

ANNOUNCEMENT

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

**H.2, 1991, No. 1
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 4, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Hibernia Corporation, New Orleans, Louisiana --
written agreement dated December 23, 1991, with the
Federal Reserve Bank of Atlanta.
Announced, January 3, 1992.

West Coast Bank, Sarasota, Florida -- written
agreement dated December 19, 1991, with the Federal
Reserve Bank of Atlanta and the State Comptroller
and Banking Commissioner of the State of Florida,
Tallahassee, Florida.
Announced, January 3, 1992.

INTERNATIONAL OPERATIONS

Citibank Overseas Investment Corporation, New Castle,
Delaware -- to invest in Citicorp Investment Bank
Limited, London, England.
Permitted, December 30, 1991.

**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

Atlanta	First Southern Bank, Boca Raton, Florida -- to establish branches at 1 South Ocean Boulevard (to be known as the AIA office), and 21301 Powerline Road, (to be known as the Powerline office). Approved, January 3, 1992.
Cleveland	Heartland Bank, Grovè City, Ohio -- to establish a branch at 130 North Wilson Road, Columbus, Ohio. Approved, January 2, 1992.

BANK HOLDING COMPANIES

Dallas	Albany Bancshares Nevada Financial Corporation, Reno, Nevada -- to acquire 1st National Bank of Albany / Breckenridge, Albany, Texas. Approved, December 31, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Dallas	Azle Holdings, Inc., Wilmington, Delaware -- to acquire Azle State Bank, Azle, Texas. Approved, December 30, 1991.
Dallas	Baylor / Delaware Corp., Wilmington, Delaware -- to acquire Matador Bancshares, Inc., Matador, Texas, First State Bank of Matador; and First National Bank of Seymour, Seymour, Texas. Approved, December 30, 1991.
St. Louis	CBT Corporation, Paducah, Kentucky; Paducah Bank Shares Inc.; and Peoples First Corporation -- to engage in community development activities through First Park Partners. Returned, December 31, 1991.
San Francisco	Diasonics Incorporated, Milpitas, California -- registration statement. Withdrawn, December 30, 1991.
Chicago	Edgemark Financial Corporation, Chicago, Illinois -- to convert equity commitment note to senior debt. Approved, December 31, 1991.
Minneapolis	Elkton Holding Company, Elkton, South Dakota -- to acquire the Corn Exchange Bank. Approved, December 31, 1991.
Atlanta	Financial Investors of the South, Inc., Birmingham, Alabama -- to acquire Bank of Alabama, Fultondale, Alabama. Approved, December 31, 1991.
Dallas	First Bancshares of Natchitoches, Inc., Natchitoches, Louisiana -- to engage in originating loans. Returned, January 2, 1992.
Dallas	Hamlin Financial Corporation of Delaware, Dover, Delaware -- to acquire Hamlin National Bank. Approved, December 31, 1991.

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

BANK HOLDING COMPANIES

Boston	People's Savings Financial Corp., New Britain, Connecticut -- to retain a 9.3 percent interest in Federal Savings Bank, F.S.B. Approved, January 3, 1992.
Dallas	Peoples National Holdings, Inc., Wilmington, Delaware -- to acquire Peoples National Bank, McKinney, Texas. Returned, January 2, 1992.
Cleveland	Second Bancorp, Inc., Warren, Ohio -- to acquire Aurora Federal Savings Bank, Aurora, Ohio. Returned, January 2, 1992.
St. Louis	TCBankshares, Inc., North Little Rock, Arkansas -- to acquire The Twin City Bank. Approved, December 30, 1991.

BANK PREMISES

Kansas City	Bank of Boulder, Boulder, Colorado -- investment in bank premises. Approved, January 2, 1992.
Chicago	Harris Bank St. Charles, St. Charles, Illinois -- investment in bank premises. Approved, December 31, 1991.

BANKS, STATE MEMBER

Kansas City	First State Bank, Ness City, Kansas -- payment of a dividend. Approved, December 31, 1991.
Chicago	New Asia Bank, Chicago, Illinois -- issuance of subordinated capital note. Approved, December 30, 1991.

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

COMPETITIVE FACTORS REPORTS

- Minneapolis First State Bank of Storden, Storden, Minnesota, proposed merger with Renville County State Bank, Renville, Minnesota -- report on competitive factors.
Submitted, January 2, 1992.
- San Francisco Great Western Bank, A Federal Savings Bank, Beverly Hills, California, proposed purchase of assets and assumption of liabilities of the San Diego branch of California Federal Bank, A Federal Savings Bank, Los Angeles, California -- report on competitive factors.
Submitted, December 30, 1991.
- San Francisco Home Savings Of America, A Federal Savings Bank, Irwindale, California, proposed purchase of assets and assumption of liabilities of the Visalia, California, branch of Valley Savings and Loan Association, Van Nuys, California -- report on competitive factors.
Submitted, December 30, 1991.
- New York Ridgefield Bank, Ridgefield, Connecticut, proposed acquisition of certain assets and assumption of certain liabilities in the 107 Danbury Road, Danbury, Connecticut, branch of First Constitution Bank, New Haven, Connecticut -- report on competitive factors.
Submitted, January 2, 1992.
- St. Louis Worthen National Bank of Northwest Arkansas, Springdale, Arkansas, proposed merger with First National Bank of Fayetteville, Fayetteville, Arkansas -- report on competitive factors.
Submitted, January 2, 1992.

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

ENFORCEMENT

Secretary BCCI Holdings (Luxembourg) S.A., Luxembourg, Bank of Credit and Commerce International S.A., and related companies -- extension to January 31, 1992, to take certain actions regarding notice of charges concerning Kamal Adham and Sayed Jawhary.
Granted, January 3, 1992.

EXTENSIONS OF TIME

Director, BS&R BanPonce Corporation, Hato Rey, Puerto Rico -- extension to March 31, 1992, to conform activities of branches of Banco Popular de Puerto Rico in Los Angeles, and Chicago to International Banking Act.
Granted, December 31, 1991.

Richmond Carolina First BancShares, Inc., Lincolnton, North Carolina -- extension to April 17, 1992, to acquire Cabarrus Savings Bank, Inc., Concord, North Carolina.
Granted, January 3, 1992.

Secretary Fomento Proa, S.A., de C.V., Monterrey, Mexico, and certain affiliates -- extension to January 31, 1992, to file a completed application to acquire Bancomer Holding Company, Los Angeles, California, and Grossmont Bank, La Mesa, California.
Granted, December 31, 1991.

Secretary Grupo Financiero Banamex Accival, S.A., de C.V., Mexico City, Mexico -- extension to January 31, 1992, to file a completed application to acquire California Commerce Bank, Los Angeles, California.
Granted, December 31, 1991.

Chicago Harris Bank St. Charles, Saint Charles, Illinois -- extension to December 31, 1992, to establish a branch at the intersection of Illinois Highway 64 and Smith Road.
Granted, December 31, 1991.

Cleveland Provident Bank, Cincinnati, Ohio -- extension to April 4, 1992, to merge with Merit Savings Bank.
Granted, January 2, 1992.

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

EXTENSIONS OF TIME

Cleveland	Provident Bank, Cincinnati, Ohio -- extension to April 4, 1992, to merge with Thrift Savings Bank. Granted, January 2, 1992.
Cleveland	Provident Bank of Kentucky, Alexandria, Kentucky -- extension to April 4, 1992, to merge with The Provident Bank of Boone County, Burlington, Kentucky. Granted, January 2, 1992.

MEMBERSHIP

Dallas	Bank of The West, Irving, Texas -- six months' notice of withdrawal from membership in the Federal Reserve System. Waived, January 3, 1992.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Duetsche Bank AG, Frankfurt, Germany; Dresdner Bank, A.G.; Commerzbank A.G.; and Bayerische Landesbank Gironzentrale, Munich, Germany -- temporary exemption under section 4(c)(9) of the Bank Holding Company Act to continue to hold shares of Daimler-Benz, A.G., Stuttgart, Germany, after Daimler-Benz acquires Sogeti, S.A., Grenoble, France.
Granted, December 20, 1991.

REGULATIONS AND POLICIES

Deposits -- statement from the Board and the Comptroller of the Currency to provide guidance to foreign banks operating in the United States in complying with deposit-taking restrictions in the Federal Deposit Insurance Corporation Improvement Act of 1991.
Approved, December 18, 1991.

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DECEMBER 30, 1991 TO JANUARY 3, 1992
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ADDITIONS AND CORRECTIONS

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

MEMBERSHIP

Kansas City First Bank of Turley, Turley, Oklahoma -- to become a
 member of the Federal Reserve System.
 Approved, January 2, 1991.

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>
MASSBANK, Corp., Reading, Massachusetts - 3(a)(1) application to become a bank holding company through the retention of MASSBANK for Savings, Reading, Massachusetts	<u>Newspaper</u> 01-18-92
	<u>Federal Register</u> 01-27-92

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
Fleet Bank of Maine One City Center Box 17537 Portland, Maine 04101 Telephone # 207-874-5000	08-12-91	"O"

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Chemical Banking Corporation, New York, New York to acquire 100 percent of the voting shares of CBC Interim Federal Savings Bank 2, New York, New York ("Interim") to facilitate the acquisition of deposits (and certain related assets) of certain New York and Suffolk County branches of Anchor Savings Bank FSB, Hewlett, New York; and to merge Interim into Chemical Bank, New York, New York.1/

1/13/92 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending January 4, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
The Adirondack Trust Company 473 Broadway Saratoga Springs, NY 12866	Outstanding	May 28, 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.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 3, 1992.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending January 4, 1992**

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

NONE

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

Received Notice of Change in Bank Control on N: January 25, 1992
December 30, 1991, from Sylvan J. Dlesk,
Wheeling, West Virginia, of his intent to
acquire up to 10.07 percent of First West
Virginia Bancorp, Inc., Wheeling, West Virginia.

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

Received Section 4(c)(8) application on January 16, 1992
December 16, 1991, from National City
Corporation, Cleveland, Ohio, to acquire
B&L Consultants, Inc., Norwood,
Massachusetts.

**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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Suffolk, Suffolk, Virginia, to acquire the Whaleyville Branch of Sovran Bank, N.A., Richmond, Virginia.*	1-25-92
Southern National Bank of North Carolina, Lumberton, North Carolina, to purchase the assets and assume the liabilities of Workmen's Federal Savings Bank, Mount Airy, North Carolina, through an Oakar transaction.*	2-3-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern National Corporation, Lumberton, North Carolina, to acquire Workmen's Bancorp, Inc., Mount Airy, North Carolina.	Not yet available.
Matewan BancShares, Inc., Matewan, West Virginia, to acquire 49% of the voting shares of Hampden Venture Limited Partnership, Gilbert, West Virginia.	Not yet available.

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

<u>Application</u>
None.

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending January 3, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Bank of Hampton Roads 201 Volvo Parkway Chesapeake, Virginia 23320	10-7-91	Satisfactory
The Pleasants County Bank Post Office Box 240 Saint Marys, West Virginia 26170	10-8-91	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 3, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Bank of Pinellas County St. Petersburg, Florida To merge with the New Port Richey, Hudson, Florida branch of Mid-State Federal Savings Bank, Ocala, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Phenix-Girard Bancshares, Inc. Phenix City, Alabama 1-BHC formation, Phenix-Girard Bank, Phenix City, Alabama.	12-26-91* Federal Register
Crescent Banking Company Jasper, Georgia 1-BHC formation, Crescent Bank and Trust Company, Jasper, Georgia.	01-16-92* Federal Register
CBS Bancshares, Inc. Spencer, Tennessee To acquire First State Bank, Maynardville, Tennessee.	01-16-92* Federal Register

*Subject to Provisions of Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 3, 1992

Section 3 - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama To acquire certain assets and assume certain liabilities of the New Port Richey, Hudson, Florida branch of Mid-State Federal Savings Bank, Ocala, Florida, pursuant to the Oakar Amendment of FIRREA.	Not yet available*
Lanier Bankshares, Inc. Gainesville, Georgia To retain 51 percent of the outstanding shares of Lanier Data Corporation, Gainesville, Georgia, and continue to engage in data processing and transmission services, pursuant to Section 225.25(b)(7) of Regulation Y.	01-07-92 Federal Register

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

Application

None.

*Subject to Provisions of Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 3, 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 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</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
American Bank and Trust of Polk County Post Office Box 3400 Lake Wales, Florida 33859 (813) 676-7631	Satisfactory	09-30-91

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>
None		

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 - 1-12-92
Y-2	Independence Bancshares, Inc. Independence, Iowa First State Bancorporation Fredericksburg, Iowa Northeast Iowa National Bank Sumner, Iowa*	FR - 12-31-91 N - 12-22-91
CoC-BK	The Kingston State Bank Kingston, Michigan John Kulhavi	FR - 12-31-91 N - 1-10-92
Y-2	Firststar Corporation Milwaukee, Wisconsin First Geneva Banqueshares, Inc. Geneva, Illinois The First National Bank of Geneva Geneva, Illinois*	FR - ** N - 1-13-92
Y-2	Firststar Corporation of Illinois Milwaukee, Wisconsin First Geneva Banqueshares, Inc. Geneva, Illinois The First National Bank of Geneva Geneva, Illinois*	FR - ** N - 1-13-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois (in organization)*	FR - 12-30-91 N - **
Y-1	Northwest Financial Corp. Spencer, Iowa Conover Bancorporation Creston, Iowa First National Bank in Creston Creston, Iowa*	FR - 12-26-91 N - 12-27-91
Y-1	Swisher Bankshares, Inc. Swisher, Iowa Swisher Trust and Savings Bank Swisher, Iowa*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	FBOP Corporation Oak Park, Illinois Sterling Federal Savings and Loan Association of Chicago Chicago, Illinois	FR - **
Y-4	FBOP Corporation Oak Park, Illinois Sterling Insurance Agency, Inc. Oak Park, Illinois	FR - **
Y-4	FBOP Corporation Oak Park, Illinois Sterling Safe Deposit Company, Inc. Oak Park, Illinois	FR - **
Y-4	FBOP Corporation Oak Park, Illinois Sterling Services Corporation, Inc. Oak Park, Illinois	FR - **
Y-4	Northwest Financial Corp. Spencer, Iowa Northwest Federal Savings Bank Spencer, Iowa	FR - **

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 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 January 3, 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>
NONE		

CORRECTION TO THE PREVIOUS REPORT FOR THE WEEK ENDED DECEMBER 27, 1991.

-Villa Grove State Bank 10 North Main Street Villa Grove, Illinois 61956 217-832-2631	9/03/91	S
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Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 3, 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>
Change in control notification involving Tritten Bancshares, Inc., St. Robert, Missouri by David and Elizabeth Tritten	Not yet available
Change in control notification involving Tritten Bancshares, Inc., St. Robert, Missouri by Frank and Beverly Wiles	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>
Stock redemption notification by Tritten Bancshares, Inc., St. Robert, Missouri	Not applicable

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 January 3, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Community First Bankshares, Inc. Fargo, ND To acquire 100% of First Interstate of North Dakota, Inc. Fargo, ND*	Not yet available
Minnesota-Wisconsin Bancshares, Inc. Newport, MN To acquire 100% of MidAmerica Bancorporation, Inc., Newport, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

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

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

Application
None.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending January 3, 1992

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

None.

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

C.S. Bancshares, Inc., Chillicothe, Missouri, for prior approval to acquire 80 percent of the voting shares of Alma Bancshares Corporation, Concordia, Missouri.*

Not Available

Kim M. and Linda S. Ricketts, both of Marceline, Missouri, for prior approval to increase their combined ownership interest in RMB Bancshares, Inc., Marceline, Missouri, from 20 percent to 28.75 percent.

Not Available

Lee R. & Katharine M. Anderson, both of Golden Valley, Minnesota, for prior approval to increase their combined ownership interest in Rocky Mountain Bancshares, Inc., Golden Valley, Minnesota, from 24.5 percent to 33 percent.

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

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, 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.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Bank of Boulder P.O. Box 9032 Boulder, Colorado 80301-9032	10-7-91	01-02-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 30, 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
Western Commerce Bank, Trustee of the Western
Commerce Bank Stock Bonus Plan and Trust Agreement,
Carlsbad, NM, to acquire an interest in Western
Commerce Bancshares of Carlsbad, Inc., Carlsbad, NM

N/A

Change in Control Notice by
L. Michael Ashbrook, Monroe, LA, to acquire an interest
in LBO Bancorp, Inc., West Monroe, LA

N/A

Change in Control Notice by
James W. Gorman, Jr., San Antonio, TX, to acquire an
interest in Southwest Bankers, Inc., San Antonio, TX
(Previously reported during the week of 10-28-91)

01/03/92

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 30, 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/03/92

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

Continental Bancorporation, Las Vegas, Nevada, to become a bank holding compny by acquiring Continental National Bank, Las Vegas, Nevada. *	<u>Newspaper:</u> 01/19/92 <u>Fed. Reg.:</u> 01/27/92
Summit Bancorp, Bellevue, Washington, to become a bank holding company by acquiring Summit Savings Bank, Bellevue, Washington. *	<u>Newspaper:</u> 01/27/92 <u>Fed. Reg.:</u> 01/30/92
Grupo Financiero Banamex Accival, S.A. de C.V., Mexico, D.F., Mexico, to become a bank holding company by acquiring Banco Nacional de Mexico, S.A., Mexico D.F., Mexico.	<u>Newspaper:</u> 02/01/92 <u>Fed. Reg.:</u> Not yet published

Section III - Applications Subject to Federal Register Notice Only

Grupo Financiero Banamex Accival, S.A. de C.V., Mexico, D.F., Mexico, to engage indirectly in securities brokerage services, private placement services and investment advice through ACCI Securities, Inc., Boulder, Colorado.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

*Subject to CRA

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

Week ending 1/03/92

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>
Sierra Bank of Nevada	3301 S. Virginia St. Reno, Nevada 89502 Tel: (702) 689-2300	9/16/91	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.