

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

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

Adams Co-operative Bank	93 PARK STREET	ADAMS	MA 01220	O
Chelsea-Provident Co-operative Bank	360 BROADWAY	CHELSEA	MA 02150	S
Great Barrington Savings Bank	244 MAIN STREET	GREAT BARRINGTON	MA 01230	S
Enterprise Bank and Trust Company	222 MERRIMACK STREET	LOWELL	MA 01852	O
Merrimac Savings Bank	2 CHURCH STREET	MERRIMAC	MA 01860	S
Ware Co-operative Bank	MAIN STREET	WARE	MA 01082	S
United Co-operative Bank	95 ELM STREET	WEST SPRINGFIELD	MA 01089	S
Bath Savings Institution	105 FRONT STREET	BATH	ME 04530	O
Peterborough Savings Bank	35 MAIN STREET	PETERBOROUGH	NH 03458	S
Franklin-Lamoille Bank	NORTH MAIN STREET	ST. ALBANS	VT 05478	O
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				

Citizens Bank of Maryland	14401 SWEITZER LANE	LAUREL	MD 20707	S
Bridge View Bank	457 SYLVAN AVENUE	ENGLEWOOD CLIFFS	NJ 07632	N
The Jersey Bank for Savings	4-6 SOUTH KINDERKAMACK ROAD	MONTVALE	NJ 07645	S
RockBank	ROUTE 22 AND ROCK AVENUE	NORTH PLAINFIELD	NJ 07060	S
Key Bank of New York	66 SOUTH PEARL STREET	ALBANY	NY 12207	O
Industrial Bank of Korea	16-20 WEST 32ND STREET	NEW YORK CITY	NY 10001	S
The Seneca Falls Savings Bank	19 CAYUGA STREET	SENECA FALLS	NY 13148	S
Putnam County Savings Bank	DREWVILLE ROAD AND CARMEL AVENUE	SOUTHEAST TOWNSH	NY 10509	S
Wyoming County Bank	55 NORTH MAIN STREET	WARSAW	NY 14569	O
C&G Savings Bank	1201 12TH STREET	ALTOONA	PA 16601	S
Community State Bank of Orbisonia	ELLIOTT STREET	ORBISONIA	PA 17243	S
Slovak Savings Bank	2470 CALIFORNIA AVENUE	PITTSBURGH	PA 15212	S
People's State Bank of Wyalusing, Pe	CHURCH AND SCHOOL STREETS	WYALUSING	PA 18853	S
Roig Commercial Bank		HUMACAO	PR 00661	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				

Ashville Savings Bank	514 6TH AVENUE SOUTH	ASHVILLE	AL 35953	O
Bankers Trust of Madison	3751 SULLIVAN STREET	MADISON	AL 35758	S
The Perry County Bank	1010 WASHINGTON STREET	MARION	AL 36756	S
The Peoples Bank, Tallassee, Alabama	301-303 MAIN STREET	TALLASSEE	AL 36078	S
First Commercial Bank of Manatee Cou	410 CORTEZ ROAD WEST	BRADENTON	FL 33506	S
Branford State Bank	814 SUMANNEE AVENUE	BRANFORD	FL 32008	O
First Seminole Bank	531 WEST LAKE MARY BOULEVARD	LAKE MARY	FL 32746	S
Bank of Madison County	314 S.W. HORRY STREET	MADISON	FL 32340	S
Mercantile Bank	425 22ND AVENUE NORTH	ST. PETERSBURG	FL 33704	S
Farmers & Merchants Bank of Trenton	U.S. HIGHWAY 129 AND STATE ROAD 26	TRENTON	FL 32693	S
Tri-County Bank	302 MAIN STREET	TRENTON	FL 32693	S

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

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Wauchula State Bank	MAIN STREET	WAUCHULA	FL 33873	S
Adel Banking Company	101 NORTH HUTCHINSON AVENUE	ADEL	GA 31620	S
Bank of Early	COLUMBIA AND CHURCH STREETS	BLAKELY	GA 31723	S
First Community Bank & Trust	827 JOE FRANK HARRIS PARKWAY, S.E.	CARTERSVILLE	GA 30120	O
State Bank of Cochran	217 BEECH STREET	COCHRAN	GA 31014	S
Citizens Bank & Trust Company	MAIN STREET	EASTMAN	GA 31023	S
Bank of Morgan County	1460 EATONTON ROAD	MADISON	GA 30650	S
Peach State Bank	7384 HIGHWAY 85	RIVERDALE	GA 30274	S
The Carver State Bank	701 WEST BROAD STREET	SAVANNAH	GA 31402	S
Farmers & Merchants Bank	8180 EAST HIGHWAY 16	SENOIA	GA 30276	S
The Peoples Bank	EAST RAILROAD AVENUE	WILLACOOCHEE	GA 31650	S
Bank of Wrightsville	MAIN STREET	WRIGHTSVILLE	GA 31096	S
Bank of Stanly	167 NORTH SECOND STREET	ALBEMARLE	NC 28001	S
Branch Banking and Trust Company	223 WEST NASH STREET	WILSON	NC 27893	S
Jackson County Bank	MAIN STREET	RAVENSWOOD	WV 26164	S
Wesbenco Bank Wellsburg, Inc.	800 CHARLES	WELLSBURG	WV 26070	S
MEMPHIS REGION (AR, KY, LA, MS, TN)				
Merchants & Planters Bank & Trust Co	6TH AND MAIN STREETS	ARKADELPHIA	AR 71923	S
The Eudora Bank	111 NORTH MAIN STREET	EUDORA	AR 71640	S
Bank of Eureka Springs	70 SOUTH MAIN STREET	EUREKA SPRINGS	AR 72632	S
Farmers Bank	5 HACKETT ROAD	GREENWOOD	AR 72936	S
The Bank of Montgomery County	GEORGE STREET	MOUNT IDA	AR 71957	S
Peoples Bank	300 WEST EMERSON	PARAGOULD	AR 72450	S
Portland Bank	MAIN STREET	PORTLAND	AR 71663	O
Arkansas State Bank	318-322 EAST MAIN STREET	SILOAM SPRINGS	AR 72761	S
Warren Bank and Trust Company	201 SOUTH MAIN STREET	WARREN	AR 71671	S
The Bank of Lyon County	153 MAIN STREET	EDDYVILLE	KY 42038	S
Fulton Bank	ONE BANKERS PLAZA	FULTON	KY 42041	O
Hancock Bank & Trust Company	MAIN STREET	HAWESVILLE	KY 42348	O
The Citizens Bank and Trust Company	118 SOUTH MAIN STREET	LEITCHFIELD	KY 42754	O
Commonwealth Bank and Trust Company	12906 SHELBYVILLE ROAD	LOUISVILLE	KY 40243	S
First & Peoples Bank	DEIDRICH BOULEVARD AND KENWOOD DRIVE	RUSSELL	KY 41169	S
First State Bank and Trust Company o	3033 RAY WEILAND	BAKER	LA 70714	S
Guaranty Bank and Trust Company	5353 ESSEN LANE	BATON ROUGE	LA 70809	S
Hancock Bank of Louisiana	ONE AMERICAN PLACE	BATON ROUGE	LA 70821	S
Bank of Greensburg	MAIN STREET	GREENSBURG	LA 70441	S
The New Iberia Bank	800 SOUTH LEWIS STREET	NEW IBERIA	LA 70560	S
Gulf Coast Bank and Trust Company	200 ST. CHARLES AVENUE	NEW ORLEANS	LA 70130	O
American Bank & Trust Company	115 LANDRY STREET	OPELOUSAS	LA 70570	S
Community Bank of Lafourche	3862 HIGHWAY #1	RACELAND	LA 70394	S
Bank of Saline	MAIN STREET	SALINE	LA 71070	S
Washington State Bank	103 NORTH MAIN STREET	WASHINGTON	LA 70589	S
Farmers and Merchants Bank	PUBLIC SQUARE	BRUCE	MS 38915	S

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Bank of Okolona	MAIN STREET	OKOLONA	MS	38860	S
Mechanics Bank	MAIN STREET	WATER VALLEY	MS	38965	S
Cumberland Bank	HIGHWAY 25	CARTHAGE	TN	37030	S
CHICAGO REGION (IL, IN, MI, OH, WI)					
First State Bank of Beardstown, Illi	122 SOUTH STATE STREET	BEARDSTOWN	IL	62618	S
Bowen State Bank	MAIN STREET	BOWEN	IL	62316	S
Germantown Trust & Savings Bank	205 GERMANTOWN ROAD	BREESE	IL	62230	S
Korea Exchange Bank	181 WEST MADISON, SUITE 2100	CHICAGO	IL	60602	N
Flanagan State Bank	124 SOUTH MAIN STREET	FLANAGAN	IL	61740	S
Bank of Hinsdale	400 EAST OGDEN AVENUE	HINSDALE	IL	60521	S
State Bank of Huntley	10604 VINE STREET	HUNTLEY	IL	60142	S
Security Bank and Trust Co.	400 MARKET STREET	MOUNT CARMEL	IL	62863	S
Mount Zion State Bank and Trust Comp	340 MAIN STREET	MOUNT ZION	IL	62549	O
State Bank of Osco	MAIN STREET	OSCO	IL	61274	S
Raritan State Bank	MAIN STREET	RARITAN	IL	61471	S
First Trust Bank of Shelbyville	200 WEST MAIN STREET	SHELBYVILLE	IL	62565	S
Sidell State Bank	CAUBLE AND CHICAGO STREETS	SIDELL	IL	61876	S
Illini Bank	615 WEST JEFFERSON STREET	SPRINGFIELD	IL	62702	S
Stone City Bank of Bedford, Indiana	1502 I STREET	BEDFORD	IN	47421	S
The Bippus State Bank	MAIN STREET	BIPPUS	IN	46713	S
People's Trust Company	STATE ROAD 101 AND RESERVOIR HILL	ROABROOKVILLE	IN	47012	S
The Fifth Third Bank of Central Indi	120 MONUMENT CIRCLE	INDIANAPOLIS	IN	46204	O
Citizens Bank	33 NORTH INDIANA STREET	MOORESVILLE	IN	46158	O
The Saratoga State Bank	MAIN STREET	SARATOGA	IN	47382	S
Terre Haute Savings Bank	533 OHIO STREET	TERRE HAUTE	IN	47808	S
Ann Arbor Commerce Bank	2930 STATE STREET	ANN ARBOR	MI	48108	S
Central State Bank	49 BENZIE BOULEVARD	BEULAH	MI	49617	O
Peoples State Bank	9252 JOS. CAMPAU AVENUE	HAMTRAMCK	MI	48212	S
The Savings Bank	118-120 NORTH COURT STREET	CIRCLEVILLE	OH	43113	S
The Great Lakes Commerce Bank	8484 MENTOR AVENUE	MENTOR	OH	44060	S
Chetek State Bank	425 SECOND STREET	CHETEK	WI	54728	S
American Bank	676 WEST JOHNSON STREET	FOND DU LAC	WI	54935	O
Security Bank, S.S.B.	184 WEST WISCONSIN AVENUE	MILWAUKEE	WI	53203	O
Farmers Exchange Bank of Neshkoro	MAIN STREET	NESHKORO	WI	54960	S
F & M Bank - Winnebago County	124 EAST MAIN STREET	OMRO	WI	54963	S
Mound City Bank	25 EAST PINE STREET	PLATTEVILLE	WI	53818	O
Community State Bank of Prentice	CENTER STREET	PRENTICE	WI	54556	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
COMMUNITY STATE BANK	817 NORTH ANKENY BOULEVARD	ANKENY	IA	50021	S
State Savings Bank	MAIN STREET	CANTRIL	IA	52542	S
The First State Bank	120 WEST CENTER	CONRAD	IA	50621	S
Iowa State Bank	EAST 7TH AND LOCUST STREETS	DES MOINES	IA	50309	S

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Dubuque Bank and Trust Company	1398 CENTRAL AVENUE	DUBUQUE	IA 52001	O
First State Bank	200-204 MOOREHEAD AVENUE	IDA GROVE	IA 51445	S
Farmers Savings Bank	MAIN STREET	MARTELLE	IA 52305	N
Citizens Bank	FIFTH AND MAIN STREETS	SAC CITY	IA 50583	S
State Bank of Worthington	MAIN STREET	WORTHINGTON	IA 52078	O
Chetopa State Bank & Trust Co., Chet	MAIN STREET	CHETOPA	KS 67336	S
State Bank of Downs	900 NORTH MORGAN	DOMNS	KS 67437	S
Fidelity State Bank	215 NORTH MAIN STREET	GARDEN CITY	KS 67846	O
The Western State Bank	1402 KANSAS AVENUE	GARDEN CITY	KS 67846	S
First Kansas Bank	101 NORTH MAIN STREET	HOISINGTON	KS 67544	S
First State Bank	904 WEST 6TH STREET	JUNCTION CITY	KS 66441	S
Industrial State Bank	3201-3219 STRONG AVENUE	KANSAS CITY	KS 66106	N
Security Bank of Kansas City	ONE SECURITY PLAZA	KANSAS CITY	KS 66117	S
The Kearny County Bank	221 NORTH MAIN STREET	LAKIN	KS 67860	S
Home State Bank & Trust Co. of McPhe	223 NORTH MAIN STREET	MCPHERSON	KS 67460	S
The Olpe State Bank	202 WESTPHALIA	OLPE	KS 66865	O
Citizens State Bank	6TH AND MARKET STREETS	OSAGE CITY	KS 66523	S
Bank of Blue Valley	11935 RILEY STREET	OVERLAND PARK	KS 66211	S
The Morrill State Bank & Trust Co.	21 MAIN	SABETHA	KS 66534	O
The Farmers State Bank of Simpson, K	MAIN STREET	SIMPSON	KS 67478	S
Bank of Kansas	500 MAIN STREET	SOUTH HUTCHINSON	KS 67501	S
Peoples State Bank	1064 S.W. WANAMAKER	TOPEKA	KS 66604	S
The Bank of Commerce	119 WEST FIRST STREET	UDALL	KS 67146	S
Kendall State Bank	406 BROADWAY	VALLEY FALLS	KS 66088	O
Vermillion State Bank	MAIN STREET	VERMILLION	KS 66544	S
The Trego-Wakeeney State Bank	134 MAIN STREET	WAKEENEY	KS 67672	S
The Security State Bank	101 NORTH WASHINGTON	WELLINGTON	KS 67152	S
The State Bank of Whiting	MAIN STREET	WHITING	KS 66552	S
First American Bank of Alexandria	720 BROADWAY	ALEXANDRIA	MN 56308	O
Rural American Bank-Foley/Gilman	341 FOURTH AVENUE	FOLEY	MN 56329	S
The Gary State Bank	MAIN STREET	GARY	MN 56545	S
Goodhue State Bank	MAIN STREET	GOODHUE	MN 55027	S
The First State Bank of Graceville	228 STUDDART AVENUE	GRACEVILLE	MN 56240	S
Farmers State Bank of Huntley, Incor	FIRST STREET EAST	HUNTLEY	MN 56047	N
Peoples State Bank of Madison Lake	500 MAIN STREET	MADISON LAKE	MN 56063	S
Marquette Bank New Hope	4301 WINNETKA AVENUE NORTH	NEW HOPE	MN 55428	S
Merchants State Bank of North Branch	SEVENTH AND ELM STREETS	NORTH BRANCH	MN 55056	S
Buffalo Ridge State Bank of Ruthton,	MAIN STREET	RUTHTON	MN 56170	S
Village Bank	3350 BRIDGE STREET	ST. FRANCIS	MN 55070	S
Security Bank Northwest	700 CENTRAL AVENUE EAST	ST. MICHAEL	MN 55376	S
Farmers State Bank of Underwood	MAIN STREET	UNDERWOOD	MN 56586	S
The Bank of Advance	ASH AND GABRIEL STREETS	ADVANCE	MO 63730	S
Capital Bank & Trust Company of Clay	8182 MARYLAND AVENUE	CLAYTON	MO 63105	S
Century Bank	12223 MANCHESTER ROAD	DES PERES	MO 63131	S
Farmers State Bank of Ellington, Mo.	100-102 EAST WALNUT STREET	ELLINGTON	MO 63638	S
Jefferson Bank and Trust Company	100 LEGENDS PARKWAY	EUREKA	MO 63025	S
The Bank of Fairport	102 NORTH MAPLE STREET	FAIRPORT	MO 64447	S
Commercial Trust Company of Fayette	119 NORTH MAIN STREET	FAYETTE	MO 65248	S

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Bank of the Leadbelt	365 WEST MAIN STREET	FLAT RIVER	MO 63601	S
Peoples Bank of Fordland	SUNSET STREET AND BUSINESS ROUTE 60	FORDLAND	MO 65652	S
Farmers Bank of Green City	1 LINCOLN STREET	GREEN CITY	MO 63545	S
Bank of Hillsboro	MAIN STREET	HILLSBORO	MO 63050	S
Webster County Bank	225 NORTH CLAY STREET	MARSHFIELD	MO 65706	S
Steedman Bank	10393 STATE ROAD C	MOKANE	MO 65059	S
Normandy Bank	7151 NATURAL BRIDGE ROAD	NORTHWOODS	MO 63121	N
Bank of Odessa	301 WEST HIGHWAY 40	ODESSA	MO 64076	S
The Pleasant Hill Bank	101 SOUTH HIGHWAY 7	PLEASANT HILL	MO 64080	S
Boatman's Bank of Pulaski County	112 MCCLURG AVENUE	RICHLAND	MO 65556	O
Ray County Bank	803 MOLLARD BOULEVARD	RICHMOND	MO 64085	S
Rushville State Bank	201 VALLEY	RUSHVILLE	MO 64484	S
Capital Bank of Sikeston	425 NORTH MAIN STREET	SIKESTON	MO 63801	S
Mercantile Bank of Springfield	417 ST. LOUIS STREET	SPRINGFIELD	MO 65805	O
United Bank of Union	MAIN AND JEFFERSON STREETS	UNION	MO 63084	S
Kulm State Bank	MAIN STREET	KULM	MO 58456	S
Farmers & Merchants Bank of Valley C	240 THIRD STREET, NORTHWEST	VALLEY CITY	ND 58072	S
Farmers and Merchants Bank	MAIN STREET	AXTELL	NE 68924	S
Nebraska State Bank	MAIN STREET	BRISTOW	NE 68719	S
Clarkson Bank	243 PINE STREET	CLARKSON	NE 68629	S
Hastings State Bank	530 NORTH BURLINGTON AVENUE	HASTINGS	NE 68901	S
The First State Bank	MAIN STREET	LODGEPOLE	NE 69149	S
North Loup Valley Bank	MAIN STREET	NORTH LOUP	NE 68859	S
Farmers State Bank	MAIN STREET	PLYMOUTH	NE 68424	S
Corn Exchange Bank	124 ELK STREET	ELKTON	SD 57026	S
Blackpipe State Bank	401 THIRD AVENUE	MARTIN	SD 57551	N
First State Bank of Sinai	MAIN STREET	SINAI	SD 57061	O
DALLAS REGION (CO, NM, OK, TX)				

SUNWEST Bank of Gallup	SECOND AND AZTEC	GALLUP	NM 87301	O
Bank of Santa Fe	241 WASHINGTON AVENUE	SANTA FE	NM 87501	S
First Enterprise Bank	1000 WEST BRITTON AVENUE	OKLAHOMA CITY	OK 73114	S
Peoples Bank and Trust	531 NORTH DEAHL	BORGER	TX 79007	S
First State Bank	BUCK AND ECHOLS STREETS	CALDWELL	TX 77836	S
Buckner State Bank	3637 NORTH BUCKNER BOULEVARD	DALLAS	TX 75228	N
First Texas Bank	2650 ROYAL LANE	DALLAS	TX 75229	O
The Border Bank	BRIDGE STREET AND RHODE AVENUE	HIDALGO	TX 78557	S
Bank of Texas	116 EAST HIDALGO	RAYMONDVILLE	TX 78580	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				

First Bank	331 DOCK STREET	KETCHIKAN	AK 99901	O
Mohave State Bank	1760 MCCULLOCH BOULEVARD	LAKE HAVASU CITY	AZ 86403	S

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Lake Community Bank	963 ELEVENTH STREET	LAKEPORT	CA 95453	S
Bank of Livermore	2125 SECOND AVENUE	LIVERMORE	CA 94550	S
First Citizens Bank	5000 VAN NUYS BOULEVARD	LOS ANGELES	CA 91403	N
Preferred Bank	601 SOUTH FIGUEROA STREET, SUITE 2125	LOS ANGELES	CA 90017	S
Saehan Bank	550 SOUTH WESTERN AVENUE	LOS ANGELES	CA 90020	N
Sterling Bank	3287 WILSHIRE BOULEVARD	LOS ANGELES	CA 90010	S
First Trust Bank	437 NORTH EUCLID AVENUE	ONTARIO	CA 91761	S
Bank of Petaluma	100 PETALUMA BOULEVARD, SOUTH	PETALUMA	CA 94952	S
Pacific Bay Bank	13830 SAN PABLO AVENUE	RICHMOND	CA 94806	S
San Diego First Bank	4637 CONVOY STREET, SUITE 101	SAN DIEGO	CA 92111	N
Bank of Willits	145 SOUTH MAIN STREET	WILLITS	CA 95490	O
Central Pacific Bank	220 SOUTH KING STREET	HONOLULU	HI 96811	S
Dutton State Bank	MAIN STREET	DUTTON	MT 59433	S
Bank of Astoria	1122 DUANE STREET	ASTORIA	OR 97103	O
Colonial Banking Company	201 S.E. SIXTH STREET	GRANTS PASS	OR 97526	S
Valley of the Rogue Bank	110 PINE STREET	ROGUE RIVER	OR 97537	S
Brighton Bank	7101 HIGHLAND DRIVE	SALT LAKE CITY	UT 84121	S
Great Western Thrift and Loan	81 WEST 33RD SOUTH	SALT LAKE CITY	UT 84115	S
Everett Mutual Savings Bank	1502 WALL STREET	EVERETT	WA 98206	O
First Security Bank of Wyoming	1400 DEWAR DRIVE	ROCK SPRINGS	WY 82901	S
North Side State Bank of Rock Spring	601 NORTH FRONT STREET	ROCK SPRINGS	WY 82901	S

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