

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 29
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 18, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Monetary policy objectives --statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, July 21, and the House Committee on Banking, Finance and Urban Affairs, July 22, 1992.
Authorized, July 17, 1992.

Monetary policy report to Congress.
Authorized, July 15, 1992.

BANK HOLDING COMPANIES

BankAmerica Corporation, San Francisco, California --
to acquire HonFed Bank, a Federal Savings Bank,
Honolulu, Hawaii.
Approved, July 13, 1992.

Comerica Incorporated, Detroit, Michigan, requests
for reconsideration of the Board's approval of
applications to merge with Manufacturers National
Corporation.
Denied, July 16, 1992.

Taylor Bancshares, Inc., North Mankato, Minnesota --
to acquire State Bank and Trust Company, New Ulm,
Minnesota.
Approved, July 13, 1992.

CHANGE IN BANK CONTROL

Bank of San Francisco Company Holding Company, San
Francisco, California -- change in bank control.
Permitted, July 13, 1992.

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JULY 12, 1992 TO JULY 17, 1992
PAGE 2

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

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| Richmond | Bank of Clarke County, Berryville, Virginia -- to establish a branch at 625 Apple Blossom Drive, Winchester, Virginia. Approved, July 17, 1992. |
| New York | Bank of New York, New York, New York -- to establish a branch at Revere Armored, Inc., 1610 Ocean Avenue, Bohemia, New York. Approved, July 13, 1992. |
| Atlanta | Central Bank of the South, Birmingham, Alabama -- to establish a drive-in facility at 2114 2nd Avenue North. Approved, July 13, 1992. |
| Philadelphia | Commonwealth Bank, Williamsport, Pennsylvania -- to relocate a branch to 51 Academy Street, in Shinglehouse, Pennsylvania, from 1 Oswayo Street. Approved, July 13, 1992. |
| Kansas City | Vectra Bank of Boulder, Boulder, Colorado, Vectra Bank, Denver; and Vectra Bank of Englewood, Englewood, Colorado -- to engage in contractual branching. Approved, July 16, 1992. |

BANK HOLDING COMPANIES

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|-----------|---|
| Chicago | A.B.N. - Stichting, Amsterdam, The Netherlands, and Algemene Bank Nederland N.V. -- to remove certain restrictions entered into concerning the notification to engage in certain activities through ABN Capital Markets Corporation, New York, New York. Withdrawn, July 17, 1992. |
| St. Louis | BMC Bankcorp, Inc., Benton, Kentucky -- to operate a savings association through acquisition of United Commonwealth Bank, Federal Savings Bank, Murray, Kentucky, and for the latter to engage in credit related insurance activities. Approved, July 14, 1992. |

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

BANK HOLDING COMPANIES

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| St. Louis | Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire Sunwest Financial Services, Inc., Albuquerque, New Mexico, 13 subsidiary banks, and SFSI Insurance Company. Approved, July 16, 1992. |
| Minneapolis | Donnelly Bancshares, Inc., Donnelly, Minnesota -- to acquire Baron Bancshares, Inc., White Bear Lake, Minnesota, and First State Bank, Chokio, Chokio, Minnesota. Approved, July 15, 1992. |
| New York | George Gale Foster Corporation, Poughkeepsie, New York, Fishkill National Corporation, Beacon, New York, and Fishkill National Bank, Poughkeepsie, New York -- to acquire certain assets and assume certain liabilities of a branch of First Nationwide Bank, A Federal Savings Bank, San Francisco, California, in Hopewell Junction, New York. Approved, July 13, 1992. |
| Dallas | J. C. Penney Company, Inc., Dallas, Texas -- deregistration statement. Approved, July 13, 1992. |
| Cleveland | Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to engage in investment or financial advice, foreign exchange advice, and financial futures and options on futures through Pareto Partners. Approved, July 12, 1992. |
| Chicago | Michigan National Corporation, Farmington Hills, Michigan -- to acquire the assets and assume certain liabilities of BancA Corporation, Dallas, Texas, and to engage de novo in data processing services through Aquico, Inc. Permitted, July 15, 1992. |
| Kansas City | Northland Bancshares, Inc., Kansas City, Missouri -- to acquire North American Credit Service, Inc., Kansas City, Missouri, and engage in lending and leasing activities. Approved, July 16, 1992. |

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

BANK HOLDING COMPANIES

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| Minneapolis | Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- to engage in consumer finance activities and credit related insurance activities through acquisition of AIC Financial Services, Inc., in Alabama, Oklahoma, Mississippi, and South Carolina. Approved, July 16, 1992. |
| Atlanta | PCB Bancorp, Inc., Largo, Florida -- to engage de novo in mortgage lending activities through Our Mortgage Company. Permitted, July 15, 1992. |
| GC | Pedernales Investment Corporation, Johnson City, Texas, and Bandera Bancshares, Inc., Bandera, Texas -- determination that Elk Trust, Dallas, Texas, does not control these companies. Granted, July 16, 1992. |
| San Francisco | Professional Bancorp, Inc., Santa Monica, California -- to acquire BBH Qualified Plans, Inc., Pasadena, California, and engage in trust company and data processing activities. Withdrawn, July 14, 1992. |
| Dallas | Rowan Companies, Inc., Houston, Texas -- deregistration statement. Approved, July 13, 1992. |
| Chicago | Story County Bancorporation, Jewell, Iowa -- to acquire a limited partnership interest in the Viking Village Company, L.P., and provide housing for low and moderate income families. Returned, July 13, 1992. |
| San Francisco | West One Bancorp, Boise, Idaho -- to acquire Yakima Valley Bank, Yakima, Washington. Approved, July 15, 1992. |

BANK MERGERS

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| St. Louis | Citizens Fidelity Bank and Trust Company, Louisville, Kentucky -- to merge with Citizens Fidelity Bank and Trust Company Oldham County, La Grange, Kentucky, and to establish branches. Approved, July 17, 1992. |
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

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|-------------|---|
| Kansas City | Vectra Bank, Denver, Colorado -- to merge with Vectra Bank of Denver; Vectra Bank of Lakewood, Lakewood; and Vectra Bank of Thornton, Thornton, Colorado, and to establish branches. Approved, July 16, 1992. |
| Kansas City | Vectra Bank of Englewood, Englewood, Colorado -- to merge with Vectra Bank of Wheat Ridge, Wheat Ridge, and Vectra Bank of Federal Heights, Federal Heights, Colorado, and to establish branches. Approved, July 16, 1992. |

BANK PREMISES

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| New York | Alden State Bank, Alden, New York -- investment in bank premises. Approved, July 14, 1992. |
| Dallas | Bank of Houston, Houston, Texas -- investment in bank premises. Approved, July 14, 1992. |
| Atlanta | Brundidge Banking Company, Brundidge, Alabama -- investment in banking premises. Approved, July 17, 1992. |
| St. Louis | Citizens Fidelity Bank and Trust Company, Louisville, Kentucky -- investment in bank premises. Approved, July 17, 1992. |
| Philadelphia | Commonwealth Bank, Williamsport, Pennsylvania -- investment in bank premises. Approved, July 13, 1992. |
| Kansas City | First Bank, Moore, Oklahoma -- investment in bank premises. Approved, July 14, 1992. |
| Cleveland | Security Dollar Bank, Niles, Ohio -- investment in bank premises. Approved, July 13, 1992. |
| New York | United States Trust Company of New York, New York, New York -- investment in bank premises. Approved, July 14, 1992. |
| Kansas City | Vectra Bank, Denver, Colorado, and Vectra Bank of Englewood, Englewood, Colorado -- investments in bank premises. Approved, July 16, 1992. |

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

BANKS, STATE MEMBER

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| St. Louis | United Missouri Bank Northeast, Monroe City, Missouri -- payment of a dividend. Approved, July 15, 1992. |
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CAPITAL STOCK

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|-------------|---|
| Kansas City | Fall River Bankshares, Inc., Fall River, Kansas -- redemption of shares. Approved, July 17, 1992. |
| Minneapolis | Hebron Banshares, Inc., Hebron, North Dakota -- redemption of shares. Approved, July 13, 1992. |
| Minneapolis | Martinius Corporation, Rogers, Minnesota -- redemption of shares. Approved, July 13, 1992. |
| Dallas | San Diego Bancshares, Inc., San Diego, Texas -- redemption of shares. Approved, July 14, 1992. |

CHANGE IN BANK CONTROL

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| Dallas | First McAllen Inter National Bancshares, Inc., McAllen, Texas -- change in bank control. Permitted, July 15, 1992. |
| Minneapolis | Hebron Banshares, Inc., Hebron, North Dakota -- change in bank control. Permitted, July 13, 1992. |
| Kansas City | Northland Bancshares, Inc., Kansas City, Missouri -- change in bank control. Permitted, July 16, 1992. |

COMPETITIVE FACTORS REPORTS

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| Minneapolis | American State Bank of Bloomington, Bloomington, Minnesota, proposed merger with Minnetonka National Bank, Minnetonka, Minnesota -- report on competitive factors. Submitted, July 17, 1992. |
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

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|---------------|--|
| Kansas City | Citizens State Bank of Marysville, Marysville, Kansas, proposed acquisition of some of the assets and assumption of some of the liabilities of the Marysville branch of First Savings Bank, F.S.B., Manhattan, Kansas -- report on competitive factors. Submitted, July 13, 1992. |
| Kansas City | Colorado National Bank - Pueblo, Pueblo, Colorado, proposed merger with Pueblo Boulevard Bank -- report on competitive factors. Submitted, July 13, 1992. |
| St. Louis | Farmers and Merchants Bank, Prairie Grove, Arkansas - - proposed acquisition of certain assets and assumption of certain liabilities of the Prairie Grove, Arkansas, branch of McIlroy Bank & Trust, Fayetteville, Arkansas -- report on competitive factors. Submitted, July 13, 1992. |
| Cleveland | Farmers Banking Company, N.A., proposed purchase of certain assets and assumption of the liabilities of the Marysville, Ohio, branch of Home Savings of America, F.S.B., Irwindale, California -- report on competitive factors. Submitted, July 17, 1992. |
| Philadelphia | Farmers' & Mechanics' Savings Bank, S.L.A., Burlington, New Jersey, proposed purchase of the Red Lion branch from The Bank of Mid-Jersey, Bordentown, New Jersey -- report on competitive factors. Submitted, July 14, 1992. |
| San Francisco | First Nationwide Bank, A Federal Savings Bank, San Francisco, California, proposed merger with Columbia Savings, A Federal Savings and Loan Association, Englewood, Colorado -- report on competitive factors. Submitted, July 16, 1992. |

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

COMPETITIVE FACTORS REPORTS

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| New York | Green Point Savings Bank, Brooklyn, New York, proposed acquisition of certain assets and assumption of liability to pay deposits in the Lawrence office of Queens County Savings Bank, Flushing, New York -- report on competitive factors. Submitted, July 14, 1992. |
| Dallas | Peoples National Bank, Belton, Texas, proposed assumption of deposit liabilities and transfer of assets involving the sale of the Salado branch of Bluebonnet Savings Bank, F.S.B., Dallas, Texas -- report on competitive factors. Submitted, July 15, 1992. |

EXTENSIONS OF TIME

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|---------------|--|
| Richmond | Branch Banking and Trust Company, Wilson, North Carolina -- extension to August 15, 1992, to merge with Bank of Thomasville, Thomasville, North Carolina. Granted, July 14, 1992. |
| San Francisco | First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, July 15, 1992. |
| Richmond | Glen Burnie Bancorp, Glen Burnie, Maryland -- extension to October 21, 1992, to acquire The Bank of Glen Burnie. Granted, July 15, 1992. |
| Atlanta | Kislak Financial Corporation, Miami Lakes, Florida -- to acquire Kislak National Bank, North Miami, Florida. Granted, July 14, 1992. |

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

EXTENSIONS OF TIME

Director, BS&R Park National Corporation, Newark, Ohio -- extension
 of time to dispose of certain property.
 Granted, July 16, 1992.

St. Louis Tate Financial Corporation, Coldwater, Mississippi --
 extension to October 14, 1992, to acquire Senatobia
 Bank, Senatobia, Mississippi.
 Granted, July 16, 1992.

MEMBERSHIP

Richmond Farmers & Merchants Bank of Keyser, Keyser, West
 Virginia -- to become a member of the Federal
 Reserve System.
 Approved, July 17, 1992.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Kansas City -- to expand the
 offering of off-peak electronic presentment
 services, change selected payor bank services
 prices, and implement an optional Account Post-
 Sorting service.
 Approved, July 14, 1992.

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JULY 12, 1992 TO JULY 17, 1992

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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Westdeutsche Landesbank Girozentrale, Dusseldorf,
Federal Republic of Germany -- exemption to acquire
Thomas Cook, Inc., New York, New York.
Granted, June 8, 1992.

REGULATIONS AND POLICIES

Examiners and auditors -- interagency policy
statement on coordination and communication to
facilitate sharing information.
Approved, July 6, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Fleet Bank-NH, Nashua, New Hampshire - applications to establish branches in Hudson, New Hampshire and Bedford, New Hampshire pursuant to section 9 of the Federal Reserve Act* | <u>Newspaper</u> 07-25-92 |
| Merrill Merchants Bancshares, Inc., Bangor, Maine - 18(c) merger application to acquire certain assets and to assume certain liabilities of 7 branches of Fleet Bank of Maine, Portland, Maine* | <u>Newspaper</u> 08-04-92 |
| Merrill Merchants Bancshares, Inc., Bangor, Maine, a proposed <u>de novo</u> bank, section 9 application for membership in the Federal Reserve System* | <u>Newspaper</u> 08-04-92 |
| Fleet Bank-NH, Nashua, New Hampshire - application to establish a branch in Salem, New Hampshire pursuant to section 9 of the Federal Reserve Act* | <u>Newspaper</u> 08-01-92 |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|---|
| Merrill Merchants Bancshares, Inc., Bangor, Maine - 3(a)(1) application to become a bank holding company through the acquisition of Merrill Merchants Bank, Bangor, Maine* | <u>Newspaper</u> 08-04-92 <u>Federal Register</u> 08-14-92 |

*Subject to CRA

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

Chemical Bank to establish an offsite electronic facility at Good Samaritan Hospital, 1000 Montauk Highway, West Islip, New York.1/ 8/10/92

United Jersey Bank, Hackensack, New Jersey to establish an offsite electronic facility at the Federal Reserve Bank of New York, East Rutherford Operations Center, 100 Orchard St., East Rutherford, New Jersey.1/ 8/10/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Westdeutsche Landesbank Girozentrale, Dusseldorf, Federal Republic of Germany, to acquire all of the voting shares of Thomas Cook Inc., New York, New York, and thereby engage indirectly in (1) issuing, selling, and redeeming of U.S. dollar- and foreign currency-denominated travelers checks, money orders and other consumer instruments with a face value of \$1,000, (2) selling U.S. dollar- and foreign currency-denominated payment instruments and wires, (3) certain foreign exchange activities with respect foreign currency and related forward transactions for customers and certain transactions involving swaps, forwards, options, and futures for purposes of hedging its own account, (4) purchasing and selling precious metals for customers and for purposes of hedging its own account, and (5) data processing and incidental activities related to the proposed activities.

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 July 18, 1992

| <u>NAME OF BANK</u> | <u>RATING</u> | <u>EXAMINATION DATE</u> |
|--|------------------|-------------------------|
| Bank of Bermuda (New York) Limited 350 Park Avenue New York, N.Y. 10022 | Needs to Improve | November 11, 1991 |

- 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

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

Meridian Bancorp, Inc., Reading, PA proposes to N/A
engage de novo, through its existing subsidiary,
Meridian Securities, Inc., Reading, PA, in underwriting
and dealing in government obligations and other securities,
pursuant to Section 225.25 (b)(16) of Reg.Y and Section
4(c)(8) of the Bank Holding Company Act.
Secretary delegated.

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

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 July 10, 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 July 18, 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)(5) application * F: August 14, 1992
from Banc One Corporation and Banc
One Texas Corporation, both of
Columbus, Ohio, on July 13, 1992, to
acquire Team Bancshares, Inc., and
Team Bancshares II, Inc., both of
Dallas, Texas.

Received Section 3(a)(1) application * F: August 10, 1992
from Killbuck Bancshares, Inc.,
Killbuck, Ohio, on July 7, 1992, to
acquire The Killbuck Savings Bank Company,
Killbuck, Ohio.

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

NONE

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

Received request from State Bank and Trust
Company, Defiance, Ohio, on July 15, 1992,
for permission to exceed its limit of investment
in bank premises permitted under Section 24A of
the Federal Reserve Act.

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Commerce Bank of Virginia, Richmond, Virginia, to establish a branch at Suite 740 East Tower, Riverfront Plaza, 901 East Byrd Street, Richmond, Virginia.* | 8-1-92 |

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

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

Section III - Applications Subject to Federal Register Notice

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| NationsBank Corporation, Charlotte, North Carolina, to engage <u>de novo</u> through AMRESKO Services, Inc., Dallas, Texas, in data processing activities. | 8-6-92** |

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.
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 17, 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 July 17, 1992

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Barnett Bank of Highlands County Sebring, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-07-92* |
| Barnett Bank of Naples Naples, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |
| Barnett Bank of Pasco County Holiday, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |
| Barnett Bank of Pinellas County St. Petersburg To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |
| Barnett Bank of Polk County Lakeland, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-09-92* |

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 17, 1992

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Barnett Bank of Southwest Florida Sarasota, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |
| Barnett Bank of Tallahassee Tallahassee, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |
| Barnett Bank of Volusia County Deland, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |
| Barnett Bank of West Florida Pensacola, Florida To acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 08-08-92* |

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 17, 1992

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
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| CNB, Inc. | 07-24-92* |
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Lake City, Florida
To acquire certain assets and assume certain liabilities of the Anchor Savings Bank, FSB, Macclenny, Florida branch through merger into its subsidiary, Community National Bank, Lake City, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.

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

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

Section 3 - Applications Subject to Federal
Register Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
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| SouthTrust Corporation Birmingham, Alabama To acquire CK Federal Savings Bank, Concord, North Carolina. | Not yet available* |
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*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 17, 1992

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

Application

Bank Independent
Sheffield, Alabama
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 17, 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

| <u>Bank</u> | <u>Rating</u> | <u>Date</u> |
|---|----------------------|--------------------|
| Guaranty Bank of Southwest Florida Post Office Box 618 Venice, Florida 34284 (813) 485-9000 | Satisfactory | 04-13-92 |
| TransAtlantic Bank 48 East Flagler Street Miami, Florida 33131 (305) 377-2265 | Satisfactory | 04-06-92 |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 17, 1992

Section 10 - Availability of CRA Public Evaluations

| | | |
|------------------------------|--------------|----------|
| Alerion Bank | Satisfactory | 04-13-92 |
| 200 Carondelet Street | | |
| New Orleans, Louisiana 70130 | | |
| (504) 525-7761 | | |

| | | |
|--------------------------|--------------|----------|
| St. Bernard Bank & Trust | Satisfactory | 04-06-92 |
| Company | | |
| Post Office Box 238 | | |
| Arabi, Louisiana 70032 | | |
| (504) 271-5361 | | |

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 | Union Bank/Sandwich Sandwich, Illinois Route 34 & Dayton Street Sandwich, Illinois* | N - 8-8-92 |
| Oakar | Firstbank Corporation Alma, Michigan Clare, Michigan branch of Great Lakes Bancorp, F.S.B. Ann Arbor, Michigan* | N - 7-17-92 |
| EFT | Cole Taylor Bank Chicago, Illinois Wal-Mart Store 103rd Street & Harlem Avenue Chicago, Illinois* | N - 7-22-92 |
| EFT | Old Kent Bank Elmhurst, Illinois Establish two offsite electronic facilities at 3333 Beverly Road, Hoffman Estates, Illinois* | N - 7-26-92 |
| Branch | Tri-County Bank Brown City, Michigan Intersection of Tubspring Road & M-53 (Van Dyke Road) Almont, Michigan* | N - ** |
| Oakar | First of America Bank Corporation Kalamazoo, Michigan Champion Federal Savings and Loan Association Bloomington, Illinois First of America Bank-McLean County, National Association Bloomington, Illinois* | N - ** |

Federal Reserve Bank of Chicago

**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 | SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona* | FR - 7-20-92 N - 7-18-92 |
| Y-2 | Southwest Bancorp, Inc. Worth, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona* | FR - 7-20-92 N - 7-18-92 |
| CoC-HC | B J S, Inc. West Union, Iowa Gordon A. Lauer | FR - 7-27-92 N - 7-10-92 |
| Y-2 | Coal City Corporation Coal City, Illinois Manufacturers National Corporation Chicago, Illinois Manufacturers Bank Chicago, Illinois* | FR - 8-3-92 N - 7-29-92 |
| Y-2 | Dunlap Iowa Holding Co. Dunlap, Iowa Soldier Valley Financial Services, Inc. Soldier, Iowa Soldier Valley Savings Bank Soldier, Iowa* | FR - ** N - ** |
| Y-1 | Jones Bancorp, Inc. Marcellus, Michigan G.W. Jones Exchange Bank Marcellus, Michigan* | FR - 7-6-92 N - 6-20-92 |
| Y-1 | Pyramid Bancorp, Inc. Grafton, Wisconsin Grafton State Bank Grafton, Wisconsin* | FR - ** N - ** |
| CoC-HC | Bradford Bancorp, Inc. Bradford, Illinois Mildred M. Benner | FR - ** N - ** |

Federal Reserve Bank of Chicago

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

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|-------------|--------------------|---------------------------------------|
| None | | |

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

| <u>Type</u> | <u>Application</u> |
|-------------|--|
| ROS | Rock River Bancorporation, Inc. Oregon, Illinois To redeem 4,000 shares of 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 July 17, 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> |
|--|-------------------------|----------------|
| -McHenry State Bank 3510 West Elm Street McHenry, Illinois 60050 (815) 385-1040 | 3/23/92 | S |
| -Bank One, Springfield East Old State Capitol Plaza Springfield, Illinois 62794-9266 (217) 525-9600 | 3/23/92 | S |
| -Pioneer Bank 4046 Huron North Branch, Michigan 48461 (313) 688-3051 | 4/07/92 | S |
| -State Bank of Blue Mound P.O. Box 200 Blue Mound, Illinois 62513-0200 (217) 692-2157 | 4/14/92 | S |

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 17, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Change in control notification involving M&P
Community Bancshares, Inc., Newport, Arkansas
by Merchants and Planters Bank Employee Stock
Ownership Plan

Net yet available

Change in control notification involving Clin-Ark
Bancshares, Inc., Clinton, Arkansas by G. Robert
Garner

Not yet available

Change in control notification involving Keyesport
Bancshares, Inc., Keyesport, Illinois by Larry N.
Boatright and Paul W. Jones

Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

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 July 17, 1992

| Name of Bank | Bank Address | Examination Date | Examination Rating |
|----------------------------|--|------------------|--------------------|
| First Community Bank | P. O. Box 938 Conway, Arkansas 72032 | 4-20-92 | Satisfactory |
| Bank of Iberia | P. O. Box 205 Iberia, Missouri 65486 | 3-23-92 | Satisfactory |
| Boatmen's Bank of Vandalia | 200 South Main Vandalia, Missouri 63382 | 4-13-92 | Satisfactory |
| | | | |
| | | | |

FEDERAL RESERVE BANK OF MINNEAPOLIS

**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> |
|--------------------|---------------------------------------|
|--------------------|---------------------------------------|

Norwest Corporation
Mpls, MN

Not yet available

To engage de novo in providing
investment advisory and manage-
ment consulting services to in-
sured depository institutions.

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

Application

Financial Bancshares, Inc.
Santiago, MN

To redeem 24.76% of its voting
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending July 17, 1992

(continued)

| BANK(S) EXAMINED | DATE OF EXAMINATION | CRA RATING |
|--|---------------------|--------------|
| The Peninsula Bank P. O. Box 470 Ishpeming, MI 49849 (906) 485-6333 | April 13, 1992 | Satisfactory |
| Commercial Trust & Savings Bank P. O. Box 1366 Mitchell, SD 57301 (605) 996-7755 | April 20, 1992 | Outstanding |
| State Bank of Ewen P. O. Box 290 Ewen, MI 49925 (906) 988-2401 | April 28, 1992 | Satisfactory |

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending July 17, 1992

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.

| BANK(S) EXAMINED | DATE OF EXAMINATION | CRA RATING |
|--|---------------------|--------------|
| American State Bank P. O. Box 78 Grygla, MN 56727-0078 (218) 294-6111 | March 31, 1992 | Satisfactory |

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

APPLICATION

BancFirst Corporation, Oklahoma City, Not Available
Oklahoma, for prior approval to
redeem 10,000,000 shares of its own
preferred stock.

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.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING DATE</u> |
|---|-----------------------------------|
| Frontier Bank of Laramie County, Cheyenne, Wyoming, for prior approval to establish a branch to be located at Buttrey Food-Drug Store on the North Side of town.* | Not Available |
| Peoples National Bank & Trust, Ottawa, Kansas, to acquire certain assets and assume certain liabilities of the Overland Park Savings and Loan Association, Overland Park, Kansas, used at its branch located at 7810 West 151st, Overland Park, Kansas. | Not Available |

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

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING DATE</u> |
|---|-----------------------------------|
| Deuel County Interstate Banc Company, Chappell, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Deuel County State Bank, Chappell, Nebraska and 100 percent of the voting shares of Community Insurance Agency, Inc., Haxtun, Colorado.* | Not Available |
| Jimmy G. Hankins, Marietta, Oklahoma, for prior approval to increase his proportionate ownership interest in Bank of Love County, Marietta, Oklahoma, by 9.333 percent to 25.53 percent. | Not Available |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING DATE</u> |
|--|-----------------------------------|
| Deuel County Interstate Banc Company, Chappell, Nebraska, to engage in the general insurance business in Haxtun, Colorado, as a result of the acquisition of Community Insurance Agency, Inc., Haxtun, Colorado. | Not Available |

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 13, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

Oakar Application by
Peoples Bancshares, Inc., Belton, TX (Peoples National
Bank, Belton, TX), to acquire Bluebonnet Savings
Bank, F.S.B., Salado, TX Branch

N/A

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
(Previously reported during the week of 5-18-92)

92/07/16

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.

Federal Reserve Bank of Kansas City

| <u>Bank/Location</u> | <u>Exam Date</u> | <u>CRA Public Date</u> | <u>CRA Rating</u> |
|---|------------------|----------------------------|-----------------------|
| First Interstate Bank of South Ft. Collins 2900 S. College Avenue Fort Collins, Colorado 80525 | 4-13-92 | 7-13-92 | Satisfactory |
| The Peoples Bank P.O. Box B Pratt, Kansas 67124-1102 | 4-13-92 | 7-14-92 | Satisfactory |

*Application is subject to CRA.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JULY 13, 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> |
|---|--------------------------------|-------------------|
| The Bank of Livingston P. O. Box 1048 1700 W. Church Livingston, Texas 77351 | 92/04/20 | Satisfactory |

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/17/92

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

Western Washington Bancorp, Federal Way,
Washington, to become a bank holding
company by acquiring Washington State
Bank (In Organization), Federal Way,
Washington. *

Newspaper: 8/10/92

Fed. Reg.: 8/14/92

Kjell H. Qvale, San Francisco, California,
to acquire 10,000 newly issued Series B
preferred shares of Marin National Bancorp,
San Rafael, California.

Newspaper: 8/24/92

Fed. Reg.: Not available

John W. and Nancy A. McEvoy, Casa Grande,
Arizona, to retroactively increase ownership
to 15.05 percent of Sunstate Bancshares, Inc.,
Casa Grande, Arizona.

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

None

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

Professional Bancshares, Inc., Santa Monica, California, to redeem certain of
its outstanding equity securities.

* Subject to CRA

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

Week ending 7/17/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 17, 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> |
|--------------------|---|-------------------------|----------------|
| Ireland Bank | P.O. Box 186 Malad City, ID 83252 Tel: (208) 766-2211 | 4/06/92 | Outstanding |
| The Sun City Bank | 10032 West Bell Road Sun City, AZ 85351 Tel: (602) 972-2111 | 4/20/92 | Satisfactory |

* 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.