

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 5
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 1, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

NCNB Corporation, Charlotte, North Carolina --
petition for reconsideration of Board's approval of
applications to acquire C&S Sovran Corporation,
Atlanta, Georgia, and Norfolk, Virginia.
Denied, January 27, 1992.

ENFORCEMENT

Bank of the Commonwealth, Norfolk, Virginia --
written agreement dated January 21, 1992, with the
Federal Reserve Bank of Richmond and the Bureau of
Financial Institutions of the Commonwealth of
Virginia, Richmond, Virginia.
Announced, January 30, 1992.

Society for Savings Bancorp, Inc., Hartford,
Connecticut -- written agreement dated January 24,
1992, with the Federal Reserve Bank of Boston.
Announced, January 30, 1992.

EXTENSIONS OF TIME

BankAmerica Corporation, San Francisco, California --
extension of comment period to February 28, 1992,
on application to acquire Security Pacific
Corporation, Los Angeles, California.
Granted, January 27, 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

Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an electronic funds transfer at Kum-N-Go, 73rd and University. Approved, January 30, 1992.
San Francisco	Citizens State Bank of Santa Paula, Santa Paula, California -- to establish a branch at 316 Central Avenue, Fillmore, California. Approved, January 29, 1992.

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

BANK BRANCHES, DOMESTIC

Richmond	First Community Bank, Inc., Princeton, West Virginia -- to operate an electronic funds transfer facility at 3425 East Cumberland Road, Bluefield, West Virginia. Approved, January 28, 1992.
Richmond	George Mason Bank, Fairfax, Virginia -- to establish a branch at 1320 Chain Bridge Road, McLean, Virginia. Approved, January 28, 1992.

BANK HOLDING COMPANIES

Chicago	Arneson Bancshares, Inc., Clear Lake, Iowa -- to acquire Clear Lake Bank and Trust, a branch of the Home Federal Savings and Loan Association, Algona, Iowa. Approved, January 31, 1992.
Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- to acquire F & M Financial Services Corporation, Menomonee Falls; F & M North Corporation; F&M Bank, Fond de Lac; F & M Bank, Monomonee Falls; F&M Bank St. Francis, St. Francis; F&M Bank, Whittenberg; Leasenu, Inc., Menomonee Falls; and F & M Trust Company, Inc. Returned, January 27, 1992.
Secretary	Barnett Banks, Inc., Jacksonville, Florida -- to acquire Barnett Bank of Broward County, N.A., Fort Lauderdale, Florida. Approved, January 29, 1992.
Secretary	Barnett Banks, Inc., Jacksonville, Florida -- to acquire CXS Corporation Commercial Services, Inc., Jacksonville, Florida. Approved, January 29, 1992.
Kansas City	Bushton Investment Company, Inc., Hays, Kansas -- to acquire The Bank of Inman, Inman, Kansas. Approved, January 27, 1992.

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

BANK HOLDING COMPANIES

Dallas	Community Bankers, Inc., Granbury, Texas -- to engage de novo in lending activities. Returned, January 28, 1992.
Chicago	Emmetsburg Bank Shares, Inc., Emmetsburg, Iowa -- to acquire certain assets and assume certain liabilities of the Emmetsburg, Iowa, branch of the Home Federal Savings and Loan Association, F.A., Algona, Iowa. Approved, January 31, 1992.
Atlanta	First Commerce Corporation, New Orleans, Louisiana -- to acquire certain assets and assume certain liabilities of Pelican Homestead and Savings Association, Metairie, Louisiana, and to merge Pelican's branches with Rapides Bank and Trust Company in Alexandria, Louisiana, and two of First Commerce's other subsidiaries. Approved, January 31, 1992.
Chicago	Honor Bancorp, Inc., Honor, Michigan -- to engage de novo in establishing a collection agency through Honor Recovery Agency, Inc. Returned, January 27, 1992.
Chicago	Illinois Financial Services, Inc., Chicago, Illinois, and Metropolitan Bancorp -- to acquire Civic Federal Savings Bank. Returned, January 27, 1992.
Chicago	Illinois Financial Services, Inc., Chicago, Illinois, and Metropolitan Bancorp -- to acquire Century Federal Savings Bank, FSB. Approved, January 31, 1992.
Chicago	Independence Bancshares, Inc., Independence, Iowa -- to acquire First State Bancorporation, Fredericksburg, Iowa, and acquire Northeast Iowa National Bank, Sumner, Iowa. Approved, January 28, 1992.

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

BANK HOLDING COMPANIES

Chicago	Koss - Winn Bancshares, Inc., Buffalo Center, Iowa -- to acquire certain assets and assume certain liabilities of the Britt, Iowa, branch of the Home Federal Savings and Loan Association, F.A., Algona, Iowa. Approved, January 31, 1992.
Chicago	Mid - Iowa Bancshares, Inc., Algona, Iowa -- to acquire certain assets and assume certain liabilities of the Algona, Iowa, home office of the Home Federal Savings and Loan Association. Approved, January 31, 1992.
St. Louis	Mid - South Bancshares, Inc., Paragould, Arkansas -- to acquire Far - Mer Bankshares, Inc., Reyno, Arkansas, and Farmers and Merchants Bank. Approved, January 30, 1992.
St. Louis	Old National Bancorp, Evansville, Indiana, to merge with U.S.B. Corporation, Washington, Indiana, and acquire United Southwest Bank. Approved, January 27, 1992.
Cleveland	Peoples Bancorp, Inc., Marietta, Ohio -- to acquire Liberty Savings Bank, F.S.B. Approved, January 31, 1992.
Atlanta	Phenix - Girard Bancshares, Inc., Phenix City, Alabama -- to acquire Phenix-Girard Bank. Approved, January 28, 1992.
Chicago	Titonka Bancshares, Inc., Titonka, Iowa, and Titonka Savings Bank -- to acquire certain assets and assume certain liabilities of the Forest City, Iowa, branch of the Home Federal Savings and Loan Association, F.A., Algona, Iowa. Approved, January 31, 1992.
New York	U.S. Trust Corporation, New York, New York -- to engage de novo in trust company and data processing activities through U.S. Trust Company Limited, New York, New York. Permitted, January 30, 1992.

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

BANK HOLDING COMPANIES

Chicago	West Bend Bancorp, Inc., West Bend, Iowa -- to acquire certain assets and assume certain liabilities of the West Bend, Iowa, branch of the Home Federal Savings and Loan Association, F.A., Algona, Iowa. Approved, January 31, 1992.
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BANK MERGERS

New York	Chemical Bank, New York, New York -- to merge with Chemical Bank Delaware, Wilmington, Delaware, Approved, January 30, 1992.
Secretary	Fleet Bank - NH, Nashua, New Hampshire -- to acquire certain assets and assume certain liabilities of Atlantic Trust Company, Newington, New Hampshire. Approved, January 30, 1992.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to merge with Old Kent Bank of Lansing, N.A., Lansing, Michigan, and to establish a branch at 232 South Capital. Approved, January 29, 1992.
Atlanta	Rapides Bank and Trust Company in Alexandria, Alexandria, Louisiana -- to acquire certain assets and assume certain liabilities of Pelican Homestead and Savings Association, Metairie, Louisiana, and to establish a branch at 3925 Jackson Street, Alexandria, Louisiana. Approved, January 31, 1992.

BANK PREMISES

Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- investment in bank premises. Approved, January 29, 1992.
Kansas City	Union Colony Bank, Greeley, Colorado -- investment in bank premises. Approved, January 29, 1992.

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

BANK PREMISES

Kansas City Vectra Bank, Denver, Colorado -- investment in bank
premises.
Approved, January 30, 1992.

BANKS, STATE MEMBER

Director, BS&R Bank of Clarke County, Berryville, Virginia --
transfer agent registration.
Approved, January 27, 1992.

St. Louis Fayette County Bank, St. Elmo, Illinois -- payment of
a dividend.
Approved, January 30, 1992.

CAPITAL STOCK

St. Louis Middleburg Bancorp, Inc., Middleburg, Kentucky --
redemption of shares.
Approved, January 29, 1992.

CHANGE IN BANK CONTROL

Minneapolis Cameron Bancorp, Inc., Cameron, Wisconsin -- change
in bank control.
Permitted, January 28, 1992.

Minneapolis Farmers State Bank of Denton, Denton, Montana --
change in bank control.
Permitted, January 30, 1992.

St. Louis Franklin Bancorp, Inc., Franklin, Kentucky -- change
in bank control.
Permitted, January 31, 1992.

San Francisco Placer Bank of Commerce, Roseville, California --
change in bank control.
Permitted, January 29, 1992.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Bank of Murray, Murray, Kentucky, proposed merger with PBC Bank, Inc. -- report on competitive factors. Submitted, January 31, 1992.
Philadelphia	Beneficial National Bank, Wilmington, Delaware, proposed purchase of certain assets and assumption of certain liabilities of Beneficial Savings Bank, Orlando, Florida -- report on competitive factors. Submitted, January 27, 1992.
Atlanta	Chemical Bank and Trust Company of Florida, N.A., Palm Beach, Florida, proposed merger with Chemical Trust Company of Florida, N.A., Boca Raton, Florida -- report on competitive factors. Submitted, January 29, 1992.
San Francisco	Everett Mutual Savings Bank, Everett, Washington, proposed merger with Everett Mutual Savings Bank, A Stock Savings Bank -- report on competitive factors. Submitted, January 30, 1992.
St. Louis	First Bank, West Frankfort, Illinois, proposed merger with First Bank, Chester, Illinois -- report on competitive factors. Submitted, January 27, 1992.
Richmond	First - Citizens Bank & Trust Company, Raleigh, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the 2005 North Marine Boulevard, Jacksonville North Carolina, branch of Central Carolina Bank and Trust Company, Durham, North Carolina -- report on competitive factors. Submitted, January 28, 1992.
Chicago	First National Bank of Portage, Portage, Wisconsin, proposed merger with Peoples State Bank, Pittsville, Pittsville, Wisconsin -- report on competitive factors. Submitted, January 29, 1992.

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

COMPETITIVE FACTORS REPORTS

Boston	First NH Bank, Concord, New Hampshire, proposed merger with First NH Bank, N.A., Manchester, New Hampshire -- report on competitive factors. Submitted, January 31, 1992.
Chicago	First State Bank, New London, Wisconsin, proposed merger with New Bank of New London, New London, Wisconsin -- report on competitive factors. Submitted, January 29, 1992.
Secretary	Honfed Bank, a Federal Savings Bank, Honolulu, Hawaii, proposed merger with Bank of America, Federal Savings Bank, Portland, Oregon -- report on competitive factors. Submitted, January 28, 1992.
Cleveland	Mahoning National Bank of Youngstown, Youngstown, Ohio, proposed merger with Mahoning Interim, N.A. - - report on competitive factors. Submitted, January 30, 1992.
Philadelphia	Peoples First National Bank and Trust Company, Hazleton, Pennsylvania, proposed merger with First Eastern Bank, NA., Wilkes-Barre, Pennsylvania -- report on competitive factors. Submitted, January 29, 1992.
New York	Sentry Interim Savings and Loan Association, Stamford, Connecticut, proposed merger with Sentry Savings and Loan Association -- report on competitive factors. Permitted, January 30, 1992.
New York	Village Bank of Connecticut, Stamford, Connecticut, proposed merger with Sentry Savings and Loan Association -- report on competitive factors. Submitted, January 30, 1992.

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

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, January 29, 1992.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, January 28, 1992.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, January 29, 1992.
San Francisco	Wells Fargo & Company, San Francisco -- extensions to divest certain properties. Granted, January 30, 1992.

MEMBERSHIP

Philadelphia	United Bank of Philadelphia, Philadelphia, Pennsylvania -- to become a member of the Federal Reserve System. Approved, January 29, 1992.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of St. Louis -- to implement a low-dollar truncation service. Approved, January 29, 1992.
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ADDITIONS AND CORRECTIONS

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

BANK PREMISES

Chicago	Kingston State Bank, Kingston, Michigan -- investment in bank premises. Returned, January 22, 1992.
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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>				
Berkshire Financial Services, Inc., Lee, Massachusetts - 3(a)(1) application to acquire 100% of the voting shares of Lee Bank, Lee, Massachusetts*	<table><thead><tr><th><u>Newspaper</u></th><th><u>2-18-92</u></th></tr></thead><tbody><tr><td><u>Federal Register</u></td><td><u>Not Yet Established</u></td></tr></tbody></table>	<u>Newspaper</u>	<u>2-18-92</u>	<u>Federal Register</u>	<u>Not Yet Established</u>
<u>Newspaper</u>	<u>2-18-92</u>				
<u>Federal Register</u>	<u>Not Yet Established</u>				

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>
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NONE

*Subject to CRA

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

U.S.B. Holding Company, Inc., Nanuet, New York
to acquire up to 26 percent of the voting stock of
New Milford Bank and Trust Company, New Milford,
Connecticut.1/

2/24/92 3/

Lakeland First Financial Group, Inc., Succasunna,
New Jersey to become a bank holding company
through the acquisition of 100 percent of the
voting stock of Lakeland Savings Bank, Succasunna,
New Jersey upon conversion of Lakeland Savings
Bank, S.L.A. to a state chartered savings bank.1/

2/23/92 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Fuji Bank, Limited, Tokyo, Japan to acquire
certain assets of the First Capital Division of
The Financial Center Bank, N.A., San Francisco,
California and thereby to engage in commercial
financing indirectly through its wholly-owned
subsidiary, Heller First Capital Corp, Chicago,
Illinois.

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 February 1, 1992

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

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 31, 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 February 1, 1992

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

Received application from The Fifth Third Bank, Cincinnati, Ohio, on January 27, 1992, for permission to establish a branch at 3760 Paxton Avenue, Cincinnati, Ohio. * February 20, 1992

Received Section 18(c) application from The State Bank and Trust Company, Defiance, Ohio, on January 28, 1992, to acquire the Delta, Lyons, and Wauseon, Ohio, branches of Society Bank & Trust, Toledo, Ohio. * February 29, 1992

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

Received Section 3(a)(3) application from First Commonwealth Financial Corporation, Indiana, Pennsylvania, on January 21, 1992, to acquire Central Bank, Claysburg, Pennsylvania. * F: February 20, 1992

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

Received notification from Community Independent Bancorp, Inc., West Salem, Ohio, on January 21, 1992, of its intent to engage de novo in performing appraisals of real estate and tangible and intangible personal property, including securities, pursuant to Section 225.25(b)(13) of Regulation Y through a wholly-owned subsidiary, CIB Appraisal Services, Inc. February 25, 1992

-
- * - 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 Cleveland

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

Received Section 4(c)(8) application from February 25, 1992
Provident Bancorp, Inc., Cincinnati, Ohio,
on January 24, 1992, to acquire at least 49
percent of the voting shares of Brooks Capital
Management, Inc., Cleveland, Ohio.

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

Received Section 4(c)(8) application from February 26, 1992
Society Corporation, Cleveland, Ohio, on
January 28, 1992, for permission to expand the
non-banking activities of its wholly-owned
subsidiary, Green Machine Network Corporation,
North Olmsted, Ohio.

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

Received three requests from Ohio Citizens
Bank, Toledo, Ohio, on January 27, 1992, for
permission to exceed its limit of investment
in bank premises permitted under Section 24A
of the Federal Reserve Act.

-
- * - 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

Union Bancorp, Inc., Bowling Green,
Virginia, to become a bank holding
company through the acquisition of
Union Bank and Trust Company, Bowling
Green, Virginia.*

2-23-92

Grayson Bankshares, Inc., Independence,
Virginia, to become a bank holding
company through the acquisition of
Grayson National Bank, Independence,
Virginia.*

2-28-92

F & M National Corporation, Winchester,
Virginia, to acquire Farmers & Merchants
Bank of Keyser, Keyser, West Virginia.*

2-29-92

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.*

2-13-92**

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

Application

None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending January 31, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination</u> <u>Date</u>	<u>Rating</u>
Blue Ridge Bank 213 N. Locust Street Floyd, Virginia 24091	11-14-91	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 31, 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.	02-29-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Terrabank Holding Corporation Miami, Florida Change in control by Carlos Salman to acquire an additional 11.30 percent of the shares of common stock. Mr. Salman's ownership will increase to 20.57 percent.	Not yet available*
Villages Bancorporation, Inc. Lady Lake, Florida 1-BHC formation, First Bank of the Villages, Lady Lake, Florida.	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>
None.	

*Subject to Provisions of Community Reinvestment

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

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

Application

None.

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

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

Bank

Rating

Date

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>
Merger/ Branch	Comerica Bank - Detroit Detroit, Michigan Manufacturers National Bank of Detroit Detroit, Michigan Manufacturers Detroit Location*	N - **
Branch	Comerica Bank - Detroit Detroit, Michigan 12225 W. Warren Avenue, Detroit, Michigan 13650 Michigan Avenue, Detroit, Michigan 16150 Michigan Avenue, Detroit, Michigan 22101 Michigan Avenue, Detroit, Michigan 3655 S. Telegraph Road, Detroit, Michigan 850 N. Telegraph Road, Detroit, Michigan*	N - **
Merger/ Oakar/Branch	Arneson Bancshares, Inc. Clear Lake, Iowa Garner Branch of Home Federal Savings and Loan Association, F.A. Algona, Iowa	FR - ** N - **
Merger/ Oakar/Branch	Emmetsburg Bank Shares, Inc. Emmetsburg, Iowa Emmetsburg Branch of Home Federal Savings and Loan Association, F.A. Algona, Iowa	FR - ** N - **
Merger/ Oakar/Branch	Titonka Bancshares, Inc. Buffalo Center, Iowa Forest City Branch of Home Federal Savings and Loan Association, F.A. Algona, Iowa	FR - ** N - **
Merger/ Oakar	Illinois Financial Services, Inc. Chicago, Illinois Century Federal Savings Bank, FSB Chicago, Illinois	FR - ** N - **
Merger/ Oakar	Koss-Winn Bancshares, Inc. Buffalo Center, Iowa Britt Branch of Home Federal Savings and Loan Association, F.A. Algona, Iowa	FR - ** N - **
Merger/ Oakar	Mid-Iowa Bancshares, Inc. Algona, Iowa Emmetsburg Branch of Home Federal Savings and Loan Association, F.A. Algona, Iowa	FR - ** N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Merger/ Oakar	West Bend Bancorp West Bend, Iowa Home Office of Home Federal Savings and Loan Association, F.A. Algona, Iowa	FR - ** N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>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 - 1-20-92
Y-2	Comerica Incorporated Detroit, Michigan Manufacturers National Corporation Detroit, Michigan Manufacturers National Bank Detroit, Michigan Manufacturers National Bank of Ann Arbor Ann Arbor, Michigan Manufacturers Bank-Wilmington Newark, Delaware Manufacturers Bank and Trust of Florida Palm Beach Gardens, Florida Affiliated Bank Franklin Park, Illinois Manufacturers National Bank of Grand Rapids Grand Rapids, Michigan Manufacturers Bank of Lansing Lansing, Michigan Affiliated Banc Group, Inc. Morton Grove, Illinois*	FR - ** N - **
Y-2	Manufacturers National Corporation Detroit, Michigan Comerica Incorporated, Detroit, Michigan Comerica Bank-Detroit, Detroit, Michigan Comerica Bank-Midwest, National Association Toledo, Ohio Comerica Bank-Texas, Dallas, Texas Plaza Bank of Commerce San Jose, California Bank of Industry, City of Industry, California Comerica Trust Company of Florida Boca Raton, Florida*	FR - ** 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	Manufacturers-Detroit International Corporation East Detroit, Michigan Comerica Incorporated Detroit, Michigan	FR - ** N - **
Y-1	Old State Bank Corporation Fremont, Michigan The Old State Bank of Fremont Fremont, Michigan*	FR - 1-13-92 N - 1-18-92
Y-1	Fairmount Banking Company Fairmount, Indiana The Fairmount State Bank Fairmount, Indiana*	FR - ** N - **

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	ABN/AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Comerica Incorporated Detroit, Michigan Affiliated Asset-Based Lending Services, Inc. Morton Grove, Illinois Manucor Agency, Inc. Detroit, Michigan Manucor Insurance Corporation Detroit, Michigan Manufacturers Affiliated Trust Company Chicago, Illinois Manufacturers Bank and Trust of Florida, N.A. Palm Beach Gardens, Florida Manufacturers Bank-Wilmington Wilmington, Delaware Manufacturers Federal Savings Bank (in formation) Palm Beach Gardens, Florida ML, Inc. (D/B/A Magic Line) Dearborn, Michigan NSCC Leasing Corp. Morton Grove, Illinois Wilson, Kemp & Associates, Inc. Detroit, Michigan	FR - **
Y-4	Manufacturers National Corporation Detroit, Michigan Comerica Acceptance Corporation Auburn Hills, Michigan Comerica Bank-Florida, Federal Savings Bank Clearwater, Florida Comerica Brokers, Inc. Detroit, Michigan Comerica Capital Management, Inc. Detroit, Michigan Comerica Corporate Services, Incorporated Detroit, Michigan Comerica Properties Corporation Auburn Hills, Michigan Comerica Trust Company of Florida, National Association Boca Raton, Florida ML, Inc. (D/B/A Magic Line) Dearborn, Michigan Plaza Realty Advisors San Jose, California	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Irwin Financial Corporation Columbus, Indiana Primed Financial Services, Inc. Chesapeake, Virginia--extensions of credit for the account of health care providers engaged in consumer finance account	FR - **

Section IV - Applications Not Subject to Federal Register or Newspaper

Notice

<u>Type</u>	<u>Application</u>
RoS	Tanco, Ltd. Guttenberg, Iowa To redeem 106,240 shares of voting preferred stock

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 31, 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>
-Old Kent Bank Southwest 210 East Main Street Niles, Michigan 49120	10/15/91	S
-Byron Center State Bank 2445 84th Street, S.W. Byron Center, Michigan 49315	10/21/91	S
-Bank of Lakeview 506 Lincoln Avenue Lakeview, Michigan	10/28/91	NI

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 31, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Mid-South Bancorp, Inc., Franklin, Kentucky to acquire First Citizens Bank, Franklin, Tennessee	Newspaper: 2-24-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 4(c)(8) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire Superior Federal Bank, F.S.B., Fort Smith, Arkansas	Not yet available

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 31, 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 Ending Date</u>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Dairyland Bank Holding Corporation La Crosse, WI To acquire 100% of Bank of Alma, Alma, WI*	Not yet available
Dairyland Bank Holding Corporation La Crosse, WI To acquire 91.85% of the La Farge State Bank, La Farge, WI*	Not yet available
McVille Financial Services, Inc. McVille, ND To acquire 100% of McVille State Bank, McVille, ND*	12-17-91 (Federal Register)
First Bank System, Inc. Mpls, MN To acquire 100% of Siouxland Bank Holding Company, Scottsdale, Arizona, a multibank holding company owning Dakota Bank and Trust Company, Fargo, ND and First National Bank of Hettinger, Hettinger, North Dakota*	Not yet available
Thompson Insurance, Inc. Bismarck, ND To acquire 91.77% of the First Security Bank of Havre, Havre, MT*	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>
Norwest Corporation Mpls, MN To engage indirectly through Rural Community Insurance, Inc., an in- direct subsidiary of Norwest Cor- poration, in crop insurance managing agent business through a lease agree- ment with National Ag Underwriters, Inc., Anoka, MN	Not yet available
Norwest Corporation Mpls, MN To engage in combining data processing, data transmission services, facilities and data bases to local boards of realty and their members through the acquisi- tion of U.S. Recognition, Inc., Ringwood, New Jersey	Not yet available
First Bank System, Inc. Mpls, MN To engage in data processing through the acquisition of Dakota Data Processing, Inc., Fargo, ND	Not yet available
First Bank System, Inc. Mpls, MN To engage in performing trust company functions through the acquisition of of Dakota First Trust Co., Fargo, ND	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending January 31, 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
State Bank of Alcester P. O. Box 8 Alcester, SD 57001 (605) 934-2500	October 28, 1991	Outstanding
Citizens State Bank P. O. Box 378 Arlington, SD 57212 (605) 983-5594	October 21, 1991	Satisfactory

Farmers & Merchants Bank
P. O. Box 848
Huron, SD 57350
(605) 352-6444

November 4, 1991

Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
City Center Bank of Colorado, Aurora, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Kim M. and Linda S. Ricketts, Marceline, Missouri, for prior approval to increase their proportionate ownership interest in RMB Bancshares, Inc., Marceline, Missouri, from 20 percent to 28.75 percent. REVISED from the January 17, 1992 Bulletin	Not Available
C. B. Graft, Clinton, Oklahoma, 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

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 NOTICE
OR NEWSPAPER NOTICE**

<u>APPLICATION</u>
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>
Western Bank of Cody P.O. Box 218 Cody, Wyoming 82414-0218	11-4-91	1-27-92	Satisfactory
Bank of Rangely P.O. Box 1088 Rangely, Colorado 81648-1088	11-4-91	1-28-92	Needs to Improve
First Security Bank P.O. Box 460 New Castle, Wyoming 82721-0460	10-29-91	1-28-92	Needs to Improve

Federal Reserve Bank of Kansas City

The First State Bank	11-4-91	1-30-92	Satisfactory
P.O. Box 427			
Fairfax, Oklahoma 74637-0427			
 The Stock Exchange Bank	 11-4-91	 1-30-92	 Satisfactory
P.O. Box 273			
Caldwell, Kansas 67022-0273			

*Application is subject to CRA.

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

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

*Section 3(a)(1) application by
First Tule Bancorp of Delaware, Inc., Wilmington, DE,
to acquire The First National Bank of Tulia, Tulia, TX

2-22-92
(Republished)

*Section 3(a)(1) application by
Lockhart Bankshares, Inc., Lockhart, TX, to acquire
Lockhart Bankshares-Delaware, Inc., Wilmington, DE, and
First-Lockhart National Bank, Lockhart, TX

2-22-92

*Section 3(a)(1) application by
Lockhart Bankshares-Delaware, Inc., Wilmington, DE, to
acquire First-Lockhart National Bank, Lockhart, TX

2-22-92

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

Notice by Delhi Bancshares, Inc., Delhi, LA, to redeem
15,752 shares of its common stock

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JANUARY 27, 1992

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Minden Bank & Trust Company 401 Main Street P. O. Box 400 Minden, Louisiana 71058-0400	10-28-91	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/31/92

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

None

Section III - Applications Subject to Federal Register Notice Only

None

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

None

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

Week ending 1/31/92

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>
Farmers and Merchants Bank of Forest Grove (now called Valley Commercial Bank)	P.O. Box 766 Forest Grove, OR 97116 Tel: (503) 359-4495	10/21/91	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.