

ANNOUNCEMENT

H.2, 1992, No. 38

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 19, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

NBD Bancorp, Inc., Detroit, Michigan -- to acquire  
LNB Financial Corporation, Indianapolis, Indiana.  
Approved, September 14, 1992.

ENFORCEMENT

Dellinger & Company, Los Angeles, California -- order  
of assessment of a civil money penalty against  
Dellinger, a public accounting firm.  
Announced, September 15, 1992.

National Commercial Bank, Saudi Arabia -- written  
agreement dated August 28, 1992, with the Board of  
Governors of the Federal Reserve System.  
Announced, September 16, 1992.

REGULATIONS AND POLICIES

Capital adequacy -- interim rule for the risk-based  
capital treatment of multilateral lending  
institutions (Docket R-0776).  
Approved, September 14, 1992.

Prompt corrective action with respect to troubled  
depository institutions -- final rule to implement  
the Federal Deposit Insurance Corporation  
Improvement Act of 1991 (Docket R-0763).  
Approved, September 14, 1992.

Treatment of U.S. companies operating in the French  
government debt market -- implementation of the  
Primary Dealers Act of 1988 with respect to France.  
Approved, September 14, 1992.

TESTIMONY AND STATEMENTS

Real estate appraisal requirements contained in  
Title XI of the Financial Institutions Reform,  
Recovery, and Enforcement Act -- statement by  
Governor LaWare before the Subcommittee on General  
Oversight and Investigations of the House Committee  
on Banking, Finance and Urban Affairs,  
September 16, 1992.  
Authorized, September 14, 1992.

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

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

**BANK BRANCHES, DOMESTIC**

Atlanta Barnett Bank of Pinellas County, St. Petersburg, Florida -- to establish remote service terminals at 10490 Gandy Boulevard and at the St. Petersburg Pier, 800 2nd Avenue, N.E.  
Approved, September 14, 1992.

Richmond Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 1025 Herndon Parkway, Herndon, Virginia.  
Approved, September 18, 1992.

**BANK HOLDING COMPANIES**

New York Bank of Montreal, Montreal, Canada, Bank of Nova Scotia, Toronto, Canada, Barclays PLC, London, England, and Barclays Bank PLC; Bankers Trust New York Corporation, New York, New York, Chase Manhattan Corporation; Chemical Banking Corporation; Citicorp; CS Holding, Zurich, Switzerland, Deutsche Bank AG, Frankfurt, Germany, First Chicago Corporation, Chicago, Illinois, Fuji Bank, Limited, Tokyo, Japan, HSBC Holdings, PLC, London, England, Kellett N.V., Curacao, Netherlands Antilles, HSBC Holding B.V., Amsterdam, Netherlands, Marine Midland Banks, Inc., Buffalo, New York, Industrial Bank of Japan, Limited, Tokyo, Japan, J.P. Morgan & Co., Incorporated, New York, New York, Long-Term Credit Bank of Japan, Limited, Tokyo, Japan, Nippon Credit Bank, LTD.; Sanwa Bank Limited, Osaka, Japan, Swiss Bank Corporation, Basel, Switzerland, and Union Bank of Switzerland, Zurich, Switzerland -- to engage in data processing services through Government Pricing Information System, Inc., New York, New York, a de novo joint venture.  
Returned, September 18, 1992.

Dallas CBH, Inc., Wilmington, Delaware -- to acquire Charter National Bank-Colonial, Houston, Texas, and Charter National Bank-Houston.  
Approved, September 17, 1992.

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

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**BANK HOLDING COMPANIES**

Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- to engage in activities related to international trade through CoreStates Export Trading Company. Approved, September 18, 1992.
Chicago	Denmark Bancshares, Inc., Denmark, Wisconsin -- to engage de novo in purchasing mortgages from Denmark State Bank. Permitted, September 18, 1992.
Atlanta	First National Bancorp, Gainesville, Georgia -- to merge with First Citizens Bancorp of Cherokee County, Inc., Ball Ground, Georgia, and acquire Citizens Bank. Approved, September 16, 1992.
Kansas City	FSB Bankshares, Inc., Fowler, Kansas -- to acquire The Fowler State Bank. Approved, September 18, 1992.
Kansas City	Great Western Securities, Inc., Omaha, Nebraska -- to engage de novo in lending activities through Great Western Resources, Inc. Approved, September 16, 1992.
Minneapolis	Guaranty Development Company, Livingston, Montana -- to acquire Interwest Acquisition Bank. Approved, September 18, 1992.
Atlanta	Independent Bankshares Corporation, Gallatin, Tennessee -- to acquire First Independent Bank. Approved, September 17, 1992.
Boston	Merrill Merchants Bancshares, Inc., Bangor, Maine -- to acquire Merrill Merchants Bank, Bangor, Maine. Approved, September 15, 1992.
Atlanta	Middle Georgia Bankshares, Inc., Unadilla, Georgia -- to continue to engage in appraisal activities; these activities will be conducted on a nationwide basis. Permitted, September 14, 1992.

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

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**BANK HOLDING COMPANIES**

Kansas City	Nichols Hills Bancorporation, Inc., Oklahoma City, Oklahoma -- to acquire Leadership Bank, N.A. Returned, September 15, 1992.
Dallas	Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire First Coleman National Bank of Coleman, Coleman, Texas. Returned, September 17, 1992.
Dallas	Olney Bancshares, Inc., Olney, Texas -- to acquire First Coleman National Bank of Coleman, Coleman, Texas. Returned, September 17, 1992.
San Francisco	Omni Commercial Services Corporation, Phoenix, Arizona -- to acquire State Bank of Arizona. Returned, September 14, 1992.
Chicago	Pyramid Bancorp, Inc., Grafton, Wisconsin -- to acquire Grafton State Bank. Approved, September 18, 1992.
Secretary	SouthTrust Corporation, Birmingham, Alabama -- proposal that SouthTrust Bank, FSB, Concord, North Carolina, merge into CF Federal Savings Bank. Approved, September 17, 1992.
St. Louis	Southwest Bancshares, Inc., Truman, Arkansas -- to acquire Caraway Bancshares, Inc., Caraway, Arkansas. Approved, September 15, 1992.
Cleveland	U.K. Bancorporation, Inc., Falmouth, Kentucky -- to acquire United Kentucky Bank of Pendleton County. Approved, September 18, 1992.
Secretary	United Bankshares, Inc., Charleston, West Virginia -- to merge with Liberty Bancshares, Inc., Montgomery, West Virginia, and Summit Holding Company, Beckley, West Virginia. Approved, September 14, 1992.



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

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**CAPITAL STOCK**

Kansas City	Community Bancshares of Alva, Inc., Alva, Oklahoma -- redemption of shares. Approved, September 17, 1992.
Chicago	Farmers Bank of Mt. Pulaski, Mount Pulaski, Illinois -- redemption of shares. Approved, September 18, 1992.
Chicago	VCR Bancorporation, Ltd. Carlisle, Iowa -- redemption of shares. Returned, September 15, 1992.
Chicago	WFC, Inc., Waukon, Iowa -- redemption of shares. Approved, September 14, 1992.

**CHANGE IN BANK CONTROL**

Atlanta	Florida Security Holding Corporation, Orlando, Florida -- change in bank control. Permitted, September 14, 1992.
Minneapolis	Guaranty Development Company, Livingston, Montana -- change in bank control. Permitted, September 17, 1992.
Minneapolis	Windom State Investment Company, Windom, Minnesota -- change in bank control. Permitted, September 18, 1992.

**COMPETITIVE FACTORS REPORTS**

Dallas	American Bank of Sherman, N.A., Sherman, Texas, proposed merger with American Bank and Trust of Denison, Denison, Texas -- report on competitive factors. Submitted, September 16, 1992.
Cleveland	Bank One, Cincinnati, N.A., Milford, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the Fairfield, Franklin, Hamilton, and Ross, Ohio, branches of Home Savings of America, FSB, Irwindale, California -- report on competitive factors. Submitted, September 19, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis	Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma, proposed merger with Security Bank, Tulsa, Oklahoma, and 1st Bank of Catoosa, Catoosa, Oklahoma -- report on competitive factors. Submitted, September 18, 1992.
Atlanta	Commerce Bank of Central Florida, Winter Haven, Florida, proposed merger with Commerce Successor Bank -- report on competitive factors. Submitted, September 17, 1992.
Richmond	Essex Savings Bank, Inc., Elizabeth City, North Carolina, proposed merger with Essex Savings Bank, FSB, Emporia, Virginia, and Essex Savings Bank, FSB, Lake Worth, Florida -- report on competitive facts. Submitted, September 16, 1992.
Dallas	First Interstate Bank of Jacksonville, Texas, proposed merger with First Interstate Bank of Texas, N.A., Houston, Texas -- report on competitive factors. Submitted, September 17, 1992.
Minneapolis	First National Bank, Pierre, South Dakota, proposed merger with Security Bank of South Dakota, N.A., Fort Pierre, South Dakota -- report on competitive factors. Submitted, September 15, 1992.
Richmond	First National Bank and Trust Company, Asheboro, North Carolina, proposed acquisition of a branch of Southern National Bank of North Carolina, Lumberton, North Carolina -- report on competitive factors. Submitted, September 15, 1992.
Dallas	Freedom Bank, Ranger, Texas, proposed merger with Peoples State Bank, Clyde, Texas -- report on competitive factors. Submitted, September 16, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Boston	Howard Bank, National Association, Burlington, Vermont, proposed purchase of assets and assumption of liabilities of the Waterbury branch of First Vermont Bank and Trust Company, West Brattleboro, Vermont -- report on competitive factors. Submitted, September 16, 1992.
Kansas City	Metropolitan Federal Bank, FSB, Fargo, North Dakota, proposed merger with American Charter Federal Savings and Loan Association, Lincoln, Nebraska -- report on competitive factors. Submitted, September 17, 1992.
Dallas	New Wellington Bank, Wellington, Texas, proposed merger with Wellington State Bank -- report on competitive factors. Submitted, September 16, 1992.
Minneapolis	Norwest Bank Minnesota North, N.A., Duluth, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Duluth branch of Norwest Bank Minnesota Mesabi, N.A., Virginia, Minnesota -- report on competitive factors. Submitted, September 16, 1992.
Philadelphia	Prime Savings Bank, FSB, Philadelphia, Pennsylvania, proposed purchase of the assets and assumption of the liabilities of the Bank of Delaware Valley, Fairless Hills, Pennsylvania -- report on competitive factors. Submitted, September 15, 1992.
New York	Valley National Bank, Passaic, New Jersey, proposed purchase of the assets and assumption of the liabilities of Mayflower Savings Bank, SLA, Livingston, New Jersey -- report on competitive factors. Submitted, September 17, 1992.



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

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**EXTENSIONS OF TIME**

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, September 17, 1992.
Cleveland	First Financial Bancorp, Hamilton, Ohio -- extension to divest certain property. Granted, September 18, 1992.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extensions to divest certain properties. Granted, September 15, 1992.
San Francisco	Home Credit Corporation, Salt Lake City, Utah -- extension to December 1, 1992, to engage de novo in insurance activities Granted, September 15, 1992.
Dallas	Lost Pines Bancshares, Inc., Smithville, Texas -- extension to October 14, 1992, to acquire Lost Pines Bancshares-Delaware, Inc., Wilmington, Delaware, and Lost Pines National Bank, Smithville, Texas. Granted, September 14, 1992.
Dallas	Lost Pines Bancshares-Delaware, Inc., Wilmington, Delaware -- extension to October 14, 1992, to acquire Lost Pines National Bank, Smithville, Texas. Granted, September 14, 1992.
New York	United Counties Bancorporation, Cranford, New Jersey -- extension to November 28, 1992, to acquire shares of Central Jersey Bancorp, Freehold, New Jersey. Granted, September 15, 1992.

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SEPTEMBER 14, 1992 TO SEPTEMBER 19, 1992

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

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**RESERVE BANK OPERATIONS**

Director, FRBO Federal Reserve Bank of Richmond -- to purchase tape  
rack equipment.

Approved, September 17, 1992.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

First Commerce Corporation, New Orleans, Louisiana --  
determination that a subsidiary bank may invest in  
a community development corporation; and exemption  
under section 23A for certain transactions  
involving a community development corporation.  
Granted, September 10, 1992.

**REGULATIONS AND POLICIES**

Profitability of Credit Card Plans -- Annual Report  
to the Congress.  
Approved, September 11, 1992.

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

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ADDITIONS AND CORRECTIONS

**BANK HOLDING COMPANIES**

Chicago                      First Midwest Corporation of Delaware, Elmwood Park,  
                                 Illinois -- to acquire West Central Illinois  
                                 Bancorp, Inc., Monmouth, Illinois, and The National  
                                 Bank of Monmouth.  
Returned, September 8, 1992.

**CHANGE IN BANK CONTROL**

Chicago                      Elcho Bancorporation, Inc., Venice, Florida -- change  
                                 in bank control.  
Returned, September 11, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
Neil St. John Raymond, d/b/a Candlewood Associates - Change in Control Notification to acquire up to 68.2% of the outstanding common stock of First Ipswich Bancorp, Ipswich, Massachusetts	<u>Newspaper</u> 09-23-92 <u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
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

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

<u>Application</u>
NONE

\*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution                      Examination Date                      Rating\*\*

NONE

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Banco Popular de Puerto Rico, Hato Rey,  
Puerto Rico, to purchase certain assets and assume  
the liabilities of the 3230 Third Avenue, Bronx,  
New York branch of North Side Savings Bank, Bronx,  
New York. 1/

10/18/92

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Amboy Bancorporation, Old Bridge, New Jersey to make an  
investment in Woodhaven at South Brunswick, L.P.,  
Cranbury, New Jersey and thereby engage indirectly in  
community development activities.

10/2/92

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 September 19, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Orange County Trust Co. 75 North Street Box 790 Middletown, NY 10007	Outstanding	April 13, 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

Commonwealth Bank, Williamsport, PA requests approval to establishment a branch office to be located at 12 South Main Street, Wilkes-Barre, PA. Expedited Procedure.

10/5/92

**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.

1/ Subject to provisions of Community Reinvestment Act.

\* N/A - not yet available.



**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 18, 1992.

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs.**

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

**Satisfactory record of meeting community credit needs.**

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

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

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

**Substantial noncompliance in meeting community credit needs.**

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

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin  
For Week Ending September 19, 1992**

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

Received notice from F.N.B. Corporation, September 23, 1992  
Hermitage, Pennsylvania, on August 28, 1992,  
of its intent to acquire substantially all  
of the assets and assume certain liabilities  
of Reliance Consumer Discount Company, Hanover,  
Pennsylvania.

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

Received Section 3(a)(1) application \* F: October 9, 1992  
from FC Banc Corp., Bucyrus, Ohio, on  
September 8, 1992, to acquire The Farmers  
Citizens Bank, Bucyrus, Ohio.

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

NONE

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

NONE

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to acquire a branch of Peoples Federal Savings Bank, New Bern, North Carolina.*	9-27-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Brevard Federal Savings and Loan Association, Brevard, North Carolina.*	10-10-92
First Union Corporation, Charlotte, North Carolina, to acquire South Carolina Federal Corporation, Columbia, South Carolina.*	10-18-92

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Allied Irish Banks Limited plc, Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland, to expand geographically their credit-related reinsurance activities through First Maryland Life Insurance Company, Phoenix, Arizona.	10-8-92**

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

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

\*Application is subject to CRA requirements.

\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 18, 1992

Definition of Ratings

**Outstanding record of meeting community credit needs.**

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

**Satisfactory record of meeting community credit needs.**

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

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

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

**Substantial noncompliance in meeting community credit needs.**

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

	<u>Examination Date</u>	<u>Rating</u>
Peoples Bank of Montross Kings Highway Montross, Virginia 22520	7-6-92	Satisfactory
The Traders Bank 303 Main Street Spencer, West Virginia 25276	7-6-92	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 18, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Royal Trust International Toronto, Ontario To establish a representative office in Atlanta, Georgia.	Not yet available*

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

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

Section 3 - Applications Subject to Federal  
Register Notice Only

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

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

<u>Application</u>
SouthTrust Corporation Birmingham, Alabama Commitment waiver request.

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 18, 1992

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

Application

Barnett Merger Corporation  
Jacksonville, Florida

3(a)(1) waiver request to acquire Barnett Bank of Central Florida, N.A., Orlando, Florida; Barnett Bank of Highlands County, Sebring, Florida; Barnett Bank of Lake County, N.A., Eustis, Florida; Barnett Bank of Lee County, N.A., Fort Myers, Florida; Barnett Bank of Manatee County, N.A., Bradenton, Florida; Barnett Bank of Naples, Naples, Florida; Barnett Bank of Pasco County, Holiday, Florida; Barnett Bank of Pinellas County, St. Petersburg, Florida; Barnett Bank of Polk County, Lakeland, Florida; Barnett Bank of Southwest Florida, Sarasota, Florida; Barnett Bank of the Suncoast, N.A., Brooksville, Florida; Barnett Bank of Tallahassee, Tallahassee, Florida; Barnett Bank of Tampa, N.A., Tampa, Florida; Barnett Bank of Volusia County, DeLand, Florida; Barnett Bank of West Florida, Pensacola, Florida.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 18, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

Bank

Rating

Date

Gulf Bank  
Post Office Box 015-299  
Miami, Florida 33101  
(305) 358-0700

Needs to Improve

06-15-92

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>
Branch	Bank of Burlington Burlington, Wisconsin 240 N. Milwaukee Street Waterford, Wisconsin*	N - 10-2-92
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
Branch Relocation	G.W. Jones Exchange Bank Marcellus, Michigan From 110 South Broadway to 110 South Spencer Road Cassopolis, Michigan*	N - **
Merger/ Branchs	Peoples Bank Bloomington, Illinois Lexington Bank Lexington, Illinois 228 W. Main Street Lexington, Illinois 2101 N. Veterans Parkway Bloomington, Illinois*	N - 10-5-92



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Fairmount Banking Company Fairmount, Indiana The Fairmount State Bank Fairmount, Indiana*	FR - 9-21-92 N - 9-14-92
Y-2	PSB Corporation Wellsburg, Iowa First National Bank of Sumner Sumner, Iowa*	FR - ** N - 10-3-92
Y-2	Hawkeye Bancorporation Des Moines, Iowa Jasand, Inc. Cedar Rapids, Iowa City National Bank of Cedar Rapids Cedar Rapids, Iowa*	FR - 9-25-92 N - 9-28-92
Y-2	Peoples Mid-Illinois Corporation Bloomington, Illinois Lexington Bancshares, Inc. Lexington, Illinois Lexington Bank Lexington, Illinois*	FR - ** N - 10-5-92
Y-1	PMI Acquisition Corporation Bloomington, Illinois Lexington Bank Lexington, Illinois*	FR - ** N - 10-5-92
Y-2	Heritage Financial Services, Inc. Blue Island, Illinois Alsip Bancorporation, Inc. Alsip, Illinois Alsip Bank and Trust Alsip, Illinois*	FR - ** N - 10-9-92
Y-1	Omnibank Corporation River Rouge, Michigan Omnibank River Rouge, Michigan*	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan Hibernia National Bank in Texas Dallas, Texas*	FR - 9-14-92 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>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
Y-2	First Midwest Corporation of Delaware Elmwood Park, Illinois West Central Illinois Bancorp, Inc. Monmouth, Illinois The National Bank of Monmouth Monmouth, Illinois*	FR - 9-21-92 N - 8-31-92

Section III - Applications Subject to Federal Register Notice Only

<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 - 10-2-92
Y-4	NBD Bancorp, Inc. Detroit, Michigan BHC Securities, Inc. Philadelphia, Pennsylvania	FR - 10-2-92
Y-4	NBD Indiana, Inc. Detroit, Michigan BHC Securities, Inc. Philadelphia, Pennsylvania	FR - 10-2-92
Y-4	NBD Bancorp, Inc. Detroit, Michigan BHC Financial, Inc. Philadelphia, Pennsylvania	FR - 10-2-92
Y-4	NBD Indiana, Inc. Detroit, Michigan BHC Financial, Inc. Philadelphia, Pennsylvania	FR - 10-2-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan Texas First Securities Corporation Houston, Texas	FR - 10-2-92
Y-4	NBD Indiana, Inc. Detroit, Michigan Texas First Securities Corporation Houston, Texas	FR - 10-2-92

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

<u>Type</u>	<u>Application</u>
None	

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 September 18, 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>
-State Bank of Howards Grove 211 North Wisconsin Drive Howards Grove, Wisconsin 54083 (414) 565-3351	6/08/92	S
-Huron Community Bank 301 North Newman Street East Tawas, Michigan 48730-0312 (517) 362-6103	6/15/92	O
-State Bank of Coloma 209 North Paw Paw Street, Box 459 Coloma, Michigan 49038 (616) 468-3179	6/09/92	SN
-Security State Bank P.O. Box 166 Hartley, Iowa 51346 (712) 728-2101	6/15/92	S

**Federal Reserve Bank of St. Louis**

FOR THE WEEK ENDING SEPTEMBER 18, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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None.

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

<u>Application</u>	<u>End of Comment Period</u>
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* Section 3(a)(3) application by State First Financial Corporation, Texarkana, Arkansas to acquire First National Bank of Nashville, Nashville, Arkansas	Newspaper: 10-21-92
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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None.

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

<u>Application</u>	<u>End of Comment Period</u>
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None.

\* This application is subject to CRA.

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 September 18, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
E. J. Heymans, Sr., Revocable Trust To acquire 35.2% of the voting shares of Dunn County Bankshares, Inc. Menomonie, WI	9-21-92 (Federal Register)
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of Rocky Mountain Bankshares, Inc., Golden Valley, MN, through merger with Norwest Colorado, Inc.*	Not yet available
Chisholm Bancshares, Inc. Chisholm, MN To acquire 100% of the voting shares of Farmers & Merchants State Bank, Cook, MN.*	Not yet available
Dairyland Bank Holding Corp. La Crosse, WI To acquire 91.85% of the voting shares of La Farge State Bank, La Farge, WI and 100% of the voting shares of Bank of Alma, Alma, WI.*	10-3-92 (Newspaper)
Frandsen Financial Corporation Forest Lake, MN To acquire 100% of Citizens Bank of East Grand Forks, East Grand Forks, MN; 100% of First State Bank of Ada, Ada, MN; 100% of Nimrod Enterprises, Inc. Foley, MN, a one-bank holding company owning the State Bank of Foley, Foley, MN; and 100% of The Gilmanton Co., Gilman, MN, a one-bank holding company owning the First State Bank, Gilman, MN*	Not yet available

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\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire, via merger, Merchants & Miners Bancshares, Inc., Hibbing, MN, a one-bank holding company owning the Merchants & Miners State Bank, Hibbing, MN*	Not yet available
Minnesota Banc Holding Company Plymouth, MN To acquire 100% of Citizens State Bank of Montgomery, Montgomery, MN*	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

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

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

Application

None.

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\*Subject to CRA



FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of

CRA Public Evaluations  
week ending September 18, 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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<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
First Citizens Bank of Butte 3220 Harrison Avenue P. O. Box 3149 Butte, MT 59702-3149 (406) 494-4400	June 15, 1992	Satisfactory
Marquette Bank New Prague 217 West Main Street, Box 4 New Prague, MN 56071-0004 (612) 758-4465	June 8, 1992	Satisfactory

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
City Center Bank of Colorado, Aurora, Colorado, to merge with The Bank of Parker, Parker, Colorado, and relatedly, to establish a branch in Parker, Colorado.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Western Corporation, Kimball, Nebraska, for prior approval to acquire 100 percent of the voting shares of Citywide Bank of Northglenn, Northglenn, Colorado.*	Not Available
F.S.B. Properties, Inc., ESOP, Quinton, Oklahoma, for prior approval to become a bank holding company through the acquisition of 37.6 percent of the voting shares of F.S.B. Properties, Inc., Quinton, Oklahoma.*	Not Available

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

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

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First of Grandfield Corporation, Grandfield, Oklahoma, for prior approval to redeem 160 shares of its own voting common stock.	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

**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 SEPTEMBER 14, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by J. F. Justiss, III, Trust; Amy Williams Trust; Adam Williams Trust; Jennifer J. Williams, Jena, LA, to acquire an interest in JBI Financial Corporation, Jena, LA	N/A
Change in Control Notice by David Boyd Dean, Houston, TX, to acquire an interest in First Bancorporation of Cleveland, Inc., Cleveland, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

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

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

<u>APPLICATION</u>
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 SEPTEMBER 14, 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>
North Texas Bank & Trust P. O. Box 1299 808 E. Hwy. 82 Gainesville, TX 76240	92/06/15	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/18/92

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Chang Hwi Kim, Palos Verdes, California, to retroactively acquire 10.98 percent of California Center Bank, Los Angeles, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Grupo Financiero Bacomer S.A. de C.V., Bancomer, S.A., Bancomer Holding Company (Antillas) N.V., Bancomer Holding Company (Netherlands) B.V., and Bancomer Holding Company, to engage <u>de novo</u> in receiving money for transmission abroad, buying and selling foreign currency, check cashing and issuing and selling U.S. and foreign currency money orders with a face value of \$1,000 or less through Bancomer Transfer Services, Inc., Los Angeles, California.	<u>Fed. Reg.:</u> Not yet published
Continental Bancorporation, Las Vegas, Nevada, to engage <u>de novo</u> in trust company activities in Nevada through Contiental Trust Company, Las Vegas, Nevada.	<u>Fed. Reg.:</u> 10/09/92
Eldorado Bancorp, Laguna Hills, California, to engage <u>de novo</u> in making, acquirng or servicing loans or other extensions of credit through Eldorado Bancorp Home Loans, Inc., Laguna Hills, California.	<u>Fed. Reg.:</u> 10/16/92
Redwood Empire Bancorp, Santa Rosa, California, to acquire Lake Savings and Loan Association, Lakeport, California, which will be merged into Allied Savings Bank, F.S.B., Santa Rosa, California.	<u>Fed. Reg.:</u> Not available

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\* Subject to CRA

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

Week ending 9/18/92

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 18, 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>
West One Bank	107 S. Main Street Salt Lake City, UT 84111 Tel: (801) 534-6000	6/01/92	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.