FEDERAL DEPOSIT INSURANCE CORPORATION CRA EVALUATIONS RELEASED FOR PUBLIC INSPECTION SEPTEMBER, 1991

						CDA 1	
Bank Name	City	CRA * ST Rating		Bank Name	City	CRA ST Rati	
	***************************************		_				
BOSTON REGION (CT, MA, ME, NH, RI,	VT)			Jefferson Security Bank	SHEPHERDSTOWN	wv	s
First City Bank	NEW BRITAIN	CT	s	MEMPHIS REGION (AR, KY, LA, MS, TN)			
The Norwich Savings Society	NORWICH	CT	S	***************************************			
The Torrington Savings Bank	TORRINGTON	CT	N	Elk Horn Bank and Trust Company	ARKADELPHIA	AR	0
People's Savings Bank of Brockton	BROCKTON	MA	S	The Greenup County Bank, Inc.	GREENUP	KY	s
East Bridgewater Co-operative Bank	EAST BRIDGEWATER	MA	S	Peoples Security Bank	LOUISA	KY	S
Lincoln Trust Company	HINGHAM	MA	N	The Bank of Mt. Vernon	MOUNT VERNON	KY	S
				Hart County Bank and Trust Company	MUNFORDVILLE	KY	S
Mascoma Savings Bank	LEBANON	NH	S	Bourbon Agricultural Deposit Bank	PARIS	KY	0
North Conway Bank	NORTH CONWAY	NH	S	First & Peoples Bank	RUSSELL	KY	S
Centreville Savings Bank	WEST WARWICK	RI	s	The Vernon Bank	LEESVILLE	LA	s
				Ruston State Bank & Trust Company	RUSTON .	LA	S
Northfield Savings Bank	NORTHFIELD	VT	S	Bank of Zachary	ZACHARY	LA	S
NEW YORK REGION (DE, DC, MD, NJ, NY	, PA, PR, VI)			Merchants & Farmers Bank	HOLLY SPRINGS	MS	s
				Perry County Bank	NEW AUGUSTA	MS	N
Texas Commerce Banks	NEWARK	DE	SN	The Bank of Walnut	WALNUT	MS	SN
				The Mechanics Savings Bank	WATER VALLEY	MS	
Bankers Savings	PERTH AMBOY	NJ	S	Bank of Winona	WINONA	MS	1
Long Island Commercial Bank	ISLANDIA	NY	s	SouthTrust Bank of Middle Tennessee	NASHVILLE	TN	s
Korea Commercial Bank of New York	NEW YORK CITY	NY	S	Commercial Bank & Trust Co.	PARIS	TN	0
Chambersburg Trust Company	CHAMBERSBURG	PA	s	CHICAGO REGION (IL, IN, MI, OH, WI)			
New Bethlehem Bank	NEW BETHLEHEM	PA	S	***************************************			
Summit Bank	SALIX	PA	0	Marine Trust Company of Carthage	CARTHAGE		S
				Metropolitan Bank and Trust Company	CHICAGO	IL	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV				Community Bank of Easton	EASTON	IL	S
******	 « Ä			Bank of Elmhurst	ELMHURST	IL	0
Steiner Bank	BIRMINGHAM	AL		Standard Bank and Trust Company of	HICKORY HILLS	ΙL	S
North Alabama Bank	HAZEL GREEN		S	State Bank of Latham	LATHAM	IL	S
The Perry County Bank	MARION	AL	S	Heritage Bank of Lemont	LEMONT		S
				Clay County State Bank	LOUISVILLE	IL	S
Barnett Bank of Volusia County	DE LAND	FL	S	Mokena State Bank	MOKENA	· IL	S
Community First Bank	JACKSONVILLE	FL	S	State Bank of Nauvoo	NAUVOO	IL	S
First Seminole Bank	LAKE MARY	FL	S	First Chicago Bank of Oak Park	OAK PARK	IL	S
Espirito Santo Bank of Florida	IMAIM	FL	S	Jefferson Bank	PEORIA	IL	N
TotalBank	MIAMI	FL	S	The Sandwich State Bank	SANDWICH	IL	0
Suburban Bank	PALM BEACH COUNTY	FL	S	Illini Bank-Stonington	STONINGTON	IL	S
				State Bank of Union	UNION	IL	S
Citizens Bank & Trust Company	EASTMAN	GA	S	Williamsville State Bank	WILLIAMSVILLE	IL	S
Bank of Coweta	NEWNAN	GA	0				
First Peoples Bank	PINE MOUNTAIN	GA	S	People's Trust Company	ARLINGTON .	IN	0
				American General Financial Center	EVANSVILLE	IN	0
High Point Bank and Trust Company	HIGH POINT	NC	S	Summit Bank of Indianapolis	INDIANAPOLIS	IN	0
Bank of Pine Level	PINE LEVEL	NC	S	The Farmers State Bank	LANESVILLE	IN	7
				Farmers State Bank	ROCKPORT	IN	1

FEDERAL DEPOSIT INSURANCE CORPORATION CRA EVALUATIONS

RELEASED FOR PUBLIC INSPECTION SEPTEMBER, 1991

			CRA *				CRA *
Bank Name	City		Rating	Bank Name	City	22	Ratin
DOIN NOIL			******	Dank waite			
Community Bank	SUMMITVILLE	IN	s	First State Bank of Fountain	FOUNTAIN	MN	s
Citizens Bank of Vincennes	VINCENNES	IN	0	Franklin State Bank	FRANKLIN	MN	
		• • • •		Red River State Bank	HALSTAD	MN	
FMB-State Savings Bank	LOWELL	MI	s	Minnwest Bank Luverne	LUVERNE	MN	_
Huntington Banks of Michigan	TROY	MI	0	Northeast State Bank of Minneapolis	MINNEAPOLIS	MN	-
FMB-First Michigan Bank	ZEELAND	MI	0	Minnwest Bank Montevideo	MONTEVIDEO	MN	_
•				Farmers' State Bank of New London	NEW LONDON	MN	-
The Lower Salem Commercial Bank	LOWER SALEM	ОН	0	Citizens Bank of New Ulm	NEW ULM	MN	
The Sherwood State Bank	SHERWOOD	OH	S	Ormsby State Bank	ORMSBY	MN	-
			-	Buffalo Ridge State Bank of Ruthton		MN	
Peoples State Bank of Bloomer	BLOOMER	WI	N	Farmers State Bank of Trimont	TRIMONT	MN	_
State Bank of Gilman	GILMAN	WI	S	Farmers State Bank of Waubun, Inc.	WAUBUN	MN	-
Highland State Bank	HIGHLAND	WI	0	to me o otto out of waller, the	W/100011	****	
The Coulee State Bank	LA CROSSE	WI	S	The Anderson State Bank	ANDERSON	МО	S
The Greenwood's State Bank	LAKE MILLS	WI	S	Bank of Ash Grove	ASH GROVE	MO	
Mattoon State Bank	MATTOON		S	Bank of Belton	BELTON	HO	
Community Bank and Trust Company	SUPERIOR	WI	S	Farmers State Bank	CAMERON	MO	-
State Bank of Wabeno	WABENO	WI	0	American Bank of Boone County	CENTRALIA	HO	_
State bank of wascing	WADERO		•	Capital Bank & Trust Company of Clay		MO	_
KANSAS CITY REGION (IA, KS, MN, MO,	NE NU SUI			Webster County Bank	MARSHFIELD	MO	
KANSAS CITT REGION (IA, RS, NN, NO,	nc, no, so,			The Farmers Bank of Maysville	MAYSVILLE	HO	
keye-Ankeny Bank and Trust	ANKENY	7.4	s	Citizens Bank of Princeton	PRINCETON	HO HO	
t Whitney Bank and Trust	ATLANTIC		0	Citizens Bank of Rogersville			_
The First State Bank of Gowrie	GOWRIE		S	American Bank of Rolla	ROGERSVILLE	HO	_
			S		ROLLA	MO	_
Ida County State Bank	IDA GROVE		S	State Bank of Southwest Missouri	SPRINGFIELD	MO	-
Keokuk Savings Bank and Trust Co.	KEOKUK			United Missouri Bank of Springfield	SPRINGFIELD	HO	
Farmers Savings Bank	LEIGHTON		S	Bank of Sullivan	SULLIVAN	МО	S
Luana Savings Bank	LUANA	IA		etana existe e il interiori			_
Mechanicsville Trust and Savings Bk	MECHANICSVILLE		S	First State Bank of Gackle	GACKLE	ND	
Iowa Trust & Savings Bank	OSKALOOSA	IA		State Bank of Streeter	STREETER	ND	
Security State Bank	RADCLIFFE	IA		The Farmers & Merchants State Bank	TOLNA	ND	\$
Readlyn Savings Bank	READLYN	IA					
State Bank of Wapello	WAPELLO	IA		Adams State Bank	ADAMS		S
First State Bank	WEBSTER CITY	IA	0	Harlan County Bank	ALMA		0
				Auburn State Bank	AUBURN	NE	
The First State Bank	ALMENA	KS	N	Bank of the Valley	BELLWOOD	NE	
The Caldwell State Bank in Caldwell		KS	S	Farmers and Merchants State Bank	BLOOMFIELD	NE	
The First State Bank of Elwood	ELW000	KS	S	Jennings State Bank	DAVENPORT	NE	S
Fall River State Bank	FALL RIVER	KS	S	The Home Bank	ELWOOD	NE	0
Douglas County Bank	LAWRENCE	KS	S	Farnam Bank	FARNAM	NE	S
Citizens Bank and Trust Company	MANHATTAN	KS	S	Farmers State Bank	HUMPHREY	NE	S
The American State Bank	OSAWATOMIE	KS	S	First State Bank	KIMBALL	NE	S
The First State Bank & Trust Company	OSBORNE	KS	S	Farmers State Bank	PLYMOUTH	NE	S
State Bank of Plevna	PLEVNA	KS	S	Bank of Prague	PRAGUE	NE	S
Ford County State Bank	SPEARVILLE	KS	S	Spalding City Bank	SPALDING	NE	S
BankWest	ST. FRANCIS	KS	S	Commercial Bank	STRATTON	NE	S
The Bank of Commerce	UDALL	KS	S	The Bank of Wilber	WILBER	NE	S
First State Bank of Alexandria-Carlo	ALEXANDRIA	MN	S	First State Bank	BRIDGEWATER	SD	N
Tirst Security Bank	BYRON	MN	0	1st Financial Bank South Dakota	DUPREE	SD	
· ·							-

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

FEDERAL DEPOSIT INSURANCE CORPORATION CRA EVALUATIONS

RELEASED FOR PUBLIC INSPECTION SEPTEMBER, 1991

and the second of the second o							
Bank Name	City	ST	CRA * Rating	Bank Name	City		CRA * Ratin
The Farmers State Bank of Estell	ine ESTELLINE	SD	s	First State Bank	THREE RIVERS	TX	s
Farmers & Merchants State Bank	IROQUOIS	SD	S	Walburg State Bank	WALBURG	TX	S
Farmers State Bank, Stickney, So	uth STICKNEY	SD	S	Wharton Bank and Trust Co.	WHARTON	TX	S
DALLAS REGION (CO, NM, OK, TX)				American Bank of Commerce at	WOLFFORTH	TX	S
DELENG REGION (DO) HIT ON INT				SAN FRANCISCO REGION (AK, AZ, CA, GU	. HI. ID.		
Arapahoe Bank and Trust	ARAPAHOE COUNTY	CO	s	MT, NV, OR, UT			
Commerce Bank of Aurora	AURORA	co					
Peoples Bank & Trust Company	AURORA	CO		Community First Bank	BAKERSFIELD	CA	s
The Bank of Douglas County	CASTLE ROCK	CO		First Northern Bank of Dixon	DIXON	CA	s
The Estes Park Bank	ESTES PARK	CO	s	Valley Independent Bank	EL CENTRO	CA	s
Poudre Valley Bank	FORT COLLINS	CO	Š	U.S. Bank of California	EUREKA	CA	0
The Kirk State Bank	KIRK	CO	s	First California Bank	LA MESA	CA	ų
The Citizens State Bank of Ouray		CO	s	Capital Bank of California	LOS ANGELES	CA	N
Baca State Bank	SPRINGFIELD	co	0	City Thrift and Loan Association	LOS ANGELES	CA	Š
FirstBank of Vail	VAIL	co	o	Pan American Bank	LOS ANGELES	CA	Š
THOUSEN OF VOICE		-	•	Marina State Bank	MARINA DEL REY	CA	SN
United New Mexico Bank	CARLSBAD	NM	s	Cerritos Valley Bank	NORWALK	CA	S
Bank of Los Alamos	LOS ALAMOS	NM	S	Bank of Commerce	SAN DIEGO	CA	S
Daile Of Eds Attained	LOO ALATOO	1411	J	Commercial Bank of San Francisco	SAN FRANCISCO	CA	S.
1st Bank of Catoosa	CATOOSA	OK	N	Oceanic Bank	SAN FRANCISCO	CA	•
The Durant Bank & Trust Company	DURANT	OK		American Bank and Trust Company	SAN JOSE	CA	1
First Bank & Trust Co. of	FORT GIBSON	OK	_	California Security Bank	SAN JOSE	CA	S
Bank of the Lakes	LANGLEY	OK.		Catifornia Security Bank	JAN BUJL	wn	•
Bank of Locust Grove	LOCUST GROVE	OK	-	Rainbow Financial Corporation	HONOLULU	HI	s
Security Bank & Trust Company of		OK.		Rambon Financial Corporation	HONOLOLO	11.1	•
Pontotoc County Bank	ROFF	OK	-	D. L. Evans Bank	BURLEY	ID	s
Peoples State Bank, Tulsa, Oklah		OK	••	D. E. LYGIS BAIR	DOKELI	10	•
Security State Bank of Wewoka	WEWOKA	OK	S	First State Pank of Eassyth	FORSYTH	MT	s
Security State Bank of Wework	WEWORK	.	3	First State Bank of Forsyth Bank of Montana Village	GREAT FALLS	MT	S
The First State Bank	ABERNATHY	TX	N	Traders State Bank of Poplar Montana		MT	S
First State Bank of Canadian	CANADIAN	TX.		The Citizens State Bank of Scobey	SCOBEY	MT	S
Chappell Hill Bank	CHAPPELL HILL	ΤX		First State Bank of Stevensville	STEVENSVILLE	MT	S
Bank of Corpus Christi	CORPUS CHRISTI	TX	••	First State bank of Stevensville	SIEAEMSAIFFE	m i	3
American Bank	HOUSTON	TX	-	Tri-County Banking Co.	JUNCTION CITY	JR.	s
North Houston Bank	HOUSTON	TX		IT I - County Banking Co.	JUNCTION CITY	∽	3
	JARRELL	TX	S	Deishten Denk	CALT LAVE CITY	UT	s
Eagle Bank			-	Brighton Bank	SALT LAKE CITY	U1	3
The Lytle State Bank of Lytle, T First Bank and Trust of Memphis	MEMPHIS	TX		The Emulian Cases Book	CHEVENNE	110	
•		TX		The Equality State Bank	CHEYENNE	WY	U
The Bevans State Bank of Menard	MENARD	TX					
Pasadena State Bank	PASADENA	TX	0				
Pearland State Bank	PEARLAND	TX	S				
Texas State Bank	SAN ANGELO	TX	0				
Bank of San Antonio	SAN ANTONIO	TX					
San Juan State Bank	SAN JUAN	TX	S 		13.00		
Seagoville State Bank	SEAGOVILLE	TX	N		•		
First State Bank of Smithville	SMITHVILLE	TX	N .				
First City, Texas - Sour Lake	SOUR LAKE	TX	0				
Spur Security Bank	SPUR	TX	S				
Texline State Bank	TEXLINE	TX	S				Name of the State