

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 51
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 19, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Capital Bancorporation, Inc., Cape Girardeau, Missouri -- statement concerning its action of November 30, 1992, approving the application to acquire Magna Bank of South Missouri, Ozark, Missouri.

Authorized, December 16, 1992.

CB Financial Corporation, Jackson, Michigan -- to acquire First of Charlevoix Corporation, Charlevoix, Michigan, and First State Bank of Charlevoix.

Approved, December 16, 1992.

Deutsche Bank AG, Frankfurt, Federal Republic of Germany -- to retain U.S. subsidiaries of Morgan Grenfell Group plc, London, England, and to engage in securities activities.

Approved, December 16, 1992.

Meridian Bancorp, Inc., Reading, Pennsylvania -- requests for reconsideration of the Board's approval of the applications to acquire Peoples Bancorp, Inc., Lebanon, Pennsylvania.

Denied, December 17, 1992.

Old National Bancorp, Evansville, Indiana -- to acquire City Financial Bancorp, Inc., Danville, Illinois, The City National Bank of Danville; The City National Bank of Hoopeston, Hoopeston, Illinois, and City Potomac Bank, Potomac, Illinois.

Approved, December 14, 1992.

BANKS, FOREIGN

TaipeiBank, Taipei, Taiwan -- to establish a state-licensed branch in Los Angeles, California.

Approved, December 18, 1992.

United World Chinese Commercial Bank, Taipei, Taiwan -- to establish a state-licensed agency in Los Angeles, California.

Approved, December 18, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

CURRENCY

Federal Reserve notes -- decrease in the 1992 new currency budget for printing and related costs; and approval of the 1993 new currency budget.
Approved, December 16, 1992.

ENFORCEMENT

BCCI Holdings (Luxembourg) S.A., Luxembourg, Bank of Credit and Commerce International S.A., and Bank of Credit and Commerce International, George Town, Cayman Islands -- order of prohibition, cease and desist order, and conditional assessment of civil money penalty against Kamal Adham.
Authorized, December 16, 1992.

Pitcairn Bancorp, Inc., Jenkintown, Pennsylvania, and Pitcairn Private Bank -- written agreement dated November 17, 1992, with the Federal Reserve Bank of Philadelphia.
Announced, December 17, 1992.

Vic Sather & Associates, Inc., Bloomington, Minnesota -- final decision and order of assessment of civil money penalties against Vic Sather and Paul C. Hufnagle.
Authorized, December 14, 1992.

RESERVE BANK OPERATIONS

Budgets for 1993.
Approved, December 16, 1992.

Federal Reserve Bank of San Francisco -- renovation program at the Bank's Salt Lake City Branch.
Approved, December 14, 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

Atlanta	Alerion Bank, New Orleans, Louisiana -- to establish a branch at 200 Veterans Memorial Boulevard, Metairie, Louisiana. Approved, December 17, 1992.
Atlanta	Bank Independent, Sheffield, Alabama -- to establish a branch at 863 Cox Creek Parkway, Florence, Alabama. Approved, December 17, 1992.
Chicago	Bank of Lakeview, Lakeview, Michigan -- to establish a branch at 7490 Northland Drive, Stanwood, Michigan. Approved, December 18, 1992.
New York	Bank of New York, New York, New York -- to establish branches at Brinks Incorporated, 652 Kent Avenue, Brooklyn; Hudson Armored Car and Courier Service; 291 Upper North Road, Highland; and Andover Protective Services, 1640 Veterans Memorial Highway, Central Islip, New York. Approved, December 18, 1992.
Richmond	Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 3829 South George Mason Drive, Falls Church, Virginia. Approved, December 17, 1992.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish a branch at 6511 Woodlake Parkway, Midlothian, Virginia. Approved, December 16, 1992.
Atlanta	Trust Company Bank, Atlanta, Georgia -- to establish a branch at the Johnson Ferry Road Medical and Professional Banking Center Facility at 1100 Johnson Ferry Road. Approved, December 14, 1992.

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

BANK HOLDING COMPANIES

Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- proposal that AmSouth Bank, N.A. acquire certain assets and assume certain liabilities of Secor Bank, F.S.B., Birmingham, Alabama. Approved, December 17, 1992.
Chicago	BOI Financial Corp., Normal, Illinois -- to acquire The Bank of Illinois in Normal. Approved, December 18, 1992.
Atlanta	Brannen Banks of Florida, Inc., Inverness, Florida -- to engage de novo in mortgage lending and servicing activities through Brannen Mortgage Company. Permitted, December 16, 1992.
Atlanta	Button Gwinett Bancorp, Inc., Snellville, Georgia -- to merge with The Gwinett Financial Corporation, Lawrenceville, Georgia, and acquire The Bank of Gwinnett County. Approved, December 15, 1992.
Dallas	Citizens Bankers of Delaware, Inc., Wilmington, Delaware -- to acquire Baytown State Bank, Baytown, Texas, and Citizens Bank and Trust Company. Approved, December 18, 1992.
Chicago	Cole - Taylor Financial Group, Inc., Northbrook, Illinois -- to engage de novo in credit related insurance activities through Cole Taylor Life Insurance Company, Inc., Wheeling, Illinois, and Cole Taylor Finance Company, Inc. Permitted, December 16, 1992.
New York	Credit Commercial de France S.A., Paris, France -- to retain and increase interest in Pilgrim Baxter Grieg Framlington & Associates Ltd., Wayne, Pennsylvania, and to continue to act as an investment advisor through Pilgrim Baxter Grieg & Associates Ltd. Approved, December 18, 1992.

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

BANK HOLDING COMPANIES

Dallas	C.S.B.C.C., Inc., Wilmington, Delaware -- to acquire Citizens State Bank of Corpus Christi, Corpus Christi, Texas. Approved, December 18, 1992.
Chicago	Denmark Bancshares, Inc., Denmark, Wisconsin -- to engage de novo in real estate appraisal activities through L. McDonald Insurance Agency, Inc. Permitted, December 18, 1992.
Minneapolis	Fishback Insurance Agency, Inc., Brookings, South Dakota -- proposal that First National Bank in Brookings, merge with Home Trust Savings and Loan Association, Vermillion, South Dakota. Approved, December 15, 1992.
Kansas City	Granby Bancshares, Inc., Neosho, Missouri -- to merge with Anderson Bancshares, Inc., and Neosho Bancshares, Inc. Approved, December 16, 1992.
Chicago	Irwin Financial Corporation, Columbus, Indiana -- to engage de novo in securities brokerage and investment advisory services through Irwin Union Securities, Inc. Permitted, December 18, 1992.

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

BANK HOLDING COMPANIES

Secretary	Keycorp, Albany, New York -- proposal by Key Bancshares of Washington, Inc., Seattle, Washington, to acquire Puget Sound Bancorp, Tacoma, Washington, Puget Sound National Bank, Bellingham National Bank, Bellingham, Washington, San Juan County Bank, Friday Harbor, Washington, Puget Sound Savings Bank, Seattle, Washington, Puget Sound Life Insurance Company, Phoenix, Arizona, Washington Mortgage Corporation, Seattle, Washington, and The Tacoma Partnership, Federal Way, Washington. Approved, December 16, 1992.
Chicago	Maple Park Bancshares, Inc., Maple Park, Illinois -- to engage de novo in mortgage activities for secondary market residential real estate loans. Returned, December 16, 1992.
Richmond	NationsBank Corporation, Charlotte, North Carolina -- to engage de novo in lending and leasing activities through NationsBanc Leasing and Financial Corporation, Tucker, Georgia. Permitted, December 18, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage de novo in community development activities through investments in limited partnerships that qualify for low income tax credits. Permitted, December 17, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Merchants & Miners Bancshares, Inc., Hibbing, Minnesota. Approved, December 17, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in data processing activities through Comprehensive Computer Solutions, Inc., Spring Valley, New York. Approved, December 17, 1992.
Minneapolis	Ormsby Bancshares, Inc., Ormsby, Minnesota -- to engage de novo in lending activities. Permitted, December 15, 1992.

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

BANK HOLDING COMPANIES

Atlanta	Peoples Financial Services, Inc., Cookeville, Tennessee -- to acquire Citizens Federal Savings Bank, Rockwood, Tennessee. Approved, December 17, 1992.
Chicago	Random Lake Bancorp, Limited, Random Lake, Wisconsin -- to acquire State Bank of Random Lake. Approved, December 18, 1992.
Atlanta	Southern Bank Group, Inc., Roswell, Georgia -- to engage in the leasing of furniture and equipment to Eastside Bank and Trust Company, Snellville, Georgia. Approved, December 18, 1992.
Chicago	Sullivan Bancshares, Inc., Sullivan, Illinois -- to engage in purchasing loan participations from The First National Bank of Sullivan. Permitted, December 18, 1992.
Dallas	U B & T Holding Co., Abilene, Texas -- to acquire United Bank & Trust. Approved, December 15, 1992.

BANK MERGERS

Kansas City	Bank of Neosho, Neosho, Missouri -- to merge with Anderson State Bank, Anderson, Missouri, and Citizens State Bank, Granby, Missouri, and to establish branches. Approved, December 16, 1992.
Kansas City	Belcaro Bank, Glendale, Colorado -- to merge with Denver Tec Bank, Denver, Colorado, and The Professional Bank of Colorado, Englewood, Colorado, and to establish branches. Approved, December 16, 1992.
Philadelphia	Community Bank and Trust Company, Forest City, Pennsylvania -- to merge with First National Bank of Nicholson, Nicholson, Pennsylvania. Approved, December 17, 1992.

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

BANK PREMISES

Atlanta Bank Independent, Sheffield, Alabama -- investment in bank premises.
Approved, December 17, 1992.

Kansas City Bank of Neosho, Neosho, Missouri -- investment in bank premises.
Approved, December 16, 1992.

Philadelphia Community Bank and Trust Company, Forest City, Pennsylvania -- investment in bank premises.
Approved, December 17, 1992.

BANKS, FOREIGN

Cleveland Mellon Bank Canada, Toronto, Canada -- to acquire R-M Trust Company, and engage in securities transfer and corporate trust activities in Canada.
Approved, December 17, 1992.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R Liberty Trust Company, Oklahoma City, Oklahoma -- registration statement.
Approved, December 18, 1992.

BANKS, STATE MEMBER

Minneapolis Culbertson State Bank, Culbertson, Montana -- payment of a dividend.
Withdrawn, December 18, 1992.

CAPITAL STOCK

Minneapolis Duke Financial Group, Inc., St. Paul, Minnesota -- redemption of shares.
Approved, December 14, 1992.

Minneapolis First Integrity Bancorporation, St. Cloud, Minnesota -- redemption of shares.
Returned, December 18, 1992.

Atlanta FNB Banking Company, Griffin, Griffin, Georgia -- redemption of shares.
Approved, December 14, 1992.

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

COMPETITIVE FACTORS REPORTS

Atlanta	First Union National Bank of Georgia, Atlanta, Georgia, proposed merger with Decatur Federal Savings and Loan Association, Decatur, Georgia -- report on competitive factors. Submitted, December 16, 1992.
Chicago	Firststar Bank, Lake Geneva, National Association, Lake Geneva, Wisconsin, proposed merger with Firststar Bank Elkhorn, Elkhorn, Wisconsin -- report on competitive factors. Submitted, December 15, 1992.
Dallas	Lockwood National Bank of Houston, Houston, Texas, proposed merger with Community National Bank, Friendswood; Peoples National Bank, Pasadena; and Peoples Bank, Houston, Texas -- report on competitive factors. Submitted, December 17, 1992.
Dallas	Pacific Southwest Bank, F.S.B., Corpus Christi, Texas, proposed purchase of branches at 2443 South High, Longview, Texas, and 400 South Alamo, Marshall, Texas, of First Interstate of Texas, N.A., Houston, Texas -- report on competitive factors. Submitted, December 16, 1992.
Dallas	Pacific Southwest Bank, F.S.B., Corpus Christi, Texas, proposed purchase of branches from American Federal Bank, F.S.B., Dallas, Texas, at 112 W. 2nd Street, Cameron; 134 E. Van Buren, Harlingen; 2114 Saunders, Laredo; and 300 S. Cage, Pharr, Texas -- report on competitive factors. Submitted, December 16, 1992.
San Francisco	Sacramento Savings Bank, Sacramento, California, proposed purchase of certain assets and assumption of certain liabilities of the Grass Valley branch of Commerce Security Bank -- report on competitive factors. Submitted, December 15, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago Society Bank, Michigan, Ann Arbor, Michigan, proposed merger with Society Bank, Monroe, Monroe, Michigan, and Society National Bank, Sturgis, Michigan -- report on competitive factors. Submitted, December 15, 1992.

Atlanta Third National Bank of South Central Tennessee, Pulaski, Tennessee, proposed purchase of the assets and assumption of the liabilities of three branches of Third National Bank in Nashville, Nashville, Tennessee -- report on competitive factors. Submitted, December 18, 1992.

EXTENSIONS OF TIME

New York Bank of New York, New York, New York -- extension to December 3, 1993, to establish a branch at Route 22, Town of Southeast, New York. Denied, December 18, 1992.

New York Bank of New York, New York, New York -- extension to December 3, 1993, to establish a branch at Route 22, Town os Southeast, New York. Denied, December 18, 1992.

Minneapolis Bowbells Holding Company, Bowbells, North Dakota -- extension to April 7, 1993, to acquire First National Bank, Minot, North Dakota. Granted, December 16, 1992.

Director, BS&R Citicorp, New York, New York -- extension to divest certain property. Granted, December 18, 1992.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, December 14, 1992.

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

INTERNATIONAL OPERATIONS

Director, BS&R Citicorp, New York, New York -- to invest in Citicorp Insurance Services Limited, London, England. and British National Life Assurance Company Limited, West Sussex, England.
Permitted, December 18, 1992.

MEMBERSHIP

Chicago Citizens Trust and Savings Bank, South Haven, Michigan -- membership in the Federal Reserve System.
Withdrawn, December 18, 1992.

Minneapolis Security State Bank of Edgeley, Edgeley, North Dakota -- to become a member of the Federal Reserve System.
Approved, December 15, 1992.

REGULATIONS AND POLICIES

Secretary Regulation CC -- technical corrections to provide updated cross-references between Regulation CC and the Uniform Commercial Code.
Approved, December 16, 1992.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve of Dallas -- to implement an account post-sort service in District offices.
Approved, December 17, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation F, Limitation on Interbank Liabilities -- new regulation to implement the interbank liability provisions of the Federal Deposit Insurance Corporation Improvement Act of 1991 (Docket R-0769).

Approved, November 20, 1992.

Regulations H and Y -- final rule adding the European Bank for Reconstruction and Development, the International Finance Corporation, and the Nordic Investment Bank to the list of multilateral lending institutions eligible for the 20 percent risk weight category (Docket R-0776).

Approved, December 8, 1992.

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Kansas City Century Bank Academy at Hancock, Colorado Springs, Colorado -- to establish an additional branch in Colorado Springs, Colorado.
Approved, December 11, 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 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)

Bank of Nova Scotia, Barclays PLC, Bankers Trust New York Corporation, The Chase Manhattan Corporation, Chemical Banking Corporation, Citicorp, Deutsche Bank AG, The Fuji Bank, Limited, The Hongkong and Shanghai Banking Corp., Industrial Bank of Japan, Ltd., J.P. Morgan & Co., Incorporated, The Long-Term Credit Bank of Japan, and The Nippon Credit Bank, Ltd., to acquire directly or indirectly an interest in Government Pricing Information System, Inc., a de novo company that will engage in the compilation and transmission of data with respect to Government securities.

N/A

SECTION IV

Applications Not Involving
Public Comment

BNY International Financing Corporation, New York, New York to make an additional investment in BNY Australia Limited, Sydney, Australia.

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 19, 1992

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

NONE.

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 18, 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 19, 1992**

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

None

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

None

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

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

**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 18, 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 18, 1992. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Orrville Savings Bank
101 West Market Street
Orrville, Ohio 44667
(216) 683-3055
Rating: Outstanding
Exam Date: September 28, 1992

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control with respect to FCFT, Inc., Princeton, West Virginia.	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>
BB&T Financial Corporation, Wilson, North Carolina, to acquire Security Financial Holding Company, Durham, North 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 18, 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.

Examination
 Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 18, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
PanAmerican Bank Miami, Florida To establish a branch located at 888 Brickell Avenue, Miami, Florida to be known as PanAmerican Bank-Brickell Avenue Branch and Executive Offices.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FirstBanc Holding Company, Inc. Robertsdale, Alabama Change in control by Willard Belton Simmons, Jr., to acquire an additional 7.19 percent of the outstanding shares of common stock. Total ownership will equal 25.85 percent.	Not yet available*
First Linden Bancshares, Inc. Linden, Alabama 1-BHC formation, First Bank of Linden, Linden, Alabama.	Not yet available*

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Merger Corporation Jacksonville, Florida To acquire Barnett Banks Trust Company, N.A., Jacksonville, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 18, 1992

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Forest Bancorp Forest, Mississippi To engage <i>de novo</i> in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b) (1) of Regulation Y.	12-31-92

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

Application

FMB Bancshares, Inc. Lakeland, Georgia To redeem stock options issued to William L. Lee granting him the right to purchase 2,000 shares of outstanding common stock.	Not yet available*
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Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 18, 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>
Southern Heritage Savings Bank Post Office Box 467 Winterville, Georgia 30683 (706) 548-2068	Satisfactory	09-08-92
First Bank & Trust Company Post Office Box 272170 Tampa, Florida 33688 (813) 932-1885	Needs to Improve	09-08-92
First American Bank of Indian River County 4000 20th Street Vero Beach, Florida 32960 (407) 567-0552	Satisfactory	09-08-92

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>
Merger/ Branches	Security Bank and Trust Company Southgate, Michigan First of America Bank-Security Monroe, Michigan Monroe Office 28 East Front Street Monroe, Michigan Maybee Office 9040 Raisin Street Maybee, Michigan South Dixie Office 15407 South Dixie Highway Monroe, Michigan Frenchtown Office 6000 North Monroe Street Monroe, Michigan South Custer Office 2100 South Custer Monroe, Michigan North Telegraph Office 465 North Telegraph Road Monroe, Michigan North Monroe Office 202 North Monroe Street Monroe, Michigan Newport Office 8733 Swan Creek Road Newport, Michigan North Dixie Office 2770 North Dixie Highway Monroe, Michigan Bedford Township Office 7548 Lewis Avenue Temperance, Michigan*	N - **
Oakar	Royal Bancshares, Inc. Elroy, Wisconsin Hillsboro Branch of AnchorBank, S.S.B. Hillsboro, Wisconsin*	N - 12-22-92

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Bank of Lakeview Lakeview, Michigan 7490 Northland Drive Stanwood, Michigan*	N - 12-11-92
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	The Shelby County State Bank Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	N - **
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 6210 Kalamazoo Avenue Kentwood, Michigan*	N - 1-3-93

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 - 12-23-92 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 - 1-4-93 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. Brooklyn, 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 - 1-7-93 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 - **
Y-2	Shelby County Bancorp, Inc. Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	FR - ** N - **
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois To purchase participations from their banking subsidiary	FR - 12-18-92
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 - 12-28-92
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 - **
Y-4	Garwin Bancorporation Garwin, Iowa Garwin Insurance Agency Garwin, Iowa	FR - **
Y-4	Amcore Financial, Inc. Rockford, Illinois Rockford Mercantile Agency Rockford, Illinois--To operate as a collection agency	FR - 12-18-92
4(c)(8)	Citizens Financial Corporation Fort Atkinson, Wisconsin Purchase loan participation certificates from its sub, Citizens State Bank	FR - 12-18-92
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Elmhurst, Illinois	FR - 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 Ending Date</u>
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
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 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)	Withee Bank Shares, Inc. Withee, Wisconsin Engage in development and ownership of a low income housing project	FR - **

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*
Ros	Rigler Investment Company New Hampton, Iowa To purchase 6,500 shares of common stock

N - Newspaper

FR - Federal Register

*** - Subject to Provisions of Community Reinvestment Act**

**** - Not available at this time**

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 18, 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>
-Midwest Guaranty Bank 1475 Big Beaver Road P.O. Box 7091 Troy, Michigan 48007 (313) 649-3838	9/21/92	S
-Bank One, Sturgis 100 East Chicago Road Sturgis, Michigan 49091 (616) 651-4711	9/08/92	S
-The Farmers and Merchants Bank P.O. Box 270 Berlin, Wisconsin 54923 (414) 361-1454	9/17/92	S
-Iowa State Bank P.O. Box N Hull, Iowa 51239 (712) 439-1025	9/28/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 18, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Change in control notification involving
Citizens National Bancorp, Inc., Springfield,
Missouri by Charles and Frances Tuck

Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Stock redemption notification by
Citizens National Bancorp, Inc.,
Springfield, Missouri

Not applicable

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 18, 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	1-4-93
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
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	1-4-93

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Newberry Bancorp, Inc. Sault Ste. Marie, MI To engage in community rein- vestment activities through the acquisition of Northern Michigan BidCo, Inc., Sault Ste Marie, MI	Not yet available

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 18, 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
The Clinton State Bank P. O. Box 360 Clinton, MN 56225-0360 (612) 325-5401	September 14, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Friendly Bank of Oklahoma City, Oklahoma City, Oklahoma, for prior approval to establish a branch at 11920 South Western Avenue, Oklahoma City, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Community Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting stock of First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas.*	Not Available
Robert H. and Norma J. Garwood, Miami, Oklahoma, for prior approval to acquire 100 percent of the outstanding voting shares of Nine Tribes Bankshares, Inc., Quapaw, Oklahoma.	Not Available
James Plate, Harrisburg, Nebraska, for prior approval to increase his proportionate ownership in Banner County Ban Corporation, Harrisburg, Nebraska, from 9.93 percent to 36.42 percent.	Not Available
One Security of Kansas, Inc., Kansas City, Kansas, for prior approval to become a bank holding company through the acquisition of at least 80 percent of the voting shares of One Security, Inc., Kansas City, Kansas, Mission Bancshares, Inc., Mission, Kansas, Valley View Bancshares, Inc., Overland Park, Kansas, and Industrial Bancshares, Inc., Kansas City, Kansas.*	Not Available
Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 9 percent of the voting shares of F & M Bancorporation, Tulsa, Oklahoma.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Brooke Holdings, Inc., and Brooke Corporation, both of Jewell, Kansas, for prior approval to acquire 100 percent of the voting shares of The Smith Insurance Agency, Inc., Beloit, Kansas.	Not Available
First State Bancshares, Inc., Scottsbluff, Nebraska, for prior approval to acquire at least 51 percent of the voting shares of Security Federal Savings & Loan Association, Cheyenne, Wyoming.	Not Available

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

APPLICATION

Lawton Security Bancshares, Inc., Lawton, Oklahoma, for prior approval to redeem 56,206 shares of its own voting common stock.	Not Available
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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>
The State Bank P.O. Box 539 Winfield, Kansas 67156-0539	09-14-92	12-08-92	Satisfactory
The Bank of Woodward P.O. Box 68 Woodward, Oklahoma 73802-0068	09-14-92	12-10-92	Satisfactory
Bank of Holden 123 W. 2nd Holden, Missouri 64040-1322	09-14-92	12-10-92	Satisfactory
State Bank & Trust Co. P.O. Box 2077 Colorado Springs, Colorado 80901	09-28-92	12-24-92	Satisfactory
The Gunnison Bank & Trust Co. P.O. Box 119 Gunnison, Colorado 81230-0119	09-14-92	12-24-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 14, 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
James William Collins, McAllen, TX, to acquire an
interest in Gulf Southwest Bancorp, Inc., Houston, TX
(Previously reported during the week of 11-23-92)

92/12/05

Change in Control Notice by
James William Collins, McAllen, TX, to acquire an
interest in Texas Regional Bancshares, Inc., McAllen, TX
(Previously reported during the week of 11-23-92)

92/12/04

Change in Control Notice by
William Cotulla; Carl Huddleston; Daniel Kinsel III,
and John Northcut, Cotulla, TX; and Andrew Lewis III,
San Antonio, TX, to acquire an interest in Stockmens
Financial Corporation, Cotulla, TX

N/A

*Section 3(a)(1) application by
First Bancshares of Delaware, Inc., Wilmington, DE,
to acquire The Hamilton National Bank, Hamilton, TX, and
Bank of Tyler, Tyler, 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 DECEMBER 14, 1992

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/18/92

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. Req.:</u> 01/08/93
Security Bank Holding Company Employees Stock Ownership Plan, Coos Bay, Oregon, to become a bank holding company by acquiring 29.3 percent of Security Bank Holding Company, Coos Bay, Oregon. *	<u>Newspaper:</u> 10/01/92 <u>Fed. Req.:</u> 01/21/93

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. Req.:</u> 01/04/93

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 12/18/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 18, 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.