

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

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)				
The Guilford Savings Bank	ONE PARK STREET	GUILFORD	CT 06437	S
Gateway Bank	50 NORTH MAIN STREET	SOUTH NORWALK	CT 06856	S
Heritage Bank	365 MAIN STREET	WATERTOWN	CT 06795	S
Belmont Savings Bank	2 LEONARD STREET	BELMONT	MA 02178	S
Boston Safe Deposit and Trust Compan	ONE BOSTON PLACE	BOSTON	MA 02108	S
United Savings Bank	PARSONS ROAD AND ROUTE 116	CONWAY	MA 01341	S
Greenfield Co-operative Bank	63 FEDERAL STREET	GREENFIELD	MA 01301	S
Greenfield Savings Bank	400 MAIN STREET	GREENFIELD	MA 01301	O
Ipswich Co-operative Bank	12 MARKET STREET	IPSWICH	MA 01938	S
Lawrence Savings Bank	255 ESSEX STREET	LAWRENCE	MA 01842	S
Mansfield Co-operative Bank	80 NORTH MAIN STREET	MANSFIELD	MA 02048	S
Medford Co-operative Bank	60 HIGH STREET	MEDFORD	MA 02155	S
Methuen Co-operative Bank	243 BROADWAY	METHUEN	MA 01844	S
Florence Savings Bank	85 MAIN STREET	NORTHAMPTON	MA 01060	S
Warren Five Cents Savings Bank	10 MAIN STREET	PEABODY	MA 01960	O
The Sandwich Co-operative Bank	100 OLD KINGS HIGHWAY	SANDWICH	MA 02563	O
Mechanics' Co-operative Bank	308 BAY STREET	TAUNTON	MA 02780	S
Weymouth Savings Bank	47 WASHINGTON STREET	WEYMOUTH	MA 02188	S
Commerce Bank & Trust Company	386 MAIN STREET	WORCESTER	MA 01608	S
Damariscotta Bank & Trust Co.	25 MAIN STREET	DAMARISCOTTA	ME 04543	S
Bow Mills Bank and Trust	503 SOUTH STREET	BOW	NH 03301	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				
Bankers Trust (Delaware)	1001 JEFFERSON STREET	WILMINGTON	DE 19801	O
The Peoples Bank of Elkton	130 NORTH STREET	ELKTON	MD 21921	S
The Glen Burnie Mutual Savings Bank	1 CRAIN HIGHWAY, S.E.	GLEN BURNIE	MD 21061	S
The Caroline County Bank	SUNSET AND MAIN	GREENSBORO	MD 21639	S
Farmers Bank	MAIN STREET	MARDELA SPRINGS	MD 21837	S
Home Bank	MAIN AND BAY STREETS	NEWARK	MD 21841	S
New Era Bank	675 FRANKLIN BOULEVARD	FRANKLIN TOWNSHI	NJ 08875	N
Washington Savings Bank	101 WASHINGTON STREET	HOBOKEN	NJ 07030	S
Garden State Bank	WEST COUNTY LINE ROAD	JACKSON TOWNSHIP	NJ 08527	S
Brunswick Bank and Trust Company	U.S. ROUTE 9 AND SYMMES ROAD	MANALAPAN TOWNSH	NJ 07726	N
Investors Savings Bank	249 MILLBURN AVENUE	MILLBURN	NJ 07041	S
Farrington Bank	630 GEORGES ROAD	NORTH BRUNSWICK	NJ 08902	N
Ridgewood Savings Bank of New Jersey	55 NORTH BROAD STREET	RIDGEWOOD	NJ 07450	S
Sturdy Savings Bank	9417 THIRD AVE	STONE HARBOR	NJ 08247	S
Summit Bank	367 SPRINGFIELD ROAD	SUMMIT	NJ 07901	S
Country Bank	102 BREWSTER AVENUE (ROUTE 6)	CARMEL	NY 10512	S
Apple Bank for Savings	222-230 OLD COUNTRY ROAD	GARDEN CITY	NY 11535	S
Tompkins County Trust Company	110 NORTH TIOGA STREET	ITHACA	NY 14850	S
Community Capital Bank	111 LIVINGSTON STREET	NEW YORK CITY	NY 11201	O

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

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Independence Savings Bank	130 COURT STREET	NEW YORK CITY	NY	11201	O
North Side Savings Bank	185 WEST 231ST STREET	NEW YORK CITY	NY	10463	N
The Bank of Baroda, Central Office	ONE PARK AVENUE	NEW YORK CITY	NY	10016	S
The Green Point Savings Bank	807 MANHATTAN AVENUE	NEW YORK CITY	NY	11222	O
Extebank	MAIN STREET	STONY BROOK	NY	11790	S
The Savings Bank of Utica	233 GENESEE STREET	UTICA	NY	13501	S
Mid-State Bank and Trust Company	1130 12TH AVENUE	ALTOONA	PA	16603	O
Reliance Savings Bank	1119 TWELFTH STREET	ALTOONA	PA	16603	S
Peoples Home Savings Bank	1427 SEVENTH AVENUE	BEAVER FALLS	PA	15010	S
First Valley Bank	ONE BETHLEHEM PLAZA	BETHLEHEM	PA	18018	O
Coatesville Savings Bank	185 EAST LINCOLN HIGHWAY	COATESVILLE	PA	19320	S
Firsttrust Savings Bank	FLOURTOWN SHOPPING CENTER	FLOURTOWN	PA	19111	N
The Glen Rock State Bank	57-59 MAIN STREET	GLEN ROCK	PA	17327	S
Jonestown Bank and Trust Company, of	2 WEST MARKET STREET	JONESTOWN	PA	17038	S
Sewickley Savings Bank	BROAD STREET AND CENTENNIAL AVENUE	SEWICKLEY	PA	15143	S
Franklin First Savings Bank	44 WEST MARKET STREET	WILKES-BARRE	PA	18701	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)					
SouthTrust Bank of Central Alabama	101 JEFFERSON STREET	ALEXANDER CITY	AL	35010	O
Farmers and Merchants Bank	MAIN STREET	ARITON	AL	36311	S
Peoples Independent Bank of Boaz	108 BILLY B. DYAR BOULEVARD	BOAZ	AL	35957	S
First Bank of Dothan, Inc.	1209 WEST MAIN STREET	DOTHAN	AL	36301	S
The Peoples Bank	429 CLAXTON AVENUE	ELBA	AL	36323	S
Bank of Evergreen	146 WEST FRONT STREET	EVERGREEN	AL	36401	N
The Commercial Bank of Ozark, Alabam	200 SOUTH MERRICK AVENUE	OZARK	AL	36361	S
Bank of Prattville	124 WEST MAIN STREET	PRATTVILLE	AL	36067	S
Wakulla Bank	U.S. HIGHWAY 319	CRAWFORDVILLE	FL	32327	S
Murdock Florida Bank	1777 TAMiami TRAIL	MURDOCK	FL	33938	S
Bank of the South	4410 FAIRFIELD DRIVE	MYRTLE GROVE	FL	32506	S
SouthTrust Bank of Orlando	135 WEST CENTRAL BOULEVARD	ORLANDO	FL	32801	S
SouthTrust Bank of Sarasota County	240 NORTH WASHINGTON BOULEVARD	SARASOTA	FL	34236	S
Public Bank	2500 13TH STREET	ST. CLOUD	FL	32769	S
Community State Bank of Starke	811 SOUTH WALNUT STREET	STARKE	FL	32091	S
University State Bank	2901 EAST FOWLER AVENUE	TAMPA	FL	33682	S
Valrico State Bank	1815 EAST STATE ROAD 60	VALRICO	FL	33594	O
The Peoples Bank of Forsyth County	515 ATLANTA HIGHWAY	CUMMING	GA	30130	S
Citizens Union Bank	200 NORTH EAST STREET	GREENSBORO	GA	30642	O
Bank of Lumber City	MAIN STREET	LUMBER CITY	GA	31549	S
The Geo. D. Warthen Bank	216 NORTH HARRIS STREET	SANDERSVILLE	GA	31082	S
Eagle Bank and Trust	335 SOUTH MAIN STREET	STATESBORO	GA	30458	S
Bank of Dooly	WEST COTTON AVENUE AND SECOND STREET	VIENNA	GA	31092	S
Bank of Villa Rica	U.S. HIGHWAY 78	VILLA RICA	GA	30180	S
Hertford Savings Bank, SSB	121 NORTH CHURCH STREET	HERTFORD	NC	27944	S
The Community Bank	604 SOUTH KEY STREET	PILOT MOUNTAIN	NC	27041	O
Citizens Savings Bank of Salisbury,	401 WEST INNES STREET	SALISBURY	NC	28144	S
Security Bank and Trust Company	215-217 SOUTH MAIN STREET	SALISBURY	NC	28144	S

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Blue Ridge Bank	125 NORTH MAIN STREET	SPARTA	NC	28675	S
The Saluda County Bank	200 NORTH MAIN STREET	SALUDA	SC	29138	S
Blue Ridge Bank of Walhalla	100 EAST MAIN STREET	WALHALLA	SC	29691	S
Bank of Buchanan	MAIN STREET	BUCHANAN	VA	24066	S
The Bank of McMechen	700 MARSHALL STREET	MCMECHEN	WV	26040	S
Northern Hancock Bank & Trust Co.	THIRD AND WASHINGTON STREETS	NEWELL	WV	26050	S
MEMPHIS REGION (AR, KY, LA, MS, TN)					
Bank of Dardanelle	102 NORTH FRONT STREET	DARDANELLE	AR	72834	S
Farmers & Merchants Bank	THIRD AND ERWIN STREETS	DES ARC	AR	72040	S
Planters & Merchants Bank	MAIN AND THIRD STREETS	GILLETT	AR	72055	S
First Bank of South Arkansas	MAIN STREET	JUNCTION CITY	AR	71749	S
Little River Bank	202 GREENWOOD AVENUE	LEPANTO	AR	72354	S
First State Bank of Newport	HAZEL AND SECOND STREETS	NEWPORT	AR	72112	S
Bank of Ashland, Inc.	1422 WINCHESTER AVENUE	ASHLAND	KY	41101	S
Bank of Benton	10TH AND MAIN STREETS	BENTON	KY	42025	O
Citizens Bank	MAIN STREET	DRY RIDGE	KY	41035	S
Farmers Bank & Capital Trust Company	FARMERS BANK PLAZA	FRANKFORT	KY	40601	O
The First State Bank of Greenville,	131 EAST MAIN CROSS	GREENVILLE	KY	42345	S
The Peoples State Bank	SOUTH LINCOLN BOULEVARD	HODGENVILLE	KY	42748	S
First Security Bank & Trust, McLean	FIRST AND MAIN STREETS	ISLAND	KY	42350	S
Central Bank & Trust Co.	300 WEST VINE STREET	LEXINGTON	KY	40507	O
The Peoples Bank	MAIN STREET	TAYLORSVILLE	KY	40071	O
Mississippi River Bank	112 BELLE CHASSE HIGHWAY NORTH	BELLE CHASSE	LA	70037	S
First State Bank and Trust Company	946 PEARL STREET	FRANKLINTON	LA	70438	S
South Louisiana Bank, Houma, Louisia	1362 WEST TUNNEL BOULEVARD	HOUMA	LA	70360	S
First Bank of Natchitoches and Trust	315 ROYAL STREET	NATCHITOCHE	LA	71457	S
Iberia Savings Bank	1101 EAST ADMIRAL DOYLE DRIVE	NEW IBERIA	LA	70560	S
United Bank and Trust Company	2714 CANAL STREET	NEW ORLEANS	LA	70119	S
First Security Bank	201 HIGHWAY 6 EAST	BATESVILLE	MS	38606	S
Sunburst Bank	108 SOUTH MAIN STREET	GRENADA	MS	38901	N
First South Bank	809 WEST MARKET STREET	BOLIVAR	TN	38008	O
The Bank of Bolivar	724 WEST MARKET STREET	BOLIVAR	TN	38008	S
First Citizens Bank of Hohenwald	10 EAST MAIN STREET	HOHENWALD	TN	38462	O
Lewis County Bank	30 WEST MAIN STREET	HOHENWALD	TN	38462	S
Fentress County Bank	NORTH MAIN STREET	JAMESTOWN	TN	38556	S
The Farmers Bank of Lynchburg	MAIN STREET	LYNCHBURG	TN	37352	N
Sevier County Bank	101 MAIN STREET	SEVIERVILLE	TN	37862	S
American City Bank of Tullahoma	340 WEST LINCOLN STREET	TULLAHOMA	TN	37388	S
CHICAGO REGION (IL, IN, MI, OH, WI)					
State Bank of Augusta	MAIN STREET	AUGUSTA	IL	62311	S

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Suburban Bank of Bartlett	335 SOUTH MAIN STREET	BARTLETT	IL 60103	S
Bradley Bank	435 EAST NORTH STREET	BRADLEY	IL 60915	O
Bridgeview Bank and Trust Company	7940 SOUTH HARLEM AVENUE	BRIDGEVIEW	IL 60455	S
Farmers and Merchants State Bank of	484 EAST MAIN STREET	BUSHNELL	IL 61422	O
First State Bank of Campbell Hill	FRONT STREET	CAMPBELL HILL	IL 62916	S
The Bank of Charleston	621 WEST LINCOLN STREET	CHARLESTON	IL 61920	O
Preferred Savings Bank	4800 SOUTH PULASKI ROAD	CHICAGO	IL 60632	N
Pulaski Savings Bank	3156 S MORGAN ST	CHICAGO	IL 60608	S
Washington Savings Bank	2869 SOUTH ARCHER AVE	CHICAGO	IL 60608	S
Cissna Park State Bank	102 SOUTH SECOND STREET	CISSNA PARK	IL 60924	S
Colchester State Bank	DEPOT STREET	COLCHESTER	IL 62326	S
West Suburban Bank of Downers Grove/	2800 SOUTH FINLEY ROAD	DOWNERS GROVE	IL 60515	S
East Dubuque Savings Bank	242 WALL STREET	EAST DUBUQUE	IL 61025	O
Woodford County Bank	99 NORTH ELM STREET	EL PASO	IL 61738	O
Farmer City State Bank	333 SOUTH MAIN STREET	FARMER CITY	IL 61842	S
State Bank of Graymont	MAIN STREET	GRAYMONT	IL 61743	S
Putnam County Bank	SECOND AND HIGH STREETS	HENNEPIN	IL 61327	S
Bank of Joliet	601 EAST CASS STREET	JOLIET	IL 60432	S
Bank of Kampsville	BROADWAY AND NORTH STREET	KAMPSVILLE	IL 62053	S
Marengo State Bank	100 WEST WASHINGTON	MARENGO	IL 60152	O
Minonk State Bank	137 WEST 5TH STREET	MINONK	IL 61760	O
Boatmen's Bank of South Central Illi	MAIN AND NINTH STREETS	MOUNT VERNON	IL 62864	O
Hawthorn Bank	208 OAK CREEK PLAZA	MUNDELEIN	IL 60060	N
The Naperville Bank	790 ROYAL ST. GEORGE DRIVE	NAPERVILLE	IL 60540	S
The Old Second Community Bank of Nor	200 WEST JOHN STREET	NORTH AURORA	IL 60542	S
Farmers State Bank	108 EAST ADAMS STREET	PITTSFIELD	IL 62363	S
State Bank of Prairie du Rocher	ADJACENT TO MARKET AT DUCLOS STREET	PRAIRIE DU ROCHE	IL 62277	S
First Ridge Farm State Bank	11 SOUTH STATE STREET	RIDGE FARM	IL 61870	O
Macktown State Bank	300 EAST MAIN STREET	ROCKTON	IL 61072	S
American Chartered Bank	650 EAST ALGONQUIN ROAD	SCHAUMBURG	IL 60173	S
First Bank of Schaumburg	321 WEST GOLF ROAD	SCHAUMBURG	IL 60195	O
Thornridge State Bank	901 EAST SIBLEY BOULEVARD	SOUTH HOLLAND	IL 60473	N
Sainte Marie State Bank	MAIN STREET	STE. MARIE	IL 62459	S
Midwest Bank of Mc Henry County	8 EAST DEPOT STREET	UNION	IL 60180	S
First Colonial Bank of Lake County	850 NORTH MILWAUKEE AVENUE	VERNON HILLS	IL 60061	S
The First State Bank of Vienna	MAIN STREET	VIENNA	IL 62995	S
Waterman State Bank	244 WEST LINCOLN STREET	WATERMAN	IL 60556	S
Bank of Waukegan	1601 NORTH LEWIS AVENUE	WAUKEGAN	IL 60085	S
Wenona State Bank	105 WEST FIRST SOUTH STREET	WENONA	IL 61377	S
State Bank	7526 HANCOCK DRIVE	WONDER LAKE	IL 60097	S
Peoples Trust and Savings Bank	123 SOUTH THIRD STREET	BOONVILLE	IN 47601	S
Peoples State Bank of Francesville	MAIN STREET	FRANCESVILLE	IN 47946	S
Springs Valley Bank & Trust Company	COLLEGE AND MAPLE STREETS	FRENCH LICK	IN 47432	O
The German American Bank	711 MAIN STREET	JASPER	IN 47546	O
American State Bank	131 WALNUT STREET	LAWRENCEBURG	IN 47025	S
Farmers State Bank	MAIN STREET	MENTONE	IN 46539	S
The State Bank of Washington	300 EAST MAIN STREET	WASHINGTON	IN 47501	S
Bank of Wolcott	MAIN STREET	WOLCOTT	IN 47995	S
The Algonac Savings Bank	1117 ST. CLAIR RIVER DRIVE	ALGONAC	MI 48001	S

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Community Bank	1100 EAST CARO ROAD	CARO	MI	48723	O
Exchange State Bank	MAIN STREET	CARSONVILLE	MI	48419	S
Union Bank	933 4TH AVENUE	LAKE ODESSA	MI	48849	O
The Mayville State Bank	6104 FULTON	MAYVILLE	MI	48744	O
Citizens State Bank	51066 WASHINGTON STREET	NEW BALTIMORE	MI	48047	S
The Commercial and Savings Bank of S	200 SOUTH RIVERSIDE AVENUE	ST. CLAIR	MI	48079	S
Old Kent Bank of St. Johns	201 EAST WALKER STREET	ST. JOHNS	MI	48879	S
Bank of West Branch	502 WEST HOUGHTON AVENUE	WEST BRANCH	MI	48661	O
The Citizens Bank of Ashville, Ohio	26 EAST MAIN STREET	ASHVILLE	OH	43103	O
The Lower Salem Commercial Bank	MAIN STREET	LOWER SALEM	OH	45745	O
The People's Banking and Trust Compa	138 PUTNAM STREET	MARIETTA	OH	45750	O
The Citizens Savings Bank	FOURTH AND HICKORY STREETS	MARTINS FERRY	OH	43935	S
Geauga Savings Bank	10800 KINSMAN ROAD	NEWBURY	OH	44065	O
Blackhawk State Bank	400 BROAD STREET	BELOIT	WI	53511	S
The Benton State Bank	42 WEST MAIN STREET	BENTON	WI	53803	N
Peoples State Bank of Bloomer	14 MAIN STREET	BLOOMER	WI	54724	S
Marion State Bank	120 NORTH MAIN STREET	MARION	WI	54950	O
Oostburg State Bank	905 CENTER AVENUE	OOSTBURG	WI	53070	S
Bank of Osceola	204 THIRD AVENUE	OSCEOLA	WI	54020	O
Bank of Poynette	105 SOUTH MAIN STREET	POYNETTE	WI	53955	S
River Falls State Bank	124 SOUTH SECOND STREET	RIVER FALLS	WI	54022	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
Raccoon Valley State Bank	1009 COURT STREET	ADEL	IA	50003	O
Audubon State Bank	315 BROADWAY	AUDUBON	IA	50025	S
State Savings Bank	201-207 MAIN STREET	BAXTER	IA	50028	S
First State Bank	1 MAIN AVENUE SOUTH	BRITT	IA	50423	S
Burt Savings Bank	MAIN STREET	BURT	IA	50522	S
Carroll County State Bank	SIXTH AND ADAMS STREETS	CARROLL	IA	51401	O
Peoples Savings Bank	100 SOUTH MAIN	CRAWFORDSVILLE	IA	52621	S
Danville State Savings Bank	109 NORTH MAIN STREET	DANVILLE	IA	52623	S
Valley State Bank	110 SOUTH NINTH AVENUE	ELDRIDGE	IA	52748	S
Citizens Savings Bank	133 EAST MAIN STREET	HAWKEYE	IA	52147	S
Citizens State Bank	117 WEST FIRST STREET	MONTECELLO	IA	52310	S
Oelwein State Bank	25 NORTH FREDERICK STREET	OELWEIN	IA	50662	S
Northwestern State Bank of Orange Ci	MAIN STREET	ORANGE CITY	IA	51041	S
Palo Savings Bank	FIRST AND MAIN STREETS	PALO	IA	52324	S
Pleasantville State Bank	MAIN STREET	PLEASANTVILLE	IA	50225	S
Rippey Savings Bank	MAIN STREET	RIPPEY	IA	50235	S
Farmers State Bank	MAIN STREET	SCHLESWIG	IA	51461	S
Keokuk County State Bank	201 SOUTH JEFFERSON STREET	SIGOURNEY	IA	52591	S
Boatmen's Bank of Sioux City	2831 HAMILTON BOULEVARD	SIoux CITY	IA	51104	S
First State Bank	123 MAIN STREET	SIoux RAPIDS	IA	50585	S
Citizens Savings Bank	MAIN STREET	SPILLVILLE	IA	52168	S
Community State Bank	509 LYNN	TIPTON	IA	52772	O
Commercial State Bank of Bonner Spri	309 OAK STREET	BONNER SPRINGS	KS	66012	S
Swedish-American State Bank	MAIN STREET	COURTLAND	KS	66939	S

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Bank of Denton	SECOND AND D STREETS	DENTON	KS	66017	S
The Lyon County State Bank	902 MERCHANT STREET	EMPORIA	KS	66801	S
The Farmer's State Bank	MAIN STREET	HAZELTON	KS	67061	S
The Hesston State Bank	201 NORTH MAIN STREET	HESSTON	KS	67062	S
The Morrill and Janes Bank and Trust	7TH AND DELAWARE STREETS	HIAWATHA	KS	66434	O
State Bank of Kingman	151 NORTH MAIN STREET	KINGMAN	KS	67068	S
The Peoples State Bank	304 RAWLINS AVENUE	MCDONALD	KS	67745	S
Citizens State Bank	MAIN STREET	MORLAND	KS	67650	O
First Security Bank & Trust Company	201 EAST MAIN STREET	NORTON	KS	67654	S
The Farmers State Bank of Norwich, K	MAIN STREET	NORWICH	KS	67118	N
The Olathe Bank	2002 EAST SANTA FE	OLATHE	KS	66062	S
Oak Park Bank	11111 WEST 95TH STREET	OVERLAND PARK	KS	66204	S
The First State Bank and Trust Compa	417 NORTH BROADWAY	PITTSBURG	KS	66762	S
The Bank of Protection	236 NORTH BROADWAY	PROTECTION	KS	67127	S
The Valley State Bank	AVENUE B AND BARBER STREET	SYRACUSE	KS	67878	S
Twin Lakes Bank & Trust	2150 WOODROW AVENUE	WICHITA	KS	67201	S
Farmers and Merchants State Bank of	MAIN STREET	ALPHA	MN	56111	S
Canton State Bank	MAIN STREET	CANTON	MN	55922	S
Currie State Bank	141 MILL STREET	CURRIE	MN	56123	S
Minnwest Bank Dawson	690 SIXTH STREET	DAWSON	MN	56232	O
Americana Bank	5050 FRANCE AVENUE SOUTH	EDINA	MN	55410	S
First State Bank of Fountain	MAIN STREET	FOUNTAIN	MN	55935	S
Pope County State Bank	2 SOUTH FRANKLIN STREET	GLENWOOD	MN	56334	S
Hancock State Bank	MAIN STREET	HANCOCK	MN	56244	S
United Prairie Bank-Jackson	509 2ND STREET	JACKSON	MN	56143	S
Resource Trust Company	900 SECOND AVENUE SOUTH	MINNEAPOLIS	MN	55402	N
Farmers and Merchants State Bank of	322 NORTH MINNESOTA STREET	NEW ULM	MN	56073	S
Citizens State Bank of Norwood	409 NORTH YOUNG AMERICA FAXON STREET	NORWOOD	MN	55368	O
Princeton Bank	202 SOUTH LAGRANDE	PRINCETON	MN	55371	S
United Prairie Bank-Slayton	2457 BROADWAY AVENUE	SLAYTON	MN	56172	S
Americana Community Bank	300 MAIN STREET WEST	SLEEPY EYE	MN	56085	S
The Phalen Bank	MARYLAND AND PROSPERITY AVENUES	ST. PAUL	MN	55106	S
First Community Bank	240 NORTH WALNUT STREET	BERNIE	MO	63822	S
Polk County Bank	101 SOUTH MAIN STREET	BOLIVAR	MO	65613	S
D'Bannon Banking Company	119 SOUTH MAPLE	BUFFALO	MO	65622	S
The Farmers and Traders Bank of Cali	329 SOUTH OAK	CALIFORNIA	MO	65018	O
First State Bank and Trust Company o	100 WEST THIRD STREET	CARUTHERSVILLE	MO	63830	S
Truman Bank and Trust Company	12500 HI-WAY 71	GRANDVIEW	MO	64030	N
The State-Bank of Hallsville	MAIN STREET	HALLSVILLE	MO	65255	S
Bank Northwest	201 SOUTH DAVIS STREET	HAMILTON	MO	64644	S
Boatmen's Bank of Kennett	209 NORTH MAIN STREET	KENNETT	MO	63857	S
United State Bank	MAIN STREET	LEWISTOWN	MO	63452	S
The Mercantile Bank of Louisiana, Mi	THIRD AND GEORGIA STREETS	LOUISIANA	MO	63353	S
Zook & Roecker State Bank	MAIN STREET	OREGON	MO	64473	S
The Bank of Orrick	SOUTH FRONT STREET	ORRICK	MO	64077	N
Farmers Exchange Bank	12 EAST FIRST STREET	PARKVILLE	MO	64152	S
Security Bank	606 EAST WALNUT	RICH HILL	MO	64779	S
Phelps County Bank	8TH AND PINE STREETS	ROLLA	MO	65401	O
Bank of Salem	101 WEST FOURTH STREET	SALEM	MO	65560	S

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Bank Name	Street Address	City	ST Zip	CRA * Rating
Mercantile Bank of Ste. Genevieve	410 MARKET STREET	STE. GENEVIEVE	MO 63670	S
Farmer's Bank of Stover	SECOND AND MAIN STREETS	STOVER	MO 65078	S
The First State Bank of Casselton	2 SIXTH AVENUE NORTH	CASSELTON	ND 58012	S
Western State Bank	110 FOURTH STREET	DEVILS LAKE	ND 58301	O
Farmers State Bank	204 NORTH MAIN	ELGIN	ND 58533	S
Union State Bank of Hazen	201 CENTRAL AVENUE, N.W.	HAZEN	ND 58545	O
First Southwest Bank - Mandan	109 FIRST STREET, N.W.	MANDAN	ND 58554	S
First American Bank West	20 FIRST STREET, S.W.	MINOT	ND 58701	O
The Citizens State Bank at Mohall	MAIN STREET	MOHALL	ND 58761	S
Battle Creek State Bank	MAIN STREET	BATTLE CREEK	NE 68715	S
American Exchange Bank	MAIN STREET	ELMWOOD	NE 68349	S
First State Bank	SEVENTH AND CHESTNUT STREETS	HICKMAN	NE 68372	S
Bank of Mead	MAIN STREET	MEAD	NE 68041	S
The Murray State Bank	MAIN STREET	MURRAY	NE 68409	S
The Ravenna Bank	423 GRAND AVENUE	RAVENNA	NE 68869	S
Dakota State Bank	301 SOUTH MAIN STREET	MILBANK	SD 57252	O
DALLAS REGION (CO, NM, OK, TX)				

Farmers State Bank of Calhan	458 COLORADO AVENUE	CALHAN	CO 80808	S
Southwest State Bank	1380 SOUTH FEDERAL BOULEVARD	DENVER	CO 80219	O
FirstBank of Northern Colorado	1013 EAST HARMONY ROAD	FORT COLLINS	CO 80525	O
Bank of Grand Junction	2415 F ROAD	GRAND JUNCTION	CO 81505	S
United New Mexico Bank	200 LOMAS BOULEVARD, N.W.	ALBUQUERQUE	NM 87103	O
Western Bank, Artesia, New Mexico	201 SOUTH FOURTH STREET	ARTESIA	NM 88210	S
First Bank of Grants	200 NORTH FIRST STREET	GRANTS	NM 87020	S
First New Mexico Bank of Silver City	1928 HIGHWAY 180 EAST	SILVER CITY	NM 88061	S
Citizens Bank	211 EAST MAIN STREET	TUCUMCARI	NM 88401	S
First Bank of Cleveland	DIVISION AND CADDO STREETS	CLEVELAND	OK 74020	N
Oklahoma Bank and Trust Company	600 GARY FREEWAY	CLINTON	OK 73601	N
Fort Gibson State Bank	SOUTH LEE STREET AND MAPLE AVENUE	FORT GIBSON	OK 74434	S
Frontier State Bank	1300 S.E. 44TH STREET	OKLAHOMA CITY	OK 73109	S
Pontotoc County Bank	MAIN AND NINTH STREETS	ROFF	OK 74865	S
Community Bank & Trust Company	2420 SOUTHWEST BOULEVARD	TULSA	OK 74107	S
The Bank of Alice	201 EAST MAIN STREET	ALICE	TX 78332	S
Commercial State Bank	200 SOUTH MAIN STREET	ANDREWS	TX 79714	S
First State Bank	400 WEST 15TH STREET	AUSTIN	TX 78701	S
The Buckholts State Bank	100 NORTH FOURTH STREET	BUCKHOLTS	TX 76518	S
Farmers & Merchants State Bank	201 WEST ELLISON STREET	BURLESON	TX 76028	S
State Bank and Trust Company, Dallas	8214 WESTCHESTER DRIVE	DALLAS	TX 75225	S
First Prosperity Bank	1301 NORTH MECHANIC STREET	EL CAMPO	TX 77437	S
Security State Bank and Trust	201 WEST MAIN STREET	FREDERICKSBURG	TX 78624	S
Gonzales Bank	504 ST. LOUIS STREET	GONZALES	TX 78629	S
First State Bank	1526 FOURTH STREET	GRAHAM	TX 76046	S
Security State Bank	1001 SOUTH BURLESON STREET	MCCAMEY	TX 79752	S

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

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

Bank Name	Street Address	City	ST	Zip	CRA * Rating
The Security State Bank	305 EAST WASHINGTON AVENUE	NAVASOTA	TX	77868	S
Liberty Bank	5801 DAVIS BOULEVARD	NORTH RICHLAND H	TX	76180	O
The Bank of Robstown	430 EAST MAIN STREET	ROBSTOWN	TX	78380	S
Community Bank	201 EAST KAUFMAN STREET	ROCKWALL	TX	75087	S
Texas American Bank	24164 I.H. 10 WEST	SAN ANTONIO	TX	78257	S
First State Bank	600 WEST MAIN STREET	VAN	TX	75790	S
Community Bank	WASHINGTON AVENUE AND 18TH STREET	WACO	TX	76703	S
SAM FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)					
San Joaquin Bank	1301 17TH STREET	BAKERSFIELD	CA	93301	S
First International Bank	318 FOURTH AVENUE	CHULA VISTA	CA	92012	S
Capital Bank	11101 LA REINA AVENUE	DOWNEY	CA	90241	S
San Gabriel Valley Bank	3920 NORTH PECK ROAD	EL MONTE	CA	91734	S
OneCentral Bank	411 NORTH CENTRAL AVENUE	GLENDALE	CA	91203	S
American International Bank	624 SOUTH GRAND	LOS ANGELES	CA	90017	S
Brentwood Bank of California	11661 SAN VICENTE BOULEVARD	LOS ANGELES	CA	90049	S
Gilmore Commercial and Savings Bank	6291 WEST THIRD STREET	LOS ANGELES	CA	90036	N
Granite State Bank	100 EAST HUNTINGTON DRIVE	MONROVIA	CA	91016	S
Bank of Salinas	301 SOUTH MAIN STREET	SALINAS	CA	93902	O
Franklin Bank	777 MARINERS ISLAND BOULEVARD	SAN MATEO	CA	94404	S
Pacific Thrift and Loan Company	21031 VENTURA BOULEVARD	WOODLAND HILLS	CA	91364	S
Timberline Community Bank	123 NORTH MAIN STREET	YREKA	CA	96097	S
First Community Bank of the Desert	7272 JOSHUA LANE	YUCCA VALLEY	CA	92284	S
Bank of the Federated States of Micr	TOSIE COMMERCIAL BLDG., MAIN ST.	KOSRAE	FM	96944	S
Rainbow Financial Corporation	841 BISHOP STREET, SUITE 142	HONOLULU	HI	96813	S
Oahu Finance Company, Ltd.	94-889 WAIPAHU STREET	WAIPAHU	HI	96797	S
Valley Bank of Belgrade	100 NORTH BROADWAY	BELGRADE	MT	59714	S
Western Bank of Billings	2209 CENTRAL AVENUE	BILLINGS	MT	59102	S
Fairview Bank	216 SOUTH ELLERY AVENUE	FAIRVIEW	MT	59221	S
First State Bank of Forsyth	860 MAIN STREET	FORSYTH	MT	59327	S
First Security Bank of Helena	1721 11TH AVENUE	HELENA	MT	59601	S
First State Bank of Stevensville, Mo	220 MAIN STREET	STEVENSVILLE	MT	59870	S
Bank of American Fork	33 EAST MAIN STREET	AMERICAN FORK	UT	84003	S
Gunnison Valley Bank	10 SOUTH MAIN STREET	GUNNISON	UT	84634	S
Key Bank of Utah	2491 WASHINGTON BOULEVARD	OGDEN	UT	84402	O
Everest National Financial	2180 SOUTH 1300 EAST, SUITE 260	SALT LAKE CITY	UT	84106	S
The Cowlitz Bank	927 COMMERCE AVENUE	LONGVIEW	WA	98632	S
InterWest Savings Bank	1259 WEST PIONEER WAY/ISLAND	OAK HARBOR	WA	98277	S
Centennial Bank	2850 HARRISON AVENUE, N.W.	OLYMPIA	WA	98502	O
North Sound Bank	116 STATE HIGHWAY 305 NORTH	POULSBO	WA	98370	S
Evergreen Bank	301 EASTLAKE AVENUE EAST	SEATTLE	WA	98111	S
University Savings Bank	6400 ROOSEVELT WAY, N.E.	SEATTLE	WA	98115	O
Viking Community Bank	5615 24TH STREET, N.W.	SEATTLE	WA	98107	N

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