

**ANNOUNCEMENT**

**BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1992, No. 52  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending December 26, 1992**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Dai-Ichi Kangyo Bank, Ltd., Tokyo, Japan, and  
Chemical Banking Corporation, New York, New York --  
to engage de novo in collection agency activities  
through The CIT Group Holdings, Inc., and in asset  
management, servicing, and collection activities  
through The CIT Group/Asset Management, Inc.,  
Livingston, New Jersey.  
Approved, December 21, 1992.

Huntington Bancshares Incorporated, Columbus, Ohio --  
to engage de novo in underwriting and dealing in  
certain bank-ineligible securities on a limited  
basis, and other securities-related activities  
through The Huntington Company.  
Permitted, December 21, 1992.

United Missouri Bancshares, Inc., Kansas City,  
Missouri -- to acquire M-L Bancshares, Inc.,  
Wichita, Kansas, Highland Bancshares, Inc., Topeka,  
Kansas, North Plaza Bancshares, Inc.; Bellcorp,  
Inc., Manhattan, Kansas, and NBA Bankshares, Inc.,  
Salina, Kansas, and their respective subsidiary  
banks.  
Approved, December 21, 1992.

**ENFORCEMENT**

Greater Ohio River Company, Columbus, Ohio --  
issuance of order of assessment of a civil money  
penalty.  
Announced, December 23, 1992.

Industrial Bancshares, Inc., Kansas City, Kansas --  
cease and desist order.  
Announced, December 21, 1992.

Mission Bancshares, Inc., Mission, Kansas -- cease  
and desist order.  
Announced, December 21, 1992.

One Security, Inc., Kansas City, Kansas -- cease and  
desist order.  
Announced, December 21, 1992.

Valley View Bancshares, Inc., Overland Park, Kansas -  
- cease and desist order.  
Announced, December 21, 1992.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Financial Accounting Standards Board -- accounting standard for the treatment of deferred tax assets. Approved, December 23, 1992.

Regulation C -- amendments regarding disclosure of loan application registers. Proposed, December 23, 1992.

Regulation DD -- amendments to implement changes to the Truth in Savings Act by the Housing and Community Development Act of 1992. Proposed, December 23, 1992.

Regulation DD -- petition for reconsideration of the Board's approval of rules that apply to newspaper advertisements. Denied, December 23, 1992.

Regulations H and Y -- final rule to revise the risk-based capital guidelines with regard to certain collateralized transactions (Docket R-0756). Approved, December 22, 1992.

**RESERVE BANK SERVICES**

Payments system -- policy statement encouraging depository institutions to include beneficiary information in payment orders sent through Fedwire, CHIPS, and SWIFT. Approved, December 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**

Richmond           Crestar Bank, Richmond, Virginia -- to establish a branch at 900 North Taylor Street, Arlington, Virginia.  
Approved, December 23, 1992.

Atlanta            Trust Company Bank, Atlanta, Georgia -- to establish an automated teller machine at 10 Peachtree Place.  
Approved, December 25, 1992.

**BANK HOLDING COMPANIES**

Philadelphia       ACNE Corporation, Gettysburg, Pennsylvania -- to engage in community development activities through Gettysburg Scattered Sites Associates.  
Approved, December 23, 1992.

Atlanta            AmSouth Bancorporation, Birmingham, Alabama -- to engage de novo in community development projects through investment in Colonial Village Apartments, L.P., Jackson, Mississippi.  
Approved, December 21, 1992.

Kansas City       Austin Bancshares, Inc., Kansas City, Missouri -- to acquire Waverly Bancshares, Inc., Waverly, Missouri.  
Withdrawn, December 22, 1992.

Kansas City       Brooke Holdings, Inc., Jewell, Kansas, and Brooke Corporation -- to acquire Mid Kansas Insurance Agency, Inc., Wichita, Kansas, and Brooke Agency, Inc.  
Approved, December 23, 1992.

Kansas City       Centennial Bank Holdings, Inc., Denver, Colorado -- to indirectly acquire Colorado Industrial Bank, Eaton, Colorado.  
Approved, December 21, 1992.

Kansas City       Centennial Bank Holdings, Inc., Denver, Colorado -- to acquire Eaton Capital Corporation.  
Approved, December 21, 1992.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Consolidated Holding Company, Oldham, South Dakota -- to engage in general insurance activities through Farmers Investment Company. Approved, December 22, 1992.
Chicago	First Busey Corporation, Urbana, Illinois -- to acquire Empire Capital Corporation, LeRoy, Illinois, and LeRoy State Bank. Approved, December 24, 1992.
Boston	First National Bank of Boston, Boston, Massachusetts to acquire BancBoston Leasing Services, Inc., and to engage in leasing activities. Approved, December 24, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to merge with Southgate Banking Corporation, Prairie Village, Kansas. Approved, December 21, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to engage in trust activities through Southgate Trust Company, Prairie Village, Kansas. Approved, December 21, 1992.
Minneapolis	Franklin Bancorp, Inc., Minneapolis, Minnesota -- to acquire Park Financial of St. Paul, Inc., St. Paul, Minnesota. Approved, December 24, 1992.
St. Louis	GAB Bancorp, Jasper, Indiana -- to acquire UniBancorp, Loogootee, Indiana, and The Union Bank. Approved, December 24, 1992.
Philadelphia	Keystone Financial, Inc., Harrisburg, Pennsylvania -- to engage nationwide in securities activities through Keystone Brokerage, Inc. Approved, December 23, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago

LaSalle National Corporation, Chicago, Illinois, Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Administratiekantoor ABN AMRO Holding, ABN Amro Holding, N.V., ABN Amro Bank N.V., and ABN Amro North America, Inc., Chicago, Illinois -- proposal that LaSalle Bank Northbrook, Northbrook, Illinois, acquire certain assets and assume certain liabilities of the Buffalo Grove, Libertyville, Mundelein, Palatine, Skokie, Northbrook, and Northcourt branches of LaSalle Talman Bank, Chicago, Illinois.  
Approved, December 21, 1992.

Chicago

Peoples Mid - Illinois Corporation, Bloomington, Illinois -- to acquire Lexington Bancshares, Inc., Lexington; Lexington Bank; and PMI Acquisition Corporation, Bloomington, Illinois.  
Approved, December 21, 1992.

Chicago

PMI Acquisition Corporation, Bloomington, Illinois -- to acquire Lexington Bancshares, Inc., Lexington, Illinois, and Lexington Bank.  
Approved, December 21, 1992.

New York

Valley National Bancorp, Wayne, New Jersey -- proposal for Valley National Bank, Passaic, New Jersey, to purchase assets and assume liabilities of Mayflower Savings Bank, SLA, Livingston, New Jersey.  
Approved, December 23, 1992.

San Francisco

Xidex Corporation, Santa Clara, California -- registration statement.  
Withdrawn, December 21, 1992.

**BANK MERGERS**

Kansas City

First United Bank, Aurora, Colorado -- to merge with The Bank of Parker, Parker, Colorado, and to establish a branch.  
Approved, December 23, 1992.

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

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**BANK MERGERS**

Chicago Peoples Bank, Bloomington, Illinois -- to merge with Lexington Bank, Lexington, Illinois, and to establish branches at 228 W. Main Street, and 2101 N. Veterans Parkway.  
Approved, December 21, 1992.

**BANK PREMISES**

Minneapolis Farmers State Bank, Viborg, South Dakota -- investment in bank premises.  
Approved, December 23, 1992.

Kansas City First United Bank, Aurora, Colorado -- investment in bank premises.  
Approved, December 21, 1992.

Minneapolis North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises.  
Approved, December 23, 1992.

Chicago Peoples Bank, Bloomington, Illinois -- investment in bank premises.  
Approved, December 21, 1992.

**BANKS, STATE MEMBER**

Kansas City First State Bank of Taos, Taos, New Mexico -- payment of a dividend.  
Approved, December 23, 1992.

Chicago Hinsbrook Bank and Trust, Willowbrook, Illinois -- to exercise trust powers.  
Approved, December 23, 1992.



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

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**COMPETITIVE FACTORS REPORTS**

Philadelphia	Fidelity Bank, N.A., Philadelphia, Pennsylvania, proposed merger with Merchants Bank, N.A., Allentown, and Merchants Bank (North), Wilkes-Barre, Pennsylvania -- report on competitive factors. Submitted, December 21, 1992.
Richmond	First Financial Bank, Kinston, North Carolina, proposed merger with Branch Banking and Trust Company, Wilson, North Carolina -- report on competitive factors. Submitted, December 22, 1992.
San Francisco	First Security Bank of Oregon, Salem, Oregon, proposed merger with Benton County Bank, Corvallis, Oregon -- report on competitive factors. Submitted, December 21, 1992.
Richmond	First Union National Bank of South Carolina, Greenville, South Carolina, proposed merger with South Carolina Federal Savings Bank, Columbia, South Carolina -- report on competitive factors. Submitted, December 22, 1992.
St. Louis	Great Financial Federal, Louisville, Kentucky, proposed merger with Cardinal Federal Savings Bank, Owensboro, Kentucky -- report on competitive factors. Submitted, December 24, 1992.
Chicago	Ida County State Bank, Ida Grove, Iowa, proposed acquisition of the assets and assumption of the deposit liabilities of the Denison, Iowa, branch of First Federal Savings and Loan of Storm Lake, Storm Lake, Iowa -- report on competitive factors. Submitted, December 21, 1992.
Chicago	LaSalle Bank Northbrook, Northbrook, Illinois, proposed purchase of the assets and assumption of the liabilities of seven branches of LaSalle Talman Bank, F.S.B., Chicago, Illinois -- report on competitive factors. Submitted, December 22, 1992.



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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	Security Federal Savings and Loan Association of Cleveland, Cleveland, Ohio, proposed merger with New Security Federal Savings and Loan Association, an interim thrift -- report on competitive factors. Submitted, December 22, 1992.
Dallas	USAA Federal Savings Bank, San Antonio, Texas, proposed merger with USAA Credit Card Bank, Salt Lake City, Utah, and USAA Financial Services Association -- report on competitive factors. Submitted, December 21, 1992.

**EXTENSIONS OF TIME**

San Francisco	California Center Bank, Los Angeles, California -- extension concerning change in bank control. Granted, December 22, 1992.
Atlanta	Camilla Bancshares, Inc., Camilla, Georgia -- extension to April 3, 1993, to acquire Bank of Camilla. Granted, December 21, 1992.
Richmond	Centura Bank, Rocky Mount, North Carolina -- extension to January 24, 1993, to merge with Orange Federal Savings and Loan Association, Chapel Hill, North Carolina. Granted, December 23, 1992.
Chicago	Dunlap Iowa Holding Co., Dunlap, Iowa -- extension to March 28, 1993, to acquire Soldier Valley Financial Services, Inc., Soldier, Iowa, and the Soldier Valley Savings Bank. Granted, December 22, 1992.
Secretary	Fedwire -- extension to February 8, 1993, to comment on changes in operating hours of Fedwire funds transfer service (Docket R-0778). Granted, December 21, 1992.

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

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**EXTENSIONS OF TIME**

Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Illinois -- extension to April 6, 1993, to acquire the DSB Corporation, Deerfield, Illinois, and Deerfield State Bank. Granted, December 21, 1992.
Cleveland	North American Bancorp, Pittsburgh, Pennsylvania -- extension to March 31, 1993, to acquire North Side Deposit Bank. Granted, December 22, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to March 23, 1993, to acquire Am-Can Investment Inc., Moorhead, Minnesota. Granted, December 23, 1992.

**MEMBERSHIP**

Kansas City	First National Bank of Fairland, Fairland, Oklahoma - - to become a member of the Federal Reserve System. Approved, December 23, 1992.
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**REGULATIONS AND POLICIES**

Secretary FOMC	Federal Open Market Committee -- policy record for the meeting of November 17, 1992. Published, December 24, 1992.
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**RESERVE BANK OPERATIONS**

Director, FRBO	Federal Reserve Bank of Philadelphia -- to contract for consulting, engineering, and design services to evaluate materials handling systems. Approved, December 21, 1992.
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DECEMBER 21, 1992 TO DECEMBER 25, 1992  
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Philadelphia -- to  
consolidate the District's noncash collection  
functions at the Federal Reserve Banks of New York  
and Cleveland.

Approved, December 22, 1992.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ADVISORY COUNCILS**

Thrift Institutions Advisory Council -- appointment of eight new members and designation of Daniel C. Arnold as President of the Council for 1993. Announced, December 18, 1992.

**BANK HOLDING COMPANIES**

BankAmerica Corporation, San Francisco, California -- proposal that Bank of America Texas, N.A., Houston, Texas, acquire certain assets and liabilities of First Gibraltar Bank, F.S.B., Irving, Texas. Approved, December 18, 1992.

**REGULATIONS AND POLICIES**

Capital adequacy -- interim rule for treatment of presold 1 to 4 family residential construction loans to implement section 618(a) of the Resolution Trust Corporation Refinancing, Restructuring, and Improvement Act of 1991. Approved, December 7, 1992.

Real estate underwriting standards -- publication of final rule and guidelines to implement real estate lending standards, as mandated by section 304 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (Docket R-0765). Approved, November 17, 1992.



FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating\*

NONE

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Merchants New York Bancorp, Inc., New York, New York, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Merchants Bank of New York, New York, New York.1/

1/29/93 3/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Creditanstalt-Bankverein, Vienna, Austria, to engage de novo indirectly through its wholly-owned subsidiary, Creditanstalt International Services, Inc., New York, New York in leasing personal or real property or acting as agent, broker or adviser in leasing such property, including higher residual value leasing, and making, acquiring or servicing loans or other extensions of credit for the company's account or account of others, such as would be made by a commercial finance company.

N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 26, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
IBJ Schroeder Bank and Trust Company One State Street New York, New York 10004	Satisfactory	August 31, 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



SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

Comment Period Ending Date

NONE.

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

NONE.

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 December 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 December 26, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

None

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

None

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

Received Section 4(c)(8) application from Not Yet Known #  
Mellon Bank Corporation, Pittsburgh,  
Pennsylvania, on November 25, 1992, to  
acquire the non-bank subsidiaries of The  
Boston Company, Inc., Boston, Massachusetts.

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

NONE

- 
- \* - Subject to CRA
  - N - Newspaper Comment Period
  - F - Federal Register Comment Period
  - # - Expected to end approximately 30 days from date of application's receipt.
  - @@ - Expected to end approximately 15 days from date of application's receipt.

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(December 26, 1992)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended December 18, 1992. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

**OUTSTANDING:** a bank 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:** a bank 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:** a bank 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 NON COMPLIANCE:** a bank 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.

The Orrville Savings Bank  
101 West Market Street  
Orrville, Ohio 44667  
(216) 683-3055  
Rating: Outstanding  
Exam Date: September 28, 1992

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 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.

Examination  
Date

Rating

None.

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	First Insurance Finance Company Des Moines, Iowa Farmers and Miners Bank Lucas, Iowa*	FR - 12-28-92 N - 12-11-92
CoC-HC	Monona Bankshares, Inc. Monona, Wisconsin Lyndon D. Jackson	FR - 12-22-92 N - 12-16-92
Y-2	Citizens Financial Corporation Employee Stock Ownership Plan and Trust Fort Atkinson, Wisconsin Citizens Financial Corporation Fort Atkinson, Wisconsin Citizens State Bank Fort Atkinson, Wisconsin*	FR - 12-18-92 N - 12-25-92
Y-1	Naperville Joliet Investment Co. Northbrook, Illinois Westbank/Will County Joliet, Illinois Westbank/Naperville Naperville, Illinois*	FR - 12-23-92 N - 12-23-92
Y-2	Comerica Incorporated Detroit, Michigan Comerica Texas Incorporated Detroit, Michigan Nasher Financial Corporation Dallas, Texas NorthPark National Corporation Dallas, Texas NorthPark National Bank of Dallas Dallas, Texas*	FR - 12-28-92 N - 12-28-92
Y-1	Comerica Texas Incorporated Detroit, Michigan Nasher Financial Corporation Dallas, Texas NorthPark National Corporation Dallas, Texas NorthPark National Bank of Dallas Dallas, Texas*	FR - 12-28-92 N - 12-28-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-4-93 N - 12-26-92
Y-2	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - 11-20-92 N - 1-4-93
CoC-HC	Wingo, Ltd. Brooklyn, Iowa Rollin R. Harder	FR - 11-17-92 N - 1-4-93
Y-2	Van Diest Investment Company Ankeny, Iowa Hamilton County Bancshares, Inc. Webster City, Iowa First State Bank Webster City, Iowa*	FR - 1-7-93 N - **
CoC-HC	Avoca Financial Services, Inc. Council Bluffs, Iowa Terry M. Carley	FR - ** N - **
CoC-HC	Overton Bank Shares, Inc. Mondamin, Iowa James F. & Donald F. Schwertley and James R. King	FR - ** N - **
CoC-HC	Iowa State Bank Holding Company Des Moines, Iowa Marvin R. Selden, Jr.; Melvin H. Nielsen; Dennis Gallagher; Robert McLaughlin and Doris Olson	FR - ** N - **
Y-2	Shelby County Bancorp, Inc. Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	FR - ** N - **



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - ** N - **
Y-2	First Colonial Bankshares Corporation Chicago, Illinois Hi-Banorp, Inc. Highwood, Illinois Bank of Highwood Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois New Century Bank Mundelein, Illinois*	FR - ** N - **
Y-2	Minowa Banshares, Inc. Decorah, Iowa Minnesota Bank, National Association Caledonia, Minnesota*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c) (8)	Citizens Bankshares, Inc. Shawano, Wisconsin Wisconsin Finance Corporation Shawano, Wisconsin--engage in the sale of credit life, accident, disability, health, and property or casualty insurance	FR - 12-28-92
Y-4	First Insurance Finance Company Des Moines, Iowa To continue to engage in the making and servicing of loans	FR - 12-28-92
Y-4	Valley Bancorporation Appleton, Wisconsin Valley Securities, Inc. Appleton, Wisconsin	FR - **
Y-4	Garwin Bancorporation Garwin, Iowa Garwin Insurance Agency Garwin, Iowa	FR - **
Y-4	Bank of Montreal Montreal, Canada Harris Futures Corporation Chicago, Illinois	FR - **
Y-4	Bankmont Financial Corp. New York, New York Harris Futures Corporation Chicago, Illinois	FR - **
Y-4	Harris Bankcorp, Inc. Chicago, Illinois Harris Futures Corporation Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan First of America Mortgage Company Kalamazoo, Michigan	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **
4(c)(8)	Withee Bank Shares, Inc. Withee, Wisconsin Engage in development and ownership of a low income housing project	FR - **
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - 11-20-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Commercial Ban Corp. Carroll, Iowa To redeem approximately 51,300 shares of voting common stock from the Estate of Robert M. Moehn
RoS	Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock
Ros	Rigler Investment Company New Hampton, Iowa To purchase 6,500 shares of common stock

*N* - Newspaper

*FR* - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

-None

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 18, 1992

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 5(d)(3) application by First Banks, Inc., Creve Coeur, Missouri for its subsidiary, First Bank a Savings Bank, Clayton, Missouri to acquire certain assets and assume certain liabilities of the Florissant, Missouri branch of First Bank, Creve Coeur, Missouri	Newspaper: 1-23-93

## 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 Citizens Financial Corporation Employee Stock Ownership Plan, Belzoni, Mississippi to indirectly acquire Flora Financial Corporation, Flora, Mississippi	Not Yet available
* Section 3(a)(3) application by Citizens Financial Corporation, Belzoni, Mississippi to acquire Flora Financial Corporation, Flora, Mississippi	Newspaper: 1-25-92
* Section 3(a)(1) application by West Tennessee Financial Corporation, Selmer, Tennessee to acquire Community Bank of West Tennessee, Selmer, Tennessee	Newspaper: 1-25-92
* Section 3(a)(3) application by Central Bancompany, Inc., Jefferson City, Missouri to acquire First National Bancor, Inc., Lee's Summit, Missouri	Newspaper: 1-20-93

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee to acquire First Federal Savings Bank of Maryville, Maryville, Tennessee	Not yet available

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

**Application**

**End of Comment Period**

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 December 25, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
DuQuoin State Bank	P. O. Box 468 DuQuoin, Illinois 62832	7-27-92	Outstanding



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>
Norwest Corporation Mpls, MN To acquire, via merger, 100% of Financial Concepts Bancorp, Inc., Green Bay, WI*	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Mpls, MN To engage in title insurance agency activities including real estate settlement service acti- vities through the acquisition of substantially all of the assets of Community Title Guaranty Com- pany, Lombard, IL	Not yet available
Norwest Corporation Mpls, MN To engage in general in- surance agency activities through the acquisition of Norwest Insurance Wyoming, Inc., Wheatland, WY	1-5-93

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Newberry Bancorp, Inc. Sault Ste. Marie, MI To engage in community rein- vestment activities through the acquisition of Northern Michigan BidCo, Inc., Sault Ste Marie, MI	Not yet available
Norwest Corporation Mpls, MN To engage in mortgage servicing through the acquisition of the mortgage servicing business of University Bank, Green Bay, WI	Not yet available
Norwest Corporation Mpls, MN To engage in brokerage activities through the acquisition of the discount brokerage business of University Bank, Green Bay, WI	Not yet available

**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 December 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
First Security Bank of Helena 1721 11th Ave, Box 218 Helena, MT 59624 (406) 442-8870	September 21, 1992	Satisfactory
Ridgedale State Bank 1730 Plymouth Rd. Minnetonka, MN 55343 (612) 544-2444	September 8, 1992	Needs to Improve

*Federal Reserve Bank of Kansas City*

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Friendly Bank of Oklahoma City, Oklahoma City, Oklahoma, for prior approval to establish a branch at 11920 South Western Avenue, Oklahoma City, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Community Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting stock of First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas.*	Not Available
Robert H. and Norma J. Garwood, Miami, Oklahoma, for prior approval to acquire 100 percent of the outstanding voting shares of Nine Tribes Bankshares, Inc., Quapaw, Oklahoma.	Not Available
James Plate, Harrisburg, Nebraska, for prior approval to increase his proportionate ownership in Banner County Ban Corporation, Harrisburg, Nebraska, from 9.93 percent to 36.42 percent.	Not Available
One Security of Kansas, Inc., Kansas City, Kansas, for prior approval to become a bank holding company through the acquisition of at least 80 percent of the voting shares of One Security, Inc., Kansas City, Kansas, Mission Bancshares, Inc., Mission, Kansas, Valley View Bancshares, Inc., Overland Park, Kansas, and Industrial Bancshares, Inc., Kansas City, Kansas.*	Not Available
Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 9 percent of the voting shares of F & M Bancorporation, Tulsa, Oklahoma.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Brooke Holdings, Inc., and Brooke Corporation, both of Jewell, Kansas, for prior approval to acquire 100 percent of the voting shares of The Smith Insurance Agency, Inc., Beloit, Kansas.	Not Available
First State Bancshares, Inc., Scottsbluff, Nebraska, for prior approval to acquire at least 51 percent of the voting shares of Security Federal Savings & Loan Association, Cheyenne, Wyoming.	Not Available

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

APPLICATION

Lawton Security Bancshares, Inc., Lawton, Oklahoma, for prior approval to redeem 56,206 shares of its own voting common stock.	Not Available
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**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.

*Federal Reserve Bank of Kansas City*

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**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>
The State Bank P.O. Box 539 Winfield, Kansas 67156-0539	09-14-92	12-08-92	Satisfactory
The Bank of Woodward P.O. Box 68 Woodward, Oklahoma 73802-0068	09-14-92	12-10-92	Satisfactory
Bank of Holden 123 W. 2nd Holden, Missouri 64040-1322	09-14-92	12-10-92	Satisfactory
State Bank & Trust Co. P.O. Box 2077 Colorado Springs, Colorado 80901	09-28-92	12-24-92	Satisfactory
The Gunnison Bank & Trust Co. P.O. Box 119 Gunnison, Colorado 81230-0119	09-14-92	12-24-92	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 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  
Leland P. Cook and Byron Cook, Corsicana, TX,  
to acquire an interest in Corsicana Bancshares, Inc.,  
Corsicana, TX  
(Previously reported during the week of 11-30-92)

93/01/02

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by  
Victoria Bankshares, Inc., Victoria, TX, to acquire  
Victoria Securities Corporation, Victoria, TX  
(engage in full service brokerage activities and  
advisory services)

N/A

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 DECEMBER 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>
None.		



FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/24/92

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>
The Sumitomo Bank, Limited, Tokyo, Japan, to maintain 13.74 percent interest in CPB, Inc., Honolulu, Hawaii. *	<u>Newspaper:</u> 01/06/93 <u>Fed. Reg.:</u> 01/08/93
American Marine Bank Employee Stock Ownership Plan, Bainbridge Island, Washington, to become a bank holding company by acquiring 46.4 percent of American Marine Bank, Winslow, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
Scott M. Browning, Gay Browning and Diane Browning Oblock, to increase their ownership from 53.79 up to 82.07 percent of First Utah Bancorporation, Salt Lake City, Utah.	<u>Newspaper:</u> 01/15/93 <u>Fed. Reg.:</u> 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

None

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\* Subject to CRA

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

Week ending 12/24/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 24, 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>
None			

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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.