

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 4
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 23, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

FCFT, Inc., Princeton, West Virginia -- to acquire Peoples Bank of Richwood, Inc., Richwood, West Virginia, and for Peoples Bank to merge with First Community Bank, Inc., Princeton, West Virginia.
Approved, January 19, 1993.

KeyCorp, Albany, New York, and Key Bancshares of New York, Inc. -- to acquire National Savings Bank of Albany.
Approved, January 19, 1993.

BANK MERGERS

First Community Bank, Inc., Princeton, West Virginia -- to merge with Peoples Bank of Richwood, Inc., Richwood, West Virginia, and to establish branches.
Approved, January 19, 1993.

REGULATIONS AND POLICIES

Section 20 subsidiaries -- adoption of an indexed revenue test.
Approved, January 19, 1993.

RESERVE BANK OPERATIONS

Federal Reserve Bank of San Francisco -- to continue a multi-year renovation program of the Seattle Branch building; and delegation of authority to Director, Division of Reserve Bank Operations and Payments Systems of the approval of remaining renovation work planned for 1993-1997.
Approved, January 19, 1993.

**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

- Chicago Cole Taylor Bank, Chicago, Illinois -- to establish an offsite electronic facility at 203 Yorktown Shopping Center, Lombard, Illinois.
Approved, January 20, 1993.
- Dallas First Bank of Muleshoe, Muleshoe, Texas -- to establish a branch at 216 North Broadway, Dimmit, Texas.
Approved, January 19, 1993.

BANK HOLDING COMPANIES

- Cleveland Citizens, Inc., Evans City, Pennsylvania -- to engage de novo in permissible lending activities.
Permitted, January 17, 1993.
- Richmond Commerce Banc Corporation, Charleston, West Virginia -- to acquire First National Bank, Beckley, West Virginia.
Approved, January 20, 1993.
- Dallas Commerce Bancshares, Inc., Dover, Delaware -- to acquire Hale County State Bank.
Approved, January 21, 1993.
- Dallas First Abilene Bankshares, Inc., Abilene, Texas, and First Abilene Bankshares of Delaware, Inc., Wilmington, Delaware -- to acquire Stephenville Bank & Trust Co., Stephenville, Texas.
Approved, January 21, 1993.
- Dallas First Delaware Bancorp, Inc., Wilmington, Delaware -- to acquire First State Bank of Texas, Denton, Texas.
Approved, January 19, 1993.
- Richmond First Southern Bancorp, Inc., Asheboro, North Carolina -- to acquire First Southern Savings Bank, Inc., SSB, Asheboro, North Carolina.
Approved, January 20, 1993.

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

BANK HOLDING COMPANIES

Kansas City Fourth Financial Corporation, Wichita, Kansas -- to engage de novo in community development activities through Bank IV Community Development Corporation. Permitted, January 21, 1993.

St. Louis Grenada Sunburst System Corporation, Grenada, Mississippi -- proposal that Sunburst Bank, Grenada, Mississippi, purchase certain assets and assume certain liabilities of Eastover Bank for Savings, Jackson, Mississippi. Approved, January 22, 1993.

St. Louis Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire the First National Bank of Flora, Flora, Illinois. Approved, January 22, 1993.

Kansas City United Missouri Bancshares, Inc., Kansas City, Kansas, and United Subsidiary, Inc. -- to acquire CNB Financial Corporation, and engage in automated teller machine-related data processing activities. Approved, January 20, 1993.

Chicago Withee Bank Shares, Inc., Withee, Wisconsin -- to engage de novo in a low-income housing project. Permitted, January 21, 1993.

BANK PREMISES

Richmond Bank of Monroe, Union, West Virginia -- investment in bank premises. Approved, January 22, 1993.

St. Louis Bank of Ste. Genevieve, Ste Genevieve, Missouri -- investment in bank premises. Approved, January 21, 1993.

Richmond Central Virginia Bank, Powhattan, Virginia -- investment in bank premises. Approved, January 20, 1993.

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

CAPITAL STOCK

Atlanta Magnolia State Corporation, Bay Springs,
 Mississippi -- redemption of shares.
 Approved, January 21, 1993.

Kansas City Midwest Banco Corporation, Cozad, Nebraska --
 redemption of shares.
 Approved, January 22, 1993.

CHANGE IN BANK CONTROL

Kansas City Midwest Banco Corporation, Cozad, Nebraska -- change
 in bank control.
 Permitted, January 22, 1993.

Dallas Rusk County Bancshares, Inc., Henderson, Texas --
 change in bank control.
 Returned, January 22, 1993.

COMPETITIVE FACTORS REPORTS

Cleveland Banc One, Texas, National Association, Dallas, Texas,
 proposed merger with United National Bank, Denton,
 Texas -- report on competitive factors.
 Submitted, January 22, 1993.

Minneapolis Citibank (South Dakota), N.A., Sioux Falls, South
 Dakota, proposed merger with Citibank (Maryland),
 N.A., Towson, Maryland -- report on competitive
 factors.
 Submitted, January 22, 1993.

Philadelphia Farmers First Bank, Lititz, Pennsylvania, proposed
 merger with Farmers First Savings Bank, Columbia,
 Pennsylvania -- report on competitive factors.
 Submitted, January 22, 1993.

Kansas City Local America Bank of Tulsa, A Federal Savings Bank,
 Tulsa, Oklahoma, proposed merger with Fidelity
 Federal Savings and Loan Association -- report on
 competitive factors.
 Submitted, January 19, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Security Savings and Loan Association, Garden City, Kansas, proposed merger with Security Savings and Loan Association, Salina, Kansas -- report on competitive factors. Submitted, January 19, 1993.
Atlanta	Sun Bank / South Florida, NA, Fort Lauderdale, Florida, proposed merger with Flagler National Bank, West Palm Beach, Florida -- report on competitive factors. Submitted, January 21, 1993.
Atlanta	Sun Bank of Volusia County, Daytona Beach, Florida, proposed purchase of certain assets and assumption of the liability to pay deposits made in twelve branches of Sun Bank / Gulf Coast, Sarasota, Florida -- report on competitive factors. Submitted, January 20, 1993.
Dallas	United National Bank, Denton, Texas, proposed merger with Bank One, Texas, N.A., Dallas, Texas -- report on competitive factors. Submitted, January 22, 1993.
San Francisco	Valley Bank and Trust Company, N.A., Salt Lake City, Utah, proposed merger with Valley Central Bank, Richfield, Utah -- report on competitive factors. Submitted, January 22, 1993.
Richmond	Virginia Beach Federal Savings Bank, Virginia Beach, Virginia, proposed purchase of certain assets and assumption of the liabilities of an office of Seaboard Savings Bank, FSB -- report on competitive factors. Submitted, January 19, 1993.

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

EXTENSIONS OF TIME

Atlanta	Barnett Bank of Highlands County, Sebring, Florida; Barnett Bank of Naples, Naples; Barnett Bank of Pasco County, Holiday; Barnett Bank of Pinellas County, St. Petersburg; Barnett Bank of Polk County, Lakeland; Barnett Bank of Southwest Florida, Sarasota; Barnett Bank of Tallahassee, Tallahassee; Barnett Bank of Volusia County, Deland; and Barnett Bank of West Florida, Pensacola, Florida -- extension to April 28, 1993, to acquire certain assets and assume certain liabilities of First Florida Bank, N.A., Tampa, Florida. Granted, January 21, 1993.
Richmond	Centura Bank, Rocky Mount, North Carolina -- extension to May 18, 1993, to merge with Centura Interim Bank, Brevard, North Carolina. Granted, January 19, 1993.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- extension to May 18, 1993, for Centura Bank, Rocky Mount, North Carolina, to merge with the successor to Brevard Federal Savings and Loan Association, Brevard, North Carolina. Granted, January 19, 1993.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- extension to May 18, 1993, to acquire Brevard Federal Savings and Loan Association, Brevard, North Carolina. Granted, January 19, 1993.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- extension to May 18, 1993, to acquire Centura Interim Bank, Brevard, North Carolina. Granted, January 19, 1993.
Atlanta	Colonial Bancgroup, Inc., Montgomery, Alabama -- extension to May 7, 1993, to acquire Home Federal Savings Bank of Alabama, Lafayette, Alabama, and merge Home Federal with Colonial Bank, Montgomery, Alabama. Granted, January 21, 1993.

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

EXTENSIONS OF TIME

Atlanta	Colonial Bancgroup, Inc., Montgomery, Alabama -- extension to May 3, 1993, to acquire Auburn Federal Savings Bank, Auburn, and merge Auburn with Colonial Bank, Montgomery, Alabama. Granted, January 21, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, January 20, 1993.
Chicago	Great Lakes Financial Resources, Inc. Employee Stock Ownership Plan, Homewood, Illinois -- extension to May 12, 1993, to acquire Great Lakes Financial Resources, Inc., Homewood, Illinois. Granted, January 19, 1993.
Chicago	Naperville Joliet Investment Co., Northbrook, Illinois -- extension to January 29, 1993, to acquire Westbank / Will County, Joliet, Illinois, and Westbank / Naperville, Naperville, Illinois. Granted, January 18, 1993.

MEMBERSHIP

Chicago	Farmers Bank & Trust, Webster City, Iowa -- to become a member of the Federal Reserve System. Approved, January 19, 1993.
Kansas City	Shoshone First Bank, Cody, Wyoming -- to become a member of the Federal Reserve System. Approved, January 20, 1993.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Cleveland -- to implement a basic and enhanced electronic check presentment service with certain fees; a peak MICR capture service at a higher fee, and a reduction in fee for automated return request service. Approved, January 21, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

SECURITIES REGULATION

Director, BS&R Over-the-counter stocks -- revised list of OTC stocks
subject to margin requirements, and a list of
foreign margin stocks, effective February 8, 1993.
Published, January 22, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation C -- lenders covered by Regulation C, Home Mortgage Disclosure, to continue to use MSA designations that were used in 1992, through 1993 (Docket R-0794).
Approved, December 23, 1992.

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

ADDITIONS AND CORRECTIONS

BANK BRANCHES, DOMESTIC

Kansas City Friendly Bank, Oklahoma City, Oklahoma -- to establish a branch at 11920 South Western Avenue.
Approved, January 10, 1993.

BANK HOLDING COMPANIES

Cleveland Huntington Bancshares Incorporated, Columbus, Ohio -- proposal that Charter Oak Federal Savings Bank, Cincinnati, Ohio, be merged with The Huntington National Bank, Columbus, Ohio.
Approved, January 15, 1993.

CAPITAL STOCK

Chicago Boyden Bancorp, Boyden, Iowa -- redemption of shares.
Returned, January 15, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco California Federal Bank, A Federal Savings Bank, Los Angeles, California, proposed acquisition of assets and assumption of liabilities of the El Toro, California, branch of Coast Federal Bank, Federal Savings Bank, Los Angeles, California -- report on competitive factors.
Submitted, January 12, 1993.

Atlanta Farmers and Merchants Bank, Centre, Alabama, proposed merger with F&M Interim Bank, Birmingham, Alabama -- report on competitive factors.
Submitted, January 14, 1993.

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

MEMBERSHIP

Atlanta Barnett Bank of Hillsborough County, Tampa, Florida -
 - to become a member of the Federal Reserve System.
 Approved, January 13, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Minneapolis -- to purchase
 equipment for check processing operations at head
 office.
 Approved, January 15, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Bank-NH, Nashua, New Hampshire - section 9 application to establish a new branch in Manchester, New Hampshire*	<u>Newspaper</u> 02-15-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Boston Corp., Boston, Massachusetts - section 3(a)(3)/3(a)(5) application to acquire Society for Savings Bancorp, Inc., Hartford, Connecticut*	<u>Newspaper</u> 02-18-93 <u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
NONE		

*Subject to CRA

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)

Societe Generale, Paris, France, to engage de novo worldwide through its wholly-owned indirect subsidiary, FIMAT Futures USA, Chicago, Illinois, in providing brokerage and investment advisory services with respect to Nikkei Stock Average futures contracts and options on such futures contracts.

N/A

Societe Generale, Paris, France, to engage de novo worldwide through its wholly-owned indirect subsidiary, FIMAT Futures USA, Chicago, Illinois, in providing brokerage services and investment advice regarding exchange traded derivative securities; U.S. and non-U.S. government obligations and options thereon; and acting as agent and providing investment advice in transactions involving over-the-counter options products that are securities.

N/A

Bankers Trust New York Corporation, New York, New York, to engage de novo indirectly through a limited purpose state chartered trust company subsidiary, Bankers Trust Company Connecticut Ltd., Greenwich, Connecticut, in trust company functions.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending January 23, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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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

Mainline Bancorp, Inc., Portage, PA to form a 1/
bank holding company by acquiring 100% of
Portage National Bank, Portage, PA,
pursuant to § 3(a)(1) of the BHC Act.

Newspaper comment period expires: 2/8/93
Fed. Reg. comment period expires: 2/19/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

MBNA Corporation, Newark, DE proposes to establish
a subsidiary, MBNA Consumer Services, Inc., Newark,
DE in order to engage de novo in the activities of:
(i) making consumer loans secured by second mortgages
and (ii) the sale of credit insurance (life,
disability and involuntary unemployment), pursuant
to § 4(c)(8) of the BHC Act and §§ 225.25(b)(1)(iii)
& 225.25(b)(8)(i) of Regulation Y.

2/11/93

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 January 22, 1993

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Farmers Trust Bank 817 Cumberland Street Lebanon, PA 17042	7/20/92	Satisfactory
Constitution Bank 1608 Walnut Street PHiladelphia, PA 19103	8/17/92	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending January 23, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

Received OAKAR application from Mid Am, * Not Yet Known #
Inc., Bowling Green, Ohio, on January 4,
1993, to acquire Colonial Federal Savings
Bank, Bellefontaine, Ohio.

Received OAKAR application from Mid Am, * Not Yet Known #
Inc., Bowling Green, Ohio, on January 8,
1993, to acquire branch offices of Home
Savings of America, F.S.B., Irwindale,
California, located in Marion and Upper
Sandusky, Ohio.

Received application from Integra Bank/South, February 28, 1993
Uniontown, Pennsylvania, on January 5, 1993,
for permission to become a member of the Federal
Reserve System.

Received application from Integra Bank/North, February 28, 1993
Titusville, Pennsylvania, on January 5, 1993,
for permission to become a member of the Federal
Reserve System.

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

NONE

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

NONE

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(January 22, 1993)

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 January 22, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

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

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

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

Section III - Applications Subject to Federal Register Notice

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

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

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending January 22, 1993

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>
F & M Bank-Winchester 115 N. Cameron Street Winchester, Virginia 22601	9-10-92	Satisfactory
Bank of Essex 323 Prince Street Tappahannock, Virginia 22560	10-5-92	Satisfactory
F & M Bank-Massanutten P. O. Box 1127 Harrisonburg, Virginia 22801	10-26-92	Satisfactory
Bank of Isle of Wight 1803 S. Church Street Smithfield, Virginia 23430	11-9-92	Satisfactory
F & M Bank 9401 West Broad Street Richmond, Virginia 23294-5331	11-2-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 22, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia Along with its bank holding company subsidiary, Sun Banks, Inc., Orlando, Florida, to acquire The Flagler Bank Corporation, West Palm Beach, Florida, and thereby indirectly acquire its bank subsidiary, Flagler National Bank, West Palm Beach, Florida.	12-28-92* Federal Register

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Deposit Guaranty Corp. Jackson, Mississippi To engage de novo in data processing activities, pursuant to Section 225.25(b) (7) of Regulation Y.	Not yet available

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

<u>Application</u>
Farmers and Merchants Bank Centre, Alabama Request for increase in bank premises.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 22, 1993

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>
Branch	The Kingston State Bank Kingston, Michigan 4059 Huron Street North Branch, Michigan*	N - **
Oakar	State Financial Services Corporation Hales Corners, Wisconsin Waukesha, Wisconsin branch of North Shore Bank, FSB Brookfield, Wisconsin*	N - **
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Eatery 7 Ann Street Ypsilanti, Michigan*	N - **
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Michigan University 850 West Cross Street Ypsilanti, Michigan*	N - **
Merger	The Shelby County State Bank Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	N - 1-31-93
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 6210 Kalamazoo Avenue Kentwood, Michigan*	N - 2-5-93
Oakar	Ida Grove Bancshares, Inc. Ida Grove, Iowa Denison Office of First Federal Savings and Loan Association Storm Lake, Iowa*	N - 2-15-93

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-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 - 1-31-93
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 - 1-31-93
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - 1-21-93 N - **
Y-2	First Colonial Bankshares Corporation Chicago, Illinois Hi-Bancorp, Inc. Highwood, Illinois Bank of Highwood Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois New Century Bank Mundelein, Illinois*	FR - 1-22-93 N - **
Y-2	Minowa Banshares, Inc. Decorah, Iowa Minnesota Bank, National Association Caledonia, Minnesota*	FR - 1-26-93 N - 1-18-93
Y-1	ABC Employee Stock Ownership Plan Anchor, Illinois Anchor Bancorporation, Inc. Farmer City, Illinois Anchor State Bank Anchor, Illinois*	FR - ** N - 1-28-93

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>
CoC-HC	Anchor Bancorporation, Inc. Farmer City, Illinois ABC Employee Stock Ownership Plan Anchor, Illinois Merle E. Coile; Chester D. Eyer Employee's Profit Sharing Plan; Gayle E. Simpson; Jeffrey A. Coil; James R. Eckert	FR - ** N - **
Y-2	Midstates Bancshares, Inc. Missouri Valley, Iowa Peoples National Bank Avoca, Iowa*	FR - 2-5-93 N - 1-3-93
CoC-HC	Avoca Financial Services, Inc. Council Bluffs, Iowa Terry M. Carley	FR - 1-11-93 N - 1-11-93
Y-1	ISB Bancshares, Inc. Ipava, Illinois Ipava State Bank Ipava, Illinois*	FR - ** N - **
Y-2	Shelby County Bancorp, Inc. Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	FR - 1-15-93 N - 1-31-93
Y-2	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - 11-20-92 N - 1-21-93
CoC-HC	Wingo, Ltd. Brooklyn, Iowa Rollin R. Harder	FR - 11-17-92 N - 1-4-93
Y-2	LeRoy C. Darby, Inc. Monona, Iowa Keystone Bancshares, Inc. Monona, Iowa Peoples State Bank Elkader, Iowa*	FR - 2-5-93 N - 1-30-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Van Buren Bancorporation Employee Stock Ownership Plan Keosauqua, Iowa Van Buren Bancorporation Keosauqua, Iowa State Savings Bank Cantril, Iowa Farmers State Bank Keosauqua, Iowa*	FR - 2-5-93 N - 2-1-93
Y-1	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Bank, S.S.B. Milwaukee, Wisconsin*	FR - 12-14-92 N - 2-5-93
Y-2	F.N.B.C. of La Grange, Inc. La Grange, Illinois Mokena State Bank Mokena, Illinois*	FR - ** N - 2-10-93
Y-2	Hawkeye Bancorporation Des Moines, Iowa First Dubuque Corp. Dubuque, Iowa First National Bank of Dubuque Dubuque, Iowa*	FR - ** N - **
Y-2	Premier Financial Services, Inc. Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - ** N - 1-2-93
Y-1	Premier Acquisition Company Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - ** N - 1-2-93

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>
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois Thomas D. Flanagan	FR - **
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - **
CoC-HC	Overton Bank Shares, Inc. Mondamin, Iowa James F. & Donald F. Schwertley and James R. King	FR - 1-11-93 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 - 1-11-93 N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Valley Bancorporation Appleton, Wisconsin Valley Securities, Inc. Appleton, Wisconsin	FR - 1-15-93
Y-4	Garwin Bancorporation Garwin, Iowa Garwin Insurance Agency Garwin, Iowa	FR - 1-21-93 N - 1-10-93
Y-4	Bank of Montreal Montreal, Canada Harris Futures Corporation Chicago, Illinois	FR - 2-10-93
Y-4	Bankmont Financial Corp. New York, New York Harris Futures Corporation Chicago, Illinois	FR - 2-10-93
Y-4	Harris Bankcorp, Inc. Chicago, Illinois Harris Futures Corporation Chicago, Illinois	FR - 2-10-93
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois--Execute and clear commodity futures contracts	FR - **
Y-4	Caisse Nationale de Credit Agricole Paris, France UI USA, Inc. New York, New York	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Withee Bank Shares, Inc. Withee, Wisconsin Engage in development and ownership of a low income housing project	FR - 1-19-93
4(c)(8)	Beaman Bancshares, Inc. Beaman, Iowa Beaman Insurance Agency, Inc. Beaman, Iowa	FR - 2-1-93
Y-4	Old Kent Financial Corporation Grand Rapids, Michigan Gladeshire L.D.H.A. Limited Partnership Kalamazoo, Michigan	FR - 1-22-93
Y-4	Van Buren Bancorporation Keosauqua, Iowa Making and servicing loans	FR - 2-5-93
4(c)(8)	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois - investment and financial advisory services	FR - **
4(c)(8)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - 2-5-93
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Securities, Inc. New York, New York -- Securities brokerage services	FR - **
Y-4	First Chicago Corporation Chicago, Illinois Government Pricing Information System, Inc. New York, New York ("GovPX, Inc.)	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>
4(c)(8)	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois To purchase participations from their banking subsidiary	FR - 12-18-92
4(c)(8)	Central-State Bancorp, Inc. Beulah, Michigan Central State Services Corp. Beulah, Michigan--engage <u>de novo</u> in making and selling fixed rate mortgages	FR - **
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Gardenview Limited Partnership, an Indiana Limited Partnership Corunna, Indiana - CDC	FR - **
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Making and servicing loans or other extensions of credit for the company's account	FR - **
4(c)(8)	Salin Bancshares, Inc. Indianapolis, Indiana Making and servicing of loans or other extensions of credit for the company's account	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock

- N - Newspaper**
- FR - Federal Register**
- * - Subject to Provisions of Community Reinvestment Act**
- ** - Not available at this time**

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 January 22, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-First State Bank 300 East Main Street Manchester, Iowa 52057 (319) 927-3814	10/10/92	S
-Camp Grove State Bank One Main Street Camp Grove, Illinois 61424 (309) 493-5311	10/13/92	S
-Isabella Bank & Trust 200 East Broadway Mount Pleasant, Michigan 48858 (517) 772-9471	10/13/92	S
-Old Kent Bank of Hillsdale Ten South Broad Street Hillsdale, Michigan 49242 (517) 437-4426	10/19/92	S
-First Bank South 102 Galena Avenue, Box 349 Dixon, Illinois 61021 (815) 284-3333	10/19/92	S
-Peoples State Bank of Mansfield P.O. Box 579 Mansfield, Illinois 61854 (217) 489-2271	09/28/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 22, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 5(d)(3) application by First Banks, Inc., Creve Coeur, Missouri for its subsidiary, First Bank, Creve Coeur, Missouri, to purchase certain assets and assume certain liabilities of the Ballwin, Creve Coeur, Washington and Hermann, Missouri branches of First Bank A Savings Bank, Clayton, Missouri	2-20-93
Section 4(c)(8) notification by Banterra Corp, Eldorado, Illinois to acquire Blankenship Insurance Agency, Eldorado, Illinois	1-31-93

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(5) application by Old National Bancorp, Evansville, Indiana to merge with DCB Corporation, Jasper, Indiana	Newspaper: 1-28-93

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 January 22, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
State Bank of Breese	P. O. Box 70 Breese, Illinois 62230	10-13-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Alpha-Omega Holding Company Victor, MT (Newspaper) To acquire 84.20% of Farmers State Bank of Victor, Victor, MT*	1-29-93

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Marquette Bancshares, Inc. Mpls, MN To engage in acting as an in- vestment advisor and providing securities brokerage services through the acquisition of Marquette Fund Advisors, Inc., Minneapolis, MN	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

First National Bank of Cut Bank
Cut Bank, MT
To become a member of the Federal
Reserve System

Farmers State Bank of Conrad
Conrad, MT
To become a member of the Federal
Reserve System

Community Trust Company
Sioux Falls, SD
To become a member of the Federal
Reserve System

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending January 22, 1993

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
First State Bank of Emmons P. O. Box 28 Emmons, MN 56029-0028 (507) 297-5461	October 26, 1992	Satisfactory

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

Orchard Valley Financial Corporation,
Hotchkiss, Colorado, for prior
approval to acquire 5 percent of
Megabank Financial Corporation,
Englewood, Colorado.*

Not Available

Clear Creek Bank Corp., Idaho
Springs, Colorado, for prior approval
to acquire 100 percent of the voting
shares of First State Bank, Idaho
Springs, Colorado*

Not Available

Farmers State Bank of Hardtner, ESOP,
Hardtner, Kansas, for prior approval
to become a bank holding company
through the acquisition of 50 percent
of the voting shares of B K Agency,
Inc., Hardtner, Kansas.*

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>
Bank at Broadmoor Four Elm Avenue Colorado Springs, CO 80906	10-19-92	01-14-93	Satisfactory
State Bank of Lancaster P.O. Box 8 Lancaster, Kansas 66041-0008	10-26-92	01-21-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 18, 1993

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

*Section 3(a)(1) application by
BBS Corp., Socorro, NM, to acquire
First State Bank, Socorro, NM

93/02/17

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
(Previously reported during the week of 12-7-92)

93/01/09

Change in Control Notice by
Dudley K. Montgomery, Pecos, TX, to acquire an interest
in The Security State Bank of Pecos, Pecos, TX
(state member bank)

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 JANUARY 18, 1993

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 1/22/93

Section I - Applications Subject to Newspaper Notice Only

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

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

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

Section III - Applications Subject to Federal Register Notice Only

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

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

None

* Subject to CRA

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

Week ending 1/22/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 22, 1993. 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>
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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.