

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 7
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 15, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Monetary policy report to Congress.
Authorized, February 12, 1992.

BANK HOLDING COMPANIES

Australia and New Zealand Banking Group Limited,
Melbourne, Australia -- to engage in full-service
brokerage, financial advisory, and loan marketing
activities through ANZ McCaughan Securities (USA)
Inc., New York, New York.
Approved, February 10, 1992.

BankAmerica Corporation, San Francisco, California --
and Nevada First Development Corporation, Las
Vegas, Nevada -- to acquire Valley Capital
Corporation, and its banking and nonbanking
subsidiaries.
Approved, February 12, 1992.

Norwest Corporation, Minneapolis, Minnesota -- to
acquire Norwest Bank Waseca, N.A., Waseca,
Minnesota.
Approved, February 12, 1992.

Society Corporation, Cleveland, Ohio -- to merge with
Ameritrust Corporation, and acquire its banking and
nonbanking subsidiaries.
Approved, February 12, 1992.

REGULATIONS AND POLICIES

Regulations O and Y -- revisions to conform the
regulations to amendments to the Federal Reserve
Act contained in the Federal Deposit Insurance
Corporation Improvement Act of 1991.
Proposed, February 12, 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 Comerica Bank - Detroit, Detroit, Michigan -- to establish branches at the northeast corner of Grand River and Grand Oak, Genoa Township; and the southeast corner of Dequindre and 12 Mile Road, Warren, Michigan.
Approved, February 11, 1992.

Chicago 1st Source Bank, South Bend, Indiana -- to establish a branch at 2020 East Bristol Street, Elkhart, Indiana.
Approved, February 14, 1992.

BANK HOLDING COMPANIES

Atlanta CBS Bancshares, Inc., Spencer, Tennessee -- to acquire First State Bank, Maynardsville, Tennessee.
Approved, February 11, 1992.

Atlanta First Autauga Bancshares, Inc., Montgomery, Alabama -
- to acquire Cee Bee Corporation, Prattville, Alabama, and Citizens Bank.
Approved, February 12, 1992.

Minneapolis First National Agency of Bagley, Bagley, Minnesota -- to acquire the Farmers State Bank of Fosston, Fosston, Minnesota.
Returned, February 12, 1992.

San Francisco Investors Banking Corporation, Portland, Oregon -- to acquire Colonial Banking Company, Grants Pass Oregon.
Approved, February 13, 1992.

Minneapolis Johnson Holdings, Inc., Isanti, Minnesota -- to acquire East Central Holding Company.
Approved, February 14, 1992.

Minneapolis Johnson Holdings, Inc., Isanti, Minnesota -- to engage in general insurance agency activities through East Central Holding Company.
Approved, February 14, 1992.

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

BANK HOLDING COMPANIES

Kansas City	KLT Bancshares, Inc., Farley, Missouri to acquire Farley Bancshares, Inc., Farley, Missouri and Farley State Bank, Parkville, Missouri. Approved, February 12, 1992.
Cleveland	National City Corporation, Cleveland, Ohio, and National Processing Company, Inc., Louisville, Kentucky -- to acquire B&L Consultants, Inc., Norwood, Massachusetts. Approved, February 14, 1992.
Dallas	South Plains Financial Corporation, Dover, Delaware - - to acquire South Plains Bank, Levelland, Texas, and First State Bank, Morton, Texas. Approved, February 12, 1992.
Minneapolis	Thompson Insurance, Inc., Bismarck, North Dakota -- to acquire the First Security Bank of Havre, Havre, Montana. Returned, February 12, 1992.

BANK MERGERS

Minneapolis	First National Bank of Bagley, Bagley, Minnesota -- to acquire the Farmers State Bank of Fosston, Fosston, Minnesota. Returned, February 12, 1992.
Chicago	First Northern Savings Bank, S.A., Green Bay, Wisconsin -- to merge with New London Savings and Loan Association, New London, Wisconsin. Approved, February 14, 1992.
Chicago	State Bank of Crosswell, Crosswell, Michigan -- to merge with Sanilac County Bank Deckerville, Michigan, and to establish branches in Deckerville and Sandusky, Michigan. Approved, February 11, 1992.

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

BANK PREMISES

Richmond	Bank of Clark County, Berryville, Virginia -- investment in bank premises. Approved, February 13, 1992.
Chicago	Comerica Bank - Detroit, Detroit, Michigan -- investment in bank premises. Approved, February 11, 1992.
Chicago	First Illini Bank, Galesburg, Illinois -- investment in bank premises. Approved, February 14, 1992.
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. Approved, February 10, 1992.
Kansas City	Webb City Bank, Webb City, Missouri -- investment in bank premises. Approved, February 14, 1992.

BANKS, STATE MEMBER

Minneapolis	First Security Bank of Havre, Havre, Montana -- payment of a dividend. Returned, February 12, 1992.
Kansas City	First State Bank of Taos, Taos, New Mexico -- payment of a dividend. Approved, February 13, 1992.

CAPITAL STOCK

Atlanta	Hartford Financial Corporation, Hartford, Alabama -- redemption of shares. Approved, February 14, 1992.
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COMPETITIVE FACTORS REPORTS

St. Louis	AmeriFirst Bank of Cape Girardeau, Cape Girardeau, Missouri, proposed merger with Bank of Sikeston, Sikeston, Missouri -- report on competitive factors. Submitted, February 14, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Minneapolis	Eastwood Bank St. Charles, St. Charles, Minnesota, proposed merger with Eastwood Bank Elgin, Elgin, Minnesota -- report on competitive factors. Submitted, February 11, 1992.
Philadelphia	Farmers and Merchants Trust Company of Chambersburg, Chambersburg, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of the Waynesboro, Pennsylvania, branch of Home Federal Savings Bank, Hagerstown, Maryland -- report on competitive factors. Submitted, February 13, 1992.
Kansas City	First National Bank of Wray, Wray, Colorado, proposed merger with Security National Bank, Holyoke, Colorado -- report on competitive factors. Submitted, February 12, 1992.
Richmond	First Union National Bank of South Carolina, Greenville, South Carolina, proposed acquisition of assets and assumption of the liabilities of two Hilton Head, South Carolina, branches of NCNB National Bank of South Carolina, Columbia, South Carolina -- report on competitive factors. Submitted, February 10, 1992.
Richmond	Grayson National Bank, Independence, Virginia, proposed merger with Independence National Interim Bank -- report on competitive factors. Submitted, February 10, 1992.
Philadelphia	Harleysville National Bank and Trust Company, Harleysville, Pennsylvania, proposed purchase of the assets and assumption of the liabilities of four branches of Provident National Bank, Philadelphia, Pennsylvania -- report on competitive factors. Submitted, February 12, 1992.

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

COMPETITIVE FACTORS REPORTS

Minneapolis MidAmerica Bank Newport, Newport, Minnesota -- proposed merger with MidAmerica Bank Chaska, Chaska; MidAmerica Maplewood, Maplewood; and MidAmerica Bank, N.A., Roseville, Minnesota -- report on competitive factors. Submitted, February 11, 1992.

Richmond NCNB Virginia, McLean, Virginia, proposed merger with NationsBank of Virginia, N.A., Richmond, Virginia - - report on competitive factors. Submitted, February 14, 1992.

EXTENSIONS OF TIME

Chicago Chemical Bank Michigan, Clare, Michigan -- extension to June 1992, to merge with Chemical Bank Gladwin County, Beaverton, Michigan, and to establish branches in Beaverton and Gladwin, Michigan. Granted, February 12, 1992.

Chicago First Bancshares, Inc., Schaumburg, Illinois -- extension to May 14, 1992, to acquire First Bank of Schaumburg, Schaumburg, Illinois. Granted, February 14, 1992.

New York Manufacturers and Traders Trust Company, Buffalo, New York -- extension to March 31, 1992, to merge with The First National Bank of Highland, Newburgh, New York. Granted, February 10, 1992.

San Francisco Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, February 14, 1992.

San Francisco Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, February 14, 1992.

St. Louis Union Planters Corporation, Memphis, Tennessee -- extension to May 21, 1992, to acquire Fidelity Federal Bank, A Federal Savings Bank, Nashville, Tennessee. Granted, February 14, 1992.

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

EXTENSIONS OF TIME

New York	United Counties Bancorporation, Cranford, New Jersey -- extension to May 28, 1992, to acquire up to 9.9 percent of Central Jersey Bancorp, Freehold, New Jersey. Granted, February 14, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, February 12, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy -- treatment of intangible assets
for risk-based and leverage capital purposes
(Docket R-0748).
Proposed, January 21, 1992.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago	Dixon Bancshares, Inc., Rolfe, Iowa -- to acquire Rolfe State Bank, and Citizens State Bank, Sheldon, Iowa. Returned, February 4, 1992.
Kansas City	P.N.B. Financial Corporation, Kingfisher, Oklahoma -- to acquire certain assets and assume certain liabilities of the Enid branch of First Federal Savings Association of Chickasha, Chickasha, Oklahoma. Approved, February 7, 1992.

BANKS, STATE MEMBER

Richmond	Bank of Northern Virginia, Arlington, Virginia -- payment of a dividend. Approved, February 7, 1992.
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ADDITIONS AND CORRECTIONS

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

CHANGE IN BANK CONTROL

Kansas City NBA Bankshares, Inc., Salina, Kansas -- change in
bank control.
Permitted, February 7, 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 Date Rating**

NONE

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

United Jersey Bank, Hackensack, New Jersey to establish an offsite electronic facility at 500 International Trade Partners, International Trade Center, 500 International Drive, Mount Olive, New Jersey. 1/

3/12/92

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/

3/3/92 2/

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/

3/6/92 2/

Mr. Josiah T. Austin and Ms. Valer C. Austin, to acquire control of up to 24.9 percent of the voting shares of Westport Bancorp, Inc., Westport, Connecticut.

2/16/92 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.

2/26/92

SECTION III (cont'd)

Nonbanking Applications
(Subject to Federal Register Notice Only)

Bayerische Landesbank Girozentrale, Munich, Commerzbank AG, Frankfurt am Main, and Dresdner Bank, Frankfurt am Main, all of the Federal Republic of Germany, to retain indirectly all of the voting shares of Mercedes-Benz Credit Corporation, Norwalk, Connecticut and thereby to engage in financing, leasing, and credit-related insurance activities.

N/A

Barclays PLC and Barclays Bank PLC, both of London, England to engage indirectly through Barclays de Zoete Wedd Securities Inc. in the execution and clearance of 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.

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 15, 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

Premier Bank (in organization), Doylestown, 1/ 3/8/92
PA to relocate its head office from 42
Shewell Avenue, Doylestown, PA to 379 N.
Main Street, Doylestown, PA.

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

Comment Period Ending Date

Meridian Bancorp, Inc., Reading, PA to 1/
acquire 8.33% of the voting shares of
United Bank of Philadelphia (in
organization), Philadelphia, PA,
pursuant to Section 3(a)(3) of the
Bank Holding Company Act. Secretary
Delegated

Newspaper: 2/25/92
Federal Register: 3/10/92

Gloucester County Bankshares, Inc., Woodbury, 1/
NJ seeks approval to form a bank holding
company by acquiring 100% of The Bank of
Gloucester County, Woodbury, NJ pursuant
to Section 3(a)(1) of the BHCA.

Newspaper: 3/9/92
Federal Register: N/A*

**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 February 14, 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 15, 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**

NONE

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

Received request from Ohio Citizens Bank, Toledo, Ohio, on February 14, 1992, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

Received request from WesBanco Bank, Wheeling, West Virginia, on February 14, 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

<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>
Matewan BancShares, Inc., Matewan, West Virginia, to acquire 49% of the voting shares of Hampden Venture Limited Partnership, Gilbert, West Virginia.	3-6-92*

Section III - Applications Subject to Federal Register Notice

<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.

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending February 14, 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>
First Commercial Bank 3801 Wilson Boulevard Arlington, VA 22203	12-9-91	Satisfactory
The State Bank of the Alleghenies 116 West Riverside Street Covington, VA 24426	12-9-91	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 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>
Peoples Preferred Bancshares, Inc. Colquitt, Georgia To acquire 50.68 percent of Columbia Bancng Company, Inc., Columbia, Alabama, and thereby indirectly acquire its bank subsidiary, Bank of Columbia, Columbia, Alabama.	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 common stock. The acquisition will increase Mr. Thomson's total ownership to 25.07.	02-25-92* Newspaper
Heritage Financial Services, Inc. Clarksville, Tennessee 1-BHC formation, Heritage Bank, Clarksville, Tennessee.	02-13-92* Federal Register

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
FirstBancorp, Inc. Marathon, Florida To engage de novo in lending activities, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

*Subject to Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 1992

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

Application

Bank of Adairsville
Adairsville, Georgia
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 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>
Branch/24A	The Kingston State Bank Kingston, Michigan 2593 S. Van Dyke Marlette Township, Michigan*	N - 2-15-92
Merger/ Branch	Comerica Bank - Detroit Detroit, Michigan Manufacturers National Bank of Detroit Detroit, Michigan Manufacturers Detroit Location*	N - 3-2-92
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 - 3-2-92
Branch/24A	Villa Park Trust & Savings Bank Villa Park, Illinois 345 S. Main Street Lombard, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	DunC Corp. Belvidere, Illinois Capron Bancorp, Inc. Capron, Illinois Capron State Bank Capron, Illinois*	FR - 2-26-92 N - **
Y-1	Brad, Inc. Black River Falls, Wisconsin Bank of Melrose Melrose, Wisconsin*	FR - 2-25-92 N - 2-20-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-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 - 3-2-92
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 - 3-2-92
CoC-HC	Manufacturers-Detroit International Corporation East Detroit, Michigan Comerica Incorporated Detroit, Michigan	FR - ** N - 3-2-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Fairmount Banking Company Fairmount, Indiana The Fairmount State Bank Fairmount, Indiana*	FR - 3-2-92 N - **
Y-1	American Chartered Bancorp II, Inc. Lake Zurich, Illinois American Chartered Bank of Lake Zurich Lake Zurich, Illinois*	FR - ** N - 2-29-92
Y-1	B J Morgan Bancshares, Inc. Morgantown, Indiana First State Bank Morgantown, Indiana*	FR - ** N - **
Y-2	Prairie Bancorp, Inc. Manlius, Illinois First Hanover Bancorp, Inc. Hanover, Illinois Hanover State Bank Hanover, Illinois*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	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 - 3-2-92

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	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 - 3-2-92
Y-4/OAKAR	First Mid-Illinois Bancshares, Inc. Mattoon, Illinois Heartland Federal Savings and Loan Association Mattoon, Illinois	FR - **
Y-4	Clare Bancorporation, Inc. Platteville, Wisconsin First Federal Savings and Loan Association of Platteville Platteville, Wisconsin	FR - **
Y-4	Montfort Bancorporation, Inc. Platteville, Wisconsin First Federal Savings and Loan Association of Platteville Platteville, Wisconsin	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Aurelia FT & S Bankshares, Inc. Aurelia, Iowa To redeem 850 shares of its outstanding common stock
RoS	Valley Bancshares, Inc. Mapleton, Iowa To redeem 700 shares of its common 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 state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 14, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATING</u>
-Security Bank of Commerce 11300 Joseph Campau Avenue Hamtramck, Michigan 48212 (313)366-3200	9/23/91	NI
-Security Trust & Savings Bank 601 Lake Avenue Storm Lake, Iowa 50588 (712)732-3022	10/28/91	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 14, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Ashley Bancstock Company, Crossett, Arkansas by Norman Ashley Bancstock Voting Trust	Not yet available
Change in control notification involving Bancshares of Camden, Inc., Camden, Tennessee by Bank of Camden ESOP	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Stock redemption notification by Steelville Community Banc-Shares, Inc., Steelville, Missouri	Not applicable

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING February 14, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
UniSouth Banking Corporation	P. O. Box 431 Columbus, Mississippi 39703	10-28-91	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Peoples State Bank Plainview, Mn To acquire the Elgin and Millville offices of Eastwood Bank, St. Charles, MN	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Dairyland Bank Holding Corporation La Crosse, WI To acquire 100% of Bank of Alma, Alma, WI*	2-25-92 (Federal Register)
Dairyland Bank Holding Corporation La Crosse, WI To acquire 91.85% of the La Farge State Bank, La Farge, WI*	2-25-92 (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*	3-10-92 (Federal Register)
First Financial Corporation Arthur, ND To indirectly acquire 100% of the First State Bank of Buffalo, Buffalo, ND*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First State Bank of Arthur Arthur, ND To acquire 100% of First State Bank of Buffalo, Buffalo, ND*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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	2-26-92
First Bank System, Inc. Mpls, MN To engage in performing trust company functions through the acquisition of of Dakota First Trust Co., Fargo, ND	3-10-92

* 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 February 7, 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
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None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
King Bancshares, Inc., Kingman, Kansas, for prior approval to acquire 100 percent of the voting shares of Kingman Savings and Loan Association, Kingman, Kansas.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
CS Bancshares, Inc., Chillicothe, Missouri, for prior approval to acquire 80 percent of the voting shares of Alma Bancshares Corporation, Alma, Missouri.*	Not Available
Porter Bancshares, Inc., Porter, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Porter, Porter, 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:

Federal Reserve Bank of Kansas City

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 10, 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

Change in Control Notice by
David Neal Walthall, Plano, TX, to acquire an
interest in Equitable Bankshares, Inc., Dallas, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF FEBRUARY 10, 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>
Bank of the West 950 N. Beltline Rd. P. O. Box 165869 Irving, Texas 75016	11-12-91	Needs to Improve

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 02/14/92

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

Command Credit Corporation, Rockville, Centre,
New York, to become a bank holding company by
acquiring Republic National Bancorp, Inc.,
Phoenix, Arizona. *

Newspaper: 03/07/92

Fed. Reg.: Not Available

Grupo Famsa, S.A. de C.V., Monterrey, Mexico,
to become a bank holding company by acquiring
Bancomer, S.A., Mexico City, Mexico. *

Newspaper: Not Available

Fed. Reg.: 03/10/92

Section III - Applications Subject to Federal Register Notice Only

Command Credit Corporation, Rockville Centre,
New York, to engage directly in marketing of
secured credit cards; providing loan servicing
regarding credit card products; marketing
merchant accounts; providing financial advice,
data processing services, management consulting;
and operating a collection agency.

Fed. Reg.: Not Available

BankAmerica Corporation, San Francisco, California,
to engage in nonbanking activities through the
acquisition of H. F. Holdings, Inc., Marina del Rey,
California.

Fed. Reg.: Not Available

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

NONE

* Subject to CRA

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 02/14/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions below became available during the week ending February 14, 1992. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Address</u>	<u>Examination Date</u>	<u>Rating*</u>
Caliber Bank	3800 North Central Ave Phoenix, AZ 85012 Tel: (602) 274-6000	11/04/91	Satisfactory

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

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

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

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