

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)				
Branford Savings Bank	SOUTH MAIN AND EADES STREETS	BRANFORD	CT 06405	S
Bristol Savings Bank	150 MAIN STREET	BRISTOL	CT 06010	S
Savings Bank of Danbury	220 MAIN STREET	DANBURY	CT 06810	S
Advest Bank	ONE COMMERCIAL PLAZA, 280 TRUMBALL ST	HARTFORD	CT 06103	S
Bank of Boston Connecticut	31 PRATT STREET	HARTFORD	CT 06145	O
Liberty Bank	315 MAIN STREET	MIDDLETOWN	CT 06457	S
Hyde Park Savings Bank	1196 RIVER STREET	BOSTON	MA 02136	S
Meetinghouse Co-operative Bank	2250 DORCHESTER AVENUE	BOSTON	MA 02124	N
Roxbury-Highland Co-operative Bank	515 CENTRE STREET	BOSTON	MA 02130	S
Dean Co-operative Bank	21 MAIN STREET	FRANKLIN	MA 02038	O
Slade's Ferry Trust Company	100 SLADES FERRY AVENUE	SOMERSET	MA 02726	N
Wakefield Co-operative Bank	342 MAIN STREET	WAKEFIELD	MA 01880	S
Bangor Savings Bank	3 STATE STREET	BANGOR	ME 04401	O
Landmark Bank	106 HANOVER STREET	LEBANON	NH 03766	O
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				
Christiana Bank & Trust Company	3801 KENNETH PIKE, SUITE C-200	GREENVILLE	DE 19807	N
Calvin B. Taylor Banking Company of	24 NORTH MAIN STREET	BERLIN	MD 21811	S
The Peoples Bank of Maryland	207 MARKET STREET	DENTON	MD 21629	S
County Banking and Trust Company	123 NORTH STREET	ELKTON	MD 21921	O
Bank of Southern Maryland	304 CHARLES STREET	LA PLATA	MD 20646	O
Westminster Bank and Trust Company o	71 EAST MAIN STREET	WESTMINSTER	MD 21157	S
The Woodsboro Savings Bank of Freder	5 NORTH MAIN STREET	WOODSBORO	MD 21798	S
New Era Bank	675 FRANKLIN BOULEVARD	FRANKLIN TOWNSHI	NJ 08875	S
Roselle Savings Bank	235 CHESTNUT ST	ROSELLE	NJ 07203	S
The Dime Savings Bank of Williamsbur	209 HAVEMEYER	BROOKLYN	NY 11211	S
The Bank of Castile	50 MAIN STREET	CASTILE	NY 14427	S
Community Bank of Sullivan County	MONTICELLO MALL, ROUTE 42	MONTICELLO	NY 12701	S
China Trust Bank of New York	88 PINE STREET	NEW YORK CITY	NY 10005	S
North side Savings Bank	185 WEST 231ST STREET	NEW YORK CITY	NY 10463	S
Yeshuda Bank and Trust Company (U.S.A	666 FIFTH AVENUE, SUITE 802	NEW YORK CITY	NY 10103	S
The Roslyn Savings Bank	1400 OLD NORTHERN BOULEVARD	ROSLYN	NY 11576	S
Hifflin County Savings Bank	19 NORTH BROWN STREET	LEWISTOWN	PA 17044	S
Banco Financiero de Puerto Rico	MAYOR AND ISABEL STREETS	PONCE	PR 00731	N
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				
Community Bank	MAIN AND COLLEGE STREETS	BLOUNTSVILLE	AL 35031	O
Barbour County Bank	242 EAST BARBOUR STREET	EUFALA	AL 36027	S
The Fort Deposit Bank	207 JONES STREET	FORT DEPOSIT	AL 36032	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST	Zip	CRA * Rating
Merchants Bank	201 COMMERCIAL STREET, S.E.	HANCEVILLE	AL	35077	S
Peachtree Bank	MAIN STREET	MAPLESVILLE	AL	36750	S
First Alabama Bank	44 FIRST ALABAMA PLAZA	MONTGOMERY	AL	36101	S
Wetley State Bank	1231 HIGHWAY 43 BY-PASS	RUSSELLVILLE	AL	35653	S
The Planters Bank & Trust Company	216 WEST SECOND	THOMASTON	AL	36783	S
Bank of Newberry	MAIN STREET	NEWBERRY	FL	32669	N
Charlotte State Bank	1100 TAMiami TRAIL	PORT CHARLOTTE	FL	33953	N
Commercial Bank of Georgia	500 NORTHRIDGE ROAD, SUITE 200	ATLANTA	GA	30350	N
United Bank	THOMASTON STREET	BARNESVILLE	GA	30204	S
Merchants and Farmers Bank of Comer,	406 SUNSET AVENUE	COMER	GA	30629	S
Jordan Banking Company	RAILROAD STREET	LEARY	GA	31762	S
Bank of Loganville	4581 ATLANTA ROAD	LOGANVILLE	GA	30249	S
American Banking Company	225 SOUTH MAIN STREET	MOULTRIE	GA	31768	O
Bank of Newington	BROAD AND CHURCH STREETS	NEWINGTON	GA	30446	S
The Bank of Newman	40 BULLSBORO DRIVE	NEWMAN	GA	30263	S
Sylvester Banking Company	300 NORTH MAIN STREET	SYLVESTER	GA	31791	S
Narrow Bank & Trust Company	614 NORTH BROAD STREET	WINDER	GA	30680	S
Mocksville Savings Bank, SSB	232 SOUTH MAIN STREET	MOCKSVILLE	NC	27028	S
The Bank of Currituck	U.S. HIGHWAY 168	MOYOCK	NC	27958	S
Salem Trust Bank	2140 COUNTRY CLUB ROAD	WINSTON-SALEM	NC	27104	S
Branch Banking and Trust Company of	301 NORTH MAIN STREET	GREENVILLE	SC	29601	O
Palmetto State Bank	601 FIRST STREET, WEST	HAMPTON	SC	29924	S
The Bank of Franklin	100 EAST FOURTH AVENUE	FRANKLIN	VA	23851	S
The First State Bank	660 CENTRAL AVENUE	BARBOURSVILLE	WV	25504	O
Bank of Raleigh	ONE PARK AVENUE	BECKLEY	WV	25801	O
Shancee Bank, Inc.	11TH STREET AND MYERS AVENUE	DUNBAR	WV	25064	S
MEMPHIS REGION (AR, KY, LA, MS, TN)					
Farmers Bank	125 WEST CENTER	GREENWOOD	AR	72936	S
Bank of Little Rock	305 EAST BROADWAY	NORTH LITTLE ROC	AR	72114	N
Planters and Stockmen Bank	205 RICE STREET	POCAHONTAS	AR	72455	S
The Arkansas Bank	212 WEST WALNUT STREET	WALNUT RIDGE	AR	72476	S
Beaver Dam Deposit Bank	200 NORTH MAIN	BEAVER DAM	KY	42320	S
Meade County Bank, Inc.	435 WEST BROADWAY	BRANDENBURG	KY	40108	S
Kentucky-Farmers Bank of Catlettsbur	2502-9 BROADWAY	CATLETTSBURG	KY	41129	S
The Woodford Bank and Trust Company	101 NORTH MAIN STREET	VERSAILLES	KY	40383	S
Acadia State Bank	2237 SOUTH ACADINA THRUWAY, SUITE 100	BATON ROUGE	LA	70808	S
Equitable Trust Savings Bank	9400 OLD HAMMOND HIGHWAY	BATON ROUGE	LA	70898	S
Citizens Savings Bank	201 CUMBERLAND STREET	BOGALUSA	LA	70427	S
The Farmers Bank & Trust of Cheneyvi	MAIN STREET	CHENEYVILLE	LA	71325	S
Citizens Progressive Bank	MAIN STREET	COLUMBIA	LA	71418	S
Bank of Jackson	ERIN AND CHURCH STREETS	JACKSON	LA	70748	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST Zip	CRA * Rating
First Bank and Trust	909 POYDRAS STREET	NEW ORLEANS	LA 70112	S
Bank of Ringgold	MILL STREET	RINGGOLD	LA 71068	S
The Valley Bank	100 EAST SUNFLOWER	CLEVELAND	MS 38732	S
Bank of Commerce	310 HOWARD STREET	GREENWOOD	MS 38930	S
Citizens State Bank	220 NORTH MAIN AVENUE	MAGEE	MS 39111	S
Merchants & Marine Bank	3118 PASCAGOULA STREET	PASCAGOULA	MS 39567	S
The Citizens Bank of Philadelphia, M	521 MAIN STREET	PHILADELPHIA	MS 39350	S
Merchants and Planters Bank	100 MAIN STREET	RAYMOND	MS 39154	S
The Commercial Bank	ROYAL OAK STREET	WOODVILLE	MS 39669	S
Bank of Yazoo City	300 SOUTH MAIN STREET	YAZOO CITY	MS 39194	O
Shelby Bank	6775 STAGE ROAD	BARTLETT	TN 38134	S
Bank of Cleveland	75 FIRST STREET, N.W.	CLEVELAND	TN 37320	S
First Bank of Polk County	40 OCOEE STREET	COPPERHILL	TN 37317	S
Erin Bank & Trust Company	MAIN AND SPRING STREETS	ERIN	TN 37061	S
Southern United Bank of McMinn Count	720 TENNESSEE AVENUE	ETOWAH	TN 37331	S
Citizens State Bank	115 EAST MAIN	JASPER	TN 37347	S
First State Bank	107 NORTH POPLAR STREET	KENTON	TN 38233	S
BankFirst	625 MARKET STREET	KNOXVILLE	TN 37902	S
Bank of East Tennessee	201 WEST MORRIS BOULEVARD	MORRISTOWN	TN 37813	S
Citizens Bank	BROAD STREET AND OAK AVENUE	NEW TAZEWELL	TN 37825	S
Security Bank	602 WEST MAIN STREET	NEWBERN	TN 38059	S
Selmer Bank & Trust Company	114-118 SOUTH THIRD STREET	SELMER	TN 38375	S
Farmers & Merchants Bank	HIGHWAY 47 (CHARLES WALTON SPEIGHT HIGHWAY BLUFF		TN 37187	S
CHICAGO REGION (IL, IN, MI, OH, WI)				
Peoples Bank of Franklin County	400 PUBLIC SQUARE	BENTON	IL 62812	S
First State Bank of Bloomington	204 NORTH PROSPECT ROAD	BLOOMINGTON	IL 61704	S
Farmers State Bank of Ferris	1395 BUCHANAN STREET	CARTHAGE	IL 62321	S
Capitol Bank and Trust	4801 WEST FULLERTON AVENUE	CHICAGO	IL 60639	N
Community Savings Bank	4801 WEST BELMONT STREET	CHICAGO	IL 60641	N
First East Side Savings Bank	11157 SOUTH EWING AVE	CHICAGO	IL 60617	S
Royal Savings Bank	9226 SOUTH COMMERCIAL AVENUE	CHICAGO	IL 60617	S
Ridgest Bank and Trust Company	1606 NORTH HARLEM AVENUE	ELMWOOD PARK	IL 60635	O
Hamel State Bank	105 EAST STATE STREET	HAMEL	IL 62046	S
Harris Bank Hoffman-Schaumburg	1100 NORTH ROSELLE ROAD	HOFFMAN ESTATES	IL 60195	S
Joy State Bank	MAIN STREET	JOY	IL 61260	S
State Bank of Keyesport	OAK STREET AND MULBERRY GROVE ROAD	KEYESPORT	IL 62253	S
The Bank of Marion	300 PUBLIC SQUARE	MARION	IL 62959	S
Northern Trust Bank/DuPage	ONE OAKBROOK TERRACE	OAK BROOK	IL 60181	O
First State Bank of Olmsted	FRONT AND CALEDONIA STREETS	OLMSTED	IL 62970	S
First State Bank of Shannon-Polo	1 SOUTH LINN STREET	SHANNON	IL 61078	O
Bank of Shorewood	STATE ROUTE 52	SHOREWOOD	IL 60435	S
Union Bank of Illinois	4387 NORTH ILLINOIS	SWANSEA	IL 62221	S
First State Bank of West Salem	200 WEST CHURCH STREET	WEST SALEM	IL 62476	S
Dupont State Bank	MAIN STREET	DUPONT	IN 47231	S
Citizens Bank of Central Indiana	720 EXECUTIVE PARK DRIVE	GREENWOOD	IN 46142	S
Union Bank and Trust Company	5TH STREET	NORTH VERNON	IN 47265	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST Zip	CRA * Rating
West End Savings Bank	34 S 7TH STREET	RICHMOND	IN 47374	S
Oakland Commerce Bank	31731 NORTHWESTERN HIGHWAY #105	FARMINGTON HILLS	MI 48334	S
Founders Trust Personal Bank	5181 CASCADE ROAD, S.E.	GRAND RAPIDS	MI 49546	S
Rocking Valley Bank	STIMSON AND PALMER STREETS	ATHENS	OH 45701	O
First Banking Center-Albany	102 WEST MAIN STREET	ALBANY	WI 53502	O
Bank of Helenville	HIGHWAY 18	HELENVILLE	WI 53137	S
First Community Bank	202 MERCHANT ROW	MILTON	WI 53563	O
Layton State Bank	2740 WEST FOREST HOME AVENUE	MILWAUKEE	WI 53215	N
Heritage Bank and Trust	245 MAIN STREET	RACINE	WI 53403	S
Waldo State Bank	MAIN STREET	WALDO	WI 53093	S
Waukesha State Bank	100 BANK STREET	WAUKESHA	WI 53186	O
Day Savings Bank	811 EAST GRAND AVENUE	WISCONSIN RAPIDS	WI 54494	S
Woodford State Bank	COUNTY HIGHWAYS M AND S	WOODFORD	WI 53599	O

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

Burt Savings Bank	MAIN STREET	BURT	IA 50522	S
State Bank of Bussey	FOURTH AND MERRILL	BUSSEY	IA 50044	S
Low State Bank	102 WEST MAIN	CALMAR	IA 52132	S
Firstar Bank Cedar Falls	222 WASHINGTON STREET	CEDAR FALLS	IA 50613	O
Gateway State Bank	SIXTH AVENUE SOUTH AND SECOND STREET	CLINTON	IA 52732	S
Farmers Savings Bank	MAIN STREET	FOSTORIA	IA 51340	S
Peoples Trust & Savings Bank	MAIN STREET	GRAND JUNCTION	IA 50107	S
Bathrie County State Bank	400 STATE STREET	GUTHRIE CENTER	IA 50115	S
Mediapolis Savings Bank	MAIN STREET	MEDIAPOLIS	IA 52637	S
First State Bank	26 WEST CONGRESS STREET	NORA SPRINGS	IA 50458	S
Farmers Savings Bank	MAIN STREET	PRESTON	IA 52069	O
Sanborn Savings Bank	MAIN STREET	SANBORN	IA 51248	S
Farmers Savings Bank	606 THIRD STREET	VICTOR	IA 52347	S
Victor State Bank	201 WASHINGTON STREET	VICTOR	IA 52347	S
The Alden State Bank	MAIN STREET	ALDEN	KS 67512	S
Farmers Bank & Trust	101 SOUTH 4TH STREET	ATWOOD	KS 67730	S
The Farmers State Bank of Bucklin, K	MAIN STREET	BUCKLIN	KS 67834	S
The Columbus State Bank	137 WEST MAPLE STREET	COLUMBUS	KS 66725	S
The Citizens State Bank	MAIN STREET	GENESEO	KS 67444	S
The Citizens State Bank	MAIN STREET	GRAINFIELD	KS 67737	S
The Wekom State Bank	801 MAIN STREET	LACROSSE	KS 67548	S
Farmers and Merchants Bank of Mound	MAIN STREET	MOUND CITY	KS 66056	S
First Bank Kansas	235 SOUTH SANTA FE	SALINA	KS 67402	O
Capital City State Bank & Trust Comp	3710 TOPEKA BOULEVARD	TOPEKA	KS 66601	S
State Bank of Aurora	211 NORTH MAIN STREET	AURORA	MN 55705	S
Rural American Bank - Braham	121 SOUTH MAIN	BRAHAM	MN 55006	S
First American Bank of Breckenridge	225 NORTH FIFTH STREET	BRECKENRIDGE	MN 56520	O
Courtland State Bank	329 MAIN STREET	COURTLAND	MN 56021	S
State Bank of Easton	MAIN STREET	EASTON	MN 56025	S
Granite Falls Bank	702 PRENTICE STREET	GRANITE FALLS	MN 56241	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST Zip	CRA * Rating
State Bank of Kimball	MAIN STREET	KIMBALL	MN 55353	O
Merchants State Bank of Louisville	MAIN STREET	LEWISVILLE	MN 56060	S
State Bank of Lonsdale	116 CENTRAL STREET WEST	LONSDALE	MN 55046	S
State Bank of Lucan	MAIN STREET	LUCAN	MN 56255	S
United Prairie Bank	1141 THIRD AVENUE	MOUNTAIN LAKE	MN 56159	N
Community Bank New Ulm	514 SECOND STREET NORTH	NEW ULM	MN 56073	S
Wisconsin State Bank	COUNTY ROAD 18 AND CULLEN LAKE ROAD	NISSWA	MN 56468	S
American State Bank of Olivia	815 EAST DEPUÉ AVENUE	OLIVIA	MN 56277	S
Pequot Lakes State Bank	FRONT AND SIBLEY	PEQUOT LAKES	MN 56472	S
The First State Bank of Rosemount	3025 145TH STREET WEST	ROSEMOUNT	MN 55068	S
Royalton State Bank	MAIN STREET	ROYALTON	MN 56373	O
Hurray County State Bank	2565 KING AVENUE	SLAYTON	MN 56172	S
Wegard State Bank	126 WEST MAIN STREET	SPRING GROVE	MN 55974	S
American Commercial Bank	35 WEST 5TH STREET	ST. PAUL	MN 55102	N
Minnesota State Bank	175 WEST LAFAYETTE FRONTAGE ROAD	ST. PAUL	MN 55107	S
Security State Bank of Staples	226 N.E. FOURTH STREET	STAPLES	MN 56479	S
Bank of Zumbrota	70 WEST THIRD	ZUMBROTA	MN 55992	S
Bank 10	8127 EAST 171ST STREET	BELTON	MO 64012	N
Chillicothe State Bank	600 WASHINGTON STREET	CHILLICOTHE	MO 64601	O
Alma Bank of Concordia	100 WEST WILLIAM	CONCORDIA	MO 64020	S
Citizens Bank of Eldon	110 NORTH MAPLE STREET	ELDON	MO 65026	S
First Bank of Missouri	7001 NORTH OAK STREET	GLADSTONE	MO 64118	S
Summit Bank	U.S. 54 AND ROUTE 00	HOLTS SUMMIT	MO 65043	S
Merchants and Planters Bank of Horne	MAIN STREET	HORNERSVILLE	MO 63855	S
Bank of Lee's Summit	210 SOUTH MAIN STREET	LEE'S SUMMIT	MO 64063	S
Farmers Bank of Lohman, Missouri	MAIN STREET	LOHMAN	MO 65053	S
Bankers' Bank of Marshall	102 EAST ARROW STREET	MARSHALL	MO 65340	O
Halls County State Bank	418 SOUTH MAIN	NEW LONDON	MO 63459	S
Farmers Bank of Portageville	301 EAST THIRD STREET	PORTAGEVILLE	MO 63873	S
Bank of St. Elizabeth	MAIN STREET	ST. ELIZABETH	MO 65075	S
Northwest Bank of St. Louis	2301 SOUTH KINGSHIGHWAY BOULEVARD	ST. LOUIS	MO 63110	S
Bank of Beulah	100 EAST MAIN STREET	BEULAH	ND 58523	S
United Community Bank	900 JOHNSON STREET	BURLINGTON	ND 58722	S
The Goose River Bank	44 MAIN STREET WEST	MAYVILLE	ND 58257	S
The Farmers & Merchants State Bank of Tolna	MAIN STREET	TOLNA	ND 58380	S
State Bank of Towner	MAIN STREET	TOWNER	ND 58788	S
Farmers Security Bank	710 MAIN STREET	WASHBURN	ND 58577	S
Citizens State Bank	MAIN STREET	CARLETON	NE 68326	S
Fort Calhoun State Bank	14TH AND MONROE STREETS	FORT CALHOUN	NE 68023	S
Hastings State Bank	530 NORTH BURLINGTON AVENUE	HASTINGS	NE 68901	S
Wayne County Bank	402 LINCOLN AVENUE	HEBRON	NE 68370	S
North Valley Bank	1303 CENTER DRIVE	NORFOLK	NE 68701	S
Bank of Prague	MAIN STREET	PRAGUE	NE 68050	S
Purdum State Bank	MAIN STREET	PURDUM	NE 69157	S
Spencer State Bank	MAIN STREET	SPENCER	NE 68777	S
First American Bank	402 EAST FIFTH STREET	CANTON	SD 57013	O
Andes State Bank	213 MAIN STREET	LAKE ANDES	SD 57356	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST Zip	CRA * Rating
First State Bank of Miller	201 NORTH BROADWAY	MILLER	SD 57362	S
Boertland State Bank	MAIN STREET	WESSINGTON	SD 57381	S
DALLAS REGION (CO, NM, OK, TX)				
Peoples Bank & Trust Company	9635 MONTVIEW BOULEVARD	AURORA	CO 80010	S
Young Americans Bank	311 STEELE STREET	DENVER	CO 80206	S
Key Bank of Colorado	300 WEST OAK STREET	FORT COLLINS	CO 80521	S
Colorado Community First State Bank	555 LINCOLN AVENUE	STEAMBOAT SPRING	CO 80477	S
Western Commerce Bank	127 SOUTH CANYON STREET	CARLSBAD	NM 88220	O
The First Security Bank	15 SOUTH DOUGLAS AVENUE	BEAVER	OK 73932	S
The First Bank of Chattanooga	308 MADISON	CHATTANOOGA	OK 73528	S
Bank of Chelsea	322 WEST SIXTH	CHELSEA	OK 74016	O
Bank of Commerce	201-207 MAIN STREET	CHOUTEAU	OK 74337	S
ICB Bank	300 WEST PATTI PAGE BOULEVARD	CLAREMORE	OK 74017	O
Farmers & Merchants Bank	101 EAST SECOND STREET	DUKE	OK 73532	S
First State Bank	MAIN STREET	ELMORE CITY	OK 73035	S
Bank of Hydro	146 WEST MAIN STREET	HYDRO	OK 73048	S
The First State Bank	POLK AVENUE	KEYES	OK 73947	S
The Security Bank & Trust Company	501 C STREET	LAWTON	OK 73501	S
Bank of Locust Grove	MAIN STREET	LOCUST GROVE	OK 74352	S
The Guarantee State Bank	204 NORTH OKLAHOMA STREET	MANGUM	OK 73554	S
American Bank of Pryor	222 S.E. FIRST STREET	PRYOR	OK 74361	O
The Farmers State Bank	1101 WEST MAIN STREET	QUINTON	OK 74561	S
The State Bank of Rocky	MAIN STREET	ROCKY	OK 73661	S
First State Bank & Trust Company of	912 EAST INDEPENDENCE	SHAWNEE	OK 74801	S
Bank of the Wichitas	623 E STREET	SNYDER	OK 73566	S
Oklahoma State Bank	120 WEST CANADIAN STREET	VINITA	OK 74301	O
Canadian State Bank	2500 SOUTH CORNWELL DRIVE	YUKON	OK 73099	S
First State Bank	MAIN AND HIGHWAY 90	BEDIAS	TX 77831	S
Farmers State Bank	VAUGHAN AND GRANGE STREETS	BERTRAM	TX 78605	S
First State Bank of Burnet	136 EAST WASHINGTON STREET	BURNET	TX 78611	S
Citizens State Bank	315 EAST BROAD STREET	CHANDLER	TX 75758	S
The Delta Bank	91 WEST SIDE SQUARE	COOPER	TX 75432	S
Citizens State Bank of Corpus Christ	2402 LEOPARD STREET	CORPUS CHRISTI	TX 78408	O
The Citizens State Bank, Corrigan, T	MAIN STREET	CORRIGAN	TX 75939	O
The Bank of Crowley	ONE CROWLEY PLAZA	CROWLEY	TX 76036	S
Madina Valley State Bank	200-208 U.S. HIGHWAY 81 NORTH	DEVINE	TX 78016	O
Citizens State Bank	115 SOUTH FISHER	GORMAN	TX 76454	S
Community Bank	500 SOUTH MORGAN	GRANBURY	TX 76048	O
First State Bank	STATE HIGHWAY 31	HILL COUNTY	TX 76673	S
Harrisburg Bank, Houston, Texas	1001 BROADWAY AT LAMDALE	HOUSTON	TX 77012	S
Huntington State Bank	MAIN STREET	HUNTINGTON	TX 75949	S
Texas State Bank	MAIN STREET	JOAQUIN	TX 75954	O
First Bank	5622 THIRD STREET	KATY	TX 77493	S
Kermit State Bank	100 WEST AUSTIN STREET	KERMIT	TX 79745	N
American State Bank	1401 AVENUE Q	LUBBOCK	TX 79408	S
The Oakwood State Bank	300 MAIN STREET	OAKWOOD	TX 75855	S

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

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION MARCH, 1995

Bank Name	Street Address	City	ST Zip	CRA * Rating
Texas Bank	4101 NORTH PARKWAY BOULEVARD	ODESSA	TX 79760	S
American Bank of Texas	2011 TEXOMA PARKWAY	SHERMAN	TX 75090	O
West Texas State Bank	1900 26TH STREET	SNYDER	TX 79549	S
Citizens State Bank	210 MAIN STREET	TENAHA	TX 75974	S
First Bank of Texas	810 WEST MAIN STREET	TOMBALL	TX 77375	S
First State Bank in Tuscola	405 MAIN STREET	TUSCOLA	TX 79562	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
South Coast Thrift and Loan Associat	19752 MAC ARTHUR BOULEVARD	IRVINE	CA 92715	S
Mitsubishi Kangyo Bank of California	555 WEST FIFTH STREET	LOS ANGELES	CA 90013	S
Banken Bank	550 SOUTH WESTERN AVENUE	LOS ANGELES	CA 90020	S
State Bank of India (California)	707 WILSHIRE BOULEVARD, SUITE 1995	LOS ANGELES	CA 90017	S
Wilshire State Bank	3200 WILSHIRE BOULEVARD	LOS ANGELES	CA 90010	S
Ojai Valley Bank	1207 MARICOPA ROAD	OJAI	CA 93023	S
American River Bank	1545 RIVER PARK DRIVE	SACRAMENTO	CA 95815	S
The Bank of Rancho Bernardo	11717 BERNARDO PLAZA COURT	SAN DIEGO	CA 92128	S
Bay Bank of Commerce	1495 EAST FOURTEENTH STREET	SAN LEANDRO	CA 94577	S
Rancho Santa Fe Thrift & Loan Associ	1001 WEST SAN MARCOS BOULEVARD, BOULESAN MARCOS		CA 92069	S
Poples Bank of Deer Lodge	430 MAIN STREET	DEER LODGE	MT 59722	S
State Bank & Trust Co.	IDAH0 AND GLENDALE STREETS	DILLON	MT 59725	S
Basin State Bank	101 CENTRAL AVENUE	STANFORD	MT 59479	S
Yuparity Bank	196 SOUTH SECOND STREET	COOS BAY	OR 97420	O
American State Bank	2737 N.E. UNION AVENUE	PORTLAND	OR 97212	S
Central Bank and Trust Company	202 SOUTH MAIN STREET	SPRINGVILLE	UT 84663	S
West One Bank, Washington	1301 FIFTH AVENUE	SEATTLE	WA 98111	O
Wyoming Bank & Trust	120 MAIN STREET	BURNS	WY 82053	S

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