

ANNOUNCEMENT
RESEARCH LIBRARY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 41
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 8, 1994

FEDERAL RESERVE BANK
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Credit availability for small and minority-owned businesses -- statement by Governor LaWare before the Subcommittee on Financial Institutions Supervision, Regulation and Deposit Insurance of the House Committee on Banking, Finance and Urban Affairs, October 6, 1994.
Published, October 5, 1994.

BANK HOLDING COMPANIES

Bank of New York Company, Inc., New York, New York; The Chase Manhattan Corporation; Chemical Banking Corporation; Citicorp; Nat West Holdings, Inc.; Fleet Financial Group, Providence, Rhode Island; HSBC Holdings PLC, London, England; HSBC Holdings BV, Amsterdam, The Netherlands; Marine Midland Banks, Inc., Buffalo, New York; Banco de Santander, S.A., Madrid, Spain; The Bank of Boston Corporation, Boston, Massachusetts; BayBanks, Inc.; First Fidelity Bancorporation, Lawrenceville, New Jersey; Shawmut National Corporation, Hartford, Connecticut; and National Westminster Bank, PLC, London, England -- to engage in data processing and related nonbank activities through Infinet Payment Services, Hackensack, New Jersey.
Approved, October 3, 1994.

First National Corporation of Ardmore, Inc., Ardmore, Oklahoma -- to acquire Bank of Love County, Marietta, Oklahoma.
Approved, October 3, 1994.

Firstar Corporation, Milwaukee, Wisconsin -- request for reconsideration of the Board's approval of the application to acquire First Southeast Banking Corp., Lake Geneva, Wisconsin.
Denied, October 4, 1994.

Peoples Bancorp, Inc., Marietta, Ohio -- to acquire Woodsfield Savings & Loan Company, Woodsfield, Ohio.
Approved, October 3, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

Rocky Mountain Bank of Billings, Billings, Montana -- request for reconsideration of the Board's approval of the applications to merge with five affiliated banks, and to establish branches.
Denied, October 5, 1994.

BANKS, FOREIGN

Banque Nationale de Paris, Paris, France -- to establish BNP Mexico Holding, Inc., Wilmington, Delaware, and invest in BNP Mexico, Mexico City, Mexico.
Approved, October 5, 1994.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Boston -- appointment of Paul M. Connolly as First Vice President, effective October 3, 1994.
Approved, October 3, 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

San Francisco Bank of America, Las Vegas, Nevada -- to establish an automated teller machine at Piper's Casino, Silver Springs, Nevada.
Approved, October 7, 1994.

San Francisco Bank of America Nevada, Las Vegas, Nevada -- to establish an automated teller machine at the Meadows Mall.
Approved, October 3, 1994.

Richmond Bank of Clarke County, Berryville, Virginia -- to establish a branch on Senseny Road (Route 657), Winchester, Virginia.
Approved, October 7, 1994.

Richmond Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 609 Plaza Boulevard, Kinston, North Carolina.
Approved, October 3, 1994.

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

BANK BRANCHES, DOMESTIC

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 3360 Clarendon Boulevard, New Bern, North Carolina. Approved, October 3, 1994.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 926 East National Road, Vandalia, Ohio. Approved, October 7, 1994.
Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- to relocate its branch to 5381 Clyde Park S.W., Wyoming, Michigan, from 5455 Clyde Park S.W. Returned, October 5, 1994.
Kansas City	First State Bank of Hotchkiss, Hotchkiss, Colorado -- to establish a branch at 255 East Bridge Street. Approved, October 3, 1994.
San Francisco	Home Valley Bank, Cave Junction, Oregon -- to establish a mobile branch to operate in the existing delineated service area of Home Valley Bank's Grants Pass, Oregon, branch. Approved, October 6, 1994.
Chicago	Lake Forest Bank and Trust Company, Lake Forest, Illinois -- to establish a branch at 310 East Scranton, Lake Bluff, Illinois. Approved, October 3, 1994.
Cleveland	Ohio Bank, Findlay, Ohio -- to establish a branch at 125 South Main Street, Fostoria, Ohio. Approved, October 7, 1994.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to establish a branch at 2121 Raybrook S.E., and 1450 East Fulton. Approved, October 7, 1994.
Atlanta	United American Bank of Central Florida, Orlando, Florida -- to establish a branch at 801 East State Road 434. Approved, October 7, 1994.
Chicago	Wayne Bank and Trust Company, Cambridge City, Indiana -- to establish a branch at 2260 National Road West, Richmond, Indiana. Returned, October 3, 1994.

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

BANK HOLDING COMPANIES

Secretary	Am South Bancorporation, Birmingham, Alabama -- to establish AmSouth Interim Federal Savings Bank, Fort Oglethorpe, Georgia. Approved, October 3, 1994.
Atlanta	Citizens Gwinett Bankshares, Inc., Duluth, Georgia -- to acquire Citizens Bank of Gwinett. Approved, October 5, 1994.
Richmond	City Holding Company, Charleston, West Virginia -- to acquire Hinton Financial Corporation, Hinton, West Virginia. Approved, October 6, 1994.
Atlanta	Commercial Bancorp of Gwinett, Inc., Lawrenceville, Georgia -- to merge with Commercial Bancorp of Georgia, Inc., Atlanta, Georgia, and acquire Commercial Bank of Georgia. Approved, October 6, 1994.
Dallas	Cullen / Frost Bankers, Inc., San Antonio, Texas -- registration statement. Withdrawn, October 6, 1994.
New York	Emigrant Bancorp, Inc., New York, New York -- to acquire Emigrant Savings Bank. Approved, October 6, 1994.
Dallas	First Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire First Bank of Texas, Tomball, Texas. Approved, October 5, 1994.
Atlanta	First Citizens Bancorp, Inc., Monroeville, Alabama -- to acquire First Citizens Bank of Monroe County. Approved, October 7, 1994.
Secretary	First Interstate Bancorp, Los Angeles, California -- to become a voting member of the Star System, Inc., which operates an electronic fund transfer network. Approved, October 4, 1994.
Atlanta	First Liberty Financial Corporation, Macon, Georgia -- to acquire Central Banking Company, Swainsboro, Georgia. Approved, October 5, 1994.

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

BANK HOLDING COMPANIES

Chicago	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- to acquire Heartland Federal Savings and Loan Association. Returned, October 5, 1994.
Kansas City	First Summerfield Corporation, Summerfield, Kansas -- to acquire The First National Bank of Summerfield. Approved, October 3, 1994.
Chicago	Firstbank Corporation, Alma, Michigan -- to purchase and assume the liabilities of the St. Charles, Michigan, branch of Standard Federal Bank, F.S.B., Troy, Michigan. Returned, October 5, 1994.
Chicago	Hawkeye Bancorporation, Des Moines, Iowa -- to acquire certain assets and assume deposit liabilities of the Boone, Iowa, branch of Midland Savings Bank, FSB. Returned, October 4, 1994.
Dallas	Healthcare International, Inc., Austin, Texas -- registration statement. Withdrawn, October 6, 1994.
Chicago	Maddox Financial, Inc., Hartford City, Indiana -- to acquire City Savings Bank. Approved, October 6, 1994.
St. Louis	Mark Twain Bancshares, Inc., St. Louis, Missouri, and Mark Twain Acquisition Corp., II -- to acquire United Kansas Bank Group, Inc., Merriam, Kansas, and United Kansas Bank and Trust. Approved, October 5, 1994.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to engage in commercial finance activities through Meridian Finance Company, Inc. Approved, October 7, 1994.

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

BANK HOLDING COMPANIES

Richmond	NationsBank Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to merge with RHNB Corporation, Rock Hill, South Carolina. Approved, October 7, 1994.
Dallas	Northeast Bancshares, Inc., Mesquite, Texas -- to acquire Northeast Bancshares-Delaware, Inc., Wilmington, Delaware, and Northeast National Bank, Mesquite, Texas. Approved, October 5, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire American Republic Bancshares, Inc., Belen, Minnesota. Approved, October 7, 1994.
Chicago	N.S. Bancorp, Inc., Chicago, Illinois -- to acquire Northwestern Savings Bank, and 5 percent of Firstfed Bancshares, Des Plaines, Illinois, and engage in lending activities. Returned, October 7, 1994.
Dallas	Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire Breckenridge Bancshares, Inc., Breckenridge, Texas, and Citizens National Bank of Breckenridge. Approved, October 4, 1994.
Dallas	Olney Bancshares, Inc., Olney, Texas -- to acquire Breckenridge Bancshares, Inc., Breckenridge, Texas, and Citizens National Bank of Breckenridge. Approved, October 4, 1994.
Dallas	Olney Bancshares of Texas, Inc., Olney, Texas -- to acquire Breckenridge Bancshares, Inc., Breckenridge, Texas, and Citizens National Bank of Breckenridge. Approved, October 4, 1994.
Minneapolis	Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to engage in lending and leasing activities. Returned, October 7, 1994.

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

BANK HOLDING COMPANIES

Dallas Thirdtier, Inc., Wilmington, Delaware -- to acquire Breckenridge Bancshares, Inc., Breckenridge, Texas, and Citizens National Bank of Breckenridge. Approved, October 4, 1994.

Chicago Town Financial Corporation, Hartford City, Indiana -- to acquire Maddox Financial, Inc., and City Savings Bank. Approved, October 7, 1994.

Atlanta Trustmark Corporation, Jackson, Mississippi -- to acquire Deville 1991 Limited Partnership, Vicksburg, Mississippi, and engage in community development activities. Approved, October 4, 1994.

BANK MERGERS

Richmond FCNB Bank, Frederick, Maryland -- to acquire certain assets and assume certain liabilities of the Damascus Center branch, Damascus, Maryland, of The Bank of Baltimore, Baltimore, Maryland, and to establish a branch. Approved, October 6, 1994.

San Francisco Valliwide Bank (formerly Bank of Fresno) Fresno, California -- to merge with Bank One, Fresno, National Association, and to establish branches. Returned, October 3, 1994.

BANK PREMISES

Kansas City First Bank of Haskell, Haskell, Oklahoma -- investment in bank premises. Approved, October 3, 1994.

Chicago State Bank of Howards Grove, Howards Grove, Wisconsin -- investment in bank premises. Returned, October 4, 1994.

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

CAPITAL STOCK

Dallas First Groesbeck Holding Company, Groesbeck, Texas --
 redemption of shares.
 Approved, October 4, 1994.

CHANGE IN BANK CONTROL

Minneapolis Commercial Bank of Mott, Mott, North Dakota -- change
 in bank control.
 Returned, October 3, 1994.

Atlanta FNS Bancshares, Inc., Scottsboro, Alabama -- change
 in bank control.
 Permitted, October 7, 1994.

Chicago Mid-America National Bancorp, Inc., Chicago, Illinois
 -- change in bank control.
 Returned, October 6, 1994.

COMPETITIVE FACTORS REPORTS

New York Banco Santander Puerto Rico, San Juan, Puerto Rico,
 proposed purchase of the assets and assumption of
 the liabilities of Santander National Bank,
 Bayamon, Puerto Rico -- report on competitive
 factors.
 Submitted, October 4, 1994.

Chicago Bank of Alma, Alma, Michigan, proposed purchase of
 the assets and assumption of the liabilities of the
 St. Charles, Michigan, branch of Standard Federal
 Bank, F.S.B., Troy, Michigan -- report on
 competitive factors.
 Submitted, October 6, 1994.

Philadelphia Bank of Baltimore, Baltimore, Maryland, proposed
 merger with First Fidelity Bank, National
 Association, Elkton, Maryland -- report on
 competitive factors.
 Submitted, October 3, 1994.

Chicago Citizens National Bank of Boone-Stratford, Boone,
 Iowa, proposed purchase of the assets and
 assumption of the liabilities of the Boone, Iowa,
 office of Midland Savings Bank, FSB, Des Moines,
 Iowa -- report on competitive factors.
 Submitted, October 5, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond	Co-operative Savings Bank, FSB. Lynchburg, Virginia, proposed purchase of the assets and assumption of the liabilities of the Danville, Virginia, branch of Charter Federal Savings Bank, FSB, Bristol, Virginia -- report on competitive factors. Submitted, October 3, 1994.
Atlanta	Colonial Bank, Montgomery, Alabama, proposed purchase of certain assets and assumption of the deposit and certain other liabilities of Brundidge Banking Company, Inc., Brundidge, Alabama -- report on competitive factors. Submitted, October 5, 1994.
Cleveland	Columbus National Bank, Quaker City, Ohio, proposed purchase of certain assets and assumption of certain liabilities of Buckeye Savings Bank, Bellaire, Ohio -- report on competitive factors. Submitted, October 7, 1994.
Chicago	Farmers Savings Bank, Vincent, Iowa, proposed merger with FS State Bank -- report on competitive factors. Submitted, October 5, 1994.
Chicago	First of America Bank-Illinois, National Association, Peoria, Illinois -- proposed merger with First of America Bank-Northeast Illinois, National Association, Libertyville; First of America Bank-Metro Southwest, National Association, Kankakee; First of America Bank-North Central Illinois, National Association, Rockford; First of America Bank-Champion, National Association, Bloomington; First of America Bank-Champaign, National Association, Champaign; First of America Bank-Decatur, National Association, Decatur; First of America Bank-Springfield, National Association, Springfield, and First of America Bank-Quad Cities, National Association, Rock Island, Illinois -- report on competitive factors. Submitted, October 5, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	First of America Bank-Indiana, Indianapolis, Indiana, proposed merger with First of America Bank-Northwest Indiana, N.A., LaPorte, Indiana -- report on competitive factors. Submitted, October 5, 1994.
Kansas City	First Security Bank, Beaver, Oklahoma, proposed acquisition of the assets and assumption of the liabilities of the Beaver branch of Bank IV, Beaver, Oklahoma -- report on competitive factors. Submitted, October 4, 1994.
Chicago	Firststar Bank Madison, National Association, Madison, Wisconsin, proposed merger with Firststar Bank Portage, Portage, Wisconsin -- report on competitive factors. Submitted, October 5, 1994.
Atlanta	Hancock Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with Washington Bank and Trust Company, Franklinton, Louisiana -- report on competitive factors. Submitted, October 3, 1994.
Chicago	Kankakee Federal Savings Bank, Kankakee, Illinois, proposed purchase of the assets and assumption of the liabilities of the Hoopeston, Illinois, branch of Household Bank, FSB, Newport Beach, California -- report on competitive factors. Submitted, October 5, 1994.
St. Louis	Mercantile Bank of Springfield, Springfield, Missouri, proposed merger with Mercantile Bank of Table Rock Lake, Branson West, Missouri -- report on competitive factors. Submitted, October 4, 1994.
Boston	Norwich Savings Society, Norwich, Connecticut, proposed merger with the Mystic Bank, Inc., New London, Connecticut -- report on competitive factors. Submitted, October 6, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	Pella National Bank, Pella, Iowa, proposed merger with Taintor Savings Bank, New Sharon, Iowa -- report on competitive factors. Submitted, October 6, 1994.
Chicago	Peoples Bank & Trust of Pana, Pana, Illinois, proposed purchase of the assets and assumption of the liabilities of the Altamont, Illinois, branch of Household Bank, F.S.B., Newport Beach, California -- report on competitive factors. Submitted, October 6, 1994.
Atlanta	PNC Trust Company of Florida, Vero Beach, Florida, proposed acquisition of Indian River, FSB, Vero Beach, Florida -- report on competitive factors. Submitted, October 3, 1994.
Atlanta	Regions Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with Guaranty Bank and Trust Company; Bank of New Roads, New Roads; and First American Bank and Trust of Louisiana, Monroe, Louisiana -- report on competitive factors. Submitted, October 6, 1994.
Chicago	State Bank of Woodstock, Woodstock, Illinois, proposed purchase of the assets and assumption of the liabilities of the Woodstock branch of Home Federal Savings and Loan Association of Elgin, Elgin, Illinois -- report on competitive factors. Submitted, October 5, 1994.
Atlanta	Union Interim Bank, Montgomery, Alabama, proposed merger with Union Bank and Trust Company -- report on competitive factors. Submitted, October 6, 1994.
San Francisco	United Federal Bank, FSB, Tucson, Arizona, proposed purchase of certain assets and assumption of certain liabilities of one branch in Tucson, of Washington Federal Savings and Loan Association, Seattle, Washington -- report on competitive factors. Submitted, October 6, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago Wauconda National Bank and Trust Company, Wauconda,
 Illinois, proposed merger with First National Bank
 of Crystal Lake, Crystal Lake, Illinois -- report
 on competitive factors.
 Submitted, October 5, 1994.

Dallas Yoakum National Bank, Yoakum, Texas, proposed merger
 with Interim Yoakum Bank -- report on competitive
 factors.
 Submitted, October 5, 1994.

EXTENSIONS OF TIME

Atlanta Branford State Bank, Branford, Florida -- extension
 to January 22, 1995, to become a member of the
 Federal Reserve System.
 Granted, October 7, 1994.

Dallas Central Delaware Financial Bancorp, Inc., Dover,
 Delaware -- extension to November 11, 1994, to
 acquire Bank of Troy. Troy, Texas.
 Granted, October 3, 1994.

Dallas Central Financial Bancorp, Inc., Lorena, Texas --
 extension to November 11, 1994, to acquire Bank of
 Troy, Troy, Texas.
 Granted, October 3, 1994.

Cleveland Farmers BankCorp, Nicholasville, Kentucky --
 extension to January 8, 1995, to engage de novo in
 consumer finance activities through Farmers
 Financial Credit Company.
 Granted, October 5, 1994.

Atlanta Levy County State Bank, Chiefland, Florida --
 extension to January 7, 1995, to become a member of
 the Federal Reserve System.
 Granted, October 7, 1994.

Atlanta Southwest Banks, Inc., Naples, Florida -- extension
 to January 7, 1995, to acquire Cape Coral National
 Bank, Cape Coral, Florida.
 Granted, October 7, 1994.

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

MEMBERSHIP

Atlanta	Farmers and Merchants Bank, Forest, Mississippi -- to become a member of the Federal Reserve System. Approved, October 6, 1994.
Chicago	Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- to become a member of the Federal Reserve System. Returned, October 3, 1994.
Chicago	Fifth Third Bank of Southeastern Indiana, Batesville, Indiana -- to become a member of the Federal Reserve System. Returned, October 3, 1994.
Kansas City	Heritage Bank of St. Joseph, St. Joseph, Missouri -- to become a member of the Federal Reserve System. Approved, October 4, 1994.
Chicago	NBD Bank, Detroit, Michigan -- to become a member of the Federal Reserve System. Returned, October 4, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK MERGERS

Rocky Mountain Bank of Billings, Billings, Montana --
request for reconsideration of the Board's approval
of the applications to merge with five affiliated
banks, and to establish branches.
Denied, October 5, 1993.

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

ADDITIONS AND CORRECTIONS

EXTENSIONS OF TIME

Atlanta Farmers and Merchants Bank of Trenton, Trenton,
Florida -- extension to January 7, 1995, to become
a member of the Federal Reserve System.
Granted, January 7, 1994.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- minutes of the
FOMC meeting on August 16, 1994.
Published, September 30, 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

The Bank for Foreign Trade of the Russian Federation,
Moscow, Russia, to establish a responentative office in
New York, New York.

N/A

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Application by Banco Santander, S.A., Madrid,
Spain ("Santander"), and its wholly-owned subsidiary
FFB Participacoes, S.A., Funchal, Portugal
("Participacoes"), (1) for Santander to transfer
from Santander to Participacoes all of Santander's
shares of common stock of First Fidelity Bancorporation,
Lawrenceville, New Jersey ("FF Bancorporation"); and
(2) for Participacoes to purchase additional shares of
common stock of FF Bancorporation. Upon consummation,
Santander will indirectly own up to 30 percent of the
outstanding shares of FF Bancorporation.1/

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NSB Holding Corp., Staten Island, New York,
to become a mutual holding company with respect
to Interim Savings Bank, Staten Island, New York,
the successor by conversion to Northfield Savings
Bank, Staten Island, New York, a mutual savings
Bank. Interim Savings Bank will change its name
to Northfield Savings Bank after the mutual holding
company formation transaction.1/

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SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

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 October 8, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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

Meridian Bank., Reading, Pennsylvania requests permission to establish a remote service facility (RSF) to be located at Genuardi Supermarket, Spring City Shopping Center, 55 east Bridge Street, Spring, PA. Expedited procedures.

Newspaper comment period: 10/31/94

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

Hal Jonathan Shaffer, Carl A. Lingle, and Jerome S. Goodman request approval to acquire up to 95.4% of First Bank of Philadelphia, Philadelphia, Pennsylvania, pursuant to the Change in Bank Control Act.

Fed. Reg. Comment period: 10/26/94
Newspaper comment period: N. Avail

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None

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 October 7, 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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
None	None	None

APPLICATIONS BULLETIN
(For the week ending October 9, 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 * October 10, 1994

Received notice of intent from Fifth Third Bank
of Western Ohio to establish a Customer-Bank
Communications Terminal ("CBCT") at 3000 West
Elm Street, Lima, Ohio. * October 31, 1994

Received applications from Integra Bank,
Pittsburgh, PA to establish remote service
facilities ("CBCT") at 661 Lincoln Avenue,
Bellevue, PA; 1130 Highwood Street,
Pittsburgh, PA; and 4714 McKnight Road,
Ross Township, PA. * November 4, 1994

Received application from Orrville Savings
Bank, Orrville, Ohio to establish a CBCT
at Wayne College, University of Akron,
1901 Smucker Road, Orrville, Ohio. * November 3, 1994

Received application from Integra Bank,
Pittsburgh, PA to establish branch facility
in Oakdale and Pittsburgh, PA. * October 16, 1994

Received application from Chippewa Walley
Bank, Rittman, OH to establish branch facility
in Westerfield Center, OH. October 14, 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

APPLICATIONS BULLETIN
(For the week ending October 9, 1994)

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

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 #

Received application from Community First Financial, Inc., Maysville, KY to acquire Grant Bancshares, Inc., Dry Ridge, KY * October 30, 1994

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. Withdrawn

**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
(October 8, 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 October 8, 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 Citizens Commercial Bank & Trust Co.
225 North Main Street
Celina, Ohio 45822
(419) 586-5121
Rating: Outstanding
Exam Date: June 28, 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
Greenwood Bank & Trust, Greenwood, South Carolina, to establish a branch at 202 North West Main Street, Ninety Six, South Carolina.*	10-28-94
The George Mason Bank, Fairfax, Virginia, to establish a branch at 4501 Daly Drive, Chantilly, Virginia.*	10-29-94
F & M Bank-Massanutten, Harrisonburg, Virginia, to merge with F & M Bank-Broadway, Broadway, Virginia.*	10-31-94

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 Consolidated Bank, N.A., Hialeah, Florida.*	10-24-94**
BB&T Financial Corporation, Wilson, North Carolina, to merge with Southern National Corporation, Lumberton, North Carolina.*	10-27-94

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending October 7, 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>
Central Virginia Bank Route 60 and Flatrock Powhatan, Virginia 23139-9271	7-11-94	Satisfactory
Commercial and Farmers Bank 8593 Baltimore National Pike Ellicott City, Maryland 21043-4202	7-18-94	Satisfactory
First Sentinel Bank 315 Railroad Avenue Richlands, Virginia 24641-2448	7-25-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 7, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Intervest Bank Clearwater, Florida To establish a branch located at 2175 Nursery Road, Clearwater, Florida, to be known as the Nursery Road Banking Center.	10-24-94*
Intervest Bank Clearwater, Florida To establish a branch located at 606 Chestnut Street, Clearwater, Florida, to be known as the Chestnut Street Banking Center.	10-24-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commerce Corporation New Orleans, Louisiana To merge with First Bancshares, Inc., Slidell, Louisiana, and thereby directly acquire its subsidiary, First Bank, Slidell, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	10-28-94* Federal Register
First Commerce Corporation New Orleans, Louisiana To merge with City Bancorp, Inc., New Iberia, Louisiana, and thereby directly acquire its subsidiary, City Bank & Trust Company, New Iberia, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	10-28-94* Federal Register
New Prosperity Banking Corporation St. Augustine, Florida 1-BHC formation, Prosperity Banking Company, St. Augustine, Florida, and its subsidiary, The Prosperity Bank of St. Augustine, St. Augustine, Florida.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

Lowndes Bancshares, Inc.
Valdosta, Georgia

11-04-94

For its subsidiary, Goldleaf Technologies, Inc., Georgia, to expand its data processing and transmission services to Puerto Rico and Panama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.

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

Application

Synovus Financial Corp.
Columbus, Georgia
Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 7, 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 Bank</u>	<u>Rating</u>	<u>Date</u>
Banco Central HispanoAmericano 701 Brickell Avenue Suite 2410 Miami, Florida 33131-2914 (305)373-0739	Outstanding	07-06-94
Swiss Bank Corporation 701 Brickell Avenue Suite 3250 Miami, Florida 33131 (305)375-0110	Outstanding	07-13-94

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 7, 1994

Section 10 - Availability of CRA Public Evaluations

Banco Do Brasil, S.A. One Biscayne Tower Suite 3250 2 South Biscayne Boulevard Miami, Florida 33131	Outstanding	07-21-94
Bank of St. Petersburg Pasadena Avenue South St. Petersburg, Florida 33707 (813)347-3132	Satisfactory	07-27-94
United Citizens Bank of Alachua County 1010 South Highway 441 Alachua, Florida 32615 (904)462-5983	Satisfactory	07-27-94
Banco de la Nacion Argentina 777 Brickell Avenue Suite 802 Miami, Florida 33131 (305)371-7500	Outstanding	07-28-94
Atlantic Security Bank 801 Brickell Avenue Penthouse II-A Miami, Florida 33131 (305)372-0762	Outstanding	07-27-94
Banco Boliviano Americano, SA 777 Brickell Avenue Suite 1201 Miami, Florida 33131 (305)372-8838	Outstanding	07-01-94

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>
Merger	First Bank North Freeport, Illinois DeKalb, Illinois branch of Home Federal Savings & Loan Association Elgin, Illinois	N - 10-24-94
Branch relocation	First of America Bank-North Michigan Grand Traverse, Michigan from 401 Bay Street to 212 Mitchell Street Petoskey, Michigan	N - **
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 347 South Division Avenue Grand Rapids, Michigan	N - **
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 - **
Branch	First Bank of Berne Berne, Indiana 102 W. Main Street Berne, Indiana	N - 10-20-94
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 - 10-22-94
Merger	First of America Bank - West Michigan Grand Rapids, Michigan Grand Rapids, Michigan branch of Great Lakes Bancorp, A Federal Savings Bank Ann Arbor, Michigan	N - **
Branch	Cole Taylor Bank Chicago, Illinois Broadview Village Square Shopping Center 17th Avenue & Cermak Road Broadview, Illinois	N - **

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>
Member	Foxdale Bank (in organization) South Elgin, Illinois to become a member of the Federal Reserve System	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	N.S. Bancorp, Inc Chicago, Illinois Northwestern Savings Bank Chicago, Illinois*	FR - 9-27-94 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
Y-2	Principal National Bancorp, Inc. Pontiac, Illinois Home Guaranty Savings Association Piper City, Illinois*	FR 10-17-94 NP - 10-13-94
CoC-HC	Munter Agency, Inc. Strawberry Point, Iowa by Raymond J. Schirmer, Richard J. Foust & Robert L. Foust	FR - 10-17-94 NP - 10-12-94
Y-1	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank (formerly Central National Bank of Howard County) Russiaville, Indiana*	FR - 11-4-94 NP - 10-26-94
Y-1	Mediapolis Bancorporation Mediapolis, Iowa Mediapolis Savings Bank Mediapolis, Iowa*	FR - ** NP - **
CoC-HC	Easter Enterprises, Inc. Altoon, Iowa by Jack Easter	FR - ** NP - **

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	Raritan State Bancorp, Inc. Raritan, Illinois Raritan State Bank Raritan, Illinois*	FR - 10-20-94 NP - 10-14-94
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 - 10-24-94 NP - 10-08-94
Y-2	Amcore Financial, Inc Rockford, Illinois NBA Holding Company Aledo, Illinois Bank of Aledo Aledo, Illinois*	FR - 10-24-94 NP - 10-20-94

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	Firststar Corporation Milwaukee, Wisconsin First Colonial Bankshares Corporation Chicago, Illinois Hi-Bancorp, Inc. Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois First Colonial/York, Inc. Chicago, Illinois All American Bank of Chicago Chicago, Illinois Avenue Bank of Oak Park Oak Park, Illinois Colonial Bank Chicago, Illinois Community Bank and Trust Company of Edgewater Chicago, Illinois First Colonial Bank of Downers Grove Downers Grove, Illinois First Colonial Bank of Dupage County Naperville, Illinois First Colonial Bank of Lake County Vernon Hills, Illinois First Colonial Bank of McHenry County Crystal Lake, Illinois First Colonial Bank Northwest Niles, Illinois First Colonial Bank/Rosemont Rosemont, Illinois First Colonial Bank Southwest Burbank, Illinois Fox Lake State Bank Fox Lake, Illinois Michigan Avenue National Bank of Chicago Chicago, Illinois Northlake Bank Northlake, Illinois York State Bank Elmhurst, Illinois First Colonial Bank-Mundelein Mundelein, Illinois First Colonial Bank-Highwood Highwood, Illinois*	FR - 10-31-94 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-2	Firststar Corporation of Illinois Milwaukee, Wisconsin First Colonial Bankshares Corporation Chicago, Illinois Hi-Bancorp, Inc. Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois First Colonial/York, Inc. Chicago, Illinois All American Bank of Chicago Chicago, Illinois Avenue Bank of Oak Park Oak Park, Illinois Colonial Bank Chicago, Illinois Community Bank and Trust Company of Edgewater Chicago, Illinois First Colonial Bank of Downers Grove Downers Grove, Illinois First Colonial Bank of Dupage County Naperville, Illinois First Colonial Bank of Lake County Vernon Hills, Illinois First Colonial Bank of McHenry County Crystal Lake, Illinois First Colonial Bank Northwest Niles, Illinois First Colonial Bank/Rosemont Rosemont, Illinois First Colonial Bank Southwest Burbank, Illinois Fox Lake State Bank Fox Lake, Illinois Michigan Avenue National Bank of Chicago Chicago, Illinois Northlake Bank Northlake, Illinois York State Bank Elmhurst, Illinois First Colonial Bank-Mundelein Mundelein, Illinois First Colonial Bank-Highwood Highwood, Illinois*	FR - 10-31-94 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	Raddatz Family Limited Partnership Chicago, Illinois East Side Financial, Inc. Chicago, Illinois East Side Savings Bank Chicago, Illinois	FR - 10-19-94 N - 10-26-94
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank (in organization) South Elgin, Illinois*	FR - 10-31-94 N **
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter**	FR 10-28-94
Y-1	Ogden Bancshares, Inc. Ogden, Iowa City State Bank Ogden, Iowa*	FR - ** N **
Y-2	FBOP Corporation Oak Park, Illinois Citizens National Bank Teaque, Texas*	FR - ** N - 10-23-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR 10-31-94 N - **
Y-2	Coal City Corporation Coal City, Illinois Peterson Bank Chicago, Illinois*	FR - ** N **
Y-2	Manufacturers National Corporation Chicago, Illinois Peterson Bank Chicago, Illinois*	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>
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 N - 10-17-94
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 NP - 10-17-94
SMB-OT	First Bank North Freeport, Illinois to become a limited partner in a community development project for low/moderate income housing	FR - **
Y-4	Chadwick Bancshares, Inc. Chadwick, Illinois Community Insurance, Inc. Miles, Iowa	FR - **
Y-4	Northwest Financial Corp. Spencer, Iowa James Mortgage Corporation Des Moines, Iowa - making & servicing loans	FR - **
Y-4	Castle BancGroup, Inc. DeKalb, Illinois First National Bank in DeKalb DeKalb, Illinois	FR - **
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois to engage brokerage activities in the sale of mutual funds through Alpha Financial Insurance Services, Inc., Toluca, 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</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
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	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 - 10-18-94
Y-4	First Busey Corporation Urbana, Illinois First Busey Securities, Inc. Urbana, Illinois	FR - 9-30-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan Amerifed Financial Corp. Joliet, Illinois Amerifed Bank, F.S.B. Joliet, Illinois	FR - 10-20-94 N - 10-5-94
Y-4	NBD Illinois, Inc. Detroit, Michigan Amerifed Financial Corp. Joliet, Illinois Amerifed Bank, F.S.B. Joliet, Illinois	FR - 10-20-94 N - 10-5-94
Y-4	Firststar Corporation Milwaukee, Wisconsin Bankerstech, Inc. Chicago, Illinois First Colonial Mortgage Corporation Elmhurst, Illinois First Colonial Trust Company Oak Park, Illinois Midstates Financial Corporation Schaumburg, Illinois	FR - 10-31-94
Y-4	Firststar Corporation of Illinois Milwaukee, Wisconsin Bankerstech, Inc. Chicago, Illinois First Colonial Mortgage Corporation Elmhurst, Illinois First Colonial Trust Company Oak Park, Illinois Midstates Financial Corporation Schaumburg, Illinois	FR - 10-31-94
4(c)(8)	Manteno Bancshares, Inc. Manteno, Illinois Manteno Bancshares Community Development Corporation Manteno, Illinois	FR - **
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--to invest in low income housing projects	FR - 10-31-94

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
RoS	Easter Enterprises, Inc. Altoona, Iowa to redeem 4,616 shares of its 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-day business day period the bank has to make the evaluation public has lapsed during the week ending October 7, 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Bank One, Peoria 124 SW Adams Street Peoria, Illinois 61602 (309) 672-6123	6/27/94	0

FEDERAL RESERVE BANK OF ST. LOUIS
FOR THE WEEK ENDING OCTOBER 7, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by First Community Bank, Conway, Arkansas, to establish a branch office in Conway, Arkansas.	Newspaper: 10/30/94

**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 CNB Bancshares, Inc., Evansville, Indiana, to acquire Harrisburg Bancshares, Inc., Harrisburg, Illinois.	Newspaper: 11/2/94
*Section 3(a)(1) application by HBI Acquisition Company, Evansville, Indiana, to become a bank holding company by acquiring Harrisburg Bancshares, Inc., Harrisburg, Illinois.	Newspaper: 11/2/94
*Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire Worthen Banking Corporation, Little Rock, Arkansas.	Newspaper: 11/4/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire National Mortgage Company, Memphis, Tennessee, and to engage in the activities of making and servicing loans; insurance agency and underwriting; and financial advice and appraisal services.	Not yet available
Section 4(c)(8) applications by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire Worthen Trust Company, Little Rock, Arkansas, and Consumer Protective Life Insurance Company, Little Rock, Arkansas, and engage, respectively, in trust and insurance activities.	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE (Continued)

Application **End of Comment Period**

Section 4(c)(8) notification by National City Bancshares, Inc., Evansville, Indiana, to engage de novo in leasing real and personal property through NCBE Leasing Corp, Evansville, Indiana (previously reported during week ending September 23, 1994).

Fed. Reg.: 10/17/94

Section 4(c)(8) notification by CNB Bancshares, Inc., Evansville, Indiana, to engage de novo in community development activities through a 19.8% limited partnership interest in Shelbyville High Apartments, Ltd. Partnership, Shelbyville, Indiana (previously reported during week ending September 30, 1994).

Fed. Reg.: 10/31/94

**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 October 7, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

First Interstate Bank of
Commerce, Billings, MT, to
establish a branch in Billings, MT

Comment Period
Ending Date

October 29, 1994

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

Application

Frandsen Financial Corporation
Forest Lake, MN
To acquire 100% of the voting shares
of Sturgeon Lake State Bank, Sturgeon
Lake, MN*

Comment Period
Ending Date

October 13, 1994
(Newspaper)

Flint Creek Holding Company,
Philipsburg, MT, to acquire 80% of
the voting shares of Flint Creek
Valley Bank, Philipsburg, MT*

October 28, 1994
(Federal Register)

Geoffrey Gempeler to increase
his ownership from 24.58% to 30.53%
of the voting shares of Chisago
Bancorporation, Inc., Chisago City, MN*

Not yet available

Norwest Corporation, Minneapolis, MN
to acquire 100% of the voting shares
of the Ken-Caryl Investment Company,
Littleton, CO*

November 4, 1994
(Federal Register)

Randall Holding Company, Inc., Randall,
MN, to acquire 90% of the voting shares
of Randall State Bank, Randall, MN*

Not yet available

McHugh Family Trust, to acquire
52.9% of the voting shares of Maple
Lake Bancorporation, Maple Lake, 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>
BNCCORP, Inc., Bismarck, ND, to engage in data processing activities through the acquisition of JMS Systems, Inc., Bismarck, ND	Not yet available
Haugo Bancshares, Inc., Sioux Falls, SD, to engage <u>de novo</u> in making and servicing loans	October 31, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 7, 1994

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.

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Victoria State Bank 1630 Arboretum Boulevard Victoria, MN 55386 (612) 443-2491	July 5, 1994	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Country Club Bank, Kansas City, Missouri, for prior approval to become a member of the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National of Colorado, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Union Colony Bancorporation, Inc., Greeley, Colorado.*	Not Available
State Bank Employees Stock Ownership Plan, Hoxie, Kansas, for prior approval to become a bank holding company through the acquisition of 45 percent of the voting shares of Prairie State Bancshares, Inc., Hoxie, Kansas.*	November 4, 1994
Peoples Trust of 1987, Ottawa, Kansas, for prior approval to acquire 47.5 percent of the voting shares of Johnson County Bank, Overland, Park, Kansas.*	Not Available
Stewart A. Whitham, Leoti, Kansas, John Poos, Wichita, Kansas, and Jennifer Jensik, Nixa, Missouri, to increase voting control in Western Bancorp, Inc., Garden City, Kansas, from 3.65 percent to 68.14 percent, from 18.24 percent to 82.73 percent, and 3.65 percent to 49.31 percent, respectively.	Not Available

Federal Reserve Bank of Kansas City

Stewart A. Whitham, Leoti, Kansas,
for prior approval to increase
ownership interest in Whitcorp
Financial Company, Leoti, Kansas,
from 2.00 percent to 50.84 percent.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First State Bancorporation, Taos, New
Mexico, for prior approval to acquire
33 percent of the interest in Credit
Card Services, Ltd., Las Vegas,
Nevada.

Not Available

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

APPLICATION

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.

Federal Reserve Bank of Kansas City

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 7, 1994

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

APPLICATION

NOTICE EXP

*Section 9 application received from
State Bank & Trust Company, San Marcos, TX, to
establish a branch at 221 Wonder World Drive, San
Marcos, TX 78666

94/10/10

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

APPLICATION

**** NOTICE EXP**

Change in Control Notice by
Jack William Young; Myna Quartz Young; and Lancer
Partners, Ltd., Dallas, TX, to acquire an interest
in U B & T Holding Co., Abilene, TX
(Previously reported during the week of 8-22-94)

94/10/16

Change in Control Notice by
Bill Pittman and Ginger Pittman, Spearman, TX, to acquire
an interest in Spearman Bancshares, Inc., Spearman, TX

N/A

*Section 3(a)(1) application by
Riverway Holdings, Inc., Houston, TX, to acquire
Riverway Holdings of Delaware, Inc., Wilmington, DE, and
Riverway Bank, Houston, TX

N/A

*Section 3(a)(1) application by
Riverway Holdings of Delaware, Inc., Wilmington, DE, to
acquire Riverway Bank, Houston, TX

N/A

*Section 3(a)(1) application by
Blumberg Bank, L.P., Seguin, TX, to acquire
Seguin State Bank & Trust Company, Seguin, TX

N/A

*Section 3(a)(1) application by
Casey Bancorp, Inc., Grand Prairie, TX, to acquire
Grand Prairie State Bank, Grand Prairie, TX

N/A

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by Riverway Holdings, Inc., Houston, TX, to engage in providing investment advice through Riverway Financial Services, Inc., Houston, TX

N/A

Section 4(c)(8) de novo notification by Riverway Holdings of Delaware, Inc., Wilmington, DE, to engage in providing investment advice through Riverway Financial Services, Inc., Houston, TX

N/A

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

APPLICATION

Notice by Town & Country Bancshares, Inc., Stephenville, TX, to redeem 36,500 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 OCTOBER 7, 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>
Citizens Bank & Trust Company of Baytown, Texas 1300 Rollingbrook Dr. P. O. Box 150 Baytown, TX 77522-0150	94/06/20	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/07/94

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

The Prineville Bank, Prineville, Oregon, to establish a mobile branch facility in the Bend, Oregon, trade area. *

Newspaper: Not available

ValliWide Bank, Fresno, California, to merge with Bank One, Fresno, National Association, Fresno, California. *

Newspaper: 10/10/94

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

None

Section III - Applications Subject to Federal Register Notice Only

None

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

None

* Subject to CRA.

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

Week Ending 10/07/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 7, 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>
Bank of Casa Grande Valley	635 N. Arizona Ave. Casa Grande, AZ 85228 (602) 836-4666	6/27/94	Satisfactory

*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.