

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 50
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 12, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

First Bank of Berne, Berne, Indiana -- written agreement dated December 1, 1992, with the Federal Reserve Bank of Chicago. Announced, December 8, 1992.

Sandquist Corporation, Deer Lodge, Montana, and Kirk Sandquist -- issuance of orders of assessment of a civil money penalty. Announced, December 8, 1992.

United Bank Corporation of New York, Downsville, New York -- written agreement dated November 24, 1992, with the Federal Reserve Bank of New York. Announced, December 8, 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

Secretary

Meridian Bank, Reading Pennsylvania -- to establish and maintain remote service facilities as branches at Acme Market, DeKalb Pike, King of Prussia; ShopRite Supermarket, 29 Snyder Avenue, Philadelphia; The MarketPlace at Huntington Valley, 2100-10 County Line Road, Huntington Valley; and SuperFresh Supermarket, 863 East Baltimore Pike, Kennett Square, Pennsylvania. Approved, December 9, 1992.

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

BANK HOLDING COMPANIES

St. Louis	Albany Bancorp, Inc., Louisville, Kentucky -- to acquire Citizens Bank of Albany, Albany, Kentucky. Approved, December 8, 1992.
Chicago	Citizens Bankshares, Inc., Shawano, Wisconsin -- to engage de novo in making consumer finance loans through Wisconsin Finance Corporation. Permitted, December 9, 1992.
Kansas City	Cornhusker Growth Corporation, Lincoln, Nebraska -- to acquire Cornhusker Bank. Approved, December 11, 1992.
New York	Credit Commercial de France, Paris, France, in a joint venture with Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to engage in investment advisory activities through CCF-Mellon Partners. Approved, December 11, 1992.
Richmond	Crestar Financial Corporation, Richmond, Virginia -- to engage in full-service brokerage activities. Approved, December 8, 1992.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire the assets and assume the liabilities of the Oxford, Chillicothe, and Fremont, Ohio, branches of Home Savings of America, F.S.B., Irwindale, California. Approved, December 8, 1992.
Chicago	First Colonial Bankshares Corporation, Chicago, Illinois -- to acquire First Colonial Investment Services, Elmhurst, Illinois, and to engage in full service securities brokerage activities. Returned, December 10, 1992.
St. Louis	First Tennessee National Corporation, Memphis, Tennessee -- to acquire Home Financial Corporation, Johnson City, Tennessee. Approved, December 9, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire First Union Bank of Virginia, Vienna, Virginia. Approved, December 11, 1992.

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

BANK HOLDING COMPANIES

Chicago	Gibson Investment Company, Gibson, Iowa -- to acquire Wingo, Ltd., Brooklyn, Iowa, and Poweshiek County Savings Bank. Returned, December 11, 1992.
Minneapolis	Marquette Bancshares, Inc., Minneapolis, Minnesota -- to engage de novo in providing employee benefits consulting services. Permitted, December 9, 1992.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire, through a joint venture, shares of CCF-Mellon Partners and engage in investment advisory activities. Approved, December 11, 1992.
Richmond	Mountaineer Bankshares of W. Va., Inc., Martinsburg, West Virginia -- to acquire Sunrise Bancorp, Inc., Wheeling, West Virginia. Approved, December 11, 1992.

BANK MERGERS

Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to acquire the Oxford, Ohio, branch of Home Savings of America, F.S.B., Irwindale, California, and to establish a branch. Approved, December 8, 1992.
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BANK PREMISES

St. Louis	Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises. Approved, December 9, 1992.
Cleveland	Crogham Colonial Bank, Fremont, Ohio investment in bank premises. Approved, December 11, 1992.
Chicago	Tikonka Savings Bank, Titonka, Iowa -- investment in bank premises. Returned, December 9, 1992.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Dallas San Jacinto Savings Association, Houston, Texas --
registration statement.
Withdrawn, December 10, 1992.

CAPITAL STOCK

Dallas Lamar Bancorporation, Inc., Paris, Texas --
redemption of shares.
Approved, December 10, 1992.

Dallas Northwest Bancshares Corporation, Benton, Louisiana -
- redemption of shares.
Approved, December 8, 1992.

Kansas City ORE Bancorporation, Leadville, Colorado -- redemption
of shares.
Approved, December 11, 1992.

Chicago Wingo, Ltd., Brooklyn, Iowa -- redemption of shares.
Returned, December 11, 1992.

CHANGE IN BANK CONTROL

Minneapolis Chisholm Bancshares, Inc., Chisholm, Minnesota --
change in bank control.
Permitted, December 7, 1992.

San Francisco ComBancorp, Montebello, California -- change in bank
control.
Permitted, December 10, 1992.

Minneapolis Gaylord Bancorporation, Ltd., Gaylord, Minnesota --
change in bank control.
Permitted, December 11, 1992.

Chicago Wingo, Ltd., Brooklyn, Iowa -- change in bank
control.
Returned, December 11, 1992.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Bank of Early, Blakely, Georgia, proposed merger with Early Interim, Inc. -- report on competitive factors. Submitted, December 8, 1992.
New York	Bank of Oman Limited, New York Branch, New York, New York, proposed acquisition of certain assets and assumption of certain liabilities of Bank of Oman Overseas (U.S.A.), New York, New York -- report on competitive factors. Submitted, December 9, 1992.
Kansas City	Bank of Weston, Weston, Missouri, proposed merger with Landmark KCI Bank, Kansas City, Missouri -- report on competitive factors. Submitted, December 11, 1992.
Kansas City	Colorado National Bank - Exchange, Colorado Springs, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Rockrimmon branch of Colorado National Bank-Belmont, Pueblo, Colorado -- report on competitive factors. Submitted, December 11, 1992.
Cleveland	Fifth Third Bank of Northwestern Ohio, National Association, Toledo, Ohio, proposed purchase of certain assets and assumption of certain liabilities of one branch of Home Savings of America, FSB, Irwindale, California -- report on competitive factors. Submitted, December 9, 1992.
Cleveland	Fifth Third Bank of Southern Ohio, Hillsboro, Ohio, proposed purchase of the Chillicothe, Ohio, branch of Home Savings of America, Irwindale, California -- report on competitive factors. Submitted, December 9, 1992.
New York	First Fidelity Bank, N.A., South Jersey, Burlington Township, New Jersey, proposed merger with First Fidelity Bank, N.A., New Jersey, Newark, New Jersey -- report on competitive factors. Submitted, December 8, 1992.

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

COMPETITIVE FACTORS REPORTS

Dallas	First State Bank, Blooming Grove, Texas, proposed merger with Citizens State Bank of Frost, Frost, Texas -- report on competitive factors. Submitted, December 9, 1992.
Atlanta	Gulf Coast Bank and Trust Company, New Orleans, Louisiana, proposed acquisition of the Metairie, Louisiana, branch of Gulf South Bank and Trust Company, Gretna, Louisiana -- report on competitive factors. Submitted, December 8, 1992.
Boston	Lafayette Bank and Trust Company, Bridgeport, Connecticut, proposed merger with American National Bank, Hamden, Connecticut -- report on competitive factors. Submitted, December 9, 1992.
Minneapolis	Marquette Bank South Dakota, N.A., Sioux Falls, South Dakota, proposed merger with the Yankton branch of Farmers and Merchants Bank, Huron, South Dakota -- report on competitive factors. Submitted, December 7, 1992.
Kansas City	MidAmerican Bank and Trust Company, Overland Park, Kansas, proposed merger with Johnson County Bank, N.A., Prairie Village, Kansas -- report on competitive factors. Submitted, December 11, 1992.
Chicago	Security Savings Bank, Williamsburg, Iowa, proposed acquisition of certain assets and assumption of liability to pay deposits made in the Wellman Savings Bank, Wellman, Iowa -- report on competitive factors. Submitted, December 10, 1992.
Chicago	State Bank of Lodi, Lodi, Wisconsin, proposed merger with SBL Bank -- report on competitive factors. Submitted, December 7, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago Sugar Creek National Bank, Sugar Land, Texas,
 proposed merger with ComTex Interim, National
 Association -- report on competitive factors.
 Submitted, December 10, 1992.

Kansas City Western Bank, Taos, New Mexico, proposed acquisition
 of the assets and assumption of the liabilities of
 the Taos branches of First National Bank in
 Albuquerque, Albuquerque, New Mexico -- report on
 competitive factors.
 Submitted, December 9, 1992.

EXTENSIONS OF TIME

Atlanta Browning Partners International, Inc., Miami, Florida
 -- extension to March 19, 1993, to acquire CJH
 Browning Bank.
 Granted, December 10, 1992.

Richmond CCB Financial Corporation, Durham, North Carolina --
 extension of time to March 12, 1993, to engage de
 novo in credit card operations through making and
 servicing credit loans.
 Granted, December 8, 1992.

San Francisco First Security Corporation, Salt Lake City, Utah --
 extensions to divest certain properties.
 Granted, December 8, 1992.

Atlanta First Southern Bank, Boca Raton, Florida -- extension
 to January 3, 1994, to establish a branch at
 1 South Ocean Boulevard and 21301 Powerline Road.
 Granted, December 10, 1992.

Richmond First-Citizens BancShares, Inc., Raleigh, North
 Carolina -- extension for First Citizens Bank to
 January 30, 1993, to acquire two branches of
 Raleigh Federal Savings Bank, Durham, North
 Carolina.
 Granted, December 10, 1992.

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

EXTENSIONS OF TIME

Atlanta	Park Bankshares, Inc., Lake Park, Florida -- extension to March 24, 1993, to acquire First National Bank of Lake Park. Granted, December 10, 1992.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, December 8, 1992.

MEMBERSHIP

Dallas	Alice Bank of Texas, Alice, Texas -- to become a member of the Federal Reserve System. Approved, December 9, 1992.
Director, FRBO	Federal Reserve Bank of Philadelphia -- to purchase equipment for low-speed check processing function. Approved, December 7, 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
Rating*

Examination Date

NONE

SECTION IApplications Subject to Newspaper
Notice Only

Fleet Bank of New York, Albany, New York, to acquire certain assets and assume certain liabilities of the following branches of Chemical Bank, New York, New York: One Old Loudon Road, Latham, NY; 1972 Albany-Schenectady Rd., Colonie, NY; 63 State Street, Albany, NY; 360 Delaware Avenue, Delmar, NY; 306 State Street, Schenectady, NY; 120 Hoosick Street, Troy, NY, Store #5 Troy Plaza Shopping Center; Clifton Country Mall, Clifton Park, NY; 100 Main Street, Midtown Shopping Center, South Glens Falls, NY; 183 East Main St., Rochester, NY; 1999 Ridge Road, Ontario, NY; 3380 Monroe Avenue, Town of Pittsford, NY; 2450 Ridge Road, Town of Greece, NY; 3333 West Henrietta Road, Town of Henrietta, NY; 1855 Monroe Avenue, Town of Brighton, NY; 1842 East Ridge Road, Irondequoit Fair Shopping Center, Irondequoit, NY; 964 Ridge Road, Webster, NY; 807 Fairport Road, East Rochester, NY; 2317 Lyell Avenue, Town of Gates, NY; 500 Delaware Avenue, Olean, NY; 60 West Main Street, Allegany, NY; 101 North Union Street, Olean, NY; 7 Main Street, Portville, NY; 420 East Main Street, Buffalo, NY; 2690 Walden Avenue, Cheektowaga, NY; 100 Main Street, Lockport, NY; 999 Broadway, Buffalo, NY; 5712 Main Street, Williamsville, NY; 1188 Niagara Falls Boulevard, Tonawanda, NY; 361 South Salina Street, Syracuse, NY; 1802 Teall Avenue, Syracuse, NY; 6600 Pittsford-Palmyra Road, Town of Perinton, NY; 119 South First Street, Olean, NY. 1/

1/7/93

The Bank of New York, New York, New York to establish a branch at 215 E. Ninth St., Brooklyn, New York. 1/

1/2/93

SECTION IIApplications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION IIINonbanking Applications
(Subject to Federal Register Notice Only)

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

1/4/93

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 12, 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 12, 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. * December 28, 1992

**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. *N: December 25, 1992

**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. December 29, 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 #

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

NONE

-
- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to end approximately 30 days from date of application's receipt.
 - @@ - Expected to end approximately 15 days from date of application's receipt.

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(December 11, 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 11, 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.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Hampton Roads, Chesapeake, Virginia, to establish a branch at 1100 Dam Neck Road, Virginia Beach, Virginia.	1-1-93
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with First Financial Bank (the successor to First Financial Savings Bank, Inc.)	Not yet available.

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>
Resource Bancshares Corporation, Columbia, South Carolina, to acquire 100% of the shares of Resource Mortgage Group, Inc., Columbia, South Carolina.	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.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 11, 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>
Dickenson-Buchanan Bank P. O. Drawer BB Haysi, Virginia 24256	9-21-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 11, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia To acquire Coast Bank, FSB, Sarasota, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	01-09-92*
Sun Bank/Gulf Coast Sarasota, Florida To merge with Coast Bank, FSB, Sarasota, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	01-09-92*
Sun Bank/Gulf Coast Sarasota, Florida To merge with Sun Bank and Trust/Charlotte County, N.A., Port Charlotte, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	01-09-92*
Sun Bank/Gulf Coast Sarasota, Florida To merge with First National Bank of Venice, Venice, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	01-09-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Century Bancorp, Inc. Milledgeville, Georgia 1-BHC formation, Century Bank and Trust, Milledgeville, Georgia.	01-19-93* Newspaper

*Subject to Provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 11, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Public Bank Corporation Saint Cloud, Florida Change in control by Paul Douglas Freedle to acquire 60.74 percent of the outstanding preferred stock.	Not yet available*
Great Guaranty Bancshares, Inc. New Roads, Louisiana Change in control by Edwin J. Leonards to acquire 18.33 percent of Series B voting preferred stock. Total ownership including existing common stock holdings will equal 18.39 percent.	Not yet available*

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank South Corporation Atlanta, Georgia To acquire Bank South Securities, Inc., Atlanta, Georgia, through a corporate reorganization, pursuant to Section 225.23 of Regulation Y and Section 20 of the Glass-Steagall Act.	Not Yet available
SunTrust Banks, Inc. Atlanta, Georgia To acquire Coast Bank, FSB, Sarasota, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

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

Application

None.

*Subject to Provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 11, 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

Bank

Rating

Date

None.

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 - 12-22-92
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
Merger	Security Bank and Trust Company Southgate, Michigan First of America Bank-Security Monroe, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	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-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 - 12-16-92

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 - 12-25-92
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 - 12-26-92

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	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - 11-20-92 N - 1-4-93
CoC-HC	Wingo, Ltd. Brooklin, Iowa Rollin R. Harder	FR - 11-17-92 N - 1-4-93
Y-2	Van Diest Investment Company Ankeny, Iowa Hamilton County Bancshares, Inc. Webster City, Iowa First State Bank Webster City, Iowa*	FR - ** N - **
CoC-HC	Avoca Financial Services, Inc. Council Bluffs, Iowa Terry M. Carley	FR - ** N - **
CoC-HC	Overton Bank Shares, Inc. Mondamin, Iowa James F. & Donald F. Schwertley and James R. King	FR - ** N - **
CoC-HC	Iowa State Bank Holding Company Des Moines, Iowa Marvin R. Selden, Jr.; Melvin H. Nielsen; Dennis Gallagher; Robert McLaughlin and Doris Olson	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)	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--engage in the sale of credit life, accident, disability, health, and property or casualty insurance	FR - **
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
Y-4	Valley Bancorporation Appleton, Wisconsin Valley Securities, Inc. Appleton, Wisconsin	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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>
RoS	Commercial Ban Corp. Carroll, Iowa To redeem approximately 51,300 shares of voting common stock from the Estate of Robert M. Moehn
RoS	Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock
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 11, 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>
-Bank of Pontiac 300 West Washington Street P.O. Box 0710 Pontiac, Illinois 61764-0710 (815) 844-6155	8/31/92	S
-Old Kent Bank 105 South York Street P.O. Box 8618 Elmhurst, Illinois 60126-3454 (708) 941-5200	8/07/92	S
-Villa Grove State Bank Ten North Main Street, Box 27 Villa Grove, Illinois 61956 (217) 832-2631	9/15/91	S
-Union Bank & Trust Company Two East Main Street, Box 17 Evansville, Wisconsin 53536 (608) 882-5200	8/24/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 11, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri to acquire First National Bank of Flora, Flora, Illinois	Newspaper: 1-6-93
* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee to acquire First State Bancshares, Inc., Somerville, Tennessee	Newspaper: 1-8-93
* Section 3(a)(1) application by Union Planters - FSB Acquisition Company, Memphis, Tennessee to acquire First State Bancshares, Inc., Somerville, Tennessee	Newspaper: 1-8-93
* Section 3(a)(3) application by Area Bancshares Corporation, Owensboro, Kentucky to acquire Commonwealth Bancorp, Glasgow, Kentucky	Newspaper: 1-11-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

* This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING December 11, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

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

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 acquisition 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 Bancsystem, Inc., Billings, MT	12-14-92
Norwest Corporation Mpls, MN To engage in title insurance agency activities including real estate settlement service activities through the acquisition of substantially all of the assets of Community Title Guaranty Company, Lombard, IL	Not yet available

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 in general insurance agency activities through the acquisition of Norwest Insurance Wyoming, Inc., Wheatland, WY	Not yet available
Marquette Bancshares, Inc. Mpls, MN To engage in investment advisory services through the acquisition of Marquette Fund Advisors, Inc., Mpls, MN	Not yet available

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

Application

First Integrity Bancorporation
St. Cloud, MN
To redeem 100% of its preferred
stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending December 11, 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 Denton 423 Broadway, Box 1047 Denton, MT 59430 (406) 567-2265	August 24, 1992	Outstanding
First State Bank of Froid 109 Main Street, Box 128 Froid, MT 59226-0128 (406) 766-2357	August 31, 1992	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Century Bank-Academy at Hancock, Colorado Springs, Colorado, for prior approval to establish a branch at 5725 North Academy Blvd., Colorado Springs, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Martin and Sandra Schifferdecker, Girard, Kansas, for prior approval to increase their ownership of G.N. Bancshares, Inc., Girard, Kansas, from 23.4 percent to 27.5 percent.*	November 16, 1992
United Missouri Bancshares, Inc., Kansas City, Missouri, through United subsidiary, Inc., to acquire 100 percent of the voting shares of Farmers Bancshares of Abilene, Inc., Abilene, Kansas.*	October 23, 1992
Granby Bancshares, Inc., Neosho, Missouri, for prior approval to acquire 100 percent of the voting shares of, and merge with Anderson Bancshares, Inc., and Neosho Bancshares, Inc., both of Neosho, Missouri.*	November 27, 1992
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of Southgate Banking Corporation, Prairie Village, Kansas.*	December 18, 1992
Peoples Trust of 1987, Ottawa, Kansas, for approval to retain 100 percent of the voting shares of Peoples, Inc., Ottawa, Kansas.*	December 8, 1992

Federal Reserve Bank of Kansas City

FirstBank Holding Company Employee Stock Ownership Plan, Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares, and merge with FirstBank Holding Company of California, Lakewood, Colorado.* December 21, 1992

Judy Svajar, Christopher Smith, and Virginia M. Olson, all of Cozad, Nebraska, for prior approval to increase their respective proportionate ownership interests in Midwest Banco Corporation, Cozad, Nebraska, by 16.67 percent to 33.33 percent. December 21, 1992

Midstate Bancorp, Hinton, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First Community Bank, Blanchard, Oklahoma.* December 28, 1992

Citizens Bancshares Co., Chillicothe, Missouri, for prior approval to acquire 100 percent of the voting shares of First Security Bank of Brookfield/Keytesville, Brookfield, Missouri.* Not Available

Jon R. Stuart, Tulsa, Oklahoma, for prior approval to increase his ownership in Tulbancorp, Inc., Tulsa, Oklahoma, to 31.53 percent. Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

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 DECEMBER 7, 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
Fred Ronnie Myrick, Monroe, LA, and Joe Kenneth Newton,
Ruston, LA, to acquire an interest in First Capital
Bancorp, Inc., Delhi, LA

N/A

*Section 3(a)(3) application by
First Abilene Bankshares, Inc., Abilene, TX, to
acquire Stephenville Bank & Trust Company,
Stephenville, TX

92/12/23

*Section 3(a)(3) application by
First Abilene Bankshars of Delaware, Inc.,
Wilmington, DE, to acquire Stephenville Bank & Trust
Company, Stephenville, TX

92/12/23

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 DECEMBER 7, 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/11/92

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>
The Sumitomo Bank, Limited, Tokyo, Japan, to maintain 13.74 percent interest in CPB, Inc., Honolulu, Hawaii. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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> 12/28/92

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 12/11/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 11, 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>
American Pacific State Bank	15260 Ventura Blvd. Sherman Oaks, CA 94103 (818) 760-7200	8/31/92	Satisfactory
The Prineville Bank	422 North Beaver St. Prineville, OR 97754 (503) 447-4105	9/14/92	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.