

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1992, No. 10
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 7, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Monetary policy objectives -- statement by Chairman Greenspan before the Joint Economic Committee, March 3, 1992.
Published, March 3, 1992.

BANK HOLDING COMPANIES

Boatmen's Bancshares, Inc., St. Louis, Missouri, and Boatmen's Bancshares of Iowa, Inc. -- to acquire First Interstate of Iowa, Inc., Des Moines, Iowa, and to provide data processing services through First Interstate Information Systems, Inc.
Approved, March 2, 1992.

U.S. Trust Corporation, New York, New York -- to acquire Delafield, Harvey, Tabell Inc., Princeton, New Jersey, and provide investment advisory and securities brokerage services, and act as a riskless principal in buying and selling securities.
Approved, March 2, 1992.

ENFORCEMENT

Bank of White Sulphur Springs, White Sulphur Springs, West Virginia -- execution of a written agreement dated February 28, 1992, with the Federal Reserve Bank of Richmond and the State of West Virginia Department of Banking.
Announced, March 3, 1992.

BCCI Holdings (Luxembourg) S.A., Luxembourg, and Bank of Credit and Commerce International S.A., and related companies -- final decision on default as to Kemal Shoaib and related order of prohibition.
Authorized, March 2, 1992.

Georgetown Bancorp, Georgetown, Kentucky -- execution of a written agreement dated February 21, 1992, with the Federal Reserve Bank of Cleveland and the Department of Financial Institutions of the State of Kentucky.
Announced, March 3, 1992.

Multibank Financial Corp., Dedham, Massachusetts -- execution of a written agreement dated February 28, 1992, with the Federal Reserve Bank of Boston.
Announced, March 4, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Analyses of the geographic distribution of credit for Community Reinvestment Act purposes -- adoption of Federal Financial Institutions Examination Council joint policy statement.
Approved, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK HOLDING COMPANIES

GC	American Republic Bancshares, Inc., Belen, New Mexico -- determination that sale of three real estate parcels by Scientific American Republic Bancshares, Inc., constitutes divestiture by American. Granted, March 5, 1992.
Chicago	Associated Banc - Corp, Green Bay, Wisconsin -- to acquire Northeast Wisconsin Financial Services, Inc., Sturgeon Bay, Wisconsin, and First National Bank of Sturgeon Bay. Approved, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Chicago Associated Banc - Corp, Green Bay, Wisconsin -- to acquire F & M Financial Services Corporation, Menomonee Falls; F&M North Corporation; F&M Bank, Fond du Lac; F & M Bank, Menomonee Falls; F & M Bank St. Francis, St. Francis; F&M Bank, Wittenberg; Leasenu, Inc., Menomonee Falls; and F & M Trust Company, Inc.
Approved, March 6, 1992.

Chicago Bank of Montreal, Montreal, Canada; Bankmont Financial Corp., New York, New York, and Harris Bankcorp, Inc., Chicago, Illinois -- to engage de novo in riskless principal activities through Harris Investors Direct, Inc.
Withdrawn, March 3, 1992.

New York Bessemer Group, Inc.; Woodbridge, New Jersey -- to engage de novo in participating in loans made by Bessemer Trust Company and Bessemer Trust Company, N.A., to their trust customers.
Permitted, March 4, 1992.

Richmond Central Fidelity Banks, Inc., Richmond, Virginia -- proposal that Central Fidelity Bank, Richmond, Virginia, acquire certain assets and assume certain liabilities of CorEast Federal Savings Bank, Richmond, Virginia.
Approved, March 6, 1992.

Kansas City Central Grain, Inc., Palmer, Nebraska, and Green Top, Inc. -- to acquire State Bank of Palmer.
Withdrawn, March 3, 1992.

Richmond Central Virginia Bankshares, Inc., Powhatan, Virginia -- proposal that Central Virginia Bank acquire certain assets and assume certain liabilities of CorEast Federal Savings Bank, Richmond, Virginia.
Approved, March 6, 1992.

Richmond Centura Banks, Inc., Rocky Mount, North Carolina -- proposal that Centura Bank acquire certain assets and assume certain liabilities of First Federal Savings Association, Raleigh, North Carolina.
Approved, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

GC Credit Commercial de France S.A., Paris, France --
 determination that sale of Capstone Financial
 Services, Inc., Houston, Texas, constitutes
 divestiture.
 Granted, March 4, 1992.

Chicago First Mid - Illinois Bancshares, Inc., Mattoon,
 Illinois -- to acquire Heartland Federal Savings
 and Loan Association.
 Returned, March 5, 1992.

Chicago First State Bancshares, Inc., New London, Wisconsin -
 - to acquire First State Bank, New London,
 Wisconsin.
 Returned, March 5, 1992.

Richmond First Virginia Banks, Inc., Falls Church, Virginia, -
 - proposal that First Virginia Bank - Highlands,
 Covington; First Virginia Bank - Piedmont,
 Lynchburg; First Virginia Bank - Southwest,
 Roanoke; First Virginia Bank - Franklin County,
 Rocky Mount; and First Virginia Bank of Augusta,
 Staunton, Virginia, acquire certain assets and
 assume certain liabilities of CorEast Federal
 Savings Bank, Richmond, Virginia.
 Approved, March 6, 1992.

Kansas City Minden Exchange Company, Minden, Nebraska -- to
 acquire Midwest Banco Corporation, Cozad, Nebraska.
 Approved, March 2, 1992.

Richmond Regency Financial Shares, Inc., Richmond, Virginia --
 proposal that Regency Bank acquire certain assets
 and assume certain liabilities of CorEast Federal
 Savings Bank.
 Approved, March 6, 1992.

Kansas City Rio Blanco Holding Company, Rangley, Colorado -- to
 acquire Rio Blanco State Bank.
 Withdrawn, March 3, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

- Kansas City Tulsa Valley Bancshares Corporation, Tulsa, Oklahoma -- to acquire Valley National Bank. Approved, March 4, 1992.
- Philadelphia USBANCORP, Inc., Johnstown, Pennsylvania -- to acquire Community Bancorp, Inc., Monroeville, Pennsylvania, and Community Savings Association. Approved, March 6, 1992.

BANK MERGERS

- Richmond Central Fidelity Bank, Richmond, Virginia -- to acquire certain assets and assume certain liabilities of a branch of CorEast Federal Savings Bank, Richmond, Virginia, and to establish a branch in Blacksburg, Virginia. Approved, March 6, 1992.
- Richmond Central Virginia Bank, Powhatan, Virginia -- to acquire certain assets and assume certain liabilities of a branch of CorEast Federal Savings Bank, Richmond, Virginia, and to establish a branch in Powhatan, Virginia. Approved, March 6, 1992.
- Richmond Centura Bank, Rocky Mount, North Carolina -- to acquire certain assets and assume certain liabilities of First Federal Savings Association, Raleigh, North Carolina, and to establish branches. Approved, March 6, 1992.
- San Francisco CivicBank of Commerce, Oakland, California -- to acquire certain assets and assume certain liabilities of the Walnut Creek and Fremont branches of American Bank and Trust Company, San Jose, California. Approved, March 5, 1992.
- Richmond First Virginia Bank - Franklin County, Rocky Mount, Virginia -- to acquire certain assets and assume certain liabilities of a branch of CorEast Federal Savings Bank, Richmond, Virginia. Approved, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

- Richmond First Virginia Bank - Highlands, Covington,
 Virginia -- to acquire certain assets and assume
 certain liabilities of a branch of CorEast Federal
 Savings Bank, Richmond, Virginia.
 Approved, March 6, 1992.
- Richmond First Virginia Bank - Piedmont, Lynchburg, Virginia -
 - to acquire certain assets and assume certain
 liabilities of three branches of CorEast Federal
 Savings Bank, Richmond, Virginia.
 Approved, March 6, 1992.
- Richmond First Virginia Bank - Southwest, Roanoke, Virginia --
 to acquire certain assets and assume certain
 liabilities of eight branches of CorEast Federal
 Savings Bank, Richmond, Virginia, and to establish
 a branch in Roanoke and in Wytheville, Virginia.
 Approved, March 6, 1992.
- Richmond First Virginia Bank of Augusta, Staunton, Virginia --
 to acquire certain assets and assume certain
 liabilities of a branch of CorEast Federal Savings
 Bank, Richmond, Virginia.
 Approved, March 6, 1992.
- Richmond Regency Bank, Richmond, Virginia -- to acquire
 certain assets and assume certain liabilities of a
 branch of CorEast Federal Savings Bank, and to
 establish a branch in Richmond.
 Approved, March 6, 1992.
- Cleveland State Bank and Trust Company, Defiance, Ohio -- to
 acquire the Delta, Lyons, and Wauseon, Ohio,
 branches of Society Bank and Trust, Toledo, Ohio.
 Approved, March 3, 1992.
- Richmond State Bank of the Alleghencities, Covington, Virginia -
 - to acquire certain assets and assume certain
 liabilities of a branch of CorEast Federal Savings
 Bank, Richmond, Virginia, and to establish a branch
 in Jovington, Virginia.
 Approved, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Chicago 1st Source Bank, South Bend, Indiana -- to merge with Farmers State Bank of Wyatt, Wyatt, Indiana, and establish branches.
Returned, March 2, 1992.

BANK PREMISES

Chicago Bank One, Champaign - Urbana, Champaign, Illinois -- investment in bank premises.
Approved, March 3, 1992.

Chicago 1st Source Bank, South Bend, Indiana -- investment in bank premises.
Returned, March 3, 1992.

Chicago Fort Madison Bank & Trust Co., Fort Madison, Iowa -- investment in bank premises.
Approved, March 5, 1992.

CAPITAL STOCK

Chicago Guthrie County Bancshares, Inc., Guthrie Center, Iowa -- redemption of shares.
Returned, March 5, 1992.

Chicago Ireton Bancorp, Ireton, Iowa -- redemption of shares.
Approved, March 6, 1992.

Chicago Valley Bancshares, Inc., Mapleton, Iowa -- redemption of shares.
Approved, March 6, 1992.

CHANGE IN BANK CONTROL

St. Louis Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas -- change in bank control.
Permitted, March 6, 1992.

Dallas Continental National Bancshares, Inc., El Paso, Texas -- change in bank control.
Returned, March 2, 1992.

Kansas City Prague Bancorp, Inc., Prague, Oklahoma -- change in bank control.
Permitted, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Chicago	Eastbrook State Bank, Brookfield, Wisconsin, proposed merger with Eastbrook Interim Bank, Hales Corners, Wisconsin -- report on competitive factors. Submitted, March 6, 1992.
Chicago	First National Bank of Evergreen Park, Evergreen Park, Illinois, proposed merger with Oak Lawn Trust and Savings Bank -- report on competitive factors. Submitted, March 4, 1992.
Atlanta	NCNB National Bank, Atlanta, Georgia, and NationsBank Trust Company, N.A., proposed merger with NationsBank of Georgia, N.A. -- report on competitive factors. Submitted, March 2, 1992.
Chicago	Orangeville Community Bank, Orangeville, Illinois, proposed merger with OCB Interim Bank -- report on competitive factors. Submitted, March 6, 1992.
Atlanta	SouthTrust Bank of Central Alabama, Alexander City, Alabama, proposed merger with SouthTrust Bank of Clay County, Lineville, Alabama -- report on competitive factors. Submitted, March 4, 1992.
Philadelphia	Summit Hill Trust Company, Summit Hill, Pennsylvania, proposed merger with Summit Hill Interim Trust Company -- report on competitive factors. Submitted, March 5, 1992.
San Francisco	Topa Savings Bank, FSB, Los Angeles, California, proposed merger with Topa Thrift and Loan Association -- report on competitive factors. Submitted, March 2, 1992.
Philadelphia	United Federal Savings Bank, State College, Pennsylvania, proposed merger with Founders Federal Bank, FSB, Williamsport, Pennsylvania -- report on competitive factors. Submitted, March 5, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 4, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, March 5, 1992.
Atlanta	Bradley County Financial Corporation, Cleveland, Tennessee -- extension to June 3, 1992, to redeem shares. Granted, March 2, 1992.
Richmond	CCB Financial Corporation, Durham, North Carolina -- extension to June 12, 1992, to engage in making and servicing credit card loans. Granted, March 4, 1992.
Chicago	First Busey Corporation, Urbana, Illinois -- extension to June 14, 1992, to acquire Busey Interim Federal Savings and Loan Association, which was formed to acquire certain assets and assume certain liabilities of the Urbana, Illinois and St. Joseph, Illinois, branches of American Savings Bank. Granted, March 4, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, March 4, 1992.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extension to acquire shares in BHC Holding, Inc., Philadelphia, Pennsylvania. Granted, March 4, 1992.
Minneapolis	Merchants Holding Company, Winona, Minnesota -- extension to May 3, 1992, to acquire Bank of Melrose, Melrose, Wisconsin. Granted, March 2, 1992.
Chicago	Parkway Bancorp, Inc., Harwood Heights, Illinois -- extension to May 8, 1992, to acquire Parkway Bank of Illinois, Carpentersville, Illinois. Granted, March 6, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Chicago	Parkway Bank of Illinois, Carpentersville, Illinois - - extension to May 8, 1992, to become a member of the Federal Reserve System. Granted, March 2, 1992.
San Francisco	Timberline Bancshares, Inc., Yreka, California -- extension to divest certain property. Granted, March 4, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, March 4, 1992.

RESERVE BANK OPERATIONS

Director, FRBO	Financial Accounting Manual -- revisions. Approved, March 5, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK BRANCHES, DOMESTIC

Chicago	Kingston State Bank, Kingston, Michigan -- to establish a branch at 2593 S. Van Dyke, Marlette Township, Michigan. Withdrawn, February 25, 1992.
Chicago	Kingston State Bank, Kingston, Michigan -- to establish a branch at 2593 S. Van Dyke, Marlette Township, Michigan. Approved, February 28, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

Application Comment Period Ending Date

Michael Daddona, Jr. - Change in Control Ansonia, Connecticut Notification to acquire up to 24.9% of DS Bancor, Derby, Connecticut	The Evening Sentinel 03-23-92 Bridgeport Post 03-23-92
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SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to facilitate the transfer of Banc New England Mortgage Company, Inc., East Providence, Rhode Island to Fleet Real Estate Funding, Columbia, South Carolina	<u>Federal Register</u> Not Yet Established
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SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N"
- Needs to Improve; "SN" - Substantial Noncompliance.

Institution Examination Date Rating**

NONE

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Manufacturers and Traders Trust Company, Buffalo, New York, to establish an offsite electronic facility at 626 Commerce Drive, Amherst, New York. <u>1/</u>	4/1/92
United Jersey Bank, Hackensack, New Jersey to establish an offsite electronic facility at Seton Hall University, Student Center Building, South Orange, New Jersey. <u>1/</u>	4/6/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

MSB Bancorp, Inc., Middletown, New York to become a bank holding company through the acquisition of 100 percent of the voting stock of Middletown Savings Bank, Middletown, New York. <u>1/</u>	3/24/92 <u>2/</u>
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SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Credit Suisse and CS Holding, Zurich, Switzerland, to engage <u>de novo</u> through one or more of their subsidiaries including BEA Associates in providing foreign exchange advisory and transactional services and investment advice on financial futures and options on futures as a commodity trading advisor on a worldwide basis.	N/A
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SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following group:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Week Ending March 7, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA seeks approval 1/ to purchase certain assets and assume certain liabilities of Equibank, Pittsburgh, PA, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and to establish five branch offices and two remote service facilities. Meridian Bank also seeks approval to make an additional investment in bank premises, pursuant to Section 24A of the Federal Reserve Act. Secretary Delegated.

4/1/92

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

Comment Period Ending Date

Harleysville National Corporation, 1/ Harleysville, PA seeks approval to acquire 100% of the voting shares of Summit Hill Trust Company, Summit Hill, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper:
Federal Register:

3/27/92
3/31/92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Comment Period Ending Date

Meridian Bancorp, Inc., Reading, PA requests permission to continue to engage in investment advisory activities through a 50% investment in C.A.S.E. Management, Inc., Malvern, PA, pursuant to Section 4(c)(8) of the BHC Act. BOARD ACTION.

3/31/92

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

None.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 6, 1992.

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Meridian Bank 35 North Sixth St. Reading, PA 19601 (215) 320-2422	7/1/91	Outstanding

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending March 7, 1992

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

NONE

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

Received Section 3(a)(3) application from * March 29, 1992
Fifth Third Bancorp, Cincinnati, Ohio, on
March 3, 1992, to acquire First Lima National
Bank of Lima, Lima, Ohio.

Received Section 3(a)(5) application from * Not Yet Known #
Banc One Corporation, Columbus, Ohio, on
February 26, 1992, to acquire First Security
Corporation of Kentucky, Lexington, Kentucky.

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY**

Received Section 4(c)(8) application from * Not Yet Known #
Fifth Third Bancorp, Cincinnati, Ohio, on
March 3, 1992, to acquire First Federal
Savings and Loan Association of Lima, Lima,
Ohio.

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE**

NONE

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- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to end approximately 30 days from the
date of receipt of the application.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending March 6, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

	<u>Examination Date</u>	<u>Rating</u>
Sailors and Merchants Bank and Trust 133 Maple Avenue Vienna, Virginia 22180	1-13-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 6, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section 2 - Applications Subject To Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Villages Bancorporation Lady Lake, Florida 1-BHC formation, First Bank of the Villages, Lady Lake, Florida.	03-03-92* Federal Register
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Ben Hill County, N.A., Fitzgerald, Georgia (in organization).	Not yet available*
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Coweta County, N.A., Newnan, Georgia (in organization).	Not yet available*
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Jones County, N.A., Gray, Georgia (in organization).	Not yet available*
Camilla Bancshares, Inc. Camilla, Georgia 1-BHC formation, Bank of Camilla, Camilla, Georgia.	03-06-92* Federal Register
The Gwinnett Financial Corporation Lawrenceville, Georgia Change in control by John Dennis Stephens to acquire 37.30 percent of the outstanding shares of common stock.	Not yet available*

*Subject to Provisions of Community Reinvestment.

Corte Banc Corporation
New Orleans, Louisiana
1-BHC formation, First Bank & Trust, New Orleans, Louisiana. Not yet available*

Section 3 - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama To establish SouthTrust Community Reinvestment Corporation, Birmingham, Alabama, and engage de novo in community development activities, pursuant to Section 225.25(b)(6) of Regulation Y.	Not yet available
Commercial Bancorp of Georgia, Inc. Atlanta, Georgia To continue engaging in making and servicing loans, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

Section 4 - Applications Not Subject to Federal Register Notice or Newspaper Notice

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 6, 1992

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examination
Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch/24A	Villa Park Trust & Savings Bank Villa Park, Illinois 345 S. Main Street Lombard, Illinois*	N - 3-20-92

Section II - Applications Subject to Both Newspaper and Federal
Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-BK	KSB Financial, Inc. Kingston, Michigan John Kulhavi	FR - 3-17-92 N - 2-7-92
CoC-HC	Ocheyedan Bancorporation Ocheyedan, Iowa James W. and James P. Cravens and Mark C. Fisher	FR - 1-9-92 N - 3-17-92
Y-1	Brad, Inc. Black River Falls, Wisconsin Bank of Melrose Melrose, Wisconsin*	FR - 3-6-92 N - 2-20-92
Y-2	Prairie Bancorp, Inc. Manlius, Illinois First Hanover Bancorp, Inc. Hanover, Illinois Hanover State Bank Hanover, Illinois*	FR - 3-23-92 N - **
CoC-HC	Valley Ridge Financial Corporation Kent City, Michigan David W. Vanderhyde Sr. and Carol Lynn Vanderhyde	FR - ** N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	NED Bancorp, Inc. Detroit, Michigan Summcorp Fort Wayne, Indiana Summit Bank Fort Wayne, Indiana Summit Bank of Clinton County Frankfort, Indiana Summit Bank of Indianapolis Indianapolis, Indiana Summit Bank of Marion Marion, Indiana Summit Bank of Muncie Muncie, Indiana Summit Bank of South Bend South Bend, Indiana Decatur Financial, Inc. Decatur, Indiana Decatur Bank and Trust Company Decatur, Indiana*	FR - ** N - 3-19-92
Y-2	NED Indiana, Inc. Detroit, Michigan Summcorp Fort Wayne, Indiana Summit Bank Fort Wayne, Indiana Summit Bank of Clinton County Frankfort, Indiana Summit Bank of Indianapolis Indianapolis, Indiana Summit Bank of Marion Marion, Indiana Summit Bank of Muncie Muncie, Indiana Summit Bank of South Bend South Bend, Indiana Decatur Financial, Inc. Decatur, Indiana Decatur Bank and Trust Company Decatur, Indiana*	FR - ** N - 3-19-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	ABN AMRO Bank N.V. Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	ABN/AMRO Holding N.V. Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	Stichting Administratiekantoor ABN/AMRO Holding Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	Stichting Prioriteit ABN/AMRO Holding Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **

Section IV - Applications Not Subject to Federal Register or Newspaper
Notice

<u>Type</u>	<u>Application</u>
RoS	Sandwich Banco, Inc. Sandwich, Illinois To redeem \$2,750,000 of perpetual preferred stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 06, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

O-An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

S-An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NI-An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SN-An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATING</u>
-Bank of Commerce and Industry 6100 North Northwest Highway Chicago, Illinois 60631 (312)775-8000	11/04/91	NI
-State Bank of Caledonia 627 East Main Street Caledonia, Michigan 49316 (616)891-8113	11/04/91	S
-The Auburn State Bank 101 North Main Street Auburn, Indiana 46706 (219)925-3060	11/12/91	S
-Central State Bank 102 North Main Street P.O. Box 40 Elkader, Iowa 52043-0040 (319)245-2110	11/04/91	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 6, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

Application

End of Comment Period

None.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

FOR THE WEEK ENDING March 6, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Peoples State Bank Plainview, Mn To acquire the Elgin and Millville offices of Eastwood Bank, St. Charles, MN	3-19-92

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Conley Brooks, Markell Brooks, et al To acquire control of 62.71% of Resource Companies, Inc., Minneapolis, MN	3-18-92 (Newspaper)
First Bancshares Corporation Gladstone, MI To acquire 100% of the First Bank, Upper Michigan, N.A., Gladstone, MI*	Not yet available
The First National Bank of Bagley Bagley, MN To acquire 100% of Fosston Bancorporation, Inc., Fosston, MN*	2-18-92 (Federal Register)
First National Agency of Bagley, Inc. Bagley, MN To acquire 100% of Fosston Bancorporation, Inc., Fosston, MN*	2-18-92 (Federal Register)
Lowell Moen To increase his ownership interest from 16.2% to 44.8% of Oppegard Agency, Inc., Moorhead, MN	2-13-92 (Federal Register)

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section II - Applications Subject to Both
Newspaper and Federal Register Notice (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
Gordon Dobberstein To increase his ownership interest from 10.8% to 29.8% of Oppegard Agency, Inc., Moorhead, MN	2-5-92 (Federal Register)
First Integrity Bancorporation, Inc. Staples, MN To acquire, via merger, 100% of Frazee Bancorporation, Inc., Frazee, MN, a obhc owning Peoples State Bank, Frazee, MN*	Not yet available
NoDak Bancorporation Mandan, ND To acquire 91% of First Southwest Bank-Bismarck, Bismarck, ND*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage in combining data processing, data transmission services, facilities and data bases to local boards of realty and their members through the acquisi- tion of U.S. Recognition, Inc., Ringwood, New Jersey	Not yet available
Big Sioux Financial, Inc. Estelline, SD To engage in general insurance agency activities through the acquisition of the assets of Hamlin County Agency, Hayti, South Dakota.	Not yet available

* Subject to CRA

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending March 6, 1992

ASSIGNMENT OF RATING

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Welcome State Bank P. O. Box 238 Welcome, MN 56181-0238 (507) 728-8251	December 2, 1991	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING DATE

405 Corporation, La Junta, Colorado, for prior approval to become a bank holding company through the acquisition to retain 100 percent of the voting interest in Ark Valley Industrial Bank, La Junta, Colorado, and Castle Rock Industrial Bank, Castle Rock, Colorado, following conversion from industrial banks to commercial banks.*

Not Available

MidAmerican Corporation, Shawnee Mission, Kansas, for prior approval to acquire 100 percent of the voting shares of Jayhawk Bancshares, Inc., Kansas City, Missouri.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Federal Reserve Bank of Kansas City

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of, and is a lender in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens Bank P.O. Box 645 Westminster, CO 80030-0645	12-4-91	3-2-92	Satisfactory
Lusk State Bank P.O. Box 1400 Lusk, WY 82225-1400	12-9-91	3-3-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 2, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application from Bank of the West, El Paso, TX, to establish a branch at 8340 Gateway East, El Paso, TX	03/27/92
*Section 9 application from Bank of the West, El Paso, TX, to establish a branch at 6700 North Mesa Street, El Paso, TX	03/27/92

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Jimmie Luecke, Timothy A. Kleinschmidt as Trustee for the Susan Luecke Trust and the Fred Luecke Trust, Giddings, TX, to acquire an interest in Giddings Bancshares, Inc., Giddings, TX	N/A
Change in Control Notice by Milford Nelson Bostick, Waco, TX, to acquire an interest in American National Bancshares, Inc., Waco, TX (Previously reported during the week of 2-17-92)	03/18/92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MARCH 2, 1992

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to Improve record of meeting community credit needs.

An institution in this group need to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial Noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Peoples Bank 14200 Gulf Freeway P. O. Box 34644 Houston, Texas 77234	12/09/91	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/6/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None	

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Dr. Joel N. Kovner, Pacific Palisades, California, to acquire up to 24.9 percent of Professional Bancorp, Inc., Santa Monica, California.	<u>News:</u> Not Available <u>Fed. Reg.:</u>
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Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to engage in nonbaking activities through the acquisition of H.F. Holdings, Inc., Marina del Rey, California.	<u>Fed. Reg.:</u> Not yet published
Orange National Bancorp, Orange, California, to engage in mortgage brokerage activities through a new wholly-owned subsidiary, ONB Mortgage Corporation, Orange, California.	<u>Fed. Reg.:</u> 4/6/92

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 3/6/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 6, 1992. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.