

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 39
Actions of the Board, its Staff,
the Federal Reserve Banks,
Applications and Reports Received
During the Week Ending September 24, 1994

RESEARCH LIBRARY
Oct 24 10 14 AM '94
FEDERAL RESERVE BANK
ST. LOUIS, MISSOURI

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Condition of U.S. banking system -- statement by
Chairman Greenspan before the Senate Committee on
Banking, Housing, and Urban Affairs, September 22,
1994.
Published, September 22, 1994.

BANK HOLDING COMPANIES

Bank of Montreal, Toronto, Canada; Bankmont Financial
Corp., Chicago, Illinois; and Harris Bankmont, Inc.
-- request for reconsideration of Board's approval
of applications to acquire the 13 subsidiary banks
of Suburban Bancorp, Inc., Palatine, Illinois.
Denied, September 22, 1994.

Barnett Banks, Inc., Jacksonville, Florida -- to
acquire Loan America Financial Corporation, Miami
Lakes, Florida, and the other wholly owned
subsidiaries of Loan America.
Approved, September 21, 1994.

Cariplo-Cassa de Risparmio delle Provincie Lombarde
S.p.A., Milan, Italy -- request for temporary
exemption to retain certain ownership interests.
Granted, September 21, 1994.

First Interstate Bancorp, Los Angeles, California,
and First Interstate Bank of California -- to
acquire Sacramento Savings Bank, Sacramento,
California.
Approved, September 21, 1994.

Istituto Bancario San Paolo di Torino S.p.A., Turin,
Italy -- request for temporary exemption to retain
certain ownership interests.
Granted, September 21, 1994.

Pinnacle Bancorp, Inc., Central City, Nebraska -- to
provide full service brokerage activities through a
joint venture with Gilbert Marshall and Company,
Greeley, Colorado.
Approved, September 19, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

MCorp, Dallas, Texas, and MCorp Management, Inc. --
order dismissing notice of charges and of hearing.
Authorized, September 21, 1994.

State Bank of India, Bombay, India -- issuance of
cease and desist order.
Announced, September 22, 1994.

FORMS

Money Market Mutual Fund Asset Reports (FR 2051a, b,
c, and d) -- extension without revision.
Approved, September 21, 1994.

Monthly Survey of Selected Deposits and its Annual
Supplement (FR 2042 and FR 2042a -- extension with
revision.
Approved, September 21, 1994.

INTERNATIONAL OPERATIONS

First Chicago International Finance Corporation,
Chicago, Illinois -- to make an investment in First
Chicago Bank Mexico, S.A. , Mexico City.
Permitted, September 23, 1994.

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

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

BANK BRANCHES, DOMESTIC

Chicago Bankers Trust Company, Des Moines, Iowa -- to
establish an offsite electronic facility at
150 East Euclid.
Returned, September 21, 1994.

Kansas City Barton County State Bank, Lamar, Missouri -- to
establish additional branches.
Approved, September 23, 1994.

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

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- extension to establish offsite electronic facilities at Morgan Stanley & Co., Incorporated at 750 Seventh Avenue and 1585 Broadway, New York, New York. Approved, September 23, 1994.
Richmond	Chesapeake Bank, Kilmarnock, Virginia -- to establish an Electronic Funds Transfer Facility at the northwest corner of Routes 198 and 3, Cobbs Creek, Virginia. Approved, September 23, 1994.
Richmond	Chesapeake Bank, Kilmarnock, Virginia -- to establish an Electronic Funds Transfer Facility at the northwest corner of Routes 17 and 33, Glenss, Virginia. Approved, September 23, 1994.
St. Louis	Effingham State Bank, Effingham, Illinois -- to establish a branch at 9 South Third Street, Altamont, Illinois. Approved, September 23, 1994.
Atlanta	Gulf Bank, Miami, Florida -- to establish a branch at 3400 Coral Way. Approved, September 23, 1994.
Cleveland	Integra Bank / North, Titusville, Pennsylvania -- to establish a customer-bank communication terminal at Sheetz Convenience Store, Route 18 and Longview Road, Hermitage, Pennsylvania. Approved, September 22, 1994.
Cleveland	Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania -- to establish a customer-bank communication terminal at Ohio Valley General Hospital, Heckel Road, McKees Rocks, Pennsylvania. Approved, September 22, 1994.
Cleveland	Premier Bank & Trust, Elyria, Ohio -- to establish branches in Avon and Sheffield Lake, Ohio. Approved, September 19, 1994.

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

BANK HOLDING COMPANIES

Secretary	AmSouth Bancorporation, Birmingham, Alabama -- to merge with The Tampa Banking Company, Tampa, Florida, and acquire The Bank of Tampa. Approved, September 19, 1994.
Chicago	Associated Banc-Corp, Green Bay, Wisconsin -- to acquire the Oconto & Oconto Falls, Wisconsin, branch, of North Shore Bank, FSB, Brookfield, Wisconsin. Approved, September 23, 1994.
Cleveland	CoBancorp, Inc., Elyria, Ohio -- to acquire Avon and Sheffield Lake, Ohio, branches of Charter One, F.S.B., Cleveland; Ohio. Approved, September 19, 1994.
San Francisco	Community Bancorporation, Orem, Utah -- to acquire Western Community Bank. Approved, September 19, 1994.
St. Louis	Community Bancshares, Inc., Irvington, Illinois -- to acquire Community Trust Bank. Approved, September 22, 1994.
Kansas City	F & C Bancorp, Inc., Holden, Missouri -- to acquire Farmers and Commercial Bank. Approved, September 22, 1994.
St. Louis	FDH Bancshares, Inc., Little Rock, Arkansas -- to acquire Springhill Bancshares, Inc., Springhill, Louisiana. Approved, September 22, 1994.
Atlanta	First Bank Shares of the South, East, Inc., Alma, Georgia -- to acquire Resource Financial Services, Inc., and engage in lending activities. Approved, September 22, 1994.
Richmond	First Citizens BancShares, Inc., Raleigh, North Carolina -- to acquire First Republic Savings Bank, FSB, Roanoke Rapids, North Carolina. Approved, September 23, 1994.

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

BANK HOLDING COMPANIES

Chicago	First National Bancorp, Inc., Joliet, Illinois -- to acquire Plano Bancshares, Inc., Plano, Illinois, and Community Bank of Plano. Approved, September 23, 1994.
Dallas	NETEX Bancorporation (Nevada), Reno, Nevada -- to acquire First State Bank, Pittsburg, Texas. Approved, September 20, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire through Norwest Mortgage, Inc. certain mortgage-servicing rights from Michigan National Bank, Southfield, Michigan, and Independence One Mortgage Corporation. Approved, September 20, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, First Capital Mortgage Company, York, Pennsylvania, and engage in residential mortgage lending activities. Approved, September 23, 1994.
Atlanta	PAB Bancshares, Inc., Valdosta, Georgia, proposed acquisition of First Federal Savings Bank of Bainbridge, Bainbridge, Georgia, via a merger with Interim Association -- report on competitive factors. Approved, September 21, 1994.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to merge with American Bancshares, Inc., Monroe, Louisiana, and acquire First American Bank & Trust of Louisiana. Approved, September 19, 1994.
Minneapolis	Security Richland Bancorporation, Miles City, Montana -- to acquire Hansen-Lawrence Agency, Inc., Worden, Montana. Approved, September 22, 1994.
Minneapolis	Superior Bancorporation, Ltd., Superior, Wisconsin -- to acquire Community Bank and Trust Company. Approved, September 19, 1994.

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

BANK HOLDING COMPANIES

- San Francisco Superior Holdings, Inc., Scottsdale, Arizona -- to acquire Deanza Holding Corporation, Sunnyvale, California, and to continue to engage in single family mortgage lending activities in the Phoenix, Arizona, area.
Returned, September 20, 1994.
- Secretary Union Planters Bank of Chattanooga, National Association, Knoxville, Tennessee -- proposal to acquire certain assets and assume certain liabilities of Cherokee Valley Federal Savings Association, Cleveland, Tennessee.
Approved, September 23, 1994.
- Chicago West Town Bancorp, Cicero, Illinois -- to acquire West Town Savings Bank, and engage de novo in lending activities.
Returned, September 23, 1994.

BANK MERGERS

- Kansas City Barton County State Bank, Lamar, Missouri, to merge with Citizens State Bank of Nevada, Nevada, Missouri.
Approved, September 23, 1994.
- Chicago First Bank North, Freeport, Illinois -- to acquire the DeKalb, Illinois, branch of Home Federal Savings and Loan Association of Elgin, Elgin, Illinois.
Returned, September 20, 1994.
- Cleveland PremierBank & Trust, Elyria, Ohio -- to merge with Avon and Sheffield Lake, Ohio, branches of Charter One, F.S.B., Cleveland, Ohio.
Approved, September 19, 1994.

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

BANKS, STATE MEMBER

Director, BS&R Commerce Bank / Harrisburg, Camp Hill, Pennsylvania -
- registration as transfer agent.
Approved, September 20, 1994.

Director, BS&R Midwest Commerce Banking Company, Elkhart, Indiana --
transfer agent registration.
Withdrawn, September 20, 1994.

Director, BS&R NationsBank Trust Company of New York, New York, New
York -- registration as transfer agent.
Approved, September 22, 1994.

CHANGE IN BANK CONTROL

Dallas First White Oak Bancshares, Inc., White Oak, Texas --
change in bank control.
Permitted, September 23, 1994.

COMPETITIVE FACTORS REPORTS

Kansas City Alpine Bank & Trust, Glenwood Springs, Colorado,
proposed merger with the Rifle branch of Alpine
Bank, Carbondale, Carbondale, Colorado -- report on
competitive factors.
Submitted, September 22, 1994.

Chicago Associated Bank Green Bay, National Association,
Green Bay, Wisconsin, proposed purchase of certain
assets and assumption of the liabilities of the
Oconto and Oconto Falls, Wisconsin, branch of North
Shore Bank, FSB, Brookfield, Wisconsin -- report on
competitive factors.
Submitted, September 23, 1994.

New York Banco Bilbao Vizcaya Puerto Rico, Mayaguez, Puerto
Rico, proposed acquisition of certain assets and
assumption of liabilities of Las Americas Trust
Company, Hato Rey, Puerto Rico -- report on
competitive factors.
Submitted, September 22, 1994.

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

COMPETITIVE FACTORS REPORTS

- Dallas Citizens National Bank of Henderson, Henderson, Texas, proposed purchase of assets and assumption of liabilities of two branches of NationsBank of Texas, N.A., Dallas, Texas, at 115 West Royal Boulevard, Malakoff, Texas, and 105 Highway 31 East, Chandler, Texas -- report on competitive factors.
Submitted, September 23, 1994.
- Dallas Eastpark National Bank, Dallas, Texas, proposed merger with Fidelity Bank, National Association, University Park, Texas -- report on competitive factors.
Submitted, September 22, 1994.
- Dallas Enterprise Bank Houston, Houston, Texas, proposed merger with Sterling Bank, Houston, Texas -- report on competitive factors.
Submitted, September 20, 1994.
- Dallas First Bank, McKinney, Texas, proposed purchase of the assets and assumption of the liabilities of the Allen, Texas, branch of Texas Community Bank, N.A., Dallas, Texas, at 101A North Greenville -- report on competitive factors.
Submitted, September 20, 1994.
- St. Louis First Federal Savings Bank of Elizabethtown, Elizabethtown, Kentucky, proposed merger with Bullitt Federal Savings Bank, Shepherdsville, Kentucky -- report on competitive factors.
Submitted, September 21, 1994.
- Kansas City First National Bank of Thomas, Thomas, Oklahoma, proposed acquisition of assets and assumption of liabilities of the Thomas, Oklahoma, branch of Bank IV Oklahoma, N.A., Tulsa, Oklahoma -- report on competitive factors.
Submitted, September 19, 1994.

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

COMPETITIVE FACTORS REPORTS

Atlanta	First of America Bank Corporation, Kalamazoo, Michigan, and First of America Acquisition Company -- proposed acquisition of Presidential Holding Corporation, Sarasota, Florida, and merger of Presidential Bank, FSB with First of America Bank-Florida, FSB, St. Petersburg, Florida -- report on competitive factors. Submitted, September 21, 1994.
Dallas	FirstBank, Texarkana, Texas, proposed merger with Interim Bank -- report on competitive factors. Submitted, September 21, 1994.
Dallas	Guardian Bank of Houston, Houston, Texas, proposed merger with Sterling Bank -- report on competitive factors. Submitted, September 20, 1994.
Kansas City	Interstate Bank of Wakeeney, Wakeeney, Kansas, proposed merger with Farmers State Bank of Hunter, Hunter, Kansas -- report on competitive factors. Submitted, September 23, 1994.
Kansas City	Mountain Parks Bank, Kremmling, Colorado, proposed merger with The Bank, National Association, Breckenridge, Colorado -- report on competitive factors. Submitted, September 22, 1994.
New York	New York Bancorp, Inc., Douglastown, New York, proposed acquisition of Hamilton Federal Savings Bank, Brooklyn, New York, and merger of Hamilton Federal with Home Federal Savings Bank, Douglastown, New York -- report on competitive factors. Submitted, September 21, 1994.
Dallas	Post Oak Bank, Houston, Texas, proposed merger with First Bank -- report on competitive factors. Submitted, September 22, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago Shoreline Bank, Benton Harbor, Michigan, proposed purchase of the assets and assumption of the liabilities of the Edwardsburg, Michigan, office of Old Kent Bank - Southwest, Kalamazoo, Michigan -- report on competitive factors.
Submitted, September 22, 1994.

San Francisco South Valley National Bank, proposed purchase of assets and assumption of liabilities of the San Juan Bautista, California, branch of Bank of America, National Trust & Savings Association, San Francisco, California -- report on competitive factors.
Submitted, September 19, 1994.

St. Louis Tell City National Bank, Tell City, Indiana, proposed merger with First National Bank of Perry County, Cannelton, Indiana -- report on competitive factors.
Submitted, September 22, 1994.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, September 22, 1994.

Atlanta First American Bankshares of West Point, Inc., West Point, Georgia -- to acquire additional shares of First Peoples Bank, Pine Mountain, Georgia.
Granted, September 23, 1994.

New York J.P. Morgan & Co., Incorporated, New York, New York - extension to make an investment in Big City Forest, Inc., a corporation designed to promote community welfare.
Granted, September 23, 1994.

Chicago Madison Bancorp, Inc., Madison Heights, Michigan -- extension to December 19, 1994, to acquire Madison National Bank, .
Granted, September 20, 1994.

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

EXTENSIONS OF TIME

Atlanta Sun Bank of Ocala, Ocala, Florida -- extension to January 18, 1995, to merge with Sun Bank of Gainesville, Gainesville, Florida.
Granted, September 21, 1994.

Atlanta Synovus Financial Corp., Columbus, Georgia -- extension to January 15, 1995, to establish a joint venture company, Total Systems Services de Mexico, S.A., DE C.V., Mexico City, Mexico.
Granted, September 21, 1994.

San Francisco Wells Fargo & Company, San Francisco, California -- extension to divest certain property.
Granted, September 22, 1994.

Chicago Whitewater Bancorp, Inc., Whitewater, Wisconsin -- extension to November 25, 1994, to engage in activities involved in community development through CRA Development Corporation.
Granted, September 21, 1994.

MEMBERSHIP

Secretary Branford State Bank, Branford, Florida -- to become a member of the Federal Reserve System.
Approved, September 22, 1994.

San Francisco Deanza Bank, Sunnyvale, California -- to become a member of the Federal Reserve System.
Returned, September 20, 1994.

Richmond Greenwood Bank & Trust, Greenwood, South Carolina -- to become a member of the Federal Reserve System.
Approved, September 20, 1994.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Minneapolis -- to contract for services related to the new building project.
Approved, September 19, 1994.

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

BANK HOLDING COMPANIES

Atlanta Barnett Banks, Inc., Jacksonville, Florida -- to engage de novo in acting as agent in the private placement of securities through Barnett Securities, Inc., Jacksonville, Florida.
Permitted, September 15, 1994.

BANKS, STATE MEMBER

Philadelphia Jefferson Bank, Dowingtown, Pennsylvania -- to acquire the Devon, Pennsylvania, branch of Second National Federal Savings Association, Salisbury, Maryland.
Approved, September 16, 1994.

COMPETITIVE FACTORS REPORTS

Cleveland First Central National Bank of St. Paris, St. Paris, Ohio, proposed purchase of the Christianburg, Ohio, branch of the First City Bank, Columbus, Ohio -- report on competitive factors.
Submitted, September 16, 1994.

Atlanta PNC Bank Corp., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware -- to acquire Indian River, FSB, Vero Beach, Florida, via a merger with PNC Trust Company of Florida -- report on competitive factors.
Submitted, September 16, 1994.

Kansas City Stillwater Federal Savings Bank, Stillwater, Oklahoma, proposed merger with Bank IV Oklahoma, Tulsa, Oklahoma -- report on competitive factors.
Submitted, September 16, 1994.

St. Louis Union Planters Bank of East Tennessee, N.A., Knoxville, Tennessee, proposed merger with First Federal Savings Bank of Maryville, Maryville, Tennessee -- report on competitive factors.
Submitted, September 16, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
Benjamin Franklin Bancorp, M.H.C., Franklin, Massachusetts - 3(a)(1) application to acquire Benjamin Franklin Savings Bank, Franklin, Massachusetts*	<u>Newspaper</u> <u>Federal Register</u>	Not Yet Established Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>

NONE

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
 Notice Only

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico to purchase the assets and assume the liabilities of branch of The Chase Manhattan Bank, N.A., New York, New York located at 918 Seneca Avenue, Ridgewood, Queens, New York. <u>1</u> /	10/17/94
Joint Stock Investments & Commercial Bank for Industry and Construction (PROMSTOYBANK), Moscow, Russian Federation to establish a representative office in New York, New York.	N/A
Clariden Bank, Zurich, Switzerland, to establish a representative office in Miami, Florida.	N/A

SECTION II

Applications Subject to Both
 Newspaper and Federal Register Notice

Delhi Bank Corp., Delhi, New York to become a bank holding company through the acquisition of 100 percent of the voting shares of The Delaware National Bank of Delhi, Delhi, New York. <u>1</u> /	10/24/94 <u>2</u> /
Banco Santander, S.A., Madrid, Spain, to indirectly acquire, through its minority-owned subsidiary, First Fidelity Bancorporation, Lawrenceville, New Jersey, all of the voting shares of Baltimore Bancorp, Baltimore, Maryland ("Bancorp") and The Bank of Baltimore Interim Federal Savings Bank, Baltimore, the proposed thrift successor to Bancorp's wholly-owned commercial bank subsidiary, The Bank of Baltimore, Baltimore, Maryland. <u>1</u> /	10/17/94 <u>2</u> /

SECTION III

Nonbanking Applications
 (Subject to Federal Register Notice Only)

Saban, S.A. and RNYC Holdings Limited, both of Marina Bay, Gibraltar, and Republic New York Corporation, New York, New York, through their subsidiary, Republic New York Securities Corp., New York, New York, to provide execution and clearing, clearing-only and executing-only services and investment advisory services with respect to certain non-financial futures contracts and options on futures contracts.	N/A
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SECTION IV

Applications Not Involving
 Public Comment

The Chase Manhattan Bank N.A., New York, New York ("Chase") and Chase Manhattan Overseas Banking Corporation, Newark, Delaware to make an additional investment in the Chase Manhattan Bank (M) Berhad, Kuala Lumpur, Malaysia and Chase to establish a branch in Labuan, Malaysia.

SECTION IV

Applications Not Involving
Public Comment con't

Chemical Bank, New York, New York to purchase shares of Empresa Nacional de Telecomunicaciones, S.A., Santiago, Chile through its subsidiary, Chemco International Inc., New York, New York.

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 24, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

- 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

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

CoreStates Financial Corp, Philadelphia, PA to acquire and merge Germantown Savings Bank, Bala Cynwyd, PA with and into its subsidiary bank, CoreStates Bank, N.A., Philadelphia, PA, pursuant to Section 5(d)(3) ("the Oakar Amendment") of the FDI Act. (Note: Applicant has also filed an application with the OCC under the Bank Merger Act to seek approval for the merger of these two banks.)

Newspaper comment period expires: 10/13/94

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

None

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

First Fidelity Bancorporation, Newark, New Jersey to engage in data processing activities as a result of its pending acquisition of 8.021% of the Class B Common Stock of InfiNet Payment Services, Hackensack, New Jersey, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.

Fed. Reg. comment period expires: N. Avail (*Not yet published)

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp, Baltimore, Maryland, a savings and loan holding company, (and indirectly to acquire its subsidiary, The Bank of Baltimore Interim Federal Savings Bank), pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(9) of Regulation Y.

Fed. Reg. comment period expires: 10/17/94

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Atlantic Independent Insurance Agency, Inc., Bel Air, MD, and thereby act as insurance agent for various insurance products for consumer and commercial customers of the bank, pursuant to Section 4(c)(8) of the BHCA and Section §225.25(b)(8) of Regulation Y.

Fed. Reg. comment period expires: 10/17/94

Baltimore Bancorp, Baltimore, Maryland, to acquire The Bank of Baltimore Interim Federal Savings Bank, Baltimore, Maryland, pursuant to Section 4(c)(8) of the BHC Act and Section 225.25(b)(9) of Regulation Y.

Fed. Reg. comment period expires: 10/17/94

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Atlantic Residential Mortgage Corporation, Baltimore, MD, and thereby engage in originating, purchasing, packaging, selling and servicing residential mortgage loans for the secondary market, itself and the bank and provide fully secured financing to other mortgage banking companies to assist them in the acquisition of servicing rights in residential mortgages, pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(1) of Regulation Y.

Fed. Reg. comment period expires: 10/17/94

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp Investment Services, Inc., Baltimore, MD, and thereby act as a discount broker, pursuant to Section 4(c)(8) of the BHCA and Sections 225.25(b)(15) and (b)(16).

Fed. Reg. Comment period expires: 10/17/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp Leasing & Financial, Inc., Baltimore, MD, and thereby act as an equipment finance and leasing company, pursuant to Section 4(c)(8) of the BHCA and Sections 225.25(b)(1) and (b)(5) of Regulation Y.

Fed. Reg. comment period expires: 10/17/94

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

None

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

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 23, 1994.

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

None

None

**FEDERAL RESERVE BANK
OF CLEVELAND**
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN
(For the week ending September 24, 1994)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from Summit Bank,
Fairlawn, Ohio, on September 7, 1994, to become
a member of the Federal Reserve System. * Not Yet Known #

Received applications from The Fifth Third Bank
of Columbus, Columbus, Ohio; The Fifth Third Bank
of Southern Ohio, Hillsboro, Ohio; and The Fifth
Third Bank of Northern Kentucky, Inc., Covington,
Kentucky, on September 16, 1994, for permission to
become members of the Federal Reserve System. * Not Yet Known #

Received Section 18(c) application from the Fifth
Third Bank, Cincinnati, Ohio, on September 16, 1994,
to merge with Mutual Federal Savings Bank of
Miamisburg, Miamisburg, Ohio. * Not Yet Known #

Received prior notice from The Ohio Bank, Findlay,
Ohio, on September 21, 1994, of its intent to
establish a branch facility at 125 South Main Street,
Fostoria, Ohio. * October 2, 1994

Received prior notice from Chippewa Valley Bank,
Rittman, Ohio, on September 22, 1994, of its
intent to establish a branch facility at 6990
Greenwich Road, Westfield Center, Ohio. * October 14, 1994

Received prior notice from Fifth Third Bank,
Cincinnati, Ohio, on September 22, 1994, of its
intent to establish a branch facility at 926 East
National Road, Vandalia, Ohio. * October 2, 1994

* - 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 18 days from date of application's receipt

**FEDERAL RESERVE BANK
OF CLEVELAND**
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN
(For the week ending September 24, 1994)**

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

Received Section 3(a)(3) and 3(a)(5) application from Key Corp, Cleveland, Ohio on September 19, 1994, to acquire First Citizens Bancorp of Indiana, Anderson, Indiana. *F: October 24, 1994

Received Section 4(c)(8) application from PNC Bank Corp., Pittsburgh, Pennsylvania, on September 23, 1994, to acquire Indian River Federal Savings Bank, Vero Beach, Florida. *F: October 24, 1994

Received Section 3(a)(3) application from Mid Am., Inc., Bowling Green, Ohio, on September 22, 1994, to acquire ASB Bankcorp, Inc., Adrian, Michigan. * Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) application from Gilmore Financial Services, Inc., Old Fort, Ohio, to acquire Old Fort Real Estate Company, Old Fort, Ohio. Not Yet Known #

**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 18 days from date of application's receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(September 23, 1994)

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 September 23, 1994. 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 Metamora State Bank
P.O. Box F
Metamora, Ohio 43540
(419) 644-2361
Rating: Satisfactory
Exam Date: July 2, 1994

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 164 South Washington Street, Rocky Mount, North Carolina.*	10-16-94
Crestar Bank, Richmond, Virginia, to merge with Jefferson Savings and Loan Association, F.A., Warrenton, Virginia.*	10-26-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to acquire West Loop Savings, SSB, Houston, Texas.*	10-18-94

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 23, 1994

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>
Heritage Bank and Trust 841 North Military Highway Norfolk, Virginia 23502	7-11-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 23, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u> <u>Date</u>	<u>Comment Period Ending</u>
Compass Bancshares, Inc. Birmingham, Alabama Along with its subsidiary, Compass Bank, N.A., Pensacola, Florida, to acquire certain assets and assume certain liabilities of Compass Bank, F.S.B., Jacksonville, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	09-30-94*
Compass Bank Pensacola, Florida To merge with Compass Bank, F.S.B., Jacksonville, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act, immediately following the conversion of Applicant from a national charter to a state member bank.	09-30-94*
First Western Bank Cooper City, Florida To establish a branch located at 6775 Taft Street, Hollywood, Florida.	Not yet available*
First Western Bank Cooper City, Florida To establish a branch located at 2581 North Hiatus Road, Cooper City, Florida.	Not yet available*

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

<u>Application</u> <u>Ending Date</u>	<u>Comment Period</u>
Marion County Bancshares, Inc. Hamilton, Alabama After-the-fact change in control notice by B. W. Rollins Family Trust, to retain 24.51 percent, and prior notice to acquire an additional .5 percent of the outstanding shares of Marion County Bancshares, Inc., Hamilton, Alabama.	Not yet available*
Regions Corporation	Not yet available*

Birmingham, Alabama
1-BHC formation, Bank of Louisiana, Baton Rouge, Louisiana.

Regions Financial Corporation
Birmingham, Alabama
Not yet available*
Along with its subsidiary, Regions Corporation, Birmingham, Alabama, to acquire Regions Bank of Louisiana, Baton Rouge, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

TB&C Bancshares, Inc.
Columbus, Georgia
Not yet available*
To acquire up to 13.47 percent of Synovus Financial Corp., Columbus, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 23, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application Date</u>	<u>Comment Period Ending</u>
Crescent Banking Company Jasper, Georgia Through its subsidiary, Crescent Mortgage Services, Inc., Atlanta, Georgia, to engage de novo , in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y, and acting as principal agent, or broker for insurance activities, pursuant to Section 225.25(b)(8) of Regulation Y.	10-17-94
SunTrust Banks, Inc. Atlanta, Georgia For its subsidiary, Trust Company Bank of South Georgia, N.A., Albany, Georgia, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .55 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	10-17-94

SunTrust Banks, Inc.

10-17-94

Atlanta, Georgia

For its subsidiary, Sun Bank/Tallahassee, N.A., Tallahassee, Florida, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .63 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

SunTrust Banks, Inc.

10-17-94

Atlanta, Georgia

For its subsidiary, Trust Company Bank of North Georgia, Gainesville, Georgia, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .11 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

SunTrust Banks, Inc.

10-17-94

Atlanta, Georgia

For its subsidiary, The First National Bank of Florence, Florence, Alabama, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .12 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

SunTrust Banks, Inc.

10-17-94

Atlanta, Georgia

For its subsidiary, Sun Bank/Gulf Coast, Sarasota, Florida, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to 2.14 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 23, 1994

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

Application

Hancock Holding Company
Gulfport, Mississippi

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal to acquire Washington Bank & Trust Company, Washington Parish, Franklinton, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 23, 1994

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>
—		
Bank of Forest Post Office Box 60 Forest, Mississippi 39074 (601) 469-3663	Satisfactory	06-13-94

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	Associated Banc-Corp. Green Bay, Wisconsin North Shore Bank, F.S.B. Brookfield, Wisconsin	N - 8-26-94
Merger	First Bank North Freeport, Illinois DeKalb, Illinois branch of Home Federal Savings & Loan Association Elgin, Illinois	N - 9-7-94
Branch	Millbrook-Newark Bank Newark, Illinois Fox River Road and Whitfield Road Millbrook, Illinois	N - 9-19-94
Oakar	Hawkeye Bancorporation Des Moines, Iowa Boone, Iowa branch of Midland Savings Bank, FSB Des Moines, Iowa	N - 9-23-94
Branch relocation	First of America Bank-North Michigan Grand Traverse, Michigan from 401 Bay Street to 212 Mitchell Street Petoskey, Michigan	N - **
Branch	Northern Trust Company Chicago, Illinois 7801 South State Street Chicago, Illinois	N - 9-22-94
Branch	Lake Forest Bank and Trust Company Lake Forest, Illinois 310 East Scranton Lake Bluff, Illinois	N - 9-26-94
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 347 South Division Avenue Grand Rapids, Michigan	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch relocation	First of America Bank - West Michigan Grand Rapids, Michigan from 5455 Clyde Park S.W. to 5381 Clyde Park S.W. Wyoming, Michigan	N - **
Oakar	NBD Bancorp, Inc. Detroit, Michigan Amerifed Bank, FSB Joliet, Illinois	N - **
Oakar	NBD Illinois, Inc. Park Ridge, Illinois Amerifed Bank, FSB Joliet, Illinois	N - **
EFT	Bankers Trust Company Des Moines, Iowa 150 East Euclid Des Moines, Iowa	N - 9-15-94
Membership	Fifth Third Bank of Central Indiana Indianapolis, Indiana to become a member of the Federal Reserve System	N - **
Membership	Fifth Third Bank of Southeastern Indiana Batesville, Indiana to become a member of the Federal Reserve System	N - **
Branch	First Bank of Berne Berne, Indiana 102 W. Main Street Berne, Indiana	N - **
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 2121 Raybrook, S.E. Grand Rapids, Michigan	N - 9-30-94
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 1450 East Fulton Grand Rapids, Michigan	N - 9-30-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Wayne Bank and Trust Company Cambridge City, Indiana 2260 National Road West Richmond, Indiana	N - 10-1-94
Branch	Harris Trust and Savings Bank Chicago, Illinois 901 East 47th Street Chicago, Illinois	N - **

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	Vincent Bancorporation Vincent, Iowa Farmers Savings Bank Vincent, Iowa*	FR - 9-16-94 NP - 9-21-94
CoC-HC	North Linn Corporation Coggon, Iowa by Serge Sisler	FR - 9-15-94 NP - 9-23-94
Y-1	N.S. Bancorp, Inc Chicago, Illinois Northwestern Savings Bank Chicago, Illinois*	FR - 9-27-94 NP - **
Y-2	First Mid-Illinois Bancshares, Inc. Mattoon, Illinois Heartland Federal Savings and Loan Assoc. Mattoon, Illinois - convert to a Bank*	FR - 9-27-94 NP - **
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Bank of Burlington Burlington, Wisconsin*	FR - 9-30-94 NP - **
CoC-HC	Lamoine Bancorp, Inc. LaHarpe, Illinois by Charles W. Morrison	FR - 10-5-94 NP - **
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - 10-17-94 NP - **
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa*	FR - 10-21-94 NP - 10-15-94
Y-2	Bellevue Service Company Bellevue, Iowa Bellevue State Bank Bellevue, Iowa	FR - 10-21-94 NP - 10-15-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Principal National Bancorp, Inc. Pontiac, Illinois Home Guaranty Savings Association Piper City, Illinois*	FR - 10-17-94 NP - **
Y-1	Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - 9-19-94 NP - 9-11-94
Y-2	Town Financial Corporation Hartford City, Indiana Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - 9-19-94 NP - 9-11-94
CoC-HC	Munter Agency, Inc. Strawberry Point, Iowa by Raymond J. Schirmer, Richard J. Foust & Robert L. Foust	FR - 9-22-94 NP - **
Y-1	Raritan State Bancorp, Inc. Raritan, Illinois Raritan State Bank Raritan, Illinois*	FR - 10-20-94 NP - **
CoC-HC	Mid Illinois Bancorp, Inc. Peoria, Illinois Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan Peoria, Illinois	FR - 10-5-94 NP - 8-31-94
Y-2	Pinnacle Banc Group, Inc. Oak Brook, Illinois Acorn Financial Corp. Oak Park, Illinois Suburban Trust & Savings Bank Oak Park, Illinois*	FR - ** NP - **
Y-2	Amcore Financial, Inc Rockford, Illinois NBA Holding Company Aledo, Illinois Bank of Aledo Aledo, Illinois*	FR - ** NP - 10-20-94

Federal Reserve Bank of Chicago

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)	F & M Bancorporation, Inc. Kaukauna, Wisconsin Engage in making & servicing of loans	FR - 9-19-94
Y-4	N.S. Bancorp, Inc. Chicago, Illinois Engage in making & servicing of loans	FR - 9-27-94
Y-4	N.S. Bancorp, Inc. Chicago, Illinois Firstfed Bancshares, Des Plaines, Illinois First Federal For Savings	FR - 9-27-94
Y-4	First Busey Corporation Urbana, Illinois First Busey Securities, Inc. Urbana, Illinois	FR - 9-30-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan F & C Bancshares, Inc. Murdock, Florida First Federal Savings Bank of Charlotte County Murdock, Florida	FR - 10-7-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan	FR - 10-3-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan Presidential Holding Corporation & Sarasota, Florida Presidential Bank, FSB Sarasota, Florida	FR - 10-21-94
SMB-OT	First Bank North Freeport, Illinois to become a limited partner in a community development project for low/moderate income housing	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa to engage in insurance activities thru Bellevue insurance agency	FR - 10-21-94
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Insurance Corp Milwaukee, Wisconsin Engage in the sale of credit life and Disability Insurance	FR - 9-30-94
4c8	D & TC, Inc. New Hampton, Iowa to engage <u>de novo</u> in making and servicing of loans	FR - 10-4-94
4c8	Maple Park Bancshares, Inc. Maple Park, Illinois to engage <u>de novo</u> in the servicing of mortgage loans	FR - 10-6-94
4c8	IBT Bancorp, Inc. Mt. Pleasant, Michigan IBT Financial Services, Inc. Mt. Pleasant, Michigan to engage <u>de novo</u> in securities brokerage services	FR - 10-17-94
4c8	Northern Bankshares, Inc. McFarland, Wisconsin intends to participate in overline loans by expanding its scope in the activity of making & servicing loans	FR - 10-17-94
4c8	Alpha Financial Group, Inc., Minonk, Illinois Alpha Financial Insurance Services, Inc. Toluca, Illinois to engage <u>de novo</u> in brokerage activities in in the sale of mutual funds	FR - **
4c8	Huxley Bancorp Huxley, Iowa making & servicing loans through participation in a one year revolving line of credit overline with its subsidiary, First State Bank	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Munter Agency, Inc. Strawberry Point, Iowa to redeem 3,879 shares of existing voting common stock
RoS	State Center Financial, Inc. State Center, Iowa to redeem 19,300 shares of its common stock from Susan & James Jorgensen
RoS	Citizens Corporation Corydon, Iowa to redeem 142 shares of its common stock & 1,724 shares of its preferred 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 September 23, 1994. 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

-Firststar Bank Ottumwa 123 East 3rd Street Ottumwa, Iowa 52501 (515) 683-1641	6/9/94	S
-The Friendship State Bank One Main Street Friendship, Indiana 47021 (812) 667-5101	6/20/94	S
-Kent City State Bank Six Main Street Kent City, Michigan 49330 (616) 678-5911	6/13/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING September 23, 1994

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)(1) application by South Pointe Financial Corporation, Marion, Illinois to acquire South Pointe Bank, Marion, Illinois, a <u>de novo</u> bank.	Newspaper: 10/17/94
*Section 3(a)(3) application by M&L Holding Company, Alton, Illinois, to acquire First Community Bank of Taney County, Branson, Missouri.	Newspaper: 10/30/94
*Change in Control notification involving BancorpSouth, Inc., Tupelo, Mississippi, by BancorpSouth, Inc. Amended and Restated Salary Deferral - Profit Sharing ESOP	Not yet available
Change in Control notification involving M&L Holding Company, Alton, Illinois, by Robert Lynn Hall.	Newspaper: 10/17/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by National City Bancshares, Inc., Evansville, Indiana, to engage <u>de novo</u> in leasing real and personal property through NCBE Leasing Corp, Evansville, Indiana.	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
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 23, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
First Bank of Arkansas	P. O. Box 3010 Russellville, Ar. 72801	6-13-94	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens State Bank, Arlington, South Dakota, to establish a branch in Castlewood, South Dakota	October 10, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Conrad Company, Minneapolis, MN To acquire 98% of the voting shares of the Bank of Santa Fe, Santa Fe, NM*	October 17, 1994 (Federal Register)
Pequot Area Bancorporation, Inc. Pequot Lakes, MN, to acquire 100% of the voting shares of Pequot Lakes State Bank, Pequot Lakes, MN*	October 17, 1994 (Federal Register)
Riverside Acquisition Corporation, Inc. Minneapolis, MN, to acquire 100% of the voting shares of Riverside Bancshares Corporation, Minneapolis, MN*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Stearns Financial Services, Inc. Employee Stock Ownership Plan Albany, MN to engage in general insurance agency activities through the acquisition of Stearns Financial Services, Inc., Albany, MN	Not yet available
Q Bancorp, Inc., Geraldine, MT To engage <u>de novo</u> in making and servicing loans	October 6, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Otto Bremer Foundation, St. Paul MN and Bremer Financial Corporation, St. Paul, MN, to engage <u>de novo</u> in making and servicing loans and leasing personal and real property	October 11, 1994
Norwest Corporation, Minneapolis, MN, to engage in Mortgage servicing lending through Norwest Mortgage, Inc. by acquiring through NMI certain mortgage servicing rights or Michigan National Bank and its wholly owned subsidiary Independence One Mortgage Corporation, both of Southfield, Michigan	September 16, 1994
Norwest Corporation, Minneapolis, MN, to engage <u>de novo</u> in agri- cultural credit activities	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Riverside Bancshares Corporation
Minneapolis, MN
To redeem 75% of its voting shares.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Boulder Valley Bank and Trust, Boulder, Colorado, for prior approval to establish a detached facility at 1850 30th Street, and 1601 28th Street, both in Boulder, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Aspen Valley Bancshares, Inc., Aspen, Colorado, for prior approval to acquire 100 percent of the voting shares of Aspen Valley Bank, N.A., Aspen, Colorado, a de novo bank.	October 17, 1994
FirstBank Holding Company of Colorado, ESOP, Lakewood, Colorado, to increase it's ownership to 27.4 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.	October 17, 1994

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

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

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

<u>APPLICATION</u>
None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Lafayette State Bank 811 South Public Road Lafayette, Colorado 80026-2127	06-06-94	09-12-94	Outstanding
First Nebraska Bank P.O. Box 315 Valley, Nebraska 68064	06-06-94	09-15-94	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 19, 1994

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
Aaron Kaufman, Dallas, TX, Charles Kaufman, Austin, TX,
and Harold Kaufman, Charlotte, North Carolina, to acquire
an interest in Texas Community Bancshares, Inc., Dallas, TX

N/A

*Section 3(a)(3) application by
Brazos Bancshares, Inc., Joshua, TX, to acquire
Metro Bancshares, Inc., Alvarado, TX, and Alvarado
State Bank, Alvarado, TX
(Previously reported during the week of 8-22-94)

94/09/10

*Section 3(a)(3) application by
Texas Financial Bancorporation, Inc., Minneapolis, MN,
to acquire Kaufman Bancshares, Inc., Kaufman, TX, and
Farmers and Merchants National Bank, Kaufman, TX
(Previously reported during the week of 9-12-94)

94/10/10

*Section 3(a)(3) application by
First Bancorp, Inc., Denton, TX, to acquire Kaufman
Bancshares, Inc., Kaufman, TX, and Farmers and
Merchants National Bank, Kaufman, TX
(Previously reported during the week of 9-12-94)

94/10/10

*Section 3(a)(3) application by
First Delaware Bancorp, Inc., Dover, DE, to acquire
Kaufman Bancshares, Inc., Kaufman, TX, and
Farmers and Merchants National Bank, Kaufman, TX
(Previously reported during the week of 9-12-94)

94/10/10

*Section 3(a)(1) application by
Yoakum National Bancshares, Inc., Yoakum, TX, to
acquire Yoakum National Bancshares-Delaware, Inc.,
Wilmington, DE, and Yoakum National Bank, Yoakum, TX

94/10/18

*Section 3(a)(1) application by
Yoakum National Bancshares-Delaware, Inc.,
Wilmington, DE, to acquire Yoakum National Bank,
Yoakum, TX

94/10/18

- *Section 3(a)(1) application by Heritage Bancorp, Inc., Hutto, TX, to acquire Hutto State Bank, Hutto, TX N/A
- *Section 3(a)(1) application by Heights Texas, L.C., Harker Heights, TX, to acquire Heights Delaware, L.L.C., Dover, DE, and Heights State Bank, LBA, Harker Heights, TX N/A
- *Section 3(a)(1) application by Heights Delaware, L.L.C., Dover, DE, to acquire Heights State Bank, LBA, Harker Heights, TX N/A
- *Section 3(a)(1) application by Texas State Bancshares, Inc., Harker Heights, TX, to acquire Heights Delaware, L.L.C., Dover, DE, and Heights State Bank, LBA, Harker Heights, TX N/A
- *Section 3(a)(3) application by Finger Interests Number One, Ltd., Houston, TX, to acquire West Loop Savings, SSB, Houston, TX (de novo) N/A
- *Section 3(a)(3) application by Charter Bancshares, Inc., Houston, TX, to acquire West Loop Savings, SSB, Houston, TX (de novo) N/A
- *Section 3(a)(3) application by CBH, Inc., Wilmington, DE, to acquire West Loop Savings, SSB, Houston, TX (de novo) N/A

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

APPLICATION

NOTICE EXP

- Section 4(c)(8) de novo notification by International Bancshares Corporation, Laredo, TX, to engage in the activity of making loans to certain of its executive officers, directors, affiliates and principal shareholders and to certain executive officers and directors and their related interests of its wholly-owned subsidiary banks 94/09/28
(Previously reported during the week of 8-29-94)
- Section 4(c)(8) application by Finger Interests Number One, Ltd., Houston, TX, to acquire West Loop Savings & Loan Association, Houston, TX (immediately following the acquisition, West Loop will be converted to a state charter savings bank operating under the name of West Loop Savings, SSB) N/A

Section 4(c)(8) application by
Charter Bancshares, Inc., Houston, TX, to acquire West
Loop Savings & Loan Association, Houston, TX
(immediately following the acquisition, West Loop will be
converted to a state charter savings bank operating under
the name of West Loop Savings, SSB)

N/A

Section 4(c)(8) application by
CBH, Inc., Wilmington, D.E., to acquire West Loop
Savings & Loan Association, Houston, TX
(immediately following the acquisition, West Loop will be
converted to a state charter savings bank operating under
the name of West Loop Savings, SSB)

N/A

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

APPLICATION

Notice by B.O.A. Bancshares, Inc., Houston, TX,
to redeem 362,279 shares of its common stock

* 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 19, 1994

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 9/23/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of America Nevada, Las Vegas, Nevada, to establish an ATM at 2500 W. Spring Mountain Road, Las Vegas, Nevada. *	<u>Newspaper:</u> 10/05/94
Bank of America Nevada, Las Vegas, Nevada, to establish 7 ATM's at Raley's Drug Centers located at 1441 Mayberry Drive, 4047 So. Virginia Street, 701 Keystone Avenue, 1075 N. Hills Boulevard, Unit 270, all of Reno, Nevada; 2050 Pyramid Way, Sparks, Nevada; 3701 S. Carson Street, Carson City, Nevada; and 2511 Mountain City Highway, Elko, Nevada. *	<u>Newspaper:</u> 10/06/94
Bank of America Nevada, Las Vegas, Nevada, to establish an ATM at Meadows Mall, Las Vegas, Nevada. *	<u>Newspaper:</u> 09/26/94
Bank of America Nevada, Las Vegas, Nevada, to establish an ATM at Piper's Casino, Silver Springs, Nevada. *	<u>Newspaper:</u> 09/30/94
San Benito Bank, Hollister, California, to establish a branch office in the vicinity of the intersection of San Benito and Fourth Streets, Hollister, California. *	<u>Newspaper:</u> 10/15/94
Humboldt Bank, Eureka, California, to acquire by merger three branches of U.S. Bank of California, Sacramento, California. *	<u>Newspaper:</u> 10/16/94

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

Regency Bancorp, Fresno, California, to become a bank holding company by acquiring Regency Bank, Fresno, California. *	<u>Newspaper:</u> 10/14/94
	<u>Fed. Reg.:</u> 10/24/94

Section III - Applications Subject to Federal Register Notice Only

None

* Subject to CRA.

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

Week Ending 9/23/94

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 23, 1994. 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>
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None

*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.