

ANNOUNCEMENT

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

**H.2, 1992, No. 49
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 5, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

AMCORE Financial, Inc., Rockford, Illinois -- request for reconsideration of Board's approval of application to acquire Dixon Bancorp, Inc., Dixon, Illinois.

Denied, December 4, 1992.

Barnett Banks, Inc., Jacksonville, Florida -- request for reconsideration of Board's approval of application to acquire 7L Corporation, Tampa, Florida, and First Florida Banks, Inc.

Denied, December 3, 1992.

Capital Bancorporation, Inc., Cape Girardeau, Missouri -- to acquire Magna Bank of Southern Missouri, Ozark, Missouri.

Approved, November 30, 1992.

Comerica Incorporated, Detroit, Michigan -- to acquire Hibernia National Bank in Texas, Dallas, Texas.

Approved, November 30, 1992.

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

Approved, November 30, 1992.

Mansura Bancshares, Inc., Mansura, Louisiana -- to acquire Cen-La Bancshares, Inc., Marksville; Central Louisiana Bank & Trust Company; Cottonport Bancshares, Inc., Cottonport; Cotton Bank; and to acquire 9.7 percent of Union Bancshares, Inc., Marksville, Louisiana, and Union Bank.

Approved, November 30, 1992.

Old National Bancorp, Evansville, Indiana -- to acquire Palmer Bancorp, Inc., Danville, Illinois, Palmer American National Bank of Danville; Citizens State Bank, Williamsport, Indiana, Southern Illinois Holding Company, Harrisburg, Illinois, and to merge Bank South, a Federal Savings Bank, Harrisburg, Illinois, with First National Bank.

Approved, November 30, 1992.

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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Columbus Junction State Bank, Columbus Junction, Iowa
-- written agreement dated October 29, 1992, with
the Federal Reserve Bank of Chicago.
Announced, November 30, 1992.

INTERNATIONAL OPERATIONS

Republic International Bank of New York, Miami,
Florida -- to make an investment in Republic New
York (UK) Limited, London, England.
Permitted, November 30, 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

New York	Chemical Bank, New York, New York -- to establish a branch at Jacob Javits Center, 655 West 34th Street. Approved, December 2, 1992.
New York	Chemical Bank, New York, New York -- to establish offsite electronic facilities at South Street Seaport, Fulton Market Building, 11 Fulton Street, and at South Street Seaport, Pier 17 Building, 89 South Street. Approved, December 2, 1992.
St. Louis	Farmers Bank and Trust Company, Blytheville, Arkansas -- to establish a branch at the Wal-Mart Shopping Center, Highway 18 East. Approved, November 30, 1992.
Richmond	First Bank and Trust Company, Lebanon, Virginia -- to establish a branch on U.S. Route 11 near Exit 19 of Interstate 81, Abingdon, Virginia. Approved, November 30, 1992.
Richmond	First Virginia Bank - Colonial, Richmond, Virginia -- to establish an Electronic Funds Transfer Facility in Chesterfield Towne Center, 11500 Midlothian Turnpike, Richmond, Virginia. Approved, December 2, 1992.
Chicago	Harbor Springs State Bank, Harbor Springs, Michigan - - to establish branches at 330 East Mitchell Street, Petoskey, Michigan, and 2201 East Mitchell Street. Approved, December 1, 1992.
Chicago	Lake Forest Bank and Trust Company, Lake Forest, Illinois -- to establish a branch at the corner of Bank Lane and Wisconsin Avenue. Approved, November 30, 1992.

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

BANK HOLDING COMPANIES

Cleveland	Banc One Corporation, Columbus, Ohio, PNC Financial Corp, Pittsburgh, Pennsylvania, and Society Corporation, Cleveland, Ohio -- to engage in electronic data processing activities Approved, November 30, 1992.
Kansas City	BancWest, Inc., Edmond, Oklahoma -- to acquire Leedey Bancorporation, Inc., Leedey, Oklahoma, and Thomas Bancshares, Inc., Thomas, Oklahoma. Approved, December 4, 1992.
Chicago	Citizens Financial Corporation, Fort Atkinson, Wisconsin -- to purchase loan participation certificates from its subsidiary. Returned, November 30, 1992.
Chicago	Citizens Financial Corporation Employee Stock Ownership Plan and Trust, Fort Atkinson, Wisconsin -- to acquire Citizens Financial Corporation, and Citizens State Bank. Returned, November 30, 1992.
New York	CNB Financial Corp., Canajoharie, New York -- to acquire Central National Bank. Approved, December 1, 1992.
Chicago	Comerica Incorporated, Detroit, Michigan -- to acquire Sugar Creek National Bank, Sugar Land, Texas. Approved, December 3, 1992.
Philadelphia	CoreStates Financial Corp, Philadelphia, Pennsylvania -- to engage in data processing through Electronic Payment Services, Inc., Wilmington, Delaware. Approved, November 30, 1992.
San Francisco	DNB Financial, Riverside, California -- to engage de novo in purchasing loans and loan participations through De ANZA National Bank. Permitted, November 30, 1992.
Kansas City	El Paso Bancshares, Inc., Monument, Colorado -- to acquire Western Bank, Taos, New Mexico, and for Winter Trust, Ottawa, Kansas, to retain shares of El Paso. Approved, November 30, 1992.

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

BANK HOLDING COMPANIES

Kansas City	Farmers National Bancshares, Inc., Stafford, Kansas -- - to acquire The Farmers National Bank, and subsequently Mid Kansas Financial Corporation, Buhler, Kansas. Approved, December 1, 1992.
Dallas	First Fabens Bancorporation, Inc., Fabens, Texas -- to acquire Bancshares of Ysleta, Inc., El Paso, Texas. Approved, December 1, 1992.
St. Louis	First National Bancshares in Newton, Inc., Employee Stock Ownership Plan, Newton, Illinois -- to acquire First National Bancshares in Newton. Withdrawn, December 2, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire DF Southeastern, Inc., Decatur, Georgia, and Decatur Federal Savings and Loan Association. Approved, November 30, 1992.
Secretary	Golden Plains Bankshares, Inc., Phillipsburg, Kansas -- to acquire shares of Logan Bancshares, Inc., Logan, Kansas, and The First National Bank of Logan. Approved, November 30, 1992.
Dallas	Harlingen Bancshares, Inc., Harlingen, Texas -- to acquire HN Bancshares of Delaware, Inc., Wilmington, Delaware, Harlingen National Bancshares, Inc., Harlingen, Texas, and Harlingen National Bank. Approved, December 3, 1992.
Dallas	HN Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Harlingen National Bank, Harlingen, Texas. Approved, December 3, 1992.
Secretary	Integra Financial Corporation, Pittsburgh, Pennsylvania -- to acquire Equimark Corporation and engage in lending activities. Approved, December 1, 1992.

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

BANK HOLDING COMPANIES

Kansas City	Merchants Bancshares, Inc., Kansas City, Missouri -- to acquire MBI Bancshares, Inc., International Bancshares, Inc., and Metro Bancshares. Withdrawn, December 4, 1992.
Chicago	Omnibank Corporation, River Rouge, Michigan -- to acquire Omnibank. Approved, December 3, 1992.
Chicago	Seaway Bancshares, Inc., Chicago, Illinois -- to acquire Highland Community Company, and Highland Community Bank. Withdrawn, December 1, 1992.
Minneapolis	Security Richland Bancorporation, Miles City, Montana -- to engage in general insurance agency activities and credit related insurance through Richey Bancorporation, Inc., Richey, Montana. Approved, November 30, 1992.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire shares of Bank of East Tennessee, Knoxville, Tennessee. Approved, December 1, 1992.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Security Trust Federal Savings and Loan Association, Knoxville, Tennessee, and engage in the sale of credit related insurance through Security Trust. Approved, December 1, 1992.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire SaveTrust Federal Savings Bank, Dyersburg, Tennessee, and engage in the sale of credit related insurance through SaveTrust. Approved, December 2, 1992.
New York	U.S. Trust Corporation, New York, New York -- to acquire Campbell, Cowperthwaite & Co., Inc., New York, New York, and engage in certain investment advisory activities. Approved, December 1, 1992.

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

BANK HOLDING COMPANIES

New York VSB Bancorp, Inc., Closter, New Jersey -- to acquire Valley Savings Bank.
Approved, December 1, 1992.

BANK MERGERS

Director, BS&R First of America Bank-McLean County, N.A.,
Bloomington, Illinois -- to acquire certain assets
and assume certain liabilities of Champion Federal
Savings and Loan Association, Blomington, Illinois.
Approved, December 4, 1992.

BANK PREMISES

St. Louis Farmers Bank and Trust Company, Blytheville, Arkansas
-- investment in bank premises.
Approved, November 30, 1992.

Chicago Grant State Bank, Grant, Michigan -- investment in
bank premises.
Approved, December 3, 1992.

Kansas City Pitkin County Bank & Trust Company, Aspen, Colorado -
- investment in bank premises.
Approved, December 1, 1992.

Secretary Trust Company Bank, Atlanta, Georgia -- investment in
bank premises.
Approved, December 4, 1992.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco SafeAmerica Federal Credit Union, Hayward, California
-- registration statement
Withdrawn, December 2, 1992.

BANKS, STATE MEMBER

Kansas City First Nebraska Bank, Valley, Nebraska -- payment of a
dividend.
Approved, December 1, 1992.

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

CAPITAL STOCK

Kansas City F.S.B. Properties, Inc., Quinton, Oklahoma --
redemption of shares.
Approved, December 1, 1992.

Kansas City First National Bancshares of Dodge City, Inc., Dodge
City, Kansas -- redemption of shares.
Approved, December 4, 1992.

Minneapolis Lake Elmo Bank Profit Sharing Plan, Lake Elmo,
Minnesota, and The Lake Elmo Bank Profit Sharing
Trust -- redemption of shares.
Approved, December 2, 1992.

St. Louis Ozark Bankshares, Inc., Ozark, Arkansas -- redemption
of shares.
Approved, November 30, 1992.

CHANGE IN BANK CONTROL

Dallas Caldwell Capital Corporation, Caldwell, Texas --
change in bank control.
Permitted, November 30, 1992.

St. Louis Clin - Ark Bankshares, Inc., Clinton, Arkansas --
change in bank control.
Permitted, November 30, 1992.

Chicago Monona Bankshares, Inc., Monona, Wisconsin -- change
in bank control.
Returned, December 2, 1992.

Kansas City Quail Creek Bancshares, Inc., Oklahoma City, Oklahoma
-- change in bank control.
Permitted, December 2, 1992.

COMPETITIVE FACTORS REPORTS

Kansas City BANK IV Kansas, National Association, Wichita,
Kansas, proposed merger with The Southgate Bank,
Prairie Village, Kansas -- report on competitive
factors.
Submitted, November 30, 1992.

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

COMPETITIVE FACTORS REPORTS

New York	Dreyfus Security Savings Bank, F.S.B., Paramus, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of Dreyfus Thrift & Commerce, Salt Lake City, Utah -- report on competitive factors. Submitted, December 4, 1992.
St. Louis	Exchange National Interim Bank, Jefferson City, Missouri, proposed merger with Exchange National Bank of Jefferson City -- report on competitive factors. Submitted, December 1, 1992.
Minneapolis	First State Bank, Wykoff, Minnesota, proposed merger with Ostrander State Bank, Ostrander, Minnesota -- report on competitive factors. Submitted, December 1, 1992.
Kansas City	FirstTier Bank, National Association, Omaha, Nebraska, proposed purchase of the assets and assumption of the liabilities of Tri-County Bank & Trust, Bellevue, Nebraska -- report on competitive factors. Submitted, November 30, 1992.
San Francisco	Hanmi Bank, Los Angeles, California, proposed merger with First Global Bank, F.S.B -- report on competitive factors. Submitted, December 1, 1992.
San Francisco	Homestead Federal Savings Association, Millbrae, California, proposed purchase of certain assets and assumption of certain liabilities of the San Rafael, California, branch of California Federal Bank, A Federal Savings Bank, Los Angeles, California -- report on competitive factors. Submitted, December 1, 1992.
San Francisco	Society Corporation, Cleveland, Ohio, proposed acquisition of First Federal Savings and Loan Association, Fort Myers, Florida, through a merger with Society Federal Interim Savings Bank -- report on competitive factors. Submitted, December 2, 1992.

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

COMPETITIVE FACTORS REPORTS

Atlanta Southeastern Bank, Darien, Georgia, proposed acquisition of the Folkston and Saint Marys branches of Bank South, National Association, Atlanta, Georgia -- report on competitive factors. Submitted, December 2, 1992.

Atlanta SouthTrust Bank of Georgia, N.A., Atlanta, Georgia, proposed merger with Prime Bank, FSB, Decatur, Georgia -- report on competitive factors. Submitted, November 30, 1992.

San Francisco Valle De Oro Bank, N.A., Spring Valley, California, proposed purchase of certain assets and assumption of certain liabilities of the La Mesa branch of the Bank of San Diego, San Diego, California -- report on competitive factors. Submitted, November 30, 1992.

EXTENSIONS OF TIME

Chicago Firstbank of Illinois Co., Springfield, Illinois -- extension to February 4, 1993, to acquire First Highland Corp., Highland, Illinois, and The First National Bank of Highland. Granted, November 30, 1992.

Richmond National Bank of South Carolina, Sumter, South Carolina -- extension to March 4, 1993, to merge with First Trident Savings and Loan Corporation, Charleston, South Carolina. Granted, December 3, 1992.

Minneapolis Security Bank Minnesota, Albert Lea, Minnesota -- extension to March 18, 1993, to make an investment in bank premises. Granted, December 2, 1992.

Minneapolis Security Bank Minnesota, Albert Lea, Minnesota -- extension to March 18, 1993, to relocate branch in Austin, Minnesota, to 805 Main Street North. Granted, December 2, 1992.

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

MEMBERSHIP

Cleveland	Equibank, Pittsburgh, Pennsylvania -- to become a member of the Federal Reserve System. Approved, November 30, 1992.
Chicago	Westby - Coon Valley State Bank, Westby, Wisconsin -- to become a member of the Federal Reserve System. Returned, December 3, 1992.

REGULATIONS AND POLICIES

Director, C&CA	Regulation Z -- revisions dealing with rules on demand features, for credit extended to executive officers of depository institutions. Proposed, December 1, 1992.
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation B -- amendment to regulation to implement amendments to the Equal Credit Opportunity Act granting applicants the right to receive copies of appraisal reports.
Proposed, November 20, 1992.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Dallas

Energy Employees Federal Credit Union, Houston, Texas
-- registration statement.
Withdrawn, November 27, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating*

NONE

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

HSBC Holdings plc, London, England to engage indirectly in certain nonbanking activities through the retention of up to 100 percent of the voting shares of Samuel Montagu, Inc. and Midland International Trade Services (USA) Corporation both of New York, New York.

12/18/92

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 5, 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

Ambassador Bank of the Commonwealth, Allentown, PA to establish a branch to be located at 3439 Bath Pike (Routes 512 and 22), Bethlehem, PA, pursuant to § 9 of the FR Act.^{1/} Expedited Procedure.

12/27/92

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

Comment Period Ending Date

NONE.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Comment Period Ending Date

NONE.

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

NONE.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 11, 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 December 5, 1992**

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

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)(1) and 3(a)(5) applications from Mellon Bank Corporation, on November 25, 1992, to acquire The Boston Company, Inc., Boston, Massachusetts. * Not Yet Known #

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

Received Section 4(c)(8) application from National City Corporation, Cleveland, Ohio, on December 4, 1992, to acquire JBS Associates, Inc., Ringwood, New Jersey. Not Yet Known @@

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, on November 27, 1992, to acquire Reliable Mortgage Company, Charleston, West Virginia. December 18, 1992

Received Section 4(c)(8) application from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on November 25, 1992, to acquire the non-bank subsidiaries of The Boston Company, Inc., Boston, Massachusetts. 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.
 - @@ - Expected to end approximately 15 days from date of application's receipt.

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

NONE

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(December 6, 1992)

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

There are four descriptive ratings for CRA:

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

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

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

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

NONE

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>
None.	

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.	12-28-92*

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

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

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 4, 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>
New East Bank of Goldsboro 106 N. Spencer Avenue Goldsboro, North Carolina 27530	9-14-92	Satisfactory
New East Bank of the Albemarle 916 W. Ehringhaus Street Elizabeth City, North Carolina 27906	9-14-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 4, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama Along with AmSouth Bank, N.A., Birmingham, Alabama, to acquire certain assets and assume certain liabilities of five branches of Secor Bank, FSB, Birmingham, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991. The branches are as follows: 701 Forest Avenue, Gadsden, Alabama; 2218 Danville Road, SW, Decatur, Alabama; 304 South Pine, Florence, Alabama; 2708 Hough Road, Florence, Alabama, and 404 Avalon Avenue, Muscle Shoals, Alabama.	12-09-92*
Bank Independent Sheffield, Alabama To establish a branch located at 863 Cox Creek Parkway, Florence, Alabama, to be known as Cox Creek Place.	12-15-92*
Trust Company Bank Atlanta, Georgia To establish a remote service facility located at 10 Peachtree Place, Atlanta, Georgia.	12-20-92*
Alerion Bank New Orleans, Louisiana To establish a branch located at 200 Veterans Memorial Boulevard, Metairie, Louisiana, to be known as the Veterans/Delchamps Branch.	12-02-92*

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

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

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 4, 1992

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To engage de novo in making equity and debt investments in community development projects, pursuant to Section 225.25(b)(6) of Regulation Y.	12-14-92
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.	12-17-92
Forest Bancorp Forest, Mississippi To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

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

Application

Magnolia State Corporation
Bay Springs, Mississippi
To redeem 16,704 shares (30 percent) of the
outstanding shares of common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 4, 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>
Farmers and Merchants Bank Post Office Box 220 Centre, Alabama 35960 (205) 927-3691	Needs to Improve	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>
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 - 12-18-92
Oakar	Citizens National Bancorp, Inc. Darlington, Wisconsin Darlington, Wisconsin branch of Anchor Bank SSB Madison, Wisconsin*	N - 12-19-92

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	Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois*	FR - 12-4-92 N - 12-19-92
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 - 12-19-92
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 - 12-7-92
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 - 12-28-92 N - 12-11-92
Y-1	Cashton Bancshares, Inc. Cashton, Wisconsin Bank of Cashton Cashton, Wisconsin*	FR - 12-18-92 N - 12-11-92
CoC-HC	Monona Bankshares, Inc. Monona, Wisconsin Lyndon D. Jackson	FR - 12-22-92 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-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 - 12-18-92 N - **
Y-1	Naperville Joliet Investment Co. Northbrook, Illinois Westbank/Will County Joliet, Illinois Westbank/Naperville Naperville, Illinois*	FR - ** N - 12-23-92
Y-2	Comerica Incorporated Detroit, Michigan Comerica Texas Incorporated Detroit, Michigan Nasher Financial Corporation Dallas, Texas NorthPark National Corporation Dallas, Texas NorthPark National Bank of Dallas Dallas, Texas*	FR - 12-28-92 N - **
Y-1	Comerica Texas Incorporated Detroit, Michigan Nasher Financial Corporation Dallas, Texas NorthPark National Corporation Dallas, Texas NorthPark National Bank of Dallas Dallas, Texas*	FR - 12-28-92 N - **
Y-1	SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois To purchase participations from their banking subsidiary	FR - 12-18-92
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
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 - 12-28-92

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 12-18-92
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 - **
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 - 12-18-92

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)	Maple Park Bancshares, Inc. Maple Park, Illinois To engage <u>de novo</u> as a mortgage loan servicer for secondary market residential real estate loans	FR - **
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan First of America Mortgage Company Kalamazoo, Michigan	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Investment Co., Inc. Mason, Michigan	FR - 12-14-92

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*

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 December 04, 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>
-G.W. Jones Exchange Bank 115 West Main Street Marcellus, Michigan 49067 (616) 646-2151	8/31/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 4, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
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- | | |
|---|----------------------------|
| * Section 3(a)(1) application by Bancorp Employee Stock Ownership Plan and Trust, Benton, Kentucky to acquire Benton Bancorp, Inc., Benton, Kentucky | Federal Register: 12-18-92 |
| * Section 3(a)(1) application by Exchange National Bancshares, Inc., Jefferson City, Missouri to acquire The Exchange National Bank, Jefferson City, Missouri | Newspaper: 1-1-93 |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
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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 December 4, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
The State Bank of Lima	P. O. Box 68 Lima, Illinois 62348	8-24-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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	12-22-92 (Federal Register)

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Mpls, MN To engage in data processing activities through the acqui- sition of Boris System, Inc., East Lansing, MI	Not yet available
Bank of Montana System Great Falls, MT To engage in general insurance agency activities through the acquisition of Montana Banc- system, Inc., Billings, MT	Not yet available
Consolidated Holding Company Oldham, SD To engage in general insurance agency activities through the acquisition of Farmers Investment Company, Oldham, SD	12-18-92

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

Application

None..

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending December 4, 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
Farmers State Bank of Madelia, Inc. P. O. Box 188 Madelia, MN 56062 (507) 642-3251	August 31, 1992	Outstanding

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Citizens State Bank in Galena, Galena, Kansas, for prior approval for membership in the Federal Reserve System.	Not Available
City Center Bank of Colorado, Aurora, Colorado, for prior approval to merge certain assets and liabilities of the Bank of Parker, Parker, Colorado.	Not Available
The Bank of Louisville, Louisville, Colorado, for prior approval to establish a branch at the corner of Dahlia and Cherry Streets in Louisville.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 90.19 percent of the voting shares of CNB Financial Corporation, Kansas City, Kansas.*	Not Available
Midwest National Bancshares, Inc., Midwest City, Oklahoma, for prior approval to merge with Harrah National Bancshares, Inc., Harrah, Oklahoma.*	Not Available
LeRoy Trofholz, Schuyler, Nebraska, for prior approval to increase his proportionate ownership interest in Valley Bank Shares, Inc., Valley, Nebraska, to 50 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Monetary Transfer Systems, Inc., Kansas City, Missouri, thereby engaging in nonbanking activities.	Not Available

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

<u>APPLICATION</u>	
Valley Bank Shares, Inc., Valley, Nebraska, for prior approval to redeem 22,495 shares of its own outstanding 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.

Federal Reserve Bank of Kansas City

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>
Bank of Garber P.O. Box 668 Garber, Oklahoma 73738-0668	08-31-92	11-25-92	Substantial Noncompliance

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 30, 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
Leland P. Cook and Byron Cook, Corsicana, TX,
to acquire an interest in Corsicana Bancshares, Inc.,
Corsicana, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

- * SUBJECT TO CRA.
- ** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
- N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 30, 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>
Sulphur Springs State Bank 100 Jefferson P. O. Drawer 500 Sulphur Springs, TX 75483	92/08/31	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/04/92

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>
First Hawaiian, Inc., Honolulu, Hawaii, to expand the geographic scope of industrial banking and leasing of personal and real property to include the U.S. and its overseas territories through First Hawaiian Leasing, Inc., Honolulu, Hawaii.	<u>Fed. Reg.:</u> 12/30/92
The Sanwa Bank, Limited, Osaka, Japan, to expand activities to include the execution and clearance of, and providing advisory services with respect to trades in the Nikkei Stock Average future contracts and options on the Chicago Mercantile Exchange through Sanwa-BGK Futures, Inc., Chicago, IL.	<u>Fed. Reg.:</u> Not available
BankAmerica Corporation, San Francisco, California, to acquire, under expedited 15-day procedures, the manufactured housing loans of First Associates Financial, Inc., Tampa, Florida, through Security Pacific Housing Services, Inc., San Diego, California.	<u>Fed. Reg.:</u> Not available

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 12/04/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 4, 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.