

RESEARCH LIBRARY

**ANNOUNCEMENT**  
**BOARD OF GOVERNORS**  
**OF THE**  
**FEDERAL RESERVE SYSTEM**

MAR 30 9 56 AM '92 H.2, 1992, No. 11  
Actions of the Board, its Staff, and  
The Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending March 14, 1992

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

First of America Bank Corporation, Kalamazoo, Michigan -- to merge with Security Bancorp, Inc., Southgate, Michigan, and acquire its subsidiary banks, SecureData Corp., and United Bankers Life Insurance Company, Kalamazoo, Michigan, and engage in data processing services and credit related insurance.

Approved, March 11, 1992.

Morrill Bancshares, Inc., Sabetha, Kansas, and Morrill & Janes Bancshares, Inc., Hiawatha, Kansas -- to acquire Robinson Bancshares, Inc., Robinson, Kansas, and Bank of Robinson.

Approved, March 11, 1992.

**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.

Prosperity Bank & Trust Company, Springfield, Virginia -- execution of a written agreement dated March 3, 1992, with the Federal Reserve Bank of Richmond and the Bureau of Financial Institutions of the Commonwealth of Virginia.

Announced, March 13, 1992.

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

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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**

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**BANK BRANCHES, DOMESTIC**

Atlanta Commercial Bank of Florida, Miami, Florida -- to establish a branch at 13001 South Dixie Highway, Miami, Florida.  
Approved, March 13, 1992.

Atlanta Plaza Bank of Miami, Miami, Florida -- to establish a branch at 3001 Ponce de Leon Boulevard, Coral Gables, Florida.  
Approved, March 13, 1992.

New York United Jersey Bank, Hackensack, New Jersey -- to establish an offsite electronic facility at 500 International Trade Partners, International Trade Center, 500 International Drive, Mount Olive, New Jersey.  
Approved, March 13, 1992.

Chicago Villa Park Twist & Savings Bank. Villa Park, Illinois -- to establish a branch at 30 South Main Street, Lombard, Illinois.  
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.  
Approved, March 13, 1992.

Secretary Arvest Bank Group, Inc., Bentonville, Arkansas, and First Commercial Corporation, Little Rock, Arkansas -- to acquire shares of TRH Bank Group, Inc., Norman, Oklahoma.  
Approved, March 10, 1992.

Dallas Bandera Bancshares, Inc., Bandera, Texas -- -- change in bank control.  
Returned, March 13, 1992.

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.  
Approved, March 13, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	B J Morgan Bancshares, Inc., Morgantown, Indiana -- to acquire First State Bank. 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 . Approved, March 13, 1992.
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. Approved, March 13, 1992.
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. Approved, March 13, 1992.
New York	Credit Populaire d'Algerie, Algeria -- to acquire UBAF Arab American Bank, New York, New York. Returned, March 12, 1992.
Kansas City	Dawson Corporation, Lexington, Nebraska -- to acquire Guaranty Corporation, Denver, Colorado. Approved, March 13, 1992.
Minneapolis	Eau Claire Financial Services, Inc., St. Paul, Minnesota -- proposal that the Cornell branch of Monycor Federal Savings Bank, Barron, Wisconsin, merge into the London Square Bank, Eau Claire, Wisconsin. Approved, March 13, 1992.
San Francisco	Fai Heng Chan, White Rock, British Columbia, Canada - - to acquire shares of American Pacific Bank, Aumsville, Oregon. Returned, March 9, 1992.

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

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**BANK HOLDING COMPANIES**

Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama - - to acquire certain assets and assume certain liabilities of seven branches of Jefferson Federal Savings and Loan Association, Birmingham, Alabama. Approved, March 13, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Florida, Jacksonville, Florida, acquire certain assets and assume certain liabilities of Professional Federal Savings Bank, Coral Gables, Florida. Approved, March 13, 1992.
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	F & M National Corporation, Winchester, Virginia -- to acquire Farmers & Merchants Bank of Keyser, Keyser, West Virginia. Approved, March 13, 1992.
Atlanta	Heritage Financial Services, Inc., Clarksville, Tennessee -- to acquire Heritage Bank. Approved, March 13, 1992.
Chicago	Hinsbrook Bancshares, Inc., Willowbrook, Illinois -- to acquire Hinsbrook Bank and Trust. Approved, March 12, 1992.
Atlanta	Interstate Bank Holding Company, Coral Gables, Florida -- to acquire certain assets and assume certain liabilities of the Milan Dairy branch of Professional Federal Savings Bank. Approved, March 13, 1992.
Chicago	KSAD, Inc., Council Bluffs, Iowa -- to acquire Williamsburg Holding Company, Williamsburg, Iowa, Security Savings Bank; Nevada National Co., Omaha, Nebraska; Nevada National Bank, Nevada, Iowa; and Valley State Bank, Rock Valley, Iowa. Returned, March 11, 1992.

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

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**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. Approved, March 13, 1992.
Dallas	Minden Bancshares, Inc., Minden, Louisiana -- to acquire Webster Bancshares, Inc. Approved, March 13, 1992.
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. Approved, March 13, 1992.
Cleveland	Ohio Bancorp, Youngstown, Ohio -- to acquire up to 10 percent of Cortland Bancorp, Cortland, Ohio. Approved, March 13, 1992.
Minneapolis	Osceola Bancorporation, Inc., Osceola, Wisconsin -- proposal that the Osceola branch of Monycor Federal Savings Bank, Barron, Wisconsin, merge into the Bank of Osceola, Osceola, Wisconsin. Approved, March 13, 1992.
Minneapolis	Otto Bremer Foundation, St. Paul, Minnesota, and the Bremer Financial Corporation -- proposal that the Frederic branch of Monycor Federal Savings Bank, Barron, Wisconsin, merge into First American Bank Wisconsin, Amery, Wisconsin. Approved, March 13, 1992.

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

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**BANK HOLDING COMPANIES**

Atlanta	Peoples Bancshares, Inc., Elba, Alabama -- to acquire certain assets and assume certain liabilities of four branches of Jefferson Federal Savings and Loan Association, Birmingham, Alabama. Approved, March 13, 1992.
Chicago	Pyramid Bancorp, Inc., Grafton, Wisconsin -- to acquire Grafton State Bank. Returned, March 12, 1992.
Atlanta	Shamrock Holdings, Inc., Evergreen, Alabama -- to acquire certain assets and assume certain liabilities of three branches of Jefferson Federal Savings and Loan Association, Birmingham, Alabama. Approved, March 13, 1992.
St. Louis	Southwest Bancshares, Inc., Trumann, Arkansas -- to acquire through First State Bank of Arkansas certain assets and assume certain liabilities of the Trumann, Arkansas, branch of United Federal Savings and Loan Association, Jonesboro, Arkansas. Approved, March 13, 1992.
Secretary	TRH Bank Group, Inc., Norman, Oklahoma -- to acquire Security National Bank and Trust Company. Approved, March 10, 1992.
Richmond	Triangle Bancorp, Inc., Raleigh, North Carolina -- to acquire Triangle Bank and Trust Company. Approved, March 11, 1992.
Chicago	Waupaca Bancorporation, Waupaca, Wisconsin -- to acquire certain assets and assume certain liabilities of the Chetek, Wisconsin, branch of Monycor Federal Savings Bank, Barron, Wisconsin. Approved, March 13, 1992.

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

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**BANK MERGERS**

Atlanta            Commercial Bank of Florida, Miami, Florida -- to  
                  merge with the South Dixie, Bird Road, and Sunset  
                  West branches of Professional Federal Savings Bank,  
                  Coral Gables, Florida.  
                  Approved, March 13, 1992.

St. Louis         First State Bank of Arkansas, Trumann, Arkansas -- to  
                  acquire certain assets and assume certain  
                  liabilities of the Trumann, Arkansas, branch of  
                  United Federal Savings and Loan Association,  
                  Jonesboro, Arkansas.  
                  Approved, March 13, 1992.

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            Plaza Bank of Miami, Miami, Florida -- to acquire  
                  certain assets and assume certain liabilities of  
                  the Sunshine and Coral Gables branches of  
                  Professional Federal Savings Bank, Coral Gables,  
                  Florida.  
                  Approved, March 13, 1992.

Kansas City      Tri- State Bank, Denver, Colorado -- to merge with  
                  Boulder Tri - State Bank, Boulder, Colorado, and to  
                  establish a branch.  
                  Approved, March 10, 1992.

**BANK PREMISES**

New York         Central Federal Savings Bank, Mineola, New York --  
                  investment in bank premises.  
                  Approved, March 13, 1992.

Dallas            Minden Bank & Trust Company, Minden, Louisiana --  
                  investment in bank premises.  
                  Approved, March 13, 1992.

Chicago          Old Kent Bank - Southwest, Kalamazoo, Michigan --  
                  investment in bank premises.  
                  Approved, March 12, 1992.

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

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**BANK PREMISES**

Chicago Villa Park Trust & Savings Bank, Villa Park, Illinois  
-- investment in bank premises.  
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.  
Approved, March 13, 1992.

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.  
Permitted, March 13, 1992.

Kansas City First Bancshares, Inc., Bartlesville, Oklahoma --  
change in bank control.  
Permitted, March 12, 1992.

Dallas Giddings Bancshares, Inc., Giddings, Texas -- change  
in bank control.  
Returned, March 13, 1992.

Kansas City Leedy Bancorporation, Inc., Leedy, Oklahoma -- change  
in bank control.  
Permitted, March 13, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Central Bank - Herington, Herington, Kansas, proposed merger with Herington Bancshares, Inc. -- report on competitive factors. Submitted, March 11, 1992.
Atlanta	Dominion Bank of Middle Tennessee, Nashville, Tennessee, proposed merger with Merchants and Planters Bank, Newport, Tennessee, and Citizens Union Bank, Rogersville, Tennessee -- report on competitive factors. Submitted, March 11, 1992.
Philadelphia	Elmwood Federal Savings Bank, Media, Pennsylvania, proposed merger with Elmwood Federal Interim Savings Association -- report on competitive factors. Submitted, March 9, 1992.
Kansas City	Farmers Bank of Unionville, Unionville, Missouri, proposed acquisition of the assets and assumption of the liabilities of the Trenton office of American Bank of North Central Missouri, Trenton, Missouri -- report on competitive factors. Submitted, March 11, 1992.
Minneapolis	First American Bank of Lisbon, Lisbon, North Dakota, proposed merger with First American Bank of Cassleton, Cassleton, North Dakota -- report on competitive factors. Submitted, March 12, 1992.
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	Independence Savings Bank, New York, New York, proposed purchase of the assets and assumption of the deposit liabilities of the 1325 Castle Hill Avenue, Bronx, New York, branch of North Side Savings Bank -- report on competitive factors. Submitted, March 12, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	NationsBank of Maryland, N.A., Baltimore, Maryland, proposed merger with NCNB National Bank of Maryland -- report on competitive factors. Submitted, March 13, 1992.
Minneapolis	Security Bank & Trust Company, Glencoe, Minnesota, proposed merger with The First State Bank of Brownton, Brownton, Minnesota -- report on competitive factors. Submitted, March 9, 1992.
Cleveland	Star Bank, N.A., Kentucky, Covington, Kentucky, proposed merger with Kentucky Bank of Marion County, Lebanon; Kentucky National Bank of Carroll County, Carrollton; and Kentucky National Bank of Pendleton County, Falmouth, Kentucky -- report on competitive factors. Submitted, March 13, 1992.
Atlanta	Sun First National Bank of Polk County, Winter Haven, Florida, proposed merger with Sun Bank / South Central Florida, N.A., Sebring, Florida -- report on competitive factors. Submitted, March 10, 1992.

**EXTENSIONS OF TIME**

St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- extension to March 31, 1992, to acquire Superior Federal Bank, Federal Savings Bank, Fort Smith, Arkansas. Granted, March 13, 1992.
Atlanta	Brannen Banks of Florida, Inc., Inverness, Florida -- extension to June 17, 1992, to redeem shares. Granted, March 9, 1992.
New York	United Jersey Bank, Hackensack, New Jersey -- extension to February 20, 1993, to establish a branch at 1045 Clifton Avenue, Clifton, New Jersey. Granted, March 13, 1992.

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

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**EXTENSIONS OF TIME**

- San Francisco Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, March 11, 1992.
- Atlanta 1st United Bank, Boca Raton, Florida -- extension to June 17, 1992, to merge with Mizner Bank, Boca Raton, Florida. Granted, March 13, 1992.

**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.

H.2  
MARCH 9, 1992 TO MARCH 13, 1992  
PAGE 12

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

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**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.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**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**

Security Pacific Corporation, Los Angeles, California -- to invest in HGS Newco, London, England.  
Permitted, March 5, 1992.

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

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ADDITIONS AND CORRECTIONS

**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.

Director, BS&R J.P. Morgan and Co., Incorporated, New York, New York -- to underwrite equity securities under the expanded limits of Regulation K.  
Approved, February 12, 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**

Chicago Valley Bancshares, Inc., Mapleton, Iowa -- redemption of shares.  
Approved, March 6, 1992.

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

Michael Daddona, Jr. - Change in Control Notification to acquire up to 24.9% of DS Bancor, Derby, Connecticut	<u>The Evening Sentinel Ansonia, Connecticut</u>	03-23-92
	<u>Bridgeport Post Bridgeport, Connecticut</u>	03-23-92
	<u>Federal Register</u>	03-27-92

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

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	<u>Federal Register</u>	Not Yet Established
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	<u>Federal Register</u>	Not Yet Established

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
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NONE

Federal Reserve Bank of New York

Comment Period  
Ending Date

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. <u>1/</u>	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. <u>1/</u>	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

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

- 1/ Subject to provisions of Community Reinvestment Act.
  - 2/ Later of dates specified in newspaper and Federal Register notices.
  - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
  - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**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.

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Woodlands Bank 2450 E. Third St. Williamsport, PA 17701 (717) 327-5263	11/18/91	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin  
For Week Ending March 14, 1992**

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

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

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

**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

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- \* - Subject to CRA
  - N - Newspaper Comment Period
  - F - Federal Register Comment Period
  - # - Expected to end approximately 30 days from date of  
application's receipt.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Credit International Bank, N.A., Washington, D. C., a subsidiary of Credit International Bancshares, Ltd., Washington, D. C., to acquire a branch of Second National Federal Savings Bank, Washington, Salisbury, Maryland, in an Oakar transaction.*	4-5-92
Branch Banking and Trust Company, Wilson, North Carolina, to merge with Peoples Federal Savings Bank of Thomasville, Thomasville, North Carolina, in an Oakar transaction.*	4-13-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.*	3-30-92**

Section III - Applications Subject to Federal Register Notice

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

\*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**

**Application**

**Comment Period Ending Date**

The Bank of Marion, Marion, Virginia,  
for membership in the Federal Reserve  
System.

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.

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 13, 1992

Section 1 - Applications Subject to Newspaper Notice Only

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

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

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

\*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.

Examination  
Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

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

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	DunC Corp. Belvidere, Illinois Capron Bancorp, Inc. Capron, Illinois Capron State Bank Capron, Illinois*	FR - 2-26-92 N - 2-16-92
Y-2	Midlothian State Bank Employee Stock Ownership Trust Midlothian, Illinois Midlothian State Bank Midlothian, Illinois*	FR - 3-30-92 N - 3-15-92
Y-2	NBD Bancorp, Inc. Detroit, Michigan Summcorp Fort Wayne, Indiana Summit Bank Fort Wayne, Indiana Summit Bank of Clinton County Frankfort, Indiana Summit Bank of Indianapolis Indianapolis, Indiana Summit Bank of Marion Marion, Indiana Summit Bank of Muncie Muncie, Indiana Summit Bank of South Bend South Bend, Indiana Decatur Financial, Inc. Decatur, Indiana Decatur Bank and Trust Company Decatur, Indiana*	FR - 3-24-92 N - 3-19-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	NBD Indiana, Inc. Detroit, Michigan Summcorp Fort Wayne, Indiana Summit Bank Fort Wayne, Indiana Summit Bank of Clinton County Frankfort, Indiana Summit Bank of Indianapolis Indianapolis, Indiana Summit Bank of Marion Marion, Indiana Summit Bank of Muncie Muncie, Indiana Summit Bank of South Bend South Bend, Indiana Decatur Financial, Inc. Decatur, Indiana Decatur Bank and Trust Company Decatur, Indiana*	FR - 3-24-92 N - 3-19-92
Y-2	KSAD, Inc. Council Bluffs, Iowa Nevada National Co. Omaha, Nebraska Nevada National Bank Nevada, Iowa*	FR - 3-30-92 N - **
Y-2	KSAD, Inc. Council Bluffs, Iowa Rainwood Corporation Omaha, Nebraska Valley State Bank Rock Valley, Iowa*	FR - 3-30-92 N - **
Y-2	KSAD, Inc. Council Bluffs, Iowa Williamsburg Holding Company Omaha, Nebraska Security Savings Bank Williamsburg, Iowa*	FR - 3-30-92 N - **
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Rock River Bancorporation, Inc. Oregon, Illinois Rock River Bank Oregon, Illinois*	FR - ** N - 4-5-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	First of America Bancshares, Inc. Petersburg, Illinois First Petersburg Bancshares, Inc. Petersburg, Illinois The First National Bank of Petersburg Petersburg, Illinois*	FR - ** N - **
Y-2	First of America Bank Corporation Kalamazoo, Michigan First Petersburg Bancshares, Inc. Petersburg, Illinois The First National Bank of Petersburg Petersburg, Illinois*	FR - ** N - **
CoC-HC	Tanco, Ltd. Guttenburg, Iowa Mary Jo Tangeman	FR - ** N - **
CoC-HC	Valley Ridge Financial Corporation Kent City, Michigan David W. Vanderhyde Sr. and Carol Lynn Vanderhyde	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	The First National Company Storm Lake, Iowa To make and service loans pursuant to Section 225.25(b) of Regulation Y	FR - 3-30-92
Y-4	NBD Bancorp, Inc. Detroit, Michigan Summcorp Financial Services, Inc. Fort Wayne, Indiana	FR - 3-24-92
Y-4	NBD Indiana, Inc. Detroit, Michigan Summcorp Financial Services, Inc. Fort Wayne, Indiana	FR - 3-24-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

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

Section IV - Applications Not Subject to Federal Register or Newspaper

Notice

Type            Application

None

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATING</u>
-The First State Bank of Decatur 172 North 2nd Street Decatur, Indiana 46733 (219) 724-3151	11/12/91	S
-Farmers State Bank of Waupaca 112 West Fulton Street Waupaca, Wisconsin 54981 (715) 258-5542	11/18/91	S
-The Home Trust & Savings Bank 628 Main Street, P.O. Box 150 Osage, Iowa 50461-0150 (515) 732-3763	11/18/91	NI

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 13, 1992

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* 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	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Concord EFS, Inc., Memphis, Tennessee to acquire EFS National Bank, Memphis, Tennessee, a <u>de novo</u> bank	Not yet available

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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	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

<u>Application</u>	<u>End of Comment Period</u>
None.	

\* This application is subject to CRA.

**FEDERAL RESERVE BANK OF ST. LOUIS**  
**St. Louis, Missouri**

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

***Outstanding record of meeting community credit needs***

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

***Satisfactory record of meeting community credit needs***

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

***Needs to improve record of meeting community credit needs***

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

***Substantial noncompliance in meeting community credit needs***

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

FOR THE WEEK ENDING March 13, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of Arkansas	P. O. Box 431 Trumann, Arkansas 72472	12-6-91	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Bancshares Corporation Gladstone, MI To acquire 100% of the First Bank, Upper Michigan, N.A., Gladstone, MI*	3-30-92 (Federal Register)
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*	4-6-92 (Federal Register)
NoDak Bancorporation Mandan, ND To acquire 91% of First Southwest Bank-Bismarck, Bismarck, ND*	4-6-92 (Newspaper)
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.	Not yet available
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.	Not yet available

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\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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 acquisi- tion 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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of

CRA Public Evaluations  
week ending March 13, 1992

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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None.

*Federal Reserve Bank of Kansas City*

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

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

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
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 Parntership, 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**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
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**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
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.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens Farmers Bank of Cole Camp P.O. Box 219 Cole Camp, MO 65325-0219	12-9-91	3-9-92	Satisfactory

*Federal Reserve Bank of Kansas City*

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Bank of Love County P.O. Box 10 Marietta, OK 73448-0010	12-9-91	3-10-92	Satisfactory
The Citizens Bank of Edmond P.O. Box 30 Edmond, OK 73083-0030	12-9-91	3-10-92	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 9, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

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

N/A

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

92/04/06

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

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.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Park Central Bank of Dallas 1222 Merit Dr. Ste. 100 P. O. Box 515529 Dallas, Texas 75251-5529	12/11/91	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/13/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/09/92
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. *	<u>Newspaper:</u> 3/28/92 <u>Fed. Reg.:</u> 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.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice

None

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\* Subject to CRA

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

Week ending 3/13/92

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.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Valley Bank of Nevada	300 South Fourth Street Las Vegas, NV 89101 Tel: (702) 654-1000	11/04/91	Outstanding
Farmers and Merchants Bank of Rockford	North 10 Argonne Road Opportunity, WA 99206 Tel: (509) 928-9600	12/09/91	Satisfactory

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\* 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.