

RESEARCH LIBRARY

ANNOUNCEMENT

H.2, 1992, No. 14

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
Actions of the Board, its Staff, and the Federal Reserve Banks; Applications and Reports Received During the Week Ending April 4, 1992  
APR 16 9 40 AM '92  
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Norwest Corporation, Minneapolis, Minnesota -- to acquire First Federal Savings Bank of South Dakota, Rapid City, South Dakota.  
Denied, March 30, 1992.

Norwest Corporation, Minneapolis, Minnesota -- statement of reasons for denial of the application to acquire First Federal Savings Bank of South Dakota, Rapid City, South Dakota.  
Approved, April 3, 1992.

ENFORCEMENT

Bank of Adairsville, Adairsville, Georgia -- written agreement dated March 26, 1992, with the Federal Reserve Bank of Atlanta and the Commissioner of the Department of Banking and Finance of the State of Georgia.  
Announced, April 1, 1992.

Florida First International Bank, Hollywood, Florida -- written agreement with the Federal Reserve Bank of Atlanta, and the State Comptroller and Banking Commissioner of the State of Florida.  
Announced, April 1, 1992.

REGULATIONS AND POLICIES

Regulation DD -- to implement the Truth in Savings Act (Docket R-0753).  
Proposed, April 2, 1992.

Regulation Y -- interim amendments to implement certain regulatory improvements contained in the Federal Deposit Insurance Corporation Improvement Act of 1991.  
Approved, April 2, 1992.

Regulations K and Y -- interim amendments to implement the Foreign Bank Supervision Enhancement Act of 1991.  
Approved, April 2, 1992.

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

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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**

New York	Barclays PLC, London, England, and Barclays Bank PLC -- to engage de novo in certain nonbanking activities through Barclays De Zoete Wedd Securities Inc., New York, New York. Returned, March 31, 1992.
Atlanta	Camilla Bancshares, Inc., Camilla, Georgia -- to acquire Bank of Camilla. Approved, April 3, 1992.
Richmond	City Holding Company, Charleston, West Virginia -- to acquire Home Bancorp, Inc., Sutton, West Virginia. Approved, March 30, 1992.
Kansas City	Commerce Bancshares, Inc., Kansas City, Kansas, and CBI - Illinois, Inc. -- to acquire First Peoria Corporation, Peoria, Illinois. Approved, April 3, 1992.
Atlanta	Community National Bancorporation, Ashburn, Georgia - - to acquire certain assets and assume certain liabilities of the main office of First Federal Savings Bank, F.S.B. Approved, April 3, 1992.
St. Louis	First Banks, Inc., St. Louis, Missouri -- to acquire Win Bancorp, Inc., Winchester, Illinois. Approved, March 30, 1992.
Minneapolis	First National Agency of Bagley, Inc., Bagley, Minnesota -- to acquire Fosston Bancorporation, Inc., Fosston, Minnesota, and Farmers State Bank of Fosston. Approved, April 3, 1992.
Minneapolis	First National Bank of Bagley, Bagley, Minnesota -- to acquire Fosston Bancorporation, Inc., Fosston, Minnesota, and Farmers State Bank of Fosston. Approved, April 3, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	First National Company, Storm Lake, Iowa -- to engage in making and servicing loans. Approved, April 3, 1992.
Dallas	FWNB Bancshares, Inc., Plano, Texas -- proposal that First Western National Bank, Carrollton, Texas, acquire certain assets and assume certain liabilities of New Merabank Texas, FSB, El Paso, Texas. Approved, April 3, 1992.
Kansas City	HNB Corporation, Arkansas City, Kansas -- to acquire American Bancorp of Ponca City, Inc., and American National Bank. Approved, April 3, 1992.
Dallas	Lamar Delaware Financial Corporation, Dover, Delaware -- to acquire Lamar Bank, Beaumont, Texas. Approved, March 31, 1992.
New York	Long - Term Credit Bank of Japan, Limited, Tokyo, Japan -- to engage in certain advisory services relating to commercial real estate loans and properties through a joint venture between Greenwich Capital Financial, Inc., and Commonwealth International Associates, Inc. Returned, March 31, 1992.
Boston	MassBank Corp., Reading, Massachusetts -- to retain MassBank For Savings. Approved, April 3, 1992.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - proposal that Mercantile Bank of Sedalia, Sedalia, Missouri, acquire certain assets and assume certain liabilities of First State Savings Association. Approved, April 3, 1992.
Philadelphia	Moxham Bank Corporation, Johnstown, Pennsylvania -- to engage de novo in community development activities through Moxham Community Development Corporation. Permitted, March 31, 1992.

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

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**BANK HOLDING COMPANIES**

Atlanta	North Georgia National Bancshares, Inc., Woodstock, Georgia -- to acquire certain assets and assume certain liabilities of the Atlanta administrative branch of First Federal Savings Bank, F.S.B., Ashburn, Georgia. Approved, April 3, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in insurance agency activities through the surety / bond book of insurance business of Richard A. Nelson. Approved, April 3, 1992.
Chicago	Old State Bank Corporation, Fremont, Michigan -- to acquire The Old State Bank of Fremont. Approved, April 1, 1992.
Director, BS&R	Panhandle Bancshares, Inc., Panhandle, Texas -- to acquire certain assets and assume certain liabilities of the Wolfen branch of New MeraBank, F.S.B., El Paso, Texas. Approved, April 3, 1992.
Richmond	Peoples Bancorporation, Inc., Easley, South Carolina -- to acquire The Peoples National Bank. Approved, April 1, 1992.
Atlanta	TB&C Bancshares, Inc., Columbus, Georgia, and Synovus Financial Corporation -- proposal to acquire Citizens First Bank, Rome, Georgia, through the charter conversion of Synovus Financial Corporation's Federal Savings Association subsidiary, Citizens Federal Savings Bank of Rome. Approved, April 2, 1992.
Richmond	Union Bancorp, Inc., Bowling Green, Virginia -- to acquire Union Bank and Trust Company. Approved, April 2, 1992.
New York	Village Financial Services, LTD., Port Chester, New York -- to acquire Sentry Savings and Loan Association, Stamford, Connecticut. Withdrawn, April 3, 1992.

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

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**BANK HOLDING COMPANIES**

Atlanta	Villages Bancorporation, Inc., Lady Lake, Florida -- to acquire First Bank of the Villages. Approved, April 2, 1992.
St. Louis	W.B.T. Holding Company, Memphis, Tennessee -- to engage de novo in making residential mortgages and secured commercial loans. Permitted, April 2, 1992.

**BANK PREMISES**

Atlanta	Bank of Adairsville, Adairsville, Georgia -- investment in bank premises. Approved, April 3, 1992.
Chicago	City Bank of Bloomington - Normal, Bloomington, Illinois -- investment in bank premises. Approved, March 31, 1992.
Chicago	Hendricks County Bank and Trust Company, Brownsbury, Indiana -- investment in bank premises. Approved, April 3, 1992.

**BANKS, STATE MEMBER**

New York	Morgan Guaranty Trust Company of New York, New York - - issuance of capital note. Approved, March 31, 1992.
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**CAPITAL STOCK**

Kansas City	Colwich Financial Corporation, Colwich, Kansas -- redemption of shares. Approved, April 3, 1992.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- redemption of shares Returned, April 1, 1992.
Chicago	Sandwich Banco, Inc., Sandwich, Illinois -- redemption of shares. Approved, April 3, 1992.

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

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**CHANGE IN BANK CONTROL**

San Francisco	Civic Bancorp, Oakland, California -- change in bank control. Permitted, March 30, 1992.
Atlanta	First National Corporation of Picayune, Picayune, Mississippi -- change in bank control. Permitted, March 31, 1992.
Minneapolis	Mower Agency, Inc., Austin, Minnesota -- change in bank control. Permitted, April 1, 1992.
Kansas City	United Bank of Kansas, Inc., Liberal, Kansas -- change in bank control. Permitted, April 3, 1992.
Dallas	Western Bancshares of Alamogordo, Inc., Carlsbad, New Mexico -- change in bank control. Permitted, April 1, 1992.

**COMPETITIVE FACTORS REPORTS**

Atlanta	Bank of East Tennessee, Knoxville, Tennessee, proposed merger with First Heritage National Bank, Loudon, Tennessee -- report on competitive factors. Submitted, March 30, 1992.
Atlanta	Bankers First Savings Bank, FSB, Rossville, Georgia, proposed merger with Bankers First Savings Bank, FSB, Augusta, Georgia -- report on competitive factors. Submitted, March 30, 1992.
Atlanta	Barnett Bank of Highlands County, Sebring, Florida, proposed merger with the Arcadia office of Barnett Bank of Southwest Florida -- report on competitive factors. Submitted, March 30, 1992.
Atlanta	Community Bank of Lafourche, Raceland, Louisiana, proposed merger with Lafourche Bank -- report on competitive factors. Submitted, March 30, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	First Bank, Upper Michigan, N.A., Gladstone, Michigan, proposed merger with New National Bank of Gladstone -- report on competitive factors. Submitted, April 3, 1992.
Kansas City	First Community Industrial Bank, Denver, Colorado, proposed merger with GEIbank Industrial Bank -- report on competitive factors. Submitted, March 31, 1992.
Kansas City	First National Bank of Brighton, Brighton, Colorado, proposed merger with Valley Bank of Frederick, Frederick, Colorado -- report on competitive factors. Submitted, March 31, 1992.
Atlanta	First National Bank of Haralson County, Buchanan, Georgia, proposed merger with Commercial Bank, Tallapoosa, Georgia -- report on competitive factors. Submitted, March 30, 1992.
Richmond	Franklin National Bank of Washington, D.C., Washington, D.C., proposed merger with Franklin Interim National Bank -- report on competitive factors. Submitted, March 30, 1992.
Richmond	Garrett National Bank, Oakland, Maryland, proposed merger with Liberty Bank of Maryland, Cumberland, Maryland -- report on competitive factors. Submitted, March 30, 1992.
Dallas	Interstate Bank North, Houston, Texas, proposed merger with Compass Bank - Houston, Houston, Texas -- report on competitive factors. Submitted, March 30, 1992.
Atlanta	SouthTrust Bank of Atlanta, National Association, Atlanta, Georgia, proposed merger with First American Bank of Georgia -- report on competitive factors. Submitted, March 30, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Philadelphia      West Milton State Bank, West Milton, Pennsylvania,  
proposed merger with West Milton State Interim Bank  
-- report on competitive factors.  
Submitted, April 3, 1992.

**EXTENSIONS OF TIME**

Chicago            Old Kent Bank and Trust Company, Grand Rapids,  
Michigan -- extension to June 14, 1992, to  
establish a branch at 844 East Beltline N.E., and  
to invest in bank premises.  
Granted, March 31, 1992.

Cleveland        Provident Bancorp, Inc., Cincinnati, Ohio --  
extension to June 30, 1992, to acquire Suburban  
Federal Savings and Loan Association, Covington,  
Kentucky; Peoples Federal Savings and Loan  
Association, Bellevue, Kentucky; and Thrift Savings  
and Loan Company, Cincinnati, Ohio, and Merit  
Savings Association.  
Granted, April 3, 1992.

San Francisco    Security Pacific Corporation, Los Angeles, California  
-- extension to divest certain property.  
Granted, April 3, 1992.

San Francisco    Zions Bancorporation, Salt Lake City, Utah --  
extensions to divest certain properties.  
Granted, April 1, 1992.

**REGULATIONS AND POLICIES**

Secretary        Federal Open Market Committee -- policy record for  
FOMC            the meeting of February 4- 5, 1992.  
Published, April 3, 1992.

**RESERVE BANK OPERATIONS**

Director, FRBO   Federal Reserve Bank of Boston -- to purchase  
computer equipment.  
Approved, April 2, 1992.



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

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**RESERVE BANK OPERATIONS**

Director, FRB0 Federal Reserve Bank of Dallas -- to purchase voice  
communications system.  
Approved, March 30, 1992.

Director, FRB0 Federal Reserve Bank of Dallas -- to purchase  
communications equipment.  
Approved, April 1, 1992.

Director, FRB0 Federal Reserve Bank of Kansas City -- to lease  
computer equipment.  
Approved, March 30, 1992.

Director, FRB0 Federal Reserve Bank of Kansas City -- to lease  
computer equipment.  
Approved, April 3, 1992.

Director, FRB0 Federal Reserve Bank of St. Louis -- to purchase  
computer equipment.  
Approved, April 2, 1992.

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ADDITIONS AND CORRECTIONS

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

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BANK BRANCHES, DOMESTIC

Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller machine at Kum-N-Go, 50th and E.P. Trust Parkway, West Moines, Iowa. Returned, March 27, 1992.
Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an offsite electronic facility at Tait's Foods, 4100 University. Returned, March 27, 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

Berkshire Financial  
Services, Inc., Lee,  
Massachusetts - 3(a)(1)  
application to acquire 100% of  
the voting shares of Lee Bank,  
Lee, Massachusetts\*

Newspaper 02-18-92

Federal Register 04-14-92

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 acquire 11.239% of The New York  
Switch Corporation, Hackensack, New  
Jersey

Federal Register 05-05-92

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.

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
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NONE

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Chemical Bank, New York, New York, to establish a branch  
at Lenox Hill Hospital, 100 E. 77th Street, New York,  
New York.

5/1/92

Manufacturers and Traders Trust Company, Buffalo, New York  
to merge Central Trust Company, Rochester, New York and  
Endicott Trust Company, Endicott, New York, two wholly  
owned subsidiaries of Midlantic Corporation, Edison, New  
Jersey with and into Manufacturers and Traders Trust  
Company.

5/1/92

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

National Bank of Canada, Montreal, Canada to engage de  
novo through its existing subsidiaries or any subsidiaries  
yet be formed in the provision of securities brokerage services,  
related securities credit activities and incidental activities,  
such as offering custodial services and cash management services,  
and underwriting and dealing in (1) obligations of the United  
States, (2) general obligations that State member banks of the  
Federal Reserve System may be authorized to underwrite and  
deal in, and (3) acceptances and certificates of deposit. N/A

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 April 4, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Gotham Bank of New York 1412 Broadway New York, N.Y. 10018	Needs to Improve	August 6, 1991

- 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**

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

West Milton Bancorp, Inc., West Milton, 1/  
PA requests permission to form a bank  
holding company by acquiring 100% of West  
Milton State Bank, West Milton, PA,  
pursuant to Section 3(a)(1) of the Bank  
Holding Company Act.

Newspaper:  
Federal Register:

4/3/92  
4/24/92

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

Comment Period Ending Date

Franklin Financial Services Corporation,  
Chambersburg, PA seeks approval to acquire  
FFSC Interim Federal Savings Bank, Waynesboro,  
PA, pursuant to Section 4(c)(8) of the Bank  
Holding Company Act. (This application has  
been filed in connection with the other  
pending application requesting approval for  
Applicant's subsidiary bank, Farmers and  
Merchants Trust Company of Chambersburg,  
Chambersburg, PA to acquire the Waynesboro  
branch office in Pennsylvania of Home Federal  
Savings Bank, Hagerstown, Maryland, pursuant  
to Section 5(d)(3) of the FDI Act, as amended.)

N/A\*

**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

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### 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 April 3, 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.

Bank/Location

Examination Date

CRA Rating

None.



Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending April 11, 1992

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

Received application from Fifth Third Bank, \* May 6, 1992  
Cincinnati, Ohio, on April 7, 1992, for  
permission to establish a branch at 7919  
Day Drive, Parma, Ohio.

Received application from Fifth Third Bank, \* May 6, 1992  
Cincinnati, Ohio, on April 7, 1992, for  
permission to establish a branch at 4798  
Ridge Road, Brooklyn, Ohio.

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

NONE

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

Received Section 4(c)(8) application from Not Yet Known #  
Banc One Corporation, Columbus, Ohio, on  
March 31, 1992, to acquire the mortgage  
servicing business of Diamond Mortgage  
Corporation and Diamond Savings & Loan, both  
of Findlay, Ohio.

Received Section 4(c)(8) application from Not Yet Known #  
National City Corporation, Cleveland, Ohio,  
on April 3, 1992, to acquire Check Security  
Services of America, Houston, Texas.

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

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

Received request from Ohio Citizens Bank,  
Toledo, Ohio, on April 6, 1992, for  
permission to exceed its limit of investment  
in bank premises permitted under Section 24A  
of the Federal Reserve Act.

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

Allied Bank Capital, Inc., Sanford,  
North Carolina, to become a bank  
holding company through the acquisition  
of Summit Savings Bank, SSB, Sanford,  
North Carolina.\*

5-1-92

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Allied Irish Banks Limited plc,  
Dublin, Ireland, and First  
Maryland Bancorp, Baltimore,  
Maryland, to engage in community  
development activities.

Not yet available.

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

Application

Comment Period Ending Date

None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations  
Week ending April 3, 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>
King George State Bank, Inc. P. O. Box 81 King George, Virginia 22485	1-21-92	Satisfactory
Pamplico Bank and Trust Company P. O. Box 97 Pamplico, South Carolina 29583	1-28-92	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 3, 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>
First Metro Bancorp Muscle Shoals, Alabama 1-BHC formation, First Metro Bank, Muscle Shoals, Alabama.	Not yet available*
Park Bankshares, Inc.  Lake Park, Florida 1-BHC formation, First National Bank of Lake Park, Lake Park, Florida.	Not yet available*
The Terrace Bank of Florida Tampa, Florida Change in control notification by Ann McKeel Ross to acquire an additional 2.70 percent of the outstanding shares of common stock. The acquisition will increase Ms. Ross' total ownership to 13.14 percent.	Not yet available*
Crossroads Bancshares, Inc. Perry, Georgia 1-BHC formation, Crossroads Bank of Georgia, Perry, Georgia.	Not yet available*
Pioneer Bancshares, Inc. Chattanooga, Tennessee 1-BHC formation, Pioneer Bank, Chattanooga, Tennessee.	04-20-92* Newspaper

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 3, 1992

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

County Bancshares, Inc.  
Troy, Alabama

04-20-92\*

To establish Pike County Federal Savings Bank, Troy, Alabama (Interim thrift). Interim Thrift is being established to acquire certain assets and assume certain liabilities of the Troy, Alabama branch of First Federal Bank, FSB, Tuscaloosa, Alabama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.

Section 3 - Applications Subject to Federal  
Register Notice Only

Application

Comment Period Ending Date

Barnett Banks, Inc.  
Jacksonville, Florida  
To engage **de novo** in making, acquiring, 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

SunTrust Banks, Inc.  
Atlanta, Georgia  
Commitment waiver request.

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 3, 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

Sun Bank of Tampa Bay  
P. O. Box 3303  
Tampa, Florida 33601  
(813) 224-2121

Satisfactory

12-02-91

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>
Merger/ Branch	1st Source Bank South Bend, Indiana Farmers State Bank of Wyatt Wyatt, Indiana 66626 State Road 331 Wyatt, Indiana*	N - 3-12-92
Branch	1st Source Bank South Bend, Indiana 1101 Boyd Boulevard La Porte, Indiana*	N - 3-12-92
Branch	1st Source Bank South Bend, Indiana 401 E. Colfax Street South Bend, Indiana*	N - 3-12-92
Branch	1st Source Bank South Bend, Indiana 411 Illinois Street Walkerton, Indiana*	N - 3-12-92
Merger	State Savings Bank of Scottville Scottville, Michigan Ludington Branch of Great Lakes Bancorp, A Federal Savings Bank Ludington, Michigan	N - **
EFT	Bankers Trust Company Des Moines, Iowa Kum-N-Go, 50th & E.P. Trust Parkway West Des Moines, Iowa*	N - 4-1-92
EFT	Bankers Trust Company Des Moines, Iowa Tait's Foods, 4100 University Des Moines, Iowa*	N - 4-17-92
Membership	Bank of Ypsilanti Ypsilanti, Michigan (in organization) To become a member of the Federal Reserve System*	N - **
EFT	Community State Bank Avilla, Indiana 506 East North Street Kendalville, Indiana*	N - **
Branch/24A	Peoples State Bank of Mansfield Mansfield, Illinois 502-504 E. Oak Street Mahomet, Illinois*	N - 4-13-92



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Northwest Financial Corp. Spencer, Iowa Conover Bancorporation Creston, Iowa First National Bank in Creston Creston, Iowa*	FR - 4-17-92 N - 4-15-92
Y-2	First Community Bancshares Corp. Anamosa, Iowa First Community Bank Milton, Wisconsin*	FR - 4-6-92 N - 4-13-92
Y-1	First Community Bancshares Corp. Anamosa, Iowa Lesernal Corporation Anamosa, Iowa Citizens Savings Bank Anamosa, Iowa*	FR - 4-6-92 N - 4-13-92
Y-2	Princeton National Bancorp, Inc. Princeton, Illinois Illinois Valley Bancshares, Inc. Princeton, Illinois Colonial Bank and Trust Co. of Bureau County Princeton, Illinois Colonial Bank and Trust Co. of LaSalle County Peru, Illinois*	FR - 4-6-92 N - 4-17-92
Y-1	G.R. Bancorp, Ltd. Grand Ridge, Illinois The First National Bank of Grand Ridge Grand Ridge, Illinois*	FR - 4-24-92 N - **
Y-2	Capitol Bancorp, Ltd. Lansing, Michigan United Savings Bank, FSB (W/B Oakland Commerce Bank) Farmington Hills, Michigan*	FR - 4-27-92 N - 11-25-91
Y-2	Banner Bancorp, Ltd. Birnawood, Wisconsin Eitzen Independents, Inc. Eitzen, Minnesota Eitzen State Bank Eitzen, Minnesota*	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>
CoC-HC	Eitzen Independents, Inc. Eitzen, Minnesota Banner Bancorp, Ltd. Birnbaumwood, Wisconsin	FR - ** N - **
Y-2	Gore-Bronson Bancorp, Inc. Prospect Height, Illinois Water Tower Bank Chicago, Illinois*	FR - ** N - **
Y-1	Mibank Corporation Ypsilanti, Michigan Bank of Ypsilanti Ypsilanti, Michigan (in organization)*	FR - ** N - **

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Farmers Financial Corporation Converse, Indiana Personalized Tax Services Converse, Indiana	FR - 4-24-92
Y-4	Firststar Corporation Milwaukee, Wisconsin Federated Insurance Services Corporation Menomonee Falls, Wisconsin	FR - 4-27-92
Y-4	Comerica Incorporated Detroit, Michigan 100 Talon Centre Associated Limited Partnership Detroit, Michigan	FR - 4-13-92
Y-4	Manufacturers National Corporation Detroit, Michigan 100 Talon Centre Associated Limited Partnership Detroit, Michigan	FR - 4-13-92
Y-4/OAKAR	First Mid-Illinois Bancshares, Inc. Mattoon, Illinois Heartland Federal Savings and Loan Association Mattoon, Illinois	FR - 3-23-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Illinois Financial Services, Inc. Chicago, Illinois Civic Federal Savings Bank Chicago, Illinois	FR - 4-27-92
Y-4	Metropolitan Bancorp, Inc. Chicago, Illinois Civic Federal Savings Bank Chicago, Illinois	FR - 4-27-92

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

<u>Type</u>	<u>Application</u>
RoS	The Newburg Corporation St. Ansgar, Iowa To redeem 18,988 shares of common stock
RoS	Tanco, Ltd. Guttenberg, Iowa To redeem 106,240 shares of 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 April 03, 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>
-Midwest Commerce Banking Company 121 West Frankling Street Elkhart, Indiana 46515 (219) 294-6621	12/02/91	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 3, 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

Section 24A application by State Bank of Breese,  
Breese, Illinois to make an additional investment  
in bank premises.

Not applicable

Section 24A application by The Peoples Bank &  
Trust Company, Greensburg, Kentucky to make an  
additional investment in bank premises

Not applicable

Stock redemption notification by CBX Corporation,  
Carrollton, Illinois

Not applicable

Section 9 application by Bank of Iberia, Iberia,  
Missouri to become a member of the Federal  
Reserve System

Not applicable

**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 April 3, 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</u> <u>Ending Date</u>
None.	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Country Bankers, Inc. Blooming Prairie, MN To acquire 100% of the voting shares of Citizens State Bank of Hayfield, Hayfield, MN and 95% of the voting shares of Merchants State Bank of Blooming Prairie, Blooming Prairie, MN*	4-20-92 (Federal Register)
Guaranty Development Company Livingston, MT To acquire InterWest Acquisition Bank Livingston, MT*	Not yet available

**Section III - Applications Subject  
to Federal Register Notice Only**

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Minneapolis, MN Through a sub., P N, Inc., proposes to enter into a partnership with Procordia Corporate Services, Inc. The partnership will engage in asset leasing and asset financing activities.	4-27-92
Security Bank Shares, Inc. Iron river, WI To engage <u>de novo</u> in making and servicing loans.	Not yet available

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\* 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 April 3, 1992

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
None.		

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The State Bank West, Jackson, Wyoming, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
United Bancorporation of Wyoming, Jackson, Wyoming, for prior approval to acquire 100 percent of the voting shares of The State Bank West, Jackson, Wyoming.*	Not Available
Mike and Tamara Daly, Wheatland, Wyoming, for prior approval to increase each of their proportionate ownership interests in Wheatland Bankshares, Inc., Wheatland, Wyoming, from 22.91 percent to 29.36 percent.	Not Available
First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of City Bancorp of Norman, Inc., Norman, Oklahoma.*	Not Available
John David Davenport, Oklahoma City, Oklahoma, for prior approval to increase his interest in voting equity securities of Quail Creek Bancshares, Oklahoma City, Oklahoma, by .04 percent to 25.01 percent.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

*Federal Reserve Bank of Kansas City*

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

**APPLICATION**

Wheatland Bankshares, Inc.,	Not Available
Wheatland, Wyoming, for prior	
approval to redeem 20,000 shares of	
its own voting common stock.	

**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:

**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.

*Federal Reserve Bank of Kansas City*

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**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>
Bank of Southern Colorado P.O. Box 7194 Pueblo West, Colorado 81007-0194	1-6-92	3-31-92	Satisfactory
Greenhorn Valley Bank #1 N. Parkway P.O. Box 33 Colorado City, Colorado 81019	1-6-92	3-31-92	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 30, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Norman Dean Oswald, Duncanville, TX, to acquire an  
interest in Metroplex Bancshares, Inc., Dallas, TX  
(Resubmission)

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

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 30, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/03/92

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

None

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.

Fed. Reg.: Not yet published

Redwood Empire Bancorp, Santa Rosa, California,  
to acquire 100 percent of Lake Savings and  
Loan Association, Lakeport, California.

Fed. Reg.: Not available

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

None

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\* Subject to CRA

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

Week ending 4/03/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 3, 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>
Citizens Bank of Santa Paula	948 Main Street Santa Paula, CA 93060 Tel: (805) 525-4413	12/16/91	Satisfactory

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\* 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.