ANNOUNCEMENTS

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 38
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 19, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

NBD Bancorp, Inc., Detroit, Michigan -- to acquire
L.B. Financial Corporation, Indianapolis, Indiana.
Approved, September 14, 1992.

ENFORCEMENT

Dellinger & Company, Los Angeles, California -- order
of assessment of a civil money penalty against
Dellinger, a public accounting firm.

National Commercial Bank, Saudi Arabia -- written
agreement dated August 28, 1992, with the Board of
Governors of the Federal Reserve System.

REGULATIONS AND POLICIES

Capital adequacy -- interim rule for the risk-based
capital treatment of multilateral lending
institutions (Docket R-0776).
Approved, September 14, 1992.

Prompt corrective action with respect to troubled
depository institutions -- final rule to implement
the Federal Deposit Insurance Corporation
Improvement Act of 1991 (Docket R-0763).
Approved, September 14, 1992.

Treatment of U.S. companies operating in the French
government debt market -- implementation of the
Primary Dealers Act of 1988 with respect to France.
Approved, September 14, 1992.

TESTIMONY AND STATEMENTS

Real estate appraisal requirements contained in
Title XI of the Financial Institutions Reform,
Recovery, and Enforcement Act -- statement by
Governor LaWARE before the Subcommittee on General
Oversight and Investigations of the House Committee
on Banking, Finance and Urban Affairs,
Authorized, September 14, 1992.
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SEPTEMBER 14, 1992 TO SEPTEMBER 19, 1992
PAGE 2

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

Atlanta
Barnett Bank of Pinellas County, St. Petersburg, Florida -- to establish remote service terminals at 10490 Gandy Boulevard and at the St. Petersburg Pier, 800 2nd Avenue, N.E.
Approved, September 14, 1992.

Richmond
Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 1025 Herndon Parkway, Herndon, Virginia.
Approved, September 18, 1992.

BANK HOLDING COMPANIES

New York
Returned, September 18, 1992.

Dallas
Approved, September 17, 1992.
# ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

## BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City</td>
<td>Great Western Securities, Inc., Omaha, Nebraska -- to engage de novo in lending activities through Great Western Resources, Inc.</td>
<td>Approved, September 16, 1992.</td>
</tr>
<tr>
<td>Atlanta</td>
<td>Middle Georgia Bankshares, Inc., Unadilla, Georgia -- to continue to engage in appraisal activities; these activities will be conducted on a nationwide basis.</td>
<td>Permitted, September 14, 1992.</td>
</tr>
</tbody>
</table>
### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>City</th>
<th>Company</th>
<th>Action</th>
<th>Date</th>
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</table>
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Atlanta
Approved, September 17, 1992.

BANK MERGERS

Richmond
George Mason Bank, Fairfax, Virginia -- to purchase certain assets and assume certain liabilities of The Washington Bank, Falls Church, Virginia.
Approved, September 18, 1992.

Boston
Merrill Merchants Bank, Bangor, Maine -- to acquire certain assets and assume certain liabilities of seven branches of Fleet Bank of Maine, Portland, Maine, and to establish seven branches.
Approved, September 15, 1992.

BANK PREMISES

Atlanta
Central Bank of the South, Birmingham, Alabama -- investment in bank premises.
Approved, September 15, 1992.

St. Louis
English State Bank, English, Indiana -- investment in bank premises.
Approved, September 15, 1992.

Chicago
First Illini Bank, Galesburg, Illinois -- investment in bank premises.
Approved, September 15, 1992.

BANKS, STATE MEMBER

Kansas City
First State Bank of Taos, Taos, New Mexico -- payment of a dividend.
Approved, September 17, 1992.
H.2
SEPTEMBER 14, 1992 TO SEPTEMBER 19, 1992
PAGE 6

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

CAPITAL STOCK

Kansas City
Community Bancshares of Alva, Inc., Alva, Oklahoma -- redemption of shares.
Approved, September 17, 1992.

Chicago
Approved, September 18, 1992.

Chicago
VCR Bancorporation, Ltd. Carlisle, Iowa -- redemption of shares.
Returned, September 15, 1992.

Chicago
WFC, Inc., Waukon, Iowa -- redemption of shares.
Approved, September 14, 1992.

CHANGE IN BANK CONTROL

Atlanta
Florida Security Holding Corporation, Orlando, Florida -- change in bank control.
Permitted, September 14, 1992.

Minneapolis
Guaranty Development Company, Livingston, Montana -- change in bank control.
Permitted, September 17, 1992.

Minneapolis
Windom State Investment Company, Windom, Minnesota -- change in bank control.
Permitted, September 18, 1992.

COMPETITIVE FACTORS REPORTS

Dallas

Cleveland
Bank One, Cincinnati, N.A., Milford, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the Fairfield, Franklin, Hamilton, and Ross, Ohio, branches of Home Savings of America, FSB, Irwindale, California -- report on competitive factors.
COMPETITIVE FACTORS REPORTS

St. Louis
Submitted, September 18, 1992.

Atlanta
Submitted, September 17, 1992.

Richmond

Dallas
First Interstate Bank of Jacksonville, Texas, proposed merger with First Interstate Bank of Texas, N.A., Houston, Texas -- report on competitive factors.
Submitted, September 17, 1992.

Minneapolis

Richmond

Dallas
Freedom Bank, Ranger, Texas, proposed merger with Peoples State Bank, Clyde, Texas -- report on competitive factors.
COMPETITIVE FACTORS REPORTS

Boston
Howard Bank, National Association, Burlington, Vermont, proposed purchase of assets and assumption of liabilities of the Waterbury branch of First Vermont Bank and Trust Company, West Brattleboro, Vermont -- report on competitive factors.

Kansas City
Metropolitan Federal Bank, FSB, Fargo, North Dakota, proposed merger with American Charter Federal Savings and Loan Association, Lincoln, Nebraska -- report on competitive factors.
Submitted, September 17, 1992.

Dallas
New Wellington Bank, Wellington, Texas, proposed merger with Wellington State Bank -- report on competitive factors.

Minneapolis
Norwest Bank Minnesota North, N.A., Duluth, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Duluth branch of Norwest Bank Minnesota Mesabi, N.A., Virginia, Minnesota -- report on competitive factors.

Philadelphia

New York
Valley National Bank, Passaic, New Jersey, proposed purchase of the assets and assumption of the liabilities of Mayflower Savings Bank, SLA, Livingston, New Jersey -- report on competitive factors.
Submitted, September 17, 1992.
**EXTENSIONS OF TIME**

<table>
<thead>
<tr>
<th>Location</th>
<th>Corporation/Details</th>
<th>Granted Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Francisco</td>
<td>San Francisco Corporation, San Francisco, California -- extension to divest certain property.</td>
<td>September 17, 1992</td>
</tr>
<tr>
<td>Cleveland</td>
<td>First Financial Bancorp, Hamilton, Ohio -- extension to divest certain property.</td>
<td>September 18, 1992</td>
</tr>
<tr>
<td>San Francisco</td>
<td>First Security Corporation, Salt Lake City, Utah -- extensions to divest certain properties.</td>
<td>September 15, 1992</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Home Credit Corporation, Salt Lake City, Utah -- extension to December 1, 1992, to engage de novo in insurance activities</td>
<td>September 15, 1992</td>
</tr>
<tr>
<td>Dallas</td>
<td>Lost Pines Bancshares-Delaware, Inc., Wilmington, Delaware -- extension to October 14, 1992, to acquire Lost Pines National Bank, Smithville, Texas.</td>
<td>September 14, 1992</td>
</tr>
</tbody>
</table>
RESERVE BANK OPERATIONS

Directed, FRBO Federal Reserve Bank of Richmond -- to purchase tape rack equipment.
Approved, September 17, 1992.
SEPTEMBER 14, 1992 TO SEPTEMBER 19, 1992
PAGE 11

ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Commerce Corporation, New Orleans, Louisiana — determination that a subsidiary bank may invest in a community development corporation; and exemption under section 23A for certain transactions involving a community development corporation. Granted, September 10, 1992.

REGULATIONS AND POLICIES


ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES


CHANGE IN BANK CONTROL

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

Neil St. John Raymond, d/b/a Candlewood Associates, Newspaper 09-23-92
- Change in Control Federal Register Not Yet Established
Notification to acquire
up to 68.2% of the
outstanding common stock
of First Ipswich Bancorp,
Ipswich, Massachusetts

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) application
Federal Register Not Yet Established
to engage in asset management
and Recovery Corporation, Boston,
Massachusetts

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

Application

NONE

*Subject to CRA
SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Examination Date</th>
<th>Rating**</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION I

Applications Subject to Newspaper Notice Only

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico, to purchase certain assets and assume the liabilities of the 3230 Third Avenue, Bronx, New York branch of North Side Savings Bank, Bronx, New York.1/ 10/18/92

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications (Subject to Federal Register Notice Only)

Amboy Bancorporation, Old Bridge, New Jersey to make an investment in Woodhaven at South Brunswick, L.P., Cranbury, New Jersey and thereby engage indirectly in community development activities. 10/2/92

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 September 19, 1992

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orange County Trust Co.</td>
<td>Outstanding</td>
<td>April 13, 1992</td>
</tr>
<tr>
<td>75 North Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Box 790</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middletown, NY 10007</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Commonwealth Bank, Williamsport, PA requests approval to establish a branch office to be located at 12 South Main Street, Wilkes-Barre, PA. Expedited Procedure. 10/5/92

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.
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 September 18, 1992.

Identification of Ratings

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

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

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

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

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

Bank/Location	Examination Date	CRA Rating
None.
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from F.N.B. Corporation, September 23, 1992, Hermitage, Pennsylvania, on August 28, 1992, of its intent to acquire substantially all of the assets and assume certain liabilities of Reliance Consumer Discount Company, Hanover, Pennsylvania.

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

Received Section 3(a)(1) application * F: October 9, 1992 from FC Banc Corp., Bucyrus, Ohio, on September 8, 1992, to acquire The Farmers Citizens Bank, Bucyrus, Ohio.

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
N - Newspaper Comment Period
F - Federal Register Comment Period
# - Expected to end approximately 30 days from date of application’s receipt.
## Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Union Corporation, Charlotte, North Carolina, to acquire South Carolina Federal Corporation, Columbia, South Carolina.*</td>
<td>10-18-92</td>
</tr>
</tbody>
</table>

## Section III - Applications Subject to Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allied Irish Banks Limited plc, Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland, to expand geographically their credit-related reinsurance activities through First Maryland Life Insurance Company, Phoenix, Arizona.</td>
<td>10-8-92**</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending September 18, 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.

<table>
<thead>
<tr>
<th>Examination</th>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peoples Bank of Montross</td>
<td>Kings Highway Montross, Virginia 22520</td>
<td>7-6-92</td>
</tr>
<tr>
<td>The Traders Bank</td>
<td>303 Main Street Spencer, West Virginia 25276</td>
<td>7-6-92</td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 18, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Royal Trust International</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Toronto, Ontario</td>
<td></td>
</tr>
<tr>
<td>To establish a representative office</td>
<td></td>
</tr>
<tr>
<td>in Atlanta, Georgia</td>
<td></td>
</tr>
</tbody>
</table>

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

Application
None.

Section 3 - Applications Subject to Federal
Register Notice Only

Application
None.

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

Application
SouthTrust Corporation
   Birmingham, Alabama
Commitment waiver request.

*Subject to Provisions of the Community Reinvestment Act.
Section 4 - Applications Not Subject to Federal Register Notice or Newspaper Notice

Application

Barnett Merger Corporation
Jacksonville, Florida
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.


<table>
<thead>
<tr>
<th>Examination Bank</th>
<th>Rating</th>
<th>Date</th>
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<tbody>
<tr>
<td>Gulf Bank</td>
<td>Needs to Improve</td>
<td>06-15-92</td>
</tr>
<tr>
<td>Post Office Box</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>015-299</td>
<td></td>
</tr>
<tr>
<td>Miami, Florida</td>
<td>33101</td>
<td></td>
</tr>
<tr>
<td>(305) 358-0700</td>
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</table>
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
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<th>Comment Period Ending Date</th>
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<tbody>
<tr>
<td>Branch</td>
<td>Bank of Burlington</td>
<td>N - 10-2-92</td>
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<tr>
<td></td>
<td>Burlington, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>240 N. Milwaukee Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Waterford, Wisconsin*</td>
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</tr>
<tr>
<td>EFT</td>
<td>Cole Taylor Bank</td>
<td>N - 9-14-92</td>
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<td></td>
<td>Chicago, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1900 West Van Buren</td>
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</tr>
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<td>Chicago, Illinois*</td>
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<tr>
<td>EFT</td>
<td>Cole Taylor Bank</td>
<td>N - 9-21-92</td>
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<td></td>
<td>Chicago, Illinois</td>
<td></td>
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<tr>
<td></td>
<td>7500 South Pulaski Road</td>
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<tr>
<td>EFT</td>
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<td>Chicago, Illinois</td>
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<tr>
<td></td>
<td>1145 West Wilson Avenue</td>
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<td></td>
<td>Chicago, Illinois*</td>
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<tr>
<td>Branch</td>
<td>G.W. Jones Exchange Bank</td>
<td>N - **</td>
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<tr>
<td>Relocation</td>
<td>Marcellus, Michigan</td>
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<tr>
<td></td>
<td>From 110 South Broadway to 110 South Spencer Road</td>
<td></td>
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<tr>
<td></td>
<td>Cassopolis, Michigan*</td>
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<tr>
<td>Merger/</td>
<td>Peoples Bank</td>
<td>N - 10-5-92</td>
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<tr>
<td>Branches</td>
<td>Bloomington, Illinois</td>
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<td></td>
<td>Lexington Bank</td>
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<td>Lexington, Illinois</td>
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<tr>
<td></td>
<td>228 W. Main Street</td>
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<td></td>
<td>Lexington, Illinois</td>
<td></td>
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<tr>
<td></td>
<td>2101 N. Veterans Parkway</td>
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<td></td>
<td>Bloomington, Illinois</td>
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</tbody>
</table>
### Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
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</table>
| Y-1  | Fairmount Banking Company  
Fairmount, Indiana  
The Fairmount State Bank  
Fairmount, Indiana* | FR - 9-21-92  
N - 9-14-92 |
| Y-2  | PSB Corporation  
Wellsburg, Iowa  
First National Bank of Sumner  
Sumner, Iowa* | FR - **  
N - 10-3-92 |
| Y-2  | Hawkeye Bancorporation  
Des Moines, Iowa  
Jasand, Inc.  
Cedar Rapids, Iowa  
City National Bank of Cedar Rapids  
Cedar Rapids, Iowa* | FR - 9-25-92  
N - 9-28-92 |
| Y-2  | Peoples Mid-Illinois Corporation  
Bloomington, Illinois  
Lexington Bancshares, Inc.  
Lexington, Illinois  
Lexington Bank  
Lexington, Illinois* | FR - **  
N - 10-5-92 |
| Y-1  | PMI Acquisition Corporation  
Bloomington, Illinois  
Lexington Bank  
Lexington, Illinois* | FR - **  
N - 10-5-92 |
| Y-2  | Heritage Financial Services, Inc.  
Blue Island, Illinois  
Alsip Bancorporation, Inc.  
Alsip, Illinois  
Alsip Bank and Trust  
Alsip, Illinois* | FR - **  
N - 10-9-92 |
| Y-1  | Omnibank Corporation  
River Rouge, Michigan  
Omnibank  
River Rouge, Michigan* | FR - **  
N - ** |
| Y-2  | Comerica Incorporated  
Detroit, Michigan  
Hibernia National Bank in Texas  
Dallas, Texas* | FR - 9-14-92  
N - ** |
## Section II - Applications Subject to Both Newspaper and Federal Register Notice (continued)

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>
| Y-1  | BOI Financial Corp. Normal, Illinois  
| 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 - 9-21-92 N - 8-31-92   |

## Section III - Applications Subject to Federal Register Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>
| 4(c)(8)  | First Midwest Bancorp, Inc. Naperville, Illinois  
To engage in acquiring and servicing of loans | FR - 10-2-92                |
| Y-4      | NBD Bancorp, Inc. Detroit, Michigan  
BHC Securities, Inc.  
Philadelphia, Pennsylvania | FR - 10-2-92                |
| Y-4      | NBD Indiana, Inc. Detroit, Michigan  
BHC Securities, Inc.  
Philadelphia, Pennsylvania | FR - 10-2-92                |
| Y-4      | NBD Bancorp, Inc. Detroit, Michigan  
BHC Financial, Inc.  
Philadelphia, Pennsylvania | FR - 10-2-92                |
| Y-4      | NBD Indiana, Inc. Detroit, Michigan  
BHC Financial, Inc.  
Philadelphia, Pennsylvania | FR - 10-2-92                |
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y-4</td>
<td>NBD Bancorp, Inc. Detroit, Michigan Texas First Securities Corporation Houston, Texas</td>
<td>FR - 10-2-92</td>
</tr>
<tr>
<td>Y-4</td>
<td>NBD Indiana, Inc. Detroit, Michigan Texas First Securities Corporation Houston, Texas</td>
<td>FR - 10-2-92</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

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 September 18, 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.

BANK NAME/LOCATION  EXAMINATION DATE  RATINGS

-State Bank of Howards Grove  6/08/92  S
  211 North Wisconsin Drive
  Howards Grove, Wisconsin  54083
  (414) 565-3351

-Huron Community Bank  6/15/92  O
  301 North Newman Street
  East Tawas, Michigan  48730-0312
  (517) 362-6103

-State Bank of Coloma  6/09/92  SN
  209 North Paw Paw Street, Box 459
  Coloma, Michigan  49038
  (616) 468-3179

-Security State Bank  6/15/92  S
  P.O. Box 166
  Hartley, Iowa  51346
  (712) 728-2101
Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 18, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application                                      End of Comment Period

None.

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

Application                                      End of Comment Period

* Section 3(a)(3) application by State First Financial
  Corporation, Texarkana, Arkansas to acquire First
  National Bank of Nashville, Nashville, Arkansas
  Newspaper: 10-21-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application                                      End of Comment Period

None.

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

Application                                      End of Comment Period

None.

* This application is subject to CRA.
FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING September 18, 1992

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application
None.

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

Application

<table>
<thead>
<tr>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
</table>

E. J. Heymans, Sr., Revocable Trust
To acquire 35.2% of the voting shares
of Dunn County Bankshares, Inc.
Menomonie, WI

Norwest Corporation
Minneapolis, MN
To acquire 100% of the voting shares
of Rocky Mountain Bankshares, Inc.,
Golden Valley, MN, through merger with
Norwest Colorado, Inc.*

Chisholm Bancshares, Inc.
Chisholm, MN
To acquire 100% of the voting shares of
Farmers & Merchants State Bank, Cook, MN.*

Dairyland Bank Holding Corp.
La Crosse, WI
To acquire 91.85% of the voting shares of
La Farge State Bank, La Farge, WI and
100% of the voting shares of Bank of Alma,
Alma, WI.*

Frandsen Financial Corporation
Forest Lake, MN
To acquire 100% of Citizens Bank of East
Grand Forks, East Grand Forks, MN; 100%
of First State Bank of Ada, Ada, MN; 100%
of Nimrod Enterprises, Inc. Foley, MN, a
one-bank holding company owning the State
Bank of Foley, Foley, MN; and 100% of The
Gilmanton Co., Gilman, MN, a one-bank
holding company owning the First State
Bank, Gilman, MN*

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

Application
Norwest Corporation
Mpls, MN
To acquire, via merger, Merchants & Miners Bancshares, Inc., Hibbing, MN, a one-bank holding company owning the Merchants & Miners State Bank, Hibbing, MN*

Minnesota Banc Holding Company
Plymouth, MN
To acquire 100% of Citizens State Bank of Montgomery, Montgomery, MN*

Section III - Applications Subject to Federal Register Notice Only

Application
None.

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

Application
None.

*Subject to CRA
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.

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Citizens Bank</td>
<td>June 15, 1992</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>of Butte</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3220 Harrison Avenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. O. Box 3149</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Butte, MT 59702-3149</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(406) 494-4400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marquette Bank</td>
<td>June 8, 1992</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>New Prague</td>
<td></td>
<td></td>
</tr>
<tr>
<td>217 West Main Street, Box 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Prague, MN 56071-0004</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(612) 758-4465</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

City Center Bank of Colorado, Aurora, Colorado, to merge with The Bank of Parker, Parker, Colorado, and relatedly, to establish a branch in Parker, Colorado.*

APPLICATION COMMENT PERIOD ENDING DATE

Not Available

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

APPLICATION

First Western Corporation, Kimball, Nebraska, for prior approval to acquire 100 percent of the voting shares of Citywide Bank of Northglenn, Northglenn, Colorado.*

APPLICATION COMMENT PERIOD ENDING DATE

Not Available

F.S.B. Properties, Inc., ESOP, Quinton, Oklahoma, for prior approval to become a bank holding company through the acquisition of 37.6 percent of the voting shares of F.S.B. Properties, Inc., Quinton, Oklahoma.*

APPLICATION COMMENT PERIOD ENDING DATE

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

First of Grandfield Corporation, Grandfield, Oklahoma, for prior approval to redeem 160 shares of its own voting common stock.

APPLICATION COMMENT PERIOD ENDING DATE

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
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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA.*
FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 14, 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
J. F. Justiss, III, Trust; Amy Williams Trust; Adam Williams Trust; Jennifer J. Williams, Jena, LA, to
acquire an interest in JBI Financial Corporation, Jena, LA N/A

Change in Control Notice by
David Boyd Dean, Houston, TX, to acquire an interest in
First Bancorporation of Cleveland, Inc., Cleveland, TX N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.
SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF SEPTEMBER 14, 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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Texas Bank &amp; Trust</td>
<td>92/06/15</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>

P. O. Box 1299
808 E. Hwy. 82
Gainesville, TX 76240

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Week ending 9/18/92

Section I - Applications Subject to Newspaper Notice Only

Application Comment Period Ending Date
None

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

Application Comment Period Ending Date
Chang Hwi Kim, Palos Verdes, California, to retroactively acquire 10.98 percent of California Center Bank, Los Angeles, California.
Newspaper: Not available
Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

Application Comment Period Ending Date
Grupo Financiero Bacomer S.A. de C.V., Bancomer, S.A., Bancomer Holding Company (Antilles) N.V., Bancomer Holding Company (Netherlands) B.V., and Bancomer Holding Company, to engage de novo in receiving money for transmission abroad, buying and selling foreign currency, check cashing and issuing and selling U.S. and foreign currency money orders with a face value of $1,000 or less through Bancomer Transfer Services, Inc., Los Angeles, California.
Fed. Reg.: Not yet published

Continental Bancorporation, Las Vegas, Nevada, to engage de novo in trust company activities in Nevada through Contiental Trust Company, Las Vegas, Nevada.
Fed. Reg.: 10/09/92

Eldorado Bancorp, Laguna Hills, California, to engage de novo in making, acquiring or servicing loans or other extensions of credit through Eldorado Bancorp Home Loans, Inc., Laguna Hills, California.
Fed. Reg.: 10/16/92

Redwood Empire Bancorp, Santa Rosa, California, to acquire Lake Savings and Loan Association, Lakeport, California, which will be merged into Allied Savings Bank, F.S.B., Santa Rosa, California.
Fed. Reg.: Not available

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 18, 1992. Information about a particular institution’s CRA evaluation may be obtained directly from the institution.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>West One Bank</td>
<td>107 S. Main Street</td>
<td>6/01/92</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
<td>Salt Lake City, UT</td>
<td>84111</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tel: (801) 534-6000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 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.