

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 30  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending July 25, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- to acquire certain assets and assume certain liabilities of Diamond Savings and Loan Company, Findlay, Ohio. Approved, July 20, 1992.

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire Evergreen Bancorporation, to engage in savings and loan activities through First Federal Savings Bank of Montana, and to engage in securities brokerage activities. Approved, July 20, 1992.

West Shore Bank Corporation, Scottville, Michigan -- to acquire certain assets and assume certain liabilities of the Ludington, Michigan, branch of Great Lakes Bancorp, F.S.B., Ann Arbor, Michigan. Approved, July 20, 1992.

BOARD OPERATIONS

Division of Reserve Bank Operations and Payment Systems -- restructuring and assignments of official staff. Approved, July 24, 1992.

ENFORCEMENT

Bank of the Brandywine Valley, West Chester, Pennsylvania -- issuance of order of prohibition and cease and desist order against Seth T. Gardner; and order of prohibition against Stephen H. Bennett. Announced, July 23, 1992.

Bay Port Associates, Bay Port, Michigan -- order of removal and prohibition against James V. Foster. Announced, July 22, 1992.

Constellation Bancorp, Elizabeth, New Jersey -- written agreement dated July 20, 1992, with the Federal Reserve Bank of New York. Announced, July 23, 1992.

First Eastern Corp., Wilkes - Barre, Pennsylvania -- written agreement dated July 15, 1992, with Federal Reserve Bank of Philadelphia. Announced, July 21, 1992.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**INTERNATIONAL OPERATIONS**

Morgan Guaranty International Finance Corporation,  
New York, New York -- to make an investment in J.P.  
Morgan Sterling Securities Limited, London,  
England.  
Permitted, July 19, 1992.

**REGULATIONS AND POLICIES**

Section 20 orders -- publication of Federal Register  
document on alternative methods to adjust the  
10 percent revenue test limiting ineligible  
securities activities of subsidiaries of bank  
holding companies.  
Authorized, July 20, 1992.

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

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

**BANK BRANCHES, DOMESTIC**

Kansas City	Belcaro Bank, Glendale, Colorado, Denver Tec Bank, Denver, and The Professional Bank of Colorado, Englewood, Colorado -- contractual branch arrangements. Approved, July 21, 1992.
Cleveland	Chippewa Valley Bank, Rittman, Ohio -- to establish a branch at 6689 Greenwich Road, Westfield Center, Ohio. Returned, July 20, 1992.
Chicago	Cole Taylor Bank, Chicago, Illinois -- to establish an offsite electronic facility at the Walmart Store, 103rd Street and Harlem Avenue. Approved, July 20, 1992.
Cleveland	Exchange Bank, Luckey, Ohio -- to establish a branch at 940 Clarion Avenue, Holland, Ohio. Approved, July 20, 1992.

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

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**BANK BRANCHES, DOMESTIC**

Chicago	First of America Bank-Ann Arbor, Ann Arbor, Michigan; First of America Bank-Central, Lansing; First of American Bank-Northern Michigan, Traverse City; First of America Bank-West Michigan, Grand Rapids; and Security Bank and Trust Company, Southgate, Michigan -- to provide contractual branches with First of America Bank-Michigan, National Association, Kalamazoo; First of America Bank Mid- Michigan, National Association, Bay City; First of America-Southeast Michigan, National Association, Detroit; and First of America Bank-Upper Peninsula, National Association, Marquette, Michigan. Approved, July 23, 1992.
Kansas City	Friendly Bank of Oklahoma City, Oklahoma City, Oklahoma -- to establish an ATM facility at 7777 South May Avenue. Approved, July 21, 1992.
Chicago	Union Bank / Sandwich, Sandwich, Illinois -- to establish an automatic teller machine at Route 34 and Dayton Street. Approved, July 23, 1992.
San Francisco	Valley Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 2200 East Warm Springs Road. Approved, July 22, 1992.

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

New York	Chase Manhattan National Corporation, New York, New York -- to acquire Chase Manhattan Bank, N.A., Wilmington, Delaware, and certain nonbanking subsidiaries of The Chase Manhattan Corporation, New York, New York. Withdrawn, July 24, 1992.
New York	Chase Manhattan National Corporation, New York, New York -- to establish a branch in Jersey, Channel Islands, to accept deposits from non U.S. residents and non U.S. citizens. Withdrawn, July 24, 1992.
Atlanta	First Citizens Bancorp, Cleveland, Tennessee -- to acquire Basin Bancorp, Inc., Ducktown, Tennessee, and The Home Bank of Tennessee. Approved, July 20, 1992.
Chicago	First Community Bancshares, Inc., Bargsville, Indiana -- to acquire Bargsville Federal Savings Bank. Approved, July 24, 1992.
New York	Great Falls Bancorp, Totowa, New Jersey -- to acquire NJ Mortgage Company, and engage in mortgage banking activities for Great Falls Bank. Withdrawn, July 24, 1992.
Minneapolis	Highland Bancorporation, Inc., Minneapolis, Minnesota -- to engage in lending activities to controlling shareholders. Withdrawn, July 24, 1992.
Minneapolis	McVile Financial Services, Inc., McVile, North Dakota -- to acquire McVile State Bank. Approved, July 24, 1992.
New York	National Westminster Bank PLC, London, England, and NatWest Holdings, Inc., New York, New York -- to engage in financial advisory and securities brokerage services through County NatWest International Limited, New York, New York. Withdrawn, July 20, 1992.

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

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**BANK HOLDING COMPANIES**

Dallas	Roscoe (Delaware), Inc., Wilmington, Delaware -- to acquire The Roscoe State Bank, Roscoe, Texas. Approved, July 24, 1992.
Dallas	Roscoe Financial Corporation, Roscoe, Texas -- to acquire Roscoe (Delaware), Inc., Wilmington, Delaware, and The Roscoe State Bank, Roscoe, Texas. Approved, July 24, 1992.
Minneapolis	Security Northwest Bancorporation, Inc., Minneapolis, Minnesota -- to engage in lending activities to controlling shareholders. Withdrawn, July 24, 1992.
Cleveland	Society Corporation, Cleveland, Ohio -- to acquire First American Bank-Monroe, Monroe, Michigan. Approved, July 21, 1992.
Dallas	Texas Independent Bancshares, Inc., Texas City, Texas -- to engage in data processing activities. Approved, July 23, 1992.
Minneapolis	Winton Jones Limited Partnership, Wayzata, Minnesota -- to acquire Anchor Bancorp, Inc. Approved, July 24, 1992.

**BANK PREMISES**

St. Louis	Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises. Approved, July 23, 1992.
Kansas City	Castle Rock Bank, Castle Rock, Colorado -- investment in bank premises. Approved, July 24, 1992.
Minneapolis	North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises. Approved, July 20, 1992.
Kansas City	OMNIBANK-Arvada, Arvada, Colorado -- investment in bank premises. Approved, July 24, 1992.

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

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**BANK PREMISES**

Kansas City	United Bank and Trust Company of Norman, Norman, Oklahoma -- investment in bank premises. Approved, July 24, 1992.
Kansas City	Webb City Bank, Webb City, Missouri -- investment in bank premises. Approved, July 20, 1992.

**BANKS, STATE MEMBER**

New York	United States Trust Company of New York, New York, New York -- payment of a dividend. Approved, July 20, 1992.
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**CHANGE IN BANK CONTROL**

St. Louis	Du Quoin Bancorp, Inc., Du Quoin, Illinois -- change in bank control. Permitted, July 24, 1992.
Dallas	National Bancshares Corporation of Texas, San Antonio, Texas -- change in bank control. Withdrawn, July 21, 1992.
St. Louis	Southeast Arkansas Bank Corporation, Lake Village, Arkansas -- change in bank control. Permitted, July 22, 1992.
Kansas City	United Bank and Trust Company of Norman, Norman, Oklahoma -- change in bank control. Permitted, July 20, 1992.
Minneapolis	Wabeno Bancorporation, Inc., Venice, Florida -- change in bank control. Returned, July 20, 1992.

**COMPETITIVE FACTORS REPORTS**

San Francisco	American Savings Bank, Los Angeles, California, proposed purchase of assets and assumption of liabilities of the Fallon, Nevada, branch of California Federal Bank, FSB, Los Angeles, California -- report on competitive factors. Submitted, July 24, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**COMPETITIVE FACTORS REPORTS**

Cleveland	Ameritrust Development Bank, Cleveland, Ohio, proposed merger with Society National Bank, Cleveland, Ohio -- report on competitive factors. Submitted, July 20, 1992.
Cleveland	Bank One, Marion, Ohio, proposed purchase of the assets and assumption of the liabilities of the Carey, Ohio, and Upper Sandusky, Ohio, offices of Diamond Savings and Loan Company, Findlay, Ohio -- report on competitive factors. Submitted, July 21, 1992.
Cleveland	Bank One, Lima, N.A., Lima, Ohio; Bank One, Fremont, Fremont; and Bank One, Sidney, N.A., Sidney, Ohio, proposed purchase of certain assets and assumption of the liabilities of 23 Ohio branches of Diamond Savings and Loan Company, Findlay, Ohio -- report on competitive factors. Submitted, July 21, 1992.
Atlanta	Citizens Bank of Clearwater, Florida, proposed merger with Citizens Interim Bank -- report on competitive factors. Submitted, July 20, 1992.
St. Louis	Conservative Bank, A Federal Savings Bank, St. Louis, Missouri, proposed merger with First Granite City Savings and Loan, Granite City, Illinois -- report on competitive factors. Submitted, July 22, 1992.
Cleveland	Diamond Savings and Loan Company, Findlay, Ohio, proposed sale of branches to Banc One Corporation, Columbus, Ohio, and Belmont National Bank, St. Clairsville, Ohio -- report on competitive factors. Submitted, July 21, 1992.
Richmond	Fidelity Bank, Fuquay - Varina, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Raeford, North Carolina, branch of First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors. Submitted, July 20, 1992.

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

Kansas City	First Bank of Apache, Apache, Oklahoma, proposed merger with First Apache Bancshares, Inc., -- report on competitive factors. Submitted, July 24, 1992.
Chicago	First Community Bank & Trust, Bargersville, Indiana, proposed merger with Bargersville Federal Savings Bank -- report on competitive factors. Submitted, July 24, 1992.
St. Louis	First National Bank of Kirksville, Kirksville, Missouri, proposed acquisition of two branches of Northeast Missouri State Bank -- report on competitive factors. Submitted, July 24, 1992.
Atlanta	Home Financial Corporation, Mutual Holding Company, Hollywood, Florida, to reorganize as a mutual holding company and by Home Savings Bank, FSB, to apply for minority stock issuance -- report on competitive factors. Submitted, July 20, 1992.
Chicago	Keokuk Bancshares, Inc., Keokuk, Iowa, proposed acquisition of Hancock Savings and Loan Association, Carthage, Illinois -- report on competitive factors. Submitted, July 22, 1992.
Cleveland	KSB Bank, Killbuck, Ohio, proposed merger with The Killbuck Savings Bank -- report on competitive factors. Submitted, July 20, 1992.
Boston	Middlesex Savings Bank, Natick, Massachusetts, proposed acquisition of certain assets and assumption of certain liabilities of the 830 Washington Street, Holliston; and 10 Main Street, Hopkinton, Massachusetts, branches -- report on competitive factors. Submitted, July 20, 1992.



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

St. Louis	Ohio Valley National Bank of Henderson, Henderson, Kentucky, proposed merger with National Acquisition Bank of Ohio Valley -- report on competitive factors. Submitted, July 24, 1992.
Richmond	Peoples Bank, Inc., Honaker, Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Pound and Duffield, Virginia, branches of NationsBank of Virginia, N.A., Richmond, Virginia -- report on competitive factors. Submitted, July 23, 1992.
Philadelphia	Premium Federal Savings Bank, Gibbsboro, New Jersey, proposed purchase of the assets and assumption of the liabilities of Premium Interim Federal Savings Bank -- report on competitive factors. Submitted, July 23, 1992.
Atlanta	Republic Savings Financial Corporation, Palm Beach Gardens, Florida, proposed merger with Homestead Federal Savings Bank, Homestead, Florida -- report on competitive factors. Submitted, July 20, 1992.
Atlanta	Society National Trust Company, Naples, Florida, proposed merger with Ameritrust Southeast National Association, Tampa, Florida -- report on competitive factors. Submitted, July 20, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago	State Savings Bank of Scottville, Scottville, Michigan, proposed acquisition of certain assets and assumption of deposit liabilities of the Ludington branch of Great Lakes Bancorp, FSB, Ann Arbor, Michigan -- report on competitive factors. Submitted, July 20, 1992.
Secretary	U.S. Bank of California, Auburn, California, proposed merger with 20 branches of Bank of America National Trust and Savings Association, San Francisco, California -- report on competitive factors. Submitted, July 24, 1992.
Kansas City	Wauneta Falls Bank, Wauneta, Nebraska, proposed acquisition of the assets and assumption of the liabilities of Grant Community Federal Credit Union, Grant, Nebraska -- report on competitive factors. Submitted, July 20, 1992.

**EXTENSIONS OF TIME**

Atlanta	Farmers State Bancshares, Inc., Mountain City, Tennessee -- extension to November 7, 1992, to acquire Farmers State Bank. Granted, July 22, 1992.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio, extension to October 31, 1992, to acquire First Federal Savings and Loan Association of Lima, Lima, Ohio. Granted, July 23, 1992.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- extension to October 31, 1992, to acquire First Lima National Bank of Lima, Lima, Ohio. Granted, July 23, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, July 21, 1992.

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

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**EXTENSIONS OF TIME**

Cleveland	First Lima National Bank of Lima, Lima, Ohio -- extension to October 31, 1992, to merge with First Federal Savings and Loan Association of Lima. Granted, July 23, 1992.
Chicago	Firststar Corporation, Milwaukee, Wisconsin -- extension to November 27, 1992, to acquire Federated Bank, S.S.B., Wauwatosa, and Federated Insurance Services Corporation, Menomonee Falls, Wisconsin. Granted, July 23, 1992.
Atlanta	Phenix - Girard Bancshares, Inc., Phenix City, Alabama -- extension to October 28, 1992, to acquire Phenix-Girard Bank. Granted, July 22, 1992.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to November 7, 1992, to acquire Peoples Bank of Lakeland, Lakeland, Florida. Granted, July 22, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, July 24, 1992.

**INTERNATIONAL OPERATIONS**

Secretary	First Interstate Overseas Investment, Inc., Los Angeles, California -- amendment to Articles of Association. Approved, July 20, 1992.
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**MEMBERSHIP**

Kansas City	Anadarko Bank & Trust Company, Anadarko, Oklahoma -- to become a member of the Federal Reserve System. Approved, July 23, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**RESERVE BANK SERVICES**

Director, FRBO    Federal Reserve Bank of Atlanta -- to decrease the  
                         current daily minimum fee for the MICR capture  
                         service in Atlanta, Miami, and New Orleans.  
Approved, July 21, 1992.

**SECURITIES REGULATION**

Director, BS&R    Over-the-counter stocks -- revised list of OTC stocks  
                         subject to margin requirements, and a list of  
                         foreign margin stocks, effective August 10, 1992.  
Published, July 24, 1992.

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ADDITIONS AND CORRECTIONS

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANKS, STATE MEMBER**

Director, BS&R Valley Bank & Trust Co., Salt Lake City, Utah --  
registration as transfer agent.  
Withdrawn, July 14, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Fleet Financial Group,      Federal Register Not Yet Established  
Inc., Providence, Rhode  
Island - 4(c)(8) application  
to engage in asset management,  
servicing, and collection activities  
through Fleet Commercial Finance  
Corporation

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

Application

NONE

\*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

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

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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



Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending July 25, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
UBAF Arab American Bank 40 East 52nd Street New York, N.Y. 10022	Satisfactory	January 6, 1992

- 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

Meridian Bancorp, Inc., Reading, PA proposes to  
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.

8/17/92

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.  
\* N/A - not yet available.

# FEDERAL RESERVE BANK OF PHILADELPHIA

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## SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 24, 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 25, 1992**

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

Received OAKAR application from Provident National Bank, Philadelphia, Pennsylvania, on July 21, 1992, to merge with First American Savings, F.A., Jenkintown, Pennsylvania, and Brandywine Savings Bank, PaSA, Downingtown, Pennsylvania. \* Not Yet Known #

Received application from KSB Bank, Killbuck, Ohio on July 7, 1992, to merge with The Killbuck Savings Bank Company, Killbuck, Ohio. \* August 8, 1992

Received application from The Killbuck Savings Bank Company, (formerly KSB Bank) Killbuck, Ohio, on July 7, 1992, to become a member of the Federal Reserve System. August 8, 1992

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

Received Section 3(a)(1) application from Central Bancshares, Inc., St. Paris, Ohio, on July 22, 1992, to acquire The First Central National Bank of St. Paris, St. Paris, Ohio. \* Not Yet Known #

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

Received Section 4(c)(8) application from PNC Financial Corp, Pittsburgh, Pennsylvania, on July 21, 1992, to acquire Flagship Financial Corp., Jenkintown, Pennsylvania. \* Not Yet Known #

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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 Cleveland

**Applications Bulletin**  
**For Week Ending July 25, 1992**

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

Received application from Bank One, Indianapolis, N.A., Indianapolis, Indiana, to establish an Agreement Corporation (t.b.k.a. BIL Holdings, Inc.) pursuant to Regulation K.

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The National Bank of South Carolina, Charleston, South Carolina, a subsidiary of NBSC Corporation, Sumter, South Carolina, to merge with First Trident Savings and Loan Association, Charleston, South Carolina, in an Oakar transaction.*	Not yet available.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bailey Financial Corporation, Clinton, South Carolina, to become a bank holding company through the acquisition of M.S. Bailey & Son, Bankers, Clinton, South Carolina.*	8-14-92
Harbor Bankshares Corporation, Baltimore, Maryland, to become a bank holding company through the acquisition of The Harbor Bank of Maryland, Baltimore, Maryland.*	8-24-92

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire up to 15% of the voting shares of Southeast Switch, Inc., Maitland, Florida.	8-10-92**
Wachovia Corporation, Winston-Salem, North Carolina, to acquire up to 15% of the voting shares of Southeast Switch, Inc., Maitland, Florida.	8-10-92**

\*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 24, 1992

Definition of Ratings

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

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

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

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

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

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

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

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

	<u>Examination Date</u>	<u>Rating</u>
Peoples Bank of Danville P. O. Box 1658 Danville, VA 24543	5-4-92	Satisfactory
South Boston Bank 4013 Halifax Street South Boston, VA 24592	5-4-92	Satisfactory
Blue Ridge Bank 213 N. Locust Floyd, VA 24091	5-4-92	Satisfactory
Citizens Bank of Virginia P. O. Box 12588 Arlington, VA 22209	5-11-92	Satisfactory



Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations--contd.  
Week ending July 24, 1992

	<u>Examination Date</u>	<u>Rating</u>
Peoples Bank of Virginia 9970 Ironbridge Road Chesterfield, VA 23832	5-11-92	Satisfactory
St. Michaels Bank 213 Talbot Street St. Michaels, MD 21663	5-11-92	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 24, 1992

Section 1 - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

First National Bancorp  
Gainesville, Georgia  
To acquire Citizens Bank, Ball Ground,  
Georgia, through merger with its parent  
company, First Citizens Bancorp of  
Cherokee County, Inc., Ball Ground,  
Georgia.

Not yet available\*

Section 3 - Applications Subject to Federal  
Register Notice Only

Application

Comment Period Ending Date

Jefferson Bancorp, Inc.  
Miami Beach, Florida  
To engage **de novo** in accounts receivable  
financing, mortgage financing, factoring,  
and servicing loans, and other extensions  
of credit, pursuant to Section 225.25(b)(1)  
of Regulation Y.

08-10-92

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

Application

None.

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 24, 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>
The Peoples Bank and Trust Company Post Office Box 799 Selma, Alabama 36702 (205) 875-1000	Outstanding	03-30-92

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>
Merger/ Branch	Cole Taylor Bank Chicago, Illinois Cole Taylor Bank/Yorktown Lombard, Illinois 491 E. Roosevelt Road Lombard, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	B J S, Inc. West Union, Iowa Gordon A. Lauer	FR - 7-27-92 N - 8-8-92
Y-2	Heartland Bancorp, Inc. El Paso, Illinois First National Bank and Trust Company in Gibson City Gibson City, Illinois*	FR - 7-24-92 N - 7-24-92
Y-2	Firstbank of Illinois Co. Springfield, Illinois First Highland Corp. Highland, Illinois The First National Bank of Highland Highland, Illinois*	FR - 8-10-92 N - 7-24-92
Y-2	Dunlap Iowa Holding Co. Dunlap, Iowa Soldier Valley Financial Services, Inc. Soldier, Iowa Soldier Valley Savings Bank Soldier, Iowa*	FR - 8-14-92 N - **

**Federal Reserve Bank of Chicago**

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

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
<b>Y-4</b>	<b>Brenton Banks, Inc. Des Moines, Iowa Ames Financial Corporation Ames, Iowa Ames Savings Bank, FSB Ames, Iowa</b>	<b>FR - 8-14-92</b>
<b>4(c)(8)</b>	<b>Continental Mortgage Corporation Maywood, Illinois Continental Mortgage Banking Corporation Maywood, Illinois - business of originating, processing and funding 1-4 family residential mortgages</b>	<b>FR - 8-14-92</b>

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

<b><u>Type</u></b>	<b><u>Application</u></b>
<b>None</b>	

**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 24, 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 State Bank of Geneva 22 South 4th Street, Box 108 Geneva, Illinois 60134 (708) 232-3200	4/13/92	NI
-Iowa State Bank & Trust Company of Fairfield, Iowa P.O. Box 927 Fairfield, Iowa 52556-0927 (515) 472-3161	4/14/92	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 24, 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 Schuyler  
County Bancshares, Inc., Kirksville, Missouri  
by Randall E. Riley

Not yet available

Change in control notification involving Schuyler  
County Bancshares, Inc., Kirksville, Missouri by  
Rick F. Riley

Not yet available

\* Section 3(a)(3) application by Southwest Bancshares,  
Inc., Trumann, Arkansas to acquire Caraway Bank,  
Caraway, Arkansas

Newspaper: 9-5-92

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

Section 4(c)(8) notification by Central Arkansas  
Bancshares, Inc., Arkadelphia, Arkansas to engage  
de novo in securities brokerage, through Central  
Arkansas Securities Inc., Hot Springs, Arkansas

Not yet available

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

### Application

### End of Comment Period

Stock redemption notification by Schuyler County  
Bancshares, Inc., Kirksville, Missouri

Not applicable

Stock redemption notification by Southwest Illinois Bancshares, Inc., Coulterville, Illinois	Not applicable
Stock redemption notification by Cabot Bankshares, Inc., Cabot, Arkansas	Not applicable
Section 24A application by Arkansas Bank & Trust Company, Hot Springs, Arkansas to make an additional investment in bank premises	Not applicable
Section 24A application by UniSouth Banking Corporation, Columbus, Mississippi to make an additional investment in bank premises	Not applicable
Section 9 application by Bank of Gainesville, Gainesville, Missouri to become a member of the Federal Reserve System	Not applicable

\* 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 July 24, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of Cairo and Moberly	P. O. Box 547 Moberly, Missouri 65270	4-27-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

None.

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

Application

Comment Period  
Ending Date

None.

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

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

None.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of

CRA Public Evaluations  
week ending July 31, 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

None.

**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>
Second Century Financial Corporation, Perry, Kansas, for prior approval to become a bank holding company through the acquisition of 90.63 percent of the voting shares of the Bank of Perry, Perry, Kansas.*	Not Available
C.S. Bancshares, Inc., Chillicothe, Missouri, for prior approval to acquire 94.5 percent of the voting shares of Ray County Bank, Richmond, Missouri.*	August 5, 1992
P.N.B. Financial Corporation, Kingfisher, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Helena National Bank, Helena, Oklahoma.*	August 10, 1992
Decatur Investment, Inc., Oberlin, Kansas, for prior approval to acquire 99.5 percent of the voting shares of State Bank of Atwood, Atwood, Kansas.*	August 14, 1992
F.S.B., Inc., Superior, Nebraska, to merge with First Formoso, Inc., Mankota, Kansas, and thereby directly acquire 100 percent of the voting shares of Jewell County Bank, Mankato, Kansas.*	August 14, 1992
LoLyn Financial Corporation, Lee's Summit, Missouri, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Community Bank of Raymore, Raymore, Missouri.*	August 14, 1992

United Missouri Bancshares, Inc.,  
Kansas City, Missouri, through a  
wholly-owned subsidiary, United  
Subsidiary, Inc., Kansas City,  
Missouri, for prior approval to  
acquire 100 percent of the voting  
shares of M L Bancshares, Inc.,  
Wichita, Kansas.\*

August 14, 1992

Patrick T. Rooney, Oklahoma City,  
Oklahoma, for prior approval to  
increase his proportionate ownership  
interest in Charter Bancshares, Inc.,  
Oklahoma City, Oklahoma, by 11.26  
percent to 28.10 percent.

August 11, 1992

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

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>
None.			

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 20, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Oakar Application by Peoples Bancshares, Inc., Belton, TX (Peoples National Bank, Belton, TX), to acquire Bluebonnet Savings Bank, F.S.B., Salado, TX Branch (Previously reported during the week of 7-13-92)	92/08/11

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Raymond Eugene McDonald, Greenville, TX, to acquire an interest in Colonial Bancshares of Greenville, Inc., Greenville, TX	N/A
*Section 3(a)(1) application by Harlingen Bancshares, Inc., Harlingen, TX, to acquire HN Bancshares of Delaware, Inc., Wilmington, DE; Harlingen National Bancshares, Inc., Harlingen, TX; and Harlingen National Bank, Harlingen, TX	92/08/12
*Section 3(a)(1) application by HN Bancshares of Delaware, Inc., Wilmington, DE, to acquire Harlingen National Bank, Harlingen, TX	92/08/12

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

APPLICATION

Notice by Colonial Bancshares of Greenville, Inc.,  
Greenville, TX, to redeem 145,994 shares of its common stock

\* 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 JULY 20, 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 First State Bank of Matador P. O. Box 60 Main Street & Dundee Matador, Texas 79244	92/05/04	Satisfactory



FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/24/92

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

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.: 8/17/92

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.: 8/17/92

Section III - Applications Subject to Federal Register Notice Only

None

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

None

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\* Subject to CRA

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

Week ending 7/24/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 24, 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>
Bank of Utah	2605 Washington Blvd. Ogden, UT 84402 Tel: (801) 621-8512	4/13/92	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.