ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES


ENFORCEMENT

Banca Nazionale del Lavoro, Rome Italy -- order of prohibition against Robert Post, a former official of the Atlanta, Georgia Agency of Banca Nazionale. Announced, March 9, 1992.


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

BANK BRANCHES, DOMESTIC

Atlanta
- Commercial Bank of Florida, Miami, Florida -- to establish a branch at 13001 South Dixie Highway, Miami, Florida.

Atlanta
- Plaza Bank of Miami, Miami, Florida -- to establish a branch at 3001 Ponce de Leon Boulevard, Coral Gables, Florida.

New York

Chicago
  Approved, March 10, 1992.

BANK HOLDING COMPANIES

Atlanta
- AmSouth Bancorporation, Birmingham, Alabama -- to acquire certain assets and assume certain liabilities of 12 branches of Jefferson Federal Savings and Loan Association.

Secretary
  Approved, March 10, 1992.

Dallas
- Bandera Bancshares, Inc., Bandera, Texas -- change in bank control.

Kansas City
- Bank of New Mexico Holding Company, Albuquerque, New Mexico -- to acquire certain assets and assume certain liabilities of the Albuquerque branches of Security Federal Savings and Loan Association, F.A.
**BANK HOLDING COMPANIES**

**Chicago**  
Returned, March 10, 1992.

**New York**  
Chemical Banking Corporation, New York, New York, and Chemical Bank -- to assume the insured deposit liabilities of Central Federal Savings Bank, Mineola, New York, and to establish branches.  

**St. Louis**  
Citizens Bancshares Corporation, Jonesboro, Arkansas -- to acquire certain assets and assume certain liabilities of the two Jonesboro, Arkansas locations (Washington Avenue and Highland branch) of United Federal Savings and Loan Association.  

**Atlanta**  
Commercial Bankshares, Inc., Miami, Florida -- to acquire certain assets and assume certain liabilities of the South Dixie, Bird Road, and Sunset West branches of Professional Federal Savings Bank, Coral Gables, Florida.  

**New York**  
Credit Populaire d'Algerie, Algeria -- to acquire UBAF Arab American Bank, New York, New York.  

**Kansas City**  
Dawson Corporation, Lexington, Nebraska -- to acquire Guaranty Corporation, Denver, Colorado.  

**Minneapolis**  

**San Francisco**  
Fai Heng Chan, White Rock, British Columbia, Canada -- to acquire shares of American Pacific Bank, Aumsville, Oregon.  
Returned, March 9, 1992.
MARCH 9, 1992 TO MARCH 13, 1992

PAGE 4

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

**BANK HOLDING COMPANIES**

**Atlanta**

**Richmond**

**Kansas City**
- FirsTier Financial, Inc., Omaha, Nebraska — to acquire assets and assume certain liabilities of the downtown, Omaha, branch of FirsTier Savings Bank, FSB. Approved, March 12, 1992.

**Richmond**

**Atlanta**

**Chicago**

**Atlanta**

**Chicago**
BANK HOLDING COMPANIES

Chicago
Marquette National Corporation, Chicago, Illinois -- to engage in community development activities through Marquette Community Development Corporation.
Returned, March 9, 1992.

Chicago
MBT Bancorp, Inc., West Harrison, Indiana -- to acquire Patriot Federal Savings Bank, Saint Bernard, Ohio.

Dallas
Minden Bancshares, Inc., Minden, Louisiana -- to acquire Webster Bancshares, Inc.

St. Louis
MSB Shares, Inc., Monette, Arkansas -- to acquire certain assets and assume certain liabilities of the Monette, Arkansas, branch of United Federal Savings and Loan Association, Jonesboro, Arkansas.

Cleveland
Ohio Bancorp, Youngstown, Ohio -- to acquire up to 10 percent of Cortland Bancorp, Cortland, Ohio.

Minneapolis

Minneapolis
H.2
MARCH 9, 1992 TO MARCH 13, 1992
PAGE 6

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

BANK HOLDING COMPANIES

Atlanta

Chicago

Atlanta

St. Louis

Secretary

Richmond

Chicago
BANK MERGERS

Atlanta

St. Louis

Dallas
Minden Bank & Trust Company, Minden, Louisiana — to merge with Webster Bank & Trust Company, and to establish a branch at 200 Homer Road, and 1316 Homer Road. Approved, March 13, 1992.

Atlanta

Kansas City

BANK PREMISES

New York

Dallas

Chicago
MARCH 9, 1992 TO MARCH 13, 1992
PAGE 8

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

BANK PREMISES

Chicago
Approved, March 10, 1992.

BANKS, STATE MEMBER

Philadelphia
Premier Bank, Doylestown, Pennsylvania -- to relocate the head office to 379 North Main Street from 42 Shewell Avenue.
Approved, March 10, 1992.

CAPITAL STOCK

Dallas
Delhi Bancshares, Inc., Delhi, Louisiana -- redemption of shares.
Approved, March 12, 1992.

Kansas City
Leedy Bancorporation, Inc., Leedy, Oklahoma -- redemption of shares.

San Francisco
West One Bank, Utah, Salt Lake City, Utah -- redemption of shares.
Approved, March 9, 1992.

CHANGE IN BANK CONTROL

Kansas City
Centennial National Bank, Englewood, Colorado -- change in bank control.

Kansas City
First Bancshares, Inc., Bartlesville, Oklahoma -- change in bank control.

Dallas
Giddings Bancshares, Inc., Giddings, Texas -- change in bank control.

Kansas City
Leedy Bancorporation, Inc., Leedy, Oklahoma -- change in bank control.
COMPETITIVE FACTORS REPORTS

Kansas City

Atlanta

Philadelphia

Kansas City

Minneapolis

Kansas City
Hillcrest Bank, Kansas City, Missouri, proposed acquisition of certain assets and assumption of certain deposits of the Union Bank -- report on competitive factors. Submitted, March 10, 1992.

New York
COMPETITIVE FACTORS REPORTS


EXTENSIONS OF TIME


EXTENSIONS OF TIME


INTERNATIONAL OPERATIONS

Director, BS&R  Chase Bank International, Miami, Florida -- amendment to Article Fourth of the Articles of Association to reflect a relocation of its home office to Miami, Florida, and that the Edge corporation may establish branches in other locations. Approved, March 12, 1992.

MEMBERSHIP

Kansas City  Centennial National Bank, Englewood, Colorado -- to remain a member of the Federal Reserve System after conversion from a national to a state chartered institution. Approved, March 13, 1992.

RESERVE BANK SERVICES

Director, FRBO  Federal Reserve Bank of Cleveland and the Cincinnati Branch -- to participate as keeper banks in the National Association for Check Safekeeping (NACS) TRX truncation program. Approved, March 9, 1992.

Director, FRBO  Federal Reserve Bank of Kansas City and all branches -- to participate as keeper banks in the National Association for Check Safekeeping (NACS) TRX truncation program. Approved, March 9, 1992.
RESERVE BANK SERVICES

Director, FRBO  
Federal Reserve Bank of Minneapolis and the Helena Branch -- to participate as keeper banks in the National Association for Check Safekeeping (NACS) TRX truncation program. Approved, March 9, 1992.

Director, FRBO  
Federal Reserve Bank of Richmond, and the Baltimore, and Charlotte Branches -- to participate as keeper banks in the National Association for Check Safekeeping (NACS) TRX truncation program. Approved, March 9, 1992.

Director, FRBO  
Federal Reserve Banks -- all districts to participate as facilities in the National Association for Check Safekeeping (NACS) program. Approved, March 9, 1992.
ADDITONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Office of Board Members -- appointment of Winthrop Hambley and Lynn Fox as Special Assistants for Congressional Liaison. Approved, March 2, 1992.

INTERNATIONAL OPERATIONS


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

BANK HOLDING COMPANIES

Director, BS&R Bankers Trust Corporation, New York, New York -- to underwrite and deal in equity securities under the expanded limits of Regulation K. Approved, February 11, 1992.


San Francisco Landmark Bancorp, La Habra, California -- to engage de novo in lending activities through a nonbanking subsidiary. Returned, March 4, 1992.

CAPITAL STOCK

### 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>
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</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>Michael Daddona, Jr. - Change in Control Notification to acquire up to 24.9% of DS Bancor, Derby, Connecticut</td>
<td>03-23-92</td>
</tr>
<tr>
<td>The Evening Sentinel Ansonia, Connecticut</td>
<td>03-23-92</td>
</tr>
<tr>
<td>Bridgeport Post Bridgeport, Connecticut</td>
<td>03-23-92</td>
</tr>
<tr>
<td>Federal Register</td>
<td>03-27-92</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>Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to facilitate the transfer of Banc New England Mortgage Company, Inc., East Providence, Rhode Island to Fleet Real Estate Funding, Columbia, South Carolina</td>
<td>Federal Register Not Yet Established</td>
</tr>
<tr>
<td>Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to acquire up to 11.239% of The New York Switch Corporation, Hackensack, New Jersey</td>
<td>Federal Register Not Yet Established</td>
</tr>
</tbody>
</table>

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

<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 V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Examination Date</th>
<th>Rating**</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION I

Applications Subject to Newspaper Notice Only

Manufacturers and traders Trust Company, Buffalo, New York, to establish branches at 6750 Main Street and 4925 Main Street, Amherst, New York.¹/ 4/6/92

Manufacturers Hanover Trust Company, New York, New York, to establish an offsite electronic facility at 14-16 Wall Street, New York, New York.¹/ 4/10/92

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.

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 March 14, 1992

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
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</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 March 13, 1992.

Identification of Ratings

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

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

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

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

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

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woodlands Bank 2450 E. Third St. Williamsport, PA 17701 (717) 327-5263</td>
<td>11/18/91</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from The Provident Bank, Cincinnati, Ohio, on March 11, 1992, to establish a CBCT branch at Beechmont Mall, 7500 Beechmont Avenue, Cincinnati, Ohio. * April 6, 1992

Received application from The First National Bank of Zanesville, Zanesville, Ohio, to acquire the Dresden, Ohio, branch of Home Savings Bank of America, F.S.B., Irwindale, California. * April 4, 1992

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
N - Newspaper Comment Period
F - Federal Register Comment Period
# - Expected to end approximately 30 days from date of application's receipt.
Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-5-92</td>
</tr>
<tr>
<td>4-13-92</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Columbia Bancorp, Columbia, Maryland, to acquire Fairview Federal Savings and Loan Association, Ellicott City, Maryland, and to merge the successor to Fairview Federal Savings and Loan Association into Columbia Bank, Columbia, Maryland.*</td>
</tr>
<tr>
<td>3-30-92**</td>
</tr>
</tbody>
</table>

Section III - Applications Subject to Federal Register Notice

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

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.
### Federal Reserve Bank of Richmond--contd.

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Bank of Marion, Marion, Virginia, for membership in the Federal Reserve System.</td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending March 13, 1992

Definition of Ratings

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

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

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

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

<table>
<thead>
<tr>
<th>Examination</th>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
</table>

None.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 13, 1992

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>Central Bank of the South</td>
<td>03-11-92*</td>
</tr>
<tr>
<td>Birmingham, Alabama</td>
<td></td>
</tr>
<tr>
<td>To establish a branch office to be known as the Pelham Branch, located at 3080 Pelham Plaza, Hwy. 31 S., Pelham, Alabama.</td>
<td></td>
</tr>
<tr>
<td>Central Bank</td>
<td>04-15-92*</td>
</tr>
<tr>
<td>Miami, Florida</td>
<td></td>
</tr>
<tr>
<td>To establish a branch office to be known as the Palm Springs Mile Office, located at 1291 West 49th Street, Hialeah, Florida.</td>
<td></td>
</tr>
<tr>
<td>NationsBank of Tennessee</td>
<td>03-11-92*</td>
</tr>
<tr>
<td>Nashville, Tennessee</td>
<td></td>
</tr>
<tr>
<td>To establish a branch office located at the Regional Medical Center at Memphis, 877 Jefferson Avenue, Memphis, Tennessee.</td>
<td></td>
</tr>
</tbody>
</table>

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>Florida Security Holding Corporation</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Orlando, Florida</td>
<td></td>
</tr>
<tr>
<td>Change in control by James L. Hewitt to acquire 22.4 percent of the outstanding shares of common stock.</td>
<td></td>
</tr>
<tr>
<td>Farmers State Bancshares, Inc.</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Mountain City, Tennessee</td>
<td></td>
</tr>
<tr>
<td>1-BHC formation, Farmers State Bank, Mountain City, Tennessee.</td>
<td></td>
</tr>
<tr>
<td>First Central Bancshares, Inc.</td>
<td>03-31-92*</td>
</tr>
<tr>
<td>Lenoir City, Tennessee</td>
<td>Federal Register</td>
</tr>
<tr>
<td>1-BHC formation, First Central Bank, Lenoir City, Tennessee.</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to Provisions of Community Reinvestment.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 13, 1992

Section 3 - Applications Subject to Federal Register Notice Only

Application                          Comment Period Ending Date

None.

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

Application

Carney Bank
Boynton Beach, Florida
Request for increase in bank premises.

First Bank & Trust Company
Tampa, Florida
Request for increase in bank premises.

First Commercial Financial Corporation
Bradenton, Florida
Commitment waiver request.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 13, 1992

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>
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### Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch/24A</td>
<td>INB Banking Company Fort Wayne, Indiana</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Relocate from 200 E. Berry Street to 825 S. Calhoun, Fort Wayne, Indiana*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branch/24A</td>
<td>Peoples State Bank of Mansfield Mansfield, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 502-504 E. Oak Street Mahomet, Illinois*</td>
<td></td>
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</table>

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

<table>
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<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
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<tbody>
<tr>
<td>Y-1</td>
<td>DunC Corp. Belvidere, Illinois</td>
<td>FR - 2-26-92</td>
<td></td>
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<tr>
<td></td>
<td>- Capron Bancorp, Inc. Capron, Illinois</td>
<td>N - 2-16-92</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Capron State Bank Capron, Illinois*</td>
<td></td>
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<tr>
<td></td>
<td>Midlothian State Bank Midlothian, Illinois*</td>
<td></td>
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<tr>
<td>Y-2</td>
<td>NBD Bancorp, Inc. Detroit, Michigan Summitcorp Fort Wayne, Indiana</td>
<td>FR - 3-24-92</td>
<td>N - 3-19-92</td>
</tr>
<tr>
<td></td>
<td>- Summit Bank Fort Wayne, Indiana</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>- Summit Bank of Clinton County Frankfort, Indiana</td>
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<td></td>
<td>- Summit Bank of Indianapolis Indianapolis, Indiana</td>
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<td></td>
<td>- Summit Bank of Marion Marion, Indiana</td>
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<td></td>
<td>- Summit Bank of Muncie Muncie, Indiana</td>
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<td></td>
<td>- Summit Bank of South Bend South Bend, Indiana</td>
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<tr>
<td></td>
<td>- Decatur Financial, Inc. Decatur, Indiana</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Decatur Bank and Trust Company Decatur, Indiana*</td>
<td></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 Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y-2</td>
<td>NBD Indiana, Inc. Detroit, Michigan</td>
<td>FR - 3-24-92 N - 3-19-92</td>
</tr>
<tr>
<td></td>
<td>Summcorp Port Wayne, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summit Bank Port Wayne, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summit Bank of Clinton County Frankfort, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summit Bank of Indianapolis Indianapolis, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summit Bank of Marion Marion, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summit Bank of Muncie Muncie, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summit Bank of South Bend South Bend, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decatur Financial, Inc. Decatur, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decatur Bank and Trust Company Decatur, Indiana*</td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>KSAD, Inc. Council Bluffs, Iowa</td>
<td>FR - 3-30-92 N - **</td>
</tr>
<tr>
<td></td>
<td>Nevada National Co. Omaha, Nebraska</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nevada National Bank Nevada, Iowa*</td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>KSAD, Inc. Council Bluffs, Iowa</td>
<td>FR - 3-30-92 N - **</td>
</tr>
<tr>
<td></td>
<td>Rainwood Corporation Omaha, Nebraska</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Valley State Bank Rock Valley, Iowa*</td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>KSAD, Inc. Council Bluffs, Iowa</td>
<td>FR - 3-30-92 N - **</td>
</tr>
<tr>
<td></td>
<td>Williamsburg Holding Company Omaha, Nebraska</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Savings Bank Williamsburg, Iowa*</td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>Peotone Bancorp, Inc. Peotone, Illinois</td>
<td>FR - ** N - 4-5-92</td>
</tr>
<tr>
<td></td>
<td>Rock River Bancorporation, Inc. Oregon, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rock River Bank Oregon, Illinois*</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>
</tr>
</thead>
<tbody>
<tr>
<td>Y-1</td>
<td>First of America Bancshares, Inc. Petersburg, Illinois</td>
<td>FR - ** N - **</td>
</tr>
<tr>
<td></td>
<td>First Petersburg Bancshares, Inc. Petersburg, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The First National Bank of Petersburg Petersburg, Illinois*</td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>First of America Bank Corporation Kalamazoo, Michigan</td>
<td>FR - ** N - **</td>
</tr>
<tr>
<td></td>
<td>First Petersburg Bancshares, Inc. Petersburg, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The First National Bank of Petersburg Petersburg, Illinois*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CoC-HC Tanco, Ltd. Guttenburg, Iowa Mary Jo Tangeman</td>
<td>FR - ** N - **</td>
</tr>
<tr>
<td></td>
<td>CoC-HC Valley Ridge Financial Corporation Kent City, Michigan David W. Vanderhyde Sr. and Carol Lynn Vanderhyde</td>
<td>FR - ** 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>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>The First National Company Storm Lake, Iowa To make and service loans pursuant to Section 225.25(b) of Regulation Y</td>
<td>FR - 3-30-92</td>
</tr>
<tr>
<td>Y-4</td>
<td>NBD Bancorp, Inc. Detroit, Michigan Summcorp Financial Services, Inc. Fort Wayne, Indiana</td>
<td>FR - 3-24-92</td>
</tr>
<tr>
<td>Y-4</td>
<td>NBD Indiana, Inc. Detroit, Michigan Summcorp Financial Services, Inc. Fort Wayne, Indiana</td>
<td>FR - 3-24-92</td>
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</table>
Section III - Applications Subject to Federal Register
Notice Only

(Continued)

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y-4</td>
<td>Comerica Incorporated&lt;br&gt;Detroit, Michigan&lt;br&gt;100 Talon Centre Associated Limited Partnership&lt;br&gt;Detroit, Michigan</td>
<td>FR - **</td>
</tr>
<tr>
<td>Y-4</td>
<td>Manufacturers National Corporation&lt;br&gt;Detroit, Michigan&lt;br&gt;100 Talon Centre Associated Limited Partnership&lt;br&gt;Detroit, Michigan</td>
<td>FR - **</td>
</tr>
<tr>
<td>Y-4</td>
<td>The Shorebank Corporation&lt;br&gt;Chicago, Illinois&lt;br&gt;North Coast Bidco, Inc.&lt;br&gt;Marquette, Michigan</td>
<td>FR - **</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Ruth Bank Corporation&lt;br&gt;Ruth, Michigan&lt;br&gt;Purchase loans from its subsidiary bank, Ruth State Bank&lt;br&gt;Ruth, Michigan</td>
<td>FR - **</td>
</tr>
<tr>
<td>Y-4</td>
<td>The Shorebank Corporation&lt;br&gt;Chicago, Illinois&lt;br&gt;Northern Economic Initiatives Corporation&lt;br&gt;Marquette, Michigan</td>
<td>FR - **</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>

N - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time
The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 13, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

**Identification of Ratings**

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

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

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

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

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>-The First State Bank of Decatur</td>
<td>11/12/91</td>
<td>S</td>
</tr>
<tr>
<td>172 North 2nd Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decatur, Indiana 46733</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(219) 724-3151</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-Farmers State Bank of Waupaca</td>
<td>11/18/91</td>
<td>S</td>
</tr>
<tr>
<td>112 West Fulton Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waupaca, Wisconsin 54981</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(715) 258-5542</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-The Home Trust &amp; Savings Bank</td>
<td>11/18/91</td>
<td>NI</td>
</tr>
<tr>
<td>628 Main Street, P.O. Box 150</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Osage, Iowa 50461-0150</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(515) 732-3763</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

* Section 18(c) application by Citizens Fidelity Bank and Trust Company, Louisville, Kentucky, to merge with Citizens Fidelity Bank and Trust Company Hardin County, Elizabethtown, Kentucky

End of Comment Period

Not yet available

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

Application

* Section 3(a)(1) application by Concord EFS, Inc., Memphis, Tennessee to acquire EFS National Bank, Memphis, Tennessee, a de novo bank

End of Comment Period

Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

Section 4(c)(8) application by Concord EFS, Inc., Memphis, Tennessee, through Concord Computing Corporation, Elk Grove, Illinois, to provide check authorization and collection services

End of Comment Period

Not yet available

Section 4(c)(8) application by Concord EFS, Inc., Memphis, Tennessee, through Network EFT, Inc., Elk Grove, Illinois, to provide electronic funds transfer services

Not yet available

Section 4(c)(8) application by Concord EFS, Inc., Memphis, Tennessee, through VMT, Inc., Memphis, Tennessee, to provide data transmission hardware in connection with its customers' transaction processing networks

Not yet available

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

Application

None.

End of Comment Period

* 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.

FOR THE WEEK ENDING March 13, 1992

<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>First State Bank of Arkansas</td>
<td>P. O. Box 431</td>
<td>12-6-91</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
<td>Trumann, Arkansas 72472</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section I - Applications Subject to
Newspaper Notice Only

Application

None.

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

Application

First Bancshares Corporation
Gladstone, MI
To acquire 100% of the First Bank,
Upper Michigan, N.A.,
Gladstone, MI*

First Integrity Bancorporation, Inc.
Staples, MN
To acquire, via merger, 100% of
Frazee Bancorporation, Inc., Frazee,
MN, a obhc owning Peoples State
Bank, Frazee, MN*

NoDak Bancorporation
Mandan, ND
To acquire 91% of First Southwest
Bank-Bismarck, Bismarck, ND*

Calvin W. Clark
To increase his ownership interest
from 17.2% to 35.0% of the voting
shares of Pine City Bancorporation,
Pine City, Mn.

Harlan H. Smith
To increase his ownership interest
from 24.63% to 26.08% of the voting
shares of Farmers State Holding
Company, Marion, SD.

Comment Period
3-30-92
(Federal Register)

4-6-92
(Federal Register)

4-6-92
(Newspaper)

Not yet available

Not yet available

* Subject to CRA
### FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
</table>
| Norwest Corporation  
Mpls, MN  
To engage in combining data processing, data transmission services, facilities and data bases to local boards of realty and their members through the acquisition of U.S. Recognition, Inc., Ringwood, New Jersey | | Not yet available |
| Big Sioux Financial, Inc.  
Estelline, SD  
To engage in general insurance agency activities through the acquisition of the assets of Hamlin County Agency, Hayti, South Dakota. | | Not yet available |
| Community First Bankshares, Inc.  
Fargo, ND  
To engage in general insurance agency activities through the acquisition of Community Insurance, Inc., Fargo, ND. | | Not yet available |

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

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

APPLICATION | COMMENT PERIOD ENDING DATE
---|---
Mr. Robert L. Hier, Castle Rock, Colorado, for prior approval to increase his ownership in the Banking Group, Ltd., Castle Rock, Colorado, by 1.08 percent to 25.49 percent. | Not Available
Midland Financial Co., Oklahoma City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Midland Capital Co., Oklahoma City, Oklahoma.* | Not Available
J & L Holdings Limited Partnership, San Marcos, Texas, for prior approval to become a bank holding company through the acquisition of 52 percent of the voting shares of Plainview Holding Co., Pilger, Nebraska.* | Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION | COMMENT PERIOD ENDING DATE
---|---
MidFirst Bank, State Savings Bank, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Midland Capital Co., Oklahoma City, Oklahoma. | Not Available

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

APPLICATION | COMMENT PERIOD ENDING DATE
---|---
Capital Bancshares, Inc., Brookfield, Missouri, for prior approval to redeem 245 shares of its own voting common stock. | Not Available
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>Citizens Farmers Bank of Cole Camp</td>
<td>12-9-91</td>
<td>3-9-92</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 219</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cole Camp, MO 65325-0219</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Bank of Love County 12-9-91 3-10-92 Satisfactory
P.O. Box 10
Marietta, OK  73448-0010

The Citizens Bank of Edmond 12-9-91 3-10-92 Satisfactory
P.O. Box 30
Edmond, OK  73083-0030

*Application is subject to CRA.
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 9, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION
None.

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

APPLICATION
Change in Control Notice by Norman Dean Oswald, Duncanville, TX, to acquire an interest in Metroplex Bancshares, Inc., Dallas, TX

*** NOTICE EXP N/A

*Section 3(a)(3) application by BancWest Bancorp, Inc., Austin, TX, to acquire Westside Bank, San Antonio, TX

*** NOTICE EXP 92/04/06

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION
None.

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

APPLICATION
None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.
SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MARCH 9, 1992

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Park Central Bank of Dallas</td>
<td>12/11/91</td>
<td>Satisfactory</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

Dr. Joel N. Kovner, Pacific Palasades, California, to acquire up to 24.9 percent of Professional Bancorp, Inc., Santa Monica, California.

GBC Holdings, Limited, Grand Cayman, British West Indies, to become a bank holding company by acquiring GBC Holdings, Inc., Los Angeles, California, and to acquire Guaranty Bank of California, Los Angeles, California. *

Newspaper: Not available
Fed. Reg.: 4/09/92

Newspaper: 3/28/92
Fed. Reg.: 4/13/92

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to engage in nonbaking activities through the acquisition of H.F. Holdings, Inc., Marina del Rey, California.

Fed. Reg.: Not yet published

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

None

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

The CRA public evaluations of the institution(s) below became available during the week ending March 13, 1992. 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>Valley Bank of Nevada</td>
<td>300 South Fourth Street</td>
<td>11/04/91</td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td>Las Vegas, NV 89101</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tel: (702) 654-1000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers and Merchants Bank of Rockford</td>
<td>North 10 Argonne Road</td>
<td>12/09/91</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
<td>Opportunity, WA 99206</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tel: (509) 928-9600</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 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.