

ANNOUNCEMENT

RESEARCH LIBRARY

H.2, 1992, No. 12

Actions of the Board, its Staff, and
the Federal Reserve Banks;

Applications and Reports Received
During the Week Ending March 21, 1992

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

MAR 2 9 54 AM '92
FEDERAL RESERVE BANK
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Union Corporation, Charlotte, North Carolina --
to buy and sell securities on the order of
investors as a riskless principal through First
Union Securities, Inc.

Approved, March 16, 1992.

Mercantile Bancorporation, Inc., St. Louis, Missouri,
and Mercantile Acquisition Corporation I -- to
acquire Ameribanc, Inc., St. Joseph, Missouri, its
eleven bank subsidiaries, and Ameribanc Life
Insurance Company, and thereby engage in credit
related insurance.

Approved, March 18, 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 a branch at Oakbrook Commons Retirement
Community, 16351 Rotunda Drive, Dearborn, Michigan.
Approved, March 20, 1992.

Kansas City Pioneer Bank of Longmont, Longmont, Colorado -- to
establish a branch at 1610 Hoover.
Approved, March 19, 1992.

Atlanta SouthTrust Bank of Pinellas County, St. Petersburg,
Florida -- to establish a branch at 8941 State
Route 52, Hudson, Florida, to be known as the New
Port Richey branch.
Approved, March 16, 1992.

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

BANK HOLDING COMPANIES

Chicago	ABN AMRO Bank, N.V, Amsterdam, The Netherlands; ABN / AMRO Holding N.V.; ABN AMRO North America, Inc., Chicago, Illinois; Stichting Administratiekantoor ABN AMRO Holding and Stichting Prioriteit ABN AMRO Holding -- to acquire Euram Service, Inc., and engage in asset management activities. Returned, March 19, 1992.
Kansas City	Altus NBC Corporation, Altus, Oklahoma -- to acquire certain assets and assume certain liabilities of the Kingfisher branch of Chisholm Federal Savings Association, Kingfisher, Oklahoma. Approved, March 20, 1992.
Minneapolis	Bank of Montana System, Great Falls, Montana -- to acquire the Bank of Montana Anaconda, Anaconda, Montana. Approved, March 16, 1992.
Atlanta	Browning Partners International, Inc., Miami, Florida -- to acquire CJH Browning Bank. Approved, March 19, 1992.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana, and CNB of Central Indiana, Inc. -- to acquire Indiana Bancshares, Inc., Greenwood, Indiana. Approved, March 20, 1992.
Kansas City	CS Bancshares, Inc., Chillicothe, Missouri -- to acquire Alma Bancshares Corporation, Alma, Missouri. Approved, March 18, 1992.
Chicago	Devon Bancorp, Inc., Chicago, Illinois -- to acquire certain assets and assume certain liabilities of Western Federal Savings and Loan Association, Glenview, Illinois. Approved, March 20, 1992.
Chicago	DunC Corp., Belvidere, Illinois -- to acquire Capron Bancorp, Inc., Capron, Illinois, and Capron State Bank. Returned, March 18, 1992.

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

BANK HOLDING COMPANIES

Richmond	FCNB Corp., Frederick, Maryland -- proposal that Frederick County National Bank acquire certain assets and assume certain liabilities of a branch of Augusta Federal Savings Association, Baltimore, Maryland. Approved, March 20, 1992.
Richmond	First Maryland Bancorp, Baltimore, Maryland -- proposal that First National Bank of Maryland acquire certain assets and assume certain liabilities of a branch of Augusta Federal Savings Association. Approved, March 20, 1992.
Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- proposal that First Virginia Bank-Central Maryland, Bel Air, Maryland, acquire certain assets and assume certain liabilities of a branch of Augusta Federal Savings Association, Baltimore, Maryland. Approved, March 20, 1992.
Dallas	Ford Bank Group, Inc., Lubbock, Texas -- proposal to merge with First Federal Savings and Loan Association and to merge FFSLA into First National Bank at Lubbock, Lubbock, Texas. Approved, March 20, 1992.
New York	Fuji Bank, Limited, Tokyo, Japan -- to acquire certain assets of The Financial Center Bank, N.A., San Francisco, California, and engage indirectly in commercial financing activities. Approved, March 20, 1992.
Dallas	Henrietta Delaware Financial Corporation, Dover, Delaware -- to acquire First National Bank of Henrietta, Henrietta, Texas. Approved, March 16, 1992.
Chicago	Irwin Financial Corporation, Columbus, Indiana -- to acquire Primed Financial Services, Inc., Chesapeake, Virginia, and to engage in extensions of credit for the account of health care providers engaged in consumer finance activities. Withdrawn, March 16, 1992.

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

BANK HOLDING COMPANIES

St. Louis	Mid - Missouri Bancshares, Inc., Nevada, Missouri -- to acquire Tri - County State Bank, El Dorado Springs, Missouri. Approved, March 17, 1992.
Cleveland	National City Corporation, Cleveland, Ohio, and NC Acquisition Corp. -- to acquire Merchants National Corporation, Indianapolis, Indiana. Approved, March 16, 1992.
Kansas City	North Platte Corporation, Torrington, Wyoming -- to acquire Worland Holding Company, Worland, Wyoming. Approved, March 16, 1992.
Chicago	South Ottumwa Bancshares, Inc., Ottumwa, Iowa -- to acquire certain assets and assume certain liabilities of Peoples Federal Savings Association. Approved, March 20, 1992.
Atlanta	SouthTrust Corporation, Birmingham, Alabama -- to acquire SouthTrust Bank of Georgia, N.A., through charter conversion of SouthTrust, FSB. Approved, March 16, 1992.
Atlanta	SouthTrust Corporation, Birmingham, Alabama -- to acquire certain assets and assume certain liabilities of the New Port Richey, Hudson, Florida, branch of Mid-State Federal Savings Bank, Ocala, Florida. Approved, March 16, 1992.
Minneapolis	Wall Street Holding Company, Hamilton, North Dakota - - to acquire the Bank of Hamilton, Hamilton, North Dakota. Approved, March 20, 1992.

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

BANK MERGERS

Richmond	First Virginia Bank - Central Maryland, Bel Air, Maryland -- to acquire certain assets and assume certain liabilities of Augusta Federal Savings Association, Baltimore, Maryland, and to establish a branch. Approved, March 20, 1992.
Cleveland	Provident Bank, Cincinnati, Ohio -- to acquire Thrift Savings Bank, and to establish branches. Approved, March 20, 1992.
Cleveland	Provident Bank, Cincinnati, Ohio -- to acquire Merit Savings Bank, and to establish branches. Approved, March 20, 1992.
Atlanta	SouthTrust Bank of Pinellas County, St. Petersburg, Florida -- to purchase the New Port Richey, Hudson, Florida, branch of Mid-State Federal Savings Bank, Ocala, Florida. Approved, March 16, 1992.

BANK PREMISES

Kansas City	Century Bank Sterling, Sterling, Colorado -- investment in bank premises. Approved, March 20, 1992.
Chicago	Comerica Bank - Detroit, Detroit, Michigan -- investment in bank premises. Approved, March 20, 1992.
Minneapolis	Dakota County Bank, Mendota Heights, Minnesota -- investment in bank premises. Approved, March 20, 1992.
Kansas City	Pioneer Bnk of Longmont, Longmont, Colorado -- investment in bank premises. Approved, March 19, 1992.
Atlanta	SouthTrust Bank of Pinellas County, St. Petersburg, Florida -- investment in bank premises. Approved, March 16, 1992.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Dallas	Fortune Financial, Copperas Cove, Texas -- registration statement. Withdrawn, March 17, 1992.
Dallas	Republic of Texas Company, Dallas, Texas -- registration statement. Withdrawn, March 17, 1992.
Dallas	Southland Life Insurance Company, Plano, Texas -- registration statement. Withdrawn, March 17, 1992.
Dallas	Sweetwater Production Credit Association, Sweetwater, Texas -- registration statement Withdrawn, March 17, 1992.

BANKS, STATE MEMBER

Director, BS&R	Bankers Trust Company, New York, New York -- to accelerate to 12:00 noon, March 16, 1992, the effective date of its Form 8-A registration statement for subordinated notes filed March 9, 1992. Granted, March 18, 1992.
New York	IBJ Schroder Bank & Trust Company, New York, New York -- to issue subordinated capital note. Approved, March 16, 1992.

CAPITAL STOCK

Chicago	Aurelia FT & S Bankshares, Inc., Aurelia, Iowa -- redemption of shares. Approved, March 20, 1992.
Kansas City	First Western Bancorporation, Pueblo, Colorado -- redemption of shares. Approved, March 18, 1992.
Minneapolis	Wall Street Holding Company, Hamilton, North Dakota - - redemption of shares. Approved, March 20, 1992.

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

CHANGE IN BANK CONTROL

Chicago	KSB Financial, Inc., Kingston, Michigan -- change in bank control. Permitted, March 19, 1992.
Minneapolis	Oppegard Agency, Inc., Moorhead, Minnesota -- change in bank control. Returned, March 19, 1992.
St. Louis	Tritten Bancshares, Inc., St. Robert, Missouri -- change in bank control. Permitted, March 17, 1992.
Dallas	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico -- change in bank control. Permitted, March 19, 1992.

COMPETITIVE FACTORS REPORTS

New York	Amalgamated Bank of New York, New York, proposed acquisition of certain assets and assumption of liability to pay deposits in the East Tremont branch of North Side Savings Bank, Bronx, New York -- report on competitive factors. Submitted, March 18, 1992.
Cleveland	Bank One, Middletown, Middletown, Ohio, proposed merger with Bank One, Cincinnati, N.A., Milford, Ohio -- report on competitive factors. Submitted, March 16, 1992.
Richmond	Credit International Bank, N.A., Washington, D.C., proposed purchase of the assets and assumption of the liabilities of the Pennsylvania Avenue branch in Washington, D.C., of Second National Bank, Salisbury, Maryland -- report on competitive factors. Submitted, March 20, 1992.
Minneapolis	First National Bank in Ontonagon, Ontonagon, Michigan, proposed merger with the Watersmeet branch of First of America Bank-Upper Peninsula, N.A., Marquette, Michigan -- report on competitive factors. Submitted, March 19, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago	First National Bank of Chicago, Chicago, Illinois, proposed merger with First Chicago Bank of Mount Prospect, Mount Prospect; First Chicago Bank of Oak Park, Oak Park; and First Chicago Bank of Ravenswood, Chicago, Illinois -- report on competitive factors. Submitted, March 17, 1992.
Chicago	First of America Bank - Southwest Michigan, National Association, Detroit, Michigan, proposed merger with Security Bank Northeast, Richmond; Security Bank St. Clair Shores, St. Clair Shores; and Security Bank of Commerce, Hamtramck, Michigan -- report on competitive factors. Submitted, March 20, 1992.
Dallas	First State Bank, Dumas, Texas, proposed merger with The First National Bank of Amarillo, Amarillo, Texas -- report on competitive factors. Submitted, March 19, 1992.
Philadelphia	First USA Bank, Wilmington, Delaware, proposed merger with Lomas Bank Delaware, Wilmington, Delaware -- report on competitive factors. Submitted, March 16, 1992.
Chicago	F&M Bank, Menomonee Falls, Wisconsin, proposed merger with F&M Bank St. Francis, St. Francis, Wisconsin - - report on competitive factors. Submitted, March 17, 1992.
San Francisco	Mojave Desert Bank, National Association, Mojave, California, proposed purchase of assets and assumption of liabilities of the Mojave branch of Antelope Valley Bank, Lancaster, California -- report on competitive factors. Submitted, March 19, 1992.
St. Louis	Peoples Bank, Sardis, Tennessee, proposed merger with Peoples Interim Bank -- report on competitive factors. Submitted, March 19, 1992.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Phenix - Girard Bank, Phenix City, Alabama, proposed merger with Interim Phenix - Girard Bank -- report on competitive factors. Submitted, March 18, 1992.
Cleveland	Second National Bank of Warren, Warren, Ohio, proposed purchase of certain assets and assumption of the liabilities of the Aurora, Ohio, office of First Nationwide Bank, FSB, San Francisco, California -- report on competitive factors. Submitted, March 20, 1992.
Cleveland	Second National Bank of Warren, Warren, Ohio, proposed assumption of deposit liabilities and transfer of assets of the Aurora, Ohio, branch of First Nationwide Bank, FSB, San Francisco, California -- report on competitive factors. Submitted, March 20, 1992.
San Francisco	Topa Savings Bank, Federal Savings Bank, Los Angeles, California, proposed merger with Topa Thrift and Loan Association -- report on competitive factors. Submitted, March 19, 1992.
Dallas	Westside Bank, San Antonio, Texas, proposed merger with The Bank of The West, Austin, Texas -- report on competitive factors. Submitted, March 18, 1992.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 17, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, March 20, 1992.
Chicago	First Beardstown Bancorp, Inc., Beardstown, Illinois -- extension to May 26, 1992, to acquire First State Bank of Beardstown. Granted, March 17, 1992.

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

EXTENSIONS OF TIME

Atlanta	Parkway Bancorp, Inc., Fort Myers, Florida -- extension to June 23, 1992, to acquire Parkway Bank. Granted, March 20, 1992.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, March 17, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, March 20, 1992.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, March 17, 1992.

MEMBERSHIP

Kansas City	City Center Bank of Colorado, Aurora, Colorado -- to become a member of the Federal Reserve System. Approved, March 20, 1992.
Atlanta	CJH Browning Bank, Miami, Florida -- to become a member of the Federal Reserve System. Approved, March 19, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Bank relocations -- Board policy statement concerning filing applications in connection with interstate relocations of banks.
Withdrawn, February 18, 1992.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago	Prairie Bancorp, Inc., Manlius, Illinois -- to acquire First Hanover Bancorp, Inc., and Hanover State Bank. Returned, March 12, 1992.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

Fleet/Norstar Financial Federal Register 04-06-92
Group, Inc., Providence,
Rhode Island - 4(c)(8)
notification to facilitate
the transfer of Banc New England
Mortgage Company, Inc., East
Providence, Rhode Island to Fleet
Real Estate Funding, Columbia,
South Carolina

Fleet/Norstar Financial Federal Register 04-10-92
Group, Inc., Providence,
Rhode Island - 4(c)(8)
notification to acquire up to
11.239% of The New York Switch
Corporation, Hackensack, New Jersey

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

Amalgamated Clothing and Textile Workers Union,
New York, New York through its subsidiary,
Amalgamated Bank of New York, New York, New York,
to acquire certain assets and assume certain
deposit liabilities of the 200 East 23rd Street
New York, New York branch of Bayside Federal
Savings Bank, Jericho, New York. 1/

4/20/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Village Financial Services, Ltd., Port Chester,
New York to acquire Sentry Savings & Loan
Association, Stamford, Connecticut and to merge
Sentry Savings & Loan Association into Village Bank
of Connecticut, Stamford, Connecticut, a de novo
subsidiary of Village Financial Services, Ltd.

4/10/92 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Long-Term Credit Bank of Japan, Limited,
Tokyo, Japan to engage indirectly in certain
advisory services relating to commercial real
estate loans and property through Greenwich
International Advisors L.P., McClean, Virginia,
a joint venture between Greenwich Financial, Inc.,
itself a subsidiary of Greenwich Capital Markets,
Inc., Greenwich, Connecticut, and Commonwealth
International Associates, Inc., McClean, Virginia. N/A

Credit Suisse and CS Holding, Zurich, Switzerland,
to engage de novo through one or more of their
subsidiaries including BEA Associates in providing
foreign exchange advisory and transactional
services and investment advice on financial futures
and options on futures as a commodity trading
advisor on a worldwide basis.

4/10/92

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 March 21, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
European American Bank EAB Plaza Uniondale, NY 11555	Satisfactory	April 29, 1991

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

Dauphin Deposit Corporation, Harrisburg,
PA to acquire 100% of the voting shares of
FB&T Corporation, Hanover, PA, pursuant
to Section 3(a)(5) of the Bank Holding
Company Act.

Newspaper:
Federal Register:

4/17/92
N/A*

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

Comment Period Ending Date

Dauphin Deposit Corporation, Harrisburg,
PA to acquire the nonbanking subsidiaries
of FB&T Corporation, Hanover, PA, pursuant
to Section 4(c)(8) of the Bank Holding
Company Act.

N/A*

**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 March 20, 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 March 21, 1992**

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

NONE

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

Received Section 3(a)(1) application from * N: April 15, 1992
Slippery Rock Financial Corporation,
Slippery Rock, Pennsylvania, on March 17,
1992, to acquire The First National Bank of
Slippery Rock, Slippery Rock, Pennsylvania.

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

Received Section 4(c)(8) application * N: April 15, 1992
from Integra Financial Corporation,
Pittsburgh, Pennsylvania, on March 5,
1992, to acquire Landmark Savings
Association, Pittsburgh, Pennsylvania.

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

Received request from Lorain County
Bank, Elyria, Ohio, 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
date of application's receipt.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending March 20, 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.

Examination
 Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 20, 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>
None.	

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
County Bancshares, Inc. Troy, Alabama To establish Pike County Federal Savings, Troy, Alabama (Interim Bank), pursuant to Section 4(c)(8) of the Bank Holding Company Act, and to acquire certain assets and assume certain liabilities of the Troy, Alabama branch of First Federal Bank, FSB, Tuscaloosa, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act.	Not yet available

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

<u>Application</u>
None.

*Subject to Provisions of Community Reinvestment.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 20, 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>
EFT	Bankers Trust Company Des Moines, Iowa Tait's Foods, 4100 University Des Moines, Iowa*	N - **
Branch	First of America Bank-Ann Arbor Ann Arbor, Michigan 18 contractual branch offices with First of America Bank-Upper Peninsula, N.A. Marquette, Michigan 38 contractual branch offices with First of America Bank-Mid Michigan, N.A. Bay City, Michigan 39 contractual branch offices with First of America Bank-Michigan, N.A. Kalamazoo, Michigan 71 contractual branch offices with First of America Bank-Southeast Michigan, N.A. Detroit, Michigan*	N - 4-13-92
Branch	First of America Bank-Central Lansing, Michigan 18 contractual branch offices with First of America Bank-Upper Peninsula, N.A. Marquette, Michigan 38 contractual branch offices with First of America Bank-Mid Michigan, N.A. Bay City, Michigan 39 contractual branch offices with First of America Bank-Michigan, N.A. Kalamazoo, Michigan 71 contractual branch offices with First of America Bank-Southeast Michigan, N.A. Detroit, Michigan*	N - 4-13-92
Branch	First of America Bank-Northern Michigan Traverse City, Michigan 18 contractual branch offices with First of America Bank-Upper Peninsula, N.A. Marquette, Michigan 38 contractual branch offices with First of America Bank-Mid Michigan, N.A. Bay City, Michigan 39 contractual branch offices with First of America Bank-Michigan, N.A. Kalamazoo, Michigan 71 contractual branch offices with First of America Bank-Southeast Michigan, N.A. Detroit, Michigan*	N - 4-13-92

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	<p>First of America Bank-West Michigan Grand Rapids, Michigan 18 contractual branch offices with First of America Bank-Upper Peninsula, N.A. Marquette, Michigan 38 contractual branch offices with First of America Bank-Mid Michigan, N.A. Bay City, Michigan 39 contractual branch offices with First of America Bank-Michigan, N.A. Kalamazoo, Michigan 71 contractual branch offices with First of America Bank-Southeast Michigan, N.A. Detroit, Michigan*</p>	N - 4-13-92
Branch	<p>Security Bank and Trust Company Southgate, Michigan 18 contractual branch offices with First of America Bank-Upper Peninsula, N.A. Marquette, Michigan 38 contractual branch offices with First of America Bank-Mid Michigan, N.A. Bay City, Michigan 39 contractual branch offices with First of America Bank-Michigan, N.A. Kalamazoo, Michigan 71 contractual branch offices with First of America Bank-Southeast Michigan, N.A. Detroit, Michigan*</p>	N - 4-13-92
EFT	<p>Bankers Trust Company Des Moines, Iowa Kum-N-Go, 50th & E.P. Trust Parkway West Des Moines, Iowa*</p>	N - 4-1-92
EFT	<p>Sparta State Bank Sparta, Michigan Great Day Foods, 565 S. State Street Sparta, Michigan*</p>	N - **
Merger/24A	<p>Old Kent Bank and Trust Company Grand Rapids, Michigan Great Lakes Bancorp, F.S.B. Ann Arbor, Michigan</p>	N - 4-3-92

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branches	Old Kent Bank and Trust Company Grand Rapids, Michigan 201 S. Washington Square Lansing, Michigan 2380 N. Cedar, Suite 2 Holt, Michigan 303 Abbott Road East Lansing, Michigan 4990 Marsh Road Okemos, Michigan 6334 W. Saginaw Street Lansing, Michigan*	N - 4-3-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	KSAD, Inc. Council Bluffs, Iowa Nevada National Co. Omaha, Nebraska Nevada National Bank Nevada, Iowa*	FR - 3-30-92 N - **
Y-2	KSAD, Inc. Council Bluffs, Iowa Rainwood Corporation Omaha, Nebraska Valley State Bank Rock Valley, Iowa*	FR - 3-30-92 N - **
Y-2	KSAD, Inc. Council Bluffs, Iowa Williamsburg Holding Company Omaha, Nebraska Security Savings Bank Williamsburg, Iowa*	FR - 3-30-92 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Rock River Bancorporation, Inc. Oregon, Illinois Rock River Bank Oregon, Illinois*	FR - 3-31-92 N - 4-5-92
Y-1	First Community Bancshares Corp. Anamosa, Iowa Lesernal Corporation Anamosa, Iowa Citizens Savings Bank Anamosa, Iowa*	FR - 4-6-92 N - **
Y-2	Princeton National Bancorp, Inc. Princeton, Illinois Illinois Valley Bancshares, Inc. Princeton, Illinois Colonial Bank and Trust Co. of Bureau County Princeton, Illinois Colonial Bank and Trust Co. of LaSalle County Peru, Illinois*	FR - 4-6-92 N - **
Y-2	State Financial Services Corporation Hales Corner, Wisconsin Eastbrook State Bank Brookfield, Wisconsin*	FR - 4-6-92 N - 3-28-92
Y-1	First State Bancshares, Inc. New London, Wisconsin First State Bank New London, Wisconsin*	FR - 2-20-92 N - 2-24-92
Y-1	G.R. Bancorp, Ltd. Grand Ridge, Illinois The First National Bank of Grand Ridge Grand Ridge, Illinois*	FR - ** N - **
Y-2	Prairie Bancorp, Inc. Manlius, Illinois First Hanover Bancorp, Inc. Hanover, Illinois Hanover State Bank Hanover, Illinois*	FR - 3-23-92 N - 3-7-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Honor Bancorp, Inc. Honor, Michigan Honor Recovery Agency Honor, Michigan	FR - 4-6-92
4(c)(8)	Marquette National Corporation Chicago, Illinois Marquette Community Development Corporation Chicago, Illinois	FR - 4-6-92
4(c)(8)	First Farmers Financial Corporation Converse, Indiana Personalized Tax Services Converse, Indiana	FR - **
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Ghiglieri Insurance Agency Toluca, Illinois - to engage in insurance agency activities	FR - 3-17-92

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

<u>Type</u>	<u>Application</u>
RoS	Guthrie County Bancshares, Inc. Guthrie Center, Iowa To redeem 1,466 shares outstanding common stock from C. K. Batschelet

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 March 20, 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>
-Farmers State Bank of Western Illinois P.O. Box 524 New Windsor, Illinois 61465 (309) 529-4361	12/02/91	S
-Old Kent Bank of Gaylord 123 West Main Gaylord, Michigan 49735 (517) 732-2411	11/18/91	S
-Hinsbrook Bank & Trust 6262 South Route 83 Willowbrook, Illinois 60514 (708) 655-2700	11/25/91	NI
-The Glenwood State Bank 32 North Walnut, P.O. Box 431 Glenwood, Iowa 51534 (712) 527-3157	12/02/92	S
-The Rock Island Bank 230 18th Street Rock Island, Illinois 61204 (309) 794-1120	12/16/91	S

AVAILABILITY OF CRA PUBLIC EVALUATIONS

PAGE TWO

WEEK ENDING MARCH 20, 1992

REVISED COPY

-Marine Bank of Bloomington-Normal 2404 East Oakland Avenue Bloomington, Illinois 61702-1246 (309) 664-9000	11/25/91	S
-Citizens Commercial & Savings Bank One Citizens Banking Center Flint, Michigan 48502 (313) 766-7500	12/10/91	S
-The State Bank of Viroqua 101 North Main Street Viroqua, Wisconsin 54665 (608) 637-3127	12/16/91	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 20, 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 Southeast Arkansas Bank Holding Company, Lake Village, Arkansas by Charles Weissinger, Jr., Anne W. Weissinger, Martha W. Weissinger, and Margaret W. Wynn	Not yet available
* Section 3(a)(1) application by Friendship Bancshares, Inc., Meta, Missouri to acquire Mid America Bank, Linn, Missouri	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 4(c)(8) application by Old National Bancorp, Evansville, Indiana to acquire Southern Illinois Holding Company, Harrisburg, Illinois, thereby acquiring its subsidiary Bank South, a Federal Savings Bank, Harrisburg, Illinois	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 March 20, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Calvin W. Clark To increase his ownership interest from 17.2% to 35.0% of the voting shares of Pine City Bancorporation, Pine City, Mn.	4-13-92 (Federal Register)
Harlan H. Smith To increase his ownership interest from 24.63% to 26.08% of the voting shares of Farmers State Holding Company, Marion, SD.	Not yet available
Lake Elmo Bank Profit Sharing Plan and the Lake Elmo Bank Profit Sharing Trust Lake Elmo, MN To acquire 6.52% of the voting shares of Lake Elmo Bank, Lake Elmo, MN*	Not yet available
Country Bankers, Inc. Blooming Prairie, MN To acquire 100% of the voting shares of Citizens State Bank of Hayfield, Hayfield, MN and 95% of the voting shares of Merchants State Bank of Blooming Prairie, Blooming Prairie, MN*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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
Big Sioux Financial, Inc. Estelline, SD To engage in general insurance agency activities through the acquisition of the assets of Hamlin County Agency, Hayti, South Dakota.	4-6-92
Community First Bankshares, Inc. Fargo, ND To engage in general insurance agency activities through the acquisition of Community Insurance, Inc., Fargo, ND.	4-13-92
Montana Bancsystem, Inc, Billings, MT To engage in making and serving loans.	Not yet available

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

Application

Security Bancshares, Inc.
Dunseith, ND
To redeem 21% of its voting
shares.

Central Montana Bancorporation
Roundup, MT
To redeem 18.68% of its voting
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Lake Elmo Bancorp., Inc.
Lake Elmo, MN
To redeem 13.60% of its voting
shares.

Lake Elmo Bank Profit Sharing and
the Lake Elmo Bank Profit Sharing Trust
Lake Elmo, MN
To redeem 16.84% of its net assets.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending March 20, 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
First Security Bank P. O. Box 277 Laurel, MT 59044 (406) 628-4318	January 14, 1992	Satisfactory
Grand Rapids State Bank P. O. Box 409 Grand Rapids, MN 55744 (218) 326-9414	December 9, 1991	Satisfactory

North Shore Bank
of Commerce
131 W. Superior Street
Duluth, MN 55802
(218) 722-4784

December 16, 1991

Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Arlington State Banc Holding Company,
Arlington, Nebraska, for prior
approval to become a bank holding
company through the acquisition of
100 percent of the voting shares of
Arlington State Bank, Arlington,
Nebraska.*

Not Available

Charles Dutcher, Wichita, Kansas, for
approval to increase his ownership of
the common voting shares of Yoder
Bankshares, Inc., Yoder, Kansas, from
5.56 percent to 72.74 percent.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Central Kansas Bankshares, Inc.,
Hutchinson, Kansas, for prior
approval to redeem 8,002 shares of
its own preferred stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

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 MARCH 16, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Central Bank, Monroe, LA, to establish a branch at 2348 Sterlington Road, Monroe, LA	92/04/03

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by David Neal Walthall, Plano, TX, to acquire an interest in Equitable Bankshares, Inc., Dallas, TX (Previously reported during the week of 2-10-92)	92/03/25
*Section 3(a)(3) application by Northwest Bancorporation, Inc., Houston, TX, to acquire South Main Bank, Houston, TX	92/04/17

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MARCH 16, 1992

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/20/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley Bank of Nevada, Las Vegas, Nevada, to merge with Security Pacific Bank Nevada, N.A., Las Vegas, Nevada, under the title and charter of Valley Bank of Nevada. *	<u>Newspaper:</u> 4/15/92

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

Dr. Joel N. Kovner, Pacific Palisades, California, to acquire up to 24.9 percent of Professional Bancorp, Inc., Santa Monica, California.	<u>Newspaper:</u> 4/02/92 <u>Fed. Reg.:</u> 4/09/92
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Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to engage in nonbanking activities through the acquisition of H.F. Holdings, Inc., Marina del Rey, California.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

* Subject to CRA

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

Week ending 3/20/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 2-, 1992. 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>
None			

* 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 meeting 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.