### ANNOUNCEMENT

H.2, 1992, No. 26 Actions of the Board, its Staff, and BOARD OF GOVERNORS the Federal Reserve Banks; OF THE Applications and Reports Received FEDERAL RESERVE SYSTEM During the Week Ending June 27, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

### TESTIMONY AND STATEMENTS

Regulatory and reporting burden on financial institutions -- statement by Governor LaWare before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the House Committee on Banking, Finance and Urban Affairs, June 23, 1992. Authorized, June 23, 1992.

### BANK HOLDING COMPANIES

Integra Financial Corporation, Pittsburgh, Pennsylvania, and Integra National Bank -- to acquire Landmark Savings Association, and for Landmark to merge with Integra National Bank. Approved, June 24, 1992.

### **BOARD OPERATIONS**

Budget guideline for 1993. Approved, June 24, 1992.

### ENFORCEMENT

Bank of Forest, Forest, Mississippi -- written agreement dated June 17, 1992, with the Federal Reserve Bank of Atlanta and the Department of Banking and Consumer Finance of the State of Mississippi. Announced, June 25, 1992.

Guaranty Bancshares Corporation, Shamokin, Pennsylvania -- written agreement dated June 19, 1992, with the Federal Reserve Bank of Philadelphia. Announced, June 23, 1992.

Lincoln Financial Corporation, Fort Wayne, Indiana -written agreement dated June 16, 1992, with the Federal Reserve Bank of Chicago. Announced, June 25, 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

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

### BANK HOLDING COMPANIES

Dallas	Central Delaware Financial Bancorp, Inc., Dover, Delaware to acquire Lorena State Bank, Lorena, Texas. Approved, June 26, 1992.
Dallas	Central Financial Bancorp, Inc., Lorena, Texas to acquire Central Delaware Financial Bancorp, Inc., Dover, Delaware, and Lorena State Bank, Lorena, Texas. Approved, June 26, 1992.
Chicago	FBOP Corporation, Oak Park, Illinois to acquire Sterling Service Corporation, Inc., Sterling Safe Deposit Company, Inc., and Sterling Insurance Agency, Inc. Returned, June 22, 1992.
Chicago	First Mid - Illinois Bancshares, Inc., Mattoon, Illinois to acquire Heartland Federal Savings and Loan Association. Approved, June 23, 1992.
Secretary	First Security Financial Corporation, Salisbury, North Carolina to acquire Omni Capital Group, Inc., OMNIBANK, A Federal Savings Bank, Salisbury, North Carolina; Citizens Savings, F.S.B., Concord; Home Federal Savings Bank, Kings Mountain; and First Cabarrus Corporation, Salisbury, North Carolina; and for First Security to engage in credit related insurance, issuing and selling travelers checks and savings bonds, performing real estate appraisals, and brokerage services. Approved, June 26, 1992.
Chicago	Firstar Corporation, Milwaukee, Wisconsin, and F.W.S.F. Corporation to acquire Geneva Capital Corporation, Lake Geneva, Wisconsin, and Citizens National Bank of Lake Geneva. Approved, June 26, 1992.
Dallas	Hill Bancshares, Inc., Weimar, Texas to acquire Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and Hill Bank & Trust Co. Approved, June 22, 1992.

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

# BANK HOLDING COMPANIES

	Dallas	Hill Bancshares of Delaware, Inc., Wilmington, Delaware to acquire Hill Bank & Trust Co. Approved, June 22, 1992.
	<b>Director</b> , BS&R	Mason - Dixon Bancshares, Inc., Westminster, Maryland registration as transfer agent. Approved, June 25, 1992.
	New York	MSB Bancorp, Inc., Middletown, New York to acquire Middletown Savings Bank. Approved, June 26, 1992.
	Atlanta	Park Banksharës, Inc., Lake Park, Florida to acquire First National Bank of Lake Park. Approved, June 24, 1992.
	San Francisco	Redwood Empire Bancorp, Santa Rosa, California to acquire Lake Savings and Loan Association, Lakeport, California. Returned, June 26, 1992.
BANK PREI	ISES	
	Richmond	Bank of Charlotte County, Phenix, Virginia investment in bank premises. Approved, June 26, 1992.
	New York	Bank of Millbrook, Millbrook, New York investment in bank premises. Approved, June 25, 1992.
	St. Louis	Citizens Bank of New Haven, New Haven, Missouri investment in bank premises. Approved, June 26, 1992.
	Richmond	Crestar Bank, Richmond, Virginia to establish a branch at 1900 Emmett Street, Charlottesville, Virginia. Approved, June 26, 1992.

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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS Under delegated authority

### BANKS, STATE MEMBER

	New York	Central Trust Company, Rochester, New York payment of a dividend. Approved, June 25, 1992.
	Kansas City	First State Bank, Ness City, Kansas payment of a dividend. Approved, June 22, 1992.
	Kansas City	First State Bank of Taos, Taos, New Mexico payment of a dividend. Approved, June 26, 1992.
CHANGE IN	N BANK CONTROL	
	Atlanta	Bank of Gonzales Holding Company, Inc., Gonzales, Louisiana change in bank control. Permitted, June 22, 1992.
	Dallas	Fidelity Resources Company, University Park, Texas change in bank control. Permitted, June 25, 1992.
	Dallas	Giddings Bancshares, Inc., Giddings, Texas change in bank control. Permitted, June 22, 1992.
	Minneapolis	Grygla Financial Corporation, Grygla, Minnesota change in bank control. Permitted, June 26, 1992.
CONDETITIVE EACTORS DEPORTS		

### COMPETITIVE FACTORS REPORTS

New York First Fidelity Bank, N.A., North Jersey, Totowa, New Jersey, proposed merger with First Fidelity Bank, N.A., New Jersey, Newark, New Jersey -- report on competitive factors. Submitted, June 24, 1992.

Chicago First National Bank, Mattoon, Illinois, proposed purchase of certain assets and assumption of the liabilities of the Charleston, Illinois, and Sullivan, Illinois, branches of Heartland Federal Savings and Loan Association -- report on competitive factors. Submitted, June 23, 1992.

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

# COMPETITIVE FACTORS REPORTS

	Kansas City	First National Bank of Lawrence, Lawrence, Kansas, proposed merger with Lawrence National Bank and Trust Company report on competitive factors. Submitted, June 26, 1992.
	San Francisco	Golden State Bank, A Federal Savings Bank, Irvine, California, proposed purchase of assets and assumption of liabilities of the Corona del Mar branch of California Federal Bank, A Federal Savings Bank, Los Angeles, California report on competitive factors. Submitted, June 25, 1992.
	New York	Mid-Hudson Savings Bank, FSB, Fishkill, New York, proposed merger with Inter - County Savings Bank, New Paltz, New York report on competitive factors. Submitted, June 26, 1992.
	Dallas	Security National Bank East, San Antonio, Texas, proposed merger with Security National Bank of San Antonio, San Antonio, Texas report on competitive factors. Submitted, June 24, 1992.
	Chicago	West Chicago State Bank, West Chicago, Illinois, proposed merger with Wesco Interim Bank report on competitive factors. Submitted, June 23, 1992.
EXTENSIONS	OF TIME	
	San Francisco	First Interstate Bancorp, Los Angeles, California extensions to divest certain properties. Granted, June 26, 1992.
	San Francisco	First Security Corporation, Salt Lake City, Utah extensions to divest certain properties. Granted, June 23, 1992.
	Atlanta	Parkway Bancorp, Inc., Fort Myers, Florida extension to September 23, 1992, to acquire Parkway Bank. Granted, June 23, 1992.

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

# EXTENSIONS OF TIME

Richmond	Peoples Bancorporation, Inc., Easley, South Carolina extension to October 1, 1992, to acquire The Peoples National Bank. Granted, June 25, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon extensions to divest certain properties. Granted, June 23, 1992.
San Francisco	Valley National Corporation, Phoenix, Arizona extensions to divest certain properties. Granted, June 23, 1992.
MEMBERSHIP	
Philadelphia	Bank of Landisburg, Landisburg, Pennsylvania to become a member of the Federal Reserve System. Approved, June 23, 1992.
Richmond	Crestar Bank, MD, Bethesda, Maryland to become a member of the Federal Reserve System. Approved, June 25, 1992.
RESERVE BANK OPERATIONS	
Director, FRBO	Federal Reserve Bank of Atlanta space planning project budget. Approved, June 26, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation Y -- change to streamline certain procedures affecting the applications process (Docket R-0761). Approved, June 19, 1992.

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Regulations and reporting requirements -- changes in newspaper publication requirements for certain applications (Docket R-0760) and exemption under section 23A for certain merger applications (Docket R-0762). Proposed, June 19, 1992.

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

### COMPETITIVE FACTORS REPORTS

Dallas

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Lorena State Bank, Lorena, Texas, proposed merger with New Lorena Bank -- report on competitive factors. Submitted, June 16, 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

NONE

# SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>

Comment Period Ending Date

Camden National Bancorp, <u>Federal Register</u> Not Yet Established Camden, Maine - 4(c)(8) Notification to engage in performance of real estate and tangible personal property appraisals

## <u>SECTION IV - APPLICATIONS NOT SUBJECT TO</u> <u>FEDERAL REGISTER OR NEWSPAPER NOTICE</u>

<u>Application</u>

NONE

# SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution

Examination

DateRating\*\*

NONE

\*Subject to CRA

Comment Period Ending Date

### SECTION I

# Applications Subject to Newspaper <u>Notice Only</u>

None.

### SECTION II

### Applications Subject to Both <u>Newspaper and Federal Register Notice</u>

None.

### SECTION III

### Nonbanking Applications (Subject to Federal Register Notice Only)

Chemical Banking Corporation, New York, New York to engage indirectly in asset management activities through The CIT Group/Asset Management Inc., a wholly owned subsidiary of The CIT Group Holdings, Inc., a joint venture with The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan. N/A

Midland Bank plc, London, England to engage through its wholly owned indirect subsidiary, Midland Montagu Capital Markets Inc., in providing full service brokerage for retail and institutional customers, acting as agent in the private placement of all types of securities, including providing related advisory services, and buying and selling all types of securities on order of investors as a riskless principal.

### SECTION IV

### Applications Not Involving <u>Public Comment</u>

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.

### SECTION V (cont'd)

### Availability of CRA Public Evaluations

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 June 27, 1992

NAME_OF_BANK	RATING	EXAMINATION DATE
Banco Popular de Puerto Rico San Juan, Hato Rey Puerto Rico 00905	Satisfactory	September 23, 1991

1/ Subject to provisions of Community Reinvestment Act.

- 2/ Later of dates specified in newspaper and Federal Register notices.
- <u>3</u>/ Date specified in newspaper notice; a later date may be specified in the <u>Federal Register</u> notice.

<u>4</u>/ Date specified in <u>Federal Register</u> 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

None.

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

None.

 $\frac{1}{N}$  Subject to provisions of Community Reinvestment Act. \* N/A - not yet available.

### 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 <u>June 26, 1992</u>.

### 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 June 27, 1992

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

Received OAKAR application from Belmont \* Not Yet Known # Bancorp, Bridgeport, Ohio, on June 26, 1992, to acquire three New Phildelphia, Ohio, branches of Diamond Savings and Loan Company, Findlay, Ohio, and merge them into its wholly-owned bank subsidiary, Belmont National Bank, St. Clairsville, Ohio.

Received OAKAR application from Mid Am, \* Not Yet Known # Inc., Bowling Green, Ohio, on June 26, 1992, to merge Citizens Loan and Building Company, Lima, Ohio, into its bank subsidiary, The Farmers Banking Company, N.A., Lakeview, Ohio.

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

Received Section 3(a)(1) application from \* Not Yet Known # Ohio Valley Banc Corp, Gallipolis, Ohio, on June 26, 1992, to The Ohio Valley Bank Company, Gallipolis, Ohio.

# SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

## NONE

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

NONE

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

### Federal Reserve Bank of Richmond

# <u>Section I - Applications Subject to Newspaper</u> <u>Notice Only</u>

### **Application**

None.

### <u>Section II - Applications Subject to Both</u> <u>Newspaper and Federal Register Notice</u>

### **Application**

### Comment Period Ending Date

7-7-92

7-13-92

Comment Period Ending Date

Notice of Change in Control with respect to United Financial Banking Companies, Inc., Vienna, Virginia.

Regency Bancshares, Inc., Hickory, North Carolina, to become a bank holding company through the acquisition of Davidson Savings Bank, Inc., SSB, Lexington, North Carolina, and First Savings Bank, Inc., SSB, Hickory, North Carolina.\*

## Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

<u>Section IV - Applications Not Subject to</u> <u>Federal Register Notice or Newspaper Notice</u>

**Application** 

Comment Period Ending Date

None.

### Federal Reserve Bank of Richmond

### Availability of CRA Public Evaluations Week ending June 26, 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.

Examination \_\_\_\_\_\_ Date \_\_\_\_\_ Rating \_\_\_\_\_

None.

# Section 1 - Applications Subject to Newspaper Notice Only

# **Application**

Comment Period Ending Date

SouthTrust Corporation 07-29-92\* Birmingham, Alabama To acquire certain assets and assume certain liabilities of the Raleigh and Cary branches of Citizens Savings Bank, Rocky Mount, North Carolina, through merger into its subsidiary, SouthTrust Bank of North Carolina, N.A., Raleigh, North Carolina, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991. CNB, Inc. Not yet available\* Lake City, Florida To acquire certain assets and assume certain liabilities of the Anchor Savings Bank, FSB, Macclenny, Florida branch through merger into its subsidiary, Community National Bank, Lake City, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991. 06-01-92\* Banco Bandeirantas, S.A. San Paulo, Brazil To establish a representive office in Miami, Florida. Banco Industrial Columbiano, S.A. Not yet available\* Medellin, Columbia To establish an agency office in Miami, Florida.

\*Subject to Provisions of the Community Reinvestment Act.

<u>Section 2 - Applications Subject To Both</u> <u>Newspaper and Federal Register Notice</u>

# <u>Application</u>

Comment Period Ending Date

Not yet available\*

NGLC, Inc. Miami, Florida 1-BHC formation, Peoples National Bank of Commerce, Miami, Florida.

Independent Bankshares Corporation Not yet available\* Gallatin, Tennessee 1-BHC formation, First Independent Bank, Gallatin, Tennessee.

\*Subject to Provisions of the Community Reinvestment Act.

# <u>Section 3 - Applications Subject to Federal Register</u> <u>Notice Only</u>

# **Application**

Comment Period Ending Date

None.

# <u>Section 4 - Applications Not Subject to</u> <u>Federal Register Notice or Newspaper Notice</u>

**Application** 

BankersTrust of Alabama, Inc. Madison, Alabama Commitment waiver request.

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# 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:

<u>Outstanding</u> 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.

<u>Satisfactory</u> 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.

<u>Needs to improve</u> 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.

<u>Substantial noncompliance</u> 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 <u>Bank</u>

Rating

<u>Date</u>

None.

<u>Section I</u>	- Appl	ications	Subject	to Newspaper

Notice Only				
Type	Application	Comment Period <u>Ending Date</u>		
<i>Merger/ Branches</i>	Old Kent Bank and Trust Company Grand Rapids, Michigan Great Lakes Bancorp, F.S.B. Ann Arbor, Michigan 201 S. Washington Square Lansing, Michigan 2380 N. Cedar, Suite 2 Holt, Michigan 303 Abbott Road East Lansing, Michigan 4990 Marsh Road Okemos, Michigan 6334 W. Saginaw Street Lansing, Michigan*	N - 7-10-92		
Oakar	Old Kent Financial Corporation Grand Rapids, Michigan 5 branches of Great Lakes Bancorp, FSB Ann Arbor, Michigan*	N - 7-10-92		
EFT	Cole Taylor Bank Chicago, Illinois Wal-Mart Store 103rd Street & Harlem Avenue Chicago, Illinois*	N - **		
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 1546 Sherman Street Grand Rapids, Michigan*	6-27-92		

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Federal Reserve Bank of Chicago				
<u>Section I - Applications Subject to Newspaper</u> <u>Notice Only</u> <u>(continued)</u>				
Type	Application	Comment Period <u>Ending Date</u>		
Branches	NBD Bank Bloomingdale Bloomingdale, Illinois 1 contractual branch at NBD Bank Lemont Lemont, Illinois 1 contractual branch at NBD Bank Mount Prospect - Countryside, Mount Prospect Illinois 1 contractual branch at NBD Bank Woodridge, Woodridge, Illinois 1 contractual branch at NBD Blk Grove Bank, Elk Grove Village, Illinois 1 contractual branch at NBD Glenbrook Bank Glenview, Illinois 1 contractual branch at NBD Northfield Ban Northfield, Illinois 1 contractual branch at NBD Northfield Ban Northfield, Illinois 2 contractual branches at NBD Bank Evansto Evanston, Illinois 2 contractual branches at NBD Bank Lake Zu Lake Zurich, Illinois 2 contractual branches at NBD Bank Lake Zu Lake Zurich, Illinois 2 contractual branches at NBD Bank Lake Zu Lake Zurich, Illinois 2 contractual branches at NBD Chicago Bank Chicago, Illinois 2 contractual branches at NBD Skokie Bank, Skokie, Illinois 3 contractual branches at NBD Wheaton Bank Wheaton, Illinois 3 contractual branches at NBD Wheaton Bank Wheaton, Illinois 3 contractual branches at NBD Wheaton Bank Wheaton, Illinois 3 contractual branches at NBD Arlington He Arlington Heights, Illinois 3 contractual branches at NBD Highland Par Highland Park, Illinois 3 contractual branches at NBD Highland Par Highland Park, Illinois 4 contractual branches at NBD Bank Mount P Mt. Prospect, Illinois 7 contractual branches at NBD Bank Mount P Mt. Prospect, Illinois	ek on, N.A. erich, N.A N.A. N.A. ights Bank ek Bank, N.A. enk Prospect, N.A.		

### Federal Reserve Bank of Chicago

# <u>Section I - Applications Subject to Newspaper</u> <u>Notice Only</u> <u>(continued)</u>

### **Application**

Comment Period Ending Date

**Branches** 

Type

N - 6-30-92 NBD Glenbrook Bank Glenview, Illinois, Illinois 1 contractual branch at NBD Bank Bloomingdale, Bloomingdale, Illinois 1 contractual branch at NBD Bank Lemont Lemont, Illinois 1 contractual branch at NBD Bank Mount Prospect - Countryside, Mount Prospect Illinois 1 contractual branch at NBD Bank Woodridge, Woodridge, Illinois 1 contractual branch at NBD Elk Grove Bank, Elk Grove Village, Illinois 1 contractual branch at NBD Glenbrook Bank Glenview, Illinois 1 contractual branch at NBD Northfield Bank Northfield, Illinois 1 contractual branch at NBD Park Ridge Park Ridge, Illinois 2 contractual branches at NBD Bank Evanston, N.A. Evanston, Illinois 2 contractual branches at NBD Bank Lake Zurich, N.A Lake Zurich, Illinois 2 contractual branches at NBD Chicago Bank Chicago, Illinois 2 contractual branches at NBD Skokie Bank, N.A. Skokie, Illinois 2 contractual branches at NBD Wheaton Bank Wheaton, Illinois 2 contractual branches at NBD Winfield Bank Winfield, Illinois 3 contractual branches at NBD Arlington Heights Bank Arlington Heights, Illinois 3 contractual branches at NBD Highland Park Bank, N.A. Highland Park, Illinois 3 contractual branches at NBD Woodfield Bank Schaumburg, Illinois 4 contractual branches at NBD Bank Mount Prospect, N.A. Mt. Prospect, Illinois 7 contractual branches at NBD Bank Elgin, N.A. Elgin, Illinois\*

# Federal Reserve Bank of Chicago

### Section I - Applications Subject to Newspaper Notice Only (continued)

#### **Application** Type

Comment Period Ending Date

N - 6-30-92

### Branches

NBD Park Ridge Bank Park Ridge, Illinois, Illinois 1 contractual branch at NBD Bank Bloomingdale, Bloomingdale, Illinois 1 contractual branch at NBD Bank Lemont Lemont, Illinois 1 contractual branch at NBD Bank Mount Prospect - Countryside, Mount Prospect Illinois 1 contractual branch at NBD Bank Woodridge, Woodridge, Illinois 1 contractual branch at NBD Elk Grove Bank, Elk Grove Village, Illinois 1 contractual branch at NBD Glenbrook Bank Glenview, Illinois 1 contractual branch at NBD Northfield Bank Northfield, Illinois 2 contractual branches at NBD Bank Evanston, N.A. Evanston, Illinois 2 contractual branches at NBD Bank Lake Zurich, N.A Lake Zurich, Illinois 2 contractual branches at NBD Chicago Bank Chicago, Illinois 2 contractual branches at NBD Skokie Bank, N.A. Skokie, Illinois 2 contractual branches at NBD Wheaton Bank Wheaton, Illinois 2 contractual branches at NBD Winfield Bank Winfield, Illinois 3 contractual branches at NBD Arlington Heights Bank Arlington Heights, Illinois 3 contractual branches at NBD Highland Park Bank, N.A. Highland Park, Illinois 3 contractual branches at NBD Woodfield Bank Schaumburg, Illinois 4 contractual branches at NBD Bank Mount Prospect, N.A. Mt. Prospect, Illinois 7 contractual branches at NBD Bank Elgin, N.A. Elgin, Illinois\*

# <u>Section II - Applications Subject to Both Newspaper and Federal</u> <u>Register Notice</u>

	<u>Register Notice</u>	Comment Period
<u>Type</u>	<b>Application</b>	Ending Date
Y-2	NBD Bancorp, Inc. Detroit, Michigan INB Financial Corporation Indianapolis, Indiana INB National Bank Indianapolis, Indiana INB Banking Company Jeffersonville, Indiana INB Banking Company, North Chesterton, Indiana INB Banking Company, Southwest Evansville, Indiana INB Banking Company, Northeast Fort Wayne, Indiana INB National Bank, N.W. Lafayette, Indiana	FR - ** N - 7-15-92
<b>Y-2</b>	NBD Indiana, Inc. Detroit, Michigan INB Financial Corporation Indianapolis, Indiana INB National Bank Indianapolis, Indiana INB Banking Company Jeffersonville, Indiana INB Banking Company, North Chesterton, Indiana INB Banking Company, Southwest Evansville, Indiana INB Banking Company, Northeast Fort Wayne, Indiana INB National Bank, N.W. Lafayette, Indiana	FR - ** N - 7-15-92
CoC-HC	B J S, Inc. West Union, Iowa Gordon A. Lauer	FR - ** N - **
Y-2	Heartland Bancorp, Inc. El Paso, Illinois First National Bank and Trust Company in Gibson City Gibson City, Illinois*	FR - ** N - **

# Federal Reserve Bank of Chicago

# <u>Section II - Applications Subject to Both Newspaper and Federal</u> <u>Register Notice</u> (continued)

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<u>Type</u>	<b>Application</b>		Comment Period <u>Ending Date</u>
СоС-НС	Overton Bank Shares, 1 Mondamin, Iowa James F. & Donald F. James R. King		FR - 6-29-92 N - 6-16-92
Y-2	First State Bancorp of Illinois, Inc. Princeton, Illinois Ashton Bancorporatic Ashton, Illinois Ashton Bank and Trus Ashton, Illinois*	on, Inc.	FR - ** N - 7-18-92
Y-2	Security Chicago Corp. Chicago, Illinois Ashton Bancorporatic Ashton, Illinois Ashton Bank and Trus Ashton, Illinois* Section III - Applications Notic	on, Inc. st Company	FR - ** N - 7-18-92 <u>Aister</u>
			Comment Period
<u>Type</u>	<b>Application</b>		Ending Date

FR - 7-15-92

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NBD Bancorp, Inc. Detroit, Michigan Consumer Marketing Services, Inc. Indianapolis, Indiana INB Brokerage Services, Inc. Indianapolis, Indiana INB Mortgage Corporation Indianapolis, Indiana INB Neighborhood Revitalization Corporation Indianapolis, Indiana

Y-4

# Federal Reserve Bank of Chicago

### <u>Section III - Applications Subject to Federal Register</u> <u>Notice Only</u> (continued)

Type	<u>Application</u>	Comment Period <u>Ending Date</u>
Y-4	NBD Indiana, Inc. Detroit, Michigan Consumer Marketing Services, Inc. Indianapolis, Indiana INB Brokerage Services, Inc. Indianapolis, Indiana INB Mortgage Corporation Indianapolis, Indiana INB Neighborhood Revitalization Corporatio Indianapolis, Indiana	FR - 7-15-92
4(c)(8)	Denmark Bancshares, Inc. Denmark, Wisconsin Purchase mortgages from subsidiary bank- Denmark State Bank, Denmark, Wisconsin	FR - 5-21-92
4(c)(8)	Northern Trust Corporation Chicago, Illinois Make equity/debt investment in CDC projects	FR - **
Y-4	Story County Bancorporation Jewell, Iowa Viking Village Company, L.P. Jewell, Iowa	FR - 6-29-92
Section TV -	Applications Not Subject to Roderal Posiston	or Novershar

# <u>Section IV - Applications Not Subject to Federal Register or Newspaper</u> <u>Notice</u>

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<u>Type</u> <u>Application</u>

Ros Overton Bank Shares, Inc. Mondamin, Iowa To redeem 232 shares (33.14%) voting common 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 June 26, 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 <u>outstanding</u> 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 <u>satisfactory</u> 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 <u>needs to improve</u> 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 <u>substantially deficient</u> 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 NAME/LOCATION	EXAMINATION_DATE	<u>RATINGS</u>
-1st Source Bank 1st Source Center 100 North Michigan, P.O. Box 1602 South Bend, Indiana 46634 (219) 236-6000	2/03/92	s
-Farmers & Merchants Savings Bank 101 East Main Street Manchester, Iowa 52057 (319) 927-4475	3/23/92	S

\*

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 26, 1992

# SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

End of Comment Period

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

## Application

\* Section 3(a)(1) application by Commonwealth Financial Corporation, Louisville, Kentucky to acquire Commonwealth Bank & Trust Company, Louisville, Kentucky

# SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

## Application

\* Section 4(c)(8) application by First Tennessee National Corporation, Memphis, Tennessee to merge with Home Financial Corporation, Johnson City, Tennessee and thereby acquire Home Federal Bank, FSB, Johnson City, Tennessee

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE Application End of Comment Period

Stock redemption notification by Raymond Bancorp, Inc., Raymond, Illinois

This application is subject to CRA.

Not applicable

End of Comment\_Period

End of Comment Period

Newspaper: 7-21-92

None.

**Application** 

Not yet available

# 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.

Name of Bank	Bank Address	Examination Date	Examination Rating
English State Bank	P. O. Box 428 English, Indiana 47118	3-30-92	Satisfactory

## FOR THE WEEK ENDING June 26, 1992

Section I - Applications Subject to Newspaper\_Notice Only

<u>Application</u>

Comment Period Ending Date

Not yet available

Comment Period

Ending\_Date

Not yet available

Not yet available

Not yet available

Not yet available

Farmers State Bank of Worden Worden, MT To acquire, via merger, the First National Bank in Hysham, Hysham, MT

> Section II - Applications Subject to Both <u>Newspaper and Federal Register Notice</u>

# <u>Application</u>

Norwest Corporation To acquire via merger United Bancshares, Inc., Lincoln, NE\*

Hansen-Lawrence Agency, Inc. Worden, MT To acquire, via merger, First Hysham Holding Company, Hysham, MT, a obhc owning the First National Bank, Hysham, MT\*

Hansen-Lawrence Agency, Inc. Worden, MT To increase its ownership interest from 48% to 81.2% of the voting shares of the Farmers State Bank of Worden, Worden, MT\*

Scottie Peterson To acquire control of 50% of Northern Plains Bancshares, Inc., Hawley, MN

\* Subject to CRA

Section II - Applications Subject to Both <u>Newspaper and Federal Register Notice (Continued)</u>

### **Application**

Comment Period Ending Date

Not yet available

Marquette Bancshares, Inc. Mpls, MN To acquire the Marquette Bank Brooklyn Park, Brooklyn, MN; the Marquette Bank Brookdale, Brooklyn Center, MN; the Marquette Bank Cannon Falls, Cannon Falls, MN; the Marquette Bank Golden Valley, Golden Valley, MN; the Marquette Bank Mound, Mound, MN; the Marquette Bank New Hope, New Hope, MN; the Marquette Bank Shakopee, N.A., Shakopee, MN; Monticello Bancshares, Inc., Monticello, MN, a obhc owning the Wright County Sate Bank, Monticello, MN; Lakeville Financial Services, Inc., Mpls, MN, a obhc owning the Marquette Bank Lakeville, Lakeville, MN; Hutchinson Bancorp, Inc., Mpls, MN, a mbhc owning the Marquette Bank Hutchinson, N.A., Hutchinson, MN, and the Marquette Bank New Prague, New Praque, MN\*

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

### **Application**

Comment Period Ending Date

Not yet available

Norwest Corporation Minneapolis, MN To engage in consumer lending activities through the acquisition of Vistar financial, Inc., Lincoln, NE, a subsidiary of United Bancshares, Inc., Lincoln, NE

\* Subject to CRA

Section III - Applications Subject to Federal Register Notice Only (Continued)

Application	Comment Period 
Hansen-Lawrence Agency, Inc. Worden, MT To engage in general insurance agency activities through the acquisition of First Insurance Agency, Inc., Hysham, MT	Not yet available
Security Northwest Bancorporation, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	Not yet available
The Highland Bancorporation, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	Not yet available
Section IV - Applications Not Su	

Federal Register Notice or Newspaper Notice

**Application** 

None.

Section V - Availability of

<u>CRA Public Evaluations</u> week ending June 26, 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 moderateincome 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
Farmers State Bank P. O. Box 245	April 6, 1992	Satisfactory
West Concord, MN 559 (507) 527-2236	85-0245	

# SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

## APPLICATION

# COMMENT PERIOD ENDING DATE

Not Available

City Center Bank of Colorado, Aurora, Colorado, to merge with Security Bank of Colorado, Aurora, Colorado, and to establish a branch under Section 9 of the Federal Reserve Act.

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

# APPLICATION

# COMMENT PERIOD ENDING DATE

Not Available

Colorado National Bankshares, Inc., Denver, Colorado, for pror approval to acquire 100 percent of the voting shares of Regency Bancorporation, Pueblo, Colorado.\*

Not Available

P.N.B. Financial Corporation, Kingfisher, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Helena National Bank, Helena, Oklahoma.\*

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:

# Outstanding record of meeting community credit needs

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

Bank/Location	Exam Date	CRA Public Date	CRA Rating
United Bank & Trust Co. P.O. Box 988	4-6-92	6-24-92	Satisfactory
Norman, Oklahoma 73070-0988			

\*Application is subject to CRA.

# FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 22, 1992

# SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

# APPLICATION

NOTICE EXP

**\*\* NOTICE EXP** 

None.

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

# APPLICATION

Change in Control Notice by Georgia A. Baker, Granbury, TX, to acquire an interest in Community Bankers, Inc., Granbury, TX	N/A
*Section 3(a)(1) application by Sun Banc, Corp., Sunray, TX, to acquire Sun Banc Delaware Corp., Dover, DE, and Sunray State Bank, Sunray, TX	<b>92/</b> 07/08
$+C_{abb}$ $(1)$ $(1)$ $(1)$	

\*Section 3(a)(1) application by Sun Banc Delaware Corp., Dover, DE, to acquire Sunray State Bank, Sunray, TX

# SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

# APPLICATION

NOTICE EXP

92/07/08

None.

# SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER 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 JUNE 22, 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.

Bank

<u>Date of</u> Examination

CRA Rating

None.

Week ending 6/26/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>

Comment Period Ending Date

<u>Newspaper:</u> 7/20/92

Valley Bank of Nevada, Las Vegase, Nevada, to establish a branch office at 2200 E. Warm Springs Road, Las Vegas, Nevada. \*

# <u>Section II - Applications Subject to Both</u> <u>Newspaper and Federal Register Notice</u>

Application	<u>Comment Period Ending Date</u>	
Kjell H. Qvale, San Francisco, California, to acquire Marin National Bancorp,	<u>Newspaper:</u>	Not available
San Rafael, California.	<u>Fed. Reg.:</u>	Not available

# Section III - Applications Subject to Federal Register Notice Only

The Dai Ichi Kangyo Bank, Limited, Tokyo, <u>Fed. Reg.:</u> Not available Japan, to engage <u>de novo</u> in nonbanking activities through CIT Group/Asset Management, Inc., New York, New York.

U.S. Bancorp, Portland, Oregon, to engage <u>de</u> <u>Fed. Reg.:</u> 7/27/92 <u>novo</u> in electronic loan origination and dealer paper transactions through LenderNet, Inc., Portland, Oregon.

# <u>Section IV - Applications Not Subject to Federal Register Notice</u> <u>or Newspaper Notice</u>

None

\* Subject to CRA

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

Week ending 6/26/92

# Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 26, 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> *
Cache Valley Bank	P.O. Box 3227 Logan, UT 84321 Tel: (801) 753-3020	3/30/92	Satisfactory

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

<u>Outstanding</u> 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.

<u>Satisfactory</u> 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.

<u>Needs to improve</u> 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 moderateincome neighborhoods, in a manner consistent with its resources and capabilities.

<u>Substantial noncompliance</u> 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 moderateincome neighborhoods, in a manner consistent with its resources and capabilities.