

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

Bank Name	City	CRA *	ST Rating	Bank Name	City	CRA *	ST Rating				
BOSTON REGION (CT, MA, ME, NH, RI, VT)											
Andover Bank	ANDOVER	MA	S	Central Bank & Trust Co.	LEXINGTON	KY	S				
The Massachusetts Company, Inc.	BOSTON	MA	S	Liberty Bank & Trust Company	MAYFIELD	KY	S				
Quincy Savings Bank	QUINCY	MA	O	The Farmers Bank of Milton	MILTON	KY	S				
MassBank for Savings	READING	MA	N	Hancock Bank of Louisiana	BATON ROUGE	LA	N				
Cornerstone Bank	DERRY	NH	S	First Commercial Bank, Franklin	FRANKLIN	LA	S				
Passumpsic Savings Bank	ST. JOHNSBURY	VT	S	Investors Bank & Trust Company	GRETNÄ	LA	N				
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)											
The Peoples Bank of Elkton	ELKTON	MD	S	Bank of Jena	JENA	LA	S				
New Jersey Savings Bank	SOMERVILLE	NJ	S	Jonesboro State Bank	JONESBORO	LA	S				
Bank of Utica	UTICA	NY	S	The Union Bank	MARKSVILLE	LA	S				
The Muncy Bank and Trust Company	MUNCY	PA	S	Heritage Bank of Natchitoches	NATCHITOCHES	LA	S				
Citizens Bank and Trust Company	PALMERTON	PA	S	FARMERS AND MERCHANTS BANK							
Bank and Trust Company of Old York	WILLOW GROVE	PA	N	Farmers and Merchants Bank	BALDWIN	MS	S				
People's State Bank of Wyalusing	WYALUSING	PA	S	Citizens Bank & Trust Co.	MARKS	MS	S				
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)											
The Peoples Bank	CLIO	AL	S	The Lamar Bank	PURVIS	MS	S				
First Citizens Bank	LUVERNE	AL	S	Bank of Mississippi	TUPELO	MS	S				
Lanier Bank & Trust Company	CUMMING	GA	S	FIRST INDEPENDENT BANK							
The Commercial Bank	DOUGLASSVILLE	GA	S	Cheatham State Bank	GALLATIN	TN	S				
The Peoples Bank of Lyons	LYONS	GA	S	Union Bank & Trust Company	KINGSTON SPRINGS	TN	O				
Bank of Dade	TRENTON	GA	S	The Somerville Bank & Trust Company	LIVINGSTON	TN	S				
The Woodbury Banking Company	WOODBURY	GA	S	THE SOMERVILLE BANK & TRUST COMPANY							
United Bank of Pike	ZEBULON	GA	S	CHICAGO REGION (IL, IN, MI, OH, WI)							
The Community Bank	PILOT MOUNTAIN	NC	S	The State Bank of Allerton	ALLERTON	IL	S				
Clay County Bank, Inc.	CLAY	WV	S	Andalusia Community Bank	ANDALUSIA	IL	S				
MEMPHIS REGION (AR, KY, LA, MS, TN)											
Bank of England	ENGLAND	AR	S	Anna State Bank	ANNA	IL	S				
Horatio State Bank	HORATIO	AR	S	Tompkins State Bank	AVON	IL	S				
Portland Bank	PORTLAND	AR	O	Jefferson State Bank	CHICAGO	IL	N				
The Peoples Bank	PORTLAND	AR	S	North Bank	CHICAGO	IL	S				
The Peoples Exchange Bank of	BEATTYVILLE	KY	S	Cissna Park State Bank	CISSNA PARK	IL	S				
The First State Bank of Greenville	GREENVILLE	KY	S	Dunlap State Bank	DUNLAP	IL	S				
Horse Cave State Bank	HORSE CAVE	KY	S	The Gifford State Bank	GIFFORD	IL	S				
				Mutual Trust & Savings Bank	HARVEY	IL	S				
				Bank of Homewood	HOMewood	IL	S				
				Community Bank of Homewood	HOMWOOD	IL	S				
				Tri-County Bank	MINOOKA	IL	S				
				First State Bank & Trust Company of	PARK RIDGE	IL	S				
				NLSB	PLAINFIELD	IL	S				
				Community Bank of Plano	PLANO	IL	S				
				Raritan State Bank	RARITAN	IL	S				
				San Jose Tri-County Bank	SAN JOSE	IL	S				
				NBD Woodfield Bank	SCHAUMBURG	IL	S				
				Sheridan State Bank	SHERIDAN	IL	S				
				Sidell State Bank	SIDELL	IL	S				
				Illini Bank	SPRINGFIELD	IL	S				
				State Bank of St. Jacob	ST. JACOB	IL	S				
				Tamms State Bank	TAMMS	IL	S				
				Capitol Bank of Westmont	WESTMONT	IL	S				

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

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La Salle Bank Westmont	WESTMONT	IL	O	Liberty Bank & Trust	WOODBINE	IA	S
The Bank of Yorkville	YORKVILLE	IL	S	The Americus State Bank	AMERICUS	KS	S
Chrisney State Bank	CHRISNEY	IN	S	The Citizens State Bank	ASHLAND	KS	S
Peoples State Bank of Francesville	FRANCESVILLE	IN	S	State Bank of Carbondale	CARBONDALE	KS	S
Springs Valley Bank & Trust Company	FRENCH LICK	IN	S	Suburban West State Bank	GODDARD	KS	S
The Fifth Third Bank of Southeastern	GREENSBURG	IN	S	Consolidated State Bank	HILL CITY	KS	S
Kentland Bank	KENTLAND	IN	S	The Douglass Bank	KANSAS CITY	KS	S
First of America Bank - Rensselaer	RENSSELAER	IN	O	Marquette Farmers State Bank of	MARQUETTE	KS	S
United Southwest Bank	WASHINGTON	IN	S	The Peoples State Bank	MCDONALD	KS	S
				Parkway Bank	OVERLAND PARK	KS	S
The Bank of Bloomfield Hills	BLOOMFIELD HILLS	MI	S	The Farmers State Bank of Simpson	SIMPSON	KS	S
				The Exchange State Bank of St. Paul	ST. PAUL	KS	S
The Citizens Bank of Ashville, Ohio	ASHVILLE	OH	S	The Tipton State Bank	TIPTON	KS	S
The Bartlett Farmers Bank	BARTLETT	OH	S	Garden Plain State Bank	WICHITA	KS	S
The People's Banking and Trust Co.	MARIETTA	OH	S				
The Union Banking Company	WEST MANSFIELD	OH	S	Farmers State Bank of Almelund	ALMELUND	MN	S
				Farmers and Merchants State Bank of	APPLETON	MN	S
Bank of Alma	ALMA	WI	O	Blaine State Bank	BLAINE	MN	S
Box Heights Bank	ASHWAUBENON	WI	S	Security State Bank of Claremont	CLAREMONT	MN	S
Hawk State Bank	BELOIT	WI	S	Itasca State Bank of Grand Rapids	GRAND RAPIDS	MN	S
State Bank of Chilton	CHILTON	WI	O	Rural American Bank - Hinckley	HINCKLEY	MN	S
Hustisford State Bank	HUSTISFORD	WI	S	Karlstad State Bank	KARLSTAD	MN	S
Bank of Luxemburg	LUXEMBURG	WI	O	Melrose State Bank	MELROSE	MN	O
Mid-Wisconsin Bank of Medford	MEDFORD	WI	O	First State Bank of Murdock	MURDOCK	MN	S
Bank One, Monroe	MONROE	WI	O	First State Bank of New London	NEW LONDON	MN	S
F & M Bank - Winnebago County	OMRO	WI	S	Merchants State Bank of North Branch	NORTH BRANCH	MN	S
Richland County Bank	RICHLAND CENTER	WI	S	Pine City State Bank	PINE CITY	MN	S
John O. Melby & Co. Bank	WHITEHALL	WI	S	State Bank of Redwood	REDWOOD FALLS	MN	S
				Citizens State Bank of Silver Lake	SILVER LAKE	MN	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)							
Farmers Trust and Savings Bank	BUFFALO CENTER	IA	S	First State Bank of Spring Lake Park	SPRING LAKE PARK	IA	S
Burt Savings Bank	BURT	IA	S	State Bank of Springfield	SPRINGFIELD	IA	N
State Bank of Brooks	CORNING	IA	S	First State Bank of Wabasha	WABASHA	IA	S
Northwest Bank & Trust Company	DAVENPORT	IA	S	State Bank of Young America	YOUNG AMERICA	IA	S
Security Bank & Trust Company	DECORAH	IA	S				
Crawford County Trust and Savings Bk	DENISON	IA	S	Citizens Bank of Blythedale	BLYTHEDALE	MO	S
State Bank of Dumont	DUMONT	IA	S	Capital Bank of Cape Girardeau Cnty	CAPE GIRARDEAU	MO	S
Security Savings Bank	EAGLE GROVE	IA	S	Security Bank of Southwest Missouri	CASSVILLE	MO	S
The Emmet County State Bank	ESTHERVILLE	IA	S	Bank of Chesterfield	CHESTERFIELD	MO	S
Liberty Bank and Trust	FOREST CITY	IA	S	Enterprise Bank	CLAYTON	MO	SN
Iowa State Bank	HAMBURG	IA	S	Bank of Craig	CRAIG	MO	S
The Farmers Savings Bank	JOICE	IA	S	Commercial Trust Company of Fayette	FAYETTE	MO	S
Security Bank Jasper-Poweshiek	KELLOGG	IA	S	Glasgow Savings Bank	GLASGOW	MO	N
Sioux County State Bank	ORANGE CITY	IA	S	The Bank of Grain Valley	GRAIN VALLEY	MO	S
Farmers Savings Bank	PACKWOOD	IA	S	The Citizens' State Bank of Granby	GRANBY	MO	S
ton State Bank	RED OAK	IA	S	First State Bank of Joplin	JOPLIN	MO	S
State Bank	ROCKWELL CITY	IA	S	Kearney Commercial Bank	KEARNEY	MO	S
Sanborn Savings Bank	SANBORN	IA	S	Commercial Bank of Oak Grove, Mo.	OAK GROVE	MO	S
				Farmers Bank of Portageville	PORTAGEVILLE	MO	S
				Security Bank of Rich Hill	RICH HILL	MO	S

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Boatmen's Bank of Pulaski County	RICHLAND	MO	O	Bank of Tulsa	TULSA	OK	S
Bank of South County	ST. LOUIS COUNTY	MO	N	First City, Texas - Aransas Pass	ARANSAS PASS	TX	O
Steedman Bank	STEEDMAN	MO	S	Bank of Commerce	FORT WORTH	TX	S
United Missouri Bank of Warsaw	WARSAW	MO	S	Citizens State Bank	GANADO	TX	S
Bank of Weston	WESTON	MO	S	Bank of Commerce	MCLEAN	TX	N
Security State Bank	DUNSEITH	ND	S	Commercial State Bank	PALMER	TX	S
Citizens State Bank of Lankin	LANKIN	ND	S	First State Bank	RUSK	TX	S
Peoples State Bank	WESTHOPE	ND	S	First State Bank	WELLS	TX	S
Bank of Bellevue	BELLEVUE	NE	S	SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)			
Tri-County Bank & Trust	BELLEVUE	NE	S	-----			
Nebraska State Bank	BRISTOW	NE	S	Community Bank of Arizona	WICKENBURG	AZ	N
Citizens State Bank	CARLETON	NE	S	Desert Sun Bank	YUMA	AZ	N
Citizens Bank & Trust Company	COLUMBUS	NE	S	Burlingame Bank & Trust Co.	BURLINGAME	CA	S
Johnson County Bank	ELK CREEK	NE	S	Pacific Business Bank	CARSON	CA	S
Grafton State Bank	GRAFTON	NE	S	Bank of America State Bank	CONCORD	CA	O
United Nebraska Bank, Grant	GRANT	NE	S	United Valley Bank	FARMERSVILLE	CA	S
The Farmers State Bank and Trust Co.	LEXINGTON	NE	S	Sierra Thrift	FRESNO	CA	L
Bank of Lindsay	LINDSAY	NE	S	Centennial Bank	HAYWARD	CA	S
The Farmers Bank	OCONTO	NE	O	Citizens Thrift and Loan Association	IRVINE	CA	S
State Bank of Odell	ODELL	NE	S	Century Thrift and Loan	LOS ANGELES	CA	S
Republican Valley Bank	ORLEANS	NE	S	First Los Angeles Bank	LOS ANGELES	CA	S
Pender State Bank	PENDER	NE	S	Guaranty Bank of California	LOS ANGELES	CA	N
Purdum State Bank	PURDUM	NE	N	International Bank of California	LOS ANGELES	CA	N
Ralston Bank	RALSTON	NE	N	Westside Bank of Southern California	LOS ANGELES	CA	S
Spencer State Bank	SPENCER	NE	N	Foothill Bank	MOUNTAIN VIEW	CA	S
Sutton State Bank	SUTTON	NE	S	Bay Area Bank	REDWOOD CITY	CA	O
Saline State Bank	WILBER	NE	S	Central Sierra Bank	SAN ANDREAS	CA	S
First Midwest Bank	CENTERVILLE	SD	S	San Francisco Thrift and Loan	SAN FRANCISCO	CA	N
Valley Bank	ELK POINT	SD	S	First State Bank of Southern CA	SANTA FE SPRINGS	CA	S
Corn Exchange Bank	ELKTON	SD	S	Westside Bank	TRACY	CA	S
The Draper State Bank	PRESHO	SD	S	Visalia Community Bank	VISALIA	CA	S
Security State Bank	TYNDALL	SD	S	-----			
DALLAS REGION (CO, NM, OK, TX)				Bank of Eastern Idaho	IDAHO FALLS	ID	O
The Bank of Burlington	BURLINGTON	CO	S	Comstock Bank	CARSON CITY	NV	S
Century Bank Broadmoor/Skyway	COLORADO SPRINGS	CO	N	Benton County Bank	CORVALLIS	OR	S
El Pueblo State Bank	ESPAÑOLA	NM	S	Pacific State Bank	REEDSPORT	OR	N
Valley Bank of Commerce	ROSWELL	NM	S	Great Western Thrift and Loan	SALT LAKE CITY	UT	S
Security Bank and Trust Company	BLACKWELL	OK	O	Wyoming Bank and Trust Company	BUFFALO	WY	S
First State Bank, Jones, Oklahoma	JONES	OK	S	-----			
Citizens State Bank	MORRISON	OK	S	-----			
American Bank of Commerce	OKLAHOMA CITY	OK	N	-----			
NBC Bank	PAWHUSKA	OK	S	-----			
Lakeside Bank of Salina	SALINA	OK	S	-----			

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