

ANNOUNCEMENT
RESEARCH LIBRARY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

FEDERAL RESERVE BANK
OF CLEVELAND
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

H.2, 1992, No. 41
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 10, 1992

BANK HOLDING COMPANIES

National Westminster Bank PLC, London, England -- to acquire Burns Fry Futures, Inc., Chicago, Illinois, and engage in the execution and clearance of certain futures contracts and options on futures contracts, and to provide investment advice on these instruments.

Approved, October 7, 1992.

Saban, S.A., Panama City, Panama, and Republic New York Corporation, New York, New York -- to engage de novo in securities activities through Republic New York Securities Corporation.

Permitted, October 9, 1992.

ENFORCEMENT

Farmers Bank and Trust Company, Blytheville, Arkansas, and Farmers Bancorp, Inc. issuance of a final decision and order of removal and prohibition against James L. Magee, an institution-affiliated party.

Authorized, October 5, 1992.

Glendale Bank of Pennsylvania, Philadelphia, Pennsylvania -- written agreement dated September 15, 1992, with the Federal Reserve Bank of Philadelphia.

Announced, October 5, 1992.

Shawmut National Corporation, Hartford, Connecticut, and Boston, Massachusetts -- amendment to written agreement dated October 1, 1991, to eliminate requirement to obtain approval of Federal Reserve before declaring or paying dividends on preferred stock.

Announced, October 6, 1992.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation, New York, New York -- to make an investment in NEWCO in London, England.

Permitted, October 4, 1992.

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

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

BANK BRANCHES, DOMESTIC

Atlanta Citizens Trust Bank, Atlanta, Georgia -- to establish a branch in the Cub Foods Store #50 at 2201 Lawrenceville Highway, Decatur, Georgia.
Approved, October 9, 1992.

Chicago Cole Taylor Bank, Chicago, Illinois -- to establish electronic funds transfer facilities at Suburban Heights Medical Center, 333 Dixie Highway, Chicago Heights, Illinois, and at 9400 South Western Avenue, Evergreen Park, Illinois.
Approved, October 5, 1992.

Atlanta Dadeland Bank, Miami, Florida -- to establish an automatic teller machine / night deposit in the Dadeland Mall, 7535 N. Kendall Drive.
Approved, October 6, 1992.

Chicago Northern Trust Company, Chicago, Illinois -- to establish branches at Andersen School, 1851 West Division; Von Humboldt School, 2620 West Hirsh; and the Pritzker School, 2090 West Schiller.
Approved, October 6, 1992.

BANK HOLDING COMPANIES

Cleveland Central Bancshares, Inc., St. Paris, Ohio -- to acquire The First Central National Bank of St. Paris.
Approved, October 9, 1992.

St. Louis Citizens Bancshares of Eldon, Missouri, Inc., Eldon, Missouri -- proposal that Citizens Bank of Eldon acquire certain assets and assume certain liabilities of the Versailles, Missouri, branch of United Savings and Loan Association, Lebanon, Missouri.
Approved, October 8, 1992.

Minneapolis Dairyland Bank Holding Corp., La Crosse, Wisconsin, to acquire the La Farge State Bank, La Farge, Wisconsin, and the Bank of Alma, Alma, Wisconsin.
Returned, October 6, 1992.

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

BANK HOLDING COMPANIES

Kansas City	Decatur Investment, Inc., Oberlin, Kansas -- to acquire State Bank of Atwood, Atwood, Kansas. Approved, October 8, 1992.
Kansas City	Deuel County Interstate Bank Company, Chappell, Nebraska -- to acquire Deuel County State Bank, Community Insurance Agency, Inc., Haxtun, Colorado, and Haxtun Community Bank. Approved, October 6, 1992.
Chicago	First Citizens Bancorp of Indiana, Anderson, Indiana -- to acquire five branches of Colonial Central Savings Bank, F.S.B. in Madison County, Indiana. Returned, October 8, 1992.
Richmond	First Maryland Bancorp, Baltimore, Maryland -- to expand credit life and disability insurance underwriting. Approved, October 9, 1992.
Chicago	First Michigan Bank Corporation, Holland, Michigan -- to acquire FMB-Brokerage Services, Inc., Holland, Michigan, and to engage in securities brokerage services. Returned, October 8, 1992.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Illinois -- to acquire DSB Corporation, Deerfield, Illinois, and Deerfield State Bank. Approved, October 6, 1992.
Atlanta	Fort Rucker Bancshares, Inc., Fort Rucker, Alabama -- to acquire First Commercial Bancshares, Jasper, Alabama, and its five bank subsidiaries. Approved, October 7, 1992.
Kansas City	Mercantile Acquisition Corporation of Kansas I, St. Louis, Missouri -- to merge with Johnson County Bankshares, Inc., Prairie Village, Kansas. Approved, October 9, 1992.

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

BANK HOLDING COMPANIES

St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Johnson County Bankshares, Inc., Prairie Village, Kansas. Approved, October 9, 1992.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire MidAmerican Insurance Agency, Inc., Shawnee Mission, Kansas. Approved, October 9, 1992.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire MidAmerican Corporation, Shawnee Mission, Kansas. Approved, October 9, 1992.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Crown Bancshares II, Inc., Shawnee, Mission, Kansas. Approved, October 9, 1992.
Chicago	NBD Bancorp, Inc., Detroit, Michigan, and NBD Indiana, Inc. -- to acquire 4.2 percent of BHC Securities, Inc., Philadelphia, Pennsylvania, and Texas First Securities Corporation, Houston, Texas; and 4.65 percent of BHC Financial, Inc., Philadelphia, Pennsylvania. Approved, October 6, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire PN Financial Services, Inc., Piscataway, New Jersey, and engage in lending and leasing activities. Approved, October 8, 1992.
Chicago	Prairieland Bancorp, Inc., Bushnell, Illinois -- to acquire the assets of Dunteman and Co., Bushnell, Illinois, and to provide tax planning, tax preparation, and record keeping. Approved, October 8, 1992.
Chicago	PSB Corporation, Wellsburg, Iowa -- to acquire First National Bank of Sumner, Sumner, Iowa. Returned, October 6, 1992.

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

BANK HOLDING COMPANIES

Kansas City	Second Century Financial Corporation, Perry, Kansas - - to acquire Bank of Perry. Approved, October 7, 1992.
St. Louis	Sun Financial Corporation, Earth City, Missouri -- to acquire Security Bank of Mountain Grove, Mountain Grove, Missouri. Approved, October 8, 1992.
Philadelphia	Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- to engage de novo in commercial finance activities through Susquehanna Lease Co., Manheim, Pennsylvania. Approved, October 7, 1992.
Atlanta	Synovus Financial Corporation, Columbus, Georgia, and TB&C Bancshares, Inc. -- to form Interim CB&T Bank of Russell County, Phenix City, Alabama. Approved, October 7, 1992.
Atlanta	Synovus Financial Corporation, Columbus, Georgia, TB&C Bancshares, Inc., and Fort Rucker Bancshares, Inc., Fort Rucker, Alabama -- to acquire First Commercial Bancshares, Inc., Jasper, Alabama. Approved, October 7, 1992.
Atlanta	Tomoka Bancorp, Inc., Ormond Beach, Florida -- to acquire Tomoka State Bank. Approved, October 9, 1992.
Dallas	Victoria Bankshares, Inc., Victoria, Texas -- to acquire the First National Bank of Rockport, Rockport, Texas. Approved, October 9, 1992.
Dallas	Victoria Financial Services, Inc., Wilmington, Delaware -- to acquire the First National Bank of Rockport, Rockport, Texas. Approved, October 9, 1992.

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

BANK MERGERS

Richmond Centura Bank, Rocky Mount, North Carolina -- to acquire a branch of Peoples Federal Savings Bank, Wilmington, North Carolina.
Approved, October 7, 1992.

Kansas City Custer County Bank, Westcliffe, Colorado -- to merge with the Fountain branch of Green Mountain Bank, Fountain, Colorado, and to establish a branch.
Approved, October 9, 1992.

Boston Machias Savings Bank, Machias, Maine -- to acquire certain assets and assume certain liabilities of the Bar Harbor branch of Peoples Heritage Savings Bank, Portland, Maine.
Approved, October 9, 1992.

BANK PREMISES

Atlanta Plaza Bank of Miami, Miami, Florida -- investment in bank premises.
Approved, October 8, 1992.

Cleveland Security Dollar Bank, Niles, Ohio -- investment in bank premises.
Approved, October 7, 1992.

CHANGE IN BANK CONTROL

Minneapolis Dunn County Bankshares, Inc., Menomonie, Wisconsin -- change in bank control.
Permitted, October 9, 1992.

COMPETITIVE FACTORS REPORTS

Kansas City BANK IV Oklahoma, N.A., Tulsa, Oklahoma, proposed merger with The Fourth National Bank of Tulsa, -- report on competitive factors.
Submitted, October 7, 1992.

Kansas City Bank of Oklahoma, N.A., Tulsa, Oklahoma, proposed acquisition of certain assets and assumption of certain liabilities of First Gibraltar Bank, FSB, Irving, Texas -- report on competitive factors.
Submitted, October 7, 1992.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Citibank, Federal Savings Bank, San Francisco, California, proposed purchase of certain assets and assumption of certain liabilities of Citibank (Maryland), N.A., Towson, Maryland -- report on competitive factors.
Submitted, October 8, 1992.
- Chicago First National Bank, Kokomo, Indiana, proposed merger with First National Bank, Martinsville, Martinsville, Indiana -- report on competitive factors.
Submitted, October 5, 1992.
- Chicago First National Bank and Trust Company in Gibson City, Gibson City, Illinois, proposed merger with First Interim National Bank and Trust Company in Gibson City -- report on competitive factors.
Submitted, October 5, 1992.
- Minneapolis First National Bank of Glasgow, Glasgow, Montana, proposed merger with First National Bank of Hinsdale, Hinsdale, Montana -- report on competitive factors.
Submitted, October 7, 1992.
- Chicago First State Bank of Calumet City, Calumet City, Illinois, proposed merger with Calumet City Bancorp, Inc. -- report on competitive factors.
Submitted, October 5, 1992.
- Minneapolis First Trust Company of North Dakota, N.A., Fargo, North Dakota, proposed merger with Dakota Trust Co. -- report on competitive factors.
Submitted, October 9, 1992.
- San Francisco Homestead Savings, A Federal Savings and Loan Association, Millbrae, California, proposed exchange of branches with California Federal Bank, A Federal Savings Bank, Los Angeles, California, and Coast Federal Bank, Federal Savings Bank; and for California Federal Bank to acquire the El Toro branch of Coast Federal Bank -- report on competitive factors.
Submitted, October 8, 1992.

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

COMPETITIVE FACTORS REPORTS

Cleveland Mid Am, Inc., Bowling Green, Ohio, proposed acquisition of Ultra Bancorp, Inc., Xenia, Ohio -- report on competitive factors. Submitted, October 9, 1992.

Richmond National Bank of South Carolina, Sumter, South Carolina, proposed merger with First Trident Savings & Loan Corporation, Charleston, South Carolina -- report on competitive factors. Submitted, October 5, 1992.

Atlanta Peoples Bank of Bartow County, Cartersville, Georgia, proposed merger with Calhoun First National Bank, Calhoun, Georgia -- report on competitive factors. Submitted, October 8, 1992.

San Francisco Pomona First Federal Savings and Loan Association, Pomona, California, proposed purchase of certain assets and assumption of certain liabilities of three branches of Union Federal Bank, A Federal Savings Bank, Brea, California -- report on competitive factors. Submitted, October 8, 1992.

Minneapolis Security State Bank of North Dakota, Hannaford, North Dakota, proposed merger with Farmers State Bank, Carrington, North Dakota -- report on competitive factors. Submitted, October 9, 1992.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, October 7, 1992.

San Francisco BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, October 8, 1992.

Minneapolis Bowbells Holding Company, Bowbells, North Dakota -- extension to January 7, 1993, to acquire the First National Bank, Minot, North Dakota. Granted, October 5, 1992.

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

EXTENSIONS OF TIME

Chicago	Midlothian State Bank Employee Stock Ownership Trust, Midlothian, Illinois -- extension to January 27, 1993, to acquire Midlothian State Bank. Granted, October 6, 1992.
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REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- policy record for meeting of August 18, 1992. Published, October 9, 1992.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation CC -- amendments providing for same-day settlement for checks presented by private-sector banks (Docket R-0723).

Approved, September 30, 1992.

Regulation J -- amendment regarding time for settlement for checks (Docket R-0722).

Approved, September 30, 1992.

RESERVE BANK SERVICES

Fedwire -- change in operating hours of Fedwire funds transfer service (Docket R-0778).

Proposed, September 30, 1992.

Payments system risk reduction program -- revisions regarding pricing and measurement of daylight overdrafts (Dockets R-0668, R-0721, and R-0722).

Approved, September 30, 1992.

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

Philadelphia First Fidelity Bancorporation, Lawrenceville, New Jersey -- proposal that First Fidelity, Inc., Newark, New Jersey, acquire the assets and assume the liabilities of The Howard Savings Bank and that Howard Federal Savings, F.A., Berlin, New Jersey, merge with First Fidelity Bank, N.A., New Jersey, Newark, New Jersey.
Approved, October 2, 1992.

CHANGE IN BANK CONTROL

San Francisco M. Kent Foote, Sandy, Utah -- change in bank control.
Permitted, October 1, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
Fleet Bank - NH One Indian Head Plaza Nashua, New Hampshire 03060-3468 Telephone # 603-594-5000	08-21-92	"S"

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Banking Corporation, New York, New York to acquire through its wholly owned indirect subsidiary, Chemical Trust Company of California, certain assets comprising the stock transfer business of Bank of America National Trust and Savings Association, San Francisco, California and certain of its affiliated banks. 10/12/92

Trustco Bank New York, Schenectady, New York, to establish a branch at 7 Clifton Country Road, Clifton Park, New York. 11/2/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

HSBC Holdings plc, London, England to engage indirectly in certain nonbanking activities through the retention of up to 100 percent of the voting shares of Samuel Montagu, Inc. and Midland International Trade Services (USA) Corporation, both of New York, New York. N/A

Compagnie de Suez, Paris, France and Banque Indosuez, Paris, France to engage de novo through their subsidiary, Indosuez Carr Futures, Inc., Chicago, Illinois, in providing securities brokerage services. 10/23/92

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 October 10, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Trustco Bank New York 320 State Street Schenectady, NY 14833	Satisfactory	April 6, 1992

- 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 October 9, 1992.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending October 10, 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) notice from Farmers & Bancorp, Inc., Archbold, Ohio, on October 9, 1992, of its intent to sell all credit life and all credit disability/health insurance requested by loan customers of its wholly-owned subsidiary bank, The Farmers & Merchants State Bank. The activity will be conducted by a wholly-owned subsidiary, Independent Life Insurance Company, in its operation as the principal in the underwriting of said insurance as reinsurer in accordance with Section 225.25(b)(8)(B) of Regulation Y. Not Yet Known #

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, on September 28, 1992, to acquire Concho Insurance Agency, Inc., and VNC Investment Corporation, both of Phoenix, Arizona. October 29, 1992

**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.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank - Colonial, Richmond, Virginia, to establish a branch at Harbour Pointe Village Shopping Center, Midlothian, Virginia.*	10-28-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Anchor Financial Corporation, Myrtle Beach, South Carolina, to acquire 6.77% of the shares of First Atlantic Bank, Little River, South Carolina.*	11-5-92

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Eagle Financial Services, Inc., Berryville, Virginia, to engage in community develop- ment activities.	Not yet available.

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

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending October 9, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Putnam County Bank P. O. Box 308 Hurricane, West Virginia 25526-0308	8-4-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 9, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Montgomery, Alabama To merge Security Federal Savings and Loan Association, Nashville, Tennessee, into First Security Bank of Tennessee, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act.	Not yet available*
Dadeland Bank Miami, Florida To establish an off-site ATM/Night Deposit Drop, located in the Dadeland Mall, 7535 N. Kendall Drive, Miami, Florida.	10-09-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Montgomery, Alabama To acquire First Security Bank of Tennessee, Nashville, Tennessee (de novo), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
SouthTrust Corporation Birmingham, Alabama Along with its second-tier holding company, SouthTrust of Georgia, Inc., Atlanta, Georgia, to acquire Prime Bancshares, Inc., Decatur, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act, and thereby indirectly acquire its thrift subsidiary, Prime Bank, FSB, Decatur, Georgia, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 9, 1992

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

Button Gwinnett Bancorp, Inc. Not yet available*
Snellville, Georgia
To merge with Gwinnett Financial Corporation,

Lawrenceville, Georgia, and thereby acquire
its subsidiary bank, The Bank of Gwinnett
County, Lawrenceville, Georgia.

Employee Stock Ownership Plan & Trust of 10-08-92*
Southwest Georgia Financial Corporation Federal Register
Moultrie, Georgia
1-BHC formation, Southwest Georgia Financial
Corporation, Moultrie, Georgia.

Section 3 - Applications Subject to Federal
Register Notice Only

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

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

<u>Application</u>
None.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 9, 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.

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
First Progressive Bank Box 1267 Brewton, Alabama 36427 (205) 867-7706	Satisfactory	07-06-92
City Bank of Tampa P.O. Box 21032 Tampa, Florida 33622 (813) 289-3333	Outstanding	07-06-92
Carney Bank P.O. Box 3219 Boynton Beach, Florida 33424 (407) 736-8300	Satisfactory	07-06-92

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>
Oakar	Heritage Financial Services, Inc. Tinley Park, Illinois First Chicago Bank for Savings, F.S.B. Frankfort, Illinois*	N - 10-24-92
Oakar	First of America Bank Corporation Kalamazoo, Michigan Champion Federal Savings and Loan Association Bloomington, Illinois First of America Bank-McLean County, National Association Bloomington, Illinois*	N - 8-14-92
Branch	1st Source Bank South Bend, Indiana 1701 S. Woodland Avenue Michigan City, Indiana*	N - **
Branch	1st Source Bank South Bend, Indiana 6311 Central Avenue Portage, Indiana*	N - **
EFT	Comerica Bank Detroit, Michigan 1400 Plainfield Road Grand Rapids, Michigan*	N - 10-19-92
Branch	Huron Community Bank East Tawas, Michigan Northeast Intersection of Traverse Bay State Road and Church Street Lincoln, Michigan*	N - 10-16-92

Federal Reserve Bank of Chicago

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	Random Lake Bancorp., Limited Random Lake, Wisconsin State Bank of Random Lake Random Lake, Wisconsin*	FR - 10-26-92 N - 9-22-92
CoC-HC	Peoples Mid-Illinois Corporation Bloomington, Illinois George Parker Kemp	FR - ** N - 10-28-92
Y-1	SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - ** N - **
Y-2	Southwest Bancorp, Inc. Worth, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Sullivan Bancshares, Inc. Sullivan, Illinois Engage in the purchasing of loan participations from its subsidiary, The First National Bank of Sullivan Sullivan, Illinois	FR - 10-23-92
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - **

Federal Reserve Bank of Chicago

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

Type Application

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 October 09, 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>
-Union Bank Streator 201-203 East Main Street P.O. Box H Streator, Illinois 61364-2950 (815) 673-3333	6/29/92	S
-Blencoe State Bank 401 Main Street Blencoe, Iowa 51523 (712) 452-2291	7/06/92	NI
-State Bank of Niantic 200 East Lewis Stret Niantic, Illinois 62551 (217) 668-2334	6/29/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 9, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 18(c) application by UniSouth Banking Corporation, Columbus, Mississippi to merge with UniSouth Interim Banking Corporation, Columbus, Mississippi	10-23-92

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by GAB Bancorp, Jasper, Indiana to acquire Winslow Bancorporation, Inc., Cincinnati, Ohio	Newspaper: 10-31-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by National Commerce Bancorporation, Memphis, Tennessee to engage <u>de novo</u> , indirectly through National Commerce Finance Company, Germantown, Tennessee in: making, acquiring or servicing consumer loans; the sale of credit life, disability and involuntary unemployment insurance in connection with extensions of credit by this finance company; and the sale of property insurance in accordance with Section 225.25(b)(8)(ii) of Regulation Y	10-26-92

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

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

* This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 9, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
West River Holding Company Hettinger, ND To acquire 100% of the West River State Bank, Hettinger, ND*	Not yet available
Franklin Bancorp, Inc. Mpls, MN To acquire 81% of Park Financial of St. Paul, Inc., St. Paul, MN, a one-bank holding company owning the St. Anthony Park State Bank, St. Paul, MN*	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of the Lincoln Financial Corporation, Fort Wayne, IN*	10-26-92 (Federal Register)
Northome Bancshares, Inc. Northome, MN To acquire 100% of the First State Bank of Northome, Northome, MN*	10-21-92 (Newspaper)
Finlayson Bancshares, Inc. Finlayson, MN To acquire 100% of Barrett Ban- corporation, Inc., Barrett, MN, a one-bank holding company owning the Citizens State Bank, Barrett, MN*	9-15-92 (Newspaper)
Milk River Investments, Inc. Hinsdale, MT To acquire 7.3% of the First National Bank of Glasgow, Glasgow, MT*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Tower Bancshares, Inc. Cloquet, MN To acquire Tower-Soudan Agency, Inc., Tower, MN, a one bank holding company owning the State Bank of Tower, Tower, MN*	Not yet available
Citizens Bancorporation of New Ulm, Inc. New Ulm, MN To acquire, via merger, 100% of Lafayette Bancshares, Inc., Lafayette, MN, a one bank holding company owning the Citizens State Bank, Lafayette, MN*	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage in 1) general insurance agency activities through the acqui- sition of Shipshewana Insurance Agency, LaGrange, IN; 2) underwriting, as insurer and reinsurer, of credit life, accident and health insurance through the acquisition of Midwest Credit Life Insurance Company, Fort Wayne, IN; 3) mortgage banking activi- ties through the acquisition of the mortgage servicing business presently conducted by the subsidiary banks of Lincoln Financial Corporation, Fort Wayne, IN; and 4) securities brokerage activities through the acquisition of the discount brokerage business operated by Lincoln National Bank and Trust Com- pany of Fort Wayne, Fort Wayne, IN	10-26-92

*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>
Security Richland Bancorporation Miles City, MT To engage in general insurance agency activities and acting as principal, agent, or broker for credit life, accident and health insurance directly related to an extension of credit by the bank holding company or any of its subsidiaries through the acquisition of the book of insurance business from Richey Bancorporation, Inc., Richey, MT.	Not yet available
Wishek Bancorporation, Inc. Wishek, ND To engage <u>de novo</u> in making and servicing loans.	Not yet available
Tower Bancshares, Inc. Cloquet, MN To engage in general insurance agency activities through the acquisition of Tower Soudan Agency, Inc., Tower, MN.	Not yet available

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

Application

St. Joseph Bancshares, Inc.
St. Joseph, MN
To redeem 19.79% of its voting shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending October 9, 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
The Citizens State Bank of Ontonagon 501 River Street Ontonagon, MI 49953 (906) 884-4165	July 7, 1992	Satisfactory
Grand Marais State Bank P. O. Box 100 Grand Marais, MN 55604 (218) 387-2441	July 6, 1992	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Golden Plains Bankshares, Inc.,
Phillipsburg, Kansas, to acquire 100
percent of Logan Bancshares, Inc.,
Logan, Kansas.*

Not Available

Hopeton Bancshares, Inc., Hopeton,
Oklahoma, to become a bank holding
company through the acquisition of
91.5 percent of the voting shares of
Hopeton State Bank, Hopeton,
Oklahoma.*

Not Available

BancWest, Inc., Edmond, Oklahoma, to
become a bank holding company through
the acquisition of 81 percent of the
voting shares of Thomas Bancshares,
Inc., Thomas, Oklahoma and 100
percent of the voting shares of
Leedey Bancorporation, Inc., Leedey,
Oklahoma.*

Not Available

United Missouri Bancshares, Inc.,
Kansas City, Missouri, to acquire 100
percent of the voting shares of
Farmers Bancshares of Abilene, Inc.,
Abilene, Kansas.*

Not Available

Jerome N. Heim, Hoxie, Kansas, for
prior approval to increase ownership
in Northwest Bancshares, Inc.,
Rexford, Kansas, by 2.54 percent to
27.50 percent.

Not Available

Edward Addison Cook, III, et al,
Gothenburg, Nebraska, for prior
approval to acquire 100 percent
ownership in First Gothenburg
Bancshares, Inc., Gothenburg,
Nebraska.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Northwest Bancshares, Inc., Rexford, Kansas, for prior approval to redeem 1,294.5 shares of its own voting common stock and 75 shares of preferred stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Federal Reserve Bank of Kansas City

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>
None.			

*Application is subject to CRA.

Federal Reserve Bank of Kansas City

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>
Bank of Windsor P.O. Box 1041 Windsor, Colorado 80550	6-29-92	10-5-92	Satisfactory
Farmers State Bank 103 E. Second Pine Bluffs, Wyoming 82082	7-13-92	10-8-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
 APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 5, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
 NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Alice Bank of Texas, Alice, TX (currently Alice National Bank, Alice, TX) to become a member of the Federal Reserve System	N/A
*Section 9 application received from Citizens Bank and Trust Company, Baytown, TX, to establish an automated teller machine to be located at 4401 Garth Road, San Jacinto Methodist Hospital, Baytown, TX 77521	92/10/30
*Section 9 application received from Midland American Bank, Midland, TX, to establish a branch facility to be located at 719 West Louisiana, Midland, TX	N/A

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Garland Max Poynor, Jacksboro, TX, to acquire an interest in First Jacksboro Bancshares, Inc., Jacksboro, TX (Previously reported during the week of 9-21-92)	92/10/19
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 (Previously reported during the week of 9-14-92)	92/10/15
*Section 3(a)(1) application by LNB Financial Corporation, Austin, TX, to acquire LNB Financial-Delaware, Inc., Wilmington, DE, and Liberty National Bank, Austin, TX	92/11/06
*Section 3(a)(1) application by LNB Financial-Delaware, Inc., Wilmington, DE, to acquire Liberty National Bank, Austin, TX	92/11/06

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 OCTOBER 5, 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>
Citizens Bank and Trust Company P. O. Box 150 1300 Rollingbrook Baytown, Texas 77522	92/06/29	Outstanding
The Bank of El Paso P. O. Box 27257 7400 Viscount El Paso, Texas 79926	92/07/06	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/09/92

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>
Chang Hwi Kim, Palos Verdes, California, to retroactively acquire 10.98 percent of California Center Bank, Los Angeles, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/19/92
Rosa Leong, Los Angeles, California, to increase ownership from 24.9 percent up to 98 percent of Wilshire Center Bancorp, Los Angeles, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/16/92

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Sakura Bank, Limited, Tokyo, Japan, to engage in futures commission merchant activities and to provide investment advice and options on futures through the acquisition of 60 percent of Dellsher Investment Company, Inc., Chicago, Illinois.	<u>Fed. Reg.:</u> Not yet published

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 10/09/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 9, 1992. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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