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ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

OCT 13 10 03 AM '92  
FEDERAL RESERVE BANK OF ST. LOUIS

H.2, 1992, No. 39  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 26, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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ENFORCEMENT

First State Bancorp, Howell, New Jersey -- written agreement dated September 16, 1992, with the Federal Reserve Bank of New York. Announced, September 21, 1992.

Ken - Caryl Investment Company, Littleton, Colorado -- written agreement dated September 10, 1992, with the Federal Reserve Bank of Kansas City. Announced, September 21, 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

- |               |                                                                                                                                                                                               |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| San Francisco | Bank of America Nevada, Las Vegas, Nevada -- to establish a branch at 2224 South Nellis Boulevard. Approved, September 21, 1992.                                                              |
| Chicago       | Bank of Burlington, Burlington, Wisconsin -- to establish a branch at 249 North Milwaukee, Waterford, Wisconsin. Approved, September 25, 1992.                                                |
| Atlanta       | Barnett Bank of Highlands County, Sebring, Florida -- to establish a remote service terminal at Lakeshore Mall, 901 U.S. 27 North. Approved, September 25, 1992.                              |
| Richmond      | Centura Bank, Rocky Mount, North Carolina -- to establish four branches. Approved, September 24, 1992.                                                                                        |
| Chicago       | Cole Taylor Bank, Chicago, Illinois -- to establish offsite electronic facilities at 7500 South Pulaski Road, 1145 West Wilson Avenue, and 1900 West Van Buren. Approved, September 22, 1992. |

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

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**BANK BRANCHES, DOMESTIC**

Richmond            First Virginia Bank, Falls Church, Virginia -- to  
                         establish a branch at 13360 Franklin Farm Road,  
                         Herndon, Virginia.  
                         Approved, September 25, 1992.

**BANK HOLDING COMPANIES**

Atlanta             ABC Bancorp, Moultrie, Georgia -- to acquire Cairo  
                         Banking Company, Cairo, Georgia.  
                         Approved, September 25, 1992.

Cleveland           Banc One Corporation, Columbus, Ohio, and Banc One  
                         Colorado Corporation -- to acquire Affiliated  
                         Bankshares of Colorado, Inc., Denver, Colorado, and  
                         its subsidiaries, Intermountain Bankshares of  
                         Colorado, Inc.; First Colorado Bankshares Insurance  
                         Company; and Affiliated Bankshares Insurance  
                         Agency, Inc.  
                         Approved, September 21, 1992.

Chicago             BW3 Bancorporation, West Des Moines, Iowa -- to  
                         purchase certain assets and assume the deposit  
                         liabilities of the Pocahontas, Iowa, office of  
                         Midland Savings Bank, F.S.B., Des Moines, Iowa.  
                         Approved, September 25, 1992.

Richmond            Centura Banks, Inc., Rocky Mount, North Carolina --  
                         to acquire Orange Federal Savings and Loan  
                         Association, Chapel Hill, North Carolina.  
                         Approved, September 24, 1992.

Richmond            Centura Banks, Inc., Rocky Mount, North Carolina --  
                         to acquire Orange Interim Bank, Chapel Hill, North  
                         Carolina.  
                         Approved, September 24, 1992.

Chicago             Coal City Corporation, Coal City, Illinois -- to  
                         acquire Manufacturers National Corporation,  
                         Chicago, Illinois, and Manufacturers Bank.  
                         Approved, September 25, 1992.

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

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**BANK HOLDING COMPANIES**

Secretary	FirstBank Holding Company Employee Stock Ownership Plan, Lakewood, Colorado -- to increase its ownership of FirstBank Holding Company of Colorado. Approved, September 25, 1992.
Chicago	Heartland Bancorp, Inc., El Paso, Illinois -- to acquire First National Bank and Trust Company in Gibson City, Gibson City, Illinois. Approved, September 23, 1992.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to merge The Citizens Loan and Building Company, Lima, Ohio, with The Farmers Banking Company, N.A., Lakeview, Ohio. Approved, September 25, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Am-Can Investment, Inc., Moorhead, Minnesota, and Moorhead State Bank. Approved, September 23, 1992.
Minneapolis	Otto Bremer Foundation and Bremer Financial Corporation, St. Paul, Minnesota -- to engage in general insurance activities through the acquisition of certain assets of American States Insurance Company, Minneapolis, Minnesota. Approved, September 24, 1992.
Richmond	Signet Banking Corporation, Richmond, Virginia -- to provide commodity trading advice and foreign exchange services. Approved, September 23, 1992.
Secretary	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of South Carolina, Inc., Charleston, South Carolina -- to acquire Carolina Financial Corporation and Home Federal Savings Bank with the latter to merge with SouthTrust Bank of Charleston, N.A. Approved, September 22, 1992.
Dallas	Western Bancshares, Inc., Van Horn, Texas -- to acquire Coahoma State Bank, Coahoma, Texas. Approved, September 23, 1992.

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

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**BANK MERGERS**

Kansas City Belcaro Bank, Denver, Colorado -- to merge with, and  
convert into branches, Denver Tec Bank and The  
Professional Bank, Englewood, Colorado.  
Withdrawn, September 24, 1992.

Richmond Centura Bank, Rocky Mount, North Carolina -- to merge  
with Orange Interim Bank, Chapel Hill, North  
Carolina.  
Approved, September 24, 1992.

**BANK PREMISES**

Richmond Centura Bank, Rocky Mount, North Carolina --  
investment bank premises.  
Approved, September 24, 1992.

Chicago Clear Lake Bank & Trust Company, Clear Lake, Iowa --  
investment in bank premises.  
Approved, September 23, 1992.

St. Louis First Bank of Arkansas, Russellville, Arkansas --  
investment in bank premises.  
Approved, September 25, 1992.

Cleveland Ohio Citizens Bank, Toledo, Ohio -- investment in  
bank premises.  
Approved, September 22, 1992.

Richmond St. Michaels Bank, St. Michaels, Maryland --  
investment in bank premises.  
Approved, September 23, 1992.

Chicago State Bank of Freeport, Freeport, Illinois --  
investment in bank premises.  
Approved, September 25, 1992.

**BANKS, STATE MEMBER**

New York Chemical Bank, New York, New York -- exemption from  
reserve requirement for subordinated debt.  
Withdrawn, September 21, 1992.

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

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**CHANGE IN BANK CONTROL**

Kansas City	Charter Bancshares, Inc., Oklahoma City, Oklahoma -- change in bank control. Permitted, September 25, 1992.
St. Louis	M&P Community Bancshares, Inc., Newport, Arkansas -- change in bank control. Permitted, September 25, 1992.

**COMPETITIVE FACTORS REPORTS**

Chicago	Commerce Bank, National Association, Peoria, Illinois, proposed merger with Amcore Bank National Association, Pekin, Illinois -- report on competitive factors. Submitted, September 24, 1992.
Dallas	Compass Bank, Richardson, Texas, proposed merger with Conerstone Bank, National Association, Dallas, Texas -- report on competitive factors. Submitted, September 21, 1992.
Dallas	First National Bank of Fabens, Fabens, Texas, proposed merger with Bank of Ysleta, El Paso, Texas -- report on competitive factors. Submitted, September 21, 1992.
Minneapolis	FirstWest Bank, Glendive, Montana, proposed merger with Richey National Bank, Richey, Montana -- report on competitive factors. Submitted, September 24, 1992.
Dallas	Jefferson State Bank, San Antonio, Texas, proposed merger with Leon Valley Bank -- report on competitive factors. Submitted, September 24, 1992.
Chicago	Liberty Bank & Trust, N.A., Fonda, Iowa, proposed purchase of the assets and assumption of the deposit liabilities of the Pocahontas, Iowa, office of Midland Savings Bank, F.S.B., Des Moines, Iowa -- report on competitive factors. Submitted, September 25, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis            Union Planters National Bank, Memphis, Tennessee,  
                          proposed purchase of certain assets and assumption  
                          of certain liabilities of the Smyrna Branch of  
                          Volunteer State Bank, Portland, Tennessee -- report  
                          on competitive factors.  
                          Submitted, September 21, 1992.

**EXTENSIONS OF TIME**

St. Louis            First Banks, Inc., St. Louis, Missouri -- extension  
                          to December 12, 1992, for First Bank of Illinois,  
                          O'Fallon, Illinois, to acquire certain assets and  
                          assume certain liabilities of the Vandalia,  
                          Illinois, branch of First Bank, A Savings Bank,  
                          Clayton, Missouri.  
                          Granted, September 24, 1992.

Atlanta             Villages Bancorporation, Inc., Lady Lake, Florida --  
                          extension to January 2, 1993, to acquire First Bank  
                          of the Villages.  
                          Granted, September 22, 1992.

San Francisco       Wells Fargo & Company, San Francisco, California --  
                          extensions to divest certain properties.  
                          Granted, September 22, 1992.

**RESERVE BANK OPERATIONS**

Director, FRBO      Federal Reserve Bank of Philadelphia -- roof  
                          replacement project.  
                          Approved, September 25, 1992.

**RESERVE BANK SERVICES**

Director, FRBO      Federal Reserve Bank of St. Louis -- to implement a  
                          payor bank group sort at the Memphis Branch.  
                          Approved, September 25, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	Cole-Taylor Financial Group, Inc., Wheeling, West Virginia -- to acquire Centre Capital Funding Corp., Evanston, Illinois. Withdrawn, September 17, 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  
Notification to acquire  
up to 68.2% of the outstanding  
common stock of First Ipswich  
Bancorp, Ipswich, Massachusetts

Newspaper 09-23-92

Federal Register 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

Federal Register 10-08-92

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.

Institution                      Examination Date                      Rating\*\*

NONE

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

European American Bank, Uniondale, New York, to establish  
a branch at 15 Southdown Road, Huntington, New York. 1/ 10/20/92

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

KeyCorp, Albany, New York, Key Pacific Bancorp, Anchorage,  
Alaska, and Key Bancshares of Washington, Inc., Seattle,  
Washington ("Key Bancshares") to acquire all of the  
outstanding common shares of Puget Sound Bancorp ("PSB"),  
and its bank and nonbank subsidiaries, by the merger of  
PSB with and into Key Bancshares. 1/ 10/9/92 2/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Chemical Banking Corporation, New York, New York to engage  
indirectly in asset management activities through The CIT  
Group/Asset Management Inc., a wholly owned subsidiary of  
The CIT Group Holdings, Inc., a joint venture with The  
Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan. 10/2/92

U.S. Trust Corporation, New York, New York, to engage  
de novo through U.S. Trust Company of New Jersey, West  
Windsor, New Jersey in activities that may be carried  
on by a trust company, including activities of a  
fiduciary, investment advisory, agency and custodial  
nature. 10/23/92

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 26, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Peapack-Gladstone Bank Main Street Box 178 Gladstone, NJ 07934	Outstanding	April 13, 1992
Fleet Bank of New York (Formerly Norstar Bank of Upstate New York) Peter D. Kiernan Plaza Albany, NY 12207	Outstanding	December 16, 1991

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

	<u>Comment Period Ending Date</u>
<u>Commonwealth Bank, Williamsport, PA</u> intends <u>1/</u> to establish a branch office office (loan servicing office) to be located at Ferguson Square, 2790 West College Ave., State College, PA. <u>Expedited Procedure</u>	10/14/92
<u>Johnstown Bank &amp; Trust Company, Johnstown, 1/</u> PA intends a establish a branch to be located at 500 Industrial Park Road, Johnstown, PA, pursuant to Section 9 of the FRA. (Expedited Procedures.)	10/24/92

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

	<u>Comment Period Ending Date</u>
<u>Meridian Bancorp, Inc., Reading, PA</u> requests <u>1/</u> approval to acquire 100% of Meridian Bank, New Jersey, Cherry Hill, New Jersey (in organization), pursuant to Section 3(a)(3) of the BHCA.	
Newspaper comment period expires:	10/21/92
Fed. Reg. comment period expires:	10/23/92

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

	<u>Comment Period Ending Date</u>
<u>CoreStates Financial Corp, Philadelphia, PA</u> to acquire 31.01% voting shares and 100% of preferred stock of Electronic Payment Services, Inc., Wilmington, DE (in organization), in order to engage in data processing activities, pursuant to Section 225.25 (b)(7) of Reg.Y and Section 4(c)(8) of the Bank Holding Company Act.	N/A*

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

NONE.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 25, 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 26, 1992

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

NONE

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

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

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

Received Section 4(c)(8) application by October 23, 1992  
Banc One Corporation, Columbus, Ohio; PNC  
Financial Corp, Pittsburgh, Pennsylvania;  
Society Corporation, Cleveland, Ohio; and  
CoreStates Financial Corp, Philadelphia,  
Pennsylvania, on September 21, 1992, to  
acquire Electronic Payment Services, Inc.,  
Philadelphia, Pennsylvania.

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

Received request from Security Dollar Bank,  
Niles, Ohio, on September 21, 1992, for permission  
to exceed its limit of investment in bank premises  
permitted under Section 24A of the Federal Reserve Act.

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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>
Citizens Bank and Trust Company, Blackstone, Virginia, to establish a branch on U. S. Route 460 West, Farmville, Virginia.*	10-23-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern National Corporation, Lumberton, North Carolina, to acquire FedFirst Bancshares, Inc., Winston-Salem, North Carolina.*	10-15-92

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
City Holding Company, Charleston, West Virginia, to engage <u>de novo</u> in providing back-up data processing services to nonaffiliated financial institutions.**	10-9-92

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 25, 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>
Virginia Heartland Bank 4700 Harrison Road Fredericksburg, Virginia 22404	7-13-92	Satisfactory
Farmers & Merchants Bank P. O. Drawer F Timberville, Virginia 22853	7-13-92	Satisfactory
Hallmark Bank & Trust Company 6810 Commerce Street Springfield, Virginia 22150	7-20-92	Satisfactory



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 25, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Royal Trustco Limited Toronto, Ontario, Canada Along with Royal Trust Bank, Zurich, Switzerland, to establish a representative office in Seattle, Washington.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Pioneer Bankcorp Clewiston, Florida 1-BHC formation, First Bank of Clewiston, Clewiston, Florida.	Not yet available*
SunTrust Banks, Inc. Atlanta, Georgia Along with Trust Company of Georgia, Atlanta, Georgia, to acquire HomeTrust Bank of Georgia, Gainesville, Georgia.	Not yet available*
Swainsboro Bankshares, Inc. Swainsboro, Georgia An after-the-fact change in control by Elmer Lamar Anderson to retain 1.36 percent of the outstanding shares of common stock. The acquisition increased his total ownership to 10.85 percent.	Not yet available*
Guaranty Capital Corporation Mamou, Louisiana After-the-fact change in control notice by Allen Bruce Guillory to acquire an additional 1.15 percent of outstanding shares of common stock. The acquisition increased his total ownership to 10.85 percent.	Not yet available*

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 25, 1992

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

First Community Bancorp, Inc. Shelbyville, Tennessee 1-BHC formation, First Community Bank of Bedford County, Shelbyville, Tennessee.	10-11-92* Newspaper
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Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commerce Bancorp, Inc. Commerce, Georgia To engage <b>de novo</b> in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available

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

Application

None.

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 25, 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.

<u>Examination</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
First Southern Bank 9955 West Glade Road Boca Raton, Florida 33434 (404) 479-2100	Satisfactory	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>
Oakar	Mid-Citco Incorporated Chicago, Illinois First Western Federal Savings & Loan Association Oklahoma City, Oklahoma*	N - 9-18-92
Oakar	Heritage Financial Services, Inc. Tinley Park, Illinois First Chicago Bank for Savings, F.S.B. Frankfort, Illinois*	N - **
Branches	The Northern Trust Company Chicago, Illinois Anderson School, 1851 West Division Chicago, Illinois Von Humboldt School, 2620 West Hirsh Chicago, Illinois Pritzker School, 2009 West Schiller Chicago, Illinois*	N - 9-30-92
EFT	Cole Taylor Bank Chicago, Illinois Suburban Heights Medical Center 333 Dixie Highway Chicago Heights, Illinois*	N - 10-19-92
EFT	Cole Taylor Bank Chicago, Illinois Sam's Club, 9400 South Western Avenue Evergreen Park, Illinois*	N - 10-19-92
Branch	First of America Bank - Ann Arbor Ann Arbor, Michigan University of Michigan 530 S. State Street Ann Arbor, Michigan*	N - 9-24-92

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-2	Comerica Incorporated Detroit, Michigan Hibernia National Bank in Texas Dallas, Texas*	FR - 9-14-92 N - 9-9-92
Y-1	BOI Financial Corp. Normal, Illinois The Bank of Illinois in Normal Normal, Illinois*	FR - 9-14-92 N - 10-12-92
Y-1	Random Lake Bancorp., Limited Random Lake, Wisconsin State Bank of Random Lake Random Lake, Wisconsin*	FR - ** N - 9-22-92
CoC-HC	Metrocorp, Inc. East Moline, Illinois Metrocorp, Inc. Employee Stock Ownership Plan East Moline, Illinois	FR - 9-21-92 N - **
Y-2	PSB Corporation Wellsburg, Iowa First National Bank of Sumner Sumner, Iowa*	FR - 10-8-92 N - 10-3-92
Y-2	Peoples Mid-Illinois Corporation Bloomington, Illinois Lexington Bancshares, Inc. Lexington, Illinois Lexington Bank Lexington, Illinois*	FR - 10-23-92 N - 10-5-92
Y-1	PMI Acquisition Corporation Bloomington, Illinois Lexington Bank Lexington, Illinois*	FR - 10-23-92 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 - 10-9-92 N - 10-9-92

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</u> <u>Ending Date</u>
Y-2	Seaway Bancshares, Inc. Chicago, Illinois Highland Community Company Chicago, Illinois Highland Community Bank Chicago, Illinois*	FR - 10-9-92 N - **
Y-1	Omnibank Corporation River Rouge, Michigan Omnibank River Rouge, Michigan*	FR - 10-23-92 N - **

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)	Sullivan Bancshares, Inc. Sullivan, Illinois Engage in the purchasing of loan participations from its subsidiary, The First National Bank of Sullivan Sullivan, Illinois	FR - **
Y-4	First Michigan Bank Corporation Holland, Michigan FMB-Brokerage Services, Inc. Holland, Michigan	FR - **
Y-4	Story County Bancorporation Jewell, Iowa Viking Village Company, L.P. Jewell, Iowa	FR - 10-23-92
4(c)(8)	Prairieland Bancorp, Inc. Bushnell, Illinois Dunteman and Co. Bushnell, Illinois--engage in tax planning, preparation and recordkeeping	FR - 10-2-92

Federal Reserve Bank of Chicago

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

Type                      Application

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 25, 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>
-DeMotte State Bank 210 South Halleck Street P.O. Box 400 DeMotte, Indiana 46310 (219) 987-4141	6/01/92	S



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 25, 1992

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Liberty National Bancorp, Inc., Louisville, Kentucky to acquire Financial Dominion of Kentucky Corporation, Radcliff, Kentucky	Newspaper: 10-25-92
* Section 3(a)(1) application by LNB Acquisition Corp, Louisville, Kentucky to acquire Financial Dominion of Kentucky Corporation, Radcliff, Kentucky	Newspaper: 10-25-92
* Section 3(a)(5) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky to merge with Dawson Springs Bancorp, Inc., Maysville, Kentucky	Newspaper: 10-26-92
Change in control notification involving Clin-Ark Bankshares, Inc., Clinton, Arkansas by the G. Robert Garner Family Trust and the Elinor M. Garner Family Trust	Newspaper: 10-6-92

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by The Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas to engage <u>de novo</u> , in performing appraisals of real property	Not yet available

SECTION III (cont'd)

Section 4(c)(8) notification by National Commerce Bancorporation, Memphis, Tennessee to engage de novo, indirectly through National Commerce Finance Company, Germantown, Tennessee in: making, acquiring or servicing consumer loans; the sale of credit life, disability and involuntary unemployment insurance in connection with extensions of credit by this company; and the sale of property insurance in accordance with Section 225.25(b)(8)(ii) of Regulation Y Not yet available

Section 4(c)(8) notification by CBT Corporation, Paducah, Kentucky to engage de novo, indirectly through Fidelity Credit Corporation, Paducah, Kentucky, in the sale of property insurance in accordance with Section 225.25(b)(8)(ii) of Regulation Y 10-9-92

\* Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee to acquire Security Trust Federal Savings and Loan Association, Knoxville, Tennessee 10-9-92

\* Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee to acquire SaveTrust Federal Savings Bank, Dyersburg, Tennessee 10-9-92

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 25, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.*	10-9-92 (Federal Register)
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*	10-16-92 (Federal Register)
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*	10-23-92 (Federal Register)

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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>
West River Holding Company Hettinger, ND To acquire 100% of the West River State Bank, Hettinger, ND*	Not yet available
Franklin Bancorp, Inc. Mpls, MN To acquire 81% of Park Financial of St. Paul, Inc., St. Paul, MN, a one-bank holding company owning the St. Anthony Park State Bank, St. Paul, MN*	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of the Lincoln Financial Corporation, Fort Wayne, IN*	Not yet available
John Schmid To increase his ownership interest from 23.9% to 33.2% of Grant County Bancorporation, Inc., Carson, ND	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage in 1) general insurance agency activities through the acquisition of Shipshewana Insurance Agency, LaGrange, IN; 2) underwriting, as insurer and reinsurer, of credit life, accident and health insurance through the acquisition of Midwest Credit Life Insurance Company, Fort Wayne, IN; 3) mortgage banking activities through the acquisition of the mortgage servicing business presently conducted by the subsidiary banks of Lincoln Financial Corporation, Fort Wayne, IN; and 4) securities brokerage activities through the acquisition of the discount brokerage business operated by Lincoln National Bank and Trust Company of Fort Wayne, Fort Wayne, IN	Not yet available

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\*Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**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 September 25, 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
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**The Applications Bulletin for the week ending September 18, 1992, should have included the following:**

Root River State Bank 18 Third Street P. O. Box 517 Chatfield, MN 55923 (507) 867-4120	June 22, 1992	Satisfactory
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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Century Bank Sterling, Sterling, Colorado, for prior approval to establish a <u>de novo</u> branch at 530 Main Street, Fort Morgan, Colorado.*	Not Available
The Citizens National Bank & Trust Company, Torrington, Wyoming, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
CNB Financial Corporation, Kansas City, Kansas, for prior approval to acquire 14.11 percent of the voting shares of Security State Bank of Fort Scott, Fort Scott, Kansas.*	Not Available
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of The Fourth National Bank of Tulsa, Tulsa, Oklahoma, through a merger with its parent, Fourth National Corporation, Tulsa, Oklahoma.*	Not Available
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Overland Park Bancshares, Inc., Overland Park, Kansas.*	Not Available
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to increase its ownership of the voting shares of CNB Financial Corporation, Kansas City, Missouri, to 9.81 percent.*	Not Available



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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire Fourth National Corporation's three nonbanking subsidiaries, Fourth Mortgage & Investment Company, Fourth Investment Advisors, Inc., and Roe & Cochran, Inc., all located in Tulsa, Oklahoma.	Not Available

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

<u>APPLICATION</u>	
Greeley Bancshares, Inc., Greeley, Kansas, for prior approval to redeem 2,943 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 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

**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>
Union State Bank P.O. Box 518 Clay Center, Kansas 67432-0518	6-22-92	9-23-92	Outstanding
First State Bank & Trust 116 West 6th Larned, Kansas 67550-3044	7-06-92	9-23-92	Satisfactory
Citizens Bank P.O. Box 888 Lawton, Oklahoma 73502-0888	6-29-92	9-24-92	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 21, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Garland Max Poyner, Jacksboro, TX, to acquire an  
interest in First Jacksboro Bancshares, Inc., Jacksboro, TX

N/A

\*Section 3(a)(3) application by  
American Capital Corporation, Katy, TX, to acquire  
Gulf Coast Bancshares, Inc., Alvin, TX, and First  
National Bank of Alvin, Alvin, TX

92/10/19

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 SEPTEMBER 21, 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>
Bank of Van Zandt P. O. Box 929 401 E. Hwy. 243 Canton, TX 75103	92/06/22	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/25/92

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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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> 10/19/92

Rosa Leong, Los Angeles, California, to increase ownership from 24.9 percent up to 98 percent of Wilshire Center Bancorp, Los Angeles, California.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 10/16/92

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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Grupo Financiero Bacomer S.A. de C.V., Bancomer, S.A., Bancomer Holding Company (Antilles) 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
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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> 10/23/92
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The Sakura Bank, Limited, Tokyo, Japan, to engage in futures commission merchant activities and to provide investment advice and options on futures through the acquisition of 60 percent of Dellsher Investment Company, Inc., Chicago, Illinois.	<u>Fed. Reg.:</u> Not available
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\* Subject to CRA

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

Week ending 9/25/92

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 25, 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>
The Vintage Bank	1500 Soscol Avenue Napa, CA 94558-9959 Tel: (707) 257-8585	6/15/92	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.