

**ANNOUNCEMENT**

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

**H.2, 1992, No. 31  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending August 1, 1992**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Commercial real estate -- statement by Governor LaWare before the House Committee on Banking, Finance and Urban Affairs, July 30, 1992. Authorized, July 27, 1992.

Credit availability and credit terms -- statement by Richard Spillenkothen, Director, Division of Banking Supervision and Regulation before the Subcommittee on General Oversight and Investigations of the House Committee on Banking, Finance and Urban Affairs, August 4, 1992. Authorized, July 30, 1992.

**BANK MERGERS**

Farmers State Bank of Western Illinois, New Windsor, Illinois -- to acquire certain assets and assume certain liabilities of the Bank of Alexis, Alexis, Illinois, and to establish a branch. Approved, July 27, 1992.

**BANKS, NATIONAL**

Bank One, Indianapolis, N.A., Indiana -- to establish BIL International Holdings, Inc. Approved, July 27, 1992.

**ENFORCEMENT**

Arrow Financial Corporation, Glens Falls, New York, and Arrow Vermont Corporation, Rutland, Vermont -- written agreement dated July 22, 1992, with the Federal Reserve Bank of New York. Announced, July 27, 1992.

Bank of Boston Corporation, Boston, Massachusetts -- amendment to written agreement, dated September 11, 1991, with the Federal Reserve Bank of Boston. Announced, July 31, 1992.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ENFORCEMENT**

BCCI Holdings (Luxembourg) S.A., Luxembourg, Credit and Commerce American Holdings, N.V., Netherlands Antilles, and First American Bankshares, Inc., Washington, D.C. -- notice of intent to prohibit and notice of charges and of hearing involving Clark M. Clifford and Robert A. Altman.  
Announced, July 29, 1992.

First Bancorp of Oklahoma, Inc., Tonkawa, Oklahoma, and Louis A. Weingart -- written agreement dated June 30, 1992, with the Federal Reserve Bank of Kansas City.  
Announced, July 27, 1992.

**REGULATIONS AND POLICIES**

Home equity lines of credit -- amendments to Regulation Z to permit depository institutions to retain the right to demand payment of a home equity line of credit extended to their executive officers when required by federal law; with no change in the way creditors disclose initial rates and certain payment examples for home equity lines (Docket R-0743).  
Approved, July 29, 1992.

**RESERVE BANK OPERATIONS**

Federal Reserve Bank of Chicago -- appointment of William C. Conrad as First Vice President.  
Approved, July 27, 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**

Atlanta	SouthTrust Bank of West Florida, St. Petersburg, Florida -- to establish a branch at the Freedom Square Retirement Community, 7800 Liberty Lane, Seminole, Florida. Approved, July 30, 1992.
Chicago	Sparta State Bank, Sparta, Michigan -- to establish an offsite electronic facility at Great Day Foods, 565 South State Street. Approved, July 30, 1992.

**BANK HOLDING COMPANIES**

Kansas City	Brooke Holdings, Inc., Jewell, Kansas -- to acquire the insurance agency assets of First State Management Corporation, d.b.a. First Insurance Service, Salina, Kansas. Approved, July 30, 1992.
St. Louis	Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas -- to engage de novo in real estate appraisals through Central Arkansas Appraisal Company, Malvern, Arkansas. Permitted, July 29, 1992.

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

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**BANK HOLDING COMPANIES**

Philadelphia	Community Bancorp, Inc., Monroeville, Pennsylvania -- to acquire Community Bancorp, Inc. Approved, July 30, 1992.
St. Louis	First Arkansas Bancshares, Inc., Jacksonville, Arkansas -- to engage de novo in performing real estate appraisals through First Arkansas Appraisal Service, Inc., Jacksonville, Arkansas. Withdrawn, July 29, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire KNB Bancshares, Inc., Prairie Village, Kansas, and Mission Hills Bancshares, Inc., Mission Woods, Kansas. Approved, July 31, 1992.
Chicago	Mibank Corporation, Ypsilanti, Michigan -- to acquire Bank of Ypsilanti. Approved, July 31, 1992.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to engage in community development activities through Grand Rapids Hope Limited Partnership and Mount Mercy Limited Partnership. Approved, July 31, 1992.
Cleveland	PNC Financial Corp., Pittsburgh, Pennsylvania -- to acquire certain assets and assume certain liabilities of Sunrise Bank for Savings, F.S.B., Fort Mitchell, Kentucky. Approved, July 29, 1992.
Philadelphia	PNC Financial Corp., Pittsburgh, Pennsylvania -- to acquire Sunrise Bancorp, Inc., Fort Mitchell, Kentucky. Approved, July 29, 1992.
Chicago	SC Bancorp, Inc., Worth, Illinois -- to acquire The Sun City Bank. Returned, July 31, 1992.
Chicago	Southwest Bancorp, Inc., Worth, Illinois -- to acquire SC Bancorp, Inc., and The Sun City Bank. Returned, July 31, 1992.

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

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**BANK HOLDING COMPANIES**

- Philadelphia Summit Bancorp, Inc., Johnstown, Pennsylvania -- to acquire an additional 3 percent of The First National Bank of Lilly, Lilly, Pennsylvania. Approved, July 30, 1992.
- Philadelphia USBANCORP, Inc., Johnstown, Pennsylvania -- to acquire Community Bancorp, Inc., Monroeville, Pennsylvania, and Community Savings Bank. Approved, July 30, 1992.

**BANK MERGERS**

- Kansas City BancFirst, Oklahoma City, Oklahoma -- to merge with The First State Bank, Stroud, Oklahoma, and to establish a branch. Approved, July 28, 1992.

**BANK PREMISES**

- Richmond Bank of Monroe, Union, West Virginia -- investment in bank premises. Approved, July 28, 1992.
- Kansas City Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises. Approved, July 29, 1992.
- Minneapolis Farmers State Bank, Viborg, South Dakota -- investment in bank premises. Approved, July 31, 1992.
- Richmond Northern Neck State Bank, Warsaw, Virginia -- investment in bank premises. Approved, July 28, 1992.
- Cleveland State Bank and Trust Company, Defiance, Ohio -- investment in bank premises. Approved, July 27, 1992.

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

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**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco Allergan, Inc., Irvine, California -- deregistration  
statement.  
Approved, July 27, 1992.

Dallas Battle Mountain Gold Company, Houston, Texas --  
deregistration statement.  
Approved, July 27, 1992.

**BANKS, STATE MEMBER**

St. Louis Fayette County Bank, St. Elmo, Illinois -- payment of  
a dividend.  
Approved, July 28, 1992.

**CHANGE IN BANK CONTROL**

St. Louis Clin-Ark Bankshares, inc., Clinton, Arkansas --  
change in bank control.  
Permitted, July 31, 1992.

Dallas Diboll State Bancshares, Inc., Diboll, Texas --  
change in bank control.  
Permitted, July 29, 1992.

Dallas First Benito Bancshares, Inc., San Benito, Texas --  
change in bank control.  
Permitted, July 30, 1992.

Dallas Quitman Bancorporation, Inc., Quitman, Texas --  
change in bank control.  
Permitted, July 30, 1992.

San Francisco Sunstate Bancshares, Inc., Casa Grande, Arizona --  
change in bank control.  
Returned, July 27, 1992.

Dallas Winn Bancshares, Inc., Winnfield, Louisiana -- change  
in bank control.  
Returned, July 30, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Bank IV Kansas, N.A., Wichita, Kansas, proposed merger with Mission Hills Bank, N.A. -- report on competitive factors. Submitted, July 28, 1992.
Atlanta	Bank of the South, Crystal Springs, Mississippi -- change in bank control by individuals in Jackson, Mississippi -- report on competitive factors. Submitted, July 27, 1992.
Cleveland	Central Trust, Northern Kentucky, National Association, Fort Wright, Kentucky, proposed merger with Sunrise Bank for Savings, F.S.B., Fort Mitchell, Kentucky -- report on competitive factors. Submitted, July 31, 1992.
St. Louis	Citizens Bank of Eldon, Eldon, Missouri, proposed purchase of certain fixed assets and assumption of certain deposits of the Versailles, Missouri, branch of United Savings and Loan Association, Lebanon, Missouri -- report on competitive factors. Submitted, July 30, 1992.
Atlanta	City Bank & Trust, New Orleans, Orleans Parish, Louisiana, proposed purchase of the assets and assumption of the liability to pay deposits made in Fountainbleau Community Bank, Slidell, St. Tammany Parish, Louisiana -- report on competitive factors. Submitted, July 27, 1992.
Boston	East Boston Savings Bank, East Boston, Massachusetts, proposed acquisition of certain assets and assumption of certain liabilities of one branch of Medford Savings Bank, Medford, Massachusetts -- report on competitive factors. Submitted, July 28, 1992.
Chicago	Farmers & Merchants State Bank of Hale, Hale, Michigan, proposed merger with North Bank -- report on competitive factors. Submitted, July 31, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago            First Bank of Schaumburg, Schaumburg, Illinois, proposed purchase of assets and assumption of liabilities of the Streamwood, Illinois, branch of The First National Bank of Chicago, Chicago, Illinois -- report on competitive factors. Submitted, July 31, 1992.

Atlanta            First Farmers & Merchants National Bank of Columbia, Columbia, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the Chapel Hill, Tennessee, branch of Calvary Banking, A Federal Savings Bank, Murfreesboro. Tennessee -- report on competitive factors. Submitted, July 27, 1992.

Atlanta            First Liberty Financial Corporation, Doraville, Georgia, proposed merger with First Federal Savings & Loan Association, Milledgeville, Georgia -- report on competitive factors. Submitted, July 30, 1992.

Atlanta            First South Bank of Ben Hill County, N.A., Fitzgerald, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Ben Hill County, Georgia, offices of First South Bank, N.A., Fort Valley, Georgia -- report on competitive factors. Submitted, July 27, 1992.

Atlanta            First South Bank of Coweta County, N.A., Newman, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Coweta County, Georgia, offices of First South Bank, N.A., Fort Valley, Georgia -- report on competitive factors. Submitted, July 27, 1992.

Atlanta            First South Bank of Jones County, N.A., Gray, Jones County, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Jones County, Georgia, offices of First South Bank, N.A., Fort Valley, Georgia -- report on competitive factors. Submitted, July 27, 1992.



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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	Great Northern Savings Company, Barbeton, Ohio, proposed purchase of the Tallmadge and Montrose, Ohio, branches of Union Federal Savings Bank of Indianapolis, Indianapolis, Indiana -- report on competitive factors. Submitted, July 30, 1992.
St. Louis	Home Federal Savings Bank of Missouri, St. Louis, Missouri, proposed merger with Interim Federal Savings Bank of Missouri -- report on competitive factors. Submitted, July 28, 1992.
Kansas City	Minnequa Bank of Pueblo, Pueblo, Colorado, proposed merger with GEIBank Industrial Bank, Denver, Colorado -- report on competitive factors. Submitted, July 28, 1992.
Dallas	Peoples National Bank, Belton, Texas, proposed purchase of assets and assumption of liabilities of a Salado, Texas, branch of Bluebonnet Savings Bank, FSB, Dallas, Texas -- report on competitive factors. Submitted, July 29, 1992.
Kansas City	Peoples State Bank, Cherrydale, Kansas, proposed merger with I and B, Inc. -- report on competitive factors. Submitted, July 30, 1992.
Richmond	Perpetual Bank, A Federal Savings Bank, Anderson, South Carolina, proposed reorganization into a mutual holding company known as SouthBanc Shares, M.H.C. -- report on competitive factors. Submitted, July 27, 1992.
St. Louis	Roosevelt Bank, A Federal Savings Bank, Chesterfield, Missouri, proposed merger with The Brookside Savings Bank, F.S.B., Kansas City, Missouri -- report on competitive factors. Submitted, July 31, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

- San Francisco San Francisco Federal Savings and Loan Association, San Francisco, California, proposed assumption of the deposit liabilities and certain assets of the St. Helena, California, branch of Home Savings of America, FSB, Irwindale, California -- report on competitive factors.  
Submitted, July 28, 1992.
- Chicago Security State Bank, Anamosa, Iowa, proposed acquisition of the Anamosa, Iowa, branch of Midland Savings Bank, FSB, Des Moines, Iowa -- report on competitive factors.  
Submitted, July 31, 1992.
- Chicago Security State Bank, Anamosa, Iowa, proposed assumption of certain liabilities to pay deposits of the Anamosa, Iowa, branch of Midland Savings Bank, FSB, Des Moines, Iowa -- report on competitive factors.  
Submitted, July 31, 1992.
- Atlanta SouthTrust Corporation, Birmingham, Alabama, proposed control of CK Federal Savings Bank, Concord, North Carolina -- report on competitive factors.  
Submitted, July 30, 1992.

**EXTENSIONS OF TIME**

- San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.  
Granted, July 28, 1992.
- Atlanta First Autauga Bancshares, Inc., Montgomery, Alabama - extension to November 12, 1992, to acquire Cee Bee Corporation, Prattville, Alabama, and Citizens Bank.  
Granted, July 28, 1992.
- Kansas City Mercantile Bank of Kansas City, Kansas City, Missouri -- extension to November 18, 1992, to acquire American Bank.  
Granted, July 27, 1992.

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

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**EXTENSIONS OF TIME**

Atlanta	Pioneer Bancshares, Inc., Chattanooga, Tennessee -- extension to November 29, 1992, to acquire Pioneer Bank. Granted, July 28, 1992.
Director, BS&R	Skandinaviska Enskilda Banken, Stockholm, Sweden -- extension to January 24, 1993, to conform interest in Skandia Group Forsakringsaktiebolag. Granted, July 28, 1992.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, July 28, 1992.

**MEMBERSHIP**

Chicago	Bank of Ypsilanti, Ypsilanti, Michigan -- to become a member of the Federal Reserve System. Approved, July 31, 1992.
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**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Capital adequacy -- revision to risk - based capital guidelines to account for interest rate risk as prescribed by Section 305 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (Docket R-0764).  
Proposed, June 24, 1992.

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

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**BANK HOLDING COMPANIES**

Secretary	Bancorp of Mississippi, Inc., Tupelo, Mississippi -- to acquire Volunteer Bancshares, Inc., Jackson, Tennessee, and Jackson National Bank; Milan Banking Company, Milan, Tennessee; First National Bank of Selmer, Selmer, Tennessee; and Citizens State Bank, Trenton, Tennessee. Approved, July 24, 1992.
GC	John Herbin, Inc., Jamestown, Kansas -- determination that JHI will not control Jamestown State Bank after the sale of the bank to the shareholders. Granted, July 24, 1992.
San Francisco	Puget Sound Bancorp, Tacoma, Washington -- proposal that Puget Sound Savings Bank, Seattle, Washington, acquire certain assets and assume certain liabilities of Olympic Savings Bank. Approved, July 24, 1992.

**EXTENSIONS OF TIME**

Chicago	Clare Bancorporation, Inc., Platteville, Wisconsin -- extension to October 24, 1992, to acquire First Federal Savings and Loan Association of Platteville. Granted, July 24, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**EXTENSIONS OF TIME**

Chicago	Montfort Bancorporation, Inc., Platteville, Wisconsin -- extension to October 24, 1992, to acquire First Federal Savings and Loan Association of Platteville. Granted, July 24, 1992.
Minneapolis	Wilton Holding Company, Wilton, North Dakota -- extension to November 1, 1992, to acquire First State Bank of Wilton. Granted, July 21, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) application to engage in asset management, servicing, and collection activities through Fleet Commercial Finance Corporation	<u>Federal Register</u> Not Yet Established

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

<u>Application</u>	<u>Comment Period Ending Date</u>
	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

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

The Bank of New York, New York, New York to acquire substantially all of the assets and assume certain liabilities of Barclays Bank of New York, N.A., New York, New York, and, incident thereto, establish branches.1/

8/24/92

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Chemical Bank to establish a branch at Lehman College, 250 Bedford Park, Boulevard West, Bronx, New York.1/

8/21/92

Chemical Bank to establish a branch at Beth Israel Medical Center, 10 Nathan D. Perlman Place, New York, New York.1/

8/21/92

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Credit Commerical de France S.A., Paris, France and Mellon Bank Corporation, Pittsburgh, Pennsylvania to engage through CCF-Mellon Partners, a joint venture de novo partnership, in providing investment advice, general economic information and advice, and financial advice.

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 August 1, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Millbrook Franklin Avenue, Box AF Millbrook, N.Y. 12545	Satisfactory	November 18, 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

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA requests approval to merge with The Peoples National Bank of Lebanon, Lebanon, PA, pursuant to Section 18(c) of the FDIA. 8/22/96

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

Comment Period Ending Date

Meridian Bancorp, Inc., Reading, PA requests approval to acquire 100% of Peoples Bancorp, Inc., Lebanon, PA, pursuant to Section 3(a)(5) of the BHCA.

Fed. Reg. comment period expires: 8/26/92  
Newspaper comment period expires: 8/22/92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Comment Period Ending Date

NONE.

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

NONE.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
First Executive Bank 1513 Walnut Street Philadelphia, PA 19102	4/7/92	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin  
For Week Ending August 1, 1992**

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

Received OAKAR application from Mid Am, Inc., Bowling Green, Ohio, on July 1, 1992, to merge The Marysville, Ohio, branch of Home Savings Bank, F.S.B., Irwindale, California, into its bank subsidiary, The Farmers Banking Company, N.A., Lakeview, Ohio. \* August 22, 1992

Received OAKAR application from Banc One Corporation and Banc One Ohio Corporation, both of Columbus, Ohio, on July 31, 1992, to acquire the Ross, Hamilton, Fairfield, and Franklin, Ohio, branches of Home Savings of America, FSB, Irwindale, California. \* Not Yet Known #

**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. \* August 24, 1992

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

NONE

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

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

Received request from Security Dollar Bank, Niles, Ohio, on July 27, 1992, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

Received four requests from Ohio Citizens Bank, Toledo, Ohio, on July 28, 1992, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The National Bank of South Carolina, Sumter, 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.*	8-20-92
Peninsula Trust Bank, Incorporated, Gloucester, Virginia, to establish a branch at 1031 Richmond Road, Williamsburg, Virginia.*	8-20-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bankshares, Inc., Charleston, West Virginia, to merge with Summit Holding Corporation, Beckley, West Virginia.*	Not yet available.
United Bankshares, Inc., Charleston, West Virginia, to merge with Liberty Bancshares, Inc., Charleston, West Virginia.*	Not yet available.

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.	8-5-92**
Wachovia Corporation, Winston-Salem, North Carolina, to acquire up to 15% of the voting shares of Southeast Switch, Inc., Maitland, Florida.	8-5-92**

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 31, 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 31, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Bank of Highland County Sebring, Florida An after-the-fact notice to establish a remote financial service unit, located at 901 U.S. 27 North, Sebring, Florida.	Not yet available*
Barnett Bank of Pinellas County St. Petersburg, Florida An after-the-fact notice to establish a remote financial service unit, located at St. Petersburg Kennel Club, 10490 Gandy Boulevard, St. Petersburg, Florida.	Not yet available*
Barnett Bank of Pinellas County St. Petersburg, Florida An after-the-fact notice to establish a remote financial service unit, located at St. Petersburg Pier, 800 2nd Avenue, St. Petersburg, Florida.	Not yet available*
Commercial State Bank of Orlando Orlando, Florida To establish a branch to be known as Kissimmee Office, located at 1222 East Vine Street, Kissimmee, Florida.	08-20-92*
Commercial State Bank of Orlando Orlando, Florida To establish a branch to be known as Goldenrod Office, located at 7506 Aloma Avenue, Winter Park, Florida.	08-20-92*
Singer & Friedlander, Limited London, England To establish a representative office in Miami, Florida.	08-09-92*

\*Subject to Provisions of Community Reinvestment Act.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 31, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Merger Corporation Jacksonville, Florida Multi-BHC formation through acquisition of the following Barnett banks; First Florida Bank, N.A., Tampa, Florida; Barnett Bank of Central Florida, N.A., Orlando, Florida; Barnett Bank of Highlands County, Sebring, Florida; Barnett Bank of Lake County, N.A., Eustis, Florida; Barnett Bank of Lee County, N.A., Fort Myers, Florida; Barnett Bank of Manatee County, N.A., Bradenton, Florida; Barnett Bank of Naples, Naples, Florida; Barnett Bank of Pasco County, Holiday, Florida; Barnett Bank of Pinellas County, St. Petersburg, Florida; Barnett Bank of Polk County, Lakeland, Florida; Barnett Bank of Southwest Florida, Sarasota, Florida; Barnett Bank of the Suncoast, N.A., Brooksville, Florida; Barnett Bank of Tallahassee, Tallahassee, Florida; Barnett Bank of Tampa, N.A., Tampa, Florida; Barnett Bank of Volusia County, DeLand, Florida; Barnett Bank of West Florida, Pensacola, Florida.	Not yet available*
Mansura Bancshares, Inc. Mansura, Louisiana To merge with Cottonport Bancshares, Inc., Cottonport, Louisiana, and Cen-La Bancshares, Inc., Marksville, Louisiana, and thereby directly acquire Cottonport Bancshares' subsidiary bank, Cottonport Bank, Cottonport, Louisiana, and Cen-La Bancshares' subsidiary bank, Central Louisiana Bank & Trust Company, Marksville, Louisiana.	Not yet available*

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\*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 31, 1992

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To acquire an additional 7.5 percent of Southeast Switch, Maitland, Florida, pursuant to Section 225.23(a)(2) of Regulation Y. Total ownership will increase to 22.5 percent.	08-07-92
Barnett Banks, Inc. Jacksonville, Florida To acquire FFB Insurance Agency, Inc., Tampa, Florida, pursuant to Section 225.23(a)(2) of Regulation Y.	08-07-92
Fidelity Southern Corporation Decatur, Georgia To engage <b>de novo</b> in securities brokerage, underwriting and dealing in government obligation and money market interests and investment or financial advice, pursuant to Section 225.25(b)(4)(15) and (16) of Regulation Y.	Not yet available

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

Application

American Bank and Trust of Polk County  
Lake Wales, Florida  
Request for increase in bank premises.

First Southwest Corporation  
McComb, Mississippi  
Commitment waiver to refinance debt.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 31, 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>
Community Bank of Charlotte Post Office Box 2490 Port Charlotte, Florida 33949 (813) 743-4948	Satisfactory	04-20-92
United American Bank of Central Florida 105 West Colonial Drive Orlando, Florida 32801 (407) 648-2138	Needs to Improve	04-20-92

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>
Oakar	ANB Corporation Muncie, Indiana Muncie Federal Savings Bank Muncie, Indiana*	N - 8-5-92
Oakar	BW3 Bancorporation West Des Moines, Iowa Pocahontas, Iowa office of Midland Savings Bank, F.S.B. Des Moines, Iowa*	FR - ** N - 8-14-92
Branch	First of America Bank - West Michigan Grand Rapids, Michigan SW Corner of Kalamazoo Avenue & 60th Street Gaines Township, Michigan*	N - 7-30-92
Merger/ Branch	DeMotte State Bank DeMotte, Indiana Knox, Indiana branch of Ameritrust National Bank, Elkhart, Indiana Branch at 307 Carlson Drive Knox, Indiana*	N - 7-27-92
Membership	Farmers Bank & Trust (formerly The Farmers National Bank of Webster City) Webster City, Iowa To become a member of the Federal Reserve System*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	North Bank Corporation Hale, Michigan Farmers & Merchants State Bank of Hale Hale, Michigan*	FR - 8-6-92 N - 8-3-92
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	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>
4(c)(8)	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Securities, Inc. New York, New York -- Securities brokerage services	FR - **
Y-4	Story County Bancorporation Jewell, Iowa Viking Village Company, L.P. Jewell, Iowa	FR - 6-29-92

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

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

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 31, 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>
-Shelby County State Bank 130 South Morgan Shelbyville, Illinois 62565 (217) 774-3911	4/20/92	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 31, 1992

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire Security Bancshares, Inc., Tulsa, Oklahoma	Newspaper: 8-30-92
* Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire Catoosa Bancshares, Inc., Catoosa, Oklahoma	Newspaper: 8-30-92

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

\* This application is subject to CRA.

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

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

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

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

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

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

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

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

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

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

FOR THE WEEK ENDING July 31, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of Russellville	P. O. Box 3010 Russellville, Arkansas 72801	2-24-92	Satisfactory
Teutopolis State Bank	P. O. Box 249 Teutopolis, Illinois 62467	5-18-92	Satisfactory



FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of Commerce Billings, MT (successor to First Interstate Bank of Billings, N.A.) To acquire the First Interstate Bank of Missoula, N.A., Missoula, MT; First Interstate Bank of Hardin, Hardin, MT; First Interstate Bank of Miles City, Miles City, MT; First Interstate Bank of Billings Heights, Billings, MT; First Interstate Bank of West Billings, Billings, MT; First Interstate Bank of Colstrip, Colstrip, MT; and First Interstate Bank of South Missoula, N.A., Missoula, MT ( <u>de novo</u> )*	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate BancSystem of Montana, Inc. Billings, MT To acquire 100% of the <u>de novo</u> First Interstate Bank of South Missoula, N.A., Missoula, MT*	Not yet available
Guaranty Development Company Livingston, MT To acquire 100% of InterWest Acquisition Bank, Livingston, MT*	Not yet available
First Bank System, Inc. Mpls, MN To acquire 100% of Bank Shares, Inc., Mpls, MN, and indirectly acquire Marquette Bank Minneapolis, N.A., Mpls, MN, and Marquette Bank Rochester, Rochester, MN*	Not yet available

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\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage <u>de novo</u> in providing investment advisory and management consulting services to insured depository institutions.	8-17-92
Wabasha Holding Company Wabasha, MN To engage in general insurance agency activities through the acquisition of First State Insurance of Wabasha, Inc., Wabasha, MN	Not yet available
First Sleepy Eye Bancorporation, Inc. Sioux Falls, SD To engage <u>de novo</u> in the activity of making and servicing loans.	Not yet available
First Bank System, Inc., Mpls, MN and Central Bancorporation, Inc., Denver, CO To engage in operating a savings association and general insurance activities through the acquisition of Western Capital Investment Corporation, Denver, CO	Not yet available
First Bank System, Inc., Mpls, MN To engage in data processing activities through the acquisition of Marquette Information Services, Inc., Mpls, MN	Not yet available
First Bank System, Inc., Mpls, MN To engage in general insurance agency activities through the acquisition of Marquette Insurance Services, Mpls, MN	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Thompson Insurance, Inc. Bismarck, ND To engage <u>de novo</u> in making an equity investment in a project designed primarily to promote community welfare.	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of

CRA Public Evaluations  
week ending 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>
CBI-Kansas, Inc., Kansas City, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lenexa Bancorporation, Inc., Lenexa, Kansas, and 100 percent of the voting shares of Manufacturers Bancorp., Inc., Leavenworth, Kansas, by merger.*	Not Available
Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of First National Bank of Bonner Springs, Bonner Springs, Kansas, and CBI-Kansas, Inc., Kansas City, Missouri.*	Not Available
Mohler Bancshares, Inc., Harveyville, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Harveyville, Harveyville, Kansas.*	Not Available
FirstBank Holding Company ESOP, Lakewood, Colorado, for prior approval to increase its percentage of ownership of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado, from 25.2 percent to 27.1 percent.*	Not Available
Colorado National Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Regency Bancorporation, Inc., Pueblo, Colorado.*	Not Available
FSB Bankshares, Inc., Fowler, Kansas, for prior approval to become a bank holding company through the acquisition of 80.89 percent of the voting shares of Fowler State Bank, Fowler, Kansas.*	Not Available

Mike Mitchell, Gardner, Kansas, for prior approval to acquire 25.3 percent ownership interest in Gardner National Bank, Gardner, Kansas, and Mike Mitchell, et. al., for prior approval to increase their proportionate ownership interest in Gardner National Bank, Gardner, Kansas, from 21.4 percent to 72.45 percent.

Not Available

**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**

Central Banking Group, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Central Financial Life Insurance Company, Phoenix, Arizona, thereby to engage de novo in insurance activity.

Not Available

BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Southwest Trustcorp., Inc., Oklahoma City, Oklahoma.

Not Available

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

**APPLICATION**

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

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

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 27, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(3) application by Western Bancshares, Inc., Van Horn, TX, to acquire Coahoma State Bank, Coahoma, TX	N/A
*Section 3(a)(1) application by Childress Bancshares, Inc., Childress, TX, to acquire Childress Bancshares of Delaware, Inc., Wilmington, DE, and First Bank & Trust of Childress, Childress, TX	92/08/20
*Section 3(a)(1) application by Childress Bancshares of Delaware, Inc., Wilmington, DE, to acquire First Bank & Trust of Childress, Childress, TX	92/08/20

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  
None.

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.



**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF JULY 27, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/31/92

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice Only

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 7/31/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 31, 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>
Mid-Peninsula Bank	420 Cowper Street Palo Alto, CA 94301 Tel: (415) 323-5150	5/04/92	Outstanding

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\* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

**Satisfactory record of meeting community credit needs:** An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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

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