

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 49
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 7, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Morgan Guaranty International Finance Corporation,
New York, New York -- to engage in the execution
and clearance of certain futures contracts traded
on the Mercado de Futuros Financieros, S.A.,
Barcelona, Spain, through Sociedad de Valores y
Bolsa, S.A., Madrid, Spain.
Approved, December 4, 1991.

NCNB Corporation, Charlotte, North Carolina --
statement concerning Board's approval of
application to acquire C&S Sovran Corporation,
Atlanta, Georgia, and Norfolk, Virginia.
Approved, December 2, 1991.

Presidential Holdings, Inc., Bourbonnais, Illinois --
written agreement dated November 25, 1991, with the
Federal Reserve Bank of Chicago.
Announced, December 3, 1991.

RESERVE BANK OPERATIONS

Budgets for 1992.
Approved, December 4, 1991.

Territorial boundaries -- modification of the
official boundary between the head office of the
Federal Reserve Bank of St. Louis and the
Louisville Branch.
Approved, December 4, 1991.

H.2

DECEMBER 2, 1991 TO DECEMBER 6, 1991

PAGE 2

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

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

BANK BRANCHES, DOMESTIC

New York	Bank of New York, New York, New York -- to establish a branch at Route 22, Town of Southeast, New York. Approved, December 3, 1991.
Richmond	Bank of Northern Virginia, Arlington, Virginia -- to establish an electronic funds transfer facility and a night depository facility in the Ballston Common Mall, 4238 Wilson Boulevard, Arlington, Virginia. Approved, December 3, 1991.
New York	Central Trust Company, Rochester, New York -- to establish offsite electronic facilities at the East and West entrances of Marketplace Mall, 3400 West Henrietta Road, Rochester, New York. Approved, December 3, 1991.
Kansas City	First State Bank of Taos, Taos, New Mexico -- to establish a branch at State Highway 522, El Prado, New Mexico. Approved, December 2, 1991.
Cleveland	Heartland Bank, Grove City, Ohio -- investment in bank premises. Approved, December 3, 1991.

BANK HOLDING COMPANIES

Chicago	Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Oakland Commerce Bank (successor to United Savings Bank, FSB), Farmington Hills, Michigan. Returned, December 4, 1991.
Minneapolis	First Holding Company of Park River, Inc., Park River, North Dakota -- to acquire Security State Bank of Adams, Adams, North Dakota. Approved, December 6, 1991.
Dallas	First National Bank of Artesia ESOP, Artesia, New Mexico -- to acquire First Artesia Bancshares, Inc., and First National Bank of Artesia. Approved, December 6, 1991.

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

BANK HOLDING COMPANIES

Minneapolis	Merchants Holding Company, Winona, Minnesota -- to acquire the Bank of Melrose, Melrose, Wisconsin. Approved, December 4, 1991.
GC	MNC Financial, Inc., Baltimore, Maryland -- exception to allow Alfred Lerner to continue as a director and Chairman of MNC, while serving as a director of MBNA America Bank, N.A., Newark, Delaware. Granted, December 2, 1991.
Minneapolis	Prairie Bancshares, Inc., Lester Prairie, Minnesota - - to acquire Silver Lake Bancorporation, Silver Lake, Minnesota. Approved, December 4, 1991.
Chicago	Pyramid Bancorp, Inc., Grafton, Wisconsin -- to acquire Grafton State Bank. Returned, December 6, 1991.
Kansas City	Republic Financial Corporation, Wichita, Kansas -- to acquire The Southwest National Bank of Wichita, Wichita, Kansas. Approved, December 6, 1991.
Chicago	Ruth Bank Corporation, Ruth, Michigan -- to purchase loans from Ruth State Bank. Returned, December 6, 1991.
St. Louis	Southwest Bancshares, Inc., Trumann, Arkansas -- to acquire Dover Bancshares, Inc., Russellville, Arkansas. Approved, December 4, 1991.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- to acquire Village Corporation, Denver, Colorado, and Columbine National Bank. Approved, December 6, 1991.
Chicago	West Suburban Bancorp, Inc., Lombard, Illinois -- to acquire LBM Bank, Mascoutah, Illinois. Returned, December 3, 1991.

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

BANK PREMISES

New York	Bank of New York, New York, New York -- investment in bank premises. Approved, December 3, 1991.
Kansas City	First State Bank of Taos, Taos, New Mexico -- investment in bank premises. Approved, December 2, 1991.

BANKS, STATE MEMBER

Director, BS&R	Norwest Trust Company, New York, New York, New York - - transfer agent registration. Withdrawn, December 2, 1991.
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CAPITAL STOCK

Kansas City	American Interstate Bancorporation, Inc., Omaha, Nebraska -- redemption of shares. Approved, December 4, 1991.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- redemption of shares. Approved, December 5, 1991.
St. Louis	Steelville Community Banc - Shares, Inc., Steelville, Missouri -- redemption of shares. Approved, December 4, 1991.
Kansas City	Village Corporation, Denver, Colorado -- redemption of shares. Approved, December 6, 1991.

CHANGE IN BANK CONTROL

Kansas City	American Interstate Bancorporation, Inc., Omaha, Nebraska -- change in bank control. Permitted, December 4, 1991.
Dallas	Azle Bancorp, Azle, Texas -- change in bank control. Permitted, December 4, 1991.
Kansas City	Bankers Capital Corporation, Lusk, Wyoming -- change in bank control. Permitted, December 6, 1991.

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

CHANGE IN BANK CONTROL

Minneapolis	Cameron Bancorp, Inc., Cameron, Wisconsin -- change in bank control. Returned, December 2, 1991.
St. Louis	First M & F Corporation, Kosciusko, Mississippi -- change in bank control. Permitted, December 4, 1991.
Kansas City	Franklin State Bancshares, Inc., Franklin, Nebraska -- change in bank control. Permitted, December 2, 1991.
Dallas	Houston Bancorporation, Inc., Houston, Texas -- change in bank control. Permitted, December 3, 1991.
Kansas City	Oklahoma Bancorporation, Inc., Clinton, Oklahoma -- change in bank control. Permitted, December 5, 1991.
St. Louis	Trigg Bancorp, Inc., Cadiz, Kentucky -- change in bank control. Permitted, December 4, 1991.

COMPETITIVE FACTORS REPORTS

Richmond	American Commercial Savings Bank, Inc., Monroe, North Carolina, proposed acquisition of three branches of RHNB National Bank of North Carolina, Charlotte, North Carolina -- report on competitive factors. Submitted, December 5, 1991.
Atlanta	Camilla Bancshares, Inc., Camilla, Georgia, proposed acquisition of Bank of Camilla -- report on competitive factors. Submitted, December 5, 1991.
New York	Columbia Federal Savings Bank, Woodhaven, New York, proposed reorganization into a mutual holding company -- report on competitive factors. Submitted, December 5, 1991.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Eurekabank, A Federal Savings Bank, Foster City, California, proposed purchase of assets and assumption of liabilities of the branch at 127 North Santa Cruz Avenue, Los Gatos, California, of the Downey Savings and Loan Association, Newport Beach, California -- report on competitive factors. Submitted, December 4, 1991.
Kansas City	Farmers National Bank of Oberlin, Oberlin, Kansas, proposed merger with Citizens State Bank, Norcatur, Kansas -- report on competitive factors. Submitted, December 4, 1991.
Minneapolis	Farmers State Bank, Estelline, South Dakota, proposed merger with Hamlin County Bank, Hayti, South Dakota -- report on competitive factors. Submitted, December 3, 1991.
Minneapolis	First American Bank Wisconsin, Amery, Wisconsin, proposed merger with First American Bank of Apostle Islands, Washburn, Wisconsin -- report on competitive factors. Submitted, December 6, 1991.
Atlanta	First Autauga Bancshares, Inc., Montgomery, Alabama, proposed acquisition of CEE Bee Corporation, Prattville, Alabama, and Citizens Bank -- report on competitive factors. Submitted, December 2, 1991.
Chicago	First Busey Corporation, Urbana, Illinois, proposed purchase of certain assets and deposit liabilities of the St. Joseph, Illinois, and Urbana, Illinois, branches of Citizens Federal Bank, FSB, Miami, Florida -- report on competitive factors. Submitted, December 6, 1991.

H.2

DECEMBER 2, 1991 TO DECEMBER 6, 1991

PAGE 7

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

COMPETITIVE FACTORS REPORTS

Atlanta	First Federal Acquisition Corporation, Memphis, Tennessee, proposed acquisition of First Federal Savings and Loan Association of Memphis -- report on competitive factors. Submitted, December 2, 1991.
Dallas	First Gibraltar Bank, A FSB Plano, Plano, Texas, proposed merger with First Gibraltar Bank, A FSB San Antonio, San Antonio, Texas -- report on competitive factors. Submitted, December 4, 1991.
Secretary	First Interstate Bank of Washington, N.A., Seattle, Washington, and American National Bank, Kennewick, Washington -- report on competitive factors. Submitted, December 5, 1991.
Cleveland	Irwin Bank and Trust Company, Irwin, Pennsylvania, proposed purchase of certain assets and assumption of certain deposit liabilities of the Pitcairn and Trafford branches of S&T Bank, Indiana, Pennsylvania -- report on competitive factors. Submitted, December 3, 1991.
Richmond	Mountain Valley Bank, National Association, Parsons, West Virginia, proposed merger with Bank of Mill Creek, Mill Creek, West Virginia -- report on competitive factors. Submitted, December 2, 1991.
Atlanta	SouthTrust Corporation, Birmingham, Alabama, proposed acquisition of SouthTrust of Pinellas County, FSB, an interim thrift, established to acquire the New Port Richey, Hudson, Florida, branch of Mid-State Federal Savings Bank, Ocala, Florida -- report on competitive factors. Submitted, December 4, 1991.
Kansas City	Southwest Missouri Bank, Carthage, Missouri, proposed merger with Bank of Jasper, Jasper, Missouri -- report on competitive factors. Submitted, December 4, 1991.

H.2
DECEMBER 2, 1991 TO DECEMBER 6, 1991
PAGE 8

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

COMPETITIVE FACTORS REPORTS

New York	State Bancorp Interim Savings Bank F.S.B., New Hyde Park, New York, proposed acquisition of certain assets and assumption of certain liabilities of the Jericho and Oyster Bay, New York, branches of Anchor Savings Bank, FSB, Hewlett, New York -- report on competitive factors. Submitted, December 5, 1991.
New York	State Bank of Long Island, New Hyde Park, New York, proposed merger with State Bancorp Interim Savings Bank, FSB -- report on competitive factors. Submitted, December 4, 1991.

EXTENSIONS OF TIME

Atlanta	Bradley County Financial Corporation, Cleveland, Tennessee -- extension to March 3, 1992, to redeem shares. Granted, December 3, 1991.
Richmond	Community Bancshares, Inc., North Wilkesboro, North Carolina -- extension to January 9, 1992, to acquire Wilkes National Bank. Granted, December 5, 1991.
Cleveland	National City Corporation, Cleveland, Ohio -- extension to February 27, 1992, to acquire Gem Bank, National Association, Dayton, Ohio. Granted, December 6, 1991.
St. Louis	Teutopolis Holding Co, Teutopolis, Illinois -- extension to February 3, 1992, to acquire the successor by merger to Teutopolis State Bank; for Teutopolis Interim Bank to become a member of the Federal Reserve System; and for Teutopolis Interim Bank to merge with Teutopolis State Bank. Granted, December 4, 1991.
New York	United Counties Bancorporation, Cranford, New Jersey -- extension to February 28, 1992, to acquire Central Jersey Bancorp, Freehold, New Jersey. Granted, December 2, 1991.

H.2
DECEMBER 2, 1991 TO DECEMBER 6, 1991
PAGE 9

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

EXTENSIONS OF TIME

Minneapolis Valley Bancshares, Inc., Grand Forks, North Dakota --
extension to February 23, 1992, to redeem shares.
Granted, December 3, 1991.

MEMBERSHIP

New York Northern Trust Company of New York, New York, New
York -- to become a member of the Federal Reserve
System.
Approved, December 5, 1991.

Dallas United New Mexico Bank at Mimbres Valley, Deming, New
Mexico -- six months' notice of withdrawal from
membership in the Federal Reserve System.
Waived, December 5, 1991.

RESERVE BANK SERVICES

Director, FRB0 Federal Reserve Bank of San Francisco -- to provide
depository institutions using ACH service supplied
by Visa, U.S.A., Inc., with a second daily
settlement for ACH return and check truncation
items.
Approved, December 5, 1991.

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

BANK HOLDING COMPANIES

Chicago	CBOC, Inc., Oconto Falls, Wisconsin -- to acquire Community Bank of Oconto County. Approved, November 29, 1991.
Secretary	First Commercial Corporation, Little Rock, Arkansas - - to acquire Farmers and Merchants Bank, Rogers, Arkansas. Approved, November 29, 1991.

COMPETITIVE FACTORS REPORTS

Atlanta	American Security Bancshares, Inc., Ville Platte, Louisiana -- proposed merger with Bank of Southwest Louisiana, Oakdale, Louisiana -- report on competitive factors. Submitted, November 6, 1991.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date

NONE

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.

SECTION V

Availability of CRA Public Evaluations

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 December 7, 1991

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
IBJ Schroder Bank and Trust Company One State Plaza New York, New York 10004	Satisfactory	August 6, 1991

-
- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 12/6/91

The four-tiered system of assessment is as follows:

Outstanding
Satisfactory
Needs to Improve
Substantial Noncompliance

<u>Institution</u>	<u>Examination Date</u>	<u>Performance Evaluation Assessment</u>
	None.	

**Applications Bulletin
For Week Ending December 7, 1991**

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

Received application on December 2, 1991, * Not Yet Known #
from Heartland Bank, Grove City, Ohio, to
establish a branch at 130 North Wilson
Road, Columbus, Ohio.

Received application on December 2, 1991, * Not Yet Known #
from The Provident Bank, Cincinnati, Ohio,
to merge with Merit Savings Association,
Cincinnati, Ohio, pursuant to Section 18(c)
of the Federal Deposit Insurance Act.

Received application on December 2, 1991, * Not Yet Known #
from The Provident Bank, Cincinnati, Ohio,
to merge with Thrift Savings and Loan
Company, Cincinnati, Ohio, pursuant to
Section 18(c) of the Federal Deposit Insurance
Act.

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

Received Section 3(a)(3) application on *F: December 24, 1991
November 25, 1991, from Provident Bancorp,
Inc., Cincinnati, Ohio, to acquire The
Provident Bank of Boone County, Bellevue,
Kentucky.

Received Section 3(a)(3) application on *F: December 24, 1991
November 25, 1991, from Provident Bancorp,
Inc., Cincinnati, Ohio, to acquire The
Provident Bank of Kenton County, Covington,
Kentucky.

-
- * - 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.

Applications Bulletin
For Week Ending December 7, 1991

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

Received Section 4(c)(8) application on
November 15, 1991, from National City
Corporation, Cleveland, Ohio, to acquire
a 25 percent interest in Reserve Capital
Group Limited Partnership.

January 2, 1992

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

None

-
- * - 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

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

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending December 6, 1991

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>
Peninsula Trust Bank, Incorporated 17 Bypass South Gloucester, Virginia 23061	9-16-91	Satisfactory
Bank of Suffolk 101 East Washington Street Suffolk, Virginia 23434	9-23-91	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Equitable Bank North Miami Beach, Florida To establish a branch to be known as Equitable Bank Fort Lauderdale Banking Center located at 612 S.E. 5th Avenue, Fort Lauderdale, Florida.	12-17-91*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation, Inc. Birmingham, Alabama To acquire SouthTrust Bank of Georgia, N.A., Atlanta, Georgia (in organization), through the charter conversion of its federal savings association, SouthTrust, FSB, Atlanta, Georgia.	Not yet available*
Camilla Bancshares, Inc. Camilla, Georgia 1-BHC formation, Bank of Camilla, Camilla, Georgia.	Not yet available*

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Alabama National Bancorporation Shoal Creek, Alabama To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	12-30-91

*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1991

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

Application

Citizens First Bank of Ocala
Ocala, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1991

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 institutions's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of Gueydan Post Office Box 220 Gueydan, Louisiana 70542 (318) 536-9203	Satisfactory	09-03-91
First Independence Bank of Florida Post Office Box 08009 Fort Myers, Florida 33908 (813) 466-7500	Satisfactory	09-03-91

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	First of America Bank - Ann Arbor Ann Arbor, Michigan First of America Bank-Livingston Howell, Michigan*	N - 12-18-91

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	Mahaska Investment Company Employee Stock Ownership Plan Oskaloosa, Iowa Mahaska Investment Company Oskaloosa, Iowa Mahaska State Bank Oskaloosa, Iowa The First National Bank of Sumner Sumner, Iowa*	FR - 11-15-91 N - 12-15-91
Y-2	Associated Banc-Corp Green Bay, Wisconsin F & M Financial Services Corporation Menomonee Falls, Wisconsin F&M North Corporation Menomonee Falls, Wisconsin F&M Bank, Fond du Lac, Wisconsin F & M Bank, Menomonee Falls, Wisconsin F&M Bank St. Francis, St. Francis, Wisconsin F&M Bank, Wittenberg, Wisconsin*	FR - 12-17-91 N - 11-17-91
Y-2	First of America Bank Corporation Kalamazoo, Michigan Security Bancorp, Inc. Southgate, Michigan Security Bank of Commerce, Hamtramck, Michigan Security Bank of Monroe, Monroe, Michigan Security Bank of Northeast, Richmond, Michigan Security Bank St. Clair Shores St. Clair Shores, Michigan Security Bank and Trust Company Southgate, Michigan*	FR - 12-17-91 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Findlay Bancshares, Inc. Findlay, Illinois Virginia H. Cannon	FR - 12-17-91 N - 11-29-91

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Associated Banc-Corp Green Bay, Wisconsin Leasenu, Inc. Menomonee Falls, Wisconsin	FR - 12-17-91
Y-4	Associated Banc-Corp Green Bay, Wisconsin F & M Trust Company, Inc. Menomonee Falls, Wisconsin	FR - 12-17-91
Y-4	First of America Bank Corporation Kalamazoo, Michigan United Bankers Life Insurance Company Southgate, Michigan	FR - 12-17-91
Y-4	First of America Bank Corporation Kalamazoo, Michigan Securedata Corp. Southgate, Michigan	FR - 12-17-91
Y-4	First of America Bank Corporation Kalamazoo, Michigan Security Realcorp, Inc. Southgate, Michigan	FR - 12-17-91

Section III - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin Chancellor Mortgage Corporation Brooklyn Center, Minnesota	N - 12-8-91

Federal Reserve Bank of Chicago

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

Type Application

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 institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 06, 1991.

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 resource 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 Friendship State Bank P.O. Box 357 Friendship, Indiana 47021	8/26/91	S
-Kansas State Bank P.O. Box 200 Kansas, Illinois 61933	9/03/91	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 6, 1991

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>
Change in control notification involving Franklin Bancorp, Inc., Franklin, Kentucky by Franklin Bank & Trust Company Employee Stock Ownership Plan/Trust	Not yet available

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.	

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 December 6, 1991

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of St. Robert	P. O. Box P Waynesville, Missouri 65583	9-3-91	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
McVille Financial Services, Inc. McVille, ND To acquire 100% of McVille State Bank McVille, ND*	12-17-91 (Federal Register)
Community First Bankshares, Inc. Fargo, ND To acquire 100% of First Breck Holding Company, Breckenridge, MN*	12-17-91 (Federal Register)
Johnson Holdings, Inc. Isanti, MN To acquire 100% of East Central Holding Company, Isanti, MN*	Not yet available
Wilton Holding Company Wilton, ND To acquire 81% of First State Bank of Wilton, Wilton, ND*	Not yet available
Garwin McNeilus, Denzil McNeilus, and McNeilus Financial, Inc. To acquire control of 37.75% and 24.50%, respectively of Mower Agency, Inc., Austin, MN	Not yet available

* 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>
Johnson Holdings, Inc. Isanti, MN To engage in general insurance agency activities through the acquisition of Isanti Agency, Inc., Isanti, MN	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of U.S. Recognition, Inc. Ringwood, NJ	Not yet available

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

Application

Farmers State Bank
Victor, MT
To increase its investment in
bank premises by \$20M

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending December 6, 1991

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

None.

Federal Reserve Bank of Kansas City

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

Minden Exchange Company, Minden,
Nebraska, for prior approval to
acquire 15.74 percent of the voting
shares of Midwest Banco Corporation,
Cozad, Nebraska.*

Not Available

United Nebraska Financial Co., Grand
Island, Nebraska, for prior approval
to acquire 86.4 percent of the voting
shares of Citizens Bank & Trust
Company, Columbus, Nebraska.*

Not Available

Morrill Bancshares, Inc., Sabetha,
Kansas to acquire 100 percent of the
voting shares of Robinson Bancshares,
Inc., parent of The Bank of Robinson,
both in Robinson, Kansas.*

Not Available

William C. Hoffman GST Trust,
Christian N. Hoffman III GST Trust,
and Thomas J. Hoffman GST Trust,
Salina, Kansas, for prior approval to
acquire 21.51 percent of the voting
shares of NBA Bankshares, Inc.,
Salina, Kansas.

Not Available

James H. Vincent, et. al, Yuma,
Colorado, for prior approval to
acquire an additional 10 percent of
the voting shares of Washington
Investment Co., Yuma, Colorado.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Nebraska National Corporation, Omaha, Nebraska, for prior approval to redeem 16,562 shares of its own voting common stock.	Not Available
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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<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 DECEMBER 2, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Union Carbide Corporation, Danbury, CT, through Benefit
Capital Management Corporation, Danbury, CT, as investment
manager for The Prudential Insurance Company of America,
separate account No. VCA-GA-5298, Danbury, CT, to acquire
19.48 percent; and Union Carbide Corporation, Danbury, CT,
through Benefit Capital Management Corporation, as investment
manager for Manufacturers Hanover Trust Company, as trustee
for the Retirement Program Plan for employees of Union Carbide
Corporation, Danbury, CT, and its participating subsidiary
companies, to acquire 1.95 percent in Ford Bank Group, Inc.,
Lubbock, TX

12/11/91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF DECEMBER 2, 1991

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>
Western Bank P. O. Box 490 Lordsburg, NM 88045	08/26/91	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/06/91

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

Fai Heng Chan, White Rock, British Columbia,
Canada, to acquire 100 shares of Class B
common stock of American Pacific Bank,
Aumsville, Oregon.

Newspaper: Not available

Fed. Reg.: 12/11/91

Investors Banking Group, Portland, Oregon,
to become a bank holding company by acquiring
Colonial Banking Company, Grants Pass, Oregon.*

Newspaper: 12/20/91

Fed. Reg.: 12/24/91

Burkart Group, Sacramento, California, to
acquire new common stock which will result
in owning 80 percent of Placer Bank of
Commerce, Roseville, California.

Newspaper: Not available

Fed. Reg.: 12/31/91

Section III - Applications Subject to Federal Register Notice Only

Home Credit Corporation, Salt Lake City,
Utah, to engage de novo, directly, in
insurance, tax planning and preparation and
data processing services.

Fed. Reg.: Not available

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

None

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

Week ending 12/06/91

Section V - Availability of CRA Public Evaluations

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>
First Indo-American Bank	180 Samsome Street San Francisco, CA 94104 Tel: (415) 434-2265	8/12/91	Satisfactory
Utah Independent Bank	55 South State Street Salina, UT 84654 Tel: (801) 529-7459	8/19/91	Satisfactory

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

OUTSTANDING: An institution assigned this rating 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: An institution assigned this rating has a satisfactory record of ascertaining and meeting the credit needs of its delineated community.

NEEDS TO IMPROVE: An institution assigned this rating needs to improve its overall record of ascertaining and meeting the credit needs of its delineated community.

SUBSTANTIAL NONCOMPLIANCE: An institution assigned this rating has a substantially deficient record of ascertaining and meeting the credit needs of its delineated community.

* Subject to CRA