

ANNOUNCEMENT

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

**H.2, 1992, No. 48
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 28, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

ABN AMRO, Amsterdam, The Netherlands -- determination concerning acquisition of companies that engage in real estate development activities in the United States.

Approved, November 23, 1992.

First Bank System, Inc., Minneapolis, Minnesota -- to acquire Bank Shares Incorporated, and Marquette Bank Minneapolis, N.A.

Approved, November 23, 1992.

BOARD OPERATIONS

Budget for 1993.

Approved, November 25, 1992.

Office of the Inspector General -- budget for 1993.

Approved, November 25, 1992.

REGULATIONS AND POLICIES

Uniform criminal referral regulation -- adoption.

Proposed, November 25, 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

Richmond

Signet Bank / Maryland, Baltimore, Maryland -- to establish an electronic funds transfer facility at the Maryland House Visitors Center on Interstate 95, Aberdeen, Maryland.

Approved, November 24, 1992.

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

BANK HOLDING COMPANIES

New York	Amboy Bancorporation, Old Bridge, New Jersey -- to engage in the construction of low and moderate income rental units through Woodhaven at South Brunswick, L.P., South Brunswick, New Jersey. Approved, November 25, 1992.
San Francisco	American Marine Bank Employee Stock Ownership Plan, Bainbridge Island, Washington -- to acquire American Marine Bank. Returned, November 25, 1992.
St. Louis	Area Bancshares Corporation, Owensboro, Kentucky -- to acquire Southern Deposit Bank, Russellville, Kentucky. Approved, November 24, 1992.
Kansas City	CBI - Kansas, Inc., Kansas City, Missouri -- to acquire Union Financial Corporation, Manhattan, Kansas. Approved, November 27, 1992.
Kansas City	Citizens National Corporation, Wisner, Nebraska -- to acquire The First National Bank of Belden. Approved, November 24, 1992.
Richmond	City Holding Company, Charleston, West Virginia -- to acquire The Buffalo Bank, Eleanor, West Virginia. Approved, November 23, 1992.
Chicago	Comerica Incorporated, Detroit, Michigan -- to engage de novo in a community investment project through William Street Apartments Limited Partnership, Ann Arbor, Michigan. Permitted, November 24, 1992.
Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri -- to acquire Manufacturers Bancorp, Inc., Leavenworth, Kansas, Manufacturers State Bank; First National Bank of Bonner Springs, Bonner Springs, Kansas, Lenexa Bancorporation, Inc., Lenexa, Kansas, Lenexa National Bank; Union Financial Corporation, Manhattan, Kansas, and Union National Bank and Trust Company. Approved, November 27, 1992.

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

BANK HOLDING COMPANIES

Minneapolis	Fairview Bancorporation, Inc., Fairview, Montana -- to acquire Fairview Bank. Approved, November 23, 1992.
Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama - - to acquire Security Federal Savings and Loan Association, Nashville, Tennessee, and First Security Bank of Tennessee. Approved, November 25, 1992.
Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama - - proposal that Security Federal Savings and Loan Association, Nashville, Tennessee, be merged with First Security Bank of Tennessee. Approved, November 25, 1992.
Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama - - to acquire First Security Bank of Tennessee, Nashville, Tennessee. Approved, November 25, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire PSFS Thrift Holding Company, Philadelphia, Pennsylvania, and Meritor Savings, F.A., Winter Haven, Florida. Approved, November 23, 1992.
Minneapolis	Marquette Bancshares, Inc., Minneapolis, Minnesota -- to engage de novo in lending and data processing activities. Permitted, November 25, 1992.
Chicago	Northern Trust Corporation, Chicago, Illinois -- to engage in executing and clearing contracts and options for customers through Northern Futures Corporation. Returned, November 27, 1992.
Cleveland	Society Corporation, Cleveland, Ohio -- to acquire First Federal Savings and Loan Association of Fort Myers, Fort Myers, Florida. Approved, November 28, 1992.

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

BANK HOLDING COMPANIES

Minneapolis Wishek Bancorporation, Inc., Wishek, North Dakota --
to engage de novo in lending activities.
Permitted, November 25, 1992.

BANK MERGERS

Atlanta Peoples Bank and Trust Company, Selma, Alabama -- to
merge with Citizens Bank of Prattville, Prattville,
Alabama.
Approved, November 27, 1992.

BANK PREMISES

New York Banco Popular de Puerto Rico, San Juan, Puerto Rico -
- investment in bank premises.
Approved, November 24, 1992.

Richmond F & M Bank - Winchester, Winchester, Virginia --
investment in bank premises.
Approved, November 25, 1992.

New York Morgan Guaranty Trust Company of New York, New York,
New York -- investment in bank premises.
Approved, November 24, 1992.

St. Louis Scott County State Bank, Scottsburg, Indiana --
investment in bank premises.
Approved, November 24, 1992.

CAPITAL STOCK

Chicago Bosshard Financial Group, Inc., La Crosse,
Wisconsin -- redemption of shares.
Approved, November 27, 1992.

CHANGE IN BANK CONTROL

Kansas City Consolidated Insurance, Inc., Hill City, Kansas --
change in bank control.
Permitted, November 24, 1992.

Dallas First Capital Bancorp, Inc., Delhi, Louisiana --
change in bank control.
Returned, November 24, 1992.

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

CHANGE IN BANK CONTROL

Dallas Rusk County Bancshares, Inc., Henderson, Texas --
change in bank control.
Returned, November 24, 1992.

COMPETITIVE FACTORS REPORTS

Dallas Bank of East Texas, Chester, Texas, and First State
Bank, Wells, Texas, proposed merger with Texas
Bank, N.A., Lufkin, Texas -- report on competitive
factors.
Submitted, November 23, 1992.

Richmond Carolina First Bank, Greenville, South Carolina,
proposed acquisition of certain assets and
assumption of the liability to pay deposits made in
the Piedmont, South Carolina, branch of Republic
National Bank, Columbia, South Carolina -- report
on competitive factors.
Submitted, November 24, 1992.

Chicago Charter Bank and Trust of Illinois, Hanover Park,
Illinois, proposed merger with First National Bank
of Hoffman Estates, Hoffman Estates, Illinois --
report on competitive factors.
Submitted, November 24, 1992.

Philadelphia Collective Federal Savings Bank, Egg Harbor, New
Jersey, proposed merger with Montclair Savings
Bank, Upper Montclair, New Jersey -- report on
competitive factors.
Submitted, November 23, 1992.

Philadelphia Collective Federal Savings Bank, Egg Harbor, New
Jersey, proposed purchase of four branch offices
(Eatontown, Ocean Township, Brick Town, and Toms
River, New Jersey) of First Nationwide Bank, FSB,
San Francisco, California -- report on competitive
factors.
Submitted, November 23, 1992.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Dixie State Bank, St. George, Utah, proposed merger with First Security Bank of Utah, National Association, Ogden, Utah -- report on competitive factors.
Submitted, November 23, 1992.
- Atlanta First Florida Bank, Tampa, Florida, proposed merger with Barnett Bank of Hillsborough County -- report on competitive factors.
Submitted, November 23, 1992.
- San Francisco First Security Bank of Utah, N.A., Ogden, Utah, proposed merger with Dixie State Bank, St. George, Utah -- report on competitive factors.
Submitted, November 23, 1992.
- Philadelphia Fulton Bank, Lancaster, Pennsylvania, proposed merger with Denver National Bank, Denver, Pennsylvania -- report on competitive factors.
Submitted, November 24, 1992.

EXTENSIONS OF TIME

- Dallas A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to February 23, 1993, to acquire American National Bank of Terrell.
Granted, November 23, 1992.
- New York Banco de Santander, S.A. de Credito, Santander, Spain -- extension to November 25, 1993, to acquire shares of First Fidelity Bancorporation, Lawrenceville, New Jersey.
Granted, November 25, 1992.
- New York United Counties Bancorporation, Cranford, New Jersey -- extension to February 28, 1993, to acquire up to 9.9 percent of the shares of Central Jersey Bancorp, Freehold, New Jersey.
Granted, November 25, 1992.

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

INTERNATIONAL OPERATIONS

Secretary First Interstate Bank International, Los Angeles,
 California -- to change its name to Standard
 Chartered Bank International.
 Approved, November 27, 1992.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Chicago -- to proceed with
 final design phase of renovation project.
 Approved, November 25, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

CBC, Inc., Clovis, New Mexico -- final decision and order assessing civil money penalties against CBC, Lynell G. Skarda, Langdon L. Skarda, and Ken Carruthers.

Authorized, November 16, 1992.

REGULATIONS AND POLICIES

Regulation C -- amendment setting a new exemption standard for nondepository mortgage lenders to implement section 224 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (Docket R-0771).

Approved, November 17, 1992.

Regulation D -- amendment to index the low reserve tranche for transaction accounts for depository institutions, increase the reserve requirement exemption amount, and maintain the deposit reporting cutoff level for 1993 (Docket R-0781).

Approved, November 18, 1992.

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

BANK HOLDING COMPANIES

Richmond Eagle Financial Corporation, Berryville, Virginia --
to engage in community development activities.
Approved, November 21, 1992.

BANK PREMISES

Chicago Unionbank, Streator, Illinois -- investment in bank
premises.
Approved, November 20, 1992.

COMPETITIVE FACTORS REPORTS

Chicago Peoples State Bank of St. Joseph, St. Joseph,
Michigan, proposed merger with Harbor Country
Banking Company, Three Oaks, Michigan -- report on
competitive factors.
Submitted, November 20, 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.

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
State Street Bank and Trust Company 225 Franklin Street Boston, Massachusetts 02101 Telephone: 617-786-3000	July 7, 1992	"S"

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)

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 28, 1992

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 27, 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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Security First Bank 1223 N. Providence Road Media, PA 19603	6/1/92	Satisfactory
Freedom Valley Bank 1522 McDaniel Drive West Chester, PA 19382	6/15/92	Satisfactory
Orrstown Bank 3580 Orrstown Road P.O.Box 60 Orrstown, PA 17244	6/29/92	Satisfactory
Founders Bank 101 Byrn Mawr Ave. Bryn Mawr, PA 19010	7/13/92	Needs to improve
First Bank of Philadelphia 1424 Walnut Street Philadelphia, PA 19102	5/18/92	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending November 28, 1992

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

Received OAKAR application from 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. * December 14, 1992

Received application from The Fifth Third Bank, Cincinnati, Ohio, on November 27, 1992, to acquire six Cincinnati, Ohio, area branches of The First National Bank, Dayton, Ohio. * Not Yet Known #

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

Received Section 3(a)(5) application from Banc One Corporation, Columbus, Ohio, on November 27, 1992, to acquire Key Centurion Bancshares, Inc., Charleston, West Virginia. * N: December 26, 1992

Received Section 3(a)(1) and 3(a)(5) application from Mellon Bank Corporation, on November 25, 1992, to acquire Boston Group Holdings, Inc., New York, New York. * Not Yet Known #

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

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, on November 27, 1992, to acquire Reliable Mortgage Company, Charleston, West Virginia. Not Yet Known #

Received Section 4(c)(8) application from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on November 25, 1992, to acquire the non-bank subsidiaries of Boston Group Holdings, New York, New York. Not Yet Known #

-
- * - 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 28, 1992**

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

(Continued)

Received Section 4(c)(8) application from December 21, 1992
Huntington Bancshares Incorporated, Columbus,
Ohio, on October 13, 1992, to expand the
scope of the activities of its wholly-owned
subsidiary, The Huntington Company, to
include private placement and riskless principal
activities; underwriting and dealing in
bank-ineligible securities; and providing
securities brokerage and investment and financial
advisory services, underwriting and dealing in
governmental obligations and money market
instruments.

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

Received request from Croghan Colonial Bank,
Fremont, Ohio, on November 23, 1992, for permission
to exceed its limit of investment in bank premises
permitted under Section 24A of the Federal Reserve Act.

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(November 27, 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 27, 1992. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Dime Bank
200 Putnam Street
Marietta, Ohio 45750
(614) 373-0237
Rating: Outstanding
Exam Date: August 31, 1992

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control with respect to FWB Bancorporation, Rockville, Maryland.	12-9-92**
First Southern Bancorp, Inc., Asheboro, North Carolina, to become a bank holding company through the acquisition of First Southern Savings Bank, S.S.B., Asheboro, North Carolina.*	12-21-92

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to acquire substantially all of the assets and assume substantially all of the liabilities of Chrysler First, Inc., Allentown, Pennsylvania.	Not yet available.

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

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

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 27, 1992

Section 1 - Applications Subject to Newspaper Notice Only

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

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.	12-14-92* Federal Register
Florida Barnett Corporation Jacksonville, Florida 1-BHC formation, Barnett Bank of Hillsborough County, Tampa, Florida.	12-18-92* Federal Register
Early Bancshares, Inc. Blakely, Georgia 1-BHC formation, Bank of Early, Blakely, Georgia.	Not yet available*
SunTrust Banks, Inc. Atlanta, Georgia Along with its bank holding company subsidiary, Sun Banks, Inc., Orlando, Florida, to acquire The Flagler Bank Corporation, West Palm Beach, Florida, and thereby indirectly acquire its bank subsidiary, Flagler National Bank, West Palm Beach, Florida.	Not yet available*
Claiborne Holding Company, Inc. Tazewell, Tennessee Change in control by Eleanor Yoakum Barger to acquire an additional 12.42 percent of the outstanding shares of common stock. Total ownership will equal 31.64 percent.	12-08-92* Federal Register

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 27, 1992

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) of Regulation Y.	12-18-92

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

Application

Barnett Bank of Lake Okeechobee
Okeechobee, Florida
Request for increase in bank premises.

Barnett Bank of Pasco County
New Port Richey, Florida
Request for increase in bank premises.

Barnett Bank of the St. Johns
St. Augustine, Florida
Request for increase in bank premises.

Barnett Bank of Treasure Coast
Port St. Lucie, Florida
Request for increase in bank premises.

Barnett Bank of Southwest Georgia
Columbus, Georgia
Request for increase in bank premises.

Volunteer State Bancshares, Inc.
Portland, Tennessee
To redeem 114,039 shares (50 percent) of its outstanding common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 27, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
United Citizens Bank Post Office Box 1810 Alachua, Florida 32615 (904) 462-5983	Satisfactory	08-17-92
Blackshear Bank Post Office Box 189 Blackshear, Georgia 31516 (912) 449-6685	Satisfactory	08-24-92

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	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-2	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - 11-20-92 N - 11-23-92
CoC-HC	Wingo, Ltd. Brooklin, Iowa Rollin R. Harder	FR - 11-17-92 N - 11-11-92
Y-2	First Busey Corporation Urbana, Illinois Empire Capital Corporation LeRoy, Illinois LeRoy State Bank LeRoy, Illinois*	FR - 11-27-92 N - 11-16-92
Y-1	Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois*	FR - 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 - **
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 - **

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	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 - 12-11-92
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 - **
CoC-HC	Monona Bankshares, Inc. Monona, Wisconsin Lyndon D. Jackson	FR - ** N - **
Y-1	Naperville Joliet Investment Co. Northbrook, Illinois Westbank/Will County Joliet, Illinois Westbank/Naperville Naperville, Illinois*	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan NorthPark National Bank of Dallas Dallas, Texas*	FR - ** N - **
Y-1	Comerica Texas Incorporated Detroit, Michigan NorthPark National Bank of Dallas Dallas, Texas*	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 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)	Irwin Financial Corporation Columbus, Indiana Irwin Union Securities, Inc. Columbus, Indiana	FR - 11-27-92
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
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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Merchants and Manufacturers Bancorporation, Inc. Greendale, Wisconsin Lincoln Savings Bank, S.A. Milwaukee, Wisconsin	FR - 12-7-92 N - 12-5-92
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
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Elmhurst, Illinois	FR - **
Y-4	Bank of Montreal Montreal, Canada Harris Futures Corporation Chicago, Illinois	FR - **
Y-4	Bankmont Financial Corp. New York, New York Harris Futures Corporation Chicago, 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 Ending Date</u>
Y-4	Harris Bankcorp, Inc. Chicago, Illinois Harris Futures Corporation Chicago, Illinois	FR - **
Y-4	Republic Bancorp, Inc. Ann Arbor, Michigan Market Street Mortgage Corporation Tampa, Florida	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
Membership	Westby-Coon Valley State Bank Westby, Wisconsin To become a member of the Federal Reserve System*
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

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 27, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Change in control notification involving Worthen
Banking Corporation, Little Rock, Arkansas by
Jackson T. Stephens

Federal Register: 12-10-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

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 27, 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>
Bank of Montana System Great Falls, MT To acquire 100% of the voting shares of Montana Bancsystem, Inc., Billings, MT*	12-14-92 (Federal Register)
Security State Bank of North Dakota Hannaford, ND To acquire 100% of Farmers State Bank, Carrington, ND*	12-18-92 (Federal Register)
Security State Bank Holding Company Hannaford, ND To indirectly acquire 100% of Farmers State Bank, Carrington, ND*	12-18-92 (Federal Register)
Harold R. Wanke, Otto Baltrusch, Charles R. Celania & Leian Celania To increase their combined ownership from 13.96% to 25.17% of the voting shares of First Security Bank of Havre, Havre, MT	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Ormsby Bancshares, Inc. Ormsby, MN To engage <u>de novo</u> in making and servicing loans.	12-14-92

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage <u>de novo</u> in community development activities.	12-14-92
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	12-14-92
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

NorBanc Group, Inc.
Pine River, MN
To redeem 9.4% of its voting
shares and 100% of its pre-
ferred stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending November 27, 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
None.		

Federal Reserve Bank of Kansas City

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

First Western Corporation, Kimball, Nebraska, for prior approval to acquire 100 percent of the voting shares of Citywide Bank of Northglenn, Northglenn, Colorado.*

October 23, 1992

Phillips Holdings, Inc., Stuttgart, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Farmers State Bank, Stuttgart, Kansas.*

October 26, 1992

Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of The Fourth National Bank of Tulsa, Tulsa, Oklahoma, through a merger with its parent, Fourth National Corporation, Tulsa, Oklahoma.*

November 6, 1992

Brooke Corporation, Jewell, Kansas, for prior approval to acquire 5.53 percent of the voting shares of Phillips Holdings, Inc., Stuttgart, Kansas.*

November 6, 1992

Brooke Holdings, Inc., Jewell, Kansas, for prior approval to acquire 5.53 percent of the voting shares of Phillips Holdings, Inc., Stuttgart, Kansas.*

November 6, 1992

BancWest, Inc., Edmond, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Leedey Bancorporation, Inc., Leedey, Oklahoma, and 81 percent of the voting shares of Thomas Bancshares, Inc., Thomas, Oklahoma.*

November 12, 1992

Federal Reserve Bank of Kansas City

Cornhusker Growth Corporation, Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cornhusker Bank, Lincoln, Nebraska.*	November 13, 1992
Edward Addison Cook, III, et al, Gothenburg, Nebraska, for prior approval to acquire 100 percent ownership in First Gothenburg Bancshares, Inc., Gothenburg, Nebraska.	November 10, 1992
Winter Trust of 12/3/74, Ottawa, Kansas, for prior approval to become a bank holding company through the retention of 100 percent of the voting shares of El Paso Bancshares, Inc., Monument, Colorado.*	November 13, 1992
Golden Plains Bankshares, Inc., Phillipsburg, Kansas, to acquire 100 percent of Logan Bancshares, Inc., Logan, Kansas.*	November 16, 1992
Hopeton Bancshares, Inc., Hopeton, Oklahoma, to become a bank holding company through the acquisition of 91.5 percent of the voting shares of Hopeton State Bank, Hopeton, Oklahoma.*	November 16, 1992
Pine River Bank Corp., Bayfield, Colorado, for prior approval to become a bank holding company through the acquisition of 90 percent of the voting shares of Pine River Valley Bank, Bayfield, Colorado.*	November 16, 1992
CNB Financial Corporation, Kansas City, Kansas, for prior approval to acquire 100 percent of the outstanding common stock of Security State Bank of Fort Scott, Fort Scott, Kansas.*	Not Available
Wally Bancorp, Inc., Parker, Colorado, for prior approval to become a bank holding company through the acquisition of The Community Bank of Parker, Parker, Colorado.*	Not Available

Federal Reserve Bank of Kansas City

Citizens Bancshares Co., Chillicothe, Missouri, for prior approval to acquire 100 percent of the voting shares of Blackwater Bancshares, Inc., Blackwater, Missouri.* Not Available

Central Service Corporation, Enid, Oklahoma, for prior approval to acquire, through merger, Ponca Bancshares, Inc., Ponca City, Oklahoma.* Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Brooke Holdings, Inc., Jewell, Kansas, for prior approval to acquire 100 percent of the voting shares of Mid Kansas Insurance Agency, Wichita, Kansas.	Not Available
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire Fourth National Corporation's three nonbanking subsidiaries, Fourth Mortgage & Investment Company, Fourth Investment Advisors, Inc., and Roe & Cochran, Inc., all located in Tulsa, Oklahoma.	November 6, 1992
First Western Corporation, Kimball, Nebraska, for prior approval to continue to engage in insurance activities and loan origination activities.	October 23, 1992
Brooke Corporation, Jewell, Kansas, for prior approval to acquire 100 percent of the voting shares of Mid Kansas Insurance Agency, Wichita, Kansas.	Not Available

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

<u>APPLICATION</u>	
Valley Falls Insurance, Inc., Valley Falls, Kansas, for prior approval to redeem 2,076 shares of its nonvoting common stock.	Not Available

First Pioneer Bank Corporation,
Brush, Colorado, for prior approval
to redeem 18,708.6135 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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 23, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
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)	92/11/22
Change in Control Notice by James William Collins, McAllen, TX, to acquire an interest in Gulf Southwest Bancorp, Inc., Houston, TX	N/A
Change in Control Notice by James William Collins, McAllen, TX, to acquire an interest in Texas Regional Bancshares, Inc., McAllen, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) application by First United Bank Group, Inc., Albuquerque, NM, to acquire United New Mexico Credit Life Insurance Company, Albuquerque, NM (engage in selling credit life, disability, or involuntary unemployment insurance) (Previously reported during the week of 11-2-92)	92/12/04
Section 4(c)(8) application by First United Bank Group, Inc., Albuquerque, NM, to acquire United New Mexico Trust Company, Albuquerque, NM (engage in the trust activities) (Previously reported during the week of 11-2-92)	92/12/04

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 23, 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>
Community Bank 20045 Katy Frwy. P. O. Box 737 Katy, Texas 77492	92/08/24	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/27/92

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>
Westamerica Bancorporation, San Rafael, California, to acquire 100 percent of Napa Valley Bancorp, Napa, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 12/18/92

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

None

* Subject to CRA

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

Week ending 11/27/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 27, 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>
Humboldt Bank	701 Fifth Street Eureka, CA 95502 Tel: (707) 445-3233	8/31/92	Outstanding

* 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.