

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 45
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 7, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Barnett Banks, Inc., Jacksonville, Florida -- revised order concerning Board's approval of application to acquire 7L Corporation, Tampa, Florida, and First Florida Banks, Inc.
Authorized, November 6, 1992.

BANK MERGERS

Bank of New York, New York, New York -- to purchase certain assets and assume certain liabilities of Barclays Bank of New York, N.A., and to establish branches.
Approved, November 4, 1992.

ENFORCEMENT

Heritage Bank, McLean, Virginia -- written agreement dated October 31, 1992, with the Federal Reserve Bank of Richmond and the Bureau of Financial Institutions of the Commonwealth of Virginia.
Announced, November 3, 1992.

NESB Corp., New London, Connecticut -- written agreement dated October 29, 1992, with the Federal Reserve Bank of Boston.
Announced, November 6, 1992.

People's Mutual Holdings, Bridgeport, Connecticut -- written agreement dated October 22, 1992, with the Federal Reserve Bank of New York and the Banking Commissioner of the State of Connecticut.
Announced, November 6, 1992.

Wahoo State Bank, Wahoo, Nebraska -- written agreement dated October 23, 1992, with the Federal Reserve Bank of Kansas City, and the Nebraska Director of Banking and Finance.
Announced, November 3, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

One-Time Survey of the Cost of Implementing Truth in Savings (FR 3074).
Approved, November 6, 1992.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation, New York, New York -- to engage in the execution and clearance of certain futures contracts on the Mercato Italiano Futures, Milan, Italy, through J.P. Morgan SIM S.p.a., with delegation of authority to the Federal Reserve Bank of New York to approve additional financial contracts.
Permitted, November 2, 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

Dallas	Citizens Bank and Trust Company, Baytown, Texas -- to establish a branch at San Jacinto Methodist Hospital, 4401 Garth Road. Approved, November 6, 1992.
Minneapolis	Farmers State Bank, Victor, Montana -- to establish a branch in Darby, Montana. Approved, November 6, 1992.
St. Louis	First Bank of Arkansas, Russellville, Arkansas -- to establish a branch at 1907 West Main Street. Approved, November 2, 1992.
Richmond	First Virginia Bank - Colonial, Richmond, Virginia -- to establish a branch at Harbour Pointe Village Shopping Center, Midlothian, Virginia. Approved, November 4, 1992.

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

BANK HOLDING COMPANIES

Chicago	Albrecht Financial Services, Inc., Wall Lake, Iowa -- to acquire Norwalk-Cumming State Bank, Norwalk, Iowa. Approved, November 6, 1992.
Kansas City	BOK Financial Corporation, Tulsa, Oklahoma -- to acquire certain assets and assume certain liabilities of 19 branches of the Sooner division of First Gibraltar, FSB, Irving, Texas. Approved, November 3, 1992.
St. Louis	CBT Corporation, Paducah, Kentucky -- to engage de novo in the sale of property insurance through Fidelity Credit Corporation. Withdrawn, November 6, 1992.
Atlanta	Colonial BancGroup, Montgomery, Alabama -- to acquire Auburn Federal Savings Bank, Auburn, and merge it into Colonial Bank, Montgomery, Alabama. Approved, November 3, 1992.
Director, BS&R	Evans Bancorp, Inc., Angola, New York -- registration statement. Approved, November 2, 1992.
Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire the assets and assume the liabilities of Republic Federal Savings Bank, Chicago, Illinois. Approved, November 6, 1992.
Chicago	First Citizens Bancorp of Indiana, Anderson, Indiana -- to acquire five Anderson, Indiana, branches of Colonial Central Savings Bank, F.S.B., Mount Clemens, Michigan. Approved, November 2, 1992.
Richmond	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- proposal that First Citizens Bank and Trust Company of South Carolina, acquire certain assets and assume certain liabilities of four branches of First State Savings and Loan, a division of Poughkeepsie Savings Bank, FSB, Poughkeepsie, New York. Approved, November 2, 1992.

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

BANK HOLDING COMPANIES

Atlanta	First Community Bancorp, Inc., Shelbyville, Tennessee -- to acquire First Community Bank of Bedford County. Approved, November 4, 1992.
Dallas	First Valley Delaware Financial Corporation, Dover, Delaware -- to acquire First Valley Bank, Raymondville, Texas. Approved, November 2, 1992.
Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- to engage in community development activities. Approved, November 2, 1992.
Chicago	Firstar Corporation, Milwaukee, Wisconsin -- to transfer minority interest in its joint venture subsidiary, Elan Life Insurance Company. Returned, November 5, 1992.
Secretary	Fleet Financial Group, Inc., Providence, Rhode Island -- to engage in asset management, servicing, and collection activities through Fleet Management and Recovery Corporation, Boston, Massachusetts. Approved, November 3, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire certain assets and assume certain liabilities of 28 branches of the Sooner division of First Gibraltar Bank, FSB, Irving, Texas. Approved, November 6, 1992.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to merge with Fourth National Corporation, Tulsa, Oklahoma, and acquire Fourth Mortgage & Investment Company, Fourth Investment Advisors, Inc., and Roe & Cochran, Inc. Approved, November 6, 1992.

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

BANK HOLDING COMPANIES

St. Louis	H & H Holding Company, Alton, Illinois -- to acquire Greene County National Bank in Carrollton, Carrollton, Illinois, and Godfrey State Bank, Godfrey, Illinois. Approved, November 3, 1992.
Chicago	Heritage Financial Services, Inc., Tinley Park, Illinois -- to purchase certain assets and assume certain deposit liabilities of First Chicago Bank for Savings, F.S.B., Frankfort, Illinois. Approved, November 6, 1992.
Dallas	Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire First Coleman National Bank of Coleman, Coleman, Texas. Approved, November 6, 1992.
Dallas	Olney Bancshares, Inc., Olney, Texas -- to acquire First Coleman National Bank of Coleman, Coleman, Texas. Approved, November 6, 1992.
Chicago	PSB Corporation, Wellsburg, Iowa -- to acquire First National Bank of Sumner, Sumner, Iowa. Approved, November 2, 1992.
Director, BS&R	Southern National Corporation, Lumberton, North Carolina -- to acquire FEDFirst Bancshares, Inc., Winston-Salem, and First Federal Savings Bank, and for its bank subsidiary, Southern National Bank of North Carolina, Lumberton, to acquire certain assets and assume certain liabilities of First Federal. Approved, November 3, 1992.
St. Louis	State First Financial Corporation, Texarkana, Arkansas -- to acquire First National Bank of Nashville, Nashville, Arkansas. Approved, November 5, 1992.

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

BANK HOLDING COMPANIES

Chicago	United Bancorp, Inc., Tecumseh, Michigan -- to purchase the assets and assume the liabilities of the Morenci and Clinton, Michigan, offices of Standard Federal Bank, Troy, Michigan. Approved, November 2, 1992.
Minneapolis	Wally Bancorp, Inc., Parker, Colorado -- to acquire Community Bank of Parker. Withdrawn, November 6, 1992.

BANK PREMISES

Cleveland	Heartland Bank, Grove City, Ohio -- investment in bank premises. Approved, November 5, 1992.
Cleveland	Lorain County Bank, Elyria, Ohio -- investment in bank premises. Approved, November 2, 1992.
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. Approved, November 4, 1992.

BANKS, STATE MEMBER

Chicago	Firststar Bank Ottumwa, Ottumwa, Iowa -- payment of a dividend. Approved, November 5, 1992.
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CAPITAL STOCK

Chicago	Financial Services Corporation of the Midwest, Rock Island, Illinois -- redemption of shares. Returned, November 2, 1992.
Dallas	Moody Bancshares, Inc., Galveston, Texas -- redemption of shares. Approved, November 5, 1992.

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

CHANGE IN BANK CONTROL

Dallas First Bancorporation of Cleveland, Inc., Cleveland,
 Texas -- change in bank control.
 Permitted, November 6, 1992.

COMPETITIVE FACTORS REPORTS

Chicago American Equity Bancorp, Inc., Stevens Point,
 Wisconsin, proposed merger with American Equity
 Bank, S.S.B. -- report on competitive factors.
 Submitted, November 2, 1992.

Kansas City Bank of Applewood (dba Citywide Bank of Applewood),
 Wheat Ridge, Colorado, proposed merger with
 Jefferson Bank South (dba Citywide Bank of
 Jefferson), Lakewood, Colorado -- report on
 competitive factors.
 Submitted, November 6, 1992.

Chicago Bank One, Indianapolis, National Association,
 Indianapolis, Indiana, proposed merger with Bank
 One, Plainfield, National Association, Plainfield,
 Indiana -- report on competitive factors.
 Submitted, November 6, 1992.

Atlanta Barnett Bank of Central Florida, NA, Winterpark,
 Florida, proposed merger with First Florida Bank,
 NA, Tampa, Florida, and proposed purchase of assets
 and assumption of liabilities of certain branches
 of First Florida Bank, NA, by Barnett -- report on
 competitive factors.
 Submitted, November 5, 1992.

Atlanta Capital City Bank Group, Inc., Tallahassee, Florida -
 - to acquire certain assets and assume certain
 liabilities of the Branford, Florida, branch of
 First Federal Savings Bank of Perry; and to merge
 those assets and liabilities with Branford State
 Bank, Branford, Florida.
 Submitted, November 6, 1992.

Cleveland Charter One Financial, Inc., Cleveland, Ohio,
 proposed acquisition of Women's Federal Savings
 Bank, Cleveland, Ohio -- report on competitive
 factors.
 Submitted, November 5, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago	Citizens Banking Company, Anderson, Indiana, proposed purchase of assets and assumption of the liabilities of the five Madison County, Indiana, branches of Colonial Central Savings Bank, F.S.B., Mount Clemens, Michigan -- report on competitive factors. Submitted, November 2, 1992.
Chicago	Comerica Bank - Midwest, National Association, Toledo, Ohio, proposed purchase of all of the assets and assumption of all of the liabilities of Manufacturers Bank - Wilmington, Newark, Delaware - - report on competitive factors. Submitted, November 6, 1992.
Dallas	Comerica Bank-Texas, Dallas, Texas, proposed merger with Hibernia National Bank in Texas, Dallas, Texas -- report on competitive factors. Submitted, November 5, 1992.
Chicago	First National Bank of Sturgeon Bay, Sturgeon Bay, Wisconsin, proposed merger with Kellogg-Citizens National Bank of Green Bay, Green Bay, Wisconsin -- report on competitive factors. Submitted, November 6, 1992.
Kansas City	First National Bank of Wisner, Wisner, Nebraska, proposed merger with Farmers National Bank of Madison, Madison, Nebraska -- report on competitive factors. Submitted, November 6, 1992.
Chicago	Five Merchants Bank, N.A., Muncie, Indiana, proposed purchase of certain assets and assumption of certain liabilities of the Edgewood branch of Pendleton Banking Company, Pendleton, Indiana -- report on competitive factors. Submitted, November 4, 1992.
Atlanta	GF Bancshares, Inc., Griffin, Georgia -- to acquire Griffin Federal Savings Bank -- report on competitive factors. Submitted, November 4, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago	Heritage Bank, Blue Island, Illinois, proposed purchase of the assets and assumption of the liabilities of the Frankfort, Illinois, branch of First Chicago Bank for Savings, F.S.B. -- report on competitive factors. Submitted, November 6, 1992.
Kansas City	Kansas State Bank, Garnett, Kansas, proposed merger with Peoples Bank of Kansas, Richmond, Kansas -- report on competitive factors. Submitted, November 6, 1992.
St. Louis	Kentucky State Bank of Scottsville, Scottsville, Kentucky, and Commercial Bank of Dawson Springs, Dawson Springs, Kentucky, proposed merger with Trans Financial Bank, National Association, Bowling Green, Kentucky -- report on competitive factors. Submitted, November 2, 1992.
Philadelphia	Meridian Bank, Cherry Hill, New Jersey, proposed acquisition of certain assets and assumption of the liability to pay certain deposits of the Security Savings Bank, SLA, Vineland, New Jersey -- report on competitive factors. Submitted, November 4, 1992.
Dallas	Mineola State Bank, Mineola, Texas, proposed merger with First State Bank, Gladewater, Texas -- report on competitive factors. Submitted, November 3, 1992.
Minneapolis	Norwest Interim Bank, N.A., Moorhead, Minnesota, proposed merger with Moorhead Bank, N.A. -- report on competitive factors. Submitted, November 2, 1992.
Chicago	St. Paul Federal Bank of Savings, Chicago, Illinois, proposed merger with Elmhurst Federal Savings Bank, Elmhurst, Illinois -- report on competitive factors. Submitted, November 2, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago	St. Paul Federal Bank for Savings, Chicago, Illinois, proposed merger with Elmhurst Federal Savings Bank, Elmhurst, Illinois -- report on competitive factors. Submitted, November 2, 1992.
Dallas	Security State Bank, Elysian Fields, Texas, proposed merger with First State Bank, Gladewater, Texas -- report on competitive factors. Submitted, November 3, 1992.
Cleveland	Team Bank, Fort Worth, Texas, proposed merger with Bank One, Texas, N.A., Dallas, Texas -- report on competitive factors. Submitted, November 5, 1992.
Chicago	United Bank & Trust, Tecumseh, Michigan, proposed purchase of the assets and assumption of the liabilities of the Clinton and Morenci, Michigan, offices of Standard Federal Bank, Troy, Michigan -- report on competitive factors. Submitted, November 2, 1992.
Richmond	United National Bank - Central, Glenville, West Virginia, and United National Bank - North, Wheeling, West Virginia, proposed merger with United National Bank, Parkersburg, West Virginia -- report on competitive factors. Submitted, November 4, 1992.
Philadelphia	Wayne County Bank and Trust Company, Honesdale, Pennsylvania, proposed purchase of the Milford branch of Northeastern Bank of Pennsylvania, Scranton, Pennsylvania -- report on competitive factors. Submitted, November 4, 1992.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, November 3, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, November 3, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, November 5, 1992.
Atlanta	Colonial Bancgroup, Inc., Montgomery, Alabama -- extension to February 7, 1993, to merge Home Federal with Colonial Bank. Granted, November 5, 1992.
Chicago	First Financial Corporation, Terre Haute, Indiana -- extension to February 2, 1993, to acquire First Citizens of Paris, Inc., Paris, Illinois, and The Citizens National Bank of Paris. Granted, November 2, 1992.
Kansas City	FirstBank Holding Company of Colorado Employee Stock Ownership Plan, Lakewood, Colorado -- extension to February 25, 1993, to acquire FirstBank Holding Company of Colorado. Granted, November 4, 1992.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- extension to January 29, 1993, to engage de novo in community development activities by investing in low income housing through Grand Rapids Hope Limited Partnership and Mount Mercy Limited Partnership. Granted, November 3, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, November 2, 1992.

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Dallas -- to offer a city premium product at all four Eleventh District offices.
Approved, November 2, 1992.

Director, FRBO Federal Reserve Bank of New York -- Buffalo Branch to implement a Canadian check clearing service through the Helena Branch of the Federal Reserve Bank of Minneapolis.
Approved, November 6, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK SERVICES

Federal Reserve priced services -- fee schedules for
1993 (Docket R-0779).
Approved, October 28, 1992.

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Philadelphia Johnstown Bank & Trust Company, Johnstown,
 Pennsylvania -- to establish a branch at
 500 Industrial Park Road.
Approved, October 30, 1992.

BANK HOLDING COMPANIES

Secretary SouthTrust Corporation, Birmingham, Alabama, and
 SouthTrust of Florida, Inc., Jacksonville,
 Florida -- proposal that SouthTrust Bank of West
 Florida, St. Petersburg, Florida, acquire the
 assets and assume the liabilities of Colony Bank,
 Clearwater, Florida.
Approved, October 30, 1992.

BANK MERGERS

Secretary SouthTrust Bank of West Florida, St. Petersburg,
 Florida, to merge with Colony Bank, Clearwater,
 Florida, and establish a branch at 1465 South Fort
 Harrison Street.
Approved, October 30, 1992.

BANK PREMISES

Secretary SouthTrust Bank of West Florida, St. Petersburg,
 Florida -- investment in bank premises.
Approved, October 30, 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

VSB Bancorp, Inc., Closter, New Jersey, to become a bank holding company with respect to Valley Savings Bank, Closter, New Jersey.1/

11/20/92 2/

KeyCorp and Key Bancshares of New York, both of Albany, New York to acquire National Savings Bank of Albany, Albany, New York.1

11/20/92 2/

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.

11/27/92

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 Lyonnais 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.

11/27/92

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 Kadesh Leasing Corporation, indirect subsidiaries of Bank of America, N.T. and S.A., San Francisco, California, and thereby engage in leasing activities.

11/27/92

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.

11/27/92

Westdeutsche Landesbank Girozentrale, Dusseldorf, Federal Republic of Germany, to acquire all of the voting shares of Thomas Cook Inc., New York, New York, and thereby engage indirectly in (1) issuing, selling, and redeeming of U.S. dollar- and foreign currency-denominated travelers checks, money orders and other consumer instruments with a face value of \$1,000, (2) selling U.S. dollar- and foreign currency-denominated payment instruments and wires, (3) certain foreign exchange activities with respect foreign currency and related forward transactions for customers and certain transactions involving swaps, forwards, options, and futures for purposes of hedging its own account, (4) purchasing and selling precious metals for customers and for purposes of hedging its own account, and (5) data processing and incidental activities related to the proposed activities.

11/20/92

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending November 7, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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

<u>Meridian Bank</u> , 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
<u>Meridian Bank</u> , 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
<u>Meridian Bank</u> , 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
<u>Meridian Bank</u> , 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 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 November 6, 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 November 7, 1992**

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

Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on November 2, 1992, to acquire the assets of and assume the liabilities of the Oxford, Chillicothe, and Fremont, Ohio, branch office of Home Savings of America, FSB, Irwindale, California. * December 5, 1992

Received application from The Fifth Third Bank, Cincinnati, Ohio, to merge with the Chillicothe, Ohio, branch office of Home Savings of America, FSB, Irwindale, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act. * December 5, 1992

Received application from Equibank, Pittsburgh, Pennsylvania, on October 22, 1992, for permission to become a member of the Federal Reserve System. November 27, 1992

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

Received notice from Society Corporation Employee Stock Ownership Plan on October 21, 1992, of its intent to acquire up to 10.32 percent of the voting shares of Society Corporation, Cleveland, Ohio. F: November 19, 1992

Received application from Banc One Corporation, and Banc One Alpha Corporation, both of Columbus, Ohio, on September 28, 1992, to acquire Valley National Corporation, Phoenix, Arizona, pursuant to Section 3 of the Bank Holding Company Act. COMMENT PERIOD EXTENDED UNTIL NOVEMBER 20, 1992

-
- * - 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 November 7, 1992

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

Received application from Banc One Corporation and Banc One Alpha Corporation, both of Columbus, Ohio, to acquire Concho Insurance Agency, Inc., and VNC Investment Corporation, both of Phoenix, Arizona, pursuant to Section 4(c) (8) of the Bank Holding Company Act. **COMMENT PERIOD EXTENDED UNTIL NOVEMBER 20, 1992**

Received Section 4(c) (8) application from 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. **Not Yet Known #**

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(November 6, 1992)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended November 6, 1992. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

OUTSTANDING: a bank 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: a bank 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: a bank 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 NON COMPLIANCE: a bank 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.

The Citizens Savings Bank Co.
132 East Front Street
Pemberville, Ohio 43450
(419) 287-3211
Rating: Satisfactory
Exam Date: August 17, 1992

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Bank of Virginia, Arlington, Virginia, to establish a branch at 3829 S. George Mason Drive, Falls Church, Virginia.*	11-29-92
First Virginia Bank - Colonial, Richmond, Virginia, to establish an Electronic Funds Transfer Facility in Chesterfield Towne Center, 11500 Midlothian Turnpike, Richmond, Virginia.*	11-30-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Mountaineer Bankshares of W. Va., Inc., Martinsburg, West Virginia, to acquire Sunrise Bancorp, Inc., Wheeling, West Virginia.*	11-29-92
Commerce Banc Corporation, Charleston, West Virginia, to acquire 7.68% of the shares of First National Bank, Beckley, West Virginia.*	11-30-92
First Union Corporation, Charlotte, North Carolina, to acquire Dominion Bankshares Corporation, Roanoke, Virginia.*	12-3-92
Notice of Change in Control with respect to FWB Bancorporation, Rockville, Maryland.*	Not yet available.

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire PSFS Thrift Holding Company, Philadelphia, Pennsylvania, and its subsidiary, Meritor Savings, F.A., Winter Haven, Florida.*	11-19-92

*Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice--contd.

Application

Comment Period Ending Date

Crestar Financial Corporation, Richmond,
Virginia, to engage in full-service
brokerage activities.

Not yet available.

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

Application

Comment Period Ending Date

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 6, 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 November 6, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama Along with AmSouth Bank, N.A., Birmingham, Alabama, to acquire certain assets and assume certain liabilities of five branches of Secor Bank, FSB, Birmingham, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991. The branches are as follows: 701 Forest Avenue, Gadsden, Alabama; 2218 Danville Road, SW, Decatur, Alabama; 304 South Pine, Florence, Alabama; 2708 Hough Road, Florence, Alabama, and 404 Avalon Avenue, Muscle Shoals, Alabama.	Not yet available*
Barnett Bank of Hillsborough County Tampa, Florida To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.	Not yet available*
Barnett Bank of Hillsborough County Tampa, Florida To merge with First Florida Bank, Tampa, Florida (subsequent to its conversion from a national bank to a state member bank), pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
First Florida Bank, N.A. Tampa, Florida To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 6, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Florida Bank Tampa, Florida Subsequent to its conversion from a national bank to a state member bank, to merge with Barnett Bank of Tampa, N.A., Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Alerion Bank New Orleans, Louisiana To establish a branch located at 200 Veterans Memorial Boulevard, Metairie, Louisiana, to be known as the Veterans/Delchamps Branch.	Not yet available*
AmSouth Bancorporation Birmingham, Alabama To acquire the Summerville, Georgia branch of First Federal Bank, FSB, Chattanooga, Tennessee, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991.	10-03-92*

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

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

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 6, 1992

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To engage de novo in making equity and debt investments in community development projects, pursuant to Section 225.25(b)(6) of Regulation Y.	Not yet available
First Alabama Bancshares, Inc. 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.	11-23-92
Peoples Financial Services, Inc. Cookeville, Tennessee To acquire Citizens Federal Savings Bank, Rockwood, Tennessee, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

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

Application

Central Bancshares of the South, Inc.
Birmingham, Alabama
Application Waiver request, under Section 3(a)(5) of the Bank Holding Company Act, related to the acquisition of FWNB Bancshares, Inc., Plano, Texas, and its wholly-owned subsidiary, First Western National Bank, Carrollton, Texas, by Central Bancshares' direct and indirect bank holding company subsidiaries, Compass Bancshares, Inc., Houston, Texas, and River Oaks Bancorporation, Wilmington, Delaware.

United Bank Corporation
Griffin, Georgia
An after-the-fact Commitment modification request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 6, 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>
Indian Rocks State Bank Post Office Box 7 Indian Rocks Beach, Florida 34635 (813) 596-9990	Satisfactory	09-14-92

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 Ending Date</u>
Branch	Omnibank River Rouge, Michigan Intersection of Woodward & Manchester Highland Park, Michigan*	N - 11-13-92
Branch	Lake Forest Bank and Trust Company Lake Forest, Illinois Corner of Bank Lane & Wisconsin Avenue Lake Forest, Illinois*	N - 11-22-92
Oakar	First of America Bank Corporation Kalamazoo, Michigan Champion Federal Savings and Loan Association Bloomington, Illinois First of America Bank-McLean County, National Association Bloomington, Illinois*	N - 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 - **

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 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 - **
Oakar	Royal Bancshares, Inc. Elroy, Wisconsin Hillsboro Branch of AnchorBank, S.S.B. Hillsboro, Wisconsin*	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 - 11-20-92
Y-2	Southwest Bancorp, Inc. Worth, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - 11-6-92 N - 11-20-92
Y-2	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - 11-20-92 N - 11-23-92
CoC-HC	Wingo, Ltd. Brooklin, Iowa Rollin R. Harder	FR - 11-17-92 N - 11-11-92
Y-2	First Busey Corporation Urbana, Illinois Empire Capital Corporation LeRoy, Illinois LeRoy State Bank LeRoy, Illinois*	FR - 11-27-92 N - 11-16-92
Y-1	Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Illinois State Bancorp, Inc. Wheaton, Illinois Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois Presidential Holdings, Inc. Bourbonnais, Illinois*	FR - ** N - **
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 - 11-27-92
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 - 11-20-92
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 - **
4(c)(8)	Denmark Bancshares, Inc. Denmark, Wisconsin L. McDonald Insurance Agency, Inc. Denmark, Wisconsin	FR - **
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin M&I Capital Markets Group, Inc. Milwaukee, Wisconsin	FR - **
4(c)(8)	Citizens Bankshares, Inc. Shawano, Wisconsin Wisconsin Finance Corporation Shawano, Wisconsin	FR - **
Y-4	Merchants and Manufacturers Bancorporation, Inc. Greendale, Wisconsin Lincoln Savings Bank, S.A. Milwaukee, Wisconsin	FR - **

Federal Reserve Bank of Chicago

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

<u><i>Type</i></u>	<u><i>Application</i></u>
<i>RoS</i>	<i>Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock</i>

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 November 06, 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>
-The Kingston State Bank 5854 State Street Kingston, Michigan 48741 (517) 683-2287	7/27/92	S
-Green Lake State Bank 515 Hill Street Green Lake, Wisconsin 54941 (414) 294-339	7/27/92	S
-The First State Bank 101 West Center Street Bourbon, Indiana 46504 (219) 342-2415	8/03/92	S
-The Commercial Trust & Savings Bank 600 Lake Avenue, Drawer 578 Storm Lake, Iowa 50588 (712) 732-2190	8/10/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 6, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by GAB Bancorp, Jasper, Indiana to acquire Unibancorp, Loogootee, Indiana	Newspaper: 11-30-92
* Section 3(a)(1) application by UniSouth Capital Corporation, Columbus, Mississippi to acquire UniSouth Banking Corporation, Columbus, Mississippi	Not yet available
Change in control notification involving Poplar Bluff Bancshares, Inc., Poplar Bluff, Missouri by Norma Lee McLane	Federal Register: 11-30-92

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>
None.	

* This application is subject to CRA.

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>
Citizens Bancshares of Woodville, Inc. Woodville, WI To acquire, via merger, 100% of Elmwood Financial Services, Inc., Elmwood, WI*	11-27-92 (Federal Register)
Philip A. Keithahn To increase his ownership interest to 29.84% of Gaylord Bancorporation, Ltd., Gaylord, MN*	11-23-92 (Newspaper)
First National Bank of Sauk Centre Retirement Savings Plan and Trust Sauk Centre, MN To increase its ownership interest from 25.15% to 27.94% of Sauk Centre Financial Services, Inc., Sauk Centre, MN*	11-30-92 (Newspaper)
Charles Wangenstein To increase his control from 9.99% to 10.00% of Chisholm Bancshares, Inc., Chisholm, MN*	Not yet available
First Wilton Bancshares, Ltd. Wilton, ND To acquire 88% of the voting shares of First State Bank of Wilton, Wilton, ND*	Not yet available
Paul A. Sabatine To increase his ownership interest from 9.22% to 10.16% of Superior Financial Corporation, Sault Ste. Marie, MI*	11-19-92 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Charles R. Celandia, Harold R. Wanke, and Otto Baltrusch To increase their combined ownership from 13.96% to 25.17% of the First Security Bank of Havre, Havre, MT*	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.	11-23-92
Marquette Bancshares, Inc. Mpls, MN To engage <u>de novo</u> in furnishing employee benefit services to third parties.	Not yet available
Ormsby Bancshares, Inc. Ormsby, MN To engage <u>de novo</u> in making and servicing loans.	Not yet available

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

<u>Application</u>
Superior Financial Corporation Sault Ste. Marie, MI To redeem 9.22% of its voting shares.
Sauk Centre Financial Services, Inc. Sauk Centre, MN To redeem 10% of its voting shares.

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending November 6, 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
1st United Bank of Sidney 120 Second Avenue NW P. O. Box 1448 Sidney, MT 59270 (406) 482-3212	July 27, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First United Bank, Aurora, Colorado, for prior approval to establish a branch in Parker, Colorado.	Not Available
Citizens National Bank & Trust of Muskogee, Muskogee, Oklahoma, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Jerome N. Heim, Hoxie, Kansas, for prior approval to increase ownership 2.54 percent to 27.50 percent, Jon W. Pope and Lois A. Madison, Hoxie, Kansas, for prior approval to acquire 41.49 percent of the voting shares in Northwest Bancshares, Inc., Rexford, Kansas.	Not Available
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of Southgate Banking Corporation, Prairie Village, Kansas.*	Not Available
FirstBank Holding Company Employee Stock Ownership Plan, Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank Holding Company of California, Lakewood, Colorado.*	Not Available
FirstBank Holding Company of Colorado, Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank Holding Company of California, Lakewood, Colorado.*	Not Available
Omnibancorp, Denver, Colorado, for prior approval to acquire 100 percent of the common stock of Met-State Corporation, Kansas City, Missouri.*	Not Available

Federal Reserve Bank of Kansas City

James F. O'Neal, Lamar, Missouri, for prior approval to increase ownership interest in Lamar Trust Bancshares Company, Lamar, Missouri, by 27.82 percent to 51.71 percent.

Not Available

Judy Svajgr, Christopher Smith, and Virginia M. Olson, all of Cozad, Nebraska, for prior approval to increase their proportionate ownership interest in Midwest Banco Corporation, Cozad, Nebraska, by 16.67 percent to 33.33 percent.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire and merge with Southgate Banking Corporation, Prairie Village, Kansas.

Not Available

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

APPLICATION

Northwest Bancshares, Inc., Rexford, Kansas, for prior approval to redeem 64,730 shares of its own voting common stock.

Not Available

Midwest Banco Corporation, Cozad, Nebraska, for prior approval to redeem 57,726 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.

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

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 2, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Randy L. Ewing, Quitman, LA; John C. Shealy;
David G. Darland; and Joe C. Mitcham, Jr., Ruston, LA,
to acquire an interest in American National Bancshares,
Inc., Ruston, LA
(Previously reported during the week of 10-12-92)

92/11/03

Change in Control Notice by
David M. Cox, Ennis, TX, to acquire an interest in
First National Bancorporation of Ennis, Inc., Ennis, TX

N/A

Change in Control Notice by
Fred Ronnie Myrick, Monroe, LA, to acquire an interest in
First Capital Bancorp, Inc., Delhi, LA

N/A

*Section 3(a)(1) application by
The Country Bancshares, Inc., Charlotte, TX, to acquire
The Country Bank, Charlotte, TX

92/10/16

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

Notice by Lamar Bancorporation, Inc., Paris, TX,
to redeem 543,472 shares of its preferred stock
(Filed 10-29-92)

* 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 NOVEMBER 2, 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>
Alief Alamo Bank 12300 Bellaire Blvd. P. O. Box 721680 Houston, TX 77272	92/08/03	Satisfactory
Wellington State Bank 1000 Eighth St. P. O. Box 1032 Wellington, TX 79095	92/07/27	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/06/92

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u>	<u>Ending Date</u>
First Community Financial Group, Lacey, Washington, to acquire Citizens First Bank, Elma, Washington. *	<u>Newspaper:</u>	11/27/92
	<u>Fed. Reg.:</u>	11/30/92
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>	11/18/92
	<u>Fed. Reg.:</u>	11/23/92

Section III - Applications Subject to Federal Register Notice Only

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

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 11/06/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 6, 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>
Verdugo Banking Company	500 North Brand Blvd. Glendale, CA 91203 Tel: (818) 549-1000	07/20/92	Needs to Improve
Garfield Bank	2417 W. Whittier Blvd. Montebello, CA 90640 Tel: (213) 726-1411	07/27/92	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.

Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors