

ANNOUNCEMENT

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

H.2, 1992, No. 42
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 17, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Genoa Banking Company, Genoa, Ohio -- cease and desist order.
Announced, October 14, 1992.

EXTENSIONS OF TIME

Regulation T --extension to November 16, 1992, to receive comments on advance notice of proposed rulemaking (Docket R-0772).
Granted, October 13, 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

Philadelphia	Commonwealth Bank, Williamsport, Pennsylvania -- to establish a branch at 12 South Main Street, Wilkes-Barre, Pennsylvania. Approved, October 13, 1992.
Atlanta	Dadeland Bank, Miami, Florida -- to establish an automatic teller machine / night deposit in the Dadeland Mall, 7535 North Kendall Drive. Approved, October 16, 1992.
Chicago	G.W. Jones Exchange Bank, Marcellus, Michigan -- to relocate a branch to 110 South Spencer Road, Cassopolis, Michigan, from 110 South Broadway. Returned, October 13, 1992.
Boston	Union Trust Company, Ellsworth, Maine -- to establish an off-site automated teller machine in Ellsworth, Maine. Approved, October 11, 1992.
Boston	Union Trust Company, Ellsworth, Maine -- to establish a branch at the IGA PLUS, High Street. Approved, October 13, 1992.

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OCTOBER 11, 1992 TO OCTOBER 16, 1992

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

BANK HOLDING COMPANIES

Kansas City	Acquisition Corporation, Leawood, Kansas -- to acquire LeavCorp, Inc., Leavenworth, Kansas. Approved, October 13, 1992.
Dallas	Bank Asset Management Corporation, Wilmington, Delaware -- to acquire Bank of San Antonio / Medical Center, San Antonio, Texas, and Bank of San Antonio. Approved, October 16, 1992.
Kansas City	Bellwood Community Holding Company, Bellwood, Nebraska -- to acquire the Bank of the Valley. Approved, October 13, 1992.
Kansas City	Brooke Corporation, Jewell, Kansas -- to acquire Brooke State Bank, and to continue to engage in the sale of general insurance. Approved, October 16, 1992.
Richmond	City Holding Company, Charleston, West Virginia -- to engage in data processing activities. Approved, October 15, 1992.
San Francisco	Continental Bancorporation, Las Vegas, Nevada -- to engage de novo in trust company activities through Continental Trust Company. Permitted, October 13, 1992.
San Francisco	El Dorado Bancorp, Tustin, California -- to engage de novo in lending activities through El Dorado Bancorp Home Loans, Inc., Laguna Hills, California. Permitted, October 13, 1992.
Atlanta	Fidelity Southern Corporation, Decatur, Georgia -- to engage de novo in providing securities brokerage and to underwrite and deal in government obligations and money market instruments through Fidelity Capital Investors, Inc. Permitted, October 15, 1992.
Kansas City	First Bancorp of Kansas, Wichita, Kansas -- to merge with WRB Bancshares, Inc., Oklahoma City, Oklahoma. Approved, October 16, 1992.

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

BANK HOLDING COMPANIES

Chicago	First Midwest Corporation of Delaware, Elmwood Park, Illinois -- to acquire West Central Illinois Bancorp, Inc., Monmouth, Illinois, and to acquire The National Bank of Monmouth. Approved, October 13, 1992.
Chicago	Hawkeye Bancorporation, Des Moines, Iowa -- to acquire Jasand, Inc., Cedar Rapids, Iowa, and City National Bank of Cedar Rapids. Approved, October 13, 1992.
Chicago	Heritage Financial Services, Inc., Blue Island, Illinois -- to acquire Alsip Bancorporation, Inc., Alsip, Illinois, and acquire Alsip Bank and Trust. Returned, October 15, 1992.
Kansas City	Liberty Bancorp, Inc., Oklahoma City, Oklahoma -- to retain 6.03 percent of F & M Bancorporation, Inc., Tulsa, Oklahoma. Approved, October 16, 1992.
Kansas City	Liberty Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Mid City Bank, N.A., Midwest City, Oklahoma. Approved, October 16, 1992.
Dallas	New Mexico National Financial Incorporated, Roswell, New Mexico -- to acquire Western Banc of Truth or Consequences, Inc., Truth or Consequences, New Mexico, and FirstBank of Truth or Consequences. Approved, October 16, 1992.
Kansas City	United Nebraska Financial Company, Grand Island, Nebraska -- to acquire First Security Bank of Holdrege, Holdrege, Nebraska. Approved, October 16, 1992.
Minneapolis	Wabasha Holding Company, Wabasha, Minnesota -- to engage in general insurance agency activities through First State Insurance of Wabasha, Inc. Approved, October 16, 1992.

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

BANK PREMISES

New York Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -
- investment in bank premises.
Approved, October 13, 1992.

Philadelphia Commonwealth Bank, Williamsport, Pennsylvania --
investment in bank premises.
Approved, October 13, 1992.

Philadelphia Johnstown Bank & Trust Company, Johnstown,
Pennsylvania -- investment in bank premises.
Approved, October 14, 1992.

Cleveland Ohio Citizens Bank, Toledo, Ohio -- investment in
bank premises.
Approved, October 16, 1992.

CAPITAL STOCK

Minneapolis Citizens Bank Holding Company, Finley, North Dakota -
- redemption of shares.
Approved, October 14, 1992.

Chicago Elgin Bancshares, Inc., Kansas City, Missouri --
redemption of shares.
Approved, October 16, 1992.

Kansas City First of Grandfield Corporation, Grandfield, Oklahoma
-- redemption of shares.
Approved, October 14, 1992.

Kansas City Greeley Bancshares, Inc., Greeley, Kansas --
redemption of shares.
Approved, October 16, 1992.

St. Louis Scott County Bancorp, Inc., Winchester, Illinois --
redemption of shares.
Approved, October 14, 1992.

CHANGE IN BANK CONTROL

Kansas City CNB Financial Corporation, Kansas City, Kansas --
change in bank control.
Permitted, October 13, 1992.

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

CHANGE IN BANK CONTROL

Richmond	Commercial BancShares, Inc., Parkersburg, West Virginia -- change in bank control. Permitted, October 15, 1992.
Chicago	Elgin Bancshares, Inc., Kansas City, Missouri -- change in bank control. Permitted, October 16, 1992.
San Francisco	Orange Bancorp, Fountain Valley, California -- change in bank control. Permitted, October 14, 1992.
San Francisco	Sunstate Bancshares, Inc., Casa Grande, Arizona -- change in bank control. Permitted, October 13, 1992.

COMPETITIVE FACTORS REPORTS

St. Louis	Bowling Green Bank & Trust Company, National Association, Bowling Green, Kentucky, proposed merger with Bowling Green Interim Bank & Trust Company, National Association -- report on competitive factors. Submitted, October 15, 1992.
Kansas City	Farmers National Bank of Stafford, Stafford, Kansas, proposed merger with Buhler State Bank, Buhler, Kansas -- report on competitive factors. Submitted, October 13, 1992.
Kansas City	First Community Bank, Blanchard, Oklahoma, proposed acquisition of assets and assumption of liabilities of the Blanchard branch of First State Bank, Hinton, Oklahoma -- report on competitive factors. Submitted, October 13, 1992.
San Francisco	Great Western Bank, A Savings Bank, Bellevue, Washington, proposed merger with Great Western Bank A Federal Savings Bank, Chatsworth, California -- report on competitive factors. Submitted, October 13, 1992.

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

COMPETITIVE FACTORS REPORTS

Boston	Liberty Bank, Middletown, Connecticut, proposed acquisition of certain assets and assumption of certain liabilities of the Montville, Connecticut, branch of Farmers and Mechanics Bank, Middletown, Connecticut -- report on competitive factors. Submitted, October 15, 1992.
St. Louis	New Farmers National Bank of Glasgow, Glasgow, Kentucky, proposed merger with The New Farmers Interim National Bank of Glasgow -- report on competitive factors. Submitted, October 15, 1992.
St. Louis	Southwest Bank of Polk County, Bolivar, Missouri, proposed merger with Southwest Bank of Hickory County, Hermitage, Missouri, Southwest Bank, National Association, Republic, Missouri, and Southwest Bank of Buffalo, Buffalo, Missouri -- report on competitive factors. Submitted, October 16, 1992.
Atlanta	Trans Financial Bank of Tennessee, FSB, Columbia, Tennessee, proposed merger with Trans Financial Federal Bank of Tennessee, Tullahoma, Tennessee -- report on competitive factors. Submitted, October 15, 1992.
St. Louis	United Postal Bancorp, Inc., St. Louis, Missouri, proposed acquisition of certain assets and assumption of all savings deposits of First Federal Savings and Loan Association of Manchester, Manchester, Missouri -- report on competitive factors. Submitted, October 15, 1992.

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

EXTENSIONS OF TIME

Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- extension to January 1, 1993, to engage de novo in leasing activities through Barnett Leasing Company, Jacksonville, Florida. Granted, October 13, 1992.
Atlanta	Kislak Financial Corporation, Miami Lakes, Florida -- extension to January 14, 1993, to acquire Kislak National Bank, North Miami, Florida. Granted, October 14, 1992.

MEMBERSHIP

Secretary	Faulk County State Bank, Faulkton, South Dakota -- to become a member of the Federal Reserve System. Approved, October 16, 1992.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Office of the Secretary -- appointment of Ellen Maland as a Visiting Assistant Secretary for a one-year period beginning October 26, 1992.
Approved, October 5, 1992.

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

ADDITIONS AND CORRECTIONS

BANK BRANCHES, DOMESTIC

Chicago Bank of Burlington, Burlington, Wisconsin -- to establish a branch at 240 North Milwaukee Street, Waterford, Wisconsin.
Approved, October 9, 1992.

Chicago Cole Taylor Bank, Chicago, Illinois -- to establish a branch at Suburban Heights Medical Center, 333 Dixie Highway, Chicago Heights, Illinois, and 9400 South Western Avenue, Evergreen Park, Illinois.
Withdrawn, October 5, 1992.

Chicago Northern Trust Company, Chicago, Illinois -- to establish branches at Andersen School, 1851 West Division; Von Humboldt School; 2620 West Hirsh; and Pritzker School, 2009 West Schiller.
Approved, October 7, 1992.

BANK MERGERS

Chicago Cole Taylor Bank, Chicago, Illinois -- to merge with Cole Taylor Bank / Yorktown, Lombard, Illinois, and establish a branch at One Yorktown Center.
Approved, October 9, 1992.

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

BANK PREMISES

Philadelphia Commonwealth Bank, Williamsport, Pennsylvania --
 investment in bank premises.
 Approved, September 21, 1992.

COMPETITIVE FACTORS REPORTS

Atlanta Bank of Columbia, Columbia, Alabama, proposed
 acquisition of certain assets and assumption of
 liability to pay deposits made in the 414 Broadway
 Street, Ashford, Alabama, branch of AmSouth Bank,
 N.A., Birmingham, Alabama -- report on competitive
 factors.
 Submitted, October 5, 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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating*

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York, to establish a branch at Manhattan Eye, Ear and Throat Hospital, 210 West 64th St., New York, New York. 1/ 11/8/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

KeyCorp and Key Bancshares of New York, both of Albany, New York to acquire National Savings Bank of Albany, Albany, New York. 1/ 11/8/92 3/

George E. Scharpf, Colts Neck, New Jersey, to increase to his holdings 13.01 percent of the voting shares of Amboy Bancorporation, Old Bridge, New Jersey. N/A

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending October 17, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Fleet Bank (Formerly Norstar Bank) 300 Broad Hollow Road Melville, N.Y. 11747-4850	Outstanding	May 18, 1992
West Jersey Community Bank 165 Passaic Avenue Fairfield, N.J. 07004	Needs to Improve	April 28, 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 16, 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 17, 1992**

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

NONE

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

Received Section 3(a)(1) application from Snyder Holding Corporation and F&A Financial Company, both of Kittanning, Pennsylvania, on October 15, 1992, to acquire up to 26.54 percent of the outstanding shares of The Armstrong County Trust Company, Kittanning, Pennsylvania * N: November 18, 1992

Received Section 3(a)(1) application from Snyder Holding Corporation and F&A Financial Company, both of Kittanning, Pennsylvania, on October 15, to acquire up to 42.00 percent of the outstanding shares of The Farmers National Bank of Kittanning, Kittanning, Pennsylvania * N: November 18, 1992

**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 #

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

**Applications Bulletin
For Week Ending October 17, 1992**

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

(Continued)

Received Section 4(c)(8) application from Not Yet Known #
Huntington Bancshares Incorporated, Columbus,
Ohio, on October 13, 1992, to expand the scope
of the activities of its wholly-owned subsidiary,
The Huntington Company, to include private
placement and riskless principal activities;
underwriting and dealing in bank-ineligible
securities; and providing securities brokerage
and investment and financial advisory services,
underwriting and dealing in governmental obligations
and money market instruments.

Received Section 4(c)(8) application from * Not Yet Known #
Society Corporation, Cleveland, Ohio, on October
13, 1992, to acquire First Federal Savings and
Loan Association of Fort Meyers, Fort Meyers,
Florida.

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

Received request from Ohio Citizens Bank, Toledo,
Ohio, on October 16, 1992, for permission to exceed
its limit of investment in bank premises permitted
under Section 24A of the Federal Reserve Act.

Received application from The Provident Bank,
Cincinnati, Ohio, for approval to have Provident
Securities and Investments Company broaden the scope
of its activities to provide investment advisory
services to institutional and retail customers through
a bank service corporation.

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North
Carolina, to acquire Dominion Bankshares
Corporation, Roanoke, Virginia.*

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North
Carolina, to acquire PSFS Thrift Holding
Company, Philadelphia, Pennsylvania, and
its subsidiary, Meritor Savings, F.A.,
Winter Haven, Florida.*

Not yet available.

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

Application

Comment Period Ending Date

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending October 16, 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>
Bank of the Potomac 230 Herndon Parkway Herndon, Virginia 22070	8-3-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 16, 1992

Section 1 - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Bank of the South Birmingham, Alabama To establish a branch located at 3480 Eastern Boulevard, Montgomery, Alabama.	11-08-92*
The Peoples Bank and Trust Company Selma, Alabama To merge with The Citizens Bank of Prattville, Prattville, Alabama, and its parent company, Cee-Bee Corporation, Prattville, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	11-16-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Roswell, Georgia To acquire First United Bancorp, Inc., Florence, Alabama, and thereby indirectly acquire its bank subsidiary, The First National Bank of Florence, Florence, Alabama.	Not yet available*
Swainsboro Bancshares, Inc. Swainsboro, Georgia An after-the-fact change in control by Elmer Lamar Anderson to retain 1.36 percent of the outstanding shares of common stock. The acquisition increased his total ownership to 10.85.	10-28-92* Newspaper

*Subject to the Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 16, 1992

Section 3 - Applications Subject to Federal
Register Notice Only

Application

Comment Period Ending Date

None.

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

Application

The Peoples BancTrust Company, Inc.
Selma, Alabama
3(a)(5) Waiver request to merge with
The Citizens Bank of Prattville, Alabama,
and its parent company, Cee-Bee Corporation,
Prattville, Alabama.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 16, 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</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
Barnett Bank of Southwest Georgia 1234 - 1st Avenue Columbus, Georgia 31993 (706) 571-7827	Outstanding	07-13-92

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Harris Bank of St. Charles St. Charles, Illinois 4 contractual branches at Harris Bank Argo Summit, Illinois 1 contractual branch at Harris Bank Barrington, N.A. Barrington, Illinois 1 contractual branch at Harris Bank Wilmette, N.A. Wilmette, Illinois 2 contractual branch at Harris Bank Winnetka, N.A. Winnetka, Illinois 2 contractual branches at Harris Bank Frankfort Frankfort, Illinois 2 contractual branches at Harris Bank Hinsdale, N.A. Hinsdale, Illinois 2 contractual branches at Harris Bank Glencoe-Northbrook, N.A. Glencoe, Illinois 3 contractual branches at Harris Bank Libertyville Libertyville, Illinois*	N - **
Branch	Lake Forest Bank and Trust Company Lake Forest, Illinois Corner of Bank Lane & Wisconsin Avenue Lake Forest, Illinois*	N - 10-17-92
Oakar	Heritage Financial Services, Inc. Tinley Park, Illinois First Chicago Bank for Savings, F.S.B. Frankfort, Illinois*	N - 10-24-92
Branch	1st Source Bank South Bend, Indiana 1701 S. Woodland Avenue Michigan City, Indiana*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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
Oakar	United Bancorp, Inc. Tecumseh, Michigan Morenci & Clinton, Michigan offices of Standard Federal Bank Troy, Michigan*	N - 10-21-92
Branch	Omnibank River Rouge, Michigan Intersection of Woodward & Manchester Highland Park, Michigan*	N - **
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 333 Bridge Street Grand Rapids, Michigan*	N - 10-18-92
EFT	Cole Taylor Bank Chicago, Illinois Suburban Heights Medical Center 333 Dixie Highway Chicago Heights, Illinois*	N - 10-19-92
EFT	Cole Taylor Bank Chicago, Illinois Sam's Club, 9400 South Western Avenue Evergreen Park, Illinois*	N - 10-19-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch Relocation	G.W. Jones Exchange Bank Marcellus, Michigan From 110 South Broadway to 110 South Spencer Road Cassopolis, Michigan*	N - **

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</u> <u>Ending Date</u>
Y-1	Omnibank Corporation River Rouge, Michigan Omnibank River Rouge, Michigan*	FR - 10-23-92 N - 10-21-92
Y-2	PSB Corporation Wellsburg, Iowa First National Bank of Sumner Sumner, Iowa*	FR - 10-8-92 N - 10-3-92
Y-2	Seaway Bancshares, Inc. Chicago, Illinois Highland Community Company Chicago, Illinois Highland Community Bank Chicago, Illinois*	FR - 10-9-92 N - 10-5-92
CoC-HC	Metrocorp, Inc. East Moline, Illinois Metrocorp, Inc. Employee Stock Ownership Plan East Moline, Illinois	FR - 9-21-92 N - 10-23-92
Y-2	Great Lakes Financial Resources, Inc. Employee Stock Ownership Plan Homewood, Illinois Great Lakes Financial Resources, Inc. Homewood, Illinois First National Bank of Blue Island Blue Island, Illinois Bank of Matteson Matteson, Illinois Bank of Homewood Homewood, Illinois*	FR - ** N - 10-26-92
Y-2	Comerica Incorporated Detroit, Michigan Sugar Creek National Bank Sugar Land, Texas*	FR - ** N - **
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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - **
Y-2	Peoples Mid-Illinois Corporation Bloomington, Illinois Lexington Bancshares, Inc. Lexington, Illinois Lexington Bank Lexington, Illinois*	FR - 10-23-92 N - 10-5-92
Y-1	PMI Acquisition Corporation Bloomington, Illinois Lexington Bank Lexington, Illinois*	FR - 10-23-92 N - 10-5-92
Y-2/Oakar	ABN AMRO Bank, N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	ABN AMRO North America, Inc. Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	ABN/AMRO Holding, N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2/Oakar	LaSalle National Corporation Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2/Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Y-2	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - ** N - **
CoC-HC	Wingo, Ltd. Brooklin, Iowa Rollin R. Harder	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - **
Y-4	Henry County Bancorp, Inc. Cambridge, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Iroquois Bancorp, Inc. Gilman, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Minooka Bancorp, Inc. Minooka, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Peotone Bancorp, Inc. Peotone, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Rock River Bancorporation Oregon, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Southwest Bancorp, Inc. Worth, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Terrapin Bancorp, Inc. Elizabeth, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **
Y-4	Westbanco, Inc. Westville, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>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 - **
Y-4	First Michigan Bank Corporation Holland, Michigan FMB-Brokerage Services, Inc. Holland, Michigan	FR - **
Y-4	Story County Bancorporation Jewell, Iowa Viking Village Company, L.P. Jewell, Iowa	FR - 10-23-92
Y-4	Cole-Taylor Financial Group, Inc. Chicago, Illinois Centre Capital Funding Corp. Evanston, Illinois	FR - **
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
Ros	Bosshard Financial Group, Inc. LaCrosse, Wisconsin To redeem 955 shares (54.05%) of its own common stock
RoS	Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock

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 16, 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>
-American Midwest Bank & Trust 17th Avenue and Lake Street Melrose Park, Illinois 60160 (708) 681-8600	5/18/92	S
-Royal American Bank 1604 Colonial Parkway Inverness, Illinois 60067 (708) 202-8300	7/06/92	S
-Wayne Bank & Trust Company 145 West Main Street Cambridge City, Indiana 47327 (317) 478-3561	7/13/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 16, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Area Bancshares Corporation, Owensboro, Kentucky to acquire Southern Deposit Bank Russellville, Kentucky	Newspaper: 11-15-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Scott County Bancorp, Inc., Winchester, Illinois to acquire an equity interest of at least 7.86% in Arizona Reconstruction Finance Company, L.L.C., Worth, Illinois, a <u>de novo</u> company formed to acquire, service, collect and liquidate loans and loan related assets currently owned or originated by Founders Bank, Scottsdale, Arizona	Not yet available

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

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

* This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 16, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
The Scott County State Bank	P. O. Box 158 Scottsburg, Indiana 47170	7-13-92	Satisfactory
Bank of Gainsville	P. O. Box 68 Gainsville, Missouri 65655	6-22-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
West River Holding Company Hettinger, ND To acquire 100% of the West River State Bank, Hettinger, ND*	10-29-92 (Federal Register)
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*	10-29-92 (Federal Register)
Milk River Investments, Inc. Hinsdale, MT To acquire 7.3% of the First National Bank of Glasgow, Glasgow, MT*	Not yet available
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*	10-10-92 (Newspaper)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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
Marquette Bancshares, Inc. Mpls, MN To engage <u>de novo</u> in data processing services.	Not yet available
Marquette Bancshares, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending October 16, 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
Lake County Bank P. O. Drawer E St. Ignatius, MT 59865 (406) 745-3123	July 20, 1992	Satisfactory
Le Sueur State Bank 229 South Main, Box 106 Le Sueur, MN 56058 (612) 665-6465	July 13, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Century Bank Academy At Hancock, Colorado Springs, Colorado, for prior approval to establish a branch at Vickers Drive and Academy Boulevard in Colorado Springs, Colorado.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Martin and Sandra Schifferdecker, Girard, Kansas, for prior approval to increase their ownership of G.N. Bancshares, Inc., Girard, Kansas, from 23.4 percent to 27.5 percent.*	Not Available
Merchants Bancshares, Inc., Kansas City, Missouri, to acquire 51 percent of the voting shares of One Security of Kansas, Inc., Kansas City, Kansas.*	Not Available
One Security of Kansas, Inc., Kansas City, Kansas; Mission Bancshares, Inc., Mission, Kansas; Valley View Bancshares, Inc., Overland Park, Kansas; Industrial Bancshares, Inc., Kansas City, Kansas, to acquire 5 percent or more of the voting shares of Merchants Bancshares, Inc., Kansas City, Missouri.*	Not Available
MBI Bancshares, Inc., Kansas City, Missouri, to acquire 5 percent or more of the voting shares of The Bank of St. Joseph, St. Joseph, Missouri.*	Not Available
Winter Trust of 12/3/74, Ottawa, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of El Paso Bancshares, Inc., Monument, Colorado.*	Not Available

Battle Creek State Company, Battle Creek, Nebraska, for prior approval to become a bank holding company through the acquisition of 80.8 percent of the voting shares of Battle Creek State Bank, Battle Creek, Nebraska.*

Not Available

Pine River Bank Corp., Bayfield, Colorado, for prior approval to become a bank holding company through the acquisition of 90 percent of the voting shares of Pine River Valley Bank, Bayfield, Colorado.*

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

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 12, 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
Randy L. Ewing, Quitman, LA; John C. Shealy;
David G. Darland; and Joe C. Mitcham, Jr., Ruston, LA,
to acquire an interest in American National Bancshares,
Inc., Ruston, LA

N/A

Change in Control Notice by
James William Collins, McAllen, TX, to acquire an
interest in Gulf Southwest Bancorp, Inc., Houston, TX

N/A

Change in Control Notice by
James William Collins, McAllen, TX, to acquire an interest
in Texas Regional Bancshares, Inc., McAllen, TX

N/A

*Section 3(a)(1) application by
South Plains Financial, Inc., Morton, TX, to acquire
South Plains Delaware Financial Corporation, Dover, DE;
South Plains Financial Corporation, Dover, DE; Morton
Financial Corporation, Morton, TX; South Plains Bank,
Levelland, TX; and First State Bank, Morton, TX

92/11/08

*Section 3(a)(1) application by
South Plains Delaware Financial Corporation, Dover, DE,
to acquire South Plains Financial Corporation, Dover, DE;
Morton Financial Corporation, Morton, TX; South Plains
Bank, Levelland, TX; and First State Bank, Morton, TX

92/11/08

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 12, 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>
First Bank of Snook P. O. Box 39 Loop 2155 Snook, Texas 77878	92/07/14	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/16/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Independent Bank of Arizona, Phoenix, Arizona, to become a member of the Federal Reserve System.	<u>Newspaper:</u> Not available
Independent Bank of Arizona, Phoenix, Arizona, to acquire certain assets and assume certain liabilities of Caliber Bank, Phoenix, Arizona. *	<u>Newspaper:</u> Not available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Independent Bancorp of Arizona, San Francisco, California, to become a bank holding company by acquiring Independent Banks of Arizona (In Organization), Phoenix, Arizona. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
American Marine Bank Employee Stock Ownership Plan, Bainbridge Island, Washington, to become a bank holding company by acquiring American Marine Bank, Bainbridge Island, Washington. *	<u>Newspaper:</u> 10/30/92 <u>Fed. Reg.:</u> Not available
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> 10/28/92 <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>
None	

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

None

* Subject to CRA

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 16, 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.