
9300600	1ST NB & TR CO OF HELENA	HELENA	MT	64756	681	2564	1127	0	2564	*
9300602	FIRST SECURITY BK OF HELENA	HELENA	MT	18722	305	552	0	0	552	*
9300610	NORTHWESTERN BANK OF HELENA	HELENA	MT	82195	389	4004	2428	0	4004	*
9300650	CONRAD NB OF KALISPELL	KALISPELL	MT	68384	561	2447	387	0	2447	*
9300660	FIRST NW NB OF KALISPELL	KALISPELL	MT	53314	548	1914	467	0	1914	*
9300670	YELLOWSTONE BANK	LAUREL	MT	22706	242	759	0	0	759	*
9300690	FIRST NB OF LEWISTOWN	LEWISTOWN	MT	45345	309	1626	284	0	1626	*
9300700	FIRST NAT BANK IN LIBBY	LIBBY	MT	21312	244	817	0	0	817	*
9300705	FIRST SC BANK OF LIVINGSTON	LIVINGSTON	MT	27167	263	965	0	0	965	*
9300710	1ST NAT PK BK IN LIVINGSTON	LIVINGSTON	MT	31214	241	1127	123	0	1127	*
9300720	FIRST STATE BK OF MALTA	MALTA	MT	23814	96	1027	32	0	1027	*
9300750	FIRST NB IN MILES CITY	MILES CITY	MT	53280	244	2099	838	0	2099	*
9300770	1ST NAT MT BK OF MISSOULA	MISSOULA	MT	87275	731	3701	2087	0	3701	
9300775	SOUTHSIDE NATIONAL BANK	MISSOULA	MT	30080	387	921	0	0	921	*
9300780	WESTERN MONTANA NAT BK	MISSOULA	MT	96357	914	3658	2104	0	3658	
9300805	MONTANA NATIONAL BANK	PLENTYWOOD	MT	19101	80	796	0	0	796	*
9300820	SECURITY STATE BANK	POLSON	MT	24648	254	796	0	0	796	*
9300875	RONAN STATE BANK	RONAN	MT	20837	168	815	0	0	815	*
9300963	RICHLAND NB OF SIDNEY	SIDNEY	MT	33237	361	1154	0	0	1154	*
9300965	SIDNEY NATIONAL BANK	SIDNEY	MT	32601	231	1202	0	0	1202	*
9301000	STATE BANK OF TERRY	TERRY	MT	15439	68	626	0	0	626	*
9301040	FARMERS STATE BANK	VICTOR	MT	14961	60	593	0	0	593	*
9301050	FIRST NB OF WHITEFISH	WHITEFISH	MT	17526	232	503	0	0	503	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9301035	CITIZENS FIRST NAT BK	WOLF POINT	MT	16343	75	520	0	0	520	*
9301090	WESTERN NATIONAL BANK	WOLF POINT	MT	23948	214	780	0	0	780	*
OF	49 BANKS AFFECTED IN STATE	21	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		27	HAVE NO REQUIRED RESERVE BALANCE							

10310020	COMMERCIAL NB OF AINSWORTH	AINSWORTH	NE	22342	58	896	80	0	896	*
10310040	ALBION NATIONAL BANK	ALBION	NE	16965	46	606	0	0	606	*
10310050	FIRST NAT BK OF ALBION	ALBION	NE	14191	66	493	0	0	493	*
10310080	ALLIANCE NATIONAL BANK	ALLIANCE	NE	20329	95	822	0	0	822	*
10310240	FIRST NB & TR CO IN AURORA	AURORA	NE	25100	98	898	156	0	898	*
10310340	BEATRICE NAT BK & TR CO	BEATRICE	NE	35051	492	1055	0	0	1055	*
10310360	FIRST NB & TR CO OF BEATRICE	BEATRICE	NE	29226	343	948	26	0	948	*
10310398	FIRST NAT BK OF BELLEVUE	BELLEVUE	NE	17645	410	460	0	0	460	*
10310760	FIRST NAT BK OF CHADRON	CHADRON	NE	19139	315	555	0	0	555	*
10310885	FIRST NB & TR CO OF COLUMBUS	COLUMBUS	NE	80535	696	3105	1412	0	3105	*
10311030	FIRST NB OF DAVID CITY	DAVID CITY	NE	27830	110	1113	209	0	1113	*
10311320	FIRST NAT BK OF FAIRBURY	FAIRBURY	NE	37029	205	1361	120	0	1361	*
10311350	FIRST NAT BANK & TR CO	FALLS CITY	NE	27763	315	911	0	0	911	*
10311395	FIRST NATIONAL BANK & TRUST	FREMONT	NE	59354	644	2064	815	0	2064	*
10311400	FREMONT NAT BANK & TR CO	FREMONT	NE	48930	387	1884	556	0	1884	*
10311470	GERING NAT BANK & TRUST CO	GERING	NE	34251	296	1514	171	0	1514	*
10311490	FIRST NAT BK OF GORDON	GORDON	NE	23153	179	747	0	0	747	*
10311540	COMMERCIAL NAT BK & TR	GRAND ISLAND	NE	68688	785	2094	614	0	2094	*
10311550	FIRST NB OF GRAND ISLAND	GRAND ISLAND	NE	81119	1365	2095	507	0	2095	*
10311590	OVERLAND NB OF GRAND ISLAND	GRAND ISLAND	NE	49478	419	1739	352	0	1739	*
10311590	FARMERS NAT BK OF GRANT	GRANT	NE	19323	63	832	26	0	832	*
10311690	CITY NB & TP CO HASTINGS	HASTINGS	NE	65782	700	2218	783	0	2218	*
10311690	FIRST NATIONAL BANK	HASTINGS	NE	97067	1064	3172	1507	0	3172	*
10311810	FIRST NAT BK OF HOLDREGE	HOLDREGE	NE	49630	289	1773	327	0	1773	*
10311960	FIRST NB & TR CO OF KEARNEY	KEARNEY	NE	55646	954	1579	178	0	1579	*
10312120	FIRST NB & TR CO OF LINCOLN	LINCOLN	NE	363362	4079	12684	5115	4753	7931	*
10312150	NB OF CMRC TR & SVGS ASSOC	LINCOLN	NE	256726	1939	9694	5173	2382	7312	*
10312240	FIRST NAT BK OF MC COOK	MC COOK	NE	47427	461	1536	206	0	1536	*
10312250	MC COOK NATIONAL BANK	MC COOK	NE	35586	139	1400	237	0	1400	*
10312430	FIRST NAT BANK OF MINDEN	MINDEN	NE	16302	75	569	0	0	569	*
10312450	FIRST NAT BK IN MITCHELL	MITCHELL	NE	17736	70	737	0	0	737	*
10312540	OTOE CTY NB OF NEBRASKA CITY	NEBRASKA CITY	NE	19755	262	786	0	0	786	*
10312550	NATIONAL BANK OF NELIGH	NELIGH	NE	21085	115	764	0	0	764	*
10312600	DELAY FIRST NAT BK & TR CO	NORFOLK	NE	67500	700	2713	983	0	2713	*
10312620	NORTHWESTERN NB OF NORFOLK	NORFOLK	NE	28846	455	910	0	0	910	*
10312640	FIRST NB&TR CO OF NO PLATTE	NORTH PLATTE	NE	50552	877	1892	430	0	1892	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10312650	MC DONALD STATE BANK	NORTH PLATTE	NE	19269	469	510	0	0	510	*
10312710	FIRST NAT BANK IN OGALLALA	OGALLALA	NE	22763	110	864	16	0	864	*
10312716	AMERICAN NATIONAL BANK	OMAHA	NE	41265	653	1648	312	0	1648	*
10312730	FIRST NB OF OMAHA	OMAHA	NE	307612	2798	13144	5284	5080	8064	
10312752	NORTHWESTERN NATIONAL BANK	OMAHA	NE	97902	1145	3781	2609	0	3781	
10312760	OMAHA NATIONAL BANK	OMAHA	NE	497558	4354	24138	5269	13911	10227	
10312770	PACKERS NAT BK IN OMAHA	OMAHA	NE	48203	569	1643	145	0	1643	*
10312775	SECURITY NB OF OMAHA	OMAHA	NE	26384	372	996	0	0	996	*
10312800	UNITED STATES NB OF OMAHA	OMAHA	NE	286326	2208	12661	5077	4814	7847	
10312830	FIRST NAT BK IN ORD	ORD	NE	16949	94	549	0	0	549	*
10313220	STKMNS NB OF RUSHVILLE	RUSHVILLE	NE	17740	202	581	0	0	581	*
10313250	CTZ NAT BK IN ST PAUL	ST PAUL	NE	14865	56	507	0	0	507	*
10313285	FIRST NATIONAL BANK	SCHUYLER	NE	21186	110	778	23	0	778	*
10313320	SCOTTSBLUFF NAT BK & TR CO	SCOTTSBLUFF	NE	52664	454	2284	703	0	2284	*
10313360	CATTLE NB OF SEWARD	SEWARD	NE	21691	218	717	0	0	717	*
10313370	JONES NB OF SEWARD	SEWARD	NE	31568	113	1198	236	0	1198	*
10313410	AM NAT BK OF SIDNEY	SIDNEY	NE	24078	181	1008	0	0	1008	*
10313600	SECURITY NAT BK OF SUPERIOR	SUPERIOR	NE	15118	57	589	0	0	589	*
10313650	FIRST NAT BK OF SYRACUSE	SYRACUSE	NE	18335	84	738	0	0	738	*
10313710	FIRST NAT BK OF TEKAMAH	TEKAMAH	NE	19000	88	738	0	0	738	*
10313780	FIRST NAT BK OF VALENTINE	VALENTINE	NE	20849	171	639	0	0	639	*
10313850	FIRST NAT BK OF WAHOO	WAHOO	NE	19470	113	849	0	0	849	*
10313940	FIRST NAT BK OF WAYNE	WAYNE	NE	15092	88	530	0	0	530	*
10313950	STATE NATIONAL BANK & TR CO	WAYNE	NE	25794	173	958	19	0	958	*
10313990	FARMRS & MRCH NB OF W POINT	WEST POINT	NE	21612	91	718	39	0	718	*
10314000	FIRST NAT BK OF WEST POINT	WEST POINT	NE	23465	130	917	3	0	917	*
10314140	FIRST NAT BK OF YORK	YORK	NE	48826	542	1505	268	0	1505	*

OF 63 BANKS AFFECTED IN STATE 26 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
32 HAVE NO REQUIRED RESERVE BALANCE

12320048	VALLEY BANK OF NEVADA	LAS VEGAS	NV	477031	27530	1455	0	0	1455
12320070	FIRST NAT BANK OF NEVADA	RENO	NV	967508	34217	32601	5221	14897	17704
12320075	NEVADA NATIONAL BANK	RENO	NV	288599	8896	7948	4619	0	7948
12320080	SECURITY NB OF NEVADA	RENO	NV	221958	3555	8649	4956	1002	7647

OF 4 BANKS AFFECTED IN STATE 1 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
1 HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1330033	BRISTOL BANK	BRISTOL	NH	15325	168	390	0	0	390	*
1330070	CLAREMONT NAT BK	CLAREMONT	NH	25718	544	514	0	0	514	*
1330070	INDIAN HEAD NB OF CLAREMONT	CLAREMONT	NH	15537	441	140	0	0	140	*
1330118	FRM&TRD N&S BK OF COLEBROOK	COLEBROOK	NH	13481	155	300	0	0	300	*
1330140	CONCORD NATIONAL BANK	CONCORD	NH	57528	1733	1998	853	0	1998	*
1330155	INDIAN HEAD NB OF CONCORD	CONCORD	NH	18387	504	278	0	0	278	*
1330210	CARROLL CTY TR CO	CONWAY	NH	30833	431	674	0	0	674	*
1330220	INDIAN HEAD NB OF DERRY	DERRY	NH	31399	404	796	30	0	796	*
1330250	STRAFFORD NATL BK	DOVER	NH	20292	653	889	0	0	889	*
1330300	INDIAN HEAD NB OF EXETER	EXETER	NH	48881	600	1506	668	0	1506	*
1330310	FARMINGTON NAT & SAVINGS BK	FARMINGTON	NH	16513	206	463	0	0	463	*
1330375	HAMPTON NATIONAL BANK	HAMPTON	NH	28215	606	721	0	0	721	*
1330390	DARTMOUTH NB OF HANOVER	HANOVER	NH	35319	374	1199	868	0	1199	*
1330420	ASHUELOT NATL BK OF KEENE	KEENE	NH	25759	654	604	0	0	604	*
1330440	CHESHIRE NATIONAL BANK	KEENE	NH	31041	899	735	0	0	735	*
1330450	INDIAN HEAD NB OF KEENE	KEENE	NH	27243	552	847	0	0	847	*
1330475	INDIAN HEAD NB OF LACONIA	LACONIA	NH	17403	535	180	0	0	180	*
1330481	LACONIA PEOPLES NB & TR CO	LACONIA	NH	33677	1328	448	0	0	448	*
1330550	NATL BK OF LEBANON	LEBANON	NH	31783	783	676	0	0	676	*
1330570	LAFAYETTE NATIONAL BANK	LITTLETON	NH	29718	843	501	0	0	501	*
1330590	AMOSKEAG NAT BANK & TR CO	MANCHESTER	NH	59884	4918	0	0	0	0	*
1330622	BANK OF NEW HAMPSHIRE NA	MANCHESTER	NH	171853	6306	3566	2953	0	3566	*
1330670	MERCHANTS NB OF MANCHESTER	MANCHESTER	NH	74072	1698	2304	1218	0	2304	*
1330700	SOUHEGAN NB OF MILFORD	MILFORD	NH	25961	598	480	0	0	480	*
1330711	INDIAN HEAD NB OF NASHUA	NASHUA	NH	125958	1861	4101	3600	0	4101	*
1330793	WHT MOUNTAIN NB OF N CONWAY	NORTH CONWAY	NH	21250	471	324	0	0	324	*
1330860	FIRST NB OF PORTSMOUTH	PORTSMOUTH	NH	52771	1536	956	150	0	956	*
1330870	INDIAN HEAD NB OF PRISMTH	PORTSMOUTH	NH	31274	1064	292	0	0	292	*
1330910	FIRST NB OF ROCHESTER	ROCHESTER	NH	16046	1264	0	0	0	0	*
1331050	WOLFEBORO NATIONAL BANK	WOLFEBORO	NH	21866	257	484	0	0	484	*

OF 30 BANKS AFFECTED IN STATE

22
8HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
HAVE NO REQUIRED RESERVE BALANCE

3340010	FIRST NAT BANK OF ABSECON	ABSECON	NJ	29274	568	718	0	0	718	*
2340045	HUNTERDON COUNTY TRUST CO	ANNANDALE	NJ	29988	625	636	0	0	636	*
3340080	ATCO NATIONAL BANK	ATCO	NJ	23029	546	609	0	0	609	*
3340092	ATLANTIC NATIONAL BANK	ATLANTIC CITY	NJ	69217	1058	2467	908	0	2467	*
2340150	BROADWAY NB OF BAYONNE	BAYONNE	NJ	26286	458	948	0	0	948	*
2340190	PEOPLES BANK NA	BELLEVILLE	NJ	60132	990	1853	479	0	1853	*
2340200	FIRST NB OF BELVIDERE	BELVIDERE	NJ	26466	308	741	62	0	741	*
2340250	FIRST NATL BK OF BLAIRSTOWN	BLAIRSTOWN	NJ	17504	274	426	0	0	426	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2340300	CITIZENS BANK N A	BLOOMSBURY	NJ	39685	942	875	23	0	875	*
3340365	BANK OF MID-JERSEY	BORDENTOWN TWP	NJ	86787	1477	2897	1933	0	2897	*
2340400	NATIONAL BANK OF SUSSEX CTY	BRANCHVILLE	NJ	44725	791	1110	198	0	1110	*
3340430	F & M NAT BK OF BRIDGETON	BRIDGETON	NJ	60741	1843	1479	293	0	1479	*
3340431	UNITED JRSEY BK/CUMBRLAND NAT	BRIDGETON	NJ	97054	1065	5113	2966	0	5113	
2340434	FIRST NAT BK OF CTRL JERSEY	BRIDGEWATER TWP	NJ	264360	2879	10228	5023	2852	7376	
3340460	FIRST NAT ST BK OF W JERSEY	BURLINGTON TWP	NJ	189340	5641	3897	2099	0	3897	
3340510	BANK OF NEW JERSEY	CAMDEN	NJ	510688	15488	14647	5188	5018	9629	
3340530	UNTD JERSEY BK/SOUTHWEST NA	CAMDEN	NJ	88206	1430	3320	2077	0	3320	
3340593	HERITAGE BANK NA	CHERRY HILL TWP	NJ	519528	15295	15484	5290	5979	9505	
3340595	FRIENDLY NAT BANK OF NJ	CINNAMINSON TWP	NJ	26167	684	401	0	0	401	*
2340639	NEW JERSEY BANK N A	CLIFTON	NJ	749433	15377	27727	5397	17547	10180	
2340705	FIRST BANK OF COLONIA	COLONIA	NJ	50035	748	1139	59	0	1139	*
2340710	MIDLANTIC NB/CRANBURY	CRANBURY	NJ	52386	510	2134	801	0	2134	*
3340723	BANK OF WEST JERSEY	DELRAN TOWNSHIP	NJ	41989	589	1314	130	0	1314	*
2340727	PEOPLES NB OF NORTH JERSEY	DENVILLE TWP	NJ	38479	717	917	0	0	917	*
2340730	UNITED JERSEY BANK/NORTHWEST	DOVER	NJ	109913	2628	2578	1281	0	2578	
3340825	FIRST NB & TR CO OF BEVERLY	EDGEWATER PK TWP	NJ	29050	1149	144	0	0	144	*
2340837	MIDLANTIC NB RARITAN VLY	EDISON TWP	NJ	57677	986	2231	879	0	2231	*
3340842	FIRST NAT BANK OF S JERSEY	EGG HARBOR TWP	NJ	502467	19769	9032	4969	0	9032	
2340900	NAT STATE BK ELIZABETH NJ	ELIZABETH	NJ	637500	51177	0	0	0	0	
2340921	UNITED COUNTIES TRUST CO	ELIZABETH	NJ	399026	5646	17061	5215	8599	8462	
2340922	UNITED JERSEY BK/CENTRAL	ELIZABETH	NJ	84931	1749	3405	1902	0	3405	*
3340940	FIRST NAT BK OF ELMER	ELMER	NJ	20038	279	694	0	0	694	*
2340954	EDGEWTR NB EGLWD CLFS NJ	ENGLEWOOD CLIFFS	NJ	39270	614	1174	32	0	1174	*
3340975	INDEPENDENT BANK & TR CO	EWING TOWNSHIP	NJ	33878	465	855	0	0	855	*
2341000	FLEMINGTON NAT BK & TR CO	FLEMINGTON	NJ	71114	730	2214	1258	0	2214	*
2341040	FIRST NB IN FORT LEE	FORT LEE	NJ	54116	705	1534	155	0	1534	*
2341061	URBAN NATIONAL BANK	FRANKLIN LAKES	NJ	45381	739	1508	204	0	1508	*
2341130	PEAPACK GLADSTONE BANK	GLADSTONE	NJ	30490	257	1124	194	0	1124	*
2341220	UNITED JERSEY BANK	HACKENSACK	NJ	1076016	20729	41461	5375	28956	12505	
3341250	MIDLANTIC NATIONAL BK/SOUTH	HADDONFIELD	NJ	224920	2778	8520	5193	1581	6939	
3341285	HAMILTON BANK NAT ASSN	HAMILTON TWP	NJ	24048	615	319	0	0	319	*
2341325	UNTD JERSEY BK/MIDSTATE NA	HAZLET TWP	NJ	83641	2154	1703	509	0	1703	*
2341355	HILLSBOROUGH NATIONAL BANK	HILLSBOROUGH TWP	NJ	22732	427	385	0	0	385	*
2341368	LIBERTY NATIONAL BANK	HILLSDALE	NJ	13603	144	396	0	0	396	*
2341420	FIRST NATIONAL BANK OF HOPE	HOPE	NJ	22720	163	705	80	0	705	*
2341500	COMMERICAL TR CO OF N J	JERSEY CITY	NJ	267486	6454	8594	5102	803	7791	
2341530	FIRST JERSEY NATL BANK	JERSEY CITY	NJ	578844	11382	24797	5060	12689	12108	
2341590	TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	391970	10403	11023	5307	3141	7882	
2341600	FIRST NB & TR CO OF KEARNEY	KEARNEY	NJ	86358	3182	1280	0	0	1280	
3341650	PEOPLES NAT BK IN LAKEWOOD	LAKEWOOD	NJ	33836	507	1102	0	0	1102	*
3341665	UTD JERSEY BK/OCEAN CTY NA	LAKEWOOD TWP	NJ	19439	330	557	0	0	557	*
2341720	LIVINGSTON NATIONAL BANK	LIVINGSTON	NJ	41798	871	1385	43	0	1385	*
2341810	MANVILLE NATL BANK	MANVILLE	NJ	39579	580	963	220	0	963	*
2341820	MAPLEWOOD BANK AND TRUST CO	MAPLEWOOD	NJ	85301	1587	2737	1261	0	2737	

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2341865	CHMNTY BK OF BERGEN CTY NJ	MAYWOOD	NJ	41417	1076	743	0	0	743	*
3341970	BURLINGTON CTY NAT BANK	MEDFORD	NJ	42533	870	1364	97	0	1364	*
2341956	HERITAGE BANK-NORTH NAT ASSN	MONROE TWP	NJ	374104	10251	11807	5135	2995	8812	
2341968	AMERICAN NAT BK & TR OF NJ	MCNTICLAIR	NJ	433044	7662	19804	5169	9841	9963	
3341988	BANK OF NEW JERSEY NA	MOORESTOWN	NJ	84556	1804	2313	997	0	2313	
2342076	FIRST MERCHANTS NAT BANK	NEPTUNE TWP	NJ	265795	6286	7325	5204	88	7237	
2342095	BROAD NATIONAL BANK NEWARK	NEWARK	NJ	59076	1022	2433	1202	0	2433	*
2342140	FIDELITY UNION TRUST COMPANY	NEWARK	NJ	718970	14717	40290	5379	24007	16283	
2342145	FIRST NAT STATE BANK OF N J	NEWARK	NJ	1113061	28257	39746	5438	24976	14770	
2342200	MIDLANTIC NATIONAL BANK	NEWARK	NJ	958327	16104	48304	5320	31890	16414	
2342225	SECURITY NATIONAL BANK OF NJ	NEWARK	NJ	27516	692	765	0	0	765	*
3342310	FIRST NAT BK IN NEWFIELD	NEWFIELD	NJ	26235	331	891	0	0	891	*
2342318	MIDLANTIC NB/SUSSEX & MRCH	NEWTON	NJ	69510	918	2294	1242	0	2294	
2342350	MEADOWLANDS NATIONAL BANK	NORTH BERGEN	NJ	30565	946	495	0	0	495	*
2342425	AMBOY-MADISON NAT BANK	OLD BRIDGE TWP	NJ	83601	2078	1838	1033	0	1838	
2342483	GARDEN STATE NATIONAL BANK	PARAMUS	NJ	643932	10653	24457	5049	14008	10449	
2342528	JEFFERSON NATIONAL BANK	PASSAIC	NJ	22698	386	446	0	0	446	*
2342529	VALLEY NATIONAL BANK	PASSAIC	NJ	333180	4759	12969	5366	5762	7207	
3342670	PENNS GROVE NAT BK & TR CO	PENNS GROVE	NJ	31610	606	874	0	0	874	*
3342685	PENNSVILLE NATIONAL BANK	PENNSVILLE TWP	NJ	14160	291	266	0	0	266	*
2342700	PERTH AMBOY NATIONAL BANK	PERTH AMBOY	NJ	44161	833	1754	455	0	1754	*
2342720	PHILLIPSBURG NAT BK & TR CO	PHILLIPSBURG	NJ	63708	1038	1615	577	0	1615	*
2342744	PEOPLES NB OF CENTRAL JERSEY	PISCATAWAY	NJ	86115	2052	2912	1414	0	2912	*
2342747	NATL BANK OF NEW JERSEY	PISCATAWAY	NJ	211170	4147	8980	5041	1160	7820	
2342812	UNITED NATIONAL BANK	PLAINFIELD	NJ	169383	3333	6078	3927	0	6078	
3342830	OCEAN CTY NB OF PT PLEASANT	POINT PLEASANT	NJ	125805	2442	3919	2083	0	3919	
3342860	FIRST NB OF PRINCETON	PRINCETON	NJ	153713	920	6935	4395	985	5950	
2342930	STATE BANK OF RARITAN VALLEY	RARITAN	NJ	35017	628	885	0	0	885	*
2342935	HNTON CTY NB OF FLEMINGTON	RARITAN TWP	NJ	137834	1504	4828	2875	1080	3748	
2342945	COLONIAL FIRST NB	RED BANK	NJ	428972	9083	14251	5241	6109	8142	
2342930	CITIZENS FIRST NB OF NJ	RIDGEWOOD	NJ	405674	7259	12798	5113	5307	7491	
2343070	NAT COMMUNITY BANK OF NJ	RUTHERFORD	NJ	769028	14231	26659	5226	17077	9582	
3343090	CITY NATL BANK AND TRUST CO	SALEM	NJ	37272	1162	829	0	0	829	*
3343131	NATIONAL BANK OF MANTUA	SEWELL	NJ	42468	1140	678	0	0	678	*
2343189	FIRST NAT STATE BK-EDISON	S PLAINFIELD	NJ	197125	4792	6401	3801	0	6401	
2343265	FIRST NAT STATE BK OF NW JERS	SUCCASUNNA	NJ	115072	1909	3556	2262	0	3556	
3343300	SWEDESBO TRUST COMPANY	SWEDESBO	NJ	19106	236	605	0	0	605	*
2343309	FIRST NAT STATE BK-COUNTY	TENAFLY	NJ	218861	4410	6961	5374	218	6743	
2343315	MIDLANTIC NAT BK/CITIZENS	TENAFLY	NJ	317246	4536	12781	5457	5699	7082	
3343330	FIRST NB OF TOMS RIVER	TOMS RIVER	NJ	340497	9885	7088	4338	0	7088	
2343334	FIRST NAT BANK OF NEW JERSEY	TOTOWA	NJ	609169	13792	17241	5107	8106	9135	
3343340	BROAD STREET NB OF TRENTON	TRENTON	NJ	83119	1571	2914	1476	0	2914	
3343345	1ST NAT ST BK OF CTRL JRSEY	TRENTON	NJ	81173	1088	2581	978	0	2581	
3343350	NEW JERSEY NATIONAL BANK	TRENTON	NJ	864334	12691	31745	5111	20599	11146	
2343420	UNION CENTER NATL BANK	UNION	NJ	65328	2907	616	0	0	616	*
3343497	CITIZENS UNITED BANK NA	VINELAND	NJ	105943	1581	4196	2341	0	4196	

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
3343502	MINOTOLA NATIONAL BANK	VINELAND	NJ	27880	627	814	0	0	814	*
3343512	GLENDALE NAT BANK OF NJ	VOORHEES TOWNSHIP	NJ	21683	224	562	16	0	562	*
2343534	PROSPECT PARK NATIONAL BANK	WAYNE	NJ	226808	1850	9053	4834	1416	7637	
3343569	FIRST PEOPLES NAT BK OF NJ	WESTMONT	NJ	684875	13525	16869	5074	8954	7915	
3343620	MARINE NB OF WILDWOOD	WILDWOOD	NJ	80637	1487	2367	1271	0	2367	
3343630	UNION TRUST CO OF WILDWOOD	WILDWOOD	NJ	41921	900	1190	0	0	1190	*
2343668	MID-JERSEY NATIONAL BANK	WOODBIDGE TWP	NJ	29990	513	838	0	0	838	*
3343690	NB & TR CO OF GLOUCESTER CTY	WOODBURY	NJ	152986	3327	4450	2269	0	4450	
2343710	WOOD RIDGE NATL BANK	WOOD RIDGE	NJ	40613	572	1270	0	0	1270	*
3343730	WOODSTOWN NAT BK & TR CO	WOODSTOWN	NJ	21123	226	719	0	0	719	*
3343750	YARDVILLE NATL BK	YARDVILLE	NJ	72363	2007	788	0	0	788	

OF 111 BANKS AFFECTED IN STATE

35
46HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
HAVE NO REQUIRED RESERVE BALANCE

11350005	FIRST NAT BK IN ALAMOGORDO	ALAMOGORDO	NM	34895	402	1373	200	0	1373	*
10350020	ALBUQUERQUE NATIONAL BANK	ALBUQUERQUE	NM	573378	10568	22202	4990	11097	11105	
10350023	AMERICAN BANK OF COMMERCE	ALBUQUERQUE	NM	102244	1042	3237	1732	0	3237	
10350029	FIDELITY NATIONAL BANK	ALBUQUERQUE	NM	36587	670	953	0	0	953	*
10350030	FIRST NAT BK OF ALBUQUERQUE	ALBUQUERQUE	NM	345516	4984	14471	4840	5177	9294	
10350036	SOUTHWEST NATIONAL BANK	ALBUQUERQUE	NM	25853	671	648	0	0	648	*
11350050	FIRST NAT BANK OF ARTESIA	ARTESIA	NM	48593	309	2044	712	0	2044	*
10350070	FIRST NAT BK OF BELEN	BELEN	NM	45473	842	1226	0	0	1226	*
11350080	AMERICAN BANK OF CARLSBAD	CARLSBAD	NM	38176	331	1465	126	0	1465	*
11350090	CARLSBAD NATIONAL BANK	CARLSBAD	NM	49944	597	1683	424	0	1683	*
10350105	FIRST NAT BK IN CLAYTON	CLAYTON	NM	15228	96	446	0	0	446	*
11350120	CLOVIS NATIONAL BANK	CLOVIS	NM	60434	1008	1920	257	0	1920	*
11350123	FIRST NAT BANK OF CLOVIS	CLOVIS	NM	19921	268	692	0	0	692	*
11350128	DEMING NATIONAL BANK	DEMING	NM	20877	348	469	0	0	469	*
11350130	MIMBRES VALLEY BANK	DEMING	NM	28645	322	915	0	0	915	*
10350140	FIRST NAT BANK RIO ARRIBA	ESPANOLA	NM	27516	840	526	0	0	526	*
10350143	VALLEY NATIONAL BANK	ESPANOLA	NM	18033	390	382	0	0	382	*
10350147	FARMINGTON NATIONAL BANK	FARMINGTON	NM	30585	1199	295	0	0	295	*
10350150	FIRST NAT BK OF FARMINGTON	FARMINGTON	NM	68860	1114	3229	1724	0	3229	*
11350195	FIRST NB OF LEA CTY	HOBBS	NM	122305	806	4544	2230	0	4544	
11350220	FIRST NB OF DONA ANA CTY	LAS CRUCES	NM	108464	2458	3199	1431	0	3199	
10350235	FIRST NAT BK IN LAS VEGAS	LAS VEGAS	NM	17040	346	416	0	0	416	*
10350261	LOS ALAMOS NATIONAL BANK	LOS ALAMOS	NM	19976	405	692	0	0	692	*
11350265	LIBERTY NATIONAL BANK	LCVINGTON	NM	40035	872	418	0	0	418	*
11350290	FIRST NAT BANK OF PORTALES	PORTALES	NM	22675	185	901	0	0	901	*
11350300	PORTALES NATIONAL BANK	PORTALES	NM	22169	294	870	0	0	870	*
10350310	FIRST NAT BK IN RATON	RATON	NM	32003	439	941	0	0	941	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7174510	LA SALLE NATIONAL BANK	LA SALLE	IL	41833	1031	736	0	0	736	*
7174520	LA SALLE STATE BANK	LA SALLE	IL	35365	488	1052	0	0	1052	*
8174550	LAWRENCEVILLE NATIONAL BANK	LAWRENCEVILLE	IL	17634	312	529	0	0	529	*
8174560	PEOPLES NATIONAL BANK	LAWRENCEVILLE	IL	26579	232	1193	0	0	1193	*
7174680	FIRST NAT BK OF LIBERTYVILLE	LIBERTYVILLE	IL	69297	833	2413	1061	0	2413	*
7174690	LIBERTYVILLE NATIONAL BANK	LIBERTYVILLE	IL	44625	671	1248	0	0	1248	*
7174710	FIRST NB IN LINCOLN	LINCOLN	IL	37432	415	1370	266	0	1370	*
7174720	STATE NB OF LINCOLN	LINCOLN	IL	31606	314	1079	0	0	1079	*
7174726	FIRST NAT BANK	LINCOLNWOOD	IL	95721	1011	3862	2299	0	3862	*
8174730	FIRST NAT BK OF LITCHFIELD	LITCHFIELD	IL	23806	277	710	0	0	710	*
8174750	LITCHFIELD NATIONAL BANK	LITCHFIELD	IL	29688	443	713	0	0	713	*
7174770	HERITAGE 1ST NB OF LOCKPORT	LOCKPORT	IL	58719	587	1878	841	0	1878	*
7174818	FIRST NATIONAL BANK	MCHENRY	IL	19768	319	411	0	0	411	*
7174820	MCHENRY STATE BANK	MC HENRY	IL	98646	832	3104	1507	0	3104	*
8174840	PEOPLES NB OF MC LEANSBORO	MC LEANSBORO	IL	26405	178	1011	5	0	1011	*
7174860	CITIZENS NATIONAL BANK	MACOMB	IL	43923	743	1415	261	0	1415	*
7174870	UNION NB OF MACOMB	MACOMB	IL	49934	810	1803	550	0	1803	*
8174880	FIRST NAT BK IN MADISON	MADISON	IL	17682	453	233	0	0	233	*
7174910	FIRST NB OF MANHATTAN	MANHATTAN	IL	16934	138	546	0	0	546	*
8174990	FIRST NAT BK OF MARISSA	MARISSA	IL	16060	145	525	0	0	525	*
7175030	DULANEY NAT BK OF MARSHALL	MARSHALL	IL	18294	182	721	0	0	721	*
8175040	FIRST NAT BK IN MASCOUHAH	MASCOUHAH	IL	17189	172	528	0	0	528	*
7175050	MASON CITY NATIONAL BANK	MASON CITY	IL	16960	83	658	0	0	658	*
7175060	CENTRAL NB OF MATTOON	MATTOON	IL	36253	481	1347	130	0	1347	*
7175070	FIRST NATIONAL BANK	MATTOON	IL	64613	752	2698	1210	0	2698	*
7175080	FIRST NB OF MAYWOOD	MAYWOOD	IL	32085	389	990	67	0	990	*
7175110	MELROSE PARK NATIONAL BANK	MELROSE PARK	IL	86877	1135	2830	1514	0	2830	*
7175150	NATL BANK OF MENDOTA	MENDOTA	IL	41987	254	1508	169	0	1508	*
7175170	FIRST NB OF METAMORA	METAMORA	IL	16942	256	459	0	0	459	*
8175180	CITY NB OF METROPOLIS	METROPOLIS	IL	24582	215	862	0	0	862	*
8175200	NAT STATE BK OF METROPOLIS	METROPOLIS	IL	17427	144	628	0	0	628	*
8175250	FIRST NAT BK OF MILLSTADT	MILLSTADT	IL	14755	182	393	0	0	393	*
7175305	FIRST NAT BK OF MOLINE	MOLINE	IL	105264	2523	2118	759	0	2118	*
7175310	MOLINE NATIONAL BANK	MOLINE	IL	100821	1040	3581	2265	0	3581	*
7175313	SOUTHEAST NATIONAL BANK	MOLINE	IL	31250	743	529	0	0	529	*
7175315	UPTOWN NAT BK OF MOLINE	MOLINE	IL	29065	390	719	0	0	719	*
7175335	COMMUNITY NATIONAL BANK	MONMOUTH	IL	17326	218	473	0	0	473	*
7175350	NATIONAL BK OF MONMOUTH	MONMOUTH	IL	36602	503	1116	0	0	1116	*
7175370	NAT BK OF MONTICELLO	MONTICELLO	IL	31116	244	1081	145	0	1081	*
7175390	FIRST NAT BK OF MORRIS	MORRIS	IL	52888	488	1915	747	0	1915	*
7175400	GRUNDY COUNTY NATIONAL BANK	MORRIS	IL	49944	303	1898	819	0	1898	*
7175430	FIRST NAT BK OF MORTON	MORTON	IL	38653	570	1339	56	0	1339	*
7175435	FIRST NAT BK OF MORTON GROVE	MORTON GROVE	IL	78038	920	2322	940	0	2322	*
7175470	MOUNT CARROLL NATIONAL BANK	MOUNT CARROLL	IL	20089	139	651	0	0	651	*
7175505	FIRST NATIONAL BANK	MOUNT PROSPECT	IL	98225	1520	2846	1331	0	2846	*
7175530	FIRST NB OF MOUNT PULASKI	MOUNT PULASKI	IL	15846	117	527	0	0	527	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10350320	INTERNATIONAL STATE BANK	RATON	NM	28397	335	808	0	0	808	*
11350330	FIRST NAT BANK OF ROSWELL	ROSWELL	NM	76442	662	3023	1392	0	3023	*
11350336	SECURITY NB OF ROSEWELL	ROSWELL	NM	69536	674	2576	1121	0	2576	*
10350340	FIRST NAT BK OF SANTA FE	SANTA FE	NM	101275	2113	3412	1881	0	3412	*
10350345	SANTA FE NATIONAL BANK	SANTA FE	NM	64011	967	2233	982	0	2233	*
11350360	AMERICAN NB OF SILVER CITY	SILVER CITY	NM	27138	466	940	0	0	940	*
11350362	GRANT COUNTY BANK	SILVER CITY	NM	25602	773	451	0	0	451	*
10350380	FIRST STATE BK OF TAOS	TAOS	NM	20982	602	466	0	0	466	*
11350383	HOT SPRINGS NATIONAL BANK	TRUTH OR CONSEQUENCE	NM	20058	247	631	0	0	631	*
11350390	FIRST NAT BANK IN TUCUMCARI	TUCUMCARI	NM	29553	224	1273	6	0	1273	*

OF 37 BANKS AFFECTED IN STATE 21 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
14 HAVE NO REQUIRED RESERVE BALANCE

2360020	COMMUNITY NATIONAL BANK	ADDISON	NY	24929	369	637	0	0	637	*
2360065	BANKERS TR CO OF ALBANY NA	ALBANY	NY	236937	7500	6055	3824	0	6055	*
2360130	NAT COMMERCIAL BK & TR CO	ALBANY	NY	780765	18097	30730	5149	17466	13264	*
2360150	STATE BANK OF ALBANY	ALBANY	NY	737479	9418	38682	5420	25191	13491	*
2360155	UNION NATIONAL BANK	ALBANY	NY	96004	3106	1806	734	0	1806	*
2360170	ALDEN STATE BANK	ALDEN	NY	22747	310	519	0	0	519	*
2360310	EVANS NB OF ANGOLA	ANGOLA	NY	20618	513	340	0	0	340	*
2360330	CITIZENS CENTRAL BANK	ARCADE	NY	82824	889	2533	1655	0	2533	*
2360450	NATIONAL BK OF AUBURN	AUBURN	NY	69629	1435	1958	614	0	1958	*
2360540	BALLSTON SPA NATIONAL BANK	BALLSTON SPA	NY	31650	645	738	0	0	738	*
2360580	BATH NATIONAL BANK	BATH	NY	34740	481	1076	0	0	1076	*
2360640	FISHKILL NATIONAL BANK	BEACON	NY	52323	1141	1853	542	0	1853	*
2360741	1ST-CITY NB OF BINGHAMTON	NY BINGHAMTON	NY	256623	8053	6036	4790	0	6036	*
2360840	BRIDGEHAMPTON NATIONAL BANK	BRIDGEHAMPTON	NY	27510	513	874	0	0	874	*
2361266	CHEMICAL BANK-BUFFALO	BUFFALO	NY	21141	410	903	0	0	903	*
2361267	CITIBANK(NY STATE) NAT ASSN	BUFFALO	NY	478100	3776	22895	4615	10659	12236	*
2361280	LIBERTY NB & TR CO	BUFFALO	NY	501934	15379	12904	5372	4367	8537	*
2361300	MANUFACTURERS & TRDERS TR CO	BUFFALO	NY	1268892	37552	34120	5309	20598	13522	*
2361310	MARINE MIDLAND BANK	BUFFALO	NY	6617142	137670	310890	5551	208436	102454	*
2361360	UNITED NATIONAL BANK	CALLICOON	NY	29681	372	868	0	0	868	*
2361395	CENTRAL NB CANAJOHARIE	CANAJOHARIE	NY	91528	2038	1912	540	0	1912	*
2361410	CANANDAIGUA NB AND TR CO	CANANDAIGUA	NY	72454	910	2339	1299	0	2339	*
2361460	FIRST STATE BANK	CANISTEO	NY	14272	204	385	0	0	385	*
2361480	ST LAWRENCE NATIONAL BANK	CANTON	NY	113078	2356	3618	2345	0	3618	*
2361500	PUTNAM COUNTY NB OF CARMEL	CARMEL	NY	27847	484	950	0	0	950	*
2361600	PENINSULA NATIONAL BANK	CEDARHURST	NY	102775	2014	3278	1879	0	3278	*
2361676	CHESTER NATIONAL BANK	CHESTER	NY	51810	1437	1034	0	0	1034	*
2361780	HAYES NATIONAL BANK	CLINTON	NY	25806	706	338	0	0	338	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) OIF (3)-(5)	
2361970	FIRST NB OF CORTLAND	CORTLAND	NY	59653	1111	1611	342	0	1611	*
2361990	NATIONAL BK OF COXSACKIE	COXSACKIE	NY	16870	588	128	0	0	128	*
2362090	DELAWARE NB OF DELHI	DELHI	NY	20357	138	766	73	0	766	*
2362130	FIRST NB OF DRYDEN	DRYDEN	NY	24149	280	643	133	0	643	*
2362225	FIRST NB OF EAST HAMPTON	EAST HAMPTON	NY	31257	876	704	0	0	704	*
2362250	FIRST NAT BK OF EAST ISLIP	EAST ISLIP	NY	53369	880	1579	313	0	1579	*
2362345	ELLENVILLE NATIONAL BANK	ELLENVILLE	NY	39110	731	974	0	0	974	*
2362400	CHEMUNG CAVAL TRUST COMPANY	ELMIRA	NY	110479	3864	2103	542	0	2103	
2362460	ENDICOTT TRUST COMPANY	ENDICOTT	NY	116995	2427	3461	2421	0	3461	
2362570	DEAK NATIONAL BANK	FLEISCHMANN'S	NY	18384	315	474	0	0	474	*
2362305	LONG ISLAND TRUST COMPANY	GARDEN CITY	NY	631993	14386	26837	5714	16903	9934	
2362810	GENESEE VLY NB OF GENESEO	GENESEO	NY	23311	340	708	0	0	708	*
2362830	NATIONAL BK OF GENEVA	GENEVA	NY	41698	1197	668	0	0	668	*
2362870	FIRST NAT BK OF GLEN HEAD	GLEN HEAD	NY	63690	1107	2524	1010	0	2524	*
2362880	FIRST NB OF GLENS FALLS	GLENS FALLS	NY	169432	4810	2522	1431	0	2522	
2362890	GLENS FALLS NB & TR CO	GLENS FALLS	NY	145400	2519	4355	3208	0	4355	
2362900	CITY NB&TR CO OF GLVRSVLE	GLOVERSVILLE	NY	46628	691	1328	218	0	1328	*
2362910	FULTON COUNTY NAT BK & TR	COGLOVERSVILLE	NY	42279	1003	755	0	0	755	*
2363040	FIRST NB IN GREENE	GREENE	NY	22165	537	339	0	0	339	*
2363180	FIRST NB OF HANCOCK	HANCOCK	NY	14234	191	399	0	0	399	*
2363230	HEMPSTEAD BANK	HEMPSTEAD	NY	191240	4578	10198	5473	1666	8532	
2363235	VANGUARD NATIONAL BANK	HEMPSTEAD	NY	20046	224	715	0	0	715	*
2363290	LONG ISLAND BANK	HICKSVILLE	NY	132060	2103	5961	4590	0	5961	
2363300	FIRST NB OF HIGHLAND	HIGHLAND	NY	96603	820	3467	2229	0	3467	
2363360	HOMER NATIONAL BANK	HOMER	NY	19867	256	536	0	0	536	*
23633540	FIRST NB & TR CO OF ITHACA	ITHACA	NY	72227	845	2749	1483	0	2749	*
2363560	TOMPKINS COUNTY TRUST CO	ITHACA	NY	112931	1910	3875	2508	0	3875	
2363590	BANKERS TRUST CO OF WSTRN NY	JAMESTOWN	NY	167523	4216	4076	2884	0	4076	
2363601	FIRST NAT BK OF JAMESTOWN	JAMESTOWN	NY	137545	3072	3290	2336	0	3290	
2363630	FIRST NB OF JEFFERSONVILLE	JEFFERSONVILLE	NY	26771	243	760	62	0	760	*
2363690	KEESEVILLE NATIONAL BANK	KEESEVILLE	NY	31837	637	939	0	0	939	*
2363740	KINGSTON TRUST COMPANY	KINGSTON	NY	82818	2039	2713	1352	0	2713	
2363760	RONQUOT NATIONAL BANK	KINGSTON	NY	40794	960	1137	0	0	1137	*
2363820	JEFFERSON NATIONAL BANK	LAFARGEVILLE	NY	18136	426	211	0	0	211	*
2363910	SULLIVAN CTY NB OF LIBERTY	LIBERTY	NY	74560	1278	2700	1636	0	2700	
2363960	LITTLE FALLS NATIONAL BANK	LITTLE FALLS	NY	14978	378	187	0	0	187	*
2364130	LYONS NATIONAL BANK	LYONS	NY	17703	217	577	0	0	577	*
2364160	MAHOPAC NATIONAL BANK	MAHOPAC	NY	23434	447	578	0	0	578	*
2364170	CITIZENS NB OF MALONE	MALONE	NY	21723	366	667	0	0	667	*
2364180	FARMERS NB OF MALONE	MALONE	NY	72223	1991	1257	288	0	1257	
2364375	EMPIRE NATIONAL BANK	MIDDLETOWN	NY	436798	7970	15219	5127	6792	8427	
2364400	ORANGE COUNTY TRUST COMPANY	MIDDLETOWN	NY	38710	1395	796	0	0	796	*
2364520	NAT UNION BK OF MONTICELLO	MONTICELLO	NY	21093	657	481	0	0	481	*
2364550	FIRST NB OF MORAVIA	MORAVIA	NY	26630	219	780	87	0	780	*
2364640	NANUET NATIONAL BANK	NANUET	NY	94699	2224	2701	1058	0	2701	
2364690	COLUMBUS TRUST COMPANY	NEWBURGH	NY	34295	1027	532	0	0	532	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
2364700	HIGHLAND NB OF NEWBURGH	NEWBURGH	NY	143901	2211	5435	3676	0	5435
2364840	BANKERS TRUST COMPANY	NEW YORK	NY	8542865	85362	264794	5276	167415	97379
2364880	BANK OF NEW YORK	NEW YORK	NY	3380825	45761	159526	5299	104760	54766
2364898	BARCLAYS BANK OF NEW YORK	NEW YORK	NY	401704	3991	21225	5479	12501	8724
2364915	BRADFORD TRUST COMPANY	NEW YORK	NY	206082	1	6422	4168	195	6227
2364962	CENTURY NAT BANK & TRUST CO	NEW YORK	NY	31265	312	1725	392	0	1725
2364965	CHASE MANHATTAN BANK N A	NEW YORK	NY	18773956	162880	1010635	5294	668122	342513
2364985	CHEMICAL BANK	NEW YORK	NY	12368426	145084	725281	5394	466276	259005
2364990	CITIBANK N A	NEW YORK	NY	17703968	112607	1086967	5579	784927	302040
2365035	COMMUNITY NB & TR CO OF NY	NEW YORK	NY	93172	6671	0	0	0	0
2365104	EUROPEAN-AMERICAN BANK & TRUNEW	NEW YORK	NY	2135418	26014	133218	5431	86330	46888
2365158	FLUSHING NATIONAL BANK	NEW YORK	NY	35784	337	1684	559	0	1684
2365165	FREEDOM NB OF NEW YORK	NEW YORK	NY	62900	453	4807	2919	0	4807
2365240	IRVING TRUST COMPANY	NEW YORK	NY	4649829	49356	222035	5307	129231	92804
2365290	MANUFACTURERS HANOVER TR CO	NEW YORK	NY	16918111	132742	785957	5131	490773	295184
2365310	MERCHANTS BANK OF NEW YORK	NEW YORK	NY	123077	2410	7686	4970	206	7480
2365328	MORGAN GUARANTY TR CO OF NY	NEW YORK	NY	10770016	19429	646454	4884	404608	241846
2365341	NAT BK OF NORTH AMERICA	NEW YORK	NY	2223183	42096	130702	5409	83841	46861
2365415	REPUBLIC NATIONAL BK OF NY	NEW YORK	NY	1723240	53677	16141	4748	0	16141
2365435	SCHRODER TRUST CO	NEW YORK	NY	144619	60	9423	5794	2211	7212
2365460	STERLING NB & TR CO OF NY	NEW YORK	NY	342119	2163	22569	5963	13163	9406
2365505	UNION CHELSEA NAT BANK	NEW YORK	NY	34966	559	1099	0	0	1099
2365530	UNITED STATES TR CO OF NY	NEW YORK	NY	777616	581	40960	5546	31216	9744
2365670	NAT BK & TR CO OF NORWICH	NORWICH	NY	165401	1467	6919	4310	1145	5774
2365780	MNF HANOVER TR CO/WSTN NA	OLEAN	NY	91616	2688	1853	396	0	1853
2365820	ONEIDA VALLEY NB OF ONEIDA	ONEIDA	NY	46233	722	1768	430	0	1768
2365840	WILBER NATIONAL BANK	ONEONTA	NY	78045	753	3089	2074	0	3089
2365850	MNF HANOVER TC/CENTRAL NY	ONTARIO	NY	143802	2734	5448	4548	40	5408
2366020	ISLAND STATE BANK	PATCHOGUE	NY	71919	1169	2518	1524	0	2518
2366370	BANKERS T C OF HDSN VLY NA	POUGHKEEPSIE	NY	176135	5648	4961	2623	0	4961
2366375	DUTCHESS BANK AND TRUST CO	POUGHKEEPSIE	NY	93281	2815	2518	1213	0	2518
2366470	FIRST NB OF RED HOOK	RED HOOK	NY	25637	267	749	37	0	749
2366590	SUFFOLK CTY NB OF RIVERHEAD	RIVERHEAD	NY	78792	1446	3279	1749	0	3279
2366610	CENTRAL TR CO ROCHESTER NY	ROCHESTER	NY	351597	6690	12587	5547	5336	7251
2366625	FIRST NB OF ROCHESTER	ROCHESTER	NY	16493	266	429	0	0	429
2366640	LINCLN FIRST BK OF ROCHESTER	ROCHESTER	NY	948074	32217	30020	5381	15678	14342
2366680	SEC TR CO OF ROCHESTER	ROCHESTER	NY	514798	10534	16428	5094	7309	9119
2366880	SALAMANCA TRUST COMPANY	SALAMANCA	NY	19091	366	358	0	0	358
2366910	ADIRONDACK TRUST COMPANY	SARATOGA SPRINGS	NY	69392	1284	2063	1106	0	2063
2366960	OYSTERMENS BANK AND TRUST	COSAYVILLE	NY	52563	1516	1117	0	0	1117
2366970	SCARSDALE NB & TR CO	SCARSDALE	NY	135625	1260	5791	3990	358	5433
2366990	MOHAWK NB OF SCHENECTADY	SCHENECTADY	NY	108199	3098	1953	220	0	1953
2367020	SCHENECTADY TRUST COMPANY	SCHENECTADY	NY	164588	4330	4668	2638	0	4668
2367070	FIRST NB OF SCOTIA	SCOTIA	NY	57750	1965	940	0	0	940
2367120	STATE BK OF SENECA FALLS NY	SENECA FALLS	NY	26616	220	778	259	0	778
2367150	FIRST NB IN SIDNEY	SIDNEY	NY	20057	499	421	0	0	421

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2367210	BANK OF SMITHTOWN	SMITHTOWN	NY	76691	1568	2609	1422	0	2609	
2367220	SOLVAY BANK	SOLVAY	NY	22684	388	618	0	0	618	*
2367290	TIOGA STATE BANK	SPENCER	NY	23463	526	413	0	0	413	*
2367350	NATIONAL BANK OF STAMFORD	STAMFORD	NY	17479	137	588	0	0	588	*
2367370	BANK OF SUFFOLK COUNTY	STONY BROOK	NY	67582	854	2855	1341	0	2855	*
2367410	FIRST TRUST AND DEPOSIT CO	SYRACUSE	NY	417492	10965	13236	5360	4610	8626	
2367421	LINCOLN FIRST BK-CENTRAL NA	SYRACUSE	NY	330170	5158	12076	5238	4569	7507	
2367430	MERCHANTS NB & TR CO	SYRACUSE	NY	271353	7300	8384	5470	979	7405	
2367560	ONEIDA NB & TC OF CENTRL NY	UTICA	NY	550532	9672	16797	5149	9000	7797	
2367725	VALLEY NB WALLKILL NY	WALDEN	NY	34224	636	886	0	0	886	*
2367750	NB OF DELAWARE CTY WALTON	WALTON	NY	23013	474	611	0	0	611	*
2367840	FIRST NB OF WATERLOO	WATERLOO	NY	31151	705	548	0	0	548	*
2367870	NAT BANK OF NORTHERN N Y	WATERTOWN	NY	180851	3305	5664	4128	0	5664	
2367875	SEAWAY NATIONAL BANK	WATERTOWN	NY	14198	290	250	0	0	250	*
2367910	GLEN NB & TR CO	WATKINS GLEN	NY	19705	269	508	0	0	508	*
2367960	CITIZENS NB & TR CO	WELLSVILLE	NY	92472	1509	2015	417	0	2015	
2368095	NATIONAL BANK OF WESTCHESTER	WHITE PLAINS	NY	587445	10177	27537	5706	18354	9183	
2368135	ESX CTY-CHMPLN NB WILLSBORO	WILLSBORO	NY	22415	436	579	0	0	579	*
2368235	HUDSON VALLEY NATIONAL BANK	YONKERS	NY	33839	563	1526	202	0	1526	*

OF 139 BANKS AFFECTED IN STATE 49 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
54 HAVE NO REQUIRED RESERVE BALANCE

5370020	FIRST NB OF ALBEMARLE	ALBEMARLE	NC	48123	1866	583	0	0	583	*
5370060	FIRST NB OF RANDOLPH CTY	ASHEBORO	NC	48855	1053	1870	456	0	1870	*
5370310	CITY NATIONAL BANK	CHARLOTTE	NC	38385	297	1695	468	0	1695	*
5370351	FIRST UNION NB OF NC	CHARLOTTE	NC	1522140	31103	80601	5448	53091	27510	
5370355	NORTH CAROLINA NATIONAL BANK	CHARLOTTE	NC	2441735	34803	116932	5339	80103	36829	
5370410	CITIZENS NAT BK OF CONCORD	CONCORD	NC	23026	612	519	0	0	519	*
5370420	CONCORD NATIONAL BANK	CONCORD	NC	28171	608	799	0	0	799	*
5370730	INDEPENDENCE NATIONAL BANK	GASTONIA	NC	196808	5532	6069	3464	0	6069	
5370970	FIRST NB OF CATAWBA CTY	HICKORY	NC	195699	4941	5659	3288	0	5659	
5371025	BANK OF NORTH CAROLINA N A	JACKSONVILLE	NC	260202	9005	6098	2724	0	6098	
5371170	CAROLINA FIRST NAT BK	LINCOLN	NC	72121	1651	2316	799	0	2316	*
5371205	SOUTHERN NAT BK OF NC	LUMBERTON	NC	365104	10564	12674	4803	2298	10376	
5371500	UNION NAT BK OF OXFORD	OXFORD	NC	31518	550	970	0	0	970	*
5371630	FIRST NB OF REIDSVILLE	REIDSVILLE	NC	40720	1026	850	0	0	850	*
5371730	PLANTEPS NAT BK & TR CO	ROCKY MOUNT	NC	265967	5922	10829	5335	2951	7878	
5371830	FIRST NB OF SHELBY	SHELBY	NC	59563	1219	2750	1276	0	2750	*
5372030	FIRST NB OF ANSON CTY	WADESBORO	NC	22331	687	414	0	0	414	*
5372100	FIRST NB OF W JEFFERSON	WEST JEFFERSON	NC	25392	203	915	150	0	915	*
5372228	UNITED CITIZENS BANK	WINSTON-SALEM	NC	22040	300	618	0	0	618	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
5372230	WACHOVIA BK & TR CO NA	WINSTON SALEM NC	2748154	58065	121332	5008	67746	53586
OF	20 BANKS AFFECTED IN STATE	7	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
		8	HAVE NO REQUIRED RESERVE BALANCE					

9380100	DAKOTA NORTHWESTERN BK NA	BISMARCK	ND	93598	616	3947	2090	0	3947	
9380110	FIRST NB&TC OF BISMARCK	BISMARCK	ND	96169	920	3486	1819	0	3486	
9380120	1ST NB & TR CO OF BOTTINEAU	BOTTINEAU	ND	28218	235	1001	0	0	1001	*
9380140	FIRST NAT BK OF BOWMAN	BCWMAN	ND	27590	172	969	0	0	969	*
9380250	FIRST NB OF DEVILS LAKE	DEVILS LAKE	ND	27125	163	979	6	0	979	*
9380260	RAMSEY NAT BK & TR CO	DEVILS LAKE	ND	32633	398	977	0	0	977	*
9380280	1ST NB&TR CO OF DICKINSON	DICKINSON	ND	42192	311	1613	147	0	1613	*
9380290	LBRTY NB&TR CO OF DICKINSON	DICKINSON	ND	29228	174	1104	98	0	1104	*
9380360	1ST NB & TR CO OF ELLENDALE	ELLENDALE	ND	17563	81	630	0	0	630	*
9380400	DAKOTA NAT BK OF FARGO	FARGO	ND	73071	770	2825	1184	0	2825	*
9380410	FARGO NAT BANK & TR CO	FARGO	ND	85133	399	3762	1987	0	3762	
9380415	MERCHNTS BK & TR CO OF FARGO	FARGO	ND	98254	1036	3698	1840	0	3698	
9380420	FIRST NAT BK & TR CO	FARGO	ND	97918	649	3614	1797	0	3614	
9380440	FIRST NAT BK OF FESSENDEN	FESSENDEN	ND	13415	51	390	0	0	390	*
9380530	FIRST NB IN GRAFTON	GRAFTON	ND	34126	267	1249	0	0	1249	*
9380545	COMMUNITY NB OF GRAND FORKS	GRAND FORKS	ND	19920	631	336	0	0	336	*
9380548	1ST BK OF ND NA-GRAND FORKS	GRAND FORKS	ND	57584	814	2208	701	0	2208	*
9380550	FIRST NB OF GRAND FORKS	GRAND FORKS	ND	84777	2013	2087	423	0	2087	*
9380572	VALLEY BANK & TRUST CO	GRAND FORKS	ND	32283	405	1153	0	0	1153	*
9380680	FIRST NB OF HETTINGER	HETTINGER	ND	18927	91	768	0	0	768	*
9380715	1ST BANK OF ND NA JAMESTOWN	JAMESTOWN	ND	42994	585	1018	0	0	1018	*
9380720	FIRST NATIONAL BANK	JAMESTOWN	ND	45174	190	1797	440	0	1797	*
9380735	STUTSMAN COUNTY STATE BANK	JAMESTOWN	ND	16415	227	418	0	0	418	*
9380850	FIRST NB OF LINTON	LINTON	ND	17054	154	535	0	0	535	*
9380910	FIRST NWESTERN NB OF MANDAN	MANDAN	ND	51787	634	1627	249	0	1627	*
9380985	FIRST BANK CF ND NA MINOT	MINOT	ND	51889	593	1436	0	0	1436	*
9380990	FIRST NAT BK IN MINOT	MINOT	ND	90511	1193	2790	1050	0	2790	*
9381110	FIRST NAT BK OF OAKES	OAKES	ND	15097	75	584	0	0	584	*
9381380	FIRST NB OF VALLEY CITY	VALLEY CITY	ND	26265	120	1046	38	0	1046	*
9381392	NW NB OF VALLEY CITY	VALLEY CITY	ND	30960	198	1163	46	0	1163	*
9381395	FIRST BK OF ND NA-WAHPETON	WAHPETON	ND	25584	453	618	0	0	618	*
9381400	FIRST NB OF WAHPETON	WAHPETON	ND	32176	268	1162	25	0	1162	*
9381480	1ST NB & TR CO OF WILLISTON	WILLISTON	ND	32787	222	1226	0	0	1226	*

OF 33 BANKS AFFECTED IN STATE 16 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 17 HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW RECBAL	(6) DIF (3)-(5)	
4390025	LIBERTY NB OF ADA	ADA	OH	16809	145	601	0	0	601	*
4390033	AKRON NATIONAL BANK	AKRON	OH	361654	12562	6575	4070	0	6575	
4390060	FIRST NATIONAL BANK OF AKRON	AKRON	OH	688105	18240	20753	5264	10120	10633	
4390125	1ST NAT CITY BK OF ALLIANCE	ALLIANCE	OH	73591	1713	2267	624	0	2267	*
4390180	ANDOVER BANK	ANDOVER	OH	17445	369	335	0	0	335	*
4390230	ARCANUM NATIONAL BANK	ARCANUM	OH	19160	279	609	0	0	609	*
4390250	TIFFIN VALLEY NATIONAL BANK	ARCHBOLD	OH	23690	403	490	0	0	490	*
4390270	ASHLAND BANK AND SAVINGS CO	ASHLAND	OH	25403	235	938	0	0	938	*
4390290	FIRST NB OF ASHLAND	ASHLAND	OH	46373	815	1225	0	0	1225	*
4390320	FARMERS NAT BK & TR CO	ASHTABULA	OH	99331	1719	3014	1669	0	3014	
4390340	NORTHEASTERN OHIO NAT BANK	ASHTABULA	OH	84543	1599	3620	2352	0	3620	
4390370	ATHENS NATIONAL BANK	ATHENS	OH	44095	841	1487	53	0	1487	*
4390440	FIRST NB OF BARNESVILLE	BARNESVILLE	OH	45824	684	1215	0	0	1215	*
4390531	HUNTINGTON NATIONAL BANK	BELLEFONTAINE	OH	36013	914	1073	0	0	1073	*
4390540	FIRST NB OF BELLEVUE	BELLEVUE	OH	30359	514	619	0	0	619	*
4390550	UNION BANK AND SAVINGS CO	BELLEVUE	OH	46406	658	1145	171	0	1145	*
4390610	FIRST NB OF CLERMONT CTY	BETHEL	OH	20269	709	389	0	0	389	*
4390670	CITIZENS NB OF BLUFFTON	BLUFFTON	OH	22440	336	568	0	0	568	*
4390700	HUNTINGTON BK OF WOOD CTY	BOWLING GREEN	OH	81401	1077	2738	1269	0	2738	
4390770	BROOKVILLE NATIONAL BANK	BROOKVILLE	OH	16360	382	268	0	0	268	*
4390780	CITIZENS NB OF BRYAN	BRYAN	OH	71392	887	2292	721	0	2292	
4390790	FIRST NB IN BRYAN	BRYAN	OH	28116	558	679	0	0	679	*
4390805	CRAWFORD COUNTY NB BUCYRUS	BUCYRUS	OH	18979	405	471	0	0	471	*
4390810	FARMERS CITIZENS BANK	BUCYRUS	OH	27423	405	840	0	0	840	*
4390830	SECOND NB OF BUCYRUS	BUCYRUS	OH	30549	547	821	0	0	821	*
4390840	FIRST NB OF BURTON	BURTON	OH	53027	992	1643	188	0	1643	*
4390860	FIRST NB OF CADIZ	CADIZ	OH	38744	373	1241	326	0	1241	*
4390910	CENTRAL NB AT CAMBRIDGE	CAMBRIDGE	OH	49661	1301	849	0	0	849	*
4390930	FIRST NB OF CAMBRIDGE	CAMBRIDGE	OH	51124	1254	1424	90	0	1424	*
4390980	FARMERS NB OF CANFIELD	CANFIELD	OH	67326	1140	2136	684	0	2136	*
4390995	CTRL TC OF NRTHSTRN OH NA	CANTON	OH	283499	5046	11301	5293	3536	7765	
4391020	HARTER BK & TR CO	CANTON	OH	358491	5705	14076	5439	6676	7400	
4391030	PEOPLES-MERCHANTS TRUST CO	CANTON	OH	144217	4364	3132	1514	0	3132	
4391040	UNITED NATIONAL BANK & TR	COCANTON	OH	114169	4250	1653	8	0	1653	
4391080	FIRST NB AT CARROLLTON	CARROLLTON	OH	24042	436	555	0	0	555	*
4391090	CASTALIA BANKING CO	CASTALIA	OH	15586	231	311	0	0	311	*
4391105	CITIZENS CMRCL BK & TR CO	CELINA	OH	64874	996	1597	246	0	1597	
4391120	FIRST NAT BK OF MERCER CTY	CELINA	OH	74457	897	2195	803	0	2195	
4391130	CHARDON SAVINGS BANK CO	CHARDON	OH	57263	1031	1791	542	0	1791	*
4391132	GEAUGA COUNTY NAT BANK	CHARDON	OH	15662	434	186	0	0	186	*
4391150	CTZS NB OF CHILLICOTHE	CHILLICOTHE	OH	29729	755	557	0	0	557	*
4391160	FIRST NB OF CHILLICOTHE	CHILLICOTHE	OH	67192	1386	1805	336	0	1805	*
4391200	CENTRAL TRUST COMPANY NA	CINCINNATI	OH	789677	17270	28622	5196	15871	12751	
4391230	FIFTH THIRD BANK	CINCINNATI	OH	696926	16847	29067	5040	14906	14161	
4391240	FIRST NB OF CINCINNATI	CINCINNATI	OH	897433	14471	41788	5085	25819	15969	
4391290	PROVIDENT BANK	CINCINNATI	OH	419977	10170	13971	4843	3671	10300	

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4391310	SOUTHERN OHIO BANK	CINCINNATI	OH	190660	3272	7119	4886	0	7119	
4391340	FIRST NB OF CIRCLEVILLE	CIRCLEVILLE	OH	29538	387	812	0	0	812	*
4391350	SECOND NB OF CIRCLEVILLE	CIRCLEVILLE	OH	22877	381	347	0	0	347	*
4391361	THIRD NAT BK OF CIRCLEVILLE	CIRCLEVILLE	OH	25684	465	610	0	0	610	*
4391410	CAPITAL NATIONAL BANK	CLEVELAND	OH	151377	1761	7250	5358	41	7209	
4391420	CENTRAL NB OF CLEVELAND	CLEVELAND	OH	1262818	34701	15591	5288	6075	9516	
4391430	CLEVELAND TRUST CO	CLEVELAND	OH	2946704	38546	131090	5191	93551	37539	
4391445	FIRST BANK NA	CLEVELAND	OH	29211	551	1096	0	0	1096	*
4391470	NATIONAL CITY BANK	CLEVELAND	OH	1656389	17435	67627	5145	47608	20019	
4391495	SOCIETY NB OF CLEVELAND	CLEVELAND	OH	1032464	18245	35436	5383	25763	9673	
4391500	UNION COMMERCE BANK	CLEVELAND	OH	792414	8012	38253	5609	28437	9816	
4391560	NATIONAL UNION BANK	COLUMBIANA	OH	37957	537	972	33	0	972	*
4391580	CITY NB&TR CO OF COLUMBUS	COLUMBUS	OH	670767	11440	30378	5170	17927	12451	
4391610	HUNTINGTON NB OF COLUMBUS	COLUMBUS	OH	838042	27641	19732	4976	5843	13889	
4391640	OHIO NB OF COLUMBUS	COLUMBUS	OH	1142638	24933	29902	4935	14729	15173	
4391730	CORTLAND SAVINGS & BKNG CO	CORTLAND	OH	77972	1334	1908	702	0	1908	
4391740	COSHOCTON NATIONAL BANK	COSHOCTON	OH	73456	1250	2008	714	0	2008	
4391750	FIRST NB OF COSHOCTON	COSHOCTON	OH	65249	578	2068	764	0	2068	
4391760	WESTERN OHIO NB & TR CO	COVINGTON	OH	26517	524	517	0	0	517	*
4391895	CENTRAL TC OF MNTGMRY CTY	NADAYTON	OH	25833	543	613	0	0	613	*
4391890	FIRST NATIONAL BANK	DAYTON	OH	322340	6934	13045	5126	4351	8694	
4391910	THIRD NB&TC OF DAYTON	DAYTON	OH	319471	8654	12395	5296	3398	8997	
4391920	WINTERS NB & TR CO	DAYTON	OH	641345	14289	26726	5144	14222	12504	
4391925	NATIONAL BANK OF DEFIANCE	DEFIANCE	OH	31619	355	933	341	0	933	*
4391930	STATE BANK AND TRUST CO	DEFIANCE	OH	55621	1266	2101	699	0	2101	*
4391950	FIRST NB OF DELAWARE	DELAWARE	OH	52784	925	941	0	0	941	*
4391960	COMMERCIAL BANK	DELPHOS	OH	35265	554	919	0	0	919	*
4391970	PEOPLES NB OF DELPHOS	DELPHOS	OH	35899	386	958	16	0	958	*
4392000	PEOPLES SAVINGS BANK CO	DELTA	OH	21015	260	626	0	0	626	*
4392040	PEOPLES NATIONAL BK & TR CO	DOVER	OH	68470	673	2453	1167	0	2453	
4392080	FIRST NB OF E LIVERPOOL	EAST LIVERPOOL	OH	40697	2161	195	0	0	195	*
4392090	POTTERS BANK AND TRUST CO	EAST LIVERPOOL	OH	22603	995	279	0	0	279	*
4392100	FIRST NB AT EAST PALESTINE	EAST PALESTINE	OH	16671	480	118	0	0	118	*
4392120	EATON NATIONAL BK AND TR CO	EATON	OH	24019	246	775	0	0	775	*
4392130	PREBLE CTY NB OF EATON	EATON	OH	37973	447	1081	0	0	1081	*
4392190	ELYRIA SVGS & TRUST NAT BK	ELYRIA	OH	186679	3112	6387	4750	0	6387	
4392195	FIRST NB OF ELYRIA	ELYRIA	OH	38543	731	929	0	0	929	*
4392200	LORAIN CTY SAVINGS & TR CO	ELYRIA	OH	139261	3208	3512	2098	0	3512	
4392222	EUCLID NATIONAL BANK	EUCLID	OH	227452	3190	9127	5303	1961	7166	
4392223	FARMERS AND MERCHANTS BANK	FAIRBORN	OH	26434	766	743	0	0	743	*
4392225	FIRST NB OF FAIRBORN	FAIRBORN	OH	29516	1262	331	0	0	331	*
4392260	FIRST NAT BK OF FINDLAY	FINDLAY	OH	105973	1623	3892	2035	0	3892	
4392270	OHIO BANK AND SAVINGS CO	FINDLAY	OH	43941	869	1403	124	0	1403	*
4392275	CITIZENS NB OF FLUSHING	FLUSHING	OH	14300	260	281	0	0	281	*
4392280	COMMUNITY NATIONAL BANK	FLUSHING	OH	14159	156	377	0	0	377	*
4392290	FIRST NAT BK OF FOREST	FOREST	OH	14716	151	396	0	0	396	*

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4392310	LORAMIE BANKING CO	FORT LORAMIE	OH	16785	117	549	0	0	549	*
4392340	COMMERICAL BK & SVGS CO	FOSTORIA	OH	39824	655	933	0	0	933	*
4392351	TRI-COUNTY NAT BANK	FOSTORIA	OH	83990	1718	2026	588	0	2026	*
4392370	HUNTINGTON NB OF FRANKLIN	FRANKLIN	OH	28211	1308	188	0	0	188	*
4392425	CROGHAN COLONIAL BANK	FREMONT	OH	71325	1415	1742	83	0	1742	*
4392445	LIBERTY NB OF FREMONT	FREMONT	OH	36132	677	884	0	0	884	*
4392470	FIRST NB OF GALION	GALION	OH	24173	583	520	0	0	520	*
4392490	FIRST NB OF GALLIPOLIS	GALLIPOLIS	OH	19996	692	83	0	0	83	*
4392540	GENOA BANKING CO	GENOA	OH	20029	421	362	0	0	362	*
4392600	HOME BANKING CO	GIBSONBURG	OH	35926	174	1112	196	0	1112	*
4392670	PEOPLES NB OF GREENFIELD	GREENFIELD	OH	22827	721	355	0	0	355	*
4392700	GREENVILLE NATIONAL BANK	GREENVILLE	OH	50077	759	1554	340	0	1554	*
4392720	SECOND NB OF GREENVILLE	GREENVILLE	OH	43318	863	1148	0	0	1148	*
4392770	FIRST NB & TR CO OF HAMILTON	HAMILTON	OH	135739	4520	3034	1153	0	3034	*
4392780	SECOND NB OF HAMILTON	HAMILTON	OH	73761	1721	2000	677	0	2000	*
4392820	FIRST NB OF HARRISON	HARRISON	OH	18846	453	424	0	0	424	*
4392860	FMRS & TRORS NB OF HILLSBORO	HILLSBORO	OH	25408	220	903	0	0	903	*
4392870	HILLSBORO BANK & SVGS CO	HILLSBORO	OH	34967	432	1155	0	0	1155	*
4392890	MERCHANTS NB OF HILLSBORO	HILLSBORO	OH	28177	285	898	0	0	898	*
4392940	CITIZENS NB OF IRONTON	IRONTON	OH	31960	1088	73	0	0	73	*
4392951	FIRST NAT BK OF IRONTON	IRONTON	OH	71188	1987	1616	0	0	1616	*
4392960	FIRST NB OF JACKSON	JACKSON	OH	56115	1165	1487	0	0	1487	*
4393060	HUNTINGTN PORTAGE NB OF KENT	KENT	OH	94542	1745	3069	1873	0	3069	*
4393068	HARDIN NATIONAL BANK	KENTON	OH	19227	375	457	0	0	457	*
4393070	HUNTINGTN FIRST NB OF KENTON	KENTON	OH	34720	483	896	0	0	896	*
4393100	KILLBUCK SAVINGS BANK CO	KILLBUCK	OH	28475	571	582	0	0	582	*
4393150	FARMERS BANKING CO	LAKEVIEW	OH	22819	367	617	0	0	617	*
4393160	FAIRFIELD NB OF LANCASTER	LANCASTER	OH	45434	550	1719	334	0	1719	*
4393180	HOCKING VLY NB OF LANCASTER	LANCASTER	OH	48239	1257	1203	0	0	1203	*
4393190	LANCASTER NATIONAL BANK	LANCASTER	OH	19735	1114	0	0	0	0	*
4393220	LEBANON CITIZENS NB	LEBANON	OH	35379	625	1382	29	0	1382	*
4393265	HUNTINGTON FIRST NB OF LIMA	LIMA	OH	100366	2157	2866	1112	0	2866	*
4393285	TOWER NB OF LIMA	LIMA	OH	39003	959	937	0	0	937	*
4393340	FMRS & MRCHTS BK OF LOGAN	LOGAN	OH	30817	789	689	0	0	689	*
4393360	FIRST NB OF LONDON	LONDON	OH	28265	459	600	0	0	600	*
4393365	HUNTINGTON NATIONAL BANK	LONDON	OH	23927	464	807	0	0	807	*
4393370	CENTRAL SEC NB OF LORAIN CTY	LORAIN	OH	98964	2991	1509	271	0	1509	*
4393380	CITY BANK COMPANY	LORAIN	OH	44104	1441	465	0	0	465	*
4393385	FIRST LORAIN TRUST CO	LORAIN	OH	40132	446	1078	401	0	1078	*
4393400	LORAIN NATIONAL BANK	LORAIN	OH	134506	4154	2976	1787	0	2976	*
4393416	NATIONAL BANK OF LOVELAND	LOVELAND	OH	20372	986	84	0	0	84	*
4393460	EXCHANGE BANK	LUCKEY	OH	22027	264	598	0	0	598	*
4393490	VINTON CTY NB OF MCARTHUR	MCARTHUR	OH	21142	317	751	0	0	751	*
4393520	CTZS NB OF MC CONNELSVILLE	MC CONNELSVILLE	OH	14424	191	360	0	0	360	*
4393530	1ST NB OF MC CONNELSVILLE	MC CONNELSVILLE	OH	17386	224	481	0	0	481	*
4393610	FARMERS SAVINGS AND TRUST	COMANSFIELD	OH	98597	1397	3905	2072	0	3905	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4393660	CITIZENS NB OF MARIETTA	MARIETTA	OH	46368	552	1513	177	0	1513	*
4393720	NATIONAL CITY BK OF MARION	MARION	OH	101932	2287	3065	1060	0	3065	
4393750	FIRST NB OF MARYSVILLE	MARYSVILLE	OH	31302	908	576	0	0	576	*
4393760	FIRST MASON BANK	MASON	OH	19056	291	645	0	0	645	*
4393770	FIRST NB IN MASSILLON	MASSILLON	OH	71540	2034	1281	118	0	1281	
4393830	OLD PHOENIX NB OF MEDINA	MEDINA	OH	144316	2949	4046	2347	0	4046	
4393870	FIRST NATIONAL BANK	MIAMISBURG	OH	30510	1041	745	0	0	745	*
4393940	CLERMONT NATIONAL BANK	MILFORD	OH	79049	2038	2726	1066	0	2726	*
4393960	ADAMS BANK	MILLERSBURG	OH	17918	217	521	0	0	521	*
4393970	COMMERCIAL AND SAVINGS BANK	MILLERSBURG	OH	31878	236	1106	134	0	1106	*
4393985	CONSUMERS NATIONAL BANK	MINERVA	OH	13783	329	140	0	0	140	*
4393990	MINERVA BANKING COMPANY	MINERVA	OH	22794	246	582	82	0	582	*
4394020	MINSTER STATE BANK	MINSTER	OH	21022	177	692	0	0	692	*
4394040	FIRST NB OF MIDDLETOWN	MONROE	OH	104703	4052	2045	660	0	2045	
4394070	NB OF MONTPELIER	MONTPELIER	OH	24112	294	618	0	0	618	*
4394090	FIRST NB OF WARREN CTY	MORROW	OH	17955	575	171	0	0	171	*
4394130	PEOPLES BANK	MOUNT GILEAD	OH	37018	313	1345	169	0	1345	*
4394140	BROWN CTY NB OF MT ORAB	MOUNT ORAB	OH	14420	285	342	0	0	342	*
4394160	STERLING STATE BANK	MOUNT STERLING	OH	16053	140	563	0	0	563	*
4394170	1ST-KNOX NB IN MT VERNON	MOUNT VERNON	OH	84644	1233	2891	1281	0	2891	
4394180	KNOX COUNTY SAVINGS BANK	MOUNT VERNON	OH	28371	788	417	0	0	417	*
4394200	COMMUNITY BANK	NAPOLEON	OH	28479	831	458	0	0	458	*
4394250	FIRST NB OF NEWARK	NEWARK	OH	90318	1518	2064	581	0	2064	
4394270	PARK NATIONAL BANK	NEWARK	OH	161756	3889	3750	1871	0	3750	
4394290	FIRST NB IN NEW BREMEN	NEW BREMEN	OH	16960	199	429	0	0	429	*
4394370	PPL NB OF NEW LEXINGTON	NEW LEXINGTON	OH	15664	387	331	0	0	331	*
4394380	PERRY COUNTY BANK	NEW LEXINGTON	OH	23216	331	598	0	0	598	*
4394440	OHIO BANK & TRUST COMPANY	NEW PHILADELPHIA	OH	38219	900	699	0	0	699	*
4394500	NEW WATERFORD BANK	NEW WATERFORD	OH	15965	406	213	0	0	213	*
4394520	DOLLAR SAVINGS BANK CO	NILES	OH	20005	311	624	0	0	624	*
4394530	NILES BANK CO	NILES	OH	46988	1528	403	0	0	403	*
4394588	MID-AMERICA NB & TR CO	NORTHWOOD	OH	114179	2288	2724	1383	0	2724	
4394590	CTZNS NB OF NORWALK	NORWALK	OH	26493	387	816	0	0	816	*
4394600	HURON CTY BANKING CO NA	NORWALK	OH	73672	716	2480	903	0	2480	
4394640	NB OF OAK HARBOR	OAK HARBOR	OH	25224	231	655	16	0	655	*
4394650	OAK HARBOR STATE BANK CO	OAK HARBOR	OH	23078	192	659	2	0	659	*
4394680	OVERLIN SAVINGS BANK CO	OVERLIN	OH	41332	621	1259	189	0	1259	*
4394720	FIRST NATIONAL BANK	ORRVILLE	OH	53053	1073	1440	15	0	1440	*
4394730	ORRVILLE SAVINGS BANK	ORRVILLE	OH	23356	197	818	0	0	818	*
4394830	LAKE CTY NB OF PAINESVILLE	PAINESVILLE	OH	259211	4436	8017	5058	648	7369	
4394831	LAKESHORE TRUST COMPANY	PAINESVILLE	OH	105378	1240	4304	3031	0	4304	
4394840	FIRST NB OF PANDORA	PANDORA	OH	18710	98	679	0	0	679	*
4394845	AMERICAN NATIONAL BANK	PARMA	OH	24854	972	66	0	0	66	*
4394870	NB OF PAULDING	PAULDING	OH	19578	242	657	0	0	657	*
4394900	CITIZENS SAVINGS BANK CO	PEMBERVILLE	OH	13019	113	341	0	0	341	*
4394910	CITIZENS BANKING CO	PERRYSBURG	OH	21340	469	518	0	0	518	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4394970	MIAMI CITIZENS NB & TR CO	PIQUA	OH	65637	1347	2446	915	0	2446	*
4394980	PIQUA NATIONAL BANK & TR CO	PIQUA	OH	43214	1589	638	0	0	638	*
4395005	FIRST NB OF MANSFIELD	PLYMOUTH	OH	203612	6182	3837	915	0	3837	*
4395030	FMRS BK & SVGS CO OF POMEROY	PCMERoy	OH	18786	478	269	0	0	269	*
4395040	POMEROY NATIONAL BANK	PCMERoy	OH	23821	603	450	0	0	450	*
4395050	AMERICAN BANK	PORT CLINTON	OH	35277	270	1185	148	0	1185	*
4395060	PORT CLINTON NATIONAL BANK	PORT CLINTON	OH	34908	552	901	0	0	901	*
4395070	NB OF PORTSMOUTH	PORTSMOUTH	OH	49702	2195	0	0	0	0	*
4395090	SECURITY CENTRAL NAT BANK	PORTSMOUTH	OH	93294	3578	803	0	0	803	*
4395130	QUAKER CITY NATIONAL BANK	QUAKER CITY	OH	20398	381	441	0	0	441	*
4395165	FIRST NB & TC OF RAVENNA	RAVENNA	OH	77097	1226	2497	1317	0	2497	*
4395180	SECOND NB OF RAVENNA	RAVENNA	OH	55967	1216	1364	327	0	1364	*
4395203	CENTRAL TRUST COMPANY	REYNOLDSBURG	OH	79593	1586	2300	840	0	2300	*
4395210	RICHWOOD BANKING CO	RICHWOOD	OH	19097	419	417	0	0	417	*
4395250	CHIPPEWA VALLEY BANK	RIITMAN	OH	18504	537	230	0	0	230	*
4395320	BANK OF RUSSELLVILLE CO	RUSSELLVILLE	OH	14689	111	478	0	0	478	*
4395365	BELMONT CTY NB	ST CLAIRSVILLE	OH	58011	1532	1474	155	0	1474	*
4395390	ST HENRY BANK	ST HENRY	OH	21494	163	619	0	0	619	*
4395400	HOME BANKING CO	ST MARYS	OH	32202	528	900	0	0	900	*
4395420	FARMERS NB OF SALEM	SALEM	OH	67219	1434	1872	382	0	1872	*
4395430	FIRST NB OF SALEM	SALEM	OH	54433	751	1598	519	0	1598	*
4395450	CITIZENS BANKING COMPANY	SANDUSKY	OH	78680	839	2499	873	0	2499	*
4395460	THIRD NB OF SANDUSKY	SANDUSKY	OH	70023	1441	1552	205	0	1552	*
4395470	WESTERN SECURITY BANK	SANDUSKY	OH	61856	1116	1418	10	0	1418	*
4395560	CITIZENS BANK OF SHELBY	SHELBY	OH	19508	474	381	0	0	381	*
4395570	FIRST NB OF SHELBY	SHELBY	OH	28540	798	549	0	0	549	*
4395610	CITIZENS BAUGHMAN NAT BK	SIDNEY	OH	60116	1195	2050	479	0	2050	*
4395620	FIRST NAT EXCH BK OF SIDNEY	SIDNEY	OH	33518	612	1016	0	0	1016	*
4395630	CITIZENS STATE BANK	SILVERTON	OH	23610	930	310	0	0	310	*
4395730	FIRST NB OF SPRINGFIELD	SPRINGFIELD	OH	104066	3360	1817	395	0	1817	*
4395740	HUNTINGTN LGDA NB OF SPGFLD	SPRINGFIELD	OH	55113	1271	1586	262	0	1586	*
4395742	SECURITY NATIONAL BANK	SPRINGFIELD	OH	105601	3082	1811	543	0	1811	*
4395775	FIRST NB&TC IN STEUBENVILLE	STEUBENVILLE	OH	109817	3328	2348	1099	0	2348	*
4395810	UNION SVNGS BK & TR CO	STEUBENVILLE	OH	50667	1417	1235	69	0	1235	*
4395840	FARMERS SAVINGS BANK	STONY RIDGE	OH	40763	671	933	0	0	933	*
4395910	SYLVANIA SAVINGS BANK CO	SYLVANIA	OH	167596	2558	4837	2434	0	4837	*
4395940	COMMERCIAL NB OF TIFFIN	TIFFIN	OH	54726	991	1362	41	0	1362	*
4395950	FIRST NB OF TIFFIN	TIFFIN	OH	31199	533	637	0	0	637	*
4396005	FIRST NB OF TOLEDO	TOLEDO	OH	395710	12646	8481	5059	5	8476	*
4396020	OHIO CITIZENS TRUST CO	TOLEDO	OH	388762	10224	10562	5149	2280	8282	*
4396050	TOLEDO TRUST CO	TOLEDO	OH	577244	9593	23563	5211	13582	9981	*
4396060	TROTWOOD BANK INC	TROTWOOD	OH	36816	797	976	0	0	976	*
4396071	FIRST NAT BK & TR CO	TROY	OH	78587	1585	2470	891	0	2470	*
4396130	1ST CTZNS NB OF UPR SANDUSKY	UPPER SANDUSKY	OH	48171	413	1462	240	0	1462	*
4396140	CHAMPAIGN NAT BK OF URBANA	URBANA	OH	22453	411	608	0	0	608	*
4396150	CITIZENS NAT BANK OF URBANA	URBANA	OH	30759	646	859	0	0	859	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4396190	PEOPLES BANK & TRUST COMPANY	VAN WERT	OH	33548	532	920	0	0	920	*
4396200	VAN WERT NATIONAL BANK	VAN WERT	OH	60814	1251	1761	237	0	1761	*
4396220	PEOPLES NATIONAL BANK	VERSAILLES	OH	20460	227	658	0	0	658	*
4396260	HUNTINGTON 1ST NB OF MDNA CTY	WADSWORTH	OH	39026	438	1039	162	0	1039	*
4396270	WAKEMAN BANK CO	WAKEMAN	OH	14866	203	358	0	0	358	*
4396280	FIRST NAT BK OF WAPAKONETA	WAPAKONETA	OH	55828	882	1755	284	0	1755	*
4396290	PEOPLES NB OF WAPAKONETA	WAPAKONETA	OH	30268	237	955	197	0	955	*
4396300	SECOND NAT BANK OF WARREN	WARREN	OH	182287	4788	3990	1593	0	3990	*
4396310	UNION SAVINGS AND TRUST CO	WAPREN	OH	203999	3067	7071	4680	0	7071	*
4396330	FIRST NB OF WASH COURT HOUSE	WASH COURT HOUSE	OH	29812	455	1016	0	0	1016	*
4396370	PEOPLES STATE BANK	WAUSEON	OH	26384	357	747	0	0	747	*
4396380	FIRST NAT BANK OF WAVERLY	WAVERLY	OH	31407	1075	313	0	0	313	*
4396410	WAYNESVILLE NATIONAL BANK	WAYNESVILLE	OH	18668	190	542	0	0	542	*
4396430	FIRST NAT BK OF WELLSTON	WELLSTON	OH	15206	318	284	0	0	284	*
4396450	TWIN VALLEY BANK	WEST ALEXANDRIA	OH	13597	355	217	0	0	217	*
4396610	CLTN CTY NB&C OF WILMINGTON	WILMINGTON	OH	54192	773	2133	669	0	2133	*
4396620	FIRST NAT BK OF WILMINGTON	WILMINGTON	OH	25169	579	589	0	0	589	*
4396650	HUNTINGTON BK OF WOODVILLE	WOODVILLE	OH	25315	162	802	102	0	802	*
4396670	CITIZENS NAT BK OF WOOSTER	WOOSTER	OH	36278	780	1120	0	0	1120	*
4396690	WAYNE COUNTY NB OF WOOSTER	WOOSTER	OH	79367	1514	2956	1567	0	2956	*
4396710	CTZNS FIRST NB OF GREENE CTY	XENIA	OH	37932	998	880	0	0	880	*
4396720	XENIA NATIONAL BANK	XENIA	OH	29110	965	664	0	0	664	*
4396750	DOLLAR SAVINGS & TRUST CO	YOUNGSTOWN	OH	356772	10907	7337	3786	0	7337	*
4396760	MAHONING NB OF YOUNGSTOWN	YOUNGSTOWN	OH	243526	7677	4366	1859	0	4366	*
4396780	UNION NAT BK OF YOUNGSTOWN	YOUNGSTOWN	OH	252056	4487	8918	5254	1722	7196	*
4396790	CITIZENS NB IN ZANESVILLE	ZANESVILLE	OH	63652	2372	764	0	0	764	*
4396800	FIRST NAT BK OF ZANESVILLE	ZANESVILLE	OH	83010	1761	2851	1469	0	2851	*

OF 257 BANKS AFFECTED IN STATE

134

HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

98

HAVE NO REQUIRED RESERVE BALANCE

10400010	FIRST NAT BK & TR CO OF ADA	ADA	OK	59421	353	2368	960	0	2368	*
10400060	FIRST NAT BK OF ALTUS	ALTUS	OK	33585	396	1445	40	0	1445	*
10400070	NATIONAL BK OF CMRC OF ALTUS	ALTUS	OK	21555	348	766	0	0	766	*
10400090	CENTRAL NAT BK OF ALVA	ALVA	OK	31253	326	1083	0	0	1083	*
10400160	EXCHANGE NAT BK & TR CO	ARDMORE	OK	62326	1012	2325	1031	0	2325	*
10400170	FIRST NAT BK & TR OF ARDMORE	ARDMORE	OK	70378	369	3299	1832	0	3299	*
10400210	FIRST NB IN BARTLESVILLE	BARTLESVILLE	OK	143773	1207	10347	4660	2747	7600	*
10400215	PLAZA NB OF BARTLESVILLE	BARTLESVILLE	OK	31328	486	757	0	0	757	*
10400260	FIRST NAT BK OF BETHANY	BETHANY	OK	45832	506	1807	361	0	1807	*
10400300	FIRST NAT BK & TR CO	BLACKWELL	OK	21817	263	696	0	0	696	*
10400400	AMERICAN NB OF BRISTOW	BRISTOW	OK	20844	217	603	0	0	603	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10400440	FIRST NAT BK OF BROKEN ARROW	BROKEN ARROW	OK	35976	594	1247	110	0	1247	*
10400570	FIRST NAT BK OF CHANDLER	CHANDLER	OK	17540	137	602	0	0	602	*
10400580	UNION NAT BK OF CHANDLER	CHANDLER	OK	16991	149	500	0	0	500	*
10400660	FIRST NATIONAL BK & TR CO	CHICKASHA	OK	39776	460	1532	277	0	1532	*
10400670	OK NB & TR CO OF CHICKASHA	CHICKASHA	OK	44892	397	1999	707	0	1999	*
10400680	FIRST NAT BK IN CLAREMORE	CLAREMORE	OK	27177	328	873	0	0	873	*
10400740	FIRST NAT BK IN CLINTON	CLINTON	OK	23174	277	878	0	0	878	*
10400810	CORDELL NATIONAL BANK	CORDELL	OK	30784	136	1015	221	0	1015	*
10400820	FARMERS NAT BK OF CORDELL	CORDELL	OK	22829	119	753	90	0	753	*
10400900	FARMERS NAT BK OF CUSHING	CUSHING	OK	21359	314	700	0	0	700	*
10400910	FIRST NAT BK OF CUSHING	CUSHING	OK	29713	237	1150	54	0	1150	*
10400930	FIRST NAT BK OF DEWEY	DEWEY	OK	22693	489	577	0	0	577	*
10401040	OKLAHOMA NB OF DUNCAN	DUNCAN	OK	33519	238	1284	50	0	1284	*
10401050	SECURITY NB & TR OF DUNCAN	DUNCAN	OK	97319	694	4337	2340	0	4337	*
11401070	FIRST NAT BANK IN DURANT	DURANT	OK	37135	690	1092	0	0	1092	*
10401100	FIRST NAT BK OF EDMOND	EDMOND	OK	20035	267	691	0	0	691	*
10401130	FARMERS NAT BK OF ELK CITY	ELK CITY	OK	24568	375	894	0	0	894	*
10401160	CITIZENS NAT BK & TR CO	EL RENO	OK	23709	192	953	0	0	953	*
10401170	FIRST NB & TR CO OF EL RENO	EL RENO	OK	31934	342	1149	0	0	1149	*
10401180	CENTRAL NAT BK & TR	ENID	OK	95493	1042	3274	1513	0	3274	*
10401190	FIRST NB & TR CO OF ENID	ENID	OK	58669	710	2392	868	0	2392	*
10401200	SECURITY NAT BK OF ENID	ENID	OK	55600	433	2320	1018	0	2320	*
10401230	FAIRVIEW STATE BANK	FAIRVIEW	OK	16469	61	554	0	0	554	*
10401285	FARMERS & MERCHANTS NAT BK	FAIRVIEW	OK	15963	99	591	0	0	591	*
10401340	FIRST NAT BK IN FREDICK	FREDERICK	OK	19828	164	839	0	0	839	*
10401470	FIRST NAT BK OF GUTHRIE	GUTHRIE	OK	26691	439	698	0	0	698	*
10401500	FIRST NB OF GUYMON	GUYMON	OK	27153	141	1430	149	0	1430	*
10401610	FIRST NAT BK OF HENNESSEY	HENNESSEY	OK	15633	61	520	0	0	520	*
10401640	FIRST NAT BK IN HOBART	HOBART	OK	15847	188	478	0	0	478	*
10401660	1ST NB & TR CO OF HOLDENVILLE	CLOENVILLE	OK	31394	175	1249	79	0	1249	*
10401690	FIRST NAT BK IN HOMINY	HOMINY	OK	16403	239	505	0	0	505	*
11401710	CITIZENS STATE BANK	HUGO	OK	18136	345	398	0	0	398	*
11401720	SECURITY FIRST NATIONAL BANK	HUGO	OK	26258	450	557	0	0	557	*
11401730	IDABEL NATIONAL BANK	IDABEL	OK	26777	462	782	0	0	782	*
10401870	PEOPLES NAT BK OF KINGFISHER	KINGFISHER	OK	31671	191	1324	70	0	1324	*
10401930	AMERICAN NAT BK OF LAWTON	LAWTON	OK	37636	448	1818	410	0	1818	*
10401938	CITIZENS NAT BANK OF LAWTON	LAWTON	OK	14223	203	377	0	0	377	*
10401940	CITY NATIONAL BK & TR CO	LAWTON	OK	57120	743	2494	1277	0	2494	*
10402020	FIRST NAT BK & TR CO OF	MC ALESTER	OK	74953	893	2316	712	0	2316	*
10402030	NATIONAL BANK OF	MC ALESTER	OK	52791	402	2107	584	0	2107	*
11402050	FIRST NAT BANK IN MADILL	MADILL	OK	16895	379	269	0	0	269	*
10402140	STATE NAT BK OF MARLOW	MARLOW	OK	21853	320	678	0	0	678	*
10402240	FIRST NAT BK OF MIAMI	MIAMI	OK	42682	947	814	0	0	814	*
10402253	AMERICAN NB OF MIDWEST CITY	MIDWEST CITY	OK	27495	617	689	0	0	689	*
10402255	FIRST NB OF MIDWEST CITY	MIDWEST CITY	OK	42199	1973	371	0	0	371	*
10402340	CITIZENS NAT BK OF MUSKOGEE	MUSKOGEE	OK	46617	633	1972	600	0	1972	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10402360	FIRST NB & TR CO OF MUSKOGEE	MUSKOGEE	OK	54691	752	1922	492	0	1922	*
10402420	CITY NATIONAL BANK & TR	NORMAN	OK	44834	409	1693	621	0	1693	*
10402430	FIRST NATIONAL BK & TR	NORMAN	OK	36139	473	1234	10	0	1234	*
10402440	SECURITY NATIONAL BK AND TR	NORMAN	OK	75227	461	3134	1971	0	3134	*
10402450	FIRST NAT BK OF NOWATA	NOWATA	OK	20798	164	718	0	0	718	*
10402455	VICTORY NAT BK OF NOWATA	NOWATA	OK	15381	163	517	0	0	517	*
10402520	CENTRAL NATIONAL BANK	OKLAHOMA CITY	OK	79048	505	3443	2261	0	3443	*
10402525	CITIZENS NAT BK & TR CO	OKLAHOMA CITY	OK	114182	691	4974	3080	0	4974	*
10402530	CITY NAT BK & TR CO	OKLAHOMA CITY	OK	49992	649	1930	813	0	1930	*
10402540	FIDELITY BANK NA	OKLAHOMA CITY	OK	324643	1843	18246	5444	9606	8640	*
10402560	FIRST NATIONAL BK & TR	OKLAHOMA CITY	OK	867695	2304	50813	5795	40531	10282	*
10402563	FIRST NAT BANK OF BRITTON	OKLAHOMA CITY	OK	39439	348	1214	388	0	1214	*
10402564	FRIENDLY NAT BANK IN SW	OKLAHOMA CITY	OK	46941	515	1680	320	0	1680	*
10402570	LIBERTY NATIONAL BK & TR CO	OKLAHOMA CITY	OK	740191	3474	36736	5892	28914	7822	*
10402580	OKLAHOMA NAT BANK & TR CO	OKLAHOMA CITY	OK	56470	664	2341	866	0	2341	*
10402585	PENN SQUARE BANK NA	OKLAHOMA CITY	OK	63299	478	3063	1684	0	3063	*
10402620	CITIZENS NAT BK & TR CO	OKMULGEE	OK	25324	458	859	0	0	859	*
10402622	FIRST NATIONAL BANK & TRUST	OKMULGEE	OK	39323	488	1565	271	0	1565	*
10402640	FIRST NB OF PAULS VALLEY	PAULS VALLEY	OK	19791	242	747	0	0	747	*
10402650	PAULS VALLEY NATIONAL BANK	PAULS VALLEY	OK	18910	208	810	0	0	810	*
10402720	FIRST NAT BK & TR CO	PERRY	OK	35087	194	1348	421	0	1348	*
10402750	FIRST NATIONAL BK & TR	PONCA CITY	OK	59427	658	2346	805	0	2346	*
10402755	PIONEER NATIONAL BANK	PONCA CITY	OK	19552	272	542	0	0	542	*
10402790	CENTRAL NAT BK OF POTEAU	POTEAU	OK	27805	242	855	0	0	855	*
10402800	FIRST NAT BANK OF PRAGUE	PRAGUE	OK	19012	95	636	0	0	636	*
10402810	PRAGUE NATIONAL BANK	PRAGUE	OK	21764	97	844	4	0	844	*
10402830	FIRST NAT BK OF PRYOR	PRYOR	OK	23952	230	936	0	0	936	*
10402850	MC CLAIN CTY NATIONAL BK	PURCELL	OK	30739	143	1160	109	0	1160	*
10402970	NATIONAL BANK OF SALLISAW	SALLISAW	OK	23127	268	765	0	0	765	*
10402990	AMERICAN NATIONAL BK & TR	SAPULPA	OK	40867	354	1774	434	0	1774	*
10402995	SECURITY NAT BK OF SAPULPA	SAPULPA	OK	21409	355	682	0	0	682	*
10403010	FIRST NAT BK OF SAYRE	SAYRE	OK	17478	78	669	0	0	669	*
10403070	AMERICAN NB&TC OF SHAWNEE	SHAWNEE	OK	70837	1360	2117	668	0	2117	*
10403090	FEDERAL NAT BK & TR	SHAWNEE	OK	96568	1243	3556	2244	0	3556	*
10403130	FIRST NAT BK OF STIGLER	STIGLER	OK	23258	225	852	0	0	852	*
10403140	FIRST NAT BK & TR	STILLWATER	OK	52189	2329	0	0	0	0	*
10403150	STILLWATER NAT BK & TR	STILLWATER	OK	56368	458	2160	681	0	2160	*
10403220	FIRST NAT BK OF TAHLEQUAH	TAHLEQUAH	OK	37383	426	1167	51	0	1167	*
10403350	FIRST NAT BK IN TONKAWA	TONKAWA	OK	16374	166	519	0	0	519	*
10403367	BANK OF OKLAHOMA NA	TULSA	OK	665181	7133	30602	5697	20980	9622	*
10403390	FIRST NAT BK & TR OF TULSA	TULSA	OK	654668	7417	31642	5908	22024	9618	*
10403390	FOURTH NAT BK OF TULSA	TULSA	OK	224554	892	12913	5692	5426	7487	*
10403393	GUARANTY NATIONAL BANK	TULSA	OK	52746	860	1350	219	0	1350	*
10403425	UTICA NATIONAL BANK & TR CO	TULSA	OK	181817	1989	8263	5548	1330	6933	*
10403426	UNION NATIONAL BANK	TULSA	OK	21829	410	361	0	0	361	*
10403510	FIRST NATIONAL BK & TR	VINITA	OK	42904	451	1504	121	0	1504	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW RECBAL	(6) DIF (3)-(5)	
10403620	SECURITY STATE BANK	WEATHERFORD	OK	20170	159	791	0	0	791	*
10403750	BANK OF WOODWARD	WOODWARD	OK	39136	744	1372	0	0	1372	*
10403810	FIRST NAT BK OF YUKON	YUKON	OK	32689	307	1089	55	0	1089	*
10403820	YUKON NATIONAL BANK	YUKON	OK	34334	300	1171	175	0	1171	*
OF 107 BANKS AFFECTED IN STATE				50	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
				49	HAVE NO REQUIRED RESERVE BALANCE					

12410230	FOREST GROVE NATIONAL BANK	FOREST GROVE	OR	23427	352	777	0	0	777	*
12410380	FIRST NB OF MC MINNVILLE	MC MINNVILLE	OR	25948	240	1075	0	0	1075	*
12410383	CRATER NATIONAL BANK	MEDFORD	OR	43718	939	1322	46	0	1322	*
12410465	NATIONAL SECURITY BANK	NEWPORT	OR	26760	296	886	0	0	886	*
12410520	FIRST NAT BANK OF OREGON	PORTLAND	OR	2816713	39670	132075	5086	86351	45724	
12410560	UNITED STATES NATIONAL BANK	PORTLAND	OR	2653299	35216	132872	5117	89196	43676	
12410592	DOUGLAS NATIONAL BANK	ROSEBURG	OR	55758	538	2481	1256	0	2481	*
OF 7 BANKS AFFECTED IN STATE				3	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
				2	HAVE NO REQUIRED RESERVE BALANCE					

4420036	FIRST NAT BANK AT ALBION	ALBION	PA	14910	241	375	0	0	375	*
3420075	FIRST NAT BK OF ALLENTOWN	ALLENTOWN	PA	640526	10189	18123	5136	10738	7385	
3420099	MERCHANTS NB OF ALLENTOWN	ALLENTOWN	PA	410076	8979	8830	5044	1616	7214	
3420204	PHILADELPHIA NATIONAL BANK	ARDMORE	PA	2452375	44090	137561	5529	88804	48757	
3420234	CITIZENS NB OF ASHLAND	ASHLAND	PA	23205	608	264	0	0	264	*
3420270	FARMERS NAT BK OF ATHENS	ATHENS	PA	15466	351	202	0	0	202	*
3420297	FIRST NAT BANK OF AVOCA	AVOCA	PA	21565	379	357	0	0	357	*
3420327	CENTRAL-PENN NATIONAL BANK	BALA-CYNWYD	PA	613613	15472	22017	5153	10557	11460	
3420328	FIRST PENNSYLVANIA BANK NA	BALA-CYNWYD	PA	3433931	42176	147521	5336	109965	37556	
3420329	GIRARD BANK	BALA-CYNWYD	PA	2110485	66320	61924	5036	26133	35791	
3420342	MERCHANTS NAT BK OF BANGOR	BANGOR	PA	40032	249	1209	376	0	1209	*
3420360	FIRST NAT BANK OF BATH	BATH	PA	29744	309	770	47	0	770	*
4420369	BEAVER TRUST COMPANY	BEAVER	PA	72590	3167	820	0	0	820	*
3420423	FIRST NAT BANK IN BEDFORD	BEDFORD	PA	27312	673	779	0	0	779	*
3420432	HARTLEY NAT BK OF BEDFORD	BEDFORD	PA	21724	438	571	0	0	571	*
4420532	NATIONAL BK OF WESTERN PA	BERLIN	PA	52910	596	1722	298	0	1722	*
4420540	PHILSON NAT BANK OF BERLIN	BERLIN	PA	13002	107	358	0	0	358	*
3420576	FIRST NAT BANK OF BERWICK	BERWICK	PA	41473	367	1276	181	0	1276	*
3420720	BLUE BALL NATIONAL BANK	BLUE BALL	PA	62144	1178	1548	0	0	1548	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
3420756	NAT BANK OF BOYERTOWN	BOYERTOWN	PA	109129	1510	3362	1731	0	3362	
4420837	BRIDGEVILLE TRUST COMPANY	BRIDGEVILLE	PA	58505	906	1921	651	0	1921	*
3420891	BROWNSTOWN NATIONAL BANK	BROWNSTOWN	PA	23637	353	608	0	0	608	*
3420920	PROVIDENT NATIONAL BANK	BRYN MAWR	PA	1332658	25428	64544	5497	44439	20105	
3421026	FIRST NAT BK OF CANTON	CANTON	PA	18027	229	452	0	0	452	*
3421035	FIRST NB OF CARBONDALE	CARBONDALE	PA	80895	1636	1370	0	0	1370	
4421099	FIRST NAT BK OF CARMICHAELS	CARMICHAELS	PA	21876	462	558	0	0	558	*
3421161	SOUTH SIDE NAT BANK	CATAWISSA	PA	18791	368	346	0	0	346	*
3421395	SOUTHEAST NATIONAL BK OF PA	CHESTER	PA	485981	9229	19633	5412	10975	8658	
3421377	CENTRAL PA NATIONAL BANK	CLAYSBURG	PA	55651	1681	754	0	0	754	*
3421404	COUNTY NATIONAL BANK	CLEARFIELD	PA	77695	1239	3063	1377	0	3063	*
3421695	ADAMS COUNTY NAT BANK	CUMBERLAND TWP	PA	105892	1452	2939	968	0	2939	
3421710	DALE NATIONAL BANK	DALE	PA	53834	1204	1057	0	0	1057	*
3421755	FIRST NB OF DANVILLE	DANVILLE	PA	38460	536	950	0	0	950	*
3421809	DENVER NATIONAL BANK	DENVER	PA	41475	597	1159	0	0	1159	*
3421872	DOWNINGTOWN NATIONAL BANK	DOWNINGTOWN	PA	42380	773	1161	0	0	1161	*
3421926	DEPOSIT NATIONAL BANK	DU BOIS	PA	121744	2146	3959	1806	0	3959	
3421971	FIRST NB OF DUNMORE	DUNMORE	PA	34026	432	836	58	0	836	*
3422043	EASTON NAT BK & TR CO	EASTON	PA	148189	2548	4087	2246	0	4087	
3422142	LAUREL NATIONAL BANK	EBENSBURG	PA	111837	1970	3159	1613	0	3159	
3422160	PEOPLES NB OF EDWARDSVILLE	EDWARDSVILLE	PA	36237	448	814	130	0	814	*
3422268	ELVERSON NATIONAL BANK	ELVERSON	PA	18350	307	481	0	0	481	*
4422286	FARMERS NAT BK OF EMLENTON	EMLENTON	PA	13941	109	451	0	0	451	*
3422322	EPHRATA NATIONAL BANK	EPHRATA	PA	71326	987	2066	627	0	2066	
4422394	CITIZENS NB OF EVANS CITY	EVANS CITY	PA	78059	4622	0	0	0	0	*
3422412	FIRST NAT BANK OF EVERETT	EVERETT	PA	28765	578	749	0	0	749	*
3422448	FIRST NAT BANK OF FAIRFIELD	FAIRFIELD	PA	13972	610	0	0	0	0	*
3422484	FIRST NAT BANK IN FLEETWOOD	FLEETWOOD	PA	17806	291	383	0	0	383	*
3422520	COMMUNITY NATIONAL BANK	FOREST CITY	PA	25806	507	418	0	0	418	*
3422574	FIRST NB OF FREDERICKSBURG	FREDERICKSBURG	PA	13778	314	227	0	0	227	*
4422628	VALLEY NATIONAL BANK	FREEPORT	PA	34362	326	1273	0	0	1273	*
4422646	FIRST NAT BANK OF FRYBURG	FRYBURG	PA	17369	68	708	0	0	708	*
4422682	FIRST NAT BANK OF GARRETT	GARRETT	PA	19108	112	613	36	0	613	*
3422709	GETTYSBURG NATIONAL BANK	GETTYSBURG	PA	74277	976	2356	1095	0	2356	
3422790	CITIZENS NB OF GREENCASTLE	GREENCASTLE	PA	45039	391	1396	118	0	1396	*
3422799	FIRST NAT BK OF GREENCASTLE	GREENCASTLE	PA	27920	538	528	0	0	528	*
4422830	SOUTHWEST NATIONAL BK OF PA	GREENSBURG	PA	184786	3448	6057	4199	0	6057	
4422844	FIRST NAT BK OF MERCER CTY	GREENVILLE	PA	145004	3211	2937	1442	0	2937	
3422889	PEOPLES NB OF SUSQUEHANNA	HALLSTEAD	PA	23038	651	230	0	0	230	*
3422961	HARLEYSVILLE NB & TR CO	HARLEYSVILLE	PA	45597	943	1015	0	0	1015	*
3423010	COMMONWEALTH NATIONAL BK	HARRISBURG	PA	685006	16108	20584	5325	11513	9071	
3423096	FIRST NAT BANK OF HAWLEY	HAWLEY	PA	18476	111	528	32	0	528	*
3423132	HAZLETON NATIONAL BANK	HAZLETON	PA	113919	1847	2738	870	0	2738	
3423140	PEOPLES FIRST NB & TR CO	HAZLETON	PA	122483	3902	980	0	0	980	
4423186	FIRST NAT BANK OF HERMINIE	HERMINIE	PA	31913	575	701	0	0	701	*
3423204	HERSHEY NATIONAL BANK	HERSHEY	PA	60852	696	2480	1182	0	2480	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
3423285	HONESDALE NATIONAL BANK	HONESDALE	PA	29569	455	673	0	0	673	*
3423303	FIRST NAT BK OF HONEY BROOK	HONEY BROOK	PA	20351	173	632	0	0	632	*
3423366	GRANGE NB OF LYCCMING CTY	HUGHESVILLE	PA	18109	245	434	0	0	434	*
3423393	PENN CENTRAL NATIONAL BANK	HUNTINGDON	PA	64803	1223	1711	375	0	1711	*
3423411	UNION NB&TR CO OF HUNTINGDON	HUNTINGDON	PA	55016	876	1560	511	0	1560	*
4423456	NAT BANK OF THE COMMONWEALTH	INDIANA	PA	173146	3684	5097	3999	0	5097	
4423465	SAVINGS & TRUST CO OF PA	INDIANA	PA	121977	1523	5030	3066	0	5030	
4423510	PITTSBURGH NATIONAL BANK	JEANNETTE	PA	2403317	31718	131784	5078	85654	46130	
3423546	FIRST NAT BANK OF JERMYN	JERMYN	PA	70392	1091	1573	213	0	1573	
3423573	FIRST NAT BANK OF JESSUP	JESSUP	PA	14700	310	151	0	0	151	*
3423575	JIM THORPE NATIONAL BANK	JIM THORPE	PA	13644	271	244	0	0	244	*
3423609	MOXHAM NAT BANK OF JOHNSTOWN	JOHNSTOWN	PA	60563	1670	1288	213	0	1288	*
3423618	UNITED STATES NATIONAL BANK	JOHNSTOWN	PA	305266	7460	7932	5462	1464	6468	
3423645	NATIONAL BK & TR CO	KENNETT SQUARE	PA	51348	680	1951	838	0	1951	*
4423691	FARMERS NAT BK OF KITTANNING	KITTANNING	PA	20226	244	642	0	0	642	*
4423690	MERCHANTS NB OF KITTANNING	KITTANNING	PA	28733	618	692	0	0	692	*
3423762	GRANGE NAT BK OF WYOMING	LACEYVILLE	PA	18089	170	428	0	0	428	*
3423771	FIRST NAT BK OF LAKE ARIEL	LAKE ARIEL	PA	12652	77	338	0	0	338	*
3423808	NATIONAL CENTRAL BANK	LANCASTER	PA	1067749	14808	38903	5070	26744	12159	
3423870	CITIZENS NAT BK OF LANSFORD	LANSFORD	PA	13539	118	324	0	0	324	*
4423906	CMRC NB OF WESTMORELAND CTY	LATROBE	PA	52600	1209	1133	0	0	1133	*
3423942	FARMERS TRUST CO OF LEBANON	LEBANON	PA	31597	356	970	0	0	970	*
3423969	LEBANON VALLEY NATIONAL BK	LEBANON	PA	116253	2505	2674	465	0	2674	*
3423987	PEOPLES NAT BANK OF LEBANON	LEBANON	PA	44549	957	952	0	0	952	*
4424005	FIRST NAT BANK OF LEECHBURG	LEECHBURG	PA	39860	802	784	0	0	784	*
3424014	FIRST NAT BANK OF LEESPORT	LEESPORT	PA	34725	476	773	0	0	773	*
3424058	LEWISBURG NATIONAL BANK	LEWISBURG	PA	28794	480	692	0	0	692	*
3424086	UNION NAT BANK OF LEWISBURG	LEWISBURG	PA	15857	233	393	0	0	393	*
3424104	LEWISTOWN TRUST COMPANY	LEWISTOWN	PA	23124	414	579	0	0	579	*
3424122	RUSSELL NAT BK OF LEWISTOWN	LEWISTOWN	PA	80515	1860	1701	645	0	1701	*
3424194	COMMUNITY NAT BK OF S PA	LITTLESTOWN	PA	28912	668	417	0	0	417	*
3424257	LUZERNE NATIONAL BANK	LUZERNE	PA	22877	418	356	0	0	356	*
3424302	FIRST NB OF MC CONNELLSBURG	MC CONNELLSBURG	PA	20285	297	597	0	0	597	*
3424311	FULTON COUNTY NATIONAL BANK	MC CONNELLSBURG	PA	15281	241	401	0	0	401	*
4424347	MCKEESPORT NATIONAL BANK	MC KEESPORT	PA	60503	2468	694	0	0	694	*
3424473	MANHEIM NATIONAL BANK	MANHEIM	PA	30179	369	810	4	0	810	*
3424491	FIRST CITIZENS NAT BK	MANSFIELD	PA	44899	672	1218	0	0	1218	*
3424500	FIRST NAT BANK OF MAPLETON	MAPLETON	PA	24029	563	363	0	0	363	*
4424563	MARION CENTER NATIONAL BANK	MARION CENTER	PA	14580	181	372	0	0	372	*
4424572	MAPS NATIONAL BANK	MARS	PA	35427	484	1277	7	0	1277	*
4424608	SECOND NAT BK OF MASONTOWN	MASONTOWN	PA	27923	641	477	0	0	477	*
4424672	FIRST NATIONAL BANK OF PA	MEADVILLE	PA	396052	6039	13344	5078	5741	7603	
3424752	FIRST NAT BK OF MERCERSBURG	MERCERSBURG	PA	15645	159	443	0	0	443	*
4424770	CITIZENS NB OF MEYERSDALE	MEYERSDALE	PA	15442	125	522	0	0	522	*
3424789	SWINEFORD NB OF MIDDLEBURG	MIDDLEBURG	PA	33449	584	750	0	0	750	*
3424790	TRI-COUNTY NATIONAL BANK	MIDDLEBURG	PA	66164	884	1899	517	0	1899	

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4424815	FIRST NAT BANK OF MIDLAND	MIDLAND	PA	13192	238	272	0	0	272	*
3424860	JUNIATA VALLEY NAT BK	MIFFLINTCWN	PA	50595	763	1351	225	0	1351	*
3424869	FIRST NAT BK OF PIKE CTY	MILFORD	PA	30352	406	795	49	0	795	*
3424890	UPPER DAUPHIN NAT BANK	MILLERSBURG	PA	34931	690	724	0	0	724	*
3424914	FARMERS NB & TR CO	MILLHEIM	PA	18594	402	375	0	0	375	*
3424932	FIRST NAT BK OF MILLVILLE	MILLVILLE	PA	14256	220	343	0	0	343	*
3424950	FIRST NAT BANK OF MILTON	MILTON	PA	15945	347	389	0	0	389	*
3424968	FIRST NAT BK OF MINERSVILLE	MINERSVILLE	PA	18070	295	354	0	0	354	*
4425013	NATIONAL BK OF BEAVER CTY	MONACA	PA	24777	1214	0	0	0	0	*
3425076	COUNTY NAT BANK OF MONTROSE	MONTROSE	PA	57983	765	1631	319	0	1631	*
3425121	LIBERTY ST BK OF MT CARMEL	MOUNT CARMEL	PA	15586	207	363	0	0	363	*
3425130	UNION NB OF MOUNT CARMEL	MOUNT CARMEL	PA	21766	647	127	0	0	127	*
3425166	UNION NATIONAL MT JOY BK	MOUNT JOY	PA	31200	391	889	0	0	889	*
3425283	NANTICOKE NATIONAL BANK	NANTICOKE	PA	29149	387	516	0	0	516	*
3425328	NAZARETH NAT BK & TR CO	NAZARETH	PA	66943	1075	1400	116	0	1400	*
3425337	SECOND NAT BANK OF NAZARETH	NAZARETH	PA	40377	590	1004	0	0	1004	*
3425346	NEFFS NATIONAL BANK	NEFFS	PA	15979	114	426	0	0	426	*
4425427	CITIZENS NB OF NEW CASTLE	NEW CASTLE	PA	35506	1105	408	0	0	408	*
4425436	FIRST NB OF LAWRENCE CTY	NEW CASTLE	PA	102080	1659	3864	2464	0	3864	*
3425472	CUMBERLAND CTY NAT BK	NEW CUMBERLAND	PA	236221	3807	8311	5134	965	7346	*
3425508	NEW HOLLAND FARMERS NAT BK	NEW HOLLAND	PA	62290	867	1950	790	0	1950	*
3425517	SOLEBURY NB OF NEW HOPE	NEW HOPE	PA	31412	435	854	0	0	854	*
3425598	FIRST NATIONAL BK & TR CO	NEWTOWN	PA	40070	991	959	0	0	959	*
3425616	NEW TRIPOLI NATIONAL BANK	NEW TRIPOLI	PA	18814	202	484	0	0	484	*
3425652	FIRST NB OF NICHOLSON	NICHOLSON	PA	22959	390	426	0	0	426	*
3425697	CEMENT N B NORTHAMPTON PA	NORTHAMPTON	PA	101579	1835	1952	548	0	1952	*
4425724	NATIONAL BANK OF NORTH EAST	NORTH EAST	PA	27795	637	591	0	0	591	*
3425733	NORTHUMBERLAND NAT BK	NORTHUMBERLAND	PA	17049	372	374	0	0	374	*
3425832	NAT BANK OF OLYPHANT	OLYPHANT	PA	28648	444	553	0	0	553	*
3425835	COLUMBIA CTY FARMERS NB	ORANGEVILLE	PA	30346	406	801	0	0	801	*
3425850	ORRSTOWN BANK	ORRSTOWN	PA	13250	59	434	0	0	434	*
3425904	FIRST NB OF PALMERTON	PALMERTON	PA	44288	695	1010	0	0	1010	*
3425976	FIRST NB OF PECKVILLE	PECKVILLE	PA	29602	662	334	0	0	334	*
3425985	FIRST NB OF PEN ARGYL	PEN ARGYL	PA	19131	247	420	0	0	420	*
3425994	PEN ARGYL NATIONAL BANK	PEN ARGYL	PA	29253	480	593	0	0	593	*
4426620	EQUIBANK NA	PITTSBURGH	PA	1818828	34909	55557	5111	39764	15793	*
4426696	IRON AND GLASS BANK	PITTSBURGH	PA	31830	788	835	0	0	835	*
4426723	MELLON BANK NA	PITTSBURGH	PA	5531314	44152	285070	4929	186431	98639	*
4426822	UNION NAT BK OF PITTSBURGH	PITTSBURGH	PA	892600	13473	43602	5055	28009	15593	*
3426957	PORTAGE NATIONAL BANK	PORTAGE	PA	30364	622	617	0	0	617	*
3426966	FIRST NB OF PORT ALLEGANY	PORT ALLEGANY	PA	14715	143	481	0	0	481	*
3426975	PORTLAND NATIONAL BANK	PORTLAND	PA	17911	215	430	0	0	430	*
3427056	MINERS NAT BK OF POTTSVILLE	POTTSVILLE	PA	69415	1322	1682	0	0	1682	*
3427065	PENNSYLVANIA N B & TRUST CO	POTTSVILLE	PA	287145	5166	9558	5696	3513	6045	*
4427119	KEYSTONE NATIONAL BANK	PUNXSUTAWNEY	PA	108224	1297	3688	2140	0	3688	*
3427137	QUAKERTOWN NATIONAL BANK	QUAKERTOWN	PA	44864	615	1155	122	0	1155	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
3427155	FARMERS NB OF QUARRYVILLE	QUARRYVILLE	PA	28229	324	862	0	0	862	*
3427326	RIDGWAY NATIONAL BANK	RIDGWAY	PA	17781	250	532	0	0	532	*
4427410	CENTURY NAT BK & TR CO	ROCHESTER	PA	50930	1830	655	0	0	655	*
3427430	FIDELITY BANK	ROSEMONT	PA	1681296	54575	53404	5412	28647	24757	
4427605	FIRST NAT BANK OF SCOTTDAL	SCOTTDAL	PA	32439	971	520	0	0	520	*
3427677	SCRANTON NATIONAL BANK	SCRANTON	PA	90821	1190	2226	176	0	2226	
3427695	THIRD NAT BK & TR CO	SCRANTON	PA	151078	3430	3155	1623	0	3155	
3427767	MARKET STREET NATIONAL BANK	SHAMOKIN	PA	15742	388	278	0	0	278	*
4427821	MC DOWELL NAT BK OF SHARON	SHARON	PA	162791	3543	3630	2410	0	3630	
4427830	MERCHANTS AND MFGRS NAT BK	SHARON	PA	40915	591	1064	83	0	1064	*
3427875	MERCHANTS NB OF SHENANDOAH	SHENANDOAH	PA	21820	454	289	0	0	289	*
3427920	FIRST NAT BK OF SHIPPENSBURG	SHIPPENSBURG	PA	39515	645	842	127	0	842	*
3427929	PEOPLES NB OF SHIPPENSBURG	SHIPPENSBURG	PA	32551	515	815	0	0	815	*
3427974	CITIZENS NB OF SLATINGTON	SLATINGTON	PA	18179	253	375	0	0	375	*
4428001	FIRST NB OF SLIPPERY ROCK	SLIPPERY ROCK	PA	31467	438	912	0	0	912	*
4428032	SOMERSET TRUST CO	SOMERSET	PA	52773	2420	293	0	0	293	*
3428100	UNION NAT BK & TR CO	SOUDERTON	PA	141015	2280	4852	3068	0	4852	
3428163	SPRING GROVE NATIONAL BANK	SPRING GROVE	PA	24642	467	403	0	0	403	*
3428190	PEOPLES NAT BK OF CNTRL PA	STATE COLLEGE	PA	59467	1770	1411	0	0	1411	*
3428253	FIRST NAT BANK OF STRASBURG	STRASBURG	PA	74828	1063	2205	939	0	2205	
3428316	FIRST NATIONAL TRUST BANK	SUNBURY	PA	92484	1556	2487	1260	0	2487	
3428496	FIRST NAT BK OF BRADFORD CTY	TOWANDA	PA	40828	1064	637	0	0	637	*
3428577	FIRST BLAIR CTY NAT BK	TYRONE	PA	19656	743	318	0	0	318	*
4428622	GALLATIN NATIONAL BANK	UNIONTOWN	PA	306590	7714	8159	4856	0	8159	
4428712	WARREN NATIONAL BANK	WARREN	PA	159837	3049	4110	2646	0	4110	
4428725	FIRST NAT BANK & TRUST CO	WASHINGTON	PA	184694	3249	6482	3890	0	6482	
3428757	FARMERS NB OF WATSONTOWN	WATSONTOWN	PA	16482	143	453	0	0	453	*
3428766	WATSONTOWN NATIONAL BANK	WATSONTOWN	PA	13757	188	330	0	0	330	*
3428794	CITIZENS NAT BK & TR CO	WAYNESBORO	PA	30978	795	432	0	0	432	*
3428793	FIRST NAT BK & TR CO	WAYNESBORO	PA	60780	1075	1529	0	0	1529	*
3428874	FIRST NB OF WEST CHESTER	WEST CHESTER	PA	52816	731	2111	954	0	2111	*
3428982	FIRST EASTERN BANK N A	WILKES-BARRE	PA	447930	10942	10022	4692	0	10022	
3429027	WYOMING NB OF WILKES-BARRE	WILKES-BARRE	PA	176586	3542	4011	2451	0	4011	
3429090	FIDELITY NATL BANK OF PA	WILLIAMSPORT	PA	121176	2076	3435	1880	0	3435	
3429117	WILLIAMSPORT NATIONAL BANK	WILLIAMSPORT	PA	93783	2172	2362	960	0	2362	
4429144	CITIZENS NAT BK IN WINDBER	WINDBER	PA	40544	1314	349	0	0	349	*
3429225	FIRST NATIONAL BK OF WYOMING	WYOMING	PA	23256	467	418	0	0	418	*
3429252	DROVERS & MECHANICS NB	YORK	PA	79312	2551	864	0	0	864	
4429333	FIRST NAT BANK OF YOUNGWOOD	YOUNGWOOD	PA	21394	365	514	0	0	514	*

OF 196 BANKS AFFECTED IN STATE

118
59HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1440050	NEWPORT NATIONAL BANK	NEWPORT	RI	40016	0	2933	1376	0	2833	*
1440130	COLUMBUS NB OF RHODE ISLAND	PROVIDENCE	RI	118843	1316	3785	2596	567	3218	
1440165	INDUSTRIAL NAT BK OF RI	PROVIDENCE	RI	1497099	12382	63671	5100	51913	11758	
1440270	R I HOSPITAL TRUST NAT BANK	PROVIDENCE	RI	864516	14352	30674	5297	23924	6750	

OF 4 BANKS AFFECTED IN STATE 0 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
1 HAVE NO REQUIRED RESERVE BALANCE

5450190	CITIZENS & SOUTHERN NB CF SC	CHARLESTON	SC	607562	18978	29098	5269	13680	15418	
5450210	SCOUTH CAROLINA NATIONAL BANK	CHARLESTON	SC	911544	29378	40615	5120	19552	21063	
5450305	FIRST NATIONAL BANK OF S C	COLUMBIA	SC	542310	14202	26781	5166	12823	13958	
5450325	REPUBLIC NATIONAL BANK	COLUMBIA	SC	20769	134	780	0	0	780	*
5450360	CONWAY NATIONAL BANK	CONWAY	SC	43951	882	1724	475	0	1724	*
5450420	CAROLINA NAT BK OF EASLEY	EASLEY	SC	37359	1213	921	0	0	921	*
5450510	GUARANTY BANK AND TRUST CO	FLORENCE	SC	51427	1066	1809	555	0	1809	*
5450650	BANK OF HARTSVILLE	HARTSVILLE	SC	21303	621	635	0	0	635	*
5450660	FIRST CAROLINA NATIONAL BANK	HARTSVILLE	SC	36564	796	1398	5	0	1398	*
5450710	FIRST NAT BANK OF HOLLY HILL	HOLLY HILL	SC	24639	638	615	0	0	615	*
5451060	FIRST NAT BK IN ORANGEBURG	ORANGEBURG	SC	69442	1443	2333	946	0	2333	*
5451160	ROCK HILL NAT BANK	ROCK HILL	SC	43821	846	1602	236	0	1602	*
5451260	NATIONAL BANK OF SC	SUMTER	SC	117105	2937	4621	2826	0	4621	

OF 13 BANKS AFFECTED IN STATE 4 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

9460010	ABERDEEN NATICNAL BANK	ABERDEEN	SD	84080	461	3053	1238	0	3053	*
9460015	FARMERS & MRCH BK & TR CO	ABERDEEN	SD	33433	256	979	37	0	979	*
9460020	FIRST NATL BK OF ABERDEEN	ABERDEEN	SD	208997	1806	7521	3915	642	6879	*
9460030	STATE BK OF ALCESTER	ALCESTER	SD	20715	58	763	52	0	763	*
9460060	CITIZENS STATE BANK	ARLINGTON	SD	13437	71	443	0	0	443	*
9460110	BANK OF BELLE FOURCHE	BELLE FOURCHE	SD	37937	277	1315	58	0	1315	*
9460130	FIRST NB OF BERESFORD	BERESFORD	SD	17402	84	640	0	0	640	*
9460190	FIRST NB IN BROOKINGS	BROOKINGS	SD	53935	391	1986	402	0	1986	*
9460310	CITIZENS STATE BANK	CLARK	SD	15873	219	409	0	0	409	*
9460330	DEUEL CO NB OF CLEAR LAKE	CLEAR LAKE	SD	19527	56	714	59	0	714	*
9460540	FARMERS STATE BANK	FLANDREAU	SD	22703	70	871	71	0	871	*
9460570	FIRST NB OF FREEMAN	FREEMAN	SD	14656	141	385	0	0	385	*
9460740	FARMERS AND MERCHANTS BANK	HURON	SD	51263	406	1762	188	0	1762	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9460840	BANK OF LEMMON	LEMMON	SD	21283	75	801	48	0	801	*
9460850	FIRST NB IN LEMMON	LEMMON	SD	27119	56	1037	141	0	1037	*
9460980	FIRST NB OF MILLER	MILLER	SD	24072	111	800	91	0	800	*
9460990	HAND COUNTY STATE BANK	MILLER	SD	13569	32	461	0	0	461	*
9461000	COMMERCIAL TRUST & SVGS BANK	MITCHELL	SD	53417	481	1593	140	0	1593	*
9461010	FIRST MITCHELL NAT BANK	MITCHELL	SD	56640	465	1901	381	0	1901	*
9461020	CITIZENS BK OF MOBRIDGE	MOBRIDGE	SD	18882	97	604	10	0	604	*
9461120	FIRST NB IN PHILIP	PHILIP	SD	21373	103	790	12	0	790	*
9461140	FIRST NB IN PIERRE	PIERRE	SD	32507	257	1081	42	0	1081	*
9461150	PIERRE NATIONAL BANK	PIERRE	SD	39502	408	1489	87	0	1489	*
9461190	FIRST NB OF THE BLACK HILLS	RAPID CITY	SD	224811	2187	8977	4780	1129	7848	*
9461240	MCCOOK COUNTY NATIONAL BANK	SALEM	SD	14234	70	498	0	0	498	*
9461230	FIRST NB IN SIOUX FALLS	SIOUX FALLS	SD	111715	1836	4253	2290	0	4253	*
9461290	NATIONAL BANK OF S D	SIOUX FALLS	SD	405518	3575	15871	4810	6653	9218	*
9461300	NW NAT BK OF SIOUX FALLS	SIOUX FALLS	SD	280927	2256	11047	4759	2721	8326	*
9461321	UNITED NATIONAL BANK	SIOUX FALLS	SD	122929	1174	4437	2343	0	4437	*
9461323	VALLEY NATIONAL BANK	SIOUX FALLS	SD	39000	415	1246	0	0	1246	*
9461325	WESTERN STATE BANK	SIOUX FALLS	SD	59856	765	1557	111	0	1557	*
9461330	ROBERTS CTY NB OF SISSETON	SISSETON	SD	20052	127	724	0	0	724	*
9461540	FIRST NAT BK OF WATERTOWN	WATERTOWN	SD	51728	526	1620	275	0	1620	*
9461560	SECURITY BANK AND TRUST CO	WEBSTER	SD	20047	117	680	0	0	680	*
9461625	RANCHERS NATIONAL BANK	WINNER	SD	17866	52	611	20	0	611	*
9461650	FIRST DAKOTA NATL BK	YANKTON	SD	31214	206	1168	142	0	1168	*
9461655	VALLEY STATE BANK	YANKTON	SD	16594	174	450	0	0	450	*

OF 37 BANKS AFFECTED IN STATE 10 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
23 HAVE NO REQUIRED RESERVE BALANCE

6470070	CITIZENS NAT BANK OF ATHENS	ATHENS	TN	20149	265	643	0	0	643	*
6470090	FIRST NB & TC ATHENS TN	ATHENS	TN	36037	909	809	0	0	809	*
6470340	FIRST NAT BK OF CENTERVILLE	CENTERVILLE	TN	24274	319	744	0	0	744	*
6470380	AMERICAN NAT BANK AND TR CO	CHATTANOOGA	TN	442077	8049	15485	5241	6464	9021	*
6470385	COMMERCE UN BK CHATTANOOGA	CHATTANOOGA	TN	45360	322	1775	635	0	1775	*
6470388	FIRST TN BANK NA CHATTANOOGA	CHATTANOOGA	TN	270396	9201	7265	3088	0	7265	*
6470420	FIRST NAT BK OF CLARKSVILLE	CLARKSVILLE	TN	76599	1545	2442	1244	0	2442	*
6470470	CLEVELAND NATIONAL BANK	CLEVELAND	TN	53174	1276	1595	439	0	1595	*
6470495	HAMILTON FIRST NAT BANK	CLINTON	TN	30427	673	812	0	0	812	*
6470535	FIRST FARMERS & MERCHANTS NB	COLUMBIA	TN	64018	1312	1961	850	0	1961	*
6470560	FIRST TN BANK NA COOKEVILLE	COOKEVILLE	TN	67723	1037	1870	955	0	1870	*
6470570	FIRST NB OF POLK CTY	COPPERHILL	TN	27098	350	666	0	0	666	*
6470640	FIRST NAT BK OF CROSSVILLE	CROSSVILLE	TN	48521	480	1767	636	0	1767	*
6470700	FIRST NB OF FRANKLIN CTY	DECHERO	TN	19915	722	239	0	0	239	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6470710	FIRST NAT BANK OF DICKSON	DICKSON	TN	34221	494	1008	0	0	1008	*
8470810	FIRST CITIZENS NATIONAL BANK	DOYERSBURG	TN	75920	1382	2562	1247	0	2562	
6470910	UNION NB OF FAYETTEVILLE	FAYETTEVILLE	TN	51774	737	1494	317	0	1494	*
6470950	HARPETH NB OF FRANKLIN	FRANKLIN	TN	61097	719	2224	1175	0	2224	*
6470987	CMRRC UNION BK OF SUMNER CTY	GALLATIN	TN	38459	460	1094	155	0	1094	*
6470990	FIRST & PPLS NB OF GALLATIN	GALLATIN	TN	27162	984	193	0	0	193	*
6471025	FIRST NAT BK OF GATLINBURG	GATLINBURG	TN	22926	1152	0	0	0	0	*
6471080	FIRST NB OF GREENEVILLE	GREENEVILLE	TN	46639	1099	1379	102	0	1379	*
8471205	FIRST NAT BK OF GIBSON CTY	HUMBOLDT	TN	15837	409	257	0	0	257	*
8471260	FIRST NAT BK OF JACKSON	JACKSON	TN	94365	2400	2220	1031	0	2220	
8471270	NB OF COMMERCE OF JACKSON	JACKSON	TN	80150	1536	2143	1044	0	2143	
8471280	SECOND NB OF JACKSON	JACKSON	TN	81817	1249	2580	1513	0	2580	
6471310	FIRST NB OF JEFFERSON CITY	JEFFERSON CITY	TN	22709	942	30	0	0	30	*
6471350	MOUNTAIN EMPIRE BANK	JOHNSON CITY	TN	18769	380	456	0	0	456	*
6471400	FIRST NAT BK OF SULLIVAN CTY	KINGSPO	TN	178781	8111	2040	0	0	2040	
6471405	1ST TN BK NA KNGSPRT/BRISTOL	KINGSPO	TN	45816	2210	736	0	0	736	*
6471490	PARK NAT BANK OF KNOXVILLE	KNOXVILLE	TN	355658	5810	13273	5394	5727	7546	
6471510	FIRST NAT BK OF LA FOLLETTE	LA FOLLETTE	TN	19286	313	444	0	0	444	*
6471520	PEOPLES NB OF LA FOLLETTE	LA FOLLETTE	TN	22617	378	622	0	0	622	*
6471530	CY & CTY BK OF ANDERSON CTY	LAKE CITY	TN	45646	681	1046	180	0	1046	*
6471535	CMRRC UN BK OF LAWRENCE CTY	LAWRENCEBURG	TN	31887	287	958	199	0	958	*
6471540	FIRST NB OF LAWRENCEBURG	LAWRENCEBURG	TN	38535	496	1165	150	0	1165	*
6471543	LAWRENCE COUNTY BANK	LAWRENCEBURG	TN	16385	254	344	0	0	344	*
6471560	FIRST NB OF LOUDON CTY	LENOIR CITY	TN	36696	562	861	42	0	861	*
6471570	FIRST NAT BK OF LEWISBURG	LEWISBURG	TN	33184	728	678	0	0	678	*
8471600	FIRST NB OF LEXINGTON	LEXINGTON	TN	30136	338	1079	0	0	1079	*
6471635	FIRST NATIONAL BANK	LIVINGSTON	TN	23302	309	634	0	0	634	*
6471670	1ST HRTG BK OF LOUDON CTY	NALCUDON	TN	25181	269	632	75	0	632	*
6471730	FIRST NAT BK OF MCINNIVILLE	MCINNIVILLE	TN	52454	747	1675	675	0	1675	*
6471760	FIRST NAT BK OF MANCHESTER	MANCHESTER	TN	21218	409	529	0	0	529	*
6471810	BLOUNT NATIONAL BANK	MARYVILLE	TN	81864	1661	2241	1008	0	2241	*
8471849	CITY NATIONAL BANK	MEMPHIS	TN	27804	448	679	0	0	679	*
8471852	COMMERCE UNION BK OF MEMPHIS	MEMPHIS	TN	61539	216	2757	1755	0	2757	*
8471860	FIRST TN BK NA MEMPHIS	MEMPHIS	TN	1047210	39979	20279	5226	5806	14473	
8471870	NATIONAL BANK OF COMMERCE	MEMPHIS	TN	464680	8343	16581	5490	8831	7750	
8471887	UNITED AM BK IN MEMPHIS	MEMPHIS	TN	82372	975	3108	1693	0	3108	
8471890	UNION PLANTERS NATIONAL BANK	MEMPHIS	TN	737562	19158	26420	5334	14390	12030	
6472020	FIRST BK OF MT PLEASANT	MOUNT PLEASANT	TN	19971	493	387	0	0	387	*
6472037	CMRRC UN BK OF RUTHERFD CTY	MURFREESBORO	TN	60155	1042	1324	171	0	1324	*
6472039	FIRST TN BK NA MURFREESBORO	MURFREESBORO	TN	23970	498	524	0	0	524	*
6472080	COMMERCE UNION BANK	NASHVILLE	TN	882383	9779	34680	5249	24373	10307	
6472085	FIRST AMERICAN NATIONAL BANK	NASHVILLE	TN	970363	18790	37927	5386	25605	12322	
6472087	FIRST TENNESSEE BK NA NSHVLE	NASHVILLE	TN	31354	540	839	29	0	839	*
6472100	THIRD NAT BK IN NASHVILLE	NASHVILLE	TN	869676	9165	39801	5397	28321	11480	
6472102	UNITED AMER BK OF NASHVILLE	NASHVILLE	TN	101831	898	3714	2231	67	3647	
6472125	NATIONAL BANK OF NEWPORT	NEWPORT	TN	26561	603	630	0	0	630	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSP	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6472190	FIRST NATIONAL BK OF ONEIDA	ONEIDA	TN	27040	323	855	0	0	855	*
6472260	FIRST NAT BANK OF PIKEVILLE	PIKEVILLE	TN	13666	343	193	0	0	193	*
6472290	FIRST NAT BANK OF PULASKI	PULASKI	TN	52077	603	1602	445	0	1602	*
6472370	FIRST NAT BK AND TR CO	ROCKWOOD	TN	26465	628	560	0	0	560	*
6472520	FIRST NB OF SHELBYVILLE	SHELBYVILLE	TN	41630	591	1366	345	0	1366	*
6472530	PEOPLES NB OF SHELBYVILLE	SHELBYVILLE	TN	38550	598	1193	159	0	1193	*
6472570	FIRST NATIONAL BK OF SPARTA	SPARTA	TN	36390	875	648	0	0	648	*
6472620	FIRST NAT BK OF SPRINGFIELD	SPRINGFIELD	TN	24800	671	501	0	0	501	*
6472780	FIRST NB OF TULLAHOMA	TULLAHOMA	TN	24091	436	848	0	0	848	*
6472790	TRADERS NB OF TULLAHOMA	TULLAHOMA	TN	27300	532	735	0	0	735	*
8472810	OLD AND THIRD NATIONAL BANK	UNION CITY	TN	58107	527	1912	557	0	1912	*
6472930	FARMERS NATIONAL BANK	WINCHESTER	TN	33146	473	1068	0	0	1068	*

OF 72 BANKS AFFECTED IN STATE 33 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
30 HAVE NO REQUIRED RESERVE BALANCE

11480013	ABILENE NATIONAL BANK	ABILENE	TX	43089	438	1604	230	0	1604	*
11480020	CITIZENS NAT BK IN ABILENE	ABILENE	TX	152825	1654	6565	4617	0	6565	
11480030	FIRST NAT BANK OF ABILENE	ABILENE	TX	157509	2179	6131	4149	0	6131	
11480035	FIRST STATE BANK	ABILENE	TX	170215	1438	6503	4307	0	6503	
11480055	ALAMO HEIGHTS NATIONAL BK	ALAMO HGHTS	TX	36739	358	1426	88	0	1426	*
11480062	BANK OF HARRIS COUNTY N A	ALDINE	TX	19654	320	677	0	0	677	*
11480070	ALICE NATIONAL BANK	ALICE	TX	61046	717	3029	1413	0	3029	*
11480095	FIRST NAT BANK IN ALPINE	ALPINE	TX	20796	268	873	0	0	873	*
11480125	FIRST NATIONAL BANK	ALVIN	TX	25658	534	773	0	0	773	*
11480140	AMARILLO NATIONAL BANK	AMARILLO	TX	263379	2240	12242	5348	4355	7887	
11480150	AMERICAN NAT BK OF AMARILLO	AMARILLO	TX	138366	1135	5605	3350	0	5605	
11480160	FIRST NB OF AMARILLO	AMARILLO	TX	367109	4087	16255	5265	7563	8692	
11480168	TASCOSA NATIONAL BANK	AMARILLO	TX	39369	545	1392	217	0	1392	*
11480210	FIRST NAT BANK OF ANGLETON	ANGLETON	TX	29951	446	1113	0	0	1113	*
11480255	ARLINGTON NATIONAL BANK	ARLINGTON	TX	34634	523	1411	81	0	1411	*
11480265	FIRST NAT BANK IN ARLINGTON	ARLINGTON	TX	85246	1288	3131	1819	0	3131	
11480300	FIRST NAT BANK OF ATHENS	ATHENS	TX	39032	546	1683	377	0	1683	*
11480310	ATLANTA NATIONAL BANK	ATLANTA	TX	22046	326	791	0	0	791	*
11480330	AMERICAN NAT BANK OF AUSTIN	AUSTIN	TX	227585	2028	12502	5996	5044	7458	
11480340	AUSTIN NATIONAL BANK	AUSTIN	TX	461850	4809	23756	5537	14602	9154	
11480350	CAPITAL NAT BANK IN AUSTIN	AUSTIN	TX	381543	3004	19703	5398	10812	8891	
11480360	CITIZENS NATIONAL BANK	AUSTIN	TX	31619	857	907	0	0	907	*
11480370	CITY NAT BANK OF AUSTIN	AUSTIN	TX	339491	2496	21451	5743	12340	9111	
11480430	FIRST NAT BANK OF BALLINGER	BALLINGER	TX	21318	183	854	0	0	854	*
11480490	FIRST NAT BANK OF BASTROP	BASTROP	TX	17002	270	446	0	0	446	*
11480510	FIRST NAT BK OF BAY CITY	BAY CITY	TX	59220	360	3297	1750	0	3297	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11480515	CITIZENS NATIONAL BK AND TR	BAYTOWN	TX	74204	1598	3436	1797	0	3436	*
11480530	AMERICAN NAT BK OF BEAUMONT	BEAUMONT	TX	179368	3019	7911	5314	452	7459	
11480537	CITIZENS NATIONAL BANK	BEAUMONT	TX	18247	348	502	0	0	502	*
11480540	FIRST SECURITY NATIONAL BANK	BEAUMONT	TX	208530	4850	8427	5570	666	7761	
11480542	GATEWAY NATIONAL BANK	BEAUMONT	TX	23072	391	803	0	0	803	*
11480570	COMMERCIAL NB OF BEEVILLE	BEEVILLE	TX	27459	462	1067	0	0	1067	*
11480580	FIRST NAT BANK OF BEEVILLE	BEEVILLE	TX	21665	309	841	0	0	841	*
11480593	FIRST NATIONAL BANK	BELLAIRE	TX	29998	255	1111	47	0	1111	*
11480595	FIRST STATE BK OF BELLAIRE	BELLAIRE	TX	109251	1370	5992	3853	0	5992	
11480620	FIRST NAT BANK OF BELLVILLE	BELLVILLE	TX	25338	258	770	0	0	770	*
11480640	PEOPLES NAT BANK OF BELTON	BELTON	TX	23472	216	996	0	0	996	*
11480690	FIRST NAT BK IN BIG SPRING	BIG SPRING	TX	58340	792	3050	1593	0	3050	*
11490700	STATE NAT BK OF BIG SPRING	BIG SPRING	TX	39449	419	2011	613	0	2011	*
11480805	FIRST NAT BANK OF BORGER	BORGER	TX	33884	303	1303	32	0	1303	*
11480820	FIRST NAT BANK OF BOWIE	BOWIE	TX	37745	284	1668	247	0	1668	*
11480850	BRADY NATIONAL BANK	BRADY	TX	19574	172	726	0	0	726	*
11480860	COMMERCIAL NAT BANK OF BRADY	BRADY	TX	18410	207	609	0	0	609	*
11480875	CITIZENS NATIONAL BANK	BRECKENRIDGE	TX	24399	107	914	127	0	914	*
11480880	FIRST NB IN BRECKENRIDGE	BRECKENRIDGE	TX	32466	325	1144	0	0	1144	*
11480900	THE BRENHAM NATIONAL BANK	BRENHAM	TX	26873	308	925	0	0	925	*
11480910	FIRST NAT BANK OF BRENHAM	BRENHAM	TX	51047	415	2038	511	0	2038	*
11480970	FIRST NAT BK OF BROWNFIELD	BROWNFIELD	TX	25048	261	972	0	0	972	*
11480990	FIRST NAT BK AT BROWNSVILLE	BROWNSVILLE	TX	147238	4162	3229	1443	0	3229	
11480995	NATIONAL BANK OF COMMERCE	BROWNSVILLE	TX	39401	816	1260	140	0	1260	*
11481000	PAN AMERICAN BANK	BROWNSVILLE	TX	117991	1862	4301	2698	0	4301	
11481010	CITIZENS NAT BK AT BROWNWOOD	BROWNWOOD	TX	21518	290	728	0	0	728	*
11481020	FIRST NAT BK IN BROWNWOOD	BROWNWOOD	TX	46715	658	1989	579	0	1989	*
11481030	CITY NAT BANK OF BRYAN	BRYAN	TX	61111	695	2642	1043	0	2642	*
11481040	FIRST NAT BANK OF BRYAN	BRYAN	TX	46859	304	2186	764	0	2186	*
11481090	FIRST NAT BK IN BURKBURNETT	BURKBURNETT	TX	20683	272	660	0	0	660	*
11481200	CITIZENS NAT BK OF CAMERON	CAMERON	TX	25848	259	901	0	0	901	*
11481210	FIRST NAT BANK IN CAMERON	CAMERON	TX	19156	216	696	0	0	696	*
11481240	FIRST NAT BANK IN CANYON	CANYON	TX	39984	332	1475	229	0	1475	*
11481270	FIRST NAT BANK OF CARTHAGE	CARTHAGE	TX	23961	234	895	0	0	895	*
11481320	FIRST NAT BANK IN CENTER	CENTER	TX	16632	182	527	0	0	527	*
11481450	FIRST NAT BANK IN CISCO	CISCO	TX	19967	298	652	0	0	652	*
11481470	FARMERS STATE BANK & TR CO	CLARENDON	TX	15731	107	523	0	0	523	*
11481500	RED RIVER NB IN CLARKSVILLE	CLARKSVILLE	TX	19120	471	415	0	0	415	*
11481530	CLEBURNE NATIONAL BANK	CLEBURNE	TX	34723	452	1277	0	0	1277	*
11481535	FIRST NAT BANK IN CLEBURNE	CLEBURNE	TX	42943	541	1924	466	0	1924	*
11481580	FIRST COLEMAN NATIONAL BANK	COLEMAN	TX	23773	182	905	0	0	905	*
11481595	UNIVERSITY NB OF COLLEGE ST	COLLEGE STATION	TX	36541	506	1400	77	0	1400	*
11481610	CITY NB OF COLORADO CITY	COLORADO CITY	TX	23268	208	1071	0	0	1071	*
11481640	COMANCHE NATIONAL BANK	COMANCHE	TX	22028	143	888	0	0	888	*
11481670	FIRST NAT BANK OF COMMERCE	COMMERCE	TX	21871	280	728	0	0	728	*
11481690	FIRST NAT BANK IN CONROE	CONROE	TX	71330	564	3808	2425	0	3808	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11481723	AMERICAN NATIONAL BANK	CORPUS CHRISTI	TX	33184	560	1392	102	0	1392	*
11481731	CORPUS CHRISTI BANK AND TR	CORPUS CHRISTI	TX	157770	2348	6410	4319	0	6410	
11481740	CORPUS CHRISTI NATIONAL BANK	CORPUS CHRISTI	TX	256936	3120	12019	5440	4198	7821	
11481744	FIRST NB OF FLOUR BLUFF	CORPUS CHRISTI	TX	30518	171	1178	190	0	1178	*
11481746	GUARANTY NATIONAL BK & TR	CORPUS CHRISTI	TX	51612	445	2792	1266	0	2792	*
11481747	GULFWAY NB OF CORPUS CHRISTI	CORPUS CHRISTI	TX	19339	262	663	0	0	663	*
11481748	MERCANTILE NAT BANK	CORPUS CHRISTI	TX	37054	616	1488	141	0	1488	*
11481758	CORSICANA NATIONAL BANK	CORSICANA	TX	16564	206	575	0	0	575	*
11481760	FIRST NAT BK OF CORSICANA	CORSICANA	TX	74123	774	3333	1713	0	3333	*
11481770	STATE NAT BK OF CORSICANA	CORSICANA	TX	22941	291	820	0	0	820	*
11481936	ALLIED FIRST NB OF CROCKETT	CROCKETT	TX	31011	489	965	0	0	965	*
11481975	BROOKHOLLOW NATIONAL BANK	DALLAS	TX	20336	237	907	0	0	907	*
11481977	CITIZENS NAT BK OF DALLAS	DALLAS	TX	88822	1736	3545	1912	0	3545	*
11481985	COMMERCIAL NATIONAL BANK	DALLAS	TX	20898	541	493	0	0	493	*
11481987	COMMONWEALTH NATIONAL BANK	DALLAS	TX	36492	517	1665	352	0	1665	*
11481999	DALLAS NAT BANK IN DALLAS	DALLAS	TX	41314	459	1728	388	0	1728	*
11482020	FIRST NAT BANK IN DALLAS	DALLAS	TX	2425545	9297	152623	5120	104114	48509	
11482023	FIRST SECURITY NB OF DALLAS	DALLAS	TX	20395	442	760	0	0	760	*
11482047	INWOOD NATIONAL BANK	DALLAS	TX	30882	377	1191	0	0	1191	*
11482052	MAIN STREET NAT BK OF DALLAS	DALLAS	TX	22936	208	826	0	0	826	*
11482065	NORTH PARK NAT BANK	DALLAS	TX	76077	1222	3128	1571	0	3128	*
11482070	MERCANTILE NAT BK AT DALLAS	DALLAS	TX	1191652	7508	61120	5633	47401	13719	
11482090	NAT BK OF COMMERCE OF DALLAS	DALLAS	TX	228002	2346	10641	5591	3022	7619	
11482100	REPUBLIC NAT BANK OF DALLAS	DALLAS	TX	2531408	10237	150042	5130	102309	47733	
11482108	TX CMRC BANK-NORTHWEST NA	DALLAS	TX	22164	490	652	0	0	652	*
11482118	UNITED NATIONAL BANK	DALLAS	TX	66059	435	3729	2206	0	3729	*
11482120	TEXAS BANK & TRUST COMPANY	DALLAS	TX	355897	2083	16743	5188	8237	8506	
11482123	TRINITY NATIONAL BANK	DALLAS	TX	20535	444	497	0	0	497	*
11482170	FIRST NAT BK IN DECATUR	DECATUR	TX	22751	299	959	0	0	959	*
11482210	DEL RIO NATIONAL BANK	DEL RIO	TX	37060	1201	691	0	0	691	*
11482220	CITIZENS NAT BK OF DENISON	DENISON	TX	53511	535	2217	783	0	2217	*
11482230	STATE NAT BANK OF DENISON	DENISON	TX	50708	561	1978	551	0	1978	*
11482240	FIRST DENTON CTY NB OF DNTON	DENTON	TX	54175	708	2101	415	0	2101	*
11482370	DUBLIN NATIONAL BANK	DUBLIN	TX	19490	163	720	0	0	720	*
11482375	FIRST NAT BANK OF DUMAS	DUMAS	TX	18604	427	197	0	0	197	*
11482380	FIRST STATE BANK	DUMAS	TX	23458	352	811	0	0	811	*
11482395	FIRST NATIONAL BANK	DUNCANVILLE	TX	34747	375	1490	372	0	1490	*
11482390	FIRST NAT BK OF EAGLE LAKE	EAGLE LAKE	TX	25282	374	964	0	0	964	*
11482400	FIRST NAT BK OF EAGLE PASS	EAGLE PASS	TX	44259	1208	1021	0	0	1021	*
11482430	EASTLAND NATIONAL BANK	EASTLAND	TX	24787	432	678	0	0	678	*
11482460	FIRST NAT BANK IN EDINBURG	EDINBURG	TX	39055	533	1293	135	0	1293	*
11482500	FIRST NAT BANK OF EL CAMPO	EL CAMPO	TX	26874	235	1487	184	0	1487	*
11482551	BASSETT NAT BANK	EL PASO	TX	31032	557	1114	0	0	1114	*
11482552	BANK OF EL PASO	EL PASO	TX	63220	621	2581	1014	0	2581	*
11482556	CONTINENTAL NATIONAL BANK	EL PASO	TX	27562	256	1084	0	0	1084	*
11482560	EL PASO NATIONAL BANK	EL PASO	TX	413410	5100	17201	5362	8986	8215	

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11482564	NORTHGATE NATIONAL BANK	EL PASO	TX	22498	521	496	0	0	496	*
11482565	FIRST CITY NB OF EL PASO	EL PASO	TX	113599	2984	2831	1408	0	2831	
11482570	STATE NAT BK OF EL PASO	EL PASO	TX	394806	4382	17844	5688	10346	7498	
11482620	CITIZENS NAT BANK IN ENNIS	ENNIS	TX	34911	434	1337	13	0	1337	*
11482635	FIRST NATIONAL BANK	EULESS	TX	25851	283	956	0	0	956	*
11482760	1ST CITY NB OF FLORESVILLE	FLORESVILLE	TX	19769	214	710	0	0	710	*
11482770	FIRST NAT BK OF FLOYDADA	FLOYDADA	TX	24354	214	1049	0	0	1049	*
11482812	FORT HOOD NATIONAL BANK	FORT HOOD	TX	22402	1348	0	0	0	0	*
11482815	FIRST NATIONAL BANK	FORT STOCKTON	TX	22976	252	770	12	0	770	*
11482828	CITY NATIONAL BANK	FORT WORTH	TX	59056	675	2439	899	0	2439	*
11482830	CONTINENTAL NB OF FT WORTH	FORT WORTH	TX	331425	2545	14996	5403	7259	7737	
11482840	FIRST NAT BK OF FORT WORTH	FORT WORTH	TX	738793	5952	38949	5553	27659	11290	
11482845	FORT WORTH BANK & TRUST	FORT WORTH	TX	47626	940	1643	260	0	1643	*
11482850	FORT WORTH NATIONAL BANK	FORT WORTH	TX	896227	9530	50842	5461	35939	14903	
11482863	GATEWAY NATIONAL BANK	FORT WORTH	TX	29625	330	1176	0	0	1176	*
11482890	SUMMIT NATIONAL BANK	FORT WORTH	TX	22369	259	717	0	0	717	*
11482930	FREDERICKSBURG NATIONAL BANK	FREDERICKSBURG	TX	36348	320	1284	0	0	1284	*
11482950	FIRST FREEPORT NATIONAL BANK	FREEPORT	TX	49845	612	1994	757	0	1994	*
11482990	GAINESVILLE NB IN GAINESVILLE	GAINESVILLE	TX	31101	427	1030	0	0	1030	*
11483008	BANK OF GALVESTON NA	GALVESTON	TX	21330	379	667	0	0	667	*
11483020	FIRST HUTCHINGS SEALY NAT BK	GALVESTON	TX	115110	1088	5123	3351	0	5123	
11483035	MOODY NAT BK OF GALVESTON	GALVESTON	TX	59992	917	2328	891	0	2328	*
11483040	UNITED STATES NATIONAL BANK	GALVESTON	TX	103135	654	4792	3164	429	4363	
11483061	COLONIAL NATIONAL BANK	GARLAND	TX	28458	827	477	0	0	477	*
11483063	FIRST NAT BK IN GARLAND	GARLAND	TX	87570	1204	4093	2173	0	4093	*
11483100	NATIONAL BANK OF GATESVILLE	GATESVILLE	TX	20663	223	750	0	0	750	*
11483130	FIRST NAT BK IN GEORGE WEST	GEORGE WEST	TX	17546	104	695	0	0	695	*
11483150	FIRST NAT BANK OF GIDDINGS	GIDDINGS	TX	28127	241	999	0	0	999	*
11483160	FARMERS AND MERCHANTS NAT BK	GILMER	TX	18631	264	681	0	0	681	*
11483170	FIRST NAT BANK OF GILMER	GILMER	TX	20246	401	589	0	0	589	*
11483220	FIRST NAT BK OF GONZALES	GONZALES	TX	25426	254	1015	0	0	1015	*
11483290	FIRST NAT BANK IN GRAHAM	GRAHAM	TX	29429	234	1230	24	0	1230	*
11483300	GRAHAM NATIONAL BANK	GRAHAM	TX	36450	221	1664	395	0	1664	*
11483310	FIRST NAT BANK OF GRANBURY	GRANBURY	TX	21851	146	989	0	0	989	*
11483325	FIRST NB IN GRAND PRAIRIE	GRAND PRAIRIE	TX	26343	370	865	0	0	865	*
11483335	MIDWAY NATIONAL BANK	GRAND PRAIRIE	TX	22654	373	799	0	0	799	*
11483400	CITIZENS NB OF GREENVILLE	GREENVILLE	TX	44001	528	1469	444	0	1469	*
11483410	FIRST GREENVILLE NAT BANK	GREENVILLE	TX	34047	556	1231	46	0	1231	*
11483497	FIRST NAT BK OF HAMILTON	HAMILTON	TX	15252	90	524	0	0	524	*
11483500	HAMILTON NATIONAL BANK	HAMILTON	TX	22483	149	772	0	0	772	*
11483520	FARMERS AND MERCHANTS NAT BK	HAMLIN	TX	19477	112	826	0	0	826	*
11483550	FIRST NAT BANK OF HARLINGEN	HARLINGEN	TX	87077	1429	3746	1946	0	3746	*
11483560	HARLINGEN NATIONAL BANK	HARLINGEN	TX	60598	830	2145	739	0	2145	*
11483576	FIRST NAT BK OF STAFFORD	HARRIS CCUNTY	TX	45733	469	1771	424	0	1771	*
11483590	HASKELL NATIONAL BANK	HASKELL	TX	23728	247	1030	0	0	1030	*
11483650	CITIZENS NB OF HENDERSON	HENDERSON	TX	61736	489	2895	1429	0	2895	*

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DSB	NAME	LOCATION		(1) TOEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11483660	FIRST NAT BANK OF HENDERSON	HENDERSON	TX	35414	366	1546	196	0	1546	*
11483680	FIRST NAT BANK OF HEREFORD	HEREFORD	TX	45964	518	1922	536	0	1922	*
11483788	BANK OF HOUSTON	HOUSTON	TX	46251	389	2052	645	0	2052	*
11483789	BANK OF THE SOUTHWEST NA	HOUSTON	TX	1019827	7715	51598	5408	37186	14412	*
11483794	CENTRAL NATIONAL BANK	HOUSTON	TX	25794	372	1018	0	0	1018	*
11483796	CAPITAL NATIONAL BANK	HOUSTON	TX	340793	2010	16581	5298	8196	8385	*
11483815	FIRST CITY NB OF HOUSTON	HOUSTON	TX	2607908	14377	162181	5580	120744	41437	*
11483830	GUARANTY NATIONAL BANK	HOUSTON	TX	38836	961	1079	0	0	1079	*
11483836	FIRST CITY BANK-NORTHEAST NA	HOUSTON	TX	18745	375	438	0	0	438	*
11483837	1ST INTNL BK IN HUSTN NA	HOUSTON	TX	365442	2842	18073	5626	9713	8360	*
11483870	HOUSTON NATIONAL BANK	HOUSTON	TX	511678	2268	31585	5563	20925	10660	*
11483881	LOCKWOOD NATIONAL BANK	HOUSTON	TX	83714	813	3375	1437	0	3375	*
11483882	LONG POINT NB OF HOUSTON	HOUSTON	TX	53318	724	2392	950	0	2392	*
11483885	MAGGREGOR PARK NATIONAL BANK	HOUSTON	TX	58660	1272	2146	846	0	2146	*
11483893	NATIONAL STANDARD BANK	HOUSTON	TX	26372	244	1046	63	0	1046	*
11483895	PLAZA COMMERCE BANK, NA	HOUSTON	TX	26848	313	1302	111	0	1302	*
11483909	REPUBLIC NATIONAL BANK	HOUSTON	TX	72246	596	3223	1903	0	3223	*
11483915	SAN FELIPE NATIONAL BANK	HOUSTON	TX	31728	422	1290	18	0	1290	*
11483918	SOUTHERN NAT BANK	HOUSTON	TX	231430	1420	11953	5275	3940	8013	*
11483926	TEXAS COMMERCE BANK NA	HOUSTON	TX	2082478	9241	144045	5804	107603	36442	*
11483962	VILLAGE NATIONAL BANK	HOUSTON	TX	20830	311	664	0	0	664	*
11483964	WEST LOOP NATIONAL BANK	HOUSTON	TX	21631	321	952	0	0	952	*
11483969	WESTBURY NATIONAL BANK	HOUSTON	TX	25819	462	884	0	0	884	*
11484005	AMERICAN NATIONAL BANK	HUMBLE	TX	18981	203	679	0	0	679	*
11484020	FIRST NAT BK OF HUNTSVILLE	HUNTSVILLE	TX	54817	773	2183	692	0	2183	*
11484030	HUNTSVILLE NATIONAL BANK	HUNTSVILLE	TX	33851	1016	600	0	0	600	*
11484032	FIRST NATIONAL BANK	HURST	TX	87058	959	1093	0	0	1093	*
11484130	FIRST NB OF JACKSONVILLE	JACKSONVILLE	TX	28634	520	1074	0	0	1074	*
11484155	FIRST NATIONAL BANK	JASPER	TX	23032	390	951	0	0	951	*
11484165	FIRST NAT BK OF JEFFERSON	JEFFERSON	TX	19938	185	727	0	0	727	*
11484255	KATY NATIONAL BANK	KATY	TX	27357	418	945	0	0	945	*
11484260	FARMERS AND MERCHANTS NAT BK	KAUFMAN	TX	22789	356	762	0	0	762	*
11484340	FIRST NAT BANK OF KERRVILLE	KERRVILLE	TX	62059	821	2304	672	0	2304	*
11484350	KILGORE FIRST NATIONAL BANK	KILGORE	TX	44509	404	2226	805	0	2226	*
11484360	FIRST NATIONAL BANK	KILLEEN	TX	73439	2786	1424	0	0	1424	*
11484367	HIGHLAND LAKES NAT BANK	KINGSLAND	TX	37887	152	1317	274	0	1317	*
11484370	KLEBERG FIRST NATIONAL BANK	KINGSVILLE	TX	47693	670	2176	810	0	2176	*
11484380	MERCANTILE NB OF KINGSVILLE	KINGSVILLE	TX	25995	490	662	0	0	662	*
11484475	FIRST NATIONAL BANK	LA GRANGE	TX	22033	192	806	0	0	806	*
11484485	FIRST NATIONAL BANK	LAKE JACKSON	TX	20219	288	683	0	0	683	*
11484510	FIRST NAT BANK OF LAMESA	LAMESA	TX	48684	314	2284	862	0	2284	*
11484520	LAMESA NATIONAL BANK	LAMESA	TX	53030	330	2762	1184	0	2762	*
11484530	FIRST NAT BANK OF LAMPASAS	LAMPASAS	TX	22720	195	893	0	0	893	*
11484540	PEOPLES NAT BK OF LAMPASAS	LAMPASAS	TX	16969	391	432	0	0	432	*
11484550	FIRST NAT BK OF LANCASTER	LANCASTER	TX	32904	357	1056	0	0	1056	*
11484555	BAYSHORE NAT BK OF LA PORTE	LA PORTE	TX	23370	610	727	0	0	727	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11484573	CITY NAT BANK OF LAREDO	LAREDO	TX	18335	396	468	0	0	468	*
11484580	LAREDO NATIONAL BANK	LAREDO	TX	258567	2475	10069	4887	2154	7915	
11484590	UNION NAT BANK OF LAREDO	LAREDO	TX	87635	1056	3038	1651	0	3038	
11484640	FIRST NAT BANK OF LEVELLAND	LEVELLAND	TX	31426	474	1080	0	0	1080	*
11484655	LEWISVILLE NATIONAL BANK	LEWISVILLE	TX	24707	378	649	0	0	649	*
11484680	FIRST LIBERTY NATIONAL BANK	LIBERTY	TX	30838	402	1259	15	0	1259	*
11484740	FIRST NAT BK OF LIVINGSTON	LIVINGSTON	TX	28246	325	1011	0	0	1011	*
11484780	FIRST LOCKHART NATIONAL BANK	LOCKHART	TX	21973	177	840	0	0	840	*
11484810	FIRST NAT BANK OF LONGVIEW	LONGVIEW	TX	72188	1403	2884	1229	0	2884	*
11484820	LONGVIEW NATIONAL BANK	LONGVIEW	TX	89519	877	4264	2780	0	4264	
11484890	FIRST NAT BANK AT LUBBOCK	LUBBOCK	TX	316760	2893	11845	4727	3112	8733	
11484900	LUBBOCK NATIONAL BANK	LUBBOCK	TX	278669	2552	12092	5472	4647	7445	
11484905	PLAINS NAT BANK OF LUBBOCK	LUBBOCK	TX	73339	677	3488	1918	0	3488	*
11484907	SECURITY NAT BANK OF LUBBOCK	LUBBOCK	TX	23960	434	772	0	0	772	*
11484908	TEXAS COMMERCE BANK NA	LUBBOCK	TX	145868	1109	7507	5080	1491	6016	
11484930	LUFKIN NATIONAL BANK	LUFKIN	TX	79879	944	4007	2587	0	4007	*
11484930	FIRST NAT BANK OF MC ALLEN	MC ALLEN	TX	110338	2150	3833	2198	0	3833	
11484938	VALLEY NATIONAL BANK	MCALLEN	TX	17937	161	690	0	0	690	*
11485010	CENTRAL NAT BK OF MC KINNEY	MC KINNEY	TX	25688	286	991	0	0	991	*
11485020	COLLIN COUNTY NATIONAL BANK	MC KINNEY	TX	42970	704	1378	273	0	1378	*
11485050	FIRST NAT BK OF MADISONVILLE	MADISONVILLE	TX	25442	134	1084	19	0	1084	*
11485150	MARLIN NATIONAL BANK	MARLIN	TX	23002	290	737	0	0	737	*
11485160	FIRST NAT BANK OF MARSHALL	MARSHALL	TX	52487	856	2199	736	0	2199	*
11485170	MARSHALL NATIONAL BANK	MARSHALL	TX	56140	785	2134	641	0	2134	*
11485210	MASON NATIONAL BANK	MASON	TX	18077	287	546	0	0	546	*
11485260	FIRST NAT BANK OF MEMPHIS	MEMPHIS	TX	21053	167	779	0	0	779	*
11485300	FIRST NAT BANK OF MERCEDES	MERCEDES	TX	14317	249	343	0	0	343	*
11485350	FIRST NAT BANK OF MESQUITE	MESQUITE	TX	25639	782	473	0	0	473	*
11485390	FIRST NAT BANK OF MIDLAND	MIDLAND	TX	424706	2289	26454	5260	15429	11025	
11485400	THE MIDLAND NATIONAL BANK	MIDLAND	TX	188855	1005	10703	5306	2965	7738	
11485450	CITY NAT BK OF MINERAL WELLS	MINERAL WELLS	TX	31736	346	1189	0	0	1189	*
11485460	FIRST NB IN MINERAL WELLS	MINERAL WELLS	TX	36626	356	1589	203	0	1589	*
11485470	FIRST NAT BANK OF MISSION	MISSION	TX	34187	558	1107	0	0	1107	*
11485495	FIRST NAT BANK OF MONAHANS	MONAHANS	TX	22659	278	782	0	0	782	*
11485570	FIRST NB IN MOUNT PLEASANT	MOUNT PLEASANT	TX	57135	533	2129	565	0	2129	*
11485630	COMMERCIAL NB IN NACOGDOCHES	NACOGDOCHES	TX	39764	468	1498	298	0	1498	*
11485640	STONE FORT NB OF NACOGDOCHES	NACOGDOCHES	TX	66903	965	2135	909	0	2135	*
11485656	NASSAU BAY NATIONAL BANK	NASSAU BAY	TX	44882	554	2417	999	0	2417	*
11485690	FIRST NB OF NEW BRAUNFELS	NEW BRAUNFELS	TX	37551	360	1874	510	0	1874	*
11485703	NEW BRAUNFELS NATIONAL BANK	NEW BRAUNFELS	TX	13604	111	408	0	0	408	*
11485760	FARMERS AND MERCHANTS NAT BK	CONRO	TX	21680	98	877	0	0	877	*
11485795	NORTHEAST NB OF FORT WORTH	N RICHLAND HILLS	TX	64726	613	2627	1036	0	2627	*
11485810	FIRST NAT BK OF ODESSA	ODESSA	TX	109173	1605	5895	4102	0	5895	*
11485825	NATIONAL BANK OF ODESSA	ODESSA	TX	53609	1764	1197	0	0	1197	*
11485828	STATE NATIONAL BANK	ODESSA	TX	61647	766	3548	1779	0	3548	*
11485860	OLTON STATE BANK	OLTON	TX	21174	90	829	0	0	829	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11485875	COUNTY NATIONAL BANK	ORANGE	TX	25756	550	718	0	0	718	*
11485880	FIRST CITY NAT BK OF ORANGE	ORANGE	TX	41301	670	2016	570	0	2016	*
11485930	OZONA NATIONAL BANK	OZONA	TX	31033	124	1442	318	0	1442	*
11485980	EAST TEXAS NB OF PALESTINE	PALESTINE	TX	25991	435	1080	0	0	1080	*
11486000	ROYALL NAT BK OF PALESTINE	PALESTINE	TX	24510	429	1049	0	0	1049	*
11486030	FIRST NAT BANK IN PAMPA	PAMPA	TX	54898	623	3009	1338	0	3009	*
11486050	FIRST NAT BANK OF PARIS	PARIS	TX	36555	455	1453	58	0	1453	*
11486060	LIBERTY NAT BANK IN PARIS	PARIS	TX	39527	515	1602	255	0	1602	*
11486073	PASADENA NATIONAL BANK	PASADENA	TX	55574	572	2164	965	0	2164	*
11486090	FIRST NAT BANK OF PECOS	PECOS	TX	24351	282	893	0	0	893	*
11486100	SECURITY STATE BK OF PECOS	PECOS	TX	29735	359	915	0	0	915	*
11486110	FIRST NAT BANK OF PERRYTON	PERRYTON	TX	34853	261	1697	348	0	1697	*
11486190	PITTSBURG NATIONAL BANK	PITTSBURG	TX	17375	232	557	0	0	557	*
11486200	CITY NAT BANK OF PLAINVIEW	PLAINVIEW	TX	47401	311	2272	790	0	2272	*
11486205	FIRST NATIONAL BANK	PLAINVIEW	TX	25493	169	988	0	0	988	*
11486220	FIRST NAT BANK OF PLANO	PLANO	TX	31877	492	1278	81	0	1278	*
11486240	FIRST NB IN PLEASANTON	PLEASANTON	TX	20136	239	770	0	0	770	*
11486260	FIRST NAT BK OF PORT ARTHUR	PORT ARTHUR	TX	119652	1029	5233	3519	444	4789	*
11486278	FIRST NAT BK IN PORT LAVACA	PORT LAVACA	TX	27099	308	922	0	0	922	*
11486290	FIRST NAT BK OF PORT NECHES	PORT NECHES	TX	37215	722	1309	137	0	1309	*
11486300	FIRST NATIONAL BANK OF POST	POST	TX	24274	136	957	0	0	957	*
11486400	FIRST NAT BANK OF QUITMAN	QUITMAN	TX	23946	178	1070	0	0	1070	*
11486430	FIRST NAT BANK OF REFUGIO	REFUGIO	TX	24750	261	1259	7	0	1259	*
11486527	FIRST NB OF RICHARDSON	RICHARDSON	TX	20743	339	594	0	0	594	*
11486529	PROMENADE NATIONAL BANK	RICHARDSON	TX	22345	424	775	0	0	775	*
11486550	FIRST NB OF RICHMOND	RICHMOND	TX	19913	505	846	0	0	846	*
11486630	STATE NAT BANK OF ROBSTOWN	ROBSTOWN	TX	32119	265	1484	231	0	1484	*
11486670	FIRST NAT BANK OF ROCKPORT	ROCKPORT	TX	23789	284	947	0	0	947	*
11486740	FIRST NAT BANK OF ROSENBERG	ROSENBERG	TX	23045	282	1198	0	0	1198	*
11486880	CENTRAL NB OF SAN ANGELO	SAN ANGELO	TX	125766	2257	4647	3123	0	4647	*
11486890	FIRST NAT BANK OF SAN ANGELO	SAN ANGELO	TX	59883	1022	2244	731	0	2244	*
11486900	SAN ANGELO NB OF SAN ANGELO	SAN ANGELO	TX	128297	1382	5447	3289	0	5447	*
11486905	WEST SIDE NATIONAL BANK	SAN ANGELO	TX	21367	480	540	0	0	540	*
11486910	ALAMO NATIONAL BANK	SAN ANTONIO	TX	269891	3081	12426	5405	4766	7660	*
11486930	BEXAR CTY NB OF SAN ANTONIO	SAN ANTONIO	TX	140496	1058	6509	4381	589	5920	*
11486933	BROADWAY NATIONAL BANK	SAN ANTONIO	TX	132467	2156	5236	3116	0	5236	*
11486935	BROOKS FLD NB OF SAN ANTONIO	SAN ANTONIO	TX	53005	699	2026	468	0	2026	*
11486937	CITIZENS NB OF SAN ANTONIO	SAN ANTONIO	TX	33738	1167	857	0	0	857	*
11486960	FIRST NAT BK OF SAN ANTONIO	SAN ANTONIO	TX	77886	556	3061	1794	0	3061	*
11486970	FROST NAT BK OF SAN ANTONIO	SAN ANTONIO	TX	734293	10085	32667	5394	21577	11090	*
11486990	GROOS NAT BK OF SAN ANTONIO	SAN ANTONIO	TX	25981	444	907	0	0	907	*
11486996	KELLY FLD NB OF SAN ANTONIO	SAN ANTONIO	TX	43293	359	2652	1103	0	2652	*
11486998	MAIN BANK AND TRUST	SAN ANTONIO	TX	59841	470	3510	2105	0	3510	*
11487010	NB OF COMMRCE OF SAN ANTONIO	SAN ANTONIO	TX	515184	4862	25224	5578	16178	9046	*
11487020	NB OF FORT SAM HOUSTON	SAN ANTONIO	TX	126412	850	7576	4900	267	7309	*
11487026	SECURITY NATIONAL BANK	SAN ANTONIO	TX	21142	290	808	0	0	808	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11487040	WINDSOR PARK BANK NA	SAN ANTONIO	TX	41541	1314	848	0	0	848	*
11487060	FIRST NB OF SAN AUGUSTINE	SAN AUGUSTINE	TX	17219	208	444	0	0	444	*
11487130	FIRST NB OF SAN MARCOS	SAN MARCOS	TX	28491	354	1028	0	0	1028	*
11487140	STATE BANK AND TRUST COMPANY	SAN MARCOS	TX	34093	450	1137	0	0	1137	*
11487250	FIRST NAT BANK IN SEGUIN	SEGUIN	TX	26919	565	867	0	0	867	*
11487350	MERCHANTS AND PLANTERS NB	SHERMAN	TX	79862	1001	3179	1669	0	3179	*
11487355	TEXOMA NATIONAL BANK	SHERMAN	TX	19989	442	515	0	0	515	*
11487375	FIRST NAT BK OF SILSBEE	SILSBEE	TX	18320	541	275	0	0	275	*
11487380	SILSBEE STATE BANK	SILSBEE	TX	26361	421	955	0	0	955	*
11487430	SNYDER NATIONAL BANK	SNYDER	TX	43415	319	2572	1077	0	2572	*
11487450	FIRST NAT BANK OF SONORA	SONORA	TX	23159	177	1123	0	0	1123	*
11487530	FARMERS FIRST NATIONAL BANK	STEPHENVILLE	TX	43176	663	1628	411	0	1628	*
11487630	CITY NB OF SULPHUR SPRINGS	SULPHUR SPRINGS	TX	26073	242	1085	0	0	1085	*
11487635	PEOPLES NB OF SULPHUR SPGS	SULPHUR SPRINGS	TX	18874	236	551	0	0	551	*
11487640	SULPHUR SPRINGS STATE BANK	SULPHUR SPRINGS	TX	40245	466	2010	566	0	2010	*
11487645	FIRST NAT BK	SWEETWATER	TX	33316	379	1085	0	0	1085	*
11487690	FIRST NAT BANK OF TAHOKA	TAHOKA	TX	29770	180	1347	39	0	1347	*
11487710	CITY NATIONAL BANK OF TAYLOR	TAYLOR	TX	25380	161	1083	0	0	1083	*
11487720	FIRST TAYLOR NATIONAL BANK	TAYLOR	TX	42431	419	1624	133	0	1624	*
11487738	CITIZENS NB OF TEMPLE	TEMPLE	TX	18452	581	267	0	0	267	*
11487740	FIRST NAT BANK OF TEMPLE	TEMPLE	TX	59848	876	2534	913	0	2534	*
11487750	TEMPLE NATIONAL BANK	TEMPLE	TX	74075	1208	2875	1335	0	2875	*
11487770	AMERICAN NAT BANK OF TERRELL	TERRELL	TX	58189	658	2199	522	0	2199	*
11487780	TEXARKANA NATIONAL BANK	TEXARKANA	TX	98800	1462	3413	1979	0	3413	*
11487790	TEXAS CITY NATIONAL BANK	TEXAS CITY	TX	37513	1245	796	0	0	796	*
11487850	GUARANTY BOND STATE BANK	TOMBALL	TX	39622	464	1538	191	0	1538	*
11487920	FIRST NAT BANK OF TULIA	TULIA	TX	44644	207	1837	435	0	1837	*
11487950	CITIZENS FIRST NAT BK	TYLER	TX	130287	1225	7337	5400	0	7337	*
11487955	HERITAGE NATIONAL BANK	TYLER	TX	31933	703	1029	0	0	1029	*
11487960	PEOPLES NAT BANK OF TYLER	TYLER	TX	151522	1392	7761	5413	479	7282	*
11487970	TYLER BANK & TRUST CO	TYLER	TX	103467	2195	3616	2099	0	3616	*
11487973	RANDOLPH FIELD NAT BK	UNIVERSAL CITY	TX	20612	361	653	0	0	653	*
11488070	HERRING NAT BANK OF VERNON	VERNON	TX	33614	419	1174	0	0	1174	*
11488080	WAGGONER NAT BK OF VERNON	VERNON	TX	53586	340	2258	684	0	2258	*
11488098	FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	152801	1010	9576	5188	2001	7575	*
11488090	VICTORIA BK & TR CO	VICTORIA	TX	251340	2157	15801	5209	6946	8855	*
11488110	CITIZENS NAT BANK OF WACO	WACO	TX	194157	2300	9219	5674	1823	7396	*
11488120	FIRST NATIONAL BANK OF WACO	WACO	TX	146109	2741	5344	3647	0	5344	*
11488125	LAKE AIR NATIONAL BANK	WACO	TX	36154	476	1618	307	0	1618	*
11488130	TEXAS NAT BANK OF WACO	WACO	TX	42573	492	1793	586	0	1793	*
11488135	WESTVIEW NATIONAL BANK	WACO	TX	30692	394	1209	0	0	1209	*
11488170	CITIZENS NB IN WAXAHACHIE	WAXAHACHIE	TX	28586	432	942	0	0	942	*
11488190	CITIZENS NB OF WEATHERFORD	WEATHERFORD	TX	27265	253	978	0	0	978	*
11488200	FIRST NB OF WEATHERFORD	WEATHERFORD	TX	36176	369	1351	0	0	1351	*
11488210	MRCH & FRM ST BK OF WTHRFRD	WEATHERFORD	TX	47079	433	1735	336	0	1735	*
11488260	WELLINGTON STATE BANK	WELLINGTON	TX	21169	139	889	0	0	889	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.P. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11488280	FIRST NAT BANK OF WESLACO	WESLACO	TX	37279	665	998	0	0	998	*
11498370	SECURITY NB OF WHITESBORO	WHITESBORO	TX	17663	140	675	0	0	675	*
11488400	CITY NB IN WICHITA FALLS	WICHITA FALLS	TX	173546	2424	8024	5461	636	7388	
11498410	FIRST-WICHITA NATIONAL BANK	WICHITA FALLS	TX	222201	4026	8865	5255	1052	7813	
11488419	SOUTHWEST NB OF WICHITA FLS	WICHITA FALLS	TX	21621	309	743	0	0	743	*
11488490	FIRST NAT BK OF WINNSBORO	WINNSBORO	TX	21448	346	620	0	0	620	*
11488590	YOAKUM NATIONAL BANK	YOAKUM	TX	27010	324	952	0	0	952	*

OF 355 BANKS AFFECTED IN STATE 168 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
142 HAVE NO REQUIRED RESERVE BALANCE

12490130	BARNES BANKING CO	KAYSVILLE	UT	26038	266	929	0	0	929	*
12490140	FIRST NAT BK OF LAYTON	LAYTON	UT	20879	144	677	8	0	677	*
12490190	FIRST NAT BK OF LOGAN	LOGAN	UT	46828	657	1375	113	0	1375	*
12490270	BANK OF UTAH	OGDEN	UT	92396	1533	3391	1804	0	3391	
12490275	CITIZENS NATIONAL BANK	OGDEN	UT	19707	308	617	0	0	617	*
12490290	FIRST SECURITY BK OF UTAH NAOGDEN	NAOGDEN	UT	1141027	12924	44805	5106	31708	13097	
12490400	CONTINENTAL BANK AND TR CO	SALT LAKE CITY	UT	169389	2098	7866	5327	603	7263	
12490430	TRACY COLLINS BK AND TR CO	SALT LAKE CITY	UT	145348	1331	7155	5269	74	7081	
12490470	WALKER BANK AND TR CO	SALT LAKE CITY	UT	567995	5999	28065	5468	18407	9658	
12490475	ZIONS FIRST NATL BANK	SALT LAKE CITY	UT	781458	4802	36546	5045	24526	12020	
12490495	VALLEY BANK AND TRUST CO	SOUTH SALT LAKE	UT	212513	4593	7134	4509	0	7134	

OF 11 BANKS AFFECTED IN STATE 2 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
4 HAVE NO REQUIRED RESERVE BALANCE

1500110	BRADFORD NATIONAL BANK	BRADFORD	VT	17256	232	474	0	0	474	*
1500150	VERMONT NATIONAL BANK	BRATTLEBORO	VT	182030	2583	5419	4123	198	5221	
1500260	CALEDONIA NB OF DANVILLE	DANVILLE	VT	14302	58	484	0	0	484	*
1500270	COMMUNITY NATIONAL BANK	DERBY LINE	VT	27822	341	807	1	0	807	*
1500390	FACTRY PT NB OF MANCHSTR CTR	MANCHESTER CENTER	VT	31471	429	836	7	0	836	*
1500410	NB OF MIDDLEBURY	MIDDLEBURY	VT	20163	353	566	0	0	566	*
1500490	CATAMOUNT NATIONAL BANK	NORTH BENNINGTON	VT	34129	654	643	0	0	643	*
1500570	RANDOLPH NATIONAL BANK	RANDOLPH	VT	24018	564	556	0	0	556	*
1500710	FIRST NB OF SPRINGFIELD	SPRINGFIELD	VT	54297	815	1359	564	0	1359	*
1500800	WOODSTOCK NATIONAL BANK	WOODSTOCK	VT	21105	120	716	70	0	716	*

OF 10 BANKS AFFECTED IN STATE 5 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
4 HAVE NO REQUIRED RESERVE BALANCE

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5510020	WASHINGTON COUNTY NAT BK	ABINGDON	VA	40895	666	1385	17	0	1385	*
5510025	FIRST VIRGINIA BANK-CENTRAL	ALBEMARLE CCOUNTY	VA	19314	500	441	0	0	441	*
5510090	FIRST NB OF ALTAVISTA	ALTAVISTA	VA	26229	439	582	0	0	582	*
5510130	FARMERS NB OF APPOMATTOX	APPOMATTOX	VA	20811	310	490	0	0	490	*
5510183	HAMILTON BANK & TRUST CO	BAILEYS XROADS	VA	35461	382	1483	169	0	1483	*
5510190	FIRST NAT BK OF BASSETT	BASSETT	VA	44397	1138	805	0	0	805	*
5510220	BANK OF CLARKE COUNTY	BERRYVILLE	VA	20984	226	546	0	0	546	*
5510265	1ST N EXC BK OF MONTGOMRY CTY	BLACKSBURG	VA	33712	496	1026	0	0	1026	*
5510270	NATIONAL BANK OF BLACKSBURG	BLACKSBURG	VA	29209	328	1020	0	0	1020	*
5510280	CITIZENS BANK AND TRUST CO	BLACKSTONE	VA	28751	513	604	0	0	604	*
5510312	SW VIRGINIA NAT BANK	BLUEFIELD	VA	27842	669	460	0	0	460	*
5510330	UNION BANK AND TRUST CO	BOWLING GREEN	VA	36096	503	1069	0	0	1069	*
5510360	PLANTERS BK OF BRIDGEWATER	BRIDGEWATER	VA	25431	236	896	57	0	896	*
5510390	FIRST NAT BK OF BROADWAY	BROADWAY	VA	17242	206	514	0	0	514	*
5510490	NATIONAL BANK AND TRUST CO	CHARLOTTESVILLE	VA	233392	4249	7582	4962	136	7446	*
5510530	FIDELITY AMERICAN BANK	CHATHAM	VA	17700	163	590	0	0	590	*
5510534	FIRST & MRCH NB OF TIDEWATER	CHESAPEAKE	VA	127647	3954	3684	1633	0	3684	*
5510570	BANK OF CHRISTIANSBURG	CHRISTIANSBURG	VA	37220	233	1233	283	0	1233	*
5510580	FIRST NB OF CHRISTIANSBURG	CHRISTIANSBURG	VA	37566	543	1045	9	0	1045	*
5510532	FIRST VA BANK OF THE SW	CHRISTIANSBURG	VA	28988	769	474	0	0	474	*
5510620	FIRST NB OF CLIFTON FORGE	CLIFTON FORGE	VA	26425	537	471	0	0	471	*
5510630	MOUNTAIN NB OF CLIFTON FORGE	CLIFTON FORGE	VA	14238	264	282	0	0	282	*
5510640	FARMERS EXC BK OF COEBURN	COEBURN	VA	27951	456	749	0	0	749	*
5510645	PIEDMONT TRUST BANK	COLLINSVILLE	VA	97797	2076	2433	1397	0	2433	*
5510680	COVINGTON NATIONAL BANK	COVINGTON	VA	35370	833	600	0	0	600	*
5510740	FIDELITY AM BK NA CULPEPPER	CULPEPER	VA	43853	635	1248	0	0	1248	*
5510750	SECOND NB OF CULPEPER	CULPEPER	VA	43715	774	1183	0	0	1183	*
5510770	AM NAT BK&TR CO OF DANVILLE	DANVILLE	VA	61347	1610	1203	0	0	1203	*
5510800	FIRST NAT BANK OF DANVILLE	DANVILLE	VA	78416	2044	1734	375	0	1734	*
5510870	FRM BK OF EDINBURG INC	EDINBURG	VA	14709	270	362	0	0	362	*
5510900	CITIZENS NB OF EMPORIA	EMPORIA	VA	28544	492	716	0	0	716	*
5510910	FIRST NB OF EMPORIA	EMPORIA	VA	20274	353	515	0	0	515	*
5510940	NATIONAL BANK OF FAIRFAX	FAIRFAX CTY	VA	130599	2541	4698	2542	0	4698	*
5510944	FIRST VIRGINIA BANK	FAIRFAX CTY	VA	439523	7859	18785	5444	10214	8571	*
5510960	FIRST NB OF FARMVILLE	FARMVILLE	VA	44762	376	1430	267	0	1430	*
5511090	FARMERS & MERCHANTS STATE BK	FREDERICKSBURG	VA	56506	1232	1675	225	0	1675	*
5511120	NAT BK OF FREDERICKSBURG	FREDERICKSBURG	VA	61674	1756	1445	0	0	1445	*
5511160	FIRST NAT BK OF GALAX	GALAX	VA	37851	307	1287	267	0	1287	*
5511265	GRUNDY NATIONAL BANK	GRUNDY	VA	45347	1316	807	0	0	807	*
5511268	MINERS & MERCHANTS B&TC	GRUNDY	VA	35144	618	1044	137	0	1044	*
5511285	FIDELITY AM BK NA HALIFAX	HALIFAX COUNTY	VA	25765	405	760	0	0	760	*
5511320	OLD PT NB OF PHOEBUS	HAMPTON	VA	47242	1207	1047	0	0	1047	*
5511325	HANOVER NATIONAL BANK	HANOVER CTY	VA	31446	411	1000	0	0	1000	*
5511350	ROCKINGHAM NATIONAL BANK	HARRISONBURG	VA	111182	1191	4124	2087	0	4124	*
5511355	VALLEY NATIONAL BANK	HARRISONBURG	VA	42876	485	1229	126	0	1229	*
5511360	BANK OF NORTHUMBERLAND INC	HEATHSVILLE	VA	15429	121	489	0	0	489	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5511362	FIDELITY AMER BK NA RICHMOND	HENRICO COUNTY	VA	15871	297	405	0	0	405	*
5511363	NB BANK OF RICHMOND	HENRICO CTY	VA	15474	431	179	0	0	179	*
5511365	VIRGINIA NAT BANK/HENRY CTY	HENRY CTY	VA	16744	616	115	0	0	115	*
5511370	FIDELITY AM BK NA NRTHRN VA	HERNDON	VA	23548	486	650	0	0	650	*
5511425	FIRST VIRGINIA BANK-SOUTH	HURT	VA	36145	605	780	86	0	780	*
5511430	GRAYSON NATIONAL BANK	INDEPENDENCE	VA	20551	418	379	0	0	379	*
5511450	POWELL VALLEY NATIONAL BANK	JONESVILLE	VA	27871	188	1051	63	0	1051	*
5511470	BANK OF LANCASTER	KILMARNOCK	VA	29741	274	1026	2	0	1026	*
5511475	CHESAPEAKE NATIONAL BANK	KILMARNOCK	VA	19632	308	497	0	0	497	*
5511520	PEOPLES NB OF LEESBURG	LEESBURG	VA	35465	244	1470	236	0	1470	*
5511545	UNITED VA BK / ROCKBRIDGE	LEXINGTON	VA	28109	391	928	0	0	928	*
5511590	FIRST NB OF LURAY	LURAY	VA	22628	524	420	0	0	420	*
5511600	PAGE VALLEY NB OF LURAY	LURAY	VA	17975	290	488	0	0	488	*
5511625	FIDELITY AMERICAN BANK NA	LYNCHBURG	VA	384119	6648	11007	4842	2304	8703	
5511630	UNITED VA BK / FIRST NAT	LYNCHBURG	VA	119491	2507	3550	1830	0	3550	
5511632	VIRGINIA NAT BK/LYNCHBURG	LYNCHBURG	VA	16883	399	395	0	0	395	*
5511685	FIRST MANASSAS BANK & TR CO	MANASSAS	VA	21614	529	583	0	0	583	*
5511730	MARSHALL NAT BK & TR	MARSHALL	VA	19126	200	707	0	0	707	*
5511740	FIRST NB OF MARTINVILLE	MARTINVILLE	VA	131765	3291	2292	11	0	2292	
5511760	FARMERS BANK OF MATHEWS	MATHEWS	VA	22122	374	565	0	0	565	*
5511770	MIDDLEBURG NATIONAL BANK	MIDDLEBURG	VA	20955	103	860	0	0	860	*
5511941	FIRST NATIONAL BANK	NARROWS	VA	35304	727	769	0	0	769	*
5511890	CITIZENS NATIONAL BANK	NEW MARKET	VA	22326	254	581	0	0	581	*
5511950	DOMINION NB OF TIDEWATER	NORFOLK	VA	114348	2874	3500	1734	0	3500	
5511993	UNITED VA BK/SEABOARD NAT	NORFOLK	VA	364212	11519	11888	5275	2746	9142	
5511985	VIRGINIA NATIONAL BANK	NORFOLK	VA	1739573	40504	59326	5077	35423	23903	
5512030	FIRST NB IN ONANCOCK	ONANCOCK	VA	19614	268	577	0	0	577	*
5512040	FARMERS MCH NB IN ONLEY	ONLEY	VA	33034	531	744	0	0	744	*
5512160	FIRST NB OF POQUOSON	POQUOSON	VA	16479	203	387	0	0	387	*
5512185	FIDELITY AM BK NA TIDEWATER	PORTSMOUTH	VA	104892	4212	1314	0	0	1314	
5512203	FIRST VA BANK-MANASSAS NAT	PRNC WILLIAM CTY	VA	33507	1520	507	0	0	507	*
5512240	FIRST VIRGINIA BANK-FIRST	NAPURCELLVILLE	VA	23821	273	811	0	0	811	*
5512260	FIRST & MCH NAT BK	RADFORD	VA	44112	916	998	0	0	998	*
5512300	STATE BANK OF REMINGTON INC	REMINGTON	VA	15718	256	340	0	0	340	*
5512330	RICHLANDS NATIONAL BANK	RICHLANDS	VA	25089	468	487	0	0	487	*
5512345	BANK OF VIRGINIA	RICHMOND	VA	522515	8446	16286	4991	7253	9033	
5512350	CENTRAL NAT BK OF RICHMOND	RICHMOND	VA	307546	4474	11122	5118	3493	7629	
5512365	DOMINION NB OF RICHMOND	RICHMOND	VA	103610	1730	4522	2610	0	4522	
5512370	FIRST MERCHANTS NB	RICHMOND	VA	1017912	16889	43925	4879	26022	17903	
5512375	FIRST VIRGINIA BK-COLONIAL	RICHMOND	VA	51422	1407	1028	0	0	1028	*
5512410	SOUTHERN BANK AND TRUST CO	RICHMOND	VA	173280	2633	5930	4415	172	5758	
5512430	UNITED VIRGINIA BANK	RICHMOND	VA	725602	8458	28620	5042	17078	11542	
5512440	VIRGINIA NAT BANK/RICHMOND	RICHMOND	VA	62252	724	2899	1364	0	2899	*
5512460	FIRST NAT EXCHANGE BK	ROANOKE	VA	773874	7361	33008	5184	23119	9889	
5512481	NEW BANK OF ROANOKE	ROANOKE	VA	11043	309	0	0	0	0	*
5512482	COLONIAL-AMERICAN NAT BK	ROANOKE COUNTY	VA	188292	3337	5644	3861	0	5644	

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5512483	FOLTY AM BK NA ROANOKE VLLY	ROANOKE COUNTY	VA	16736	337	324	0	0	324	*
5512484	FIRST VA BK OF ROANOKE VLY	ROANOKE COUNTY	VA	51314	1130	1093	0	0	1093	*
5512495	UNTD VA BK OF ROANOKE NA	ROANOKE CTY	VA	49091	1282	951	0	0	951	*
5512490	BANKERS TRUST CO	ROCKY MOUNT	VA	32617	387	866	0	0	866	*
5512500	PEOPLES NATIONAL BANK	ROCKY MCUNT	VA	40277	626	965	0	0	965	*
5512510	ROUND HILL NATIONAL BANK	ROUND HILL	VA	15141	118	455	0	0	455	*
5512630	SOUTH BOSTON B&TC	SOUTH BOSTON	VA	37561	879	757	0	0	757	*
5512632	UNTD VA BK/CTZNS OF S BOSTON	SOUTH BOSTON	VA	30911	398	957	17	0	957	*
5512640	CITIZENS BANK INC	SOUTH HILL	VA	26750	551	628	0	0	628	*
5512653	ALEXANDRIA NAT BK OF N VA	SPRINGFIELD	VA	135153	3069	4309	2644	0	4309	*
5512655	NORTHERN VIRGINIA BANK	SPRINGFIELD	VA	127026	3448	4084	2228	0	4084	*
5512725	UNITED VA BK / NAT VALLEY	STAUNTON	VA	41774	734	1323	24	0	1323	*
5512740	FIRST NB OF STRASBURG	STRASBURG	VA	24427	279	677	0	0	677	*
5512748	FIRST VIRGINIA BANK N A	STRASBURG	VA	47768	617	1386	293	0	1386	*
5512760	FIRST NAT BK OF STUART	STUART	VA	25676	736	254	0	0	254	*
5512840	SOUTHSIDE BANK	TAPPAHANNOCK	VA	31407	452	925	0	0	925	*
5512850	BANK OF TAZEWELL COUNTY	TAZEWELL	VA	50222	1059	1315	0	0	1315	*
5512860	TAZEWELL NATIONAL BANK	TAZEWELL	VA	30940	425	1188	0	0	1188	*
5512880	FIRST NB OF TROUTVILLE	TROUTVILLE	VA	13487	221	298	0	0	298	*
5512904	DOMINION NB OF NORTHERN VA	VIENNA	VA	138353	4474	4989	2589	0	4989	*
5512911	UNITED VIRGINIA BANK-NAT	VIENNA	VA	456059	10373	18216	5262	8678	9538	*
5512940	FAUQUIER NB OF WARRENTON	WARRENTON	VA	39949	358	1573	227	0	1573	*
5512950	PEOPLES NB OF WARRENTON	WARRENTON	VA	21260	433	620	0	0	620	*
5512960	NORTHERN NECK ST BK	WARSAW	VA	25847	339	815	0	0	815	*
5512975	DOMINION NATIONAL BANK	WASHINGTON CTY	VA	69619	1329	2451	1166	0	2451	*
5512980	BANK OF WAVERLY	WAVERLY	VA	15475	234	427	0	0	427	*
5513050	UNITED VA BK OF WILLIAMSBURG	WILLIAMSBURG	VA	69652	1671	1889	746	0	1889	*
5513070	FARMERS & MERCHANTS NAT BK	WINCHESTER	VA	144096	2964	4264	2830	0	4264	*
5513080	SHENANDOAH VALLEY NB	WINCHESTER	VA	61269	943	1869	767	0	1869	*
5513101	WISE COUNTY NATIONAL BANK	WISE	VA	63209	955	2829	1548	0	2829	*
5513145	F&M NAT BK OF THE PENINSULA	YORK COUNTY	VA	125119	4550	3217	925	0	3217	*
5513150	FIRST NAT BANK OF YORKTOWN	YGRKTOWN	VA	16500	447	275	0	0	275	*

OF 124 BANKS AFFECTED IN STATE

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HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

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HAVE NO REQUIRED RESERVE BALANCE

12530050	BELLINGHAM NATIONAL BANK	BELLINGHAM	WA	71375	1301	2899	1514	0	2899	*
12530150	NORTHWEST NATIONAL BANK	CLARK CCOUNTY	WA	27182	322	1003	0	0	1003	*
12530290	FIRST NAT BK OF ENUMCLAW	ENUMCLAW	WA	38582	431	1184	35	0	1184	*
12530468	SOUTH SOUND NATIONAL BANK	LACEY	WA	23723	490	698	0	0	698	*
12530665	FARMERS & MERCHANTS BANK	OPPORTUNITY	WA	35687	627	1156	0	0	1156	*
12530851	PACIFIC NB OF WASHINGTON	SEATTLE	WA	1005888	18389	36440	5097	22566	13874	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
12530860	PEOPLES NAT BANK OF WASH	SEATTLE	WA	937993	17021	40233	5146	25213	15020
12530867	RAINIER NATIONAL BANK	SEATTLE	WA	2318452	35315	108568	5222	74772	33796
12530870	SEATTLE-FIRST NATIONAL BANK	SEATTLE	WA	4044962	69347	174553	5081	109985	64568
12530880	SEATTLE TRUST AND SAVINGS BK	SEATTLE	WA	344774	6313	12227	5010	3923	8304
12530980	FIRST NB IN SPOKANE	SPOKANE	WA	59830	1334	2033	681	0	2033
12530990	OLD NB OF WASHINGTON	SPOKANE	WA	783816	15250	29037	5093	16789	12248
12531020	FIRST NB OF STANWOOD	STANWOOD	WA	23677	356	614	0	0	614
12531030	PUGET SOUND NATIONAL BANK	TACOMA	WA	456618	11764	12717	5024	3566	9151

OF 14 BANKS AFFECTED IN STATE 4 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
3 HAVE NO REQUIRED RESERVE BALANCE

5540010	FIRST NAT BK OF ALDERSON	ALDERSON	WV	18392	101	674	0	0	674	*
5540060	BECKLEY NATIONAL BANK	BECKLEY	WV	117526	1559	3781	2579	349	3432	
5540070	RALEIGH COUNTY NAT BK	BECKLEY	WV	114319	2383	3536	2252	0	3536	
5540085	FIRST NAT BANK OF BELLE	BELLE	WV	21650	574	343	0	0	343	*
5540090	CTZ NB OF BERKELEY SPGS	BERKELEY SPRINGS	WV	17044	295	552	0	0	552	*
5540120	FIRST NAT BANK OF BLUEFIELD	BLUEFIELD	WV	84688	752	3327	1735	0	3327	
5540130	FLAT TOP NAT BK OF BLUEFIELD	BLUEFIELD	WV	103873	1708	3868	2411	0	3868	
5540150	BRUCETON BANK	BRUCETON MILLS	WV	24775	293	755	0	0	755	*
5540170	CENTRAL NB OF BUCKHANNON	BUCKHANNON	WV	46629	733	1296	0	0	1296	*
5540230	CHARLESTON NATIONAL BANK	CHARLESTON	WV	201072	5050	6653	4276	0	6653	
5540235	CITY NAT BK OF CHARLESTON	CHARLESTON	WV	53672	751	1698	492	0	1698	*
5540240	KANAWHA BK & TR CO NA	CHARLESTON	WV	136932	1061	5927	4012	563	5364	
5540250	KANAWHA VALLEY BANK NA	CHARLESTON	WV	259036	3601	9543	5285	2479	7064	
5540260	NAT BK OF CMRC OF CHARLESTON	CHARLESTON	WV	118642	3259	2506	564	0	2506	
5540280	PEOPLES BK OF CHARLES TOWN	CHARLES TOWN	WV	17354	189	551	0	0	551	*
5540290	EMPIRE NB OF CLARKSBURG	CLARKSBURG	WV	58146	539	2002	582	0	2002	*
5540320	UNION NB OF CLARKSBURG	CLARKSBURG	WV	143724	1690	5564	3865	0	5564	
5540390	CITIZENS NB OF ELKINS	ELKINS	WV	46925	878	1216	0	0	1216	*
5540415	RONCEVERTE NATIONAL BANK	FAIRLEA	WV	27545	392	769	0	0	769	*
5540420	CITY NB OF FAIRMONT	FAIRMONT	WV	56974	404	2145	767	0	2145	*
5540425	COMMUNITY BANK AND TRUST NA	FAIRMONT	WV	52908	592	1573	367	0	1573	*
5540430	FIRST NB IN FAIRMONT	FAIRMONT	WV	79695	1816	1801	446	0	1801	
5540490	BANK OF GASSAWAY	GASSAWAY	WV	24949	276	811	0	0	811	*
5540495	GAULEY NATCNAL BANK	GAULEY BRIDGE	WV	27397	253	1774	439	0	1774	*
5540515	BLUEVILLE BANK OF GRAFTON	GRAFTON	WV	35366	447	1016	157	0	1016	*
5540550	LINCOLN NB OF HAMLIN	HAMLIN	WV	27058	403	786	0	0	786	*
5540580	FIRST NB OF HINTON	HINTON	WV	19235	332	442	0	0	442	*
5540590	NB OF SUMMERS OF HINTON	HINTON	WV	25822	363	760	0	0	760	*
5540620	FIRST HUNTINGTON NB	HUNTINGTON	WV	135007	2144	4944	2413	0	4944	
5540630	GUARANTY NB OF HUNTINGTON	HUNTINGTON	WV	86938	1497	3196	1568	0	3196	

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5540635	HUNTINGTON TR & SVGS BK	HUNTINGTON	WV	57609	1057	1801	719	0	1801	*
5540645	VALLEY NB OF HUNTINGTON	HUNTINGTON	WV	16311	515	270	0	0	270	*
5540650	PUTNAM COUNTY BANK	HURRICANE	WV	41480	206	1394	335	0	1394	*
5540690	NATIONAL BK OF KEYSER	KEYSER	WV	26836	434	691	0	0	691	*
5540700	FIRST NB OF KEYSTONE	KEYSTONE	WV	19214	211	545	0	0	545	*
5540710	ALBRIGHT NB OF KINGWOOD	KINGWOOD	WV	32830	568	1092	0	0	1092	*
5540720	GREENBRIER VALLEY BANK	LEWISBURG	WV	22218	308	734	0	0	734	*
5540730	NATIONAL BK OF LOGAN	LOGAN	WV	69834	1273	2586	979	0	2586	*
5540760	BOONE NB OF MADISON	MADISON	WV	33945	281	1167	175	0	1167	*
5540800	CITIZENS NB OF MARTINSBURG	MARTINSBURG	WV	32540	258	1155	48	0	1155	*
5540820	OLD NB OF MARTINSBURG	MARTINSBURG	WV	47198	1435	898	0	0	898	*
5540830	PPL NB OF MARTINSBURG W VA	MARTINSBURG	WV	25322	532	575	0	0	575	*
5540840	MATEWAN NATIONAL BANK	MATEWAN	WV	34985	753	661	0	0	661	*
5540890	MERCH NB OF MONTGOMERY	MONTGOMERY	WV	27729	696	500	0	0	500	*
5540900	MONTGOMERY NATIONAL BANK	MONTGOMERY	WV	29923	571	846	0	0	846	*
5540910	S BR VLY NB OF MOOREFIELD	MOOREFIELD	WV	16116	253	501	0	0	501	*
5540930	FIRST NB OF MORGANTOWN	MORGANTOWN	WV	107125	1127	4567	2472	0	4567	*
5540933	SUNCREST NATIONAL BANK	MORGANTOWN	WV	24008	777	209	0	0	209	*
4540940	FIRST NAT BK AT MOUNDSVILLE	MOUNDSVILLE	WV	25402	323	810	0	0	810	*
5540980	PEOPLES BK OF MULLENS	MULLENS	WV	33883	583	902	0	0	902	*
4541000	FIRST NB OF NEW MARTINSVILLE	NEW MARTINSVILLE	WV	25219	536	642	0	0	642	*
5541020	FIRST CLARK NB OF NORTHFORK	NORTHFORK	WV	20885	297	551	0	0	551	*
5541030	MERCHANTS & MINERS NAT BK	OAK HILL	WV	30891	450	962	0	0	962	*
5541060	PARKERSBURG NATIONAL BANK	PARKERSBURG	WV	109277	2282	2780	1260	0	2780	*
5541080	UNION TRUST NATIONAL BANK	PARKERSBURG	WV	44848	899	1155	9	0	1155	*
5541140	POTOMAC VALLEY BANK	PETERSBURG	WV	20841	164	769	0	0	769	*
5541158	BARBOUR COUNTY BANK	PHILIPPI	WV	16178	202	359	0	0	359	*
5541160	FIRST NB OF PHILIPPI	PHILIPPI	WV	23945	307	698	0	0	698	*
5541190	CITIZENS NB OF PT PLEASANT	POINT PLEASANT	WV	38895	506	1206	18	0	1206	*
5541200	PRINCETON BANK AND TRUST CO	PRINCETON	WV	75327	821	2520	827	0	2520	*
5541223	WESTERN GREENBRIER NAT BANK	RAINELLE	WV	18166	360	491	0	0	491	*
5541240	CHERRY RIVER NB OF RICHWOOD	RICHWOOD	WV	15844	257	351	0	0	351	*
5541250	BANK OF RIPLEY	RIPLEY	WV	17097	265	448	0	0	448	*
5541260	FIRST NB OF RIPLEY	RIPLEY	WV	27594	675	501	0	0	501	*
5541270	BANK OF ROMNEY	ROMNEY	WV	20769	248	712	0	0	712	*
5541280	FIRST NB OF ROMNEY	ROMNEY	WV	15552	235	442	0	0	442	*
5541290	FIRST NB IN RONCEVERTE	RONCEVERTE	WV	26654	298	829	0	0	829	*
5541320	BANK OF ST ALBANS	ST ALBANS	WV	56961	705	1962	698	0	1962	*
5541325	CITIZENS NATIONAL BANK	ST ALBANS	WV	22366	669	268	0	0	268	*
5541340	PLEASANTS COUNTY BANK	ST MARYS	WV	16981	238	466	0	0	466	*
5541400	FIRST NB OF S CHARLESTON	SOUTH CHARLESTON	WV	29431	337	1027	24	0	1027	*
5541410	FIRST NB OF SPENCER	SPENCER	WV	29823	270	960	0	0	960	*
5541430	THE TRADERS BANK	SPENCER	WV	30982	318	1012	54	0	1012	*
5541440	FARMERS & MERCHANTS BK	SUMMERSVILLE	WV	30761	446	931	0	0	931	*
5541460	HOME NB OF SUTTON	SUTTON	WV	23129	281	691	0	0	691	*
5541470	FIRST NB OF TERRA ALTA	TERRA ALTA	WV	19321	220	571	0	0	571	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5541505	OHIO VALLEY NB OF VIENNA	VIENNA	WV	24211	622	584	0	0	584	*
4541564	FIRST NATIONAL BANK	WEIRTON	WV	19948	775	55	0	0	55	*
4541567	WEIRTON NATIONAL BANK	WEIRTON	WV	12239	256	133	0	0	133	*
5541570	MCDOWELL CTY NAT BK	WELCH	WV	51157	1266	1413	0	0	1413	*
4541570	WELLSBURG NATIONAL BANK	WELLSBURG	WV	21175	286	605	0	0	605	*
5541610	WESTON NATIONAL BANK	WESTON	WV	27586	734	451	0	0	451	*
4541650	FIRST NB & TR CO OF WHEELING	WHEELING	WV	57409	1314	1236	0	0	1236	*
4541654	FIRST WV BK NA-WARWOOD	WHEELING	WV	15933	483	113	0	0	113	*
4541670	HALF DCLLAR TR & SVGS BK	WHEELING	WV	45840	941	1259	24	0	1259	*
4541680	SECURITY NAT BK & TRUST CO	WHEELING	WV	64717	1604	1674	146	0	1674	*
4541720	WHEELING DOLLAR SVGS & TR CO	WHEELING	WV	106353	2373	3177	1163	0	3177	*
5541730	BANK OF WHITE SULPHUR SPG	WHITE SULPHUR SPG	WV	21291	487	429	0	0	429	*
5541750	FIRST NB OF WILLAMSON	WILLIAMSON	WV	40376	914	805	0	0	805	*
5541760	NAT BK OF CMRC OF WILLIAMSON	WILLIAMSON	WV	44560	671	1466	435	0	1466	*

OF 90 BANKS AFFECTED IN STATE 55 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
32 HAVE NO REQUIRED RESERVE BALANCE

7550120	FIDELITY SAVINGS BANK	ANTIGO	WI	29657	503	817	0	0	817	*
7550150	FIRST NB OF APPLETON	APPLETON	WI	139072	1995	4160	2388	0	4160	*
9550220	UNION NAT BK OF ASHLAND	ASHLAND	WI	26741	268	844	38	0	844	*
9550260	FIRST NAT BK OF BALDWIN	BALDWIN	WI	19857	97	673	34	0	673	*
7550300	BARABOO NATIONAL BANK	BARABOO	WI	41967	333	1484	86	0	1484	*
7550310	FIRST NB & TRCO OF BARABOO	BARABOO	WI	18733	202	511	0	0	511	*
9550340	FIRST NAT BK OF BARRON	BARRON	WI	13470	79	434	0	0	434	*
7550360	AMERICAN NB OF BEAVER DAM	BEAVER DAM	WI	39587	353	1196	202	0	1196	*
7550380	1 NB & TRCO OF BEAVER DAM	BEAVER DAM	WI	40408	583	943	0	0	943	*
7550430	FIRST NB & TR CO OF BELOIT	BELOIT	WI	66049	929	2085	810	0	2085	*
7550450	FARMERS AND MERCHANTS BANK	BERLIN	WI	15139	172	382	0	0	382	*
7550460	FIRST NB OF BERLIN	BERLIN	WI	15416	213	350	0	0	350	*
9550540	PEOPLES ST BK OF BLOOMER	BLOOMER	WI	18430	178	582	0	0	582	*
7550640	BANK OF BRODHEAD	BRODHEAD	WI	18803	132	507	17	0	507	*
7550656	FIRST WISCONSIN NATIONAL BK	BROCKFIELD	WI	27230	772	525	0	0	525	*
7550690	BANK OF BURLINGTON	BURLINGTON	WI	47267	389	1376	403	0	1376	*
9550900	FIRST NB OF CHIPPEWA FALLS	CHIPPEWA FALLS	WI	39551	448	1131	9	0	1131	*
9550910	NORTHWESTERN BANK	CHIPPEWA FALLS	WI	40808	591	1037	0	0	1037	*
7550972	FIRST NB OF CLINTONVILLE	CLINTONVILLE	WI	18017	216	446	0	0	446	*
7551070	FIRST NB OF COLUMBUS	COLUMBUS	WI	20065	156	627	0	0	627	*
7551125	FIRST NB OF CUDAHY	CUDAHY	WI	18259	230	515	0	0	515	*
7551170	CITIZENS NB OF DARLINGTON	DARLINGTON	WI	21074	117	731	21	0	731	*
7551230	WISCONSIN STATE BANK	DELAN	WI	20882	159	602	20	0	602	*
9551340	SECURITY NB OF DURAND	DURAND	WI	26767	186	887	13	0	887	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9551350	FIRST NAT BK OF EAGLE RIVER	EAGLE RIVER	WI	18222	240	471	0	0	471	*
9551370	AMERICAN NATIONAL BK & TR	EAU CLAIRE	WI	101672	1836	3080	1521	0	3080	
9551380	FIRST WISC NAT BANK	EAU CLAIRE	WI	119693	2166	3453	1533	0	3453	
7551450	FIRST NB OF ELKHORN	ELKHORN	WI	38174	300	1304	41	0	1304	*
7551520	UNION BANK AND TRUST CO	EVANSVILLE	WI	14582	107	482	0	0	482	*
7551580	FIRST WIS NB OF FOND DU LAC	FOND DU LAC	WI	85288	1134	2885	1441	0	2885	
7551590	NAT EXC BK&TR OF FOND DU LAC	FOND DU LAC	WI	71566	1077	2529	1062	0	2529	*
7551680	RACINE COUNTY NATIONAL BANK	FRANKSVILLE	WI	39014	473	1216	41	0	1216	*
7551815	FIRST NB OF GLENDALE	GLENDALE	WI	32269	488	869	0	0	869	*
7551885	CITIZENS AMERICAN BANK NA	GREEN BAY	WI	29682	624	579	0	0	579	*
7551900	KELLOGG CITIZENS NAT BANK	GREEN BAY	WI	201309	4565	5110	3092	0	5110	
7551929	SOUTHRIDGE BANK OF GREENDALE	GREENDALE	WI	21515	1269	0	0	0	0	*
7551933	FIRST WISC NAT BK OF SO GATE	GREENFIELD	WI	28726	602	578	0	0	578	*
7552010	FIRST NB OF HARTFORD	HARTFORD	WI	27629	389	728	0	0	728	*
9552040	PEOPLES NAT BK OF HAYWARD	HAYWARD	WI	31123	260	971	52	0	971	*
7552110	STATE BK OF HOWARDS GVE	HOWARDS GROVE	WI	13509	86	389	0	0	389	*
9552120	FIRST NAT BK OF HUDSON	HUDSON	WI	18762	213	596	0	0	596	*
7552200	FIRST NATIONAL BANK	JANESVILLE	WI	51006	890	1291	218	0	1291	*
7552220	ROCK CTY NB OF JANESVILLE	JANESVILLE	WI	30751	630	860	0	0	860	*
7552330	BROWN NB OF KENOSHA	KENOSHA	WI	70888	1031	2159	1101	0	2159	
7552340	FIRST NB OF KENOSHA	KENOSHA	WI	122070	2653	3240	1659	0	3240	
7552345	KENOSHA NATIONAL BANK	KENOSHA	WI	52706	447	1789	793	0	1789	*
9552441	FIRST BANK NA	LA CROSSE	WI	357284	7372	12457	5284	4149	8308	
9552442	FIRST NAT BK OF LA CROSSE	LA CROSSE	WI	94232	1936	2529	734	0	2529	
9552480	PIONEER NB OF LADYSMITH	LADYSMITH	WI	16646	152	544	0	0	544	*
7552505	CITIZENS NATIONAL BANK	LAKE GENEVA	WI	21812	292	586	0	0	586	*
7552510	FIRST NB OF LAKE GENEVA	LAKE GENEVA	WI	31726	317	1006	123	0	1006	*
7552720	FIRST WI NB OF MADISON	MADISON	WI	261827	3888	12064	5282	3988	8076	
7552810	FIRST NB IN MANITOWOC	MANITOWOC	WI	48764	581	1321	101	0	1321	*
7552830	MANITOWOC SAVINGS BANK N A	MANITOWOC	WI	87576	1086	2764	1166	0	2764	
7552880	FIRST NB OF MARINETTE	MARINETTE	WI	16779	270	319	0	0	319	*
7552890	STEPHENSON NB OF MARINETTE	MARINETTE	WI	27454	457	684	0	0	684	*
7552920	MARKESAN STATE BANK	MARKESAN	WI	12370	102	330	0	0	330	*
7552940	CITIZENS NAT BANK & TRUST	MARSHFIELD	WI	50547	591	1565	0	0	1565	*
7553040	FIRST NB OF MENASHA	MENASHA	WI	25111	287	693	23	0	693	*
9553070	FIRST NAT BK OF MENOMONIE	MENOMONIE	WI	26249	218	822	20	0	822	*
7553180	FIRST WISCONSIN NAT BANK	MILWAUKEE	WI	1646020	21745	79530	5466	57995	21535	
7553260	MARINE NATIONAL EXCHANGE BK	MILWAUKEE	WI	457697	10987	16433	5353	6617	9816	
7553270	M&I MARSHALL & ILSLEY BANK	MILWAUKEE	WI	645450	16137	25586	5147	12297	13289	
7553271	M&I NORTHERN BANK	MILWAUKEE	WI	112447	1640	4052	2309	0	4052	
7553292	NORTHRIDGE BANK	MILWAUKEE	WI	22657	1138	0	0	0	0	*
7553400	FIRST NB OF MCNROE	MCNROE	WI	59824	580	1854	280	0	1854	*
7553490	FIRST NB OF NEENAH	NEENAH	WI	65432	1151	1707	584	0	1707	*
7553500	MARINE NAT BANK	NEENAH	WI	54079	316	2159	1136	0	2159	*
7553510	FIRST NB AT NEILLSVILLE	NEILLSVILLE	WI	17162	127	517	0	0	517	*
9553630	FIRST NB OF NEW RICHMOND	NEW RICHMOND	WI	17061	173	426	0	0	426	*

MEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7553698	TRI-CY NB OF OAK CREEK	OAK CREEK	WI	17797	544	258	0	0	258	*
7553720	FIRST NB OF OCONOMOWOC	OCONOMOWOC	WI	25471	567	565	0	0	565	*
7553730	FIRST NB OF OCONTO	OCONTO	WI	20216	355	428	0	0	428	*
7553900	FIRST WI NB OF OSHKOSH	OSHKOSH	WI	113971	2039	2790	1253	0	2790	*
7553920	OSHKOSH NATIONAL BANK	OSHKOSH	WI	46462	629	1231	34	0	1231	*
9553850	FIRST NAT BK OF PARK FALLS	PARK FALLS	WI	23006	210	638	38	0	638	*
7553870	PESHTIGO NATIONAL BANK	PESHTIGO	WI	14486	104	402	0	0	402	*
7553940	FIRST NB OF PLATTEVILLE	PLATTEVILLE	WI	24316	173	805	154	0	805	*
7553960	STATE NB OF PLATTEVILLE	PLATTEVILLE	WI	23533	160	780	21	0	780	*
7553990	FIRST NB OF PORTAGE	PORTAGE	WI	38902	580	1007	0	0	1007	*
7554000	FIRST NB OF PORT WASHINGTON	PORT WASHINGTON	WI	16118	206	448	0	0	448	*
7554120	FARMERS MERCHANTS NAT BK	PRINCETON	WI	20365	180	528	46	0	528	*
7554160	FIRST NATIONAL BK AND TR	RACINE	WI	133142	2599	3628	1866	0	3628	*
7554164	HERITAGE NB OF RACINE	RACINE	WI	18750	628	346	0	0	346	*
7554168	M&I AMERICAN BANK & TRUST	CORACINE	WI	57500	1369	1369	0	0	1369	*
9554250	FIRST NB OF RHINELANDER	RHINELANDER	WI	39666	786	817	0	0	817	*
9554270	FIRST WISCONSIN NAT BANK	RICE LAKE	WI	35008	621	800	0	0	800	*
7554330	FIRST NB OF RIPON	RIPON	WI	18176	323	378	0	0	378	*
9554350	FIRST NAT BK OF RIVER FALLS	RIVER FALLS	WI	27111	360	765	0	0	765	*
9554410	FIRST NB OF ST CROIX FALLS	ST CROIX FALLS	WI	15145	129	442	0	0	442	*
7554440	FIRST NB OF SEYMOUR	SEYMOUR	WI	27718	387	650	0	0	650	*
7554480	SHAWANO NATIONAL BANK	SHAWANO	WI	57773	354	1742	495	0	1742	*
7554500	CITIZENS BANK OF SHEBOYGAN	SHEBOYGAN	WI	172944	2534	5417	3535	0	5417	*
7554530	SECURITY FIRST NATIONAL BANK	SHEBOYGAN	WI	111799	965	4933	3405	0	4933	*
7554675	UNION NAT BK & TRUST CO	SPARTA	WI	19426	340	538	0	0	538	*
7554750	CITIZENS NB OF STEVENS PNT	STEVENS POINT	WI	52595	794	1551	225	0	1551	*
7554760	FIRST NB OF STEVENS PNT	STEVENS POINT	WI	69964	737	2302	865	0	2302	*
7554790	FIRST NB OF STOUGHTON	STOUGHTON	WI	22138	466	422	0	0	422	*
7554820	BANK OF STURGEON BAY	STURGEON BAY	WI	75763	1269	2072	614	0	2072	*
7554825	FIRST NB OF STURGEON BAY	STURGEON BAY	WI	21036	272	554	0	0	554	*
9554860	FIRST NB OF SUPERIOR	SUPERIOR	WI	40383	919	735	0	0	735	*
9554870	NAT BK OF CMRC IN SUPERIOR	SUPERIOR	WI	51919	578	1590	205	0	1590	*
7555030	FIRST NB IN VIROQUA	VIROQUA	WI	14430	151	404	0	0	404	*
7555180	MPCH NB OF WATERTOWN	WATERTOWN	WI	24371	216	819	0	0	819	*
7555200	FIRST NB OF WAUKESHA	WAUKESHA	WI	152252	1802	5627	3917	0	5627	*
7555205	MARINE NB OF WAUKESHA	WAUKESHA	WI	28568	559	645	0	0	645	*
7555250	FARMERS ST BK OF WAUPACA	WAUPACA	WI	20271	368	460	0	0	460	*
7555260	FIRST NB OF WAUPACA	WAUPACA	WI	19914	408	359	0	0	359	*
7555270	NAT BK OF WAUPUN	WAUPUN	WI	23766	252	746	0	0	746	*
7555290	STATE BK OF WAUPUN	WAUPUN	WI	26604	218	836	60	0	836	*
7555300	FIRST AMERICAN NAT BANK	WAUSAU	WI	150270	2367	5082	3072	0	5082	*
7555305	FIRST WI NB OF WAUSAU	WAUSAU	WI	26147	302	778	0	0	778	*
7555340	FIRST NB IN WAUWATOSA	WAUWATOSA	WI	47972	354	1652	428	0	1652	*
7555370	MILWAUKEE COUNTY BANK	WEST ALLIS	WI	98158	931	3354	1818	0	3354	*
7555390	FIRST NB OF W BEND	WEST BEND	WI	62551	396	3269	1687	0	3269	*
7555510	FIRST NB OF WI RAPIDS	WISCONSIN RAPIDS	WI	55965	655	1848	563	0	1848	*

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7555520	WOOD CTY NB OF WIS RAPIOS	WISCONSIN RAPIOS	WI	67213	1373	1720	269	0	1720	*
OF	117 BANKS AFFECTED IN STATE	56	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		56	HAVE NO REQUIRED RESERVE BALANCE							

10560040	FIRST NAT BK OF BUFFALO	BUFFALO	WY	18638	155	811	0	0	811	*
10560070	FIRST NAT BK OF CASPER	CASPER	WY	158837	1417	7498	5088	275	7223	
10560073	HILLTOP NATIONAL BANK	CASPER	WY	34038	607	943	0	0	943	*
10560080	WYOMING NAT BK OF CASPER	CASPER	WY	186271	639	8298	4389	1833	6465	
10560090	AMERICAN NB OF CHEYENNE	CHEYENNE	WY	75601	1320	2428	1042	0	2428	*
10560095	FIRST WY BANK NA CHEYENNE	CHEYENNE	WY	52579	311	2503	1337	0	2503	*
10560098	FIRST WY BK NA E CHEYENNE	CHEYENNE	WY	22082	587	480	0	0	480	*
10560100	FIRST NAT BK & TR CO	CHEYENNE	WY	70735	655	2619	1185	0	2619	*
10560130	SHOSHONE FIRST NAT BK	CODY	WY	32828	293	1180	0	0	1180	*
10560170	FIRST NAT BK IN EVANSTON	EVANSTON	WY	24155	124	914	42	0	914	*
10560180	FIRST WYOMING BANK EVANSTON	EVANSTON	WY	21647	256	507	0	0	507	*
10560185	FIRST NATIONAL BANK	GILLETTE	WY	31972	282	1176	73	0	1176	*
10560190	STOCKMENS BANK & TRUST CO	GILLETTE	WY	81461	634	3757	2245	0	3757	
10560240	JACKSON STATE BANK	JACKSON	WY	43535	351	1636	564	0	1636	*
10560260	FIRST WYOMING BK NA KEMMERER	KEMMERER	WY	46510	312	2041	812	0	2041	*
10560290	FIRST WYOMING BANK NA LANDER	LANDER	WY	33369	423	1217	10	0	1217	*
10560310	BANK OF LARAMIE	LARAMIE	WY	27752	201	1160	0	0	1160	*
10560320	FIRST NB OF LARAMIE	LARAMIE	WY	51651	603	2032	823	0	2032	*
10560330	FIRST NB OF LOVELL	LOVELL	WY	15355	193	515	0	0	515	*
10560370	FIRST STATE BK OF NEWCASTLE	NEWCASTLE	WY	22300	109	883	13	0	883	*
10560398	AMERICAN NAT BK CF POWELL	PCWELL	WY	16877	163	545	0	0	545	*
10560390	FIRST NAT BK OF POWELL	POWELL	WY	36353	132	1530	204	0	1530	*
10560410	FIRST WYOMING BK NA RAWLINS	RAWLINS	WY	41472	269	1506	299	0	1506	*
10560420	RAWLINS NATIONAL BANK	RAWLINS	WY	39273	473	1437	15	0	1437	*
10560425	AMERICAN NATIONAL BANK	RIVERTON	WY	28489	187	1028	47	0	1028	*
10560430	FIRST NAT BANK OF RIVERTON	RIVERTON	WY	48223	419	2046	624	0	2046	*
10560460	ROCK SPRINGS NATIONAL BANK	ROCK SPRINGS	WY	58551	956	1606	187	0	1606	*
10560490	FIRST NB OF SHERIDAN	SHERIDAN	WY	43401	286	2120	753	0	2120	*
10560500	SUNDANCE STATE BANK	SUNDANCE	WY	19798	52	938	0	0	938	*
10560510	FIRST NB IN THERMOPOLIS	THERMOPOLIS	WY	21798	193	782	0	0	782	*
10560520	CITIZENS NAT BK & TR CO	TORRINGTON	WY	33455	170	1466	170	0	1466	*
10560530	FIRST NATIONAL BANK	TORRINGTON	WY	18611	112	779	0	0	779	*
10560540	FIRST NB IN WHEATLAND	WHEATLAND	WY	20963	107	792	6	0	792	*
10560560	FIRST NB IN WORLAND	WORLAND	WY	23835	179	879	0	0	879	*
OF	34 BANKS AFFECTED IN STATE	12	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		20	HAVE NO REQUIRED RESERVE BALANCE							

MEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)		
2720055	BANCO DE SANTANDER-PR NA	SAN JUAN		PR	66155	311	2664	1922	75	2589
OF	1 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		0	HAVE NO REQUIRED RESERVE BALANCE							

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6010010	BANK OF ABBEVILLE	ABBEVILLE	AL	23421	240	0	0	0	0	*
6010015	FIRST BANK OF ALABASTER	ALABASTER	AL	15370	374	0	0	0	0	*
6010030	ALEXANDER CITY BANK	ALEXANDER CITY	AL	19940	340	0	0	0	0	*
6010065	CITIBANC OF AL ANDALUSIA AL	ANDALUSIA	AL	29491	362	0	0	0	0	*
6010070	COMMERCIAL BANK	ANDALUSIA	AL	40644	502	0	0	0	0	*
6010120	BANK CF ARAB	ARAB	AL	17585	282	0	0	0	0	*
6010123	SECURITY BANK AND TRUST CO	ARAB	AL	16533	454	0	0	0	0	*
6010190	BANK CF ATMORE	ATMORE	AL	32781	298	0	20	0	0	*
6010205	EXCHANGE BANK	ATTALLA	AL	16694	267	0	0	0	0	*
6010229	AUBURN BANK & TRUST CO	AUBURN	AL	14606	212	0	0	0	0	*
6010250	BALDWIN COUNTY BANK	BAY MINETTE	AL	24743	436	0	0	0	0	*
6010258	FIRST ALA BK OF MOBILE CTY	BAYOU LA BATRE	AL	18528	383	0	0	0	0	*
6010295	BANK OF THE SOUTHEAST	BIRMINGHAM	AL	28729	802	0	0	0	0	*
6010305	CENTRAL BANK OF BIRMINGHAM	BIRMINGHAM	AL	510662	3050	0	5459	17509	-17509	
6010310	FIRST AL BANK OF BIRMINGHAM	BIRMINGHAM	AL	319352	6672	0	5170	3201	-3201	
6010323	METROBANK	BIRMINGHAM	AL	34024	667	0	0	0	0	*
6010350	BANK OF BLOUNTSVILLE	BLOUNTSVILLE	AL	21242	304	0	0	0	0	*
6010370	SAND MOUNTAIN BANK	BOAZ	AL	28540	582	0	0	0	0	*
6010390	BANK CF BREWTON	BREWTON	AL	22737	457	0	0	0	0	*
6010450	CHOCTAW BANK OF BUTLER	BUTLER	AL	24032	333	0	0	0	0	*
6010520	CHEROKEE COUNTY BANK	CENTRE	AL	26687	402	0	0	0	0	*
6010530	FARMERS AND MERCHANTS BANK	CENTRE	AL	32458	326	0	28	0	0	*
6010680	BANK OF DADEVILLE	DADEVILLE	AL	16584	282	0	0	0	0	*
6010693	FIRST STATE BK OF DECATUR	DECATUR	AL	36175	587	0	0	0	0	*
6010720	ROBERTSON BANKING CO	DEMOPOLIS	AL	25302	541	0	0	0	0	*
6010780	ELBA EXCHANGE BANK	ELBA	AL	20833	212	0	0	0	0	*
6010805	CITIZENS BANK	ENTERPRISE	AL	31130	308	0	146	0	0	*
6010810	ENTERPRISE BANKING COMPANY	ENTERPRISE	AL	58470	487	0	818	0	0	*
6010820	EUFAULA BANK AND TRUST CO	EUFAULA	AL	31237	278	0	29	0	0	*
6010870	CITIZENS BANK	FAYETTE	AL	18426	312	0	0	0	0	*
6010890	ESCAMBIA COUNTY BANK	FLOMATON	AL	18092	229	0	0	0	0	*
6010920	FARMERS AND MERCHANTS BANK	FOLEY	AL	27402	387	0	0	0	0	*
6010922	SOUTH BALDWIN BANK	FOLEY	AL	22471	328	0	0	0	0	*
6010925	FORT PAYNE BANK	FORT PAYNE	AL	23507	492	0	0	0	0	*
6010930	FORT DEPOSIT BANK	FORT DEPOSIT	AL	19465	306	0	0	0	0	*
6010960	ALABAMA CITY BANK	GAOSDEN	AL	35235	715	0	0	0	0	*
6010980	EAST GADSDEN BANK	GADSDEN	AL	25700	248	0	0	0	0	*
6010995	AMERICAN BANK	GENEVA	AL	15812	282	0	0	0	0	*
6011000	CITIZENS BANK	GENEVA	AL	20872	123	0	0	0	0	*
6011055	GREENVILLE BANK	GREENVILLE	AL	23359	597	0	0	0	0	*
6011090	1ST AL BANK OF GUNTERSVILLE	GUNTERSVILLE	AL	23018	345	0	0	0	0	*
6011110	TRADERS AND FARMERS BANK	HALEYVILLE	AL	43308	675	0	0	0	0	*
6011140	CITIZENS BANK OF HARTSELLE	HARTSELLE	AL	25051	385	0	0	0	0	*
6011143	FIRST AL BANK OF HARTSELLE	HARTSELLE	AL	20928	502	0	0	0	0	*
6011160	BANK OF HEFLIN	HEFLIN	AL	29855	574	0	0	0	0	*
6011165	BANK OF HUNTSVILLE	HUNTSVILLE	AL	48563	838	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSS	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6011220	JACKSON BANK AND TRUST CO	JACKSON	AL	23446	422	0	0	0	0	*
6011225	MERCHANTS BANK	JACKSON	AL	20138	411	0	0	0	0	*
6011237	CENTRAL BK CF WALKER CTY	JASPER	AL	17827	682	0	0	0	0	*
6011270	BANK OF LEXINGTON	LEXINGTON	AL	22204	236	0	0	0	0	*
6011300	MC MILLAN AND COMPANY BANKER	LIVINGSTON	AL	17850	448	0	0	0	0	*
6011310	LUVERNE BANK AND TRUST CO	LUVERNE	AL	17821	241	0	0	0	0	*
6011350	MARION BANK AND TRUST CO	MARION	AL	20390	323	0	0	0	0	*
6011376	COMMERCIAL GUARANTY BANK	MCBIL	AL	70466	1160	0	1125	0	0	*
6011420	MERCHANTS AND PLANTERS BANK	MONTEVALLO	AL	15553	161	0	0	0	0	*
6011460	BANK OF MOULTON	MOULTON	AL	22675	675	0	0	0	0	*
6011470	CITIZENS BANK	MCULTON	AL	19172	382	0	0	0	0	*
6011505	BANK OF EAST ALABAMA	OPELIKA	AL	34333	921	0	0	0	0	*
6011550	BANK OF OZARK	OZARK	AL	39381	673	0	0	0	0	*
6011565	PEOPLES BANK	PELL CITY	AL	18146	411	0	0	0	0	*
6011585	F&M BANK OF RUSSELL CTY	PHENIX CITY	AL	17640	524	0	0	0	0	*
6011590	PHENIX GIRARD BANK	PHENIX CITY	AL	21856	674	0	0	0	0	*
6011610	FARMERS AND MERCHANTS BANK	PIEDMONT	AL	13907	212	0	0	0	0	*
6011640	BANK OF PRATTVILLE	PRATTVILLE	AL	36125	686	0	0	0	0	*
6011649	COOSA VALLEY BANK	RAINBOW CITY	AL	17795	243	0	0	0	0	*
6011730	EAST LAUDERDALE BANKING CO	ROGERSVILLE	AL	17941	263	0	0	0	0	*
6011740	CITIZENS BANK AND SAVINGS CO	RUSSELLVILLE	AL	17002	345	0	0	0	0	*
6011780	J C JACOBS BANKING CO INC	SCOTTSBORO	AL	28569	345	0	0	0	0	*
6011785	CITIZENS BANK AND TRUST CO	SELMA	AL	24795	330	0	0	0	0	*
6011860	BANK OF SULLIGENT	SULLIGENT	AL	14873	308	0	0	0	0	*
6011920	BANK OF TALLASSEE	TALLASSEE	AL	19184	344	0	0	0	0	*
6011935	BANK OF THOMASVILLE	THOMASVILLE	AL	27026	551	0	0	0	0	*
6011970	TROY BANK AND TRUST COMPANY	TROY	AL	35249	579	0	0	0	0	*
6012080	BANK OF VERNON	VERNON	AL	17216	223	0	0	0	0	*
6012125	CITIZENS BK OF WETUMPKA	WETUMPKA	AL	17380	368	0	0	0	0	*

OF 75 BANKS AFFECTED IN STATE 67 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

12020002	ALASKA BANK CF COMMERCE	ANCHORAGE	AK	125202	2387	0	2763	0	0	*
12020007	ALASKA PACIFIC BANK	ANCHORAGE	AK	43939	270	0	671	0	0	*
12020008	ALASKA STATEBANK	ANCHORAGE	AK	115184	1793	0	2700	0	0	*
12020016	PEOPLES BANK AND TRUST CO	ANCHORAGE	AK	38139	460	0	309	0	0	*
12020022	UNITED BANK ALASKA	ANCHORAGE	AK	37190	124	0	411	0	0	*
12020060	B M BEHREND'S BANK	JUNEAU	AK	36732	352	0	436	0	0	*

OF 6 BANKS AFFECTED IN STATE 0 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12040056	STATE BANK	LAKE HAVASU CITY	AZ	25475	376	0	0	0	0	*
12040060	ARIZONA BANK	PHOENIX	AZ	1137864	11432	0	5228	36299	-36299	
12040062	CONTINENTAL BANK	PHOENIX	AZ	195072	1477	0	5200	1928	-1928	
12040095	GREAT WESTERN BANK & TRUST	PHOENIX	AZ	264876	3002	0	5159	4132	-4132	
12040097	THUNDERBIRD BANK	PHOENIX	AZ	57105	654	0	1100	0	0	*
12040099	UNITED BANK OF ARIZONA	PHOENIX	AZ	391942	3322	0	5153	9820	-9820	
12040129	CITY BANK	SUN CITY	AZ	17146	133	0	0	0	0	*
12040145	UNION BANK	TUCSON	AZ	101287	637	0	3362	0	0	

OF 8 BANKS AFFECTED IN STATE 2 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
2 HAVE NO REQUIRED RESERVE BALANCE

8050020	BANK OF AMITY	AMITY	AR	16322	116	0	0	0	0	*
8050030	CITIZENS FIRST STATE BANK	ARKADELPHIA	AR	18616	249	0	0	0	0	*
8050040	ELK HORN BANK AND TRUST CO	ARKADELPHIA	AR	22967	198	0	0	0	0	*
8050050	MERCHANTS AND PLANTERS BANK	ARKADELPHIA	AR	16478	224	0	0	0	0	*
8050140	BENTON STATE BANK	BENTON	AR	44228	832	0	0	0	0	*
8050145	UNION BANK	BENTON	AR	35930	645	0	0	0	0	*
8050150	BANK OF BENTONVILLE	BENTONVILLE	AR	42577	487	0	160	0	0	*
8050155	CITIZENS BANK	BENTONVILLE	AR	17026	245	0	0	0	0	*
8050200	CITIZENS BANK	BOONEVILLE	AR	28779	403	0	0	0	0	*
8050220	BANK OF BRINKLEY	BRINKLEY	AR	22978	294	0	0	0	0	*
8050230	BANK OF CABOT	CABOT	AR	27262	567	0	0	0	0	*
8050260	MERCHANTS AND PLANTERS BANK	CAMDEN	AR	30964	701	0	0	0	0	*
8050270	CITIZENS BANK & TRUST	CARLISLE	AR	19693	216	0	0	0	0	*
8050325	ARKANSAS STATE BANK	CLARKSVILLE	AR	15573	355	0	0	0	0	*
8050335	CLINTON STATE BANK	CLINTON	AR	27167	361	0	0	0	0	*
8050345	FIRST STATE BK AND TR CO	CONWAY	AR	58241	508	0	833	0	0	*
8050350	CORNING BANK	CORNING	AR	24213	340	0	0	0	0	*
8050370	DANVILLE STATE BANK	DANVILLE	AR	24582	307	0	0	0	0	*
8050380	BANK OF DARDANELLE	DARDANELLE	AR	16542	565	0	0	0	0	*
8050420	FARMERS AND MERCHANTS BANK	DES ARC	AR	16234	164	0	0	0	0	*
8050430	DE WITT BANK AND TRUST CO	DE WITT	AR	27378	188	0	0	0	0	*
8050470	MERCHANTS AND FARMERS BANK	DUMAS	AR	22844	500	0	0	0	0	*
8050500	EXCHANGE BANK AND TRUST CO	EL DORADO	AR	35552	831	0	0	0	0	*
8050620	FORDYCE BANK AND TRUST CO	FORDYCE	AR	17292	311	0	0	0	0	*
8050640	PLANTERS BANK AND TRUST CO	FORREST CITY	AR	33601	571	0	0	0	0	*
8050710	BANK OF GRAVETTE	GRAVETTE	AR	17645	123	0	0	0	0	*
8050730	FARMERS BANK	GREENWOOD	AR	16579	377	0	0	0	0	*
8050800	BANK OF HARRISBURG	HARRISBURG	AR	18042	219	0	0	0	0	*
8050820	SECURITY BANK	HARRISON	AR	46759	566	0	442	0	0	*
8050850	CLEBURNE COUNTY BANK	HEBER SPRINGS	AR	24140	380	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8050975	FIRST JACKSONVILLE BANK	JACKSONVILLE	AR	34781	1098	0	0	0	0	*
8050985	BANK OF NORTHEAST ARKANSAS	JONESBORO	AR	26653	372	0	0	0	0	*
8050990	CITIZENS BANK OF JONESBORO	JONESBORO	AR	93310	503	0	2661	0	0	*
8050998	FIRST BK AND TR OF JONESBORO	JONESBORO	AR	28819	580	0	0	0	0	*
8051000	MERCANTILE BANK	JONESBORO	AR	80389	1069	0	1273	0	0	*
8051080	BANK OF LAKE VILLAGE	LAKE VILLAGE	AR	19816	249	0	0	0	0	*
8051140	BANK OF LINCOLN	LINCOLN	AR	15863	195	0	0	0	0	*
8051175	PULASKI BANK AND TRUST CO	LITTLE ROCK	AR	41935	324	0	312	0	0	*
8051210	FIRST STATE BANK	LCNOKE	AR	22016	379	0	0	0	0	*
8051220	BANK OF MC CRODY	MC CRODY	AR	26020	407	0	0	0	0	*
8051230	MC GEHEE BANK	MC GEHEE	AR	34229	974	0	0	0	0	*
8051250	FARMERS BANK AND TRUST CO	MAGNOLIA	AR	22776	517	0	0	0	0	*
8051270	BANK OF MALVERN	MALVERN	AR	24915	283	0	0	0	0	*
8051400	UNION BANK OF MENA	MENA	AR	26044	317	0	0	0	0	*
8051420	MONETTE STATE BANK	MONETTE	AR	16326	150	0	0	0	0	*
8051430	COMMERCIAL BANK AND TRUST CO	MONTICELLO	AR	24328	408	0	0	0	0	*
8051440	UNION BANK AND TRUST CO	MONTICELLO	AR	30280	409	0	0	0	0	*
8051450	FIRST STATE BANK	MORRILTON	AR	31066	457	0	0	0	0	*
8051460	PEOPLES BANK & TRUST CO	MOUNTAIN HOME	AR	48414	466	0	337	0	0	*
8051480	BANK OF MONTGOMERY COUNTY	MCUNT IDA	AR	15034	229	0	0	0	0	*
8051500	PIKE COUNTY BANK	MURFREESBORO	AR	15629	211	0	0	0	0	*
8051555	MRCH & PLANTERS BANK	NEWPORT	AR	26557	432	0	0	0	0	*
8051560	TWIN CITY BANK	NORTH LITTLE ROCK	AR	97470	931	0	2392	0	0	*
8051580	PLANTERS BANK	OSCEOLA	AR	19229	346	0	0	0	0	*
8051590	BANK OF OZARK	OZARK	AR	22515	267	0	0	0	0	*
8051620	SECURITY BANK	PARAGOULD	AR	42555	553	0	0	0	0	*
8051710	BANK OF POCAHONTAS	POCAHONTAS	AR	22322	333	0	0	0	0	*
8051750	FARMERS AND MERCHANTS BANK	PRAIRIE GROVE	AR	18850	323	0	0	0	0	*
8051760	BANK OF PRESCOTT	PRESCOTT	AR	19946	475	0	0	0	0	*
8051815	FRMS & MRCH BANK	ROGERS	AR	26519	317	0	0	0	0	*
8051858	FIRST SECURITY BANK	SEARCY	AR	40766	514	0	167	0	0	*
8051880	GRANT COUNTY BANK	SHERIDAN	AR	17941	260	0	0	0	0	*
8051905	ARKANSAS STATE BANK	SILLOAM SPRINGS	AR	18219	262	0	0	0	0	*
8051920	SMACKOVER STATE BANK	SMACKOVER	AR	17769	263	0	0	0	0	*
8051960	FIRST STATE BANK	SPRINGDALE	AR	63381	828	0	813	0	0	*
8052000	FARMERS AND MERCHANTS BANK	STUTTGART	AR	52804	840	0	530	0	0	*
8052040	BANK OF TRUMANN	TRUMANN	AR	19286	322	0	0	0	0	*
8052090	CITIZENS BANK AND TRUST CO	VAN BUREN	AR	23831	414	0	0	0	0	*
8052100	PEOPLES BK & TR CO	VAN BUREN	AR	18462	296	0	0	0	0	*
8052130	BANK OF WALDRON	WALDRON	AR	19254	265	0	0	0	0	*
8052160	WARREN BANK & TRUST CO	WARREN	AR	31807	707	0	0	0	0	*
8052170	BANK OF WEINER	WEINER	AR	19433	112	0	0	0	0	*
8052175	MERCHANTS AND FARMERS BANK	WEST HELENA	AR	29173	634	0	0	0	0	*
8052190	BANK OF WEST MEMPHIS	WEST MEMPHIS	AR	40328	466	0	43	0	0	*
8052240	CROSS COUNTY BANK	WYNNE	AR	22149	286	0	0	0	0	*
8052260	BANK OF YELLVILLE	YELLVILLE	AR	16110	236	0	0	0	0	*

OF 76 BANKS AFFECTED IN STATE 64 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 12 HAVE NO REQUIRED RESERVE BALANCE

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12060013	CONTINENTAL BANK	ALHAMBRA	CA	57908	375	0	1202	0	0	*
12060018	HERITAGE BANK	ANAHEIM	CA	32410	392	0	35	0	0	*
12060047	MID&STATE BANK	ARROYO GRANDE	CA	75097	1830	0	1149	0	0	*
12060075	CALIFORNIA REPUBLIC BANK	BAKERSFIELD	CA	61808	1546	0	236	0	0	*
12060145	SHASTA COUNTY BANK	BURNEY	CA	24673	426	0	0	0	0	*
12060167	CHINO VALLEY BANK	CHINO	CA	28580	714	0	0	0	0	*
12060240	CITIZENS BK OF COSTA MESA	COSTA MESA	CA	31281	317	0	46	0	0	*
12060350	BANK CF DOWNEY	DOWNEY	CA	41781	678	0	138	0	0	*
12060353	GOLDEN STATE BANK	DOWNEY	CA	138484	2044	0	4252	0	0	*
12060365	FIRST SECURITY BANK	ELK GROVE	CA	20674	417	0	0	0	0	*
12060440	SCOTT VALLEY BANK	FORT JONES	CA	20660	467	0	0	0	0	*
12060441	BANK CF LOLETA	FORTUNA	CA	20788	260	0	0	0	0	*
12060442	FREMONT BANK	FREMONT	CA	47098	770	0	343	0	0	*
12060457	REPUBLIC BANK	GARDENA	CA	34236	390	0	218	0	0	*
12060460	GAVILAN BANK	GILROY	CA	46306	1066	0	0	0	0	*
12060468	GOLD COUNTRY BANK	GRASS VALLEY	CA	17962	316	0	0	0	0	*
12060480	COMMONWEALTH BANK	HAWTHORNE	CA	21149	95	0	0	0	0	*
12060495	BANK OF HEMET	HEMET	CA	31940	640	0	0	0	0	*
12060526	PACIFIC CITY BANK	HUNTINGTON BEACH	CA	31526	868	0	0	0	0	*
12060535	COMMUNITY BANK	HUNTINGTON PARK	CA	229652	1363	0	5170	4347	-4347	*
12060538	BANK CF IRVINE	IRVINE	CA	21965	241	0	0	0	0	*
12060559	LA JOLLA BANK & TRUST CO	LA JOLLA	CA	42282	309	0	592	0	0	*
12060560	BANK OF LAKE COUNTY	LAKEPORT	CA	27399	507	0	0	0	0	*
12060562	GROSSMONT BANK	LA MESA	CA	56866	286	0	1593	0	0	*
12060595	COAST BANK	LONG BEACH	CA	40956	438	0	0	0	0	*
12060614	HARBOR BANK	LONG BEACH	CA	27369	330	0	0	0	0	*
12060630	AMERICAN CITY BANK	LOS ANGELES	CA	132337	683	0	5170	569	-569	*
12060632	BANK OF FINANCE	LOS ANGELES	CA	28147	530	0	0	0	0	*
12060644	CALIFORNIA KOREA BANK	LOS ANGELES	CA	47078	276	0	402	0	0	*
12060645	CALIFORNIA OVERSEAS BANK	LOS ANGELES	CA	50471	362	0	805	0	0	*
12060663	CATHAY BANK	LOS ANGELES	CA	79837	773	0	1309	0	0	*
12060665	CENTURY BANK	LOS ANGELES	CA	52257	453	0	1248	0	0	*
12060680	FIRST LOS ANGELES BANK	LOS ANGELES	CA	129148	260	0	5127	417	-417	*
12060686	FIRST PACIFIC BANK	LOS ANGELES	CA	41130	230	0	712	0	0	*
12060698	GILMORE COMMERCIAL & SVGS BK	LOS ANGELES	CA	33077	270	0	98	0	0	*
12060702	IMPERIAL BANK	LOS ANGELES	CA	329899	1986	0	5151	10559	-10559	*
12060703	INDEPENDENCE BANK	LOS ANGELES	CA	93801	804	0	2439	0	0	*
12060706	JAPAN CALIFORNIA BANK	LOS ANGELES	CA	62610	224	0	1501	0	0	*
12060708	LLOYDS BANK CALIFORNIA	LOS ANGELES	CA	1450256	12182	0	5156	49641	-49641	*
12060713	MANUFACTURERS BANK	LOS ANGELES	CA	415400	1122	0	5169	15426	-15426	*
12060718	MITSUBISHI BANK OF CALIF	LOS ANGELES	CA	201145	2709	0	5139	1585	-1585	*
12060719	MITSUMI BANK OF CA	LOS ANGELES	CA	101066	108	0	2575	595	-595	*
12060744	TOKAI BK OF CALIFORNIA	LOS ANGELES	CA	102528	485	0	3643	142	-142	*
12060745	TRANS-WORLD BANK	LOS ANGELES	CA	47548	823	0	244	0	0	*
12060756	WESTERN BANK OF COMMERCE	LOS ANGELES	CA	31373	223	0	497	0	0	*
12060763	FIRST STATE BK OF SOUTH CA	LYWOOD	CA	32859	693	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12060800	CENTER STATE BANK	MODESTO	CA	35768	955	0	0	0	0	*
12060880	NAPA VALLEY BANK	NAPA	CA	31869	729	0	0	0	0	*
12060884	AMERICAN STATE BANK	NEWPORT BEACH	CA	35072	184	0	221	0	0	*
12060885	BANK OF NEWPORT	NEWPORT BEACH	CA	94670	914	0	2287	0	0	
12060942	FIRST ENTERPRISE BANK	OAKLAND	CA	22314	146	0	0	0	0	*
12061010	BANK OF A LEVY	OXNARD	CA	187290	2513	0	5101	154	-154	
12061048	CAMINO-CALIFORNIA BANK	PALO ALTO	CA	22516	233	0	0	0	0	*
12061060	CZ CM TR&SVG BK OF PASADENA	PASADENA	CA	22541	216	0	0	0	0	*
12061118	VALENCIA BANK	PLACENTIA	CA	50226	534	0	750	0	0	*
12061161	NORTH VALLEY BANK	REDDING	CA	32156	497	0	0	0	0	*
12061166	BANK OF REDLANDS	REDLANDS	CA	22374	246	0	18	0	0	*
12061190	MECHANICS BANK	RICHMOND	CA	223740	2830	0	5119	1068	-1068	
12061190	BANK OF RIO VISTA	RIO VISTA	CA	20877	122	0	24	0	0	*
12061220	FIRST CITY BANK	ROSEMEAD	CA	91140	1337	0	2070	0	0	
12061230	CITIZENS BK CF ROSEVILLE	ROSEVILLE	CA	26032	249	0	4	0	0	*
12061250	CAPITOL BANK CF COMMERCE	SACRAMENTO	CA	36028	114	0	242	0	0	*
12061265	RIVER CITY BANK	SACRAMENTO	CA	62048	1558	0	573	0	0	*
12061326	PENINSULA BK OF SAN DIEGO	SAN DIEGO	CA	21090	172	0	0	0	0	*
12061330	SAN DIEGO TRUST & SAVINGS	BKSAN DIEGO	CA	422435	12881	0	5053	3548	-3548	
12061395	AMERICAN ASIAN BANK	SAN FRANCISCO	CA	23024	69	0	17	0	0	*
12061420	BANK OF CANTON OF CALIFORNIA	SAN FRANCISCO	CA	157258	525	0	2543	2175	-2175	
12061430	BANK OF MONTREAL CALIFORNIA	SAN FRANCISCO	CA	55442	168	0	1949	0	0	*
12061432	BANK OF THE ORIENT	SAN FRANCISCO	CA	74672	446	0	1684	0	0	*
12061434	BK OF TRADE OF SAN FRANCISCO	SAN FRANCISCO	CA	16305	132	0	0	0	0	*
12061437	BARCLAYS BANK OF CALIF	SAN FRANCISCO	CA	515121	5704	0	5252	15120	-15120	
12061440	CALIFORNIA CANADIAN BANK	SAN FRANCISCO	CA	348210	2281	0	5179	7281	-7281	
12061441	CALIFORNIA FIRST BANK	SAN FRANCISCO	CA	1927653	20937	0	5198	70327	-70327	
12061443	CHARTERED BANK OF LONDON	SAN FRANCISCO	CA	282161	3251	0	5141	3854	-3854	
12061446	COMMERCIAL BANK OF SAN FRAN	SAN FRANCISCO	CA	32458	123	0	354	0	0	*
12061454	FRENCH BANK OF CALIFORNIA	SAN FRANCISCO	CA	78889	201	0	1871	41	-41	
12061460	HIERNIA BANK	SAN FRANCISCO	CA	404483	4013	0	5099	7140	-7140	
12061465	HONGKONG BK OF CALIFORNIA	SAN FRANCISCO	CA	131144	849	0	3003	376	-376	
12061473	PHILIPPINE BANK OF CALIF	SAN FRANCISCO	CA	13869	45	0	4	0	0	*
12061475	REDWOOD BANK	SAN FRANCISCO	CA	109060	594	0	3343	0	0	
12061483	SANWA BK OF CALIFORNIA	SAN FRANCISCO	CA	272371	935	0	5238	6281	-6281	
12061485	SUMITOMO BANK OF CALIFORNIA	SAN FRANCISCO	CA	1005886	7782	0	5225	34051	-34051	
12061487	TORONTO DOMINION BK OF CALIF	SAN FRANCISCO	CA	56011	116	0	1369	0	0	*
12061489	WESTERN BRADFORD TRUST CO	SAN FRANCISCO	CA	14499	2	0	172	0	0	*
12061525	COMMUNITY BANK OF SAN JOSE	SAN JOSE	CA	61578	1002	0	900	0	0	*
12061532	PACIFIC VALLEY BANK	SAN JOSE	CA	29579	130	0	532	0	0	*
12061548	FIRST CENTRAL COAST BANK	SAN LUIS OBISPO	CA	32963	1026	0	0	0	0	*
12061555	BANK OF MARIN	SAN RAFAEL	CA	187787	1400	0	5112	1770	-1770	
12061597	WESTLANDS BANK	SANTA ANA	CA	115207	154	0	4257	720	-720	
12061630	BANK OF SANTA CLARA	SANTA CLARA	CA	20182	314	0	0	0	0	*
12061670	SANTA MONICA BANK	SANTA MONICA	CA	163190	1816	0	5115	258	-258	
12061687	BANK OF SONOMA COUNTY	SANTA ROSA	CA	64176	1108	0	545	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12061690	EXCHANGE BANK	SANTA ROSA	CA	164712	1825	0	5106	22	-22	
12061730	HOME BANK	SIGNAL HILL	CA	91333	1789	0	1943	0	0	*
12061769	BANK OF AGRICULTURE AND COMM	STOCKTON	CA	21791	444	0	0	0	0	*
12061770	BANK OF STOCKTON	STOCKTON	CA	169818	1864	0	4165	441	-441	
12061780	UNION SAFE DEPOSIT BANK	STOCKTON	CA	126585	1000	0	3714	140	-140	
12061852	ELDORADO BANK	TUSTIN	CA	36967	454	0	451	0	0	*
12061856	SANTIAGO BANK	TUSTIN	CA	53323	554	0	930	0	0	*
12061860	SAVINGS BK OF MENDOCINO CTY	UKIAH	CA	72258	1225	0	694	0	0	
12061895	VACA VALLEY BANK	VACAVILLE	CA	37233	801	0	0	0	0	*
12061922	SOUTHWEST BANK	VISTA	CA	133354	2214	0	3557	0	0	
12061924	AMERICAN BANK & TRUST CO	WALNUT CREEK	CA	15165	116	0	0	0	0	*
12061926	BANK OF CONTRA COSTA	WALNUT CREEK	CA	27838	348	0	0	0	0	*
12061930	BANK OF ALEX BROWN	WALNUT GROVE	CA	51916	496	0	691	0	0	*
12061980	BANK OF WILLITS	WILLITS	CA	16646	336	0	0	0	0	*

OF 106 BANKS AFFECTED IN STATE 31 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
47 HAVE NO REQUIRED RESERVE BALANCE

10080034	ARAPAHOE BANK AND TRUST	ARAPAHOE COUNTY	CO	23026	293	0	0	0	0	*
10080038	ARVADA STATE BANK	ARVADA	CO	35926	467	0	0	0	0	*
10080050	BANK OF ASPEN	ASPEN	CO	34242	876	0	0	0	0	*
10080077	PEOPLES BANK & TRUST CO	AURORA	CO	54523	721	0	610	0	0	*
10080079	UNITED BANK OF AURORA	AURORA	CO	26817	435	0	0	0	0	*
10080128	UNITED BANK OF BOULDER	BOULDER	CO	51528	1010	0	250	0	0	*
10080133	UNITED BK OF BROOMFIELD	BROOMFIELD	CO	25430	600	0	0	0	0	*
10080140	FARMERS STATE BANK	BRUSH	CO	18059	130	0	0	0	0	*
10080210	BANK OF DOUGLAS COUNTY	CASTLE ROCK	CO	18061	115	0	0	0	0	*
10080244	AMERICAN HERITAGE BK & TR	COCOLORADO SPRINGS	CO	23024	399	0	0	0	0	*
10080245	CENTRAL COLORADO BANK	COLORADO SPRINGS	CO	66557	1027	0	1040	0	0	*
10080296	UNITED BK OF COLORADO SPGS	COLCRADO SPRINGS	CO	31766	787	0	0	0	0	*
10080300	CITIZENS STATE BANK	CORTEZ	CO	16751	270	0	0	0	0	*
10080310	MOFFAT COUNTY STATE BANK	CRAIG	CO	35354	276	0	138	0	0	*
10080340	COLORADO BK & TR CO	DELTA	CO	28242	272	0	0	0	0	*
10080352	BANK OF DENVER	DENVER	CO	35186	611	0	0	0	0	*
10080361	CENTURY BANK AND TRUST	DENVER	CO	24368	316	0	0	0	0	*
10080390	COLORADO STATE BANK	DENVER	CO	73321	1265	0	1308	0	0	*
10080455	GUARANTY BANK AND TRUST COMP	DENVER	CO	80686	366	0	1963	0	0	*
10080485	MOUNTAIN STATES BANK	DENVER	CO	66984	642	0	1316	0	0	*
10080489	MID STATES BANK	DENVER	CO	25833	349	0	0	0	0	*
10080495	NORTH DENVER BANK	DENVER	CO	36153	599	0	0	0	0	*
10080497	SOUTHWEST STATE BANK	DENVER	CO	36188	743	0	0	0	0	*
10080500	UNION BANK & TRUST	DENVER	CO	50117	407	0	806	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10080528	BANK OF DURANGO	DURANGO	CO	23143	355	0	0	0	0	*
10080737	BANK OF GLENWOOD	GLENWOOD SPRINGS	CO	16681	222	0	0	0	0	*
10080820	UNITED BANK OF GREELEY	GREELEY	CO	55541	484	0	973	0	0	*
10080926	CHATFIELD BANK	JEFFERSON COUNTY	CO	22174	377	0	0	0	0	*
10081015	JEFFERSON BANK & TRUST	LAKEWOOD	CO	113860	792	0	3838	0	0	*
10081050	COMMERCIAL BK OF LEADVILLE	LEADVILLE	CO	17437	288	0	0	0	0	*
10081074	UNITED BANK OF LITTLETON	LITTLETON	CO	49833	463	0	674	0	0	*
10081095	UNITED BANK OF LONGMONT	LONGMONT	CO	19356	334	0	0	0	0	*
10081115	HOME STATE BANK	LOVELAND	CO	21772	188	0	0	0	0	*
10081290	MINNEQUA BANK	PUEBLO	CO	43234	663	0	143	0	0	*
10081300	PUEBLO BANK & TRUST CO	PUEBLO	CO	54668	739	0	618	0	0	*
10081305	UNITED BANK OF PUEBLO	PUEBLO	CO	32121	399	0	0	0	0	*
10081423	BANK OF VAIL	VAIL	CO	22899	1127	0	0	0	0	*

OF 37 BANKS AFFECTED IN STATE 24 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
13 HAVE NO REQUIRED RESERVE BALANCE

2090093	CITYTRUST	BRIDGEPORT	CT	487264	7429	0	5132	10987	-10987	
2090115	LAFAYETTE BANK AND TRUST CO	BRIDGEPORT	CT	68723	1597	0	993	0	0	*
1090205	CHESTER BANK	CHESTER	CT	24436	158	0	106	0	0	*
2090270	DANBURY BANK & TRUST COMPANY	DANBURY	CT	26886	449	0	0	0	0	*
1090466	CITIZENS BK & TC OF GLASTONBURY	GLASTONBURY	CT	30148	694	0	0	0	0	*
1090470	GLASTONBURY BANK AND TR CO	GLASTONBURY	CT	41399	746	0	37	0	0	*
2090500	PUTNAM TRUST CO	GREENWICH	CT	155375	1584	0	5127	177	-177	
1090523	CHARTER OAK BK & TR CO	HARTFORD	CT	33486	595	0	0	0	0	*
1090530	CONSTITUTION BANK & TR CO	HARTFORD	CT	39582	989	0	0	0	0	*
1090595	GUARANTY BANK & TRUST CO	HARTFORD	CT	33464	576	0	0	0	0	*
1090665	UNITED BANK AND TRUST CO	HARTFORD	CT	166893	2852	0	4856	0	0	*
1090710	SALISBURY BANK & TRUST CO	LAKEVILLE	CT	18686	284	0	0	0	0	*
1090780	HOME BANK AND TRUST COMPANY	MERIDEN	CT	64907	1407	0	822	0	0	*
1090980	NEW BRITAIN BANK AND TR CO	NEW BRITAIN	CT	68338	1131	0	1487	0	0	*
1091070	FIRST BANK	NEW HAVEN	CT	359894	8644	0	5112	5415	-5415	
1091110	SECOND NEW HAVEN BANK	NEW HAVEN	CT	261937	6656	0	5105	922	-922	
1091131	UNION TRUST COMPANY	NEW HAVEN	CT	807163	17721	0	5240	21582	-21582	
1091198	NEW MILFORD BK AND TR CO	NEW MILFORD	CT	16434	288	0	0	0	0	*
1091225	COMMUNITY BANKING CO	NORTH BRANFORD	CT	45668	1243	0	0	0	0	*
2091240	MERCHANTS BANK AND TRUST CO	NORWALK	CT	64138	1379	0	1134	0	0	*
1091330	PLAINVILLE TRUST COMPANY	PLAINVILLE	CT	39072	893	0	0	0	0	*
1091420	SEYMOUR TRUST COMPANY	SEYMOUR	CT	35161	726	0	0	0	0	*
2091440	VALLEY BANK + TR CO	SHELTON	CT	17733	397	0	0	0	0	*
1091450	SIMSBURY BANK AND TRUST CO	SIMSBURY	CT	55411	662	0	862	0	0	*
1091460	SOUTHINGTON BANK & TRUST CO	SOUTHINGTON	CT	25218	955	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1091505	SOUTH WINDSOR BK & TR CO	SOUTH WINDSOR	CT	20517	630	0	0	0	0	*
2091528	FIDELITY TRUST CO	STAMFORD	CT	109587	1387	0	2800	0	0	
2091530	FIRST STAMFORD BANK & TR CO	STAMFORD	CT	34375	480	0	0	0	0	*
1091610	TERRYVILLE TRUST COMPANY	TERRYVILLE	CT	15459	571	0	0	0	0	*
1091740	COLONIAL BANK AND TRUST CO	WATERBURY	CT	453184	7976	0	5172	8806	-8806	
1091755	MATTATUCK BANK & TRUST CO	WATERBURY	CT	57358	1031	0	468	0	0	*
2091800	WESTPORT BANK & TRUST CO	WESTPORT	CT	82934	1010	0	2105	0	0	*
1091820	WILLIMANTIC TRUST COMPANY	WILLIMANTIC	CT	55381	849	0	706	0	0	*
1091882	NORTH AMERICAN BANK & TR CO	WOLCOTT	CT	21622	281	0	0	0	0	*

OF 34 BANKS AFFECTED IN STATE 16 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
12 HAVE NO REQUIRED RESERVE BALANCE

3100050	FARMERS BK OF THE ST OF DEL	DCVER	DE	314591	6308	0	5160	6793	-6793	
3100145	SUSSEX TRUST COMPANY	LAUREL	DE	79261	1033	0	1090	0	0	
3100180	MILFORD TRUST COMPANY	MILFORD	DE	18829	200	0	0	0	0	*
3100280	BALTIMORE TRUST COMPANY	SELBYVILLE	DE	48208	847	0	60	0	0	*
3100325	BANK OF DELAWARE	WILMINGTON	DE	524384	8081	0	5315	13511	-13511	
3100360	DELAWARE TRUST COMPANY	WILMINGTON	DE	438402	6048	0	5157	10183	-10183	
3100385	PEOPLES BANK & TRUST CO	WILMINGTON	DE	25878	925	0	0	0	0	*
3100410	WILMINGTON TRUST COMPANY	WILMINGTON	DE	882559	8115	0	5341	35569	-35569	

OF 8 BANKS AFFECTED IN STATE 2 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
2 HAVE NO REQUIRED RESERVE BALANCE

5110070	INDUSTRIAL BK OF WASHINGTON	WASHINGTON	DC	49730	1246	0	0	0	0	*
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OF 1 BANKS AFFECTED IN STATE 1 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
0 HAVE NO REQUIRED RESERVE BALANCE

6120030	STATE BANK OF APOPKA	APOPKA	FL	38845	698	0	0	0	0	*
6120042	FIRST STATE BANK OF ARCADIA	ARCADIA	FL	15103	349	0	0	0	0	*
6120050	SUN BANK OF AUBURDALE	AUBURDALE	FL	24140	531	0	0	0	0	*
6120060	AVON CITRUS BANK	AVON PARK	FL	25939	438	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6120065	CITRUS & CHEMICAL BANK	BARTOW	FL	36785	534	0	182	0	0	*
6120074	BARNETT BANK OF BAYSHORE	BAYSHORE GARDENS	FL	49789	533	0	281	0	0	*
6120078	BANK OF BELLEVIEW	BELLEVIEW	FL	23120	284	0	0	0	0	*
6120079	BANK OF BELLE GLADE	BELLE GLADE	FL	18660	450	0	0	0	0	*
6120090	ELLIS BANK OF BLOUNTSTOWN	BLOUNTSTOWN	FL	18987	337	0	0	0	0	*
6120100	BANK OF BONIFAY	BONIFAY	FL	18081	225	0	0	0	0	*
6120105	FIRST BK&TR OF PALM BCH CTY	BCYNTON BEACH	FL	137201	1422	0	2852	557	-557	*
6120125	BRANDON STATE BANK	BRANDON	FL	34536	487	0	52	0	0	*
6120140	HERNANDO STATE BANK	BROOKSVILLE	FL	43346	690	0	32	0	0	*
6120141	BARNETT BANK OF JACARANDA	BROWARD COUNTY	FL	21947	364	0	0	0	0	*
6120155	FLORIDA BANK AT BUSHNELL	BUSHNELL	FL	18187	520	0	0	0	0	*
6120157	CAPE CORAL BANK	CAPE CORAL	FL	120348	640	0	2192	1003	-1003	*
6120164	COMBANK/CASSELBERRY	CASSELBERRY	FL	37619	238	0	189	0	0	*
6120175	LEVY COUNTY STATE BANK	CHIEFLAND	FL	18911	404	0	0	0	0	*
6120190	BANK OF CLEARWATER	CLEARWATER	FL	120670	1311	0	2980	0	0	*
6120197	COMMUNITY BK OF CLEARWATER	CLEARWATER	FL	19260	250	0	0	0	0	*
6120198	CLEARWATER BEACH BANK	CLEARWATER	FL	25919	340	0	0	0	0	*
6120199	EXCHANGE B&TC OF CLEARWATER	CLEARWATER	FL	57092	772	0	493	0	0	*
6120202	FLORIDA BANK OF COMMERCE	CLEARWATER	FL	17352	343	0	0	0	0	*
6120204	NORTHEAST BANK OF CLEARWATER	CLEARWATER	FL	23360	382	0	0	0	0	*
6120236	BARNETT BK OF COLLIER CTY	COLLIER COUNTY	FL	26590	418	0	0	0	0	*
6120254	SUN BANK OF MIAMI	CORAL GABLES	FL	242580	6175	0	5065	1080	-1080	*
6120257	BANK OF CORAL SPRINGS	CORAL SPRINGS	FL	25082	819	0	0	0	0	*
6120260	FLGSHP PPLS BK OF CRSCNT CY	CRESCENT CITY	FL	18721	445	0	0	0	0	*
6120285	CRYSTAL RIVER BANK	CRYSTAL RIVER	FL	20323	565	0	0	0	0	*
6120290	BANK OF PASCO COUNTY	DADE CITY	FL	50807	519	0	511	0	0	*
6120292	SOUTHEAST BANK OF DADELAND	DADE COUNTY	FL	41451	430	0	542	0	0	*
6120293	SKYLAKE STATE BANK	DADE COUNTY	FL	22420	253	0	0	0	0	*
6120294	MIAMI LAKES FIRST STATE BANK	DADE COUNTY	FL	23625	644	0	0	0	0	*
6120300	DANIA BANK	DANIA	FL	118804	866	0	3320	309	-309	*
6120304	BARNETT BANK OF DAYTONA BCH	DAYTONA BEACH	FL	46308	803	0	117	0	0	*
6120330	FLORIDA BANK & TRUST CO	DAYTONA BEACH	FL	83351	1226	0	573	0	0	*
6120331	SUN BANK OF VOLUSIA CTY	DAYTONA BEACH	FL	86416	2330	0	801	0	0	*
6120335	SOUTHEAST BANK OF DEERFIELD	DEERFIELD BEACH	FL	88164	1883	0	1457	0	0	*
6120336	DEERFIELD BEACH STATE BANK	DEERFIELD BEACH	FL	24256	426	0	0	0	0	*
6120365	DE LAND STATE BANK	DE LAND	FL	37016	493	0	0	0	0	*
6120370	FLORIDA BANK AT DELAND	DE LAND	FL	29987	1002	0	0	0	0	*
6120382	SOUTHEAST BANK OF DELTONA	DELTONA	FL	19712	625	0	0	0	0	*
6120395	DUNNELLON STATE BANK	DUNNELLON	FL	16010	473	0	0	0	0	*
6120397	ENGLEWOOD BANK AND TRUST	ENGLEWOOD	FL	53022	721	0	357	0	0	*
6120400	ATLANTIC BANK OF EUSTIS	EUSTIS	FL	35550	627	0	0	0	0	*
6120431	BARNETT BK OF FT LAUDERDALE	FORT LAUDERDALE	FL	34116	393	0	186	0	0	*
6120441	FLORIDA BANK AT FT LAUDERDALE	FORT LAUDERDALE	FL	38724	409	0	31	0	0	*
6120442	SOUTHEAST BANK OF BROWARD	FORT LAUDERDALE	FL	28302	350	0	9	0	0	*
6120443	SE BANK OF GALT OCEAN MILE	FORT LAUDERDALE	FL	42400	466	0	518	0	0	*
6120449	SE EVERGLDS BK OF FT LORDLE	FT LAUDERDALE	FL	50415	582	0	1159	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6120462	FLAGSHIP BANK OF FORT MYERS	FORT MYERS	FL	34230	492	0	0	0	0	*
6120470	LEE COUNTY BANK	FORT MYERS	FL	165732	1639	0	4269	779	-779	
6120480	SUN BANK OF ST LUCIE COUNTY	FORT PIERCE	FL	81063	2753	0	738	0	0	*
6120493	BARNETT BANK OF FORT WALTON	FORT WALTON BEACH	FL	22885	174	0	0	0	0	*
6120485	FIRST CITY BK OF FT WALTON	FORT WALTON BEACH	FL	23692	331	0	0	0	0	*
6120514	SUN BANK OF GAINESVILLE	GAINESVILLE	FL	44138	690	0	463	0	0	*
6120530	BANK OF GREEN COVE SPRINGS	GREEN COVE SPGS	FL	27842	574	0	0	0	0	*
6120556	ROYAL TR BK OF ST PETERSBURG	GULF PORT	FL	24632	542	0	0	0	0	*
6120560	FLAGSHIP BANK OF HAINES CITY	HAINES CITY	FL	28813	482	0	0	0	0	*
6120563	BANK OF HALLANDALE & TR CO	HALLANDALE	FL	83804	1268	0	1912	0	0	*
6120567	POPULAR BANK OF HIALEAH	HIALEAH	FL	24131	891	0	0	0	0	*
6120575	HIALEAH-MIAMI SPRGS FIRST ST	HIALEAH	FL	102660	1662	0	2266	0	0	*
6120578	NORTH HIALEAH FIRST STATE BK	HIALEAH	FL	31104	624	0	0	0	0	*
6120587	BARNETT BANK OF HOLLYWOOD	HOLLYWOOD	FL	88443	2472	0	704	0	0	*
6120592	THE ISLAND BANK	HOLMES BEACH	FL	29364	659	0	0	0	0	*
6120593	SOUTHEAST BANK OF HOLLYWOOD	HOLLYWOOD	FL	72170	642	0	1990	0	0	*
6120598	BARNETT BANK OF HOMESTEAD	HOMESTEAD	FL	52009	699	0	572	0	0	*
6120610	BANK OF INVERNESS	INVERNESS	FL	50046	723	0	202	0	0	*
6120615	AMERICAN BEACH BLVD BANK	JACKSONVILLE	FL	16478	391	0	0	0	0	*
6120626	ATLANTIC BANK OF SPRINGFIELD	JACKSONVILLE	FL	92648	914	0	1855	0	0	
6120627	ATL BK LAKE FOREST	JACKSONVILLE	FL	39404	439	0	74	0	0	*
6120628	ATL BK SO JACKSONVILLE	JACKSONVILLE	FL	30073	946	0	0	0	0	*
6120629	ATL BK W JACKSONVILLE	JACKSONVILLE	FL	42089	583	0	53	0	0	*
6120638	BARNETT BANK OF MURRAY HILL	JACKSONVILLE	FL	57295	957	0	553	0	0	*
6120639	BARNETT BANK OF REGENCY	JACKSONVILLE	FL	27821	436	0	0	0	0	*
6120641	BARNETT BANK OF SAN JOSE	JACKSONVILLE	FL	32691	622	0	0	0	0	*
6120645	FIRST GUARANTY BK & TR CO	JACKSONVILLE	FL	30395	376	0	0	0	0	*
6120662	SE FIRST BK OF JACKSONVILLE	JACKSONVILLE	FL	43313	448	0	600	0	0	*
6120675	FLAGSHIP ST BK OF JACKSONVILLE	JACKSONVILLE	FL	49293	191	0	1047	0	0	*
6120679	SUN BANK OF JACKSONVILLE	JACKSONVILLE	FL	40079	287	0	324	0	0	*
6120706	JENSEN BEACH BANK	JENSEN BEACH	FL	33740	791	0	0	0	0	*
6120707	COMMERCIAL BANK OF KENDALL	KENDALL	FL	49137	642	0	683	0	0	*
6120709	KEY BISCAYNE BANK & TRUST CO	KEY BISCAYNE	FL	31539	237	0	198	0	0	*
6120715	KEY WEST STATE BANK	KEY WEST	FL	27610	710	0	0	0	0	*
6120718	EXCHANGE BANK OF OSCEOLA	KISSIMMEE	FL	16522	385	0	0	0	0	*
6120730	FLAGSHIP BANK OF LAKE ALFRED	LAKE ALFRED	FL	15129	254	0	0	0	0	*
6120760	STATE EXCHANGE BANK	LAKE CITY	FL	45983	669	0	0	0	0	*
6120764	BARNETT BK OF LAKE LAND	LAKE LAND	FL	40018	558	0	371	0	0	*
6120785	IMPERIAL BANK OF LAKE LAND	LAKE LAND	FL	38367	411	0	41	0	0	*
6120790	PEOPLES BANK OF LAKE LAND	LAKE LAND	FL	211713	2591	0	5198	978	-978	
6120795	FIRST BANK OF LAKE PLACID	LAKE PLACID	FL	24157	331	0	0	0	0	*
6120800	ATLANTIC B&T OF LAKE WALES	LAKE WALES	FL	27459	829	0	0	0	0	*
6120812	FIRST STATE BANK	LANTANA	FL	34473	623	0	0	0	0	*
6120813	BANK OF INDIAN ROCKS	LARGO	FL	55880	973	0	312	0	0	*
6120814	ATLANTIC BANK OF LARGO	LARGO	FL	33994	928	0	0	0	0	*
6120815	SOUTHEAST FIRST BK OF LARGO	LARGO	FL	80422	2133	0	202	0	0	

NONMEMBER BANKS

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DSB	NAME	LOCATION	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6120816	SUN BANK OF LAUDERDALE BEACH	LDROLE BY THE SEA	FL	43814	854	0	307	0	*
6120817	COMMUNITY BANK OF LARGO	LARGO	FL	27022	431	0	0	0	*
6120823	CENTURY BANK OF LEE COUNTY	LEHIGH ACRES	FL	31817	187	0	212	0	*
6120830	FIRST CMRCL BK OF LIVE OAK	LIVE OAK	FL	23991	372	0	0	0	*
6120843	ELLIS LONGBOAT KEY BANK	LONGBOAT KEY	FL	28662	254	0	67	0	*
6120855	MADEIRA BEACH BANK	MADEIRA BEACH	FL	43392	610	0	30	0	*
6120867	ELLIS MANASOTA BANK	MANATEE COUNTY	FL	21455	238	0	0	0	*
6120875	MARATHON BANK	MARATHON	FL	36739	572	0	87	0	*
6120890	CITIZENS STATE BANK	MARIANNA	FL	32892	381	0	27	0	*
6120890	FIRST BANK OF MARIANNA	MARIANNA	FL	31708	682	0	0	0	*
6120905	CENTRAL BANK & TRUST CO	MIAMI	FL	85356	981	0	2039	0	*
6120906	BANK OF MIAMI	MIAMI	FL	159046	1319	0	4175	819	-819
6120907	CENTRAL BANK OF NORTH DADE	MIAMI	FL	29232	722	0	0	0	*
6120920	COCONUT GROVE BANK	MIAMI	FL	68907	760	0	1935	0	*
6120925	COMMERCIAL BANK & TRUST CO	MIAMI	FL	86539	1203	0	1847	0	*
6120986	TOTALBANK	MIAMI	FL	63020	427	0	1156	0	*
6121005	INTERCONTINENTAL BANK	MIAMI BEACH	FL	163217	2377	0	4800	0	*
6121035	SANTA ROSA STATE BANK	MILTON	FL	22723	415	0	0	0	*
6121036	SOUTHEAST BANK OF MIRAMAR	MIRAMAR	FL	29538	845	0	0	0	*
6121040	FARMERS AND MERCHANTS BANK	MONTICELLO	FL	17235	363	0	0	0	*
6121045	BANK OF MOUNT DORA	MOUNT DORA	FL	25211	327	0	0	0	*
6121065	BARNETT BANK OF NAPLES	NAPLES	FL	99830	936	0	2941	0	*
6121069	OCEAN STATE BANK	NEPTUNE BEACH	FL	24302	561	0	0	0	*
6121073	ELLIS SECURITY BANK	NEW PORT RICHEY	FL	48642	440	0	447	0	*
6121076	PPLS ST BK OF NEW PT RCHY	NEW PORT RICHEY	FL	59103	609	0	731	0	*
6121077	CAPITAL BANK	NORTH BAY VILLAGE	FL	83878	1640	0	1220	0	*
6121090	SOUTHEAST BANK OF NEW SMYRNA	NEW SMYRNA BEACH	FL	39011	786	0	12	0	*
6121086	FIRST AMERICAN BANK	NORTH PALM BEACH	FL	69171	916	0	1159	0	*
6121092	NORTH PORT BANK	NORTH PORT	FL	17764	388	0	0	0	*
6121120	OKEECHOBEE COUNTY BANK	OKEECHOBEE	FL	28662	483	0	0	0	*
6121125	SOUTHEAST BK OF ORANGE PARK	ORANGE PARK	FL	23507	557	0	0	0	*
6121138	FLAGSHIP BANK OF ORLANDO	ORLANDO	FL	54970	469	0	839	0	*
6121141	ATLANTIC BANK OF ORLANDO	ORLANDO	FL	64687	1289	0	673	0	*
6121152	LANDMARK BANK OF ORLANDO	ORLANDO	FL	38864	609	0	0	0	*
6121160	BANK OF PAHOKEE	PAHOKEE	FL	20348	354	0	80	0	*
6121175	BANK OF PALM BEACH AND TR	COPALM BEACH	FL	92736	663	0	2322	0	*
6121177	BARNETT BK OF W DELRAY BEACH	PLAM BEACH COUNTY	FL	22233	532	0	0	0	*
6121181	1ST MRNE BK OF PALM BCH	GONSPALM BCH GARDENS	FL	19914	312	0	0	0	*
6121185	PALMETTO BANK AND TRUST CO	PALMETTO	FL	52968	828	0	336	0	*
6121200	COMMERCIAL BK IN PANAMA CITY	PANAMA CITY	FL	73586	1092	0	1547	0	*
6121206	COMNTY BK OF W PASCO	PASCO COUNTY	FL	60712	1285	0	0	0	*
6121207	ROYAL TR BANK OF BROWARD CTY	EMBROKE PINES	FL	19795	506	0	0	0	*
6121209	BARNETT BANK OF PENSACOLA	PENSACOLA	FL	75234	1060	0	1110	0	*
6121219	1ST AMERICAN BK OF PENSACOLA	PENSACOLA	FL	78153	1017	0	1079	0	*
6121242	WEST PENSACOLA BANK	PENSACOLA	FL	32611	575	0	0	0	*
6121243	BANK OF PERRINE	PERRINE	FL	29460	754	0	0	0	*

NONMEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6121244	EXCHANGE BANK OF DUNEDIN	PINELLAS COUNTY	FL	14668	310	0	0	0	0	*
6121252	ELLIS FIRST PARK BANK	PINELLAS PARK	FL	26349	416	0	0	0	0	*
6121253	BARNETT BANK OF PLANTATION	PLANTATION	FL	40816	862	0	0	0	0	*
6121260	HILLSBORO BANK	PLANT CITY	FL	76919	1058	0	1304	0	0	*
6121261	PALM STATE BANK	PINELLAS COUNTY	FL	21840	399	0	0	0	0	*
6121277	FL COAST BANK OF POMPANO	BCHPOMPANO BEACH	FL	145406	1908	0	4432	0	0	*
6121278	PORT CHARLOTTE BK & TRUST	COPT CHARLOTTE	FL	81697	1571	0	537	0	0	*
6121300	CITIZENS BK & TR CO	QUINCY	FL	19340	572	0	0	0	0	*
6121310	QUINCY STATE BANK	QUINCY	FL	35232	454	0	0	0	0	*
6121314	BANK OF BREVARD	ROCKLEDGE	FL	15792	270	0	0	0	0	*
6121315	FIRST MARINE B&TC OF PALM	BCRIVIERA BEACH	FL	88093	1576	0	1772	0	0	*
6121317	FIRST RUSKIN BANK	RUSKIN	FL	26734	583	0	0	0	0	*
6121320	ATLANTIC BK OF ST AUGUSTINE	ST AUGUSTINE	FL	37910	598	0	0	0	0	*
6121340	SUN BANK OF ST CLOUD	ST CLOUD	FL	31287	795	0	0	0	0	*
6121343	CENTRAL PLAZA BK & TR CO	ST PETERSBURG	FL	88843	1114	0	1279	0	0	*
6121344	COMMNTY BK OF ST PETERSBURG	ST PETERSBURG	FL	18233	278	0	0	0	0	*
6121347	CENTURY BANK OF PINELLAS CTY	ST PETERSBURG	FL	17569	658	0	0	0	0	*
6121367	ST PETERSBURG BANK AND TRUST	ST PETERSBURG	FL	124913	1121	0	2149	295	-295	*
6121371	COMMUNITY BK OF NORTHSIDE	ST PETERSBURG	FL	15793	224	0	0	0	0	*
6121372	RUTHLAND CENTRAL BANK	ST PETERSBURG	FL	20060	238	0	0	0	0	*
6121373	SUN BK & TC OF ST PETERSBURG	ST PETERSBURG	FL	73013	858	0	1141	0	0	*
6121375	FIRST GULF BCH BK AND TR CO	ST PETERSBURG BCH	FL	55643	567	0	689	0	0	*
6121379	FLAGSHIP US BK SEMINOLE	SANFORD	FL	19363	531	0	0	0	0	*
6121380	FLAGSHIP BANK OF SANFORD	SANFORD	FL	28079	1142	0	0	0	0	*
6121391	ELLIS COMMERCIAL BANK	SARASOTA	FL	16791	199	0	0	0	0	*
6121393	ELLIS AMERICAN BANK	SARASOTA	FL	39700	586	0	0	0	0	*
6121398	SE BANK OF ST ARMANDS	SARASOTA	FL	45821	380	0	409	0	0	*
6121401	PAN AMERICAN BK IN SARASOTA	SARASOTA	FL	62887	526	0	1010	0	0	*
6121410	ELLIS SARASOTA BK + TRUST CO	SARASOTA	FL	190839	979	0	4781	1326	-1326	*
6121414	SOUTHEAST BANK OF SEBASTIAN	SEBASTIAN	FL	16839	385	0	0	0	0	*
6121420	BARNETT BANK OF SEBRING	SEBRING	FL	72808	620	0	1277	0	0	*
6121423	COMMUNITY BANK OF PINELLAS	SEMINOLE	FL	107109	1744	0	2405	0	0	*
6121430	FLORIDA BANK AT STARKE	STARKE	FL	16729	309	0	0	0	0	*
6121445	SUN CITY CENTER BANK	SUN CITY CENTER	FL	25445	300	0	0	0	0	*
6121449	BARNETT BANK OF TALLAHASSEE	TALLAHASSEE	FL	77384	1570	0	939	0	0	*
6121453	FLORIDA ST BK OF TALLAHASSEE	TALLAHASSEE	FL	18517	297	0	0	0	0	*
6121457	FLGSHPP PL BK OF TALLAHASSEE	TALLAHASSEE	FL	23283	586	0	0	0	0	*
6121460	LEWIS STATE BANK	TALLAHASSEE	FL	60218	1839	0	0	0	0	*
6121465	SUMMIT BANK	TAMARAC	FL	34498	634	0	0	0	0	*
6121468	ATLANTIC BANK OF TAMPA	TAMPA	FL	60343	1253	0	170	0	0	*
6121475	CENTRAL BANK OF TAMPA	TAMPA	FL	33528	598	0	0	0	0	*
6121493	FLGSHPP BK OF TOWN N COUNTRY	TAMPA	FL	18509	567	0	0	0	0	*
6121496	LANDMARK BANK OF TAMPA	TAMPA	FL	63823	807	0	1027	0	0	*
6121522	PEOPLES BK OF HILLSBOROUGH CTY	TAMPA	FL	41298	325	0	230	0	0	*
6121524	SEMINOLE BANK OF TAMPA	TAMPA	FL	54046	925	0	479	0	0	*
6121526	SOUTHEAST BANK OF TAMPA	TAMPA	FL	29111	126	0	5	0	0	*

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BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6121528	SUN BANK OF TAMPA BAY	TAMPA	FL	28598	589	0	0	0	0	*
6121529	UNIVERSITY STATE BANK	TAMPA	FL	19650	616	0	0	0	0	*
6121535	ELLIS SPRINGS BANK	TARPON SPRINGS	FL	34817	367	0	209	0	0	*
6121540	FLAGSHIP BANK OF TAVARES	TAVARES	FL	27784	812	0	0	0	0	*
6121543	EXCHANGE BK OF TEMPLE TERR	TEMPLE TERRACE	FL		1150	0	0	0	0	*
6121557	SCUTHEAST BK OF TITUSVILLE	TITUSVILLE	FL	31136	386	0	0	0	0	*
6121558	FIRST BANK OF TREASURE ISL	TREASURE ISLAND	FL	20114	316	0	0	0	0	*
6121570	UMATILLA STATE BANK	UMATILLA	FL	20574	552	0	0	0	0	*
6121580	VALPARAISO BANK & TRUST CO	VALPARAISO	FL	35113	965	0	0	0	0	*
6121588	SOUTHEAST BANK OF VENICE	VENICE	FL	22396	563	0	0	0	0	*
6121590	VENICE NOKOMIS BANK & TR CO	VENICE	FL	73711	757	0	1083	0	0	*
6121593	BEACH BANK OF VERO BEACH	VERO BEACH	FL	35407	466	0	77	0	0	*
6121600	1ST CITRUS BK IND RIV CTY	VERO BEACH	FL	64445	1310	0	546	0	0	*
6121610	WAUCHULA STATE BANK	WAUCHULA	FL	33935	504	0	0	0	0	*
6121615	MERCHANTS BANK OF MIAMI	WEST MIAMI	FL	75314	1335	0	1144	0	0	*
6121622	BARNETT BK OF WEST PALM BCH	WEST PALM BEACH	FL	30264	441	0	0	0	0	*
6121623	CENTRAL BK OF PALM BCH CTY	WEST PALM BEACH	FL	51065	830	0	606	0	0	*
6121625	CITIZENS BANK OF PALM BEACH	WEST PALM BEACH	FL	37507	1169	0	0	0	0	*
6121628	FLAGSHIP BK OF W PALM BEACH	WEST PALM BEACH	FL	55968	957	0	701	0	0	*
6121631	MALL BANK	WEST PALM BEACH	FL	28267	1294	0	0	0	0	*
6121700	COMBANK/WINTER PARK	WINTER PARK	FL	73258	415	0	1635	0	0	*
6121705	SOUTHEAST BEACH STATE BANK	WOODLAWN	FL	19773	386	0	0	0	0	*
6121730	CITIZENS BANK OF PASCO	ZEPHYRHILLS	FL	16908	371	0	0	0	0	*
6121732	FLAGSHIP BK OF ZEPHYRHILLS	ZEPHYRHILLS	FL	48257	1177	0	0	0	0	*

OF 212 BANKS AFFECTED IN STATE 113 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
90 HAVE NO REQUIRED RESERVE BALANCE

6130100	CTZ AND SCOUTHRN BK OF ALBANY	ALBANY	GA	90734	1880	0	1944	0	0	*
6130110	FIRST STATE BANK AND TR CO	ALBANY	GA	78217	1782	0	885	0	0	*
6130118	SEC BK & TR CO OF ALBANY	ALBANY	GA	23988	407	0	0	0	0	*
6130139	FULTON COUNTY BANK	ALPHARETTA	GA	19812	345	0	0	0	0	*
6130150	BANK OF COMMERCE	AMERICUS	GA	34844	781	0	0	0	0	*
6130160	CITIZENS BANK OF AMERICUS	AMERICUS	GA	28713	469	0	0	0	0	*
6130180	ASHBURN BANK	ASHBURN	GA	21012	200	0	0	0	0	*
6130190	CITIZENS BANK	ASHBURN	GA	21898	258	0	0	0	0	*
6130200	FIRST AMERICAN BK & TR CO	ATHENS	GA	26779	400	0	0	0	0	*
6130370	C & S BK OF COBB CTY	AUSTELL	GA	59237	1467	0	642	0	0	*
6130375	CTZ & SOUTHERN DEKALB BK	AVONDALE ESTATES	GA	75066	336	0	2664	0	0	*
6130380	CTZ BK & TR CO OF BAINBRIDGE	BAINBRIDGE	GA	24961	536	0	0	0	0	*
6130430	BAXLEY STATE BANK	BAXLEY	GA	24002	551	0	0	0	0	*
6130455	UNION COUNTY BANK	BLAIRSVILLE	GA	16891	313	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6130480	FANNIN COUNTY BANK	BLUE RIDGE	GA	20137	357	0	0	0	0	*
6130630	CAIRO BANKING COMPANY	CAIRO	GA	19667	359	0	0	0	0	*
6130670	PLANTERS AND CITIZENS BANK	CAMILLA	GA	18989	282	0	0	0	0	*
6130680	BANK OF CANTON	CANTON	GA	28812	678	0	0	0	0	*
6130690	ETOWAH BANK	CANTON	GA	31755	454	0	0	0	0	*
6130710	PEOPLES BANK	CARROLLTON	GA	32990	1207	0	0	0	0	*
6130745	PEACHTREE BANK AND TRUST CO	CHAMBLEE	GA	84066	1290	0	2053	0	0	*
6130750	COHUTTA BANKING COMPANY	CHATSWORTH	GA	25225	718	0	0	0	0	*
6130790	HABERSHAM BANK	CLARKESVILLE	GA	38999	507	0	0	0	0	*
6130820	BANK OF CLAYTON	CLAYTON	GA	21839	400	0	0	0	0	*
6130823	PEOPLES BANK	CLEVELAND	GA	20796	254	0	0	0	0	*
6130890	COLUMBUS BANK AND TR CO	COLUMBUS	GA	185319	3592	0	4642	0	0	*
6130930	TRUST COMPANY OF COLUMBUS	COLUMBUS	GA	34390	1053	0	0	0	0	*
6131010	CORDELE BANKING COMPANY	CORDELE	GA	31385	445	0	0	0	0	*
6131020	FIRST STATE BANK IN CORDELE	CORDELE	GA	20382	560	0	0	0	0	*
6131030	CORNELIA BANK	CORNELIA	GA	30341	503	0	0	0	0	*
6131050	BANK OF COVINGTON	COVINGTON	GA	32403	406	0	0	0	0	*
6131090	BANK OF CUMMING	CUMMING	GA	35802	296	0	83	0	0	*
6131095	FORSYTH COUNTY BANK	CUMMING	GA	20059	295	0	0	0	0	*
6131110	BANK OF DAHLONEGA	DAHLONEGA	GA	21136	310	0	0	0	0	*
6131130	BANK OF DALTON	DALTON	GA	22681	616	0	0	0	0	*
6131150	HARDWICK BANK & TRUST CO	DALTON	GA	42727	1392	0	0	0	0	*
6131190	BANK OF DAWSON	DAWSON	GA	20824	228	0	0	0	0	*
6131200	BANK OF TERRELL	DAWSON	GA	34439	445	0	0	0	0	*
6131207	CITIZENS & STHRN EMORY BANK	DE KALB COUNTY	GA	202834	2537	0	5224	2275	-2275	*
6131275	FARMERS BANK	DOUGLAS	GA	39325	1211	0	0	0	0	*
6131277	CITIZENS BANK	DOUGLASVILLE	GA	25199	541	0	0	0	0	*
6131280	COMMERCIAL BANK	DOUGLASVILLE	GA	38123	799	0	0	0	0	*
6131290	CTZ & SOUTHERN BK OF DUBLIN	DUBLIN	GA	48713	963	0	40	0	0	*
6131300	FARMERS AND MERCHANTS BANK	DUBLIN	GA	30111	295	0	0	0	0	*
6131305	MORRIS STATE BANK	DUBLIN	GA	20990	450	0	0	0	0	*
6131320	BANK OF DULUTH	DULUTH	GA	18842	374	0	0	0	0	*
6131330	BANK OF EASTMAN	EASTMAN	GA	20134	351	0	0	0	0	*
6131340	CITIZENS BANK & TRUST CO	EASTMAN	GA	18647	276	0	0	0	0	*
6131355	CTZNS & SO BK OF FULTON CTY	EAST POINT	GA	116313	1257	0	3522	0	0	*
6131410	GRANITE CITY BANK	ELBERTON	GA	25733	474	0	0	0	0	*
6131430	BANK OF ELLIJAY	ELLIJAY	GA	21208	366	0	0	0	0	*
6131480	CITIZENS BANK	FOLKSTON	GA	19093	637	0	0	0	0	*
6131484	BANK OF FOREST PARK	FOREST PARK	GA	34335	522	0	0	0	0	*
6131486	C & S BK OF CLAYTON CTY	FOREST PARK	GA	35566	1244	0	0	0	0	*
6131550	CITIZENS BANK	GAINESVILLE	GA	32527	999	0	0	0	0	*
6131600	GLENNVILLE BANK AND TRUST	GLENNVILLE	GA	15334	656	0	0	0	0	*
6131620	BANK OF GREENSBORO	GREENSBORO	GA	16490	135	0	0	0	0	*
6131625	CITIZENS UNION BANK	GREENSBORO	GA	14808	185	0	0	0	0	*
6131640	COMMERCIAL BANK AND TRUST	COGRIFFIN	GA	81822	1511	0	954	0	0	*
6131655	GWINETT BANK & TRUST CO	GWINETT COUNTY	GA	24440	702	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6131685	CAPITAL CITY BANK	HAPEVILLE	GA	24350	344	0	0	0	0	*
6131710	CITIZENS & SO BK OF HART CTY	HARTWELL	GA	25959	455	0	0	0	0	*
6131800	C + S BANK	JACKSON	GA	15201	330	0	0	0	0	*
6131820	JASPER BANKING COMPANY	JASPER	GA	17435	309	0	0	0	0	*
6131850	TRUST CO BK OF CLAYTON CTY	JONESBORO	GA	22325	672	0	0	0	0	*
6131890	BANK OF LA FAYETTE	LA FAYETTE	GA	25596	679	0	0	0	0	*
6131900	C & S BANK OF WEST GEORGIA	LA GRANGE	GA	53795	1015	0	430	0	0	*
6131915	PEOPLES BANK OF LA GRANGE	LA GRANGE	GA	18965	431	0	0	0	0	*
6131955	GWINNETT COMMERCIAL BANK	LAWRENCEVILLE	GA	22089	198	0	0	0	0	*
6132090	GEORGIA STATE BANK	MABLETON	GA	34938	698	0	0	0	0	*
6132105	CENTRAL BANK OF GEORGIA	MACON	GA	19940	377	0	0	0	0	*
6132115	GEORGIA BANK AND TRUST CO	MACON	GA	86071	1286	0	1802	0	0	*
6132160	BANK OF MANCHESTER	MANCHESTER	GA	15679	244	0	0	0	0	*
6132175	COMMERCIAL BANK OF COBB CTY	MARIETTA	GA	35312	982	0	0	0	0	*
6132178	FIRST BANK & TRUST CO	MARIETTA	GA	86304	1886	0	1511	0	0	*
6132220	METTER BANKING COMPANY	METTER	GA	16825	257	0	0	0	0	*
6132243	CTZ&S BK OF MILLEDGEVILLE	MILLEDGEVILLE	GA	27621	414	0	0	0	0	*
6132250	EXCHANGE BANK	MILLEDGEVILLE	GA	21859	693	0	0	0	0	*
6132260	MERCHANTS AND FARMERS BANK	MILLEDGEVILLE	GA	18695	325	0	0	0	0	*
6132300	FARMERS BANK	MONROE	GA	21487	367	0	0	0	0	*
6132343	FIRST BANK OF CLAYTON COUNTY	MORROW	GA	22985	405	0	0	0	0	*
6132350	CITIZENS & S BK OF COLQUITT	MOULTRIE	GA	29696	409	0	2	0	0	*
6132410	CTZ & SOUTHERN NEWNAN BK	NEWNAN	GA	34159	492	0	0	0	0	*
6132440	C & S BANK OF GWINNETT	NORCROSS	GA	24651	646	0	0	0	0	*
6132597	COBB COUNTY BANK	POWDER SPRINGS	GA	22037	554	0	0	0	0	*
6132630	TATNALL BANK	REIDSVILLE	GA	16058	215	0	0	0	0	*
6132680	NORTHWEST GEORGIA BANK	RINGGOLD	GA	23873	602	0	0	0	0	*
6132683	BANK OF THE SOUTH	RIVERDALE	GA	22819	499	0	0	0	0	*
6132685	CLAYTON COUNTY BANK	RIVERDALE	GA	20763	923	0	0	0	0	*
6132705	CITIZ & SOUTHERN BK ROCKDALE	ROCKDALE COUNTY	GA	33106	865	0	0	0	0	*
6132710	ROCKMART BANK	ROCKMART	GA	17975	815	0	0	0	0	*
6132735	ROME BANK AND TRUST CO	ROME	GA	40228	608	0	0	0	0	*
6132737	ROSSVILLE BANK	ROSSVILLE	GA	28928	783	0	0	0	0	*
6132740	ROSWELL BANK	ROSWELL	GA	45927	914	0	0	0	0	*
6132750	TRI COUNTY BANK	ROYSTON	GA	17594	319	0	0	0	0	*
6132765	COASTAL BANK OF GEORGIA	ST SIMONS ISLAND	GA	20547	653	0	0	0	0	*
6132770	GEO D WARTHEN BANK	SANDERSVILLE	GA	22024	264	0	0	0	0	*
6132825	FIRST BANK OF SAVANNAH	SAVANNAH	GA	34912	726	0	0	0	0	*
6132932	COBB BANK & TRUST CO	SMYRNA	GA	22816	275	0	0	0	0	*
6132937	GWINNETT COUNTY BANK	SNELLVILLE	GA	18378	625	0	0	0	0	*
6132990	C & S BANK OF EFFINGHAM CTY	SPRINGFIELD	GA	23149	400	0	0	0	0	*
6133010	FIRST BULLOCH BK AND TR CO	STATESBORO	GA	31132	842	0	0	0	0	*
6133020	SEA ISLAND BANK	STATESBORO	GA	47644	495	0	346	0	0	*
6133030	FARMERS AND MERCHANTS BANK	SUMMERVILLE	GA	25135	600	0	0	0	0	*
6133060	CITIZENS BANK	SWAINSBORO	GA	23507	476	0	0	0	0	*
6133070	BANK OF SCREVEN COUNTY	SYLVANIA	GA	17698	285	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6133075	BANK OF WORTH COUNTY	SYLVESTER	GA	18839	352	0	0	0	0	*
6133080	SYLVESTER BANKING COMPANY	SYLVESTER	GA	20419	236	0	0	0	0	*
6133125	BANK OF UPSON	THOMASTON	GA	19995	598	0	0	0	0	*
6133130	CTZ & SUTHRN BK OF THOMASTON	THOMASTON	GA	30959	543	0	0	0	0	*
6133140	C & S BK OF THOMAS CTY	THOMASVILLE	GA	40566	674	0	0	0	0	*
6133150	COMMERCIAL BANK	THOMASVILLE	GA	43767	768	0	97	0	0	*
6133160	BANK OF THOMSON	THOMSON	GA	27204	398	0	0	0	0	*
6133180	C & S BANK OF TIFTON	TIFTON	GA	30942	383	0	0	0	0	*
6133185	CITIZENS BANK OF TIFTON	TIFTON	GA	22977	534	0	0	0	0	*
6133190	FARMERS BANK OF TIFTON	TIFTON	GA	26266	413	0	0	0	0	*
6133210	BANK OF TOCCOA	TOCCOA	GA	26932	485	0	0	0	0	*
6133215	CITIZENS BANK OF TOCCOA	TOCCOA	GA	25765	795	0	0	0	0	*
6133270	FARMERS BANK	UNION POINT	GA	18007	229	0	0	0	0	*
6133285	FIRST STATE BANK	VALDOSTA	GA	30965	528	0	0	0	0	*
6133342	C & S BANK OF HOUSTON CTY	WARNER ROBINS	GA	24291	615	0	0	0	0	*
6133345	CITIZENS STATE BANK	WARNER ROBINS	GA	32523	575	0	27	0	0	*
6133355	FARMERS AND MERCHANTS BANK	WASHINGTON	GA	16361	265	0	0	0	0	*
6133360	WASH LOAN & BANKING CO	WASHINGTON	GA	19476	394	0	0	0	0	*
6133385	SOUTHERN BANK	WAYCROSS	GA	30346	714	0	0	0	0	*
6133428	BANK OF BARROW	WINDER	GA	26948	376	0	0	0	0	*

OF 126 BANKS AFFECTED IN STATE 108 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
17 HAVE NO REQUIRED RESERVE BALANCE

12150020	AMERICAN SECURITY BANK	HONOLULU	HI	229078	3847	0	5072	0	0	
12150030	BANK OF HAWAII	HONOLULU	HI	1175653	17539	0	5145	33274	-33274	
12150055	CENTRAL PACIFIC BANK	HONOLULU	HI	272853	4255	0	5166	1061	-1061	
12150058	CITY BANK	HONOLULU	HI	151048	2790	0	2745	0	0	
12150065	FIRST HAWAIIAN BANK	HONOLULU	HI	1024771	15850	0	5156	27242	-27242	
12150090	LIBERTY BANK	HONOLULU	HI	125013	2190	0	2302	0	0	

OF 6 BANKS AFFECTED IN STATE 0 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
3 HAVE NO REQUIRED RESERVE BALANCE

12160130	INTER MOUNTAIN STATE BANK	CASCADE	ID	22064	283	0	0	0	0	*
12160243	BANK OF COMMERCE	IDAHO FALLS	ID	50081	518	0	604	0	0	*
12160300	FIRST BANK & TRUST CO OF ID	MALAD CITY	ID	31988	393	0	0	0	0	*
12160350	IDAHO BANK AND TRUST CO	POCATELLO	ID	286432	2422	0	5194	4423	-4423	

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION	ID	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
12160365	VALLEY BANK	REXBURG	ID	143050	1803	0	2684	0	0
12160410	FIRST BANK OF TROY	TROY	ID	24599	185	0	0	0	0

OF 6 BANKS AFFECTED IN STATE 3 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
2 HAVE NO REQUIRED RESERVE BALANCE

7170020	ADDISON STATE BANK	ADDISON	IL	44110	452	0	244	0	0	*
7170080	ALGONQUIN STATE BANK	ALGONQUIN	IL	21072	288	0	0	0	0	*
7170125	ALSIP BANK	ALSIP	IL	34468	401	0	0	0	0	*
8170140	ALTON BANKING AND TRUST CO	ALTON	IL	54477	1094	0	194	0	0	*
8170145	BANK OF ALTON	ALTON	IL	19721	435	0	0	0	0	*
7170210	STATE BANK OF ANNAWAN	ANNAWAN	IL	17204	110	0	0	0	0	*
7170230	STATE BANK OF ANTIOCH	ANTIOCH	IL	67424	501	0	986	0	0	*
7170260	GERBER STATE BANK	ARGENTA	IL	14736	76	0	0	0	0	*
7170285	BK & TR CO OF ARLINGTON HTS	ARLINGTON HEIGHTS	IL	82300	578	0	1496	0	0	*
7170290	NORTH POINT STATE BANK	ARLINGTON HEIGHTS	IL	28558	537	0	0	0	0	*
7170291	NORTHWEST TR & SAVINGS BANK	ARLINGTON HEIGHTS	IL	25989	426	0	0	0	0	*
7170350	ASHTON BANK & TRUST CO	ASHTON	IL	13149	124	0	0	0	0	*
7170430	STATE BANK OF AUBURN	AUBURN	IL	18127	230	0	0	0	0	*
7170455	FIRST AMERICAN BK OF AURORA	AURORA	IL	26652	374	0	0	0	0	*
7170540	BARTLETT STATE BANK	BARTLETT	IL	20343	258	0	0	0	0	*
7170560	BATAVIA BANK	BATAVIA	IL	23490	468	0	0	0	0	*
7170590	FIRST STATE BANK	BEARDSTOWN	IL	17134	324	0	0	0	0	*
8170625	BANK OF BELLEVILLE	BELLEVILLE	IL	65677	775	0	823	0	0	*
8170627	BANKERS TRUST COMPANY	BELLEVILLE	IL	32880	379	0	38	0	0	*
7170665	BANK OF BELLWOOD	BELLWOOD	IL	32535	437	0	0	0	0	*
7170668	BOONE STATE BANK	BELVIDERE	IL	13568	330	0	0	0	0	*
7170680	UNITED BK OF BELVIDERE	BELVIDERE	IL	36366	414	0	20	0	0	*
7170690	STATE BANK OF BEMENT	BEMENT	IL	18241	115	0	0	0	0	*
7170705	BENSENVILLE STATE BANK	BENSENVILLE	IL	67296	532	0	996	0	0	*
8170720	BANK OF BENTON	BENTON	IL	57654	476	0	767	0	0	*
8170725	BENTON COMMUNITY BANK	BENTON	IL	30002	326	0	0	0	0	*
7170728	BANK OF CMMRC IN BERKELEY	BERKELEY	IL	28878	430	0	0	0	0	*
7170765	BLOOMINGDALE STATE BANK	BLOOMINGDALE	IL	32126	719	0	0	0	0	*
7170780	CORN BELT BANK	BLOOMINGTON	IL	78998	406	0	2057	0	0	*
7170790	MCLEAN COUNTY BANK	BLOOMINGTON	IL	55573	812	0	489	0	0	*
7170825	HERITAGE/COUNTY BK & TR CO	BLUE ISLAND	IL	100377	732	0	2650	15	-15	*
7170905	BRIDGEVIEW BANK & TRUST CO	BRIDGEVIEW	IL	23488	542	0	0	0	0	*
7170925	BROADVIEW-WESTCHESTER ST BK	BROADVIEW	IL	36513	758	0	0	0	0	*
7170965	BANK OF BUFFALO GROVE	BUFFALO GROVE	IL	30769	324	0	32	0	0	*
7170985	BURBANK STATE BANK	BURBANK	IL	15752	486	0	0	0	0	*
7171000	FARMERS AND MERCHANTS ST BK	BUSHNELL	IL	29276	187	0	109	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

OSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8171020	FIRST BANK AND TRUST CO	CAIRO	IL	28847	314	0	0	0	0	*
7171035	FIRST STATE BANK	CALUMET CITY	IL	30768	832	0	0	0	0	*
7171037	RIVER OAKS BK & TR CO	CALUMET CITY	IL	35961	314	0	109	0	0	*
7171095	CANTON STATE BANK	CANTON	IL	28352	512	0	0	0	0	*
7171098	COMMUNITY BANK AND TRUST CO	CANTON	IL	21730	334	0	0	0	0	*
8171109	BANK OF CARBONDALE	CARBONDALE	IL	16585	595	0	0	0	0	*
8171125	UNIVERSITY BK OF CARBONDALE	CARBONDALE	IL	21699	609	0	0	0	0	*
8171160	FARMERS AND MERCHANTS BANK	CARLYLE	IL	20255	280	0	0	0	0	*
8171200	WHITE COUNTY BANK	CARMI	IL	29801	235	0	23	0	0	*
8171210	CARROLLTON BANK	CARROLLTON	IL	22434	141	0	0	0	0	*
7171250	MARINE TRUST COMPANY OF	CARTHAGE	IL	23965	205	0	0	0	0	*
7171260	CARY STATE BANK	CARY	IL	23521	299	0	0	0	0	*
7171262	1ST SCRTRY BK OF CARY-GROVE	CARY	IL	14795	213	0	0	0	0	*
7171265	BANK OF CASEY	CASEY	IL	21079	225	0	0	0	0	*
8171295	FIRST STATE BANK	CENTRALIA	IL	13982	244	0	0	0	0	*
7171330	FARMERS STATE BK OF CHADWICK	CHADWICK	IL	14739	85	0	0	0	0	*
7171335	BANK OF ILLINOIS	CHAMPAIGN	IL	61949	596	0	853	0	0	*
7171350	COMMERCIAL BANK OF CHAMPAIGN	CHAMPAIGN	IL	47200	515	0	322	0	0	*
7171420	STATE BANK OF CHERRY	CHERRY	IL	15376	147	0	0	0	0	*
7171425	BANK OF CHERRY VALLEY	CHERRY VALLEY	IL	14391	324	0	0	0	0	*
7171470	AETNA BANK	CHICAGO	IL	98398	979	0	2146	0	0	*
7171475	ALL AMERICAN BANK OF CHICAGO	CHICAGO	IL	18221	355	0	0	0	0	*
7171480	AMALGAMATED TRUST & SVGS BK	CHICAGO	IL	192941	985	0	5166	1542	-1542	*
7171492	ASHLAND STATE BANK	CHICAGO	IL	20000	422	0	0	0	0	*
7171494	BANCO DI ROMA (CHICAGO)	CHICAGO	IL	128488	179	0	2798	1773	-1773	*
7171495	BANK OF CHICAGO	CHICAGO	IL	46870	567	0	415	0	0	*
7171502	BANK OF RAVENSWOOD	CHICAGO	IL	140062	1582	0	3422	0	0	*
7171511	BEVERLY BANK	CHICAGO	IL	145136	1352	0	3673	338	-338	*
7171515	CAPITOL BANK OF CHICAGO	CHICAGO	IL	48266	723	0	276	0	0	*
7171525	CHICAGO BANK OF COMMERCE	CHICAGO	IL	80393	800	0	1709	0	0	*
7171530	CHICAGO CITY BANK AND TRUST	CHICAGO	IL	134345	1690	0	3070	0	0	*
7171542	CHICAGO-TOKYO BANK	CHICAGO	IL	188632	419	0	3095	3373	-3373	*
7171548	CLEARING BANK	CHICAGO	IL	50150	770	0	346	0	0	*
7171552	COLONIAL BANK AND TRUST CO	CHICAGO	IL	128544	1047	0	2546	508	-508	*
7171557	COMM BK & TR CO OF EDGEWATER	CHICAGO	IL	19198	483	0	0	0	0	*
7171623	EAST SIDE BANK & TRUST CO	CHICAGO	IL	45624	524	0	258	0	0	*
7171629	FIRST PACIFIC BK OF CHICAGO	CHICAGO	IL	152848	638	0	3395	1598	-1598	*
7171631	FIRST STATE BANK OF CHICAGO	CHICAGO	IL	42832	493	0	146	0	0	*
7171632	FORD CITY BANK & TRUST CO	CHICAGO	IL	148071	2123	0	3411	0	0	*
7171635	GARFIELD RIDGE TR & SVG	CHICAGO	IL	40863	498	0	50	0	0	*
7171643	GLADSTONE-NRWOOD TR&SVGS BK	CHICAGO	IL	15665	269	0	0	0	0	*
7171648	HIGHLAND COMMUNITY BANK	CHICAGO	IL	26293	373	0	0	0	0	*
7171649	HYDE PARK BANK & TRUST CO	CHICAGO	IL	101689	952	0	2503	0	0	*
7171651	INDEPENDENCE BANK OF CHICAGO	CHICAGO	IL	58928	1506	0	0	0	0	*
7171652	HARTFORD PLAZA BANK	CHICAGO	IL	29099	331	0	44	0	0	*
7171653	ILLINOIS STATE BANK	CHICAGO	IL	31443	578	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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OSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7171654	IRVING BANK	CHICAGO	IL	30608	507	0	0	0	0	*
7171655	JEFFERSON STATE BANK	CHICAGO	IL	73554	1270	0	452	0	0	
7171657	HERITAGE/PULLMAN BK & TR CO	CHICAGO	IL	184273	2665	0	4633	100	-100	
7171685	LAKE SIDE BANK	CHICAGO	IL	38213	1026	0	0	0	0	*
7171720	LAWDALE TRUST & SAVINGS BK	CHICAGO	IL	33693	774	0	0	0	0	*
7171755	MADISON BANK AND TRUST CO	CHICAGO	IL	90394	757	0	2362	0	0	*
7171765	MANUFACTURERS BANK	CHICAGO	IL	114264	779	0	3777	0	0	
7171768	MARINA BANK	CHICAGO	IL	61774	546	0	1011	0	0	*
7171810	METROPOLITAN BANK & TRUST CO	CHICAGO	IL	54780	1019	0	0	0	0	*
7171834	MID TOWN BANK OF CHICAGO	CHICAGO	IL	16828	222	0	0	0	0	*
7171835	MOUNT GREENWOOD BANK	CHICAGO	IL	70067	1137	0	318	0	0	
7171905	NORTH BANK	CHICAGO	IL	30899	283	0	0	0	0	*
7171931	OAK TRUST AND SAVINGS BANK	CHICAGO	IL	31173	741	0	0	0	0	*
7171936	PETERSON BANK	CHICAGO	IL	29964	279	0	82	0	0	*
7171940	PIONEER BANK & TRUST CO	CHICAGO	IL	287418	1584	0	4413	4157	-4157	
7171955	REPUBLIC BANK OF CHICAGO	CHICAGO	IL	37824	719	0	0	0	0	*
7171978	S CENTRAL BK & TC OF CHICAGO	CHICAGO	IL	18917	156	0	0	0	0	*
7171980	SOUTH CHICAGO SAVINGS BK	PO CHICAGO	IL	133670	954	0	2196	892	-892	
7172040	UNITED OF AMERICA BANK	CHICAGO	IL	29950	417	0	0	0	0	*
7172070	UPPER AVENUE BANK	CHICAGO	IL	138135	754	0	4072	594	-594	
7172084	WATER TOWER TR & SAVINGS BK	CHICAGO	IL	19221	303	0	0	0	0	*
7172105	HERITAGE/OLYMPIA BANK	CHICAGO HEIGHTS	IL	37227	345	0	162	0	0	*
7172160	CICERO STATE BANK	CICERO	IL	39958	906	0	0	0	0	*
7172215	BANK OF CLARENDON HILLS	CLARENDON HILLS	IL	34500	340	0	87	0	0	*
8172220	CLAY CITY BANKING COMPANY	CLAY CITY	IL	17483	133	0	0	0	0	*
7172260	JOHN WARNER BANK	CLINTON	IL	29187	337	0	80	0	0	*
8172320	STATE BANK OF COLLINSVILLE	COLLINSVILLE	IL	34850	529	0	0	0	0	*
7172375	HERITAGE BK OF COUNTRY CLUB	CNTRY CLB HILLS	IL	19679	248	0	0	0	0	*
7172377	EDGEWOOD BANK	CCOUNTRYSIDE	IL	40452	636	0	0	0	0	*
7172378	STATE BK OF COUNTRYSIDE	COUNTRYSIDE	IL	19094	487	0	0	0	0	*
7172395	HERITAGE BANK	CREST HILL	IL	24494	383	0	0	0	0	*
7172398	CRETE TRUST & SAVINGS BANK	CRETE	IL	18768	257	0	0	0	0	*
7172410	HOME STATE BANK	CRYSTAL LAKE	IL	50722	590	0	569	0	0	*
7172420	STATE BANK OF CUBA	CUBA	IL	12946	132	0	0	0	0	*
7172465	BANK OF DANVILLE	DANVILLE	IL	20649	611	0	0	0	0	*
7172495	DARIEN BANK	DARIEN	IL	30341	712	0	0	0	0	*
7172542	NORTHTOWN BK OF DECATUR	DECATUR	IL	41528	824	0	0	0	0	*
7172545	SOY CAPITAL BK & TR CO	DECATUR	IL	38996	607	0	0	0	0	*
7172550	DEERFIELD STATE BANK	DEERFIELD	IL	26707	316	0	0	0	0	*
7172608	DES PLAINES BANK	DES PLAINES	IL	39139	568	0	0	0	0	*
7172700	FIRST BANK OF DUNDEE	DUNDEE	IL	21353	236	0	0	0	0	*
8172770	ILLINOIS STATE BANK	EAST ALTON	IL	41699	520	0	316	0	0	*
7172780	EAST DUBUQUE SAVINGS BANK	EAST DUBUQUE	IL	14210	146	0	0	0	0	*
7172790	TRI-STATE BK OF E DUBUQUE	EAST DUBUQUE	IL	17207	149	0	0	0	0	*
7172800	STATE BK OF EAST MOLINE	EAST MOLINE	IL	58271	1085	0	47	0	0	*
7172805	COMMUNITY BK OF E PEORIA	EAST PEORIA	IL	20567	435	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8172815	EDGEMONT BANK & TRUST CO	EAST ST LOUIS	IL	67920	975	0	622	0	0	
8172850	UNION BANK	EAST ST LOUIS	IL	33352	946	0	0	0	0	*
7172900	KANE CTY BANK & TRUST CO	ELBURN	IL	18993	132	0	0	0	0	*
8172910	C P BURNETT AND SONS BANKERS	ELDORADO	IL	30028	392	0	0	0	0	*
8172920	FIRST STATE BANK	ELDORADO	IL	15611	375	0	0	0	0	*
7172954	LARKIN BANK	ELGIN	IL	19397	412	0	0	0	0	*
7172970	ELIZABETH STATE BANK	ELIZABETH	IL	20742	102	0	75	0	0	*
7172935	BANK OF ELK GROVE VILLAGE	ELK GROVE VILLAGE	IL	89642	587	0	2280	0	0	
7172998	BANK OF ELMHURST	ELMHURST	IL	40549	372	0	216	0	0	*
7173010	YORK STATE BANK & TRUST CO	ELMHURST	IL	61032	525	0	676	0	0	*
7173023	FIRST SECURITY TR AND SVG	ELMWOOD PARK	IL	97164	901	0	2945	0	0	
7173028	MIDWEST BANK AND TRUST CO	ELMWOOD PARK	IL	82096	535	0	1844	0	0	
7173040	WOODFORD COUNTY BANK	EL PASO	IL	20704	157	0	0	0	0	*
7173090	EVANSTON BANK	EVANSTON	IL	43728	543	0	65	0	0	*
7173133	EVERGREEN PLAZA BANK	EVERGREEN PARK	IL	44260	559	0	0	0	0	*
7173137	HERITAGE/STANDARD BK & TR CO	EVERGREEN PARK	IL	90838	1266	0	1634	0	0	
8173175	WAYNE COUNTY BK & TR CO	FAIRFIELD	IL	34000	256	0	103	0	0	*
8173195	LINCOLN TRAIL BANK & TR CO	FAIRVIEW HEIGHTS	IL	25749	368	0	0	0	0	*
7173210	FARMER CITY STATE BANK	FARMER CITY	IL	24020	217	0	0	0	0	*
7173220	BANK OF FARMINGTON	FARMINGTON	IL	14873	178	0	0	0	0	*
7173240	FLANAGAN STATE BANK	FLANAGAN	IL	15086	67	0	0	0	0	*
7173280	FORRESTON STATE BANK	FORRESTON	IL	14688	81	0	0	0	0	*
7173295	FOX LAKE STATE BANK	FOX LAKE	IL	29091	598	0	0	0	0	*
7173290	FRANKFORT STATE BANK	FRANKFORT	IL	21045	405	0	0	0	0	*
7173313	FIRST STATE BANK & TRUST CO	FRANKLIN PARK	IL	41623	415	0	141	0	0	*
7173315	FRANKLIN PARK BANK	FRANKLIN PARK	IL	57328	661	0	527	0	0	*
7173365	GALENA STATE BANK & TRUST CO	GALENA	IL	17568	161	0	0	0	0	*
7173370	BANK OF	GALESBURG	IL	37768	482	0	0	0	0	*
7173420	CENTRAL TRUST AND SAVINGS BK	GENESEE	IL	34799	185	0	254	0	0	*
7173460	GENOA STATE BANK	GENOA	IL	14691	271	0	0	0	0	*
8173520	PEOPLES ST BK OF GILLESPIE	GILLESPIE	IL	18355	206	0	0	0	0	*
7173560	DU PAGE BANK & TRUST COMPANY	GLEN ELLYN	IL	63647	715	0	729	0	0	*
7173562	1 SECRY BK OF GLEN ELLYN	GLEN ELLYN	IL	28818	363	0	0	0	0	*
7173565	FIRST TRUST AND SAVINGS BANK	GLENVIEW	IL	27426	313	0	0	0	0	*
7173570	GLENVIEW STATE BANK	GLENVIEW	IL	183715	1303	0	4522	1530	-1530	
7173573	HERITAGE/GLENWOOD BANK	GLENWOOD	IL	40061	426	0	70	0	0	*
8173645	AM HRTAGE BK OF GRANITE CITY	GRANITE CITY	IL	20611	682	0	0	0	0	*
8173670	GRANITE CITY TR & SVG BK	GRANITE CITY	IL	56325	980	0	475	0	0	*
7173798	FIRST ST BK & TR OF HANOVER PK	HANOVER PARK	IL	27861	654	0	0	0	0	*
8173800	BANK OF CALHOUN COUNTY	HARDIN	IL	18592	140	0	0	0	0	*
8173805	BANK OF HARRISBURG	HARRISBURG	IL	37205	152	0	402	0	0	*
7173840	FIRST STATE BANK	HARVARD	IL	22771	170	0	18	0	0	*
7173850	HARVARD STATE BANK	HARVARD	IL	22327	225	0	0	0	0	*
7173865	FIRST STATE BANK	HARVEY	IL	17846	265	0	0	0	0	*
7173868	PARKWAY BANK & TRUST CO	HARWOOD HEIGHTS	IL	78151	554	0	1391	0	0	
7173875	STATE BANK OF HAVANA	HAVANA	IL	24675	287	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7173900	HENRY STATE BANK	HENRY	IL	17281	91	0	0	0	0	*
8173910	BANK OF HERRIN	HERRIN	IL	35548	705	0	0	0	0	*
7173935	BANK OF HICKORY HILLS	HICKORY HILLS	IL	62561	642	0	1087	0	0	*
8173940	FMRS & MRCHTS BK OF HIGHLAND	HIGHLAND	IL	57207	485	0	655	0	0	*
7173965	BANK OF HIGHLAND PARK	HIGHLAND PARK	IL	61115	420	0	755	0	0	*
7173975	BANK OF HIGHWOOD	HIGHWOOD	IL	26306	393	0	0	0	0	*
7174015	BANK OF HILLSIDE	HILLSIDE	IL	17472	636	0	0	0	0	*
7174025	BANK OF HINSDALE	HINSDALE	IL	21375	223	0	0	0	0	*
7174065	BANK OF HOMEWOOD	HOMWOOD	IL	50387	780	0	140	0	0	*
7174067	COMMUNITY BK OF HMWD-FLOSSMR	HOMWOOD	IL	24488	222	0	0	0	0	*
7174100	STATE BK OF HUNTLEY	HUNTLEY	IL	16225	198	0	0	0	0	*
8174175	COMMUNITY TRUST BANK	IRVINGTON	IL	16972	59	0	15	0	0	*
7174180	ITASCA STATE BANK	ITASCA	IL	58740	303	0	845	0	0	*
8174220	FARMERS STATE BANK & TR CO	JACKSONVILLE	IL	52982	801	0	356	0	0	*
8174230	JERSEY STATE BANK	JERSEYVILLE	IL	21368	309	0	0	0	0	*
8174240	STATE BANK OF JERSEYVILLE	JERSEYVILLE	IL	36082	591	0	0	0	0	*
7174255	EAST JOLIET BANK	JOLIET	IL	18182	343	0	0	0	0	*
7174263	LOUIS JOLIET BK AND TR CO	JOLIET	IL	61138	809	0	553	0	0	*
7174315	FIRST BANK OF MEADOWVIEW	KANKAKEE	IL	42173	416	0	211	0	0	*
7174325	PEOPLES BANK OF MARY CREST	KANKAKEE	IL	26789	402	0	0	0	0	*
7174440	LA GRANGE STATE BANK	LA GRANGE	IL	102086	1283	0	1981	0	0	*
7174445	BANK OF LA GRANGE PARK	LA GRANGE PARK	IL	36997	316	0	141	0	0	*
7174480	STATE BK OF LK ZURICH	LAKE ZURICH	IL	33737	549	0	0	0	0	*
7174490	EXCHANGE STATE BANK	LANARK	IL	15611	72	0	0	0	0	*
7174503	BANK OF LANSING	LANSING	IL	39266	557	0	0	0	0	*
8174570	LEBANON TRUST & SAVINGS BANK	LEBANON	IL	14025	156	0	0	0	0	*
7174600	CITIZENS STATE BANK	LENA	IL	20734	72	0	66	0	0	*
7174610	LENA STATE BANK	LENA	IL	14821	86	0	0	0	0	*
7174630	LE ROY STATE BANK	LE ROY	IL	17878	205	0	0	0	0	*
7174640	FARMERS STATE BANK	LEWISTOWN	IL	18695	277	0	0	0	0	*
7174660	PEOPLES BANK OF LEXINGTON	LEXINGTON	IL	16204	61	0	0	0	0	*
7174715	LOGAN COUNTY BANK	LINCOLN	IL	14653	264	0	0	0	0	*
7174725	BANK OF LINCOLNWOOD	LINCOLNWOOD	IL	101236	1369	0	1867	0	0	*
7174727	BANK OF LISLE	LISLE	IL	37571	573	0	0	0	0	*
8174740	LITCHFIELD BANK AND TRUST	COLITCHFIELD	IL	19103	250	0	0	0	0	*
7174773	BANK OF YORKTOWN	LCMBARD	IL	31900	492	0	0	0	0	*
7174774	MAIN BANK OF LOMBARD	LOMBARD	IL	16637	376	0	0	0	0	*
7174775	STATE BANK OF LOMBARD	LCMBARD	IL	38293	538	0	0	0	0	*
7174778	WEST SUBURBAN BANK	LCMBARD	IL	72069	893	0	926	0	0	*
7174805	UNITED BK OF LOVES PARK	LOVES PARK	IL	41820	836	0	0	0	0	*
7174815	BANK OF LYONS	LYONS	IL	21391	288	0	0	0	0	*
7174960	MARENGO STATE BANK	MARENGO	IL	26713	418	0	0	0	0	*
8174975	BANK OF EGYPT	MARION	IL	30076	565	0	0	0	0	*
8174990	BANK OF MARION	MARION	IL	40888	630	0	213	0	0	*
7174992	TRI-STATE BANK	MARKHAM	IL	24042	459	0	0	0	0	*
7175020	MARTINSVILLE STATE BANK	MARTINSVILLE	IL	15880	85	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7175055	MATTESON-RICHTON BANK	MATTESON	IL	42766	697	0	0	0	0	*
7175085	MAYWOOD PROVISO STATE BANK	MAYWOOD	IL	33313	349	0	8	0	0	*
7175112	MERCHANTS & MFACTRERS SB	MELROSE PARK	IL	20764	351	0	0	0	0	*
7175140	FIRST STATE BANK	MENDOTA	IL	34258	291	0	170	0	0	*
7175215	MIDLOTHIAN STATE BANK	MIDLOTHIAN	IL	38688	631	0	0	0	0	*
7175217	BLACKHAWK STATE BANK	MILAN	IL	27454	480	0	0	0	0	*
7175220	CITIZENS SB OF MILFORD	MILFORD	IL	15861	244	0	0	0	0	*
7175260	1ST FARMERS ST BK OF MINIER	MINIER	IL	14185	65	0	0	0	0	*
7175275	TRI-COUNTY BK OF MINOOKA	MINOOKA	IL	13663	198	0	0	0	0	*
7175340	MONMOUTH TR NAD SVGS BK	MONMOUTH	IL	28305	229	0	35	0	0	*
7175365	FIRST STATE BANK	MCNTICELLO	IL	23467	138	0	39	0	0	*
7175410	SMITH TRUST AND SAVINGS BANK	MORRISON	IL	36610	349	0	96	0	0	*
7175412	WHITESIDE COUNTY BANK	MORRISON	IL	13709	135	0	0	0	0	*
7175433	MORTON COMMUNITY BANK	MORTON	IL	15614	278	0	0	0	0	*
8175455	BANK OF MOUNT CARMEL	MOUNT CARMEL	IL	26148	359	0	0	0	0	*
8175460	SECURITY BANK AND TRUST CO	MOUNT CARMEL	IL	60730	433	0	1154	0	0	*
7175503	COUNTRYSIDE BANK	MOUNT PROSPECT	IL	29414	385	0	0	0	0	*
7175510	MOUNT PROSPECT STATE BANK	MOUNT PROSPECT	IL	165898	726	0	3512	1513	-1513	*
8175550	FARMERS ST BK OF MT STERLING	MOUNT STERLING	IL	17405	130	0	0	0	0	*
8175555	BANK OF ILLINOIS	MCUNT VERNON	IL	19934	244	0	0	0	0	*
8175560	FIRST BANK AND TRUST CO	MT VERNON	IL	39460	494	0	144	0	0	*
8175565	SC BK&TR CO OF MT VERNON	MCUNT VERNON	IL	67074	405	0	1662	0	0	*
7175570	MT ZION STATE BANK	MCUNT ZION	IL	17353	118	0	0	0	0	*
7175625	BANK OF NAPERVILLE	NAPERVILLE	IL	71701	479	0	1329	0	0	*
8175700	STATE BANK OF NEW ATHENS	NEW ATHENS	IL	14884	191	0	0	0	0	*
7175750	NEW LENOX STATE BANK	NEW LENOX	IL	37997	440	0	9	0	0	*
8175780	PEOPLES STATE BANK	NEWTON	IL	41566	407	0	173	0	0	*
7175796	DEMPSTER PLAZA STATE BANK	NILES	IL	25118	249	0	0	0	0	*
7175808	BANK OF ILLINOIS IN NORMAL	NORMAL	IL	16318	238	0	0	0	0	*
7175825	PLAZA DRIVE-IN BANK	NORRIDGE	IL	27549	558	0	0	0	0	*
8175830	NORRIS CITY STATE BANK	NORRIS CITY	IL	14485	122	0	0	0	0	*
7175835	NORTHBROOK TRUST AND SAVINGS	NORTHBROOK	IL	76454	602	0	1305	0	0	*
7175843	BANK OF NORTHFIELD	NORTHFIELD	IL	24833	260	0	0	0	0	*
7175846	FIRST SECRTY BK OF OAK BROOK	OAK BROOK	IL	21038	299	0	0	0	0	*
7175848	OAK BROOK BANK	OAK BROOK	IL	71560	367	0	1461	0	0	*
7175851	BANK OF OAKBROOK TERRACE	OAKBROOK TERRACE	IL	16242	439	0	0	0	0	*
7175855	INTERSTATE BK OF OAK FOREST	OAK FOREST	IL	29515	586	0	0	0	0	*
7175867	HERITAGE BANK OF OAK LAWN	OAK LAWN	IL	19602	244	0	0	0	0	*
7175870	OAK LAWN TR AND SVG BK	OAK LAWN	IL	58198	712	0	500	0	0	*
7175880	AVENUE BANK AND TRUST CO	OAK PARK	IL	95727	1030	0	1815	0	0	*
7175890	FIRST BANK OF OAK PARK	OAK PARK	IL	65696	715	0	1010	0	0	*
7175910	SUBURBAN TR AND SVG BK	OAK PARK	IL	66040	692	0	852	0	0	*
8175938	BANK OF O FALLON	O FALLON	IL	28019	204	0	88	0	0	*
8176010	OLNEY TRUST AND BANKING CO	OLNEY	IL	28138	315	0	0	0	0	*
7176030	ANDERSON STATE BANK	ONEIDA	IL	15467	107	0	0	0	0	*
7176080	STATE BANK OF ORION	ORION	IL	25260	127	0	134	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7176090	ORLAND STATE BANK	ORLAND PARK	IL	51310	884	0	246	0	0	*
7176105	OSWEGO COMMUNITY BANK	OSWEGO	IL	17727	223	0	0	0	0	*
7176112	ILLINOIS TR & SAV BANK	OTTAWA	IL	13473	232	0	0	0	0	*
7176117	FIRST BANK & TRUST CO	PALATINE	IL	29321	408	0	0	0	0	*
8176130	FARMERS STATE BANK	PALESTINE	IL	17325	190	0	0	0	0	*
7176155	PALOS BANK AND TRUST CO	PALOS HEIGHTS	IL	49567	762	0	174	0	0	*
7176165	PEOPLES BANK OF PANA	PANA	IL	26227	347	0	0	0	0	*
7176190	EDGAR COUNTY BANK AND TR CO	PARIS	IL	22521	286	0	0	0	0	*
7176195	BANK OF PARK FOREST	PARK FOREST	IL	45843	376	0	432	0	0	*
7176196	FIRST STATE BANK & TRUST CO	PARK RIDGE	IL	44112	396	0	306	0	0	*
7176310	JEFFERSON TRUST AND SAVINGS	PEORIA	IL	125874	3307	0	1409	0	0	*
7176313	MADISON PARK BANK	PEORIA	IL	27458	433	0	0	0	0	*
7176318	SHERIDAN BANK	PEORIA	IL	40556	994	0	0	0	0	*
7176320	SO SIDE TRUST AND SAVINGS	BAPEORIA	IL	44693	795	0	0	0	0	*
7176330	PEOTONE BK AND TRUST CO	PEOTONE	IL	22313	263	0	0	0	0	*
7176338	COLONIAL TRUST & SAVINGS BK	PERU	IL	18989	198	0	0	0	0	*
8176390	MURPHY WALL STATE BK & TR	COPINCKNEYVILLE	IL	20031	281	0	0	0	0	*
8176410	FARMERS STATE BANK	PITTSFIELD	IL	34621	354	0	17	0	0	*
7176450	COMMUNITY BK OF PLANO	PLANO	IL	15611	223	0	0	0	0	*
7176560	FIRST STATE BANK	PRINCETON	IL	37789	298	0	239	0	0	*
7176565	PRINCEVILLE STATE BANK	PRINCEVILLE	IL	16606	146	0	0	0	0	*
8176590	ILLINOIS ST BK OF QUINCY	QUINCY	IL	70684	577	0	1684	0	0	*
8176600	MERCHANTILE TR & SVGS BK	QUINCY	IL	78247	610	0	1639	0	0	*
8176630	STATE STREET BANK AND TRUST	QUINCY	IL	28665	537	0	0	0	0	*
8176632	TOWN & CNT BK OF QUINCY	QUINCY	IL	16394	338	0	0	0	0	*
7176647	BANK OF RANTOUL	RANTOUL	IL	23147	392	0	0	0	0	*
7176670	RARITAN STATE BANK	RARITAN	IL	19188	94	0	32	0	0	*
8176740	GALLATIN COUNTY STATE BANK	RIDGWAY	IL	16929	127	0	0	0	0	*
7176750	RIVERDALE BANK	RIVERDALE	IL	69767	542	0	1147	0	0	*
7176760	RIVER FOREST ST BK&TR CO	RIVER FOREST	IL	80223	256	0	1893	54	-54	*
7176765	RIVER GROVE ST BANK	RIVER GROVE	IL	14054	209	0	0	0	0	*
8176800	CRAWFORD COUNTY STATE BANK	ROBINSON	IL	32594	392	0	0	0	0	*
7176848	ALPINE STATE BANK	ROCKFORD	IL	17373	273	0	0	0	0	*
7176856	COLONIAL BK OF ROCKFORD	ROCKFORD	IL	24159	492	0	0	0	0	*
7176866	NORTHWEST BANK OF ROCKFORD	ROCKFORD	IL	17297	339	0	0	0	0	*
7176869	UNITED BANK OF SOUTHGATE	ROCKFORD	IL	16136	692	0	0	0	0	*
7176873	AMERICAN BANK OF ROCK ISLAND	ROCK ISLAND	IL	23359	387	0	0	0	0	*
7176885	MACKTOWN STATE BANK	ROCKTON	IL	15505	207	0	0	0	0	*
7176897	SUBRBN BK OF ROLLING MEADOWS	ROLLING MEADOWS	IL	20438	220	0	0	0	0	*
7176890	FIRST BANK OF ROMEOVILLE	ROMEOVILLE	IL	16271	204	0	0	0	0	*
7176910	ROSELLE ST BK & TRUST CO	ROSELLE	IL	86713	705	0	1546	0	0	*
7176945	FIRST STATE BANK	ROUND LAKE	IL	22503	757	0	0	0	0	*
7177050	SANDWICH STATE BANK	SANDWICH	IL	28953	367	0	0	0	0	*
7177102	SCHAUMBURG STATE BANK	SCHAUMBURG	IL	44995	738	0	0	0	0	*
7177103	WOODFIELD BANK	SCHAUMBURG	IL	41960	500	0	398	0	0	*
7177104	HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	IL	19675	297	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7177130	FIRST STATE BANK OF SHANNON	SHANNON	IL	22115	78	0	114	0	0	*
8177200	CITIZENS STATE BANK	SHIPMAN	IL	19570	99	0	44	0	0	*
7177215	BANK OF SILVIS	SILVIS	IL	34498	522	0	0	0	0	*
7177223	OLD ORCHARD BK AND TR CO	SKOKIE	IL	95231	1051	0	1786	0	0	
7177225	SKOKIE TRUST AND SAVINGS BK	SKOKIE	IL	80085	669	0	1371	0	0	
7177240	FARMERS STATE BANK	SOMONIAUK	IL	23047	207	0	0	0	0	*
7177260	SOUTH HOLLAND TR & SVG BK	SOUTH HOLLAND	IL	119529	663	0	2743	550	-550	
7177262	THORNIDGE STATE BANK	SOUTH HOLLAND	IL	17270	376	0	0	0	0	*
7177293	BANK OF SPRINGFIELD	SPRINGFIELD	IL	13685	207	0	0	0	0	*
7177295	CAP BK & TR CO OF SPRNGFLD	SPRINGFIELD	IL	57507	568	0	472	0	0	*
7177302	FIRST STATE BANK	SPRINGFIELD	IL	13419	228	0	0	0	0	*
7177315	LAND OF LINCOLN BANK	SPRINGFIELD	IL	45626	688	0	0	0	0	*
7177325	TOWN AND COUNTRY BANK	SPRINGFIELD	IL	31071	346	0	29	0	0	*
7177330	SPRING VALLEY CITY BANK	SPRING VALLEY	IL	29508	559	0	0	0	0	*
7177455	BANK OF STRONGHURST	STRONGHURST	IL	15426	85	0	0	0	0	*
7177471	STATE BANK OF SULLIVAN	SULLIVAN	IL	14972	158	0	0	0	0	*
7177472	ARGO STATE BANK	SUMMIT	IL	35998	716	0	0	0	0	*
7177510	FIRST TR AND SVG BK	TAYLORVILLE	IL	59788	1060	0	747	0	0	*
7177580	BREMEN BANK & TRUST CO	TINLEY PARK	IL	59226	1080	0	185	0	0	*
7177585	TINLEY PARK BANK	TINLEY PARK	IL	26538	601	0	0	0	0	*
7177650	STATE BANK OF TOULON	TOULON	IL	22203	83	0	94	0	0	*
7177735	CHAMPAIGN COUNTY BK & TR CO	URBANA	IL	43470	902	0	0	0	0	*
8177820	DROVERS STATE BANK	VIENNA	IL	14597	133	0	0	0	0	*
8177870	FRMR & MRCHT ST BK OF VIRDENVIRDEN	VIRGINIA	IL	18739	180	0	0	0	0	*
7177890	PETEFISH SKILES AND COMPANY	WATERLOO	IL	18016	59	0	0	0	0	*
8177990	CCMMERCIAL STATE BANK	WATSEKA	IL	15315	174	0	0	0	0	*
7178030	FIRST TRUST AND SVGS BK	WAUKEGAN	IL	29746	327	0	0	0	0	*
7178038	BANK OF WAUKEGAN	WELLINGTON	IL	63940	896	0	441	0	0	*
7178090	WELLINGTON STATE BANK	WEST CHICAGO	IL	15228	87	0	0	0	0	*
7178130	WEST CHICAGO STATE BANK	WEST FRANKFORT	IL	26431	529	0	0	0	0	*
8178150	BANK OF WEST FRANKFORT	WEST FRANKFORT	IL	34862	479	0	0	0	0	*
8178153	FIRST COMMUNITY BANK	WESTMONT	IL	24439	390	0	0	0	0	*
7178155	BANK OF WESTMONT	WHEATON	IL	47763	577	0	151	0	0	*
7178184	BANK OF WHEATON	WHEATON	IL	66078	378	0	1260	0	0	*
7178190	GARY WHEATON BANK	WHEATON	IL	98093	1207	0	1465	0	0	*
7178195	HAWTHORNE BANK	WHEELING	IL	36499	427	0	0	0	0	*
7178210	WHEELING TRUST & SAVINGS BK	WILMETTE	IL	103700	496	0	2275	553	-553	
7178250	WILMETTE BANK	WINNETKA	IL	115725	610	0	3137	374	-374	
7178310	WINNETKA BANK	WOODRIDGE	IL	45985	380	0	358	0	0	*
7178345	HERITAGE BANK OF WOODRIDGE	WOODSTOCK	IL	14178	261	0	0	0	0	*
7178370	STATE BANK OF WOODSTOCK	WORTH	IL	42925	569	0	52	0	0	*
7178375	WORTH BANK AND TRUST	ZEIGLER	IL	59902	749	0	676	0	0	*
8178445	BANK OF ZEIGLER	ZION	IL	36846	138	0	378	0	0	*
7178450	ZION STATE BANK & TRUST CO		IL	66479	645	0	827	0	0	

OF 356 BANKS AFFECTED IN STATE 213 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 126 HAVE NO REQUIRED RESERVE BALANCE

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7180020	AKRON EXCHANGE STATE BANK	AKRON	IN	16815	191	0	0	0	0	*
7180080	ANDERSON BANKING COMPANY	ANDERSON	IN	129848	3060	0	2313	0	0	
7180090	CITIZENS BANKING COMPANY	ANDERSON	IN	64260	2091	0	0	0	0	*
7180110	ANGOLA STATE BANK	ANGOLA	IN	18604	312	0	0	0	0	*
7180210	BARGERSVILLE STATE BANK	BARGERSVILLE	IN	21456	242	0	0	0	0	*
7180220	BATESVILLE STATE BANK	BATESVILLE	IN	18942	194	0	0	0	0	*
7180230	FIRST BANK & TRUST CO	BATESVILLE	IN	29292	463	0	0	0	0	*
8180280	STONE CITY BANK OF BEDFORD	BEDFORD	IN	18555	208	0	0	0	0	*
8180360	BLOOMFIELD STATE BANK	BLOOMFIELD	IN	42416	511	0	87	0	0	*
7180400	MONROE COUNTY STATE BANK	BLOOMINGTON	IN	55824	846	0	546	0	0	*
7180410	FARMERS AND MERCHANTS BANK	BLUFFTON	IN	39715	269	0	236	0	0	*
8180440	PEOPLES TRUST AND SAVINGS BK	BOSWELL	IN	24471	201	0	0	0	0	*
7180450	FARMERS AND MERCHANTS BANK	BOSWELL	IN	17408	139	0	0	0	0	*
7180470	FIRST BK & TR CO OF CLAY CTY	BRAZIL	IN	51713	681	0	254	0	0	*
7180490	BREMEN STATE BANK	BREMEN	IN	35640	307	0	133	0	0	*
8180570	CITIZENS STATE BANK	BROWNSTOWN	IN	18778	140	0	0	0	0	*
8180585	PEOPLES BANK	BROWNSTOWN	IN	24427	518	0	0	0	0	*
7180620	PEOPLES STATE BANK	CAMBRIDGE CITY	IN	18611	343	0	0	0	0	*
7180640	CAMDEN STATE BANK	CAMDEN	IN	16550	129	0	0	0	0	*
7180665	FIDELITY BANK OF INDIANA	CARMEL	IN	23570	359	0	0	0	0	*
7180670	UNION STATE BANK	CARMEL	IN	67280	907	0	996	0	0	*
7180740	CHURUBUSCO STATE BANK	CHURUBUSCO	IN	27486	161	0	163	0	0	*
7180775	CLINTON STATE BANK	CLINTON	IN	25315	384	0	0	0	0	*
7180825	COLUMBUS BK & TRUST CO	COLUMBUS	IN	18859	240	0	0	0	0	*
7180840	IRWIN UNION BK AND TR CO	COLUMBUS	IN	167500	2595	0	4861	0	0	*
8180890	CORYDON STATE BANK	CORYDON	IN	29234	270	0	40	0	0	*
8180900	OLD CAPITAL BK AND TR CO	CORYDON	IN	62461	699	0	547	0	0	*
7180910	FOUNTAIN TRUST COMPANY	COVINGTON	IN	30608	396	0	0	0	0	*
7180940	ELSTON BK AND TR CO	CRAWFORDSVILLE	IN	76977	755	0	1520	0	0	*
7180970	COMMERCIAL BANK	CROWN POINT	IN	45756	564	0	196	0	0	*
7180990	STATE EXCHANGE BANK	CULVER	IN	92457	1001	0	1657	0	0	*
8181010	DALE STATE BANK	DALE	IN	27679	495	0	0	0	0	*
7181030	DANVILLE STATE BANK	DANVILLE	IN	27402	377	0	0	0	0	*
7181068	DECATUR BANK AND TRUST CO	DECATUR	IN	17053	355	0	0	0	0	*
7181080	UNION BANK AND TRUST CO	DELPHI	IN	34548	281	0	98	0	0	*
7181170	EDINBURG STATE BANK	EDINBURG	IN	18151	413	0	0	0	0	*
7181210	ST JOSEPH VALLEY BANK	ELKHART	IN	221498	3069	0	5185	984	-984	
7181230	SECURITY BANK	ELWOOD	IN	21581	714	0	0	0	0	*
7181250	MORGAN COUNTY BANK & TR CO	EMINENCE	IN	15365	353	0	0	0	0	*
8181400	PEOPLES STATE BANK	FARMERSBURG	IN	21678	218	0	0	0	0	*
8181420	F & M BANK OF FORT BRANCH	FORT BRANCH	IN	23409	226	0	0	0	0	*
7181440	ANTHONY WAYNE BANK	FORT WAYNE	IN	108524	2890	0	715	0	0	
7181465	INDIANA BANK AND TRUST CO	FORT WAYNE	IN	227031	3445	0	5191	603	-603	
7181480	PEOPLES TRUST BANK	FORT WAYNE	IN	245305	2922	0	4673	1650	-1650	
7181490	FOWLER STATE BANK	FOWLER	IN	26174	212	0	0	0	0	*
7181500	PEOPLES SB OF FRANCESVILLE	FRANCESVILLE	IN	17230	116	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7181520	CLINTON COUNTY BK AND TR CO	FRANKFORT	IN	67650	887	0	957	0	0	*
7181530	FARMERS BANK	FRANKFORT	IN	81069	1015	0	1469	0	0	
7181540	FRANKLIN BANK & TR CO	FRANKLIN	IN	66589	906	0	808	0	0	*
7181560	UNION BANK AND TRUST COMPANY	FRANKLIN	IN	64811	693	0	889	0	0	*
7181640	FIRST VALLEY BANK	GAS CITY	IN	18466	551	0	0	0	0	*
7181660	BANK OF GENEVA	GENEVA	IN	28240	269	0	87	0	0	*
7181700	SALEM BANK AND TRUST COMPANY	GOSHEN	IN	138948	1824	0	2894	38	-38	
7181705	GRABILL BANK	GRABILL	IN	23060	223	0	0	0	0	*
7181740	GREENFIELD BANKING COMPANY	GREENFIELD	IN	76921	1116	0	1183	0	0	
7181748	HANCOCK BANK & TRUST	GREENFIELD	IN	44842	1151	0	0	0	0	*
7181750	DECATUR COUNTY BANK	GREENSBURG	IN	36125	399	0	81	0	0	*
7181760	UNION BANK AND TRUST COMPANY	GREENSBURG	IN	87588	998	0	1686	0	0	
7181780	STATE BANK OF GREENTOWN	GREENTOWN	IN	17733	165	0	0	0	0	*
7181820	HAMLET STATE BANK	HAMLET	IN	15792	105	0	0	0	0	*
7181840	HOOSIER STATE BK OF INDIANA	HAMMOND	IN	111076	3207	0	1332	0	0	
7181870	CITIZENS STATE BANK	HARTFORD CITY	IN	30761	320	0	0	0	0	*
7181995	BANK OF HIGHLAND	HIGHLAND	IN	46132	969	0	0	0	0	*
7181900	HILLSBORO STATE BANK	HILLSBORO	IN	17270	263	0	0	0	0	*
7181965	COMMUNITY STATE BANK	HUNTINGTON	IN	39197	507	0	13	0	0	*
7182100	PEOPLES BANK AND TRUST CO	INDIANAPOLIS	IN	73835	1052	0	1354	0	0	*
8182140	DUBOIS COUNTY BANK	JASPER	IN	102896	926	0	2308	108	-108	
8182150	GERMAN AMERICAN BANK	JASPER	IN	82955	844	0	1265	0	0	
8182160	CITIZENS BANK & TRUST CO	JEFFERSONVILLE	IN	84212	911	0	1950	0	0	
8182170	CLARK COUNTY STATE BANK	JEFFERSONVILLE	IN	46008	1012	0	157	0	0	*
7182180	CAMPBELL AND FETTER BANKERS	KENDALLVILLE	IN	36094	336	0	91	0	0	*
7182185	KENDALLVILLE BANK & TRUST CO	KENDALLVILLE	IN	26871	243	0	23	0	0	*
7182200	KENTLAND BANK	KENTLAND	IN	39908	508	0	0	0	0	*
7182230	FARMERS BANK AND TRUST CO	KNOX	IN	26354	533	0	0	0	0	*
7182240	UNION BANK AND TRUST CO	KOKOMO	IN	149676	3276	0	2940	0	0	
7182280	LAFAYETTE BANK AND TRUST CO	LAFAYETTE	IN	95792	840	0	2183	0	0	
7182320	FARMERS STATE BANK	LAGRANGE	IN	43173	404	0	230	0	0	*
7182350	FARMERS STATE BANK	LAPAZ	IN	29447	159	0	226	0	0	*
7182380	LA PORTE BANK AND TRUST CO	LA PORTE	IN	62755	797	0	819	0	0	*
7182420	BOONE COUNTY STATE BANK	LEBANON	IN	54470	812	0	697	0	0	*
7182430	CITIZENS BANK AND TRUST CO	LEBANON	IN	20242	435	0	0	0	0	*
7182440	PEOPLES STATE BANK	LEESBURG	IN	21737	74	0	115	0	0	*
7182470	AMERICAN STATE BANK	LIGONIER	IN	30549	284	0	67	0	0	*
8182500	PEOPLES TRUST COMPANY	LINTON	IN	56071	955	0	263	0	0	*
7182510	STATE BANK OF LITTON	LITTON	IN	28861	462	0	0	0	0	*
7182520	FARMERS & MERCHANTS STATE BK	LOGANSPOUT	IN	40557	869	0	0	0	0	*
8182540	UNION BANK	LOGGOOTEE	IN	19132	180	0	0	0	0	*
8182590	FIRST BANK OF MADISON	MADISON	IN	23831	320	0	0	0	0	*
8182600	MADISON BANK AND TRUST CO	MADISON	IN	72961	841	0	1225	0	0	
7182675	INDIANA BANK AND TRUST CO	MARTINSVILLE	IN	27102	392	0	0	0	0	*
7182710	FARMERS STATE BANK	MENTONE	IN	20554	121	0	32	0	0	*
7182730	CITIZENS BK OF MICHIGAN CY	MICHIGAN CITY	IN	104515	1743	0	1861	0	0	

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7182742	LAKESHORE BANK & TRUST CO	MICHIGAN CITY	IN	14925	205	0	0	0	0	*
7182760	FIRST STATE BANK	MIDDLEBURY	IN	27278	242	0	0	0	0	*
7182770	FARMERS ST BK OF HENRY CTY	MIDDLETOWN	IN	16360	334	0	0	0	0	*
7182820	VALLEY BANK & TRUST CO	MISHAWAKA	IN	86231	1195	0	1006	0	0	*
8182830	BANK OF MITCHELL	MITCHELL	IN	14514	177	0	0	0	0	*
7182900	STATE AND SAVINGS BANK	MONTICELLO	IN	52937	755	0	639	0	0	*
7182910	BANK OF MONTPELIER	MONTPELIER	IN	14322	182	0	0	0	0	*
7182940	CITIZENS BANK	MOORESVILLE	IN	34266	509	0	0	0	0	*
7182953	CENTRAL BANK & TRUST	MORNINGSIDE	IN	26315	650	0	0	0	0	*
8182980	PEOPLES BANK AND TRUST CO	MOUNT VERNON	IN	41981	467	0	311	0	0	*
7182995	INDUSTRIAL TRUST & SVGS BANK	MUNCIE	IN	82980	1376	0	1172	0	0	*
7183050	NASHVILLE STATE BANK	NASHVILLE	IN	20606	211	0	0	0	0	*
8183060	AMERICAN BANK	NEW ALBANY	IN	17983	441	0	0	0	0	*
8183070	FLOYD COUNTY BANK	NEW ALBANY	IN	39278	523	0	0	0	0	*
8183080	MUTUAL TRUST COMPANY	NEW ALBANY	IN	48346	811	0	49	0	0	*
8183090	UNION BK & TR OF NEW ALBANY	NEW ALBANY	IN	64112	1005	0	729	0	0	*
7183130	CITIZENS STATE BANK	NEW CASTLE	IN	64183	1289	0	753	0	0	*
7183180	NEW PALESTINE BANK	NEW PALESTINE	IN	23182	215	0	0	0	0	*
7183200	CITIZENS STATE BANK	NEWPORT	IN	29703	563	0	0	0	0	*
8183240	NEW WASHINGTON STATE BANK	NEW WASHINGTON	IN	17764	323	0	0	0	0	*
7183260	WAINWRIGHT BANK AND TRUST	CONOBLESVILLE	IN	22058	292	0	0	0	0	*
7183270	AMERICAN STATE BANK	NORTH JUDSON	IN	28078	497	0	0	0	0	*
7183300	INDIANA LAWRENCE BK & TR CO	NORTH MANCHESTER	IN	44551	525	0	128	0	0	*
7183330	UNION BANK AND TRUST COMPANY	NORTH VERNON	IN	32810	307	0	39	0	0	*
7183340	COUNTING HOUSE BANK	NORTH WEBSTER	IN	18657	228	0	0	0	0	*
8183350	1ST BK & TR CO OF OKLAND CY	OAKLAND CITY	IN	18343	296	0	0	0	0	*
8183400	BANK OF ORLEANS	ORLEANS	IN	21387	230	0	0	0	0	*
7183420	OSSIAN STATE BANK	OSSIAN	IN	22287	195	0	2	0	0	*
7183450	STATE BANK OF OXFORD	OXFORD	IN	18253	231	0	0	0	0	*
8183460	HARRISON COUNTY BANK	PALMYRA	IN	13732	144	0	0	0	0	*
8183470	ORANGE COUNTY BANK	PAOLI	IN	26817	440	0	0	0	0	*
7183520	PENDLETON BANKING COMPANY	PENDLETON	IN	23763	495	0	0	0	0	*
7183540	PERU TRUST COMPANY	PERU	IN	47052	1058	0	0	0	0	*
7183550	WABASH VALLEY BK & TR CO	PERU	IN	56552	648	0	667	0	0	*
7183610	MARSHALL COUNTY BK & TR CO	PLYMOUTH	IN	54741	583	0	443	0	0	*
7183640	CITIZENS BK OF PORTLAND	PORTLAND	IN	31000	463	0	0	0	0	*
7183660	PEOPLES BANK	PORTLAND	IN	56929	699	0	385	0	0	*
8183690	GIBSON COUNTY BANK	PRINCETON	IN	37320	705	0	0	0	0	*
7183720	STATE BANK OF REMINGTON	REMINGTON	IN	15103	91	0	0	0	0	*
7183740	STATE BK OF RENSSELAER	RENSSELAER	IN	38042	431	0	69	0	0	*
7183810	RISING SUN STATE BANK	RISING SUN	IN	14842	264	0	0	0	0	*
7183820	TRI-COUNTY BANK & TRUST CO	ROACHDALE	IN	24019	179	0	16	0	0	*
7183830	STATE EXCHANGE BANK	ROANN	IN	13830	131	0	0	0	0	*
7183840	FARMERS AND MERCHANTS BANK	ROCHESTER	IN	28851	413	0	0	0	0	*
7183870	PARKE STATE BANK	ROCKVILLE	IN	31379	325	0	17	0	0	*
7183890	COMMUNITY STATE BANK	ROYAL CENTER	IN	21049	144	0	27	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8183940	FARMERS CITIZENS BANK	SALEM	IN	48044	666	0	148	0	0	*
7183970	SAN PIERRE STATE BANK	SAN PIERRE	IN	16357	214	0	0	0	0	*
8183975	SPENCER COUNTY BANK	SANTA CLAUS	IN	16261	244	0	0	0	0	*
8194020	JACKSON COUNTY BANK	SEYMOUR	IN	42454	946	0	0	0	0	*
7184060	AMERICAN STATE BANK	SHERIDAN	IN	20869	180	0	0	0	0	*
7184070	SHIPSHEWANA STATE BANK	SHIPSHEWANA	IN	42307	385	0	215	0	0	*
8194090	MARTIN COUNTY BANK	SHOALS	IN	15870	252	0	0	0	0	*
7184140	ST JOSEPH BANK AND TRUST CO	SOUTH BEND	IN	268251	2098	0	5202	4113	-4113	
7184190	FIRST BANK & TRUST CO	SPEEDWAY	IN	126799	1783	0	3334	0	0	
7184200	OWEN COUNTY STATE BANK	SPENCER	IN	40058	489	0	24	0	0	*
8194240	SULLIVAN STATE BANK	SULLIVAN	IN	50416	226	0	646	0	0	*
7184310	STATE BANK OF SYRACUSE	SYRACUSE	IN	25300	281	0	0	0	0	*
7184350	INDIANA STATE BANK	TERRE HAUTE	IN	62242	932	0	355	0	0	*
7184430	UNION TRUST COMPANY	UNION CITY	IN	20159	416	0	0	0	0	*
7184450	UNITED BANK	UPLAND	IN	18474	474	0	0	0	0	*
7184475	NORTHERN IND BK & TR CO	VALPARAISO	IN	125729	1734	0	2721	0	0	*
8184520	VEVAY DEPOSIT BANK	VEVAY	IN	15284	186	0	0	0	0	*
9184540	SECURITY BK & TR CO	VINCENNES	IN	81096	1209	0	1259	0	0	*
7184555	FRANCES SLOCUM BK & TR CO	WABASH	IN	25832	295	0	0	0	0	*
8184560	FARMERS BANK AND TRUST CO	WADESVILLE	IN	42088	262	0	298	0	0	*
7184590	STATE BK OF WALDRON	WALDRON	IN	22882	363	0	0	0	0	*
7184600	CASS COUNTY STATE BANK	WALTON	IN	19576	150	0	0	0	0	*
7184650	LAKE CITY BANK	WARSAW	IN	81143	870	0	1349	0	0	*
8184660	CITIZENS BANK AND TRUST CO	WASHINGTON	IN	32642	363	0	0	0	0	*
8184680	STATE BK OF WASHINGTON	WASHINGTON	IN	21316	202	0	0	0	0	*
7184820	AMERICAN TR AND SVGS BANK	WHITING	IN	23351	488	0	0	0	0	*
7184830	FIRST BANK OF WHITING	WHITING	IN	86468	1260	0	1246	0	0	*
7184850	CITIZENS STATE BANK	WILLIAMSPORT	IN	24655	275	0	0	0	0	*
7184880	PEOPLES LOAN & TRUST CO	WINCHESTER	IN	26448	557	0	0	0	0	*
7184890	RANDOLPH COUNTY BANK	WINCHESTER	IN	22925	379	0	0	0	0	*
7184900	UNION STATE BANK	WINDFALL	IN	18468	357	0	0	0	0	*
7184930	BANK OF WOLCOTT	WOLCOTT	IN	14431	93	0	0	0	0	*
7184960	FARMERS STATE BANK	WYATT	IN	29735	317	0	40	0	0	*
7184990	FARMERS STATE BANK	ZIONSVILLE	IN	20996	356	0	0	0	0	*

OF 172 BANKS AFFECTED IN STATE

93
73HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
HAVE NO REQUIRED RESERVE BALANCE

7190010	ACKLEY STATE BANK	ACKLEY	IA	22395	102	0	59	0	0	*
7190030	DALLAS COUNTY STATE BANK	ADEL	IA	35596	281	0	188	0	0	*
7190034	RACCOON VALLEY STATE BANK	ADEL	IA	15922	101	0	0	0	0	*
7190080	FIRST IOWA STATE BANK	ALBIA	IA	17926	229	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7190110	IOWA STATE BANK	ALGONA	IA	25701	260	0	0	0	0	*
7190125	THE SECURITY STATE BANK	ALGONA	IA	25359	225	0	0	0	0	*
7190200	UNION STORY TR & SVGS BANK	AMES	IA	36890	749	0	0	0	0	*
7190202	UNIVERSITY BANK & TRUST CO	AMES	IA	29894	289	0	29	0	0	*
7190210	CITIZENS SAVINGS BANK	ANAMOSA	IA	20772	151	0	0	0	0	*
7190240	ANKENY STATE BANK	ANKENY	IA	22535	508	0	0	0	0	*
7190340	ATLANTIC STATE BANK	ATLANTIC	IA	46319	255	0	408	0	0	*
7190350	FIRST WHITNEY BANK AND TRUST	ATLANTIC	IA	36364	183	0	249	0	0	*
7190370	AUDUBON STATE BANK	AUDUBON	IA	24117	131	0	71	0	0	*
7190400	AVOCA STATE BANK	AVOCA	IA	13899	85	0	0	0	0	*
7190410	CITIZENS SAVINGS BANK	AVOCA	IA	12803	61	0	0	0	0	*
7190490	STATE SAVINGS BANK	BEDFORD	IA	16938	138	0	0	0	0	*
7190500	CITIZENS STATE BANK	BELLEPLAINE	IA	22227	207	0	0	0	0	*
7190520	FIRST STATE BANK	BELMOND	IA	22952	79	0	129	0	0	*
7190524	NORTH IOWA STATE BANK	BELMOND	IA	13546	142	0	0	0	0	*
7190535	BETTENDORF BANK AND TRUST CO	BETTENDORF	IA	46456	861	0	0	0	0	*
7190538	SECURITY STATE TR & SVGS BK	BETTENDORF	IA	27432	327	0	0	0	0	*
7190560	DAVIS COUNTY SAVINGS BANK	BLOOMFIELD	IA	26890	401	0	0	0	0	*
7190580	BLUE GRASS SAVINGS BANK	BLUE GRASS	IA	14363	78	0	0	0	0	*
7190590	BOONE STATE BK & TR CO	BOONE	IA	35056	357	0	54	0	0	*
7190610	FARMERS SAVINGS BANK	BOYDEN	IA	12695	29	0	0	0	0	*
7190650	FIRST STATE BANK	BRITT	IA	22854	184	0	0	0	0	*
7190700	FARMERS TRUST & SAVINGS BK	BUFFALO CENTER	IA	20755	123	0	14	0	0	*
7190720	FARMERS & MERCHANTS BNK & TR	BURLINGTON	IA	47807	848	0	0	0	0	*
7190735	HAWKEYE BANK AND TRUST	BURLINGTON	IA	62660	980	0	776	0	0	*
7190800	HARTFORD CARLISLE SVGS BK	CARLISLE	IA	15540	150	0	0	0	0	*
7190820	CARROLL COUNTY STATE BANK	CARROLL	IA	24376	199	0	0	0	0	*
7190830	COMMERCIAL SAVINGS BANK	CARROLL	IA	26948	412	0	0	0	0	*
7190850	CASCADE STATE BANK	CASCADE	IA	14714	111	0	0	0	0	*
7190860	CEDAR FALLS TR & SVGS BK	CEDAR FALLS	IA	37567	398	0	113	0	0	*
7190873	MIDWAY BANK & TRUST	CEDAR FALLS	IA	16061	365	0	0	0	0	*
7190980	FIRST TRUST AND SAVINGS BANK	CEDAR RAPIDS	IA	40915	933	0	0	0	0	*
7190890	GUARANTY BANK AND TRUST CO	CEDAR RAPIDS	IA	35305	691	0	0	0	0	*
7190920	UNITED STATE BANK	CEDAR RAPIDS	IA	25151	419	0	0	0	0	*
7190960	IOWA TRUST AND SAVINGS BANK	CENTERVILLE	IA	38198	541	0	0	0	0	*
7190970	FIRST STATE BANK	CHARITON	IA	23362	297	0	0	0	0	*
7191000	COMMERCIAL TRUST AND SAVINGS	CHARLES CITY	IA	21661	314	0	0	0	0	*
7191010	FIRST SECURITY BK AND TR	CHARLES CITY	IA	39866	390	0	147	0	0	*
7191060	CHEROKEE STATE BANK	CHEROKEE	IA	32937	250	0	104	0	0	*
7191070	STEELE STATE BANK	CHEROKEE	IA	15231	230	0	0	0	0	*
7191090	CLARENCE SAVINGS BANK	CLARENCE	IA	13623	89	0	0	0	0	*
7191110	PAGE COUNTY STATE BANK	CLARINDA	IA	27762	225	0	61	0	0	*
7191118	BRENTON BANK & TRUST CO	CLARION	IA	18882	105	0	40	0	0	*
7191130	IOWA STATE BANK	CLARKSVILLE	IA	14785	189	0	0	0	0	*
7191145	COMMUNITY STATE BANK	CLEAR LAKE	IA	17885	179	0	0	0	0	*
7191200	IOWA STATE SAVINGS BANK	CLINTON	IA	27213	371	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7191280	IOWA SAVINGS BANK	COON RAPIDS	IA	22584	333	0	0	0	0	*
7191285	UNIBANK & TRUST	CORALVILLE	IA	21251	227	0	0	0	0	*
7191308	CITIZENS STATE BANK	CORYDON	IA	19811	216	0	0	0	0	*
7191310	CORYDON STATE BANK	CORYDON	IA	16501	91	0	0	0	0	*
7191330	COUNCIL BLUFFS SAVINGS BANK	COUNCIL BLUFFS	IA	92792	1248	0	1611	0	0	*
7191350	STATE BANK & TRUST CO	COUNCIL BLUFFS	IA	53230	962	0	185	0	0	*
7191380	CRESO UNION SAVINGS BANK	CRESO	IA	24748	288	0	0	0	0	*
7191400	IOWA STATE SAVINGS BANK	CRESTON	IA	28610	388	0	0	0	0	*
7191440	BRENTON STATE BANK	DALLAS CENTER	IA	29671	191	0	157	0	0	*
7191460	DANVILLE STATE SAVINGS BANK	DANVILLE	IA	13161	98	0	0	0	0	*
7191480	FIRST TRUST AND SAVINGS BANK	DAVENPORT	IA	46931	967	0	0	0	0	*
7191490	NORTHWEST BANK & TRUST CO	DAVENPORT	IA	83926	721	0	1383	0	0	*
7191510	DECORAH STATE BANK	DECORAH	IA	39240	501	0	0	0	0	*
7191520	SECURITY BANK AND TRUST CO	DECORAH	IA	26884	118	0	159	0	0	*
7191540	CRAWFORD CTY TR AND SVGS BK	DENISON	IA	23769	232	0	0	0	0	*
7191610	FIRST FEDERAL STATE BANK	DES MOINES	IA	39714	579	0	105	0	0	*
7191630	IOWA STATE BANK	DES MOINES	IA	26627	641	0	0	0	0	*
7191633	PLAZA STATE BANK	DES MOINES	IA	48219	566	0	310	0	0	*
7191650	DE WITT BANK AND TRUST CO	DEWITT	IA	28528	131	0	139	0	0	*
7191653	FIRST CENTRAL STATE BANK	DEWITT	IA	15128	81	0	0	0	0	*
7191700	CITIZENS STATE BANK	DGNNELSON	IA	14266	70	0	0	0	0	*
7191740	DUBUQUE BANK AND TRUST CO	DUBUQUE	IA	116538	1519	0	2039	0	0	*
7191755	KEY CITY BANK & TRUST CO	DUBUQUE	IA	20787	259	0	0	0	0	*
7191780	LIBERTY TRUST AND SAVINGS BK	DURANT	IA	25846	163	0	103	0	0	*
7191800	FIDELITY BANK AND TRUST CO	DYERSVILLE	IA	18387	151	0	0	0	0	*
7191810	SECURITY SAVINGS BANK	EAGLE GROVE	IA	28164	209	0	103	0	0	*
7191820	EARLHAM SAVINGS BANK	EARLHAM	IA	14524	126	0	0	0	0	*
7191880	HARDIN COUNTY SAVINGS BANK	ELDORA	IA	28067	121	0	190	0	0	*
7191890	CENTRAL TR AND SVGS BK	ELDRIDGE	IA	34209	376	0	82	0	0	*
7191940	PALO ALTO COUNTY STATE BANK	EMMETSBURG	IA	28287	179	0	119	0	0	*
7191980	EMMET COUNTY STATE BANK	ESTHERVILLE	IA	36363	589	0	0	0	0	*
7191990	IOWA TRUST AND SAVINGS BANK	ESTHERVILLE	IA	27991	305	0	0	0	0	*
7192010	EXCHANGE STATE BANK	EXIRA	IA	13131	59	0	0	0	0	*
7192030	FAIRFAX STATE SAVINGS BANK	FAIRFAX	IA	15190	100	0	0	0	0	*
7192145	MANUFACTURERS BANK & TR CO	FOREST CITY	IA	22904	252	0	0	0	0	*
7192165	UNION TRUST AND SAVINGS BANK	FORT DODGE	IA	71543	772	0	966	0	0	*
7192180	IOWA STATE BANK	FORT MADISON	IA	15659	270	0	0	0	0	*
7192190	LEE COUNTY SAVINGS BANK	FORT MADISON	IA	27037	273	0	0	0	0	*
7192205	FARMERS SAVINGS BANK	FREMONT	IA	14578	52	0	0	0	0	*
7192290	GEORGE STATE BANK	GEORGE	IA	15762	82	0	0	0	0	*
7192450	ADAIR COUNTY STATE BANK	GREENFIELD	IA	15801	149	0	0	0	0	*
7192470	GRINNELL STATE BANK	GRINNELL	IA	16657	172	0	0	0	0	*
7192500	FARMERS SAVINGS BANK	GRUNDY CENTER	IA	18695	94	0	0	0	0	*
7192520	GUTHRIE COUNTY STATE BANK	GUTHRIE CENTER	IA	17414	111	0	0	0	0	*
7192530	SECURITY STATE BANK	GUTTENBERG	IA	14135	90	0	0	0	0	*
7192570	HAMPTON STATE BANK	HAMPTON	IA	21787	256	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7192610	SHELBY COUNTY STATE BANK	HARLAN	IA	27650	232	0	32	0	0	*
7192640	FARMERS STATE BANK	HAWARDEN	IA	15168	103	0	0	0	0	*
7192670	HAYESVILLE SAVINGS BANK	HAYESVILLE	IA	25231	150	0	169	0	0	*
7192690	HILLS BANK AND TRUST CO	HILLS	IA	42813	121	0	534	0	0	*
7192710	HOLSTEIN STATE BANK	HOLSTEIN	IA	16780	101	0	0	0	0	*
7192790	HUMBOLDT TRUST & SAVINGS BK	HUMBOLDT	IA	34607	320	0	136	0	0	*
7192910	IDA COUNTY STATE BANK	IDA GROVE	IA	34762	212	0	182	0	0	*
7192820	FARMERS STATE SAVINGS BANK	INDEPENDENCE	IA	29381	692	0	0	0	0	*
7192830	SECURITY STATE BANK	INDEPENDENCE	IA	23247	234	0	0	0	0	*
7192840	PEOPLES TRUST AND SAVINGS BK	INDIANOLA	IA	59579	547	0	666	0	0	*
7192950	WARREN CTY BRENTON BK & TR	INDIANOLA	IA	17484	110	0	0	0	0	*
7192885	HAWKEYE STATE BANK	IOWA CITY	IA	20239	240	0	0	0	0	*
7192890	IOWA STATE BK & TR COMPANY	IOWA CITY	IA	77033	938	0	1032	0	0	*
7192900	CITIZENS STATE BANK	IOWA FALLS	IA	31809	162	0	164	0	0	*
7192910	IOWA FALLS STATE BANK	IOWA FALLS	IA	18440	178	0	0	0	0	*
7192940	HOME STATE BANK	JEFFERSON	IA	31398	155	0	224	0	0	*
7192950	JEFFERSON STATE BANK	JEFFERSON	IA	31482	137	0	297	0	0	*
7192960	FARMERS STATE BANK	JESUP	IA	15343	104	0	0	0	0	*
7192990	FARMERS SAVINGS BANK	KALONA	IA	16600	75	0	0	0	0	*
7193000	KALONA SAVINGS BANK	KALONA	IA	16342	65	0	0	0	0	*
7193020	KELLOGG SAVINGS BANK	KELLOGG	IA	19362	86	0	46	0	0	*
7193040	KEOKUK SAVINGS BK AND TR CO	KEOKUK	IA	24299	464	0	0	0	0	*
7193050	SECURITY STATE BANK	KEOKUK	IA	22179	320	0	0	0	0	*
7193060	STATE CENTRAL SAVINGS BANK	KEOKUK	IA	43379	624	0	126	0	0	*
7193070	FARMERS STATE BANK	KEOSAUQUA	IA	16201	188	0	0	0	0	*
7193120	KINGSLEY STATE BANK	KINGSLEY	IA	14862	54	0	0	0	0	*
7193160	IOWA STATE SAVINGS BANK	KNOXVILLE	IA	25243	363	0	0	0	0	*
7193180	FARMERS AND MERCHANTS STATE	LAKE MILLS	IA	16704	187	0	0	0	0	*
7193220	KERNOT BROTHERS SAVINGS BANK	KLANSING	IA	19701	153	0	0	0	0	*
7193270	LAURENS STATE BANK	LAURENS	IA	19990	127	0	10	0	0	*
7193290	STATE BANK OF LAWLER	LAWLER	IA	12500	66	0	0	0	0	*
7193320	LE MARS SAVINGS BANK	LE MARS	IA	39763	544	0	35	0	0	*
7193341	DECATUR COUNTY STATE BANK	LEON	IA	21745	214	0	0	0	0	*
7193450	FARMERS & MERCHANTS SVGS BK	LONE TREE	IA	18655	81	0	42	0	0	*
7193650	MAPLETON TR AND SVGS BK	MAPLETON	IA	15504	52	0	0	0	0	*
7193660	JACKSON STATE BK & TR CO	MAQUOKETA	IA	49265	418	0	391	0	0	*
7193665	MAQUOKETA STATE BANK	MAQUOKETA	IA	44482	178	0	486	0	0	*
7193690	IOWA COUNTY SAVINGS BANK	MARENGO	IA	20600	174	0	0	0	0	*
7193695	FARMERS STATE BANK	MARION	IA	54035	451	0	690	0	0	*
7193710	COMMERCIAL STATE BANK	MARSHALLTOWN	IA	39923	552	0	0	0	0	*
7193720	FIDELITY BRENTON BK & TC	MARSHALLTOWN	IA	55297	733	0	273	0	0	*
7193745	AMERICAN STATE BANK	MASON CITY	IA	15699	330	0	0	0	0	*
7193810	MEDIAPOLIS SAVINGS BANK	MEDIAPOLIS	IA	16032	101	0	0	0	0	*
7194030	SECURITY STATE BANK	MOUNT AYR	IA	21397	91	0	35	0	0	*
7194040	HENRY COUNTY SAVINGS BANK	MOUNT PLEASANT	IA	31158	463	0	0	0	0	*
7194045	MOUNT PLEASANT BK AND TR	MOUNT PLEASANT	IA	29185	206	0	40	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7194090	FIRST NASHUA STATE BANK	NASHUA	IA	16048	115	0	0	0	0	*
7194120	STATE BK AND TR CO OF NEVADA	NEVADA	IA	22063	82	0	82	0	0	*
7194260	NORTHWOOD STATE BANK	NORTHWOOD	IA	15343	135	0	0	0	0	*
7194290	CITIZENS STATE BANK	OAKLAND	IA	15960	148	0	0	0	0	*
7194335	OELWEIN STATE BANK	OELWEIN	IA	25780	250	0	0	0	0	*
7194350	ONAWA STATE BANK	ONAWA	IA	23155	173	0	0	0	0	*
7194390	NWN SB OF ORANGE CITY	ORANGE CITY	IA	33470	161	0	239	0	0	*
7194410	CLARKE COUNTY STATE BANK	OSCEOLA	IA	26703	337	0	0	0	0	*
7194420	IOWA TRUST AND SAVINGS BANK	OSKALOOSA	IA	23752	209	0	0	0	0	*
7194430	MAHASKA STATE BANK	OSKALOOSA	IA	49756	458	0	416	0	0	*
7194470	SOUTH OTTUMWA SAVINGS BANK	OTTUMWA	IA	33795	582	0	0	0	0	*
7194530	PARKERSBURG STATE BANK	PARKERSBURG	IA	17721	135	0	0	0	0	*
7194550	MARION COUNTY STATE BANK	PELLA	IA	26989	189	0	78	0	0	*
7194580	PERRY STATE BANK	PERRY	IA	32435	498	0	0	0	0	*
7194660	COMMERCIAL STATE BANK	POCAHONTAS	IA	21318	73	0	71	0	0	*
7194710	CITIZENS STATE BANK	POSTVILLE	IA	13919	93	0	0	0	0	*
7194850	HOUGHTON STATE BANK	RED OAK	IA	39114	257	0	229	0	0	*
7194870	LINCOLN SAVINGS BANK	REINBECK	IA	23024	138	0	58	0	0	*
7194890	FARMERS SAVINGS BANK	REMSEN	IA	15735	48	0	0	0	0	*
7194900	FIRST TRUST AND SAVINGS BANK	REMSEN	IA	15514	94	0	0	0	0	*
7195025	LYON COUNTY STATE BANK	ROCK RAPIDS	IA	18287	111	0	5	0	0	*
7195030	ROCK RAPIDS STATE BANK	ROCK RAPIDS	IA	19035	151	0	0	0	0	*
7195040	VALLEY STATE BANK	ROCK VALLEY	IA	24665	170	0	29	0	0	*
7195060	UNION STATE BANK	ROCKWELL CITY	IA	12948	101	0	0	0	0	*
7195110	CITIZENS SAVINGS BANK	SAC CITY	IA	15459	137	0	0	0	0	*
7195120	SAC CITY STATE BANK	SAC CITY	IA	21141	109	0	57	0	0	*
7195180	FARMERS STATE BANK	SCHLESWIG	IA	18189	103	0	27	0	0	*
7195240	SECURITY STATE BANK	SHELDON	IA	30015	185	0	103	0	0	*
7195300	SIBLEY STATE BANK	SIBLEY	IA	14680	168	0	0	0	0	*
7195320	FIRST TRUST AND UNION SAVINGS	SIGOURNEY	IA	18576	74	0	62	0	0	*
7195330	KEOKUK COUNTY STATE BANK	SIGOURNEY	IA	16050	165	0	0	0	0	*
7195347	AMERICAN STATE BANK	SIOUX CENTER	IA	26332	128	0	152	0	0	*
7195400	MORNINGSIDE STATE BANK	SIOUX CITY	IA	14707	214	0	0	0	0	*
7195520	FARMERS TRUST AND SAVINGS BK	SPENCER	IA	31818	200	0	152	0	0	*
7195540	FIRST BANK AND TRUST	SPIRIT LAKE	IA	18208	345	0	0	0	0	*
7195656	RANDALL-STORY STATE BANK	STORY CITY	IA	12933	54	0	0	0	0	*
7195660	STORY COUNTY STATE BANK	STORY CITY	IA	17449	146	0	0	0	0	*
7195680	UNION BANK AND TRUST COMPANY	STRAWBERRY POINT	IA	13927	90	0	0	0	0	*
7195700	FIRST STATE BANK	STUART	IA	13189	85	0	0	0	0	*
7195750	TAMA STATE BANK	TAMA	IA	21640	249	0	0	0	0	*
7195830	FIRST SB OF THORNTON	THORNTON	IA	14321	123	0	0	0	0	*
7195830	TIPTON STATE BANK	TIPTON	IA	24776	122	0	122	0	0	*
7195850	STATE BK OF TOLEDO	TOLEDO	IA	23421	132	0	91	0	0	*
7195860	FARMERS SAVINGS BANK	TRAER	IA	24010	67	0	188	0	0	*
7195870	FIRST COMMUNITY BANK & TRUST	TRAER	IA	15442	74	0	0	0	0	*
7195990	BRENTON BK & TR CO OF VINTON	VINTON	IA	18233	141	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7196000	STATE BK OF VINTON	VINTON	IA	25404	355	0	0	0	0	*
7196010	WALCOTT TRUST AND SAVINGS BK	WALCOTT	IA	14887	134	0	0	0	0	*
7196030	WALL LAKE SAVINGS BANK	WALL LAKE	IA	22272	65	0	149	0	0	*
7196050	STATE BANK OF WAPELLO	WAPELLO	IA	15432	112	0	0	0	0	*
7196090	PEOPLES BANK AND TRUST CO	WATERLOO	IA	78836	1105	0	1066	0	0	*
7196125	FARMERS AND MERCHANTS SAVING	WAUKON	IA	15739	144	0	0	0	0	*
7196130	WAUKON STATE BANK	WAUKON	IA	27125	354	0	0	0	0	*
7196150	STATE BANK OF WAVERLY	WAVERLY	IA	31524	444	0	0	0	0	*
7196200	FIRST STATE BANK	WEBSTER CITY	IA	23742	232	0	0	0	0	*
7196250	WEST BRANCH STATE BANK	WEST BRANCH	IA	16432	62	0	11	0	0	*
7196290	W DES MOINES STATE BANK	WEST DES MOINES	IA	57237	485	0	1179	0	0	*
7196310	WEST LIBERTY STATE BANK	WEST LIBERTY	IA	21069	178	0	0	0	0	*
7196355	FIRST TRUST AND SAVINGS BANK	WHEATLAND	IA	15663	126	0	0	0	0	*
7196390	FARMERS TRUST & SAVINGS BK	WILLIAMSBURG	IA	21935	166	0	38	0	0	*
7196400	SECURITY SAVINGS BANK	WILLIAMSBURG	IA	14796	92	0	0	0	0	*
7196409	WILTON SAVINGS BANK	WILTON	IA	21905	243	0	0	0	0	*
7196440	FARMERS AND MERCHANTS STATE	WINTERSET	IA	21090	105	0	76	0	0	*
7196450	UNION STATE BANK	WINTERSET	IA	28500	225	0	83	0	0	*
7196490	CITIZENS STATE BANK	WYOMING	IA	15451	148	0	0	0	0	*

OF 207 BANKS AFFECTED IN STATE 131 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
76 HAVE NO REQUIRED RESERVE BALANCE

10200020	CITIZENS BANK OF ABILENE	ABILENE	KS	20936	182	0	0	0	0	*
10200370	STATE BANK OF ATWOOD	ATWOOD	KS	14231	77	0	0	0	0	*
10200390	PRAIRIE STATE BANK	AUGUSTA	KS	24819	412	0	0	0	0	*
10200550	GUARANTY STATE BANK	BELOIT	KS	19380	116	0	6	0	0	*
10200570	BENNINGTON STATE BANK	BENNINGTON	KS	15355	79	0	0	0	0	*
10200940	BANK OF COMMERCE	CHANUTE	KS	38506	317	0	291	0	0	*
10201000	PEOPLES STATE BANK	CHERRYVALE	KS	14004	94	0	0	0	0	*
10201160	FARMERS AND MERCHANTS BANK	COLBY	KS	28859	132	0	48	0	0	*
10201210	COLUMBUS STATE BANK	COLUMBUS	KS	18280	200	0	0	0	0	*
10201230	STATE BANK OF COLWICH	COLWICH	KS	20212	72	0	60	0	0	*
10201240	CLOUD COUNTY BANK & TRUST	CONCORDIA	KS	20742	107	0	0	0	0	*
10201260	FIRST BANK & TRUST	CONCORDIA	KS	16452	91	0	0	0	0	*
10201330	FARMERS AND DROVERS BANK	COUNCIL GROVE	KS	16742	130	0	0	0	0	*
10201390	FARMERS & MERCHANTS ST BK	DERBY	KS	77578	561	0	1192	0	0	*
10201560	CITIZENS ST BK OF ELDORADO	EL DCRADO	KS	25362	284	0	0	0	0	*
10201580	WALNUT VALLEY STATE BANK	ELDORADO	KS	28180	315	0	0	0	0	*
10201610	PEOPLES STATE BANK	ELLINWOOD	KS	23525	172	0	0	0	0	*
10201630	CITIZENS BANK & TRUST CO OF	ELLSWORTH	KS	23464	177	0	0	0	0	*
10201660	EMPORIA STATE BK & TRUST CO	EMPORIA	KS	32743	412	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10201670	LYON COUNTY STATE BANK	EMPORIA	KS	19272	194	0	0	0	0	*
10201750	HOME BANK & TR CO OF EUREKA	EUREKA	KS	17089	131	0	0	0	0	*
10201835	SECURITY STATE BANK	FORT SCOTT	KS	18127	326	0	0	0	0	*
10201890	STATE BANK OF FREDONIA	FREDONIA	KS	23421	166	0	18	0	0	*
10201940	FIDELITY STATE BANK	GARDEN CITY	KS	46674	388	0	486	0	0	*
10201951	WESTERN STATE BANK	GARDEN CITY	KS	18228	176	0	0	0	0	*
10201960	FARMERS BANK	GARDNER	KS	15024	151	0	0	0	0	*
10201980	GARNETT STATE SAVINGS BANK	GARNETT	KS	21622	156	0	12	0	0	*
10202115	SECURITY STATE BANK	GREAT BEND	KS	34038	271	0	144	0	0	*
10202300	FARMERS STATE BANK & TR CO	HAYS	KS	40603	302	0	295	0	0	*
10202320	HAYSVILLE STATE BANK	HAYSVILLE	KS	26114	243	0	0	0	0	*
10202410	CITIZENS STATE BANK & TR CO	HIAWATHA	KS	26329	161	0	63	0	0	*
10202420	MORRILL & JAMES BK & TR CO	HIAWATHA	KS	20221	86	0	13	0	0	*
10202490	DENISON STATE BANK	HOLTCN	KS	20383	116	0	0	0	0	*
10202580	HOXIE STATE BANK	HOXIE	KS	19556	66	0	33	0	0	*
10202610	CITIZENS STATE BANK	HUGOTON	KS	26659	213	0	0	0	0	*
10202650	CENTRAL STATE BANK	HUTCHINSON	KS	45617	621	0	147	0	0	*
10202700	INDEPENDENCE STATE BANK	INDEPENDENCE	KS	33102	465	0	0	0	0	*
10202730	ALLEN COUNTY BANK & TRUST	IOLA	KS	32916	529	0	0	0	0	*
10202740	IOLA STATE BANK	IOLA	KS	20165	304	0	0	0	0	*
10202885	ARROWHEAD S B OF KANSAS CITY	KANSAS CITY	KS	16031	187	0	0	0	0	*
10202890	BROTHERHOOD STATE BANK	KANSAS CITY	KS	59427	1277	0	91	0	0	*
10202905	DOUGLASS STATE BANK	KANSAS CITY	KS	20305	120	0	0	0	0	*
10202920	FIDELITY STATE BANK	KANSAS CITY	KS	20545	284	0	0	0	0	*
10202930	FIRST ST BK OF KANSAS CITY	KANSAS CITY	KS	25437	265	0	0	0	0	*
10202940	GUARANTY STATE BANK & TRUST	KANSAS CITY	KS	22949	505	0	0	0	0	*
10202950	HOME STATE BANK	KANSAS CITY	KS	50732	303	0	597	0	0	*
10202960	INDUSTRIAL STATE BANK	KANSAS CITY	KS	32479	332	0	19	0	0	*
10202980	KAW VALLEY STATE BK & TRUST	KANSAS CITY	KS	24014	352	0	0	0	0	*
10203010	ROSEDALE ST BK & TR CO	KANSAS CITY	KS	27182	314	0	0	0	0	*
10203025	TOWER STATE BANK	KANSAS CITY	KS	16844	260	0	0	0	0	*
10203030	TWIN CITY STATE BANK	KANSAS CITY	KS	31455	500	0	0	0	0	*
10203030	STATE BANK OF KINGMAN	KINGMAN	KS	16051	67	0	0	0	0	*
10203110	FIRST STATE BANK	KIOWA	KS	14886	86	0	0	0	0	*
10203195	DOUGLAS COUNTY STATE BANK	LAWRENCE	KS	38863	690	0	0	0	0	*
10203213	UNIVERSITY STATE BANK	LAWRENCE	KS	23064	598	0	0	0	0	*
10203270	LENEXA ST BK & TR CO	LENEXA	KS	25979	380	0	0	0	0	*
10203320	FIRST STATE BANK	LEOTI	KS	20379	118	0	0	0	0	*
10203350	CITIZENS STATE BANK	LIBERAL	KS	24899	301	0	0	0	0	*
10203630	HOME STATE BANK & TRUST CO	MC PHERSON	KS	16299	171	0	0	0	0	*
10203640	MCPHERSON ST BK & TR CO	MCPHERSON	KS	52770	324	0	541	0	0	*
10203650	PEOPLES BANK & TR CO	MCPHERSON	KS	22204	215	0	0	0	0	*
10203675	CITIZENS STATE BANK & TRUST	MANHATTAN	KS	29208	342	0	0	0	0	*
10203780	EXC BK OF SCHMIDT & KOSTER	MARYSVILLE	KS	27298	260	0	0	0	0	*
10203860	UNITED BANK OF MINNEAPOLIS	MINNEAPOLIS	KS	17232	105	0	0	0	0	*
10203875	CENTENNIAL BANK & TRUST	MISSION	KS	28460	317	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10203880	MISSION ST BK & TR CO	MISSION	KS	84151	401	0	1758	0	0	
10204080	KANSAS STATE BANK	NEWTON	KS	35246	480	0	0	0	0	*
10204170	FARMERS STATE BK OF OAKLEY	OAKLEY	KS	22067	106	0	0	0	0	*
10204230	PATRONS STATE BK & TR CO	OLATHE	KS	56688	713	0	742	0	0	*
10204405	METCALF STATE BANK	OVERLAND PARK	KS	33612	469	0	0	0	0	*
10204410	OVERLAND PARK ST BK & TR CO	OVERLAND PARK	KS	55095	1006	0	145	0	0	*
10204415	RANCHMART BANK & TR CO	OVERLAND PARK	KS	45093	455	0	124	0	0	*
10204417	VALLEY VIEW STATE BANK	OVERLAND PARK	KS	50265	661	0	173	0	0	*
10204460	CITIZENS STATE BANK	PAOLA	KS	14933	134	0	0	0	0	*
10204500	PARSONS COMMERCIAL BANK	PARSONS	KS	25177	470	0	0	0	0	*
10204580	FIRST STATE BANK & TRUST CO	PITTSBURG	KS	37563	795	0	0	0	0	*
10204678	SOUTHGATE BANK & TR CO	PRAIRIE VILLAGE	KS	107325	1034	0	1965	2	-2	
10204885	MIDAMERICAN BK & TR CO	ROELAND PARK	KS	79617	764	0	1382	0	0	
10204890	ROSE HILL STATE BANK	ROSE HILL	KS	16578	82	0	0	0	0	*
10204920	HOME STATE BANK	RUSSELL	KS	43168	128	0	482	0	0	*
10204930	RUSSELL STATE BANK	RUSSELL	KS	37116	192	0	277	0	0	*
10204940	FARMERS STATE BANK	SABETHA	KS	19898	99	0	0	0	0	*
10204960	CITIZENS STATE BANK	ST FRANCIS	KS	14457	65	0	0	0	0	*
10205025	FIRST STATE BK & TR CO	SALINA	KS	21687	421	0	0	0	0	*
10205040	PLANTERS STATE BK & TR CO	SALINA	KS	64513	767	0	1051	0	0	*
10205063	SECURITY STATE BANK	SCOTT CITY	KS	21251	124	0	0	0	0	*
10205110	CITIZENS STATE BANK	SENECA	KS	21921	124	0	46	0	0	*
10205155	CITIZENS STATE BANK	SHAWNEE	KS	20218	472	0	0	0	0	*
10205160	SHAWNEE STATE BANK	SHAWNEE	KS	66342	860	0	836	0	0	*
10205200	SMITH CTY ST BK & TR	SMITH CENTER	KS	21622	151	0	18	0	0	*
10205225	BANK OF KANSAS	SOUTH HUTCHINSON	KS	15367	242	0	0	0	0	*
10205420	BANK OF TESCOTT	TESCOTT	KS	13171	37	0	0	0	0	*
10205505	CAPITAL CITY ST BK & TR CO	TOPEKA	KS	16407	153	0	0	0	0	*
10205510	COMMERCE BANK & TRUST	TOPEKA	KS	56534	688	0	758	0	0	*
10205520	FIDELITY STATE BANK & TR CO	TOPEKA	KS	46142	342	0	536	0	0	*
10205535	HIGHLAND PARK BANK & TR	TOPEKA	KS	42139	530	0	66	0	0	*
10205540	KAW VALLEY ST BK & TR CO	TOPEKA	KS	36542	670	0	0	0	0	*
10205555	NORTH PLAZA STATE BANK	TOPEKA	KS	14412	319	0	0	0	0	*
10205565	SOUTHWEST STATE BANK	TOPEKA	KS	24924	508	0	0	0	0	*
10205580	TOPEKA BANK & TRUST	TOPEKA	KS	23754	405	0	0	0	0	*
10205670	GRANT COUNTY STATE BANK	ULYSSES	KS	38815	165	0	441	0	0	*
10205705	ARKANSAS VALLEY STATE BANK	VALLEY CENTER	KS	19720	305	0	0	0	0	*
10205775	TREGO WAKEENEY STATE BANK	WAKEENEY	KS	18398	108	0	0	0	0	*
10206015	BOULEVARD STATE BANK	WICHITA	KS	64883	1006	0	795	0	0	*
10206016	CENTRAL BANK & TRUST	WICHITA	KS	32991	463	0	0	0	0	*
10206017	CITY BANK & TRUST CO	WICHITA	KS	21466	376	0	0	0	0	*
10206018	EAST SIDE BANK AND TRUST	WICHITA	KS	32120	500	0	0	0	0	*
10206040	KANSAS STATE BANK & TR CO	WICHITA	KS	123399	816	0	4443	0	0	*
10206045	SENECA ST BK OF WICHITA	WICHITA	KS	28019	571	0	0	0	0	*
10206058	TWIN LAKES STATE BANK	WICHITA	KS	29761	272	0	39	0	0	*
10206065	UNITED AMERICAN BK & TR CO	WICHITA	KS	32623	673	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10206075	WICHITA STATE BANK	WICHITA	KS	31382	335	0	0	0	0	*
10206165	WESTGATE STATE BANK	WYANDOTTE COUNTY	KS	22296	331	0	0	0	0	*
10206167	WYANDOTTE BANK	WYANDOTTE COUNTY	KS	20098	209	0	0	0	0	*
10206170	STATE EXCHANGE BANK	YATES CENTER	KS	17721	87	0	0	0	0	*

OF 115 BANKS AFFECTED IN STATE 77 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
37 HAVE NO REQUIRED RESERVE BALANCE

8210030	CITIZENS BANK	ALBANY	KY	20134	220	0	0	0	0	*
4210048	BANK OF ASHLAND INC	ASHLAND	KY	34748	541	0	0	0	0	*
4210105	AMERICAN FIDELITY BK & TR CO	BARBOURVILLE	KY	22803	501	0	0	0	0	*
8210120	FARMERS BANK AND TRUST CO	BARDSTOWN	KY	21344	350	0	0	0	0	*
8210130	WILSON & MUIR BK & TR CO	BARDSTOWN	KY	22132	344	0	0	0	0	*
8210170	BEAVER DAM DEPOSIT BANK	BEAVER DAM	KY	24279	344	0	0	0	0	*
4210190	BELLEVUE CMMRCL & SVGS BANK	BELLEVUE	KY	26308	550	0	0	0	0	*
8210210	BANK OF BENTON	BENTON	KY	39748	672	0	0	0	0	*
8210220	BANK OF MARSHALL COUNTY	BENTON	KY	46559	454	0	261	0	0	*
8210310	BOWLING GREEN BK & TR CO	BOWLING GREEN	KY	39120	697	0	30	0	0	*
8210340	FARMERS DEPOSIT BANK	BRANDENBURG	KY	23872	209	0	0	0	0	*
4210430	PEOPLES DEPOSIT BANK	BURLINGTON	KY	14630	301	0	0	0	0	*
8210450	TRIGG COUNTY FARMERS BANK	CADIZ	KY	33387	331	0	46	0	0	*
8210500	TAYLOR COUNTY BANK	CAMPBELLSVILLE	KY	24982	713	0	0	0	0	*
4210580	KY FRMS BK OF CATLETTSBURG	CATLETTSBURG	KY	35022	513	0	0	0	0	*
8210660	BANK OF CLARKSTON	CLARKSON	KY	19601	338	0	0	0	0	*
4210740	CORBIN DEPOSIT BANK & TR CO	CORBIN	KY	28277	494	0	0	0	0	*
4210780	COVINGTON TR & BNKNG CO	COVINGTON	KY	76519	1476	0	958	0	0	*
8210840	CRESTWOOD STATE BANK	CRESTWOOD	KY	19889	281	0	0	0	0	*
8210895	BANK OF DANVILLE	DANVILLE	KY	22172	298	0	0	0	0	*
8211015	CITIZENS BK OF ELIZABETHTWN	ELIZABETHTOWN	KY	36414	865	0	0	0	0	*
8211040	FARMERS DEPOSIT BANK	EMINENCE	KY	19303	209	0	0	0	0	*
4211110	FARMERS DEPOSIT BANK	FLEMINGSBURG	KY	22297	271	0	0	0	0	*
4211120	PEOPLES BANK OF FLEMING CTY	FLEMINGSBURG	KY	26686	212	0	0	0	0	*
4211125	BOONE STATE BANK	FLORENCE	KY	27221	1194	0	0	0	0	*
4211130	FLORENCE DEPOSIT BANK	FLORENCE	KY	27556	514	0	0	0	0	*
4211150	FORT THOMAS BELLEVUE BANK	FORT THOMAS	KY	42973	833	0	0	0	0	*
8211170	FRMS BK & CAPITAL TR CO	FRANKFORT	KY	161691	1524	0	4550	1146	-1146	*
8211195	FRANKLIN BANK AND TRUST CO	FRANKLIN	KY	22462	358	0	0	0	0	*
8211200	SIMPSON COUNTY BANK	FRANKLIN	KY	42787	740	0	0	0	0	*
4211250	FARMERS BANK AND TRUST CO	GEORGETOWN	KY	23738	359	0	0	0	0	*
8211300	CITIZENS BANK AND TRUST CO	GLASGOW	KY	56304	934	0	382	0	0	*
4211360	COMMERCIAL BK OF GRAYSON	GRAYSON	KY	23258	374	0	0	0	0	*
8211380	GREENSBURG DEPOSIT BANK	GREENSBURG	KY	21651	265	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8211405	FIRST STATE BANK	GREENVILLE	KY	40452	814	0	116	0	0	*
4211420	BANK OF HARLAN	HARLAN	KY	38194	1267	0	104	0	0	*
8211470	HARTFORD BANK AND TRUST CO	HARTFORD	KY	18088	342	0	0	0	0	*
8211480	HANCOCK BANK & TRUST CO	HAHESVILLE	KY	23767	325	0	0	0	0	*
4211490	CITIZENS STATE BANK	HAZARD	KY	22479	616	0	0	0	0	*
4211500	PEOPLES BANK	HAZARD	KY	51447	1364	0	166	0	0	*
8211530	FARMERS BANK AND TRUST CO	HENDERSON	KY	32165	456	0	0	0	0	*
8211510	FIRST CITY BK AND TR CO	HOPKINSVILLE	KY	73109	1629	0	804	0	0	*
8211630	HORSE CAVE STATE BANK	HORSE CAVE	KY	21663	263	0	0	0	0	*
4211680	INEZ DEPOSIT BANK	INEZ	KY	24623	993	0	0	0	0	*
8211710	FIRST STATE BANK	IRVINGTON	KY	24502	556	0	0	0	0	*
4211725	CITIZENS BANK	JACKSON	KY	23003	459	0	0	0	0	*
8211810	BANK OF OLDHAM COMPANY	LA GRANGE	KY	30383	526	0	0	0	0	*
8211895	CTZ BK&TR CO OF GRAYSON CTY	LEITCHFIELD	KY	21757	340	0	0	0	0	*
8211900	LEITCHFIELD DPST BK & TR CO	LEITCHFIELD	KY	18866	260	0	0	0	0	*
4211925	BANK OF LEXINGTON INC	LEXINGTON	KY	59967	715	0	918	0	0	*
4211930	CENTRAL BANK AND TRUST CO	LEXINGTON	KY	148428	2534	0	3975	0	0	
8212045	BANK OF LOUISVILLE-ROYAL BK	LOUISVILLE	KY	347476	4118	0	5188	7340	-7340	
8212170	STOCK YARDS BK & TR CO	LOUISVILLE	KY	44200	547	0	445	0	0	*
4212210	JACKSON COUNTY BANK	MC KEE	KY	19590	435	0	0	0	0	*
8212230	FRMRS BK & TR CO OF MADSNVLE	MADISONVILLE	KY	54105	665	0	872	0	0	*
8212240	KENTUCKY BANK AND TRUST CO	MADISONVILLE	KY	58339	831	0	962	0	0	*
8212245	PEOPLES BANK AND TRUST CO	MADISONVILLE	KY	50580	1268	0	137	0	0	*
4212270	FIRST STATE BANK	MANCHESTER	KY	26663	613	0	0	0	0	*
4212295	FIRST GUARANTY BANK	MARTIN	KY	35185	544	0	0	0	0	*
8212315	LIBERTY SAVINGS BANK	MAYFIELD	KY	42979	593	0	362	0	0	*
4212330	BANK OF MAYSVILLE	MAYSVILLE	KY	33935	426	0	0	0	0	*
4212380	COMMERCIAL BANK	MIDDLESBORO	KY	41613	1151	0	0	0	0	*
8212430	FARMERS BANK	MILTON	KY	14828	300	0	0	0	0	*
8212450	MONTICELLO BANKING COMPANY	MONTICELLO	KY	20588	416	0	0	0	0	*
8212510	UNION BANK AND TRUST COMPANY	MORGANFIELD	KY	24803	273	0	0	0	0	*
8212520	MORGANTOWN DEPOSIT BANK	MORGANTOWN	KY	23065	417	0	0	0	0	*
4212550	EXCHANGE BANK OF KENTUCKY	MOUNT STERLING	KY	28307	333	0	0	0	0	*
4212590	BANK OF MT VERNON	MOUNT VERNON	KY	20137	386	0	0	0	0	*
8212630	BANK OF MURRAY	MURRAY	KY	83744	804	0	1551	0	0	*
8212640	PEOPLES BANK OF MURRAY	MURRAY	KY	55072	955	0	132	0	0	*
8212650	UNITED CITIZENS BK & TR CO	NEW CASTLE	KY	25571	334	0	0	0	0	*
4212770	PEOPLES BANK	OLIVE HILL	KY	24635	605	0	0	0	0	*
8212780	CENTRAL BANK AND TRUST CO	OWENSBORO	KY	70132	1207	0	1301	0	0	*
8212790	CITIZENS STATE BANK	OWENSBORO	KY	86852	1197	0	2074	0	0	*
8212840	PEOPLES BANK AND TRUST CO	OWENTON	KY	21429	147	0	7	0	0	*
8212870	CITIZENS BANK & TRUST CO	PADUCAH	KY	124479	2301	0	2699	0	0	*
8212875	PADUCAH BANK AND TRUST CO	PADUCAH	KY	49216	1161	0	0	0	0	*
4212920	BOURBON AGRICLTRL BK & TR	COPARIS	KY	32500	420	0	0	0	0	*
4212985	CITIZENS BANK OF PIKEVILLE	PIKEVILLE	KY	69755	1493	0	683	0	0	*
4213025	FIRST STATE BANK	PINEVILLE	KY	19148	696	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8213030	DEPOSIT BANK	PLEASUREVILLE	KY	15813	103	0	0	0	0	*
4213050	BANK JOSEPHINE	PRESTONSBURG	KY	50083	881	0	252	0	0	*
8213070	FARMERS BK & TR CO INC	PRINCETON	KY	31480	532	0	0	0	0	*
8213080	FIRST BK & TR CO	PRINCETON	KY	36853	553	0	0	0	0	*
8213090	PROVIDENCE STATE BANK	PROVIDENCE	KY	16400	334	0	0	0	0	*
4213105	RICHMOND BANK	RICHMOND	KY	15477	382	0	0	0	0	*
4213110	STATE BK & TR CO	RICHMOND	KY	57156	930	0	611	0	0	*
4213130	FIRST AND PEOPLES BANK	RUSSELL	KY	46088	1464	0	0	0	0	*
8213160	SOUTHERN DEPOSIT BANK	RUSSELLVILLE	KY	25612	309	0	0	0	0	*
8213270	KENTUCKY STATE BANK	SCOTTSVILLE	KY	17367	271	0	0	0	0	*
8213310	CITIZENS UNION BANK	SHELBYVILLE	KY	22784	392	0	0	0	0	*
8213340	SHELBY COUNTY TRUST BANK	SHELBYVILLE	KY	20668	154	0	0	0	0	*
8213360	PEOPLES BANK	SHEPHERDSVILLE	KY	18558	375	0	0	0	0	*
8213465	FIRST AND PEOPLES BANK	SPRINGFIELD	KY	22732	244	0	0	0	0	*
8213490	SPRINGFIELD STATE BANK	SPRINGFIELD	KY	27152	274	0	0	0	0	*
4213520	POWELL COUNTY BANK	STANTON	KY	19579	458	0	0	0	0	*
8213530	FARMERS STATE BANK	STURGIS	KY	21468	302	0	0	0	0	*
8213550	PEOPLES BANK	TAYLORSVILLE	KY	17155	242	0	0	0	0	*
8213570	DEPOSIT BANK OF MONROE CTY	TOMPKINSVILLE	KY	19460	317	0	0	0	0	*
4213640	CITIZENS DEPOSIT BANK	VANCEBURG	KY	28077	507	0	0	0	0	*
4213660	UNITED BANK AND TRUST CO	VERSAILLES	KY	28682	528	0	0	0	0	*
4213670	WOODFORD BANK AND TRUST CO	VERSAILLES	KY	30894	477	0	0	0	0	*
4213760	COMMERCIAL BANK	WEST LIBERTY	KY	24302	336	0	0	0	0	*
4213780	BANK OF WHITESBURG	WHITESBURG	KY	45892	941	0	0	0	0	*
4213785	FIRST SECURITY BANK	WHITESBURG	KY	19593	626	0	0	0	0	*
4213800	BANK OF MC CREARY COUNTY	WHITLEY CITY	KY	21170	676	0	0	0	0	*
4213820	BANK OF WILLIAMSBURG	WILLIAMSBURG	KY	24534	620	0	0	0	0	*
4213850	BANK OF WILLIAMSTOWN	WILLIAMSTOWN	KY	21179	213	0	0	0	0	*
4213930	PEOPLES COMMERCIAL BANK	WINCHESTER	KY	34270	406	0	0	0	0	*
4213900	WINCHESTER BANK	WINCHESTER	KY	51377	407	0	825	0	0	*

OF 110 BANKS AFFECTED IN STATE 82 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
26 HAVE NO REQUIRED RESERVE BALANCE

6220010	BANK OF ABBEVILLE & TR CO	ABBEVILLE	LA	31543	1049	0	0	0	0	*
6220025	GULF COAST BANK	ABBEVILLE	LA	17876	261	0	0	0	0	*
6220030	GUARANTY BK AND TRUST CO	ALEXANDRIA	LA	150202	2645	0	4033	0	0	*
6220052	CENTRAL PROGRESSIVE BANK	AMITE	LA	23480	545	0	0	0	0	*
6220071	BAKER BANK AND TRUST CO	E BATON ROUGE	LA	34041	904	0	0	0	0	*
11220075	BANK OF MOREHOUSE	BASTROP	LA	19304	754	0	0	0	0	*
6220085	AMERICAN BANK AND TRUST CO	BATON ROUGE	LA	459966	7117	0	5248	6160	-6160	*
6220086	BATON ROUGE BANK & TRUST CO	BATON ROUGE	LA	67262	751	0	694	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6220087	CAPITAL BANK AND TRUST CO	BATON ROUGE	LA	214859	1728	0	4898	385	-385	
11220120	CADDO TRUST AND SAVINGS BK	BELCHER	LA	19935	321	0	0	0	0	*
11220145	PEOPLES BANK & TR CO	BLANCHARD	LA	18740	393	0	0	0	0	*
11220160	BOSSIER BANK AND TRUST CO	BOSSIER CITY	LA	133716	1046	0	3573	131	-131	
11220166	RED RIVER VALLEY BANK	BOSSIER CITY	LA	14879	166	0	0	0	0	*
6220170	FARMERS-MERCHANTS BK&TR CO	BREAUX BRIDGE	LA	30787	475	0	0	0	0	*
6220190	AVOYELLES TR AND SVGS BK	BUNKIE	LA	23580	546	0	0	0	0	*
6220185	BUNKIE BANK & TRUST COMPANY	BUNKIE	LA	15335	185	0	0	0	0	*
6220187	PEOPLES B&TC OF ST BERNARD	CHALMETTE	LA	42066	1666	0	0	0	0	*
6220210	FARMERS STATE BK & TR CO	CHURCH POINT	LA	24539	307	0	0	0	0	*
6220220	CLINTON BANK AND TR CO	CLINTON	LA	19869	245	0	0	0	0	*
11220270	BANK OF COUSHATTA	COUSHATTA	LA	23263	454	0	0	0	0	*
6220275	CITIZENS BK AND TRUST CO	COVINGTON	LA	20661	525	0	0	0	0	*
6220290	BANK OF COMMERCE & TRUST CO	CROWLEY	LA	63074	1116	0	1184	0	0	*
6220305	LOUISIANA BANK AND TRUST CO	CROWLEY	LA	22531	292	0	0	0	0	*
11220312	GUARANTY BANK & TRUST CO	DELHI	LA	20338	338	0	0	0	0	*
6220320	LIVINGSTON ST BK & TR CO	DENHAM SPRINGS	LA	44094	1307	0	0	0	0	*
6220330	CITY SAVINGS BANK AND TR CO	DE RIDDER	LA	39798	367	0	153	0	0	*
6220375	ACADIANA BANK	EUNICE	LA	23654	692	0	0	0	0	*
6220380	TRI PARISH BANK AND TRUST CO	EUNICE	LA	30568	229	0	31	0	0	*
11220390	FARMERVILLE BANK	FARMERVILLE	LA	18928	367	0	0	0	0	*
6220400	COMMERCIAL BANK AND TRUST CO	FRANKLIN	LA	35866	316	0	391	0	0	*
6220410	ST MARY BANK AND TRUST CO	FRANKLIN	LA	17425	599	0	0	0	0	*
6220415	FIRST STATE BANK AND TR CO	FRANKLINTON	LA	67650	1094	0	499	0	0	*
6220420	WASHINGTON BANK AND TRUST CO	FRANKLINTON	LA	37138	1193	0	0	0	0	*
6220427	STATE BANK AND TRUST COMPANY	GOLDEN MEADOW	LA	37971	649	0	0	0	0	*
6220430	BANK OF GONZALES	GONZALES	LA	74344	792	0	1024	0	0	*
6220455	BANK OF THE SOUTH	GRETN	LA	18012	379	0	0	0	0	*
6220465	GUARANTY BANK AND TR CO	GRETN	LA	80702	2194	0	872	0	0	*
6220467	GULF SOUTH BK & TR CO	GRETN	LA	27574	515	0	0	0	0	*
6220490	FIRST GUARANTY BANK	HAMMOND	LA	114620	2416	0	1795	0	0	*
6220507	CONTINENTAL BANK	HARVEY	LA	22548	605	0	0	0	0	*
11220510	PLANTERS BK & TR CO	HAYNESVILLE	LA	32018	360	0	1	0	0	*
6220525	AMERICAN BANK AND TRUST CO	HOUMA	LA	39839	803	0	0	0	0	*
6220543	PROGRESSIVE BANK & TRUST CO	HOUMA	LA	30470	892	0	0	0	0	*
6220545	TERREBOUNE BANK & TRUST CO	HOUMA	LA	154113	2469	0	3736	0	0	*
6220550	COMMUNITY STATE BANK	INDEPENDENCE	LA	28138	560	0	0	0	0	*
6220572	JEFFERSON BANK & TR CO	JEFFERSON PARISH	LA	73486	869	0	1764	0	0	*
6220573	FIRST METROPOLITAN BANK	JEFFERSON PARISH	LA	43325	1175	0	0	0	0	*
11220580	BANK OF JENA	JENA	LA	22461	827	0	0	0	0	*
11220590	LA SALLE STATE BANK	JENA	LA	20733	399	0	0	0	0	*
11220600	JACKSON PARISH BANK	JONESBORO	LA	17941	345	0	0	0	0	*
11220615	CATAHOULA BANK	JONESVILLE	LA	21291	284	0	0	0	0	*
6220620	KAPLAN STATE BANK	KAPLAN	LA	29336	312	0	0	0	0	*
6220623	VERMILLION BANK AND TRUST CO	KAPLAN	LA	25705	370	0	0	0	0	*
6220625	MERCHANTS TR AND SVGS BK	KENNER	LA	26493	576	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6220628	AMERICAN BK AND TR COMPANY	LAFAYETTE	LA	91133	1064	0	2705	0	0	*
6220640	GUARANTY BANK AND TRUST CO	LAFAYETTE	LA	236104	3907	0	5198	2662	-2662	*
6220645	HUB CITY BANK AND TRUST CO	LAFAYETTE	LA	35840	394	0	0	0	0	*
6220648	AMERICAN BANK OF COMMERCE	LAKE CHARLES	LA	41494	482	0	313	0	0	*
11220678	BANK OF DIXIE	LAKE PROVIDENCE	LA	32543	426	0	0	0	0	*
6220710	M&F BANK & TR CO	LEESVILLE	LA	29223	452	0	0	0	0	*
6220720	VERNON BANK	LEESVILLE	LA	21321	398	0	0	0	0	*
6220740	BANK OF ST CHARLES & TR CO	LULING	LA	44510	939	0	0	0	0	*
6220750	ST JAMES BANK AND TRUST CO	LUTCHER	LA	31027	608	0	0	0	0	*
6220755	GUARANTY BANK OF MAMOU	MAMOU	LA	21124	435	0	0	0	0	*
11220763	MANSFIELD BK & TR CO	MANSFIELD	LA	17887	233	0	0	0	0	*
11220780	SABINE STATE BK & TR CO	MANY	LA	22548	440	0	0	0	0	*
6220805	CENTRAL LA BK & TR CO INC	MARKSVILLE	LA	15171	536	0	0	0	0	*
6220810	UNION BANK	MARKSVILLE	LA	26135	509	0	0	0	0	*
6220833	COMMERCIAL BANK AND TRUST	COMETAIRIE	LA	49036	1302	0	0	0	0	*
6220834	FIRST PROGRESSIVE BANK	METAIRIE	LA	18810	482	0	0	0	0	*
6220835	METAIRIE BANK AND TRUST CO	METAIRIE	LA	65163	1506	0	551	0	0	*
6220836	PONTCHARTRAIN STATE BANK	METAIRIE	LA	17200	309	0	0	0	0	*
11220850	PEOPLES BANK AND TRUST CO	MINDEN	LA	47392	532	0	547	0	0	*
11220855	AMERICAN BANK & TRUST CO	MONROE	LA	65780	656	0	1013	0	0	*
6220892	GUARANTY BANK & TRUST CO	MORGAN CITY	LA	42217	820	0	0	0	0	*
6220895	MORGAN CITY BANK AND TR CO	MORGAN CITY	LA	37399	542	0	0	0	0	*
6220900	ASSUMPTION BANK AND TRUST	CONAPOLLEONVILLE	LA	38682	1083	0	0	0	0	*
11220910	CITY BANK AND TRUST COMPANY	NATCHITOCHES	LA	25840	508	0	0	0	0	*
11220920	EXCHANGE BANK AND TRUST CO	NATCHITOCHES	LA	30826	516	0	0	0	0	*
11220930	PEOPLES BANK AND TRUST CO	NATCHITOCHES	LA	28786	990	0	0	0	0	*
6220945	CITY BANK AND TRUST COMPANY	NEW IBERIA	LA	26987	392	0	0	0	0	*
6220975	BANK OF LA IN NEW ORLEANS	NEW ORLEANS	LA	37087	506	0	0	0	0	*
6220979	COLONIAL BANK	NEW ORLEANS	LA	31817	552	0	0	0	0	*
6220987	LIBERTY BANK AND TRUST CO	NEW ORLEANS	LA	20392	514	0	0	0	0	*
6221040	BANK OF NEW ROADS	NEW ROADS	LA	45395	911	0	0	0	0	*
6221045	GUARANTY BANK AND TRUST CO	NEW ROADS	LA	30504	599	0	0	0	0	*
6221048	AMERICAN BANK	NORCO	LA	47033	1004	0	0	0	0	*
6221055	BANK OF SOUTHWEST LOUISIANA	OAKDALE	LA	16001	244	0	0	0	0	*
11221060	BANK OF OAK GROVE	OAK GROVE	LA	18759	426	0	0	0	0	*
11221090	OLLA STATE BANK	OLLA	LA	14467	140	0	0	0	0	*
6221095	AMERICAN BANK AND TRUST CO	OPELOUSAS	LA	38823	766	0	0	0	0	*
6221100	PLANTER TR AND SAVINGS BK	OPELOUSAS	LA	39323	652	0	0	0	0	*
6221110	ST LANDRY BANK AND TRUST CO	OPELOUSAS	LA	54719	1094	0	247	0	0	*
6221120	PATTERSON STATE BANK	PATTERSON	LA	26814	541	0	0	0	0	*
6221150	CITIZENS BANK AND TRUST CO	PLAQUEMINE	LA	34434	624	0	0	0	0	*
6221160	ISERVILLE TR AND SVGS BK	PLAQUEMINE	LA	26418	687	0	0	0	0	*
6221165	PLAQUEMINE BANK & TRUST CO	PLAQUEMINE	LA	20917	268	0	0	0	0	*
6221180	BANK OF WEST BATON ROUGE	PORT ALLEN	LA	20028	518	0	0	0	0	*
6221195	DELTA BANK AND TRUST COMPANY	PORT SULPHUR	LA	45367	1801	0	0	0	0	*
6221188	COMMUNITY BANK OF LAFOURCHE	RACELAND	LA	26527	312	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6221190	RACELAND BANK AND TRUST CO	RACELAND	LA	80587	1639	0	903	0	0	
6221200	RAYNE STATE BANK AND TR CO	RAYNE	LA	28606	372	0	0	0	0	*
11221210	RICHLAND STATE BANK	RAYVILLE	LA	23688	368	0	0	0	0	*
6221220	BANK OF ST JOHN	RESERVE	LA	36794	1101	0	0	0	0	*
11221245	LINCOLN BANK & TRUST CO	RUSTON	LA	37327	243	0	131	0	0	*
11221250	RUSTON STATE BK & TR CO	RUSTON	LA	49797	564	0	255	0	0	*
6221260	BANK OF COMMERCE AND TR CO	ST FRANCISVILLE	LA	16562	369	0	0	0	0	*
6221280	ST MARTIN BANK & TR CO	ST MARTINVILLE	LA	25765	570	0	0	0	0	*
11221295	AMERICAN BANK & TRUST CO	SHREVEPORT	LA	42483	540	0	0	0	0	*
11221297	THE BANK OF COMMERCE	SHREVEPORT	LA	36546	465	0	0	0	0	*
11221325	LOUISIANA BANK & TRUST CO	SHREVEPORT	LA	168393	1695	0	5218	368	-368	
11221330	PIONEER BANK & TRUST CO	SHREVEPORT	LA	115689	2253	0	2079	0	0	
11221335	SHREVEPORT BANK & TRUST CO	SHREVEPORT	LA	32204	768	0	0	0	0	*
11221337	UNITED MERCANTILE BANK	SHREVEPORT	LA	32116	348	0	0	0	0	*
6221354	FIRST BANK	SLIDELL	LA	43551	1551	0	0	0	0	*
11221360	SPRINGHILL BK & TR CO	SPRINGHILL	LA	24595	588	0	0	0	0	*
6221370	BANK OF SUNSET AND TR CO	SUNSET	LA	16538	225	0	0	0	0	*
11221380	TALLULAH STATE BK & TR CO	TALLULAH	LA	19680	412	0	0	0	0	*
6221385	ACADIAN BANK	THIBODAUX	LA	14660	300	0	0	0	0	*
6221390	CITIZENS BANK AND TR CO	THIBODAUX	LA	126530	1910	0	3329	0	0	
6221410	BANK OF VACHERIE	VACHERIE	LA	33811	727	0	0	0	0	*
11221420	CONCORDIA BANK AND TRUST CO	VIDALIA	LA	59311	1071	0	429	0	0	*
6221425	AMERICAN SECURITY BANK	VILLA PLATTE	LA	29516	707	0	0	0	0	*
6221430	EVANGELINE BANK AND TRUST CO	COVILLE PLATTE	LA	26929	405	0	0	0	0	*
6221450	WASHINGTON STATE BANK	WASHINGTON	LA	19625	318	0	0	0	0	*
6221453	AMERICAN BANK	WELSH	LA	20909	279	0	0	0	0	*
6221460	BANK OF COMMERCE	WHITE CASTLE	LA	19488	269	0	0	0	0	*
11221480	FRANKLIN STATE BK & TR CO	WINNSBORO	LA	25370	610	0	0	0	0	*
11221490	WINNSBORO STATE BK & TR CO	WINNSBORO	LA	26600	512	0	0	0	0	*
6221500	BANK OF ZACHARY	ZACHARY	LA	25206	606	0	0	0	0	*

OF 130 BANKS AFFECTED IN STATE 100 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
25 HAVE NO REQUIRED RESERVE BALANCE

1230060	DEPOSITORS TRUST COMPANY	AUGUSTA	ME	222999	4341	0	5115	593	-593	
1230097	DEPOSITORS TR CO OF BANGOR	BANGOR	ME	25797	667	0	0	0	0	*
1230125	NORTHEAST BANK & TRUST CO	BANGOR	ME	62076	1024	0	783	0	0	*
1230140	BAR HARBOR BKNG & TR CO	BAR HARBOR	ME	47892	912	0	158	0	0	*
1230250	PEPPERELL TRUST COMPANY	BIDDEFORD	ME	14953	228	0	0	0	0	*
1230310	AROOSTOOK TRUST COMPANY	CARIBOU	ME	24690	709	0	0	0	0	*
1230460	NORTHEAST BANK OF GUILFORD	GUILFORD	ME	17380	362	0	0	0	0	*
1230490	HOULTON TRUST CO	HCULTON	ME	18036	166	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1230545	NE BK OF LEWISTON & AUBURN	LEWISTON	ME	85843	3074	0	0	0	0	*
1230590	NORTHEAST BANK OF LINCOLN	LINCOLN	ME	24594	570	0	0	0	0	*
1230600	LIVERMORE FALLS TRUST CO	LIVERMORE FALLS	ME	25530	435	0	0	0	0	*
1230620	NORTHEAST BK OF MILLINOCKET	MILLINOCKET	ME	19367	561	0	0	0	0	*
1230665	OXFORD BANK AND TRUST	OXFORD	ME	25951	129	0	180	0	0	*
1230700	CASCO BK & TR CO	PORTLAND	ME	294402	3971	0	5129	4180	-4180	*
1230705	DEPOSITORS TR CO OF PORTLAND	PORTLAND	ME	23956	449	0	0	0	0	*
1230920	WASHBURN TRUST COMPANY	WASHBURN	ME	19581	303	0	0	0	0	*
1230930	FEDERAL TRUST COMPANY	WATERVILLE	ME	59457	1823	0	0	0	0	*
1230950	NORTHEAST BANK OF WESTBROOK	WESTBROOK	ME	33048	711	0	0	0	0	*

OF 18 BANKS AFFECTED IN STATE 13 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
3 HAVE NO REQUIRED RESERVE BALANCE

5240090	CARROLLTON BANK OF BALTIMORE	BALTIMORE	MD	57515	1920	0	0	0	0	*
5240130	EQUITABLE TRUST COMPANY	BALTIMORE	MD	1264622	26913	0	5185	31222	-31222	*
5240240	MERCANTILE SAFE DEP & TR CO	BALTIMORE	MD	391874	2840	0	5149	10768	-10768	*
5240310	COMMERCIAL & SAVINGS BANK	BEL AIR	MD	40969	845	0	0	0	0	*
5240330	CALVIN B TAYLOR BANKING CO	BERLIN	MD	35757	1052	0	0	0	0	*
5240350	BANK OF BETHESDA	BETHESDA	MD	63572	1828	0	1008	0	0	*
5240354	KENNEDY BANK & TRUST COMPANY	BETHESDA	MD	25721	144	0	100	0	0	*
5240356	POTOMAC VALLEY BANK	BETHESDA	MD	49857	847	0	487	0	0	*
5240390	BANK OF BRANDYWINE	BRANDYWINE	MD	19936	594	0	0	0	0	*
5240480	CHESTERTOWN BANK OF MD	CHESTERTOWN	MD	35623	332	0	115	0	0	*
5240510	PEOPLES BANK OF KENT CTY MD	CHESTERTOWN	MD	25614	491	0	0	0	0	*
5240540	CLIFTON TRUST BANK	COCKEYSVILLE	MD	19556	341	0	0	0	0	*
5240565	COLUMBIA BANK & TRUST CO	COLUMBIA	MD	47023	786	0	524	0	0	*
5240600	CUMBERLAND SAVINGS BANK	CUMBERLAND	MD	25318	1365	0	0	0	0	*
5240650	BANK OF DAMASCUS	DAMASCUS	MD	37815	277	0	174	0	0	*
5240630	PEOPLES BANK OF MARYLAND	DENTON	MD	20067	414	0	0	0	0	*
5240730	TALBOT BANK	EASTON	MD	22675	410	0	0	0	0	*
5240740	COUNTY BANKING AND TRUST CO	ELKTON	MD	53607	1266	0	0	0	0	*
5240750	PEOPLES BANK	ELKTON	MD	22450	557	0	0	0	0	*
5240840	FREDERICKTOWN BK & TR CO	FREDERICK	MD	68549	1822	0	0	0	0	*
5240870	FIDELITY BANK	FROSTBURG	MD	17657	261	0	0	0	0	*
5240915	BANK OF GLEN BURNIE	GLEN BURNIE	MD	26001	868	0	0	0	0	*
5240950	FARMERS & MERCHANTS BANK	HAGERSTOWN	MD	58245	1975	0	0	0	0	*
5240960	HAGERSTOWN TRUST COMPANY	HAGERSTOWN	MD	75977	2322	0	0	0	0	*
5240990	HAMPSTEAD BK OF CARROLL CTY	HAMPSTEAD	MD	21866	299	0	0	0	0	*
5241058	BANK OF MARYLAND	HILLCREST HTS	MD	63419	1786	0	44	0	0	*
5241075	SUBURBAN TRUST COMPANY	HYATTSVILLE	MD	950130	24240	0	5226	22046	-22046	*
5241101	BANK OF SOUTHERN MARYLAND	LA PLATA	MD	34826	817	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5241125	MARYLAND BANK & TRUST CO	LEXINGTON PARK	MD	30665	723	0	0	0	0	*
5241170	MIDDLETOWN VALLEY BANK	MIDDLETOWN	MD	18498	259	0	0	0	0	*
5241275	UNITED BK & TR CO OF MD	OXON HILL	MD	28124	786	0	0	0	0	*
5241365	CALVERT BANK AND TRUST CO	PRINCE FREDERICK	MD	16628	357	0	0	0	0	*
5241370	PENINSULA BANK	PRINCESS ANNE	MD	48283	1119	0	0	0	0	*
5241390	QUEENSTOWN BANK OF MD	QUEENSTOWN	MD	17651	436	0	0	0	0	*
5241420	CITIZENS BK & TR CO OF MD	RIVERDALE	MD	458872	12665	0	5028	5324	-5324	
5241515	AMERICAN BANK OF MARYLAND	SILVER SPRING	MD	191481	4553	0	4385	0	0	
5241550	SPARKS STATE BANK	SPARKS	MD	24799	657	0	0	0	0	*
5241570	SUDLERSVILLE BANK OF MD	SUDLERSVILLE	MD	15117	149	0	0	0	0	*
5241575	PEOPLES SECURITY BANK OF MD	SUITLAND	MD	122918	3098	0	1546	0	0	
5241615	TANEYTOWN BANK & TRUST	TANEYTOWN	MD	25404	534	0	0	0	0	*
5241740	CARROLL CTY BANK & TRUST CO	WESTMINSTER	MD	98574	1883	0	963	0	0	
5241770	WESTMINSTER TRUST COMPANY	WESTMINSTER	MD	37239	733	0	0	0	0	*

OF 42 BANKS AFFECTED IN STATE 28 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
10 HAVE NO REQUIRED RESERVE BALANCE

1250170	ATTLEBORO TRUST COMPANY	ATTLEBORO	MA	44473	745	0	318	0	0	*
1250225	BAYBANK AND TRUST COMPANY	BEVERLY	MA	54653	1354	0	486	0	0	*
1250280	BOSTON SAFE DEPST & TR CO	BOSTON	MA	161208	2825	0	3908	3741	-3741	
1250283	BRADFORD TR CO OF BOSTON	BOSTON	MA	24711	700	0	0	0	0	*
1250295	CAPITOL BANK & TRUST CO	BOSTON	MA	82602	843	0	1791	0	0	*
1250310	CITY BANK AND TRUST COMPANY	BOSTON	MA	74326	1764	0	1000	0	0	*
1250315	COMMONWEALTH BANK AND TR CO	BOSTON	MA	70073	1409	0	1076	0	0	*
1250425	INVESTORS BANK & TRUST CO	BOSTON	MA	14892	411	0	0	0	0	*
1250591	UNITED STATES TRUST COMPANY	BOSTON	MA	119652	1936	0	3789	0	0	*
1250710	BROOKLINE TRUST COMPANY	BROOKLINE	MA	57818	789	0	1394	0	0	*
1250728	OLD CLNY B&T CO OF MDLSX CY	BURLINGTON	MA	30752	283	0	550	0	0	*
1250732	BAYBANK HARVARD TRUST CO	CAMBRIDGE	MA	303253	4440	0	5094	6709	-6709	
1250750	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	55134	1015	0	1065	0	0	*
1250755	CHARLESBANK TRUST CO	CAMBRIDGE	MA	21680	390	0	0	0	0	*
1250835	FIRST BANK AND TRUST CO	CHELMSFORD	MA	43465	682	0	1057	0	0	*
1250995	BAYBANK NORFOLK CTY TR CO	DEDHAM	MA	439552	7500	0	5077	10069	-10069	
1251110	B M C DUFFEE TRUST COMPANY	FALL RIVER	MA	84226	1609	0	1256	0	0	*
1251195	FALMOUTH BANK & TRUST CO	FALMOUTH	MA	22367	404	0	0	0	0	*
1251260	FRAMINGHAM TRUST CO	FRAMINGHAM	MA	88191	2741	0	1265	0	0	*
1251525	LINCOLN TRUST COMPANY	HINGHAM	MA	32827	396	0	78	0	0	*
1251700	ARLINGTON TRUST COMPANY	LAWRENCE	MA	364526	4847	0	5163	7988	-7988	
1251878	LOWELL BANK & TRUST CO	LOWELL	MA	23325	510	0	0	0	0	*
1251940	ESSEX COUNTY BANK & TR CO	LYNN	MA	166769	2424	0	5091	335	-335	
1252020	MALDEN TRUST COMPANY	MALDEN	MA	47600	1192	0	576	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1252220	MIDDLEBOROUGH TRUST COMPANY	MIDDLEBORO	MA	23979	971	0	0	0	0	*
1252290	METROBANK AND TR CO/NORFOLK	MILTON	MA	21359	349	0	0	0	0	*
1252350	NATICK TRUST COMPANY	NATICK	MA	24042	957	0	0	0	0	*
1252405	SOUTHEASTERN BK & TR CO	NEW BEDFORD	MA	45812	998	0	273	0	0	*
1252465	UNIVERSITY BANK & TRUST CO	NEWTON	MA	37213	1063	0	0	0	0	*
1252725	BERKSHIRE BANK AND TRUST CO	PITTSFIELD	MA	93341	2658	0	769	0	0	
1252755	FIRST AGRICULTURAL BANK	PITTSFIELD	MA	126437	2630	0	3090	0	0	
1252825	HANCOCK BK & TR CO	QUINCY	MA	100782	1342	0	3678	0	0	
1252845	SOUTH SHORE BANK	QUINCY	MA	264515	6436	0	5096	3111	-3111	
1252900	ROCKLAND TRUST COMPANY	ROCKLAND	MA	111724	3417	0	1795	0	0	
1252970	SAUGUS BANK & TRUST CO	SAUGUS	MA	30078	722	0	0	0	0	*
1252995	SLADES FERRY TRUST CO	SOMERSET	MA	21200	1186	0	0	0	0	*
1252997	CENTURY BANK & TRUST CO	SOMERVILLE	MA	51167	748	0	619	0	0	*
1253190	VALLEY BANK AND TRUST CO	SPRINGFIELD	MA	285181	4610	0	5103	3951	-3951	
1253204	SHAWMUT MLRSE-WKFLD BK&TR	COWAKEFIELD	MA	51693	747	0	1226	0	0	*
1253315	BAYBANK NEWTON-WALTHAM TC	WALTHAM	MA	380540	8098	0	5112	6299	-6299	
1253322	GUARANTY FIRST TR CO	WALTHAM	MA	72739	1812	0	1161	0	0	*
1253395	COOLIDGE BANK AND TRUST CO	WATERTOWN	MA	133587	1345	0	4348	0	0	
1253445	OLD CLNY B&T CO OF NRFLK CTY	WELLESLEY	MA	17403	290	0	0	0	0	*
1253545	PARK WEST BANK & TR CO	WEST SPRINGFIELD	MA	47045	963	0	156	0	0	*
1253735	COMMERCE BK & TR CO	WORCESTER	MA	46730	499	0	707	0	0	*
1253740	GUARANTY BANK AND TRUST CO	WORCESTER	MA	261506	3808	0	5097	4532	-4532	
1253750	MECHANICS BANK	WORCESTER	MA	127825	2745	0	3338	0	0	

OF 47 BANKS AFFECTED IN STATE 12 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
26 HAVE NO REQUIRED RESERVE BALANCE

7260020	ADRIAN STATE BANK	ADRIAN	MI	32601	768	0	0	0	0	*
7260030	ALGONAC SAVINGS BANK	ALGONAC	MI	34837	517	0	0	0	0	*
7260105	BANK OF ALMA	ALMA	MI	63240	835	0	593	0	0	*
7260130	ALPENA SAVINGS BANK	ALPENA	MI	82207	1074	0	989	0	0	
7260140	PEOPLES BK & TR OF ALPENA	ALPENA	MI	71193	903	0	786	0	0	
7260170	ANN ARBOR TRUST COMPANY	ANN ARBOR	MI	69681	159	0	1524	0	0	*
7260240	COMMUNITY BANK	BAD AXE	MI	64084	907	0	334	0	0	
7260370	GLADWIN COUNTY BANK	BEAVERTON	MI	17912	356	0	0	0	0	*
7260390	BELLAIRE STATE BANK	BELLAIRE	MI	14725	217	0	0	0	0	*
7260415	INTER-CITY BANK	BENTON HARBOR	MI	125528	2511	0	2343	0	0	
7260440	CENTRAL STATE BANK	BEULAH	MI	15118	226	0	0	0	0	*
7260460	CENTRAL MICHIGAN BANK & TR	BIG RAPIDS	MI	48949	757	0	1	0	0	*
7260480	FIDELITY BANK OF MICHIGAN	BIRMINGHAM	MI	46453	558	0	418	0	0	*
7260510	JIPSON CARTER STATE BANK	BLISSFIELD	MI	18618	234	0	0	0	0	*
7260550	BRIGHTON STATE BANK	BRIGHTON	MI	73562	1879	0	90	0	0	

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7260620	CADILLAC STATE BANK	CADILLAC	MI	132789	1666	0	2349	339	-339	
7260625	FIRST BANK OF CADILLAC	CADILLAC	MI	27650	363	0	0	0	0	*
7260680	PEOPLES STATE BANK	CARO	MI	25068	370	0	0	0	0	*
7260690	STATE SVGS BK OF CARO	CARO	MI	23339	338	0	0	0	0	*
7260710	EXCHANGE STATE BANK	CARSONVILLE	MI	20574	263	0	0	0	0	*
7260780	CHARLEVOIX COUNTY STATE BANK	CHARLEVOIX	MI	21567	258	0	0	0	0	*
7260900	STATE SAVINGS BANK	CLINTON	MI	21849	406	0	0	0	0	*
7260920	BRANCH COUNTY BANK	COLDWATER	MI	48082	504	0	196	0	0	*
7260990	STATE BANK OF MICH	COOPERSVILLE	MI	26894	584	0	0	0	0	*
7261060	SANILAC COUNTY BANK	DECKERVILLE	MI	14798	265	0	0	0	0	*
7261070	DEERFIELD STATE BANK	DEERFIELD	MI	17328	268	0	0	0	0	*
7261225	COMMUNITY ST BK OF DOWAGIAC	DOWAGIAC	MI	17898	401	0	0	0	0	*
7261260	FIRST STATE BANK	EAST DETROIT	MI	82283	2982	0	0	0	0	
7261270	NORTHWESTERN STATE BANK	EAST JORDAN	MI	47869	741	0	0	0	0	*
7261290	EAST LANSING STATE BANK	EAST LANSING	MI	93462	1075	0	2033	0	0	
9261395	NORTHERN MICHIGAN BANK	ESCANABA	MI	37019	500	0	27	0	0	*
9261400	STATE BANK OF ESCANABA	ESCANABA	MI	35527	251	0	301	0	0	*
7261440	FARWELL STATE SAVINGS BANK	FARWELL	MI	13287	296	0	0	0	0	*
7261453	STATE SVGS BK OF FENTON	FENTON	MI	50045	757	0	113	0	0	*
7261560	FRANKENMUTH BANK & TRUST	FRANKENMUTH	MI	177485	2556	0	3049	460	-460	
7261580	STATE BANK OF	FRASER	MI	109066	1266	0	2229	0	0	
7261590	FREELAND STATE BANK	FREELAND	MI	15690	334	0	0	0	0	*
7261620	ERIE STATE BANK	FRENCHTOWN TWP	MI	22309	508	0	0	0	0	*
9261650	GLADSTONE STATE BANK	GLADSTONE	MI	12423	225	0	0	0	0	*
7261660	MID-MICHIGAN BANK	GLADWIN	MI	43547	1163	0	0	0	0	*
7261670	FIRST SCRTY BK OF GRND BLANC	GRAND BLANC	MI	23294	210	0	0	0	0	*
7261695	SECURITY FIRST BK AND TR CO	GRAND HAVEN	MI	94837	1464	0	1046	0	0	
7261820	FIRST SB OF GREENVILLE	GREENVILLE	MI	30095	315	0	64	0	0	*
7261855	FARMERS AND MERCHANTS STATE	HALE	MI	32365	717	0	0	0	0	*
7261860	BANK OF COMMERCE	HAMTRAMCK	MI	200879	3389	0	3063	383	-383	
7261880	PEOPLES STATE BANK	HAMTRAMCK	MI	72935	732	0	836	0	0	
7261940	OCEANA COUNTY SAVINGS BANK	HART	MI	26802	368	0	0	0	0	*
7261950	VAN BUREN STATE BANK	HARTFORD	MI	19470	360	0	0	0	0	*
7261960	HASTINGS CITY BANK	HASTINGS	MI	36422	691	0	0	0	0	*
7262030	HONOR STATE BANK	HONOR	MI	12420	146	0	0	0	0	*
7262110	WESTERN STATE BANK	HOWARD CITY	MI	15079	296	0	0	0	0	*
7262140	MCPHERSON STATE BANK	HOWELL	MI	51796	954	0	90	0	0	*
7262150	HUDSON STATE SAVINGS BANK	HUDSON	MI	24030	296	0	0	0	0	*
7262160	THOMPSON SAVINGS BANK	HUDSON	MI	24247	347	0	0	0	0	*
7262180	IMLAY CITY STATE BANK	IMLAY CITY	MI	19823	242	0	0	0	0	*
7262185	FIRST SECURITY BANK	IONIA	MI	72935	1098	0	560	0	0	
7262305	MIDWEST BANK	JACKSON	MI	41677	869	0	0	0	0	*
7262350	INDUSTRIAL STATE BK & TR	KALAMAZOO	MI	124143	1971	0	2533	0	0	
7262450	UNION BANK	LAKE ODESSA	MI	15089	217	0	0	0	0	*
7262522	NBD COMMERCE BANK	LANSING	MI	20855	459	0	0	0	0	*
7262583	LEWISTON STATE BANK	LEWISTON	MI	20515	282	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7262600	LITCHFIELD STATE SAVINGS BK	LITCHFIELD	MI	31031	738	0	0	0	0	*
7262620	LUDINGTON BANK AND TRUST CO	LUDINGTON	MI	31359	680	0	0	0	0	*
7262650	ANTRIM COUNTY STATE BANK	MANCELONA	MI	15545	335	0	0	0	0	*
7262740	MARINE BANK & TRUST	MARINE CITY	MI	28179	367	0	0	0	0	*
7262775	MASON STATE BANK	MASON	MI	30283	699	0	0	0	0	*
7262800	MAYVILLE STATE BANK	MAYVILLE	MI	13860	203	0	0	0	0	*
7262875	FIRST MIDLAND BK & TR CO	MIDLAND	MI	71907	1343	0	585	0	0	
7262940	MONROE BANK & TRUST	MONROE	MI	145354	1907	0	3172	104	-104	
7262960	MONTROSE STATE BANK	MONTROSE	MI	14422	439	0	0	0	0	*
7263010	MOUNT CLEMENS BANK	MOUNT CLEMENS	MI	117749	1709	0	2446	0	0	
7263080	MUSKEGON BANK AND TRUST CO	MUSKEGON	MI	115409	1561	0	1904	0	0	
7263120	FIRST STATE BANK OF NEWAYGO	NEWAYGO	MI	12509	230	0	0	0	0	*
7263140	NEWBERRY STATE BANK	NEWBERRY	MI	15271	153	0	0	0	0	*
7263280	OSCODA STATE SAVINGS BANK	OSCODA	MI	19582	486	0	0	0	0	*
7263316	KEY STATE BANK	OWOSSO	MI	45696	799	0	0	0	0	*
7263320	OWOSSO SAVINGS BANK	OWOSSO	MI	130218	2028	0	2414	0	0	
7263340	OXFORD SAVINGS BANK	OXFORD	MI	31498	770	0	0	0	0	*
7263480	PONTIAC STATE BANK	PONTIAC	MI	336620	5275	0	5128	2918	-2918	
7263520	PEOPLES BK OF PORT HURON	PORT HURON	MI	129591	1880	0	2367	0	0	
7263530	MAYNARD ALLEN STATE BANK	PORTLAND	MI	26760	523	0	0	0	0	*
7263570	REED CITY STATE BANK	REED CITY	MI	19035	377	0	0	0	0	*
7263670	PRESQUE ISLE BANK	ROGERS CITY	MI	25316	317	0	0	0	0	*
7263720	WAYNE OAKLAND BANK	ROYAL OAK	MI	369742	6492	0	5133	4159	-4159	
7263748	FIRST STATE BANK OF SAGINAW	SAGINAW	MI	68281	2093	0	0	0	0	*
7263760	COMMUNITY ST BK OF ST CHARLES	ST CHARLES	MI	22372	488	0	0	0	0	*
7263770	COMMERCIAL AND SAVINGS BANK	ST CLAIR	MI	97568	1339	0	1207	0	0	
7263810	PEOPLES STATE BANK	ST JOSEPH	MI	42277	1027	0	0	0	0	*
7263930	CITIZENS BANK OF SALINE	SALINE	MI	41244	677	0	0	0	0	*
7263840	SALINE BANK	SALINE	MI	21274	306	0	0	0	0	*
7263950	WOLVERINE STATE BANK	SANDUSKY	MI	61898	631	0	702	0	0	*
9263890	SAULT SAVINGS BANK	SAULT STE MARIE	MI	45077	275	0	399	0	0	*
7263900	KALAMAZOO COUNTY STATE BANK	SCHOOLCRAFT	MI	19413	403	0	0	0	0	*
7263910	STATE SAVINGS BANK	SCOTTVILLE	MI	27492	527	0	0	0	0	*
7263930	SHELBY STATE BANK	SHELBY	MI	21195	119	0	15	0	0	*
7263940	SHEPHERD STATE BANK	SHEPHERD	MI	12755	199	0	0	0	0	*
7263970	STATE SVGS BK OF SOUTH LYON	SOUTH LYON	MI	23268	691	0	0	0	0	*
7264040	STATE BK OF STANDISH	STANDISH	MI	42494	752	0	0	0	0	*
7264050	MONTICM CENTRAL BANK	STANTON	MI	38654	481	0	39	0	0	*
9264070	BANK OF STEPHENSON	STEPHENSON	MI	20968	215	0	0	0	0	*
7264120	UNITED SVGS BK OF TECUMSEH	TECUMSEH	MI	76743	860	0	888	0	0	
7264140	BANK OF THREE OAKS	THREE OAKS	MI	28440	433	0	0	0	0	*
7264170	TRAVERSE CITY STATE BANK	TRAVERSE CITY	MI	142904	2207	0	2883	0	0	
7264200	TRENTON STATE BANK	TRENTON	MI	68373	1295	0	326	0	0	*
7264201	FIRST CITIZENS BANK	TROY	MI	29098	531	0	0	0	0	*
7264300	WAYLAND STATE BANK	WAYLAND	MI	33422	649	0	0	0	0	*
7264452	COMMUNITY BANK OF WASHTENAW	YPSILANTI TWP	MI	22830	438	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
7264460	FIRST MICHIGAN BK AND TR CO	ZEELAND MI	165178	1593	0	3662	816	-816
OF	108 BANKS AFFECTED IN STATE	67	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
		34	HAVE NO REQUIRED RESERVE BALANCE					

9270050	SECURITY STATE BANK	AITKIN	MN	16424	129	0	0	0	0	*
9270120	ALEXANDRIA BK & TR CO	ALEXANDRIA	MN	36528	347	0	105	0	0	*
9270125	COMMUNITY STATE BANK	ALEXANDRIA	MN	14500	201	0	0	0	0	*
9270190	ANNANDALE STATE BANK	ANNANDALE	MN	17627	157	0	0	0	0	*
9270210	FARMERS AND MERCHANTS STATE	APPLETON	MN	15638	75	0	0	0	0	*
9270240	ARLINGTON STATE BANK	ARLINGTON	MN	14342	99	0	0	0	0	*
9270420	FIRST STATE BANK OF BAYPORT	BAYPORT	MN	19164	356	0	0	0	0	*
9270460	STATE BANK OF BELLE PLAINE	BELLE PLAINE	MN	18854	142	0	0	0	0	*
9270520	FIRST STATE BANK OF BENSON	BENSON	MN	18306	127	0	0	0	0	*
9270530	SWIFT COUNTY BANK	BENSON	MN	25188	264	0	0	0	0	*
9270590	STATE BANK OF BIRD ISLAND	BIRD ISLAND	MN	14057	73	0	0	0	0	*
9270610	FARMERS & MERCHANTS ST BK	BLOOMING PRAIRIE	MN	12989	55	0	0	0	0	*
9270622	COMMUNITY STATE BANK	BLOOMINGTON	MN	62075	1188	0	424	0	0	*
9270630	BLUE EARTH STATE BANK	BLUE EARTH	MN	27374	132	0	160	0	0	*
9270680	FIRST STATE BANK	BRAHAM	MN	19320	133	0	16	0	0	*
9270690	CITIZENS STATE BANK	BRAINERD	MN	42694	423	0	315	0	0	*
9270720	FARMERS & MERCHANTS ST BK	BRECKENRIDGE	MN	19308	171	0	0	0	0	*
9270755	FIRST BROOKDALE STATE BANK	BROOKLYN CENTER	MN	19826	494	0	0	0	0	*
9270890	CALEDONIA STATE BANK	CALEDONIA	MN	13010	64	0	0	0	0	*
9270920	CAMBRIDGE STATE BANK	CAMBRIDGE	MN	18741	108	0	54	0	0	*
9270930	PEOPLES STATE BANK	CAMBRIDGE	MN	29017	116	0	217	0	0	*
9271120	CITIZENS STATE BANK	CLARA CITY	MN	17038	60	0	7	0	0	*
9271290	MARQUETTE ST BK OF COLUMBIA	COLUMBIA HEIGHTS	MN	27519	284	0	0	0	0	*
9271370	POLK CTY STATE BANK	CROOKSTON	MN	28364	174	0	115	0	0	*
9271395	CRYSTAL STATE BANK	CRYSTAL	MN	32899	396	0	0	0	0	*
9271470	NW STATE BK OF DAWSON	DAWSON	MN	19610	82	0	29	0	0	*
9271545	DETROIT STATE BANK	DETROIT LAKES	MN	35535	391	0	78	0	0	*
9271570	NORTHWESTERN STATE BANK	DODGE CENTER	MN	14471	79	0	0	0	0	*
9271799	SOUTHWEST FIDELITY STATE BK	EDINA	MN	26384	174	0	0	0	0	*
9272000	MINNETONKA STATE BANK	EXCELSIOR	MN	34523	217	0	191	0	0	*
9272030	STATE BK OF FARIBAULT	FARIBAULT	MN	38159	394	0	170	0	0	*
9272150	STATE BANK OF FOLEY	FOLEY	MN	15856	168	0	0	0	0	*
9272160	FOREST LAKE STATE BANK	FOREST LAKE	MN	22297	377	0	0	0	0	*
9272240	CITIZENS STATE BANK	FULDA	MN	17645	115	0	0	0	0	*
9272250	CITIZENS STATE BANK	GAYLORD	MN	16181	109	0	0	0	0	*
9272320	SECURITY STATE BANK	GLENCOE	MN	23005	143	0	98	0	0	*
9272340	GLENWOOD STATE BANK	GLENWOOD	MN	13219	101	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9272350	POPE COUNTY STATE BANK	GLENWOOD	MN	14971	109	0	0	0	0	*
9272355	GOLDEN VALLEY STATE BANK	GOLDEN VALLEY	MN	37186	495	0	42	0	0	*
9272450	GRANITE FALLS BANK	GRANITE FALLS	MN	15504	121	0	0	0	0	*
9272450	YELLOW MEDICINE COUNTY BANK	GRANITE FALLS	MN	13908	127	0	0	0	0	*
9272480	CITIZENS STATE BANK	GREEN ISLE	MN	14867	81	0	0	0	0	*
9272520	NW STATE BK OF HALLOCK	HALLOCK	MN	24565	82	0	71	0	0	*
9272790	MERCHANTS & MINERS ST BK	HIBBING	MN	26683	613	0	0	0	0	*
9272800	SECURITY STATE BANK	HIBBING	MN	31594	301	0	117	0	0	*
9272950	CITIZENS BK & TRUST CO	HUTCHINSON	MN	41729	275	0	367	0	0	*
9272980	INTERNATIONAL STATE BANK	INTERNATL FALLS	MN	22472	306	0	0	0	0	*
9273170	SECURITY ST BK OF KENYON	KENYON	MN	16210	99	0	0	0	0	*
9273270	LAKE CITY STATE BANK	LAKE CITY	MN	23538	258	0	0	0	0	*
9273315	FIRST STATE BK OF LAKEFIELD	LAKEFIELD	MN	15826	74	0	0	0	0	*
9273435	FIRST STATE BANK	LITCHFIELD	MN	23424	140	0	79	0	0	*
9273630	NORTHWESTERN STATE BANK	LUVERNE	MN	22295	93	0	72	0	0	*
9273750	AMER ST BK OF MANKATO (INC)	MANKATO	MN	26722	401	0	0	0	0	*
9273782	SECURITY STATE BANK	MANKATO	MN	17473	198	0	0	0	0	*
9273815	HILLCREST MID AM ST BK	MAPLEWOOD	MN	28129	406	0	0	0	0	*
9273850	WSTRN BK & TR OF MRSHALL	MARSHALL	MN	37087	317	0	200	0	0	*
9273890	MELROSE STATE BANK	MELROSE	MN	15844	149	0	0	0	0	*
9273960	CAMDEN NORTHWESTERN ST BANK	MINNEAPOLIS	MN	59718	676	0	554	0	0	*
9274038	FIRST PRODUCE STATE BANK	MINNEAPOLIS	MN	27702	287	0	0	0	0	*
9274058	MARQUETTE LAKE STATE BANK	MINNEAPOLIS	MN	17077	220	0	0	0	0	*
9274065	METROPOLITAN STATE BANK	MINNEAPOLIS	MN	19360	249	0	0	0	0	*
9274075	NORTHEAST STATE BANK	MINNEAPOLIS	MN	27724	298	0	0	0	0	*
9274130	1ST ST BK OF MINNEOTA	MINNEOTA	MN	18198	63	0	50	0	0	*
9274158	NORTHWESTERN STATE BANK	MONTEVIDEO	MN	28640	165	0	200	0	0	*
9274180	CITIZENS STATE BANK	MONTGOMERY	MN	15749	113	0	0	0	0	*
9274190	WRIGHT COUNTY STATE BANK	MONTICELLO	MN	19123	248	0	0	0	0	*
9274200	AM BANK & TR CO OF MOORHEAD	MOORHEAD	MN	40653	399	0	124	0	0	*
9274215	MOORHEAD STATE BANK	MOORHEAD	MN	15896	103	0	0	0	0	*
9274230	KANABEC STATE BANK	MORA	MN	22174	111	0	103	0	0	*
9274250	CITIZENS BANK	MORRIS	MN	18362	142	0	0	0	0	*
9274260	MORRIS STATE BANK	MORRIS	MN	19018	112	0	0	0	0	*
9274290	STATE BANK OF MOUND	MOUND	MN	14331	253	0	0	0	0	*
9274360	FIRST STATE BANK	NEW BRIGHTON	MN	35721	536	0	0	0	0	*
9274410	TOWN & CNT ST BK OF NEWPORT	NEWPORT	MN	23688	168	0	22	0	0	*
9274430	STATE BANK	NEW PRAGUE	MN	20070	112	0	53	0	0	*
9274450	CITIZENS STATE BANK	NEW ULM	MN	30968	438	0	0	0	0	*
9274460	FARMERS & MERCHANTS ST BK	NEW ULM	MN	27089	170	0	136	0	0	*
9274470	STATE BK & TR CO OF NEW ULM	NEW ULM	MN	36915	201	0	311	0	0	*
9274480	FARMERS & MERCH ST BANK	NEW YORK MILLS	MN	14304	141	0	0	0	0	*
9274560	HERITAGE ST BK N ST PAUL	NORTH ST PAUL	MN	21141	354	0	0	0	0	*
9274630	CITIZENS ST BK OF OLIVIA	OLIVIA	MN	14440	115	0	0	0	0	*
9274660	NW ST BK OF ORTONVILLE	ORTONVILLE	MN	17333	81	0	46	0	0	*
9274680	NORTHWESTERN STATE BANK	OSSEO	MN	31994	370	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9274715	OWATONNA STATE BANK	OWATONNA	MN	15499	148	0	0	0	*
9274755	FARMERS & MERCHANTS ST BK	PAYNESVILLE	MN	13483	81	0	0	0	*
9274760	FIRST STATE BANK	PAYNESVILLE	MN	15612	112	0	0	0	*
9274770	PELICAN VALLEY STATE BANK	PELICAN RAPIDS	MN	20090	144	0	0	0	*
9274790	LAKELAND STATE BANK	PEQUOT LAKES	MN	18327	243	0	0	0	*
9274810	FARMERS & MERCHANTS ST BK	PIERZ	MN	15340	151	0	0	0	*
9274930	FARMERS & MERCHANTS ST BK	PRESTON	MN	17203	76	0	0	0	*
9274910	PRINCETON STATE BANK	PRINCETON	MN	27372	241	0	56	0	*
9275030	STATE BK OF REDWOOD FLS	REDWOOD FALLS	MN	16621	121	0	0	0	*
9275065	RICHFIELD BANK AND TRUST CO	RICHFIELD	MN	80206	730	0	1685	0	*
9275080	FIRST ROBBINSDALE ST BK	ROBBINSDALE	MN	58480	704	0	423	0	*
9275085	GUARANTY STATE BANK	ROBBINSDALE	MN	23757	249	0	0	0	*
9275094	MARQUETTE B&TC OF ROCHESTER	ROCHESTER	MN	76832	920	0	917	0	*
9275105	ROCHESTER BK & TR CO	ROCHESTER	MN	22181	328	0	0	0	*
9275160	CITIZENS STATE BANK	ROSEAU	MN	28082	209	0	94	0	*
9275190	FIRST STATE BANK	ROSEMOUNT	MN	16337	119	0	0	0	*
9275194	N STAR ST BK OF ROSEVILLE	ROSEVILLE	MN	30519	580	0	0	0	*
9275195	ROSEVILLE STATE BANK	ROSEVILLE	MN	28989	539	0	0	0	*
9275295	ST BK OF ST ANTHONY VLG	ST ANTHONY VLG	MN	31843	396	0	0	0	*
9275330	NW BK & TR CO OF ST CLOUD	ST CLOUD	MN	42031	343	0	179	0	*
9275360	CITIZENS ST BK OF ST JAMES	ST JAMES	MN	18204	120	0	0	0	*
9275395	CITIZENS STATE BANK	ST LOUIS PARK	MN	35385	366	0	8	0	*
9275397	1ST WE SB OF ST LOUIS PARK	ST LOUIS PARK	MN	27527	267	0	0	0	*
9275425	CAPITAL CITY STATE BANK	ST PAUL	MN	17478	322	0	0	0	*
9275430	CHEROKEE STATE BANK	ST PAUL	MN	23910	297	0	0	0	*
9275440	COMMERCIAL STATE BANK	ST PAUL	MN	65097	766	0	1025	0	*
9275445	EASTERN HTGS STATE BANK	ST PAUL	MN	52320	518	0	1002	0	*
9275460	FIRST GRAND AVE STATE BK	ST PAUL	MN	50780	391	0	595	0	*
9275470	FIRST MERCHANTS STATE BANK	ST PAUL	MN	41112	451	0	82	0	*
9275490	FIRST SEC SB OF ST PAUL	ST PAUL	MN	47150	239	0	722	0	*
9275500	FIRST STATE BANK	ST PAUL	MN	59133	488	0	679	0	*
9275528	MID AMERICA ST BK OF HGLD PK	ST PAUL	MN	30606	570	0	0	0	*
9275540	MN STATE BANK OF ST PAUL	ST PAUL	MN	26406	378	0	0	0	*
9275550	NORTHWESTERN STATE BANK	ST PAUL	MN	52473	588	0	375	0	*
9275570	ST ANTHONY PARK STATE BANK	ST PAUL	MN	22071	315	0	0	0	*
9275580	WESTERN SB OF ST PAUL	ST PAUL	MN	21117	396	0	0	0	*
9275600	NICOLLET COUNTY BANK	ST PETER	MN	23142	141	0	70	0	*
9275660	FIRST STATE BANK	SAUK CENTRE	MN	19445	148	0	4	0	*
9275630	NW SB OF SAUK RAPIDS	SAUK RAPIDS	MN	27690	499	0	0	0	*
9275750	NORTHWESTERN STATE BANK	SLAYTON	MN	18777	98	0	12	0	*
9275760	FIRST SECURITY STATE BANK	SLEEPY EYE	MN	17061	92	0	0	0	*
9275780	DROVERS STATE BANK	SOUTH ST PAUL	MN	57417	557	0	502	0	*
9275785	SUMMIT ST BK OF S ST PAUL	SOUTH ST PAUL	MN	17028	246	0	0	0	*
9275810	FARMERS & MERCHANTS ST BK	SPRINGFIELD	MN	21992	172	0	47	0	*
9275820	STATE BANK OF SPRINGFIELD	SPRINGFIELD	MN	16996	134	0	0	0	*
9275860	STAPLES STATE BANK	STAPLES	MN	20245	281	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9275880	FARMERS STATE BANK	STEPHEN	MN	17073	57	0	0	0	0	*
9275920	COSMOPOLITAN STATE BANK	STILLWATER	MN	21074	209	0	0	0	0	*
9275997	FIRST NORTHWESTERN ST BK	THIEF RIVER FALLS	MN	39728	403	0	124	0	0	*
9275990	NO ST BK OF THIEF RVR FALLS	THIEF RIVER FALLS	MN	32761	235	0	122	0	0	*
9276020	NORTHWESTERN STATE BANK	TRACY	MN	27729	169	0	162	0	0	*
9276040	PEOPLES STATE BANK	TRUMAN	MN	14071	76	0	0	0	0	*
9276207	NORTHERN STATE BANK	VIRGINIA	MN	14940	145	0	0	0	0	*
9276220	FIRST ST BK OF WABASHA	WABASHA	MN	17586	151	0	0	0	0	*
9276290	SECURITY STATE BANK	WANAMINGO	MN	13260	61	0	0	0	0	*
9276300	WANDA STATE BANK	WANDA	MN	15469	76	0	0	0	0	*
9276320	STATE BANK OF WARREN	WARREN	MN	18208	60	0	21	0	0	*
9276355	FIRST STATE BK OF WASECA	WASECA	MN	25755	194	0	91	0	0	*
9276420	WAYZATA BANK AND TRUST CO	WAYZATA	MN	48500	358	0	649	0	0	*
9276475	WESTBROOK STATE BANK	WESTBROOK	MN	13217	47	0	0	0	0	*
9276495	SIGNAL HILLS STATE BANK	WEST ST PAUL	MN	28073	209	0	39	0	0	*
9276520	STATE BANK OF WHEATON	WHEATON	MN	23175	88	0	125	0	0	*
9276530	FIRST STATE BANK	WHITE BEAR LAKE	MN	39323	460	0	36	0	0	*
9276560	BK OF WILLMAR & TR CO	WILLMAR	MN	48464	511	0	237	0	0	*
9276600	WINDOM STATE BANK	WINDOM	MN	22927	153	0	48	0	0	*
9276690	STATE BANK OF WORTHINGTON	WORTHINGTON	MN	33058	165	0	231	0	0	*
9276730	STATE BK OF YOUNG AMERICA	YOUNG AMERICA	MN	16628	73	0	39	0	0	*

OF 150 BANKS AFFECTED IN STATE 87 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
63 HAVE NO REQUIRED RESERVE BALANCE

8280020	MONROE BANKING AND TRUST CO	ABERDEEN	MS	20281	529	0	0	0	0	*
8280030	BANK OF AMORY	AMORY	MS	27121	594	0	0	0	0	*
8280040	SECURITY BANK	AMORY	MS	20777	332	0	0	0	0	*
6280050	BANK OF ANGUILLA	ANGUILLA	MS	27149	553	0	0	0	0	*
8280070	FARMERS AND MERCHANTS BANK	BALDWIN	MS	17221	410	0	0	0	0	*
8280085	BATESVILLE SECURITY BANK	BATESVILLE	MS	26047	586	0	0	0	0	*
6280090	MERCHANTS BANK AND TR CO	BAY ST LOUIS	MS	35634	744	0	0	0	0	*
6280100	BAY SPRINGS BANK	BAY SPRINGS	MS	34361	568	0	0	0	0	*
8280120	CITIZENS BANK & TRUST CO	BELZONI	MS	28031	520	0	0	0	0	*
8280130	GUARANTY BANK AND TRUST CO	BELZONI	MS	19434	396	0	0	0	0	*
6280170	PEOPLES BANK OF BILOXI	BILOXI	MS	39684	910	0	0	0	0	*
6280200	RANKIN COUNTY BANK	BRANDON	MS	53675	1005	0	403	0	0	*
6280210	BROOKHAVEN BANK AND TRUST	COBROOKHAVEN	MS	59729	872	0	589	0	0	*
6280220	STATE BANK AND TRUST COMPANY	BROOKHAVEN	MS	22984	501	0	0	0	0	*
6280260	CANTON EXCHANGE BANK	CANTON	MS	37690	947	0	0	0	0	*
6280280	CARTHAGE BANK	CARTHAGE	MS	33456	631	0	0	0	0	*
8280310	BANK OF CLARKSDALE	CLARKSDALE	MS	137046	2725	0	2851	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8280330	CLEVELAND STATE BANK	CLEVELAND	MS	39490	715	0	0	0	0	*
6280370	CITIZENS BANK	COLUMBIA	MS	32876	349	0	0	0	0	*
8280430	SECURITY BANK	CORINTH	MS	46220	1017	0	0	0	0	*
6280540	MERCHANTS & MANUFACTURERS BK	KELLISVILLE	MS	18849	423	0	0	0	0	*
6280600	FARMERS AND MERCHANTS BANK	FOREST	MS	25066	368	0	0	0	0	*
8280670	BANK OF COMMERCE	GREENWOOD	MS	21285	490	0	0	0	0	*
8280700	GRENADA BANK	GRENADA	MS	298524	5052	0	5250	3505	-3505	*
6280730	HANCOCK BANK	GULFPORT	MS	237500	3628	0	5243	2037	-2037	*
6280760	BANK OF HAZLEHURST	HAZLEHURST	MS	27145	433	0	0	0	0	*
6280770	MERCHANTS AND PLANTERS BANK	HAZLEHURST	MS	17261	329	0	0	0	0	*
8280780	HERNANDO BANK	HERNANDO	MS	28715	500	0	0	0	0	*
8280790	BANK OF HOLLANDALE	HOLLANDALE	MS	21123	327	0	0	0	0	*
8280810	FIRST STATE BANK	HOLLY SPRINGS	MS	15435	253	0	0	0	0	*
8280850	PEOPLES BK OF INDIANOLA	INDIANOLA	MS	27912	404	0	0	0	0	*
8280870	IUKA GUARANTY BANK	IUKA	MS	21442	535	0	0	0	0	*
6280915	MISSISSIPPI BANK	JACKSON	MS	199674	2670	0	5240	469	-469	*
8280935	ATTALA BANK OF KOSCIUSKO	KOSCIUSKO	MS	16265	220	0	0	0	0	*
9280940	MERCHANTS AND FARMERS BANK	KOSCIUSKO	MS	61430	1585	0	122	0	0	*
6280958	BANK OF LAUREL	LAUREL	MS	16245	480	0	0	0	0	*
6280980	BANK OF LEAKESVILLE	LEAKESVILLE	MS	16059	389	0	0	0	0	*
8280990	BANK OF LELAND	LELAND	MS	19455	287	0	0	0	0	*
8281020	HOLMES CITY BK & TR CO	LEXINGTON	MS	22428	567	0	0	0	0	*
8281035	CITIZENS BANK AND TRUST CO	LOUISVILLE	MS	24429	397	0	0	0	0	*
6281040	BANK OF LUCEDALE	LUCEDALE	MS	20211	453	0	0	0	0	*
6281065	BANK OF MCCOMB	MCCOMB	MS	33428	658	0	0	0	0	*
9281100	MERCHANTS AND FARMERS BANK	MACON	MS	27617	320	0	0	0	0	*
6281130	SOUTHWEST MISSISSIPPI BK	MAGNOLIA	MS	29659	403	0	0	0	0	*
8281150	CITIZENS BANK AND TRUST CO	MARKS	MS	22605	319	0	0	0	0	*
6281170	BANK OF FRANKLIN	MEADVILLE	MS	18634	421	0	0	0	0	*
6281180	PEOPLES BANK	MENDENHALL	MS	23187	396	0	0	0	0	*
6281200	FIRST UNITED BANK OF MISS	MERIDIAN	MS	62676	2223	0	0	0	0	*
6281210	MERCHANTS AND FARMERS BANK	MERIDIAN	MS	71469	1574	0	748	0	0	*
6281240	BANK OF MORTON	MORTON	MS	19699	343	0	0	0	0	*
6281260	MOUNT OLIVE BANK	MOUNT OLIVE	MS	17307	229	0	0	0	0	*
8281300	BANK OF NEW ALBANY	NEW ALBANY	MS	27585	335	0	0	0	0	*
6281330	NEWTON COUNTY BANK	NEWTON	MS	33512	557	0	0	0	0	*
6281410	MERCHANTS AND MARINE BANK	PASCAGOULA	MS	55367	3132	0	0	0	0	*
6281430	BANK OF PHILADELPHIA	PHILADELPHIA	MS	18036	169	0	0	0	0	*
6281440	CITIZENS BANK	PHILADELPHIA	MS	34961	581	0	0	0	0	*
6281530	BANK OF PRENTISS	PRENTISS	MS	17794	307	0	0	0	0	*
6281550	BANK OF QUITMAN	QUITMAN	MS	30666	770	0	0	0	0	*
6281555	SOUTHEAST MISSISSIPPI BANK	QUITMAN	MS	19294	297	0	0	0	0	*
9281590	PEOPLES BANK	RIPLEY	MS	31387	717	0	0	0	0	*
8281620	PLANTERS BANK AND TRUST CO	RULEVILLE	MS	41020	965	0	0	0	0	*
9281660	PEOPLES BANK	SENATOBIA	MS	20956	219	0	0	0	0	*
8281670	SENATOBIA BANK	SENATOBIA	MS	17566	543	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6291710	SOUTH CENTRAL BANK	SILVER CREEK	MS	15392	307	0	0	0	0	*
8291730	SECURITY STATE BANK	STARKVILLE	MS	56116	1177	0	164	0	0	*
6291760	SMITH COUNTY BANK	TAYLORSVILLE	MS	16991	341	0	0	0	0	*
8291780	PLANTERS BANK	TUNICA	MS	22426	249	0	0	0	0	*
8291790	BANK OF MISSISSIPPI	TUPELO	MS	229472	6212	0	3972	0	0	
8291910	PEOPLES BANK AND TRUST CO	TUPELO	MS	149976	2582	0	3819	0	0	
6291850	FIDELITY BANK	UTICA	MS	31266	685	0	0	0	0	*
6291865	BANK OF VICKSBURG	VICKSBURG	MS	26789	467	0	0	0	0	*
6291930	FIRST STATE BANK	WAYNESBORO	MS	28271	394	0	0	0	0	*
8291990	BANK OF WINONA	WINONA	MS	19962	514	0	0	0	0	*
6282010	BANK OF YAZOO CITY	YAZOO CITY	MS	29477	667	0	0	0	0	*
OF	74 BANKS AFFECTED IN STATE	63	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		8	HAVE NO REQUIRED RESERVE BALANCE							
8290020	BANK OF ADVANCE	ADVANCE	MO	17047	337	0	0	0	0	*
8290140	UNTD MISSOURI B OF JEFFERSON	ARNOLD	MO	27869	498	0	0	0	0	*
8290160	AURORA BANK	AURORA	MO	27603	382	0	0	0	0	*
8290190	CITIZENS BANK	AVA	MO	22595	354	0	0	0	0	*
8290185	BOATMENS BK OF WEST CTY	BALLWIN	MO	47401	643	0	352	0	0	*
10290240	CITIZENS BANK	BELTON	MO	19867	489	0	0	0	0	*
10290270	BETHANY TRUST COMPANY	BETHANY	MO	22861	222	0	0	0	0	*
8290360	BANK OF	BLOOMSDALE	MO	15190	137	0	0	0	0	*
10290370	BLUE SPRINGS BANK	BLUE SPRINGS	MO	37877	650	0	0	0	0	*
8290395	CCMYERCE BANK OF BOLIVAR	BOLIVAR	MO	24585	319	0	0	0	0	*
8290400	POLK COUNTY BANK	BOLIVAR	MO	26095	266	0	0	0	0	*
8290408	COMMERCE BANK OF BONNE TERRE	BONNE TERRE	MO	17006	512	0	0	0	0	*
10290437	UNITED MO BANK OF BOONVILLE	BOONVILLE	MO	23697	335	0	0	0	0	*
8290450	BANK CF BOURBON	BOURBON	MO	24645	121	0	144	0	0	*
8290455	CCM ST BK OF BOWLING GREEN	BOWLING GREEN	MO	23022	130	0	0	0	0	*
8290460	FARMERS MERCANTILE BANK	BOWLING GREEN	MO	22829	218	0	0	0	0	*
8290475	PEOPLES BK&TR CO OF BRANSON	BRANSON	MO	35208	653	0	0	0	0	*
8290490	SECURITY BANK & TRUST CO	BRANSON	MO	34762	282	0	146	0	0	*
8290507	BRENTWOOD BANK	BRENTWOOD	MO	41927	457	0	218	0	0	*
8290509	MARK TWAIN STATE BANK	BRIDGETON	MO	63607	670	0	1344	0	0	*
10290517	UT MISSOURI BK OF BROOKFIELD	BROOKFIELD	MO	22919	348	0	0	0	0	*
8290580	O BAYNON BANKING COMPANY	BUFFALO	MO	19336	186	0	0	0	0	*
10290610	BUTLER STATE BANK	BUTLER	MO	27640	290	0	0	0	0	*
10290720	FARMERS STATE BANK	CAMERON	MO	18693	287	0	0	0	0	*
8290755	CAPE MERCANTILE BK & TR CO	CAPE GIRARDEAU	MO	24848	316	0	0	0	0	*
8290760	FARMERS AND MERCHANTS BANK	CAPE GIRARDEAU	MO	72447	1232	0	674	0	0	*
8290940	FIRST STATE BANK	CARUTHERSVILLE	MO	30482	367	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8290860	COMMERCE BANK OF BARRY CTY	CASSVILLE	MO	23497	171	0	21	0	0	*
8290920	FIRST SECURITY STATE BANK	CHAPLESTON	MO	31131	364	0	0	0	0	*
8290930	CHESTERFIELD BANK	CHESTERFIELD	MO	32661	620	0	0	0	0	*
10290940	CHILLICOTHE STATE BANK	CHILLICOTHE	MO	36849	251	0	138	0	0	*
8290988	CENTRAL BANK OF CLAYTON	CLAYTON	MO	26725	655	0	0	0	0	*
8290990	CLAYTON BANK	CLAYTON	MO	182349	612	0	5148	1385	-1385	
8291010	ST LOUIS COUNTY BANK	CLAYTON	MO	261676	1621	0	5104	5603	-5603	
10291050	FARMERS BANK OF CLINTON	CLINTON	MO	19107	276	0	0	0	0	*
10291060	UNION STATE BK OF CLINTON	CLINTON	MO	17100	288	0	0	0	0	*
8291112	FIRST BANK OF COMMERCE	COLUMBIA	MO	69864	969	0	1565	0	0	*
8291160	BANK OF CRANE	CRANE	MO	16671	273	0	0	0	0	*
8291175	BANK OF CRESTWOOD	CRESTWOOD	MO	63194	880	0	887	0	0	*
8291186	FIRST MISSOURI BANK	CREVE COEUR	MO	70754	646	0	1550	0	0	*
8291200	CRYSTAL CITY STATE BANK	CRYSTAL CITY	MO	22526	389	0	0	0	0	*
8291210	PEOPLES BANK OF CUBA	CUBA	MO	16088	271	0	0	0	0	*
8291250	AMERICAN BANK	DE SOTO	MO	26200	429	0	0	0	0	*
8291255	COLONIAL BANK	DES PERES	MO	41193	400	0	267	0	0	*
8291370	CITIZENS BANK	EDINA	MO	25673	93	0	56	0	0	*
8291390	CITIZENS BANK	ELDON	MO	18453	217	0	0	0	0	*
10291400	TRI COUNTY STATE BANK	ELDORADO SPRINGS	MO	19718	353	0	0	0	0	*
8291450	EUREKA BANK	EUREKA	MO	17466	256	0	0	0	0	*
8291525	FIRST STATE BANK	FARMINGTON	MO	25235	424	0	0	0	0	*
8291560	UNIT MISSOURI BK OF FERGUSON	FERGUSON	MO	42270	741	0	0	0	0	*
8291570	COMMERCE BANK OF FESTUS	FESTUS	MO	31112	662	0	0	0	0	*
8291590	AMERICAN STATE BANK	FLAT RIVER	MO	17746	214	0	0	0	0	*
8291598	CMPC BANK OF FLORISSANT	FLORISSANT	MO	34601	1054	0	0	0	0	*
8291600	FLORISSANT BANK	FLORISSANT	MO	57661	1585	0	0	0	0	*
8291645	BOATMENS BANK OF TANEY CTY	FORSYTH	MO	21021	307	0	0	0	0	*
8291660	NEW ERA BANK	FREDERICKTOWN	MO	26338	303	0	0	0	0	*
8291690	BANK OF GAINESVILLE	GAINESVILLE	MO	21486	158	0	0	0	0	*
8291740	FIRST MO BK OF FRANKLIN CTY	GERALD	MO	14797	114	0	0	0	0	*
10291770	GLASGOW SAVINGS BANK	GLASGOW	MO	16404	63	0	0	0	0	*
10291850	GRANDVIEW BK AND TR CO	GRANDVIEW	MO	21498	465	0	0	0	0	*
8291950	COMMERCE BANK OF HANNIBAL	HANNIBAL	MO	18648	584	0	0	0	0	*
10292000	ALLEN BANK AND TRUST CO	HARRISONVILLE	MO	21694	251	0	0	0	0	*
8292060	LINDBERGH BANK	HAZELWOOD	MO	23917	761	0	0	0	0	*
8292070	FIRST MO BK OF GASCONADE CTY	HERMANN	MO	17942	190	0	0	0	0	*
10292110	BANK OF HIGGINSVILLE	HIGGINSVILLE	MO	25000	362	0	0	0	0	*
8292170	BANK OF HOUSE SPRINGS	HOUSE SPRINGS	MO	14129	376	0	0	0	0	*
8292180	BANK OF HOUSTON	HOUSTON	MO	17898	307	0	0	0	0	*
10292250	BANK OF INDEPENDENCE	INDEPENDENCE	MO	27327	1042	0	0	0	0	*
10292260	CHRISMAN SAWYER BANK	INDEPENDENCE	MO	25088	283	0	0	0	0	*
10292273	NOLAND RD MERCANTILE BANK	INDEPENDENCE	MO	51878	743	0	315	0	0	*
10292275	STANDARD STATE BANK	INDEPENDENCE	MO	27506	467	0	0	0	0	*
8292310	CAPE COUNTY BANK	JACKSON	MO	20853	489	0	0	0	0	*
8292360	CENTRAL TRUST BANK	JEFFERSON CITY	MO	180980	1150	0	5144	2292	-2292	

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8292369	JEFFERSON BANK OF MO	JEFFERSON CITY	MO	23984	808	0	0	0	0	*
8292371	LANDMARK N CTY BK AND TR CO	JENNINGS	MO	101088	917	0	1801	98	-98	*
8292372	MARK TWAIN NORTHLAND BANK	JENNINGS	MO	79869	497	0	2587	0	0	*
8292375	CHARTER BANK OF JENNINGS	JENNINGS	MO	50058	1120	0	0	0	0	*
10292390	COMMERCE BANK OF JOPLIN	JOPLIN	MO	33627	448	0	0	0	0	*
10292420	FIRST STATE BANK	JOPLIN	MO	17498	583	0	0	0	0	*
8292440	COMMERCE BK OF KAHOKA	KAHOKA	MO	21052	176	0	0	0	0	*
10292448	AMERICAN BANK & TRUST CO /	KANSAS CITY	MO	43286	475	0	389	0	0	*
10292453	BANNISTER BANK	KANSAS CITY	MO	18628	392	0	0	0	0	*
10292456	BOATMENS NORTH HILLS BANK	KANSAS CITY	MO	32431	1155	0	0	0	0	*
10292457	BLUE RIDGE BK & TR CO	KANSAS CITY	MO	58632	966	0	512	0	0	*
10292465	CENTRAL BK OF KANSAS CITY	KANSAS CITY	MO	23333	738	0	0	0	0	*
10292475	COMMERCE BK OF BLUE HILLS	KANSAS CITY	MO	18237	624	0	0	0	0	*
10292493	COUNTRY CLUB BANK	KANSAS CITY	MO	27331	457	0	0	0	0	*
10292495	EMPIRE BANK & TRUST CO	KANSAS CITY	MO	37590	182	0	358	0	0	*
10292503	GOPPERT BANK & TRUST CO	KANSAS CITY	MO	45025	390	0	498	0	0	*
10292505	GRAND AVENUE BK & TR CO	KANSAS CITY	MO	61000	657	0	880	0	0	*
10292515	JACKSON COUNTY STATE BANK	KANSAS CITY	MO	27148	611	0	0	0	0	*
10292520	KANSAS CITY BK & TR CO	KANSAS CITY	MO	61048	386	0	1176	0	0	*
10292565	METROPOLITAN BANK	KANSAS CITY	MO	19153	255	0	0	0	0	*
10292585	PEOPLES BANK OF KANSAS CITY	KANSAS CITY	MO	32872	405	0	0	0	0	*
10292599	PLAZA BANK & TRUST COMPANY	KANSAS CITY	MO	78572	789	0	1700	0	0	*
10292605	RED BRIDGE MERCANTILE BANK	KANSAS CITY	MO	30976	469	0	0	0	0	*
10292624	STADIUM BANK	KANSAS CITY	MO	22458	439	0	0	0	0	*
10292666	UNITED MO BK OF BLUE VALLEY	KANSAS CITY	MO	32192	794	0	0	0	0	*
10292667	UNITED MO BK OF HICKMAN MILLS	KANSAS CITY	MO	36783	811	0	0	0	0	*
10292669	UNITED MISSOURI BANK SOUTH	KANSAS CITY	MO	40215	557	0	0	0	0	*
10292670	UNIVERSITY BANK	KANSAS CITY	MO	36777	299	0	138	0	0	*
8292710	BANK OF KENNETT	KENNETT	MO	48570	346	0	544	0	0	*
8292720	COTTON EXCHANGE BANK	KENNETT	MO	23331	213	0	0	0	0	*
8292750	BANK OF KIRKSVILLE	KIRKSVILLE	MO	36841	401	0	79	0	0	*
8292775	UNIT MISSOURI BK OF KIRKWOOD	KIRKWOOD	MO	42548	434	0	101	0	0	*
8292835	BANK OF LADUE	LADUE	MO	21661	270	0	0	0	0	*
10292860	LAMAR TRUST CO	LAMAR	MO	19052	259	0	0	0	0	*
8292938	CENTRAL BANK	LEBANON	MO	19804	195	0	0	0	0	*
10292970	BANK OF LEES SUMMIT	LEES SUMMIT	MO	18798	250	0	0	0	0	*
10292980	FARMERS TRUST COMPANY	LEES SUMMIT	MO	24543	435	0	0	0	0	*
10292995	MIDLAND BANK	LEES SUMMIT	MO	28020	552	0	0	0	0	*
8293010	LEWISTOWN STATE BANK	LEWISTOWN	MO	17944	98	0	0	0	0	*
10293020	COMMERCIAL BK OF LEXINGTON	LEXINGTON	MO	18530	306	0	0	0	0	*
8293130	BANK OF LOUISIANA	LOUISIANA	MO	16919	216	0	0	0	0	*
8293140	MERCANTILE BANK	LOUISIANA	MO	21468	202	0	0	0	0	*
8293200	MACON ATLANTA STATE BANK	MACON	MO	29173	406	0	0	0	0	*
8293230	MALDEN STATE BANK	MALDEN	MO	25617	281	0	0	0	0	*
8293280	PIONEER BANK AND TRUST CO	MAPLEWOOD	MO	52757	566	0	830	0	0	*
10293340	WOOD AND HUSTON BANK	MARSHALL	MO	45052	534	0	349	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8293350	CITIZENS STATE BANK	MARSHFIELD	MO	22438	185	0	0	0	0	*
10293370	CITIZENS STATE BANK	MARYVILLE	MO	44395	304	0	435	0	0	*
10293380	NODAWAY VALLEY BANK	MARYVILLE	MO	60073	406	0	964	0	0	*
8293492	BK OF THE LAKE OF THE OZARKSMILLER CCUNTY		MO	32320	257	0	103	0	0	*
8293540	UNITED MISSOURI BK OF MONETTMONETT		MO	25714	349	0	0	0	0	*
10293685	CITIZENS STATE BANK	NEVADA	MO	27357	237	0	0	0	0	*
8293770	BANK OF NEW MADRID	NEW MADRID	MO	20319	245	0	0	0	0	*
8293819	NORMANDY BANK	NORTH WOODS	MO	22627	410	0	0	0	0	*
10293830	BANK OF ODESSA	ODESSA	MO	31776	154	0	178	0	0	*
8293840	BOATMENS BANK OF O FALLON	O FALLON	MO	21966	622	0	0	0	0	*
8293855	COMMERCIAL BANK OF ST LOUIS	OLIVETTE	MO	26042	537	0	0	0	0	*
8293945	CHARTER BANK OF OVERLAND	OVERLAND	MO	34905	707	0	0	0	0	*
8293960	OZARK BANK	OZARK	MO	20375	304	0	0	0	0	*
8294040	PERRY STATE BANK	PERRY	MO	13350	91	0	0	0	0	*
8294050	BANK OF PERRYVILLE	PERRYVILLE	MO	27046	331	0	0	0	0	*
8294070	HOME TRUST MERCANTILE BANK	PERRYVILLE	MO	21301	224	0	0	0	0	*
10294170	PLEASANT HILL BANK	PLEASANT HILL	MO	20159	170	0	0	0	0	*
8294200	BANK OF POPLAR BLUFF	POPLAR BLUFF	MO	36246	474	0	0	0	0	*
8294203	COMMERCE BK OF POPLAR BLUFF	POPLAR BLUFF	MO	38617	429	0	121	0	0	*
8294230	WASHINGTON CTY MERCANTILE BKPCTOSI		MO	20244	443	0	0	0	0	*
10294292	BOATMENS RAYTOWN BANK	RAYTOWN	MO	53229	642	0	762	0	0	*
10294295	LAUREL BANK OF RAYTOWN	RAYTOWN	MO	31104	874	0	0	0	0	*
8294340	BOATMENS BANK OF PULASKI CTYRICHLAND		MO	16115	147	0	0	0	0	*
10294350	EXCHANGE BANK OF RICHMOND	RICHMOND	MO	31078	366	0	0	0	0	*
8294358	CONTINENTAL BANK & TRUST CO RICHMOND HGTS		MO	54649	462	0	1156	0	0	*
10294380	BANK OF ATCHISON COUNTY	ROCK PORT	MO	17808	138	0	0	0	0	*
10294390	CITIZENS BANK OF ATCHISON COROCK PORT		MO	15627	101	0	0	0	0	*
8294405	FIRST STATE BANK	ROLLA	MO	22806	479	0	0	0	0	*
8294410	ROLLA STATE BANK	ROLLA	MO	26166	254	0	0	0	0	*
8294455	BANK OF ST ANN	ST ANN	MO	29148	642	0	0	0	0	*
8294456	LANDMARK NORTHWEST PLAZA BK	ST ANN	MO	46426	692	0	89	0	0	*
8294472	MRCNTL BK OF ST CHARLES CTY	ST CHARLES	MO	22888	678	0	0	0	0	*
8294540	ST JOHNS BANK AND TRUST CO	ST JOHNS	MO	78458	1644	0	1442	0	0	*
10294560	DROVERS MERCANTILE BANK	ST JOSEPH	MO	16025	189	0	0	0	0	*
10294580	FARMERS STATE BANK	ST JOSEPH	MO	15539	207	0	0	0	0	*
10294595	FIRST STOCK YARDS BANK	ST JOSEPH	MO	25515	270	0	0	0	0	*
10294630	UNITED MO BANK OF ST JOSEPH	ST JOSEPH	MO	52136	945	0	0	0	0	*
8294660	BADEN BANK OF ST LOUIS	ST LOUIS	MO	55420	1296	0	0	0	0	*
8294665	BANK OF ST LOUIS	ST LOUIS	MO	193846	2348	0	5185	197	-197	*
8294680	BREMEN BANK AND TRUST CO	ST LOUIS	MO	30424	364	0	0	0	0	*
8294690	CASS BANK AND TRUST COMPANY	ST LOUIS	MO	71260	510	0	2991	0	0	*
8294700	CHIPPEWA TRUST COMPANY	ST LOUIS	MO	45945	748	0	0	0	0	*
8294705	CITY BANK	ST LOUIS	MO	44915	1129	0	0	0	0	*
8294706	COMMERCE BK OF MOUND CITY	ST LOUIS	MO	44348	841	0	0	0	0	*
8294735	HAMPTON BANK OF ST LOUIS	ST LOUIS	MO	105546	1789	0	1835	0	0	*
8294750	JEFFERSON BK & TR CO	ST LOUIS	MO	95851	504	0	2113	24	-24	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
8294760	JEFF GRAVOIS BK OF ST LOUIS	ST LOUIS	MO	55035	807	0	265	0	0	*
8294810	MERCANTILE CMRC TRUST CO	ST LOUIS	MO	74128	660	0	1762	0	0	*
8294825	MISSOURI STATE BANK & TR CO	ST LOUIS	MO	20357	277	0	0	0	0	*
8294850	NORTH ST LOUIS TR CO	ST LOUIS	MO	21016	356	0	0	0	0	*
8294870	NORTHWESTERN BANK AND TRUST	ST LOUIS	MO	34937	750	0	0	0	0	*
8294910	SOUTHERN COMMERCIAL BANK	ST LOUIS	MO	50554	718	0	141	0	0	*
8294953	BOATMENS BK OF CONCORD VLG	ST LOUIS COUNTY	MO	48312	1155	0	0	0	0	*
8294955	LEWIS & CLARK MERCANTILE BK	ST LOUIS COUNTY	MO	31231	795	0	0	0	0	*
8294956	PLAZA BANK OF WEST PORT	ST LOUIS CTY	MO	45375	546	0	185	0	0	*
8294958	MARK TWAIN SOUTH COUNTY BANK	ST LOUIS COUNTY	MO	85724	755	0	2329	0	0	*
8294959	MARK TWAIN PARKWAY BANK	ST LOUIS COUNTY	MO	27803	325	0	0	0	0	*
10295030	SALISBURY SAVINGS BANK	SALISBURY	MO	23075	148	0	0	0	0	*
10295050	HOME BANK	SAVANNAH	MO	23051	152	0	0	0	0	*
10295068	MISSOURI STATE BANK	SEDALIA	MO	20244	251	0	0	0	0	*
8295140	SHELBYNA MERCANTILE BANK	SHELBYNA	MO	20267	167	0	0	0	0	*
8295180	BANK OF SIKESTON	SIKESTON	MO	50729	884	0	181	0	0	*
8295288	BANK OF SPRINGFIELD	SPRINGFIELD	MO	30458	811	0	0	0	0	*
8295290	COMMERCE BANK OF SPRINGFIELD	SPRINGFIELD	MO	162047	2589	0	4146	0	0	*
8295295	EMPIRE BANK	SPRINGFIELD	MO	95891	1076	0	1977	0	0	*
8295360	COMMUNITY BANK	STEELVILLE	MO	16155	177	0	0	0	0	*
8295430	BANK OF SULLIVAN	SULLIVAN	MO	21794	404	0	0	0	0	*
8295480	BANK OF THAYER	THAYER	MO	22419	281	0	0	0	0	*
10295510	TRENTON TRUST COMPANY	TRENTON	MO	28176	284	0	0	0	0	*
8295520	BOATMENS BANK OF TROY	TROY	MO	21206	273	0	0	0	0	*
8295540	UNITED BANK OF UNION	UNION	MO	33568	380	0	1	0	0	*
8295565	CITIZENS BANK	UNIVERSITY CITY	MO	35497	657	0	0	0	0	*
8295570	COMMERCE BANK OF UNIV CITY	UNIVERSITY CITY	MO	57486	1021	0	450	0	0	*
8295580	BANK OF URBANA	URBANA	MO	15779	88	0	0	0	0	*
10295660	CITIZENS BANK	WARRENSBURG	MO	30281	642	0	0	0	0	*
10295690	COMMUNITY BK OF WARSAW	WARSAW	MO	19094	145	0	0	0	0	*
8295710	BANK OF WASHINGTON	WASHINGTON	MO	46473	599	0	144	0	0	*
8295755	BIG BEND BANK	WEBSTER GROVES	MO	42652	758	0	0	0	0	*
8295760	WEBSTER GROVES TR CO	WEBSTER GROVES	MO	58470	118	0	1522	0	0	*
8295790	LANDMARK CENTRAL BK & TR CO	WELLSTON	MO	96500	851	0	2576	0	0	*
8295810	WENTZVILLE STATE BANK	WENTZVILLE	MO	20782	279	0	0	0	0	*
8295840	WEST PLAINS BANK	WEST PLAINS	MO	24891	210	0	0	0	0	*

OF 201 BANKS AFFECTED IN STATE 143 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
52 HAVE NO REQUIRED RESERVE BALANCE

9300015 FIRST SECURITY BANK
9300040 BANK OF BAKER

ANACONDA
BAKER

MT
MT

14507
17459

300
93

0
0

0
0

0
0

0
0

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NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9300083	FIRST CITIZENS BANK	BILLINGS	MT	24579	217	0	0	0	0	*
9300115	VALLEY STATE BANK	BILLINGS	MT	26526	252	0	0	0	0	*
9300260	BANK OF COLUMBIA FALLS	COLUMBIA FALLS	MT	19368	244	0	0	0	0	*
9300280	FARMERS STATE BANK	CONRAD	MT	30499	206	0	85	0	0	*
9300300	BANK OF GLACIER COUNTY	CUT BANK	MT	22028	135	0	0	0	0	*
9300340	STATE BANK & TRUST CO	DILLON	MT	21168	178	0	0	0	0	*
9300390	FIRST STATE BANK	FORSYTH	MT	22970	130	0	61	0	0	*
9300400	FIRST STATE BK OF FT BENTON	FORT BENTON	MT	24180	123	0	7	0	0	*
9300520	CITIZENS STATE BANK	HAMILTON	MT	22514	293	0	0	0	0	*
9300540	BIG HORN BANK	HARDIN	MT	29320	190	0	85	0	0	*
9300543	LITTLE HORN STATE BANK	HARDIN	MT	15336	140	0	0	0	0	*
9300665	VALLEY BANK OF KALISPELL	KALISPELL	MT	25637	223	0	0	0	0	*
9300690	NW BANK OF LEWISTOWN	LEWISTOWN	MT	35852	262	0	166	0	0	*
9300760	1ST SC BK & TR OF MILES CITY	MILES CITY	MT	45650	236	0	430	0	0	*
9300810	SECURITY STATE BANK	PLENTYWOOD	MT	23061	182	0	0	0	0	*
9300915	FIRST STATE BANK	SHELBY	MT	25879	208	0	0	0	0	*
9300925	TOOLE COUNTY STATE BANK	SHELBY	MT	16724	82	0	0	0	0	*

OF 19 BANKS AFFECTED IN STATE 13 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

10310090	GUARDIAN STATE BK & TR CO	ALLIANCE	NE	45801	342	0	509	0	0	*
10310210	AUBURN STATE BANK	AUBURN	NE	15200	113	0	0	0	0	*
10310230	FARMERS STATE BK & TR CO	AURORA	NE	25895	196	0	20	0	0	*
10310395	BANK OF BELLEVUE	BELLEVUE	NE	26935	592	0	0	0	0	*
10310440	WASHINGTON COUNTY BANK	BLAIR	NE	33900	246	0	104	0	0	*
10310550	NEBRASKA STATE BANK & TR CO	BROKEN BOW	NE	26677	199	0	0	0	0	*
10310640	STATE BANK OF CAIRO	CAIRO	NE	14663	23	0	5	0	0	*
10310750	BANK OF CHADRON	CHADRON	NE	20384	106	0	20	0	0	*
10310875	CITIZENS BANK AND TRUST CO	COLUMBUS	NE	23220	269	0	0	0	0	*
10310880	COLUMBUS BANK & TRUST CO	COLUMBUS	NE	19137	258	0	0	0	0	*
10310910	COZAD STATE BANK & TRUST CO	COZAD	NE	15265	132	0	0	0	0	*
10310920	FIRST BANK & TRUST COMPANY	COZAD	NE	17985	152	0	0	0	0	*
10310950	CITIBANK & TR CO OF CRETE	CRETE	NE	16603	111	0	0	0	0	*
10310960	CRETE STATE BANK	CRETE	NE	17511	301	0	0	0	0	*
10311310	FAIRBURY STATE BANK	FAIRBURY	NE	15464	113	0	0	0	0	*
10311360	RICHARDSON CTY BK & TR CO	FALLS CITY	NE	27923	258	0	48	0	0	*
10311398	FIRST STATE BANK	FREMONT	NE	15922	285	0	0	0	0	*
10311450	GENEVA STATE BANK	GENEVA	NE	30532	150	0	180	0	0	*
10311500	GORDON STATE BANK	GORDON	NE	13640	82	0	0	0	0	*
10311510	FIRST STATE BANK	GOTHENBURG	NE	18898	124	0	0	0	0	*
10311520	GOTHENBURG STATE BK & TR CO	GOTHENBURG	NE	21188	82	0	49	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10311695	HASTINGS STATE BANK	HASTINGS	NE	18709	164	0	0	0	0	*
10311815	FIRST SEC BK OF HOLDREGE	HOLDREGE	NE	16120	213	0	0	0	0	*
10311980	PLATTE VALLEY ST BK & TR CO	KEARNEY	NE	45739	312	0	438	0	0	*
10312080	FARMERS STATE BANK & TR CO	LEXINGTON	NE	18250	192	0	0	0	0	*
10312090	LEXINGTON ST BK & TR CO	LEXINGTON	NE	22443	297	0	0	0	0	*
10312135	GATEWAY BANK & TRUST CO	LINCOLN	NE	42760	563	0	168	0	0	*
10312140	HAVELOCK BANK	LINCOLN	NE	24077	369	0	0	0	0	*
10312145	LINCOLN BANK SOUTH INC	LINCOLN	NE	16056	172	0	0	0	0	*
10312160	UNION BANK AND TRUST CO	LINCOLN	NE	36329	313	0	430	0	0	*
10312440	MINDEN EXCH BK & TR CO	MINDEN	NE	24703	124	0	74	0	0	*
10312655	NORTH PLATTE STATE BANK	NORTH PLATTE	NE	20982	197	0	0	0	0	*
10312712	KEITH COUNTY BANK & TR CO	OGALLALA	NE	20725	183	0	0	0	0	*
10312713	AMES BANK	OMAHA	NE	24406	737	0	0	0	0	*
10312714	BANK OF MILLARD	OMAHA	NE	30309	262	0	0	0	0	*
10312718	CENTER BANK	OMAHA	NE	61926	949	0	754	0	0	*
10312720	DOUGLAS CTY BK & TR CO	OMAHA	NE	48776	297	0	703	0	0	*
10312735	FIRST WEST SIDE BANK	OMAHA	NE	55237	730	0	748	0	0	*
10312745	MID CITY BANK INC	OMAHA	NE	17198	151	0	0	0	0	*
10312750	NORTH SIDE BANK	OMAHA	NE	41668	850	0	25	0	0	*
10312765	OMAHA STATE BANK	OMAHA	NE	18009	323	0	0	0	0	*
10312785	SOUTHWEST BANK	OMAHA	NE	57268	649	0	855	0	0	*
10312840	NEBRASKA STATE BANK	GRD	NE	14733	97	0	0	0	0	*
10312940	BANK OF PAPILLION	PAPILLION	NE	18443	319	0	0	0	0	*
10313020	CONES STATE BANK	PIERCE	NE	14892	50	0	0	0	0	*
10313145	RALSTON BANK	RALSTON	NE	26313	462	0	0	0	0	*
10313160	RAVENNA BANK	RAVENNA	NE	17103	218	0	0	0	0	*
10313290	SCHUYLER STATE BANK	SCHUYLER	NE	20732	108	0	6	0	0	*
10313310	FIRST STATE BANK	SCOTTSBLUFF	NE	19301	181	0	0	0	0	*
10313345	SCRIBNER BANK	SCRIBNER	NE	15333	94	0	0	0	0	*
10313430	NEBRASKA STATE BANK	SOUTH SIOUX CITY	NE	20737	259	0	0	0	0	*
10314160	YORK STATE BANK & TRUST CO	YORK	NE	28256	216	0	45	0	0	*

OF 52 BANKS AFFECTED IN STATE 33 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
19 HAVE NO REQUIRED RESERVE BALANCE

12320040	BANK OF NEVADA	LAS VEGAS	NV	237271	5472	0	5172	404	-404	
12320045	NEVADA STATE BANK	LAS VEGAS	NV	111911	1484	0	2949	0	0	
12320078	PIONEER CITIZENS BANK	RENO	NV	69998	1005	0	1638	0	0	*

OF 3 BANKS AFFECTED IN STATE 0 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
2 HAVE NO REQUIRED RESERVE BALANCE

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
1330010	BERLIN CITY BANK	BERLIN	NH	39685	468	0	119	0	0	*
1330020	NORTH COUNTRY BANK	BERLIN	NH	19280	243	0	0	0	0	*
1330050	CONNECTICUT RIVER BANK	CHARLESTOWN	NH	14096	252	0	0	0	0	*
1330120	FIRST COLEBROOK BANK	COLEBROOK	NH	21885	268	0	0	0	0	*
1330215	DERRY BANK AND TRUST CO	DERRY	NH	19930	495	0	0	0	0	*
1330290	EXETER BANKING COMPANY	EXETER	NH	49021	1131	0	0	0	0	*
1330415	MCNADNOCK BANK	JAFFREY	NH	29172	239	0	109	0	0	*
1330530	SIWOOGANOCK GUARANTY SVG BK	LANCASTER	NH	17862	72	0	80	0	0	*
1330650	MANCHESTER BANK	MANCHESTER	NH	139034	1403	0	2835	564	-564	
1330720	NASHUA TRUST COMPANY	NASHUA	NH	97132	1419	0	1621	0	0	
1330735	NEW LONDON TRUST COMPANY	NEW LONDON	NH	16533	203	0	0	0	0	*
1330790	NORTH CONWAY BANK	NORTH CONWAY	NH	21193	274	0	0	0	0	*
1330796	PELHAM BANK & TRUST CO	PELHAM	NH	18027	273	0	0	0	0	*
1330950	PLYMOUTH GUARANTY SVGS BK	PLYMOUTH	NH	42909	57	0	734	0	0	*
1330990	PORTSMOUTH TRUST COMPANY	PORTSMOUTH	NH	40028	87	0	624	0	0	*
1330920	ROCHESTER SAVINGS BK & TR CO	ROCHESTER	NH	85072	200	0	1249	559	-559	
1330924	ROCKINGHAM COUNTY TRUST CO	SALEM	NH	19573	253	0	0	0	0	*
1330990	SUNCOCK BANK	SUNCOCK	NH	37331	710	0	0	0	0	*
1331045	KINGSWOOD BANK AND TRUST	WOLFEBORO	NH	14137	192	0	0	0	0	*
1331060	WOODSVILLE GUARANTY SVGS BK	WOODSVILLE	NH	19291	75	0	117	0	0	*

OF 20 BANKS AFFECTED IN STATE 11 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
7 HAVE NO REQUIRED RESERVE BALANCE

2340030	INDEPENDENCE BANK OF NJ	ALLENDALE	NJ	13699	189	0	0	0	0	*
3340100	GUARANTEE BANK	ATLANTIC CITY	NJ	232093	6257	0	3489	0	0	
2340205	BERGEN STATE BANK	BERGENFIELD	NJ	89854	1083	0	1448	0	0	
2340435	SOMERSET TRUST CO	BRIDGEWATER TWP	NJ	141553	2119	0	3384	0	0	
2340555	UNITED JERSEY BK/S BERGEN	CARLSTADT	NJ	28498	557	0	0	0	0	*
2340560	CARTERET BANK AND TRUST CO	CARTERET	NJ	37074	1017	0	0	0	0	*
2340570	PILGRIM STATE BANK	CEDAR GROVE	NJ	18606	531	0	0	0	0	*
2340590	CHATHAM TRUST COMPANY	CHATHAM TOWNSHIP	NJ	77505	677	0	1266	0	0	
3340615	PEOPLES BANK OF S JERSEY	CLAYTON	NJ	28625	698	0	0	0	0	*
3340970	COMMERCE BANK OF NEW JERSEY	EVESHAM TWP	NJ	33864	671	0	0	0	0	*
2340995	FAIR LAWN STATE BANK	FAIR LAWN	NJ	26983	263	0	0	0	0	*
2341055	STATE BANK OF NEW JERSEY	FORT LEE	NJ	53407	659	0	276	0	0	*
2341064	FRANKLIN STATE BANK	FRANKLIN TWP	NJ	351947	5397	0	5184	5157	-5157	
2341068	CENTRAL JERSEY BK AND TR CO	FREEHOLD TWP	NJ	488650	10971	0	5092	5194	-5194	
2341120	GARFIELD TRUST COMPANY	GARFIELD	NJ	41371	607	0	0	0	0	*
3341445	GARDEN ST BK OF OCEAN CTY	JACKSON TWP	NJ	27983	373	0	0	0	0	*
2341615	KENILWORTH STATE BANK	KENILWORTH	NJ	30102	360	0	0	0	0	*
3341625	CITIZENS STATE BANK OF NJ	LACEY TOWNSHIP	NJ	63257	758	0	568	0	0	

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2341695	COMMUNITY STATE BK & TR CO	LINDEN	NJ	126072	1842	0	3287	0	0	
3341698	MAINLAND BANK	LINWOOD	NJ	33474	831	0	0	0	0	*
2341722	LIVINGSTON STATE BANK	LIVINGSTON	NJ	19139	254	0	0	0	0	*
2341735	JERSEY SHORE BANK	LONG BRANCH	NJ	33374	822	0	0	0	0	*
2341905	BRUNSWICK BANK AND TR CO	MANALAPAN TWP	NJ	34098	637	0	0	0	0	*
2341890	COMMONWEALTH BK OF METUCHEN	METUCHEN	NJ	31473	725	0	0	0	0	*
2341935	UNITED JERSEY BANK/NORTH	MONTVALE	NJ	61649	1563	0	0	0	0	*
3342000	BURLINGTON CTY TRUST CO	MOORESTOWN	NJ	166943	2610	0	3742	0	0	
2342045	FIRST MORRIS BANK	MORRIS TOWNSHIP	NJ	29461	476	0	0	0	0	*
3342065	FELLOWSHIP BANK	MOUNT LAUREL TWP	NJ	18450	194	0	0	0	0	*
2342320	NEWTON TRUST COMPANY	NEWTON	NJ	54836	724	0	274	0	0	*
2342365	MIDDLESEX COUNTY BANK	NORTH BRUNSWICK	NJ	25528	639	0	0	0	0	*
2342370	NORTH PLAINFIELD STATE BANK	N PLAINFIELD	NJ	33061	596	0	0	0	0	*
3342412	COASTAL STATE BANK	OCEAN CITY	NJ	53486	909	0	245	0	0	*
2342482	BERGEN BANK OF COMMERCE	PARAMUS	NJ	35947	482	0	0	0	0	*
2342495	MIDLAND BANK & TRUST CO	PARAMUS	NJ	91780	975	0	1780	0	0	
2342497	UNITED JERSEY BANK/PAR-TROY	PAR TROY HLS TWP	NJ	27512	839	0	0	0	0	*
2342530	BROADWAY BK & TR CO	PATERSON	NJ	109742	1421	0	2233	0	0	
2342570	FRANKLIN BANK	PATERSON	NJ	78835	910	0	1330	0	0	
3342668	FIDELITY BK & TR CO OF N J	PENNSAUKEN TWP	NJ	91665	1239	0	2053	0	0	
3342870	PRINCETON BANK & TRUST CO	PRINCETON	NJ	120805	1617	0	2909	0	0	
2342936	TOWN & COUNTRY BANK	RARITAN TWP	NJ	38611	330	0	121	0	0	*
2343065	ROXBURY STATE BANK	ROXBURY TWP	NJ	24659	470	0	0	0	0	*
2343083	INTERCHANGE STATE BANK	SADDLE BROOK	NJ	51896	1527	0	0	0	0	*
2343130	SHREWSBURY STATE BANK	SHREWSBURY	NJ	25346	422	0	0	0	0	*
2343180	SOUTH AMBOY TRUST COMPANY	SOUTH AMBOY	NJ	19516	401	0	0	0	0	*
2343185	VILLAGE BANK OF NEW JERSEY	SOUTH ORANGE	NJ	36512	472	0	29	0	0	*
2343230	INTER-COMMUNITY BANK	SPRINGFIELD	NJ	15125	193	0	0	0	0	*
2343280	SUMMIT & ELIZABETH TR CO	SUMMIT	NJ	298944	4868	0	5111	3899	-3899	
2343304	HOME STATE BANK	TEANECK TWP	NJ	20445	173	0	0	0	0	*
3343342	CAPITOL STATE BANK	TRENTON	NJ	27419	481	0	0	0	0	*
2343450	HUDSON UNITED BANK	UNION CITY	NJ	186308	4499	0	2662	0	0	
2343516	ALLAIRE STATE BANK	WALL TOWNSHIP	NJ	23994	373	0	0	0	0	*
2343533	RAMAPO BANK	WAYNE TWP	NJ	60129	989	0	723	0	0	*
3343545	LENAPE STATE BANK	W DEPTFORD TWP	NJ	37132	882	0	0	0	0	*
2343567	LAKELAND STATE BANK	WEST MILFORD TWP	NJ	24689	650	0	0	0	0	*
3343595	WEST WINDSOR STATE BANK	W WINDSOR TWP	NJ	15738	120	0	0	0	0	*

OF 55 BANKS AFFECTED IN STATE 33 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
19 HAVE NO REQUIRED RESERVE BALANCE

11350010	SECURITY BANK & TRUST	ALAMGORDO	NM	39305	510	0	10	0	0	*
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NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10350025	BANK OF NEW MEXICO	ALBUQUERQUE	NM	197224	1974	0	5180	1148	-1148	
10350028	CITIZENS BANK	ALBUQUERQUE	NM	40572	554	0	7	0	0	*
10350032	RIO GRANDE VALLEY BANK	ALBUQUERQUE	NM	41986	369	0	160	0	0	*
10350033	REPUBLIC BANK	ALBUQUERQUE	NM	31217	558	0	0	0	0	*
10350035	WESTERN BANK	ALBUQUERQUE	NM	24509	359	0	0	0	0	*
11350055	PEOPLES STATE BANK	ARTESIA	NM	19278	216	0	0	0	0	*
11350095	COMMERCE BANK AND TRUST	CARLSBAD	NM	26605	282	0	0	0	0	*
10350100	FARMERS & STOCKMENS	CLAYTON	NM	24346	184	0	12	0	0	*
11350110	CITIZENS BANK OF CLOVIS	CLOVIS	NM	66853	563	0	1153	0	0	*
10350145	CITIZENS BANK	FARMINGTON	NM	56319	1416	0	459	0	0	*
10350160	FIRST STATE BANK	GALLUP	NM	49647	1333	0	0	0	0	*
10350170	MERCHANTS BANK	GALLUP	NM	36847	756	0	0	0	0	*
10350175	GRANTS STATE BANK	GRANTS	NM	27683	549	0	0	0	0	*
11350200	NEW MEXICO BK & TR CO	HOBBS	NM	97239	1117	0	2528	0	0	*
11350205	CITIZENS BANK OF LAS CRUCES	LAS CRUCES	NM	26638	363	0	0	0	0	*
11350215	FARMERS AND MERCHANTS BANK	LAS CRUCES	NM	52061	990	0	508	0	0	*
10350233	BANK OF LAS VEGAS	LAS VEGAS	NM	35246	635	0	0	0	0	*
10350325	FIRST STATE BANK	RIO RANCHO	NM	23315	616	0	0	0	0	*
11350332	RUIDOSO STATE BANK	RUIDOSO	NM	26028	394	0	0	0	0	*
11350335	ROSWELL STATE BANK	ROSWELL	NM	58020	767	0	702	0	0	*
10350337	BANK OF SANTA FE	SANTA FE	NM	44000	433	0	142	0	0	*
10350339	CAPITAL BANK	SANTA FE	NM	27677	360	0	0	0	0	*
10350370	CITIZENS STATE BANK	SPRINGER	NM	17251	394	0	0	0	0	*
11350400	CITIZENS STATE BANK	VAUGHN	NM	18347	190	0	0	0	0	*

OF 25 BANKS AFFECTED IN STATE 14 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
10 HAVE NO REQUIRED RESERVE BALANCE

2360040	BANK OF AKRON	AKRON	NY	19390	312	0	0	0	0	*
2360075	COMMUNITY STATE BANK	ALBANY	NY	67721	1060	0	614	0	0	*
2360410	CITIZENS BANK	ATTICA	NY	18403	494	0	0	0	0	*
2360500	BANK OF BABYLON	BABYLON	NY	77917	1572	0	729	0	0	*
2360718	BANKERS TRUST OF BINGHAMTON	BINGHAMTON	NY	32349	1268	0	0	0	0	*
2360975	CENTRAL STATE BANK	BROOKLYN	NY	56235	755	0	1029	0	0	*
2361520	BANK OF CASTILE	CASTILE	NY	27407	379	0	0	0	0	*
2361940	FIRST BK & TR CO OF CORNING	CORNING	NY	49505	1538	0	0	0	0	*
2362795	CONTINENTAL BANK	GARDEN CITY	NY	23213	148	0	0	0	0	*
2362850	NASSAU TRUST CO	GLEN COVE	NY	154976	3474	0	3297	0	0	*
2363320	CHEMICAL BANK OF ROCHESTER	HILTON	NY	26631	324	0	0	0	0	*
2363390	STEBEN TRUST COMPANY	HORNELL	NY	38489	682	0	0	0	0	*
2363850	BANK OF LAKE PLACID	LAKE PLACID	NY	27583	895	0	0	0	0	*
2363870	MFG HANOVER TR CO/CPTL REG	LATHAM	NY	86934	1296	0	1577	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2363890	BANK OF LE ROY	LE ROY	NY	33042	742	0	0	0	0	*
2363950	HERKIMER COUNTY TRUST CO	LITTLE FALLS	NY	40066	984	0	0	0	0	*
2364310	NORTH FORK BK & TR CO	MATTITUCK	NY	73340	1308	0	1176	0	0	*
2364643	UNION STATE BANK	NANUET	NY	21334	191	0	0	0	0	*
2364755	STATE BANK OF L I	NEW HYDE PARK	NY	34343	303	0	135	0	0	*
2364820	AMALGAMATED BK OF NEW YORK	NEW YORK	NY	354162	1386	0	5199	10387	-10387	
2364838	ATLANTIC BANK OF NEW YORK	NEW YORK	NY	308968	693	0	5159	3217	-3217	
2364843	BANCO DE BOGOTA TRUST CO	NEW YORK	NY	29763	15	0	959	0	0	*
2364858	BANK LEUMI TRUST CO OF N Y	NEW YORK	NY	655323	2267	0	5303	18944	-18944	
2364863	BANK OF COMMERCE	NEW YORK	NY	238860	3203	0	5128	5606	-5606	
2364893	BANK OF TOKYO TRUST CO	NEW YORK	NY	1481432	581	0	5349	51611	-51611	
2364945	CANADIAN BANK OF CMRC TR	NEW YORK	NY	18662	4	0	92	0	0	*
2364987	CHINESE AMERICAN BANK	NEW YORK	NY	45320	297	0	452	0	0	*
2365053	DAIWA BANK TRUST COMPANY	NEW YORK	NY	84329	48	0	1457	0	0	*
2365130	FIDUCIARY TRUST COMPANY	NEW YORK	NY	54450	39	0	3167	0	0	*
2365168	FUJI BANK & TRUST COMPANY	NEW YORK	NY	198937	38	0	2491	3019	-3019	
2365235	IND BANK OF JAPAN TR CO	NEW YORK	NY	145169	10	0	1482	2355	-2355	
2365244	ISRAEL DISCOUNT TRUST CO	NEW YORK	NY	15547	10	0	144	0	0	*
2365418	ROYAL BANK & TRUST CO	NEW YORK	NY	181565	167	0	5205	2573	-2573	
2365515	UNITED AMERICAS BANK	NEW YORK	NY	50744	1244	0	0	0	0	*
2366050	PAVILION STATE BANK	PAVILION	NY	14587	331	0	0	0	0	*
2367635	BANK OF UTICA	UTICA	NY	49757	337	0	459	0	0	*
2367790	WYOMING COUNTY BANK	WARSAW	NY	42294	731	0	0	0	0	*
2367970	FIRST TRUST UNION BANK	WELLSVILLE	NY	140906	2413	0	2354	0	0	

OF 38 BANKS AFFECTED IN STATE 15 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
15 HAVE NO REQUIRED RESERVE BALANCE

5370065	BANK OF ASHEVILLE	ASHEVILLE	NC	77346	1727	0	712	0	0	*
5370070	WESTERN CAROLINA BK & TR CO	ASHEVILLE	NC	21078	447	0	0	0	0	*
5370130	BANK OF BELMONT	BELMONT	NC	33876	603	0	0	0	0	*
5370270	PEOPLES BANK	CATAWBA	NC	29008	478	0	0	0	0	*
5370358	REPUBLIC BANK & TRUST CO	CHARLOTTE	NC	28898	360	0	0	0	0	*
5370460	PIEDMONT BANK & TRUST CO	DAVIDSON	NC	54481	1454	0	0	0	0	*
5370495	CENTRAL CAROLINA BK & TR CO	DURHAM	NC	365655	11510	0	5163	423	-423	
5370550	MECHANICS AND FARMERS BANK	DURHAM	NC	38177	946	0	0	0	0	*
5370625	YADKIN VALLEY BK & TR CO	ELKIN	NC	13668	319	0	0	0	0	*
5370640	EAST CAROLINA BANK	ENGELHARD	NC	44034	1165	0	0	0	0	*
5370678	CAPE FEAR BANK & TRUST CO	FAYETTEVILLE	NC	33039	1267	0	0	0	0	*
5370720	FIDELITY BANK	FUQUAY-VARINA	NC	72217	1712	0	390	0	0	*
5370728	CAROLINA STATE BANK	GASTONIA	NC	18761	138	0	0	0	0	*
5370750	TARHEEL BANK & TRUST CO	GATESVILLE	NC	28859	558	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5370810	BANK OF GRANITE	GRANITE FALLS	NC	44980	1110	0	0	0	0	*
5370820	FARMERS AND MERCHANTS BANK	GRANITE QUARRY	NC	27100	598	0	0	0	0	*
5370855	COMMUNITY BANK OF CAROLINA	GREENSBORO	NC	23215	355	0	0	0	0	*
5370857	GATEWAY BANK	GREENSBORO	NC	19594	374	0	0	0	0	*
5370990	HIGH POINT BK & TR CO	HIGH POINT	NC	92954	488	0	2754	0	0	
5371155	LEXINGTON STATE BANK	LEXINGTON	NC	74475	1277	0	645	0	0	
5371180	HERITAGE BANK	LUCAMA	NC	19202	463	0	0	0	0	*
5371225	PEOPLES BANK OF N C	MADISON	NC	25096	645	0	0	0	0	*
5371330	AMERICAN BANK AND TRUST CO	MONROE	NC	200220	3175	0	4997	0	0	
5371410	SOUTHERN BANK & TRUST CO	MOUNT OLIVE	NC	62707	1874	0	0	0	0	*
5371420	BANK OF CURRITUCK	MOYOCK	NC	15785	359	0	0	0	0	*
5371480	NORTHWESTERN BANK	NORTH WILKESBORO	NC	1171996	32181	0	5226	17756	-17756	
5371520	BANK OF PILOT MOUNTAIN	PILCT MCUNTAIN	NC	19100	284	0	0	0	0	*
5371530	FARMERS BANK	PILCT MOUNTAIN	NC	15103	225	0	0	0	0	*
5371584	FIRST-CITIZENS BK & TR CO	RALEIGH	NC	1072178	25107	0	5161	20310	-20310	
5371585	STATE BANK OF RALEIGH	RALEIGH	NC	29150	372	0	0	0	0	*
5371690	RICHMOND CO BANK	ROCKINGHAM	NC	28485	932	0	0	0	0	*
5371720	PEOPLES BANK AND TRUST CO	ROCKY MOUNT	NC	264409	9165	0	2585	0	0	
5371770	COMMERCIAL AND FARMERS BANK	RURAL HALL	NC	19100	591	0	0	0	0	*
5371800	SECURITY BK & TR CO	SALISBURY	NC	127681	4444	0	583	0	0	
5371805	CAROLINA BANK	SANFORD	NC	123774	2505	0	2456	0	0	
5371940	FARMERS BANK	SUNBURY	NC	26349	570	0	0	0	0	*
5371970	EDGEcombe BANK & TRUST CO	TARBORO	NC	51839	1387	0	0	0	0	*
5371990	BANK OF MONTGOMERY	TROY	NC	19872	581	0	0	0	0	*
5372111	WACCAMAW BANK AND TRUST CO	WHITEVILLE	NC	263481	4410	0	5195	2364	-2364	
5372150	BRANCH BANKING AND TRUST CO	WILSON	NC	455599	12115	0	5136	5668	-5668	
5372225	FORSYTH BANK & TRUST CO	WINSTON-SALEM	NC	45454	338	0	652	0	0	*
5372240	FIRST STATE BANK	WINTERVILLE	NC	25906	659	0	0	0	0	*

OF 42 BANKS AFFECTED IN STATE 28 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
9 HAVE NO REQUIRED RESERVE BALANCE

9380030	MCINTOSH COUNTY BANK	ASHLEY	ND	17863	86	0	11	0	0	*
9380040	FARMERS AND MERCHANTS BANK	BEACH	ND	17350	74	0	0	0	0	*
9380070	BANK OF BEULAH	BEULAH	ND	16086	118	0	0	0	0	*
9380115	ST BK OF BURLEIGH CTY TR CO	BISMARCK	ND	34398	305	0	94	0	0	*
9380170	FIRST STATE BANK OF CANDO	CANDO	ND	20676	165	0	0	0	0	*
9380180	FOSTER COUNTY BANK & TR CO	CARRINGTON	ND	27024	160	0	80	0	0	*
9380200	CASSELTON STATE BANK	CASSELTON	ND	15083	45	0	0	0	0	*
9380210	FIRST STATE BANK	CASSELTON	ND	13979	72	0	0	0	0	*
9380240	FARMERS ST BK OF CROSBY	CROSBY	ND	19472	86	0	0	0	0	*
9380470	SARGENT COUNTY BANK	FORMAN	ND	16559	58	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
9380490	GARRISON STATE BANK	GARRISON	ND	17503	82	0	0	0	0	*
9380540	WALSH COUNTY BANK & TR CO	GRAFTON	ND	41375	344	0	246	0	0	*
9380610	FIRST STATE BANK	HARVEY	ND	17704	93	0	0	0	0	*
9380650	UNION STATE BANK	HAZEN	ND	18117	142	0	0	0	0	*
9380690	NORTHWESTERN STATE BANK	HILLSBORO	ND	20298	125	0	6	0	0	*
9380740	STATE BANK OF KENMARE	KENMARE	ND	15838	57	0	0	0	0	*
9380780	STATE BANK OF LAKOTA	LAKOTA	ND	14959	54	0	0	0	0	*
9380800	FIRST BANK OF LANGDON	LANGDON	ND	24399	149	0	0	0	0	*
9380360	FARMERS STATE BANK	LISBON	ND	24320	171	0	27	0	0	*
9380915	MANDAN SECURITY BANK	MANDAN	ND	17640	168	0	0	0	0	*
9380930	GOOSE RIVER BANK	MAYVILLE	ND	16960	170	0	0	0	0	*
9380970	AMERICAN BANK AND TRUST CO	MINOT	ND	59941	334	0	1065	0	0	*
9380995	FIRST WESTERN SB OF MINOT	MINOT	ND	30078	295	0	0	0	0	*
9381090	SECURITY ST BK OF NEW SALEM	NEW SALEM	ND	14958	163	0	0	0	0	*
9381130	NORTHWOOD STATE BANK	NORTHWOOD	ND	16475	99	0	0	0	0	*
9381220	FIRST BANK OF ROLLA	ROLLA	ND	22601	429	0	0	0	0	*
9381230	CITIZENS STATE BANK	RUGBY	ND	19418	108	0	0	0	0	*
9381240	MERCHANTS BANK	RUGBY	ND	26030	210	0	29	0	0	*
9381300	SCANDIA AMERICAN BANK	STANLEY	ND	15668	64	0	0	0	0	*
9381310	BANK OF STEELE	STEELE	ND	15778	69	0	0	0	0	*
9381457	WEST FARGO STATE BANK	WEST FARGO	ND	17979	121	0	0	0	0	*
9381470	AMERICAN STATE BANK	WILLISTON	ND	51336	785	0	434	0	0	*

OF 32 BANKS AFFECTED IN STATE 23 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
9 HAVE NO REQUIRED RESERVE BALANCE

4390036	CENTRAN BANK OF AKRON	AKRON	OH	180396	3308	0	3234	0	0	
4390050	FIRESTONE BANK	AKRON	OH	310500	4132	0	5133	2901	-2901	
4390080	GOODYEAR BANK	AKRON	OH	206371	1728	0	5105	985	-985	
4390240	FARMERS & MERCHANTS ST BK	ARCHBOLD	OH	58740	278	0	773	0	0	*
4390293	HUNTINGTON BK OF ASHLAND	ASHLAND	OH	26447	563	0	0	0	0	*
4390310	COMMERCIAL BANK	ASHTABULA	OH	20748	901	0	0	0	0	*
4390385	HOCKING VALLEY BK OF ATHENS	ATHENS	OH	22501	775	0	0	0	0	*
4390390	SECURITY BANK	ATHENS	OH	16009	541	0	0	0	0	*
4390400	SUTTON STATE BANK	ATTICA	OH	14173	129	0	0	0	0	*
4390535	LOGAN COUNTY BANK	BELLEFONTAINE	OH	17855	491	0	0	0	0	*
4390630	CITIZENS BANK CO	BEVERLY	OH	19736	255	0	0	0	0	*
4390800	BUCYRUS CITY BANK	BUCYRUS	OH	21309	355	0	0	0	0	*
4390870	FARMERS AND MERCHANTS BANK	CALDWELL	OH	17563	285	0	0	0	0	*
4391050	PEOPLES BANK	CAREY	OH	20892	341	0	0	0	0	*
4391070	CUMMINGS BANK COMPANY	CARROLLTON	OH	22883	290	0	0	0	0	*
4391170	HUNTINGTON BK OF CHILlicothe	CHILlicothe	OH	48776	1218	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4391270	NORTH SIDE BANK AND TRUST	COCINCINNATI	OH	47420	757	0	135	0	0	*
4391345	SAVINGS BANK	CIRCLEVILLE	OH	23450	247	0	0	0	0	*
4391465	MIDWEST BANK & TRUST CO	CLEVELAND	OH	68433	169	0	2089	0	0	*
4391530	CLYDE SAVINGS BANK CO	CLYDE	OH	21478	400	0	0	0	0	*
4391540	PEOPLES BANK CO	COLDWATER	OH	35252	412	0	35	0	0	*
4391605	FRANKLIN BANK	COLUMBUS	OH	34465	329	0	43	0	0	*
4391650	OHIO STATE BANK	COLUMBUS	OH	127843	2016	0	2950	0	0	*
4391655	SOCIETY BANK	COLUMBUS	OH	42133	1217	0	0	0	0	*
4391660	UNION BANK CO	COLUMBUS GROVE	OH	16881	297	0	0	0	0	*
4391850	NORTHWEST OHIO BK OF WD CTY	CYGNET	OH	28180	277	0	37	0	0	*
4391945	DELAWARE COUNTY BANK	DELAWARE	OH	51135	783	0	209	0	0	*
4392050	REEVES BANKING AND TRUST CO	DOVER	OH	148080	2439	0	2986	0	0	*
4392110	UNION COMMERCIAL & SVGS BK	EAST PALESTINE	OH	16523	398	0	0	0	0	*
4392140	EDGERTON STATE BANK CO	EDGERTON	OH	23479	225	0	15	0	0	*
4392150	EDON STATE BANK CO	EDON	OH	16667	76	0	20	0	0	*
4392430	FREMONT SAVINGS BANK CO	FREMONT	OH	46587	820	0	0	0	0	*
4392465	BUCKEYE STATE BANK	GALION	OH	22436	731	0	0	0	0	*
4392480	COMMERCIAL AND SAVINGS BANK	GALLIPOLIS	OH	31713	594	0	0	0	0	*
4392500	OHIO VALLEY BANK CO	GALLIPOLIS	OH	52868	1123	0	0	0	0	*
4392760	CITIZENS BANK	HAMILTON	OH	74281	1629	0	432	0	0	*
4392810	AMERICAN BK OF CENTRAL OHIO	HARRISBURG	OH	17986	353	0	0	0	0	*
4392830	HICKSVILLE BANK	HICKSVILLE	OH	17983	259	0	0	0	0	*
4392935	FIRELANDS COMMUNITY BANK	HURON	OH	40036	547	0	47	0	0	*
4393050	CITY BANK	KENT	OH	45956	1039	0	0	0	0	*
4393090	KENTON SAVINGS BANK	KENTON	OH	26715	472	0	0	0	0	*
4393170	FARMERS AND CITIZENS BANK	LANCASTER	OH	58433	1302	0	156	0	0	*
4393240	BANK OF LEIPSIC CO	LEIPSIC	OH	15107	305	0	0	0	0	*
4393270	METROPOLITAN BANK	LIMA	OH	113083	3169	0	1372	0	0	*
4393300	FIRESTONE BANK	LISBON	OH	16355	213	0	0	0	0	*
4393335	CITIZENS BK OF LOGAN	LOGAN	OH	15178	403	0	0	0	0	*
4393410	FRMRS & SVNGS BK OF LDNVLL	LOUDONVILLE	OH	20028	264	0	0	0	0	*
4393430	LOWELLVILLE SVGS & BKNG CO	LOWELLVILLE	OH	21172	441	0	0	0	0	*
4393510	PEOPLES BANKING CO	MC COMB	OH	14291	118	0	0	0	0	*
4393630	RICHLAND TRUST CO	MANSFIELD	OH	96960	1871	0	1241	0	0	*
4393669	DIME BANK	MARIETTA	OH	16229	191	0	0	0	0	*
4393680	FIRST BANK OF MARIETTA	MARIETTA	OH	21480	372	0	0	0	0	*
4393690	PEOPLES BANKING AND TRUST	COMARIETTA	OH	93019	1306	0	1625	0	0	*
4393700	FAHEY BANKING CO	MARION	OH	36348	720	0	0	0	0	*
4393710	MARION COUNTY BANK	MARION	OH	47736	1281	0	0	0	0	*
4393730	CITIZENS SAVINGS BANK	MARTINS FERRY	OH	30667	365	0	34	0	0	*
4393740	PEOPLES SAVINGS BANK CO	MARTINS FERRY	OH	26074	508	0	0	0	0	*
4393829	MEDINA COUNTY BANK	MEDINA	OH	30383	605	0	0	0	0	*
4393840	SAVINGS DEPOSIT BANK CO	MEDINA	OH	24834	308	0	0	0	0	*
4393847	STATE B&T CO OF LAKE CTY	MENTOR	OH	16883	277	0	0	0	0	*
4393890	MIDDLEFIELD BANKING CO	MIDDLEFIELD	OH	18371	116	0	0	0	0	*
4393915	BARNITZ BANK	MIDDLETOWN	OH	86122	1654	0	1240	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
4394205	HENRY COUNTY BANK	NAPOLEON	OH	26713	476	0	0	0	0	*
4394210	NAVARRE DEPOSIT BANK CO	NAVARRE	OH	14582	254	0	0	0	0	*
4394230	PEOPLES BANK	NELSONVILLE	OH	26392	340	0	0	0	0	*
4394660	OAK HILL SAVINGS BANK CO	OAK HILL	OH	18394	534	0	0	0	0	*
4394710	OLD FORT BANKING CO	OLD FORT	OH	15028	132	0	0	0	0	*
4394835	SOCIETY BANK OF PAINESVILLE	PAINESVILLE	OH	44081	1209	0	0	0	0	*
4394880	UNION STATE BANK	PAYNE	OH	14017	137	0	0	0	0	*
4395050	PORTSMOUTH BANKING CO	PORTSMOUTH	OH	48389	814	0	65	0	0	*
4395440	CITIZENS BANKING CO	SALINEVILLE	OH	23973	483	0	0	0	0	*
4395490	SCIO BANK CO	SCIO	OH	13437	168	0	0	0	0	*
4395700	FARMERS SAVINGS BANK	SPENCER	OH	14762	125	0	0	0	0	*
4395745	SPRINGFIELD BANK	SPRINGFIELD	OH	106248	1702	0	1690	0	0	*
4395780	MINERS & MECH SVGS & TR CO	STEUBENVILLE	OH	105015	2293	0	1051	0	0	*
4395960	TIFFIN SAVINGS BANK	TIFFIN	OH	20731	276	0	0	0	0	*
4396010	HUNTINGTON BK OF TOLEDO	TOLEDO	OH	105490	1460	0	2318	0	0	*
4396080	TWINSBURG BANKING CO	TWINSBURG	OH	56639	688	0	524	0	0	*
4396090	UNITED BANK	UHRICHSVILLE	OH	27285	776	0	0	0	0	*
4396100	FARMERS STATE BANK	UNION CITY	OH	25404	228	0	9	0	0	*
4396120	COMMERCIAL SAVINGS BANK	UPPER SANDUSKY	OH	39258	442	0	115	0	0	*
4396210	ERIE COUNTY BANK	VERMILION	OH	48279	692	0	91	0	0	*
4396250	CITIZENS BANK AND TRUST CO	WADSWORTH	OH	19460	224	0	0	0	0	*
4396340	HUNTINGTON BK OF WASH CT	HSEWASH COURT HOUSE	OH	36516	587	0	0	0	0	*
4396390	WAVERLY STATE BANK	WAVERLY	OH	14069	192	0	0	0	0	*
4396535	FARMERS BANK	WEST UNION	OH	26728	479	0	0	0	0	*
4396580	WILLARD UNITED BANK	WILLARD	OH	46370	629	0	27	0	0	*
4396640	FIRST STATE BK OF ADAMS CTY	WINCHESTER	OH	18917	499	0	0	0	0	*
4396668	CENTRAL TR CO OF WAYNE CTY	WOOSTER	OH	34118	647	0	0	0	0	*
4396731	MIAMI DEPOSIT BANK	YELLOW SPRINGS	OH	28290	673	0	0	0	0	*
4396770	PEOPLES BANK OF YOUNGSTOWN	YOUNGSTOWN	OH	67268	914	0	672	0	0	*
4396788	CENTRAL TR CO OF ZANESVILLE	ZANESVILLE	OH	47051	1487	0	0	0	0	*

OF 92 BANKS AFFECTED IN STATE

60

HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE

30

HAVE NO REQUIRED RESERVE BALANCE

10400005	CITIZENS BK & TR CO OF ADA	ADA	OK	24003	518	0	0	0	0	*
10400020	OKLAHOMA STATE BANK	ADA	OK	38031	507	0	146	0	0	*
10400080	ALVA STATE BANK & TR CO	ALVA	OK	20362	172	0	0	0	0	*
10400100	ANADARKO BK & TR CO	ANADARKO	OK	26766	154	0	10	0	0	*
10400175	LINCOLN BANK AND TRUST CO	ARDMORE	OK	19881	136	0	0	0	0	*
11400190	ATOKA STATE BANK	ATOKA	OK	23391	431	0	0	0	0	*
10400220	UNION BANK AND TRUST	BARTLESVILLE	OK	55358	627	0	1028	0	0	*
10400230	BANK OF BEAVER CITY	BEAVER	OK	16839	158	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSS	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10400240	FIRST SECURITY BANK	BEAVER	OK	16578	81	0	0	0	0	*
10400290	CITIZENS SECRTY BK & TR CO	BIXBY	OK	26464	339	0	0	0	0	*
10400310	SECURITY BANK & TRUST CO	BLACKWELL	OK	21937	318	0	0	0	0	*
10400430	ARKANSAS VALLEY STATE BANK	BROKEN ARROW	OK	27071	391	0	0	0	0	*
11400445	1ST BANK & TRUST	BROKEN BOW	OK	23834	505	0	0	0	0	*
10400650	SECURITY STATE BANK	CHEYENNE	OK	24081	143	0	39	0	0	*
10400658	CHICKASHA BANK & TRUST CO	CHICKASHA	OK	20065	226	0	0	0	0	*
10400690	ROGERS COUNTY BANK	CLAREMORE	OK	31032	359	0	0	0	0	*
10400750	OKLAHOMA BANK & TRUST CO	CLINTON	OK	22823	131	0	0	0	0	*
10400965	DEL STATE BANK & TR CO	DEL CITY	OK	41486	606	0	82	0	0	*
10401030	FIRST BANK & TRUST CO	DUNCAN	OK	34186	483	0	0	0	0	*
11401060	DURANT BANK AND TRUST CO	DURANT	OK	41917	479	0	200	0	0	*
10401490	FIRST ST BK & TR CO	GUTHRIE	OK	16908	251	0	0	0	0	*
10401620	AMERICAN EXCHANGE BANK	HENRYETTA	OK	22197	367	0	0	0	0	*
11401770	FIRST ST BK OF IDABEL	IDABEL	OK	33847	511	0	0	0	0	*
10401800	DELAWARE COUNTY BANK	JAY	OK	18143	299	0	0	0	0	*
10401865	KINGFISHER BANK & TRUST CO	KINGFISHER	OK	21238	269	0	0	0	0	*
10401950	SECURITY BANK AND TRUST COM	LAWTON	OK	55012	691	0	754	0	0	*
10401955	SHERIDAN BANK AND TRUST CO	LAWTON	OK	19516	333	0	0	0	0	*
10402015	AMERICAN BANK OF COMMERCE	MCALESTER	OK	24942	395	0	0	0	0	*
11402060	MADILL BANK & TRUST CO	MADILL	OK	31841	252	0	86	0	0	*
10402250	SECURITY BK & TR CO	MIAMI	OK	59743	760	0	407	0	0	*
10402258	SECURITY BANK & TRUST CO	MIDWEST CITY	OK	24999	432	0	0	0	0	*
10402335	AMERICAN BANK OF MUSKOGEE	MUSKOGEE	OK	19778	279	0	0	0	0	*
10402345	CITY BANK	MUSKOGEE	OK	17328	237	0	0	0	0	*
10402350	COMMERCIAL BANK & TRUST CO	MUSKOGEE	OK	68490	918	0	802	0	0	*
10402415	AMERICAN EXCHANGE BK & TR	NORMAN	OK	39018	403	0	80	0	0	*
10402518	CAPITOL HILL ST BK & TR CO	OKLAHOMA CITY	OK	31498	543	0	0	0	0	*
10402565	FIRST SECURITY BANK & TR CO	OKLAHOMA CITY	OK	19157	223	0	0	0	0	*
10402566	FOUNDERS BANK & TRUST CO	OKLAHOMA CITY	OK	46142	444	0	443	0	0	*
10402567	GRANT SQUARE BK & TR CO	OKLAHOMA CITY	OK	47161	361	0	346	0	0	*
10402568	GUARANTY BANK & TRUST CO	OKLAHOMA CITY	OK	70596	698	0	1225	0	0	*
10402575	NORTHWEST BANK	OKLAHOMA CITY	OK	28468	291	0	0	0	0	*
10402586	SHEPHERD MALL STATE BANK	OKLAHOMA CITY	OK	31259	395	0	0	0	0	*
10402587	SOUTHWESTERN BANK & TR CO	OKLAHOMA CITY	OK	38793	370	0	45	0	0	*
10402588	REPUBLIC BANK	OKLAHOMA CITY	OK	32189	390	0	0	0	0	*
10402590	UNITED OKLAHOMA BANK	OKLAHOMA CITY	OK	72562	474	0	1748	0	0	*
10402594	UNION BANK & TRUST COMPANY	OKLAHOMA CITY	OK	88019	402	0	1958	0	0	*
10402625	FIRST BANK OF OWASSO	OWASSO	OK	18061	424	0	0	0	0	*
10402710	EXCHANGE BANK & TRUST CO	PERRY	OK	22374	215	0	0	0	0	*
10402760	SECURITY BK & TR CO	PONCA CITY	OK	56300	499	0	867	0	0	*
10402795	POTEAU STATE BANK	POTEAU	OK	24650	621	0	0	0	0	*
10402820	AMERICAN BANK OF OKLAHOMA	PRYOR	OK	25159	306	0	0	0	0	*
10402840	FIRST AMERICAN BK & TR	PURCELL	OK	23931	300	0	0	0	0	*
10402975	FIRST BANK AND TRUST CO	SAND SPRINGS	OK	19656	340	0	0	0	0	*
10402980	SAND SPRINGS STATE BANK	SAND SPRINGS	OK	23059	390	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10403083	FIRST STATE BANK & TRUST CO	SHAWNEE	OK	16347	246	0	0	0	0	*
10403160	BANK OF COMMERCE	STILWELL	OK	16717	645	0	0	0	0	*
10403210	FIRST-OKLAHOMA BANK & TR CO	SULPHUR	OK	19108	253	0	0	0	0	*
10403230	LIBERTY STATE BANK	TAHLEQUAH	OK	38036	462	0	0	0	0	*
10403295	THE VILLAGE BANK	THE VILLAGE	OK	31948	302	0	0	0	0	*
10403300	AMERICAN STATE BANK	THOMAS	OK	14436	82	0	0	0	0	*
10403362	BANK OF COMMERCE & TRUST CO	TULSA	OK	110002	791	0	1895	0	0	*
10403363	ADMIRAL STATE BANK	TULSA	OK	39058	655	0	0	0	0	*
10403364	BOULDER BANK AND TRUST CO	TULSA	OK	65430	465	0	1057	0	0	*
10403365	BROOKSIDE STATE BANK	TULSA	OK	34996	249	0	126	0	0	*
10403366	AMERICAN BANK OF TULSA	TULSA	OK	25615	359	0	0	0	0	*
10403368	BANK OF TULSA	TULSA	OK	32417	404	0	0	0	0	*
10403372	CITY BANK & TRUST COMPANY	TULSA	OK	54623	479	0	921	0	0	*
10403373	COMMUNITY BANK & TRUST CO	TULSA	OK	35778	599	0	0	0	0	*
10403375	F & M BANK AND TRUST CO	TULSA	OK	218813	1312	0	5176	2427	-2427	*
10403395	MERCANTILE BK AND TR CO	TULSA	OK	46991	507	0	497	0	0	*
10403415	NORTH SIDE STATE BANK	TULSA	OK	16767	362	0	0	0	0	*
10403420	PEOPLES STATE BANK	TULSA	OK	26116	485	0	0	0	0	*
10403421	SECURITY BANK	TULSA	OK	16455	602	0	0	0	0	*
10403422	REPUBLIC BANK & TRUST CO	TULSA	OK	67009	740	0	1348	0	0	*
10403424	UNITED BANK	TULSA	OK	18438	193	0	0	0	0	*
10403515	OKLAHOMA ST BK & TR CO	VINITA	OK	22233	248	0	0	0	0	*
10403530	FIRST WAGONER BANK & TR CO	WAGONER	OK	19023	288	0	0	0	0	*
10403555	COMMUNITY BANK	WARR ACRES	OK	38308	484	0	66	0	0	*
10403560	WATONGA STATE BANK	WATONGA	OK	19785	358	0	0	0	0	*
10403710	WILBURTON STATE BANK	WILBURTON	OK	15304	258	0	0	0	0	*
10403760	STOCK EXCHANGE BANK	WOODWARD	OK	23739	296	0	0	0	0	*
10403800	FIRST BANK & TRUST CO	YALE	OK	16369	159	0	0	0	0	*

OF 82 BANKS AFFECTED IN STATE 56 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
25 HAVE NO REQUIRED RESERVE BALANCE

12410020	CITIZENS VALLEY BANK	ALBANY	OR	86710	1364	0	1577	0	0	
12410030	BANK OF EASTERN OREGON	ARLINGTON	OR	16559	134	0	0	0	0	*
12410100	CANBY UNION BANK	CANBY	OR	30134	231	0	115	0	0	*
12410133	WESTERN BANK	COOS BAY	OR	223145	2434	0	5126	1668	-1668	
12410143	CITIZENS BK OF CORVALLIS	CORVALLIS	OR	51303	881	0	439	0	0	*
12410205	CITIZENS BANK OF OREGON	EUGENE	OR	125414	2346	0	2584	0	0	
12410218	SIUSLAW VALLEY BANK	FLORENCE	OR	22198	556	0	0	0	0	*
12410273	SOUTHERN OREGON STATE BANK	GRANTS PASS	OR	59518	749	0	766	0	0	*
12410325	INLAND EMPIRE BANK	HERMISTON	OR	26541	616	0	0	0	0	*
12410369	COMMUNITY BANK	LAKE OSWEGO	OR	18143	69	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12410372	LINCOLN BANK	LINCOLN CITY	OR	41722	571	0	0	0	0	*
12410405	BANK OF COMMERCE	MILTON FREEWATER	OR	17360	236	0	0	0	0	*
12410420	FIRST STATE BANK OF OREGON	MILWAUKIE	OR	280149	3347	0	5139	5428	-5428	
12410450	SECURITY BK OF COOS COUNTY	MYRTLE POINT	OR	29298	415	0	0	0	0	*
12410460	BANK OF NEWPORT	NEWPORT	OR	35942	435	0	0	0	0	*
12410515	COLUMBIA PACIFIC BK & TR CO	PORTLAND	OR	23198	62	0	26	0	0	*
12410527	OREGON BANK	PORTLAND	OR	470058	7095	0	5186	8704	-8704	
12410584	PACIFIC SECURITY BANK	REEDSPORT	OR	14492	172	0	0	0	0	*
12410587	VALLEY OF THE ROGUE	ROGUE RIVER	OR	19266	522	0	0	0	0	*
12410593	SOUTH UMPQUA STATE BANK	ROSEBURG	OR	34886	567	0	0	0	0	*
12410600	COMMERCIAL BANK	SALEM	OR	88472	1263	0	1722	0	0	
12410610	PIONEER TRUST COMPANY	SALEM	OR	17996	86	0	0	0	0	*
12410613	WESTERN SECURITY BANK	SALEM	OR	45075	1132	0	0	0	0	*
12410620	CLACKAMAS COUNTY BANK	SANDY	OR	17373	277	0	0	0	0	*
12410660	CENTENNIAL BANK	SPRINGFIELD	OR	16136	220	0	0	0	0	*
12410739	BANK OF OREGON	WOODBURN	OR	70710	990	0	941	0	0	

OF 26 BANKS AFFECTED IN STATE 15 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
8 HAVE NO REQUIRED RESERVE BALANCE

3420138	MID-STATE BANK & TRUST CO	ALTOONA	PA	287611	5777	0	5229	1757	-1757	
4420189	APOLLO TRUST COMPANY	APOLLO	PA	26748	810	0	0	0	0	*
3420288	STATE BANK OF AVIS	AVIS	PA	33806	360	0	64	0	0	*
3420331	LINCOLN BANK	BALA CYNWYD	PA	118061	1358	0	3607	0	0	
4420405	REEVES BANK	BEAVER FALLS	PA	19008	483	0	0	0	0	*
3420630	UNION BANK & TRUST CO	BETHLEHEM	PA	184379	3418	0	2845	0	0	
3420684	BLOOMSBURG BK COLUMBIA TR CO	BLOOMSBURG	PA	59072	852	0	365	0	0	*
3420738	TRIECOUNTY STATE BANK	BCWMANSTOWN	PA	34346	1239	0	0	0	0	*
3420801	PRODUCERS BK & TR CO	BRADFORD	PA	30474	817	0	0	0	0	*
4420854	BROCKWAY CITIZENS BANK	BROCKWAY	PA	24757	447	0	0	0	0	*
4420873	BROOKVILLE BK & TR CO	BROOKVILLE	PA	41493	525	0	197	0	0	*
3420918	BRYN MAWR TRUST COMPANY	BRYN MAWR	PA	59881	1147	0	1398	0	0	*
4420925	FIRST SENECA BANK & TR CO	BUTLER	PA	323299	4824	0	5093	3457	-3457	
3421044	LIBERTY DISCOUNT & SVG BK	CARBONDALE	PA	25688	650	0	0	0	0	*
3421090	FARMERS TRUST COMPANY	CARLISLE	PA	80987	794	0	1785	0	0	
3421215	CHAMBERSBURG TRUST COMPANY	CHAMBERSBURG	PA	46545	927	0	0	0	0	*
3421224	F & M TR CO OF CHAMBERSBURG	CHAMBERSBURG	PA	87198	808	0	1460	0	0	
3421233	VALLEY BANK & TRUST CO	CHAMBERSBURG	PA	117544	1671	0	2150	0	0	
3421278	CHELTENHAM BANK	CHELTENHAM	PA	86849	2727	0	699	0	0	*
3421395	CLEARFIELD BK & TR CO	CLEARFIELD	PA	51798	646	0	474	0	0	*
3421647	CITIZENS TRUST COMPANY	COUDERSPORT	PA	20578	298	0	0	0	0	*
3421701	CURWENSVILLE STATE BANK	CURWENSVILLE	PA	27047	500	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
3421944	UNION BANKING & TRUST CO	DU BOIS	PA	58370	871	0	252	0	0	*
3421962	FIDELITY DEP & DISCOUNT BK	DUNMORE	PA	47078	533	0	341	0	0	*
3422061	LAFAYETTE TRUST BANK	EASTON	PA	50148	631	0	386	0	0	*
3422205	ELIZABETHTOWN TRUST COMPANY	ELIZABETHTOWN	PA	32007	592	0	0	0	0	*
3422304	EMPORIUM TRUST COMPANY	EMPORIUM	PA	24065	427	0	0	0	0	*
4422376	SECURITY PEOPLES TRUST CO	ERIE	PA	193199	5504	0	2709	0	0	
4422395	UNION BANK AND TRUST CO	ERIE	PA	148607	3974	0	1368	0	0	
3422403	EVERETT BANK	EVERETT	PA	16229	380	0	0	0	0	*
4422511	PEOPLES BANK OF FORD CITY	FORD CITY	PA	17791	420	0	0	0	0	*
3422763	GLEN ROCK STATE BANK	GLEN ROCK	PA	23815	479	0	0	0	0	*
3422772	PEOPLES BANK OF GLEN ROCK	GLEN ROCK	PA	39280	801	0	0	0	0	*
3422898	HAMBURG SVGS & TR CO	HAMBURG	PA	34739	535	0	0	0	0	*
3422912	BK OF HANOVER & TR CO	HANOVER	PA	75780	1154	0	482	0	0	
3422916	FARMERS BANK AND TRUST CO	HANOVER	PA	97608	1225	0	1112	0	0	
3423015	DAUPHIN DEPOSIT BANK & TR CO	HARRISBURG	PA	468513	6951	0	5170	10930	-10930	
3423070	JEFFERSON BANK	HAVERFORD	PA	21617	341	0	0	0	0	*
3423105	HAWLEY BANK	HAWLEY	PA	19347	337	0	0	0	0	*
3423240	HOLLIDAYSBURG TRUST COMPANY	HOLLIDAYSBURG	PA	46521	945	0	0	0	0	*
4423249	HOMER CITY STATE BANK	HOMER CITY	PA	50386	1074	0	0	0	0	*
3423267	FARMERS AND MERCHANTS BANK	HONESDALE	PA	28133	180	0	211	0	0	*
3423276	HONESDALE DIME BANK	HONESDALE	PA	13651	216	0	0	0	0	*
3423294	WAYNE COUNTY BANK AND TR CO	HONESDALE	PA	40557	557	0	121	0	0	*
3423375	FARMERS BANK AND TRUST CO	HUMMELSTOWN	PA	45519	915	0	0	0	0	*
4423492	IRWIN BANK & TRUST COMPANY	IRWIN	PA	57509	1087	0	25	0	0	*
4423520	THREE RIVERS BANK & TRUST CO	JEFFERSON BORO	PA	54115	1590	0	43	0	0	*
3423528	INDUSTRIAL VALLEY BK & TR CO	JOENKINTOWN	PA	1101092	7128	0	5263	39690	-39690	
4423537	PEOPLES BANK & TRUST CO	JENNERSTOWN	PA	31842	596	0	0	0	0	*
3423555	JERSEY SHORE STATE BANK	JERSEY SHORE	PA	32173	635	0	0	0	0	*
3423590	MAUCH CHUNK TRUST COMPANY	JIM THORPE	PA	12642	328	0	0	0	0	*
3423591	JOHNSTOWN BANK & TRUST CO	JOHNSTOWN	PA	156437	4030	0	1454	0	0	
3423627	JONESTOWN BK & TR CO	JONESTOWN	PA	22423	467	0	0	0	0	*
4423672	ARMSTRONG COUNTY TRUST CO	KITTANNING	PA	19737	340	0	0	0	0	*
3423744	FARMERS BANK OF KUTZTOWN	KUTZTOWN	PA	28042	624	0	0	0	0	*
3423798	FULTON BANK	LANCASTER	PA	304488	5436	0	5182	2878	-2878	
3423990	FIRST VALLEY BANK	LANSFORD	PA	522785	5975	0	5237	10307	-10307	
3423950	LEBANON COUNTY TRUST CO	LEBANON	PA	52734	576	0	477	0	0	*
3424077	LEWISBURG TRUST BANK	LEWISBURG	PA	23687	269	0	0	0	0	*
3424176	FARMERS FIRST BANK	LITITZ	PA	176437	2009	0	4049	868	-868	
4424245	KEYSTONE BANK	LOWER BURRELL	PA	124152	2663	0	2369	0	0	
4424675	MARINE BANK	MEADVILLE	PA	283340	5731	0	5193	1666	-1666	
3424680	FIRST BANK AND TRUST COMPANY	MECHANICSBURG	PA	36269	687	0	0	0	0	*
3424842	MIFFLINBURG BK & TR CO	MIFFLINBURG	PA	29342	352	0	0	0	0	*
3424897	MID PENN BANK	MILLERSBURG	PA	41275	763	0	0	0	0	*
3424977	MINERSVILLE SAFE DEP BK	MINERSVILLE	PA	19514	357	0	0	0	0	*
3425057	BK OF CENTRAL PENNSYLVANIA	MONTOURSVILLE	PA	63930	860	0	514	0	0	
3425085	MORRISVILLE BANK	MORRISVILLE	PA	46812	1234	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION	(1) TOEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
3425230	COMMONWEALTH BANK & TR CO	MUNCY PA	144166	2479	0	2614	0	0
3425238	MUNCY BANK & TRUST CO	MUNCY PA	23961	226	0	25	0	0
4425391	NEW BETHLEHEM BANK	NEW BETHLEHEM PA	24494	218	0	10	0	0
4425454	PEOPLES BK OF WESTERN PA	NEW CASTLE PA	63447	1967	0	0	0	0
3425660	CONTINENTAL BANK	NORRISTOWN PA	1133198	10658	0	5277	43930	-43930
4425790	NORTHWEST PA BK AND TR CO	OIL CITY PA	255025	3381	0	5111	2873	-2873
3425814	OLD FORGE BANK	OLD FORGE PA	58576	872	0	278	0	0
3425845	COMMUNITY STATE BANK	GRISONIA PA	13959	235	0	0	0	0
3425886	PEOPLES BANK	OXFORD PA	20743	252	0	0	0	0
3425895	CITIZENS BK & TR CO	PALMERTON PA	28310	238	0	160	0	0
3425922	VALLEY TR CO OF PALMYRA	PALMYRA PA	64246	1110	0	173	0	0
3426025	BUCKS CTY BK & TR CO	PERKASIE PA	148834	2707	0	2771	0	0
3426174	FRANKFORD TRUST COMPANY	PHILADELPHIA PA	133277	1458	0	3872	0	0
4426561	ALGHNY VLY BK OF PITTSBURGH	PITTSBURGH PA	42262	987	0	0	0	0
4426741	NORTH SIDE DEPOSIT BANK	PITTSBURGH PA	53229	732	0	676	0	0
3426885	1ST BK OF GREATER PITTSTON	PITTSTON PA	46953	658	0	172	0	0
3426903	MINERS SAVINGS BANK	PITTSTON PA	42559	1076	0	0	0	0
4426925	PEOPLES BANK OF UNITY	PLUM BORO PA	43214	1500	0	0	0	0
3426984	COMMUNITY BANK	PORT MATILDA PA	14865	116	0	0	0	0
3427093	UNION BANK & TRUST CO	POTTSVILLE PA	26888	748	0	0	0	0
3427171	CITIZENS & NORTHERN BANK	RALSTON PA	93848	1743	0	949	0	0
3427191	AMERICAN BK AND TR CO OF PA	READING PA	1202860	16867	0	5217	31753	-31753
3427205	BANK OF PENNSYLVANIA	READING PA	349082	6191	0	5163	2782	-2782
4427400	SHERADEN BANK	ROBINSON TOWNSHIP PA	34791	760	0	0	0	0
3427506	SALIX STATE BANK	SALIX PA	15532	386	0	0	0	0
4427524	MERCER COUNTY STATE BANK	SANDY LAKE PA	16264	154	0	0	0	0
3427597	SCHUYLKILL HAVEN TR CO	SCHUYLKILL HAVEN PA	25155	611	0	0	0	0
4427614	SCOTTDAL SAVINGS AND TR CO	SCOTTDAL PA	14475	558	0	0	0	0
3427650	NORTH SCRANTON BK & TR CO	SCRANTON PA	50320	1128	0	0	0	0
3427660	NORTHEASTERN BANK OF PA	SCRANTON PA	577924	8728	0	5230	9634	-9634
3427665	PENN SECURITY BANK & TR CO	SCRANTON PA	121545	1745	0	1851	0	0
3427704	WEST SIDE BANK	SCRANTON PA	62349	1650	0	0	0	0
3427722	SNYDER COUNTY TRUST COMPANY	SELINS GROVE PA	50183	630	0	281	0	0
3428010	HAMLIN BK & TR CO	SMETHPORT PA	31923	777	0	0	0	0
4428055	COUNTY TRUST COMPANY	SOMERSET PA	39341	590	0	0	0	0
3428179	CENTRAL COUNTIES BANK	STATE COLLEGE PA	263292	6495	0	5194	2	-2
3428280	SECURITY BANK & TRUST CO	STROUDSBURG PA	97476	1805	0	1032	0	0
3428532	FIRST BANK OF TROY	TROY PA	34983	639	0	0	0	0
4428618	FAYETTE BANK AND TRUST CO	UNIONTOWN PA	101436	1181	0	2182	0	0
3428676	WALNUTPORT STATE BANK	WALNUTPORT PA	16261	297	0	0	0	0
4428700	PENNSYLVANIA BANK & TRUST	COWARREN PA	414277	6232	0	5150	6530	-6530
3428937	WEST MILTON STATE BANK	WEST MILTON PA	19974	247	0	0	0	0
3428955	WEST SIDE BANK	WEST PITTSTON PA	16680	494	0	0	0	0
3428991	HANOVER BANK OF PENNSYLVANIA	WILKES-BARRE PA	62087	1074	0	296	0	0
3429010	UNITED PENN BANK	WILKES-BARRE PA	470616	7756	0	5136	5697	-5697
3429095	NORTHERN CENTRAL BANK	WILLIAMSPORT PA	225586	4127	0	5049	0	0

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
3429128	BK & TR CO OF OLD YORK RD	WILLOW GROVE	PA	52112	1135	0	350	0	0	*
3429268	SOUTHERN PENNSYLVANIA BANK	YORK	PA	157796	2729	0	3019	0	0	
3429275	YORK BANK AND TRUST COMPANY	YORK	PA	323817	7809	0	5182	913	-913	
3429306	YORK HAVEN STATE BANK	YORK HAVEN	PA	15294	274	0	0	0	0	*

OF 118 BANKS AFFECTED IN STATE 56 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
45 HAVE NO REQUIRED RESERVE BALANCE

1440090	PAWTUCKET TRUST COMPANY	PAWTUCKET	RI	22748	4	0	519	0	0	*
1440125	CITIZENS TRUST COMPANY	PROVIDENCE	RI	137555	5546	0	3303	0	0	
1440210	OLD STONE BANK	PROVIDENCE	RI	969490	7625	0	5302	28317	-28317	
1440222	PEOPLES TRUST COMPANY	PROVIDENCE	RI	23550	1451	0	0	0	0	*

OF 4 BANKS AFFECTED IN STATE 1 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
2 HAVE NO REQUIRED RESERVE BALANCE

5450020	FARMERS AND MERCHANTS BANK	AIKEN	SC	64818	2160	0	146	0	0	*
5450050	ANDREWS BANK AND TRUST CO	ANDREWS	SC	24027	707	0	0	0	0	*
5450085	BANK OF BEAUFORT	BEAUFORT	SC	44755	620	0	461	0	0	*
5450092	CAPITAL BANK AND TRUST	BELTON	SC	23301	622	0	0	0	0	*
5450280	M S BAILEY AND SON BANKERS	CLINTON	SC	26445	553	0	0	0	0	*
5450301	BANKERS TRUST OF SC	COLUMBIA	SC	568295	13024	0	5318	13683	-13683	
5450304	FIRST-CITIZENS BK AND TR CO	COLUMBIA	SC	247144	5335	0	5174	1398	-1398	
5450308	FIRST PALMETTO ST BK & TR CO	COLUMBIA	SC	20775	596	0	0	0	0	*
5450515	PEOPLES BANK OF S C INC	FLORENCE	SC	33059	671	0	0	0	0	*
5450585	COMMUNITY BANK	GREENVILLE	SC	42841	773	0	170	0	0	*
5450605	SOUTHERN BANK AND TRUST CO	GREENVILLE	SC	334170	11528	0	5155	1138	-1138	
5450620	COUNTY BANK	GREENWOOD	SC	25108	523	0	0	0	0	*
5450630	BANK OF GREER	GREER	SC	51057	1442	0	76	0	0	*
5450680	ANDERSON STATE BANK INC	HEMINGWAY	SC	20724	620	0	0	0	0	*
5450700	FRM & MRCH BK OF SC	HOLLY HILL	SC	22853	544	0	0	0	0	*
5450720	COMMERCIAL BANK	HONEA PATH	SC	16759	449	0	0	0	0	*
5450790	LAKE CITY STATE BANK	LAKE CITY	SC	18158	482	0	0	0	0	*
5450830	BANK OF LANCASTER	LANCASTER	SC	35329	1037	0	0	0	0	*
5450850	PALMETTO BANK	LAURENS	SC	35807	865	0	0	0	0	*
5450875	LEXINGTON STATE BANK	LEXINGTON	SC	60004	1223	0	543	0	0	*
5450990	ANDERSON BROTHERS BANK	MULLINS	SC	20716	661	0	0	0	0	*
5451220	SPARTANBURG BK AND TR CO	SPARTANBURG	SC	51277	1036	0	209	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5451300	ARTHUR STATE BANK	UNION	SC	25630	510	0	0	0	0	*
5451360	FARMERS AND MERCHANTS BANK	WALTERBORO	SC	35090	749	0	0	0	0	*
5451440	FIRST CAROLINA BANK	YEMASSEE	SC	14904	291	0	0	0	0	*

OF 25 BANKS AFFECTED IN STATE 16 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

9460230	FIRST FIDELITY BANK	BURKE	SD	18008	132	0	0	0	0	*
9460235	TRI-COUNTY STATE BANK	CHAMBERLAIN	SD	20519	109	0	0	0	0	*
9460640	FIRST POTTER COUNTY BANK	GETTYSBURG	SD	19091	158	0	0	0	0	*
9460650	COMMUNITY BANK	HARTFORD	SD	16980	93	0	0	0	0	*
9460690	FIRST ST BK OF HIGHMORE	HIGHMORE	SD	14501	65	0	0	0	0	*
9460970	DAKOTA STATE BANK	MILBANK	SD	19667	182	0	0	0	0	*
9461105	FARMERS STATE BANK	PARKSTON	SD	23330	197	0	0	0	0	*
9461430	SECURITY STATE BANK	TYNDALL	SD	14933	70	0	0	0	0	*
9461500	COMMERCIAL STATE BANK	WAGNER	SD	20835	88	0	24	0	0	*
9461530	FARMERS & MRCH BK & TR CO	WATERTOWN	SD	46850	304	0	373	0	0	*
9461570	AMERICAN STATE BANK	WESSINGTON SPGS	SD	14474	100	0	0	0	0	*
9461620	FARMERS STATE BANK	WINNER	SD	39026	603	0	0	0	0	*
9461640	AMERICAN STATE BANK	YANKTON	SD	50427	440	0	266	0	0	*

OF 13 BANKS AFFECTED IN STATE 10 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
3 HAVE NO REQUIRED RESERVE BALANCE

6470040	DEKALB CTY BANK & TRUST CO	ALEXANDRIA	TN	16710	226	0	0	0	0	*
6470050	BANK OF ARDMORE	ARDMORE	TN	15906	296	0	0	0	0	*
6470060	ASHLAND CITY BK AND TR CO	ASHLAND CITY	TN	23676	429	0	0	0	0	*
6470095	LIBERTY BANK OF TENNESSEE	ATHENS	TN	30113	661	0	0	0	0	*
6470120	BARRETTVILLE BK AND TRUST CO	BARRETTVILLE	TN	75320	2825	0	0	0	0	*
6470180	TRICITY BANK AND TRUST CO	BLOUNTVILLE	TN	70373	796	0	1082	0	0	*
6470190	BANK OF BOLIVAR	BOLIVAR	TN	15414	387	0	0	0	0	*
6470200	HARDEMAN CTY SAVINGS BANK	BOLIVAR	TN	24902	502	0	0	0	0	*
6470240	BROWNSVILLE BANK	BROWNSVILLE	TN	30810	313	0	17	0	0	*
6470250	FIRST STATE BANK	BROWNSVILLE	TN	25514	547	0	0	0	0	*
6470290	BANK OF CAMDEN	CAMDEN	TN	25846	319	0	0	0	0	*
6470300	CITIZENS BANK	CARTHAGE	TN	40593	351	0	170	0	0	*
6470310	SMITH COUNTY BANK	CARTHAGE	TN	24584	315	0	0	0	0	*
6470400	PIONEER BANK	CHATTANOOGA	TN	147316	2571	0	3614	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6470410	UNITED BANK OF CHATTANOOGA	CHATTANOOGA	TN	75084	1897	0	456	0	0	*
6470430	FIRST TRUST AND SAVINGS BANK	CLARKSVILLE	TN	63217	818	0	703	0	0	*
6470440	NORTHERN BANK OF TENNESSEE	CLARKSVILLE	TN	69074	1038	0	889	0	0	*
6470460	CLEVELAND BANK AND TRUST CO	CLEVELAND	TN	46758	1077	0	0	0	0	*
6470475	FIRST CITIZENS BANK	CLEVELAND	TN	20989	161	0	0	0	0	*
6470490	MERCHANTS BANK	CLEVELAND	TN	51118	1026	0	359	0	0	*
6470500	UNION PEOPLES BANK	CLINTON	TN	63196	1500	0	64	0	0	*
6470540	MIDDLE TENNESSEE BANK	COLUMBIA	TN	52138	764	0	299	0	0	*
6470549	BANK OF PUTNAM CTY	COCKEVILLE	TN	30524	554	0	0	0	0	*
6470550	CITIZENS BANK	COCKEVILLE	TN	59970	637	0	553	0	0	*
8470600	FIRST ST BK OF COVINGTON	COVINGTON	TN	29295	242	0	4	0	0	*
8470610	TIPTON CTY BANK	COVINGTON	TN	58804	798	0	746	0	0	*
8470620	UNION SAVINGS BANK	COVINGTON	TN	17626	414	0	0	0	0	*
6470630	FRANKLIN COUNTY BANK	COWAN	TN	15559	304	0	0	0	0	*
6470635	CUMBERLAND COUNTY BANK	CROSSVILLE	TN	18810	232	0	0	0	0	*
6470660	JEFFERSON COUNTY BANK	DANDRIDGE	TN	18507	273	0	0	0	0	*
6470670	DAYTON BANK AND TRUST CO	DAYTON	TN	40652	720	0	0	0	0	*
6470705	BANK OF DICKSON	DICKSON	TN	19947	250	0	0	0	0	*
6470730	DOVER PEOPLES BK AND TR CO	DOVER	TN	14119	170	0	0	0	0	*
8470740	WEAKLEY COUNTY BANK	DRESDEN	TN	17981	305	0	0	0	0	*
6470750	DUCKTOWN BANKING COMPANY	DUCKTOWN	TN	19687	299	0	0	0	0	*
8470315	FIRST TN BK DYERSBURG TN	DYERSBURG	TN	35925	540	0	0	0	0	*
6470825	CITY BANK	EAST RIDGE	TN	20017	256	0	0	0	0	*
6470840	CARTER CTY B OF ELIZABETHTON	ELIZABETHTON	TN	37916	1226	0	0	0	0	*
6470850	CITIZENS BANK	ELIZABETHTON	TN	34211	1141	0	0	0	0	*
6470900	LINCOLN COUNTY BANK	FAYETTEVILLE	TN	26867	556	0	0	0	0	*
6470905	PEOPLES BANK OF ELK VALLEY	FAYETTEVILLE	TN	14858	208	0	0	0	0	*
6470960	WILLIAMSON COUNTY BANK	FRANKLIN	TN	64014	890	0	309	0	0	*
6470980	JACKSON COUNTY BANK	GAINESBORO	TN	17814	230	0	0	0	0	*
6470985	BANK OF GALLATIN	GALLATIN	TN	29064	854	0	0	0	0	*
8471031	BANK OF GERMANTOWN	GERMANTOWN	TN	19118	136	0	0	0	0	*
6471050	BANK OF GOODLETTSVILLE	GOODLETTSVILLE	TN	44816	380	0	301	0	0	*
6471090	GREENE COUNTY BANK	GREENEVILLE	TN	65106	1442	0	511	0	0	*
6471130	BANK OF ROANE COUNTY	HARRIMAN	TN	63026	1291	0	124	0	0	*
8471160	FIRST STATE BANK	HENDERSON	TN	27385	361	0	0	0	0	*
6471170	BANK OF HENDERSONVILLE	HENDERSONVILLE	TN	19914	395	0	0	0	0	*
6471172	CTZ BANK OF HENDERSONVILLE	HENDERSONVILLE	TN	20522	323	0	0	0	0	*
6471190	HOHENWALD BANK AND TRUST CO	HOHENWALD	TN	14241	178	0	0	0	0	*
8471210	MERCHANTS STATE BANK	HUMBOLOT	TN	33971	562	0	0	0	0	*
8471220	BANK OF HUNTINGDON	HUNTINGDON	TN	44173	801	0	0	0	0	*
8471265	FIRST TN BK JACKSON TN	JACKSON	TN	26480	825	0	0	0	0	*
6471290	UNION BANK	JAMESTOWN	TN	20248	362	0	0	0	0	*
6471300	MARION TRUST AND BANKING CO	JASPER	TN	19639	624	0	0	0	0	*
6471320	CY & CTY BK OF CAMPBELL CTY	JELICO	TN	26620	513	0	0	0	0	*
6471340	HAMILTON BANK OF JOHNSON CY	JOHNSON CITY	TN	91230	1616	0	1390	0	0	*
6471353	UNITED AMERICAN BK IN WA CTY	JOHNSON CITY	TN	97685	1558	0	1282	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6471360	FIRST TN BANK	JONESBORO TN	TN	52654	1436	0	0	0	0	*
6471410	CITY & CTY BK OF ROANE CTY	KINGSTON TN	TN	21878	575	0	0	0	0	*
6471430	BANK OF KNOXVILLE	KNOXVILLE TN	TN	99713	1144	0	2076	0	0	*
6471435	CITY & COUNTY BK OF KNOX CTY	KNOXVILLE TN	TN	74453	1057	0	1368	0	0	*
6471461	FIRST AMERICAN BANK	KNOXVILLE TN	TN	48139	640	0	547	0	0	*
6471465	FIRST TN BANK	KNOXVILLE TN	TN	86804	1570	0	1207	0	0	*
6471496	UNITED AMERICAN BK IN KNOXVILLE	KNOXVILLE TN	TN	431497	14108	0	4902	0	0	*
6471498	VALLEY FIDELITY BK & TR CO	KNOXVILLE TN	TN	132092	1629	0	3597	0	0	*
6471500	CITIZENS BANK	LAFAYETTE TN	TN	21984	558	0	0	0	0	*
6471545	LEBANON BANK	LEBANON TN	TN	45452	1031	0	0	0	0	*
6471552	PEOPLES BANK	LEBANON TN	TN	19263	321	0	0	0	0	*
6471555	BANK OF LOUDON COUNTY	LENOIR CITY TN	TN	24663	611	0	0	0	0	*
6471580	PEOPLES AND UNION BANK	LEWISBURG TN	TN	30527	421	0	0	0	0	*
6471590	CENTRAL STATE BANK	LEXINGTON TN	TN	24420	550	0	0	0	0	*
6471640	UNION BANK AND TRUST COMPANY	LIVINGSTON TN	TN	37957	378	0	133	0	0	*
6471660	BANK OF LORETTO	LORETTO TN	TN	14119	260	0	0	0	0	*
6471680	FARMERS BANK	LYNCHBURG TN	TN	16714	182	0	0	0	0	*
6471690	UNION BANK	MC EWEN TN	TN	18967	334	0	0	0	0	*
6471700	MC KENZIE BANKING COMPANY	MC KENZIE TN	TN	21272	484	0	0	0	0	*
6471710	BANK OF MC LEMORESVILLE	MC LEMORESVILLE TN	TN	19630	409	0	0	0	0	*
6471720	CITY BANK AND TRUST COMPANY	MC MINNVILLE TN	TN	53551	1513	0	0	0	0	*
6471750	BANK OF MADISONVILLE	MADISONVILLE TN	TN	30405	510	0	0	0	0	*
6471770	PEOPLES BANK AND TRUST CO	MANCHESTER TN	TN	17308	386	0	0	0	0	*
6471730	CITY STATE BANK	MARTIN TN	TN	18513	178	0	0	0	0	*
6471790	MARTIN BANK	MARTIN TN	TN	31640	337	0	35	0	0	*
6471800	BANK OF MARYVILLE	MARYVILLE TN	TN	114487	1847	0	2188	0	0	*
6471815	CITIZENS BANK OF BLOUNT CTY	MARYVILLE TN	TN	20357	329	0	0	0	0	*
6471835	CITY & CTY BANK OF UNION CTY	MAYNARDSVILLE TN	TN	20531	283	0	0	0	0	*
6471850	COMMERCIAL & INDUSTRIAL BANK	MEMPHIS TN	TN	156243	2844	0	3237	0	0	*
6471865	MEMPHIS BANK AND TRUST COMPANY	MEMPHIS TN	TN	198218	1779	0	4580	1486	-1486	*
6471885	TRI STATE BANK OF MEMPHIS	MEMPHIS TN	TN	22330	456	0	0	0	0	*
6471910	FARMERS PEOPLES BANK	MILAN TN	TN	28016	315	0	0	0	0	*
6471920	MILAN BANKING COMPANY	MILAN TN	TN	22312	370	0	0	0	0	*
6471950	BANK OF COMMERCE	MORRISTOWN TN	TN	56332	1275	0	115	0	0	*
6471952	FIRST TN BK	MORRISTOWN TN	TN	20344	535	0	0	0	0	*
6471960	HAMILTON BANK OF MORRISTOWN	MORRISTOWN TN	TN	38580	1295	0	0	0	0	*
6471965	UNITED STERN BK OF MORRISTOWN	MORRISTOWN TN	TN	16322	443	0	0	0	0	*
6471990	FARMERS STATE BANK	MOUNTAIN CITY TN	TN	24828	360	0	0	0	0	*
6472000	BANK OF MOUNT JULIET	MOUNT JULIET TN	TN	14964	405	0	0	0	0	*
6472035	CITIZENS CENTRAL BANK	MURFREESBORO TN	TN	22510	321	0	0	0	0	*
6472040	MURFREESBORO BK AND TR CO	MURFREESBORO TN	TN	81517	1664	0	1030	0	0	*
6472092	NASHVILLE CITY BK & TR CO	NASHVILLE TN	TN	130208	902	0	3465	353	-353	*
6472110	SECURITY STATE BANK	NEWBERN TN	TN	16783	275	0	0	0	0	*
6472120	MERCHANTS AND PLANTERS BANK	NEWPORT TN	TN	35118	791	0	0	0	0	*
6472130	CITIZENS BANK	NEW TAZEWELL TN	TN	33438	497	0	0	0	0	*
6472165	BANK OF OAK RIDGE	OAK RIDGE TN	TN	57991	929	0	510	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
6472190	FIRST TRUST AND SAVINGS BANK	EIDA	TN	23674	368	0	0	0	0	*
8472220	COMMERCIAL BANK AND TRUST	COPARIS	TN	52607	704	0	466	0	0	*
8472230	FIRST TRUST & SVGS BANK	PARIS	TN	28380	403	0	0	0	0	*
8472240	FARMERS BANK	PARSONS	TN	19905	264	0	0	0	0	*
6472290	FARMERS BANK	PORTLAND	TN	25507	799	0	0	0	0	*
6472300	UNION BANK	PULASKI	TN	42698	640	0	0	0	0	*
6472320	MACON BANK AND TRUST CO	RED BOILING SPR	TN	30194	381	0	0	0	0	*
8472340	BANK OF RIPLEY	RIPLEY	TN	29590	261	0	29	0	0	*
8472350	FARMERS UNION BANK	RIPLEY	TN	24260	316	0	0	0	0	*
6472380	CITIZENS UNION BANK	ROGERSVILLE	TN	60410	1157	0	430	0	0	*
6472385	CITY & CTY BK OF HAWKINS CTY	ROGERSVILLE	TN	24199	499	0	0	0	0	*
6472410	CTZ BK & TR CO OF GRNGR CTY	RUTLEDGE	TN	20764	501	0	0	0	0	*
8472440	CITIZENS BANK	SAVANNAH	TN	17330	278	0	0	0	0	*
8472470	SELMER BANK AND TRUST CO	SELMER	TN	24605	469	0	0	0	0	*
6472490	BANK OF SEVIERVILLE	SEVIERVILLE	TN	36960	509	0	0	0	0	*
6472490	SEVIER COUNTY BANK	SEVIERVILLE	TN	29830	310	0	0	0	0	*
8472510	BANK OF SHARON	SHARON	TN	13544	158	0	0	0	0	*
6472515	BEDFORD COUNTY BANK	SHELBYVILLE	TN	14725	424	0	0	0	0	*
6472540	FIRST CENTRAL BANK	SMITHVILLE	TN	15162	178	0	0	0	0	*
8472570	SOMERVILLE BANK AND TRUST	COSOMERVILLE	TN	26888	310	0	0	0	0	*
6472580	FIRST BANK OF MARION CTY	SOUTH PITTSBURG	TN	22674	508	0	0	0	0	*
6472650	SWEETWATER VALLEY BANK	SWEETWATER	TN	34995	796	0	0	0	0	*
6472670	CLAIBORNE COUNTY BANK	TAZEWELL	TN	23484	294	0	0	0	0	*
8472730	BANK OF TRENTON & TRUST CO	TRENTON	TN	19628	286	0	0	0	0	*
8472800	FARMERS EXCHANGE BANK	UNION CITY	TN	35687	669	0	0	0	0	*
6472950	CITIZENS BANK OF WAVERLY	WAVERLY	TN	23351	425	0	0	0	0	*
6472860	BANK OF WAYNESBORO	WAYNESBORO	TN	16332	425	0	0	0	0	*
6472900	CITY AND CTY BK OF JEFF CTY	WHITE PINE	TN	14686	558	0	0	0	0	*
6472940	BANK OF COMMERCE	WOODBURY	TN	30655	610	0	0	0	0	*

OF 135 BANKS AFFECTED IN STATE 98 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
35 HAVE NO REQUIRED RESERVE BALANCE

11480015	BANK OF COMMERCE	ABILENE	TX	34397	391	0	0	0	0	*
11480037	ADDISON STATE BANK	ADDISON	TX	21765	120	0	0	0	0	*
11480040	ALAMO BANK OF TEXAS	ALAMO	TX	24791	237	0	0	0	0	*
11480058	BANK OF SOUTH TEXAS	ALICE	TX	80139	684	0	1491	0	0	*
11480120	ALVIN STATE BANK	ALVIN	TX	53045	703	0	587	0	0	*
11480155	BANK OF THE SOUTHWEST	AMARILLO	TX	38660	549	0	0	0	0	*
11480167	NORTH STATE BANK	AMARILLO	TX	31102	361	0	0	0	0	*
11480180	SECURITY STATE BANK	ANAHUAC	TX	18696	219	0	0	0	0	*
11480200	ANGLETON BANK OF COMMERCE	ANGLETON	TX	24462	269	0	13	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DS3	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11480241	FIRST STATE BANK	ARANSAS PASS	TX	25102	527	0	0	0	0	*
11480253	ARLINGTON BANK OF COMMERCE	ARLINGTON	TX	35371	571	0	0	0	0	*
11480254	ARLINGTON BANK & TRUST	ARLINGTON	TX	130679	1133	0	4289	0	0	
11480345	BANK OF AUSTIN	AUSTIN	TX	54993	785	0	448	0	0	*
11480373	NORTH AUSTIN STATE BANK	AUSTIN	TX	62761	1810	0	38	0	0	*
11480375	TEXAS STATE BANK	AUSTIN	TX	86483	445	0	2096	0	0	
11480376	TRAVIS BANK AND TRUST	AUSTIN	TX	19841	480	0	0	0	0	*
11480378	UNIVERSITY STATE BANK	AUSTIN	TX	22851	347	0	0	0	0	*
11480395	AZLE STATE BANK	AZLE	TX	18970	335	0	0	0	0	*
11480500	BAY CITY BANK AND TRUST CO	BAY CITY	TX	41688	376	0	384	0	0	*
11480520	PEOPLES STATE BANK	BAYTOWN	TX	34368	498	0	0	0	0	*
11480535	BEAUMONT STATE BANK	BEAUMONT	TX	57538	458	0	1299	0	0	*
11480536	CENTRAL BANK	BEAUMONT	TX	19560	279	0	0	0	0	*
11480545	LAMAR STATE BANK	BEAUMONT	TX	20814	589	0	0	0	0	*
11480550	TEXAS BANK OF BEAUMONT	BEAUMONT	TX	20344	211	0	0	0	0	*
11480558	FIRST STATE BANK	BEDFORD	TX	27696	472	0	0	0	0	*
11480760	BOERNE STATE BANK	BOERNE	TX	18206	268	0	0	0	0	*
11480780	BONHAM STATE BANK	BONHAM	TX	30782	186	0	58	0	0	*
11480800	FIRST BANK & TRUST CO	BOOKER	TX	28382	68	0	95	0	0	*
11480810	PANHANDLE BANK & TRUST CO	BORGER	TX	52235	871	0	432	0	0	*
11480830	CONTINENTAL STATE BANK	BOYD	TX	19267	272	0	0	0	0	*
11480920	WASHINGTON COUNTY STATE BANK	BRENHAM	TX	33422	231	0	70	0	0	*
11480960	BROWNFIELD ST BK & TR CO	BROWNFIELD	TX	35336	436	0	16	0	0	*
11481025	SOUTHWEST STATE BANK	BROWNWOOD	TX	26180	213	0	0	0	0	*
11481035	FIRST BK & TR BYRAN TX	BRYAN	TX	69398	1352	0	700	0	0	*
11481100	FARMERS AND MERCHANTS STATE	BURLESON	TX	20626	198	0	0	0	0	*
11481110	FIRST STATE BANK	BURNET	TX	21011	184	0	0	0	0	*
11481265	DALLAS COUNTY STATE BANK	CARROLLTON	TX	45243	1015	0	0	0	0	*
11481268	FIRST BANK & TRUST	CARROLLTON	TX	19660	341	0	0	0	0	*
11481290	FIRST STATE BANK & TRUST CO	CARTHAGE	TX	29169	345	0	0	0	0	*
11481310	FARMERS STATE BANK	CENTER	TX	45115	905	0	0	0	0	*
11481335	CHANNELVIEW BANK	CHANNELVIEW	TX	38394	1067	0	0	0	0	*
11481538	CLEVELAND BANK & TRUST	CLEVELAND	TX	23045	397	0	0	0	0	*
11481540	FARMERS STATE BANK	CLEVELAND	TX	27508	378	0	0	0	0	*
11481560	CLIFTON BANK	CLIFTON	TX	25010	258	0	0	0	0	*
11481565	FIRST STATE BANK	CLUTE	TX	16525	426	0	0	0	0	*
11481570	COLEMAN BANK	COLEMAN	TX	21473	171	0	0	0	0	*
11481583	BANK OF A & M	COLLEGE STATION	TX	36839	556	0	0	0	0	*
11481630	FIRST STATE BANK	COLUMBUS	TX	24807	253	0	0	0	0	*
11481680	SECURITY STATE BANK	COMMERCE	TX	19630	236	0	0	0	0	*
11481682	ALLIED CONROE BANK	CONROE	TX	63262	559	0	1356	0	0	*
11481722	COVE STATE BANK	COPPERAS COVE	TX	23577	278	0	0	0	0	*
11481725	CTZ ST BK OF CORPUS CHRISTI	CORPUS CHRISTI	TX	99199	1242	0	2342	0	0	*
11481745	1ST ST BK OF CORPUS CHRISTI	CORPUS CHRISTI	TX	52035	536	0	519	0	0	*
11481749	PARKDALE STATE BANK	CORPUS CHRISTI	TX	51142	904	0	705	0	0	*
11481860	CROSBY STATE BANK	CROSBY	TX	18329	282	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11481920	FARMERS ST BK & TR CO	CUERO	TX	16933	229	0	0	0	0	*
11481950	CITIZENS STATE BK OF DALHART	DALHART	TX	31225	485	0	0	0	0	*
11481968	BANK OF TEXAS	DALLAS	TX	25606	478	0	0	0	0	*
11481969	BANK OF DALLAS	DALLAS	TX	46421	550	0	514	0	0	*
11481970	AMERICAN BK & TR CO	DALLAS	TX	65782	811	0	1107	0	0	*
11481978	CAPITAL BANK	DALLAS	TX	23885	345	0	0	0	0	*
11481995	DALLAS BANK & TRUST CO	DALLAS	TX	35881	793	0	0	0	0	*
11481998	DALLAS INTERNATIONAL BANK	DALLAS	TX	90379	559	0	2526	0	0	
11482003	EAST DALLAS BANK	DALLAS	TX	33247	271	0	41	0	0	*
11482017	FIRST CITIZENS BANK	DALLAS	TX	50397	496	0	658	0	0	*
11482018	FIRST CONTINENTAL BANK	DALLAS	TX	22094	252	0	0	0	0	*
11482030	GRAND AVENUE BANK	DALLAS	TX	59736	974	0	566	0	0	*
11482035	GREENVILLE AVE BANK & TRUST	DALLAS	TX	59857	792	0	823	0	0	*
11482038	GROVE STATE BANK	DALLAS	TX	28182	390	0	0	0	0	*
11482041	GUARANTY BANK	DALLAS	TX	72033	911	0	700	0	0	*
11482050	LAKEWOOD BANK & TRUST CO	DALLAS	TX	133299	990	0	3850	338	-338	
11482075	MERCHANTS STATE BANK	DALLAS	TX	70178	1116	0	930	0	0	*
11482076	METRO BANK OF DALLAS	DALLAS	TX	23036	421	0	0	0	0	*
11482081	NORTH DALLAS BK & TR CO	DALLAS	TX	87919	1188	0	2485	0	0	*
11482083	OAK CLIFF BANK AND TRUST CO	DALLAS	TX	137136	2707	0	3002	0	0	
11482084	PARK CITIES BK AND TR CO	DALLAS	TX	70035	603	0	1863	0	0	*
11482090	PRESTON STATE BANK	DALLAS	TX	205081	2013	0	5128	1550	-1550	
11482117	TEXAS AM BANK DALLAS NORTH	DALLAS	TX	141892	1231	0	4516	0	0	
11482119	VALLEY VIEW BANK	DALLAS	TX	35468	390	0	133	0	0	*
11482124	WHITE ROCK BANK OF DALLAS	DALLAS	TX	38383	519	0	194	0	0	*
11482127	WYNNEWOOD BANK & TRUST	DALLAS	TX	30572	765	0	0	0	0	*
11482150	DAYTON STATE BANK	DAYTON	TX	24709	589	0	0	0	0	*
11482175	ALLIED DEER PARK BANK	DEER PARK	TX	36572	626	0	0	0	0	*
11482180	STATE BANK	DE KALB	TX	17034	187	0	0	0	0	*
11482200	DEL RIO BANK AND TRUST CO	DEL RIO	TX	41026	684	0	0	0	0	*
11482250	FIRST STATE BANK	DENTON	TX	89095	574	0	2367	0	0	
11482253	UNIVERSITY STATE BANK	DENTON	TX	17561	522	0	0	0	0	*
11482255	YOAKUM COUNTY STATE BANK	DENVER CITY	TX	27549	180	0	0	0	0	*
11482275	DE SOTO STATE BANK	DE SOTO	TX	19975	409	0	0	0	0	*
11482300	CITIZENS STATE BANK	DICKINSON	TX	33466	475	0	1	0	0	*
11482330	FIRST STATE BANK	DIMMITT	TX	33075	247	0	122	0	0	*
11482420	UNION STATE BANK	EAST BERNARD	TX	21557	152	0	0	0	0	*
11482470	FIRST STATE BANK & TRUST CO	EDINBURG	TX	62202	681	0	1363	0	0	*
11482475	FIRST BANK OF EDNA	EDNA	TX	17054	225	0	0	0	0	*
11482480	JACKSON COUNTY STATE BANK	EDNA	TX	24901	196	0	0	0	0	*
11482490	COMMERCIAL STATE BANK	EL CAMPO	TX	48655	342	0	983	0	0	*
11482553	AMERICAN BANK OF COMMERCE	EL PASO	TX	46230	334	0	605	0	0	*
11482558	CORONADO STATE BANK	EL PASO	TX	29216	304	0	0	0	0	*
11482563	FIRST STATE BANK	EL PASO	TX	41167	447	0	276	0	0	*
11482630	ENNIS STATE BANK	ENNIS	TX	18123	251	0	0	0	0	*
11482670	FAIRFIELD STATE BANK	FAIRFIELD	TX	18255	139	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11482695	CENTRAL BANK AND TRUST CO	FARMERS BRANCH	TX	59466	571	0	943	0	0	*
11482820	PECOS COUNTY STATE BANK	FORT STOCKTON	TX	28221	262	0	0	0	0	*
11482825	BANK OF COMMERCE	FORT WORTH	TX	53318	418	0	1052	0	0	*
11482826	BANK OF FORT WORTH	FORT WORTH	TX	91879	607	0	2583	0	0	*
11482827	CENTRAL BANK AND TRUST	FORT WORTH	TX	71490	797	0	1351	0	0	*
11482870	NORTH FORT WORTH BANK	FORT WORTH	TX	65084	778	0	876	0	0	*
11482873	RIDGLEA BANK	FORT WORTH	TX	93540	1030	0	2000	0	0	*
11482874	SECURITY STATE BANK	FORT WORTH	TX	30814	446	0	0	0	0	*
11482875	RIVERSIDE STATE BANK	FORT WORTH	TX	68945	427	0	1567	0	0	*
11482876	SOUTHWEST BANK	FORT WORTH	TX	36799	546	0	16	0	0	*
11482877	SEMINARY STATE BANK	FORT WORTH	TX	34540	623	0	0	0	0	*
11482890	TX COMMERCE BANK OF FT WORTH	FORT WORTH	TX	56194	1298	0	266	0	0	*
11482893	UNIVERSITY BANK	FORT WORTH	TX	77936	699	0	1713	0	0	*
11482940	SECURITY STATE BK AND TR	FREDERICKSBURG	TX	22977	139	0	0	0	0	*
11482945	BRAZOSPORT BANK OF TEXAS	FREEPORT	TX	31241	690	0	0	0	0	*
11482960	FRIONA STATE BANK	FRIONA	TX	26707	207	0	0	0	0	*
11482980	FIRST STATE BANK	GAINESVILLE	TX	33886	740	0	0	0	0	*
11483060	CITIZENS STATE BANK	GANADO	TX	23494	171	0	0	0	0	*
11483065	GARLAND BANK & TRUST CO	GARLAND	TX	32068	395	0	86	0	0	*
11483068	TEXAS COMMERCE BANK-GARLAND	GARLAND	TX	22038	465	0	0	0	0	*
11483090	GUARANTY BANK AND TRUST CO	GATESVILLE	TX	18348	245	0	0	0	0	*
11483110	CTZNS ST BK OF GEORGETOWN	GEORGETOWN	TX	22769	210	0	0	0	0	*
11483200	MILLS COUNTY STATE BANK	GOLDTHWAITE	TX	25234	164	0	26	0	0	*
11483330	GRAND PRAIRIE STATE BANK	GRAND PRAIRIE	TX	51985	461	0	906	0	0	*
11483386	AMERICAN BANK OF COMMERCE	GRAPEVINE	TX	17490	131	0	0	0	0	*
11483405	COLONIAL BANK	GREENVILLE	TX	19520	273	0	0	0	0	*
11483420	FARMERS ST BK OF GROESBECK	GROESBECK	TX	16824	161	0	0	0	0	*
11483435	FIRST BANK AND TRUST	GROVES	TX	48526	1112	0	0	0	0	*
11483495	HALTOM CITY STATE BANK	HALTOM CITY	TX	49539	847	0	354	0	0	*
11483562	HARLINGEN STATE BANK	HARLINGEN	TX	18931	254	0	0	0	0	*
11483573	CHAMPIONS BANK	HARRIS CCUNTY	TX	48527	669	0	370	0	0	*
11483574	CYPRESS BANK	HARRIS CTY	TX	19413	428	0	0	0	0	*
11483580	FARMERS STATE BANK	HART	TX	18946	196	0	0	0	0	*
11483685	HEREFORD STATE BANK	HEREFORD	TX	26050	257	0	0	0	0	*
11483755	FIRST STATE BANK	HITCHCOCK	TX	19493	281	0	0	0	0	*
11483778	ALLIED BANK OF TEXAS	HOUSTON	TX	688401	6145	0	5490	20786	-20786	*
11483779	ALLIED MEMORIAL BANK	HOUSTON	TX	78304	841	0	1701	0	0	*
11483791	ALLIED FAIRBANKS BANK	HOUSTON	TX	27367	598	0	0	0	0	*
11483784	AIRLINE COMMERCE BANK	HOUSTON	TX	109699	1017	0	2717	48	-48	*
11483786	BANK OF ALMEDA	HOUSTON	TX	28540	530	0	0	0	0	*
11483787	ALLIED AMERICAN BANK	HOUSTON	TX	74694	551	0	1800	0	0	*
11483795	CHEMICAL BANK & TRUST CO	HOUSTON	TX	64903	409	0	1340	0	0	*
11483798	BELTWAY BANK	HOUSTON	TX	26268	253	0	0	0	0	*
11483802	CULLEN CENTER BANK & TRUST	HOUSTON	TX	257561	960	0	5253	3787	-3787	*
11483803	COMMERCIAL STATE BANK	HOUSTON	TX	34726	664	0	0	0	0	*
11483805	EAST END STATE BANK	HOUSTON	TX	87187	940	0	1885	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11483808	FANNIN BANK	HOUSTON	TX	243840	971	0	5189	5966	-5966	
11483810	FIDELITY BANK AND TRUST CO	HOUSTON	TX	22717	243	0	0	0	0	*
11483812	FIRST CITY BK-ALMEDA GENOA	HOUSTON	TX	21574	524	0	0	0	0	*
11483813	FIRST BANK	HOUSTON	TX	29116	358	0	0	0	0	*
11483817	FIRST CITY BK-GULFGATE	HOUSTON	TX	60207	1010	0	940	0	0	*
11483818	1ST CITY BK OF HIGHLAND VLG	HOUSTON	TX	46748	539	0	475	0	0	*
11483819	FIRST CITY BK OF NORTHLINE	HOUSTON	TX	21827	475	0	0	0	0	*
11483821	FONDREN SOUTHWEST BANK	HOUSTON	TX	18571	258	0	0	0	0	*
11483823	FIRST STATE B&TC OF HOUSTON	HOUSTON	TX	58187	968	0	639	0	0	*
11483826	GREENWAY BANK AND TRUST	HOUSTON	TX	65011	1039	0	1432	0	0	*
11483827	GALLERIA BANK	HOUSTON	TX	50120	703	0	884	0	0	*
11483828	GREAT SOUTHERN BANK	HOUSTON	TX	45847	685	0	0	0	0	*
11483829	GUARDIAN BANK OF HOUSTON	HOUSTON	TX	29447	618	0	0	0	0	*
11483832	GREENSPPOINT BANK	HOUSTON	TX	24679	866	0	0	0	0	*
11483835	FIRST CITY BK OF CLEAR LAKE	HOUSTON	TX	20459	475	0	0	0	0	*
11483840	HARRISBURG BANK	HOUSTON	TX	67861	892	0	1103	0	0	*
11483842	GREATER HOUSTON BANK	HOUSTON	TX	78516	546	0	2089	0	0	*
11483850	HEIGHTS STATE BANK	HOUSTON	TX	92906	1630	0	1386	0	0	*
11483879	LIBERTY BANK	HOUSTON	TX	22264	262	0	0	0	0	*
11483880	INDUSTRIAL ST BK OF HOUSTON	HOUSTON	TX	71959	2149	0	250	0	0	*
11483884	MERCANTILE BANK OF HOUSTON	HOUSTON	TX	64070	639	0	1375	0	0	*
11483886	MAIN BANK OF HOUSTON	HOUSTON	TX	65946	856	0	819	0	0	*
11483887	MEDICAL CENTER BANK HOUSTON	HOUSTON	TX	62725	305	0	1595	0	0	*
11483891	MERCHANTS PARK BANK	HOUSTON	TX	34262	656	0	0	0	0	*
11483892	MEYERLAND BANK	HOUSTON	TX	32311	275	0	134	0	0	*
11483899	PEOPLES BANK	HOUSTON	TX	27501	264	0	0	0	0	*
11483900	NORTHWEST BANK AND TRUST	HOUSTON	TX	54240	455	0	1092	0	0	*
11483901	NORTHSHORE BANK	HOUSTON	TX	21391	528	0	0	0	0	*
11483903	NORTH SIDE BANK	HOUSTON	TX	84281	1107	0	1744	0	0	*
11483904	OAK FOREST BANK	HOUSTON	TX	47280	1294	0	0	0	0	*
11483905	PORT CITY STATE BANK	HOUSTON	TX	43052	440	0	264	0	0	*
11483906	REAGAN COMMERCE BANK	HOUSTON	TX	197338	771	0	4802	2472	-2472	
11483907	PINEMONT BANK	HOUSTON	TX	32553	290	0	68	0	0	*
11483908	RIVER OAKS BANK AND TRUST CO	HOUSTON	TX	112638	562	0	3628	0	0	*
11483910	REPUBLIC STATE BANK	HOUSTON	TX	20760	461	0	0	0	0	*
11483912	POST OAK BANK	HOUSTON	TX	60428	705	0	1167	0	0	*
11483916	SOUTHEAST COMMERCE BANK	HOUSTON	TX	28276	759	0	0	0	0	*
11483920	SOUTH MAIN BANK	HOUSTON	TX	96815	544	0	2997	0	0	*
11483922	SPRING BRANCH BANK	HOUSTON	TX	117277	1135	0	2796	0	0	*
11483924	TEXAS BK & TR CO OF HOUSTON	HOUSTON	TX	27243	414	0	0	0	0	*
11483927	TEXAS COMMERCE MEDICAL BANK	HOUSTON	TX	26312	479	0	0	0	0	*
11483932	TOWN & COUNTRY BANK	HOUSTON	TX	45066	543	0	321	0	0	*
11483955	UNION BANK OF HOUSTON	HOUSTON	TX	56754	227	0	1395	0	0	*
11483960	UNIVERSITY STATE BANK	HOUSTON	TX	69125	639	0	1298	0	0	*
11483965	WESTERN BANK	HOUSTON	TX	125847	828	0	3080	57	-57	
11484010	FIRST CITY BK OF HUMBLE	HUMBLE	TX	32485	511	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11484072	AMERICAN BANK	IRVING	TX	21093	266	0	0	0	0	*
11484080	IRVING BANK AND TRUST CO	IRVING	TX	114363	566	0	3562	200	-200	*
11484085	SOUTHWEST BANK AND TRUST CO	IRVING	TX	73512	737	0	1704	0	0	*
11484105	JACINTO CITY BANK	JACINTO CITY	TX	25125	909	0	0	0	0	*
11484140	TEXAS BANK AND TRUST COMPANY	JACKSONVILLE	TX	35952	305	0	160	0	0	*
11484320	KERMIT STATE BANK	KERMIT	TX	21043	335	0	0	0	0	*
11484330	CHAS SCHREINER BANK	KERRVILLE	TX	79213	506	0	1981	0	0	*
11484345	ALLIED CITIZENS BANK	KILGORE	TX	32223	557	0	0	0	0	*
11484366	AMERICAN STATE BANK	KILLEEN	TX	23069	533	0	0	0	0	*
11484480	LA GRANGE STATE BANK	LA GRANGE	TX	20846	170	0	0	0	0	*
11484495	LAKE JACKSON BANK	LAKE JACKSON	TX	32587	567	0	0	0	0	*
11484505	FIRST BANK OF LA MARQUE	LA MARQUE	TX	26080	617	0	0	0	0	*
11484575	INTL BK OF CMRC OF LAREDO	LAREDO	TX	69112	808	0	1271	0	0	*
11484605	LEAGUE CITY STATE BANK	LEAGUE CITY	TX	33263	572	0	0	0	0	*
11484645	LEVELLAND STATE BANK	LEVELLAND	TX	65484	720	0	1081	0	0	*
11484660	LEWISVILLE STATE BANK	LEWISVILLE	TX	30394	345	0	0	0	0	*
11484690	FIRST STATE BANK	LIBERTY	TX	26897	302	0	0	0	0	*
11484735	SECURITY STATE BANK	LITTLEFIELD	TX	30904	404	0	0	0	0	*
11484750	FIRST STATE BANK	LIVINGSTON	TX	35791	349	0	154	0	0	*
11484770	MOORE STATE BANK	LLANO	TX	21939	260	0	0	0	0	*
11484804	AMERICAN BANK	LONGVIEW	TX	20790	370	0	0	0	0	*
11484805	EAST TEXAS BANK AND TRUST	COLONGVIEW	TX	46556	650	0	190	0	0	*
11484815	LONGVIEW BANK AND TRUST CO	LONGVIEW	TX	57792	657	0	772	0	0	*
11484875	AMERICAN STATE BANK	LUBBOCK	TX	181251	1287	0	4876	1399	-1399	*
11484877	BANK OF THE WEST	LUBBOCK	TX	26241	474	0	0	0	0	*
11484920	FIRST BANK AND TRUST	LUFKIN	TX	88414	641	0	2784	0	0	*
11484985	MC ALLEN STATE BANK	MC ALLEN	TX	158758	1663	0	4310	140	-140	*
11485040	FRMRS ST BK OF MADISONVILLE	MADISONVILLE	TX	22531	225	0	0	0	0	*
11485075	MANSFIELD STATE BANK	MANSFIELD	TX	20981	418	0	0	0	0	*
11485090	HOME STATE BANK	MARBLE FALLS	TX	33731	283	0	73	0	0	*
11485140	FIRST STATE BANK OF MARLIN	MARLIN	TX	19547	179	0	0	0	0	*
11485348	BANK OF MESQUITE	MESQUITE	TX	22002	487	0	0	0	0	*
11485355	FIRST STATE BANK	MESQUITE	TX	22755	294	0	0	0	0	*
11485395	COMMERICAL BK & TR CO	MIDLAND	TX	61857	772	0	587	0	0	*
11485480	FIRST STATE BANK & TRUST CO	MISSION	TX	47768	563	0	259	0	0	*
11485500	FIRST STATE BANK	MONAHANS	TX	21212	227	0	0	0	0	*
11485580	GUARANTY BOND STATE BANK	MOUNT PLEASANT	TX	35842	309	0	64	0	0	*
11485610	MULESHOE STATE BANK	MULESHOE	TX	21786	167	0	0	0	0	*
11485635	FREDONIA STATE BANK	NACOGDOCHES	TX	28315	211	0	1	0	0	*
11485668	NEDERLAND STATE BANK	NEDERLAND	TX	42514	449	0	276	0	0	*
11485700	GRNT ST BK OF NEW BRAUNFELS	NEW BRAUNFELS	TX	22495	263	0	0	0	0	*
11485705	COMMUNITY BANK	NEW CANEY	TX	18707	287	0	0	0	0	*
11485808	AMERICAN BANK	ODESSA	TX	124752	655	0	4763	0	0	*
11485827	PERMIAN BANK & TRUST	ODESSA	TX	24771	336	0	0	0	0	*
11485890	ORANGE BANK	ORANGE	TX	36990	646	0	71	0	0	*
11485920	FIRST STATE BANK	OVERTON	TX	18091	224	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11485970	CITY STATE BANK	PALACIOS	TX	19885	254	0	0	0	0	*
11486020	CITIZENS BK & TR CO	PAMPA	TX	31321	429	0	110	0	0	*
11486062	PARIS BANK OF TEXAS	PARIS	TX	26923	485	0	0	0	0	*
11486070	FIRST PASADENA STATE BANK	PASADENA	TX	159738	3853	0	3310	0	0	*
11486075	SAN JACINTO STATE BANK	PASADENA	TX	66555	614	0	1417	0	0	*
11486077	PEARLAND STATE BANK	PEARLAND	TX	28055	492	0	0	0	0	*
11486090	SECURITY STATE BANK	PEARSALL	TX	32016	350	0	0	0	0	*
11486160	SECURITY STATE BANK	PHARR	TX	25913	677	0	0	0	0	*
11486210	HALE COUNTY STATE BANK	PLAINVIEW	TX	50547	689	0	400	0	0	*
11486230	PLANO BANK & TRUST CO	PLANO	TX	39054	425	0	107	0	0	*
11486258	ALLIED MERCHANTS BANK	PORT ARTHUR	TX	113584	902	0	3509	0	0	*
11486275	SABINE BANK	PORT ARTHUR	TX	42114	473	0	460	0	0	*
11486276	PORTLAND STATE BANK	PORTLAND	TX	20339	200	0	0	0	0	*
11486290	FIRST STATE BANK & TRUST CO	PORT LAVACA	TX	43722	414	0	145	0	0	*
11486440	RAYMONDVILLE BANK OF TEXAS	RAYMONDVILLE	TX	20217	255	0	0	0	0	*
11486450	RAYMONDVILLE STATE BANK	RAYMONDVILLE	TX	27961	268	0	0	0	0	*
11486520	CITIZENS BANK	RICHARDSON	TX	100307	557	0	2912	59	-59	*
11486525	FIRST BANK AND TRUST	RICHARDSON	TX	50427	771	0	527	0	0	*
11486528	RICHARDSON HEIGHTS BK & TR	RICHARDSON	TX	49806	377	0	584	0	0	*
11486590	FIRST STATE BANK	RIO VISTA	TX	35728	285	0	72	0	0	*
11486660	ROCKDALE STATE BANK	ROCKDALE	TX	24219	431	0	0	0	0	*
11486690	FIRST STATE BANK	ROCKWALL	TX	16264	277	0	0	0	0	*
11486770	FARMERS STATE BANK	ROUND ROCK	TX	29543	394	0	0	0	0	*
11486903	TEXAS STATE BANK	SAN ANGELO	TX	22651	267	0	0	0	0	*
11486920	AMERICAN BANK	SAN ANTONIO	TX	23688	231	0	0	0	0	*
11486925	BANK OF SAN ANTONIO	SAN ANTONIO	TX	29862	183	0	24	0	0	*
11486936	CENTRAL PARK BANK	SAN ANTONIO	TX	65908	720	0	1248	0	0	*
11486990	HARLANDALE BANK	SAN ANTONIO	TX	36144	775	0	0	0	0	*
11486993	HIGHLAND PARK STATE BANK	SAN ANTONIO	TX	91116	609	0	2445	0	0	*
11486995	JEFFERSON STATE BANK	SAN ANTONIO	TX	34229	389	0	214	0	0	*
11486999	MERCANTILE BANK AND TRUST	SAN ANTONIO	TX	35152	887	0	0	0	0	*
11487022	NORTHSIDE STATE BANK	SAN ANTONIO	TX	26592	342	0	0	0	0	*
11487023	SAN ANTONIO BANK & TRUST CO	SAN ANTONIO	TX	97803	357	0	2498	168	-168	*
11487024	UNION STATE BANK	SAN ANTONIO	TX	37550	492	0	60	0	0	*
11487025	WESTSIDE BANK	SAN ANTONIO	TX	33796	415	0	0	0	0	*
11487027	TEXAS STATE BANK	SAN ANTONIO	TX	36450	284	0	136	0	0	*
11487070	SAN BENITO BANK AND TRUST CO	SAN BENITO	TX	30383	663	0	0	0	0	*
11487222	ALLIED SEABROOK BANK	SEABROOK	TX	18265	328	0	0	0	0	*
11487223	SEAGOVILLE STATE BANK	SEAGOVILLE	TX	24560	358	0	0	0	0	*
11487240	CITIZENS STATE BANK	SEALY	TX	29468	284	0	0	0	0	*
11487270	SEGUIN STATE BK & TR CO	SEGUIN	TX	36070	464	0	164	0	0	*
11487280	SEMINOLE STATE BANK	SEMINOLE	TX	38252	240	0	419	0	0	*
11487340	GRAYSON COUNTY STATE BANK	SHERMAN	TX	38433	469	0	0	0	0	*
11487390	COMMERCIAL STATE BANK	SINTON	TX	30672	247	0	0	0	0	*
11487400	CITIZENS BANK OF LUBBOCK CTY	SLATON	TX	20241	238	0	0	0	0	*
11487435	WEST TEXAS STATE BANK	SNYDER	TX	33828	266	0	256	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TOEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
11487475	SOUTHERN STATE BANK	SOUTH HOUSTON	TX	33921	620	0	0	0	0	*
11487490	FIRST STATE BANK	SPEARMAN	TX	24663	225	0	0	0	0	*
11487435	ALLIED SPRING BANK	SPRING	TX	37433	600	0	0	0	0	*
11487540	STEPHENVILLE ST BK & TR CO	STEPHENVILLE	TX	27049	268	0	0	0	0	*
11487570	FIRST STATE BK OF STRATFORD	STRATFORD	TX	27073	198	0	0	0	0	*
11487625	SUGAR LAND STATE BANK	SUGAR LAND	TX	24150	271	0	0	0	0	*
11437650	TEXAS BANK AND TRUST COMPANY	SWEETWATER	TX	38155	563	0	0	0	0	*
11487775	TERRELL STATE BANK	TERRELL	TX	15746	289	0	0	0	0	*
11487782	TEXARKANA OAKLAWN BANK	TEXARKANA	TX	36697	853	0	0	0	0	*
11487785	MAINLAND BANK	TEXAS CITY	TX	41960	684	0	348	0	0	*
11487965	SOUTHSIDE STATE BANK	TYLER	TX	63824	479	0	1162	0	0	*
11487975	HILLCREST STATE BANK	UNIVERSITY PARK	TX	52466	685	0	452	0	0	*
11487930	FIRST STATE BANK OF UVALDE	UVALDE	TX	72448	546	0	1508	0	0	*
11487985	UVALDE BANK	UVALDE	TX	16776	357	0	0	0	0	*
11488085	AMERICAN BANK OF COMMERCE	VICTORIA	TX	97070	792	0	2539	0	0	*
11488105	THE AMERICAN BK OF WACO	WACO	TX	27871	714	0	0	0	0	*
11488115	COMMUNITY STATE BANK	WACO	TX	25857	369	0	0	0	0	*
11488180	WAXAHACHIE BANK AND TRUST	COWAXAHACHIE	TX	31487	223	0	37	0	0	*
11488215	BAY AREA BANK AND TRUST	WEBSTER	TX	23366	736	0	0	0	0	*
11488235	MID VALLEY STATE BANK	WESLACO	TX	18790	292	0	0	0	0	*
11488300	WEST BANK AND TRUST	WEST	TX	18588	202	0	0	0	0	*
11488310	FIRST CAPITOL BANK	WEST COLUMBIA	TX	23853	426	0	0	0	0	*
11488317	JETERO BANK	WESTFIELD	TX	26929	395	0	0	0	0	*
11488330	SECURITY BANK AND TRUST CO	WHARTON	TX	23473	364	0	0	0	0	*
11488340	WHARTON BANK AND TRUST CO	WHARTON	TX	27752	360	0	0	0	0	*
11488367	WHITE OAK STATE BANK	WHITE OAK	TX	16157	108	0	0	0	0	*
11488415	PARKER SQUARE STATE BANK	WICHITA FALLS	TX	53983	480	0	768	0	0	*
11488418	TX BK & TR CO IN WICHITA FL	WICHITA FALLS	TX	26222	332	0	0	0	0	*
11488477	ALLIED GULF COAST BANK	WINNIE	TX	20678	283	0	0	0	0	*
11488510	WINTERS STATE BANK	WINTERS	TX	18017	212	0	0	0	0	*
11488525	AM BK OF CMRC AT WOLFFORTH	WOLFFORTH	TX	16617	184	0	0	0	0	*

OF 316 BANKS AFFECTED IN STATE 175 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
 128 HAVE NO REQUIRED RESERVE BALANCE

12490010	BANK OF AMERICAN FORK	AMERICAN FORK	UT	33320	350	0	32	0	0	*
12490023	UTAH BANK AND TRUST	BOUNTIFUL	UT	30016	667	0	0	0	0	*
12490025	BOX ELDER COUNTY BANK	BRIGHAM CITY	UT	30877	313	0	41	0	0	*
12490035	STATE BANK OF SOUTHERN UTAH	CEDAR CITY	UT	22341	266	0	0	0	0	*
12490040	CLEARFIELD STATE BANK	CLEARFIELD	UT	23419	475	0	0	0	0	*
12490100	HELPER STATE BANK	HELPER	UT	15268	258	0	0	0	0	*
12490150	STATE BANK OF LEHI	LEHI	UT	15404	341	0	0	0	0	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSE	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
12490210	MILFORD STATE BANK	MILFORD	UT	15350	245	0	0	0	0	*
12490280	COMMERCIAL SECURITY BANK	OGDEN	UT	314918	2245	0	5183	7218	-7218	
12490310	BANK OF PLEASANT GROVE	PLEASANT GROVE	UT	25626	394	0	0	0	0	*
12490360	RICHFIELD COMMRL SVGS BK	RICHFIELD	UT	18646	151	0	0	0	0	*
12490390	FIRST STATE BANK OF SALINA	SALINA	UT	39179	539	0	0	0	0	*
12490413	FIRST SECURITY STATE BANK	SALT LAKE CITY	UT	66461	532	0	819	0	0	
12490485	COM SECRTY BANK OF SALT LK	SALT LAKE CCOUNTY	UT	18521	210	0	0	0	0	*
12490530	CENTRAL BANK & TRUST CO	SPRINGVILLE	UT	48078	396	0	574	0	0	*

OF 15 BANKS AFFECTED IN STATE 10 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
4 HAVE NO REQUIRED RESERVE BALANCE

1500020	GRANITE SAVINGS BK & TR CO	BARRE	VT	55307	373	0	729	0	0	*
1500060	BELLOWS FALLS TRUST COMPANY	BELLOWS FALLS	VT	23769	478	0	0	0	0	*
1500145	FIRST VERMONT BK & TR CO	BRATTLEBORO	VT	219056	2675	0	4600	1130	-1130	
1500200	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	291109	4107	0	5113	2200	-2200	
1500230	HOWARD BANK	BURLINGTON	VT	240255	4033	0	5138	644	-644	
1500240	MERCHANTS BANK	BURLINGTON	VT	100082	1345	0	2092	0	0	
1500360	STERLING TRUST COMPANY	JOHNSON	VT	22396	197	0	0	0	0	*
1500380	LYNDONVILLE SVGS BK & TR CO	LYNDONVILLE	VT	20431	222	0	0	0	0	*
1500460	UNION BANK	MORRISVILLE	VT	25216	455	0	0	0	0	*
1500560	PROCTOR TRUST COMPANY	PROCTOR	VT	71662	663	0	961	0	0	
1500650	FRANKLIN-LAMOILLE BANK	ST ALBANS	VT	79796	1583	0	550	0	0	
1500660	PEOPLES TR CO OF ST ALBANS	ST ALBANS	VT	29880	266	0	66	0	0	*
1500670	CITIZENS SVGS BK & TR CO	ST JOHNSBURY	VT	19934	466	0	0	0	0	*
1500770	INTER STATE TRUST COMPANY	WHITE RIVER JCT	VT	19950	73	0	186	0	0	*

OF 14 BANKS AFFECTED IN STATE 5 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

5510021	BANK OF VA/EASTERN SHORE	ACCOMACK CTY	VA	25987	209	0	118	0	0	*
5510050	BURKE & HERBERT BK AND TR	COALEXANDRIA	VA	51980	928	0	440	0	0	*
5510178	FIRST VIRGINIA BK OF AUGUSTA	AUGUSTA CTY	VA	25670	1107	0	0	0	0	*
5510191	PLANTERS BANK & TR CO OF VA	AUGUSTA COUNTY	VA	50736	924	0	134	0	0	*
5510470	BANK OF SOUTHSIDE VIRGINIA	CARSON	VA	40548	1177	0	0	0	0	*
5510490	FIDELITY AM BK CHARLTTSVLL	CHARLOTTESVILLE	VA	49689	1182	0	0	0	0	*
5510520	BANK OF CHATHAM	CHATHAM	VA	17406	304	0	0	0	0	*
5510536	PEOPLES BANK OF CHESAPEAKE	CHESAPEAKE	VA	24059	224	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5510537	BANK OF CHESTERFIELD	CHSTRELD CRT HSE	VA	15394	542	0	0	0	0	*
5510650	BANK OF WESTMORELAND	COLONIAL BEACH	VA	47412	1466	0	0	0	0	*
5510660	SOUTHAMPTON COUNTY BANK	COURTLAND	VA	20505	469	0	0	0	0	*
5510760	BANK OF DAMASCUS INC	DAMASCUS	VA	22747	254	0	0	0	0	*
5510815	VIRGINIA BANK AND TRUST	DANVILLE	VA	21259	414	0	0	0	0	*
5510860	EASTVILLE BANK	EASTVILLE	VA	13938	249	0	0	0	0	*
5510930	PEOPLES TRUST BANK	EXMORE	VA	14741	244	0	0	0	0	*
5510935	GUARANTY BANK & TRUST CO	FAIRFAX	VA	49041	761	0	147	0	0	*
5510943	BANK OF VIRGINIA-POTOMAC	FAIRFAX CTY	VA	198832	4931	0	5148	205	-205	*
5510955	PEOPLES BANK OF STAFFORD	FALMOUTH	VA	20941	681	0	0	0	0	*
5511030	BANK OF FLOYD	FLOYD	VA	31862	406	0	10	0	0	*
5511141	BANK OF VIRGINIA-WARREN	FRONT ROYAL	VA	28307	373	0	0	0	0	*
5511210	UNITED VA BANK OF GLOUCESTER	GLOUCESTER	VA	35122	395	0	52	0	0	*
5511220	BANK OF GOOCHLAND	GOOCHLAND	VA	27260	417	0	0	0	0	*
5511250	UTO VA BK / PPL OF GRETN	GRETN	VA	21893	559	0	0	0	0	*
5511260	CUMBERLAND BANK AND TRUST	GRUNDY	VA	124095	2142	0	2838	0	0	*
5511368	ARLINGTON TRUST CO INC	HERNDON	VA	262670	3532	0	5192	2268	-2268	*
5511408	PEOPLES BANK INC	HONAKER	VA	14558	382	0	0	0	0	*
5511465	STATE BANK OF KEYSVILLE	KEYSVILLE	VA	13213	270	0	0	0	0	*
5511635	CLARENDON BANK & TRUST	MCLEAN	VA	234720	3026	0	5197	2539	-2539	*
5511710	BANK OF MARION	MARION	VA	23981	366	0	0	0	0	*
5511810	BANK OF MONTROSS	MONTROSS	VA	17475	217	0	0	0	0	*
5511900	FIDELITY AM BK HAMPTON RDS	NEWPORT NEWS	VA	42413	1371	0	0	0	0	*
5511910	UNITED VA BK / CITZ & MARINE	NEWPORT NEWS	VA	134299	3737	0	2025	0	0	*
5511948	BANK OF VIRGINIA-EASTERN	NORFOLK	VA	240911	4820	0	5150	93	-93	*
5511980	FIRST VA BANK OF TIDEWATER	NORFOLK	VA	147284	4351	0	1726	0	0	*
5512070	FIDELITY AM BK EASTERN SHORE	PARKSLEY	VA	15847	523	0	0	0	0	*
5512090	LEE BANK AND TRUST CO	PENNINGTON GAP	VA	38880	791	0	0	0	0	*
5512103	BANK OF VIRGINIA-PETERSBURG	PETERSBURG	VA	41031	1226	0	0	0	0	*
5512105	CITY SVGS BANK & TRUST CO	PETERSBURG	VA	32284	950	0	0	0	0	*
5512180	CITIZENS TRUST BANK	PORTSMOUTH	VA	65882	823	0	1041	0	0	*
5512195	PEOPLES BANK OF POUND	POUND	VA	15815	300	0	0	0	0	*
5512200	BANK OF POWHATAN	POWHATAN	VA	36435	329	0	108	0	0	*
5512325	CLINCH VALLEY BANK & TR CO	RICHLANDS	VA	28207	156	0	71	0	0	*
5512360	CONSOLIDATED BANK AND TRUST	RICHMOND	VA	26528	662	0	0	0	0	*
5512444	BANK OF VIRGINIA-SOUTHWEST	ROANOKE	VA	289838	5822	0	5160	1444	-1444	*
5512489	UNITED VA BK / SPOTSWOOD	ROCKINGHAM CTY	VA	44636	379	0	218	0	0	*
5512600	BANK OF SMITHFIELD	SMITHFIELD	VA	18965	499	0	0	0	0	*
5512650	BANK OF SPEEDWELL INC	SPEEDWELL	VA	23577	704	0	0	0	0	*
5512795	BANK OF SUFFOLK	SUFFOLK	VA	20632	849	0	0	0	0	*
5512830	BANK OF ESSEX	TAPPAHANNOCK	VA	16724	290	0	0	0	0	*
5512870	F+M BANK OF ROCKINGHAM	TIMBERVILLE	VA	24317	285	0	0	0	0	*
5512890	BANK OF MIDDLESEX	URBANNA	VA	33268	717	0	0	0	0	*
5512925	FIDELITY AM BK VA BEACH	VIRGINIA BEACH	VA	57365	1520	0	160	0	0	*
5512930	BANK OF SUSSEX AND SURRY	WAKEFIELD	VA	18631	383	0	0	0	0	*
5513007	BANK OF WEST POINT	WEST POINT	VA	17085	241	0	0	0	0	*

NONMEMBER BANKS

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5513010	CITIZENS AND FARMERS BANK	WEST POINT	VA	32915	234	0	147	0	0	*
5513060	COMMERCIAL AND SAVINGS BANK	WINCHESTER	VA	57671	1204	0	239	0	0	*
5513090	FARMERS BANK	WINDSOR	VA	19227	129	0	0	0	0	*
5513098	FIRST STATE BANK OF WISE	WISE	VA	32596	283	0	11	0	0	*

OF 58 BANKS AFFECTED IN STATE 36 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
17 HAVE NO REQUIRED RESERVE BALANCE

12530055	NORTHWESTERN COMMERCIAL BK	BELLINGHAM	WA	35492	636	0	0	0	0	*
12530120	CASHMERE VALLEY BANK	CASHMERE	WA	23785	307	0	0	0	0	*
12530140	SECURITY STATE BANK	CHEHALIS	WA	48189	425	0	497	0	0	*
12530165	VALLEY COMMERCIAL BANK	CLARKSTON	WA	16270	247	0	0	0	0	*
12530215	WHIDBEY ISLAND BANK	COUPEVILLE	WA	17542	616	0	0	0	0	*
12530305	SECURITY BANK OF WASH	EPHRATA	WA	42348	961	0	0	0	0	*
12530308	BANK OF EVERETT	EVERETT	WA	79713	1164	0	1192	0	0	
12530310	OLYMPIC BANK	EVERETT	WA	189259	2235	0	4562	676	-676	
12530380	SAN JUAN COUNTY BANK	FRIDAY HARBOR	WA	22566	278	0	0	0	0	*
12530395	PENINSULA STATE BANK	GIG HARBOR	WA	19782	144	0	0	0	0	*
12530540	PEOPLES STATE BANK	LYNDEN	WA	28501	297	0	0	0	0	*
12530544	CITY BANK	LYNNWOOD	WA	18893	222	0	0	0	0	*
12530590	SKAGIT STATE BANK	MOUNT VERNON	WA	45450	575	0	52	0	0	*
12530650	BANK OF OLYMPIA	OLYMPIA	WA	29401	959	0	0	0	0	*
12530662	MID VALLEY BANK	OMAK	WA	17567	281	0	0	0	0	*
12530710	KITSAP COUNTY BANK	PORT ORCHARD	WA	49030	847	0	52	0	0	*
12530818	BALLARD BANK OF WASHINGTON	SEATTLE	WA	18070	271	0	0	0	0	*
12530823	COMMERCIAL BK OF SEATTLE	SEATTLE	WA	23762	208	0	0	0	0	*
12530978	AMERICAN COMMERCIAL BANK	SPOKANE	WA	43532	730	0	0	0	0	*
12531000	WASHINGTON TRUST BANK	SPOKANE	WA	171742	2195	0	5136	221	-221	
12531070	NORTH PACIFIC BANK	TACOMA	WA	36810	472	0	0	0	0	*
12531088	TACOMA COMMERCIAL BANK	TACOMA	WA	18715	334	0	0	0	0	*
12531125	FIRST INDEPENDENT BANK	VANCOUVER	WA	133243	3484	0	1723	0	0	

OF 23 BANKS AFFECTED IN STATE 16 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
5 HAVE NO REQUIRED RESERVE BALANCE

5540040	FIRST STATE BANK	BARBOURSVILLE	WV	16404	270	0	0	0	0	*
5540050	BANK OF RALEIGH	BECKLEY	WV	110425	2088	0	1813	0	0	
5540065	CARDINAL STATE BANK	BECKLEY	WV	17128	548	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5540110	COMMERCIAL BANK	BLUEFIELD	WV	19797	168	0	0	0	0	*
5540135	PEOPLES BANK	BLUEWELL	WV	13125	312	0	0	0	0	*
5540140	BRIDGEPORT BANK	BRIDGEPORT	WV	19733	410	0	0	0	0	*
5540160	ADRIAN BUCKHANNON BANK	BUCKHANNON	WV	37241	532	0	0	0	0	*
5540210	FIRST BANK OF CEREDO	CEREDO	WV	47245	551	0	159	0	0	*
5540225	BANK OF WEST VIRGINIA	CHARLESTON	WV	88439	756	0	1793	0	0	*
5540270	BANK OF CHARLES TOWN	CHARLES TOWN	WV	29257	357	0	0	0	0	*
5540300	LOWNDES BANK	CLARKSBURG	WV	114369	1148	0	3256	0	0	*
5540330	CLAY COUNTY BANK	CLAY	WV	16129	229	0	0	0	0	*
5540340	FARMERS & CITIZENS ST BK	CLENDENIN	WV	18426	408	0	0	0	0	*
5540345	BANK OF CROSS LANES	CROSS LANES	WV	15985	508	0	0	0	0	*
5540350	BANK OF DANVILLE	DANVILLE	WV	25876	939	0	0	0	0	*
5540370	BANK OF DUNBAR	DUNBAR	WV	43447	690	0	0	0	0	*
5540400	DAVIS TRUST CO	ELKINS	WV	38510	391	0	102	0	0	*
5540430	PENDLETON COUNTY BANK	FRANKLIN	WV	21799	194	0	0	0	0	*
5540497	GILBERT BANK AND TRUST CO	GILBERT	WV	24557	569	0	0	0	0	*
5540510	KANAWHA UNION BANK	GLENVILLE	WV	26642	386	0	0	0	0	*
5540530	CALHOUN COUNTY BANK	GRANTSVILLE	WV	26413	289	0	0	0	0	*
5540570	UNION BK OF HARRISVILLE	HARRISVILLE	WV	17695	301	0	0	0	0	*
5540538	SECURITY BK OF HUNTINGTON	HUNTINGTON	WV	53633	1465	0	0	0	0	*
5540640	TWENTIETH STREET BANK	HUNTINGTON	WV	92583	1162	0	1683	0	0	*
5540660	BANK OF IAEGER	IAEGER	WV	19474	571	0	0	0	0	*
5540680	FARMERS & MERCHANTS BK	KEYSER	WV	28813	433	0	0	0	0	*
5540725	LOGAN BANK AND TRUST CO	LOGAN	WV	27393	973	0	0	0	0	*
5540765	BANK OF MAN	MAN	WV	19744	1131	0	0	0	0	*
5540910	MERCHANTS AND FARMERS BANK	MARTINSBURG	WV	20296	472	0	0	0	0	*
5540870	BANK OF MILTON	MILTON	WV	22051	255	0	0	0	0	*
5540920	FARMERS AND MERCHANTS BANK	MORGANTOWN	WV	81341	1056	0	1800	0	0	*
4540960	MERCANTILE BANKING & TR CO	MOUNDSVILLE	WV	40147	744	0	0	0	0	*
5540970	BANK OF MOUNT HOPE	MOUNT HOPE	WV	23192	665	0	0	0	0	*
4541010	NEW MARTINSVILLE BANK	NEW MARTINSVILLE	WV	14950	240	0	0	0	0	*
5541015	BANK OF NITRO	NITRO	WV	26060	509	0	0	0	0	*
5541040	NEW RIVER BANKING AND TRUST	OAK HILL	WV	30732	756	0	0	0	0	*
5541050	CMRC BANKING & TRUST CO	PARKERSBURG	WV	46605	691	0	287	0	0	*
5541051	COMMNTY BK OF PARKERSBURG	PARKERSBURG	WV	16039	163	0	0	0	0	*
5541055	MOUNTAIN STATE BANK	PARKERSBURG	WV	21888	684	0	0	0	0	*
5541090	WOOD COUNTY BANK	PARKERSBURG	WV	61594	573	0	718	0	0	*
5541130	GRANT COUNTY BANK	PETERSBURG	WV	22587	327	0	0	0	0	*
5541195	CASTLE ROCK BK OF PINEVILLE	PINEVILLE	WV	23660	460	0	0	0	0	*
5541192	PEOPLES BK OF PT PLEASANT	POINT PLEASANT	WV	14652	337	0	0	0	0	*
5541195	MERCER COUNTY BANK	PRINCETON	WV	39136	699	0	0	0	0	*
5541230	JACKSON COUNTY BANK	RAVENSWOOD	WV	17475	220	0	0	0	0	*
5541245	PEOPLES BK OF RICHWOOD	RICHWOOD	WV	17344	229	0	0	0	0	*
5541370	BANK OF SHINNSTON	SHINNSTON	WV	28959	568	0	0	0	0	*
5541395	CHEMICAL BANK AND TRUST CO	SOUTH CHARLESTON	WV	39238	705	0	0	0	0	*
5541450	NICHOLAS COUNTY BANK	SUMMERSVILLE	WV	33845	392	0	5	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
5541540	WAYNE COUNTY BANK	WAYNE	WV	23372	348	0	0	0	0	*
4541560	BANK OF WEIRTON	WEIRTON	WV	54039	760	0	321	0	0	*
4541563	CITIZENS BK OF WEIRTON	WEIRTON	WV	20521	378	0	0	0	0	*
4541565	PEOPLES BANK	WEIRTON	WV	45978	829	0	0	0	0	*
5541600	CITIZENS BANK	WESTON	WV	30039	387	0	0	0	0	*
5541615	WESTOVER BANK	WESTOVER	WV	17687	265	0	0	0	0	*
4541675	MORRIS PLAN BANK & TRUST CO	WHEELING	WV	61413	947	0	357	0	0	*
5541735	WHITESVILLE STATE BANK	WHITESVILLE	WV	15428	187	0	0	0	0	*

OF 57 BANKS AFFECTED IN STATE 45 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
12 HAVE NO REQUIRED RESERVE BALANCE

7550015	ABBOTSFORD STATE BANK	ABBOTSFORD	WI	15438	161	0	0	0	0	*
7550020	M&I BANK OF ADAMS-FRIENDSHIP	ADAMS	WI	19609	280	0	0	0	0	*
7550050	COMMUNITY STATE BANK	ALGOMA	WI	21476	235	0	0	0	0	*
9550070	AMERICAN BANK	ALMA	WI	17848	204	0	0	0	0	*
9550090	UNION STATE BANK	AMERY	WI	20678	248	0	0	0	0	*
7550130	PEOPLES BANK	ANTIGO	WI	23956	487	0	0	0	0	*
7550160	OUTAGAMIE BANK	APPLETON	WI	61222	837	0	345	0	0	*
7550163	VALLEY BANK	APPLETON	WI	125418	1404	0	2963	0	0	*
7550167	VALLEY NORTHERN BANK	APPLETON	WI	24582	242	0	0	0	0	*
9550210	NORTHERN STATE BANK	ASHLAND	WI	43625	898	0	0	0	0	*
7550222	M & I FOX HEIGHTS BANK	ASHWAUBENON	WI	18919	248	0	0	0	0	*
7550230	BANK OF ATHENS	ATHENS	WI	16125	160	0	0	0	0	*
7550240	AUBURNDALE STATE BANK	AUBURNDALE	WI	15460	140	0	0	0	0	*
9550330	BANK OF BARRON	BARRON	WI	18185	169	0	0	0	0	*
7550395	MARINE BANK OF BEAVER DAM	BEAVER DAM	WI	40479	477	0	115	0	0	*
7550420	BELOIT STATE BANK	BELOIT	WI	80998	1890	0	551	0	0	*
7550480	BANK OF BIRNAMWOOD	BIRNAMWOOD	WI	13092	109	0	0	0	0	*
7550510	JACKSON COUNTY BANK	BLACK RIVER FALLS	WI	32800	589	0	0	0	0	*
7550580	BONDUEL STATE BANK	BONDUEL	WI	14481	106	0	0	0	0	*
7550590	BOSCOBEL STATE BANK	BOSCOBEL	WI	29669	399	0	0	0	0	*
7550655	ELM BROOK STATE BANK	BROOKFIELD	WI	21099	129	0	0	0	0	*
7550658	M&I WEST SUBURBAN BANK	BROOKFIELD	WI	46418	461	0	776	0	0	*
7550665	BROWN DEER BANK	BROWN DEER	WI	29760	387	0	0	0	0	*
7550675	BURLINGTON MARINE BANK	BURLINGTON	WI	17843	195	0	0	0	0	*
7550700	FIRST BANK & TRUST CO	BURLINGTON	WI	43649	540	0	127	0	0	*
9550730	CITIZENS STATE BANK	CADOTT	WI	14674	148	0	0	0	0	*
7550790	FIRST STATE BANK	CAMPBELLSPORT	WI	17418	159	0	0	0	0	*
7550800	VALLEY BANK OF CASCO	CASCO	WI	13356	125	0	0	0	0	*
7550850	CEDARBURG STATE BANK	CEDARBURG	WI	34710	291	0	142	0	0	*
9550850	POLK COUNTY BANK	CENTURIA	WI	17687	243	0	0	0	0	*

NONMEMBER BANKS

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1/17/79

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9550870	CHETEK STATE BANK	CHETEK	WI	13495	164	0	0	0	0	*
7550930	COMMERCIAL BANK	CHILTON	WI	18787	145	0	17	0	0	*
7550990	STATE BK OF CHILTON	CHILTON	WI	22884	111	0	127	0	0	*
7550970	DAIRYMANS STATE BANK	CLINTONVILLE	WI	22981	298	0	0	0	0	*
7551020	SECURITY STATE BANK	COLBY	WI	22509	224	0	0	0	0	*
7551050	M&I PEOPLES BANK	COLOMA	WI	30387	335	0	53	0	0	*
7551060	FARMERS AND MERCHANTS UNION	COLUMBUS	WI	20480	216	0	0	0	0	*
7551100	STATE BK OF CROSS PLAINS	CROSS PLAINS	WI	15455	151	0	0	0	0	*
7551120	CUDAHY MARINE BANK	CUDAHY	WI	52967	660	0	247	0	0	*
9551130	NORTHWESTERN STATE BANK	CUMBERLAND	WI	22502	245	0	0	0	0	*
7551210	DE FOREST MORRISONVILLE BK	DE FOREST	WI	15184	221	0	0	0	0	*
7551215	AMERICAN KETTLE MORaine BK	DELAFIELD	WI	28052	359	0	0	0	0	*
7551220	CITIZENS BANK	DELAVAN	WI	22976	143	0	80	0	0	*
7551250	DENMARK STATE BANK	DENMARK	WI	25369	578	0	0	0	0	*
7551255	VALLEY BADGER BANK	DENMARK	WI	15335	180	0	0	0	0	*
7551260	COMMUNITY BANK	DE PERE	WI	23769	144	0	87	0	0	*
7551270	STATE BK OF DE PERE	DE PERE	WI	41222	451	0	164	0	0	*
7551285	DODGEVILLE STATE BANK	DODGEVILLE	WI	18627	183	0	0	0	0	*
7551290	STRONGS BANK	DODGEVILLE	WI	20651	113	0	19	0	0	*
9551348	EAGLE RIVER STATE BANK	EAGLE RIVER	WI	19675	295	0	0	0	0	*
7551360	STATE BK OF EAST TROY	EAST TROY	WI	19762	500	0	0	0	0	*
9551375	COMMUNITY STATE BANK	EAU CLAIRE	WI	23176	247	0	0	0	0	*
7551450	STATE BK OF ELKHORN	ELKHORN	WI	26089	285	0	0	0	0	*
9551470	BANK OF ELLSWORTH	ELLSWORTH	WI	32479	424	0	0	0	0	*
9551530	STATE BANK OF FALL CREEK	FALL CREEK	WI	22799	154	0	69	0	0	*
7551550	FIRST STATE BK IN FENNIMORE	FENNIMORE	WI	21577	280	0	0	0	0	*
7551575	AMERICAN BANK	FOND DU LAC	WI	20312	265	0	0	0	0	*
7551620	CITIZENS STATE BANK	FORT ATKINSON	WI	20533	504	0	0	0	0	*
7551630	FIRST AMERICAN BK & TR CO	FORT ATKINSON	WI	26263	197	0	57	0	0	*
9551690	FARMERS STATE BANK	FREDERICK	WI	17310	215	0	0	0	0	*
7551770	GERMANTOWN MARINE BANK	GERMANTOWN	WI	17565	208	0	0	0	0	*
7551730	GILLETT STATE BANK	GILLETT	WI	36888	691	0	0	0	0	*
7551840	GRAFTON STATE BANK	GRAFTON	WI	35714	326	0	111	0	0	*
9551860	FIRST BK OF GRANTSBURG	GRANTSBURG	WI	42668	363	0	270	0	0	*
7551995	FIRST WI BK OF GREEN BAY	GREEN BAY	WI	51565	581	0	293	0	0	*
7551910	PPL MRN BK OF GREEN BAY	GREEN BAY	WI	130391	1084	0	3057	596	-596	*
7551915	UNIVERSITY BANK	GREEN BAY	WI	34489	636	0	0	0	0	*
7551920	WEST BANK AND TRUST	GREEN BAY	WI	112589	1551	0	1894	0	0	*
7551935	M&I BANK OF GREENFIELD	GREENFIELD	WI	23907	458	0	0	0	0	*
7551960	STATE BK OF GREEN VALLEY	GREEN VALLEY	WI	13840	148	0	0	0	0	*
7551970	FARMERS AND MERCHANTS BANK	GREENWOOD	WI	14264	95	0	0	0	0	*
7551990	STATE BANK HALES CORNERS	HALES CORNERS	WI	51837	1126	0	0	0	0	*
7552020	VALLEY BANK OF HARTFORD	HARTFORD	WI	27378	388	0	0	0	0	*
7552180	IXONIA STATE BANK	IXONIA	WI	14133	138	0	0	0	0	*
7552195	BANK OF JANESVILLE	JANESVILLE	WI	24784	560	0	0	0	0	*
7552210	MERCHANTS AND SAVINGS BANK	JANESVILLE	WI	84058	1091	0	1594	0	0	*

NONMEMBER BANKS

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1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7552230	ROCK COUNTY SAVINGS AND TR	JANESVILLE	WI	21132	603	0	0	0	0	*
7552240	FARMERS AND MERCHANTS BANK	JEFFERSON	WI	25371	271	0	13	0	0	*
7552250	JEFFERSON COUNTY BANK	JEFFERSON	WI	19373	151	0	0	0	0	*
7552300	BANK OF KAUKAUNA	KAUKAUNA	WI	17588	213	0	0	0	0	*
7552310	FARMERS AND MERCHANTS BANK	KAUKAUNA	WI	23084	341	0	0	0	0	*
7552325	AMERICAN STATE BANK	KENOSHA	WI	32035	834	0	0	0	0	*
7552360	VALLEY BANK	KEWASKUM	WI	36361	403	0	94	0	0	*
7552370	STATE BK OF KEWAUNEE	KEWAUNEE	WI	16522	118	0	4	0	0	*
7552380	UNION STATE BANK	KEWAUNEE	WI	16747	240	0	0	0	0	*
9552435	COULEE STATE BANK	LA CROSSE	WI	19012	245	0	0	0	0	*
9552440	EXCHANGE STATE BANK	LA CROSSE	WI	24297	346	0	0	0	0	*
9552470	STATE BK OF LA CROSSE	LA CROSSE	WI	42435	708	0	0	0	0	*
9552490	SECURITY STATE BANK	LADYSMITH	WI	18784	287	0	0	0	0	*
7552530	GREENWOODS STATE BANK	LAKEMILLS	WI	14145	126	0	0	0	0	*
7552540	LANCASTER STATE BANK	LANCASTER	WI	27042	201	0	71	0	0	*
7552550	UNION STATE BANK	LANCASTER	WI	29497	304	0	0	0	0	*
7552600	BANK OF LITTLE CHUTE	LITTLE CHUTE	WI	15732	121	0	0	0	0	*
7552620	STATE BK OF LODI	LODI	WI	14171	149	0	0	0	0	*
7552640	CITIZENS STATE BANK	LOYAL	WI	17153	144	0	0	0	0	*
9552650	FIDELITY STATE BANK	LUCK	WI	17155	131	0	0	0	0	*
7552660	BANK OF LUXEMBURG	LUXEMBURG	WI	20687	118	0	60	0	0	*
7552688	AFFILIATED BK OF HILLDALE	MADISON	WI	84116	1215	0	1487	0	0	*
7552700	AFFILIATED BK OF MADISON	MADISON	WI	128914	2107	0	2658	0	0	*
7552710	COMMERCIAL STATE BANK	MADISON	WI	30164	470	0	0	0	0	*
7552727	LAKE CITY BANK	MADISON	WI	19488	492	0	0	0	0	*
7552740	RANDALL STATE BANK	MADISON	WI	28268	404	0	0	0	0	*
7552750	SECRY MRNE BK OF MADISON	MADISON	WI	68662	1810	0	121	0	0	*
7552755	UNITED BANK & TR OF MADISON	MADISON	WI	78642	927	0	1878	0	0	*
7552765	UNITED BANK OF WESTGATE	MADISON	WI	23026	366	0	0	0	0	*
7552790	FARMERS STATE BANK	MANAWA	WI	16211	168	0	0	0	0	*
7552825	MANITOWOC COUNTY BANK	MANITOWOC	WI	49498	567	0	296	0	0	*
7552850	MARATHON STATE BANK	MARATHON	WI	21632	181	0	0	0	0	*
7552870	FARMERS & MRCH BANK & TRUST	MARINETTE	WI	35923	279	0	265	0	0	*
7552930	CENTRAL STATE BANK	MARSHFIELD	WI	40914	462	0	92	0	0	*
7552970	BANK OF MAUSTON	MAUSTON	WI	25361	352	0	0	0	0	*
7552990	M&I BANK OF MAYVILLE	MAYVILLE	WI	28462	447	0	0	0	0	*
9553010	STATE BANK OF MEDFORD	MEDFORD	WI	39109	542	0	0	0	0	*
7553020	BANK OF MELROSE	MELROSE	WI	14139	185	0	0	0	0	*
7553030	BANK OF MENASHA	MENASHA	WI	27774	527	0	0	0	0	*
7553048	AMERICAN MENOMONEE FALLS BK	MENOMONEE FALLS	WI	18471	343	0	0	0	0	*
7553050	FARMERS AND MERCHANTS BANK	MENOMONEE FALLS	WI	91112	772	0	1926	0	0	*
9553060	BANK OF MENOMONIE	MENOMONIE	WI	26832	222	0	56	0	0	*
9553090	UNITED BANK IN MENOMONIE	MENOMONIE	WI	22300	215	0	0	0	0	*
9553100	LINCOLN COUNTY BANK	MERRILL	WI	29273	344	0	0	0	0	*
9553105	M & I CITIZENS AMERICAN BK	MERRILL	WI	31897	420	0	0	0	0	*
7553110	BANK OF MIDDLETON	MIDDLETON	WI	41847	447	0	67	0	0	*

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DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7553138	AMERICAN HAMPTON BANK	MILWAUKEE	WI	25478	552	0	0	0	0	*
7553145	BANK OF COMMERCE	MILWAUKEE	WI	56997	398	0	1303	0	0	*
7553150	BAY VIEW STATE BANK	MILWAUKEE	WI	30130	422	0	0	0	0	*
7553155	CAPITOL MARINE BANK	MILWAUKEE	WI	46247	767	0	0	0	0	*
7553175	CONTINENTAL BANK & TRUST CO	MILWAUKEE	WI	26514	362	0	0	0	0	*
7553190	FIRST WISCONSIN TRUST CO	MILWAUKEE	WI	29106	4	0	1195	0	0	*
7553201	GREATER MILWAUKEE BANK	MILWAUKEE	WI	18589	247	0	0	0	0	*
7553202	GUARDIAN STATE BANK	MILWAUKEE	WI	15117	313	0	0	0	0	*
7553209	HERITAGE BK OF MILWAUKEE	MILWAUKEE	WI	96667	767	0	2505	0	0	*
7553230	KILBOURN STATE BANK	MILWAUKEE	WI	32154	334	0	81	0	0	*
7553240	LAYTON STATE BANK	MILWAUKEE	WI	32243	1095	0	0	0	0	*
7553250	LINCOLN STATE BANK	MILWAUKEE	WI	40596	480	0	56	0	0	*
7553269	M&I SILVER SPRING BANK	MILWAUKEE	WI	32083	549	0	0	0	0	*
7553272	MID-AMERICA BANK	MILWAUKEE	WI	23157	586	0	0	0	0	*
7553275	MILWAUKEE WESTERN BANK	MILWAUKEE	WI	83770	778	0	1715	0	0	*
7553280	MITCHELL STREET STATE BANK	MILWAUKEE	WI	35371	475	0	0	0	0	*
7553300	PARK STATE BANK	MILWAUKEE	WI	69820	739	0	1274	0	0	*
7553340	WISCONSIN MARINE BANK	MILWAUKEE	WI	86685	1464	0	1435	0	0	*
7553350	FARMERS SAVINGS BANK	MINERAL POINT	WI	18892	102	0	0	0	0	*
9553360	SECURITY STATE BANK	MINOCQUA	WI	26373	285	0	0	0	0	*
7553385	MONONA GROVE STATE BANK	MONONA	WI	36762	485	0	0	0	0	*
7553390	COMMERCIAL AND SAVINGS BANK	MONROE	WI	58322	458	0	833	0	0	*
7553410	MONTELLLO STATE BANK	MCNTELLLO	WI	13202	137	0	0	0	0	*
7553440	MOSINEE COMMERCIAL BANK	MOSINEE	WI	15224	259	0	0	0	0	*
7553460	STATE BK OF MT HOREB	MCUNT HOREB	WI	22157	170	0	2	0	0	*
7553470	CITIZENS BANK	MUKWONAGO	WI	31787	279	0	99	0	0	*
7553520	NEILLSVILLE BANK	NEILLSVILLE	WI	22551	365	0	0	0	0	*
7553530	NEKOOSA PORT EDWARDS ST BK	NEKOOSA	WI	15928	370	0	0	0	0	*
7553557	SOUTHWEST BANK	NEW BERLIN	WI	15778	252	0	0	0	0	*
7553590	BANK OF NEW GLARUS	NEW GLARUS	WI	21368	156	0	47	0	0	*
7553590	M&I NEW HOLSTEIN BANK	NEW HOLSTEIN	WI	20945	317	0	0	0	0	*
7553600	NEW LISBON STATE BANK	NEW LISBON	WI	16528	311	0	0	0	0	*
7553610	FIRST STATE BANK	NEW LONDON	WI	34894	268	0	161	0	0	*
9553620	BANK OF NEW RICHMOND	NEW RICHMOND	WI	19013	225	0	0	0	0	*
7553710	BANK OF OCONOMOWOC	OCONOMOWOC	WI	26210	345	0	0	0	0	*
7553740	WINNEBAGO COUNTY BANK	CMRO	WI	24151	280	0	0	0	0	*
9553745	BANK OF ONALASKA	ONALASKA	WI	15937	330	0	0	0	0	*
7553760	OOSTBURG STATE BANK	OOSTBURG	WI	14783	109	0	0	0	0	*
7553770	BANK OF OREGON	OREGON	WI	16179	164	0	0	0	0	*
7553823	VALLEY BANK OF OSHKOSH	OSHKOSH	WI	41238	602	0	0	0	0	*
7553825	WESTERN STATE BANK	OSHKOSH	WI	46032	816	0	0	0	0	*
9553830	BANK OF OSSEO	OSSEO	WI	21476	190	0	0	0	0	*
7553880	PESHTIGO STATE BANK	PESHTIGO	WI	18965	224	0	0	0	0	*
7553890	WAUKESHA COUNTY MARINE BANK	PEWAUKEE	WI	58118	651	0	592	0	0	*
9553910	STATE BK OF PHILLIPS	PHILLIPS	WI	22814	321	0	0	0	0	*
7553950	MOUND CITY BANK	PLATTEVILLE	WI	27075	276	0	2	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
7553990	CITY BANK & TRUST COMPANY	PORTAGE	WI	36192	377	0	73	0	0	*
7554010	PORT WASHINGTON STATE BANK	PORT WASHINGTON	WI	32969	342	0	19	0	0	*
7554050	FARMERS STATE BANK	POUND	WI	18339	304	0	0	0	0	*
7554080	PEOPLES STATE BANK	PRAIRIE DU CHIEN	WI	27941	486	0	0	0	0	*
7554090	PRAIRIE CITY BANK	PRAIRIE DU CHIEN	WI	29540	333	0	12	0	0	*
7554100	BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC	WI	22599	134	0	30	0	0	*
7554130	PULASKI STATE BANK	PULASKI	WI	25892	232	0	66	0	0	*
7554145	BANK OF ELMWOOD	RACINE	WI	41595	535	0	25	0	0	*
7554150	FARMERS AND MERCHANTS BANK	RACINE	WI	14077	307	0	0	0	0	*
7554161	FIRST WI BK OF RACINE	RACINE	WI	41114	467	0	40	0	0	*
7554170	NORTH SIDE BANK	RACINE	WI	46183	897	0	0	0	0	*
7554190	DAIRYMANS STATE BANK	RANDOLPH	WI	22489	227	0	0	0	0	*
7554210	FARMERS AND MERCHANTS BANK	REEDSBURG	WI	25710	386	0	0	0	0	*
7554220	REEDSBURG BANK	REEDSBURG	WI	29573	407	0	0	0	0	*
9554260	MERCHANTS BANK & TRUST	RHINELANDER	WI	35504	312	0	135	0	0	*
9554265	DAIRY STATE BANK	RICE LAKE	WI	23984	261	0	0	0	0	*
7554290	FARMERS AND MERCHANTS BANK	RICHLAND CENTER	WI	28653	343	0	0	0	0	*
7554300	RICHLAND COUNTY BANK	RICHLAND CENTER	WI	25572	516	0	0	0	0	*
7554340	M&I RIPON STATE BANK	RIPON	WI	23440	386	0	0	0	0	*
9554355	RIVER FALLS STATE BANK	RIVER FALLS	WI	13444	183	0	0	0	0	*
7554385	RIVER VALLEY STATE BANK	ROTHSCHILD	WI	17793	375	0	0	0	0	*
7554430	FARMERS AND CITIZENS BANK	SAUK CITY	WI	33464	382	0	30	0	0	*
7554435	INTERCITY STATE BANK	SCHOFIELD	WI	17077	213	0	0	0	0	*
7554450	VALLEY BANK OF SEYMOUR	SEYMOUR	WI	16320	200	0	0	0	0	*
7554470	CITIZENS STATE BANK	SHAWANO	WI	48469	488	0	318	0	0	*
7554505	CITIZENS NORTH SIDE BANK	SHEBOYGAN	WI	24577	456	0	0	0	0	*
7554550	SOUTH WEST STATE BANK	SHEBOYGAN	WI	29858	343	0	83	0	0	*
9554560	SHELL LAKE STATE BANK	SHELL LAKE	WI	16084	131	0	0	0	0	*
7554575	NORTH SHORE BANK	SHOREWOOD	WI	49972	525	0	247	0	0	*
7554620	HOME STATE BANK	SOUTH MILWAUKEE	WI	20243	441	0	0	0	0	*
7554630	SOUTH MILWAUKEE MARINE BANK	SOUTH MILWAUKEE	WI	28323	599	0	0	0	0	*
7554665	FIRST BANK OF SPARTA	SPARTA	WI	21676	243	0	0	0	0	*
9554690	BANK OF SPOONER	SPOONER	WI	22560	325	0	0	0	0	*
7554700	BANK OF SPRING GREEN	SPRING GREEN	WI	23785	259	0	0	0	0	*
9554720	BANK OF SPRING VALLEY	SPRING VALLEY	WI	14079	148	0	0	0	0	*
9554730	FARMERS & MERCHANTS ST BK	STANLEY	WI	18818	200	0	0	0	0	*
7554745	PEOPLES STATE BANK	STETTIN TWP	WI	33730	308	0	119	0	0	*
7554800	STOUGHTON STATE BANK	STOUGHTON	WI	15297	195	0	0	0	0	*
7554810	STRATFORD STATE BANK	STRATFORD	WI	13353	134	0	0	0	0	*
7554840	BANK OF SUN PRAIRIE	SUN PRAIRIE	WI	39019	409	0	0	0	0	*
9554850	COMMUNITY BK & TR CO	SUPERIOR	WI	15294	223	0	0	0	0	*
7554910	SURING STATE BANK	SURING	WI	33180	307	0	142	0	0	*
7554930	COLONIAL STATE BANK	THIENSVILLE	WI	41568	454	0	107	0	0	*
7554940	PEOPLES EXCHANGE BANK	THORP	WI	21140	192	0	0	0	0	*
7554980	FARMERS AND MERCHANTS BANK	TOMAH	WI	24608	298	0	0	0	0	*
7554982	FIRST BK OF TOMAH	TOMAH	WI	19425	165	0	0	0	0	*

NONMEMBER BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) CIF (3)-(5)	
9554990	BRADLEY BANK	TOMAHAWK	WI	16112	396	0	0	0	0	*
7555020	BANK OF TWO RIVERS	TWO RIVERS	WI	33579	540	0	0	0	0	*
7555030	TWO RIVERS SAVINGS BANK	TWO RIVERS	WI	32640	408	0	67	0	0	*
7555040	STATE BK OF UNION GVE	UNION GROVE	WI	24511	189	0	26	0	0	*
7555060	BANK OF VERONA	VERONA	WI	20091	239	0	0	0	0	*
7555090	STATE BK OF VIROQUA	VIROQUA	WI	22193	209	0	0	0	0	*
7555120	WALWORTH STATE BANK	WALWORTH	WI	21770	256	0	0	0	0	*
9555130	WASHBURN STATE BANK	WASHBURN	WI	19023	258	0	0	0	0	*
7555150	FARMERS AND MERCHANTS STATE	WATERLOO	WI	27560	317	0	0	0	0	*
7555160	M&I BANK OF WATERTOWN	WATERTOWN	WI	30635	342	0	19	0	0	*
7555210	WAUKESHA STATE BANK	WAUKESHA	WI	72149	1302	0	641	0	0	*
7555290	CITIZENS STATE BK AND TR	WAUSAU	WI	43791	587	0	3	0	0	*
7555320	PEMBINE WAUSAUKEE BANK	WAUSAUKEE	WI	22459	515	0	0	0	0	*
7555330	UNION STATE BANK	WAUTOMA	WI	32622	590	0	0	0	0	*
7555341	FIRST WISCONSIN BK OF MAYFAIR	WAUWATOSA	WI	37787	487	0	0	0	0	*
7555342	HERITAGE BANK-MAYFAIR	WAUWATOSA	WI	28800	288	0	0	0	0	*
7555350	WAUWATOSA STATE BANK	WAUWATOSA	WI	111691	1866	0	2024	0	0	*
7555365	CENTRAL BANK	WEST ALLIS	WI	21313	462	0	0	0	0	*
7555380	WEST ALLIS STATE BANK	WEST ALLIS	WI	85062	836	0	1358	0	0	*
7555400	WEST BEND MARINE BANK	WEST BEND	WI	32623	338	0	31	0	0	*
7555410	WESTBY COON VALLEY STATE BK	WESTBY	WI	22029	211	0	0	0	0	*
7555440	FARMERS AND MERCHANTS BANK	WEYAUWEGA	WI	14886	192	0	0	0	0	*
7555450	HERITAGE BK OF WHITEFISH BAY	WHITEFISH BAY	WI	99514	1036	0	1792	0	0	*
7555468	COMMERCIAL BANK	WHITEWATER	WI	18122	280	0	0	0	0	*
7555470	FIRST CITIZENS STATE BANK	WHITEWATER	WI	23980	242	0	0	0	0	*
7555485	HERITAGE BANK	WIND POINT	WI	59279	391	0	1260	0	0	*
7555500	BANK OF WISCONSIN DELLS	WISCONSIN DELLS	WI	28690	375	0	0	0	0	*
7555540	CITIZENS STATE BANK	WITTENBERG	WI	18202	340	0	0	0	0	*
9555570	LAKELAND STATE BANK	WOODRUFF	WI	37795	391	0	159	0	0	*

OF 243 BANKS AFFECTED IN STATE 164 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
78 HAVE NO REQUIRED RESERVE BALANCE

10560071	FIRST WYOMING BANK-CASPER	CASPER	WY	38788	576	0	168	0	0	*
10560125	FIRST WYOMING BANK CODY	CODY	WY	29067	264	0	15	0	0	*
10560140	CONVERSE COUNTY BANK	DOUGLAS	WY	41646	319	0	242	0	0	*
10560270	CENTRAL BANK & TRUST	LANDER	WY	21155	254	0	0	0	0	*
10560440	FIRST SECURITY BANK	ROCK SPRINGS	WY	25073	276	0	0	0	0	*
10560450	NORTH SIDE STATE BANK	ROCK SPRINGS	WY	31622	307	0	71	0	0	*
10560490	BANK OF COMMERCE	SHERIDAN	WY	57284	400	0	1016	0	0	*
10560550	FIRST WYOMING BANK WHEATLAND	WHEATLAND	WY	17234	277	0	0	0	0	*
10560570	STOCK GROWERS STATE BANK	WORLAND	WY	30611	123	0	196	0	0	*

OF 9 BANKS AFFECTED IN STATE 3 HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE
6 HAVE NO REQUIRED RESERVE BALANCE

NONINSURED BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
10080297	ROCKY MT INDUSTRIAL BK	COLCRADO SPRINGS	CO	13277	1	0	87	0	0	*
10081012	GOVERNMENT EMPLOYEES IND BK	LAKEWOOD	CO	58690	1	0	1250	271	-271	
OF	2 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		1	HAVE NO REQUIRED RESERVE BALANCE							

6121240	PENSACOLA LOAN AND SAVINGS BPENSACOLA		FL	18632	84	0	155	0	0	*
OF	1 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		1	HAVE NO REQUIRED RESERVE BALANCE							

7171496	BANCO DI ROMA	CHICAGO	IL	18500	50	0	167	0	0	*
7171499	BANK LEUMI LE-ISRAEL	CHICAGO	IL	17696	63	0	0	0	0	*
7171504	BANK FOR SVGS & LOAN ASSOC	CHICAGO	IL	497570	1	0	1730	16125	-16125	
7171507	BANQUE NATIONALE DE PARIS	CHICAGO	IL	46782	15	0	765	0	0	*
7171556	COMMERZBANK AKT	CHICAGO	IL	30449	16	0	364	0	0	*
7171572	CREDIT LYONNAIS	CHICAGO	IL	90542	13	0	1265	1190	-1190	
7171744	LLOYDS BK INTL LTD	CHICAGO	IL	14581	1	0	13	0	0	*
7171863	NATIONAL BK OF GREECE S A	CHICAGO	IL	28328	127	0	126	0	0	*
7171957	SANWA BANK	CHICAGO	IL	28188	25	0	297	0	0	*
7172032	SUMITOMO BANK LIMITED	CHICAGO	IL	26727	1	0	324	0	0	*
OF	10 BANKS AFFECTED IN STATE	1	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		7	HAVE NO REQUIRED RESERVE BALANCE							

2364834	BANCO DI ROMA	NEW YORK	NY	44471	83	0	1251	0	0	*
2364836	BANCO DO BRASIL	NEW YORK	NY	358345	272	0	5203	19703	-19703	
2364837	BANCA COMMERCIALE ITALIANA	NEW YORK	NY	238017	15	0	4127	9819	-9819	
2364839	BANCA DEL LAVORO	NEW YORK	NY	152347	65	0	5255	2030	-2030	
2364841	BANCO DE LA NACION	NEW YORK	NY	1893292	19	0	5361	71204	-71204	
2364842	BANCO DI NAPOLI NEW YORK	NEW YORK	NY	95261	13	0	1732	0	0	*
2364855	BANCO REAL	NEW YORK	NY	82294	119	0	3896	0	0	*
2364856	BANK FUR GEMEINWIRTSCHAFT	NEW YORK CITY	NY	67980	3	0	1265	512	-512	
2364857	BANK HAPOALIM B M	NEW YORK	NY	116300	181	0	4920	263	-263	

NONINSURED BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TOEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2364892	BNQ FRAN DE COM EXTERIEUR	NEW YORK	NY	62981	2	0	1265	390	-390	
2364896	BARCLAYS BANK INTL	NEW YORK	NY	735438	401	0	5537	46505	-46505	
2364940	BROWN BROS HARRIMAN & CO	NEW YORK	NY	345040	159	0	5282	21628	-21628	
2364963	CHARTERED BANK OF LONDON	NEW YORK	NY	25325	22	0	131	0	0	*
2365032	COMMERZBANK AKT	NEW YORK	NY	653548	21	0	5539	28441	-28441	
2365047	CREDIT INDUSTRIEL ET COMM	NEW YORK	NY	80558	5	0	1264	72	-72	
2365048	CREDIT LYONNAIS	NEW YORK	NY	765065	20	0	1741	28468	-28468	
2365049	CREDITO ITALIANO	NEW YORK	NY	108291	8	0	1489	1648	-1648	
2365058	DRESDNER BANK	NEW YORK	NY	260964	23	0	2350	5093	-5093	
2365214	HONGKONG & SHANGHAI BANK	NEW YORK	NY	204259	140	0	4094	2249	-2249	
2365243	ISRAEL DISCOUNT BANK	NEW YORK	NY	390497	530	0	5058	7856	-7856	
2365255	LLOYDS BANK INTL LTD	NEW YORK	NY	330535	142	0	5241	8006	-8006	
2365258	LONG-TERM CREDIT BK OF JAPAN	NEW YORK	NY	169158	1	0	2548	2716	-2716	
2365315	MITSUBISHI BANK LTD	NEW YORK	NY	147866	16	0	2481	0	0	*
2365318	MITSUMI BANK LTD	NEW YORK	NY	465447	5	0	5289	25376	-25376	
2365343	NATIONAL BANK OF PAKISTAN	NEW YORK	NY	71480	0	0	1586	0	0	*
2365344	NATL WESTMINSTER BANK	NEW YORK	NY	496510	38	0	5289	19075	-19075	
2365345	ALGEMENE BANK NEDERLAND	NEW YORK	NY	666126	69	0	1736	22831	-22831	
2365404	PHILIPPINE NATIONAL BANK	NEW YORK	NY	43735	129	0	2529	0	0	*
2365425	SANWA BANK LTD	NEW YORK	NY	177495	39	0	3303	270	-270	
2365430	SAVINGS BANKS TRUST COMPANY	NEW YORK	NY	304963	1	0	3991	15480	-15480	
2365445	STANDARD CHARTERED BANK LTD	NEW YORK	NY	183498	56	0	1729	0	0	*
2365454	STATE BANK OF INDIA	NEW YORK	NY	66218	18	0	2900	0	0	*
2365463	SUMITOMA BANK LTD	NEW YORK	NY	295061	9	0	1488	3191	-3191	
2365464	SUMITOMO TRUST & BKG CO LTD	NEW YORK	NY	325512	5	0	5288	10363	-10363	
2365465	SWISS BANK CORPORATION	NEW YORK	NY	1976419	236	0	1550	61245	-61245	
2365467	SWISS CREDIT BANK	NEW YORK	NY	234357	86	0	5270	5173	-5173	
2365470	TAIYO KOBE BANK LTD	NEW YORK	NY	72710	1	0	759	0	0	*
2365471	TOKAI BANK LIMITED	NEW YORK	NY	211604	2	0	3799	2012	-2012	
2365473	TOYO TRUST & BANKING CO LTD	NEW YORK	NY	33590	1	0	540	0	0	*
2365535	UNION BANK OF BAVARIA	NEW YORK	NY	193300	37	0	1488	4941	-4941	
2365536	UNION BANK OF SWITZERLAND	NEW YORK	NY	751900	71	0	1741	30049	-30049	
2365539	WESTDEUTSCHE LANDESBANK	NEW YORK	NY	588999	2	0	1741	20842	-20842	
OF	42 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		11	HAVE NO REQUIRED RESERVE BALANCE							
5370400	CABARRUS BANK & TRUST CO	CONCORD	NC	67634	1633	0	556	0	0	*
OF	1 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		1	HAVE NO REQUIRED RESERVE BALANCE							

NONINSURED BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
9380090	BANK CF NORTH DAKOTA	BISMARCK	ND	376057	589	0	5275	8516	-8516
OF	1 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE	0	HAVE NO REQUIRED RESERVE BALANCE				
10401036	INVESTORS TRUST COMPANY	DUNCAN	OK	11652	1	0	58	0	0 *
OF	1 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE	1	HAVE NO REQUIRED RESERVE BALANCE				
12410507	BANK CF TOKYO LTD	PCRTLAND	OR	83724	33	0	1263	717	-717
12410510	CANADIAN IMPRL BK OF COMMRC	PORTLAND	OR	67222	160	0	1330	0	0
OF	2 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE	1	HAVE NO REQUIRED RESERVE BALANCE				
3423825	BANK CF LANDISBURG	LANDISBURG	PA	17822	204	0	0	0	0 *
3427218	TOBIAS KNOBLAUCH	READING	PA	11025	143	0	0	0	0 *
OF	2 BANKS AFFECTED IN STATE	2	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE	0	HAVE NO REQUIRED RESERVE BALANCE				
1440310	WASHINGTON TRUST COMPANY	WESTERLY	RI	98809	1070	0	2058	0	0
OF	1 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE	1	HAVE NO REQUIRED RESERVE BALANCE				

NONINSURED BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION	(1) TDEP	(2) VLTC SH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)
12530819	BANK OF TOKYO LTD	SEATTLE						
		WA	106367	26	0	1481	1702	-1702
12530820	CANADIAN IMPRL BK OF COMMRCE	SEATTLE						
		WA	114509	151	0	1835	1567	-1567
OF	2 BANKS AFFECTED IN STATE	0	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE					
		0	HAVE NO REQUIRED RESERVE BALANCE					

MUTUAL SAVINGS BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2090130	PEOPLES SAVINGS BANK	BRIDGEPORT	CT	1512241	10386	0	0	0	0	*
1090640	SOCIETY FOR SAVINGS	HARTFORD	CT	1329648	2640	0	0	0	0	*
1091060	CONNECTICUT SAVINGS BANK	NEW HAVEN	CT	614065	1792	0	0	0	0	*
OF	3 BANKS AFFECTED IN STATE	3	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		0	HAVE NO REQUIRED RESERVE BALANCE							
3100400	WILMINGTON SVGS FUND SOC	WILMINGTON	DE	644874	2174	0	0	0	0	*
OF	1 BANKS AFFECTED IN STATE	1	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		0	HAVE NO REQUIRED RESERVE BALANCE							
5240220	PROVIDENT SAVINGS BANK	BALTIMORE	MD	522488	4519	0	0	0	0	*
5240260	SAVINGS BANK OF BALTIMORE	BALTIMORE	MD	687954	2639	0	0	0	0	*
OF	2 BANKS AFFECTED IN STATE	2	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		0	HAVE NO REQUIRED RESERVE BALANCE							
1250255	BOSTON FIVE CENTS SVGS BK	BOSTON	MA	906389	2788	0	0	0	0	*
1250300	CHARLESTOWN SAVINGS BANK	BOSTON	MA	733060	1483	0	0	0	0	*
1250410	HOME SAVINGS BANK	BOSTON	MA	372009	486	0	0	0	0	*
1250520	PROVIDENT INSTITUTN FOR SVGS	BOSTON	MA	957060	1649	0	0	0	0	*
1250570	SUFFOLK FRANKLIN SVGS BK	BOSTON	MA	594447	1256	0	0	0	0	*
1250585	UNION WARREN SAVINGS BANK	BOSTON	MA	403781	802	0	0	0	0	*
1252390	NEW BEDFORD FIVE CNT SVG BK	NEW BEDFORD	MA	210938	1297	0	0	0	0	*
1252470	MUTUAL BANK FOR SAVINGS	NEWTON CENTER	MA	459152	1430	0	0	0	0	*
1252730	BERKSHIRE COUNTY SAVINGS BK	PITTSFIELD	MA	140712	552	0	0	0	0	*
1253150	SPRINGFIELD INST FOR SVGS	SPRINGFIELD	MA	504602	4508	0	0	0	0	*
1253761	PEOPLES SAVINGS BANK	WORCESTER	MA	314062	1418	0	0	0	0	*
1253770	WORCESTER CTY INST FOR SVGS	WORCESTER	MA	378827	1256	0	0	0	0	*
OF	12 BANKS AFFECTED IN STATE	12	HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE							
		0	HAVE NO REQUIRED RESERVE BALANCE							

MUTUAL SAVINGS BANKS

BENEFIT TO BANKS COVERED BY MODIFIED H.R. 7

1/17/79

DSB	NAME	LOCATION		(1) TDEP	(2) VLTCSH	(3) 1977 REQBAL	(4) NEW EPA	(5) NEW REQBAL	(6) DIF (3)-(5)	
2341550	HUDSON CITY SAVINGS BANK	JERSEY CITY	NJ	810861	5233	0	0	0	0	*
2341570	PROVIDENT SAVINGS BANK	JERSEY CITY	NJ	558485	3290	0	0	0	0	*
2342030	MORRIS COUNTY SAVINGS BANK	MORRISTOWN	NJ	557322	3154	0	0	0	0	*
2342170	HOWARD SAVINGS BANK	NEWARK	NJ	2028089	8128	0	0	0	0	*
OF	4 BANKS AFFECTED IN STATE	4		HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE						
		0		HAVE NO REQUIRED RESERVE BALANCE						

2360870	DOLLAR SAVINGS BANK OF NY	BRONX	NY	2401612	4402	0	0	0	0	*
2360950	BROOKLYN SAVINGS BANK	BROOKLYN	NY	1302369	3502	0	0	0	0	*
2361000	DIME SAVINGS BK OF NEW YORK	BROCKLYN	NY	4065991	5517	0	0	0	0	*
2361030	EAST NEW YORK SAVINGS BANK	BROOKLYN	NY	891760	2858	0	0	0	0	*
2361150	LINCOLN SAVINGS BANK	BROOKLYN	NY	1809529	5908	0	0	0	0	*
2361172	METROPOLITAN SAVINGS BANK	BROOKLYN	NY	1167089	3735	0	0	0	0	*
2361260	BUFFALO SAVINGS BANK	BUFFALO	NY	1938340	6173	0	0	0	0	*
2361270	ERIE SAVINGS BANK	BUFFALO	NY	1598606	3931	0	0	0	0	*
2361330	WESTERN NEW YORK SAVINGS BK	BUFFALO	NY	738823	4262	0	0	0	0	*
2364070	LONG ISLAND SAVINGS BANK	LONG ISLAND CITY	NY	965216	3513	0	0	0	0	*
2364910	BOWERY SAVINGS BANK	NEW YORK	NY	4532585	7449	0	0	0	0	*
2365060	DRY DOCK SAVINGS BANK	NEW YORK	NY	2250525	5103	0	0	0	0	*
2365080	EMIGRANT SAVINGS BANK	NEW YORK	NY	2303071	3848	0	0	0	0	*
2365161	FRANKLIN SAVINGS BANK OF NY	NEW YORK	NY	1443478	4009	0	0	0	0	*
2365190	GREENWICH SAVINGS BANK	NEW YORK	NY	2046128	2799	0	0	0	0	*
2365280	MANHATTAN SAVINGS BANK	NEW YORK	NY	1972182	3633	0	0	0	0	*
2365350	NEW YORK BANK FOR SAVINGS	NEW YORK	NY	3323104	4190	0	0	0	0	*
2366560	RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	880747	3017	0	0	0	0	*
OF	18 BANKS AFFECTED IN STATE	18		HAVE NO EARNINGS PARTICIPATION ACCOUNT OR REQUIRED RESERVE BALANCE						
		0		HAVE NO REQUIRED RESERVE BALANCE						