

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

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

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation CC -- interim rule with request for comment pending adoption of final rule on whether to allow banks to extend holds, on an exception basis, to next-day availability checks, and to allow one-time notices of exception holds in certain cases.

Approved, January 15, 1992.

Regulation CC -- to make permanent the current availability schedules for deposits at nonproprietary automated teller machines and to expand administrative enforcement to cover U.S. offices and branches of foreign banks.

Proposed, January 15, 1992.

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 SouthTrust Bank of Pinellas County, St. Petersburg, Florida -- to establish a branch in the Marriott Stratford Court Senior Living Community, 45 Katherine Boulevard, Palm Harbor, Florida.
Approved, January 17, 1992.

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

BANK HOLDING COMPANIES

Chicago	APM Bancorp, Inc., Buffalo, Iowa -- to acquire Buffalo Savings Bank. Approved, January 15, 1992.
Chicago	Capital Directions, Inc., Mason, Michigan -- to engage de novo in tax-planning and tax preparation services and consumer financial counseling through Monex Financial Services, Inc. Permitted, January 17, 1992.
Chicago	CB Financial Corporation, Jackson, Michigan -- to acquire CCSB Corporation, Charlevoix, Michigan, and Charlevoix County State Bank. Approved, January 13, 1992.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire First Breck Holding Company, Breckenridge, Minnesota. Approved, January 17, 1992.
Minneapolis	Farmers State Corporation, Mountain Lake, Minnesota - - to acquire Jackson State Bank. Approved, January 17, 1992.
Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire Sterling Federal Savings and Loan Association of Chicago, Chicago, Illinois; and Sterling Service Corporation, Inc.; Sterling Safe Deposit Company, Inc., and Sterling Insurance Agency, Inc. Returned, January 15, 1992.
Atlanta	First Commercial Bancshares, Inc., Jasper, Alabama -- to acquire Canterbury Trust Company, Inc., Birmingham, Alabama. Approved, January 13, 1992.
Atlanta	First Commercial Bancshares, Inc., Jasper, Alabama -- to acquire Canterbury Trust Company, Inc., Birmingham, Alabama, and to engage de novo in trust company activities. Approved, January 13, 1992.

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

BANK HOLDING COMPANIES

Director, BS&R First Union Corporation, Charlotte, North Carolina -- relief from certain reporting requirements on its CRA performance in connection with 1989 approval of applications to acquire Florida National Banks of Florida, Inc., Jacksonville, Florida. Granted, January 17, 1992.

Chicago Firststar Corporation, Milwaukee, Wisconsin -- to acquire First Geneva Banqueshares, Inc., Geneva, Illinois, and The First National Bank of Geneva. Approved, January 17, 1992.

Chicago Firststar Corporation of Illinois, Milwaukee, Wisconsin -- to acquire First Geneva Banqueshares, Inc., Geneva, Illinois, and The First National Bank of Geneva. Approved, January 17, 1992.

St. Louis MSB Shares, Inc., Monette, Arkansas -- to acquire MidSouth Bank. Approved, January 15, 1992.

Kansas City Padgett Agency, Inc., Greenleaf, Kansas -- to merge with Cloud County Bancshares, Inc., Concordia, Kansas. Approved, January 17, 1992.

Chicago Unionbancorp, Inc., Streator, Illinois -- to engage de novo in data processing services through UnionData Corp., Inc. Permitted, January 17, 1992.

Chicago Vogel Bancshares, Inc., Orange City, Iowa -- to acquire Iowa State Bank, Hull, Iowa. Approved, January 13, 1992.

BANK PREMISES

Richmond Bank of McKenney, McKenney, Virginia -- investment in bank premises. Approved, January 17, 1992.

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

BANKS, STATE MEMBER

St. Louis Commerce Warren County Bank, Warrenton, Missouri --
payment of a dividend.
Approved, January 15, 1992.

St. Louis New South Bancorp, Como, Mississippi -- redemption of
shares.
Approved, January 17, 1992.

CAPITAL STOCK

New York Morgan Guaranty Trust Company of New York, New York -
- prepayment of capital note.
Approved, January 13, 1992.

Kansas City Stuart Family Partnership, Lincoln, Nebraska, The
Catherine Stuart Schmoker Family Partnership, and
The Scott Stuart Family Partnership -- redemption
of shares.
Approved, January 15, 1992.

Chicago Waterman Bancshares, Inc., Waterman, Inc., Waterman,
Illinois -- redemption of shares.
Returned, January 14, 1992.

CHANGE IN BANK CONTROL

San Francisco First Bankshares, Inc., St. George, Utah -- change in
bank control.
Permitted, January 14, 1992.

Dallas Southwest Bankers, Inc., San Antonio, Texas -- change
in bank control.
Permitted, January 17, 1992.

COMPETITIVE FACTORS REPORTS

Richmond American National Bankshares, M.H.C., Baltimore,
Maryland, proposed merger with American National
Savings Association, F.A. -- report on competitive
factors.
Submitted, January 16, 1992.

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

COMPETITIVE FACTORS REPORTS

Kansas City **Bank of Marshall, Marshall, Oklahoma, proposed merger with The First National Bank of Hennessey, Hennessey, Oklahoma -- report on competitive factors.**
Submitted, January 13, 1992.

San Francisco **Continental National Bank, Las Vegas, Nevada, proposed merger with Continental Interim National Bank -- report on competitive factors.**
Submitted, January 17, 1992.

Chicago **First Bank of Oak Park, Oak Park, Illinois, proposed merger with Sterling Savings and Loan Association, Chicago, Illinois -- report on competitive factors.**
Submitted, January 15, 1992.

Chicago **First National Bank of Joliet, Joliet, Illinois, proposed purchase of certain assets and assumption of the liabilities of the Minooka, Illinois, branch of Morris Federal Savings and Loan Association -- report on competitive factors.**
Submitted, January 13, 1992.

Kansas City **First National Bank of Wahoo, Wahoo, Nebraska, proposed merger with Bank of Sterling, Sterling, Nebraska, and State Bank of Burchard, Burchard, Nebraska -- report on competitive factors**
Submitted, January 13, 1992.

Kansas City **First State Bank, Enders, Nebraska, proposed acquisition of the assets and assumption of the liabilities of First Bank and Trust Company, Cozad, Nebraska -- report on competitive factors.**
Submitted, January 13, 1992.

Richmond **Hampton County Bank, Varnville, South Carolina, proposed purchase of certain assets and assumption of the deposit and certain other liabilities of the three Beaufort, South Carolina, branches of NCNB National Bank of South Carolina, Columbia, South Carolina -- report on competitive factors.**
Submitted, January 13, 1992.

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

COMPETITIVE FACTORS REPORTS

New York Independence Savings Bank, Brooklyn, New York, proposed merger with Independence Savings Bank and Long Island City Savings and Loan Association, Long Island City, New York -- report on competitive factors.
Submitted, January 14, 1992.

ENFORCEMENT

Secretary BCCI Holdings (Luxembourg) S.A., Luxembourg, Bank of Credit and Commerce International S.A., and related companies -- extension to January 27, 1992, to request a hearing, to file an answer, and to file a written statement why the hearing should not be public with respect to the notice of charges dated July 29, 1991.
Granted, January 13, 1992.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, January 15, 1992.

Atlanta Citizens National Corporation, Naples, Florida -- extension to April 28, 1992, to acquire Citizens National Bank of Naples.
Granted, January 16, 1992.

Chicago Comerica Bank-Detroit, Detroit, Michigan -- extension to April 13, 1992, to establish an electronic funds transfer at Eastern Michigan University, Pierce Hall, Ypsilanti, Michigan.
Granted, January 14, 1992.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property.
Granted, January 14, 1992.

New York Letchworth Independent Bancshares Corporation, Castile, New York -- extension to March 11, 1992, to acquire Letchworth Interim Savings Bank, Leroy, New York.
Granted, January 15, 1992.

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

EXTENSIONS OF TIME

- San Francisco Placer Bank of Commerce, Roseville, California -- 30-day extension to achieve change of bank control. Granted, January 15, 1992.
- St. Louis Tate Financial Corporation, Coldwater, Mississippi -- extension to April 17, 1992, to acquire Senatobia Bank, Senatobia, Mississippi. Granted, January 14, 1992.
- Chicago Tri-County Bancorp, Inc., Brown City, Michigan -- extension to April 5, 1992, to acquire Tri-County Bank. Granted, January 17, 1992.

MEMBERSHIP

- Chicago Prairie Bank and Trust Company, Bridgewater, Illinois -- to become a member of the Federal Reserve System. Approved, January 13, 1992.

REGULATIONS AND POLICIES

- Director, BS&R The government securities market -- issuance of
General Counsel orders against The Bank of New York, New York, New York; Central Bank of the South, Birmingham, Alabama; Central Fidelity Bank, Richmond, Virginia; Crestar Bank, Richmond, Virginia; and Trust Company Bank, Atlanta, Georgia, concerning deficiencies related to the banks' distribution of the securities issued by certain government sponsored enterprises. Authorized, January 13, 1992.

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

BANK BRANCHES, DOMESTIC

Kansas City Bank of Holden, Holden, Missouri -- to establish an
automated teller branch at the Holden Fastop, 200
S. Olive.
Approved, January 10, 1992.

BANK HOLDING COMPANIES

Richmond Crestar Financial Corporation, Richmond, Virginia --
to acquire CRFC MD Interim Federal Savings Bank,
Bethesda, Maryland.
Approved, January 9, 1992.

Richmond Crestar Financial Corporation, Richmond, Virginia --
to acquire CRFC VA Interim Federal Savings Bank.
Approved, January 10, 1992.

Richmond Crestar Financial Corporation, Richmond, Virginia --
proposal that Crestar Bank MD, Bethesda, Maryland,
merge with CRFC MD Interim Federal Savings Bank.
Approved, January 10, 1992.

Richmond Crestar Financial Corporation, Richmond, Virginia --
proposal that Crestar Bank, N.A., Washington, D.C.,
purchase the assets and assume the liabilities of
CRFC DC Interim Federal Savings Bank, Alexandria,
Virginia.
Approved, January 10, 1992.

Richmond Crestar Financial Corporation, Richmond, Virginia --
proposal that Crestar Bank merge with CRFC VA
Interim Federal Savings Bank.
Approved, January 10, 1992.

Chicago First Neighborhood Bancshares, Inc., Toledo,
Illinois, proposed acquisition of Greenup National
Corp., Belleville, Illinois, and The Greenup
National Bank, Greenup, Illinois.
Approved, January 10, 1992.

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

CHANGE IN BANK CONTROL

Kansas City First Wakeeney Agency, Inc., Wakeeney, Kansas --
change in bank control.
Permitted, January 13, 1991.

COMPETITIVE FACTORS REPORTS

Atlanta FirstAmFed Corporation, Huntsville, Alabama, proposed
acquisition of First Federal Savings and Loan
Association of Giles County, Pulaski, Tennessee --
report on competitive factors.
Submitted, January 10, 1992.

Chicago M&I Central Bank & Trust, Marshfield, Wisconsin,
proposed merger with M&I Tri-County State Bank --
report on competitive factors.
Submitted, January 10, 1992.

San Francisco Valley Bank of Nevada, Las Vegas, Nevada , proposed
merger with Bank of America Nevada, Reno, Nevada --
report on competitive factors.
Submitted, January 10, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date
NONE

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

Application Comment Period Ending Date
NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date
NONE

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

Application
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination DateRating*
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)

Commerzbank Aktiengesellschaft, Frankfurt am Main,
Federal Republic of Germany, to engage through
CB Clearing, Inc., Chicago, Illinois in the
clearance of orders to purchase and sell futures
and options on futures executed by it and the
acceptance and clearance of preauthorized orders
executed by preapproved execution groups with
respect to certain contracts on futures and options
on futures.

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 January 18, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
---------------------	---------------	-------------------------

None.

- 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

USBANCORP, Inc., Johnstown, PA to acquire
Community Bancorp, Inc., Monroeville, PA,
pursuant to Section 4(c)(8) of the Bank
Holding Company Act. Community Bancorp
is a thrift holding company and is parent
to Community Savings Association,
Monroeville, PA, a healthy state-chartered
savings association.

2/13/92

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

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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 17, 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 18, 1992**

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

NONE

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

NONE

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

Received Section 4(c)(8) application on February 11, 1992
January 9, 1992, from Second Bancorp,
Inc., Warren, Ohio, of its intent to
acquire the Aurora, Ohio, branch of The
First Nationwide Bank, F.S.B., San
Francisco, California.

Received Section 4(c)(8) application on February 11, 1992
December 20, 1991, from National City
Corporation, Cleveland, Ohio, to acquire
the non-bank subsidiaries of Merchants
National Corporation, Indianapolis, Indiana.

**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

BB&T Financial Corporation, Wilson,
North Carolina, to acquire Peoples
Federal Savings Bank of Thomasville,
Thomasville, North Carolina.

Not yet available.

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 January 17, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Bank of Tazewell County 309 East Main Street Tazewell, Virginia 24651	11-4-91	Satisfactory

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

Section 1 - Applications Subject to Newspaper Notice Only

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

None.

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

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

SouthTrust Corporation Birmingham, Alabama	01-06-92* Federal Register
-----------------------------------------------	-------------------------------

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.

Southern Banking Corporation Altamonte Springs, Florida 1-BHC formation, Southern Bank of Central Florida, Altamonte Springs, Florida.	Not yet available*
-------------------------------------------------------------------------------------------------------------------------------------------------	--------------------

First National Corporation of Picayune Picayune, Mississippi Change in control by Richard S. Thomson to acquire an additional 2,100 shares (12.73 percent) of the outstanding of common stock. The acquisition will increase Mr. Thomson's total ownership to 25.07 percent.	Not yet available*
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------

*Subject to Community Reinvestment Act.

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citco Bancshares, Inc. Elizabethton, Tennessee To engage de novo in soliciting and packaging loans, and underwriting and funding the packages through its newly organized subsidiary, Small Business Resources, Inc., Elizabethton, Tennessee, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

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

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

Application

Hartford Financial Corp.
 Hartford, Alabama
To redeem 9,864 shares of its common
stock and 9,864 shares of its preferred
stock, representing 10 percent of total
equity.

Carney Bank
 Boynton Beach, Florida
Request for increase in bank premises.

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

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>Examination</u>	<u>Rating</u>	<u>Date</u>
None.			

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>
Branch	Comerica Bank - Detroit Detroit, Michigan Northeast Corner of Grand River and Grand Oaks Genoa Township, Michigan*	N - 2-10-92
Branch	Comerica Bank - Detroit Detroit, Michigan Southeast Corner of Dequindre and 12 Mile Road Warren, Michigan*	N - 2-10-92
Merger/ Branch	Sanilac County Bank Deckerville, Michigan State Bank of Croswell Croswell, Michigan 65 N. Howard, Croswell, Michigan*	N - 1-31-92
Branches	Sanilac County Bank Deckerville, Michigan Burtchville Township, Michigan Croswell, Michigan Detroit, Michigan Lakeport, Michigan Lexington, Michigan 5200 E. Peck Road Croswell, Michigan*	N - 1-31-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Associated Banc-Corp. Green Bay, Wisconsin Northeast Wisconsin Financial Services, Inc. Sturgeon Bay, Wisconsin First National Bank of Sturgeon Bay Sturgeon Bay, Wisconsin*	FR - 2-3-92 N - **
Y-1	Bancentral Corporation Champaign, Illinois Singer & Associates, Inc. Mattoon, Illinois Central National Bank of Mattoon Mattoon, Illinois*	FR - 1-30-92 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>
Y-1	Dixon Bancshares, Inc. Rolfe, Iowa Rolfe State Bank Rolfe, Iowa Citizens State Bank Sheldon, Iowa*	FR - 2-3-92 N - **
Y-2	Sandwich Banco, Inc. De Kalb, Illinois B.O.Y. Bancorp, Inc. Yorkville, Illinois The Bank of Yorkville Yorkville, Illinois*	FR - 1-30-92 N - 1-20-92

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Valley Bancorporation Appleton, Wisconsin United Savings Bank Loan Association Sheboygan, Wisconsin	FR - 1-30-92
4(c)(8)	Bank of Montreal Montreal, Canada Harris Investors Direct, Inc. Chicago, Illinois	FR - 1-30-92
4(c)(8)	Bankmont Financial Corp. New York, New York Harris Investors Direct, Inc. Chicago, Illinois	FR - 1-30-92
4(c)(8)	Harris Bankcorp, Inc. Chicago, Illinois Harris Investors Direct, Inc. Chicago, Illinois	FR - 1-30-92
4(c)(8)	Ruth Bank Corporation Ruth, Michigan Purchase loans from its subsidiary bank, Ruth State Bank Ruth, Michigan	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 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 17, 1992.

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>RATING</u>
-First of America Bank - Northern Michigan 901 South Garfield Avenue P.O. Box 1252 Traverse City, Michigan 49685	9/23/91	O
-The Blissfield State Bank 204 East Jefferson Street Blissfield, Michigan 49228	9/16/91	S
-Iowa Trust & Savings Bank Tenth and Union P.O. Box 159 Emmetsburg, Iowa 50536	9/16/91	S
-Port Byron State Bank 124 North Main Street Port Byron, Illinois 61275	7/15/91	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 17, 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)(1) application by Ohio County Community Bancshares, Inc., Hartford, Kentucky to acquire The Hartford Bank and Trust Company, Hartford, Kentucky	Not yet available
* Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana to acquire Indiana Bancshares, Inc., Greenwood, Indiana	Not yet available
* Section 3(a)(1) application by CNB of Central Indiana, Inc., Evansville, Indiana to acquire Indiana Bancshares, Inc., Greenwood, Indiana	Not yet available
* Section 3(a)(3) application by Peoples First Corporation, Paducah, Kentucky to acquire Bank of Murray, Murray, Kentucky	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.	

* 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 January 17, 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>
Minnesota-Wisconsin Bancshares, Inc. Newport, MN To acquire 100% of MidAmerica Bancorporation, Inc., Newport, MN*	2-3-92 (Federal Register)
Lowell Moen To acquire 29.8% of Oppegard Agency, Inc., Moorhead, MN	Not yet available
Gordon Dobberstein To acquire 29.8% of Oppegard Agency, Inc., Moorhead, MN	Not yet available
First National Agency of Bagley, Inc. Bagley, MN To acquire 100% of Fosston Bancorporation, Inc. Fosston, MN*	Not yet available
First National Bank of Bagley Bagley, MN To acquire Fosston Bancorporation, Inc. Fosston, 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.	

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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 January 17, 1992

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
------------------	---------------------	------------

None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pitkin County Bank & Trust, Aspen, Colorado, for prior approval to establish a branch in Telluride, Colorado.*	Not Available
United Bank and Trust Co., Norman, Oklahoma, for prior approval to establish a branch at 2122 West Main in Norman, Oklahoma.*	Not Available
FirstTier Bank, N.A., Omaha, Nebraska, to merge with the Downtown Branch of FirstTier Savings Bank, FSB, Omaha, Nebraska.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
C.M. Light Testamentary Trust, Charles M. Light, Jr., and Phillip C. Light, Co-Trustees, all of Liberal, Kansas, for prior approval to retain their proportionate ownership interests in United Bank of Kansas, Inc., Liberal, Kansas, at 38.7 percent.	Not Available
C. B. Graft, Clifton, Missouri, and Don C. McNeill, Edmond, Oklahoma, for prior approval to each acquire a 50 percent ownership interest in Leedey Bancorporation, Inc., Leedey, Oklahoma.	Not Available
Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of First Peoria Corp., Peoria, Illinois.*	Not Available

Federal Reserve Bank of Kansas City

CBI-Illinois, Inc., Kansas City, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Peoria Corp., Peoria, Illinois.* Not Available

Dawson Corporation, Lexington, Nebraska, for prior approval to acquire 14.6 percent of the voting shares of Guaranty Corporation, Denver, 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

Leedey Bancorporation, Inc., Leedey, Oklahoma, for prior approval to redeem 5,126 shares of its voting common stock. Not Available

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.

Federal Reserve Bank of Kansas City

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>
The Eaton Bank P.O. Box 428 Eaton, Colorado 80615-0428	10-28-91	01-17-92	Satisfactory
Rio Blanco State Bank 222 W. Main Rangely, Colorado 81648-2728	10-28-91	01-17-92	Satisfactory
Boulder Tri-State Bank P.O. Box 1041 Boulder, Colorado 80306-1041	10-28-91	01-17-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 13, 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>
Change in Control Notice by Chesley Pruet, El Dorado, Arkansas, to acquire an interest in Continental National Bancshares, Inc., El Paso, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) application by Community Bankers, Inc., Granbury, TX, to engage <u>de novo</u> in the activity of making and servicing loans	N/A

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

<u>APPLICATION</u>
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 JANUARY 13, 1992

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

92-3
Week ending 1/17/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Bank of Santa Paula, Santa, Paula, California, to establish a branch office at 316 Central Avenue, Fillmore, California. *	<u>Newspaper:</u> 1/15/92

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

Charles Donald Carr, Napa, California, to increase his ownership in Civic BanCorp, Oakland, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
---------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------

Section III - Applications Subject to Federal Register Notice Only

U.S. Bancorp, Portland, Oregon, to engage in data processing activities through the acquisition of Brokerage Informations Systems, Inc., and Brokerage Information Systems, a limited partnership, Sacramento, California.	<u>Fed. Reg.:</u> 2/13/92
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------

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

None

*Subject to CRA

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

92-3
Week ending 1/17/92

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>
Bank of Ephraim	P.O. Box 705 Ephraim, UT 84627	9/30/91	Satisfactory
Great Western Bank	150 W. Ellendale Avenue Dallas, OR 97338	9/30/91	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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.