

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 43
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 24, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

**Citizens Bancshares of Marysville, Inc., Marysville,
Kansas -- to acquire a branch of First Savings
Bank, F.S.B., Manhattan, Kansas.**
Approved, October 19, 1992.

ENFORCEMENT

**Guardian Bank, Los Angeles, California -- written
agreement dated October 14, 1992, with the Federal
Reserve Bank of San Francisco.**
Announced, October 20, 1992.

FORMS

Bank Holding Company Reporting Requirements (FR Y-9C)
**-- to modify the Consolidated Financial Statements
for Bank Holding Companies with Total Consolidated
Assets of \$150 Million or More with More Than One
Subsidiary Bank.**
Proposed, October 22, 1992.

INTERNATIONAL OPERATIONS

**CoreStates Bank, N.A., Philadelphia, Pennsylvania --
to establish a branch in Tokyo, Japan.**
Approved, October 22, 1992.

TESTIMONY AND STATEMENTS

**Developments in the banking system -- statement by
Governor LaWare before the Senate Committee on
Banking, Housing, and Urban Affairs, October 26,
1992.**
Authorized, October 22, 1992.

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

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

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish offsite electronic facilities at 1633 Broadway, the New York Marriott Marquis, 1535 Broadway, and 1 Pierpont Plaza, Brooklyn, New York. Approved, October 21, 1992.
Philadelphia	Commonwealth Bank, Williamsport, Pennsylvania -- to establish a loan servicing branch at Ferguson Square, 2790 West College Avenue, State College, Pennsylvania. Approved, October 21, 1992.
New York	European American Bank, New York, New York -- to establish a branch at 15 Southdown Road, Huntington, New York. Approved, October 23, 1992.
Chicago	Huron Community Bank, East Tawas, Michigan -- to establish a branch at the northeast intersection of Traverse Bay State Road and Church Street, Lincoln, Michigan. Approved, October 23, 1992.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to relocate a branch to Square Commercial Center, 1 Center Square, Hanover, Pennsylvania, from 47 Baltimore Street. Approved, October 21, 1992.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to establish a branch at 333 Bridge Street. Approved, October 23, 1992.

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

BANK HOLDING COMPANIES

New York	Chemical Banking Corporation, New York, New York -- to acquire 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, and engage in certain nonbanking activities. Approved, October 22, 1992.
Dallas	Childress Bancshares, Inc., Childress, Texas -- to acquire Childress Bancshares of Delaware, Inc., Wilmington, Delaware, and First Bank & Trust of Childress, Childress, Texas. Approved, October 19, 1992.
Dallas	Childress Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire First Bank & Trust of Childress, Childress, Texas. Approved, October 19, 1992.
Atlanta	Citizens Corporation, Franklin, Tennessee -- request to be released from certain commitments concerning capital and nonredemption of stock. Granted, October 23, 1992.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to acquire First Federal Savings Bank of Kentucky, Madisonville, Kentucky, and engage in credit related insurance and appraisal activities through First Home Services Corporation. Approved, October 22, 1992.
Cleveland	FC Banc Corp., Bucyrus, Ohio -- to acquire The Farmers Citizens Bank. Withdrawn, October 22, 1992.
Minneapolis	First Dakota Financial Corporation, Yankton, South Dakota -- to acquire McCook Bancshares, Inc., Salem, South Dakota. Approved, October 23, 1992.
Atlanta	Georgia Bank Financial Corporation, Augusta, Georgia -- to merge with FCS Financial Corporation, Martinez, Georgia, and acquire First Columbia Bank. Approved, October 21, 1992.

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

BANK HOLDING COMPANIES

Cleveland	Killbuck Bancshares, Inc., Killbuck, Ohio -- to acquire Killbuck Savings Bank Company. Approved, October 20, 1992.
Dallas	LNB Financial - Delaware, Inc., Wilmington, Delaware -- to acquire Liberty National Bank, Austin, Texas. Returned, October 20, 1992.
Dallas	LNB Financial Corporation, Austin, Texas -- to acquire LNB Financial - Delaware, Inc., Wilmington, Delaware, and Liberty National Bank, Austin, Texas. Returned, October 20, 1992.
Kansas City	MNB Bancshares, Inc., Manhattan, Kansas -- to acquire Manhattan National Bank. Approved, October 20, 1992.
New York	Morgan Guaranty Trust Company of New York, New York, New York -- exemption from reserve requirements for subordinated debt. Withdrawn, October 22, 1992.
San Francisco	North Cascades Bancshares, Inc., Chelen, Washington - - to engage de novo in brokerage and investment advisory services through North Cascades Financial Services, Inc. Permitted, October 23, 1992.
Kansas City	Resource One, Inc., Ulysses, Kansas -- to acquire The Grant County State Bank. Approved, October 22, 1992.

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

BANK HOLDING COMPANIES

Minneapolis	St. Stephen BancGroup, Inc., Minneapolis, Minnesota -- to acquire St. Stephen Bancorporation, Inc. Sunfish Lake, Minnesota, and St. Stephen State Bank, St. Stephen, Minnesota. Approved, October 23, 1992.
Chicago	Sullivan Bancshares, Inc., Sullivan, Illinois -- to engage in purchasing loan participations from The First National Bank of Sullivan. Returned, October 22, 1992.
St. Louis	UniSouth Capital Corporation, Columbus, Mississippi - - to acquire the successor by merger with UniSouth Banking Corporation. Returned, October 20, 1992.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- to acquire Overland Park Bancshares, Inc., Overland Park, Kansas. Returned, October 22, 1992.

BANK MERGERS

Cleveland	KSB Bank, Killbuck, Ohio -- to merge with Killbuck Savings Bank Company. Approved, October 20, 1992.
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BANK PREMISES

Kansas City	Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises. Approved, October 19, 1992.
Chicago	Harris Bank St. Charles, St. Charles, Illinois -- investment in bank premises. Approved, October 20, 1992.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- investment in bank premises. Approved, October 21, 1992.
Dallas	Minden Bank & Trust Company, Minden, Louisiana -- investment in bank premises. Approved, October 20, 1992.

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

BANK PREMISES

Cleveland Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises.
Approved, October 22, 1992.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Icot Corporation, San Jose, California, and Kaiser Lakeside Federal Credit Union, Oakland, California -- registration statement.
Withdrawn, October 21, 1992.

San Francisco Merisel, Incorporated, El Segundo, California -- registration statement.
Withdrawn, October 19, 1992.

BOARD OPERATIONS

Chairman Securities Investor Protection Corporation -- reappointment of Michael J. Prell as a member of the board of directors.
Approved, October 20, 1992.

CAPITAL STOCK

Minneapolis St. Stephen Bancorporation, Inc., Sunfish Lake, Minnesota -- redemption of shares.
Approved, October 23, 1992.

CHANGE IN BANK CONTROL

New York Amboy Bancorporation, Old Bridge, New Jersey -- change in bank control.
Returned, October 22, 1992.

Dallas First Jacksboro Bancshares, Inc., Jacksboro, Texas -- change in bank control.
Permitted, October 22, 1992.

Atlanta Guaranty Capital Corporation, Mamou, Louisiana -- change in bank control.
Permitted, October 23, 1992.

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

CHANGE IN BANK CONTROL

Dallas Gulf Southwest Bancorp, Inc., Houston, Texas --
change in bank control.
Returned, October 21, 1992.

Dallas Texas Regional Bancshares, Inc., McAllen, Texas --
change in bank control.
Returned, October 21, 1992.

COMPETITIVE FACTORS REPORTS

Atlanta AmSouth Bancorporation, Birmingham, Alabama, proposed
acquisition of First Chattanooga Financial Corp,
Chattanooga, Tennessee, and merger of First Federal
Savings Bank with two subsidiary banks of AmSouth
Bancorporation -- report on competitive factors.
Submitted, October 20, 1992.

Atlanta AmSouth Bank of Georgia, Summerville, Georgia,
proposed acquisition of certain assets and
assumption of deposit liabilities of the
Summerville, Georgia, branch of First Federal Bank,
FSB, Chattanooga, Tennessee -- report on
competitive factors.
Submitted, October 20, 1992.

Cleveland Banc One, Cambridge, N.A., Cambridge, Ohio, proposed
purchase of certain assets and assumption of
certain liabilities of the Somerset, Ohio, branch
of Bank One, Athens, N.A., Athens, Ohio -- report
on competitive factors.
Submitted, October 23, 1992.

Atlanta Citizens Bank and Savings Company, Russellville,
Alabama, proposed merger with First State Bank of
Franklin County, Phil Campbell, Alabama -- report
on competitive factors.
Submitted, October 23, 1992.

Chicago Fairmount State Bank, Fairmount, Indiana, proposed
merger with Fairmount Interim Bank -- report on
competitive factors.
Submitted, October 20, 1992.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Farmers State Bank, New Washington, Ohio, proposed purchase of assets and assumption of liabilities of the Green Camp, Ohio, branch of BancOhio National Bank of Columbus, Columbus, Ohio -- report on competitive factors. Submitted, October 23, 1992.
Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama, proposed acquisition of Security Federal Savings and Loan Association, Nashville, Tennessee -- report on competitive factors. Submitted, October 19, 1992.
Chicago	First Financial Corporation, Stevens Point, Wisconsin, proposed merger with Westinghouse Federal Bank, F.S.B., Galesburg, Illinois -- report on competitive factors. Submitted, October 20, 1992.
Dallas	First National Bank, Killeen, Texas, proposed merger with New First National Bank -- report on competitive factors. Submitted, October 22, 1992.
Chicago	Firststar Bank of Fond du Lac, National Association, Fond du Lac, Wisconsin, proposed merger with Firststar Bank Princeton, National Association Princeton, Wisconsin -- report on competitive factors. Submitted, October 19, 1992.
New York	Green Point Savings Bank, Brooklyn, New York, proposed acquisition of certain assets and assumption of certain liabilities of four branches in Rockland and Westchester counties of Crossland Federal Savings Bank, Brooklyn, New York -- report on competitive factors. Submitted, October 22, 1992.

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

COMPETITIVE FACTORS REPORTS

- Chicago Iowa State Bank, West Bend, Iowa, proposed acquisition of the assets and assumption of deposit liabilities of the Fenton, Iowa, branch of Bank Midwest, Armstrong, Iowa, and to establish a branch at the Fenton facility -- report on competitive factors.
Submitted, October 22, 1992.
- Richmond Jefferson National Bank, Charlottesville, Virginia, proposed merger with People's Bank of Virginia Beach, Virginia Beach, Virginia -- report on competitive factors.
Submitted, October 19, 1992.
- St. Louis Mega Bank of St. Ann, St. Ann, Missouri, proposed merger with Mega Bank of St. Louis County, Town and Country, Missouri, and Mega Bank of St. Charles County, St. Charles, Missouri -- report on competitive factors.
Submitted, October 19, 1992.
- Philadelphia Meridian Bank, New Jersey, Cherry Hill, New Jersey, proposed merger with Cherry Hill National Bank, Medford, New Jersey -- report on competitive factors.
Submitted, October 23, 1992.
- St. Louis Milan Banking Company, Milan, Tennessee, proposed merger with Jackson National Bank, Jackson, and First National Bank of Selmer, Selmer, and proposed purchase of certain assets and assumption of the liability to pay deposits of Citizens State Bank, Trenton, Tennessee -- report on competitive factors.
Submitted, October 20, 1992.
- Dallas Texas Community Bank, N.A., (currently First Lakewood National Bank), Dallas, Texas, proposed purchase of assets and assumption of liabilities of the Park Cities, Sherry Lane, and Allen branches of Benchmark Bank, Quinlan, Texas -- report on competitive factors.
Submitted, October 23, 1992.

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

COMPETITIVE FACTORS REPORTS

St. Louis Union National Bank of Arkansas, Little Rock,
Arkansas, proposed merger with Worthen National
Bank of Arkansas -- report on competitive factors.
Submitted, October 23, 1992.

St. Louis Worthen National Bank of Conway, Conway, Arkansas,
proposed purchase of the assets and assumption of
the liabilities of the Conway, Arkansas, branch of
Union National Bank of Arkansas, Little Rock,
Arkansas -- report on competitive factors.
Submitted, October 23, 1992.

St. Louis Worthen National Bank of Russellville, Russellville,
Arkansas, proposed purchase of the assets and
assumption of the liabilities of the Russellville,
Arkansas, branch of Union National Bank of
Arkansas, Little Rock, Arkansas -- report on
competitive factors.
Submitted, October 23, 1992.

EXTENSIONS OF TIME

Staff Director BankAmerica Corporation, San Francisco, California --
BS&R extension to February 22, 1993, to divest 49
Arizona branches to allow adequate time for
proposed purchaser to receive necessary approvals.
Granted, October 22, 1992.

Dallas Minden Bancshares, Inc., Minden, Louisiana --
 extension to January 9, 1993, to acquire Webster
Bancshares, Inc.
Granted, October 20, 1992.

Dallas Minden Bank & Trust Company, Minden, Louisiana --
 extension to January 9, 1993, to merge with Webster
Bank & Trust.
Granted, October 20, 1992.

Dallas Minden Bank & Trust Company, Minden, Louisiana --
 extension to January 9, 1993, to establish a branch
at 200 Homer Road, and 1316 Sibley Road.
Granted, October 20, 1992.

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

EXTENSIONS OF TIME

Chicago	Peotone Bancorp, inc., Peotone, Illinois -- extension to January 19, 1993, to acquire shares of Rock River Bancorporation, Inc., Oregon, Illinois, and Rock River Bank. Granted, October 21, 1992.
Atlanta	Phenix - Girard Bancshares, Inc., Phenix City, Alabama -- extension to January 28, 1993, to acquire Phenix-Girard Bank. Granted, October 22, 1992.
Chicago	Rock River Bancorporation, Inc., Oregon, Illinois -- extension to January 19, 1993, to redeem shares. Granted, October 21, 1992.
St. Louis	Tate Financial Corporation, Coldwater, Mississippi -- extension to January 1, 1993, to acquire Senatobia Bank, Senatobia, Mississippi. Granted, October 21, 1992.
New York	U.S. Trust Corporation, New York, New York -- extension to January 30, 1993, to engage in trust company and data processing activities through U.S. Trust Company Limited. Granted, October 20, 1992.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of San Francisco -- to modify deadline for deposit of country checks and to implement availability of such deposits. Approved, October 21, 1992.
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SECURITIES REGULATION

Director BS&R	Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign margin stocks, effective November 9, 1992. Published, October 23, 1992.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

MNC Financial, Inc., Baltimore, Maryland --
exception for Alfred Lerner from the management
interlocks prohibitions of Regulation L to permit
him to continue to serve as chairman of MNC and
MBNA.

Granted, September 23, 1992.

NationsBank, Charlotte, North Carolina -- investment
in MNC Financial, Inc., Baltimore, Maryland.
Approved, September 23, 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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York to establish a branch
at Jacob Javits Center, 655 West 34th Street, New York,
New York. 1/ 11/22/92

Chemical Bank, New York, New York to establish
an offsite electronic facility at South Street
Seaport, Fulton Market Building, 11 Fulton Street,
New York, New York. 1/ 11/22/92

Chemical Bank, New York, New York, to establish
an offsite electronic facility at South Street
Seaport, Pier 17 Building, 89 South Street,
New York, New York. 1/ 11/22/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

VSBC Bancorp, Inc., Closter, New Jersey, to become a bank
holding company with respect to Valley Savings Bank,
Closter, New Jersey. 1/ 11/16/92 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Compagnie de Suez, Paris, France and Banque Indosuez,
New York, New York to engage de novo through their
subsidiary, Indosuez Carr Futures, Inc., Chicago,
Illinois, in the provision of brokerage and incidental
investment advisory services with respect to certain
stock index futures contracts and options. 10/23/92

Skandinaviska Enskilda Banken, Stockholm, Sweden
to acquire indirectly through its subsidiary,
FinansSkandic, New York, New York, 100 percent of the
shares of Actium Leasing Corporation and Kadash Leasing
Corporation, indirect subsidiaries of Bank of America,
N.T. and S.A., San Francisco, California, and thereby
engage in leasing activities. N/A

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Toronto-Dominion Bank, Toronto, Canada, to engage de novo through Toronto Dominion Securities (USA) Inc., New York, New York, in providing foreign exchange advisory and transactional services.

N/A

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 24, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Salamanca Trust Company 107 Main Street Salamanca, N.Y. 14779	Satisfactory	February 18, 1992
Community Bank of Bergen County 125 West Pleasant Avenue Maywood, N.J. 07607	Needs to Improve	March 16, 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 23, 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 24, 1992**

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

Received application from Equibank, * Not Yet Known #
Pittsburgh, Pennsylvania, on October 22,
1992, to merge with Integra National
Bank/Pittsburgh, Pittsburgh, Pennsylvania.

Received application from Equibank, Not Yet Known #
Pittsburgh, Pennsylvania, on October 22,
1992, for permission to become a member of
the Federal Reserve System.

**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 November 16, 1992
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.

-
- * - 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>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FCFT, Inc., Princeton, West Virginia, to acquire Peoples Bank of Richwood, Richwood, West Virginia.*	11-16-92**

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.	11-16-92**
NationsBank Corporation, Charlotte, North Carolina, to engage in lending and leasing activities.	11-16-92**

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

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

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending October 23, 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>
County Bank of Chesterfield 10400 Hull Road Midlothian, Virginia 23112	8-3-92	Satisfactory
Highlands Union Bank 340 West Main Street Abingdon, Virginia 24210	8-10-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 23, 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 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991.	11-04-92*
SouthTrust Corporation Birmingham, Alabama To indirectly acquire 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.	11-16-92*

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 (in organization).	11-06-92* Federal Register
First Alabama Bancshares Montgomery, Alabama To acquire Security Federal Savings and Loan Association of Nashville, Nashville, Tennessee, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 23, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama Along with its subsidiary, SouthTrust of Florida, Inc., Jacksonville, Florida, to acquire Gulf & Southern Financial Corporation, Fort Myers, Florida, and its two subsidiaries, The National Bank of Lee County, Fort Myers, Florida, and Community National Bank of Sarasota County, Venice, Florida.	11-06-92* Federal Register
Commerce Bank Corporation Winter Haven, Florida 1-BHC formation, Commerce Bank of Central Florida, Winter Haven, Florida.	Not yet available*
Pioneer Bancorp Clewiston, Florida 1-BHC formation, First Bank of Clewiston, Clewiston, Florida.	10-29-92* Federal Register
Adairsville Bancshares Adairsville, Georgia Change in control by W.W. Fincher, Jr.; Ernest Millard Acree, Sr.; Ernest Millard Acree, Jr.; Charles Milford Morgan, Jr.; T. Fay Hurley; Thomas L. Manton; Thomas M. Kinnamon; and Earl T. McGhee, to acquire 56 percent of the outstanding shares of common stock.	Not yet available*
Button Gwinnett Bancorp, Inc. Snellville, Georgia To merge with Gwinnett Financial Corporation, Lawrenceville, Georgia, and thereby directly acquire its subsidiary bank, The Bank of Gwinnett County, Lawrenceville, Georgia.	11-12-92* Federal Register

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 23, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia Along with Trust Company of Georgia, Atlanta, Georgia, to acquire HomeTrust Bank of Georgia, Gainesville, Georgia.	10-23-92* Federal Register
Swainsboro Bankshares, 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 percent.	10-28-92* Newspaper
Buffalo River Investment Company Lobelville, Tennessee 1-BHC formation, to acquire Bank of Perry County, Lobelville, Tennessee and Lewis County Bank, Hohenwald, Tennessee.	11-02-92* Federal Register
Claiborne Holding Company, Inc. Tazewell, Tennessee Change in control by Eleanor Yoakum Barger to acquire an additional 12.42 percent of the outstanding shares of common stock. Total ownership will equal 31.64 percent.	Not yet available*
First City Bancorp Murfreesboro, Tennessee Change in control by William Eugene Rowland to acquire an additional 4.80 percent of the outstanding shares of common stock, which will increase his ownership to 27.73. Also, Robert Bell Murfree to acquire an additional 4.87 percent of the outstanding shares of common stock which will increase his ownership to 27.30.	10-29-92* Federal Register

*Subject to the Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 23, 1992

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	11-12-92
First Commerce Bancorp, Inc. Commerce, Georgia To engage de novo in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y.	10-26-92

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

Application

FNB Banking Company
Griffin, Georgia
To redeem 400,000 shares of its common stock.

Trust Company Bank
Atlanta, Georgia
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 23, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of Alabama P.O. Box 340 Fultondale, Alabama (205) 849-5481	Satisfactory	07-27-92
Tri-City Bank and Trust Company, P.O. Box 277 Blountsville, Tennessee (615) 323-3161	Outstanding	07-20-92

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	First Citizens Bancorp of Indiana Anderson, Indiana 5 branches of Anderson, Indiana, of Colonial Central Savings Bank, F.S.B. Mount Clemens, Michigan*	N - 9-24-92
Branch	Harbor Springs State Bank Harbor Springs, Michigan 2201 E. Mitchell Street Petoskey, Michigan*	N - **
Branch	Harbor Springs State Bank Harbor Springs, Michigan 330 E. Mitchell Street Petoskey, Michigan*	N - **
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 - 11-13-92

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>
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 - **
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
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

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
EFT	Cole Taylor Bank Chicago, Illinois Sam's Club, 9400 South Western Avenue Evergreen Park, Illinois*	N - 10-19-92
Branch Relocation	G.W. Jones Exchange Bank Marcellus, Michigan From 110 South Broadway to 110 South Spencer Road Cassopolis, Michigan*	N - **
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 - 11-19-92
Oakar	ABN AMRO Bank, N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Oakar	ABN AMRO North America, Inc. Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Oakar	ABN/AMRO Holding, N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Oakar	LaSalle National Corporation Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** 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>
Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Comerica Incorporated Detroit, Michigan Sugar Creek National Bank Sugar Land, Texas*	FR - 11-2-92 N - **
CoC-HC	Peoples Mid-Illinois Corporation Bloomington, Illinois George Parker Kemp	FR - 11-4-92 N - 10-28-92
Y-1	SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - 11-6-92 N - **
Y-2	Southwest Bancorp, Inc. Worth, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - 11-6-92 N - **
Y-1	Omnibank Corporation River Rouge, Michigan Omnibank River Rouge, Michigan*	FR - 10-23-92 N - 10-21-92
CoC-HC	Metrocorp, Inc. East Moline, Illinois Metrocorp, Inc. Employee Stock Ownership Plan East Moline, Illinois	FR - 9-21-92 N - 10-23-92

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	Great Lakes Financial Resources, Inc. Employee Stock Ownership Plan Homewood, Illinois	FR - 10-29-92 N - 10-26-92
	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*	
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
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	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - ** N - **
CoC-HC	Wingo, Ltd. Brooklyn, 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	Old Kent Financial Corporation Grand Rapids, Michigan Old Kent Brokerage Services, Inc. Grand Rapids, Michigan	FR - 11-6-92
Y-4	Henry County Bancorp, Inc. Cambridge, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Iroquois Bancorp, Inc. Gilman, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Minooka Bancorp, Inc. Minooka, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Peotone Bancorp, Inc. Peotone, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Rock River Bancorporation Oregon, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Southwest Bancorp, Inc. Worth, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Terrapin Bancorp, Inc. Elizabeth, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92
Y-4	Westbanco, Inc. Westville, Illinois Arizona Reconstruction Finance Company, L.L.C. Worth, Illinois	FR - 11-2-92

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)	Comerica Incorporated Detroit, Michigan William Street Apartments Limited Partnership Ann Arbor, Michigan	FR - **
4(c)(8)	Irwin Financial Corporation Columbus, Indiana Irwin Union Securities, Inc. Columbus, Indiana	FR - **
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - 11-6-92
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - **
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
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 - **

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>
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois	FR - **
4(c)(8)	Citizens Financial Corporation Fort Atkinson, Wisconsin To purchase loan participation certificates from their subsidiary	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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 23, 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>
-Citizens First State Bank of Walnut 105 North Main Street, Box 579 Walnut, Illinois 61376-0579 (815) 379-2141	7/13/92	S
-Harris Bank St. Charles One East Main Street Saint Charles, Illinois 60174 (708) 377-4100	7/07/92	S
-Farmers State Bank 316 East Saginaw Street, Box 186 Breckenridge, Michigan 48615 (517) 842-3191	7/20/92	S
-Parish Bank and Trust Company 29 Dixie Highway, Box 228 Mokenca, Illinois 60954 (815) 472-2676	7/20/92	SN

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 23, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 5(d)(3) application by Grenada Sunburst System Corporation, Grenada, Mississippi for its subsidiary bank, Sunburst Bank, Grenada, Mississippi to acquire certain assets and assume certain liabilities of Eastover Bank for Savings, Jackson, Mississippi	Newspaper: 11/16/92

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by First State Bancshares, Inc., DeQueen, Arkansas to acquire First State Bank of DeQueen, DeQueen, Arkansas	Newspaper: 11/24/92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Stock redemption notification by Ozark Bancshares, Inc., Ozark, Arkansas	Not applicable

* This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 23, 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>
Valley Bank of Ronan Ronan, MT To establish a <u>de novo</u> branch in Hot Springs, MT	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Milk River Investments, Inc. Hinsdale, MT To acquire 7.3% of the First National Bank of Glasgow, Glasgow, MT*	11-16-92 (Federal Register)
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*	11-6-92 (Federal Register)
Fairview Bancorporation, Inc. Fairview, MT To acquire 85.0% of the Fairview Bank, Fairview, MT*	11-16-92 (Newspaper)

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>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

*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>
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.	11-6-92
Marquette Bancshares, Inc. Mpls, MN To engage <u>de novo</u> in data processing services.	11-13-92
Marquette Bancshares, Inc. Mpls, MN To engage <u>de novo</u> in making and ser- vicing loans.	11-13-92

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 23, 1992

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Security State Bank and Trust Co. P. O. Box 1291 301 Main Street Polson, MT 59860 (406) 883-5363	July 20, 1992	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bank of Neosho, Neosho, Missouri, for prior approval to merge with The Anderson State Bank, Anderson, Missouri and the Citizens State Bank, Granby, Missouri; and incident thereto, to establish branches under the Federal Reserve Act.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Granby Bancshares, Inc., Neosho, Missouri, for prior approval to acquire 100 percent of the voting shares of Anderson Bancshares, Inc., and Neosho Bancshares, Inc., both of Neosho, Missouri.*	Not Available
First Liberty Capital Corporation ESOP, Hugo, Colorado, for prior approval to become a bank holding company through the acquisition of 25.038 percent of the voting shares of First Liberty Capital Corporation, Hugo, Colorado.*	Not Available
Peoples Trust of 1987, Ottawa, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples, Inc., Ottawa, Kansas.*	Not Available
Granby Bancshares, Inc., Granby, Missouri, for prior approval to merge with Anderson Bancshares, Inc., and Neosho Bancshares, both of Neosho, Missouri.*	Not Available
Leroy Trofholz, Schuyler, Nebraska, for prior approval to acquire 50 percent of the percent of the outstanding shares of Valley Bank Shares, Inc., Valley, Nebraska.	Not Available

Joseph J. Schuessler, et al, Kansas, Illinois, for prior approval to acquire 97.08 percent of the voting common stock of Paonia Financial Services, Inc., Paonia, Colorado.

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>
Castle Rock Bank 25 South Wilcox Castle Rock, Colorado 80104-2428	07-20-92	10-15-92	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 19, 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
John T. Cannon, Kenneth B. Clark, Jarvis H. Porter,
Caldwell, TX; and Switzer L. Deason, M. Frank Thurmand,
William R. Vance, Bryan, TX, to acquire an interest in
Caldwell Capital Corporation, Caldwell, TX
(Previously reported during the week of 9-7-92) 92/11/05

*Section 3(a)(1) application by
Texas Community Bancshares, Inc., Dallas, TX, to
acquire First Lakewood, Inc., Dover, DE, and First
Lakewood National Bank, Dallas, TX 92/11/07

*Section 3(a)(1) application by
First Lakewood, Inc., Dover, DE, to acquire First
Lakewood National Bank, Dallas, TX 92/11/07

*Section 3(a)(3) application by
Texas East Bancorp, Inc., Jacksonville, TX, to
acquire WHIFIN, Inc., Wilmington, DE; Whitehouse
Financial Corporation, Whitehouse, TX; and First
National Bank of Whitehouse, Whitehouse, TX 92/11/07

*Section 3(a)(3) application by
Texas East Bancorp, Inc., Jacksonville, TX, to
acquire TFC, Inc., Wilmington, DE; Timpson
Financial Corporation, Timpson, TX; and First
State Bank, Timpson, TX 92/11/07

*Section 3(a)(3) application by
Texas East Bancorp, Inc., Jacksonville, TX, to
acquire CBC, Inc., Wilmington, DE; Cherokee Bancorp,
Inc., Longview, TX; The First State Bank, Big Sandy,
TX; Texas National Bank, Longview, TX; and First State
Bank, Rusk, TX 92/11/07

*Section 3(a)(3) application by
TEB, Inc., Wilmington, DE, to acquire CBC, Inc.,
Wilmington, DE; Cherokee Bancorp, Inc., Longview, TX;
The First State Bank, Big Sandy, TX; Texas National
Bank, Longview, TX; and First State Bank, Rusk, TX 92/11/07

*Section 3(a)(3) application by
TEB, Inc., Wilmington, DE, to acquire WHIFIN, Inc.,
Wilmington, DE; Whitehouse Financial Corporation,
Whitehouse, TX; and First National Bank of Whitehouse,
Whitehouse, TX 92/11/07

*Section 3(a)(3) application by
TEB, Inc., Wilmington, DE, to acquire TFC, Inc.,
Wilmington, DE; Timpson Financial Corporation, Timpson,
TX; and First State Bank, Timpson, TX 92/11/07

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 19, 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>
McFarland Brothers Bank P. O. Box 97 First & Martinez Logan, New Mexico 88426	92/07/20	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/23/92

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> 11/20/92
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> 11/23/92
Nasib Gannam, Whittier, California, to increase his ownership up to 100 percent of Greater Pacific Bancshares, Whittier, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
Richard Demerjian, Montebello, California, to retroactively acquire an additional .2 percent of Combancorp, Montebello, California, which will increase his ownership to 10.01 percent.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
DNB Financial, Riverside, California, to engage <u>de novo</u> directly in mortgage, commercial and industrial loan activities.	<u>Fed. Reg.:</u> Not available

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 10/23/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 23, 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>
Farmers and Merchants Bank of Long Beach	302 Pine Avenue Long Beach, CA 90802 Tel: (310) 437-0011	6/29/92	Needs to Improve
Northrim Bank	3111 C Street Anchorage, AK 99524 Tel: (907) 562-0062	7/13/92	Satisfactory

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

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

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

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

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