

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 23
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 6, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

HSBC Holdings PLC, London, England -- temporary authority to acquire Midland Bank plc, and engage in certain nonbanking activities in the United States.

Granted, June 3, 1992.

Shorebank Corporation, Chicago, Illinois -- to engage in community development activities through North Coast BIDCO, Inc., Marquette, Michigan, and the Northern Economic Initiatives Corporation.

Approved, June 1, 1992.

BANK MERGERS

Manufacturers and Traders Trust Company, Buffalo, New York -- to merge with Central Trust Company, Rochester, New York, and Endicott Trust Company, Endicott, New York.

Approved, June 1, 1992.

ENFORCEMENT

First Pacific Bancorp, Inc., Beverly Hills, California -- orders of assessment against Janice J. France and Richard A. Palmer.

Announced, June 4, 1992.

Greater Chicago Financial Corporation, Chicago, Illinois -- orders of assessment of a civil money penalty against Greater Chicago, and Sam Scott, president of Greater Chicago.

Announced, June 4, 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

Dallas Bank of The West, El Paso, Texas -- to establish a branch at 8340 Gateway East. Approved, June 4, 1992.

Dallas Bank of The West, El Paso, Texas -- to establish a branch at 6700 North Mesa Street. Approved, June 4, 1992.

Atlanta Metro Bank, Atlanta, Georgia -- to establish a limited - service branch to be known as Embassy Row, at 6600 Peachtree Dunwoody Road, Building 400, Suite 210. Approved, June 5, 1992.

BANK HOLDING COMPANIES

Richmond Allied Bank Capital, Inc., Sanford, North Carolina -- to acquire Summit Savings Bank, FSB. Approved, June 4, 1992.

Kansas City Arlington State Banc Holding Company, Arlington, Nebraska -- to acquire Arlington State Bank. Approved, June 3, 1992.

Dallas Baylor Bancshares, Inc., Seymour, Texas -- to acquire The First National Bank in Whitney, Whitney, Texas. Approved, June 4, 1992.

Kansas City Brooke Holdings, Inc., Jewell, Kansas -- to acquire the insurance agency assets of Ross Olson and Associates, Inc., Concordia, Kansas. Approved, June 3, 1992.

GC Citizens Investment Co., Inc., Glenville, Minnesota - - control determination relating to the sale of Frost State Bank, Frost, Minnesota. Granted, June 1, 1992.

Richmond City Holding Company, Charleston, West Virginia -- to acquire Blue Ridge Bank, Inc., Martinsburg, West Virginia. Approved, June 5, 1992.

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

BANK HOLDING COMPANIES

Atlanta	Community Trust Financial Services Corporation, Hiram, Georgia -- to engage de novo in real estate and personal property appraising activities through Metroplex Appraisals, Inc. Permitted, June 3, 1992.
Chicago	First Midwest Bancorp, Inc., Naperville, Illinois -- to engage in lending activities. Returned, June 4, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire KNB Bancshares, Inc., Prairie Village, Kansas, and Kansas National Bank and Trust Company. Returned, June 3, 1992.
Kansas City	MidAmerican Corporation, Shawnee Mission, Kansas -- to acquire Jayhawk Bancshares, Inc. Approved, June 1, 1992.
Chicago	Park Bancorporation, Inc., Madison, Wisconsin -- to form a community development corporation through The Park Bank Community Investment Corporation. Returned, June 4, 1992.
Kansas City	Rio Blanco Holding Company, Rangeley, Colorado -- to acquire Rio Blanco State Bank. Returned, June 3, 1992.
St. Louis	South Central Bancshares, Inc., Russellville, Kentucky -- to acquire First Midwest Bancshares, Inc., Princeton, Kentucky, and First Bank and Trust Company. Approved, June 2, 1992.
Chicago	Story Bancorporation, Jewell, Iowa -- to acquire Viking Village Company, L.P., and provide housing for low and moderate income families. Returned, June 4, 1992.
Richmond	Triangle Bancorp, Inc., Raleigh, North Carolina -- extension to acquire Triangle Bank and Trust Company. Approved, June 5, 1992.

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

BANK HOLDING COMPANIES

Atlanta Vidalia Bankshares, Inc., Vidalia, Georgia -- to
 acquire Brice Banking Company, Inc.
 Approved, June 2, 1992.

BANK MERGERS

Kansas City Rio Blanco State Bank, Rangley, Colorado -- to merge
 with Bank of Rangley.
 Returned, June 3, 1992.

BANK PREMISES

Chicago Bank One, Springfield, Springfield, Illinois --
 investment in bank premises.
 Approved, June 2, 1992.

Cleveland Castalia Banking Company, Castalia, Ohio --
 investment in bank premises.
 Approved, June 5, 1992.

Chicago First Illini Bank, Galesburg, Illinois -- investment
 in bank premises.
 Approved, June 3, 1992.

Chicago First State Bank of Maple Park, Maple Park,
 Illinois -- investment in bank premises.
 Approved, June 2, 1992.

New York United Jersey Bank, Hackensack, New Jersey --
 investment in bank premises.
 Approved, June 5, 1992.

CAPITAL STOCK

Minneapolis Edgeley Bancorporation, Inc., Arden Hills,
 Minnesota -- redemption of shares.
 Approved, June 5, 1992.

Chicago Overton Bank Shares, Inc., Mondamin, Iowa --
 redemption of shares.
 Returned, June 5, 1992.

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

CHANGE IN BANK CONTROL

Dallas Metroplex Bancshares, Inc., Dallas, Texas -- change
in bank control.
Permitted, June 5, 1992.

Chicago Overton Bank Shares, Inc., Mondamin, Iowa -- change
in bank control.
Returned, June 5, 1992.

COMPETITIVE FACTORS REPORTS

Atlanta Farmers and Merchants Bank of Irwin County, Ocilla,
Georgia -- proposed purchase of certain assets and
assumption of the deposit liabilities of the
Ocilla, Georgia, branch of Trust Company Bank of
South Georgia, N.A., Albany, Georgia -- report on
competitive factors.
Submitted, June 3, 1992.

St. Louis First Bank of Illinois, O'Fallon, Illinois, proposed
acquisition of the assets and assumption of the
liabilities of the Vandalia, Illinois, branch of
First Bank, A Savings Bank, Clayton, Missouri --
report on competitive factors.
Submitted, June 3, 1992.

Atlanta First National Bank of Lake Park, Lake Park, Florida,
proposed merger with Park Interim National Bank --
report on competitive factors.
Submitted, June 2, 1992.

Atlanta Peach State Bank, Riverdale, Georgia, proposed merger
with Interim Peach Corporation -- report on
competitive factors.
Submitted, June 1, 1992.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Quaker City Federal Savings and Loan Association, Whittier, California, proposed purchase of assets and assumption of liabilities of the Brea and La Mirada branches of Union Federal Bank, A Federal Savings Bank, Brea, California -- report on competitive factors.
Submitted, June 2, 1992.
- New York State Bank of Long Island, , New Hyde Park, New York, proposed acquisition of certain assets and assumption of certain liabilities of North Side Savings Bank, Bronx, New York, and The Dime Savings Bank of Williamsburgh, Brooklyn, New York -- report on competitive factors.
Submitted, June 5, 1992.
- Atlanta Tomoka State Bank, Ormond Beach, Florida, proposed merger with Tomoka Interim Bank -- report on competitive factors.
Submitted, June 1, 1992.

CURRENCY

- Director, FRBO Federal Reserve notes -- revised printing order for the fiscal year 1992.
Approved, June 1, 1992.

EXTENSIONS OF TIME

- San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, June 5, 1992.
- San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, June 5, 1992.
- Atlanta Bradley County Financial Corporation, Cleveland, Tennessee -- extension to September 3, 1992, to redeem shares.
Granted, June 3, 1992.

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

EXTENSIONS OF TIME

Atlanta	Browning Partners International, Inc., Miami, Florida -- extension to September 19, 1992, to acquire CJH Browning Bank. Granted, June 5, 1992.
Richmond	DNB Financial Corporation, Mullins, South Carolina -- extension to June 30, 1992, to acquire Davis National Bank. Granted, June 1, 1992.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extension to August 29, 1992, to acquire BHC Holding, Inc., Philadelphia, Pennsylvania. Granted, June 2, 1992.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, June 5, 1992.

MEMBERSHIP

St. Louis	First Bank of Arkansas, Russellville, Arkansas -- to become a member of the Federal Reserve System, and to establish branches. Approved, June 4, 1992.
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RESERVE BANK OPERATIONS

Director FRBO	Federal Reserve Bank of New York -- to purchase computer equipment for check processing. Approved, June 1, 1992.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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

BANK HOLDING COMPANIES

Atlanta	Community Bancshares, Inc., Blountsville, Alabama -- to acquire City and County Bank of McMinn County, Athens, Tennessee. Withdrawn, May 22, 1992.
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REGULATIONS AND POLICIES

Secretary	Regulations B, C, E, M, Z, and AA --technical amendments to consumer regulations to implement the Foreign Bank Supervision Enhancement Act of 1991, and Subtitle A of Title II of the Federal Deposit Insurance Corporation Improvement Act of 1991. Approved, May 7, 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

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

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Gateway State Bank, Staten Island, New York to establish a branch at 1874 86th Street, Brooklyn, New York.1/	6/30/92
United Jersey Bank, Hackensack, New Jersey to establish an offsite electronic facility at Paramus Park Mall, Paramus, New Jersey.1/	7/3/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Bankers Trust New York Corporation, New York, New York to engage in community development activities with respect to qualified low income housing improvement projects and related commercial facilities through a limited partnership investment in New York Equity Fund 1992 Limited Partnership. N/A

Commerzbank Aktiengesellschaft, Frankfurt am Main, Federal Republic of Germany, to engage through CB Clearing, Inc., Chicago, Illinois in the clearance of orders to purchase and sell futures and options on futures executed by it and the acceptance and clearance of preauthorized orders executed by preapproved execution groups with respect to certain contracts on futures and options on futures. 6/22/92

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 June 6, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

None.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 5, 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

Commonwealth State Bank
3 Friends Lane
Newtown, PA 18940
(215) 860-4200

2/25/92

Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending June 6, 1992**

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

Received application from Fifth Third Bank, Columbus, Ohio, on May 12, 1992, for permission to establish CBCT branches at 1661 Hilliard-Rome Road, 146 City Center Drive #2, and 1980 North High Street, all in Columbus, Ohio. * June 11, 1992

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

NONE

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

Received Section 4(c)(8) application from Mid Am, Inc., Bowling Green, Ohio, on June 3, 1992, to acquire Ultra Bancorp, Xenia, Ohio. * Not Yet Known #

Received Section 4(c)(8) notification from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on June 4, 1992, to engage in providing investment or financial advice, providing foreign exchange and transactional services, and providing investment advice on financial futures and options on futures to clients throughout the world pursuant to Sections 225.25(b)(4), (b)(17), and (b)(19) of Regulation Y through its subsidiary, Pareto Partners. Not Yet Known #

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- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to end approximately 30 days from date of application's receipt.

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank-Maryland, Upper Marlboro, Maryland, to establish a branch at 10264 Southern Maryland Boulevard, Dunkirk, Maryland.*	6-20-92
Bank of Hampton Roads, Chesapeake, Virginia, to merge with Coastal Virginia Bank, Virginia Beach, Virginia.*	7-3-92

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

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

Section III - Applications Subject to Federal Register Notice

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

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

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

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending June 5, 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 Virginia Bank 6400 Arlington Boulevard Falls Church, Virginia 22046	2-18-92	Satisfactory
First Virginia Bank - Colonial 700 East Main Street Richmond, Virginia 23219	2-18-92	Satisfactory
First Virginia Bank-Piedmont 7901 Timberlake Road Lynchburg, Virginia 24502	2-24-92	Satisfactory
First Virginia Bank-Clinch Valley 501 Railroad Avenue Richlands, Virginia 24641	2-25-92	Satisfactory
First Virginia Bank - Commonwealth 4360 George Washington Highway Grafton, Virginia 23692-2791	3-2-92	Satisfactory

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
 Week ending June 5, 1992--contd.

	<u>Examination Date</u>	<u>Rating</u>
First Virginia Bank-Mountain Empire Cummings Street Abingdon, Virginia 24210	3-3-92	Satisfactory
First Virginia Bank-Southside 200 Main Street Farmville, Virginia 23901	3-4-92	Satisfactory
First Virginia Bank - Highlands 450 West Main Street Covington, Virginia 24426	3-9-92	Satisfactory
First Virginia Bank-Southwest 6625 Williamson Road, N.W. Roanoke, Virginia 24019	3-9-92	Satisfactory
First Virginia Bank - Franklin County 228 Franklin Street Rocky Mount, Virginia 24151	3-16-92	Satisfactory
First Virginia Bank of Augusta 125 North Central Avenue Staunton, Virginia 24401	3-16-92	Satisfactory
First Virginia Bank - Shenandoah Valley 200 North Main Street Woodstock, Virginia 22664	3-16-92	Satisfactory
First Virginia Bank - South Hill 111 East Danville Street South Hill, Virginia 23970	3-18-92	Satisfactory
First Virginia Bank - Planters 111 North Main Street Bridgewater, Virginia 22812	3-19-92	Satisfactory
First Virginia Bank of Tidewater 555 Main Street Norfolk, Virginia 23510	3-23-92	Satisfactory
First Virginia Bank-Central 120 Seminole Square Charlottesville, Virginia 22906	3-27-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 5, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Mega Bank Miami, Florida To establish a branch to be known as North Miami Beach Office, located at 18999 Biscayne Boulevard, North Miami Beach, Florida.	07-10-92*
Trust Company Bank Atlanta, Georgia To establish a branch office to be known as Steve Reynolds Boulevard Office, located at 1100 Hampton Green, Duluth, Georgia, originally published as 700 Hampton Green, Duluth, Georgia. Application was approved on 02-14-92.	07-12-92*
NationsBank of Tennessee Nashville, Tennessee To establish a remote full-service ATM, located at 4025 Viscount, Memphis, Tennessee.	06-15-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama Along with SouthTrust of South Carolina, Inc., Charleston, South Carolina, to acquire Carolina Financial Corporation, Charleston, South Carolina, and thereby indirectly acquire its thrift subsidiary, Home Federal Savings Bank, Charleston, South Carolina, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 5, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Orange Banking Corporation Orlando, Florida Change in control notice by John H. Day, Susan Day, and EGP, Inc. to retain 9.02 percent of Corporation and to acquire an additional 6.90 percent of Corporation. Acquisition will increase total collective ownership to 29.99 percent.	06-24-92*
Tomoka Bancorp, Inc. Ormond Beach, Florida 1-BHC formation, Tomoka State Bank, Ormond Beach, Florida.	06-29-92*
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Ben Hill County, N.A., Fitzgerald, Georgia (in organization).	Not yet available*
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Jones County, N.A., Gray, Georgia (in organization).	Not yet available*
Bank Corporation of Georgia Macon, Georgia To acquire First South Bank of Coweta County, N.A., Newnan, Georgia (in organization).	Not yet available*
First Farmers & Merchants Corporation Columbia, Tennessee To acquire the Chapel Hill, Tennessee branch of Cavalry Banking, FSB, Murfreesboro, Tennessee, and then merge it into its subsidiary, First Farmers & National Bank of Columbia, Columbia, Tennessee, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	06-22-92*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 5, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Wilson Bank Holding Company Lebanon, Tennessee 1-BHC formation, Wilson Bank & Trust, Lebanon, Tennessee.	Not yet available*

Section 3 - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To engage de novo in leasing and acting as agent, broker, or advisor in leasing, real or personal property, pursuant to Section 225.25(b)(5)(i) & (vi) of Regulation Y.	06-22-92

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

Application

none.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 5, 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	First Bank North Freeport, Illinois 2470 Eastrock Drive Rockford, Illinois*	N - 6-15-92
Branch	Hawkeye Bank & Trust of Des Moines Des Moines, Iowa 3501 N.W. 86th Street Urbandale, Iowa*	N - **
Merger/ Branches/ Oakar	Old Kent Bank and Trust Company Grand Rapids, Michigan Great Lakes Bancorp, F.S.B. Ann Arbor, 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
Oakar	Old Kent Financial Corporation Grand Rapids, Michigan 5 branches of Great Lakes Bancorp, FSB Ann Arbor, Michigan*	N - 4-3-92
Branches	Harris Bank St. Charles St. Charles, Illinois 2 contractual branches at Harris Bank Batavia, N.A., Batavia, Illinois 3 contractual branches at Harris Trust and Savings Bank, Chicago, Illinois 4 contractual branches at Harris Bank Barrington, N.A., Barrington, Illinois 4 contractual branches at Harris Bank Roselle, Roselle, Illinois 5 contractual branches at Harris Bank Naperville, Naperville, Illinois*	N - **

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	NBD Bank Bloomingdale Bloomingdale, Illinois 1 contractual branch at NBD Bank Lemont Lemont, Illinois 1 contractual branch at NBD Bank Mount Prospect - Countryside, Mount Prospect Illinois 1 contractual branch at NBD Bank Woodridge, Woodridge, Illinois 1 contractual branch at NBD Elk Grove Bank, Elk Grove Village, Illinois 1 contractual branch at NBD Glenbrook Bank Glenview, Illinois 1 contractual branch at NBD Northfield Bank Northfield, Illinois 1 contractual branch at NBD Park Ridge Park Ridge, Illinois 2 contractual branches at NBD Bank Evanston, N.A. Evanston, Illinois 2 contractual branches at NBD Bank Lake Zurich, N.A. Lake Zurich, Illinois 2 contractual branches at NBD Chicago Bank Chicago, Illinois 2 contractual branches at NBD Skokie Bank, N.A. Skokie, Illinois 2 contractual branches at NBD Wheaton Bank Wheaton, Illinois 2 contractual branches at NBD Winfield Bank Winfield, Illinois 3 contractual branches at NBD Arlington Heights Bank Arlington Heights, Illinois 3 contractual branches at NBD Highland Park Bank, N.A. Highland Park, Illinois 3 contractual branches at NBD Woodfield Bank Schaumburg, Illinois 4 contractual branches at NBD Bank Mount Prospect, N.A. Mt. Prospect, Illinois 7 contractual branches at NBD Bank Elgin, N.A. Elgin, Illinois*	N - **

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	NBD Glenbrook Bank Glenview, Illinois, Illinois 1 contractual branch at NBD Bank Bloomington, Bloomington, Illinois 1 contractual branch at NBD Bank Lemont Lemont, Illinois 1 contractual branch at NBD Bank Mount Prospect - Countryside, Mount Prospect Illinois 1 contractual branch at NBD Bank Woodridge, Woodridge, Illinois 1 contractual branch at NBD Elk Grove Bank, Elk Grove Village, Illinois 1 contractual branch at NBD Glenbrook Bank Glenview, Illinois 1 contractual branch at NBD Northfield Bank Northfield, Illinois 1 contractual branch at NBD Park Ridge Park Ridge, Illinois 2 contractual branches at NBD Bank Evanston, N.A. Evanston, Illinois 2 contractual branches at NBD Bank Lake Zurich, N.A. Lake Zurich, Illinois 2 contractual branches at NBD Chicago Bank Chicago, Illinois 2 contractual branches at NBD Skokie Bank, N.A. Skokie, Illinois 2 contractual branches at NBD Wheaton Bank Wheaton, Illinois 2 contractual branches at NBD Winfield Bank Winfield, Illinois 3 contractual branches at NBD Arlington Heights Bank Arlington Heights, Illinois 3 contractual branches at NBD Highland Park Bank, N.A. Highland Park, Illinois 3 contractual branches at NBD Woodfield Bank Schaumburg, Illinois 4 contractual branches at NBD Bank Mount Prospect, N.A. Mt. Prospect, Illinois 7 contractual branches at NBD Bank Elgin, N.A. Elgin, Illinois*	N - **

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	<p>NBD Park Ridge Bank Park Ridge, Illinois, Illinois 1 contractual branch at NBD Bank Bloomingdale, Bloomingdale, Illinois 1 contractual branch at NBD Bank Lemont Lemont, Illinois 1 contractual branch at NBD Bank Mount Prospect - Countryside, Mount Prospect Illinois 1 contractual branch at NBD Bank Woodridge, Woodridge, Illinois 1 contractual branch at NBD Elk Grove Bank, Elk Grove Village, Illinois 1 contractual branch at NBD Glenbrook Bank Glenview, Illinois 1 contractual branch at NBD Northfield Bank Northfield, Illinois 2 contractual branches at NBD Bank Evanston, N.A. Evanston, Illinois 2 contractual branches at NBD Bank Lake Zurich, N.A. Lake Zurich, Illinois 2 contractual branches at NBD Chicago Bank Chicago, Illinois 2 contractual branches at NBD Skokie Bank, N.A. Skokie, Illinois 2 contractual branches at NBD Wheaton Bank Wheaton, Illinois 2 contractual branches at NBD Winfield Bank Winfield, Illinois 3 contractual branches at NBD Arlington Heights Bank Arlington Heights, Illinois 3 contractual branches at NBD Highland Park Bank, N.A. Highland Park, Illinois 3 contractual branches at NBD Woodfield Bank Schaumburg, Illinois 4 contractual branches at NBD Bank Mount Prospect, N.A. Mt. Prospect, Illinois 7 contractual branches at NBD Bank Elgin, N.A. Elgin, Illinois*</p>	N - **
EFT	<p>First of America Bank - West Michigan Grand Rapids, Michigan Locks Star Theater, 3000 Alpine Avenue NW Grand Rapids, Michigan*</p>	N - 6-8-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois (in organization)*	FR - 6-5-92 N - 6-22-92
Y-2/Oakar	Commercial National Financial Corporation Ithaca, Michigan Greenville, Michigan branch of Great Lakes Bancorp, FSB Ann Arbor, Michigan*	FR - ** N - 5-25-92
Y-1	Bancentral Corporation Champaign, Illinois Singer & Associates, Inc. Mattoon, Illinois Central National Bank of Mattoon Mattoon, Illinois*	FR - 6-15-92 N - 6-3-92
Y-1	Cascade Bancor I, Inc. Cascade, Wisconsin Cascade Bancorporation, Inc. Altoona, Iowa State Bank of Cascade Cascade, Wisconsin*	FR - 6-22-92 N - **
Y-1	Jones Bancorp, Inc. Marcellus, Michigan G.W. Jones Exchange Bank Marcellus, Michigan*	FR - 6-26-92 N - **
Y-2	F.W.S.F. Corporation Milwaukee, Wisconsin Geneva Capital Corporation Lake Geneva, Wisconsin Citizens National Bank of Lake Geneva Lake Geneva, Wisconsin*	FR - 6-12-92 N - 6-14-92
Y-2	Firstar Corporation Milwaukee, Wisconsin Geneva Capital Corporation Lake Geneva, Wisconsin Citizens National Bank of Lake Geneva Lake Geneva, Wisconsin*	FR - 6-12-92 N - 6-14-92

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>
Y-4	Story County Bancorporation Jewell, Iowa Viking Village Company, L.P. Jewell, Iowa	FR - 6-29-92
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan Grand Rapids Hope Limited Partnership Grand Rapids, Michigan Mount Mercy Limited Partnership Grand Rapids, Michigan	FR - **

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

<u>Type</u>	<u>Application</u>
None	

N - Newspaper
FR - Federal Register
*** - Subject to Provisions of Community Reinvestment Act**
**** - Not available at this time**

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 05, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Columbus Junction State Bank 134 Main Street, P.O. Box 271 Columbus Junction, Iowa 52738 (319) 728-2436	2/03/92	NS

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 5, 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 Du Quoin Bancorp, Inc., Du Quoin, Illinois by Vincent J. Riggio	Newspaper: 6-18-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

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 June 5, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bigfork Bancshares, Inc. Bigfork, MN To acquire 99.2% of the First State Bank of Bigfork, Bigfork, MN*	6-26-92 (Federal Register)
Bowbells Holding Company Bowbells, ND To acquire 100% of the First National Bank, Minot, ND*	6-26-92 (Federal Register)
Dale Pahlke, Raymond Reich, Stanley Sayler, Security Bank of Hebron Profit Sharing Plan & Security In- surance Services, Inc. To acquire control of 88.39% of Hebron Bانشares, Inc., Hebron, ND	Not yet available
Conrad N. Freeman To acquire control of 62.63% of Morris State Bancorporation, Inc., Morris, MN	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

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

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending June 5, 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
Security Bank Minnesota 437 Bridge Ave. P. O. Box 891 Albert Lea, MN 56007 (507) 373-1481	February 24, 1992	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending June 5, 1992

(continued)

Valley Bank of Ronan P. O. Box 129 Ronan, MT 59864 (406) 676-2000	February 18, 1992	Outstanding
American State Bank 700 E. Sioux P. O. Box 1178 Pierre, SD 57501 (605) 224-9233	March 3, 1992	Satisfactory
Merchants State Bank P. O. Box 399 Freeman, SD 57029 (605) 925-4222	March 2, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Friendly Bank of Oklahoma City, Oklahoma, for prior approval to establish a branch at 1062 Diebold, Oklahoma City, Oklahoma	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Healthcare Bancorp, Inc., Fayetteville, Arkansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Century National Bank of Oklahoma, Pryor, Oklahoma.	Not Available
Porter Bancshares, Inc., Porter, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding common stock of the First National Bank of Porter, Porter, Oklahoma.	Not Available
Deuel County Interstate Banc Company, Chappell, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Deuel County State Bank, Chappell, Nebraska.	Not Available
Farmers State Bancshares of Andrew County, Savannah, Missouri, for prior approval to become a bank holding company through the acquisition of 80.85 percent of the voting shares of Farmers State Bank of Rosendale, Savannah, Missouri.	Not Available
Fred C. and Kellie P. Harlan, Okmulgee, Oklahoma, for prior approval to increase their proportional ownership interests in First Okmulgee Corporation, Okmulgee, Oklahoma, by .315 percent to 22.603 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Deuel County Interstate Banc Company, Chappell, Nebraska, for prior approval to acquire 100 percent of the voting shares of Community Insurance Agency, Chappell, Nebraska.	Not Available

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

<u>APPLICATION</u>	
First Tuttle Bancorp, Inc., Tuttle, Oklahoma, for prior approval to redeem 2500 shares of its own voting common stock.	Not Available
Fall River Bankshares, Inc., Fall River, Kansas, for prior approval to redeem 1036 shares of its own voting common stock.	Not Available
BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to redeem 100,000 shares of its Series B 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 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

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>
Star Valley State Bank P.O. Box 8 Afton, WY 83110-0008	02-24-92	06-01-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 1, 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
James P. Leake, Dallas, TX, to acquire an interest
in Bandera Bancshares, Inc., Bandera, TX
(Previously reported during the week of 4-20-92) 92/06/10

Change in Control Notice by
James D. Leake, Dallas, TX, to acquire an interest in
Pedernales Investment Corporation, Johnson City, TX
(Previously reported during the week of 4-13-92) 92/06/10

Change in Control Notice by
Larry Rierson and Catherine Rierson, Clovis, NM, to
acquire an interest in Western Bancshares of Clovis, Inc.,
Carlsbad, NM N/A

*Section 3(a)(1) application by
U B & T Holding Co., Abilene, TX, to acquire
United Bank & Trust, Abilene, TX 92/06/28

*Section 3(a)(1) application by
New Mexico National Financial Incorporated, Roswell, NM,
to acquire Western Bancshares of Truth or Consequences, Inc.,
Truth or Consequences, NM; FirstBank, Farmington, Farmington,
NM; and FirstBank of Truth or Consequences, Truth or
Consequences, NM 92/07/02

*Section 3(a)(1) application by
Roscoe (Delaware), Inc., Wilmington, DE, to acquire
The Roscoe State Bank, Roscoe, TX 92/06/24

*Section 3(a)(3) application by
Roscoe Financial Corporation, Roscoe, TX, to acquire
Roscoe (Delaware), Inc., Wilmington, DE, and The Roscoe
State Bank, Roscoe, TX 92/06/24

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Texas Independent Bancshares, Inc., Texas City, TX,
to engage in data processing and data transmission services

N/A

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 JUNE 1, 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>
The First State Bank P. O. Box 385 Corner Ann & North St. Brackettville, TX 78832	92/03/02	Satisfactory
The First State Bank P. O. Box 38 125 E. Davilla Granger, TX 76530	92/03/09	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/05/92

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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West One Bancorp, Boise, Idaho, and West One Bancorp, Washington, Bellevue, Washington, to acquire Yakima Valley Bank, Yakima, Washington. *

Newspaper: 6/17/92

Fed. Reg.: 6/26/92

Section III - Applications Subject to Federal Register Notice Only

None

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 6/05/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 5, 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>
Nevada Community Bank	2925 South Rainbow Blvd. Las Vegas, NV 89102 Tel: (702) 368-1969	3/09/92	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 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.