

ANNOUNCEMENT

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

**H.2, 1992, No. 46
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 14, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Citicorp, New York, New York -- to engage in the issuance and sale of variably denominated payments instruments through Citicorp Services Inc.
Approved, November 12, 1992.

ONBANCorp, Inc., Syracuse, New York -- to acquire Merchants National Bank and Trust Co. and Union National Bank, Albany, New York.
Approved, November 12, 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	Midland American Bank, Midland, Texas -- to establish a branch at 719 West Louisiana. Approved, November 13, 1992.
Minneapolis	Valley Bank of Ronan, Ronan, Montana -- to establish a branch in Hot Springs, Montana. Approved, November 13, 1992.

BANK HOLDING COMPANIES

Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- to acquire First Chattanooga Financial Corporation, Chattanooga, Tennessee, and First Federal Bank, F.S.B.; AmSouth Bank of Georgia, Summerville, Georgia, and to merge the Summerville, Georgia, branch of First Federal into AmSouth Bank of Georgia. Approved, November 13, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Minneapolis	Chisholm Bancshares, Inc., Chisholm, Minnesota -- to acquire Farmers & Merchants State Bank, Cook, Minnesota. Approved, November 9, 1992.
Richmond	Easton Bancorp, Inc., Easton, Maryland -- to acquire Easton Bank & Trust. Approved, November 13, 1992.
St. Louis	Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas -- to engage de novo in appraisal activities. Permitted, November 9, 1992.
Dallas	First Burkburnett Nevada Financial Corp., Reno, Nevada -- to acquire First National Bank in Burkburnett, Burkburnett, Texas, Approved, November 13, 1992.
Kansas City	First Western Corporation, Kimball, Nebraska -- to acquire Citywide Bank of Northglen, Northglen, Colorado. Approved, November 12, 1992.
Kansas City	First Western Corporation, Kimball, Nebraska -- to continue to engage in lending and general insurance activities. Approved, November 12, 1992.
Dallas	Fredonia Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Fredonia State Bank, Nacogdoches, Texas. Approved, November 13, 1992.
Chicago	GFH Corp., Elmhurst, Illinois -- to acquire Community Bank of Elmhurst. Returned, November 10, 1992.
Chicago	Great Lakes Financial Resources, Inc Employee Stock Ownership Plan, Homewood, Illinois -- to purchase 1.26 percent of the shares of Great Lakes Financial Resources, Inc. Approved, November 12, 1992.

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

BANK HOLDING COMPANIES

Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin to engage de novo in providing financial advisory services through M&I Capital Markets Group, Inc. Returned, November 10, 1992.

St. Louis National Commerce Bancorporation, Memphis, Tennessee -- to engage de novo in consumer lending and credit-related insurance activities through National Commerce Finance Company, Germantown, Tennessee. Permitted, November 9, 1992.

Chicago Old Kent Financial Corporation, Grand Rapids, Michigan -- to engage in expanding nonbanking activities through Old Kent Brokerage Services, Inc. Approved, November 10, 1992.

Minneapolis West River Holding Company, Inc., Hettinger, North Dakota -- to acquire West River State Bank. Approved, November 9, 1992.

BANK MERGERS

New York Merchants Bank of New York, New York, New York -- to accept the transfer of insured deposits from First New York Bank for Business, and to establish a branch at 350 Park Avenue. Approved, November 13, 1992.

BANK PREMISES

Kansas City Bank of Boulder, Boulder, Colorado -- investment in bank premises. Approved, November 12, 1992.

Richmond Bank of Monroe, Union, West Virginia -- investment in bank premises. Approved, November 13, 1992.

St. Louis City Bank and Trust Company of Moberly, Moberly, Missouri -- investment in bank premises. Approved, November 13, 1992.

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

BANK PREMISES

Chicago First Illini Bank, Galesburg, Illinois -- investment
in bank premises.
Approved, November 9, 1992.

Kansas City Star Valley State Bank, Afton, Wyoming -- investment
in bank premises.
Approved, November 9, 1992.

BANKS, STATE MEMBER

Chicago First of America Bank-Northern Michigan, Traverse
City, Michigan -- payment of a dividend.
Approved, November 12, 1992.

Chicago Lake Forest Bank and Trust Company, Lake Forest,
Illinois -- to exercise fiduciary powers.
Approved, November 12, 1992.

CAPITAL STOCK

St. Louis Golden Triangle Bancshares, Inc., Campbellsburg,
Kentucky -- redemption of shares.
Approved, November 12, 1992.

CHANGE IN BANK CONTROL

Atlanta Frankewing Bancshares, Inc., Frankewing, Tennessee --
change in bank control.
Permitted, November 12, 1992.

Dallas JBI Financial Corporation, Jena, Louisiana -- change
in bank control.
Permitted, November 13, 1992.

Atlanta Swainsboro Bankshares, Inc., Swainsboro, Georgia --
change in bank control.
Permitted, November 9, 1992.

ST. LOUIS
FEDERAL RESERVE BANK

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

COMPETITIVE FACTORS REPORTS

Richmond	Bank of Buchanan, Buchanan, Virginia, proposed purchase of certain assets and assumption of the liability to pay deposits in the Eagle Rock, Virginia, branch of Dominion Bank, National Association, Roanoke, Virginia -- report on competitive factors. Submitted, November 12, 1992.
Kansas City	Central Bank, N.A., Denver, Colorado, proposed merger with Central Bank Chapel Hills, N.A., Colorado Springs; Central Bank Glenwood Springs, N.A., Glenwood Springs; and Central Bank North Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, November 12, 1992.
St. Louis	Equality Savings and Loan Association, St. Louis, Missouri, proposed reorganization into a mutual holding company from a mutual savings and loan -- report on competitive factors. Submitted, November 13, 1992.
Kansas City	First National Bank of Phillipsburg, Phillipsburg, Kansas, proposed merger with First National Bank of Logan, Logan, Kansas -- report on competitive factors. Submitted, November 12, 1992.
Dallas	First National Bank of Santa Rosa, Santa Rosa, New Mexico, proposed merger with First National Bank of Tucumcari, Tucumcari, New Mexico -- report on competitive factors. Submitted, November 13, 1992.
San Francisco	Household Bank (Nevada), National Association, Las Vegas, Nevada, proposed purchase of certain assets and assumption of certain liabilities of Household Bank, National Association, Salinas, California -- report on competitive factors. Submitted, November 9, 1992.

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

COMPETITIVE FACTORS REPORTS

Kansas City	North American Savings Bank, F.S.B., Grandview, Missouri, proposed acquisition of certain assets and assumption of certain liabilities of the Harrisonville branch of Farm & Home Savings Association, Nevada, Missouri -- report on competitive factors. Submitted, November 9, 1992.
Minneapolis	State Bank of Edgerton, Edgerton, Minnesota, proposed merger with State Bank of Kenneth, Kenneth, Minnesota -- report on competitive factors. Submitted, November 13, 1992.
Kansas City	State Bank of Hoxie, Hoxie, Kansas, proposed merger with Peoples State Bank, Grinnell, Kansas -- report on competitive factors. Submitted, November 12, 1992.
Richmond	Tidemark Bank for Savings, F.S.B., Newport News, Virginia, proposed merger with Tidemark Interim Savings Bank, F.S.B. -- report on competitive factors. Submitted, November 12, 1992.
San Francisco	Washington Federal Savings and Loan Association, Seattle, Washington, proposed merger with First Federal Savings Bank, Salt Lake City, Utah -- report on competitive factors. Submitted, November 9, 1992.

EXTENSIONS OF TIME

Chicago	ANB Corporation, Muncie, Indiana -- extension to February 20, 1993, for American National Bank and Trust Company of Muncie to merge with Muncie Federal Savings Bank. Granted, November 13, 1992.
New York	Bank of New York Company, Inc., New York, New York -- extension to May 1, 1993, to acquire a limited partnership interest in the New York Equity Fund 1992 Limited Partnership, and engage in community development activities. Granted, November 13, 1992.

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

EXTENSIONS OF TIME

Atlanta	First Autauga Bancshares, Inc., Montgomery, Alabama -- extension to February 12, 1993, to acquire Cee Bee Corporation, Prattville, Alabama, and Citizens Bank. Granted, November 12, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, November 9, 1992.
Cleveland	Marblehead Bank, Marblehead, Ohio -- extension to November 15, 1992, to redeem shares. Granted, November 13, 1992.
Richmond	Wachovia Corporation of North Carolina, Winston-Salem, North Carolina -- extension to February 11, 1993, to acquire shares of Southeast Switch, Inc., Maitland, Florida. Granted, November 10, 1992.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, November 10, 1992.

MEMBERSHIP

Chicago	Community Bank of Elmhurst, Elmhurst, Illinois -- to become a member of the Federal Reserve System. Returned, November 10, 1992.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Richmond -- to purchase cabling and computer equipment. Approved, November 10, 1992.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Boston -- to consolidate noncash collection functions at the Federal Reserve Bank of Cleveland. Approved, November 13, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Dallas -- to consolidate
noncash collection functions at the Jacksonville
Branch of the Federal Reserve Bank of Atlanta.
Approved, November 13, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Disaster relief initiatives concerning those affected by Hurricane Andrew, Hurricane Iniki, and the Los Angeles civil unrest.
Approved, November 3, 1992.

RESERVE BANK SERVICES

Priced services -- factors for evaluating Reserve Bank proposals to withdraw from a priced service line and request to withdraw from the price definitive securities safekeeping service by year-end 1993 (Docket R-0767).
Approved, October 28, 1992.

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

BANK HOLDING COMPANIES

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, Perry, and merge the assets and liabilities with the Branford State Bank, Branford, Florida.
Approved, November 6, 1992.

EXTENSIONS OF TIME

Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- extension to February 7, 1992, to acquire shares of Bank of Lakeland, Lakeland, Florida.
Granted, November 6, 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

SECTION I

Applications Subject to Newspaper
Notice Only

The Bank of New York, New York, New York, to establish a branch at Brink's Incorporated, 652 Kent Avenue, Brooklyn, New York. <u>1/</u>	12/13/92
The Bank of New York, New York, New York, to establish a branch at Hudson Armored Car and Courier Services, 291 Upper North Road, Highland, New York. <u>1/</u>	12/13/92
The Bank of New York, New York, New York, to establish a branch at Andover Protective Services, 1640 Veterans Memorial Highway, Central Islip, New York. <u>1/</u>	12/13/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending November 14, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Smithtown One East Main Street Smithtown, N.Y. 11787	Needs to Improve	March 16, 1992
Bank of Great Neck 10 Northern Boulevard Great Neck, N.Y. 11021	Satisfactory	May 13, 1992
The Merchants Bank of New York 434 Broadway New York, N.Y. 10013	Satisfactory	July 13, 1992

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

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

ACNB Corporation, Gettysburg, PA to engage in community development activities, through the parent company, by making an investment as sole limited partner in Gettysburg Scattered Sites Associates, Gettysburg, PA, pursuant to § 4(c)(8) of the BHC Act and § 225.25(b)(6) of Regulation Y.

N/A

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 13, 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 14, 1992**

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

NONE

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

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**

**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**

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

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending November 14, 1992**

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

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

NONE

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(November 13, 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 13, 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.

NONE

Federal Reserve Bank of Richmond

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Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Wachovia International Banking Corporation, Winston-Salem, North Carolina, to establish a branch in Columbia, South Carolina.	12-2-92
Crestar Bank, Richmond, Virginia, to establish a branch at 900 North Taylor Street, Arlington, Virginia.	12-9-92
Signet Bank/Virginia, Richmond, Virginia, to establish a branch at 6511 Woodlake Parkway, Midlothian, Virginia.	12-9-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FCNB Corp, Frederick, Maryland, to acquire 14.9% of the outstanding shares of Hometown Bancorp, Myersville, Maryland.	Not yet available.

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 November 13, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Barbour County Bank 107 Pike Street Philippi, West Virginia 26416	9-1-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 13, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank Independent Sheffield, Alabama To establish a branch located at 863 Cox Creek Parkway, Florence, Alabama, to be known as Cox Creek Place.	Not yet available*
Sun Bank/Gulf Coast Sarasota, 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*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Eva Bancshares, Inc. Eva, Alabama 1-BHC formation, First Bank of Eva, Eva, Alabama.	Not yet available*
Commerce Bank Corporation Winter Haven, Florida 1-BHC formation, Commerce Bank of Central Florida, Winter Haven, Florida.	11-20-92* Federal Register
Adairsville Bancshares, Inc. Adairsville, Georgia Change in control by W.W. Fincher, Jr.; Earnest Millard Acree, Sr.; Earnest Millard Acree, Jr.; Charles Milford Morgan, Jr.; T. Fay Hurley; Thomas L. Manton; Thomas M. Kinnamon; and Earl T. McGhee, to acquire 56 percent of the outstanding shares of common stock.	12-01-92* Newspaper

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 13, 1992

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

Bank Independent
Sheffield, Alabama
Request for increase in bank premises.

Barnett Merger Corp.
Jacksonville, Florida
Waiver request related to the acquisition of
Barnett Banks Trust Company, N.A., Jacksonville,
Florida, pursuant to Section 4(c)(8) of the
Bank Holding Company Act.

SouthTrust Bank of West Florida
St. Petersburg, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 13, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Sun Bank of Ocala Post Office Box 310 Ocala, Florida 32678 (904) 368-6200	Outstanding	11-08-92
Central State Bank Post Office Box 180 Calera, Alabama 35040 (205) 668-0711	Satisfactory	11-12-92

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 - 11-23-92
Branch	Harbor Springs State Bank Harbor Springs, Michigan 330 E. Mitchell Street Petoskey, Michigan*	N - 11-23-92
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 - **
Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Oakar	Stichting Prioriteit ABN AMRO Holding	FR - **
	Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	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 - **
Branch	Bank of Lakeview Lakeview, Michigan 7490 Northland Drive Stanwood, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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. Brooklyn, 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 - **
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 - **

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-1	GFH Corp. Elmhurst, Illinois Community Bank of Elmhurst Elmhurst, Illinois (in organization)*	FR - ** N - **
Y-2	Heritage Financial Services, Inc. Blue Island, Illinois Alsip Bancorporation, Inc. Alsip, Illinois Alsip Bank and Trust Alsip, Illinois*	FR - 10-9-92 N - 10-9-92
Y-2	Peotone Bancorp, Inc. Peotone, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - ** N - **
Y-1	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Bank, S.S.B. Milwaukee, Wisconsin*	FR - ** N - **
Y-1	First Insurance Finance Company Des Moines, Iowa Farmers and Miners Bank Lucas, Iowa*	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>
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
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 - **
4(c)(8)	Cole-Taylor Financial Group, Inc. Northbrook, Illinois Cole Taylor Life Insurance Company, Inc. Wheeling, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	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 - **
Y-4	First Insurance Finance Company Des Moines, Iowa To continue to engage in the making and servicing of loans	FR - **
Y-4	Amcore Financial, Inc. Rockford, Illinois Rockford Mercantile Agency Rockford, Illinois--To operate as a collection agency	FR - **
4(c)(8)	Citizens Financial Corporation Fort Atkinson, Wisconsin Purchase loan participation certificates from its sub, Citizens State Bank	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)	Capital Directions, Inc. Mason, Michigan Monex Investment Co., Inc. Mason, Michigan	FR - **

Federal Reserve Bank of Chicago

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

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

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 13, 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 Garrett State Bank 120 West King Street P.O. Box 29 Garrett, Indiana 46738 (219) 357-3133	8/10/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 13, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Mark Twain Bancshares, Inc., St. Louis, Missouri to acquire First Shawnee Bancshares, Inc., Shawnee, Kansas	Newspaper: 12-10-92
Change in control notification involving Worthen Banking Corporation, Little Rock, Arkansas by Jackson T. Stephens	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Stock redemption notification by DeSoto Bancshares, Inc., DeSoto, Illinois	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 November 13, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Charles Wangenstein To increase his control from 9.99% to 10.00% of Chisholm Bancshares, Inc., Chisholm, MN*	12-3-92 (Federal Register)
First Wilton Bancshares, Ltd. Wilton, ND To acquire 88% of the voting shares of First State Bank of Wilton, Wilton, ND*	10-29-92 (Newspaper)
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*	12-9-92 (Federal Register)
Lucan Bancshares, Inc. Lucan, MN To acquire 95.4% of the voting shares of State Bank of Lucan, Lucan, MN*	Not yet available
Bank of Montana System Great Falls, MT To acquire 100% of the voting shares of Montana Bancsystem, Inc., Billings, MT*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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
Norwest Corporation Mpls, MN To engage <u>de novo</u> in community development activities.	Not yet available
Norwest Corporation Mpls, MN To engage in data processing activities through the acquisi- tion of the assets of Compre- hensive Computer Solutions, Inc., Spring Valley, NY	Not yet available

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

Application

Lake Elmo Bank Profit Sharing
Plan and The Lake Elmo Bank Profit
Sharing Trust
Lake Elmo, MN
To redeem 5% of its net assets
available for plan benefits.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending November 13, 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
First Security Bank of Laurel P. O. Box 277 Laurel, MT 59044-0277 (406) 628-4318	August 3, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Belcaro Bank, Glendale, Colorado, for prior approval to merge with Denver Tec Bank, Denver, Colorado, and The Professional Bank of Colorado, Englewood, Colorado, and to establish branches pursuant to section 9 of the Federal Reserve Act.	Not Available
The First National Bank of Fairland, Fairland, Oklahoma, for prior approval to retain membership in The Federal Reserve System as a state chartered bank.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Wilson Bancshares, Inc., Weston, Missouri, to waive the filing requirements to acquire 100 percent of Landmark KCI Bank, Kansas City, Missouri.*	Not Available
Midstate Bancorp, Hinton, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First Community Bank, Blanchard, Oklahoma.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National Bancshares of Dodge City, Dodge City, Kansas, for prior approval to redeem 1,027,777 shares of its own preferred stock.	Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

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>
First State Bank of Taos P.O. Box 797 Taos, New Mexico 87571-0797	07-20-92	11-02-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 9, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application received from
Alice Bank of Texas, Alice, TX (currently Alice
National Bank, Alice, TX) to become a member of
the Federal Reserve System
(Previously reported during the week of 10-5-92)

92/11/28

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Willis Hedges and Shirley Hedges; Arthur Hedges;
Forrest Tiller; and Billy Tiller and Christal Tiller,
Sudan, TX, to acquire an interest in Sudan Bancshares,
Inc., Sudan, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 9, 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.		

The following is a correction to our MiniH2 for the week of October 19, 1992.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(3) application by
Texas East Bancorp, Inc., Jacksonville, TX, to acquire:

The First State Bank, Big Sandy, TX;
Texas National Bank, Longview, TX;
First State Bank, Rusk, TX;
First State Bank, Timpson, TX; and
First National Bank of Whitehouse, Whitehouse, TX

92/11/07

*Section 3(a)(5) applications by
TEB, Inc., Wilmington, DE, to merge with:

Cherokee Bancorp, Inc., Longview, TX;
Whitehouse Financial Corporation, Whitehouse, TX;
Timpson Financial Corporation, Timpson, TX;
WHIFIN, Inc., Wilmington, DE;
CBC, Inc., Wilmington, DE; and
TFC, Inc., Wilmington, DE

92/11/07

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/13/92

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 Notice
or Newspaper Notice

None

* Subject to CRA

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

Week ending 11/13/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 13, 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>
First Interstate Bank of California	707 Wilshire Blvd. Los Angeles, CA 90017 Tel: (213) 614-4111	8/10/92	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.