

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY  
SEP 18 9 34 AM 1992  
FEDERAL RESERVE BANK  
OF CLEVELAND

H.2, 1992, No. 35

Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending August 29, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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ENFORCEMENT

BCCI Holdings (Luxembourg) S.A., Luxembourg, Bank of  
Credit and Commerce International S.A.; Bank of  
Credit and Commerce International (Overseas)  
Limited, George Town, Cayman Islands; and  
International Credit and Investment Company  
(Overseas) Limited -- order of assessment of a  
civil money penalty.

Announced, August 25, 1992.

Dresdner Bank, New York, New York -- order of  
prohibition against Claudia Zeisberger.

Announced, August 25, 1992.

Marshall County Bankshares, Inc., Beattie, Kansas --  
cease and desist order against MCB and Edwin L.  
Nutt.

Announced, August 26, 1992.

Thirty Second Avenue Corporation, Wheat Ridge,  
Colorado -- cease and desist order.

Announced, August 25, 1992.

REGULATIONS AND POLICIES

Regulation D -- elimination of requirement that state  
member banks obtain Board's approval before issuing  
subordinated debt in order to treat debt as  
capital; technical amendments to Regulation D and  
the Rules Regarding Delegation of Authority (Docket  
R-0774).

Approved, August 25, 1992.

Regulations H and Y -- interpretation concerning  
criteria that subordinated debt and mandatory  
convertible debt must meet to be included in  
capital (Docket R-0774).

Approved, August 25, 1992.

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AUGUST 24, 1992 TO AUGUST 28, 1992

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**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 BRANCHES, DOMESTIC**

Atlanta	Commercial State Bank of Orlando, Orlando, Florida -- to establish a branch at 7506 Aloma Avenue, Winter Park, Florida, and a branch at 1222 East Vine Street, Kissimmee, Florida. Approved, August 27, 1992.
Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- to establish a branch at the southwest corner of the intersection of Kalamazoo Avenue and 60th Street, Gaines Township, Michigan. Approved, August 26, 1992.
Boston	Fleet Bank - NH, Nashua, New Hampshire -- to establish a branch at the Wilbur H. Palmer Vocational-Technical Center, Alvirne High School, Hudson, New Hampshire. Approved, August 27, 1992.
Boston	Fleet Bank - NH, Nashua, New Hampshire -- to establish a branch at the Rockingham Park Mall, 99 Rockingham Boulevard, Salem, New Hampshire. Approved, August 27, 1992.
Boston	Fleet Bank - NH, Nashua, New Hampshire -- to establish a branch at 46 River Road, Bedford, New Hampshire. Approved, August 27, 1992.
Kansas City	Frontier Bank of Laramie County, Cheyenne, Wyoming -- to establish an automated teller machine in the Buttrey's Food-Drug Store, 5800 Yellowstone Road, Cheyenne, Wyoming. Approved, August 24, 1992.
New York	Gateway State Bank, Staten Island, New York -- to open a branch at 1874 86th Street, Brooklyn, New York. Withdrawn, August 26, 1992.

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

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**BANK BRANCHES, DOMESTIC**

Chicago	Old Kent Bank, Elmhurst, Illinois -- to establish two offsite electronic facilities at 3333 Beverly Road, Hoffman Estates, Illinois. Approved, August 28, 1992.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to establish a branch at 1546 Sherman Street, Grand Rapids, Michigan. Approved, August 28, 1992.
Richmond	Peninsula Trust Bank, Incorporated, Gloucester, Virginia -- to establish a branch at 1031 Richmond Road, Williamsburg, Virginia. Approved, August 27, 1992.

**BANK HOLDING COMPANIES**

Chicago	ANB Corporation, Muncie, Indiana -- proposal that American National Bank and Trust Company of Muncie, Muncie, Indiana, merge with Muncie Federal Savings Bank. Approved, August 24, 1992.
Chicago	Cascade Bancor I, Inc., Cascade, Wisconsin -- to acquire Cascade Bancorporation, Inc., Altoona, Iowa, and State Bank of Cascade. Returned, August 25, 1992.
Philadelphia	CCNB Corporation, Camp Hill, Pennsylvania -- proposal that Parent Federal Savings Bank, Lancaster, Pennsylvania, merge with CCNB Bank, Camp Hill, Pennsylvania. Approved, August 28, 1992.
St. Louis	Citizens National Bancorp, Inc., Springfield, Missouri -- to acquire Citizens National Bancshares, Inc. Approved, August 28, 1992.
Atlanta	CNB, Inc., Lake City, Florida -- to acquire the Macclenny, Florida, branch of Anchor Savings Bank, FSB, Hewlett, New York, and merge it into Community National Bank, Lake City, Florida. Approved, August 26, 1992.

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

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**BANK HOLDING COMPANIES**

Richmond	Constellation Holdings, Inc., Baltimore, Maryland -- deregistration statement. Approved, August 28, 1992.
Chicago	Farmers & Merchants Bancshares, Inc., Burlington, Iowa -- to acquire Farmers & Merchants Bank & Trust. Returned, August 25, 1992.
Chicago	First State Bancorp of Princeton, Illinois, Inc., Princeton, Illinois -- to acquire Ashton Bancorporation, Inc., Ashton, Illinois, and Ashton Bank and Trust Company. Approved, August 24, 1992.
Atlanta	Jefferson Bancorp, Inc., Miami Beach, Florida -- to engage de novo in making and servicing loans through Jefferson Capital Corporation. Permitted, August 27, 1992.
Chicago	North Bank Corporation, Hale, Michigan -- to acquire Farmers & Merchants State Bank of Hale, Hale, Michigan. Approved, August 26, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire United Bancshares, Inc., Lincoln, Nebraska. Approved, August 28, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in consumer lending activities through Vistar Financial, Inc., Lincoln, Nebraska. Approved, August 28, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan, and Old Kent Bank and Trust Company -- to purchase certain assets and assume certain liabilities from Great Lakes Bancorp, F.S.B., Ann Arbor, Michigan, and acquire the following branches: 303 Abbot Road, East Lansing; 6334 West Saginaw Street,, Lansing; 4990 March Road, Okemos; 201 South Washington Square, Lansing; and 2380 North Cedar, Suite 2, Holt, Michigan. Approved, August 28, 1992.
Kansas City	P.N.B. Financial Corporation, Kingfisher, Oklahoma -- to acquire Helena Bancshares, Inc., Helena, Oklahoma. Approved, August 26, 1992.
Cleveland	PNC Financial Corporation, Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware -- to acquire CCNB Corporation, Camp Hill Pennsylvania. Approved, August 28, 1992.
Secretary	Saratoga Bancorp, Saratoga, California -- to engage in lending activities. Approved, August 28, 1992.
Director, BS&R	SBM Company, New Ulm, Montana -- transfer agent registration. Withdrawn, August 28, 1992.
Chicago	Security Chicago Corp., Chicago, Illinois -- to acquire Ashton Bancorporation, Inc., Ashton, Illinois, and Ashton Bank and Trust Company. Approved, August 24, 1992.
Director, BS&R	SouthTrust Corporation, Birmingham, Alabama -- proposal that SouthTrust Bank of Raleigh, N.A., Raleigh, North Carolina, acquire certain assets and assume certain liabilities of the Raleigh and Cary, North Carolina, branches of Citizens Savings Bank, Rocky Mount, North Carolina. Approved, August 27, 1992.

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

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**BANK HOLDING COMPANIES**

Atlanta	United Community Banks, Inc., Blairsville, Georgia -- to acquire Mountain Bank of Georgia, Hiawassee, Georgia. Approved, August 28, 1992.
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**BANK MERGERS**

Atlanta	Mountain Interim Corporation, Blairsville, Georgia -- to merge with Mountain Bank of Georgia, Hiawassee, Georgia. Approved, August 28, 1992.
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**BANK PREMISES**

St. Louis	Bank of Gainesville, Gainesville, Missouri -- investment in bank premises. Approved, August 27, 1992.
Richmond	Citizens Bank and Trust Company, Blackstone, Virginia -- investment in bank premises. Approved, August 24, 1992.
St. Louis	Elliott State Bank, Jacksonville, Illinois -- investment in bank premises. Approved, August 28, 1992.
Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- investment in bank premises. Approved, August 26, 1992.
Kansas City	Midland Bank of Lenexa, Lenexa, Kansas -- investment in bank premises. Approved, August 26, 1992.
St. Louis	NationsBank of Kentucky, Hopkinsville, Kentucky -- investment in bank premises. Approved, August 28, 1992.
Richmond	Old Kent Bank, Elmhurst, Illinois -- investment in bank premises. Approved, August 28, 1992.

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

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**BANK PREMISES**

Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- investment in bank premises. Approved, August 28, 1992.
Chicago	Rock Island Bank, Rock Island, Illinois -- investment in bank premises. Approved, August 25, 1992.
Richmond	St. Michaels Bank, St. Michaels, Maryland -- investment in bank premises. Approved, August 24, 1992.

**BANKS, STATE MEMBER**

Atlanta	SouthTrust Bank of Florida, St. Petersburg, Florida - - issuance of subordinated notes. Approved, August 24, 1992.
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**CAPITAL STOCK**

St. Louis	Raymond Bancorp, Inc., Raymond, Illinois -- redemption of shares. Approved, August 26, 1992.
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**CHANGE IN BANK CONTROL**

Dallas	Greater Southwest Bancshares, Inc., Irving, Texas -- change in bank control. Returned, August 25, 1992.
Dallas	Gulf Southwest Bancorp, Inc., Houston, Texas -- change in bank control. Returned, August 27, 1992.
Dallas	NBC Bancshares, Inc., Pampa, Texas -- change in bank control. Permitted, August 26, 1992.
Dallas	Texas Regional Bancshares, Inc., McAllen, Texas -- change in bank control. Returned, August 27, 1992.

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**CHANGE IN BANK CONTROL**

Dallas            Tomball National Bancshares, Inc., Tomball, Texas --  
change in bank control.  
Permitted, August 24, 1992.

**COMPETITIVE FACTORS REPORTS**

San Francisco    Associates Professional Executive Loan Company, St.  
George, Utah, proposed acquisition of the assets  
and assumption of the liabilities of St. George  
Thrift and Loan, St. George, Utah -- report on  
competitive factors.  
Submitted, August 26, 1992.

San Francisco    Bank of America Texas, N.A., Houston, Texas, proposed  
merger with Sequor National Bank Texas, Dallas,  
Texas -- report on competitive factors.  
Submitted, August 24, 1992.

Atlanta           Community Bank Capital Corporation, Atlanta, Georgia,  
proposed control of Cherokee Federal Bank, FSB,  
Canton, Georgia, through the use of Interim CBCC  
Federal Savings Bank, Atlanta, Georgia -- report on  
competitive factors.  
Submitted, August 24, 1992.

St. Louis        Farmers and Merchants Bank, Adamsville, Tennessee,  
proposed acquisition of certain assets and  
assumption of the deposit liabilities of the Alamo,  
Tennessee, branch of Bells Banking Company, Bells,  
Tennessee -- report on competitive factors.  
Submitted, August 27, 1992.

Minneapolis      First American Bank Metro, South St. Paul, Minnesota,  
proposed merger with First American Bank of  
Watertown, Watertown, Minnesota -- report on  
competitive factors.  
Submitted, August 28, 1992.

San Francisco    First Western Bank, F.S.B., Las Vegas, Nevada,  
proposed merger with First Western Savings  
Association of Wenatchee, Wenatchee, Washington --  
report on competitive factors.  
Submitted, August 26, 1992.



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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**COMPETITIVE FACTORS REPORTS**

Richmond	Mid - South Bank and Trust Company, Sanford, North Carolina, proposed merger with First Carolina Bank and Trust Company -- report on competitive factors. Submitted, August 27, 1992.
San Francisco	Pacific Western National Bank, Pico Rivera, California, proposed purchase of the assets and assumption of the liabilities of the West Covina, branch of the Bank of California, N.A., San Francisco, California -- report on competitive factors. Submitted, August 26, 1992.
St. Louis	Southern Credit Corporation of Malvern, Arkansas, Malvern, Arkansas, proposed merger with Southern State Bank, Malvern, Arkansas -- report on competitive factors. Submitted, August 27, 1992.
Richmond	Washington Bank, Falls Church, Virginia, proposed merger with The George Washington National Bank, Alexandria, Virginia -- report on competitive factors. Submitted, August 28, 1992.

**MEMBERSHIP**

Minneapolis	Community Trust Company, Sioux Falls, South Dakota -- to become a member of the Federal Reserve System. Returned, August 28, 1992.
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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

Neil St. John Raymond, d/b/a Candlewood Associates - Change in Control	<u>Newspaper</u> Not Yet Established
Notification to acquire up to 68.2% of the outstanding common stock of First Ipswich Bancorp, Ipswich, Massachusetts	<u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) application to engage in asset management and Recovery Corporation, Boston, Massachusetts	<u>Federal Register</u> Not Yet Established
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SECTION IV - APPLICATIONS NOT SUBJECT TO  
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

\*Subject to CRA

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

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Credit Commercial de France S.A., Paris, France and Mellon Bank Corporation, Pittsburgh, Pennsylvania to engage through CCF-Mellon Partners, a joint venture de novo partnership, in providing investment advice, general economic information and advice, and financial advice.

8/31/92

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 August 29, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bankers Trust Company 280 Park Avenue New York, N.Y. 10007	Outstanding	May 12, 1992

- 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

NONE.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

Comment Period Ending Date

Susquehanna Bancshares, Inc., Litiz,  
PA to engage de novo in commercial  
finance services, through its existing  
nonbanking subsidiary, Susquebanc Lease  
Co., Manheim, PA, pursuant to § 4(c)(8)  
of the BHC Act and § 225.25(b)(1)(iv)  
of Regulation Y.

10/2/92

MBNA Corporation, Newark DE to establish  
MBNA Consumer Services, Inc., Newark, DE  
and to engage de novo in making consumer  
loans secured by second mortgages and in  
the sale of credit insurance, pursuant to  
§ 4(c)(8) of the BHC Act and  
§§ 225.25(b)(1)(iii) and (b)(8)(i) of  
Regulation Y.

10/2/92

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.

\* N/A - not yet available.

Federal Reserve Bank of Cleveland

**Applications Bulletin**  
**For Week Ending August 29, 1992**

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

Received Section 4(c)(8) application from F.N.B. Corporation, Hermitage, Pennsylvania, on August 28, 1992, to acquire Reliance Consumer Discount Company, Hanover, Pennsylvania. Not Yet Known #

Received Section 9 application from The Fifth Third Bank, Cincinnati, Ohio, on August 24, 1992 to establish a branch office at 1585 Mentor Avenue, Painesville, Ohio \* Not Yet Known #

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

NONE

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

NONE

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

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

- 
- \* - 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

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.



**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

**Week ending August 28, 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.

	<b><u>Examination Date</u></b>	<b><u>Rating</u></b>
<b>The First Bank and Trust Company Main Street and Secondary Road Lebanon, Virginia 24266</b>	<b>6-16-92</b>	<b>Satisfactory</b>

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 28, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Farmers & Merchants Corporation Columbia, Tennessee To acquire the Chapel Hill, Tennessee branch of Cavalry Banking, FSB, Murfreesboro, Tennessee, and then merge it into its subsidiary, First Farmers & Merchants National Bank of Columbia, Columbia, Tennessee, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	09-03-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First National Bancorp Gainesville, Georgia To merge with First Citizens Bancorp of Cherokee County, Inc., Ball Ground, Georgia, and thereby directly acquire its subsidiary bank, Citizens Bank, Ball Ground, Georgia.	08-24-92* Federal Register

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Middle Georgia Bancshares, Inc. Unadilla, Georgia To engage <b>de novo</b> in real estate and personal property appraising, pursuant to Section 225.25(b)(13) of Regulation Y.	09-14-92

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 28, 1992

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

Application

Citizens Corporation  
Franklin, Tennessee  
Commitment waiver request.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 28, 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**

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Countryside Bankers Post Office Box 5088 Clearwater, Florida 34618 (813) 791-6115	Needs to improve	05-18-92
Boca Bank Post Office Box 1526 Boca Raton, Florida 33429 (407) 368-5050	Satisfactory	05-18-92

**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>
EFT	Cole Taylor Bank Chicago, Illinois 1900 West Van Buren Chicago, Illinois*	N - 9-14-92
EFT	Cole Taylor Bank Chicago, Illinois 7500 South Pulaski Road Chicago, Illinois*	N - 9-21-92
EFT	Cole Taylor Bank Chicago, Illinois 1145 West Wilson Avenue Chicago, Illinois*	N - 9-21-92
Oakar	Mid-Citco Incorporated Chicago, Illinois First Western Federal Savings & Loan Association Oklahoma City, Oklahoma*	N - **

**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	BOI Financial Corp. Normal, Illinois The Bank of Illinois in Normal Normal, Illinois*	FR - 9-14-92 N - 8-24-92
CoC-HC	Elcho Bancorporation, Inc. Venice, Florida Verle & Jo Ann Burgason	FR - 9-9-92 N - **
Y-2	Comerica Incorporated Detroit, Michigan Hibernia National Bank in Texas Dallas, Texas*	FR - 9-14-92 N - **
CoC-HC	Elgin Bancshares, Inc. Kansas City, Missouri John S. Sapiente	FR - 9-9-92 N - 8-26-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	GNB Bancorporation Grundy Center, Iowa Ackley Bancorporation Ackley, Iowa Ackley State Bank Ackley, Iowa*	FR - ** N - 9-14-92
Y-2/Oakar	First Citizens Bancorp of Indiana Anderson, Indiana 5 branches of Colonial Central Savings Bank, F.S.B. Madison County, Indiana*	FR - ** N - **
Y-2/Oakar	ABN AMRO Bank, N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	ABN AMRO North America, Inc. Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	ABN/AMRO Holding, N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	LaSalle National Corporation Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **

**Federal Reserve Bank of Chicago**

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

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Y-2	Firststar Corporation Milwaukee, Wisconsin DSB Corporation Deerfield, Illinois Deerfield State Bank Deerfield, Illinois*	FR - ** N - **
Y-2	Firststar Corporation of Illinois Milwaukee, Wisconsin DSB Corporation Deerfield, Illinois Deerfield State Bank Deerfield, Illinois*	FR - ** N - **
Y-2	Hawkeye Bancorporation Des Moines, Iowa Jasand, Inc. Cedar Rapids, Iowa City National Bank of Cedar Rapids Cedar Rapids, Iowa*	FR - ** N - **
CoC-HC	Metrocorp, Inc. East Moline, Illinois Metrocorp, Inc. Employee Stock Ownership Plan East Moline, Illinois	FR - ** N - **

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

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Y-4/Oakar	Pinnacle Banc Group, Inc. Oak Brook, Illinois Batavia Financial Corporation Batavia, Illinois Batavia Savings Bank Batavia, Illinois	FR - 9-14-92
Y-4	GNB Bancorporation Grundy Center, Iowa Ackley Insurance Agency Ackley, Iowa	FR - **

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>
4(c)(8)	First Midwest Bancorp, Inc. Naperville, Illinois To engage in acquiring and servicing of loans	FR - **
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa MIC Development Corporation Oskaloosa, Iowa	FR - **
4(c)(8)	Mahaska Investment Company ESOP Oskaloosa, Iowa MIC Development Corporation Oskaloosa, Iowa	FR - **
4(c)(8)	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois To purchase participations from their banking subsidiary	FR - 8-3-92

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

<u>Type</u>	<u>Application</u>
RoS	Elgin Bancshares, Inc. Kansas City, Missouri To redeem 4,848 shares of 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 August 28, 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>RATINGS</u>
-Bank of Elmwood 2704 Lathrop Avenue Box 081160 Racine, Wisconsin 53408 (414) 554-5321	5/07/92	S
-City Bank of Bloomington/Normal 1704 Eastland Drive Bloomington, Illinois 61704 (309) 662-2700	5/18/92	S
-Union Bank Sandwich 202 Indian Springs Drive Sandwich, Illinois 60548 (815) 786-8455	5/25/92	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 28, 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 English State Bank,  
English, Indiana to make an additional investment  
in bank premises

Not applicable

Section 24A application by United Missouri  
Bank Northeast, Monroe City, Missouri to make  
an additional investment in bank premises

Not applicable

Stock redemption notification by Scott County  
Bancorporation, Inc., Winchester, Illinois

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 August 28, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
Commerce Warren County Bank	P. O. Box 400 Warrenton, Missouri 63383	5-26-92	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section I - Applications Subject to  
Newspaper Notice Only**

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire, by merger, 100% of Am-Can Investment, Inc., Moor- head, MN, which owns the Moorhead State Bank, Moorhead, MN*	9-8-92 (Federal Register)
Gladden A. Redding Revocable Trust & Mary Jane Redding Revocable Trust for the increase in each trusts ownership from 22.9% to 25.3% of Windom State Investment Company, Windom, MN	9-9-92 (Federal Register)
St. Stephen BanGroup, Inc. Minneapolis, MN To acquire 100% of St. Stephen Bancorporation, Inc., Sunfish Lake, MN, a obhc owning the St. Stephen State Bank, St. Stephen, MN*	9-21-92 (Federal Register)
First Dakota Financial Corporation Yankton, SD To acquire, via merger, 100% of McCook Bancshares, Inc., Salem, SD, a one-bank holding company owning McCook County National Bank, Salem, SD*	Not yet available

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\*Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank System, Inc., Mpls, MN To engage in data processing activities through the acquisition of Marquette Information Services, Inc., Mpls, MN	9-21-92
First Bank System, Inc., Mpls, MN To engage in general insurance agency activities through the acquisition of Marquette Insurance Services, Mpls, MN	9-21-92

**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 August 28, 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**

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Bellwood Community Holding Co.,  
Bellwood, Nebraska, for prior  
approval to become a bank holding  
company through the acquisition of 80  
percent of the voting shares of Bank  
of the Valley, Bellwood, Nebraska.\*

Not Available

Fourth Financial Corporation,  
Wichita, Kansas, to acquire 100  
percent of the voting shares of  
Southern National Bank, Tulsa,  
Oklahoma, through a merger with  
Southern Bancorp, Inc., Tulsa,  
Oklahoma.\*

Not Available

Merchants Bancshares, Inc., Kansas  
City, Missouri, for prior approval to  
become a bank holding company through  
the acquisition of at least 80  
percent of the voting shares of MBI  
Bancshares, Inc., Kansas City,  
Missouri; Metro Bancshares, Inc.,  
Kansas City, Missouri; and  
International Bancshares, Inc.,  
Gladstone, Missouri.\*

Not Available

One Security of Kansas, Inc., Kansas  
City, Kansas, to become a bank  
holding company through the  
acquisition of at least 80 percent of  
the voting shares of One Security,  
Inc., Kansas City, Kansas; Mission  
Bancshares, Inc., Mission, Kansas;  
Valley View Bancshares, Inc.,  
Overland Park, Kansas; and Industrial  
Bancshares, Inc., Kansas City,  
Kansas.\*

Not Available

First Independence Bancshares, Inc., Independence, Kansas, to become a bank holding company through the acquisition of at least 80 percent of the voting shares of First National Bank, Independence, Kansas.*	Not Available
United Nebraska Financial Co., Grand Island, Nebraska, for prior approval to acquire 100 percent of the voting shares of First Security Bank of Holdrege, Holdrege, Nebraska.*	Not Available
TeamBanc, Inc., Paola, Kansas, for prior approval to indirectly acquire 100 percent of the voting shares of Century Bancshares, Inc., Parsons, Kansas.*	Not Available
TeamBanc, Inc., ESOP, Paola, Kansas, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Parsons, Kansas.*	Not Available
Commerce Bancshares, Inc., Kansas City, Missouri, through a newly formed, wholly-owned subsidiary, CBI-Central Kansas, Inc., Kansas City, Missouri, to merge with Union Financial Corporation, Manhattan, Kansas, and thereby acquire 100 percent of the voting shares of Union National Bank and Trust Company, Manhattan, Kansas.*	Not Available
FirstTier Bank, National Association, Lincoln, Nebraska, for prior approval to control, in a fiduciary capacity, 30.1 percent of the voting shares of Washington 1st Banco, Inc., Washington, Kansas.*	Not Available
Jimmy G. Hankins, Marietta, Oklahoma, for prior approval to increase his proportionate ownership interest in Bank of Love County, Marietta, Oklahoma, by 9.333 percent to 25.53 percent.	August 17, 1992



*Federal Reserve Bank of Kansas City*

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Mike Mitchell, Gardner, Kansas, for prior approval to acquire 18.4 percent ownership interest in Gardner National Bank, Gardner, Kansas, and Mike Mitchell, et. al., for prior approval to increase their proportionate ownership interest in Gardner National Bank, Gardner, Kansas, from 21.4 percent to 72.45 percent.	September 1, 1992
Second Century Financial Corporation, Perry, Kansas, for prior approval to become a bank holding company through the acquisition of 90.63 percent of the voting shares of the Bank of Perry, Perry, Kansas.*	September 4, 1992
FSB Bankshares, Inc., Fowler, Kansas, for prior approval to acquire 80.89 percent of the voting shares of Fowler State Bank, Fowler, Kansas.*	September 8, 1992
Mohler Bancshares, Inc., Harveyville, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Harveyville, Harveyville, Kansas.*	September 14, 1992
Colorado National Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Regency Bancorporation, Pueblo, Colorado.*	September 10, 1992
FirstBank Holding Company Employee Stock Ownership Partnership, Lakewood, Colorado, for prior approval to acquire 25 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.*	September 14, 1992

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Great Western Securities, Inc., Omaha, Nebraska, to acquire 100 percent of the voting shares of Great Western Resources, Inc., Omaha, Nebraska.	September 14, 1992

Central Banking Group, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Central Financial Life Insurance Company, Phoenix, Arizona and thereby engage de novo in an insurance activity.

August 31, 1992

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

**APPLICATION**

Flagler Bankshares, Inc., Flagler, Colorado, for prior approval to redeem 3,250 shares of its own voting common shares.

Not Available

**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 moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs**

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

**Needs to improve record of meeting community credit needs**

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
None.			

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 24, 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

\*Section 3(a)(3) application by  
BancTEXAS Group Inc., Dallas, TX, to acquire  
First Bank/Las Colinas, Irving, TX

92/08/28

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 AUGUST 24, 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>
Hutto State Bank P. O. Box 249 500 Hwy. 79 W. Hutto, Texas 78634	92/06/01	Satisfactory
Texas Bank P. O. Box 760 102 N. Main Street Weatherford, TX 76086	92/05/18	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/28/92

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

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

North Cascades Bancshares, Inc., Chelan,  
Washington, to engage de novo in brokerage  
and investment advisory services through  
North Cascades Financial Services, Inc.,  
Chelan, Washington.

Fed. Reg.: Not yet published

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 8/28/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 21, 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>
Oak Valley Bank	125 North Third St. Oakdale, CA 95361 Tel: (209) 848-2265	5/11/92	Satisfactory
Commercial Bank of Fremont	3950 Paseo Padre Pkwy Fremont, CA 94538 Tel: (510) 794-7700	5/18/92	Outstanding
Home Valley Bank	P.O. Box 129 Cave Junction, OR 97523 Tel: (503) 592-4663	5/26/92	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.