ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Assessment of the current economic situation and implications of taxation for the longer-range growth of the economy — statement by Chairman Greenspan before the House Committee on Ways and Means, December 18, 1991.
Published, December 18, 1991.

ADVISORY COUNCILS

Consumer Advisory Council — appointment of thirteen new members and designation of Colleen D. Hernandez as Chairman and Denny D. Dumler as Vice Chairman. Approved, December 17, 1991.


BANK HOLDING COMPANIES


Huntington Bancshares, Inc., Columbus, Ohio — petition for reconsideration of the Board's approval of the application to acquire certain assets and assume deposit liabilities of five branches of TransOhio Savings Bank, Cleveland, Ohio. Denied, December 17, 1991.

BANK HOLDING COMPANIES


BANK MERGERS


BOARD OPERATIONS

Division of Research and Statistics — appointment of John Mingo as Adviser.


DISCOUNT RATES

Discount rates — decrease to 3-1/2 percent from 4-1/2 percent by the Federal Reserve Banks of New York and Chicago, effective December 20, 1991.


Discount rates — decrease to 3-1/2 percent from 4-1/2 percent for the Federal Reserve Banks of Boston, Philadelphia, Cleveland, Richmond, Atlanta, Minneapolis, Kansas City, Dallas, and San Francisco, effective December 20, except Minneapolis, which is effective December 23, 1991.

ENFORCEMENT

Bank of White Sulphur Springs, White Sulphur Springs, West Virginia -- order or prohibition against Darrell E. Coleman.

BCCI Holdings (Luxembourg) S.A., Luxembourg, Bank of Credit and Commerce International S.A., and related companies -- consent cease and desist order against Khusro Elley, and dismissal of an action against Mr. Elley.

First and Farmers Bancshares, Inc., Somerset, Kentucky -- cease and desist order against Blaine S. Correll.


REGULATIONS AND POLICIES

Regulation Z -- changes to home equity disclosure rules.
### 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

<table>
<thead>
<tr>
<th>City</th>
<th>Bank Branch Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richmond</td>
<td>Central Fidelity Bank, Richmond, Virginia -- to establish a branch at 1457 Mount Pleasant Road, Chesapeake, Virginia.</td>
</tr>
<tr>
<td></td>
<td>Approved, December 17, 1991.</td>
</tr>
<tr>
<td>Minneapolis</td>
<td>Security Bank Minnesota, Albert Lea, Minnesota -- to relocate branch to 805 Main Street North, Austin, Minnesota, from 108 East Oakland Avenue, and invest in bank premises.</td>
</tr>
<tr>
<td></td>
<td>Approved, December 18, 1991.</td>
</tr>
<tr>
<td>Dallas</td>
<td>Texas State Bank, McAllen, Texas -- to establish an off-site electronic facility at 2414 East Expressway 82, Mission, Texas.</td>
</tr>
</tbody>
</table>

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>City</th>
<th>Company Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chicago</td>
<td>First Busey Corporation, Urbana, Illinois -- to acquire First Busey Interim Federal Savings and Loan Association, which was formed to purchase certain assets and assume the deposit liabilities of the Urbana and St. Joseph, Illinois, branches of Citizens Federal Savings, F.S.A.</td>
</tr>
<tr>
<td></td>
<td>Approved, December 17, 1991.</td>
</tr>
<tr>
<td>Atlanta</td>
<td>First National Bancorp, Gainesville, Georgia -- to merge with First National Bancshares of Paulding County, Inc., Dallas, Georgia, and acquire First National Bank of Paulding County.</td>
</tr>
<tr>
<td>Chicago</td>
<td>Firstar Corporation, Milwaukee, Wisconsin -- to acquire the assets of Chancellor Mortgage Corporation, Brooklyn Center, Minnesota.</td>
</tr>
<tr>
<td>Cleveland</td>
<td>FNB Bancorporation, Inc., Fort Mitchell, Kentucky -- to acquire First National Bank of Northern Kentucky.</td>
</tr>
</tbody>
</table>
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

#### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Action Description</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>Georgia Bank Financial Corporation, Augusta, Georgia -- to acquire Georgia Bank &amp; Trust Company of Augusta.</td>
<td>December 19, 1991</td>
</tr>
<tr>
<td>Chicago</td>
<td>San Jose Banco, Inc., Fremont, Indiana -- to acquire The First National Bank of Fremont.</td>
<td>December 18, 1991</td>
</tr>
</tbody>
</table>
H.2
DECEMBER 16, 1991 TO DECEMBER 20, 1991
PAGE 6

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

BANK MERGERS

Atlanta

1st United Bank, Boca Raton, Florida -- to merge with Mizner Bank, and to establish branches.
Approved, December 17, 1991.

BANK PREMISES

St. Louis

Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises.

Minneapolis

Farmers State Bank, Victor, Montana -- investment in bank premises.

Kansas City

OMNIBANK Arapahoe, Englewood, Colorado; OMNIBANK Arvada, Arvada; and OMNIBANK Southeast, Denver, Colorado -- investment in bank premises.

Minneapolis

Security Bank Minnesota, Albert Lea, Minnesota -- to relocate branch to 805 Main Street North, Austin, Minnesota, from 108 East Oakland Avenue, and invest in bank premises.
Approved, December 18, 1991.

Dallas

State Bank and Trust Company, San Marcos, Texas -- investment in bank premises.

CAPITAL STOCK

St. Louis

Bancshares of Ripley, Inc., Ripley, Tennessee -- redemption of shares.
Approved, December 18, 1991.

Atlanta

Approved, December 17, 1991.

St. Louis

Peoples Commercial Services Corporation, Senatobia, Mississippi -- redemption of shares.
Approved, December 18, 1991.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

CHANGE IN BANK CONTROL

Dallas
Ford Bank Group, Inc., Lubbock, Texas -- change in bank control.

Cleveland
Georgetown Bancorp, Inc., Georgetown, Kentucky -- change in bank control.

Minneapolis
Guaranty Development Company, Livingston, Montana -- change in bank control.

Atlanta
Gulf South Bancshares, Inc., Gretna, Louisiana -- change in bank control.

St. Louis
NBC Bank Corp., El Dorado, Arkansas -- change in bank control.

San Francisco
Northern Empire Bancshares, Santa Rosa, California -- change in bank control.

Chicago
San Jose Banco, Inc., Fremont, Indiana -- change in bank control.

Kansas City
Val Cor Bancorporation, Inc., Cortez, Colorado -- change in bank control.

COMPETITIVE FACTORS REPORTS

Atlanta
Bank of Camilla, Camilla, Georgia, proposed merger with CBI Interim, Inc. -- report on competitive factors.

St. Louis
Banterra Bank of Christopher, Christopher, Illinois, proposed purchase of certain assets and assumption of certain liabilities of Rend Lake Bank, Christopher, Illinois -- report on competitive factors.
COMPETITIVE FACTORS REPORTS

Kansas City  Caldwell County Bank, Hamilton, Missouri, proposed merger with Farmer's Bank of Polo, Polo, Missouri — report on competitive factors.


San Francisco  U.S. Bank of California, Eureka, California, proposed purchase of certain assets and assumption of certain liabilities of the Ukiah and Fortuna branch of Bank of The West, Walnut Creek, California — report on competitive factors.
ENFORCEMENT

Secretary


EXTENSIONS OF TIME

Cleveland


San Francisco


Richmond


Cleveland


San Francisco


San Francisco


Chicago

EXTENSIONS OF TIME

Chicago

St. Louis
Peoples Bancorp, Inc., of Bullitt County, Shepherdsville, Kentucky — extension to March 7, 1992, to redeem shares.

Director, BS&R

Richmond

San Francisco
U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties.

San Francisco
Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties.

MEMBERSHIP

Kansas City
OMINIBANK Arapahoe, Englewood, Colorado; OMINIBANK Arvada, Arvada; OMINIBANK Leetsdale, Denver; OMINIBANK Parker Road, Aurora; OMINIBANK Southeast, Denver; and OMINIBANK University Hills, Denver, Colorado -- to become members of the Federal Reserve System.
REGULATIONS AND POLICIES

Secretary FOMC


RESERVE BANK SERVICES

Director, FRBO

Federal Reserve Banks -- to modify the ITS weekend service schedules at many Federal Reserve offices. Approved, December 16, 1991.
BANK HOLDING COMPANIES

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

NONE
SECTION I

Applications Subject to Newspaper
________ Notice Only ______

Chemical Bank Delaware, Wilmington, Delaware to merge into Chemical Bank, New York, New York 1/16/92

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice
None.

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.
SECTION V

Availability of CRA Public Evaluations

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 21, 1991

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1/ Subject to provisions of Community Reinvestment Act.
2/ Later of dates specified in newspaper and Federal Register notices.
3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

N/A - Not Available
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date
None.

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

Comment Period Ending Date
None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Comment Period Ending Date
None.

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

None.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.
SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 20, 1991.

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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Applications Bulletin
For Week Ending December 21, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application on December 17, 1991, * Not Yet Known # from Killbuck Savings Bank, Killbuck, Ohio, for permission to establish a branch at Wal-Mart outlet #1, S.R. 83 and U.S. 92, Millersburg, Ohio.

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

Received Section 3(a)(3) application on * January 20, 1992 December 20, 1991, from Ohio Bancorp, Youngstown, Ohio, to acquire up to 10.00 percent of Cortland Bancorp, Cortland, Ohio.

Received Section 3(a)(1) and Section * Not Yet Known # 3(a)(3) applications on December 20, 1991, from National City Corporation, Cleveland, Ohio, to acquire Merchants National Corporation, Indianapolis, Indiana.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) application on Not Yet Known # December 16, 1991, from National City Corporation, Cleveland, Ohio, to acquire B&L Consultants, Inc., Norwood, Massachusetts.

Received Section 4(c)(8) application on Not Yet Known # December 20, 1991, from National City Corporation, Cleveland, Ohio, to acquire the non-bank subsidiaries of Merchants National Corporation, Indianapolis, Indiana.

* - Subject to CRA
N - Newspaper Comment Period
F - Federal Register Comment Period
# - Expected to end approximately 30 days from the date of receipt of the application.
Applications Bulletin
For Week Ending December 21, 1991

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 the date of receipt of the application.
Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

Application

None.

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

Application

None.

Section III - Applications Subject to Federal Register Notice

Application

None.

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

Application

None.
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending December 20, 1991

Definition of Ratings

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

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

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

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

Examination

<table>
<thead>
<tr>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-23-91</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>

Centura Bank, Inc.
P. O. Box 1220
Rocky Mount, North Carolina 27802
# Federal Reserve Bank of Atlanta

**Applications Bulletin for Week Ending December 20, 1991**

## Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>SouthTrust Bank of Pinellas County St. Petersburg, Florida</td>
<td>01-11-92* Newspaper</td>
</tr>
</tbody>
</table>

To establish a branch office to be known as Stratford Court Office, located at 45 Katherine Boulevard, Palm Harbor, Florida.

## Section 2 - Applications Subject To Both Newspaper and Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crescent Banking Company Jasper, Georgia  1-BHC formation, Crescent Bank and Trust Company, Jasper, Georgia.</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>CBS Bancshares, Inc. Spencer, Tennessee To acquire First State Bank, Maynardville, Tennessee.</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>First Autauga Bancshares, Inc. Montgomery, Alabama 1-BHC formation by acquiring Cee Bee Corporation, Prattville, Alabama, and indirectly acquiring its subsidiary bank, Citizens Bank, Prattville, Alabama.</td>
<td>01-18-92* Newspaper</td>
</tr>
</tbody>
</table>

*Subject to Provisions of Community Reinvestment Act
Section 3 - Applications Subject to Federal Register Notice Only

Application

None.

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

Application

First Camden Bancshares, Inc.
Camden, Alabama
To redeem 15.8 percent of its outstanding shares of common stock.

SouthTrust Corporation, Inc.
Birmingham, Alabama
Along with its second-tier subsidiary, SouthTrust of Florida, Inc., St. Petersburg, Florida, to merge First Federal Savings Bank, Marianna, Florida, with and into SouthTrust of Florida's wholly-owned bank subsidiary, SouthTrust Bank of Pinellas County, St. Petersburg, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act as amended by FIRREA.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 20, 1991

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.

<table>
<thead>
<tr>
<th>Examination Bank</th>
<th>Rating</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foxworth Bank</td>
<td>Satisfactory</td>
<td>09-16-91</td>
</tr>
<tr>
<td>Post Office Box 106</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foxworth, Mississippi</td>
<td>39483</td>
<td></td>
</tr>
<tr>
<td>(601) 731-3020</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merger/Branch</td>
<td>Old Kent Bank and Trust Company</td>
<td>N - 12-27-91</td>
</tr>
<tr>
<td></td>
<td>Grand Rapids, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Old Kent Bank of Lansing, N.A.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lansing, Michigan*</td>
<td></td>
</tr>
<tr>
<td>EFT</td>
<td>Comerica Bank - Detroit</td>
<td>N - 12-27-91</td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chrysler Tech Center, 800 Chrysler Drive</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Auburn Hills, Michigan*</td>
<td></td>
</tr>
<tr>
<td>EFT</td>
<td>Comerica Bank - Detroit</td>
<td>N - 12-27-91</td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Volkswagen, 3800 Hamlin Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Auburn Hills, Michigan*</td>
<td></td>
</tr>
<tr>
<td>EFT</td>
<td>Comerica Bank - Detroit</td>
<td>N - 12-27-91</td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>36th District Court, 421 Madison</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan*</td>
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</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y-2</td>
<td>American Interstate Bancorporation, Inc.</td>
<td>FR - 12-12-91</td>
</tr>
<tr>
<td></td>
<td>Council Bluff, Iowa</td>
<td>N - 12-28-91</td>
</tr>
<tr>
<td></td>
<td>American Interstate Bancorporation, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Omaha, Nebraska</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bank of Elkhorn</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Elkhorn, Nebraska*</td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>First of America Bank Corporation</td>
<td>FR - 12-17-91</td>
</tr>
<tr>
<td></td>
<td>Kalamazoo, Michigan</td>
<td>N - 12-18-91</td>
</tr>
<tr>
<td></td>
<td>Security Bancorp, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Southgate, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Bank of Monroe, Monroe, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Bank of Northeast, Richmond, Michigan</td>
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<tr>
<td></td>
<td>Security Bank St. Clair Shores</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Clair Shores, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Bank and Trust Company</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Southgate, Michigan*</td>
<td></td>
</tr>
</tbody>
</table>
### Section II - Applications Subject to Both Newspaper and Federal Register Notice

*(Continued)*

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y-1</td>
<td>Orangeville Bancorp, Inc. Orangeville, Illinois</td>
<td>FR - 12-30-91</td>
<td>N - 12-9-91</td>
</tr>
<tr>
<td>CoC-HC</td>
<td>Waterman Bancshares, Inc. Waterman, Illinois</td>
<td>FR - **</td>
<td>N - 12-30-91</td>
</tr>
<tr>
<td>Y-2</td>
<td>Associated Bancorp. Green Bay, Wisconsin</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
<tr>
<td>Y-1</td>
<td>Bancentral Corporation Champaign, Illinois</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
<tr>
<td>CoC-BK</td>
<td>Kingston State Bank Kingston, Michigan</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Ruth Bank Corporation Ruth, Michigan</td>
<td>FR - 12-30-91</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>The First National Company Storm Lake, Iowa</td>
<td>FR - **</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Firstar Corporation Milwaukee, Wisconsin</td>
<td>FR - **</td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

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

Type Application

RoS Waterman Bancshares, Inc.
Waterman, Illinois
To redeem 7,000 shares of common stock

N - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time
AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 20, 1991.

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.

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of Howards Grove</td>
<td>9/16/91</td>
<td>S</td>
</tr>
<tr>
<td>211 North Wisconsin Drive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Howards Grove, Wisconsin 53083</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

* Section 3(a)(3) application by Old National Bancorp, Evansville, Indiana to acquire U.S.B. Corporation, Washington, Indiana
  Not yet available

* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri to acquire Ameribanc, Inc., St. Joseph, Missouri
  Not yet available

* Section 3(a)(1) application by Mercantile Acquisition Corporation I, St. Louis, Missouri to acquire Ameribanc, Inc., St. Joseph, Missouri
  Not yet available

* Section 3(a)(1) application by South Arkansas Bancshares, Inc., Pine Bluff, Arkansas to acquire Pine Bluff National Bank, Pine Bluff, Arkansas
  Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) applications by CBT Corporation, Paducah, Kentucky, Paducah Bank Shares, Inc., Paducah, Kentucky, and Peoples First Corporation, Paducah, Kentucky to engage in community development activities by becoming limited partners in First Park Partners, Paducah, Kentucky
  Not yet available

* Section 4(c)(8) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky to acquire Maury Federal Savings Bank, Columbia, Tennessee
  Not yet available
* Section 4(c)(8) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky to acquire First Federal Savings Bank of Tennessee, Tullahoma, Tennessee

Section 4(c)(8) application by Mercantile Bancorporation Inc., St. Louis, Missouri and Mercantile Acquisition Corporation I, St. Louis, Missouri to engage in the reinsurance of credit life and accident and health insurance sold in connection with loans made by subsidiary banks through the acquisition of Ameribanc Life Insurance Company, St. Joseph, Missouri

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

<table>
<thead>
<tr>
<th>Application</th>
<th>End of Comment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>

* This application is subject to CRA.
**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.

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**FOR THE WEEK ENDING December 20, 1991**

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to Newspaper Notice Only

Application
None.

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

Application

Johnson Holdings, Inc.
Isanti, MN
To acquire 100% of East Central Holding Company, Isanti, MN*

West River Holding Company, Inc.
Hettinger, ND
To acquire 100% of West River State Bank, Hettinger, ND*

Terry Gerber and Franz Gerber
To acquire control of 60% of Cameron Bancorp, Inc., Cameron, WI

Section III - Applications Subject to Federal Register Notice Only

Application

Johnson Holdings, Inc.
Isanti, MN
To engage in general insurance agency activities through the acquisition of Isanti Agency, Inc., Isanti, MN

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

Application

Mid-Wisconsin Financial Services, Inc.
Medford, WI
To engage in general insurance agency activities through the indirect acquisition of Mid-Wisconsin Insurance Agency of Medford, Inc.; Mid-Wisconsin Insurance Agency of Colby, Inc.; and Mid-Wisconsin Neillsville Ins., Inc.

Comment Period Ending Date
Not yet available

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

Application

Chisago Bancorporation, Inc.
Chisago City, MN
To redeem 11.1% of its voting shares.
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.

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ridgedale State Bank</td>
<td>September 3, 1991</td>
<td>Needs to improve</td>
</tr>
<tr>
<td>1730 Plymouth Road Minnetonka, MN 55343</td>
<td>(612) 544-2444</td>
<td></td>
</tr>
<tr>
<td>Crow River State Bank</td>
<td>September 9, 1991</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P. O. Box B2 Delano, MN 55328</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY**

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jerry G. Scott and James N. Wall, for prior approval to increase their proportionate ownership in Prague Bancorp, Inc., Ada, Oklahoma, from 24.737 percent to 25.269 percent.</td>
<td>Not Available</td>
</tr>
<tr>
<td>First Community Bancshares, Inc., Knob Noster, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sweet Springs Bancshares, Inc., Sweet Springs, Missouri, and 100 percent of the voting shares of Bancshares of Knob Noster Inc., Knob Noster, Missouri, and 100 percent of the voting shares of Ionia Bancshares, Inc., Windsor, Missouri.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Great Western Securities, Inc., Omaha, Nebraska, for prior approval to acquire 99.9 percent of the voting shares of The Bank of Bellevue, Bellevue, Nebraska.*</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bancshares, Inc., Knob Noster, Missouri, for prior approval to indirectly engage in insurance activities through its proposed acquisition of Bancshares of Knob Noster, Inc., Knob Noster, Missouri.</td>
<td>Not Available</td>
</tr>
</tbody>
</table>
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, and is a lender 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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uinta County State Bank</td>
<td>9-16-91</td>
<td>12-19-91</td>
<td>Substantial noncompliance</td>
</tr>
<tr>
<td>128 North Birch Street</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain View, WY</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Union State Bank
P.O. Box 560
Upton, WY

*Application is subject to CRA.
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 16, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION NOTICE EXP
None.

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

APPLICATION ** NOTICE EXP
None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION NOTICE EXP
None.

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

APPLICATION
Notice by Raymondville Bancorp, Inc., Raymondville, TX, to redeem 26,190 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 DECEMBER 16, 1991

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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alief Alamo Bank</td>
<td>09/23/91</td>
<td>Needs to Improve</td>
</tr>
<tr>
<td>12300 Bellaire Blvd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. O. Box 721680</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Houston, Texas 77272</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizens State Bank</td>
<td>09/16/91</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>501 Main St.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. O. Box 430</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Royse City, Texas 75089</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Texas Coastal Bank</td>
<td>09/09/91</td>
<td>Substantial Noncompliance</td>
</tr>
<tr>
<td>6731 Spencer Hwy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. O. Box 5626</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pasadena, Texas 77508</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

BankAmerica Corporation ("BAC"), San Francisco, California, to acquire Security Pacifi
Corporation ("SPC"), Los Angeles, California, and thereafter merge SPC into BAC. *

Newspaper: 1/17/92
Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to acquire the domestic nonbank
subsidiaries of Security Pacific Corporation, Los Angeles, California.

Fed. Reg.: Not available

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

None

*Subject to CRA
Section V - Availability of CRA Public Evaluations

Information about a particular institution’s CRA evaluation may be obtained directly from the institution.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hamni Bank</td>
<td>Penthouse Suite A</td>
<td>1/09/91</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
<td>3660 Wilshire Boulevard</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Los Angeles, CA 90010</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tel: (213) 735-3737</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Under the rating system an institution’s CRA performance is assigned one of the following four ratings:

**OUTSTANDING:** An institution assigned this rating 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:** An institution assigned this rating has a satisfactory record of ascertaining and meeting the credit needs of its delineated community.

**NEEDS TO IMPROVE:** An institution assigned this rating needs to improve its overall record of ascertaining and meeting the credit needs of its delineated community.

**SUBSTANTIAL NONCOMPLIANCE:** An institution assigned this rating has a substantially deficient record of ascertaining and meeting the credit needs of its delineated community.