

FEDERAL DEPOSIT INSURANCE CORPORATION  
CRA EVALUATIONS  
RELEASED FOR PUBLIC INSPECTION JANUARY, 1992  
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Bank Name	City	CRA * ST Rating	Bank Name	City	CRA * ST Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)			MEMPHIS REGION (AR, KY, LA, MS, TN)		
Southington Savings Bank	SOUTHINGTON	CT S	Citizens Bank	BEEBE	AR S
Roslindale Co-operative Bank of Bost	BOSTON	MA S	Citizens Bank & Trust	CARLISLE	AR S
Brookline Savings Bank	BROOKLINE	MA SN	Security Bank	PARAGOULD	AR O
The Bank of Massachusetts, Inc. d/b/	CHELSEA	MA S	Bedford Loan & Deposit Bank	BEDFORD	KY S
First Colonial Bank for Savings	LYNN	MA S	The Citizens Bank and Trust Company	LEITCHFIELD	KY O
Mt. Washington Co-operative Bank	SOUTH BOSTON	MA S	Republic Bank & Trust Company	LOUISVILLE	KY S
Bangor Savings Bank	BANGOR	ME O	Richmond Bank and Trust Company	RICHMOND	KY O
First Citizens Bank	PRESQUE ISLE	ME S	Republic Bank of Shelby County	SHELBYVILLE	KY S
The Siwooganock Guaranty Savings Ban	LANCASTER	NH S	Bank of Livingston County	TILINE	KY S
The Island Trust Company	NEWPORT	RI S	The Bank of Williamstown	WILLIAMSTOWN	KY S
Home Loan & Investment Association	PROVIDENCE	RI N	Bank of Morton	MORTON	MS S
Bank of Vermont	BURLINGTON	VT O	The Peoples Bank and Trust Company	TUPELO	MS S
Union Bank	MORRISVILLE	VT S	Barretville Bank & Trust Company	BARRETVILLE	TN S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)			Pioneer Bank	CHATTANOOGA	TN S
Farmers Bank	MARDELA SPRINGS	MD S	Citizens Bank	ELIZABETHTON	TN S
Farmers Bank and Trust Company of Ha	HANOVER	PA S	The Bank of Moscow	MOSCOW	TN S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)			First City Bank	MURFREESBORO	TN S
DeKalb Bank	CROSSVILLE	AL S	Farmers Bank	PARSONS	TN S
Southland Bank	DOTHAN	AL S	Sevier County Bank	SEVIERVILLE	TN S
SouthTrust Bank of Hartselle	HARTSELLE	AL S	The Farmers Bank, Woodland Mills, Te	WOODLAND MILLS	TN S
Washington County State Bank	MCINTOSH	AL S	CHICAGO REGION (IL, IN, MI, OH, WI)		
Destin Bank	DESTIN	FL S	Associated Bank	CHICAGO	IL O
Peoples State Bank of Groveland	GROVELAND	FL S	Chicago City Bank and Trust Company	CHICAGO	IL S
First Performance Bank	MIDDLEBURG	FL S	Devon Bank	CHICAGO	IL O
Commerce Bank of Central Florida	WINTER HAVEN	FL S	Colchester State Bank	COLCHESTER	IL S
The Peoples Bank of Forsyth County	CUMMING	GA S	Bank of Farmington	FARMINGTON	IL S
Planters Bank	HAWKINSVILLE	GA S	Flanagan State Bank	FLANAGAN	IL S
The Pulaski Banking Company	HAWKINSVILLE	GA S	Affiliated Bank	FRANKLIN PARK	IL S
The First State Bank of Ocilla	OCILLA	GA S	State Bank of Girard	GIRARD	IL S
The Citizens State Bank	REYNOLDS	GA S	Putnam County Bank	HENNEPIN	IL S
First Merchants Bank	THOMASVILLE	GA S	Westbank/Will County	JOLIET	IL S
Granville United Bank	OXFORD	NC N	Bank of Kenney	KENNEY	IL S
The Stockmans Bank of Harman	HARMAN	WV N	Kent Bank	KENT	IL O
Nich County Bank	SUMMERSVILLE	WV N	Beverly Bank-Matteson	MATTESON	IL S
			Banterra Bank of Hamilton County	MCLEANSBORO	IL S
			Farmers and Traders State Bank of Me	MEREDOSIA	IL S
			Farmers State Bank & Trust Co.	MOUNT STERLING	IL S
			The Old Second Community Bank of Nor	NORTH AURORA	IL S
			Macktown State Bank	ROCKTON	IL S
			State Bank of Rosiclare	ROSICLARE	IL S
			Trivoli State Bank	TRIVOLI	IL O
			Bank of Illinois in DuPage	VILLA PARK	IL S

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

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Clinton State Bank	CLINTON	IN	S	Mercantile Bank of Table Rock Lake	LAKEVIEW	MO	S
The Saratoga State Bank	SARATOGA	IN	S	First State Bank of Purdy	PURDY	MO	S
Bank of Wolcott	WOLCOTT	IN	S	Farmers & Merchants Bank, Beach, Nor	BEACH	ND	S
Bank One, East Lansing	EAST LANSING	MI	O	First State Bank of Cavalier	CAVALIER	ND	S
The Newberry State Bank	NEWBERRY	MI	S	Community First State Bank of Cooper	COOPERSTOWN	ND	S
The Farmers and Merchants Bank	CALDWELL	OH	S	State Bank of Fargo	FARGO	ND	S
The Farmers and Traders Bank	JAMESTOWN	OH	N	Farmers State Bank of Leeds	LEEDS	ND	S
The Farmers State Bank of New Washin	NEW WASHINGTON	OH	N	First State Bank of Park River	PARK RIVER	ND	O
M&I Bank of Beloit	BELOIT	WI	O	Brunswick State Bank	BRUNSWICK	NE	S
MidAmerica Bank Hudson	HUDSON	WI	S	Farmers State Bank	DODGE	NE	S
Laona State Bank	LAONA	WI	S	Nebraska State Bank	LYNCH	NE	S
M&I Bank of Onalaska	ONALASKA	WI	O	The Nehawka Bank	NEHAWKA	NE	S
Owen-Curtiss State Bank	OWEN	WI	O	Cones State Bank	PIERCE	NE	S
Peoples State Bank	PITTSVILLE	WI	S	Oak Creek Valley Bank	VALPARAISO	NE	S
M&I Central State Bank	RIPON	WI	S	Dakota Heritage State Bank	CHANCELLOR	SD	S
Bank of Turtle Lake	TURTLE LAKE	WI	S	DALLAS REGION (CO, NM, OK, TX)			
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				Centennial Bank of Blende	BLENDE	CO	S
Audubon State Bank	AUDUBON	IA	S	Liberty Industrial Bank	COLORADO SPRINGS	CO	S
Farmers State Bank	CHARTER OAK	IA	S	Guaranty Bank and Trust Company	DENVER	CO	S
Iowa Savings Bank	COON RAPIDS	IA	S	United New Mexico Bank at Alamogordo	ALAMOGORDO	NM	S
Corn Belt State Bank	CORRECTIONVILLE	IA	S	Western Bank	ALAMOGORDO	NM	S
First Security State Bank	EVANSDALE	IA	S	Farmers State Bank, Allen, Oklahoma	ALLEN	OK	N
American Trust and Savings Bank	LOWDEN	IA	S	Citizens Security Bank & Trust Compa	BIXBY	OK	S
First Interstate Bank of Iowa-North	MASON CITY	IA	S	United Bank	DEL CITY	OK	S
West Liberty State Bank	WEST LIBERTY	IA	S	Grant Square Bank and Trust Company	OKLAHOMA CITY	OK	S
The Farmers and Merchants State Bank	ARGONIA	KS	S	Continental State Bank	ALTO	TX	S
State Bank of Downs	DOWNES	KS	S	Bowie State Bank	BOWIE	TX	N
The Citizens State Bank, Liberal, Ka	LIBERAL	KS	N	Union State Bank	CARRIZO SPRINGS	TX	S
Empire State Bank	COTTONWOOD	MN	S	Chappell Hill Bank	CHAPPELL HILL	TX	S
The First State Bank of Eden Prairie	EDEN PRAIRIE	MN	S	Crosby State Bank	CROSBY	TX	N
Americana Bank	EDINA	MN	S	Comerica Bank - Texas	DALLAS	TX	O
First State Bank of Excelsior	EXCELSIOR	MN	S	Reunion Bank	DALLAS	TX	N
Greenbush State Bank	GREENBUSH	MN	O	Hereford State Bank	HEREFORD	TX	S
Citizens State Bank of Hayfield	HAYFIELD	MN	S	Sterling Bank	HOUSTON	TX	S
Valley Bank Minnesota	JORDAN	MN	S	Bosque County Bank of Meridian	MERIDIAN	TX	S
Pequot Lakes State Bank	PEQUOT LAKES	MN	S	White Oak State Bank	WHITE OAK	TX	N
Minnesota State Bank	ST. PAUL	MN	S	SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)			
Farmers State Bank of Watkins	WATKINS	MN	S	Golden Security Thrift and Loan Asso	ALAHAMBRA	CA	N
Citizens Bank and Trust Company	CHILLICOTHE	MO	S	Imperial Thrift and Loan Association	BURBANK	CA	N
Bank of the Leadbelt	FLAT RIVER	MO	S				
Farmers Bank of Green City	GREEN CITY	MO	S				

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Lippo Bank	LOS ANGELES	CA N			
Redlands Centennial Bank	REDLANDS	CA S			
Franklin Bank	SAN MATEO	CA S			
Tri-State Bank and Trust	MONTPELIER	ID S			
Bank of Montana Lewistown	LEWISTOWN	MT S			
Security State Bank, Plentywood, Mon	PLENTYWOOD	MT S			
American State Bank	PORTLAND	OR SN			
Bank of the Pacific	LONG BEACH	WA S			

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