

ANNOUNCEMENT

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

**H.2, 1992, No. 44
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 31, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, October 29, 1992.

BANK HOLDING COMPANIES

AMCORE Financial, Inc., Rockford, Illinois -- to
acquire by merger Dixon Bancorp, Inc., Dixon,
Illinois, and Dixon National Bank.
Approved, October 26, 1992.

Banc One Corporation, Columbus, Ohio, and Banc One
Texas Corporation -- to acquire Team Bancshares,
Inc., Dallas, Texas, Team Bancshares II, Inc.,
Wilmington, Delaware, and Team Bank, Fort Worth,
Texas.
Approved, October 28, 1992.

Barnett Banks, Inc., Jacksonville, Florida -- to
acquire 7L Corporation, Tampa, Florida, First
Florida Banks, Inc., and First Florida Bank, N.A.,
and to merge certain state member banks of Barnett
with First Florida Bank, N.A., to establish
branches and to engage in credit related insurance
and data processing activities through FFB
Insurance Agency, Inc. and Southeast Switch, Inc.,
Maitland, Florida, respectively.
Approved, October 28, 1992.

Carolina First Corporation, Greenville, South
Carolina -- to acquire up to 9.8 percent of
ComSouth Bankshares, Inc., Columbia, South
Carolina.
Approved, October 26, 1992.

First Bank System, Inc., Minneapolis, Minnesota -- to
acquire Western Capital Investment Corporation,
Denver, Colorado, and Bank Western.
Approved, October 28, 1992.

First Interstate BancSystem, Inc., Billings,
Montana -- to acquire First Interstate Bank of
South Missoula, N.A., Missoula, Montana, and First
Interstate Bank of Commerce, Billings, Montana;
FIBC to become a member of the Federal Reserve
System, and to merge with South Missoula Bank and
other subsidiary banks of FIBM, and to establish
branches.
Approved, October 26, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Meridian Bancorp, Inc., Reading, Pennsylvania -- to acquire Peoples Bancorp, Inc., Lebanon, Pennsylvania, and to acquire The Peoples National Bank of Lebanon, Lebanon, Pennsylvania.
Approved, October 26, 1992.

Royal Bank of Scotland Group plc, Edinburgh, Scotland, and the Royal Bank of Scotland -- temporary exemption to acquire Standard Chartered Equitor Asset Management, NA Inc., Boston, Massachusetts, and Union Investors Asset Management Company Inc.
Granted, October 28, 1992.

BANK MERGERS

Meridian Bank, Reading, Pennsylvania -- to merge with The Peoples National Bank of Lebanon, Lebanon, Pennsylvania, and to establish additional branches.
Approved, October 26, 1992.

BANK PREMISES

Meridian Bank, Reading, Pennsylvania -- investment in bank premises.
Approved, October 26, 1992.

ENFORCEMENT

Farmers Savings Bank, Norwood, Ohio -- written agreement dated October 26, 1992, with the Superintendent of Banks of the State of Ohio and the Federal Reserve Bank of Cleveland.
Announced, October 30, 1992.

H.2

OCTOBER 26, 1992 TO OCTOBER 30, 1992

PAGE 3

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

High Point Financial Corp., Branchville, New Jersey -
- written agreement dated October 20, 1992, with
the Federal Reserve Bank of New York.
Announced, October 26, 1992.

Midwest Securities Trust Company, Chicago, Illinois -
- cease and desist order.
Announced, October 29, 1992.

INTERNATIONAL OPERATIONS

BankAmerica Corporation, San Francisco, California --
to make an investment in Bank of America Canada,
Toronto, Ontario, Canada, and to merge Security
Pacific Bank Canada, Vancouver, British Columbia,
Canada, with Bank of America Canada.
Permitted, October 28, 1992.

Norwest Corporation, Minneapolis, Minnesota -- to
acquire Trans Canada Credit Corporation.
Permitted, October 28, 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

San Francisco	Bank of America, Las Vegas, Nevada -- to establish a branch at the corner of Martin Luther King and Washington. Approved, October 26, 1992.
Chicago	Bank of Burlington, Burlington, Wisconsin -- to establish a branch at 249 North Milwaukee Street, Waterford, Wisconsin. Approved, October 27, 1992.
Richmond	Citizens Bank and Trust Company, Blackstone Virginia -- to establish a branch on U.S. Route 460 West, Farmville, Virginia. Approved, October 30, 1992.
Chicago	Comerica Bank, Detroit, Michigan -- to establish an offsite electronic facility at 1400 Plainfield, Grand Rapids, Michigan. Approved, October 26, 1992.
San Francisco	Farmers Bank of China, Taipei, Taiwan -- to establish a limited branch in Los Angeles, California. Withdrawn, October 29, 1992.
Kansas City	Farmers State Bank of Worden, Worden, Montana -- to establish a branch in Hysham, Montana. Approved, October 29, 1992.

BANK HOLDING COMPANIES

Chicago	Citizens Financial Corporation, Fort Atkinson, Wisconsin -- to purchase participation certificates from its subsidiary. Returned, October 29, 1992.
Atlanta	Citizens Holding Company, Clearwater, Florida -- to acquire Citizens Bank of Clearwater. Approved, October 30, 1992.

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

BANK HOLDING COMPANIES

Chicago	Cole Taylor Bank, Chicago, Illinois -- to establish electronic funds transfer facilities at Suburban Heights Medical Center, 333 Dixie Highway, Chicago Heights; and 9400 Western Avenue, Evergreen Park, Illinois. Approved, October 26, 1992.
St. Louis	Concord EFS, Inc., Memphis, Tennessee -- to acquire EFS National Bank. Approved, October 30, 1992.
St. Louis	Concord EFS, Inc., Memphis, Tennessee -- to engage in data processing activities through Concord Computing Corporation, Elk Grove, Illinois, and in the sale of data processing hardware through VMT, Inc., Memphis, Tennessee. Approved, October 30, 1992.
Chicago	Fairmount Banking Company, Fairmount, Indiana -- to acquire The Fairmount State Bank. Approved, October 30, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of South Carolina, Greenville, South Carolina, merge with South Carolina Federal Savings Bank, Columbia, South Carolina. Approved, October 30, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire South Carolina Federal Corporation, Columbia, South Carolina Approved, October 30, 1992.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Reliance Consumer Discount Company, Hanover, Pennsylvania. Approved, October 29, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire Southern Bancorp, Inc., Tulsa, Oklahoma. Approved, October 28, 1992.

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

BANK HOLDING COMPANIES

Minneapolis	Hansen - Lawrence Agency, Inc., Worden, Montana -- to engage in general insurance agency activities through First Insurance Agency, Inc. Approved, October 29, 1992.
Minneapolis	Hansen - Lawrence Agency, Inc., Worden, Montana -- to acquire shares of Farmers State Bank of Worden. Approved, October 29, 1992.
Minneapolis	Hansen - Lawrence Agency, Inc., Worden, Montana -- to acquire First Hysham Holding Company, Hysham, Montana. Approved, October 29, 1992.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to acquire Appolo Savings and Loan Company, Cincinnati, Ohio. Approved, October 29, 1992.
Chicago	Mid-Citco Incorporated, Chicago, Illinois -- to acquire First Western Federal Savings & Loan Association, Oklahoma City, Oklahoma. Approved, October 30, 1992.
Minneapolis	Minnesota Banc Holding Company, Plymouth, Minnesota - - to acquire Citizens State Bank of Montgomery, Montgomery, Minnesota. Approved, October 30, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Rocky Mountain Bankshares, Inc., Golden Valley, Minnesota. Approved, October 29, 1992.
San Francisco	Redwood Empire Bancorp, Santa Rosa, California -- to acquire Lake Savings and Loan Association, Lakeport, California. Approved, October 29, 1992.
Secretary	Security Capital Bancorp, Salisbury, North Carolina - - to acquire OMNIBANK, Inc., A State Savings Bank, SSB, Citizens Savings, Inc., SSB, Concord; and Home Savings Bank, Inc., SSB, Kings Mountain, North Carolina. Approved, October 30, 1992.

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

BANK HOLDING COMPANIES

New York	U.S. Trust Corporation, New York, New York -- to engage de novo in investment advisory and trust company activities through U.S. Trust Company of New Jersey, West Windsor, New Jersey. Permitted, October 30, 1992.
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BANK MERGERS

Minneapolis	Farmers State Bank of Worden, Worden, Montana -- to merge with The First National Bank in Hysham, Hysham, Montana. Approved, October 29, 1992.
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BANK PREMISES

Minneapolis	Farmers State Bank, Victor, Montana -- investment in bank premises. Approved, October 27, 1992.
Chicago	Iowa Trust & Savings Bank, Emmetsburg, Iowa -- investment in bank premises. Approved, October 27, 1992.
Chicago	Onsted State Bank, Onsted, Michigan -- investment in bank premises. Approved, October 30, 1992.
Minneapolis	Root River State Bank, Chatfield, Minnesota -- investment in bank premises. Approved, October 27, 1992.

CAPITAL STOCK

Chicago	Fairmount Banking Company, Fairmount, Indiana -- redemption of shares. Approved, October 30, 1992.
Minneapolis	St. Joseph Bancshares, Inc., St. Joseph, Minnesota -- redemption of shares. Approved, October 27, 1992.
Minneapolis	Superior Financial Corporation, Sault Ste. Marie, Michigan -- redemption of shares. Returned, October 29, 1992.

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

CHANGE IN BANK CONTROL

Chicago	Metrocorp, Inc., East Moline, Illinois -- change in bank control. Permitted, October 29, 1992.
Minneapolis	Superior Financial Corporation, Sault Ste. Marie, Michigan -- change in bank control. Returned, October 29, 1992.

COMPETITIVE FACTORS REPORTS

Kansas City	Capital City State Bank and Trust Company, Topeka, Kansas, proposed merger with Southwest Bank & Trust -- report on competitive factors. Submitted, October 28, 1992.
Dallas	Continental State Bank, Boyd, Texas, proposed merger with First Bank and Trust, Springtown, Texas -- report on competitive factors. Submitted, October 29, 1992.
Minneapolis	First Bank of North Dakota, N.A., Fargo, North Dakota, proposed merger with Dakota Bank and Trust Co., of Fargo -- report on competitive factors. Submitted, October 27, 1992.
St. Louis	First Federal Bancshares, Inc., Memphis, Tennessee, proposed acquisition of First Southern Federal Savings Bank, Nashville, Tennessee -- report on competitive factors. Submitted, October 30, 1992.
Atlanta	First Federal Bancshares of DeFuniak Springs, Inc., DeFuniak Springs, Florida, proposed acquisition of First Federal Savings Bank of DeFuniak Springs -- report on competitive factors. Submitted, October 27, 1992.
Minneapolis	Live Stock State Bank, Mitchell, South Dakota, proposed merger with the Marion Road branch of First Interstate Bank of South Dakota, N.A., Sioux Falls, South Dakota -- report on competitive factors. Submitted, October 28, 1992.

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

COMPETITIVE FACTORS REPORTS

New York	Merchants National Bank & Trust Company of Syracuse, Syracuse, New York, on behalf of its successor, OnBank and Trust Co. to merge with OnBank & Trust Co. of Albany, Albany, proposed successor of Union National Bank, Albany; by Merchants, again on behalf of OnBank Trust, to acquire certain assets and assume certain liabilities of OnBank, Syracuse, a subsidiary of OnBankCorp, Inc., Syracuse; and by OnBank to acquire certain assets and assume certain liabilities of OnBank Trust, another subsidiary of OnBankCorp, Inc. -- report on competitive factors. Submitted, October 29, 1992.
Dallas	Pacific Southwest Bank, F.S.B., Corpus Christi, Texas, proposed purchase of the Rockport, Texas, branch of First Interstate Bank of Texas, N.A., Houston, Texas -- report on competitive factors. Submitted, October 29, 1992.
Atlanta	Peoples Financial Services, Inc., Cookeville, Tennessee -- to acquire Citizens Federal Savings Bank, Rockwood, Tennessee -- report on competitive factors. Submitted, October 26, 1992.
Boston	Peoples Heritage Savings Bank, Portland, Maine, proposed merger with Oxford Bank and Trust, Oxford, Maine -- report on competitive factors. Submitted, October 29, 1992.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Provident National Bank, Bryn Mawr, Pennsylvania, proposed merger with Pittsburgh National Bank, Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, October 27, 1992.
Kansas City	Southern National Bank, Tulsa, Oklahoma, proposed acquisition of certain assets and assumption of certain liabilities of Sooner Federal Savings Association (a division of First Gibraltar Bank, FSB, Irving, Texas) -- report on competitive factors. Submitted, October 27, 1992.
Richmond	Southern National Bank of North Carolina, Lumberton, North Carolina, proposed merger with First Federal Savings Bank, Winston-Salem, North Carolina -- report on competitive factors. Submitted, October 29, 1992.
Chicago	Union Bank and Trust Company, Oklahoma City, Oklahoma, proposed merger with First Western Federal Savings & Loan Association -- report on competitive factors. Submitted, October 30, 1992.
St. Louis	Union Planters Corporation, Memphis, Tennessee, proposed acquisition of SaveTrust Federal Savings Bank, Dyersburg, Tennessee, and Security Trust Federal Savings and Loan Association, Knoxville, Tennessee -- report on competitive factors. Submitted, October 30, 1992.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, October 27, 1992.
Director, BS&R	Chase Bank of Maryland, Baltimore, Maryland -- extension to divest certain assets. Granted, October 30, 1992.

H.2

OCTOBER 26, 1992 TO OCTOBER 30, 1992

PAGE 11

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

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, October 28, 1992.
Dallas	Sun Banc Delaware Corp., Dover, Delaware -- extension to January 15, 1993, to acquire Sunray State Bank, Sunray, Texas. Granted, October 29, 1992.
Dallas	Sun Banc. Corp., Sunray, Texas -- extension to January 15, 1993, to acquire Sun Banc Delaware Corp., Dover, Delaware. Granted, October 29, 1992.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to February 1, 1993, to acquire BHC Holdings, Inc., Philadelphia, Pennsylvania, and engage in securities brokerage activities. Granted, October 28, 1992.

MEMBERSHIP

Richmond	Triangle Bank and Trust Company, Raleigh, North Carolina -- to become a member of the Federal Reserve System. Approved, October 29, 1992.
San Francisco	West One Bank, Idaho, N.A., Boise, Idaho -- to retain membership in the Federal Reserve System after conversion to a state charter under the name of West One Bank, Idaho. Approved, October 28, 1992.

H.2
OCTOBER 26, 1992 TO OCTOBER 30, 1992
PAGE 12

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

New York Trustco Bank, Schenectady, New York -- to establish a
branch at 7 Clifton Country Road, Clifton Park, New
York.
Approved, October 23, 1992.

BANK HOLDING COMPANIES

Chicago Prairie Bancorp, Inc., Manlius, Illinois -- to incur
additional debt to increase equity capital in
subsidiary banks.
Returned, October 20, 1992.

Chicago Story County Bancorporation, Jewell, Iowa -- to
acquire Viking Village Company, L.P., Jewell, Iowa,
and provide housing for low and moderate income
families.
Approved, October 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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

U.S. Trust Corporation, New York, New York to acquire
Campbell, Cowperthwaite & Co. Inc., New York, New York
and engage in investment advisory activities.

N/A

Dresdner Bank AG, Frankfurt am Main, Federal Republic
of Germany to acquire through its 60 percent-owned
subsidiary, Oechsle International Advisors, L.P.,
Boston, Massachusetts, an 80 percent limited partnership
interest in OSV Currency Advisors, L.P., Boston,
Massachusetts, and thereby engage in investment advisory
activities.

N/A

Credit Lyonnais, Paris, France, to engage de novo through
its subsidiary, C.L. Servicing Corporation, New York, New
York, in acting as a servicing agent for one or more
special purpose vehicles (the "SPVS") owned by independent
parties. The SPVS will purchase assets from customers of
Credit Lyonnais and make loans to customers of Credit
Lyonais secured by assets pledged by such customers. The
SPVS will finance such purchases and loans by issuing
commercial paper and possible other securities. In
its capacity as servicing agent, the subsidiary will
provide services in connection with the structuring and
negotiation of loan and purchase transactions. The
subsidiary will also provide services in connection with
the administration and monitoring of the asset purchase
and loan agreements and the liquidity and credit
facilities supporting the obligations of the SPVS.

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 31, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA requests approval to establish a remote service facility at Acme Market, DeKalb Pike, King of Prussia, PA, pursuant to Section 9 of the F.R. Act. (To be accepted for Board Action due to the protest received on the application by Meridian Bancorp to acquire 100% of Meridian Bank, New Jersey, Cherry Hill, New Jersey (in organization), pursuant to Section 3(a)(3) of the BHCA.) 12/2/92

Meridian Bank, Reading, PA requests approval to establish a remote service facility at SuperFresh Supermarket, The MarketPlace at Huntingdon Valley, 2100-10 County Line Road, Huntingdon Valley, PA, pursuant to Section 9 of the F.R. Act. (To be accepted for Board Action) 12/2/92

Meridian Bank, Reading, PA requests approval to establish a remote service facility at SuperFresh Supermarket, 863 East Baltimore Pike, Kennett Square, PA, pursuant to Section 9 of the F.R. Act. (To be accepted for Board Action) 12/2/92

Meridian Bank, Reading, PA requests approval to establish a remote service facility at ShopRite Supermarket, 29 Snyder Avenue, Philadelphia, PA, pursuant to Section 9 of the F.R. Act. (To be accepted for Board Action) 12/2/92

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

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending October 31, 1992**

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

Received application from Equibank, * November 20, 1992
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) application from November 20, 1992
Integra Financial Corporation, Pittsburgh,
Pennsylvania, on October 27, 1992, to acquire
Equibank (Delaware), N.A., Wilmington, Delaware.

Received Section 4(c)(8) application from November 20, 1992
Integra Financial Corporation, Pittsburgh,
Pennsylvania, on October 30, 1992, to acquire
American Financial Corporation of Tampa, Inc.,
Tampa, Florida

Received Section 4(c)(8) application from November 20, 1992
Integra Financial Corporation, Pittsburgh,
Pennsylvania, on October 30, 1992, to acquire
American Financial Corporation of Georgia, Tampa,
Florida.

-
- * - 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 31, 1992

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

(Continued)

Received Section 4(c)(8) application from November 20, 1992
Integra Financial Corporation, Pittsburgh,
Pennsylvania, on October 30, 1992, to acquire
First Associates Financial, Inc., Tampa, Florida.

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.

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

Received request from The Heartland Bank,
Grove City, Ohio, on October 26, 1992, for
permission to exceed its limit of investment
in bank premises permitted under Section 24A
of the Federal Reserve Act.

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The First Bank and Trust Company, Lebanon, Virginia, to establish a branch on U. S. Route 11 near Exit 19 of Interstate 81, Abingdon, Virginia.*	11-20-92
Signet Bank/Maryland, Baltimore, Maryland, to establish an Electronic Funds Transfer Facility at the Maryland House Visitors Center on Interstate 95, Aberdeen, Maryland.*	11-20-92

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

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

Section III - Applications Subject to Federal Register Notice

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

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

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

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending October 30, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination
Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 30, 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*

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

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

Section 3 - Applications Subject to Federal
Register Notice Only

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

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

Application

Central Bancshares of the South
Birmingham, Alabama
Application waiver request, under Section
3(a)(5) of the Bank Holding Company Act,
related to the acquisition of Cornerstone
Bancshares, Inc., Dallas, Texas, and its
wholly-owned subsidiary, Cornerstone Bank,
N.A., Dallas, Texas, by Central Bancshares'
direct and indirect bank holding company
subsidiaries, Compass Bancshares, Inc.,
Houston, Texas, and River Oaks Bancorporation,
Inc., Houston, Texas.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 30, 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>
Bank of Bradenton P.O. Box 129 Bradenton, Florida 34206 (813) 755-1212	Satisfactory	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	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</u> <u>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
Merger/Branch	1st Source Bank South Bend, Indiana 1st Source Bank Starke County Hamlet, Indiana 1701 S. Woodland Avenue Michigan City, Indiana*	N - 10-30-92
Branch	1st Source Bank South Bend, Indiana 6311 Central Avenue Portage, Indiana*	N - 10-30-92
Branch	Omnibank River Rouge, Michigan Intersection of Woodward & Manchester Highland Park, Michigan*	N - **
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 - **

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	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 - **
Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **
Membership	Farmers Bank & Trust (formerly The Farmers National Bank of Webster City) Webster City, Iowa To become a member of the Federal Reserve System*	N - **
EFT	The Onsted State Bank Onsted, Michigan 102 N. Main Street Brooklyn, Michigan*	N - 11-15-92
Membership	Community Bank of Elmhurst Elmhurst, Illinois (in organization) To become a member of the Federal Reserve System*	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 Ending Date</u>
Y-2	Comerica Incorporated Detroit, Michigan Sugar Creek National Bank Sugar Land, Texas*	FR - 11-2-92 N - 10-30-92
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-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 - 10-29-92 N - 10-26-92
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	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - ** N - 11-23-92

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>
CoC-HC	Wingo, Ltd. Brooklin, Iowa Rollin R. Harder	FR - ** N - 11-11-92
Y-2	First Busey Corporation Urbana, Illinois Empire Capital Corporation LeRoy, Illinois LeRoy State Bank LeRoy, Illinois*	FR - ** N - 11-16-92
Y-1	GFH Corp. Elmhurst, Illinois Community Bank of Elmhurst Elmhurst, Illinois (in organization)*	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 Ending Date</u>
4(c)(8)	Comerica Incorporated Detroit, Michigan William Street Apartments Limited Partnership Ann Arbor, Michigan	FR - 11-19-92
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 - **
Y-4	First Michigan Bank Corporation Holland, Michigan FMB-Brokerage Services, Inc. Holland, Michigan	FR - **
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 - **
4(c)(8)	Citizens Financial Corporation Fort Atkinson, Wisconsin To purchase loan participation certificates from their subsidiary	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)	Cole-Taylor Financial Group, Inc. Northbrook, Illinois Cole Taylor Life Insurance Company, Inc. Wheeling, Illinois	FR - **
4(c)(8)	Cole-Taylor Financial Group, Inc. Northbrook, Illinois Cole Taylor Finance Company, Inc. Wheeling, 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	Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock
RoS	Financial Services Corporation of the Midwest Rock Island, Illinois To redeem all existing Class A preferred 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 30, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

-None

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 30, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Albany Bancorp, Inc., Louisville, Kentucky to acquire Citizens Bank of Albany, Albany, Kentucky	Newspaper: 11-28-92
Change in control involving Poplar Bluff Bancshares, Inc., Poplar Bluff, Missouri by Norma Lee McLane	Not yet available

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 owned or originated by Founders Bank, Scottsdale, Arizona	11-19-92

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

<u>Application</u>	<u>End of Comment Period</u>
Section 24A application by Arkansas Bank and Trust Company, Hot Springs, Arkansas to make an additional investment in bank premises	Not applicable

* This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 30, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section I - Applications Subject to
Newspaper Notice Only**

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Rushmore Bancorporation, Inc. Worthington, MN (Newspaper) To acquire 100% of First Rushmore Bancshares, Inc., Rushmore, MN, which owns the First State Bank of Rushmore, Rushmore, MN*	11-9-92
Citizens Bancshares of Woodville, Inc. Woodville, WI To acquire, via merger, 100% of Elmwood Financial Services, Inc., Elmwood, WI*	Not yet available
Dairyland Bank Holding Corporation La Crosse, WI To acquire 100% of the Bank of Alma, Alma, WI and 91.85% of La Farge State Bank, La Farge, WI*	10-9-92 (Federal Register)
Philip A. Keithahn To increase his ownership interest to 29.84% of Gaylord Bancorporation, Ltd., Gaylord, MN*	Not yet available

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

<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

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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 30, 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
Montana Bank P. O. Box 2501 Billings, MT 59103-2501 (406) 248-2345	May 11, 1992	Needs To Improve

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Jackson State Bank, Jackson, Wyoming, to merge with The State Bank West, Jackson, Wyoming.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Austin Bancshares, Inc., Kansas City, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Waverly Bancshares, Inc., Kansas City, Missouri.*	Not Available
Centennial Bank Holdings, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition 100 percent of the voting shares of Eaton Capital Corporation, Eaton, Colorado.*	Not Available
Prairie State Bancshares, Inc., Oakley, Kansas, for prior approval to acquire 100 percent of the voting shares of Jent, Inc., Hoxie, Kansas.*	Not Available
Tim Sundgren, Grinnel, Kansas, Francis Karlin, Irvin, California, and Harry Phelps, Oakley, Kansas, for prior approval to increase each of their proportionate ownership interests in Prairie State Bancshares, Inc., Oakley, Kansas, from 24.1 percent to 31.8 percent.	

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**

APPLICATION

Ore Bancorporation, Leadville,
Colorado, for prior approval to
redeem 44,000 shares of its own
voting common stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
BankWest P.O. Box 499 Goodland, Kansas 67735	08-03-92	10-29-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 26, 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
David Boyd Dean, Houston, TX, to acquire an interest in
First Bancorporation of Cleveland, Inc., Cleveland, TX
(Previously reported during the week of 9-21-92)

92/11/05

*Section 3(a)(1) application by
First United Bank Group, Inc., Albuquerque, NM, to acquire
United New Mexico Financial Corporation, Albuquerque, NM;
United New Mexico Bank, Alamogordo, NM;
United New Mexico Trust Company, Albuquerque, NM;
United New Mexico Bank, Carlsbad, NM;
First New Mexico Bank, Deming, NM;
United New Mexico Bank at Gallup, Gallup, NM;
United New Mexico Bank at Lea County, Hobbs, NM;
United New Mexico Bank at Las Cruces, N.A., Las Cruces, NM;
United New Mexico Bank at Portales, Portales, NM;
United New Mexico Bank at Roswell, Roswell, NM;
United New Mexico Bank at Santa Fe, Santa Fe, NM;
United New Mexico Bank at Socorro, N.A., Socorro, NM;
United New Mexico Bank at Vaughn, Vaughn, NM;
Ford Bank Group, Inc., Lubbock, TX;
Ford Bank Group Holdings, Inc., Wilmington, DE;
First National Bank of Borger, Borger, TX;
The First National Bank in Canyon, Canyon, TX;
First State Bank, Crane, TX;
Yoakum County State Bank, Denver City, TX;
First National Bank at Lubbock, Lubbock, TX;
First National Bank, Plainview, TX;
The First National Bank of Post, Post, TX; and
The First National Bank of Central Texas, Waco, TX

92/11/27

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) application by
First United Bank Group, Inc., Albuquerque, NM, to
acquire United New Mexico Credit Life Insurance Company,
Albuquerque, NM (engage in selling credit life, disability,
or involuntary unemployment insurance)

N/A

Section 4(c)(8) application by
First United Bank Group, Inc., Albuquerque, NM, to
acquire United New Mexico Trust Company, Albuquerque, NM
(engage in the trust activities)

N/A

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 26, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/30/92

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> 11/21/92
Independent Bank of Arizona, Phoenix, Arizona, to acquire certain assets and assume certain liabilities of Caliber Bank, Phoenix, Arizona. *	<u>Newspaper:</u> 11/21/92

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> 11/21/92 <u>Fed. Reg.:</u> 11/20/92
First Community Financial Group, Lacey, Washington, to acquire Citizens First Bank, Elma, Washington. *	<u>Newspaper:</u> 11/27/92 <u>Fed. Reg.:</u> Not available
Nasib Gannam, Whittier, California, to increase his ownership up to 100 percent of Greater Pacific Bancshares, Whittier, California.	<u>Newspaper:</u> 11/17/92 <u>Fed. Reg.:</u> 11/23/92
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> 11/23/92

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> 11/27/92

* Subject to CRA

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

Week ending 10/30/92

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 30, 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>
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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.