

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESEARCH LIBRARY  
H.2, 1992, No. 13  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending March 28, 1992

FEDERAL RESERVE BANK  
OF CLEVELAND

ADVISORY COUNCILS

Consumer Advisory Council.  
Convened, March 26, 1992.

BANK HOLDING COMPANIES

BankAmerica Corporation, San Francisco, California --  
to acquire Security Pacific Corporation, Los  
Angeles, California, and its banking and nonbanking  
subsidiaries.  
Approved, March 23, 1992.

ENFORCEMENT

Bank of Seoul, Seoul, Korea -- consent order against  
the Bank of Seoul, its agencies in Los Angeles and  
New York, and its branch in Philadelphia; and a  
civil money penalty against the Bank of Seoul and  
its agency in Los Angeles.  
Announced, March 24, 1992.

Farmers and Merchants Bank of Long Beach, Long Beach,  
California -- issuance of cease and desist order.  
Announced, March 25, 1992.

Greater Chicago Financial Corporation, Chicago,  
Illinois -- execution of a written agreement dated  
March 11, 1992, with the Federal Reserve Bank of  
Chicago.  
Announced, March 25, 1992.

FORMS

Bank Holding Company Reporting Requirements --  
(FR Y-9C, FR Y-9LP, and FR Y-9SP) -- revisions.  
Approved, March 26, 1992.

Report of Commercial Paper Outstanding Placed By  
Brokers and Dealers; Report of Commercial Paper  
Outstanding Placed Directly by Issuers; and Daily  
Reports of Offering Rates On Commercial Paper  
(FR 2957a, FR 2957b, and FR 2957d) -- extension  
with revisions.  
Approved, March 26, 1992.

Report on Total Foreign Exchange Turnover (FR 3036a  
and FR 3036c) -- extension with revision.  
Approved, March 26, 1992.

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## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **FORMS**

Survey of Consumer Finances (FR 3059) -- extension.  
Approved, March 26, 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

### **BANK BRANCHES, DOMESTIC**

Chicago	Farmers State Bank, Poy Sippi, Wisconsin -- to establish a branch at 307 Wolfe River Drive, Fremont, Wisconsin. Returned, March 23, 1992.
Kansas City	Mercantile Bank of Kansas City, Kansas City, Missouri -- to establish a branch in Independence Center. Approved, March 27, 1992.
Secretary	Meridian Bank, Reading, Pennsylvania -- to establish 14 branches incident to the acquisition of certain assets and assumption of liabilities of Bell Federal Savings Bank, Upper Darby, Pennsylvania. Approved, March 27, 1992.
Richmond	Premier Bank, Inc., Wytheville, Virginia -- to establish an electronic funds transfer facility in the Petro Shopping Center of Virginia near the intersection of U.S. Route 52, Interstate Route 77, and Interstate Route 81, Max Meadows, Virginia. Approved, March 25, 1992.

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

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**BANK HOLDING COMPANIES**

Atlanta	Allied Bankshares, Inc., Thomson, Georgia -- to acquire certain assets and assume certain liabilities of the Louisville branch of The Federal Savings Bank, F.S.B., Swainsboro, Georgia. Approved, March 27, 1992.
Kansas City	ASB Bancshares, Inc., Harrisonville, Missouri -- to acquire certain assets and assume certain liabilities of the Red Bridge branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
St. Louis	Bancshares of Eastern Arkansas, Inc., Forrest City, Arkansas -- to acquire certain assets and assume certain liabilities of the Marianna, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
St. Louis	Bancshares of West Memphis, Inc., West Memphis, Arkansas -- to acquire certain assets and assume certain liabilities of the West Memphis branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Kansas City	Binger Agency, Inc., Binger, Oklahoma -- to acquire certain assets and assume certain liabilities of the Hinton branch of Red River Federal Savings and Loan Association, Lawton, Oklahoma. Approved, March 27, 1992.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- proposal that Superior Federal Bank, F.S.B., Fort Smith, Arkansas, acquire certain assets and assume certain liabilities of the Quachita and Albert Pike branches in Hot Springs, Arkansas, and the North Little Rock, Malvern, and Arkadelphia, Arkansas, branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.

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

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**BANK HOLDING COMPANIES**

St. Louis	Bradley Bancshares, Inc., Warren, Arkansas -- to acquire certain assets and assume certain liabilities of the Warren branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Kansas City	CCB Corporation, Kansas City, Missouri -- to acquire certain assets and assume certain liabilities of the Plaza branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Atlanta	Central Banking Company, Swainsboro, Georgia -- to acquire certain assets and assume certain liabilities of the main office of The Federal Savings Bank, F.S.B. Approved, March 27, 1992.
Kansas City	Central Mortgage Bancshares, Inc., Kansas City, Missouri -- to acquire certain assets and assume certain liabilities of the Blue Springs, Independence, and Lee's Summit branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Kansas City	Chapman Bancshares, Inc., Chapman, Kansas -- to acquire certain assets and assume certain liabilities of the Abilene and Prairie Village, Kansas, branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Director, BS&R	Citizens Bancorp, Laurel, Maryland -- transfer agent registration. Withdrawn, March 27, 1992.
Kansas City	Citizens Dimension Bancorp, Inc., Muskogee, Oklahoma -- to acquire certain assets and assume certain liabilities of the Rogers and Fayetteville, Arkansas, branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	Comerica Incorporated, Detroit, Michigan -- to acquire a limited partnership interest of 100 Talon Centre Associates Limited Partnership and engage in the leasing of real property. Returned, March 24, 1992.
Atlanta	Commercial Bancorp of Georgia, Inc., Atlanta, Georgia -- to acquire certain assets and assume certain liabilities of the main office and the Mableton branch of United Savings Bank, Smyrna, Georgia. Approved, March 27, 1992.
San Francisco	Continental Bancorporation, Las Vegas, Nevada -- to acquire Continental National Bank. Approved, March 23, 1992.
Atlanta	Crescent Banking Company, Jasper, Georgia -- to acquire Crescent Bank and Trust Company. Approved, March 23, 1992.
Kansas City	Dickinson Financial Corporation, Kansas City, Missouri -- to acquire certain assets and assume certain liabilities of the St. Joseph, Bethany, and Richmond branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Chicago	Dixon Bancshares, Inc., Rolfe, Iowa -- to acquire shares of Rolfe State Bank and Citizens State Bank, Sheldon, Iowa. Approved, March 24, 1992.
Atlanta	Fidelity Southern Corporation, Decatur, Georgia -- to acquire certain assets and assume certain liabilities of the Vinings branch of The Federal Savings Bank, F.S.B., Swainsboro, Georgia. Approved, March 27, 1992.
Atlanta	Fidelity Southern Corporation, Decatur, Georgia -- to acquire certain assets and assume certain liabilities of the East Cobb branch of United Federal Savings Bank, Smyrna, Georgia. Approved, March 27, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK HOLDING COMPANIES**

Kansas City	First Altus Bancorp, Inc., Altus, Oklahoma -- to acquire certain assets and assume certain liabilities of the Altus and Hobart branches of Red River Federal Savings and Loan Association, Lawton, Oklahoma. Approved, March 27, 1992.
St. Louis	First Bentonville Bancshares, Inc., Bentonville, Arkansas -- to acquire certain assets and assume certain liabilities of the Springdale and Fayetteville-Rolling Hills branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Chicago	First Busey Corporation, Urbana, Illinois -- to acquire certain assets and assume certain liabilities of the Bloomingdale, Rantoul, and Kankakee branches of Olympic Federal Savings and Loan Association, Berwyn, Illinois. Approved, March 27, 1992.
Atlanta	First Cherokee Bancshares, Inc., Woodstock, Georgia -- to acquire certain assets and assume certain liabilities of the North Marietta branch of United Federal Savings Bank, Smyrna, Georgia. Approved, March 27, 1992.
Director, BS&R	First Commercial Corporation, Little Rock, Arkansas -- proposal that First National Bank of Russellville, Russellville, Arkansas, acquire certain assets and assume certain liabilities of the Russellville branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
St. Louis	First National Corporation, Wynne, Arkansas -- to acquire certain assets and assume certain liabilities of the Forrest City, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	First of America Bancshares, Inc., Petersburg, Illinois -- to acquire First Petersburg Bancshares, Inc., and The First National Bank of Petersburg. Returned, March 25, 1992.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire First Petersburg Bancshares, Inc., Petersburg, Illinois, and The First National Bank of Petersburg. Returned, March 24, 1992.
St. Louis	First Robinson Bancorp, Robinson, Illinois -- to acquire certain assets and assume certain liabilities of the Mt. Carmel branch of Olympic Federal Savings Association, Berwyn, Illinois. Approved, March 27, 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 Flagler Federal Savings and Loan Association, Miami, Florida. Approved, March 27, 1992.
Director, BS&R	First United Bancshares, El Dorado, Arkansas -- proposal that Merchants & Planters Bank, N.A., Camden, Arkansas, acquire certain assets and assume certain liabilities of the Camden branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Atlanta	FirstBancorp, Inc., Marathon, Florida -- to engage de novo in mortgage lending activities. Permitted, March 27, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire certain assets and assume certain liabilities of the Hays, Kansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.

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**BANK HOLDING COMPANIES**

Kansas City	Gold Bancshares, Inc., Marysville, Kansas -- to acquire certain assets and assume certain liabilities of the Shawnee, Kansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Kansas City	Great Western Securities, Inc., Omaha, Nebraska -- to acquire The Bank of Bellevue, Bellevue, Nebraska. Approved, March 27, 1992.
Chicago	Illinois Financial Services, Inc., and Metropolitan Bancorp, Inc., Chicago, Illinois -- to acquire certain assets and assume certain liabilities of the Cicero branch of Olympic Federal Savings and Loan Association, Berwyn, Illinois. Approved, March 27, 1992.
Chicago	Lincoln S. B. Corp., Lincoln, Illinois -- to acquire certain assets and assume certain liabilities of the Lincoln branch of Olympic Federal Savings and Loan Association, Berwyn, Illinois. Approved, March 27, 1992.
St. Louis	Magnolia Banking Corporation, Magnolia, Arkansas -- to acquire certain assets and assume certain liabilities of the Magnolia branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Chicago	Manufacturers National Corporation, Detroit, Michigan -- to acquire a limited partnership interest of 100 Talon Centre Associates Limited Partnership and engage in the leasing of real property. Returned, March 23, 1992.
St. Louis	Mercantile Bancorporation, Inc., St. Louis, Missouri -- to acquire certain assets and assume certain liabilities of two Joplin branches and the Carthage and Webb City branches of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.



**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK HOLDING COMPANIES**

Kansas City	Mercantile Bancorporation, St. Louis, Missouri -- to acquire certain assets and assume certain liabilities of the Independence Center branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Kansas City	MidState Bancorp, Inc., Hinton, Oklahoma -- to acquire certain assets and assume certain liabilities of the Duncan branch of Red River Federal Savings and Loan Association, Lawton, Oklahoma. Approved, March 27, 1992.
New York	MSB Bancorp, Inc., Middletown, New York -- to acquire Middletown Savings Bank. Returned, March 23, 1992.
Dallas	Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire Farmers National Bank of Seymour, Seymour, Texas. Approved, March 27, 1992.
Chicago	Pinnacle Banc Group, Inc., Oak Brook, Illinois -- to acquire certain assets and assume certain liabilities of the Berwyn branch of Olympic Federal Savings and Loan Association, Berwyn, Illinois. Approved, March 27, 1992.
Kansas City	Platte County Bancshares, Inc., Platte City, Missouri -- to acquire certain assets and assume certain liabilities of the Liberty branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Cleveland	Second Bancorp, Inc., Warren Ohio -- to acquire Aurora Federal Savings Bank, Aurora, Ohio. Approved, March 27, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK HOLDING COMPANIES**

Kansas City	Shelbank Corporation, Nevada, Missouri -- to acquire certain assets and assume certain liabilities of the Lamar branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Director, BS&R	Simmons First National Corporation, Pine Bluff, Arkansas -- proposal that Simmons First National Bank acquire certain assets and assume certain liabilities of the Pine Bluff-White Hall branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
St. Louis	Smackover Bancshares, Inc., Smackover, Arkansas -- to acquire certain assets and assume certain liabilities of the El Dorado, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
St. Louis	South Central Bancshares, Inc., Russellville, Kentucky -- to merge with First Midwest Bancshares, Inc., Princeton, Kentucky. Returned, March 27, 1992.
St. Louis	Star City Bancshares, Inc., Star City, Arkansas -- to acquire certain assets and assume certain liabilities of the Pine Bluff-Broadmoor, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
St. Louis	State First Financial Corporation, Texarkana, Arkansas -- to acquire certain assets and assume certain liabilities of the Hope, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK HOLDING COMPANIES**

St. Louis	State Holding Company, Little Rock, Arkansas -- to acquire certain assets and assume certain liabilities of the Fairfield Bay, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Kansas City	Sunflower Banks, Inc., Salina, Kansas -- to acquire certain assets and assume certain liabilities of the Russell, Kansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Chicago	Swisher Bankshares, Inc., Swisher, Iowa -- to acquire Swisher Trust and Savings Bank. Approved, March 24, 1992.
St. Louis	TCBankshares, Inc., North Little Rock, Arkansas -- to acquire certain assets and assume certain liabilities of the West Capitol, University Mall, Southwest Mall, Kavanaugh, and Galleria branches in Little Rock, and the Melbourne, Arkansas, branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
New York	Toronto-Dominion Bank, Toronto, Canada -- to engage de novo in certain nonbanking activities through Toronto Dominion Securities, Inc., New York, New York. Returned, March 27, 1992.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire certain assets and assume certain liabilities of Metropolitan Federal Savings and Loan, F.A., Nashville, Tennessee. Approved, March 27, 1992.
Chicago	Valley Bancorporation, Appleton, Wisconsin -- to acquire United Savings and Loan Association, Sheboygan, Wisconsin. Returned, March 27, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK HOLDING COMPANIES**

Kansas City	Western Oklahoma Bancshares, Inc., Elk City, Oklahoma -- to acquire certain assets and assume certain liabilities of the Vici branch of Red River Federal Savings and Loan Association, Lawton, Oklahoma. Approved, March 27, 1992.
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**BANK MERGERS**

Kansas City	Mercantile Bank of Kansas City, Kansas City, Missouri -- to acquire certain assets and assume certain liabilities of the Independence Center branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 27, 1992.
Minneapolis	Peoples State Bank of Plainview, Plainview, Minnesota -- to purchase certain assets and assume the liabilities of the Elgin and Millville offices of Eastwood Bank, Eastwood, Minnesota, and to establish branches. Approved, March 23, 1992.

**BANK PREMISES**

Richmond	Bank of Essex, Tappahannock, Virginia -- investment in bank premises. Approved, March 25, 1992.
Richmond	Farmers and Miners Bank, Pennington Gap, Virginia -- investment in bank premises. Approved, March 26, 1992.
Chicago	Farmers State Bank, Poy Sippi, Wisconsin -- investment bank premises. Returned, March 23, 1992.
New York	Manufacturers Hanover Trust Company, New York, New York -- investments in bank premises. Approved, March 25, 1992.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**CAPITAL STOCK**

Atlanta	First Camden Bancshares, Inc., Camden, Alabama -- redemption of shares. Approved, March 27, 1992.
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**CHANGE IN BANK CONTROL**

Atlanta	First Camden Bancshares, Inc., Camden, Alabama -- change in bank control. Permitted, March 27, 1992.
Dallas	LBO Bancorp, Inc., West Monroe, Louisiana -- change in bank control. Permitted, March 23, 1992.
Minneapolis	Pine City Bancorporation, Pine City, Minnesota -- change in bank control. Withdrawn, March 26, 1992.
St. Louis	South Central Illinois Bancorp, Inc., Effingham, Illinois -- change in bank control. Returned, March 26, 1992.
Chicago	Valley Ridge Financial Corporation, Kent City, Michigan -- change in bank control. Returned, March 23, 1992.

**COMPETITIVE FACTORS REPORTS**

San Francisco	Bank of the West, San Francisco, California, proposed purchase of assets and assumption of liabilities of eleven branches of Atlantic Financial Federal Savings Bank -- report on competitive factors. Submitted, March 27, 1992.
Atlanta	Citizens Bank of Dunlap and Pikeville, Dunlap, Tennessee, proposed purchase of certain assets and assumption of liability to pay deposits made in the Grundy County branches of NationsBank of Tennessee, Nashville, Tennessee -- report on competitive factors. Submitted, March 23, 1992.
Kansas City	Citizens State Bank, Ashland, Kansas, proposed merger with The Macksville State Bank, Macksville, Kansas -- report on competitive factors. Submitted, March 25, 1992.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**COMPETITIVE FACTORS REPORTS**

Richmond	Columbia Bank, Columbia, Maryland, proposed merger with Fairview Federal Savings and Loan Association, Ellicott City, Maryland -- report on competitive factors. Submitted, March 25, 1992.
Dallas	First-Lockhart National Bank, Lockhart, Texas, proposed merger with Interim First Lockhart Bank -- report on competitive factors. Submitted, March 24, 1992.
San Francisco	Seattle-First National Bank, Seattle, Washington, proposed acquisition of assets and assumption of liabilities of Security Pacific Bank Washington, National Association -- report on competitive factors. Withdrawn, March 23, 1992.
Kansas City	United Bank of Denver N.A., Denver, Colorado, proposed merger with United Bank of Skyline N.A. -- report on competitive factors. Submitted, March 25, 1992.
Kansas City	United Bank of Northglenn N.A., Northglenn, Colorado, proposed merger with United Bank of Westminster N.A., Westminster, Colorado -- report on competitive factors. Submitted, March 25, 1992.

**EXTENSIONS OF TIME**

New York	Chemical Bank, New York, New York -- extension to June 30, 1992, to merge with Manufactures Hanover Trust Company. Granted, March 26, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, March 25, 1992.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**EXTENSIONS OF TIME**

Minneapolis	First Manistique Corporation, Manistique, Michigan -- extension to June 23, 1992, to engage de novo in collecting overdue commercial and retail accounts receivable. Granted, March 25, 1992.
Chicago	Friendship State Bank, Friendship, Indiana -- extension to September 11, 1992, to establish a branch at State Road 129, Cross Plains, Indiana, and to invest in bank premises. Granted, March 26, 1992.

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

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**BANK HOLDING COMPANIES**

Kansas City	Fairview Bancshares, Inc., Fairview, Oklahoma -- to acquire certain assets and assume certain liabilities of the Fairview branch of Chisholm Federal Savings Association, Kingfisher, Oklahoma. Approved, March 20, 1992.
Secretary	Meridian Bancorp, Inc., Reading, Pennsylvania -- proposal that Meridian Bank, Reading, Pennsylvania, acquire certain assets and assume certain liabilities of Bell Federal Savings Bank, Upper Darby, Pennsylvania. Approved, March 20, 1992.
Secretary	Meridian Bancorp, Inc., Reading, Pennsylvania -- to acquire 8.33 percent of the voting shares of United Bank of Philadelphia, Philadelphia, Pennsylvania. Approved, March 20, 1992.
Kansas City	P.N.B. Financial Corporation, Kingfisher, Oklahoma -- to acquire certain assets and assume certain liabilities of the Hennessey branch of Chisholm Federal Savings Association, Kingfisher, Oklahoma. Approved, March 20, 1992.
Cleveland	Provident Bancorp, Cincinnati, Ohio -- to acquire the assets and assume the liabilities of Merit Savings Association and Thrift Savings and Loan Company. Approved, March 20, 1992.
St. Louis	TCBankshares, Inc., North Little Rock, Arkansas -- to acquire First National Bank of Arkansas, Batesville, Arkansas, which was chartered to acquire certain assets and assume certain liabilities of the Batesville branch of Home Federal Savings Association of Kansas City, Kansas City, Missouri. Approved, March 20, 1992.
Kansas City	Watonga Bancshares, Inc., Watonga, Oklahoma -- to acquire certain assets and assume certain liabilities of the Watonga and Geary branches of Chisholm Federal Savings Association, Kingfisher, Oklahoma. Approved, March 20, 1992.



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ADDITIONS AND CORRECTIONS

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK MERGERS**

Secretary	Meridian Bank, Reading, Pennsylvania -- to acquire certain assets and assume certain liabilities of Bell Federal Savings Bank, Upper Darby, Pennsylvania, and to establish six branches. Approved, March 20, 1992.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution

Examination Date

Rating\*\*

NONE

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

United Jersey Bank, Hackensack, New Jersey, to establish  
an offsite electronic facility at Jersey City Medical  
Center, 50 Baldwin Avenue, Jersey City, New Jersey.1/ 4/17/92

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Commerzbank Aktiengesellschaft, Frankfurt am Main,  
Federal Republic of Germany, to engage through CB Clearing,  
Inc., Chicago, Illinois in the clearance of orders to  
purchase and sell futures and options on futures executed  
by it and the acceptance and clearance of preauthorized  
orders executed by preapproved execution groups with  
respect to certain contracts on futures and options on  
futures. N/A

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 28, 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

West Milton Bancorp, Inc., West Milton,  
PA requests permission to form a bank  
holding company by acquiring 100% of West  
Milton State Bank, West Milton, PA,  
pursuant to Section 3(a)(1) of the Bank  
Holding Company Act.

Newspaper:  
Federal Register:

4/3/92  
N/A\*

Dauphin Deposit Corporation, Harrisburg,  
PA to acquire 100% of the voting shares of  
FB&T Corporation, Hanover, PA, pursuant  
to Section 3(a)(5) of the Bank Holding  
Company Act.

Newspaper:  
Federal Register:

4/17/92  
4/20/92

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

Comment Period Ending Date

Dauphin Deposit Corporation, Harrisburg,  
PA to acquire the nonbanking subsidiaries  
of FB&T Corporation, Hanover, PA, pursuant  
to Section 4(c)(8) of the Bank Holding  
Company Act.

4/20/92

**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 27, 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>
Pennsylvania State Bank 2148 Market Street Camp Hill, PA 17011 (717) 731-7272	10/21/91	Satisfactory
Ambassador Bank of the Commonwealth 4127 Tilghman Street Allentown, PA 18104 (215) 391-1444	12/2/91	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin  
For Week Ending March 28, 1992**

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

Received application from Fifth Third Bank, Cincinnati, Ohio, on March 26, 1992, for permission to establish a branch at 725 West Central, Springboro, Ohio. \* April 26, 1992

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

Received Section 3(a)(3) application from Wesbanco, Inc., Wheeling, West Virginia, on March 23, 1992, to acquire First National Bank of Barnesville, Ohio. \* N: April 20, 1992

Received Section 3(a)(1) application from Premier Financial Bancorp, Inc., Vanceburg, Kentucky, on March 27, 1992, to acquire Citizens Deposit Bank & Trust, Vanceburg, Kentucky. \* N: April 24, 1992

Received Section 3(a)(3) application from Premier Financial Bancorp, Inc., Vanceburg, Kentucky, on March 27, 1992, to acquire Bank of Germantown, Germantown, Kentucky. \* N: April 25, 1992

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

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

Received request from Ohio Citizens Bank, Toledo, Ohio, on March 23, 1992, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.



Federal Reserve Bank of Richmond

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

First Bancorp, Inc., Lebanon,  
Virginia, to become a bank  
holding company through the  
acquisition of The First Bank  
and Trust Company, Lebanon,  
Virginia.\*

4-20-92

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations  
Week ending March 27, 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.

	<u>Examination Date</u>	<u>Rating</u>
Chase Bank of Maryland 10 East Baltimore Street Baltimore, Maryland 21202	1-6-92	Satisfactory
The Buffalo Bank P. O. Box 513 Eleanor, West Virginia 25070	1-14-92	Needs to improve

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 27, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama Along with its second-tier holding company, SouthTrust of Georgia, Inc., Roswell, Georgia, to merge SouthTrust of Georgia's wholly-owned subsidiary, SouthTrust Bank of Georgia, N.A., Atlanta, Georgia, with and into SouthTrust Bank of Atlanta, N.A., Atlanta, Georgia, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act. SouthTrust Bank of Georgia, N.A., a SAIF-insured financial institution, is the approved but not yet consummated bank resulting from the charter conversion of SouthTrust FSB, Atlanta, Georgia, from a thrift to a national charter. SouthTrust Bank of Atlanta, N.A., a BIF-insured financial institution, will be the result of the relocation and charter conversion of SouthTrust Bank of Georgia, Roswell, Georgia, from a state to a national charter (applied for).	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Pinellas Financial Group, Inc. St. Petersburg, Florida 1-BHC formation, Rutland's Florida Gulf Bank, Seminole, Florida.	04-10-92*
Sarasota BanCorporation, Inc. Sarasota, Florida 1-BHC formation, Sarasota Bank, Sarasota, Florida (in organization).	Not yet available*

\*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 27, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CBA Bankshares, Inc. Americus, Georgia 1-BHC formation, Citizens Bank of Americus, Americus, Georgia.	Not yet available*
Middle Georgia Corporation Ellaville, Georgia To acquire CBA Bankshares, Inc., Americus, Georgia, and thereby indirectly acquire its subsidiary bank, Citizens Bank of Americus, Americus, Georgia.	Not yet available*
Swainsboro Bankshares, Inc. Swainsboro, Georgia 1-BHC formation, The Citizens Bank of Swainsboro, Swainsboro, Georgia.	Not yet available*
Vidalia Bankshares, Inc. Vidalia, Georgia 1-BHC formation, Brice Banking Company, Inc., Vidalia, Georgia.	Not yet available*
Community Bancorp of Louisiana, Inc. Raceland, Louisiana 1-BHC formation, Community Bank of Lafourche, Raceland, Louisiana.	03-30-92* Federal Register
Community Group, Inc. Chattanooga, Tennessee To acquire Consolidated Bancorporation, Inc., Chattanooga, Tennessee, and thereby indirectly acquire its subsidiary bank, Volunteer Bank and Trust Company, Chattanooga, Tennessee.	03-30-92* Federal Register
Farmers State Bancshares, Inc. Mountain City, Tennessee 1-BHC formation, Farmers State Bank, Mountain City, Tennessee.	04-17-92* Newspaper

\*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 27, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Niota Bancshares, Inc. Niota, Tennessee 1-BHC formation, Bank of Niota, Niota, Tennessee.	03-24-92* Federal Register

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham To establish SouthTrust Community Reinvestment Corporation, Birmingham, Alabama, and engage <i>de novo</i> in community development activities, pursuant to Section 225.25(b)(6) of Regulation Y.	04-06-92
Commercial Bancorp of Georgia, Inc. Atlanta, Georgia To continue engaging in making and servicing loans, pursuant to Section 225.25(b)(1) of Regulation Y.	04-06-92

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

Application

Central Bancshares of the South, Inc.  
    Birmingham, Alabama  
3(a)(5) waiver request related to the  
acquisition of Interstate Bancshares, Inc.,  
Houston, Texas, and its member bank  
subsidiary, Interstate Bank North, Houston,  
Texas, by Central Bancshares' direct and  
indirect bank holding company subsidiaries,  
Compass Bancshares, Inc., Houston, Texas,  
and River Oaks Bancorporation, Birmingham, Alabama.

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 27, 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>
EFT	Bankers Trust Company Des Moines, Iowa Tait's Foods, 4100 University Des Moines, Iowa*	N - 4-17-92
Branch/24A	Villa Park Trust & Savings Bank Villa Park, Illinois 345 S. Main Street Lombard, Illinois*	N - 3-20-92
Branch/24A	Farmers State Bank Poy Sippi, Wisconsin 307 Wolfe River Drive Fremont, Wisconsin*	N - 3-13-92

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	Northwest Financial Corp. Spencer, Iowa Conover Bancorporation Creston, Iowa First National Bank in Creston Creston, Iowa*	FR - 4-17-92 N - 12-27-91
Y-2	Princeton National Bancorp, Inc. Princeton, Illinois Illinois Valley Bancshares, Inc. Princeton, Illinois Colonial Bank and Trust Co. of Bureau County Princeton, Illinois Colonial Bank and Trust Co. of LaSalle County Peru, Illinois*	FR - 4-6-92 N - 3-25-92
Y-1	First of America Bancshares, Inc. Petersburg, Illinois First Petersburg Bancshares, Inc. Petersburg, Illinois The First National Bank of Petersburg Petersburg, Illinois*	FR - 4-10-92 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 Ending Date</u>
Y-2	First of America Bank Corporation Kalamazoo, Michigan First Petersburg Bancshares, Inc. Petersburg, Illinois The First National Bank of Petersburg Petersburg, Illinois*	FR - 4-10-92 N - 4-5-92
CoC-HC	Tanco, Ltd. Guttenburg, Iowa Mary Jo Tangeman	FR - 4-13-92 N - **
CoC-HC	Valley Ridge Financial Corporation Kent City, Michigan David W. Vanderhyde Sr. and Carol Lynn Vanderhyde	FR - 4-13-92 N - **
Y-1	DunC Corp. Belvidere, Illinois Capron Bancorp, Inc. Capron, Illinois Capron State Bank Capron, Illinois*	FR - 2-26-92 N - 4-21-92
Y-2	KSAD, Inc. Council Bluffs, Iowa Nevada National Co. Omaha, Nebraska Nevada National Bank Nevada, Iowa*	FR - 3-30-92 N - 4-12-92
Y-2	KSAD, Inc. Council Bluffs, Iowa Rainwood Corporation Omaha, Nebraska Valley State Bank Rock Valley, Iowa*	FR - 3-30-92 N - 4-12-92
Y-2	KSAD, Inc. Council Bluffs, Iowa Williamsburg Holding Company Omaha, Nebraska Security Savings Bank Williamsburg, Iowa*	FR - 3-30-92 N - 4-12-92
Y-2	Capitol Bancorp, Ltd. Lansing, Michigan United Savings Bank, FSB (W/B Oakland Commerce Bank) Farmington Hills, Michigan*	FR - 11-25-91 N - **



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Prairie Bancorp, Inc. Manlius, Illinois First Hanover Bancorp, Inc. Hanover, Illinois Hanover State Bank Hanover, Illinois*	FR - 3-23-92 N - 4-24-92

Section III - Applications Subject to Federal Register  
Notice Only

<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 - 4-13-92
Y-4	Manufacturers National Corporation Detroit, Michigan 100 Talon Centre Associated Limited Partnership Detroit, Michigan	FR - 4-13-92
Y-4	The Shorebank Corporation Chicago, Illinois North Coast Bidco, Inc. Marquette, Michigan	FR - 4-13-92
4(c)(8)	Ruth Bank Corporation Ruth, Michigan Purchase loans from its subsidiary bank, Ruth State Bank Ruth, Michigan	FR - 4-17-92
Y-4	The Shorebank Corporation Chicago, Illinois Northern Economic Initiatives Corporation Marquette, Michigan	FR - 4-17-92
Y-4	Firststar Corporation Milwaukee, Wisconsin Federated Insurance Services Corporation Menomonee Falls, Wisconsin	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Illinois Financial Services, Inc. Chicago, Illinois Civic Federal Savings Bank Chicago, Illinois	FR - **
Y-4	Metropolitan Bancorp, Inc. Chicago, Illinois Civic Federal Savings Bank Chicago, Illinois	FR - **
Y-4	Old Kent Financial Corporation Grand Rapids, Michigan Old Kent Brokerage Services, Inc. Grand Rapids, Michigan	FR - **
4(c)(8)	First Midwest Bancorp, Inc. Naperville, Illinois To engage in acquiring and servicing of loans	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Old Kent Financial Corporation Grand Rapids, Michigan To purchase its issued and outstanding common stock

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 27, 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>
-Norwest Bank-Wisconsin, Waupun 37 North Madison Street, Box 71 Waupun, Wisconsin 53963 (414) 324-5537	12/10/91	NI
-Templeton Savings Bank P.O. Box 98 Templeton, Iowa 51463 (712) 669-3322	12/16/91	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 27, 1992

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

- \* Section 9 application by UniSouth Banking Corporation, Columbus, Mississippi to establish a branch in a Sam's/WalMart Shopping Center, Highway 45 North, Tupelo, Mississippi

Not yet available

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

### Application

### End of Comment Period

None.

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

Section 4(c)(8) notification by W.B.T. Holding Company, Memphis, Tennessee to engage, *de novo*, in making, acquiring, or servicing residential or secured commercial loans.

Not yet available

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

### Application

### End of Comment Period

None.

- \* This application is subject to CRA.

# FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

## AVAILABILITY OF CRA PUBLIC DISCLOSURES

### Identification of Ratings:

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

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

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

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

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

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

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

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

FOR THE WEEK ENDING March 27, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
Peoples Bank & Loan Company	P. O. Box 280 Lewisville, Arkansas 71845	1-6-92	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**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

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.

4-13-92  
(Federal Register)

Lake Elmo Bank Profit Sharing Plan  
and the Lake Elmo Bank Profit Sharing Trust  
Lake Elmo, MN  
To acquire 6.52% of the voting  
shares of Lake Elmo Bank, Lake Elmo, MN\*

4-17-92  
(Newspaper)

Country Bankers, Inc.  
Blooming Prairie, MN  
To acquire 100% of the voting shares of  
Citizens State Bank of Hayfield, Hayfield,  
MN and 95% of the voting shares of Merchants  
State Bank of Blooming Prairie, Blooming  
Prairie, MN\*

Not yet available

Guaranty Development Company  
Livingston, MT  
To acquire InterWest Acquisition Bank  
Livingston, MT\*

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.	4-21-92
Montana Bancsystem, Inc, Billings, MT To engage in making and serving loans.	4-20-92
Norwest Corporation Minneapolis, MN Through a sub., P N, Inc., proposes to enter into a partnership with Procordia Corporate Services, Inc. The partner- ship will engage in asset leasing and asset financing activities.	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 27, 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
Culbertson State Bank of Culbertson, Montana P. O. Box 579 Culbertson, Montana 59218 (406) 787-6661	December 3, 1991	Needs to Improve
Victoria State Bank 1630 Arboretum Blvd. Victoria, Minnesota 55386 (612) 443-2491	December 30, 1991	Satisfactory



The Applications Bulletin for the week ending March 20, 1992, incorrectly reported that First Security Bank, Laurel, Montana, was examined on January 14, 1992. First Security Bank, Laurel, Montana was examined on January 14, 1991.

**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**

F. A. Sewell, Clinton, Oklahoma, for prior approval to increase his ownership in Clinton Bancshares, Inc., Clinton, Oklahoma, by 13.31 percent to 39.34 percent.

Not Available

Healthcare Bancorp, Inc., Fayetteville, Arkansas, for prior approval to acquire 100 percent of the voting share of Century National Bank of Oklahoma, Pryor, Oklahoma.\*

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

Jayhawk Bancshares, Inc., Kansas City, Kansas, for prior approval to redeem 250,000 shares of its own ~~voting common~~ stock.  
preferred

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>
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None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 23, 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  
Chesley Pruet, El Dorado, AR, to acquire an interest  
in Continental National Bancshares, Inc., El Paso, TX

N/A

\*Section 3(a)(1) application by  
Hill Bancshares, Inc., Weimar, TX, to acquire  
Hill Bancshares of Delaware, Inc., Wilmington, DE, and  
Hill Bank & Trust Co., Weimar, TX

92/04/20

\*Section 3(a)(1) application by  
Hill Bancshares of Delaware, Inc., Wilmington, DE, to  
acquire Hill Bank & Trust Co., Weimar, TX

92/04/20

\*Section 3(a)(3) application by  
Baylor Bancshares, Inc., Seymour, TX, to acquire  
The First National Bank in Whitney, Whitney, TX

92/04/11

\*Section 3(a)(3) application by  
A.N.B. Holding Company, Ltd., Terrell, TX, to acquire  
The American National Bank of Terrell, Terrell, TX

92/04/26

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 23, 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>
First Bank of Muleshoe 202 S. First Street P. O. Box 565 Muleshoe, Texas 79347	92/01/06	Needs to Improve
Olton State Bank 612 Main Street P. O. Drawer X Olton, Texas 79064-0999	92/01/06	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/27/92

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

None

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

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\* Subject to CRA

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

Week ending 3/27/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 27, 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>
Harris Trust Bank of Arizona	6263 N. Scottsdale Rd. Scottsdale, AZ 85250 Tel: (602) 951-4900	12/09/91	Outstanding
CivicBank of Commerce	2101 Webster Street 14th Floor Oakland, CA 94612 Tel: (510) 836-6500	12/02/91	Outstanding

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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.