

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 25  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending June 20, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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TESTIMONY AND STATEMENTS

Lease Purchase Agreement Act (H.R. 4497) -- statement  
by Griffith L. Garwood, Director, Division of  
Consumer and Community Affairs before the  
Subcommittee on Consumer Affairs and Coinage of the  
House Committee on Banking, Finance and Urban  
Affairs, June 24, 1992.  
Authorized, June 19, 1992.

BANK HOLDING COMPANIES

Golden Financial Corporation, Elizabethtown, Kentucky  
-- to acquire Fort Knox National Bank, Radcliff,  
Kentucky.  
Approved, June 15, 1992.

ENFORCEMENT

First Indo - American Bank, San Francisco, California  
-- written agreement dated June 8, 1992, with the  
Federal Reserve Bank of San Francisco.  
Announced, June 19, 1992.

FNB Rochester Corporation, Rochester, New York --  
issuance of consent order.  
Announced, June 19, 1992.

Union Texas Bancorporation, Inc., Laredo, Texas --  
written agreement dated June 12, 1992, with the  
Federal Reserve Bank of Dallas.  
Announced, June 19, 1992.

FORMS

Statement of Purpose of an Extension of Credit by a  
Creditor (FR T-4) -- three-year extension.  
Approved, June 17, 1992.

INTERNATIONAL OPERATIONS

BankAmerica Corporation, San Francisco, California --  
to make an investment in Security Pacific Finance  
Limited, Reading, England.  
Permitted, June 15, 1992.

Security Pacific EuroFinance Inc., Los Angeles,  
California -- to invest in Security Pacific  
EuroFinance PLC, London, England.  
Permitted, June 15, 1992.

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**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 HOLDING COMPANIES**

Chicago	Cascade Bancor I, Inc., Cascade, Wisconsin -- to acquire Cascade Bancorporation, Inc., Altoona, Iowa, and State Bank of Cascade, Cascade, Wisconsin. Returned, June 15, 1992.
Atlanta	CBA Bankshares, Inc., Americus, Georgia -- to acquire Citizens Bank of Americus. Approved, June 19, 1992.
San Francisco	Command Credit Corporation, Rockville Centre, New York -- to acquire Republic National Bancorp, Phoenix, Arizona. Returned, June 18, 1992.
San Francisco	Command Credit Corporation, Rockville Centre, New York -- to engage in credit card, data processing, management consulting, and collection agency activities. Returned, June 18, 1992.
Minneapolis	Country Bankers, Inc., Blooming Prairie, Minnesota -- to acquire Farmers and Merchants State Bank of Blooming Prairie, and Citizens State Bank of Hayfield, Hayfield, Minnesota. Approved, June 19, 1992.

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

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**BANK HOLDING COMPANIES**

GC	Dickinson Financial Corporation, Chillicothe, Missouri -- determination that Dickinson Financial does not control Golden Financial Corporation, Elizabethtown, Kentucky. Granted, June 16, 1992.
Chicago	First Community Bancshares Corp., Anamosa, Iowa -- to acquire First Community Bancshares, Inc., Milton, Wisconsin, and First Community Bank. Approved, June 17, 1992.
Chicago	First Community Bancshares Corp., Anamosa, Iowa -- to acquire Lersernal Corporation, Anamosa, Iowa, and Citizens Savings Bank. Approved, June 17, 1992.
Atlanta	Middle Georgia Corporation, Ellaville, Georgia -- to acquire CBA Bankshares, Inc., Americus, Georgia, and Citizens Bank of Americus. Approved, June 19, 1992.
Cleveland	National City Corporation, Cleveland, Ohio, and National Processing Company, Inc., Louisville, Kentucky -- to acquire Check Security Services of America Incorporated, Houston, Texas. Approved, June 19, 1992.
Cleveland	Premier Financial Bancorp, Inc., Vanceburg, Kentucky -- to acquire Bank of Germantown, Germantown, Kentucky. Approved, June 17, 1992.
Dallas	U B & T Holding Co., Abilene, Texas -- to acquire United Bank & Trust. Returned, June 18, 1992.
Kansas City	United Bancorporation of Wyoming, Inc., Jackson, Wyoming -- to acquire The State Bank West. Approved, June 15, 1992.
Philadelphia	USBANCORP, Inc., Johnstown, Pennsylvania -- to engage de novo in trust company activities through USBANCORP Trust Company. Permitted, June 18, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	Valley Bancorporation, Appleton, Wisconsin -- to acquire United Savings and Loan Association, Sheboygan, Wisconsin. Approved, June 19, 1992.
St. Louis	W.B.T. Holding Company, Memphis, Tennessee -- to engage de novo in making residential mortgages and secured commercial loans. Permitted, June 18, 1992.
Dallas	Zapata Bancshares, Inc., Mercedes, Texas -- change in bank control. Returned, June 17, 1992.
Kansas City	405 Corporation, La Junta, Colorado -- to become a bank holding company through conversion of Ark Valley Industrial Bank, La Junta, Colorado, and Castle Rock Industrial Bank, Castle Rock, Colorado, into state-chartered commercial banks. Approved, June 18, 1992.

**BANK MERGERS**

Chicago	NBD Bank, National Association, Detroit, Michigan -- to acquire certain assets and assume certain liabilities of the Roosevelt Park, Michigan, branch of Great Lakes Bancorp, FSB, Ann Arbor, Michigan. Approved, June 15, 1992.
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**BANK PREMISES**

Kansas City	Bank of Holden, Holden, Missouri -- investment in bank premises. Approved, June 19, 1992.
Chicago	Comerica Bank - Detroit, Detroit, Michigan -- investment in bank premises. Approved, June 18, 1992.

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

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**BANKS, STATE MEMBER**

Philadelphia      Pennsylvania Independent Bank, Camp Hill,  
                         Pennsylvania -- to relocate the head office to 1400  
                         Market Street, from 3975 Trindle Road.  
                         Approved, June 17, 1992.

**CAPITAL STOCK**

Atlanta            Brannen Banks of Florida, Inc., Inverness, Florida --  
                         redemption of shares.  
                         Approved, June 18, 1992.

Kansas City       Century Bancshares, Inc., Parsons, Kansas --  
                         redemption of shares.  
                         Approved, June 17, 1992.

Kansas City       Wheatland Bankshares, Inc., Wheatland, Wyoming --  
                         redemption of shares.  
                         Approved, June 18, 1992.

**CHANGE IN BANK CONTROL**

Atlanta            Brannen Banks of Florida, Inc., Inverness, Florida --  
                         change in bank control.  
                         Permitted, June 18, 1992.

Chicago            Iowa State Bank Holding Company, Des Moines, Iowa --  
                         change in bank control.  
                         Returned, June 19, 1992.

Dallas            Peoples Bancshares, Inc., Belton, Texas -- change in  
                         bank control.  
                         Permitted, June 15, 1992.

Kansas City       Wheatland Bankshares, Inc., Wheatland, Wyoming --  
                         change in bank control.  
                         Permitted, June 18, 1992.

**COMPETITIVE FACTORS REPORTS**

Dallas            American Federal Savings Bank, F.S.B. Dallas, Texas,  
                         proposed assumption of deposit liabilities and  
                         transfer of assets of nine branches of Bluebonnet  
                         Savings Bank, F.S.B -- report on competitive  
                         factors.  
                         Submitted, June 15, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

San Francisco	American Savings Bank, FA, Irvine, California, proposed exchange of nine branches for eight branches of Home Savings of America, A Federal Savings Bank, Irwindale, California -- report on competitive factors. Submitted, June 18, 1992.
San Francisco	Bank of Scottsdale, Scottsdale, Arizona, proposed merger with Ameriwest Bancor, Inc., Phoenix, Arizona -- report on competitive factors. Submitted, June 16, 1992.
Atlanta	Citizens and Southern National Bank of Florida, Fort Lauderdale, Florida, proposed merger with NCNB National Bank of Florida, Tampa, Florida, and NationsBank Trust Company (Florida), N.A., Fort Myers, Florida -- report on competitive factors. Submitted, June 18, 1992.
Cleveland	First National Bank of Zanesville, Zanesville, Ohio, proposed purchase of certain assets and assumption of the liabilities of the Dresden, Ohio, branch of Home Savings of America, F.S.B., Irwindale, California -- report on competitive factors. Submitted, June 15, 1992.
Boston	Haymarket Co-Operative Bank, Boston, Massachusetts, proposed acquisition of the assets and assumption of the liabilities of CapeBank, a Massachusetts Co-Operative Bank, Hyannis, Massachusetts -- report on competitive factors. Submitted, June 16, 1992.
Chicago	Liberty Bank and Trust, Forest City, Iowa, proposed merger with North Iowa State Bank, Belmond, Iowa -- report on competitive factors. Submitted, June 15, 1992.
Chicago	NBD Bank, National Association, Detroit, Michigan, proposed purchase of certain assets and assumption of the liabilities of the Roosevelt Park, Michigan, branch of Great Lakes Bancorp, FSB, Ann Arbor, Michigan -- report on competitive factors. Submitted, June 15, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	Northern Trust Bank of Florida / Sarasota, N.A., Sarasota, Florida, proposed merger with Northern Trust Bank of Florida, N.A., Miami, Florida -- report on competitive factors. Submitted, June 16, 1992.
New York	Southold Savings Bank, Southold, New York, proposed merger with The North Fork Bank and Trust Company, Mattituck, New York -- report on competitive factors. Submitted, June 19, 1992.
Chicago	Standard Bank and Trust Company, Evergreen Park, Illinois, proposed merger with Standard Bank and Trust Company of Hickory Hills, Hickory Hills, Illinois -- report on competitive factors. Submitted, June 16, 1992.

**EXTENSIONS OF TIME**

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, June 17, 1992.
New York	Bessemer Group, Incorporated, Woodbridge, New Jersey -- extension to June 5, 1993, to conform investment in Bessemer Real Estate Advisors, Inc., with requirements of the Bank Holding Company Act. Granted, June 19, 1992.
Chicago	Comerica Bank - Detroit, Detroit, Michigan -- extension to December 26, 1992, to establish a branch at One Detroit Center, 500 Woodward Avenue. Granted, June 18, 1992.
Atlanta	First Central Bank, Lenoir City, Tennessee -- extension to October 10, 1992, to acquire First Central Bank. Granted, June 19, 1992.

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

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**INTERNATIONAL OPERATIONS**

Secretary      First Interstate Bank International, Los Angeles,  
California -- amendment to articles of association.  
Approved, June 18, 1992.

**MEMBERSHIP**

Kansas City      State Bank West, Jackson, Wyoming -- to become a  
member of the Federal Reserve System.  
Approved, June 16, 1992.

**RESERVE BANK SERVICES**

Director, FRB0      Federal Reserve Bank of Richmond -- Charleston and  
Columbia offices to participate in a pilot as  
keeper banks in the National Association for Check  
Safekeeping TRX truncation program.  
Approved, June 17, 1992.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Capital equivalency -- joint report to the House and Senate Banking Committees analyzing comparability of capital standards and establishment of guidelines as required by Section 214(b) of the Foreign Bank Supervision Enhancement Act of 1991. Approved, June 12, 1992.

ADDITIONS AND CORRECTIONS

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

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**BANK HOLDING COMPANIES**

Philadelphia	First Fidelity Bancorporation, Lawrenceville, New Jersey -- proposal that First Fidelity Bank, N.A. New York, Bronx, New York, a de novo bank, purchase five branches of American Savings Bank, White Plains, New York. Approved, June 12, 1992.
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**BANK MERGERS**

New York	Banco Popular de Puerto Rico, San Juan, Puerto Rico - - to purchase certain assets and assume certain liabilities of American Savings Bank, White Plains, New York, and to establish branches. Approved, June 12, 1992.
New York	Bank of New York, New York -- to purchase certain assets and assume certain liabilities of American Savings Bank, White Plains, New York, and of Riverhead Savings Bank, Riverhead, New York, and to establish branches. Approved, June 12, 1992.

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

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**BANK PREMISES**

New York	Banco Popular de Puerto Rico, San Juan, Puerto Rico - - investment in bank premises. Approved, June 12, 1992.
New York	Bank of New York, New York -- investment in bank premises. Approved, June 12, 1992.
San Francisco	Barnes Banking Company, Kaysville, Utah -- investment in bank premises. Approved, June 12, 1992.

**BANKS, FOREIGN**

New York	Banco Santander, S.A., Santander, Spain -- to acquire First Fidelity Bank, N.A., New York, Bronx, New York. Approved, June 12, 1992.
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**COMPETITIVE FACTORS REPORTS**

Kansas City	Bates County National Bank, Butler, Missouri, proposed merger with First Bank of Butler, Butler, Missouri -- report on competitive factors. Submitted, June 11, 1992.
San Francisco	Coast Federal Bank, A Federal Savings Bank, Los Angeles, California, proposed exchange of related assets and deposit liabilities of three branches of Eurekabank, A Federal Savings Bank, Foster City, California -- report on competitive factors. Submitted, June 12, 1992.
Atlanta	Farmers State Bank, Mountain City, Tennessee, proposed merger with Farmers State Interim Bank -- report on competitive factors. Submitted, June 12, 1992.
Kansas City	State Bank of Whiting, Whiting, Kansas, proposed merger with The Peoples Exchange Bank of Elmdale, Kansas, Elmdale, Kansas -- report on competitive factors. Submitted, June 11, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
NONE	

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

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

<u>Application</u>
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>
NONE		

\*Subject to CRA

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Fleet Bank of New York, Albany, New York to merge with  
Norstar Bank, N.A., Buffalo, New York.1/

7/15/92

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

ONBANC Corp., Inc., Syracuse, New York, to acquire 100  
percent of the outstanding shares of The Merchants  
National Bank and Trust Company of Syracuse, Syracuse,  
New York and Union National Bank, Albany, New York.1/

7/6/92 2/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Great Falls Bancorp, Totowa, New Jersey, to acquire  
51 percent of NJ Mortgage Company, and thereby to engage  
in mortgage banking and services to be performed for  
Great Falls Bank in connection with its mortgage banking  
activities.

7/13/92

Bankers Trust New York Corporation, New York, New York  
to engage in community development activities with  
respect to qualified low income housing improvement  
projects and related commercial facilities through a  
limited partnership investment in New York Equity Fund  
1992 Limited Partnership.

6/25/92

J.P. Morgan & Co., Incorporated, New York, New York to  
engage in community development activities with respect  
to qualified low income housing improvement projects  
and related commercial facilities through a limited  
partnership investment in New York Equity Fund 1992  
Limited Partnership.

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 June 20, 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 June 19, 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.

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending June 20, 1992

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

NONE

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

Received Section 3(a)(3) application from                      \* F: July 13, 1992  
Society Corporation, Cleveland, Ohio, on  
June 10, 1992, to acquire First of America  
Bank-Monroe, Monroe, Michigan.

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

Received Section 4(c)(8) application from                      \* July 13, 1992  
Cardinal Bancshares, Inc., Lexington,  
Kentucky, on June 12, 1992, to acquire First  
Federal Savings Bank Pineville, Kentucky.

Received Section 4(c)(8) notification from                      July 6, 1992  
Mellon Bank Corporation, Pittsburgh,  
Pennsylvania, on June 4, 1992, to engage in  
providing investment or financial advice,  
providing foreign exchange and transactional  
services, and providing investment advice on  
financial futures and options on futures to  
clients throughout the world pursuant to  
Sections 225.25(b)(4), (b)(17), and (b)(19)  
of Regulation Y through its subsidiary,  
Pareto Partners.

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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.



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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Clarke County, Berryville, Virginia, to establish a branch at 625 Apple Blossom Drive, Winchester, Virginia.*	7-12-92
The Farmers National Bank of Appomattox, Appomattox, Virginia, for membership in the Federal Reserve System.*	7-16-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Carolina First BancShares, Inc., Lincolnton, North Carolina, to acquire Cabarrus Bank of North Carolina, Inc., Concord, North Carolina.*	7-17-92
Regency Bancshares, Inc., Hickory, North Carolina, to become a bank holding company through the acquisitions of Davidson Savings Bank, Inc., SSB, Lexington, North Carolina, and First Savings Bank, Inc., SSB, Hickory, North Carolina.*	Not yet available.

Section III - Applications Subject to Federal Register Notice

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

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

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

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations  
Week ending June 19, 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 June 19, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Trust Company Bank Atlanta, Georgia To establish a limited-service branch at 3100 Northside Parkway, N.W., Atlanta, Georgia.	07-05-92*
Central Bank of the South Birmingham, Alabama To establish a drive-in facility to be known as the Downtown Drive-In, located at 2114 2nd Avenue, North, Birmingham, Alabama.	06-27-92*
Trust Company Bank Atlanta, Georgia To establish a remote drive-in facility to be known as Galleria Drive-In, located at 300 Galleria Parkway, Atlanta, Georgia.	06-28-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Broadstreet, Inc. Atlanta, Georgia 1-BHC formation, AmTrade International Bank of Georgia, Atlanta, Georgia (in organization).	06-08-92* Federal Register
United Community Banks, Inc. Blairsville, Georgia To acquire Mountain Bank of Georgia, Hiawassee, Georgia.	07-02-92* Federal Register

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 19, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Walthall Capital Group, Ltd. Tylertown, Mississippi Change in control by William E. Hathorn & Danny M. Trusty to acquire an additional 43.71 percent of the outstanding shares of common stock to be placed in voting trust. The acquisition will increase their total ownership to 66.13 percent.	06-16-92* Federal Register
BankersTrust of Alabama, Inc. Madison, Alabama Change in control by Thomas Michael Turner to acquire an additional 4.9 percent of BankersTrust of Alabama. The acquisition will increase his total ownership to 12.6 percent.	Not yet available*
SouthTrust Corporation Birmingham, Alabama Along with SouthTrust of South Carolina, Inc., Charleston, South Carolina, to acquire Carolina Financial Corporation, Charleston, South Carolina, pursuant to Section 4(c)(8) of the Bank Holding Company Act, and thereby indirectly acquire its thrift subsidiary, Home Federal Savings Bank, Charleston, South Carolina, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-06-92* Newspaper
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Ben Hill County, N.A., Fitzgerald, Georgia (in organization).	07-06-92* Federal Register

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 19, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Jones County, N.A., Gray, Georgia (in organization).	07-06-92* Federal Register
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Coweta County, N.A., Newnan, Georgia (in organization).	07-06-92* Federal Register

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
PCB Bancorp, Inc. Largo, Florida To engage <b>de novo</b> in correspondent mortgage lending, pursuant to Section 225.25(b) (1) of Regulation Y.	07-13-92

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

Application

International Bancorp of Miami, N.V.  
Miami, Florida  
Commitment waiver request.

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 19, 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.

<u>Examination</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
Emerald Coast State Bank Post Office Box 3040 Ft. Walton Beach, Florida 32548 (904) 244-9293	Needs to Improve	03-16-92
First Bank of Crestview Post Office Box 877 Crestview, Florida 32536 (904) 682-2737	Satisfactory	03-16-92

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 19, 1992

Section 10 - Availability of CRA Public Evaluations

Grovesgate Bank  
Post Office Box 1999  
Miami, Florida 33223  
(305) 448-6888

Satisfactory

03-16-92



**Federal Reserve Bank of Chicago**

**Section I - Applications Subject to Newspaper  
Notice Only**

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Branch/24A	Hawkeye Bank & Trust of Des Moines Des Moines, Iowa 3640 86th Street Urbandale, Iowa Closing branch at 8000 Hickman Des Moines, Iowa*	N - 7-6-92
Branch	First Bank North Freeport, Illinois 2470 Eastrock Drive Rockford, Illinois*	N - 6-26-92
Merger/ Branch	DeMotte State Bank DeMotte, Indiana Knox, Indiana branch of Ameritrust National Bank, Elkhart, Indiana Branch at 307 Carlson Drive Knox, Indiana*	N - 6-26-92
EFT	Sparta State Bank Sparta, Michigan Great Day Foods, 565 S. State Street Sparta, Michigan*	N - **

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

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Y-1	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois (in organization)*	FR - 7-13-92 N - 6-22-92
Y-1	American Chartered Bancorp II, Inc. Lake Zurich, Illinois American Chartered Bank of Lake Zurich Lake Zurich, Illinois*	FR - 7-13-92 N - 7-4-92
Y-1	Cascade Bancor I, Inc. Cascade, Wisconsin Cascade Bancorporation, Inc. Altoona, Iowa State Bank of Cascade Cascade, Wisconsin*	FR - 7-6-92 N - 6-19-92

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-1	Jones Bancorp, Inc. Marcellus, Michigan G.W. Jones Exchange Bank Marcellus, Michigan*	FR - 7-6-92 N - 6-20-92
CoC-HC	Overton Bank Shares, Inc. Mondamin, Iowa James F. & Donald F. Schwertley and James R. King	FR - 6-29-92 N - **
CoC-HC	Iowa State Bank Holding Company Des Moines, Iowa Marvin R. Selden, Jr.; Melvin H. Nielsen; Dennis L. Gallagher; Robert F. McLaughlin and Doris R. Olson, as Trustees for the Hugh Gallagher Trust	FR - 7-8-92 N - **
Y-2	First Financial Corporation Terre Haute, Indiana First Citizens of Paris, Inc. Paris, Illinois The Citizens National Bank of Paris Paris, Illinois*	FR - ** N - **
Y-2	NBD Bancorp, Inc. Detroit, Michigan INB Financial Corporation Indianapolis, Indiana INB National Bank Indianapolis, Indiana INB Banking Company Jeffersonville, Indiana INB Banking Company, North Chesterton, Indiana INB Banking Company, Southwest Evansville, Indiana INB Banking Company, Northeast Fort Wayne, Indiana INB National Bank, N.W. Lafayette, Indiana	FR - ** 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	NBD Indiana, Inc. Detroit, Michigan INB Financial Corporation Indianapolis, Indiana INB National Bank Indianapolis, Indiana INB Banking Company Jeffersonville, Indiana INB Banking Company, North Chesterton, Indiana INB Banking Company, Southwest Evansville, Indiana INB Banking Company, Northeast Fort Wayne, Indiana INB National Bank, N.W. Lafayette, Indiana	FR - ** N - **
Y-2/Oakar	Firstbank Corporation Alma, Michigan Clare, Michigan branch of Great Lakes Bancorp, F.S.B. Ann Arbor, Michigan*	FR - ** N - **
Y-1	SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - ** N - **
Y-2	Southwest Bancorp, Inc. Worth, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - ** N - **
Y-1	First Community Bancshares, Inc. Bargersville, Indiana Bargersville Federal Savings Bank Bargersville, Indiana*	FR - 6-8-92 N - 6-5-92
CofC-HC	Bosshard Financial Group, Inc. LaCrosse, Wisconsin William Bosshard	FR - 6-1-92 N - 5-20-92

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	CB Financial Corporation Jackson, Michigan First of Charlevoix Corp. Charlevoix, Michigan First State Bank of Charlevoix Charlevoix, Michigan*	FR - ** N - **

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan Grand Rapids Hope Limited Partnership Grand Rapids, Michigan Mount Mercy Limited Partnership Grand Rapids, Michigan	FR - 7-6-92
Y-4	Old Kent Financial Corporation Grand Rapids, Michigan Old Kent Brokerage Services, Inc. Grand Rapids, Michigan	FR - 7-2-92
Y-4	Caisse Nationale De Credit Agricole S.A. Paris, France LCA Holding Corp. New York, New York	FR - 7-13-92
Y-4	NBD Bancorp, Inc. Detroit, Michigan Consumer Marketing Services, Inc. Indianapolis, Indiana INB Brokerage Services, Inc. Indianapolis, Indiana INB Mortgage Corporation Indianapolis, Indiana INB Neighborhood Revitalization Corporation Indianapolis, Indiana	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
(continued)

Comment Period  
Ending Date

Type

Application

Y-4

NBD Indiana, Inc.  
Detroit, Michigan  
Consumer Marketing Services, Inc.  
Indianapolis, Indiana  
INB Brokerage Services, Inc.  
Indianapolis, Indiana  
INB Mortgage Corporation  
Indianapolis, Indiana  
INB Neighborhood Revitalization Corporation  
Indianapolis, Indiana

FR - \*\*

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

Type

Application

Ros

Rock River Bancorporation, Inc.  
Oregon, Illinois  
To redeem 4,000 shares preferred 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 June 19, 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>RATINGS</u>
-The Peoples Bank 120 North Center Street, Box 68 Bloomington, Illinois 61702-0068 (309) 823-7000	3/02/92	S
-First Bank of Berne 102 Main, Box 369 Berne, Indiana 46711 (219) 589-2151	3/02/92	NI

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 19, 1992

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

## 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 The Lauderdale County Bancshares, Inc., Halls, Tennessee to acquire The Lauderdale County Bank, Halls, Tennessee	Newspaper: 7-10-92
* Section 3(a)(3) application by Capital Bancorporation, Inc., Cape Girardeau, Missouri to acquire Magna Bank of Southern Missouri, Ozark, Missouri	Newspaper: 7-16-92

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas to engage <u>de novo</u> , indirectly through Central Arkansas Appraisal Company, Malvern, Arkansas, in performing real estate appraisals	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 June 19, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
NationsBank of Kentucky	P. O. Box 728 Hopkinsville, Kentucky 42240	3-9-92	Satisfactory



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section I - Applications Subject to  
Newspaper Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers State Bank of Worden Worden, MT To acquire, via merger, the First National Bank in Hysham, Hysham, MT	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Conrad N. Freeman To acquire control of 62.63% of Morris State Bancorporation, Inc., Morris, MN	July 1, 1992
Norwest Corporation To acquire via merger United Bancshares, Inc., Lincoln, NE*	Not yet available
Hansen-Lawrence Agency, Inc. Worden, MT To acquire, via merger, First Hysham Holding Company, Hysham, MT, a obhc owning the First National Bank, Hysham, MT*	Not yet available
Hansen-Lawrence Agency, Inc. Worden, MT To increase its ownership interest from 48% to 81.2% of the voting shares of the Farmers State Bank of Worden, Worden, MT*	Not yet available
Scottie Peterson To acquire control of 50% of Northern Plains Bancshares, Inc., Hawley, MN	Not yet available

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Marquette Bancshares, Inc. Mpls, MN To acquire the Marquette Bank Brooklyn Park, Brooklyn, MN; the Marquette Bank Brookdale, Brooklyn Center, MN; the Mar- quette Bank Cannon Falls, Cannon Falls, MN; the Marquette Bank Golden Valley, Golden Valley, MN; the Marquette Bank Mound, Mound, MN; the Marquette Bank New Hope, New Hope, MN; the Marquette Bank Shakopee, N.A., Shakopee, MN; Monticello Bancshares, Inc., Monticello, MN, a obhc owning the Wright County Sate Bank, Monticello, MN; Lakeville Financial Services, Inc., Mpls, MN, a obhc owning the Marquette Bank Lakeville, Lakeville, MN; Hutchinson Bancorp, Inc., Mpls, MN, a mbhc owning the Marquette Bank Hutchinson, N.A., Hutchinson, MN, and the Marquette Bank New Prague, New Prague, MN*	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, MN To engage in consumer lending activities through the acquisition of Vistar financial, Inc., Lincoln, NE, a subsidiary of United Bancshares, Inc., Lincoln, NE	Not yet available

\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hansen-Lawrence Agency, Inc. Worden, MT To engage in general insurance agency activities through the acquisition of First Insurance Agency, Inc., Hysham, MT	Not yet available
Security Northwest Bancorporation, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	Not yet available
The Highland Bancorporation, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	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 June 19, 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
First Citizens Bank P. O. Box 578 Bozeman, MT 59715 (406) 586-4555	March 9, 1992	Satisfactory
First State Bank P. O. Box 8 Warner, SD 57479 (605) 225-9605	March 23, 1992	Satisfactory

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst, Oklahoma City, Oklahoma, for prior approval to merge with The First State Bank, Stroud, Oklahoma, in a stock exchange transaction, and to establish a branch of BancFirst in Stroud, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
R. Banking Limited Partnership, Oklahoma City, Oklahoma, for prior approval to become a bank holding company through the acquisition of control of several Oklahoma banking institutions, including 58.28 percent of the voting shares of BancFirst Corporation, Oklahoma City, Oklahoma.*	Not Available
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of The Mission Hills Bank, N.A., Mission Woods, Kansas, through a merger with Mission Bank's parent, Mission Hills Bancshares, Inc., Mission Woods, Kansas.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Central Bancshares, Inc., Cambridge, Nebraska, to retain ownership of 100 percent of the outstanding common shares of Emmett Insurance Agency, Arapahoe, Nebraska.	Not Available

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

**APPLICATION**

None.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

An institution in this group has an outstanding record of 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>
Grant County Bank P.O. Box 85 Medford, Oklahoma 73759-0085	3-30-92	6-17-92	Needs Improvement

*Federal Reserve Bank of Kansas City*

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Pioneer Bank of Longmont 2351 Main Street Longmont, Colorado 80501-1134	3-18-92	6-18-92	Outstanding
Uinta County State Bank P.O. Box 159 Mountain View, Wyoming 82939	3-17-92	6-16-92	Substantial Noncompliance

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 15, 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

\*Section 3(a)(3) application by  
Security Shares, Inc., Abilene, TX, to acquire  
Farmers & Merchants National Bank of Merkel,  
Merkel, TX

92/06/10

Change in Control Notice by  
Leonard C. Hudson, Pampa, TX, to acquire an  
interest in NBC Bancshares, Inc., Pampa, TX

N/A

Change in Control Notice by  
Robert B. Dunkin, Harlingen, TX, and Cecil R. Simmons,  
San Benito, TX, to acquire an interest in First San Benito  
Bancshares, Inc., San Benito, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by  
Texas Independent Bancshares, Inc., Texas City, TX,  
to engage in data processing and data transmission services  
(Previously reported during the week of 6-1-92)

92/07/06

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 JUNE 15, 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>
Security State Bank of Pecos 115 W. Third Street P. O. Drawer 2037 Pecos, Texas 79772	92/03/16	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/19/92

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

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice Only

The Dai Ichi Kangyo Bank, Limited, Tokyo,  
Japan, to engage de novo in nonbanking  
activities through CIT Group/Asset Management,  
Inc., New York, New York.

Fed. Reg.: Not available

U.S. Bancorp, Portland, Oregon, to engage de  
novo in electronic loan origination and dealer  
paper transactions through LenderNet, Inc.,  
Portland, Oregon.

Fed. Reg.: Not available

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 6/19/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 19, 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>
Guardian State Bank	142 E. 200 South Street Salt Lake City, UT 84111 Tel: (801) 363-4057	3/16/92	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.