

ANNOUNCEMENT

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

**H.2, 1992, No. 47
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 21, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Deutsche Bank AG, Frankfurt, Germany -- determination under the Bank Holding Company Act with respect to an investment in a German insurance Company. Granted, November 16, 1992.

GBC Holdings, Inc., Los Angeles, California -- to acquire Guaranty Bank of California. Approved, November 20, 1992.

GNB Bancorporation, Grundy Center, Iowa -- to merge with Ackley Bancorporation, and acquire Ackley State Bank, and engage in general insurance agency activities through Ackley Insurance Agency. Approved, November 16, 1992.

BOARD OPERATIONS

Division of Consumer and Community Affairs -- appointment of Glenn E. Loney and Dolores S. Smith as Associate Directors and Maureen P. English and Irene Shawn McNulty as Assistant Directors. Approved, November 18, 1992.

ENFORCEMENT

Farmers Bank and Trust Company, Blytheville, Arkansas, and Farmers Bancorp, Inc. -- issuance of an order of removal and prohibition against Gaylon M. Lawrence, Sr. Announced, November 17, 1992.

National Commercial Bank, Saudi Arabia -- written agreement dated October 29, 1992, between Khalid bin Mahfouz and the Board. Announced, November 17, 1992.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Cleveland -- appointment of Sandra Pianalto as First Vice President. Approved, November 16, 1992.

Federal Reserve Bank of Richmond -- appointment of J. Alfred Broaddus as President. Approved, November 16, 1992.

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

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

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish a branch at Manhattan Eye, Ear and Throat Hospital, 210 East 64th Street. Approved, November 20, 1992.
Philadelphia	Commonwealth Bank, Williamsport, Pennsylvania -- to establish a branch at Weis Market, Inc., 1916 Lycoming Creek Road. Approved, November 17, 1992.
Chicago	Harris Bank of St. Charles, St. Charles, Illinois -- to provide contractual branch services with the following: four contractual branches at Harris Bank Argo, Summit; one contractual branch at Harris Bank Barrington, National Association, Barrington; one contractual branch at Harris Bank Wilmette, National Association, Wilmette, Illinois; two contractual branches at Harris Bank Winnetka, National Association, Winnetka, Illinois; two contractual branches at Harris Bank Frankfort, Frankfort; two contractual branches at Harris Bank Hinsdale, National Association, Hinsdale; two contractual branches at Harris Bank Glencoe-Northbrook, National Association, Glencoe; and three contractual branches at Harris Bank Libertyville, Libertyville, Illinois. Approved, November 20, 1992.
Chicago	Omnibank, River Rouge, Michigan -- to establish a branch at the intersection of Manchester and Woodward, Highland Park, Michigan. Approved, November 20, 1992.
Chicago	Onsted State Bank, Onsted, Michigan -- to establish an automated teller machine at 102 North Main Street, Brooklyn, Michigan. Approved, November 20, 1992.

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

BANK HOLDING COMPANIES

Chicago	Bourbonnais Bancorp, Inc. Wheaton, Illinois -- to acquire Bank of Bourbonnais. Returned, November 18, 1992.
Chicago	Capital Directions, Inc., Mason, Michigan -- to engage de novo in discount brokerage services and investment advisory activities. Returned, November 19, 1992.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire Brevard Federal Savings and Loan Association, Brevard, North Carolina, which would be converted into Centura Interim Bank. Approved, November 18, 1992.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire Centura Interim Bank, Brevard, North Carolina. Approved, November 18, 1992.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- proposal that Centura Bank merge with the successor to Brevard Federal Savings and Loan Association, Brevard, North Carolina. Approved, November 18, 1992.
Minneapolis	Citizens Bancorporation of New Ulm, Inc., New Ulm, Minnesota -- to acquire Lafayette Bancshares, Inc., Lafayette, Minnesota. Approved, November 20, 1992.
Dallas	Country Bancshares, Inc., Charlotte, Texas -- to acquire Country Bank. Returned, November 20, 1992.
New York	Dresdner Bank AG, Frankfurt, Federal Republic of Germany -- to acquire through Oechsle International Advisors, L.P., Boston, Massachusetts, a limited partnership interest in OSV Currency Advisors, L.P., and engage in certain nonbanking activities. Approved, November 16, 1992.

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

BANK HOLDING COMPANIES

Cleveland	Farmers & Merchants Bancorp, Inc., Archbold, Ohio -- to engage de novo in reinsurance of credit related insurance. Permitted, November 18, 1992.
Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire Fairfield Financial Corporation. Returned, November 19, 1992.
Atlanta	First Commerce Bancorp, Inc., Commerce, Georgia -- to engage de novo in providing software and maintenance services through Bankline Systems, Inc. Permitted, November 15, 1992.
Minneapolis	Frandsen Financial Corporation, Forest Lake, Minnesota -- to acquire Citizens State Bank of East Grand Forks, East Grand Forks; First State Bank of Ada, Ada; Nimrod Enterprises, Inc., Foley; and The Gilmanton Co., Gilman, Minnesota. Approved, November 19, 1992.
St. Louis	GAB Bancorp, Jasper, Indiana -- to acquire Winslow Bancorporation, Inc., Cincinnati, Ohio, and South Western Indiana National. Approved, November 20, 1992.
Chicago	Heritage Financial Services, Inc., Tinley Park, Illinois -- to acquire Alsip Bancorporation, Inc., Alsip, Illinois, and Alsip Bank and Trust. Approved, November 18, 1992.
Chicago	Illinois State Bancorp, Inc., Wheaton, Illinois -- to acquire Bourbonnais Bancorp, and Bank of Bourbcnnais. Returned, November 18, 1992.
Minneapolis	Milk River Investments, Inc., Glasgow, Montana -- to acquire First National Bank of Glasgow. Approved, November 18, 1992.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in mortgage banking activities through the acquisition of the mortgage servicing business of the subsidiary banks of Lincoln Financial Corporation, Fort Wayne, Indiana. Approved, November 20, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in credit related insurance activities through Midwest Credit Life Insurance Company, Fort Wayne, Indiana. Approved, November 20, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in general insurance agency activities through Shishewana Insurance Agency, La Grange, Indiana. Approved, November 20, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Lincoln Financial Corporation, Fort Wayne, Indiana. Approved, November 20, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in securities brokerage activities through acquisition of the discount brokerage business operated by Lincoln National Bank and Trust Company of Fort Wayne, Fort Wayne, Indiana. Approved, November 20, 1992.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan, and Old Kent-Illinois, Inc., Elmhurst, Illinois -- to acquire University Financial Corporation, Elgin, Illinois, and First Federal of Elgin; and for Old Kent Bank, Elmhurst, Illinois, to merge with UnibancTrust / DuPage, Chicago, Illinois, and First Federal of Elgin, Elgin, Illinois, and to establish branches. Approved, November 17, 1992.

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

BANK HOLDING COMPANIES

Chicago	Pinnacle Banc Group, Inc., Oak Brook, Illinois -- to acquire Batavia Financial Corporation, Batavia, Illinois, and Batavia Savings Bank. Approved, November 20, 1992.
Kansas City	TeamBanc, Inc., Paola, Kansas, and TeamBanc, Inc., Employees' Stock Ownership Plan -- to acquire shares of Century Bancshares, Inc., Parsons, Kansas, and engage in credit-related insurance activities. Approved, November 16, 1992.
Secretary	Trans Financial Bancorp, Inc., Bowling Green, Kentucky -- to acquire Dawson Springs Bancorp, Inc., Maysville, and Commercial Bank of Dawson; and Kentucky State Bank, Scottsville, Kentucky. Approved, November 20, 1992.
Secretary	Trust Company of Georgia, Atlanta, Georgia, and HomeTrust Bank of Georgia, Gainesville, Georgia -- to acquire HomeTrust Bank of Georgia; and for SunTrust Banks, Inc. to acquire First United Bancorp, Inc., Florence, Alabama, and First National Bank of Florence. Approved, November 20, 1992.

BANK MERGERS

Richmond	Centura Bank, Rocky Mount, North Carolina -- to merge with Centura Interim Bank, Brevard, North Carolina, and to establish branches. Approved, November 18, 1992.
Secretary	SouthTrust Bank of Tampa, Tampa, Florida -- to establish branches at 4350 West Cypress Street, 200 East Madison Street, 14802 North Dale Mabry, and 4505 Gunn Highway, and 729 Village Boulevard, Ruskin, Florida. Approved, November 18, 1992.

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

BANK PREMISES

San Francisco	Bank of America Nevada, Las Vegas, Nevada -- investment in bank premises. Approved, November 18, 1992.
Richmond	Centura Bank, Brevard, North Carolina -- investment in bank premises. Approved, November 18, 1992.
New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, November 19, 1992.
Chicago	G.W. Jones Exchange Bank, Marcellus, Marcellus, Michigan -- investment in bank premises. Approved, November 20, 1992.
Chicago	Old Kent Bank, Elmhurst, Illinois -- investment in bank premises. Approved, November 17, 1992.
Secretary	SouthTrust Bank of Tampa, Tampa, Florida -- investment in bank premises. Approved, November 18, 1992.

BANKS, NATIONAL

Cleveland	Society National Bank, Cleveland, Ohio -- to form SELCO Service Corporation. Approved, November 20, 1992.
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CHANGE IN BANK CONTROL

Boston	First Ipswich Bancorp, Ipswich, Massachusetts -- change in bank control. Permitted, November 19, 1992.
Minneapolis	First Security Bank of Havre, Havre, Montana -- change in bank control. Returned, November 16, 1992.
Minneapolis	Grant County Bancorporation, Inc., Carson, North Dakota -- change in bank control. Permitted, November 20, 1992.

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

CHANGE IN BANK CONTROL

Kansas City	Paonia Financial Services, Inc., Paonia, Colorado -- change in bank control. Permitted, November 20, 1992.
Dallas	Security Bank of Arlington, Arlington, Texas -- change in bank control. Permitted, November 18, 1992.

COMPETITIVE FACTORS REPORTS

Chicago	Alsip Bank and Trust, Alsip, Illinois, proposed merger with Heritage Bank Alsip, Blue Island, Illinois -- report on competitive factors. Submitted, November 18, 1992.
Kansas City	Bank IV Kansas, N.A., Wichita, Kansas, proposed merger with the Peoples National Bank of Liberal, Liberal, Kansas -- report on competitive factors. Submitted, November 18, 1992.
Secretary	Bank of Pullman, Pullman, Washington, proposed purchase of assets and assumption of liabilities of the Colton and Palouse branches of U.S. Bank of Washington, N.A., Seattle, Washington -- report on competitive factors. Submitted, November 19, 1992.
San Francisco	Bank of Santa Clara, Santa Clara, California, proposed purchase of the assets and assumption of the liabilities of the McKee Road branch of California Commerce Bank, Los Angeles, California - - report on competitive factors. Submitted, November 20, 1992.
Dallas	Comerica Bank - Texas, Dallas, Texas, proposed merger with Sugar Creek National Bank, Sugar Land, Texas - - report on competitive factors. Submitted, November 18, 1992.
Minneapolis	Coulee State Bank, LaCrosse, LaCrosse, Wisconsin, proposed merger with the Second Coulee State Bank - - report on competitive factors. Submitted, November 20, 1992.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Farmers National Bank of Plain City, Plain City, Ohio, and Plain City Home and Savings Company, proposed merger with Citizens National Bank of Urbana, Urbana, Ohio -- report on competitive factors. Submitted, November 18, 1992.
Minneapolis	First American National Bank of Crookston, Crookston, Minnesota, proposed merger with First American Bank of Warren, Warren, Minnesota -- report on competitive factors. Submitted, November 20, 1992.
Kansas City	First National Bank in Ogallala, Ogallala, Nebraska, proposed acquisition of assets and assumption of the liabilities of United Nebraska Bank-Grant, Grant, Nebraska -- report on competitive factors. Submitted, November 18, 1992.
Chicago	Franklin County National Bank of Brookville, Brookville, Indiana, proposed purchase of certain assets and assumption of certain liabilities of the Everton branch of Star Bank, National Association, Eastern Indiana, Richmond, Indiana -- report on competitive factors. Submitted, November 16, 1992.
New York	IBJ Schroder Bank & Trust Company, New York, New York, proposed merger with IBJ Schroder Banking Corporation -- report on competitive factors. Submitted, November 19, 1992.
San Francisco	Key Bank of Washington, Seattle, Washington, proposed merger with Bellingham National Bank, Bellingham; San Juan County Bank, Friday Harbor; and Puget Sound National Bank, Tacoma, Washington -- report on competitive factors. Submitted, November 19, 1992.

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

COMPETITIVE FACTORS REPORTS

New York	Lakeland Savings Bank, Succasunna, New Jersey, proposed acquisition of certain assets and assumption of certain liabilities of three branch offices in Morris and Sussex counties of First Nationwide Bank, FSB, San Francisco, California -- report on competitive factors. Submitted, November 20, 1992.
Chicago	M&I Home State Bank, South Milwaukee, Wisconsin, proposed merger with M&I First National Bank of Cudahy, Cudahy, Wisconsin -- report on competitive factors. Submitted, November 17, 1992.
Kansas City	Ravenna Bank, Ravenna, Nebraska, proposed merger with State Bank of Litchfield, Litchfield, Nebraska, proposed merger with State Bank of Litchfield, Litchfield, Nebraska -- report on competitive factors. Submitted, November 19, 1992.
San Francisco	Washington Mutual Savings Bank, Seattle, Washington, proposed merger with Pioneer Savings Bank, Lynnwood, Washington -- report on competitive factors. Submitted, November 20, 1992.

EXTENSIONS OF TIME

Director, BS&R	Baltimore Bancorp, Baltimore, Maryland -- extension to divest certain property. Granted, November 20, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, November 16, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, November 16, 1992.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, November 20, 1992.

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

EXTENSIONS OF TIME

Director, BS&R	Citizens Financial Group, Inc., Providence, Rhode Island -- extension to divest certain property. Approved, November 16, 1992.
Atlanta	First Autauga Bancshares, Inc., Montgomery, Alabama -- extension to February 12, 1993, to acquire CEE BEE Corporation, Prattville, Alabama, and Citizens Bank. Granted, November 20, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, November 20, 1992.
Minneapolis	Henning Bancshares, Inc., Henning, Minnesota -- extension February 24, 1993, to acquire Battle Lake Bancshares, Inc., Battle Lake, Minnesota. Granted, November 16, 1992.
Minneapolis	Marquette Bancshares, Inc., Minneapolis, Minnesota -- extension to February 18, 1993, to acquire Lakeville Financial Services, Inc., Minneapolis, Minnesota, and shares of Marquette Bank Brookdale, Brooklyn Center, Minnesota. Granted, November 16, 1992.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, November 16, 1992.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, November 16, 1992.

MEMBERSHIP

Kansas City	Citizens Bank & Trust Co., Torrington, Wyoming -- to become a member of the Federal Reserve System. Approved, November 20, 1992.
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REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- policy record for meeting of October 6, 1992. Published, November 20, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

Director, FRB0 Federal Reserve Bank of Boston -- to offer an
optional account number sorting service as an
enhancement to the MICR Plus service.
Approved, November 17, 1992.

Director, FRB0 Federal Reserve Bank of Minneapolis -- to implement
an Electronic Check Clearing Service.
Approved, November 17, 1992.

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

BANK BRANCHES, DOMESTIC

Atlanta Central Bank of the South, Birmingham, Alabama -- to
 establish a branch at 3480 Eastern Boulevard,
 Montgomery, Alabama.
 Approved, November 13, 1992.

BANK HOLDING COMPANIES

Chicago Citizens Bankshares, Inc., Shawano, Wisconsin -- to
 engage de novo in making consumer finance loans
 through Wisconsin Finance Corporation.
 Returned, November 13, 1992.

BANK PREMISES

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

COMPETITIVE FACTORS REPORTS

Atlanta American City Bank of Tullahoma, Tullahoma,
 Tennessee, proposed purchase of certain assets and
 assumption to pay deposits made in the two
 McMinnville, Tennessee, branches of Third National
 Bank of Nashville, Nashville, Tennessee -- report
 on competitive factors.
 Submitted, November 12, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating*

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Barclays Bank and Barclays Bank Plc, both of London, England, to act de novo indirectly through Barclays de Zoete Wedd Securities Inc. as a futures commission merchant in the execution and clearance of certain financial futures contracts and options on futures contracts and to provide investment advice with respect to such contracts.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending November 21, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Morgan Guaranty Trust Company of New York 60 Wall Street New York, N.Y. 10260-0060	Satisfactory	June 3, 1992

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

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.

12/14/92

Keystone Financial, Inc., Harrisburg, PA requests approval for a nationwide de novo expansion of Keystone Brokerage, Inc.'s geographic service area, pursuant to Section 225.23(b)(1) of Regulation Y and Section 4(c)(8) of the BHCA.

12/18/92

**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 20, 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 21, 1992

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

Received OAKAR application from * Not Yet Known #
Huntington Bancshares Incorporated, Columbus,
Ohio on November 12, 1992, to merge Charter
Oak Federal Savings Bank, Cincinnati, Ohio,
with The Huntington National Bank, Columbus, Ohio.

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

Received application from Banc One * F: December 18, 1992
Corporation, Columbus, Ohio, and Banc One
Illinois Corporation, Springfield, Illinois,
on November 17, 1992, to acquire First Community
Bancorp, Inc., Rockford, Illinois.

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

Received application from Banc One December 18, 1992
Corporation, Columbus, Ohio, and Banc One
Illinois Corporation, Springfield, Illinois, on
November 17, 1992, to acquire First Bancorp
Credit Life Insurance Company, Rockford, Illinois.

Received application from Huntington * December 14, 1992
Bancshares Incorporated, Columbus, Ohio, on
November 12, 1992, to acquire Charter Oak
Financial Corporation, Cincinnati, Ohio.

-
- * - 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 21, 1992

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

(Continued)

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

-
- * - 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 20, 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 20, 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

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

FCNB Corp, Frederick, Maryland, to
acquire 14.9% of the outstanding
shares of Hometown Bancorp, Myersville,
Maryland.*

12-14-92**

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending November 23, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Regency Bank 207 W. Franklin Street Richmond, Virginia 23220	8-31-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 20, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Trust Company Bank Atlanta, Georgia To establish a limited-service facility located at 1100 Johnson Ferry Road, Suite 435, Atlanta, Georgia.	11-22-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Florida Barnett Corporation Jacksonville, Florida 1-BHC formation, Barnett Bank of Hillsborough County, Tampa, Florida.	Not yet available*
SunTrust Banks, Inc. Atlanta, Georgia To acquire First United Bancorp, Inc., Florence, Alabama, and thereby indirectly acquire its bank subsidiary, The First National Bank of Florence, Florence, Alabama.	11-16-92* Federal Register

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Brannen Banks of Florida, Inc. Inverness, Florida To engage de novo in making and servicing mortgage loans, pursuant to Section 225.25(b)(1)(iii) Regulation Y.	Not yet available
City National Bancshares, Inc. Miami, Florida To engage de novo in full service securities brokerage, pursuant to Section 225.25(b)(4) and (15) of Regulation Y.	Not yet available

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 20, 1992

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern Bank Group, Inc. Roswell, Georgia After-the-fact request to engage de novo in leasing activities, pursuant to Section 225.25(b)(5) of Regulation Y.	Not yet available
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.	12-07-92

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

Application

Barnett Bank of Tampa, N.A.
Tampa, Florida
To redeem 200,000 shares of its outstanding
common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 20, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
Commercial Bank of Florida 1550 S.W. 57 Avenue Miami, Florida 33144 (305) 267-1200	Satisfactory	08-10-92

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	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	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 - **
EFT	Chemical Bank and Trust Company Midland, Michigan Dow Chemical Company Research Campus Gate 76, Washington Street Midland, 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 - 12-4-92 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 - 12-4-92 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 - 12-4-92 N - **
Y-2	Peotone Bancorp, Inc. Peotone, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - 12-14-92 N - **
Y-1	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Bank, S.S.B. Milwaukee, Wisconsin*	FR - 12-14-92 N - **
Y-1	First Insurance Finance Company Des Moines, Iowa Farmers and Miners Bank Lucas, Iowa*	FR - ** N - **
Y-1	Cashton Bancshares, Inc. Cashton, Wisconsin Bank of Cashton Cashton, Wisconsin*	FR - 12-18-92 N - 12-11-92
Y-2	Citizens Financial Corporation Employee Stock Ownership Plan and Trust Fort Atkinson, Wisconsin Citizens Financial Corporation Fort Atkinson, Wisconsin Citizens State Bank Fort Atkinson, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago2

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)	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois To purchase participations from their banking subsidiary	FR - 12-18-92
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	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois	FR - 12-7-92
4(c)(8)	Cole-Taylor Financial Group, Inc. Northbrook, Illinois Cole Taylor Life Insurance Company, Inc. Wheeling, Illinois	FR - 12-4-92
4(c)(8)	Cole-Taylor Financial Group, Inc. Northbrook, Illinois Cole Taylor Finance Company, Inc. Wheeling, Illinois	FR - 12-4-92
4(c)(8)	Denmark Bancshares, Inc. Denmark, Wisconsin L. McDonald Insurance Agency, Inc. Denmark, Wisconsin	FR - 12-4-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin M&I Capital Markets Group, Inc. Milwaukee, Wisconsin	FR - 12-7-92
4(c)(8)	Citizens Bankshares, Inc. Shawano, Wisconsin Wisconsin Finance Corporation Shawano, Wisconsin	FR - 12-7-92
Y-4	Merchants and Manufacturers Bancorporation, Inc. Greendale, Wisconsin Lincoln Savings Bank, S.A. Milwaukee, Wisconsin	FR - 12-7-92
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 - 12-18-92
4(c)(8)	Citizens Financial Corporation Fort Atkinson, Wisconsin Purchase loan participation certificates from its sub, Citizens State Bank	FR - 12-18-92
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Investment Co., Inc. Mason, Michigan	FR - 12-14-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Sullivan Bancshares, Inc. Sullivan, Illinois Engage in the purchasing of loan participations from its subsidiary, The First National Bank of Sullivan Sullivan, Illinois	FR - 10-23-92
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Elmhurst, Illinois	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>Membership</i>	<i>Westby-Coon Valley State Bank Westby, Wisconsin To become a member of the Federal Reserve System*</i>
<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 20, 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>
-First State Bank of Porter 230 Lincoln Street Porter, Indiana 46304 (219) 926-2136	8/17/92	S
-Farmers and Merchants Bank of Orfordville 303 Spring Street P.O. Box 499 Orfordville, Wisconsin 46304	8/17/92	S
-Farmers State Bank 401 Main Street Lake View, Iowa 51450 (712) 657-8525	8/24/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 20, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Bancorp Employee Stock Ownership Plan and Trust, Benton, Kentucky to acquire Benton Bancorp, Inc., Benton, Kentucky	Not yet available
* Section 3(a)(1) application by The First National Bank of Berryville Employee Stock Ownership Trust, Berryville, Arkansas to acquire The First National Bank of Berryville, Berryville, Arkansas	Newspaper: 12-19-92
* Section 3(a)(3) application by Chambers Bancshares, Inc., Danville, Arkansas to acquire Scott County Bank, Waldron, Arkansas and Bank of Amity, Amity, Arkansas	Newspaper: 12-21-92
* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee to acquire Farmers Union Bank, Ripley, Tennessee	Newspaper: 12-19-92
* Section 3(a)(1) application by UniSouth Capital Corporation, Columbus, Mississippi to acquire UniSouth Banking Corporation, Columbus, Mississippi	Federal Register: 12-7-92

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 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 20, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Lucan Bancshares, Inc. Lucan, MN To acquire 95.4% of the voting shares of State Bank of Lucan, Lucan, MN*	12-14-92 (Federal Register)
Bank of Montana System Great Falls, MT To acquire 100% of the voting shares of Montana Bancsystem, Inc., Billings, MT*	Not yet available
Security State Bank of North Dakota Hannaford, ND To acquire 100% of Farmers State Bank, Carrington, ND*	Not yet available
Security State Bank Holding Company Hannaford, ND To indirectly acquire 100% of Farmers State Bank, Carrington, ND*	Not yet available
Finlayson Bancshares, Inc. Finlayson, MN To acquire 100% of Barrett Bancorpora- tion, Inc., Barrett, MN, a one bank holding company owning the Citizens State Bank, Barrett, MN*	10-29-92 (Federal Register)

*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.	12-7-92
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
Consolidated Holding Company Oldham, SD To engage in general insurance agency activities through the acquisition of Farmers Investment Company, Oldham, SD	Not yet available

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

Application

Duke Financial Group, Inc.
St. Paul, MN
To redeem approximately 24% of
its voting shares.

Security State Bank of Edgeley
Edgeley, ND
To become a member of the Federal
Reserve System

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending November 20, 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
Citizens Bank 113 North Commercial P. O. Box 298 Clark, SD 57225-0298 (605) 532-3626	August 10, 1992	Satisfactory
The State Savings Bank P. O. Box 399 Manistique, MI 49854 (906) 341-2171	August 17, 1992	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst, Oklahoma City, Oklahoma, for prior approval to merge certain assets and liabilities of United Bank and Trust Company of Norman, Norman, Oklahoma.	Not Available
Century Bank Sterling, Sterling, Colorado, to establish a branch facility in Fort Morgan, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Raton Capital Corporation, Raton, New Mexico, for prior approval to become a bank holding company through the acquisition of 90.05 percent of the voting common stock of International State Bank, Raton, New Mexico.*	Not Available
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting common stock of Bank IV Community Development Corporation, Wichita, Kansas.*	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>	
Valley Bancshares, Inc., Atchison, Kansas, for prior approval to redeem 118,051.68 shares of its own voting common stock.	Not Available

Federal Reserve Bank of Kansas City

Fall River Bankshares, Inc., Fall
River, Kansas, for prior approval to
redeem 654 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>
First Mountain State Bank 521 E. Main Street Montrose, Colorado 81401-3931	08-10-92	11-16-92	Needs to improve

Federal Reserve Bank of Kansas City

Boswell State Bank	09-04-92	11-17-92	Satisfactory
P.O. Box 89			
Boswell, Oklahoma 74727-0089			

The First State Bank	08-24-92	11-19-92	Outstanding
P.O. Box 38			
Hotchkiss, Colorado 81419			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 16, 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
Johnny Ray Cody, Ennis, TX, to acquire an interest in
First National Bancorporation of Ennis, Inc., Ennis, TX
(Previously filed during the week of 11-2-92)

N/A

Change in Control Notice by
Therman Coy Noe, Henderson, TX, to acquire an interest
in Rusk County Bancshares, Inc., Henderson, TX

N/A

*Section 3(a)(3) application by
Overton Financial Corporation, Overton, TX, to acquire
Longview Financial Corporation, Longview, TX, and
Longview Bank & Trust Company, Longview, TX

92/12/12

*Section 3(a)(3) application by
Overton Delaware Corporation, Dover, DE, to acquire
Longview Financial Corporation, Longview, TX, and
Longview Bank & Trust Company, Longview, TX

92/12/12

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 16, 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>
Silsbee State Bank 100 E. Avenue G P. O. Box 487 Silsbee, Texas 77656	92/08/17	Satisfactory

PLEASE DISREGARD THE FOLLOWING WHICH WAS REPORTED DURING THE WEEK OF 11-2-92:

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/20/92

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

Westamerica Bancorporation, San Rafael,
California, to acquire 100 percent of
Napa Valley Bancorp, Napa, California.*

Newspaper: Not Available

Fed. Reg.: 12/18/92

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 11/20/92

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>
None			

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

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

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

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

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