

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT) -----				
The Bank of Mystic	12 ROOSEVELT AVE., MYSTIC PACKER BGD	MYSTIC	CT 06355	S
Bank of South Windsor	1695 ELLINGTON ROAD	SOUTH WINDSOR	CT 06074	S
Thomaston Savings Bank	203 MAIN STREET	THOMASTON	CT 06787	S
The Westport Bank and Trust Company	87 POST ROAD EAST	WESTPORT	CT 06880	S
New England Bank and Trust Company	176 BROAD STREET	WINDSOR	CT 06095	S
Massachusetts Co-operative Bank	1442 DORCHESTER AVENUE	BOSTON	MA 02122	S
Chicopee Savings Bank	70 CENTER STREET	CHICOPEE	MA 01014	S
Cohasset Savings Bank	13 ELM STREET	COHASSET	MA 02025	N
Everett Savings Bank	466 BROADWAY	EVERETT	MA 02149	S
Fidelity Co-operative Bank	675 MAIN STREET	FITCHBURG	MA 01420	O
Hudson Savings Bank	42 MAIN STREET	HUDSON	MA 01749	S
Hull Co-operative Bank	523 NANTASKET AVENUE	HULL	MA 02045	S
Lenox Savings Bank	35 MAIN STREET	LENOX	MA 01240	S
Institution for Savings in Newburyport	93 STATE STREET	NEWBURYPORT	MA 01950	S
North Abington Co-operative Bank	6 HARRISON AVENUE	NORTH ABINGTON	MA 02351	N
North Adams Hoosac Savings Bank	93 MAIN STREET	NORTH ADAMS	MA 01247	S
The Northampton Co-operative Bank	67 KING STREET	NORTHAMPTON	MA 01060	S
South Shore Bank	1400 HANCOCK STREET	QUINCY	MA 02169	S
West Newton Savings Bank	1314 WASHINGTON STREET	WEST NEWTON	MA 02165	O
Saco & Biddeford Savings Institution	252 MAIN STREET	SACO	ME 04072	S
Savings Bank of Walpole	WESTMINSTER STREET	WALPOLE	NH 03608	S
Granite Savings Bank and Trust Compa	36 NORTH MAIN STREET	BARRE	VT 05641	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI) -----				
The Felton Bank	MAIN STREET	FELTON	DE 19943	S
Bank of Delaware	300 DELAWARE AVENUE	WILMINGTON	DE 19899	O
American Trust Bank	81 BALTIMORE STREET	CUMBERLAND	MD 21502	O
The Talbot Bank of Easton, Maryland	18 DOVER STREET	EASTON	MD 21601	S
The Fidelity Bank	59 EAST MAIN STREET	FROSTBURG	MD 21532	S
Hagerstown Trust Company	83 WEST WASHINGTON STREET	HAGERSTOWN	MD 21740	S
Hebron Savings Bank	101 NORTH MAIN STREET	HEBRON	MD 21830	S
The Sparks State Bank	YORK ROAD	SPARKS	MD 21152	S
Bank of Maryland	502 WASHINGTON AVENUE	TOWSON	MD 21204	S
The Bank of Gloucester County	1100 OLD BROADWAY	DEPTFORD TOWNSHI	NJ 8096	S
Bankers Savings	210 SMITH STREET	PERTH AMBOY	NJ 8862	S
Hudson United Bank	3100 BERGENLINE AVENUE	UNION CITY	NJ 7087	S
First Washington State Bank	ROUTE 130	WASHINGTON TOWNS	NJ 8561	S
The Bank of Castile	50 MAIN STREET	CASTILE	NY 14427	S
Long Island Commercial Bank	1 SUFFOLK SQUARE	ISLANDIA	NY 11722	S
Middletown Savings Bank	4 SOUTH STREET	MIDDLETOWN	NY 10940	S
Amerasia Bank	41-04 TO 41-06 MAIN STREET	NEW YORK CITY	NY 11355	S

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

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Banco Central Hispano-USA	50 BROADWAY	NEW YORK CITY	NY 10004	S
The East New York Savings Bank	2644 ATLANTIC AVENUE	NEW YORK CITY	NY 11207	O
The Pavilion State Bank	6948 CATO STREET	PAVILION	NY 14525	O
Rhinebeck Savings Bank	23 MONTGOMERY STREET	RHINEBECK	NY 12572	S
The Warwick Savings Bank	18 OAKLAND AVENUE	WARWICK	NY 10990	S
Apollo Trust Company	201 NORTH WARREN AVENUE	APOLLO	PA 15613	S
Farmers Trust Company	1 WEST HIGH STREET	CARLISLE	PA 17013	S
Farmers and Merchants Trust Company	20 SOUTH MAIN STREET	CHAMBERSBURG	PA 17201	S
Farmers Bank and Trust Company of Ha	13-19 BALTIMORE STREET	HANOVER	PA 17331	S
First Savings Bank of Perkasio	1129 NORTH FIFTH STREET	PERKASIE	PA 18944	S
Port Richmond Savings	2522 EAST ALLEGHENY AVENUE	PHILADELPHIA	PA 19134	S
Pulaski Savings Bank	2352 ORTHODOX STREET	PHILADELPHIA	PA 19137	S
Hamlin Bank and Trust Company	333 WEST MAIN STREET	SMETHPORT	PA 16749	S
Pennview Savings Bank	15 WASHINGTON AVENUE	SOUDERTON	PA 18964	O
Northern Central Bank	4TH AND PINE STREETS	WILLIAMSPORT	PA 17701	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				
DeKalb Bank	MAIN STREET AND COUNTY ROAD 227	CROSSVILLE	AL 35962	S
Robertson Banking Company	216 NORTH WALNUT AVENUE	DEMOPOLIS	AL 36732	S
Eufaula Bank & Trust Co.	BROAD STREET	EUFAULA	AL 36027	S
First Bank of Eva	COUNTY ROAD 35 NEAR COUNTY ROAD 55	EVA	AL 35621	S
North Alabama Bank	13914 HIGHWAY 231-431 NORTH	HAZEL GREEN	AL 35750	S
AmSouth Bank of Walker County	1828 THIRD AVENUE	JASPER	AL 35501	O
The Bank of Mobile	68 ST. FRANCIS STREET	MOBILE	AL 36602	S
Merchants & Planters Bank	158 NORTH MAIN STREET	MONTEVALLO	AL 35115	S
The Independent Bank of Oxford	402 MAIN STREET	OXFORD	AL 36203	O
Phenix-Girard Bank	8TH AVENUE AND 13TH STREET	PHENIX CITY	AL 36867	S
The Peoples Bank of Red Level	MAIN STREET	RED LEVEL	AL 36474	S
West Alabama Bank & Trust	MAIN STREET	REFORM	AL 35481	S
Citizens Bank of Talladega	409 EAST BATTLE STREET	TALLADEGA	AL 35160	S
United Security Bank	131 WEST FRONT STREET	THOMASVILLE	AL 36784	S
South Florida Bank	2017 MCGREGOR BOULEVARD	FORT MYERS	FL 33901	S
First Bank of Indiantown	WARFIELD BOULEVARD	INDIANTOWN	FL 33456	S
Helm Bank	1312 SOUTH MIAMI AVENUE	MIAMI	FL 33130	SN
Putnam State Bank	350 STATE ROAD 19, NORTH	PALATKA	FL 32077	S
First Bank of Tallahassee	1471-1 TIMBERLANE ROAD	TALLAHASSEE	FL 32312	S
Central Bank of Tampa	2307 WEST KENNEDY BOULEVARD	TAMPA	FL 33677	S
Peoples Bank of Fannin County	DEPOT AND MAIN STREET	BLUE RIDGE	GA 30513	S
The First Bank of Brunswick	2812 CYPRESS MILL ROAD	BRUNSWICK	GA 31520	S
Planters and Citizens Bank	21 NORTH HARNEY STREET	CAMILLA	GA 31730	S
Bank of Cave Spring	CEDARTOWN STREET	CAVE SPRING	GA 30124	S
Bank of Terrell	121-7 EAST LEE STREET	DAWSON	GA 31742	S
The Knight State Bank	SOUTH OMEGA AND MAIN STREETS	DEXTER	GA 31019	S
The Morris State Bank	301 BELLEVUE AVENUE	DUBLIN	GA 31021	S
Granite City Bank	125 HEARD STREET	ELBERTON	GA 30635	O
Bank of Ellaville	309 SOUTH BROAD STREET	ELLAVILLE	GA 31806	S
The Citizens Bank	222 VINEVILLE STREET	FORT VALLEY	GA 31030	O

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Jones County Bank	STATE HIGHWAY 22	HADDOCK	GA 31033	S
Bank of Banks County	U.S. HIGHWAY 441	HOMER	GA 30547	S
The Central and Southern Bank of Geo	150 WEST GREEN STREET	MILLEDGEVILLE	GA 31061	S
Bank of Monticello	EAST GREEN STREET	MONTICELLO	GA 31064	S
Bank of Burke County	MAIN STREET	SARDIS	GA 30456	S
Georgia Central Bank	112 NORTH CHEROKEE	SOCIAL CIRCLE	GA 30279	S
Sea Island Bank	2 EAST MAIN STREET	STATESBORO	GA 30458	S
First Community Bank of Tifton	218 LOVE AVENUE	TIFTON	GA 31794	S
Rowan Savings Bank, SSB, Inc.	20 NORTH MAIN STREET	CHINA GROVE	NC 28023	S
Macon Savings Bank, SSB	14 WEST MAIN STREET	FRANKLIN	NC 28734	O
The Fidelity Bank	100 SOUTH MAIN STREET	FUQUAY-VARINA	NC 27526	S
Triad Bank	113 NORTH GREENE STREET	GREENSBORO	NC 27420	S
Cooperative Bank for Savings, Inc.,	201 MARKET STREET	WILMINGTON	NC 28401	S
Bank of York	WEST LIBERTY STREET	YORK	SC 29745	O
First Century Bank	910 EAST MAIN STREET	WYTHEVILLE	VA 24382	S
First Exchange Bank	11 WEST MAIN STREET	MANNINGTON	WV 26582	S
Bank of Mount Hope, Inc.	602 MAIN STREET	MOUNT HOPE	WV 25880	S
Ameribank, Inc.	MAIN STREET	NORTHFORK	WV 24868	S
The Terra Alta Bank	1101 EAST STATE STREET	TERRA ALTA	WV 26764	S
The Sunshine Bank of Wheeling, Inc.	12TH AND MAIN STREETS	WHEELING	WV 26003	S
Whitesville State Bank	120 EAST BOONE STREET	WHITESVILLE	WV 25209	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				

Merchants and Farmers Bank	130 WEST WATERMAN STREET	DUMAS	AR 71639	N
Citizens First Bank	320 CAPITOL AT SPRING	LITTLE ROCK	AR 72201	S
Eagle Bank and Trust Company	1000 SOUTH RODNEY PARHAM ROAD	LITTLE ROCK	AR 72203	S
Farmers Bank & Trust Company	200 EAST MAIN	MAGNOLIA	AR 71753	O
The Planters Bank	1300 WEST KEISER AVENUE	OSCEOLA	AR 72370	S
Citizens Deposit Bank of Arlington,	WALNUT STREET	ARLINGTON	KY 42021	S
Farmers Bank & Trust Co.	MAIN STREET	BARDESTOWN	KY 40004	O
Deposit Bank of Carlisle	102 EAST MAIN STREET	CARLISLE	KY 40311	S
Citizens Union Bank	409 SOUTH SECOND STREET	CENTRAL CITY	KY 42330	S
Farmers Bank	MAIN STREET	CLAY	KY 42404	S
Franklin Bank & Trust Company	317 NORTH MAIN STREET	FRANKLIN	KY 42134	S
Inez Deposit Bank	MAIN STREET	INEZ	KY 41224	S
The Farmers Bank of Milton	MAIN STREET	MILTON	KY 40045	S
Springfield State Bank	125 EAST MAIN STREET	SPRINGFIELD	KY 40069	S
Peoples Commercial Bank	BROADWAY AND MAPLE STREETS	WINCHESTER	KY 40391	S
Central Progressive Bank of Amite	400 WEST OAK STREET	AMITE	LA 70422	S
Farmers State Bank & Trust Co.	110 WEST PLAQUEMINE	CHURCH POINT	LA 70525	S
City Savings Bank & Trust Company	301 NORTH PINE STREET	DE RIDDER	LA 70634	S
State Bank & Trust Company of Golden	1614 BAYOU DRIVE	GOLDEN MEADOW	LA 70357	S
M C Bank & Trust Company	10 COLONIAL PLAZA	MORGAN CITY	LA 70380	S
American Bank	APPLE STREET AND NORCO SQUARE	NORCO	LA 70079	O

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Bayoulands Bank	LOUISIANA HIGHWAY SPUR 70	PLATTENVILLE	LA 70393	S
Rayne State Bank & Trust Company	200 SOUTH ADAMS AVENUE	RAYNE	LA 70578	S
First Republic Bank	201 GLENDA STREET	RAYVILLE	LA 71269	S
St. Martin Bank and Trust Company	301 SOUTH MAIN STREET	ST. MARTINVILLE	LA 70582	S
First State Bank	COLLEGE AVENUE AND ALDERSON STREET	HOLLY SPRINGS	MS 38635	S
Merchants & Farmers Bank	103 A.S. MARKET STREET	HOLLY SPRINGS	MS 38635	S
Port Gibson Bank	MARKET STREET	PORT GIBSON	MS 39150	S
AmSouth Bank of Tennessee	601 MARKET CENTER	CHATTANOOGA	TN 37402	O
Cumberland City Bank	MAIN STREET	CUMBERLAND CITY	TN 37050	S
Lincoln County Bank	302 EAST COLLEGE STREET	FAYETTEVILLE	TN 37334	S
First Independent Bank	710 NASHVILLE PIKE	GALLATIN	TN 37066	S
Union Bank & Trust Company	201 EAST MAIN STREET	LIVINGSTON	TN 38570	S
City State Bank	109 UNIVERSITY STREET	MARTIN	TN 38237	S
The Bank of Mason	550 HIGHWAY 70	MASON	TN 38049	S
Volunteer State Bank	BROADWAY AND MARKET STREETS	PORTLAND	TN 37148	S
CHICAGO REGION (IL, IN, MI, OH, WI)				
The Gerber State Bank	MAIN STREET	ARGENTA	IL 62501	S
Marine Trust Company of Carthage	500 WABASH STREET	CARTHAGE	IL 62321	S
Colonial Bank	5850 WEST BELMONT AVENUE	CHICAGO	IL 60634	S
National Bank of Greece, S.A.	168 NORTH MICHIGAN AVENUE	CHICAGO	IL 60601	N
Standard Chartered Bank, PLC	33 WEST MONROE STREET	CHICAGO	IL 60603	N
First Mutual Bank, S.B.	135 EAST MAIN ST	DECATUR	IL 62523	N
Bank of Dwight	132 EAST MAIN	DWIGHT	IL 60420	S
The Bank of Edwardsville	330 WEST VANDALIA STREET	EDWARDSVILLE	IL 62025	S
First State Bank of Eldorado	946 FOURTH STREET	ELDORADO	IL 62930	S
The Gifford State Bank	304 SOUTH MAIN STREET	GIFFORD	IL 61847	S
Bank of Homewood	2034 RIDGE ROAD	HOMEWOOD	IL 60430	O
Longview State Bank	MAIN STREET	LONGVIEW	IL 61852	S
The Whaples and Farmers State Bank	MAIN STREET	NEPONSET	IL 61345	S
Avenue Bank of Oak Park	104 NORTH OAK PARK AVENUE	OAK PARK	IL 60301	S
Odell State Bank	200 SOUTH WAUPANSIE	ODELL	IL 60460	S
State Bank of St. Jacob	MAIN STREET	ST. JACOB	IL 62281	S
First Trust and Savings Bank of Tayl	SOUTH SIDE SQUARE	TAYLORVILLE	IL 62568	O
Washington State Bank	1110 PEORIA STREET	WASHINGTON	IL 61571	S
Wemple State Bank	197 WEST STATE	WAVERLY	IL 62692	S
Peoples Bank & Trust Company	130 EAST MARKET STREET	INDIANAPOLIS	IN 46204	S
Jasper State Bank	U.S. HIGHWAY 231	JASPER	IN 47546	S
FMB-First Michigan Bank	101 EAST MAIN STREET	ZEELAND	MI 49464	O
The Edon State Bank Company, of Edon	101 NORTH MICHIGAN STREET	EDON	OH 43518	O
The Glouster Community Bank	HIGH STREET	GLOUSTER	OH 45732	S
The Salt Creek Valley Bank	18627 MAIN STREET	LAURELVILLE	OH 43135	S
The Firestone Bank	24 NORTH PARK AVENUE	LISBON	OH 44432	S
The Sherwood State Bank	MAIN STREET	SHERWOOD	OH 43556	S
First Safety Bank	4901 VINE STREET	ST. BERNARD	OH 45217	S

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Bank Name	Street Address	City	ST Zip	CRA * Rating
Community State Bank	208 STEELE STREET	ALGOMA	WI 54201	S
Farmers State Bank	1606 COMMERCIAL	BANGOR	WI 54614	N
Cambridge State Bank	221 WEST MAIN STREET	CAMBRIDGE	WI 53523	S
Landmark Bank	327 THIRD AVENUE	CLEAR LAKE	WI 54005	S
Pierce County Bank and Trust Company	388 WEST MAIN STREET	ELLSWORTH	WI 54011	S
First State Bank	46 SOUTH MAIN STREET	FOUNTAIN CITY	WI 54629	S
Farmers and Merchants Bank	218 MAIN STREET	GREENWOOD	WI 54437	S
Union State Bank	223 ELLIS STREET	KEWAUNEE	WI 54216	S
Marathon State Bank	MAIN STREET	MARATHON	WI 54448	S
Associated Bank Menomonee Falls	N 88 W 16554 MAIN STREET	MENOMONEE FALLS	WI 53051	O
Bank of Mondovi	245 SOUTH EAU CLAIRE STREET	MONDOVI	WI 54755	S
M&I Community First Bank	MAIN STREET	NEW LISBON	WI 53950	S
Owen-Curtiss State Bank	328 NORTH CENTRAL AVENUE	OWEN	WI 54460	O
Dairy State Bank	16 SOUTH MAIN STREET	RICE LAKE	WI 54868	O
Farmers State Bank	MAIN STREET	RIDGELAND	WI 54763	S
Community Bank and Trust Company	1214 TOWER AVENUE	SUPERIOR	WI 54880	S
Tomahawk Community Bank S.S.B.	15 EAST WISCONSIN AVENUE	TOMAHAWK	WI 54487	S
Bank of Wisconsin Dells	716 SUPERIOR STREET	WISCONSIN DELLS	WI 53965	S

KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)

Albert City Savings Bank	208 MAIN STREET	ALBERT CITY	IA 50510	S
Valley Bank & Trust	200 SOUTH SECOND STREET	CHEROKEE	IA 51012	S
De Witt Bank & Trust Co.	815 SIXTH AVENUE	DE WITT	IA 52742	S
Hardin County Savings Bank	1414 EDGINGTON AVENUE	ELDORA	IA 50627	O
Boatmen's Bank of Fort Dodge	723 FIRST AVENUE SOUTH	FORT DODGE	IA 50501	S
City State Bank	FIRST AND JACOB STREETS	GRIMES	IA 50111	O
Brenton State Bank of Jefferson	200 WEST STATE STREET	JEFFERSON	IA 50129	S
State Central Bank	601 MAIN STREET	KEOKUK	IA 52632	S
LeClaire State Bank	323 SOUTH SECOND STREET	LECLAIRE	IA 52753	S
Manning Trust and Savings Bank	223 MAIN STREET	MANNING	IA 51455	S
Manson State Bank	MAIN STREET	MANSON	IA 50563	S
Melvin Savings Bank	MAIN STREET	MELVIN	IA 51350	S
Union State Bank	106 SOUTH MAIN STREET	MONONA	IA 52159	S
Northwoods State Bank	902 CENTRAL	NORTHWOOD	IA 50459	S
Norwalk-Cumming State Bank	801 MAIN STREET	NORWALK	IA 50211	S
First Trust and Savings Bank	MAIN STREET	OXFORD	IA 52322	S
Farmers Savings Bank	MAIN STREET	PACKWOOD	IA 52580	S
Perry State Bank	MAIN STREET	PERRY	IA 50220	S
Pringhar Savings Bank	MAIN STREET	PRINGHAR	IA 51245	S
Peoples Trust and Savings Bank	MAIN STREET	RIVERSIDE	IA 52327	S
Union Bank and Trust Company	102 EAST MISSION	STRAWBERRY POINT	IA 52076	S
Ute State Bank	MAIN STREET	UTE	IA 51060	S
Farmers Savings Bank	205 NORTH VINE STREET	WEST UNION	IA 52175	O
First Trust and Savings Bank	MAIN STREET	WHEATLAND	IA 52777	S
The Alta Vista State Bank	MAIN STREET	ALTA VISTA	KS 66834	S
The Americus State Bank	MAIN STREET	AMERICUS	KS 66835	S
Bank Central	120 EAST MAIN	BELOIT	KS 67420	S
The State Bank of Bern	MAIN STREET	BERN	KS 66408	S

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Bison State Bank	MAIN STREET	BISON	KS 67520	S
The Farmers State Bank of Blue Mound	MAIN STREET	BLUE MOUND	KS 66010	S
Garnett State Savings Bank	5TH AND OAK STREETS	GARNETT	KS 66032	S
Greensburg State Bank	240 SOUTH MAIN	GREENSBURG	KS 67054	S
Gypsum Valley Bank	600 MAPLE STREET	GYPNUM	KS 67448	S
The Citizens State Bank	MAIN STREET	HADDAM	KS 66944	S
Consolidated State Bank	101 EAST CHERRY STREET	HILL CITY	KS 67642	S
State Bank of Hoxie	645 MAIN STREET	HOXIE	KS 67740	S
Citizens Bank & Trust of Kansas City	3500 RAINBOW BOULEVARD	KANSAS CITY	KS 66103	S
The Wyandotte Bank	7804 STATE AVENUE	KANSAS CITY	KS 66112	S
The Lyndon State Bank	817 TOPEKA AVENUE	LYNDON	KS 66451	S
The Coronado Bank of Lyons	MAIN STREET	LYONS	KS 67554	S
The State Bank of Meriden	HIGHWAY K-4	MERIDEN	KS 66512	S
The Bank	205 SOUTH PENN	OBERLIN	KS 67749	S
The First Security Bank	312 MAPLE STREET	OVERBROOK	KS 66524	S
Metcalf State Bank	79TH AND METCALF STREETS	OVERLAND PARK	KS 66204	S
The Bank of Perry	1 PLAZA DRIVE	PERRY	KS 66073	S
The Roxbury State Bank	MAIN STREET	ROXBURY	KS 67476	S
The Farmers State Bank in Sterling	128 SOUTH BROADWAY	STERLING	KS 67579	O
UMB North Plaza State Bank	2014 NORTH TOPEKA AVENUE	TOPEKA	KS 66608	S
Garden Plain State Bank	10526 MAPLE	WICHITA	KS 67277	S
First State Bank of Ashby	MAIN STREET	ASHBY	MN 56309	S
Avon State Bank	MAIN STREET	AVON	MN 56310	S
Marquette Bank Brookdale	5620 BROOKLYN BOULEVARD	BROOKLYN CENTER	MN 55429	S
State Bank of Chanhassen	600 WEST 78TH STREET	CHANHASSEN	MN 55317	S
First Bank Coon Rapids	1308 COON RAPIDS BOULEVARD	COON RAPIDS	MN 55433	S
State Bank of Danvers	ONE BANK PLAZA	DANVERS	MN 56231	S
Security State Bank of Deer Creek	MAIN STREET	DEER CREEK	MN 56527	S
State Bank of Easton	MAIN STREET	EASTON	MN 56025	S
State Bank of Edgerton	MAIN STREET	EDGERTON	MN 56128	S
Geneva State Bank	MAIN STREET	GENEVA	MN 56035	S
Red River State Bank	300 2ND AVENUE	HALSTAD	MN 56548	S
Exchange State Bank of Hills	STATE HIGHWAY 270 AND COUNTY ROAD 6	HILLS	MN 56138	S
First State Bank of Isanti	MAIN STREET	ISANTI	MN 55040	S
Citizens State Bank of Kelliher	MAIN STREET	KELLIHER	MN 56650	S
State Bank of Kerkhoven	MAIN STREET	KERKHOVEN	MN 56252	S
The Security State Bank of Pine Island	128 SOUTH MAIN STREET	PINE ISLAND	MN 55963	O
Prinsburg State Bank	510 THIRD STREET	PRINSBURG	MN 56281	S
State Bank of Rogers	MAIN STREET	ROGERS	MN 55374	S
Western State Bank of St. Paul	663 UNIVERSITY AVENUE	ST. PAUL	MN 55104	O
Triumph State Bank	519 EAST MAIN	TRIMONT	MN 56176	S
State Bank of Wendell	MAIN STREET	WENDELL	MN 56590	S
Arcadia Valley Bank	MAIN STREET	ARCADIA	MO 63621	S
Belle State Bank	214 ALVARADO AVENUE	BELLE	MO 65013	S
The Farmers Bank	ONE WEST WASHINGTON AVENUE	CARROLLTON	MO 64633	S
Clarence State Bank	101 EAST CHESTNUT	CLARENCE	MO 63437	S
Bank Star One	FIFTH AND JEFFERSON STREETS	FULTON	MO 65251	O
Goodman State Bank	MAIN STREET	GOODMAN	MO 64843	S
First State Bank of Higginsville/Ode	401-415 FAIRGROUND AVENUE	HIGGINSVILLE	MO 64037	S

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Peoples Bank of Jamestown	MAIN STREET	JAMESTOWN	MO	65046	S
Missouri Bank and Trust Company of K	1044 MAIN STREET	KANSAS CITY	MO	64196	S
Pioneer Bank and Trust Company	2211 SOUTH BIG BEND BOULEVARD	MAPLEWOOD	MO	63117	S
Napoleon Bank	SECOND AND WEST	NAPOLEON	MO	64074	S
Citizens State Bank of Nevada, Misso	201 EAST CHERRY STREET	NEVADA	MO	64772	S
State Bank of Noel	202 WEST MAIN STREET	NOEL	MO	64854	S
The Bank of Otterville	114 GROVER STREET	OTTERVILLE	MO	65348	S
Mercantile Bank of Phelps County	SIXTH AND PARK STREETS	ROLLA	MO	65401	S
Senath State Bank	EAST AND COMMERCIAL STREETS	SENATH	MO	63876	N
Boatmen's Bank of Southern Missouri	117 PARK CENTRAL SQUARE	SPRINGFIELD	MO	65806	O
Empire Bank	1800 SOUTH GLENSTONE	SPRINGFIELD	MO	65804	S
Bank of South County	9100 GRAVOIS ROAD	ST. LOUIS COUNTY	MO	63123	S
Mercantile Bank of Willow Springs	207 EAST THIRD STREET	WILLOW SPRINGS	MO	65793	S
First Community Bank	COUNTY LINE, HIGHWAY 52	WINDSOR	MO	65360	S
First Southwest Bank - Bismarck	333 NORTH FOURTH STREET	BISMARCK	ND	58501	S
The First State Bank of Casselton	2 SIXTH AVENUE NORTH	CASSELTON	ND	58012	S
Security State Bank	MAIN STREET	DUNSEITH	ND	58329	S
Citizens State Bank	318 RAILWAY STREET	ENDERLIN	ND	58027	S
First State Bank of Golva	MAIN STREET	GOLVA	ND	58632	S
Security State Bank of North Dakota	MAIN STREET	HANNAFORD	ND	58448	O
Bank of Hazelton	MAIN STREET	HAZELTON	ND	58544	S
Commercial Bank of Mott	224 BROWN AVENUE	MOTT	ND	58646	S
The First State Bank of Munich	MAIN STREET	MUNICH	ND	58352	S
Page State Bank	MAIN STREET	PAGE	ND	58064	S
Strasburg State Bank	MAIN STREET	STRASBURG	ND	58573	S
State Bank of Streeter	MAIN STREET	STREETER	ND	58483	S
United Nebraska Bank	901 SOUTH D STREET	BROKEN BOW	NE	68822	O
State Bank of Chester	523 THAYER AVENUE	CHESTER	NE	68327	S
Columbus Bank and Trust Company	2501 13th STREET	COLUMBUS	NE	68601	O
Nebraska State Bank	818 AVENUE F	COZAD	NE	69130	S
Bank of Elgin	MAIN STREET	ELGIN	NE	68636	S
Exchange Bank	MAIN STREET	GIBBON	NE	68840	S
The Hershey State Bank	MAIN STREET	HERSHEY	NE	69143	S
First State Bank	MAIN STREET	HORDVILLE	NE	68846	S
Farmers State Bank	MAIN STREET	HUMPHREY	NE	68642	S
Lisco State Bank	MAIN STREET	LISCO	NE	69148	S
The Martell State Bank	WILLIAM STREET	MARTELL	NE	68404	S
The Farmers Bank	MAIN STREET	OCONTO	NE	68860	O
Spencer State Bank	MAIN STREET	SPENCER	NE	68777	N
Burt County State Bank	303 SOUTH 13TH STREET	TEKAMAH	NE	68061	S
Oak Creek Valley Bank	108 WEST SECOND STREET	VALPARAISO	NE	68065	S
Dakota State Bank	MAIN STREET	BLUNT	SD	57522	S
The Farmers State Bank of Estelline	211 NORTH MAIN STREET	ESTELLINE	SD	57234	S
Langford State Bank	MAIN STREET	LANGFORD	SD	57454	S
Security State Bank	MAIN STREET	TYNDALL	SD	57066	S
Wilmot State Bank	MAIN STREET	WILMOT	SD	57279	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
DALLAS REGION (CO, NM, OK, TX)				

The Bank of Burlington	410 14TH STREET	BURLINGTON	CO 80807	S
Liberty Industrial Bank	1776 SOUTH NEVADA AVENUE	COLORADO SPRINGS	CO 80906	N
Dove Creek State Bank	305 SOUTH GUYRENE STREET	DOVE CREEK	CO 81324	S
The Kirk State Bank	MAIN STREET	KIRK	CO 80824	S
Western Bank of Clovis	901 PILE STREET	CLOVIS	NM 88101	S
Citizens Security Bank & Trust Compa	109 NORTH ARMSTRONG STREET	BIXBY	OK 74008	S
American State Bank	409 SOUTH PARK DRIVE	BROKEN BOW	OK 74728	S
Washita State Bank	STATE HIGHWAY 44	BURNS FLAT	OK 73624	S
First State Bank, Jones, Oklahoma	100 EAST MAIN STREET	JONES	OK 73049	S
The First Bank of Okarche	202 OKLAHOMA AVENUE	OKARCHE	OK 73762	S
Bank of Commerce	24 WEST DIVISION STREET	STILWELL	OK 74960	S
Vian State Bank	HIGHWAY 64	VIAN	OK 74962	S
Welch State Bank of Welch, Okla.	MAIN STREET	WELCH	OK 74369	O
The Bank of Wyandotte	MAIN STREET AT BROADWAY	WYANDOTTE	OK 74370	S
The First State Bank	402 NINTH	ABERNATHY	TX 79311	S
First Texas Bank	316 NORTH WEST PARKWAY	AZLE	TX 76020	O
Baytown State Bank	1 BAY PLAZA	BAYTOWN	TX 77520	O
Austin County State Bank	2 EAST MAIN STREET	BELLVILLE	TX 77418	O
Citizens State Bank of Dalhart	323 DENVER AVENUE	DALHART	TX 79022	S
Bank of the Southwest of Dallas	2415 SOUTH WESTMORELAND ROAD	DALLAS	TX 75211	S
First Prosperity Bank	1301 NORTH MECHANIC STREET	EL CAMPO	TX 77437	S
Grand Prairie State Bank	2341 SOUTH EAST EIGHTH STREET	GRAND PRAIRIE	TX 75051	O
First State Bank	FM HIGHWAY 66, MAIN STREET	MAYPEARL	TX 76064	O
Bosque County Bank of Meridian	100 WEST MORGAN STREET	MERIDIAN	TX 76665	S
Muleshoe State Bank	101 WEST AMERICAN BOULEVARD	MULESHOE	TX 79347	O
Citizens State Bank	HIGHWAY 380	PRINCETON	TX 75077	S
Home State Bank	410 CAROTHERS AVENUE	ROCHESTER	TX 79544	S
Peoples State Bank	CORNER OF MAIN AND WELLS	ROCKSPRINGS	TX 78880	O
Rosenberg Bank and Trust	2214 AVENUE H	ROSENBERG	TX 77471	S
Citizens State Bank	222 MAIN STREET	SEALY	TX 77474	S
Commercial State Bank	301 WEST SINTON STREET	SINTON	TX 78387	S
Security State Bank	S. SIXTH STREET AT US HWY 87 BYPASS	STOCKDALE	TX 78160	S
First Colony Bank	5200 PAIGE ROAD	THE COLONY	TX 75056	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				

Denali State Bank	119 NORTH CUSHMAN STREET	FAIRBANKS	AK 99701	S
Mt. McKinley Mutual Savings Bank	531 THIRD AVENUE	FAIRBANKS	AK 99701	O
California Republic Bank	1675 CHESTER AVENUE	BAKERSFIELD	CA 93303	N
Tri Counties Bank	780 MANGROVE AVENUE	CHICO	CA 95927	S
Bank of Fresno	4995 EAST CLINTON AVENUE	FRESNO	CA 93747	S
Bank Hapoalim B.M.	6222 WILSHIRE BOULEVARD	LOS ANGELES	CA 90048	N
County Bank	490 WEST OLIVE AVENUE	MERCED	CA 95340	O
Bay Area Bank	900 VETERANS BOULEVARD	REDWOOD CITY	CA 94063	S

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

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
The Mechanics Bank of Richmond	3170 HILLTOP MALL ROAD	RICHMOND	CA 94804	O
U.S. Bank of California	980 NINTH STREET	SACRAMENTO	CA 95814	N
Bank of Southern California	1620 FIFTH AVENUE	SAN DIEGO	CA 92138	S
The Bank of Rancho Bernardo	11717 BERNARDO PLAZA COURT	SAN DIEGO	CA 92128	S
Cypress Coast Bank	1658 FREMONT BOULEVARD	SEASIDE	CA 93955	S
Commonwealth Thrift and Loan	3770 SEPULVEDA BOULEVARD	TORRANCE	CA 90505	S
D. L. Evans Bank	397 NORTH OVERLAND AVENUE	BURLEY	ID 83318	S
Panhandle State Bank	THIRD AND OAK STREETS	SANDPOINT	ID 83864	S
Home Credit Bank	1455 EAST 21ST SOUTH STREET	SALT LAKE CITY	UT 84106	S
Islanders Bank	225 BLAIR STREET	FRIDAY HARBOR	WA 98250	N
Farmers State Bank, Winthrop, Wash.	MAIN STREET	WINTHROP	WA 98862	S
First Interstate Bank of Commerce	4 SOUTH MAIN STREET	SHERIDAN	WY 82801	S

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