Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 44
Week Ending October 31, 1998

Board of Governors of the Federal Reserve System, Washington, DC 20551
**Bank Holding Companies**

Charter One Financial, Inc., Cleveland, Ohio, and Charter-Michigan Bancorp, Inc. -- to acquire ALBANK Financial Corporation, Albany, New York, and ALBANK Commercial; to acquire the nonbanking subsidiaries of ALBANK Financial Corporation; and to retain some of Charter One's nonbanking subsidiaries.
- Approved, October 28, 1998

Firstar Corporation, Milwaukee, Wisconsin -- to merge with Star Banc Corporation, Cincinnati, Ohio, and acquire Star Bank, N.A.
- Approved, October 28, 1998

SunTrust Banks, Inc., Atlanta, Georgia -- to acquire Crestar Financial Corporation, Richmond, Virginia, and Crestar Bank, and to acquire the nonbanking subsidiaries of Crestar Financial Corporation.
- Approved, October 28, 1998

- Approved, October 26, 1998

**Regulations And Policies**

Basle Committee on Banking Supervision -- interpretation of the Basle framework for capital adequacy concerning instruments eligible for inclusion in Tier 1 capital.
- Announced, October 27, 1998

**Reserve Bank Services**

Net Settlement Services -- final action to enhance Federal Reserve net settlement services (Docket No. R-0974).
- Approved, October 29, 1998
<table>
<thead>
<tr>
<th>Branch Location</th>
<th>Bank Name and Location</th>
<th>Branch Details</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chicago</td>
<td>Comerica Bank, Detroit, Michigan</td>
<td>to establish a branch at 5270 Eastern Avenue, S.E., Grand Rapids, Michigan.</td>
<td>October 28, 1998</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Eaton Bank, Eaton, Colorado</td>
<td>to establish a branch at 3598 State Highway 119, Longmont, Colorado.</td>
<td>October 26, 1998</td>
</tr>
<tr>
<td>Atlanta</td>
<td>Fifth Third Bank of Florida, Naples, Florida</td>
<td>to establish a branch at 5636 Tavilla Circle.</td>
<td>October 26, 1998</td>
</tr>
<tr>
<td>Richmond</td>
<td>Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia</td>
<td>to establish a branch at 2801 Parham Road, Richmond, Virginia.</td>
<td>October 27, 1998</td>
</tr>
</tbody>
</table>

**Bank Holding Companies**

<table>
<thead>
<tr>
<th>Branch Location</th>
<th>Bank Name and Location</th>
<th>Details</th>
<th>Approval Date</th>
</tr>
</thead>
</table>
Bank Holding Companies

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to acquire through merger Peoples Bancorp of Winchester, Inc., Winchester, Kentucky, and Peoples Commercial Bank.
- Approved, October 29, 1998

Chicago

- Approved, October 28, 1998

St. Louis

- Approved, October 29, 1998

Atlanta

CCB Bancshares, Inc., Hahira, Georgia -- to acquire The Remerton Agency, Inc., Remerton, Georgia, d/b/a Star Insurance Agency, and engage in general insurance activities in a town with a population of less than 5000.
- Withdrawn, October 30, 1998

Chicago

Community Bancshares Corp., Indianola, Iowa -- to acquire Fort Des Moines Community Bank, Des Moines, Iowa.
- Approved, October 29, 1998

Atlanta

Community National Bank Corporation, Venice, Florida -- to acquire Community Advisory Services, Inc.; Community Financial Centers, Inc.; and Community Investment Centers, Inc.; and engage in investment advisory, securities brokerage, and financial advisory services.
- Approved, October 28, 1998

Secretary

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- to acquire First Volunteer Corporation, Union City, Tennessee, and First Volunteer Bank.
- Approved, October 29, 1998
**Bank Holding Companies**

**San Francisco**

First Coastal Bancshares, El Segundo, California, and California Community LLC, Los Angeles, California -- waiver of application to acquire American Independent Bank, N.A., Gardena, California.
- Granted, October 27, 1998

**Chicago**

Grabill Bancorp, Grabill, Indiana -- to acquire Grabill Bank.
- Approved, October 28, 1998

**New York**

Greene County Bancorp, MHC, Catskill, New York, and Greene County Bancorp, Inc. -- to acquire Greene County Savings Bank.
- Approved, October 29, 1998

**Richmond**

- Approved, October 29, 1998

**Boston**

Mutual Bancorp of the Berkshires, Inc., Pittsfield, Massachusetts -- to engage in certain trust activities through the acquisition of shares of Trust Company of the Berkshires, N.A.
- Approved, October 26, 1998

**New York**

Oneida Financial, MHC, Oneida, New York, and Oneida Financial Corp. -- to acquire Oneida Savings Bank.
- Approved, October 29, 1998

**Atlanta**

OSG Investments, Inc., Tallahassee, Florida -- to acquire Florida Citizens Bank, Ocala, Florida.
- Approved, October 29, 1998
Bank Holding Companies

Secretary

SouthTrust Corporation, Birmingham, Alabama -- to engage in underwriting and dealing in, to a limited extent, certain unrated municipal revenue bonds and private ownership industrial development bonds for certain government utility services through SouthTrust Securities, Inc..
- Approved, October 27, 1998

Atlanta

Synovus Financial Corporation, Columbus, Georgia -- to acquire Georgia Bank & Trust Company, Calhoun, Georgia.
- Approved, October 29, 1998

New York

United Overseas Bank Limited, Singapore -- to engage through UOB Global Capital LLC, a Delaware Limited Liability Company, in performing activities of an agency or custodial nature that may be performed by a trust company and providing financial and investment advisory services.
- Approved, October 22, 1998 (AC)

New York

- Approved, October 29, 1998

Bank Mergers

Cleveland

- Approved, October 27, 1998

Secretary

Security Bank, Ralls, Texas -- to merge with First State Bank, Petersburg, Texas, and establish a branch at the current site of First State Bank's main office.
- Approved, October 26, 1998
Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

- Approved, October 27, 1998

Dallas

Kraft America Credit Union, Garland, Texas -- deregistration under Regulation U.
- Approved, October 27, 1998

Banks, State Member

Atlanta

Bank at Ormond-by-the-Sea, Ormond Beach, Florida -- waiver of commitment concerning certain investment securities.
- Granted, October 23, 1998 (AC)

Kansas City

First United Bank, Neligh, Nebraska -- to declare a dividend.
- Approved, October 28, 1998

St. Louis

Peoples Bank and Trust Company of Lincoln County, Troy, Missouri -- to acquire certain assets and assume the liabilities of Winfield Banking Company, Winfield, Missouri, and retain its facility at 103 Pine Street as a full service branch.
- Approved, October 28, 1998

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to acquire certain assets and assume certain liabilities of two branches of House Bank, F.S.B., Wood Dale, Illinois, located at 777 South Harbour Island Boulevard, Tampa, Florida, and 400 North Bumby Avenue, Orlando.
- Approved, October 28, 1998
Banks, State Member

St. Louis

Winfield Bank, Winfield, Missouri -- to purchase certain assets and assume the liabilities of the Kahoka, Palmyra, and Monroe City, Missouri, branches of Allegiant Bank, St. Louis; relocate Winfield Bank's main office to 249 N. Morgan Street, Kahoka; and retain the acquired facilities at 423 Elizabeth Avenue, Palmyra, and 8 Mark Twain Center, Monroe City, as full service branches.
- Approved, October 28, 1998

Capital Stock

Minneapolis

Goose River Holding Company, Mayville, North Dakota -- redemption of shares.
- Approved, October 29, 1998

Change In Bank Control

St. Louis

First Sandoval Bancorp, Inc., Sandoval, Illinois -- change in bank control.
- Permitted, October 30, 1998

Kansas City

InterBank, Inc., Sayre, Oklahoma -- change in bank control.
- Permitted, October 28, 1998

Minneapolis

Kelliher Bancshares, Inc., Kelliher, Minnesota -- change in bank control.
- Permitted, October 26, 1998

Minneapolis

Plainview Bancshares, Inc., Plainview, Minnesota -- change in bank control.
- Permitted, October 27, 1998

Competitive Factors Reports

Chicago

AMCORE Bank, N.A., South Central, Monroe, Wisconsin -- report on competitive factors of the proposed merger with AMCORE Bank, Argyle, Argyle, Wisconsin, and AMCORE Bank, Mount Horeb, Mount Horeb, Wisconsin.
- Submitted, October 27, 1998
Competitive Factors Reports

San Francisco

American Commercial Bank, Ventura, California -- report on competitive factors of the proposed merger with Channel Islands Bank, Oxnard, California.
- Submitted, October 28, 1998

Chicago

Bank of Oakfield, Oakfield, Wisconsin -- report on competitive factors of the proposed merger with Oakfield Interim Bank.
- Submitted, October 27, 1998

Richmond

Bank of Rockbridge, Raphine, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Buchanan, Virginia, branch of One Valley Bank-Central Virginia, National Association, Lynchburg, Virginia.
- Submitted, October 29, 1998

Atlanta

Citizens Bank, Vienna, Georgia -- report on competitive factors of the proposed merger with Empire Banking Company, Homerville, Georgia.
- Submitted, October 27, 1998

New York

- Submitted, October 28, 1998

St. Louis

Community First Bank of Kentucky, Warsaw, Kentucky -- report on competitive factors of the proposed merger with Bank of Crittenden, Crittenden, Kentucky.
- Submitted, October 27, 1998

Secretary

Compass Bank, Tucson, Arizona -- report on competitive factors of the proposed merger with Arizona Bank.
- Submitted, October 26, 1998
Competitive Factors Reports

New York

- Submitted, October 27, 1998

Chicago

- Submitted, October 30, 1998

Chicago

- Submitted, October 27, 1998

Kansas City

First National Bank, Goodland, Kansas -- report on competitive factors of the proposed merger with First National Bank, Quinter, Kansas.
- Submitted, October 26, 1998

New York

First Source Bancorp, Inc., Woodbridge, New Jersey -- report on competitive factors of the proposed acquisition of Pulse Bancorp, Inc., South River, New Jersey.
- Submitted, October 27, 1998

Chicago

First State Bank, Hawarden, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hawarden branch of First Federal Savings Bank of Siouxland, Sioux City, Iowa.
- Submitted, October 27, 1998
Competitive Factors Reports

Chicago

Firstar Trust Company of Florida, National Association, West Palm Beach, Florida -- report on competitive factors of the proposed merger with Firstar Bank Florida, National Association, and the proposed merger of Firstar Bank Florida with Star Bank, National Association, Cincinnati, Ohio.
- Submitted, October 29, 1998

Chicago

Frontier Bank, Rock Rapids, Iowa -- report on competitive factors of the proposed merger with First Bank & Trust.
- Submitted, October 30, 1998

Atlanta

Georgia Bank & Trust, Calhoun, Georgia -- report on competitive factors of the proposed merger with Interim Synovus Corporation, Columbus, Georgia.
- Submitted, October 28, 1998

Dallas

Heritage Bank, Red Oak, Texas -- report on competitive factors of the proposed merger with Brazos Bank, N.A., Joshua, Texas.
- Submitted, October 28, 1998

San Francisco

Imperial Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Imperial Bank Arizona, Phoenix, Arizona.
- Submitted, October 28, 1998

Chicago

- Submitted, October 27, 1998

Atlanta

Marion Trust & Banking Company, Jasper, Tennessee -- report on competitive factors of the proposed merger with Volunteer Bank & Trust Company of Hamilton County, Chattanooga, Tennessee.
- Submitted, October 28, 1998
Competitive Factors Reports

St. Louis

National Bank of Commerce of Mississippi, Starkville, Mississippi -- report on competitive factors of the proposed merger with National Bank of Commerce Tuscaloosa, Tuscaloosa, Alabama; National Bank of the South; and The First National Bank of West Point, West Point, Mississippi.
- Submitted, October 23, 1998 (AC)

San Francisco

- Submitted, October 28, 1998

Secretary

- Submitted, October 26, 1998

Chicago

Republic Bank, Ann Arbor, Michigan -- report on competitive factors of the proposed merger with Republic Savings Bank, Pepper Pike, Ohio.
- Submitted, October 27, 1998

Chicago

Richland County Bank, Richland Center, Wisconsin -- report on competitive factors of the proposed merger with New Richland County Bank.
- Submitted, October 27, 1998

Chicago

- Submitted, October 29, 1998
Competitive Factors Reports

Chicago

- Submitted, October 27, 1998

San Francisco

Sun City Bank, Sun City, Arizona -- report on competitive factors of the proposed merger with Imperial Bank Arizona, Phoenix, Arizona.
- Submitted, October 28, 1998

Kansas City

- Submitted, October 26, 1998

Extensions Of Time

Atlanta

Capitol City Bancshares, Inc., Atlanta, Georgia -- extension to January 31, 1999, to acquire Capitol City Bank and Trust.
- Granted, October 28, 1998

Richmond

Carrollton Bancorp, Baltimore, Maryland -- extension to January 31, 1999, to acquire shares of Patapsco Valley Bancshares, Inc., Ellicott City, Maryland.
- Granted, October 29, 1998

Chicago

- Granted, October 26, 1998

San Francisco

- Granted, October 15, 1998 (AC)
Extensions Of Time
Atlanta

- Granted, October 27, 1998

Membership
Chicago

F&M Bank-Darlington, Darlington, Wisconsin -- to become a member of the Federal Reserve System.
- Approved, October 28, 1998
## Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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## Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
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## Section III – Applications subject to Federal Register notice only

<table>
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<tr>
<th>Type</th>
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## Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</tr>
</tbody>
</table>
Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 31, 1998

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Deutsche Bank AG, Frankfurt (Main), Federal Republic of Germany, to acquire and retain direct or indirect ownership, control and power to vote up to 100 percent of the voting shares of Boullion Aviation Services, Inc., Bellevue, Washington.</td>
<td>Fed Reg – 11/16/1998</td>
</tr>
</tbody>
</table>
### Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
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</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

### Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- **O** = Outstanding
- **S** = Satisfactory
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The following state member banks have been examined and their CRA public evaluations are now available.

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### Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</table>
District 3
Federal Reserve Bank of Philadelphia
Applications and notifications filed during the week ending Saturday, October 31, 1998

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
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</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Summit Bank, Bethlehem, PA, to establish two branch offices at Pathmark Supermarkets, located at 420 Mc Dade Boulevard, Folsom, Delaware County, PA and 50 Lawrence Road, Broomall, Delaware County, PA</td>
<td>Newspaper 11/12/1998</td>
</tr>
</tbody>
</table>

Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
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Section III – Applications subject to Federal Register notice only

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<tr>
<th>Type</th>
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Section IV – Applications not subject to Federal Register or newspaper notice

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- **O** = Outstanding
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The following state member banks have been examined and their CRA public evaluations are now available.

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Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
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<tr>
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District 4
Federal Reserve Bank of Cleveland
Applications and notifications filed during the week ending Saturday, October 31, 1998

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Notification by The Killbuck Savings Bank Company, Killbuck, OH received 10/26/1998 to establish a branch on West Main Street near the intersection of Route 39, Sugarcreek, OH.</td>
<td>11/12/1998</td>
</tr>
<tr>
<td>Branch</td>
<td>Notification from Fifth Third Bank, Cincinnati, OH received 10/27/1998 to establish a branch at 1235 Columbus Avenue, Lebanon, OH.</td>
<td>11/12/1998</td>
</tr>
</tbody>
</table>

Section II – Applications subject to both newspaper and Federal Register notice

<table>
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Section III – Applications subject to Federal Register notice only

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Section IV – Applications not subject to Federal Register or newspaper notice

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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<th>LrgBk</th>
<th>SmBk</th>
</tr>
</thead>
</table>

225 North Main Street, Post Office Box 170, Celina, OH 45822-0170

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**Section VI – CRA examinations scheduled for Quarter of**

- **Institution**: None
- **Location**: None
### District 5

**Federal Reserve Bank of Richmond**

Applications and notifications filed during the week ending Saturday, October 31, 1998

#### Section I – Applications subject to newspaper notice only

<table>
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<tr>
<th>Type</th>
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</thead>
<tbody>
<tr>
<td>Branch</td>
<td>F &amp; M Bank-Northern Virginia, Fairfax, Virginia, to establish a branch at 4661 Sudley Road, Catharpin, Virginia.*</td>
<td>11/07/1998</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

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<tr>
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#### Section III – Applications subject to Federal Register notice only

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<table>
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<tr>
<th>Type</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>First Capital Bank, Ashland, Virginia, for membership in the Federal Reserve System.</td>
</tr>
<tr>
<td>S/R</td>
<td>F &amp; M Bank-West Virginia, Inc., Ranson, West Virginia, to reduce its capital stock.</td>
</tr>
</tbody>
</table>

**Section V – Availability of CRA public evaluations**

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- **S = Satisfactory**  
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- **SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
</table>

**Section VI – CRA examinations scheduled for Quarter of**

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 31, 1998

### Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4094 West Lake Mary Boulevard, Lake Mary, Florida.</td>
<td>11/27/1998*</td>
</tr>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 945 East Semoran Boulevard, Casselberry, Florida.</td>
<td>11/27/1998*</td>
</tr>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 7142 West Colonial Drive, Orlando, Florida.</td>
<td>11/27/1998*</td>
</tr>
<tr>
<td>Branch</td>
<td>Colonial Bank, Montgomery, Alabama, to establish a branch located at 2000 Ponce De Leon Boulevard, Coral Gables, Florida.</td>
<td>11/16/1998*</td>
</tr>
</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

*Subject to provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>Gateway American Bancshares, Inc., Fort Lauderdale, Florida, to become a bank</td>
</tr>
<tr>
<td></td>
<td>holding company by acquiring Gateway American Bank of Florida, Fort Lauderdale, Florida.</td>
</tr>
<tr>
<td>Membership</td>
<td>Red River Bank, Alexandria, Louisiana (in organization), to become a member</td>
</tr>
<tr>
<td></td>
<td>of the Federal Reserve System.</td>
</tr>
</tbody>
</table>

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4400 PGA Boulevard Suite 200</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Palm Beach Gardens, FL 33410</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(561) 624-4100</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>15350 W. Howard Avenue</td>
<td></td>
</tr>
<tr>
<td></td>
<td>New Berlin, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4888 Adams Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Oakland Township, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4980 Adams Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Oakland Township, Michigan</td>
<td></td>
</tr>
</tbody>
</table>

## Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>By Steven J. Harms, Richard H. Harms, Beth Ann Rollinger and Carol M. Schmitz</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Merrill, Iowa</td>
<td>Newspaper – 10/29/1998</td>
</tr>
<tr>
<td></td>
<td>By Steven J. Harms, Richard H. Harms, Beth Ann Rollinger and Carol M. Schmitz</td>
<td></td>
</tr>
<tr>
<td></td>
<td>By Robert C. Arneson and Amy J. Hewitt</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Burlington, Iowa</td>
<td>Newspaper – 10/31/1998</td>
</tr>
<tr>
<td></td>
<td>Central South Bancorporation, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indianola, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Peoples Savings Bank (in organization)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indianola, Iowa</td>
<td></td>
</tr>
</tbody>
</table>
### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(5)</td>
<td>Associated Banc-Corp.*&lt;br&gt;Green Bay, Wisconsin&lt;br&gt;Windsor Bancshares, Inc.&lt;br&gt;Minneapolis, Minnesota&lt;br&gt;Bank of Windsor&lt;br&gt;Minneapolis, Minnesota</td>
<td>Fed Reg – 11/30/1998&lt;br&gt;Newspaper – N/Avail</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>P&amp;C Investments, Inc.*&lt;br&gt;Muscatine, Iowa&lt;br&gt;Peoples National Corporation&lt;br&gt;Columbus Junction, Iowa&lt;br&gt;Community Bank&lt;br&gt;Muscatine, Iowa</td>
<td>Fed Reg – N/Avail&lt;br&gt;Newspaper – N/Avail</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td>71242</td>
<td>Ossian State Bank</td>
<td>7/24/98</td>
<td>10/29/98</td>
<td>NI</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>106 E. Main St.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>P.O. Box 198</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ossian, IA 52161</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(319) 532-9375</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
District 8
Federal Reserve Bank of St. Louis
Applications and notifications filed during the week ending Saturday, October 31, 1998

Section I – Applications subject to newspaper notice only

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<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
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Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>acquire FSB, Inc., Covington, Tennessee.</td>
<td>Fed Reg – N/Avail</td>
</tr>
<tr>
<td></td>
<td>a wholly owned subsidiary of Union Planters Corporation, Memphis, Tennessee,</td>
<td>Fed Reg – N/Avail</td>
</tr>
<tr>
<td></td>
<td>to acquire, through merger, FSB, Inc., Covington, Tennessee.</td>
<td></td>
</tr>
</tbody>
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* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
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<tbody>
<tr>
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<td></td>
<td></td>
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</tbody>
</table>
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Notice Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(j)(5)(B)</td>
<td>Notice by Enterbank Holdings, Inc., Clayton, Missouri, to acquire an 8 percent ownership interest in Argent Capital Management, LLC, Clayton, Missouri, and thereby indirectly engage in financial and investment advisory activities, pursuant to Section 225.28(b)(6) of Regulation Y.</td>
<td>N/Avail</td>
</tr>
</tbody>
</table>

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**District 9**  
Federal Reserve Bank of Minneapolis  
Applications and notifications filed during the week ending Saturday, October 31, 1998

### Section I – Applications subject to newspaper notice only

<table>
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<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
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<td></td>
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</table>

### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>First National Bank At St. James Employee Stock Ownership Plan, St. James, Minnesota, for prior approval to increase its ownership to 39.9% of the voting shares of First National Agency At St. James, Inc., St. James, Minnesota.*</td>
<td>Fed Reg – 11/27/1998</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Marquette Bancshares, Inc., Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of C.A.S. Corporation, Minneapolis, Minnesota.*</td>
<td>Fed Reg – 11/16/1998</td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>Marquette Bancshares, Inc., Minneapolis, Minnesota, for prior approval to merge with Oelwein Bancorporation, Minneapolis, Minnesota.*</td>
<td>Fed Reg – 11/16/1998</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act
Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
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Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
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</tr>
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<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>LrgBk</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>SmBk</td>
</tr>
<tr>
<td>None</td>
<td></td>
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<td></td>
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</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
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<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIC</td>
<td>L. Clark Caley Estate, Clarks, Nebraska, and Chris S. Caley, Personal Representative, Grand Island, Nebraska, to acquire voting shares of Clark Bancshares, Inc., Clarks, Nebraska; and thereby indirectly acquire the Bank of Clarks, Clarks, Nebraska; Tereco, Inc., and First State Bank, both of Silver Creek, Nebraska.</td>
<td>Newspaper - 11/27/1998</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Chickasha Bancshares, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cement Insurance Agency, Inc., Cement, Oklahoma, and thereby engage in general insurance activities in a town of less than 5,000, pursuant to 225.28(b)(11)(iii) of Regulation Y.</td>
<td>Fed Reg – 11/27/1998</td>
</tr>
</tbody>
</table>
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
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<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 31, 1998

### Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>First Bank of Snook, Snook, TX, to establish a branch at 701 University Drive East, Suite 105, College Station, TX 77840*</td>
<td>Newspaper – 11/06/1998</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>FVNB Corp., Victoria, TX, and FVNB Delaware Corp., Wilmington, DE, to acquire CBOT Financial Corporation, New Waverly, TX, CBOT Financial Corporation of Delaware, Wilmington, DE, and Citizens Bank of Texas, N.A., New Waverly, TX*</td>
<td>Fed Reg – N/Avail Newspaper – N/Avail</td>
</tr>
</tbody>
</table>

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Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
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Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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<tbody>
<tr>
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</table>

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
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Section VI – CRA examinations scheduled for

<table>
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<th>Location</th>
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### Section I – Applications subject to newspaper notice only

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* Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

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### Section III – Applications subject to Federal Register notice only

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<tbody>
<tr>
<td>4(c)(8)</td>
<td>Norwest Corporation, Minneapolis, Minnesota, Norwest Mortgage, Inc., and Norwest Ventures, Inc., both of Des Moines, Iowa, to engage in nonbank activities in connection with a joint venture with Semonin Mortgage Service, LLC, which will acquire 50 percent of Service Mortgage Group, LLC, both of Louisville, Kentucky.</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Norwest Corporation, Minneapolis, Minnesota, Norwest Mortgage, Inc., and Norwest Ventures, Inc., both of Des Moines, Iowa, to engage in nonbank activities in connection with a joint venture with HN Mortgage, LLC, Atlanta, Georgia, which will acquire 50 percent of Academy Financial Services, LLC, Alpharetta, Georgia.</td>
</tr>
</tbody>
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### Section V – Availability of CRA public evaluations

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<tr>
<td></td>
<td>302 Pine Avenue</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Long Beach, CA 90802</td>
<td></td>
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<tr>
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<td>(562) 437-0011</td>
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The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

### Section VI – CRA examinations scheduled for Quarter of

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<thead>
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