

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
BOSTON REGION (CT, MA, ME, NH, RI, VT)							
Branford Savings Bank	BRANFORD	CT	S	Malden Trust Company	MALDEN	MA	S
Community Savings Bank	BRISTOL	CT	N	Marlborough Co-operative Bank	MARLBOROUGH	MA	S
The Bank of Darien	DARIEN	CT	S	Medford Co-operative Bank	MEDFORD	MA	S
Central Bank	MERIDEN	CT	N	Merrimac Savings Bank	MERRIMAC	MA	S
Farmers and Mechanics Bank	MIDDLETOWN	CT	S	Nantucket Bank	NANTUCKET	MA	S
The Bank of New Haven	NEW HAVEN	CT	S	Northmark Bank	NORTH ANDOVER	MA	S
Fairfield First Bank & Trust Co.	SOUTHPORT	CT	S	Warren Five Cents Savings Bank	PEABODY	MA	S
Bank of Boston Connecticut	WATERBURY	CT	S	Plymouth Five Cents Savings Bank	PLYMOUTH	MA	O
Centerbank	WATERBURY	CT	S	The Hibernia Savings Bank	QUINCY	MA	S
The Bank of Southeastern Connecticut	WATERFORD	CT	S	Rockland Trust Company	ROCKLAND	MA	S
Heritage Bank	WATERTOWN	CT	S	Saugus Co-operative Bank	SAUGUS	MA	S
Winsted Savings Bank	WINSTED	CT	S	Spencer Savings Bank	SPENCER	MA	S
Amity Bank	WOODBIDGE	CT	S	BayBank Valley Trust Company	SPRINGFIELD	MA	S
				Walpole Co-operative Bank	WALPOLE	MA	S
Provident Institution for Savings	AMESBURY	MA	S	Sterling Bank	WALTHAM	MA	S
North Middlesex Savings Bank	AYER	MA	S	Plymouth Savings Bank	WAREHAM	MA	S
Baldwinville Co-operative Bank	BALDWINVILLE	MA	S	Watertown Savings Bank	WATERTOWN	MA	N
Belmont Savings Bank	BELMONT	MA	N	Winchendon Savings Bank	WINCHENDON	MA	S
Boston Private Bank & Trust Company	BOSTON	MA	N	Winchester Co-operative Bank	WINCHESTER	MA	N
Boston Savings Bank	BOSTON	MA	S	Mechanics Bank	WORCESTER	MA	S
North Old Bank	BOSTON	MA	S	Worcester County Institution for Sav	WORCESTER	MA	O
Wainwright Bank & Trust Company	BOSTON	MA	S				
Workingsmens Co-operative Bank	BOSTON	MA	S	Cushnoc Bank and Trust Company	AUGUSTA	ME	S
Brookline Co-operative Bank	BROOKLINE	MA	S	United Bank	BANGOR	ME	S
Cambridge Savings Bank	CAMBRIDGE	MA	S	Franklin Savings Bank	FARMINGTON	ME	S
Cambridge Trust Company	CAMBRIDGE	MA	S	Gorham Savings Bank	GORHAM	ME	S
North Cambridge Co-operative Bank	CAMBRIDGE	MA	N	Kennebunk Savings Bank	KENNEBUNK	ME	S
Chelsea-Provident Co-operative Bank	CHELSEA	MA	S	Livermore Falls Trust Company	LIVERMORE FALLS	ME	O
Easthampton Co-operative Bank	EASTHAMPTON	MA	S	Coastal Savings Bank	PORTLAND	ME	S
Everett Savings Bank	EVERETT	MA	S	Peoples Heritage Savings Bank	PORTLAND	ME	O
Glendale Co-operative Bank	EVERETT	MA	S				
Fairhaven Savings Bank	FAIRHAVEN	MA	S	First NH Bank	CONCORD	NH	S
Durfee Attleboro Bank	FALL RIVER	MA	S	Merrimack County Savings Bank	CONCORD	NH	O
Fidelity Co-operative Bank	FITCHBURG	MA	S	Seacoast Savings Bank	DOVER	NH	N
Georgetown Savings Bank	GEORGETOWN	MA	S	Seacoast Savings Bank	DOVER	NH	S
Gloucester Bank & Trust Company	GLOUCESTER	MA	S	Southeast Bank for Savings	DOVER	NH	S
The Cape Cod Five Cents Savings Bank	HARWICH PORT	MA	S	Durham Trust Company	DURHAM	NH	S
Ipswich Savings Bank	IPSWICH	MA	S	Franklin Savings Bank	FRANKLIN	NH	S
First Essex Savings Bank	LAWRENCE	MA	S	Village Bank & Trust Company	GILFORD	NH	O
Lawrence Savings Bank	LAWRENCE	MA	S	Cheshire County Savings Bank	KEENE	NH	S
Enterprise Bank and Trust Company	LOWELL	MA	S	Laconia Savings Bank	LACONIA	NH	O
Eastern Savings Bank	LYNN	MA	O	Meredith Village Savings Bank	MEREDITH	NH	S
Shore Bank and Trust Company	LYNN	MA	S				

* RATING DEFINITIONS:

- O - Outstanding
- S - Satisfactory
- N - Needs to Improve
- SN - Substantial Noncompliance

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Bank Name	City	CRA *		Bank Name	City	CRA *	
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Pelham Bank and Trust Company	PELHAM	NH	S	Hebron Savings Bank	HEBRON	MD	S
Peterborough Savings Bank	PETERBOROUGH	NH	O	Maryland Bank and Trust Company	LEXINGTON PARK	MD	S
Plaistow Bank and Trust Company	PLAISTOW	NH	S	Farmers Bank	MARDELA SPRINGS	MD	N
Bank of New Hampshire-Portsmouth	PORTSMOUTH	NH	S				
First Signature Bank and Trust Co.	PORTSMOUTH	NH	S	1st Constitution Bank	CRANBURY	NJ	S
Olde Port Bank and Trust	PORTSMOUTH	NH	S	United Counties Trust Company	CRANFORD	NJ	S
The Somersworth Bank	SOMERSWORTH	NH	N	United Jersey Bank/Northwest	DOVER	NJ	O
				Union County Savings Bank	ELIZABETH	NJ	N
Domestic Loan and Investment Bank	CRANSTON	RI	N	Brunswick Bank and Trust Company	MANALAPAN TOWNSHIP	NJ	SN
Bank of Newport	NEWPORT	RI	O	New Brunswick Savings Bank	NEW BRUNSWICK	NJ	S
First Bank and Trust Company	PROVIDENCE	RI	S	Merrill Lynch Bank and Trust Company	PLAINSBORO TOWNSHIP	NJ	SN
The Washington Trust Company of West	WESTERLY	RI	S	The Dime Savings Bank of New Jersey	SOMERSET	NJ	N
				Tinton Falls State Bank	TINTON FALLS	NJ	N
First Vermont Bank and Trust Company	BRATTLEBORO	VT	S				
Chittenden Trust Company	BURLINGTON	VT	O	Bank of Akron	AKRON	NY	S
The Merchants Bank	BURLINGTON	VT	O	Home and City Savings Bank	ALBANY	NY	S
Lyndonville Savings Bank & Trust Co.	LYNDONVILLE	VT	S	Citizens Bank of Cape Vincent	CAPE VINCENT	NY	S
Marble Bank	RUTLAND	VT	S	The Bank of Castile	CASTILE	NY	S
Proctor Bank	RUTLAND	VT	S	State Bank of Chittenango	CHITTENANGO	NY	S
Franklin-Lamoille Bank	ST. ALBANS	VT	O	Apple Bank for Savings	GARDEN CITY	NY	N
Valley Bank	WHITE RIVER JUNCT.	VT	S	Korea First Bank of New York	NEW YORK CITY	NY	N
Bank of Woodstock	WOODSTOCK	VT	N	LBS Bank - New York	NEW YORK CITY	NY	SN
				Mitsubishi Trust and Banking Corp.	NEW YORK CITY	NY	N
				Staten Island Savings Bank	NEW YORK CITY	NY	O
				The Bowery Savings Bank	NEW YORK CITY	NY	O
				The East New York Savings Bank	NEW YORK CITY	NY	S
				The Greater New York Savings Bank	NEW YORK CITY	NY	O
				Citibank (New York State)	PITTSFORD	NY	O
				Riverside Bank	POUGHKEEPSIE	NY	N
				The Rome Savings Bank	ROME	NY	S
				The Savings Bank of Rockland County	SPRING VALLEY	NY	S
				First Columbia Bank & Trust Co.	BLOOMSBURG	PA	S
				Minersville Safe Deposit Bank and Tr	BRANCH TOWNSHIP	PA	S
				The Bryn Mawr Trust Company	BRYN MAWR	PA	S
				Farmers Trust Company	CARLISLE	PA	S
				Liberty Savings Bank	DRESHER	PA	S
				The Hershey Bank	HERSHEY	PA	S
				The Dime Bank	HONESDALE	PA	S
				Irwin Bank & Trust Company	IRWIN	PA	S
				Three Rivers Bank and Trust Company	JEFFERSON BOROUGH	PA	S
				Mifflinburg Bank and Trust Company	MIFFLINBURG	PA	S

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The People's Bank of Oxford	OXFORD	PA	S	Phenix-Girard Bank	PHENIX CITY	AL	S
Beneficial Mutual Savings Bank	PHILADELPHIA	PA	S	Bank of Prattville	PRATTVILLE	AL	S
Meritor Savings Bank	PHILADELPHIA	PA	S	The Citizens Bank	PRATTVILLE	AL	S
North Side Deposit Bank	PITTSBURGH	PA	N	West Alabama Bank & Trust	REFORM	AL	S
The First Bank of Greater Pittston	PITTSTON	PA	S	Citizens' Bank, Inc.	ROBERTSDALE	AL	S
Citizens & Northern Bank	RALSTON	PA	S	The Samson Banking Company, Inc.	SAMSON	AL	N
The Scottdale Bank & Trust Company	SCOTTDALE	PA	O	First State Bank of Lamar County	SULLIGENT	AL	S
Smithfield State Bank of Smithfield,	SMITHFIELD	PA	S	The Bank of Tallassee	TALLASSEE	AL	S
First Lehigh Bank	WALNUTPORT	PA	N	SouthTrust Bank of Tuscaloosa County	TUSCALOOSA	AL	S
Northeastern Bank of Pennsylvania	WILKES-BARRE	PA	S	Citizens State Bank	VERNON	AL	S
Northern Central Bank	WILLIAMSPORT	PA	S	First Bank	WADLEY	AL	S
				Bank of Wedowee	WEDOWEE	AL	S
Roig Commercial Bank	HUMACAO	PR	S	Apalachicola State Bank	APALACHICOLA	FL	S
Eurobank & Trust Company	SAN JUAN	PR	S	Guardian Bank	BOCA RATON	FL	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				Branford State Bank	BRANFORD	FL	S
				Drummond Community Bank	CHIEFLAND	FL	S
The Bank of Berry	BERRY	AL	S	First Bank of Clewiston	CLEWISTON	FL	S
First Commercial Bank	BIRMINGHAM	AL	S	American Bank of Hollywood	HOLLYWOOD	FL	S
Bank of Columbia	COLUMBIA	AL	S	First Bank of Jacksonville	JACKSONVILLE	FL	SN
Peoples Bank of Cullman County	CULLMAN	AL	S	Union Bank of Florida	LAUDERHILL	FL	S
Bank of the South	DOTHAN	AL	S	Island Bank of Collier County	MARCO ISLAND	FL	S
Southland Bank of Alabama	DOTHAN	AL	S	SouthTrust Bank of Northwest Florida	MARIANNA	FL	S
Coffee County Bank	ENTERPRISE	AL	S	Lafayette County State Bank	MAYO	FL	S
The Citizens Bank	ENTERPRISE	AL	S	Helm Bank	MIAMI	FL	N
The Citizens Bank of Fayette	FAYETTE	AL	S	Bank of the South	MYRTLE GROVE	FL	N
The First Bank of Fayette	FAYETTE	AL	S	Equity Bank	PALM BEACH COUNTY	FL	S
First Lowndes Bank	FORT DEPOSIT	AL	S	AmSouth Bank of Florida	PENSACOLA	FL	S
First State Bank of DeKalb County	FORT PAYNE	AL	S	The Citizens Bank of Perry	PERRY	FL	S
First Commercial Bank of Cullman Cnty	GOOD HOPE	AL	S	Mercantile Bank	ST. PETERSBURG	FL	S
First Bank and Trust	GROVE HILL	AL	S	University State Bank	TAMPA	FL	N
City Bank of Hartford	HARTFORD	AL	S	Farmers & Merchants Bank of Trenton	TRENTON	FL	S
AmSouth Bank of Walker County	JASPER	AL	S	Governors Bank	WEST PALM BEACH	FL	S
First Bank of Linden	LINDEN	AL	S	Southcoast Bank Corp.	WEST PALM BEACH	FL	S
Bankers Trust of Madison	MADISON	AL	S	First Colony Bank	ALPHARETTA	GA	S
SouthTrust Bank of Mobile	MOBILE	AL	S	The Chattahoochee Bank	ATLANTA	GA	S
THE BANK OF MOBILE	MOBILE	AL	S	Georgia Bank & Trust Company of	AUGUSTA	GA	S
Sterling Bank	MONTGOMERY	AL	S	Peoples Bank & Trust	BUFORD	GA	S
First Community Bank	MOUNT VERNON	AL	S	Bartow County Bank	CARTERSVILLE	GA	S
First Metro Bank	MUSCLE SHOALS	AL	S	Bank of Cave Spring	CAVE SPRING	GA	S
The Bank of Parrish	PARRISH	AL	S	Bank of Clayton	CLAYTON	GA	S
Peterman State Bank	PETERMAN	AL	S				

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First Clayton Bank & Trust Company	CLAYTON	GA	S	The Bank of Floyd	FLOYD	VA	S
The Brown Bank	COBBTOWN	GA	S	MNCB Virginia	MCLEAN	VA	S
First Columbus Community Bank & Trust	COLUMBUS	GA	S				
The Peoples Bank	CRAWFORDVILLE	GA	S	The First State Bank	BARBOURSVILLE	WV	S
Southeastern Bank	DARIEN	GA	S	First State Bank, Elkins, Inc.	ELKINS	WV	S
Farmers & Merchants Bank	DUBLIN	GA	S	Bank of Follansbee	FOLLANSBEE	WV	S
Fairburn Banking Company	FAIRBURN	GA	S	Farmers and Merchants Bank of Keyser	KEYSER	WV	S
The Farmers Bank	FORSYTH	GA	S	Bank of Mingo	NAUGATUCK	WV	S
The Citizens Bank	FORT VALLEY	GA	S	Northern Hancock Bank & Trust Co.	NEWELL	WV	S
The Greenville Banking Company	GREENVILLE	GA	S	One Valley Bank of Oak Hill, Inc.	OAK HILL	WV	S
The Coastal Bank	HINESVILLE	GA	S	The Bank of Oceana	OCEANA	WV	S
Crescent Bank and Trust Company	JASPER	GA	S	The Grant County Bank	PETERSBURG	WV	S
Citizens State Bank	KINGSLAND	GA	S	One Valley Bank of Mercer County, Inc	PRINCETON	WV	S
Bank of Jefferson County	LOUISVILLE	GA	S	Peoples Bank of Richwood, Inc.	RICHWOOD	WV	S
Bank South, Macon	MACON	GA	S	FirstBank Shinnston	SHINNSTON	WV	S
Bank of Madison	MADISON	GA	S	Bank of Sissonville	SISSONVILLE	WV	S
Crossroads Bank of Georgia	PERRY	GA	S	The Westover Bank	WESTOVER	WV	S
Bryan Bank & Trust	RICHMOND HILL	GA	S				
Effingham Bank & Trust	RINCON	GA	S	MEMPHIS REGION (AR, KY, LA, MS, TN)			
Clayton County Bank & Trust Company	RIVERDALE	GA	S	-----			
Tri-County Bank of Royston	ROYSTON	GA	S	Citizens First State Bank	ARKADELPHIA	AR	S
Sea Island Bank	STATESBORO	GA	S	Benton State Bank	BENTON	AR	C
The Central Bank	SWAINSBORO	GA	S	Bank of Bentonville	BENTONVILLE	AR	S
Durden Banking Company, Incorporated	TWIN CITY	GA	S	The Bank of Bradley	BRADLEY	AR	S
				Citizens Bank & Trust	CARLISLE	AR	S
First Commercial Bank	ASHEVILLE	NC	S	American State Bank	CHARLESTON	AR	S
First Commercial Bank	ASHEVILLE	NC	N	Bank of Dardanelle	DARDANELLE	AR	S
Bank of Mecklenburg	CHARLOTTE	NC	S	De Witt Bank and Trust Company	DE WITT	AR	N
Bank of Granite	GRANITE FALLS	NC	S	Dermott State Bank	DERMOTT	AR	S
Topsail State Bank	HAMPSTEAD	NC	S	Farmers & Merchants Bank	DES ARC	AR	S
Old North State Bank	KING	NC	S	First Southern Bank	EARLE	AR	S
Triangle Bank and Trust Company	RALEIGH	NC	N	Bank of Evening Shade	EVENING SHADE	AR	S
Triangle Bank and Trust Company	RALEIGH	NC	S	Planters & Merchants Bank	GILLETT	AR	S
				Mercantile Bank	HARDY	AR	S
Sandhills Bank	BETHUNE	SC	S	The Security Bank	HARRISON	AR	O
Victory Savings Bank	COLUMBIA	SC	S	Bank of Holly Grove	HOLLY GROVE	AR	S
Anderson Brothers Bank	MULLINS	SC	S	Mercantile Bank	JONESBORO	AR	S
The Saluda County Bank	SALUDA	SC	S	Simmons First Bank of Jonesboro	JONESBORO	AR	S
Carolina Southern Bank	SPARTANBURG	SC	S	The Arkansas Bank	JONESBORO	AR	S
Community First Bank Walhalla	WALHALLA	SC	S	Bank of Lake Village	LAKE VILLAGE	AR	S
				Simmons First Bank of Lake Village	LAKE VILLAGE	AR	S

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Mercantile Bank, Mammoth Spring,	MAMMOTH SPRING	AR	S	The Bank of Boone County, Inc.	FLORENCE	KY	S
Marked Tree Bank	MARKED TREE	AR	S	The Fort Thomas-Bellevue Bank	FORT THOMAS	KY	S
Searcy County Bank	MARSHALL	AR	S	Fredonia Valley Bank	FREDONIA	KY	S
MidSouth Bank	MONETTE	AR	S	Fulton Bank	FULTON	KY	O
The Bank of Montgomery County	MOUNT IDA	AR	S	Georgetown Bank & Trust Company	GEORGETOWN	KY	S
Worthen National Bank of Newark	NEWARK	AR	S	Bank of Germantown	GERMANTOWN	KY	N
First State Bank of Newport	NEWPORT	AR	S	South Central Bank of Barren County,	GLASGOW	KY	S
The Planters Bank	OSCEOLA	AR	S	Greensburg Deposit Bank & Trust Co.	GREENSBURG	KY	S
Bank of Prescott	PRESCOTT	AR	S	Hebron Deposit Bank	HEBRON	KY	S
Farmers and Merchants Bank	REYNO	AR	S	Bank of Hindman	HINDMAN	KY	S
The Bank of Rison	RISON	AR	S	First City Bank and Trust Company	HOPKINSVILLE	KY	O
Farmers and Merchants Bank	ROGERS	AR	S	The Peoples Bank of Hustonville, KY	HUSTONVILLE	KY	S
The Stephens Security Bank	STEPHENS	AR	S	Hyden Citizens Bank	HYDEN	KY	S
Citizens Bank	STRONG	AR	S	Inez Deposit Bank	INEZ	KY	S
The Farmers & Merchants Bank	STUTTIGART	AR	S	The Garrard Bank & Trust Company	LANCASTER	KY	S
The Peoples Bank	WALDO	AR	S	Bank of the Bluegrass and Trust Co.	LEXINGTON	KY	S
Bank of Weiner	WEINER	AR	S	Bank of Lexington & Trust Company	LEXINGTON	KY	S
First Arkansas Bank	WYNNE	AR	S	Citizens Fidelity Bank and Trust Co.	LEXINGTON	KY	S
				The Casey County Bank, Inc.	LIBERTY	KY	S
Citizens Deposit Bank of Arlington,	ARLINGTON	KY	S	Farmers and Merchants Bank	LIVERMORE	KY	S
Bank of Ashland, Inc.	ASHLAND	KY	S	The London Bank & Trust Co.	LONDON	KY	S
Auburn Banking Company	AUBURN	KY	S	River City Bank, Inc.	LOUISVILLE	KY	S
Peoples Bank and Trust Company of	BEREA	KY	S	Bank of Lowes	LOWES	KY	S
Farmers Deposit Bank of Brandenburg	BRANDENBURG	KY	S	The Kentucky Bank & Trust Company	MADISONVILLE	KY	S
Citizens Bank	BRODHEAD	KY	S	The First State Bank and Trust Co.	MANCHESTER	KY	O
Bank of Cumberland	BURKESVILLE	KY	S				
Heritage Bank, Inc.	BURLINGTON	KY	S	Bank of Maysville	MAYSVILLE	KY	S
Bank of Cadiz and Trust Company	CADIZ	KY	S	Security Bank and Trust Co.	MAYSVILLE	KY	N
Citizens Deposit Bank	CALHOUN	KY	S	Farmers Deposit Bank	MIDDLEBURG	KY	S
Calvert Bank	CALVERT CITY	KY	O	The Monticello Banking Company	MONTICELLO	KY	S
First Liberty Bank of Calvert City	CALVERT CITY	KY	S	The Exchange Bank of Kentucky	MOUNT STERLING	KY	S
Citizens Bank & Trust Company	CAMPBELLSVILLE	KY	S	The Peoples Bank	MOUNT WASHINGTON	KY	O
Deposit Bank of Carlisle	CARLISLE	KY	S	United Citizens Bank & Trust Company	NEW CASTLE	KY	S
The Cecilian Bank	CECILIA	KY	S	Citizens Bank	NEW LIBERTY	KY	O
Citizens Union Bank	CENTRAL CITY	KY	S	Citizens State Bank	OWENSBORO	KY	S
Farmers Bank	CLAY	KY	S	First Farmers Bank and Trust Company	OWENTON	KY	S
Corbin Deposit Bank & Trust Company	CORBIN	KY	S	Peoples Bank & Trust Company	OWENTON	KY	S
The Fifth Third Bank of Northern KY	COVINGTON	KY	S	The First State Bank of Pineville	PINEVILLE	KY	S
Commercial Bank of Dawson	DAWSON SPRINGS	KY	S	The Central Bank of North Pleasurevi	PLEASUREVILLE	KY	S
Dixon Bank	DIXON	KY	S	The Bank Josephine	PRESTONSBURG	KY	S
First Citizens Bank, Hardin County,	ELIZABETHTOWN	KY	O	First Bank and Trust Co. of Princeto	PRINCETON	KY	O
Elkton Bank & Trust Company	ELKTON	KY	O	The Sacramento Deposit Bank	SACRAMENTO	KY	S
Farmers Deposit Bank	EMINENCE	KY	S				
The People's Bank of Fleming County,	FLEMINGSBURG	KY	S				

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Bank of Marrowbone	MARROWBONE	KY	S	Marion State Bank	MARION	LA	S
The Salem Bank	SALEM	KY	S	Merchants and Farmers Bank	MELVILLE	LA	S
Peoples Bank	SANDY HOOK	KY	S	First American Bank & Trust of	MONROE	LA	O
Citizens Bank	SHARPSBURG	KY	S	City Bank & Trust Co.	NATCHITOCHE	LA	O
Bullitt County Bank	SHEPHERDSVILLE	KY	S	Exchange Bank and Trust Company	NATCHITOCHE	LA	S
The Peoples Bank of Bullitt County	SHEPHERDSVILLE	KY	S	Bank of Louisiana	NEW ORLEANS	LA	S
CNB Bank of Kentucky	SHIVELY	KY	S	American Bank	NORCO	LA	O
Springfield State Bank	SPRINGFIELD	KY	S	American Bank & Trust Company	OPELOUSAS	LA	N
Farmers State Bank	STURGIS	KY	S	Bayoulands Bank	PLATTENVILLE	LA	S
Deposit Bank of Monroe County	TOMPKINSVILLE	KY	S	Bank of West Baton Rouge	PORT ALLEN	LA	S
Citizens Deposit Bank & Trust	VANCEBURG	KY	S	Community Bank of Lafourche	RACELAND	LA	S
The Woodford Bank and Trust Company	VERSAILLES	KY	N	Rayne State Bank & Trust Company	RAYNE	LA	S
United Bank & Trust Company	VERSAILLES	KY	S	Sicily Island State Bank	SICILY ISLAND	LA	S
Farmers State Bank	WARSAW	KY	S	First Bank	SLIDELL	LA	S
Bank of the Mountains, Inc.	WEST LIBERTY	KY	S	Concordia Bank & Trust Company	VIDALIA	LA	S
Bank of Williamsburg	WILLIAMSBURG	KY	S	Citizens Bank & Trust Company of	VIVIAN	LA	S
				Louisiana Bank of Ouachita Parish	WEST MONROE	LA	S
Basile State Bank	BASILE	LA	S	The Bank of Commerce	WHITE CASTLE	LA	S
Delta Bank & Trust Company	BELLE CHASSE	LA	N	Winn State Bank & Trust Company	WINNFIELD	LA	N
Cameron State Bank	CAMERON	LA	S	Progressive State Bank & Trust Co.	WINNSBORO	LA	C
The Farmers Bank & Trust of Cheneyvi	CHENEYVILLE	LA	S	Winnsboro State Bank & Trust Company	WINNSBORO	LA	C
Bank of Coushatta	COUSHATTA	LA	S	Guaranty Bank and Trust Company	ZACHARY	LA	S
Citizens Bank & Trust Company	COVINGTON	LA	N				
Bank of Commerce & Trust Co.	CROWLEY	LA	N	Citizens Bank	COLDWATER	MS	S
First Bank of Eunice	EUNICE	LA	N	Covington County Bank	COLLINS	MS	S
First United Bank	FARMERVILLE	LA	S	Citizens Bank	COLUMBIA	MS	S
Louisiana Central Bank	FERRIDAY	LA	S	Merchants and Manufacturers Bank of	ELLISVILLE	MS	S
Gibsland Bank & Trust Company	GIBSLAND	LA	S	Bank of Flora	FLORA	MS	S
State Bank & Trust Company of	GOLDEN MEADOW	LA	S	Farmers and Merchants Bank	FOREST	MS	S
Bank of Greensburg	GREENSBURG	LA	S	First State Bank	HOLLY SPRINGS	MS	S
First Guaranty Bank	HAMMOND	LA	S	Peoples Bank	MENDENHALL	MS	S
Hodge Bank & Trust Company	HODGE	LA	S	Citizens Bank and Trust Company	MORTON	MS	S
American Bank & Trust Company of	HOUMA	LA	S	Newton County Bank	NEWTON	MS	S
South Louisiana Bank, Houma	HOUMA	LA	S	Bank of Okolona	OKOLONA	MS	S
Sugarland State Bank	JEANERETTE	LA	S	Bank of Philadelphia	PHILADELPHIA	MS	S
Jeff Davis Bank & Trust Company	JENNINGS	LA	S	The Citizens Bank of	PHILADELPHIA	MS	S
Catahoula Bank	JONESVILLE	LA	S	Port Gibson Bank	PORT GIBSON	MS	S
Vermilion Bank & Trust Company	KAPLAN	LA	S	Southeast Mississippi Bank	QUITMAN	MS	S
Bank of Leconte	LECOMPTE	LA	S	Planters Bank	TUNICA	MS	N
Merchants & Farmers Bank & Trust Co.	LEESVILLE	LA	S				
Guaranty Bank of Mamou	MAMOU	LA	S	The Bank of Adamsville	ADAMSVILLE	TN	S
Mansfield Bank and Trust Company	MANSFIELD	LA	S	DeKalb County Bank & Trust Company	ALEXANDRIA	TN	S

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *		Bank Name	City	CRA *	
		ST	RATING			ST	RATING
Bank of Bartlett	BARTLETT	TN	S	CHICAGO REGION (IL, IN, MI, OH, WI)			
Brighton Bank	BRIGHTON	TN	S	-----			
Heritage Bank	CLARKSVILLE	TN	S	Algonquin State Bank	ALGONQUIN	IL	S
Peoples Bank	CLIFTON	TN	O	Apple River State Bank	APPLE RIVER	IL	S
Cordova Bank and Trust Company	CORDOVA	TN	N	Central Bank	ASHKUM	IL	S
Cumberland City Bank	CUMBERLAND CITY	TN	S	The Ashton Bank and Trust Company	ASHTON	IL	S
Farmers and Merchants Bank	DOVER	TN	S	Athens State Bank	ATHENS	IL	S
Lincoln County Bank	FAYETTEVILLE	TN	S	State Bank of Auburn	AUBURN	IL	S
Bank of Frankewing	FRANKEWING	TN	S	State Bank of Aviston	AVISTON	IL	S
First Citizens Bank	FRANKLIN	TN	S	Bartelso Savings Bank	BARTELSON	IL	S
The Community Bank of Germantown	GERMANTOWN	TN	S	Bank of Bellwood	BELLWOOD	IL	SN
Andrew Johnson Bank	GREENEVILLE	TN	S	State Bank of Bement	BEMENT	IL	O
Commercial Bank	HARROGATE	TN	S	Southwest Suburban Bank	BOLINGBROOK	IL	S
Bank of Huntingdon	HUNTINGDON	TN	S	Municipal Trust and Savings Bank	BOURBONNAIS	IL	S
Citizens State Bank	JASPER	TN	S	Bowen State Bank	BOWEN	IL	S
Marion Trust & Banking Company	JASPER	TN	S	First Bank and Trust Company	CAIRO	IL	S
Citizens Bank of Lafayette	LAFAYETTE	TN	S	Peoples Bank of Cambridge	CAMBRIDGE	IL	S
Wilson Bank and Trust	LEBANON	TN	O	Farmers State Bank of Camp Point	CAMP POINT	IL	S
Liberty State Bank	LIBERTY	TN	S	Bank of Carlock	CARLOCK	IL	S
First State Bank	LINDEN	TN	N	Cartersville State and Savings Bank	CARTERSVILLE	IL	S
Bank of Perry County	LOBELVILLE	TN	S	The American Bank	CERRO GORDO	IL	S
County Bank	MANCHESTER	TN	N	Bank of Illinois in Champaign	CHAMPAIGN	IL	S
Peoples Bank & Trust Company	MANCHESTER	TN	S	Peoples State Bank of Chandlerville	CHANDLERVILLE	IL	S
City State Bank	MARTIN	TN	O	Chapin State Bank	CHAPIN	IL	S
The Bank of Mason	MASON	TN	S	Charleston Community Bank	CHARLESTON	IL	S
Planters Bank of Maury City	MAURY CITY	TN	S	Bank of Chenoa	CHENOA	IL	S
Nashoba Bank	MEMPHIS	TN	S	State Bank of Cherry	CERRY	IL	S
United Southern Bank of Morristown	MORRISTOWN	TN	S	Bank of Chestnut	CHESTNUT	IL	S
Citizens Savings Bank and Trust Co.	NASHVILLE	TN	S	Ashland State Bank	CHICAGO	IL	S
Dominion Bank of Middle Tennessee	NASHVILLE	TN	O	Bank of Chicago-Little Village/Banco	CHICAGO	IL	S
SouthTrust Bank of Middle Tennessee	NASHVILLE	TN	N	Bank One, Chicago	CHICAGO	IL	S
Merchants and Planters Bank	NEWPORT	TN	S	Burling Bank	CHICAGO	IL	S
Farmers Union Bank	RIPLEY	TN	S	Capitol Bank and Trust	CHICAGO	IL	S
Citizens Union Bank	ROGERSVILLE	TN	S	Clearing Bank	CHICAGO	IL	S
The Hardin County Bank	SAVANNAH	TN	S	Colonial Bank	CHICAGO	IL	S
Citizens State Bank	TRENTON	TN	S	Highland Community Bank	CHICAGO	IL	S
Farmer's and Merchants Bank	TREZEVANT	TN	S	Independence Bank of Chicago	CHICAGO	IL	S
Wayne County Bank	WAYNESBORO	TN	S	LaSalle Bank Lake View	CHICAGO	IL	S

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Manufacturers Bank	CHICAGO	IL	N	The Bank of Herrin	HERRIN	IL	S
NBD Chicago Bank	CHICAGO	IL	S	First State Bank of Hayworth	HEYWORTH	IL	S
The Foster Bank	CHICAGO	IL	S	Community Bank	HOPESTON	IL	S
The Irving Bank	CHICAGO	IL	N	Community Bank of Hopedale	HOPEDALE	IL	S
Heritage/Olympia Bank	CHICAGO HEIGHTS	IL	O	Farmers & Merchants Bank of	JUTSONVILLE	IL	S
Chillicothe State Bank	CHILLICOTHE	IL	S	Jersey State Bank	JERSEYVILLE	IL	S
Cisne State Bank	CISNE	IL	S	Bank of Kampsville	KAMPSVILLE	IL	S
The Clay City Banking Co.	CLAY CITY	IL	S	First State Bank of Western Illinois	LA HARPE	IL	S
Illini Bank-Coffeen	COFFEEN	IL	S	American Chartered Bank of	LAKE ZURICH	IL	S
Peoples State Bank of Colfax	COLFAX	IL	S	Citizens State Bank of Lena	LENA	IL	S
First Collinsville Bank	COLLINSVILLE	IL	S	State Bank of Lincoln	LINCOLN	IL	S
United Illinois Bank of Collinsville	COLLINSVILLE	IL	S	Brickyard Bank	LINCOLNWOOD	IL	N
State Bank of Colusa	COLUSA	IL	S	Bank & Trust Company	LITCHFIELD	IL	S
West Suburban Bank of Darien	DARIEN	IL	S	West Suburban Bank	LOMBARD	IL	S
Deerbrook State Bank	DEERFIELD	IL	N	Bank of Lyons	LYONS	IL	S
First Colonial Bank of Downers Grove	DOWNERS GROVE	IL	S	Community Bank of Mahomet	MAHOMET	IL	S
Tri-State Bank & Trust Co.	EAST DUBUQUE	IL	S	Malden State Bank	MALDEN	IL	S
Community Bank of Greater Peoria	EAST PEORIA	IL	S	People's State Bank	MANITO	IL	S
The Sun Bank	EAST PEORIA	IL	S	Banterra Bank of Marion	MARION	IL	S
Citizens Bank of Edinburg	EDINBURG	IL	S	1st State Bank of Mason City	MASON CITY	IL	S
The Bank of Edwardsville	EDWARDSVILLE	IL	S	Farmers State Bank of Medora	MEDORA	IL	S
Crossroads Bank	EFFINGHAM	IL	S	Middletown State Bank	MIDDLETOWN	IL	S
C. P. Burnett & Sons, Bankers	ELDORADO	IL	S	Citizens State Bank of Milford	MILFORD	IL	S
Farmers State Bank of Emden	EMDEN	IL	S	Milledgeville State Bank	MILLEDGEVILLE	IL	S
Standard Bank and Trust Company	EVERGREEN PARK	IL	S	First Farmers State Bank of Minier	MINIER	IL	S
Farmers State Bank of Ferris	FERRIS	IL	S	Bank of Modesto	MODESTO	IL	S
Bank of Findlay	FINDLAY	IL	S	UMB First State Bank of	MORRISONVILLE	IL	S
Flora Bank & Trust	FLORA	IL	S	Bank of Mt. Carmel	MOUNT CARMEL	IL	S
Franklin Grove Bank	FRANKLIN GROVE	IL	S	Security Bank and Trust Co.	MOUNT CARMEL	IL	S
Bank of Illinois in Galesburg	GALESBURG	IL	N	Brown County State Bank	MOUNT STERLING	IL	S
Community State Bank of Galva	GALVA	IL	S	Mount Zion State Bank and Trust Co.	MOUNT ZION	IL	S
Peoples State Bank of Gillespie	GILLESPIE	IL	S	First Colonial Bank of DuPage County	NAPERVILLE	IL	S
Bank of Northern Illinois	GLENVIEW	IL	S	Harris Bank Naperville	NAPERVILLE	IL	S
First Oak Brook Bank	GLENVIEW	IL	S	United Illinois Bank of New Athens	NEW ATHENS	IL	S
Heritage/Glenwood Bank	GLENWOOD	IL	S	Bank of O'Fallon	O'FALLON	IL	S
Godfrey State Bank	GODFREY	IL	S	First Bank of Illinois	O'FALLON	IL	S
Farmers State Bank of Greenfield	GREENFIELD	IL	S	Suburban Bank of Oakbrook Terrace	OAKBROOK TERRACE	IL	S
Hamel State Bank	HAMEL	IL	S	State Bank of Oakwood	OAKWOOD	IL	S
Security State Bank of Hamilton	HAMILTON	IL	S	Odell State Bank	ODELL	IL	S
The State Bank of Hammond	HAMMOND	IL	S	First State Bank of Olmsted	OLMSTED	IL	S
Hanna City State Bank	HANNA CITY	IL	S	Olney Trust Bank	OLNEY	IL	S
First Bank	HAVANA	IL	S	Southwest Financial Bank and Trust	ORLAND PARK	IL	S
Herrin Security Bank	HERRIN	IL	S	Farmer's State Bank of Palestine	PALESTINE	IL	S

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Bank Name	City	CRA * ST RATING	Bank Name	City	CRA * ST RATING
Palmer State Bank	PALMER	IL S	First State Bank of West Salem	WEST SALEM	IL S
The Paloma Exchange Bank	PALOMA	IL S	Westbank	WESTCHESTER	IL S
State Bank of Paw Paw, Illinois	PAW PAW	IL S	Westfield State Bank	WESTFIELD	IL S
Bank of Pecatonica	PECATONICA	IL S	NBD Wheaton Bank	WHEATON	IL S
Colonial Bank and Trust Co. of LaSalle	PERU	IL S	Laura State Bank	WILLIAMSFIELD	IL S
Illini Bank of Menard County	PETERSBURG	IL S	The First State Bank of Winchester,	WINCHESTER	IL S
Murphy-Wall State Bank and Trust Co.	PINCKNEYVILLE	IL S	DuPage Valley State Bank	WOODRIDGE	IL S
Pleasant Plains State Bank	PLEASANT PLAINS	IL S			
Community State Bank of Plymouth	PLYMOUTH	IL S	Anderson Banking Company	ANDERSON	IN O
City Bank	POTOMAC	IL S	Citizens Banking Company	ANDERSON	IN S
Princeville State Bank	PRINCEVILLE	IL S	Austin State Bank	AUSTIN	IN NS
State Street Bank and Trust Company	QUINCY	IL S	Batesville State Bank	BATESVILLE	IN S
Bank of Rantoul	RANTOUL	IL S	The Bath State Bank	BATH	IN S
Richmond Bank	RICHMOND	IL S	Stone City Bank of Bedford, Indiana	BEDFORD	IN S
Riverton Community Bank	RIVERTON	IL S	The Bippus State Bank	BIPPUS	IN N
Community State Bank of Rock Falls	ROCK FALLS	IL S	Bloomington Bank & Trust	BLOOMINGTON	IN S
Alpine Bank of Illinois	ROCKFORD	IL S	Monroe County Bank	BLOOMINGTON	IN O
Northwest Commerce Bank	ROSEMONT	IL S	Peoples Trust and Savings Bank	BOONVILLE	IN N
Heritage Bank of Schaumburg	SCHAUMBURG	IL S	First Bank and Trust Company of Clay	BRAZIL	IN S
Parkway Bank of Schaumburg	SCHAUMBURG	IL S	First State Bank	BRAZIL	IN O
Bank of Sesser	SESSER	IL S	Elston Bank & Trust Company	CRAWFORDSVILLE	IN S
First Trust Bank of Shelbyville	SHELBYVILLE	IL S	Heritage Bank & Trust Company	DARLINGTON	IN S
South Holland Trust & Savings Bank	SOUTH HOLLAND	IL O	Decatur Bank and Trust Company	DECATUR	IN S
Landmark Bank of Randolph County	SPARTA	IL S	INB Banking Company Southwest	EVANSVILLE	IN O
State Bank of Speer	SPEER	IL S	The Farmers and Merchants Bank	FORT BRANCH	IN S
Fox Valley Bank	ST. CHARLES	IL S	Summit Bank	FORT WAYNE	IN O
First Community State Bank	STAUNTON	IL S	The Farmers Bank, Frankfort, Indiana	FRANKFORT	IN S
Timewell State Bank	TIMEWELL	IL S	Star Financial Bank, Hamilton,	HAMILTON	IN O
Tiskilwa State Bank	TISKILWA	IL S	Dubois County Bank	JASPER	IN S
Community Bank of Utica	UTICA	IL S	The German American Bank	JASPER	IN O
Farmers State Bank of Valmeyer	VALMEYER	IL S	Gateway Bank/Indiana	LAGRANGE	IN NS
Marshall County State Bank	VARNA	IL S	Farmers and Merchants Bank	LAOTTO	IN S
Banterra Bank of Vienna	VIENNA	IL S	American State Bank	LAWRENCEBURG	IN NS
State Bank of Virden	VIRDEN	IL S	State Bank of Lizton	LIZTON	IN O
The Farmers and Merchants State Bank	VIRDEN	IL S	The Union Bank	LOGOOTEETEE	IN S
Petefish, Skiles & Co.	VIRGINIA	IL S	The Madison Bank and Trust Company	MADISON	IN S
Bank of Warrensburg	WARRENSBURG	IL N	Citizens Bank	MOORESVILLE	IN S
The Washburn Bank	WASHBURN	IL S	The Napoleon State Bank	NAPOLEON	IN S
Washington State Bank	WASHINGTON	IL S	Star Financial Bank, New Castle,	NEW CASTLE	IN S
The First Trust and Savings Bank of	WATSEKA	IL S	The Otwell State Bank	OTWELL	IN S
Wemple State Bank	WAVERLY	IL S	First of America Bank-Wabash Valley	PERU	IN S
H. F. Gehant Banking Co.	WEST BROOKLYN	IL O	Pike County Bank	PETERSBURG	IN S
Banterra Bank of West Frankfort	WEST FRANKFORT	IL S			

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Bank Name	City	CRA *		Bank Name	City	CRA *	
		ST	RATING			ST	RATING
The Peoples Bank	PORTLAND	IN	S	The Ohio Valley Bank Company	GALLIPOLIS	OH	S
Gibson County Bank	PRINCETON	IN	S	The Glouster Community Bank	GLOUSTER	OH	S
American General Financial Center,	SOUTH BEND	IN	S	The Citizens Bank of Higginsport,	HIGGINSPORT	OH	S
The Veedersburg State Bank	VEEDERSBURG	IN	O	The Junction City Banking Company	JUNCTION CITY	OH	N
The State Bank of Washington	WASHINGTON	IN	S	The Salt Creek Valley Bank	LAURELVILLE	OH	S
American Trust & Savings Bank of	WHITING	IN	S	The Firestone Bank	LISBON	OH	S
Worthington State Bank	WORTHINGTON	IN	S	Bank One, Marion	MARION	OH	O
				The Fahey Banking Company	MARION	OH	S
Adrian State Bank	ADRIAN	MI	S	The Great Lakes Commerce Bank	MENTOR	OH	S
Bank of Alma	ALMA	MI	O	The Farmers State Bank and Trust Co.	NEW MADISON	OH	S
Bay Port State Bank	BAY PORT	MI	S	The Osgood State Bank	OSGOOD	OH	S
Republic Bank-North	BELLAIRE	MI	S	The Republic Banking Company	REPUBLIC	OH	S
Old Kent Bank of Brighton	BRIGHTON	MI	O	The Farmers Savings Bank	SPENCER	OH	S
First State Bank of Decatur	DECATUR	MI	S	First Safety Bank	ST. BERNARD	OH	S
FMB-First Michigan Bank	GRAND RAPIDS	MI	S	The Miners and Mechanics Savings and	STEUENVILLE	OH	S
FMB-Commercial Bank	GREENVILLE	MI	O	Century Bank	UPPER ARLINGTON	OH	S
FMB-Oceana Bank	HART	MI	S	The Waterford Commercial and Savings	WATERFORD	OH	S
Bank of Hudsonville	HUDSONVILLE	MI	S				
The Miners' State Bank of Iron River	IRON RIVER	MI	S	Abbotsford State Bank	ABBOTSFORD	WI	S
Independent Bank - South Michigan	LESLIE	MI	S	Community State Bank	ALGOMA	WI	F
FMB-Lumberman's Bank	MUSKEGON	MI	S	First Wisconsin Bank of Appleton	APPLETON	WI	C
Key State Bank	OWOSSO	MI	S	Auburndale State Bank	AUBURNDALE	WI	S
Old Kent Bank-Central	OWOSSO	MI	O	Polk County Bank	BALSAM LAKE	WI	S
The Port Austin State Bank	PORT AUSTIN	MI	S	Bancroft State Bank	BANCROFT	WI	S
FMB-Maynard Allen Bank	PORTLAND	MI	S	Farmers State Bank	BANGOR	WI	S
State Savings Bank of Scottville	SCOTTVILLE	MI	O	Bank of Barron	BARRON	WI	O
City Bank	ST. JOHNS	MI	S	Citizens State Bank	BELLEVILLE	WI	S
The Peoples State Bank of St. Joseph	ST. JOSEPH	MI	S	Union Bank of Blair	BLAIR	WI	O
Old Kent Bank-Southeast	TRENTON	MI	S	Brill State Bank	BRILL	WI	S
American Home Bank	UNIONVILLE	MI	S	M&I Bank of Cambridge	CAMBRIDGE	WI	O
				Community Bank of Cameron	CAMERON	WI	S
The Antwerp Exchange Bank Company	ANTWERP	OH	S	Landmark Bank	CLEAR LAKE	WI	S
The Rockhold, Brown & Company Bank	BAINBRIDGE	OH	S	Mid-Wisconsin Bank of Colby	COLBY	WI	S
The Baltic State Bank	BALTIC	OH	S	Bank North	CRIVITZ	WI	S
First County Bank	CHARDON	OH	S	Cuba City State Bank	CUBA CITY	WI	S
First City Bank	CHRISTIANSBURG	OH	N	Northwestern State Bank	CUMBERLAND	WI	S
The Savings Bank	CIRCLEVILLE	OH	S	De Soto State Bank	DE SOTO	WI	S
City Loan Bank	COLUMBUS	OH	S	Dodgeville State Bank	DODGEVILLE	WI	O
The Community Bank	CROOKSVILLE	OH	S	M&I Bank of Dodgeville	DODGEVILLE	WI	S
The Citizens Bank of De Graff	DE GRAFF	OH	S	London Square Bank	EAU CLAIRE	WI	S
The Delaware County Bank	DELAWARE	OH	S	M&I Community State Bank	EAU CLAIRE	WI	O
The Edon State Bank Company, of Edon	EDON	OH	S	The Bank of Edgar	EDGAR	WI	S
				Pierce County Bank and Trust Company	ELLSWORTH	WI	S

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Bank Midwest	ARMSTRONG	IA	N	Dysart State Bank	DYSART	IA	S
Atkins Savings Bank & Trust	ATKINS	IA	S	Security Savings Bank	EAGLE GROVE	IA	S
Farmers and Traders Savings Bank	BANCROFT	IA	S	Earlham Savings Bank	EARLHAM	IA	S
State Savings Bank	BAXTER	IA	N	Community Savings Bank	EDGEWOOD	IA	O
Farmers Savings Bank	BEAMAN	IA	S	Hardin County Savings Bank	ELDORA	IA	S
Chelsea Savings Bank	BELLE PLAINE	IA	S	Elgin State Bank	ELGIN	IA	S
Andrew Savings Bank	BELLEVUE	IA	S	Peoples Savings Bank	ELMA	IA	S
Bellevue State Bank	BELLEVUE	IA	S	Emerson State Bank	EMERSON	IA	S
North Iowa State Bank	BELMOND	IA	S	Brenton Bank of Palo Alto County	EMMETSBURG	IA	O
Liberty Bank & Trust	BLOOMFIELD	IA	S	Fairbank State Bank	FAIRBANK	IA	S
Blue Grass Savings Bank	BLUE GRASS	IA	S	State Bank of Fayette	FAYETTE	IA	S
Breda Savings Bank	BREDA	IA	N	Manufacturers Bank & Trust Company	FOREST CITY	IA	S
Rubio Savings Bank of Brighton, Iowa	BRIGHTON	IA	S	First American State Bank	FORT DODGE	IA	S
First State Bank	BRITT	IA	S	Farmers Savings Bank	FOSTORIA	IA	S
Buffalo Savings Bank	BUFFALO	IA	S	Farmers Savings Bank	FREDERIKA	IA	S
Cascade State Bank	CASCADE	IA	O	Farmers Savings Bank	GARWIN	IA	S
Security State Bank	CASEY	IA	S	George State Bank	GEORGE	IA	S
Hawkeye Bank of Cedar Rapids	CEDAR RAPIDS	IA	O	Gibson Savings Bank	GIBSON	IA	S
City State Bank	CENTRAL CITY	IA	S	Citizens Savings Bank	GILMAN	IA	S
Hawkeye Bank and Trust	CHARITON	IA	S	Farmers State Bank	GRAFTON	IA	S
First Security Bank and Trust Co.	CHARLES CITY	IA	O	Peoples Trust & Savings Bank	GRAND JUNCTION	IA	N
Cherokee State Bank	CHEROKEE	IA	S	Producers Savings Bank	GREEN MOUNTAIN	IA	S
Brenton Bank and Trust Company	CLARION	IA	S	Union State Bank	GREENFIELD	IA	S
Iowa State Bank	CLARKSVILLE	IA	S	Grinnell State Bank	GRINNELL	IA	N
Community State Bank of Clear Lake	CLEAR LAKE	IA	S	Guthrie County State Bank	GUTHRIE CENTER	IA	S
Cleghorn State Bank	CLEGHORN	IA	S	Security State Bank	GUTTENBERG	IA	S
Gateway State Bank	CLINTON	IA	N	Hampton State Bank	HAMPTON	IA	O
Iowa State Savings Bank	CLINTON	IA	S	Hartwick State Bank	HARTWICK	IA	S
The First State Bank	CONRAD	IA	S	Farmers State Bank	HAWARDEN	IA	S
Corwith State Bank	CORWITH	IA	S	First State Bank	HAWARDEN	IA	N
Corydon State Bank	CORYDON	IA	S	Citizens Savings Bank	HAWKEYE	IA	S
The Citizens State Bank	CORYDON	IA	S	Hedrick Savings Bank	HEDRICK	IA	S
Firststar Bank Council Bluffs	COUNCIL BLUFFS	IA	S	Hawkeye Bank and Trust	HUMBOLDT	IA	S
State Bank and Trust	COUNCIL BLUFFS	IA	S	First State Bank	IDA GROVE	IA	S
Iowa State Savings Bank	CRESTON	IA	S	Farmers State Savings Bank	INDEPENDENCE	IA	S
Brenton State Bank	DALLAS CENTER	IA	S	Warren County Brenton Bank and Trust	INDIANOLA	IA	S
First Central State Bank	DE WITT	IA	O	Green Belt Bank & Trust	IOWA FALLS	IA	S
Delhi Savings Bank	DELHI	IA	S	Iowa Falls State Bank	IOWA FALLS	IA	S
Farmers and Traders Savings Bank	DOUDS	IA	S	First Interstate Bank of Kalona	KALONA	IA	S
Farmers State Bank of Dows	DOWS	IA	S	State Central Bank	KEOKUK	IA	S
Dubuque Bank and Trust Company	DUBUQUE	IA	S	Keystone Savings Bank	KEYSTONE	IA	S
Fidelity Bank & Trust	DYERSVILLE	IA	S	Lake City State Bank	LAKE CITY	IA	S
				Security State Bank	LAKE PARK	IA	S

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Kerndt Brothers Savings Bank	LANSING	IA	S	Citizens State Bank	POCAHONTAS	IA	S
Security Savings Bank	LARCHWOOD	IA	S	Polk City Savings Bank	POLK CITY	IA	S
Laurens State Bank	LAURENS	IA	S	Pomeroy State Bank	POMEROY	IA	S
LeClaire State Bank	LECLAIRE	IA	S	Citizens State Bank	POSTVILLE	IA	S
The Libertyville Savings Bank	LIBERTYVILLE	IA	S	Postville State Bank	POSTVILLE	IA	S
Exchange State Bank	LIME SPRINGS	IA	S	Primghar Savings Bank	PRIMGHAR	IA	S
City State Bank	MADRID	IA	O	Farmers Savings Bank	PRINCETON	IA	S
Malvern Trust & Savings Bank	MALVERN	IA	S	Randolph State Bank	RANDOLPH	IA	S
Manson State Bank	MANSON	IA	S	Rippey Savings Bank	RIPPEY	IA	S
The Citizens State Bank	MARATHON	IA	N	Peoples Trust and Savings Bank	RIVERSIDE	IA	S
First Interstate Bank of Marengo	MARENGO	IA	S	Peoples Bank and Trust	ROCK VALLEY	IA	S
Commercial State Bank	MARSHALLTOWN	IA	S	Valley State Bank	ROCK VALLEY	IA	S
Farmers Savings Bank	MARTELLE	IA	N	Citizens Bank	SAC CITY	IA	S
Liberty Bank & Trust	MASON CITY	IA	S	Sac City State Bank	SAC CITY	IA	S
Maynard Savings Bank	MAYNARD	IA	S	State Bank of Schaller	SCHALLER	IA	S
Melvin Savings Bank	MELVIN	IA	S	Farmers State Bank	SCHLESWIG	IA	S
Farmers Savings Bank	MITCHELLVILLE	IA	S	Pioneer Bank	SERGEANT BLUFF	IA	S
Mondamin Savings Bank	MONDAMIN	IA	S	Sheffield Savings Bank	SHEFFIELD	IA	S
Union State Bank	MONONA	IA	S	Citizens State Bank	SHELLDON	IA	S
Monroe State Bank	MONROE	IA	N	Security State Bank	SHELL ROCK	IA	S
Montezuma State Bank	MONTEZUMA	IA	S	Fremont County Savings Bank	SIDNEY	IA	S
Monticello State Bank	MONTICELLO	IA	S	American State Bank	SIOUX CENTER	IA	S
Moorhead State Bank	MOORHEAD	IA	S	First State Bank	SIOUX RAPIDS	IA	S
First State Bank	MOUNT AYR	IA	N	Solon State Bank	SOLOW	IA	S
Hawkeye Bank & Trust	MOUNT AYR	IA	O	Somers Savings Bank	SOMERS	IA	S
Firststar Bank Mount Pleasant	MOUNT PLEASANT	IA	O	Farmers Trust and Savings Bank	SPENCER	IA	S
First Trust & Savings Bank	MOVILLE	IA	S	Citizens Savings Bank	SPILLVILLE	IA	S
Farmers and Merchants State Bank of	NEOLA	IA	N	First Bank and Trust	SPIRIT LAKE	IA	S
State Bank & Trust Co.	NEVADA	IA	S	Security State Bank	STANTON	IA	S
Taintor Savings Bank	NEW SHARON	IA	S	Story County Bank & Trust Company	STORY CITY	IA	S
Jasper County Savings Bank	NEWTON	IA	S	Union Bank and Trust Company	STRAWBERRY POINT	IA	S
Northwoods State Bank	NORTHWOOD	IA	O	The State Bank of Toledo	TOLEDO	IA	S
Oelwein State Bank	OELWEIN	IA	S	Farmers Savings Bank & Trust-Traer	TRAER	IA	S
State Savings Bank	ONAWA	IA	S	Treynor State Bank	TREYNOR	IA	S
Northwestern State Bank of	ORANGE CITY	IA	S	Brenton Bank and Trust Company	URBANDALE	IA	N
American State Bank	OSCEOLA	IA	S	Van Horne Savings Bank	VAN HORNE	IA	S
Mahaska State Bank	OSKALDOSA	IA	S	Hawkeye Bank of Vinton	VINTON	IA	S
Liberty Bank & Trust	PALMER	IA	S	Walcott Trust and Savings Bank	WALCOTT	IA	S
Palo Savings Bank	PALO	IA	S	Washington State Bank	WASHINGTON	IA	S
Community State Bank	PATON	IA	S	Farmers and Merchants Savings Bank	WAUKON	IA	S
Marion County State Bank	PELLA	IA	S	Waukon State Bank	WAUKON	IA	S
Farmers State Bank	PLAINFIELD	IA	S	Wayland State Bank	WAYLAND	IA	S
Pleasantville State Bank	PLEASANTVILLE	IA	S	Peoples Savings Bank	WELLSBURG	IA	S

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Iowa State Bank	WEST BEND	IA	S	The Durham State Bank	DURHAM	KS	S
West Branch State Bank	WEST BRANCH	IA	S	The Farmers State Bank	DWIGHT	KS	S
West Burlington Bank	WEST BURLINGTON	IA	S	The Edwardsville Bank	EDWARDSVILLE	KS	S
West Chester Savings Bank	WEST CHESTER	IA	S	The First State Bank of Elkhart	ELKHART	KS	S
Farmers Savings Bank	WEST UNION	IA	O	The Peoples Exchange Bank of Elmdale	ELMDALE	KS	S
West Side State Savings Bank	WESTSIDE	IA	S	Security State Bank	FORT SCOTT	KS	S
Farmers Savings Bank	WEVER	IA	S	The City State Bank	FORT SCOTT	KS	S
First Trust and Savings Bank	WHEATLAND	IA	S	State Bank of Fredonia	FREDONIA	KS	S
Farmers and Merchants State Bank	WINTERSET	IA	S	The Miners State Bank of Frontenac	FRONTENAC	KS	S
Union State Bank	WINTERSET	IA	S	Fidelity State Bank	GARDEN CITY	KS	O
Farmers State Bank	YALE	IA	S	Kansas State Bank	GARNETT	KS	S
				Security State Bank	GREAT BEND	KS	N
The Alden State Bank	ALDEN	KS	S	Greensburg State Bank	GREENSBURG	KS	N
Andover State Bank	ANDOVER	KS	S	Gypsum Valley Bank	GYPSUM	KS	S
The First State Bank	ARMA	KS	S	The Hanston State Bank	HANSTON	KS	S
The Stockgrowers State Bank of	ASHLAND	KS	S	The Farmers State Bank	HARDTNER	KS	S
The Prairie State Bank	AUGUSTA	KS	S	The Freeport State Bank	HARPER	KS	S
The Baldwin State Bank	BALDWIN CITY	KS	N	The Farmer's State Bank	HAZELTON	KS	S
State Exchange Bank	BARNES	KS	S	The First State Bank of Healy	HEALY	KS	S
Marshall County Bank of Beattie	BEATTIE	KS	S	The Hesston State Bank	HESSTON	KS	S
The Bendena State Bank	BENDENA	KS	S	State Bank of Hoxie	HOXIE	KS	F
The State Bank of Bern	BERN	KS	S	First State Bank	JUNCTION CITY	KS	S
The Security State Bank	BIRD CITY	KS	S	Guaranty State Bank & Trust	KANSAS CITY	KS	S
Bison State Bank	BISON	KS	S	The Bank of Kincaid	KINCAID	KS	S
The Bremen State Bank	BREMEN	KS	S	State Bank of Kingman	KINGMAN	KS	S
The Farmers State Bank of Bucklin	BUCKLIN	KS	S	The First State Bank of Lansing	LANSING	KS	N
The Buhler State Bank	BUHLER	KS	S	The Bank of Kansas/Lawrence	LAWRENCE	KS	S
The Burdett State Bank	BURDETT	KS	S	The Manufacturers State Bank	LEAVENWORTH	KS	S
The Farmers State Bank & Trust Co.	CANTON	KS	S	The State Bank of Lebo	LEBO	KS	S
The State Bank of Canton, Canton	CANTON	KS	S	The Exchange Bank of Lenora	LENORA	KS	S
The Farmers & Merchants State Bank o	CAWKER CITY	KS	S	The Saline Valley Bank	LINCOLN	KS	S
Bank Chase	CHASE	KS	S	Pilsen State Bank, Lincolnville	LINCOLNVILLE	KS	N
The Citizens State Bank of Cheney	CHENEY	KS	S	The Home State Bank, Longton	LONGTON	KS	N
Chetopa State Bank & Trust Co.	CHETOPA	KS	S	The Farmers State Bank	LUCAS	KS	S
Home State Bank of Clearwater	CLEARWATER	KS	S	The Lyons State Bank	LYONS	KS	S
Coffeyville State Bank	COFFEYVILLE	KS	S	Maize State Bank	MAIZE	KS	N
Farmers and Merchants Bank	COLBY	KS	S	The Jewell County Bank	MANKATO	KS	S
Peoples State Bank	COLBY	KS	S	The Bank of McLouth	MCLOUTH	KS	S
State Bank of Colwich	COLWICH	KS	N	The State Bank of Meriden	MERIDEN	KS	S
Cloud County Bank & Trust	CONCORDIA	KS	S	The Citizens State Bank	MILTONVALE	KS	S
The State Bank of Conway Springs	CONWAY SPRINGS	KS	S	Midland Bank of Kansas	MISSION	KS	S
Farmers and Drovers Bank	COUNCIL GROVE	KS	S	Citizens State Bank	MORLAND	KS	S
				Farmers and Merchants Bank of	MOUND CITY	KS	S

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
The Citizens State Bank	MOUNDRIDGE	KS	S	Citizens State Bank	WINFIELD	KS	S
The Mulvane State Bank	MULVANE	KS	S	Rooks County State Bank	WOODSTON	KS	S
The Munden State Bank	MUNDEN	KS	S				
First Bank of Newton	NEWTON	KS	S	First State Bank of Ada	ADA	MN	S
The Citizens State Bank	NORCATUR	KS	S	Farmers State Bank of Adams	ADAMS	MN	S
The First State Bank	NORTON	KS	S	Adrian State Bank	ADRIAN	MN	S
The Farmers State Bank of Norwich	NORWICH	KS	N	Argyle State Bank	ARGYLE	MN	S
The Bank	OAKLEY	KS	S	Avon State Bank	AVON	MN	S
The Bank	OVERLIN	KS	S	21st Century Bank	BALATON	MN	S
The Olathe Bank	OLATHE	KS	N	North American State Bank	BELGRADE	MN	S
The American State Bank	OSWEGO	KS	S	State Bank of Belle Plaine	BELLE PLAINE	MN	S
Bank One	OTIS	KS	S	Security State Bank of Bemidji	BEMIDJI	MN	S
The Kansas State Bank	OTTAWA	KS	O	First State Bank of Big Fork	BIG FORK	MN	S
Bank of Blue Valley	OVERLAND PARK	KS	S	Citizens State Bank of Big Lake	BIG LAKE	MN	S
Oak Park Bank	OVERLAND PARK	KS	S	Blaine State Bank	BLAINE	MN	N
Valley View State Bank	OVERLAND PARK	KS	S	State Bank of Blomkest	BLOMKEST	MN	S
Citizens State Bank	PAOLA	KS	S	State Bank of Blomkest	BLOMKEST	MN	S
Commercial Bank	PARSONS	KS	S	Farmers and Merchants State Bank of	BLOOMING PRAIRIE	MN	S
The Peabody State Bank	PEABODY	KS	S	First Prairie Bank	BLOOMING PRAIRIE	MN	S
The Bank of Perry	PERRY	KS	S	American State Bank of Bloomington	BLOOMINGTON	MN	S
The Plainville State Bank	PLAINVILLE	KS	S	Firststar MetroBank	BLOOMINGTON	MN	S
Elmer Bank	POTWIN	KS	N	CreditAmerica Savings Company	BRAINERD	MN	S
The Southgate Bank	PRAIRIE VILLAGE	KS	S	First American Bank of Brainerd	BRAINERD	MN	S
The State Bank	PRETTY PRAIRIE	KS	S	First American Bank of Breckenridge	BRECKENRIDGE	MN	O
The Raymond State Bank	RAYMOND	KS	S	Marquette Bank Brookdale	BROOKLYN CENTER	MN	S
Peoples Bank of Kansas	RICHMOND	KS	S	Union State Bank of Browns Valley	BROWNS VALLEY	MN	S
The Rose Hill State Bank	ROSE HILL	KS	N	Cambridge State Bank	CAMBRIDGE	MN	SN
The Roxbury State Bank	ROXBURY	KS	S	First State Bank of Castle Rock	CASTLE ROCK	MN	S
The Morrill State Bank & Trust Co.	SABETHA	KS	O	Chisago County State Bank	CENTER CITY	MN	S
Selden State Bank	SELDEN	KS	S	State Bank of Chanhassen	CHANHASSEN	MN	S
The Solomon State Bank	SOLOMON	KS	N	Firststar Centennial Bank	CIRCLE PINES	MN	S
The Valley State Bank	SYRACUSE	KS	S	First State Bank of Clearbrook	CLEARBROOK	MN	S
Southwest Bank & Trust	TOPEKA	KS	S	The Peoples State Bank of Cleveland	CLEVELAND	MN	S
The Turon State Bank	TURON	KS	S	State Bank of Cokato	COKATO	MN	S
Arkansas Valley State Bank	VALLEY CENTER	KS	S	State Bank of Conger (Incorporated)	CONGER	MN	N
Kendall State Bank	VALLEY FALLS	KS	S	Farmers and Merchants State Bank of	COOK	MN	S
The Citizens State Bank of	WATERVILLE	KS	S	First Bank Coon Rapids	COON RAPIDS	MN	S
Bank of Commerce and Trust Company	WELLINGTON	KS	N	Currie State Bank	CURRIE	MN	S
The Farmers State Bank of	WESTMORELAND	KS	S	State Bank of Danvers	DANVERS	MN	S
The Bank of Whitewater	WHITEWATER	KS	S	Farmers State Bank of Darwin	DARWIN	MN	N
Twin Lakes Bank & Trust	WICHITA	KS	S	Security State Bank of Deer Creek	DEER CREEK	MN	S
The Wilmore State Bank	WILMORE	KS	S	Farmers State Bank of Delavan	DELAVAN	MN	S
The Wilson State Bank	WILSON	KS	S	State Bank of Dennison	DENNISON	MN	S

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Farmers and Merchants State Bank of	DONNELLY	MN	S	Farmers State Bank of Hoffman	HOFFMAN	MN	S
Citizens State Bank of	EAST GRAND FORKS	MN	S	Produce State Bank of Hollandale	HOLLANDALE	MN	S
State Bank of Easton	EASTON	MN	S	Farmers State Bank of Hope	HOPE	MN	S
Citizens State Bank of Echo	ECHO	MN	S	Farmers State Bank of Huntley, Inc.	HUNTLEY	MN	N
Cityside Savings & Financial Service	EDEN PRAIRIE	MN	S	Citizens Bank & Trust Co.	HUTCHINSON	MN	S
State Bank in Eden Valley	EDEN VALLEY	MN	S	First State Bank of Isanti	ISANTI	MN	S
State Bank of Edgerton	EDGERTON	MN	S	Rural American Bank - Isle	ISLE	MN	N
Fidelity Bank	EDINA	MN	S	Jasper State Bank	JASPER	MN	S
Eitzen State Bank	EITZEN	MN	S	State Bank of Jeffers	JEFFERS	MN	N
The Bank of Elk River	ELK RIVER	MN	S	Kasson State Bank	KASSON	MN	S
Ellsworth State Bank	ELLSWORTH	MN	N	State Bank of Kenneth	KENNETH	MN	N
American State Bank of Erskine	ERSKINE	MN	S	Kent State Bank	KENT	MN	S
Fidelity State Bank of Fairfax	FAIRFAX	MN	S	Security State Bank of Kenyon	KENYON	MN	S
State Bank of Fairmont	FAIRMONT	MN	S	State Bank of Kerkhoven	KERKHOVEN	MN	S
The State Bank of Faribault	FARIBAULT	MN	O	Klossner State Bank	KLOSSNER	MN	S
First State Bank of Finlayson	FINLAYSON	MN	S	La Crescent State Bank	LA CRESCENT	MN	O
First State Bank of Floodwood	FLOODWOOD	MN	N	Citizens State Bank of Lafayette	LAFAYETTE	MN	S
Farmers State Bank of Fosston	FOSSTON	MN	S	Lake City State Bank	LAKE CITY	MN	S
First State Bank of Freeborn	FREEBORN	MN	S	Lake Elmo Bank	LAKE ELMO	MN	S
Fr�eport State Bank	FREEPORT	MN	S	First State Bank of Le Center	LE CENTER	MN	F
Frost State Bank	FROST	MN	S	First State Bank of Le Roy	LE ROY	MN	S
Frost State Bank	FROST	MN	S	Merchants State Bank of Lewisville	LEWISVILLE	MN	S
Citizens State Bank of Gaylord	GAYLORD	MN	S	London State Bank	LONDON	MN	N
Citizens State Bank of Gaylord	GAYLORD	MN	S	State Bank of Long Lake	LONG LAKE	MN	S
Geneva State Bank	GENEVA	MN	S	Lake Country State Bank	LONG PRAIRIE	MN	S
State Bank of Gibbon	GIBBON	MN	S	State Bank of Loretto	LORETTO	MN	S
First State Bank of Gilman, Inc.	GILMAN	MN	S	State Bank of Lucan	LUCAN	MN	S
Citizens State Bank of Glenville	GLENVILLE	MN	S	Peoples State Bank of Madison Lake	MADISON LAKE	MN	S
Marquette Bank Golden Valley	GOLDEN VALLEY	MN	N	MidAmerica Bank South	MANKATO	MN	S
The Northern State Bank of Gonvick	GONVICK	MN	S	Security State Bank of Mankato	MANKATO	MN	S
Goodhue State Bank	GOODHUE	MN	S	MidAmerica Bank Maplewood	MAPLEWOOD	MN	S
The First State Bank of Graceville	GRACEVILLE	MN	S	State Bank of Marietta	MARIETTA	MN	S
First American State Bank of	GRAND MEADOW	MN	S	First American Bank Southwest	MARSHALL	MN	S
Granger State Bank	GRANGER	MN	S	The Citizens State Bank of	MILACA	MN	S
Rural American Bank of Greenwald	GREENWALD	MN	S	Prairie State Bank	MILAN	MN	S
First State Bank of Grove City	GROVE CITY	MN	N	IDS Bank and Trust	MINNEAPOLIS	MN	S
Northwestern State Bank of Hallock	HALLOCK	MN	S	Union Bank and Trust Company	MINNEAPOLIS	MN	S
Crosstown State Bank of Ham Lake	HAM LAKE	MN	S	Wright County State Bank	MONTICELLO	MN	S
Security State Bank of Hammond	HAMMOND	MN	N	Citizens Bank	MORRIS	MN	S
Hampton Bank	HAMPTON	MN	S	Morris State Bank	MORRIS	MN	S
State Bank of Hawley	HAWLEY	MN	S	State Bank of Morristown	MORRISTOWN	MN	S
Security State Bank of Hibbing	HIBBING	MN	S	Marquette Bank Mound	MOUND	MN	S
Exchange State Bank of Hills	HILLS	MN	S				

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Mountain Iron First State Bank	MOUNTAIN IRON	MN	S	The Bank of Saint Paul	ST. PAUL	MN	S
Farmers State Bank of Mountain Lake	MOUNTAIN LAKE	MN	S	The Highland Bank	ST. PAUL	MN	S
Marquette Bank New Hope	NEW HOPE	MN	S	The Phalen Bank	ST. PAUL	MN	S
New Market Bank	NEW MARKET	MN	S	Western State Bank of St. Paul	ST. PAUL	MN	O
State Bank of New Richland	NEW RICHLAND	MN	S	Staples State Bank	STAPLES	MN	S
Farmers & Merchants State Bank of	NEW YORK MILLS	MN	S	Central Bank	STILLWATER	MN	S
Marshall County State Bank	NEWFOLDEN	MN	S	Sturgeon Lake State Bank	STURGEON LAKE	MN	S
MidAmerica Bank Newport	NEWPORT	MN	S	First State Bank of Swanville	SWANVILLE	MN	S
Nicollet State Bank	NICOLLET	MN	S	State Bank of Taunton	TAUNTON	MN	S
Nisswa State Bank	NISSWA	MN	S	Northern State Bank of	THIEF RIVER FALLS	MN	S
Odin State Bank	ODIN	MN	S	State Bank of Tower	TOWER	MN	S
The Citizens State Bank of Olivia	OLIVIA	MN	S	Triumph State Bank	TRIMONT	MN	S
First State Bank of Onamia	ONAMIA	MN	S	Twin Lakes State Bank	TWIN LAKES	MN	S
Valley State Bank of Oslo	OSLO	MN	S	Twin Valley State Bank	TWIN VALLEY	MN	S
Ostrander State Bank	OSTRANDER	MN	S	Commercial State Bank of Two Harbors	TWO HARBORS	MN	S
Owatonna State Bank	OWATONNA	MN	S	Citizens State Bank of Tyler, Inc.	TYLER	MN	S
Northwoods Bank of Minnesota	PARK RAPIDS	MN	S	The Northwestern State Bank of Ulen	ULEN	MN	S
Community First State Bank of	PAYNESVILLE	MN	S	Vergas State Bank	VERGAS	MN	S
Pelican Valley State Bank	PELICAN RAPIDS	MN	S	Vesta State Bank	VESTA	MN	S
Perham State Bank	PERHAM	MN	S	Northern State Bank of Virginia	VIRGINIA	MN	S
The Security State Bank of	PINE ISLAND	MN	O	Citizens State Bank of Walnut Grove	WALNUT GROVE	MN	S
Pine River State Bank	PINE RIVER	MN	S	Peoples State Bank of Warren	WARREN	MN	S
Preston Bank of Preston	PRESTON	MN	S	First American Bank of Watertown	WATERTOWN	MN	S
Prinsburg State Bank	PRINSBURG	MN	S	Citizens' State Bank of Waverly	WAVERLY	MN	S
Prior Lake State Bank	PRIOR LAKE	MN	S	Security State Bank of Wells	WELLS	MN	S
Minnesota Valley Bank	REDWOOD FALLS	MN	S	State Bank of Wendell	WENDELL	MN	S
O'Connor Bros. State Bank of	RENVILLE	MN	N	Signal Bank, Inc.	WEST ST. PAUL	MN	S
Richfield Bank & Trust Co.	RICHFIELD	MN	S	White Rock State Bank	WHITE ROCK	MN	S
Minnesota Loan & Thrift Company of	ROCHESTER	MN	S	Southwest State Bank	WINDOM	MN	S
Rockford State Bank	ROCKFORD	MN	S	Farmers State Bank of Winger	WINGER	MN	S
State Bank of Rogers	ROGERS	MN	S	Town & Country State Bank of Winona	WINONA	MN	S
Citizens State Bank of Roseau	ROSEAU	MN	S	State Bank of Wood Lake	WOOD LAKE	MN	S
Royalton State Bank	ROYALTON	MN	S	First State Bank of Wykoff	WYKOFF	MN	S
Security State Bank of Sebeke	SEBEKA	MN	S	First State Bank of Wyoming	WYOMING	MN	S
Citizens State Bank of Shakopee	SHAKOPEE	MN	S	Farmers Security State Bank of	ZUMBROTA	MN	S
Peoples State Bank of Slayton	SLAYTON	MN	S				
First American Bank Metro	SOUTH ST. PAUL	MN	S	Adrian Bank	ADRIAN	MO	S
First State Bank of Spring Lake Park	SPRING LAKE PARK	MN	N	The Bank of Advance	ADVANCE	MO	S
State Bank of Springfield	SPRINGFIELD	MN	S	Bank of Altenburg	ALTENBURG	MO	N
Eastwood Bank	ST. CHARLES	MN	S	Farmers Bank	ANTONIA	MO	S
Citizens State Bank of St. Louis Park	ST. LOUIS PARK	MN	S	Citizens Bank of Appleton City	APPLETON CITY	MO	S
Capital Bank	ST. PAUL	MN	N	Lawrence County Bank	AURORA	MO	S
St. Anthony Park State Bank	ST. PAUL	MN	N	Bank of Birch Tree	BIRCH TREE	MO	N

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Blackburn Bank	BLACKBURN	MO	S	Bank of Fordland	FORDLAND	MO	N
United Missouri Bank of Boonville	BOONVILLE	MO	S	Bank of Freeburg	FREEBURG	MO	S
Bank of Bourbon	BOURBON	MO	S	United Security Bank	FULTON	MO	S
Clifford Banking Company	BOWLING GREEN	MO	S	Bank of Gallatin/First State Bank	GALLATIN	MO	S
The Braymer Bank	BRAYMER	MO	S	Goodman State Bank	GOODMAN	MO	S
First Security Bank of Brookfield	BROOKFIELD	MO	S	The Farmers Bank of Gower	GOWER	MO	N
United Missouri Bank North Central	BROOKFIELD	MO	S	Truman Bank and Trust Company	GRANDVIEW	MO	S
Chariton County Bank	BRUNSWICK	MO	S	Caldwell County Bank	HAMILTON	MO	S
First State Bank of Missouri	BUCKNER	MO	S	Mercantile Bank of Wright County	HARTVILLE	MO	S
O'Bannon Banking Company	BUFFALO	MO	S	Bank of Hayti	HAYTI	MO	S
Boatmen's Bank of Butler	BUTLER	MO	O	Bay-Hermann-Berger Bank	HERMANN	MO	S
Cabool State Bank	CABOOL	MO	S	Higginsville State Bank	HIGGINSVILLE	MO	S
Citizens Bank of the Ozarks	CAMDENTON	MO	S	Mercantile Bank of Jefferson County	HIGH RIDGE	MO	S
Canton State Bank	CANTON	MO	N	Bank of Hillsboro	HILLSBORO	MO	S
AmeriFirst Bank of Cape Girardeau	CAPE GIRARDEAU	MO	N	Texas County Bank	HOUSTON	MO	S
Mercantile Bank of Cape Girardeau	CAPE GIRARDEAU	MO	S	The Bank of Houston	HOUSTON	MO	S
South East Missouri Bank	CAPE GIRARDEAU	MO	S	Hume Bank	HUME	MO	N
Carroll County Trust Company of	CARROLLTON	MO	S	First City Bank	INDEPENDENCE	MO	N
The Farmers Bank	CARROLLTON	MO	S	Irondale Bank	IRONDALE	MO	S
United Missouri Bank of Carthage	CARTHAGE	MO	N	Iron County Security Bank	IRONTON	MO	S
First State Bank and Trust Company	CARUTHERSVILLE	MO	S	Peoples Bank of Jamestown	JAMESTOWN	MO	S
United Bank of Chamois	CHAMOIS	MO	S	The Central Trust Bank	JEFFERSON CITY	MO	S
Clarence State Bank	CLARENCE	MO	N	United Missouri Bank of	JEFFERSON CITY	MO	S
Landmark Bank	CLAYTON	MO	S	First State Bank of Joplin	JOPLIN	MO	S
Capital Bank of Columbia	COLUMBIA	MO	S	Kahoka State Bank	KAHOKA	MO	S
Bank of Creighton	CREIGHTON	MO	S	Peoples Bank of Wyaconda, Missouri	KAHOKA	MO	N
Bank of Crocker	CROCKER	MO	S	Bannister Bank and Trust	KANSAS CITY	MO	SN
Peoples Bank	CUBA	MO	S	Central Bank of Kansas City	KANSAS CITY	MO	S
Century Bank	DES PERES	MO	S	Hillcrest Bank	KANSAS CITY	MO	SN
The Colonial Bank	DES PERES	MO	S	Landmark Bank of Kansas City	KANSAS CITY	MO	N
Citizens First Financial Bank	DEXTER	MO	S	Missouri Bank and Trust Company of	KANSAS CITY	MO	SN
Diamond Bank	DIAMOND	MO	N	Union Bank	KANSAS CITY	MO	S
Ripley County State Bank	DONIPHAN	MO	S	Boatmen's Bank of Kennett	KENNETT	MO	S
The Citizens Bank of Edina	EDINA	MO	S	The Bank of Knob Noster	KNOB NOSTER	MO	S
Community Bank of El Dorado Springs	EL DORADO SPRINGS	MO	N	Farmers and Merchants Bank of	LA GRANGE	MO	S
Mercantile Bank of Eldon	ELDON	MO	S	Boatmen's Bank of Lexington	LEXINGTON	MO	O
Farmers State Bank of Ellington, Mo.	ELLINGTON	MO	S	Lafayette County Bank of Lexington	LEXINGTON	MO	S
The Village Bank of St. Louis County	ELLISVILLE	MO	S	Heritage Bank	LOOSE CREEK	MO	N
Bank of Lincoln County	ELSBERRY	MO	N	Bank of Louisiana	LOUISIANA	MO	S
Rockwood Bank	EUREKA	MO	S	Macon-Atlanta State Bank	MACON	MO	O
Exchange Bank of Fairfax	FAIRFAX	MO	N	Mercantile Bank of North Central MO	MACON	MO	S
The Bank of Fairport	FAIRPORT	MO	N				
Exchange Bank of Missouri	FAYETTE	MO	S				

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CRA EVALUATIONS
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Bank Name	City	CRA *		Bank Name	City	CRA *	
		ST	RATING			ST	RATING
Southern Missouri Bank	MANSFIELD	MO	N	Mercantile Bank of Sedalia	SEDALIA	MO	S
Pioneer Bank and Trust Company	MAPLEWOOD	MO	N	The Union Savings Bank	SEDALIA	MO	N
Security Bank of Bollinger County	MARBLE HILL	MO	S	The Seymour Bank	SEYMOUR	MO	S
Wood & Huston Bank	MARSHALL	MO	S	Community State Bank of Shelbina	SHELBINA	MO	S
Citizens State Bank	MARSHFIELD	MO	S	The Community Bank of Shell Knob	SHELL KNOB	MO	S
Webster County Bank	MARSHFIELD	MO	S	Capital Bank of Sikeston	SIKESTON	MO	S
American Bank of Northwest Missouri	MARYVILLE	MO	S	Mercantile Bank of Sikeston	SIKESTON	MO	S
First Bank of Maryville	MARYVILLE	MO	N	Silex Banking Company	SILEX	MO	S
Metz Banking Company	METZ	MO	S	State Bank of Slater	SLATER	MO	S
Ladonia State Bank	MEXICO	MO	S	Citizens Bank and Trust Company	SMITHVILLE	MO	N
Martinsburg Bank	MEXICO	MO	O	The Corner Stone Bank	SOUTHWEST CITY	MO	S
Perry State Bank	MONROE CITY	MO	S	The Citizens Bank of Sparta	SPARTA	MO	S
Bank of Monticello	MONTICELLO	MO	S	Empire Bank	SPRINGFIELD	MO	S
Montrose Savings Bank	MONTROSE	MO	S	Landmark Bank of St. Charles County	ST. CHARLES	MO	S
The Bank of Mountain View	MOUNTAIN VIEW	MO	S	Mega Bank of St. Charles County	ST. CHARLES CNTY	MO	S
Napoleon Bank	NAPOLEON	MO	S	Bank of St. Elizabeth	ST. ELIZABETH	MO	S
Citizens State Bank of Nevada, MO	NEVADA	MO	S	Allegiant Bank	ST. LOUIS	MO	SN
Nixa Bank	NIXA	MO	S	Bremen Bank and Trust Company	ST. LOUIS	MO	S
Peoples Bank of the Ozarks	NIXA	MO	S	Mega Bank of St. Louis County	ST. LOUIS COUNTY	MO	S
State Bank of Noel	NOEL	MO	N	The Greene County Bank	STRAFFORD	MO	S
Norbank	NORTH KANSAS CITY	MO	O	Sturgeon State Bank	STURGEON	MO	S
Bank of Otterville	OTTERVILLE	MO	S	Meramec State Bank	SULLIVAN	MO	S
Bank of Southwest Missouri	OZARK	MO	S	Bank of Thayer	THAYER	MO	S
Palmyra State Bank	PALMYRA	MO	S	The Tipton Latham Bank	TIPTON	MO	S
Bank of Perryville	PERRYVILLE	MO	O	Peoples Bank and Trust Company of	TROY	MO	S
Mercantile Bank of Perryville	PERRYVILLE	MO	S	American Bank of Franklin County	UNION	MO	S
Platte Valley Bank of Missouri	PLATTE CITY	MO	S	First Security Bank	UNION STAR	MO	N
Wells Bank of Platte City	PLATTE CITY	MO	N	Farmers Bank of Unionville	UNIONVILLE	MO	S
The Pleasant Hill Bank	PLEASANT HILL	MO	S	Putnam County State Bank	UNIONVILLE	MO	S
Farmer's Bank of Polo Missouri	POLO	MO	S	Carter County State Bank	VAN BUREN	MO	S
First Midwest Bank of Poplar Bluff	POPLAR BLUFF	MO	S	United Missouri Bank of Warrensburg	WARRENSBURG	MO	S
Ray County Bank	RICHMOND	MO	S	Osage Valley Bank	WARSAW	MO	O
Farmers State Bank	RISCO	MO	S	Bank of Waverly	WAVERLY	MO	N
Bank of Riverside, Missouri	RIVERSIDE	MO	N	Bank of Wellsville	WELLSVILLE	MO	N
Bank of Rothville	ROTHVILLE	MO	N	First Community Bank	WINDSOR	MO	S
Rushville State Bank	RUSHVILLE	MO	S	Farmers and Merchants Bank of Wright	WRIGHT CITY	MO	S
Bank of Salem	SALEM	MO	S				
The Merchants and Farmers Bank of	SALISBURY	MO	S	Security State Bank of Adams	ADAMS	ND	S
Scott City Bank and Trust Company	SCOTT CITY	MO	S	First State Bank of Arthur	ARTHUR	ND	S
Central Bank of Missouri	SEDALIA	MO	S	Bank of Beulah	BEULAH	ND	S
Community Bank of Pettis County	SEDALIA	MO	S	State Bank of Bottineau	BOTTINEAU	ND	S
				Towner County State Bank	CANDO	ND	S

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
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Farmers State Bank	CARRINGTON	ND	S	Strasburg State Bank	STRASBURG	ND	S
Grant County State Bank	CARSON	ND	S	Bank of Turtle Lake	TURTLE LAKE	ND	S
First American Bank of Casselton	CASSELTON	ND	S	First Security Bank, Underwood	UNDERWOOD	ND	S
The First State Bank of Casselton	CASSELTON	ND	S	State Bank of West Fargo	WEST FARGO	ND	S
State Bank of Oliver County	CENTER	ND	S				
Farmers and Merchants Bank in Cooper	COOPERSTOWN	ND	S	Western Bank	ALLIANCE	NE	S
Farmers State Bank of Crosby, N. D.	CROSBY	ND	S	Security State Bank	ANSLEY	NE	S
American State Bank and Trust of	DICKINSON	ND	S	Arlington State Bank	ARLINGTON	NE	S
Farmers State Bank	ELGIN	ND	S	Ashland State Bank	ASHLAND	NE	S
Peoples State Bank, Fairmount, N. D.	FAIRMOUNT	ND	S	Ashton State Bank	ASHTON	NE	S
Union State Bank of Fargo	FARGO	ND	S	The Farmers State Bank & Trust Co.	AURORA	NE	S
Sargent County Bank	FORMAN	ND	S	Farmers and Merchants Bank	AXTELL	NE	S
Garrison State Bank	GARRISON	ND	S	The State Bank of Bartley	BARTLEY	NE	S
Bank of Glen Ullin	GLEN ULLIN	ND	S	Commercial Bank	BASSETT	NE	S
First State Bank of Golva	GOLVA	ND	S	First State Bank	BEAVER CITY	NE	S
First State Bank of Goodrich	GOODRICH	ND	S	First United Bank of Bellevue	BELLEVUE	NE	N
The Union Bank	HALLIDAY	ND	S	State Bank	BENKELMAN	NE	S
Bank of Hamilton	HAMILTON	ND	S	Bank of Bertrand	BERTRAND	NE	S
Harwood State Bank	HARWOOD	ND	S	The Commercial Bank	BLUE HILL	NE	S
Bank of Hazelton	HAZELTON	ND	S	Bank of Brady	BRADY	NE	S
Security Bank of Hebron	HEBRON	ND	S	Nebraska State Bank and Trust Co.	BROKEN BOW	NE	
Security State Bank of Hunter	HUNTER	ND	S	State Bank of Burchard	BURCHARD	NE	S
Stutsman County State Bank	JAMESTOWN	ND	S	The American Bank	BURR	NE	S
State Bank of Kenmare	KENMARE	ND	S	Kimball County Bank	BUSHNELL	NE	S
Kindred State Bank	KINDRED	ND	S	Byron State Bank	BYRON	NE	S
The First State Bank of La Moure	LA MOURE	ND	S	Campbell State Bank	CAMPBELL	NE	S
Farmers and Merchants State Bank	LANGDON	ND	S	Citizens State Bank	CARLETON	NE	S
First State Bank Langdon	LANGDON	ND	S	Commercial State Bank	CEDAR BLUFFS	NE	S
First American Bank	LISBON	ND	O	Cedar Rapids State Bank	CEDAR RAPIDS	NE	S
Litchville State Bank	LITCHVILLE	ND	N	Central Bank	CENTRAL CITY	NE	S
State Bank of Marion	MARION	ND	S	CerescoBank	CERESCO	NE	S
McVillage State Bank	MCVILLE	ND	N	Bank of Clarks	CLARKS	NE	S
First American Bank West	MINOT	ND	S	Citizens State Bank	CLEARWATER	NE	S
First Western Bank & Trust	MINOT	ND	S	Columbus Bank and Trust Company	COLUMBUS	NE	S
The Citizens State Bank at Mohall	MOHALL	ND	S	First Bank & Trust Company	COZAD	NE	S
Commercial Bank of Mott	MOTT	ND	S	Nebraska State Bank	COZAD	NE	S
The First State Bank of Munich	MUNICH	ND	S	Crawford State Bank	CRAWFORD	NE	S
Lakeside State Bank	NEW TOWN	ND	S	Crete State Bank	CRETE	NE	O
Page State Bank	PAGE	ND	S	Curtis State Bank	CURTIS	NE	S
Rolette State Bank	ROLETTE	ND	S	Jefferson County Bank	DAYKIN	NE	S
Scandia American Bank	STANLEY	ND	S	De Witt State Bank	DE WITT	NE	S
Bank of Steele	STEELE	ND	S	Citizens State Bank	DORCHESTER	NE	S

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Bank Name	City	CRA * ST RATING	Bank Name	City	CRA * ST RATING
Farmers State Bank	DOUGLAS	NE S	Security Home Bank	MALMO	NE S
State Bank of Du Bois	DU BOIS	NE S	Farmers State Bank	MAYWOOD	NE S
Eagle State Bank	EAGLE	NE S	Bank of Mead	MEAD	NE S
Bank of Elkhorn	ELKHORN	NE S	Bank of Monroe	MONROE	NE S
American Exchange Bank	ELMWOOD	NE N	First United Bank	NELIGH	NE S
Ericson State Bank	ERICSON	NE S	Commercial Bank	NELSON	NE S
Farmers State Bank	EWING	NE S	Platte Valley Bank	NORTH BEND	NE S
The Fairbury State Bank	FAIRBURY	NE N	North Loup Valley Bank	NORTH LOUP	NE S
Farmers State Bank	FAIRMONT	NE S	Adams Bank & Trust	OGALLALA	NE O
Richardson County Bank & Trust Co.	FALLS CITY	NE S	Bank of Nebraska-Omaha	OMAHA	NE N
Filley Bank	FILLEY	NE S	First Bank	OMAHA	NE N
State Bank of Firth, Inc.	FIRTH	NE S	First Westroads Bank, Inc.	OMAHA	NE S
Cedar Security Bank	FORDYCE	NE S	Mid City Bank, Inc.	OMAHA	NE N
Fort Calhoun State Bank	FORT CALHOUN	NE N	Omaha State Bank	OMAHA	NE S
Franklin State Bank	FRANKLIN	NE S	Southwest Bank & Trust Company of	OMAHA	NE S
First State Bank	FREMONT	NE S	Western Security Bank	OMAHA	NE S
Gering State Bank	GERING	NE S	Republican Valley Bank	ORLEANS	NE S
First State Bank	GOTHENBURG	NE O	Bank of Overton	VERTON	NE S
The Gothenburg State Bank and Trust	GOTHENBURG	NE S	State Bank	PALMER	NE S
Gretna State Bank	GRETTNA	NE S	The Bank of Palmyra	PALMYRA	NE N
ings State Bank	HASTINGS	NE S	Petersburg State Bank	PETERSBURG	NE S
Northwestern State Bank	HAY SPRINGS	NE S	Pickrell State Bank	PICKRELL	NE S
Thayer County Bank	HEBRON	NE S	Platte Center Bank	PLATTE CENTER	NE N
Henderson State Bank	HENDERSON	NE S	Citizens State Bank	POLK	NE S
The State Bank of Hildreth	HILDRETH	NE S	Bank of Dixon County	PONCA	NE S
American State Bank	HOMER	NE S	The Potter State Bank of Potter	POTTER	NE S
Commercial State Bank	HOSKINS	NE S	First State Bank	RANDOLPH	NE S
Howells Bank	HOWELLS	NE S	The Ravenna Bank	RAVENNA	NE S
Hubbell Bank	HUBBELL	NE S	State Bank of Riverdale	RIVERDALE	NE S
Farmers and Merchants Bank	IMPERIAL	NE S	Schuyler State Bank and Trust Co.	SCHUYLER	NE S
Platte Valley State Bank & Trust Co.	KEARNEY	NE S	State Bank of Scotia	SCOTIA	NE S
Adams County Bank	KENESAW	NE S	First State Bank	SHELTON	NE S
Bank of Keystone	KEYSTONE	NE S	Shickley State Bank	SHICKLEY	NE S
Bank of Nebraska	LA VISTA	NE S	The Security Bank, Sidney	SIDNEY	NE S
Bank of Leigh	LEIGH	NE S	Dakota County State Bank	SOUTH SIOUX CITY	NE S
State Bank of Liberty	LIBERTY	NE N	Springfield State Bank	SPRINGFIELD	NE S
Cornhusker Bank	LINCOLN	NE O	Bank of St. Edward	ST. EDWARD	NE S
First Commerce Savings, Inc.	LINCOLN	NE S	Citizens Bank & Trust Company in St.	ST. PAUL	NE S
Lincoln State Bank	LINCOLN	NE S	Stamford Bank	STAMFORD	NE S
The Farmers Bank	LINCOLN	NE S	Bank of Stapleton	STAPLETON	NE S
Union Bank and Trust Company	LINCOLN	NE N	The Bank of Steinauer	STEINAUER	NE S
Home State Bank	LOUISVILLE	NE S	Bank of Sterling	STERLING	NE S

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Bank Name	City	CRA * ST RATING	Bank Name	City	CRA * ST RATING
Stromsburg Bank	STROMSBURG	NE S	DALLAS REGION (CO, NM, OK, TX)		
The Security State Bank	SUMNER	NE S	-----		
City State Bank	SUTTON	NE S	American Industrial Bank of Arvada	ARVADA	CO S
Sutton State Bank	SUTTON	NE S	The Bank of Aspen	ASPEN	CO N
Bank of Swanton	SWANTON	NE S	Commerce Bank of Aurora	AURORA	CO S
State Bank of Table Rock	TABLE ROCK	NE S	Security Bank of Colorado	AURORA	CO S
The Bank of Talmage	TALMAGE	NE S	FirstBank of Avon	AVON	CO S
State Bank of Trenton	TRENTON	NE S	Pine River Valley Bank	BAYFIELD	CO S
Citizens State Bank	VIRGINIA	NE S	Collegiate Peaks Bank	BUENA VISTA	CO S
Farmers State Bank	WALLACE	NE S	The Byers State Bank	BYERS	CO O
Lancaster County Bank	WAVERLY	NE N	The Eastern Colorado Bank	CHEYENNE WELLS	CO O
Nebraska State Bank	WEEPING WATER	NE S	Cheyenne Mountain Bank	COLORADO SPRINGS	CO S
The Wymore State Bank	WYMORE	NE S	First Community Industrial Bank	COLORADO SPRINGS	CO S
York State Bank and Trust Company	YORK	NE S	Liberty Industrial Bank	COLORADO SPRINGS	CO N
			The Citadel Bank	COLORADO SPRINGS	CO S
Security State Bank	ALEXANDRIA	SD S	Metropolitan State Bank	COMMERCE CITY	CO S
Dakota State Bank	BLUNT	SD S	Basin Industrial Bank	CORTEZ	CO S
Farmers State Bank of Canton	CANTON	SD S	The Citizens State Bank of Cortez	CORTEZ	CO O
First American Bank	CANTON	SD S	First Security Bank of Craig	CRAIG	CO S
Dakota State Bank	COLMAN	SD S	Crested Butte State Bank	CRESTED BUTTE	CO S
The First Western Bank Custer	CUSTER	SD S	Bank of Cripple Creek	CRIPPLE CREEK	CO S
Peoples State Bank	DE SMET	SD S	American Industrial Bank of	DENVER	CO S
Valley Bank	ELK POINT	SD N	Century Bank and Trust	DENVER	CO S
Faulk County State Bank	FAULKTON	SD S	Century Bank North	DENVER	CO S
Bank of Hoven	HOVEN	SD N	Citywide Bank of Denver	DENVER	CO S
Andes State Bank	LAKE ANDES	SD S	Frontier Bank of Denver	DENVER	CO S
Langford State Bank	LANGFORD	SD S	Omnibank Leetsdale	DENVER	CO S
Farmers State Bank	MARION	SD S	Resources Industrial Bank	DENVER	CO N
Blackpipe State Bank	MARTIN	SD S	The Bank of Denver	DENVER	CO S
Farmers State Bank of Mellette	MELLETTTE	SD S	Union Bank & Trust	DENVER	CO S
First State Bank of Miller	MILLER	SD S	Vectra Bank of Denver	DENVER	CO S
Live Stock State Bank	MITCHELL	SD S	Young Americans Bank	DENVER	CO S
American State Bank	OLDHAM	SD S	The Dolores State Bank	DOLORES	CO S
Farmers State Bank	PARKSTON	SD N	Colorado Industrial Bank, Eaton	EATON	CO S
The Draper State Bank	PRESHO	SD S	The Bank of Fairplay	FAIRPLAY	CO N
The Farmers and Merchants State Bank	SCOTLAND	SD S	First Community Industrial Bank of	FORT COLLINS	CO N
Hurley State Bank	SIOUX FALLS	SD N	First Community Industrial Bank of	FORT COLLINS	CO S
Dewey County Bank	TIMBER LAKE	SD S	Fort Morgan State Bank	FORT MORGAN	CO S
The Farmers State Bank of Turton	TURTON	SD S	Valley Bank of Frederick	FREDERICK	CO S
Day County Bank	WEBSTER	SD S	Summit County Bank	FRISCO	CO S
Bank of Wessington	WESSINGTON	SD S	Glenwood Independent Bank	GLENWOOD SPRINGS	CO S

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Bank Name	City	CRA * ST RATING	Bank Name	City	CRA * ST RATING
The American State Bank	GRANADA	CO N	The Colorado State Bank of Walsh	WALSH	CO S
Bank of Grand Junction	GRAND JUNCTION	CO S	Citywide Bank of Applewood	WHEAT RIDGE	CO S
Haxtun Community Bank	HAXTUN	CO O	The First State Bank of Wiggins	WIGGINS	CO S
First State Bank	IDAHO SPRINGS	CO S	Park State Bank	WOODLAND PARK	CO S
Denver West Bank and Trust	JEFFERSON COUNTY	CO S			
Kersey State Bank	KERSEY	CO S	United New Mexico Bank	ALBUQUERQUE	NM S
The Kiowa State Bank	KIOWA	CO S	Western Bank	ALBUQUERQUE	NM S
The Kirk State Bank	KIRK	CO S	The Farmers and Stockmens Bank of	CLAYTON	NM S
Kit Carson State Bank	KIT CARSON	CO O	First New Mexico Bank	DEMING	NM S
Mountain Parks Bank	KREMMLING	CO S	El Pueblo State Bank	ESPANOLA	NM N
The La Junta State Bank & Trust Co.	LA JUNTA	CO S	FirstBank, Farmington, New Mexico	FARMINGTON	NM S
American Industrial Bank of Lakewood	LAKEWOOD	CO S	The Citizens Bank	FARMINGTON	NM S
Avco Lakewood Industrial Bank	LAKEWOOD	CO N	SUNWEST Bank of Gallup	GALLUP	NM O
Citywide Bank of Jefferson	LAKEWOOD	CO S	United New Mexico Bank at Gallup	GALLUP	NM S
First Community Industrial Bank of	LAKEWOOD	CO N	Western Bank, Gallup, New Mexico	GALLUP	NM S
FirstBank of Academy Park	LAKEWOOD	CO S	Citizens Bank of Las Cruces	LAS CRUCES	NM S
GEIBank Industrial Bank	LAKEWOOD	CO N	The Bank of Las Vegas	LAS VEGAS	NM S
AFBA Industrial Bank	LITTLETON	CO S	United New Mexico Bank at Rio Rancho	RIO RANCHO	NM S
First Community Industrial Bank of	LITTLETON	CO N	Bank of Santa Fe	SANTA FE	NM S
First Community Industrial Bank of	LONGMONT	CO S	FirstBank Santa Fe	SANTA FE	NM S
can Bank	LOVELAND	CO S	First New Mexico Bank of Silver City	SILVER CITY	NM S
Home State Bank	LOVELAND	CO S	First State Bank	SOCORRO	NM S
Valley Bank of Lyons	LYONS	CO S	The Bank of New Mexico, Springer	SPRINGER	NM S
Mancos Valley Bank	MANCOS	CO O	Citizens Bank	TUCUMCARI	NM S
J. N. Beaty and Company, Bankers	MANZANOLA	CO S	United New Mexico Bank at Vaughn	VAUGHN	NM S
McClave State Bank	MCCLAVE	CO S			
FirstBank of Minturn	MINTURN	CO S	Citizens Bank of Ada	ADA	OK S
City Wide Bank of Northglenn	NORTHGLENN	CO S	Oklahoma State Bank	ADA	OK S
San Miguel Basin State Bank	NORWOOD	CO S	Adair State Bank	ADAIR	OK S
The Citizens Bank of Pagosa Springs,	PAGOSA SPRINGS	CO S	Farmers State Bank, Allen, Oklahoma	ALLEN	OK S
Paonia State Bank	PAONIA	CO S	First State Bank	ANADARKO	OK S
Bank of the West	PARKER	CO S	Farmers Exchange Bank	ANTLERS	OK S
Community Bank of Parker	PARKER	CO S	First Bank of Apache	APACHE	OK S
Platteville State Bank	PLATTEVILLE	CO S	Custer County State Bank	ARAPAHO	OK S
The Minnequa Bank of Pueblo	PUEBLO	CO O	The Atoka State Bank	ATOKA	OK S
The Empire State Bank	ROCKY FORD	CO S	The Bank of Beaver City	BEAVER	OK S
Valley Bank	SECURITY	CO N	The First Security Bank	BEAVER	OK S
Valley Bank	SECURITY	CO N	American Bank	BEGGS	OK S
Bank Northwest	STEAMBOAT SPRINGS	CO S	Citizens Security Bank & Trust Co.	BIXBY	OK S
North Valley Bank	THORNTON	CO S	Peoples State Bank	BLAIR	OK S
FirstBank of West Vail	VAIL	CO S	The First State Bank	BOXCHITO	OK S
North Park State Bank	WALDEN	CO S	Community Bank	BRISTOW	OK S

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Bank Name	City	CRA * ST RATING	Bank Name	City	CRA * ST RATING
Metro Bank of Broken Arrow	BROKEN ARROW	OK S	Bank of Healdton	HEALDTON	OK S
The Arkansas Valley State Bank	BROKEN ARROW	OK N	American Exchange Bank	HENRYETTA	OK S
American State Bank	BROKEN BOW	OK S	First State Bank	HINTON	OK S
1st Bank & Trust	BROKEN BOW	OK S	Home State Bank	HOBART	OK S
Washita State Bank	BURNS FLAT	OK S	First State Bank and Trust Company	HOLLIS	OK S
Community State Bank of Canton	CANTON	OK S	Bank of Hydro	HYDRO	OK S
The First State Bank	CANUTE	OK S	First State Bank of Idabel	IDABEL	OK S
Community State Bank	CASHION	OK S	Bank of Inola	INOLA	OK S
Cement Bank	CEMENT	OK S	The First State Bank	KEYES	OK S
Bank of Chelsea	CHELSEA	OK S	Kingfisher Bank and Trust Co.	KINGFISHER	OK S
Alfalfa County Bank	CHEROKEE	OK S	The Bank of Kremlin	KREMLIN	OK S
Security State Bank	CHEYENNE	OK S	The State Exchange Bank	LAMONT	OK S
Chickasha Bank & Trust Company	CHICKASHA	OK S	The Security Bank & Trust Company	LAWTON	OK S
Choctaw State Bank	CHOCTAW	OK S	American Exchange Bank, Lindsay,	LINDSAY	OK S
Bank of Commerce	CHOUTEAU	OK S	First Community Bank and Trust Co.	LONE GROVE	OK S
Peoples State Bank	CLAREMORE	OK S	First State Bank	LONE WOLF	OK S
RCB Bank	CLAREMORE	OK O	Heritage Bank	MANNFORD	OK N
Cleo State Bank	CLEO SPRINGS	OK S	Bank of Marshall	MARSHALL	OK S
First Bank of Cleveland	CLEVELAND	OK S	Farmers and Merchants Bank	MAYSVILLE	OK S
Oklahoma Bank and Trust Company	CLINTON	OK S	The Bank of Commerce	MCCLOUD	OK S
American Exchange Bank	COLLINSVILLE	OK S	Meno Guaranty Bank	MENO	OK S
First State Bank	COVINGTON	OK S	Bank of Miami	MIAMI	OK S
Security Bank	COWETA	OK S	Security Bank and Trust Company	MIAMI	OK S
Cyril State Bank	DYRIL	OK S	Sequoyah State Bank of Muldrow	MULDROW	OK N
First Bank & Trust Co.	DUNCAN	OK O	Oklahoma State Bank	MULHALL	OK S
American Bank and Trust	EDMOND	OK O	Commercial Bank and Trust Company	MUSKOGEE	OK S
First Oklahoma Bank and Trust Co.	EDMOND	OK S	Park State Bank	NICOMA PARK	OK S
Bank of Elgin	ELGIN	OK S	First State Bank	NOBLE	OK S
Bank of Western Oklahoma	ELK CITY	OK S	Republic Bank of Norman	NORMAN	OK S
First State Bank	ELMORE CITY	OK S	The First Bank of Okarche	OKARCHE	OK S
Northwest Bank of Enid	ENID	OK S	The Citizens State Bank	OKEMAH	OK S
First American Bank	ERICK	OK S	City Bank & Trust	OKLAHOMA CITY	OK S
Fort Gibson State Bank	FORT GIBSON	OK S	First Enterprise Bank	OKLAHOMA CITY	OK S
The Freedom State Bank	FREEDOM	OK S	Founders Bank & Trust Company	OKLAHOMA CITY	OK O
Glencoe State Bank	GLENCOE	OK S	Frontier State Bank	OKLAHOMA CITY	OK S
First State Bank of Goltry	GOLTRY	OK S	Northwest Bank	OKLAHOMA CITY	OK S
First State Bank	GRANDFIELD	OK S	Southwestern Bank & Trust Company	OKLAHOMA CITY	OK S
Grand Lake Bank	GROVE	OK N	Lakeside State Bank	OOLOGAH	OK S
First Capital Bank	GUTHRIE	OK S	Liberty Bank of Owasso	OWASSO	OK S
Bank of the Panhandle	GUYMON	OK S	The Payne County Bank	PERKINS	OK O
First State Bank	HARRAH	OK S	Exchange Bank and Trust Company	PERRY	OK O
The First Bank of Haskell	HASKELL	OK S	First State Bank, Picher, Okla.	PICHER	OK S

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Farmers & Merchants Bank of Piedmont	PIEDMONT	OK	S	Community Bank & Trust Co.	WARR ACRES	OK	S
Pioneer Bank and Trust	PONCA CITY	OK	S	First State Bank	WATONGA	OK	S
Poteau State Bank	POTEAU	OK	S	Watonga State Bank	WATONGA	OK	S
American Bank of Pryor	PRYOR	OK	O	Lake Country Bank	WEBBERS FALLS	OK	S
The Bank of Quapaw	QUAPAW	OK	O	The Wellston State Bank	WELLSTON	OK	S
The Farmers State Bank	QUINTON	OK	S	Peoples Bank	WESTVILLE	OK	O
Ringling State Bank	RINGLING	OK	S	Latimer State Bank	WILBURTON	OK	S
The First State Bank	RYAN	OK	S	Wilburton State Bank	WILBURTON	OK	S
Sand Springs State Bank	SAND SPRINGS	OK	S	Security State Bank	ABILENE	TX	O
Southwest State Bank	SENTINEL	OK	S	The Bank of Alice	ALICE	TX	S
First State Bank & Trust Company of	SHAWNEE	OK	S	Continental State Bank	ALTO	TX	N
Community Bank	SHIDLER	OK	S	Alvarado State Bank	ALVARADO	TX	S
The Exchange Bank	SKIATOOK	OK	S	Alvin State Bank	ALVIN	TX	O
Bank of the Wichitas	SNYDER	OK	S	BancCentral	AMARILLO	TX	S
Spiro State Bank	SPIRO	OK	S	Security State Bank	ANAHUAC	TX	S
Bank of Commerce	STILWELL	OK	S	Freedom Bank	ANDREWS	TX	S
First American Bank	STONEWALL	OK	S	Citizens State Bank	ANTON	TX	S
The First State Bank	STROUD	OK	S	Arlington State Bank	ARLINGTON	TX	S
Sulphur Community Bank	SULPHUR	OK	S	First State Bank	ATHENS	TX	S
First Bank and Trust Co. of Tahlequa	TAHLEQUAH	OK	O	Cattlemen's State Bank	AUSTIN	TX	S
F State Bank	TAHLEQUAH	OK	S	First State Bank	AUSTIN	TX	S
Deer County State Bank	TALOGA	OK	S	Hill Country Bank	AUSTIN	TX	S
Republic Bank of Tecumseh	TECUMSEH	OK	S	The First State Bank	AVINGER	TX	S
Bank of Johnston County	TISHOMINGO	OK	S	Azle State Bank	AZLE	TX	S
Farmers & Merchants Bank	TRYON	OK	S	First State Bank	BANDERA	TX	O
American State Bank	TULSA	OK	S	First State Bank	BANGS	TX	S
Bank of Tulsa	TULSA	OK	S	First Bank & Trust Company of	BARTLETT	TX	S
Brookside State Bank	TULSA	OK	S	First Bank & Trust Company of	BARTLETT	TX	S
Citizens Bank of Tulsa	TULSA	OK	S	Baytown State Bank	BAYTOWN	TX	O
Commercial Bank & Trust Co. of Tulsa	TULSA	OK	S	Lamar Bank	BEAUMONT	TX	S
Community Bank & Trust Company	TULSA	OK	S	First State Bank	BEDIAS	TX	S
First City Bank	TULSA	OK	S	State Bank & Trust Company	BEEVILLE	TX	S
Guaranty Bank & Trust Company of	TULSA	OK	N	First State Bank of Ben Wheeler	BEN WHEELER	TX	S
Security Bank	TULSA	OK	O	Benbrook State Bank	BENBROOK	TX	S
The F & M Bank and Trust Company	TULSA	OK	O	Farmers State Bank	BERTRAM	TX	S
Woodland Bank	TULSA	OK	N	Leon Valley Bank	BEXAR COUNTY	TX	O
The Bank of Tuttle	TUTTLE	OK	S	Reagan State Bank	BIG LAKE	TX	S
The Bank of Union	UNION	OK	S	The First State Bank	BIG SANDY	TX	S
First State Bank	VALLIANT	OK	S	Security State Bank	BIG SPRING	TX	S
Citizens' Bank	VELMA	OK	S	Bloomburg State Bank	BLOOMBURG	TX	S
Oklahoma State Bank & Trust Company	VINITA	OK	S	Bowie State Bank	BOWIE	TX	N
The American Bank	WAGONER	OK	S				

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Continental State Bank	BOYD	TX	S	Citizens State Bank of	CORPUS CHRISTI	TX	S
First State Bank	BREMOND	TX	S	First Commerce Bank	CORPUS CHRISTI	TX	S
Bridge City State Bank	BRIDGE CITY	TX	S	The Citizens State Bank	CORRIGAN	TX	S
Brownfield State Bank	BROWNFIELD	TX	S	The Coupland State Bank of Coupland	COUPLAND	TX	S
First State Bank of Brownsboro	BROWNSBORO	TX	S	First State Bank	CRANE	TX	S
International Bank of Commerce	BROWNSVILLE	TX	O	First Security State Bank	CRANFILLS GAP	TX	S
Texas Bank and Trust of Brownsville	BROWNSVILLE	TX	S	The Crockett State Bank	CROCKETT	TX	S
Texas Bank	BROWNWOOD	TX	S	Crosby State Bank	CROSBY	TX	N
First American Bank	BRYAN	TX	S	Citizens State Bank	CROSS PLAINS	TX	S
The First State Bank of Bryson	BRYSON	TX	S	The Bank of Crowley	CROWLEY	TX	S
The Buckholts State Bank	BUCKHOLTS	TX	S	Zavala County Bank	CRYSTAL CITY	TX	S
Citizens State Bank	BUFFALO	TX	S	Buchel Bank and Trust Company	CUERO	TX	S
The Burkburnett Bank	BURKBURNETT	TX	S	First State Bank	CYPRESS	TX	S
Burleson State Bank	BURLESON	TX	S	D'Hanis State Bank	D'HANIS	TX	S
Farmers & Merchants State Bank	BURLESON	TX	N	Bank of the Southwest of Dallas	DALLAS	TX	N
Burton State Bank	BURTON	TX	S	Buckner State Bank	DALLAS	TX	N
Carmine State Bank	CARMINE	TX	S	First Texas Bank	DALLAS	TX	S
Union State Bank	CARRIZO SPRINGS	TX	N	North Dallas Bank & Trust Co.	DALLAS	TX	S
First State Bank and Trust Company	CARTHAGE	TX	S	State Bank and Trust Company, Dallas	DALLAS	TX	N
Castroville State Bank	CASTROVILLE	TX	S	State Bank of Texas	DALLAS	TX	F
The First Bank of Celeste	CELESTE	TX	S	Swiss Avenue State Bank	DALLAS	TX	S
The First State Bank	CELINA	TX	S	Dayton State Bank	DAYTON	TX	O
Farmers State Bank	CENTER	TX	S	Freedom Bank	DE LEON	TX	S
Channelview Bank	CHANNELVIEW	TX	S	First Bank of Deer Park	DEER PARK	TX	N
The Country Bank	CHARLOTTE	TX	S	First Bank of Deer Park	DEER PARK	TX	S
Bank of East Texas	CHESTER	TX	S	Del Rio Bank & Trust Company	DEL RIO	TX	O
The First State Bank of Chico	CHICO	TX	S	First State Bank of Denton	DENTON	TX	S
First Bank and Trust of Childress	CHILDRESS	TX	S	Devine State Bank	DEVINE	TX	S
The Donley County State Bank	CLARENDON	TX	N	Medina Valley State Bank	DEVINE	TX	S
The Donley County State Bank	CLARENDON	TX	N	First Bank & Trust East Texas	DIBOLL	TX	S
Cleveland Bank & Trust	CLEVELAND	TX	N	The Citizens State Bank of Dickinson	DICKINSON	TX	S
First Bank and Trust	CLEVELAND	TX	S	Dilley State Bank	DILLEY	TX	N
First State Bank	CLUTE	TX	S	First State Bank	DIME BOX	TX	N
The Peoples State Bank	CLYDE	TX	O	The First State Bank of Dimmitt	DIMMITT	TX	S
Coahoma State Bank	COAHOMA	TX	O	Frontier State Bank	EAGLE PASS	TX	S
The Bank of San Jacinto County	COLDSPRING	TX	S	Union State Bank	EAST BERNARD	TX	S
Coleman County State Bank	COLEMAN	TX	N	The Eden State Bank	EDEN	TX	S
The First State Bank	COLMESNEIL	TX	S	First Bank	EDNA	TX	S
Columbus State Bank	COLUMBUS	TX	S	Commercial State Bank of El Campo	EL CAMPO	TX	S
The First State Bank	COLUMBUS	TX	S	Sunwest Bank of El Paso	EL PASO	TX	S
First State Bank	COOLIDGE	TX	S	Electra State Bank and Trust Company	ELECTRA	TX	S
1stCoppell Bank	COPPELL	TX	S	Elgin Bank of Texas	ELGIN	TX	S
Charter Bank - Northwest	CORPUS CHRISTI	TX	S				

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
The Elkhart State Bank	ELKHART	TX	S	Peoples State Bank of Hallettsville	HALLETTSVILLE	TX	S
Elsa State Bank and Trust Company	ELSA	TX	S	The First State Bank	HALLSVILLE	TX	S
The Enloe State Bank in Enloe	ENLOE	TX	S	American Bank of Haltom City	HALTOM CITY	TX	S
Falfurrias State Bank	FALFURRIAS	TX	S	First State Bank	HAPPY	TX	S
First Bank at Farmersville	FARMERSVILLE	TX	S	Heights State Bank	HARKER HEIGHTS	TX	S
Security State Bank	FARWELL	TX	N	Harlingen State Bank	HARLINGEN	TX	S
Security State Bank	FARWELL	TX	N	Klein Bank	HARRIS COUNTY	TX	S
Fayetteville Bank	FAYETTEVILLE	TX	S	Woodcreek Bank	HARRIS COUNTY	TX	S
Flatonía State Bank	FLATONIA	TX	S	Planters & Merchants State Bank of	HEARNE	TX	S
Union State Bank	FLORENCE	TX	S	Hebbronville State Bank	HEBBRONVILLE	TX	S
The Bank of South Texas	FLORESVILLE	TX	S	First State Bank	HEMPHILL	TX	S
Security Bank	FLOWER MOUND	TX	S	Citizens State Bank	HEMPSTEAD	TX	S
The Pecos County State Bank	FORT STOCKTON	TX	S	Peoples State Bank	HENDERSON	TX	S
Fidelity Bank	FORT WORTH	TX	S	The Border Bank	HIDALGO	TX	S
Landmark Bank of Fort Worth	FORT WORTH	TX	S	Highlands State Bank	HIGHLANDS	TX	S
Mercantile Bank of Fort Worth	FORT WORTH	TX	S	First State Bank	HILL COUNTY	TX	S
North Fort Worth Bank	FORT WORTH	TX	S	First State Bank of Hitchcock	HITCHCOCK	TX	O
Southwest Bank	FORT WORTH	TX	S	Central Bank of Houston	HOUSTON	TX	S
Tarrant Bank	FORT WORTH	TX	S	Enterprise Bank - Houston	HOUSTON	TX	S
Team Bank	FORT WORTH	TX	S	First Bank	HOUSTON	TX	S
Brush Country Bank	FREER	TX	S	Guardian Bank of Houston	HOUSTON	TX	S
Frost State Bank	FRIONA	TX	S	Harrisburg Bank, Houston, Texas	HOUSTON	TX	S
Fritch State Bank	FRITCH	TX	S	Med Center Bank	HOUSTON	TX	S
Citizens State Bank of Frost	FROST	TX	S	Merchants Bank - Houston	HOUSTON	TX	S
The First State Bank of Gainesville	GAINESVILLE	TX	S	Navigation Bank	HOUSTON	TX	S
Garden Ridge State Bank	GARDEN RIDGE	TX	S	North Houston Bank	HOUSTON	TX	S
The Commercial State Bank	GARRISON	TX	S	Northwest Bank	HOUSTON	TX	N
Guaranty Bank & Trust Company	GATESVILLE	TX	S	Post Oak Bank	HOUSTON	TX	S
The Citizens State Bank	GIDDINGS	TX	S	River Oaks Bank	HOUSTON	TX	N
The First State Bank	GLADEWATER	TX	S	River Oaks Bank	HOUSTON	TX	S
Mills County State Bank	GOLDTHWAITE	TX	S	Riverway Bank	HOUSTON	TX	S
Gonzales Bank	GONZALES	TX	N	South Main Bank	HOUSTON	TX	S
Citizens State Bank	GORMAN	TX	S	Sterling Bank	HOUSTON	TX	S
Community Bank	GRANBURY	TX	S	The Chasewood Bank	HOUSTON	TX	S
First State Bank	GRANDVIEW	TX	S	University State Bank	HOUSTON	TX	O
First State Bank, Grapeland, Texas	GRAPELAND	TX	S	Howe State Bank	HOWE	TX	S
Grapeland State Bank	GRAPELAND	TX	N	Hull State Bank	HULL	TX	S
American Bank of Commerce	GRAPEVINE	TX	S	Huntington State Bank	HUNTINGTON	TX	S
Colonial Bank of Greenville	GREENVILLE	TX	S	American Bank	HUNTSVILLE	TX	S
First Bank and Trust	GROVES	TX	N	Security Bank	IDALOU	TX	O
First Bank	GROVETON	TX	S	Industry State Bank	INDUSTRY	TX	S
The First State Bank	GUSTINE	TX	N	Community State Bank	IOLA	TX	S

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Iraan State Bank	IRAAN	TX	S	The Citizens State Bank of Lometa	LOMETA	TX	S
First State Bank	ITALY	TX	S	Longview Bank and Trust Company	LONGVIEW	TX	S
Itasca State Bank	ITASCA	TX	S	First State Bank	LORAIN	TX	S
Capital Bank	JACINTO CITY	TX	S	Lorenzo State Bank at Lorenzo	LORENZO	TX	S
First Interstate Bank of	JACKSONVILLE	TX	S	FirstBank	LOS FRESNOS	TX	O
Eagle Bank	JARRELL	TX	N	The First State Bank	LOUISE	TX	S
Eagle Bank	JARRELL	TX	S	Lovelady State Bank	LOVELADY	TX	S
The First State Bank	JASPER	TX	S	City Bank	LUBBOCK	TX	S
Kent County State Bank	JAYTON	TX	S	Community State Bank	LUFKIN	TX	S
Texas State Bank	JOAQUIN	TX	N	Citizens State Bank of Luling	LULING	TX	S
Johnson City Bank	JOHNSON CITY	TX	S	First State Bank of Lumberton	LUMBERTON	TX	S
Johnson City Bank	JOHNSON CITY	TX	N	Farmers State Bank of Madisonville,	MADISONVILLE	TX	N
Johnson City Bank	JOHNSON CITY	TX	S	Marion State Bank	MARION	TX	N
Jourdanton State Bank	JOURDANTON	TX	S	The Commercial Bank	MASON	TX	S
Justin State Bank	JUSTIN	TX	S	Security State Bank	MCCAMEY	TX	S
First Bank	KATY	TX	S	Bank of Commerce	MCLEAN	TX	N
First State Bank	KEENE	TX	S	First Bank and Trust of Memphis	MEMPHIS	TX	S
Keller State Bank	KELLER	TX	O	Memphis State Bank	MEMPHIS	TX	S
The Farmers Guaranty State Bank of	KENNARD	TX	S	The Bevans State Bank of Menard	MENARD	TX	S
Kermit State Bank	KERMIT	TX	S	Bosque County Bank of Meridian	MERIDIAN	TX	S
Bank of Kerrville	KERRVILLE	TX	S	First State and Savings Bank	MESQUITE	TX	S
Citizens Bank	KILGORE	TX	S	First State Bank of Miami, Texas	MIAMI	TX	S
State Bank of Kingsville	KINGSVILLE	TX	S	Citizens State Bank	MILES	TX	S
Community Bank	KIRBYVILLE	TX	O	Mineola State Bank	MINEOLA	TX	N
The Citizens State Bank	KNOX CITY	TX	S	Mineola State Bank	MINEOLA	TX	S
The First State Bank	KOSSE	TX	S	First State Bank & Trust Co.	MISSION	TX	N
Farmers & Merchants State Bank of	KRUM	TX	S	First State Bank of Mobeetie	MOBEETIE	TX	S
Kyle State Bank	KYLE	TX	S	Texas Bank	MONT BELVIEU	TX	S
First Bank Mainland	LA MARQUE	TX	S	Texas Bank	MONT BELVIEU	TX	S
First Bank Mainland	LA MARQUE	TX	N	First State Bank	MORTON	TX	S
First Bank Mainland	LA MARQUE	TX	S	Merchants State Bank	MOUNT ENTERPRISE	TX	S
La Porte State Bank	LA PORTE	TX	S	Muenster State Bank	MUENSTER	TX	S
The State Bank of La Vernia	LA VERNIA	TX	S	Fredonia State Bank	NACOGDOCHES	TX	S
First City, Texas - Lake Jackson	LAKE JACKSON	TX	S	The Security State Bank	NAVASOTA	TX	N
Commerce Bank	LAREDO	TX	O	The Security State Bank	NAVASOTA	TX	S
International Bank of Commerce	LAREDO	TX	O	The First State Bank	NEEDVILLE	TX	S
League City Bank & Trust	LEAGUE CITY	TX	S	New Waverly State Bank	NEW WAVERLY	TX	S
Bank of Frio Canyon	LEAKEY	TX	N	Normangee State Bank	NORMANGEE	TX	S
Lindale State Bank	LINDALE	TX	S	Bank of North Texas	N. RICHLAND HILLS	TX	S
Security State Bank	LITTLEFIELD	TX	S	Liberty Bank	N. RICHLAND HILLS	TX	S
First State Bank	LIVINGSTON	TX	S	The Oakwood State Bank	OAKWOOD	TX	S
				First State Bank of Odem	ODEM	TX	S

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Texas Bank	ODESSA	TX	S	Bank of San Antonio	SAN ANTONIO	TX	N
OrangeBank	ORANGE	TX	S	Bank of San Antonio	SAN ANTONIO	TX	S
Security State Bank	ORE CITY	TX	S	Jefferson State Bank	SAN ANTONIO	TX	S
First State Bank	OVERTON	TX	S	The Bank of San Antonio/Medical Ctr	SAN ANTONIO	TX	S
First State Bank	PAINT ROCK	TX	O	Union Bank	SAN ANTONIO	TX	N
The City State Bank of Palacios	PALACIOS	TX	S	Westside Bank	SAN ANTONIO	TX	O
Citizens Bank and Trust Company	PAMPA	TX	S	The San Benito Bank & Trust Company	SAN BENITO	TX	S
Security State Bank	PEARSALL	TX	S	First State Bank of San Diego	SAN DIEGO	TX	S
First State Bank	PETERSBURG	TX	S	Sanderson State Bank	SANDERSON	TX	S
Pineland State Bank	PINELAND	TX	S	Bank of Santa Fe	SANTA FE	TX	S
First State Bank	PITTSBURG	TX	S	Schertz Bank & Trust	SCHERTZ	TX	S
Plains State Bank	PLAINS	TX	S	Schwertner State Bank	SCHWERTNER	TX	S
Hale County State Bank	PLAINVIEW	TX	S	Seaport Bank	SEADRIFT	TX	S
Compass Bank	PLANO	TX	S	Seguin State Bank & Trust Company	SEGUIN	TX	S
Plano Bank & Trust	PLANO	TX	S	Cedar Creek Bank	SEVEN POINTS	TX	S
First State Bank and Trust Company	PORT LAVACA	TX	S	First State Bank	SHALLOWATER	TX	N
Powell State Bank	POWELL	TX	N	First State Bank	SHALLOWATER	TX	N
First Presidio Bank	PRESIDIO	TX	S	Peoples State Bank	SHEPHERD	TX	S
Citizens State Bank	PRINCETON	TX	S	Bank of Sierra Blanca	SIERRA BLANCA	TX	S
Prosper State Bank	PROSPER	TX	S	First State Bank	SILVERTON	TX	O
Freedom Bank	RANGER	TX	S	Commercial State Bank	SINTON	TX	S
The First State Bank of Rankin	RANKIN	TX	S	Citizens Bank of Lubbock County	SLATON	TX	S
F. Valley Bank	RAYMONDVILLE	TX	S	First State Bank of Smithville	SMITHVILLE	TX	N
Raymondville Bank of Texas	RAYMONDVILLE	TX	S	First State Bank of Smithville	SMITHVILLE	TX	N
The Red Oak State Bank	RED OAK	TX	S	Citizens State Bank	SOMERVILLE	TX	S
The First State Bank	RICE	TX	S	First City, Texas - Sour Lake	SOUR LAKE	TX	S
First State Bank	RIESEL	TX	S	Spring Hill State Bank	SPRING HILL	TX	S
Northwest Bank	ROANOKE	TX	S	First Bank and Trust	SPRINGTOWN	TX	N
Robert Lee State Bank	ROBERT LEE	TX	O	Spur Security Bank	SPUR	TX	S
The Bank of Robstown	ROBSTOWN	TX	S	Stephenville Bank and Trust Co.	STEPHENVILLE	TX	S
Citizens State Bank, Roby, Texas	ROBY	TX	S	Town and Country Bank	STEPHENVILLE	TX	S
Home State Bank	ROCHESTER	TX	S	Peoples Bank and Trust	STINNETT	TX	S
Community Bank	ROCKWALL	TX	S	Security State Bank	STOCKDALE	TX	N
Citizens State Bank	ROMA	TX	N	Security State Bank	STOCKDALE	TX	S
The Roscoe State Bank	ROSCOE	TX	S	Sundown State Bank	SUNDOWN	TX	N
Rosenberg Bank and Trust	ROSENBERG	TX	S	Sunray State Bank	SUNRAY	TX	S
Round Top State Bank	ROUND TOP	TX	S	Texas Bank of Tatum	TATUM	TX	S
The First Bank, Roxton, Texas	ROXTON	TX	S	Texas Bank and Trust of Temple	TEMPLE	TX	N
Citizens Bank	RUSK	TX	S	Citizens State Bank	TENAHA	TX	S
Sabinal Bank	SABINAL	TX	N	FirstBank	TEXARKANA	TX	O
Bank of the West	SAN ANGELO	TX	S	Texline State Bank	TEXLINE	TX	N
Southwest Bank of San Angelo	SAN ANGELO	TX	S	First Colony Bank	THE COLONY	TX	S

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Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
First State Bank	THREE RIVERS	TX	S	Bank of La Costa	CARLSBAD	CA	S
First State Bank	TIMPSON	TX	S	Tri Counties Bank	CHICO	CA	S
First State Bank	TULIA	TX	S	California State Bank	COVINA	CA	S
First State Bank in Tuscola	TUSCOLA	TX	S	Alliance Bank	CULVER CITY	CA	S
First State Bank of Uvalde	UVALDE	TX	S	Western State Bank	DUARTE	CA	N
First State Bank	VEGA	TX	S	Suisun Valley Bank	FAIRFIELD	CA	S
Victoria Bank and Trust Company	VICTORIA	TX	S	The Bank of Orange County	FOUNTAIN VALLEY	CA	S
First Texas Bank	VIDOR	TX	S	Fremont Bank	FREMONT	CA	S
Community Bank	WACO	TX	N	California Valley Bank	FRESNO	CA	S
Fidelity Bank of Texas	WACO	TX	S	Bank of Granada Hills	GRANADA HILLS	CA	S
Fidelity Bank of Texas	WACO	TX	S	Bank of Amador	JACKSON	CA	S
First State Bank	WASKOM	TX	S	Scripps Bank	LA JOLLA	CA	S
Community Bank	WELLINGTON	TX	S	Monarch Bank	LAGUNA NIGUEL	CA	S
First State Bank	WELLS	TX	N	Bank of San Pedro	LOS ANGELES	CA	S
Mid Valley Bank	WESLACO	TX	S	Bank Audi (California)	LOS ANGELES	CA	N
First Bank & Trust Company	WHITE DEER	TX	S	California Korea Bank	LOS ANGELES	CA	N
White Oak State Bank	WHITE OAK	TX	N	Independence Bank	LOS ANGELES	CA	S
Security Bank of Whitesboro	WHITESBORO	TX	S	Metrobank	LOS ANGELES	CA	S
Citadel Bank	WILLIS	TX	S	SafraBank (California)	LOS ANGELES	CA	S
Wilson State Bank	WILSON	TX	S	Sanwa Bank California	LOS ANGELES	CA	S
Fannin Bank	WINDOM	TX	S	Tokai Bank of California	LOS ANGELES	CA	S
The Security State Bank	WINGATE	TX	S	United Pacific Bank	LOS ANGELES	CA	N
Gulf Coast Bank	WINNIE	TX	S	Wilshire State Bank	LOS ANGELES	CA	S
Winnsboro Bank and Trust	WINNSBORO	TX	S	County Bank of Merced	MERCED	CA	S
The Winters State Bank	WINTERS	TX	S	Community Thrift and Loan Assn.	MONTEREY PARK	CA	S
Citizens State Bank	WOODVILLE	TX	N	New West Thrift and Loan Company	NOVATO	CA	S
Yorktown Community Bank	YORKTOWN	TX	N	Ojai Valley Bank	OJAI	CA	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				Heritage Oaks Bank	PASO ROBLES	CA	S
Denali State Bank	FAIRBANKS	AK	S	Bank of Petaluma	PETALUMA	CA	S
Mt. McKinley Mutual Savings Bank	FAIRBANKS	AK	S	Mid Valley Bank	RED BLUFF	CA	S
Stockmen's Bank	KINGMAN	AZ	S	North Valley Bank	REDDING	CA	S
Citibank (Arizona)	PHOENIX	AZ	S	Kings River State Bank	REEDLEY	CA	S
Bank of Scottsdale	SCOTTSDALE	AZ	S	The Mechanics Bank of Richmond	RICHMOND	CA	O
InterWest Bank of Arizona	TUCSON	AZ	S	Codding Bank of Rohnert Park	ROHNERT PARK	CA	S
Southern Arizona Bank of Yuma	YUMA	AZ	S	Sunrise Bank of California	ROSEVILLE	CA	S
Charter Pacific Bank	AGOURA HILLS	CA	N	CapitolBank Sacramento	SACRAMENTO	CA	S
The Bank of Beverly Hills	BEVERLY HILLS	CA	S	First Commercial Bank	SACRAMENTO	CA	S
				Citizens Western Bank	SAN DIEGO	CA	S
				America California Bank	SAN FRANCISCO	CA	S
				Bank of Canton of California	SAN FRANCISCO	CA	S
				Golden Gate Bank	SAN FRANCISCO	CA	N
				Redwood Bank	SAN FRANCISCO	CA	S

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Bank Name	City	CRA *		Bank Name	City	CRA *	
		ST	RATING			ST	RATING
Plaza Bank of Commerce	SAN JOSE	CA	S	Bank of Montana Chester	CHESTER	MT	S
Assured Thrift and Loan Association	SAN JUAN	CA	S	Bank of Montana Chinook	CHINOOK	MT	S
	CAPISTRANO			First Interstate Bank of Colstrip	COLSTRIP	MT	N
Bay Bank of Commerce	SAN LEANDRO	CA	S	Bank of Montana Conrad	CONRAD	MT	S
Borel Bank and Trust Company	SAN MATEO	CA	S	Farmers State Bank of Conrad	CONRAD	MT	S
Bank of Marin	SAN RAFAEL	CA	S	First Security Bank of Deer Lodge	DEER LODGE	MT	S
Bank of Santa Clara	SANTA CLARA	CA	O	Peoples Bank of Deer Lodge	DEER LODGE	MT	S
Coast Commercial Bank	SANTA CRUZ	CA	O	Dutton State Bank	DUTTON	MT	S
Santa Monica Bank	SANTA MONICA	CA	S	First Madison Valley Bank	ENNIS	MT	S
Simi Valley Bank	SIMI VALLEY	CA	S	Fairview Bank	FAIRVIEW	MT	S
Bank of Agriculture and Commerce	STOCKTON	CA	S	First State Bank of Fort Benton	FORT BENTON	MT	S
Bank of Stockton	STOCKTON	CA	S	Bank of Montana Glasgow	GLASGOW	MT	S
Valley Commercial Bank	STOCKTON	CA	S	Valley Bank of Glasgow	GLASGOW	MT	S
Commonwealth Thrift and Loan	TORRANCE	CA	S	First Fidelity Bank	GLENDIVE	MT	S
Pacific Heritage Bank	TORRANCE	CA	N	Bank of Montana	GREAT FALLS	MT	S
Truckee River Bank	TRUCKEE	CA	S	Bank of Montana Eastside	GREAT FALLS	MT	S
Sunwest Bank	TUSTIN	CA	S	Little Horn State Bank	HARDIN	MT	S
Bank of Walnut Creek	WALNUT CREEK	CA	S	Security State Bank, Harlem, Montana	HARLEM	MT	S
				Bank of Montana Havre	HAVRE	MT	S
Finance Factors, Ltd.	HONOLULU	HI	S	Bank of Montana Helena	HELENA	MT	S
Standard Financial Corp.	HONOLULU	HI	S	Valley Bank of Helena	HELENA	MT	S
Finance Company, Ltd.	WAIPAHU	HI	S	Garfield County Bank	JORDAN	MT	S
				First Security Bank of Kalispell	KALISPELL	MT	S
American Bank of Commerce	BOISE	ID	S	Bank of Montana Lewistown	LEWISTOWN	MT	S
Northern State Bank	COEUR D'ALENE	ID	S	First Bank of Lincoln	LINCOLN	MT	S
The Bank of Commerce	IDAHO FALLS	ID	S	First Bank of Lincoln	LINCOLN	MT	S
Seaport Citizens' Bank	LEWISTON	ID	S	Bitterroot Valley Bank	LOLO	MT	S
Farmers & Merchants State Bank	MERIDIAN	ID	S	The Manhattan State Bank	MANHATTAN	MT	S
				First Interstate Bank of Miles City	MILES CITY	MT	S
First Security Bank of Anaconda	ANACONDA	MT	S	Bank of Montana Missoula	MISSOULA	MT	S
Valley Bank of Belgrade	BELGRADE	MT	S	Security State Bank, Plentywood	PLENTYWOOD	MT	S
Bank of Montana Big Sandy	BIG SANDY	MT	S	Bank of Montana Ruyard	RUDYARD	MT	S
Big Sky Western Bank	BIG SKY	MT	S	First State Bank of Thompson Falls	THOMPSON FALLS	MT	S
First Security Bank of Big Timber	BIG TIMBER	MT	S	1st Security Bank of West Yellowstone	WEST YELLOWSTONE	MT	S
Flathead Bank of Bigfork, Montana	BIGFORK	MT	S	Mountain Bank	WHITEFISH	MT	S
American Bank of Billings	BILLINGS	MT	S				
First Citizens Bank of Billings	BILLINGS	MT	S	American Bank of Commerce	LAS VEGAS	NV	S
First Interstate Bank of Billings	BILLINGS	MT	S	Sun State Bank	LAS VEGAS	NV	N
First Interstate Bank of W. Billings	BILLINGS	MT	S	Pioneer Citizens Bank of Nevada	RENO	NV	S
Western Bank of Billings	BILLINGS	MT	N				
InterWest Bank of Montana	BOZEMAN	MT	S	Citizens Bank	CORVALLIS	OR	S
Bank of Montana Butte	BUTTE	MT	S	Western Oregon Community Bank	COTTAGE GROVE	OR	S

* RATING DEFINITIONS:
O - Outstanding
S - Satisfactory
N - Needs to Improve
SN - Substantial Noncompliance

FEDERAL DEPOSIT INSURANCE CORPORATION
 CRA EVALUATIONS
 RELEASED FOR PUBLIC INSPECTION JULY, 1990 THROUGH AUGUST, 1991

Bank Name	City	CRA *	ST RATING	Bank Name	City	CRA *	ST RATING
Bank of Willamette Valley	DALLAS	OR	S	Farmers State Bank of Burns	BURNS	WY	S
Pacific Continental Bank	EUGENE	OR	S	Central Bank and Trust	LANDER	WY	S
Colonial Banking Company	GRANTS PASS	OR	S	Lingle State Bank	LINGLE	WY	S
Bank of Wallowa County	JOSEPH	OR	N	Ranchester State Bank	RANCHESTER	WY	S
Bank of Commerce	MILTON-FREEWATER	OR	S	First State Bank of Thermopolis	THERMOPOLIS	WY	N
Key Bank of Oregon	PORTLAND	OR	S				
West One Bank, Oregon	PORTLAND	OR	S				
First Security Bank of Oregon	SALEM	OR	N				
Clackamas County Bank	SANDY	OR	N				
Columbia River Banking Company	THE DALLES	OR	S				
Draper Bank and Trust	DRAPER	UT	S				
Bonneville Bank	PROVO	UT	S				
Far West Bank	PROVO	UT	S				
Fidelity Trust Company	SALT LAKE CITY	UT	S				
Home Credit Bank	SALT LAKE CITY	UT	S				
USAA Credit Card Bank	SALT LAKE CITY	UT	O				
Capital City Bank	SOUTH SALT LAKE	UT	S				
Central Bank and Trust Company	SPRINGVILLE	UT	S				
Dixie State Bank	ST. GEORGE	UT	S				
Citizens First Bank	ELMA	WA	S				
Everett Mutual Savings Bank	EVERETT	WA	S				
Frontier Bank	EVERETT	WA	O				
Bank of Fairfield	FAIRFIELD	WA	S				
Bank of Latah	LATAH	WA	S				
InterWest Savings Bank	OAK HARBOR	WA	O				
Centennial Bank	OLYMPIA	WA	O				
Kitsap Bank	PORT ORCHARD	WA	O				
North Sound Bank	POULSBO	WA	O				
University Savings Bank	SEATTLE	WA	S				
Washington First International Bank	SEATTLE	WA	S				
Silverdale State Bank	SILVERDALE	WA	S				
First Heritage Bank of Snohomish	SNOHOMISH	WA	O				
The Inland Northwest Bank	SPOKANE	WA	O				
Washington Trust Bank	SPOKANE	WA	O				
West One Bank, Pierce County	TACOMA	WA	N				
Bank of Vancouver	VANCOUVER	WA	N				
American Marine Bank	WINSLOW	WA	O				
Yakima Valley Bank	YAKIMA COUNTY	WA	S				

* RATING DEFINITIONS:

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FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS -- AUGUST, 1991

Bank Name	City	ST	Bank Name	City	ST
BOSTON REGION (CT, MA, ME, NH, RI, VT)			Bank of Ashland, Inc.		
-----			ASHLAND KY		
The Bank of New Haven	NEW HAVEN	CT	Farmers Deposit Bank of Brandenburg	BRANDENBURG	
Warren Five Cents Savings Bank	PEABODY	MA	Bank of Cadiz and Trust Company	CADIZ	
Seacoast Savings Bank	DOVER	NH	Deposit Bank of Carlisle	CARLISLE	
The Somersworth Bank	SOMERSWORTH		South Central Bank of Barren County	GLASGOW	
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)			Bank of the Bluegrass and Trust Co.		
-----			LEXINGTON		
Citibank (Delaware)	NEW CASTLE	DE	The Casey County Bank, Inc.	LIBERTY	
Mercantile-Safe Deposit and Trust Co.	BALTIMORE	MD	River City Bank, Inc.	LOUISVILLE	
Calvin B. Taylor Banking Company of	BERLIN		United Citizens Bank & Trust Company	NEW CASTLE	
United Counties Trust Company	CRANFORD	NJ	Citizens State Bank	OWENSBORO	
Irwin Bank & Trust Company	IRWIN	PA	Citizens Bank	SHARPSBURG	
The Scottsdale Bank & Trust Company	SCOTTDALE		Delta Bank & Trust Company		
ATLANTA REGION (AL, FL, GA, NC, SC, WV, VA)			BELLE CHASSE LA		
-----			HAMMOND		
First Lowndes Bank	FORT DEPOSIT	AL	First Guaranty Bank	HAMMOND	
First Bank and Trust	GROVE HILL		South Louisiana Bank, Houma	HOUMA	
Sterling Bank	MONTGOMERY		Merchants & Farmers Bank & Trust Co.	LEESVILLE	
Farmers & Merchants Bank of Trenton	TRENTON	FL	Exchange Bank and Trust Company	NATCHITOCHESS	
First Colony Bank	ALPHARETTA	GA	American Bank & Trust Company	OPELOUSAS	
First Clayton Bank & Trust Company	CLAYTON		Rayne State Bank & Trust Company	RAYNE	
The Brown Bank	COBBTOWN		DeKalb County Bank & Trust Company		
First Columbus Community Bank & Trust	COLUMBUS		ALEXANDRIA TN		
The Farmers Bank	FORSYTH		CUMBERLAND CITY		
Citizens State Bank	KINGSLAND		FAYETTEVILLE		
Bank of Jefferson County	LOUISVILLE		MARTIN		
Bank South, Macon	MACON		TREZEVANT		
Community First Bank Walhalla	WALHALLA	SC	CHICAGO REGION (IL, IN, MI, OH, WI)		
The Westover Bank	WESTOVER	WV	-----		
MEMPHIS REGION (AR, KY, LA, MS, TN)			Algonquin State Bank		
-----			ALGONQUIN IL		
The Security Bank	HARRISON	AR	Southwest Suburban Bank	BOLINGBROOK	
Bank of Holly Grove	HOLLY GROVE		First Bank and Trust Company	CAIRO	
Mercantile Bank	JONESBORO		Peoples Bank of Cambridge	CAMBRIDGE	
Mercantile Bank, Mammoth Spring	MAMMOTH SPRING		Bank One, Chicago	CHICAGO	
First Arkansas Bank	WYNNE		Capitol Bank and Trust	CHICAGO	
			Manufacturers Bank	CHICAGO	
			State Bank of Colusa	COLUSA	
			Deerbrook State Bank	DEERFIELD	
			First Colonial Bank of Downers Grove	DOWNERS GROVE	
			Tri-State Bank & Trust Co.	EAST DUBUQUE	
			The Bank of Edwardsville	EDWARDSVILLE	
			Heritage/Glenwood Bank	GLENWOOD	
			United Illinois Bank of New Athens	NEW ATHENS	
			Suburban Bank of Oakbrook Terrace	OAKBROOK TERRACE	
			Colonial Bank and Trust Co. of LaSalle	PERU	
			Community State Bank of Plymouth	PLYMOUTH	
			Richmond Bank	RICHMOND	
			Community State Bank of Rock Falls	ROCK FALLS	
			Northwest Commerce Bank	ROSEMONT	
			Parkway Bank of Schaumburg	SCHAUMBURG	
			State Bank of Virden	VIRDEN	
			Bank of Warrensburg	WARRENSBURG	

Heritage Bank & Trust Company	DARLINGTON	IN	State Bank of Blomkest	BLOMKEST	MN
Gateway Bank/Indiana	LAGRANGE		First Prairie Bank	BLOOMING PRAIRIE	
The Union Bank	LOGOOTE		Farmers and Merchants State Bank of	COOK	
The Madison Bank and Trust Company	MADISON		Security State Bank of Deer Creek	DEER CREEK	
First of America Bank-Wabash Valley	PERU		State Bank of Dennison	DENNISON	
			Citizens State Bank of Echo	ECHO	
Adrian State Bank	ADRIAN	MI	Frost State Bank	FROST	
American Home Bank	UNIONVILLE		Citizens State Bank of Gaylord	GAYLORD	
			Goodhue State Bank	GOODHUE	
The Savings Bank	CIRCLEVILLE	OH	Security State Bank of Hibbing	HIBBING	
The Salt Creek Valley Bank	LAURELVILLE		Farmers State Bank of Huntley, Inc.	HUNTLEY	
Bank One, Marion	MARION		First State Bank of Le Center	LE CENTER	
The Farmers State Bank and Trust Co.	NEW MADISON		Peoples State Bank of Madison Lake	MADISON LAKE	
			Wright County State Bank	MONTICELLO	
Bank North	CRIVITZ	WI	Prinsburg State Bank	PRINSBURG	
Cuba City State Bank	CUBA CITY		Eastwood Bank	ST. CHARLES	
La Farge State Bank	LA FARGE		The Highland Bank	ST. PAUL	
Headwaters State Bank	LAND O'LAKES		The Phalen Bank	ST. PAUL	
Marion State Bank	MARION		Central Bank	STILLWATER	
Bank of Milton	MILTON		State Bank of Taunton	TAUNTON	
Farmers Savings Bank	MINERAL POINT		Commercial State Bank of Two Harbors	TWO HARBORS	
M&I Greater Waukesha	PEWAUKEE		First American Bank of Watertown	WATERTOWN	
Dairy State Bank	RICE LAKE				
Valley Bank, Southwest	SPRING GREEN		Farmers Bank	ANTONIA	MO
Bank of Wisconsin Dells	WISCONSIN DELLS		United Missouri Bank of Boonville	BOONVILLE	
			The Braymer Bank	BRAYMER	
			Cabool State Bank	CABOOL	
			Landmark Bank	CLAYTON	
			Mercantile Bank of Wright County	HARTVILLE	
			Barnister Bank and Trust	KANSAS CITY	
			Boatmen's Bank of Kennett	KENNETT	
			Lafayette County Bank of Lexington	LEXINGTON	
			Macon-Atlanta State Bank	MACON	
			Napoleon Bank	NAPOLEON	
			Peoples Bank of the Ozarks	NIXA	
			Farmer's Bank of Polo Missouri	POLO	
			Ray County Bank	RICHMOND	
			The Union Savings Bank	SEDALIA	
			Empire Bank	SPRINGFIELD	
			Sturgeon State Bank	STURGEON	
			Bank of Thayer	THAYER	
			Peoples State Bank, Fairmount, N. D.	FAIRMOUNT	ND
			First State Bank of Golva	GOLVA	
			Bank of Hamilton	HAMILTON	
			Security Bank of Hebron	HEBRON	
			Stutsman County State Bank	JAMESTOWN	
			McVillage State Bank	MCVILLE	
			Bank of Steele	STEELE	
			Bank of Brady	BRADY	NE
			Byron State Bank	BYRON	
			Central Bank	CENTRAL CITY	
			De Witt State Bank	DE WITT	
			Ericson State Bank	ERICSON	
			Farmers State Bank	EWING	
			Home State Bank	LOUISVILLE	
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					

Citizens Savings Bank	ANAMOSA	IA			
Farmers and Traders Savings Bank	BANCROFT				
Hawkeye Bank of Cedar Rapids	CEDAR RAPIDS				
City State Bank	CENTRAL CITY				
Gateway State Bank	CLINTON				
The Citizens State Bank	CORYDON				
George State Bank	GEORGE				
Peoples Trust & Savings Bank	GRAND JUNCTION				
Grinnell State Bank	GRINNELL				
Liberty Bank & Trust	MASON CITY				
Melvin Savings Bank	MELVIN				
Monticello State Bank	MONTICELLO				
Firstar Bank Mount Pleasant	MOUNT PLEASANT				
State Bank & Trust Co.	NEVADA				
Citizens State Bank	POSTVILLE				
State Bank of Schaller	SCHALLER				
West Branch State Bank	WEST BRANCH				
West Side State Savings Bank	WESTSIDE				
The Farmers State Bank of Bucklin	BUCKLIN	KS			
Coffeyville State Bank	COFFEYVILLE				
The Edwardsville Bank	EDWARDSVILLE				
Fidelity State Bank	GARDEN CITY				
The Hanston State Bank	HANSTON				
The Freeport State Bank	HARPER				
Pilsen State Bank, Lincolnville	LINCOLNVILLE				
The State Bank of Meriden	MERIDEN				
Bank of Blue Valley	OVERLAND PARK				
The Solomon State Bank	SOLOMON				

Platte Valley Bank	NORTH BEND	NE	Security Bank	IDALOU	TX
Western Security Bank	OMAHA		Johnson City Bank	JOHNSON CITY	
The Bank of Palmyra	PALMYRA		Farmers & Merchants State Bank of	KRUM	
First State Bank	SHELTON		First Bank Mainland	LA MARQUE	
Citizens Bank & Trust Company in	ST. PAUL		League City Bank & Trust	LEAGUE CITY	
State Bank of Table Rock	TABLE ROCK		First State Bank	LORAIN	
Peoples State Bank	DE SMET	SD	Mineola State Bank	MINEOLA	
			Texas Bank	MONT BELVIEU	
			First State Bank	MORTON	
DALLAS REGION (CO, NM, OK, TX)			New Waverly State Bank	NEW WAVERLY	
-----			Bank of North Texas	NORTH RICHLAND H	
American Industrial Bank of Arvada	ARVADA	CO	Powell State Bank	POWELL	
The Dolores State Bank	DOLORES		Robert Lee State Bank	ROBERT LEE	
First State Bank	IDAHO SPRINGS		Citizens State Bank, Roby, Texas	ROBY	
American Industrial Bank of Lakewood	LAKEWOOD		Westside Bank	SAN ANTONIO	
Valley Bank of Lyons	LYONS		First State Bank of San Diego	SAN DIEGO	
Paonia State Bank	PAONIA		First State Bank	SHALLOWATER	
North Park State Bank	WALDEN		Peoples State Bank	SHEPHERD	
Western Bank	ALBUQUERQUE	NM	First Colony Bank	THE COLONY	
Bank of Santa Fe	SANTA FE		First State Bank	TULIA	
First New Mexico Bank of Silver City	SILVER CITY		First State Bank	VEGA	
			Fidelity Bank of Texas	WACO	
Custer County State Bank	ARAPAHO	OK	First Bank & Trust Company	WHITE DEER	
The Bank of Beaver City	BEAVER		Security Bank of Whitesboro	WHITESBORO	
American Bank	BEGGS		Fannin Bank	WINDOM	
The First State Bank	BOKCHITO		SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID,		
Community Bank	BRISTOW		MT, NV, OR, VT, WA, WY)		
Security State Bank	CHEYENNE		-----		
Glencoe State Bank	GLENCOE		InterWest Bank of Arizona	TUCSON	AZ
The First State Bank	RYAN		California Korea Bank	LOS ANGELES	CA
Citizens Bank of Tulsa	TULSA		Tokai Bank of California	LOS ANGELES	
First State Bank	VALLIANT		United Mizrahi Bank, Ltd.	LOS ANGELES	
Cattlemen's State Bank	AUSTIN	TX	Bank of Petaluma	PETALUMA	
Hill Country Bank	AUSTIN		Pacific Heritage Bank	TORRANCE	
First Bank & Trust Company of Bartle	BARTLETT		Northern State Bank	COEUR D'ALENE	ID
First State Bank of Ben Wheeler	BEN WHEELER		Valley Bank of Helena	HELENA	MT
Continental State Bank	BOYD		First Interstate Bank of Miles City	MILES CITY	
Bridge City State Bank	BRIDGE CITY		Pacific Continental Bank	EUGENE	OR
The First State Bank of Bryson	BRYSON		Clackamas County Bank	SANDY	
Citizens State Bank	BUFFALO				
The Donley County State Bank	CLARENDON				
First State Bank	CRANE				
Bank of the Southwest of Dallas	DALLAS				
Buckner State Bank	DALLAS				
First Texas Bank	DALLAS				
First Bank of Deer Park	DEER PARK				
The First State Bank of Dimmitt	DIMMITT				
Elsa State Bank and Trust Company	ELSA				
Fayetteville Bank	FAYETTEVILLE				
Security Bank	FLOWER MOUND				
Planters & Merchants State Bank of	HEARNE				
Citizens State Bank	HEMPSTEAD				
Peoples State Bank	HENDERSON				
Sterling Bank	HOUSTON				