

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1992, No. 33
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 15, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Thrift Institutions Advisory Council.
Convened, August 14, 1992.

BANK HOLDING COMPANIES

Gore Bronson Bancorp, Inc., Prospect Heights,
Illinois and WTB Holdings Inc. -- to acquire Water
Tower Trust and Savings Bank, Chicago, Illinois.
Denied, August 12, 1992.

U.S. Bancorp, Portland, Oregon -- to acquire Bank of
America Nevada, Reno, Nevada.
Approved, August 10, 1992.

BOARD OPERATIONS

Budget -- mid-year adjustments.
Approved, August 12, 1992.

CHANGE IN BANK CONTROL

Ashley Bancstock Company, Crossett, Arkansas --
change in bank control.
Permitted, August 12, 1992.

ENFORCEMENT

American Bank & Trust of Polk County, Lake Wales,
Florida -- written agreement dated June 10, 1992,
with the Federal Reserve Bank of Atlanta and the
State Comptroller and Banking Commissioner of the
State of Florida.
Announced, August 14, 1992.

Buffalo Bank, Eleanor, West Virginia -- issuance of
cease and desist order.
Announced, August 14, 1992.

REGULATIONS AND POLICIES

Regulation D -- amendments to prevent erosions of the
reserve base for transaction accounts; and
technical amendments and corrections to the
regulation (Docket R-0729).
Approved, August 12, 1992.

Regulation D -- amendments concerning computation and
maintenance of reserves (Docket R-0750).
Approved, August 12, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulations and reporting requirements -- changes affecting applications processing to reduce regulatory burden.
Proposed, August 12, 1992.

SECURITIES REGULATION

Regulation T -- advance notice of proposed rulemaking (Docket R-0772).
Proposed, August 12, 1992.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at Good Samaritan Hospital, 1000 Montauk Highway, West Islip, New York. Approved, August 10, 1992.
Philadelphia	Commonwealth Bank, Williamsport, Pennsylvania -- to relocate a branch to 51 Academy Street, Shinglehouse, Pennsylvania, from 1 from Oswayo Street. Approved, August 10, 1992.
New York	Trustco Bank New York, Schenectady, New York -- to establish a branch at 7 Clifton Country Road, Clifton Park, New York. Withdrawn, August 10, 1992.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an offsite electronic facility at the Federal Reserve Bank of New York, East Rutherford Operations Center, East Rutherford, New Jersey. Approved, August 14, 1992.

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

BANK HOLDING COMPANIES

New York	Bank of New York Company, Inc., New York, New York -- to acquire a limited partnership interest in the New York Equity Fund 1992 Limited Partnership, and thereby to engage in community development activities. Approved, August 12, 1992.
Kansas City	Broadmoor Capital Corporation, Colorado Springs, Colorado -- to acquire The Bank at Broadmoor. Approved, August 13, 1992.
Boston	Camden National Corporation, Camden, Maine -- to engage in appraisal activities. Approved, August 14, 1992.
Kansas City	Central Bancshares, Inc., Cambridge, Nebraska -- to acquire Emmett Insurance Agency, Arapahoe, Nebraska, and engage in the sale of insurance. Approved, August 12, 1992.
St. Louis	First Banks, Inc., Creve Coeur, Missouri -- proposal that First Bank of Illinois, O'Fallon, Illinois, acquire certain assets and assume certain liabilities of the Vandalia, Illinois, branch of First Bank, A Savings Bank, Clayton, Missouri. Approved, August 12, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire shares of Southeast Switch, Inc., Maitland, Florida. Approved, August 10, 1992.
Dallas	Lone Star Delaware Financial Corporation, Dover, Delaware -- to acquire Lone Star State Bank, Lone Star, Texas. Approved, August 13, 1992.
Kansas City	Stockgrowers State Banc Corporation, Ashland, Kansas -- to acquire Stockgrowers State Bank. Approved, August 11, 1992.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Bank of Commerce, Woodbury, Tennessee. Approved, August 11, 1992.

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

BANK HOLDING COMPANIES

Secretary Wachovia Corporation of North Carolina -- to acquire shares of Southeast Switch, Inc., Maitland, Florida, and to engage in data processing and management consulting services to depository institutions.
Approved, August 11, 1992.

BANK MERGERS

Kansas City Pitkin County Bank and Trust Company, Aspen, Colorado -- to acquire an industrial bank as a branch and to relocate the branch to Telluride, Colorado.
Approved, August 11, 1992.

BANK PREMISES

Philadelphia Commonwealth Bank, Williamsport, Pennsylvania -- investment in bank premises.
Approved, August 10, 1992.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Richmond Equitable Life Insurance Company, Richmond, Virginia -- registration statement.
Withdrawn, August 12, 1992.

Director, BS&R United Missouri Trust Company of New York, New York -
- transfer agent registration.
Approved, August 11, 1992.

BANKS, STATE MEMBER

GC Bankers Trust Company, Des Moines, Iowa -- exception to allow J. Michael Earley to serve as president, chief executive officer, and a director of Bankers Trust while also serving as a director of MidAmerica Savings Bank FSB, Waterloo, Iowa.
Granted, August 10, 1992.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Bank of San Diego, San Diego, California, proposed merger with American Valley Bank, El Cajon, California -- report on competitive factors. Submitted, August 11, 1992.
San Francisco	Bank of San Diego, San Diego, California, proposed merger with Coast Bank, Long Beach, California -- report on competitive factors. Submitted, August 11, 1992.
Kansas City	Bank of Tuttle, Tuttle, Oklahoma, proposed merger with The First National Bank of Konawa, Konawa, Oklahoma-- report on competitive factors. Submitted, August 13, 1992.
Chicago	Bargersville State Bank, Greenwood, Indiana, proposed merger with Bloomington Bank and Trust, Bloomington, Indiana -- report on competitive factors. Submitted, August 13, 1992.
Secretary	Chase Manhattan Bank (N.A.), New York, New York, proposed merger with Chase Lincoln First Bank, N.A., Rochester, New York -- report on competitive factors. Submitted, August 13, 1992.
Dallas	Compass Bank, Richardson, Texas, proposed merger with City National Bank of Carrollton, Carrollton, Texas -- report on competitive factors. Submitted, August 10, 1992.
Richmond	First Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, proposed purchase of certain assets and assumption of deposit liabilities of four South Carolina branches of Poughkeepsie Savings Bank, FSB, Poughkeepsie, New York -- report on competitive factors. Submitted, August 12, 1992.
Atlanta	First Heritage Bank, Loudon, Tennessee, proposed change in bank control -- report on competitive factors. Submitted, August 10, 1992.

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

COMPETITIVE FACTORS REPORTS

Richmond	First National Bank of Chicago, Chicago, Illinois, proposed partial purchase / assumption of American National Bank of Melrose Park, Melrose Park, Illinois -- report on competitive factors. Submitted, August 10, 1992.
Chicago	First National Bank of Chicago, Chicago, Illinois, proposed merger with American National Bank of Lansing, Lansing, Illinois -- report on competitive factors. Submitted, August 10, 1992.
Richmond	First Trident Savings and Loan Corporation, Charleston, South Carolina, proposed merger with The National Bank of South Carolina, Sumter, South Carolina -- report on competitive factors. Submitted, August 13, 1992.
Dallas	First Western National Bank, Carrollton, Texas, proposed merger with Compass Bank, Richardson, Texas -- report on competitive factors. Submitted, August 10, 1992.
Kansas City	Liberty Bank and Trust Company of Oklahoma City, N.A., Oklahoma City, Oklahoma, proposed merger with Choctow State Bank, Choctow, Oklahoma -- report on competitive factors. Submitted, August 13, 1992.
Kansas City	Minnequa Bank of Pueblo, Pueblo, Colorado, proposed assumption of the liabilities and charter of Citicorp Savings and Industrial Bank, Denver, Colorado -- report on competitive factors. Submitted, August 13, 1992.
Dallas	Security State Bank, Abilene, Texas, proposed merger with The Farmers and Merchants National Bank of Merkel, Merkel, Texas -- report on competitive factors. Submitted, August 12, 1992.

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

COMPETITIVE FACTORS REPORTS

Dallas Sunray State Bank, Sunray, Texas, proposed merger with New Sunray Bank -- report on competitive factors.
Submitted, August 11, 1992.

Minneapolis Vermillion State Bank, Vermillion, Minnesota, proposed purchase of assets and assumption of the liabilities of the Hampton branch of Hampton Bank, Hampton, Minnesota -- report on competitive factors.
Submitted, August 12, 1992.

EXTENSIONS OF TIME

Chicago Peotone Bancorp, Inc., Peotone, Illinois -- extension to October 21, 1992, to acquire shares of Rock River Bancorporation, Inc., Oregon, Illinois, and Rock River Bank.
Granted, August 11, 1992.

Chicago Rock River Bancorporation, Inc., Oregon, Illinois -- extension to October 21, 1992, within which to redeem shares.
Granted, August 10, 1992.

Atlanta Sarasota Bancorporation, Inc., Sarasota, Florida -- extension to November 29, 1992, to acquire Sarasota Bank.
Granted, August 14, 1992.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Dallas -- to provide check safekeeping enhancements to the truncation service.
Approved, August 12, 1992.

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

BANK HOLDING COMPANIES

Cleveland	Belmont Bancorp, Bridgeport, Ohio -- to acquire certain assets and liabilities of three new Philadelphia branches of Diamond Savings and Loan Company, Findlay, Ohio. Approved, August 7, 1992.
Kansas City	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to merge with City Bancorp of Norman, Inc., Norman, Oklahoma. Approved, August 7, 1992.

COMPETITIVE FACTORS REPORTS

Cleveland	Belmont National Bank, St. Clairsville, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the branches of Diamond Savings and Loan Company, Findlay, Ohio -- report on competitive factors. Submitted, August 7, 1992.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) application to engage in asset management, servicing, and collection activities through Fleet Commercial Finance Corporation	<u>Federal Register</u> Not Yet Established

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
		NONE

*Subject to CRA

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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 August 15, 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 August 14, 1992.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Commonwealth Bank 101 West Third Street Williamsport, PA 17701	3/30/92	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending August 15, 1992**

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

NONE

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

NONE

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

Received Section 4(c)(8) application from * Not Yet Known #
Mid Am, Inc., Bowling Green, Ohio, on
August 14, 1992, to acquire Apollo Savings
and Loan Company, Cincinnati, Ohio.

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

Received request from Security Dollar Bank, Niles, Ohio, on August
13, 1992, for permission to exceed its limit of investment in bank
premises permitted under Section 24A of the Federal Reserve Act.

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Bank Control with respect to Commercial BancShares, Incorporated, Parkersburg, West Virginia.	9-11-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to merge with Orange Federal Savings and Loan Association, Chapel Hill, North Carolina.*	9-1-92
Key Centurion Bancshares, Inc., Charleston, West Virginia, to acquire Peoples Bank of Charles Town, Charles Town, West Virginia.*	9-8-92
United Bankshares, Inc., Charleston, West Virginia, to merge with Summit Holding Corporation, Beckley, West Virginia.*	9-10-92

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>	<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 August 14, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination
Date

Rating

None.

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

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Trust Bank Atlanta, Georgia To establish a branch located in Cub Food Store #50, 2201 Lawrenceville Highway, Decatur, Georgia.	09-14-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
HNB Holding Company Headland, Alabama 1-BHC formation, The Headland National Bank, Headland, Alabama.	Not yet available*
Button Gwinnett Bancorp, Inc. Snellville, Georgia To merge with Gwinnett Financial Corporation, Lawrenceville, Georgia, and thereby acquire its subsidiary bank, The Bank of Gwinnett County, Lawrenceville, Georgia.	Not yet available*
Synovus Financial Corporation Columbus, Georgia Along with its second tier holding company, Fort Rucker Bancshares, Inc., Fort Rucker, Alabama, and its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to merge First Commercial Bancshares, Inc., Jasper, Alabama, with Fort Rucker Bancshares, Inc., Fort Rucker, Alabama, and thereby directly acquire its five wholly-owned bank subsidiaries.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corporation Columbus, Georgia Along with its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to acquire Interim CB&T Bank of Russell County, Phenix City, Alabama.	Not yet available*

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Middle Georgia Bankshares, Inc. Unadilla, Georgia To engage de novo in real estate and personal property appraising, pursuant to Section 225.25(b)(13) of Regulation Y.	09-10-92

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 August 14, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of Naples Post Office Box 413001 Naples, Florida 33941 (813)434-7200	Satisfactory	05-11-92

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	Tri-County Bank Brown City, Michigan Intersection of Tubspring Road & M-53 (Van Dyke Road) Almont, Michigan*	N - 8-15-92
Oakar	BW3 Bancorporation West Des Moines, Iowa Pocahontas, Iowa office of Midland Savings Bank, F.S.B. Des Moines, Iowa*	N - 8-14-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Jones Bancorp, Inc. Marcellus, Michigan G.W. Jones Exchange Bank Marcellus, Michigan*	FR - 8-21-92 N - 6-20-92
Y-1	Pyramid Bancorp, Inc. Grafton, Wisconsin Grafton State Bank Grafton, Wisconsin*	FR - 8-21-92 N - 8-25-92
Y-2	First Midwest Corporation of Delaware Elmwood Park, Illinois West Central Illinois Bancorp, Inc. Monmouth, Illinois The National Bank of Monmouth Monmouth, Illinois*	FR - ** N - 8-31-92
CoC-HC	Elcho Bancorporation, Inc. Venice, Florida Verle & Jo Ann Burgason	FR - ** N - **
CoC-HC	Elcho Bancorporation, Inc. Venice, Florida Marguerite Sevde	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan Hibernia National Bank in Texas Dallas, Texas*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - ** N - 8-16-92

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Firstar Corporation Milwaukee, Wisconsin Elan Life Insurance Company Milwaukee, Wisconsin	FR - 8-17-92
4(c)(8)	Midstates Financial Corp. Brownsburg, Indiana Freedom Mortgage Company Brownsburg, Indiana	FR - **
Y-4/Oakar	Pinnacle Banc Group, Inc. Oak Brook, Illinois Batavia Financial Corporation Batavia, Illinois Batavia Savings Bank Batavia, Illinois	FR - **

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

<u>Type</u>	<u>Application</u>
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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 August 14, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Chemical Bank & Trust Company 333 East Main Street Midland, Michigan 48640 (517) 631-9200	5/11/92	S
-First State Bank 111 East Traer Greene, Iowa 50636 (515) 823-4132	5/12/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 14, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Mercantile Acquisition Corporation of Kansas I, St. Louis, Missouri, to acquire Johnson County Bankshares, Inc., Prairie Village, Kansas	Newspaper: 9-7-92
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Johnson County Bankshares, Inc., Prairie Village, Kansas	Newspaper: 9-7-92
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Crown Bancshares II, Inc., Shawnee Mission, Kansas	Newspaper: 9-7-92
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire MidAmerican Corporation, Shawnee Mission, Kansas	Newspaper: 9-7-92
* Section 3(a)(3) application by Sun Financial Corporation, Earth City, Missouri, to acquire The Security Bank of Mountain Grove, Mountain Grove, Missouri	Newspaper: 9-13-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire MidAmerican Insurance Agency, Inc., Shawnee Mission, Kansas	Not yet available.

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

Application

End of Comment Period

Section 24a application by NationsBank of Kentucky,
Hopkinsville, Kentucky, to make an additional
investment in bank premises

Not applicable.

* 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 August 14, 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>
First Interstate Bank of Commerce Billings, MT (successor to First Interstate Bank of Billings, N.A.) To acquire the First Interstate Bank of Missoula, N.A., Missoula, MT; First Interstate Bank of Hardin, Hardin, MT; First Interstate Bank of Miles City, Miles City, MT; First Interstate Bank of Billings Heights, Billings, MT; First Interstate Bank of West Billings, Billings, MT; First Interstate Bank of Colstrip, Colstrip, MT; and First Interstate Bank of South Missoula, N.A., Missoula, MT (<u>de novo</u>)*	Not yet available
Community Trust Company Sioux Falls, SD To become a member of the Federal Reserve System	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate BancSystem of Montana, Inc. Billings, MT To acquire 100% of the <u>de novo</u> First Interstate Bank of South Missoula, N.A., Missoula, MT*	Not yet available
Guaranty Development Company Livingston, MT To acquire 100% of InterWest Acquisition Bank, Livingston, MT*	8-28-92 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire, by merger, 100% of Am-Can Investment, Inc., Moor- head, MN, which owns the Moorhead State Bank, Moorhead, MN*	Not yet available
Gladden A. Redding Revocable Trust & Mary Jane Redding Revocable Trust for the increase in each trusts ownership from 22.9% to 25.3% of Windom State Investment Company, Windom, MN	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Wabasha Holding Company Wabasha, MN To engage in general insurance agency activities through the acquisition of First State In- surance of Wabasha, Inc., Wabasha, MN	8-26-92
First Sleepy Eye Bancorporation, Inc. Sioux Falls, SD To engage <u>de novo</u> in the activity of making and servicing loans.	8-28-92
First Bank System, Inc., Mpls, MN and Central Bancorporation, Inc., Denver, CO To engage in operating a savings association and general insurance activities through the acquisition of Western Capital Investment Cor- poration, Denver, CO	8-31-92

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank System, Inc., Mpls, MN To engage in data processing activities through the acquisition of Marquette Information Services, Inc., Mpls, MN	Not yet available
First Bank System, Inc., Mpls, MN To engage in general insurance agency activities through the acquisition of Marquette Insurance Services, Mpls, MN	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending August 14, 1992

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
None.		

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Custer County Bank, Westcliffe, Colorado, for prior approval to merge with the Fountain Branch of Green Mountain Bank, Fountain, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lisco State Company, Lisco, Nebraska, for prior approval to increase its control from 4.88 percent to 20.73 percent of the voting shares of First Nebraska Bancs, Inc., Sidney, Nebraska.*	Not Available
First Nebraska Bancs, Inc., Sidney, Nebraska, to acquire then merge with Torrington National Company, Torrington, Wyoming, and directly acquire 100 percent of the outstanding common stock of the First National Bank, Torrington, Wyoming.*	Not Available
Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Mid-City Bank, N.A., Midwest City, Oklahoma.*	Not Available
Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to retain 6.03 percent of the voting shares of F & M Bancorporation, Tulsa, Oklahoma.*	Not Available
Upper Rio Grande Bank Corporation, Del Norte, Colorado, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of The Rio Grande County Bank, Del Norte, Colorado.*	Not Available
Nichols Hills Bancorporation, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Leadership Bank, N.A., Oklahoma City, Oklahoma.*	Not Available

Federal Reserve Bank of Kansas City

First Western Corporation, Kimball, Nebraska, for prior approval to acquire 100 percent of the voting shares of Citywide Bank of Northglenn, Northglenn, Colorado.* Not Available

Acquisition Corporation, Leawood, Kansas, for prior approval to become a bank holding company through the acquisition of 93.08 percent to the voting shares of Leavenworth National Bank & Trust Co., Leavenworth, Kansas.* Not Available

Farmers National Bancshares, Inc., Stafford, Kansas, for prior approval to acquire 100 percent of Mid Kansas Financial Corporation, Buhler, Kansas.* Not Available

Decatur Investment, Inc., Oberlin, Kansas, for prior approval to acquire 99.5 percent of the voting shares of State Bank of Atwood, Atwood, Kansas.* Not Available

Farmers National Bancshares, Inc., Stafford, Kansas, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of The Farmers National Bank of Stafford, Stafford, Kansas.* Not Available

Carrollton Bancshares Corporation, Carrollton, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Carrollton, Carrollton, Missouri.* Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Lisco State Company, Lisco, Nebraska, to indirectly engage in the sale of general insurance through First Nebraska Bancs, Inc., Sidney, Nebraska. Not Available

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

APPLICATION

Community Bancshares of Alva, Inc., Not Available
Alva, Oklahoma, for prior approval to
redeem 38,950 shares of its own
voting common stock.

First of Grandfield Corporation, Not Available
Grandfield, Oklahoma, for prior
approval to redeem 160 shares of its
own voting common stock.

First Nebraska Bancs, Inc., Lisco, Not Available
Nebraska, for prior approval to
redeem 2,052 shares of its own voting
common stock.

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 resources and capabilities.

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Colorado Bank & Trust Company P.O. Box 499 La Junta, Colorado 81050-0499	5-4-92	8-10-92	Satisfactory
The Farmers State Bank P.O. Box 798 Fort Morgan, Colorado 80701-0798	5-18-92	8-13-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 10, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(3) application by
Western Bancshares, Inc., Van Horn, TX,
to acquire Coahoma State Bank, Coahoma, TX
(Previously reported during the week of 7-27-92)

92/08/30

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF AUGUST 10, 1992

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Community Bank 200 N. Ridgeway P. O. Box 599 Cleburne, Texas 76033	92/05/11	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/14/92

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Valley Bank of Nevada, Las Vegas, Nevada,
to establish a branch office in the Vons
Grocery Store, 2224 South Nellis Boulevard,
Las Vegas, Nevada. *

Newspaper: 9/02/92

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 Notice
or Newspaper Notice

None

* Subject to CRA

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

Week ending 8/14/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 7, 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>
Valley Community Bank	723 North Baker McMinnville, OR 97218 Tel: (503) 472-0534	4/27/92	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.