

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 18
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 1, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Intervest Bancshares Corporation, New York, New York -- to acquire Countryside Bankers, Clearwater, Florida.
Approved, April 26, 1993.

BANK MERGERS

Banco Bilbao Vizcaya Puerto Rico, Mayaguez, Puerto Rico -- determination regarding the necessity for an application under the Bank Holding Company Act concerning the acquisition of Royal Bank de Puerto Rico, San Juan, Puerto Rico.
Granted, April 26, 1993.

ENFORCEMENT

Perry County Bancorp, Inc., Du Quoin, Illinois, and Du Quoin State Bank -- written agreements dated April 12, 1993, with the Federal Reserve Bank of St. Louis.
Announced, April 26, 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

Richmond	Bank of Clarke County, Berryville, Virginia -- to establish an electronic transfer facility in the Sheetz Convenience Store, Route 340 and Route 50, Boyce, Virginia. Approved, April 26, 1993.
Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish electronic fund transfer facilities at Easter Foods, 4415 Douglas; Target Store, 1111 East Army Post; Target Store, 2309 Euclid Avenue; Target Store, 1800 35th Street, West Des Moines, Iowa, and Foods, Inc., 50th and E.P. Trust Parkway. Approved, April 29, 1993.

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

BANK BRANCHES, DOMESTIC

Richmond	Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 4230 John Marr Drive, Annandale, Virginia. Approved, April 28, 1993.
Philadelphia	Farmers Trust Bank, Lebanon, Pennsylvania -- to establish a branch at 1333 East Lehman Street, North Lebanon Township, Pennsylvania. Approved, April 26, 1993.
Secretary	First Interstate Bank of California, Los Angeles, California -- to establish a branch in the vicinity of Soledad Canyon and White Canyon Roads, Santa Clarita, California. Approved, April 26, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish an electronic banking facility at the Pennsylvania Convention Center, One Convention Place, 1101 Arch Street, Philadelphia, Pennsylvania. Approved, April 26, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish an electronic banking facility at Cousin's Supermarket, 4037 North Fifth Street, Philadelphia, Pennsylvania. Approved, April 26, 1993.

BANK HOLDING COMPANIES

St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to acquire First Corporation, Henderson, Kentucky, and First National Bank of Henderson. Approved, April 27, 1993.
Chicago	Comerica Incorporated, Detroit, Michigan -- to engage de novo in making an equity investment in a low income housing project through ET-92 Limited Dividend Housing Association Limited Partnership, Detroit, Michigan. Permitted, April 29, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Central Kansas, Inc. -- to acquire Midwest Bancorporation, Inc., Hays, Kansas. Approved, April 30, 1993.
Kansas City	Community Bankshares, Inc., Denver, Colorado -- to acquire First Medicine Lodge Bankshares, Inc., Medicine Lodge, Kansas. Withdrawn, April 29, 1993.
Richmond	Delmar Bancorp, Delmar, Maryland -- to engage de novo in insurance agency activities. Permitted, April 30, 1993.
Atlanta	F & M Bancorporation, Birmingham, Alabama -- to acquire the Farmers and Merchants Bank, Centre, Alabama. Approved, April 29, 1993.
Atlanta	First National Bancorp, Gainesville, Georgia -- to merge with Villa Rica Bancorp, Inc., Villa Rica, Georgia, and acquire Bank of Villa Rica. Approved, April 30, 1993.
Kansas City	First National Bank Holding Company, Longmont, Colorado -- to acquire First National Bank of Longmont. Returned, April 28, 1993.
San Francisco	First Security Corporation, Salt Lake City, Utah -- to engage de novo in leasing through First Security Leasing Company. Permitted, April 28, 1993.
Kansas City	FirsTier Financial, Inc., Omaha, Nebraska -- to acquire certain assets and assume certain liabilities of FirsTier Savings Bank, F.S.B. Approved, April 26, 1993.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire Bancshares of Woodward, Inc., Woodward, Oklahoma. Approved, April 26, 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 acquire F&M Bank Services, Inc., Derby, Kansas. Approved, April 27, 1993.
Minneapolis	Gaylord Bancorporation, Ltd., Gaylord, Minnesota -- to engage de novo in arranging commercial real estate equity financing. Withdrawn, April 27, 1993.
Chicago	Guaranty Financial, M.H.C., Milwaukee, Wisconsin -- to acquire Guaranty Bank, S.S.B., Guaranty Production Services, Inc., West Hills, California;; Shelter Mortgage Corporation, Milwaukee, Wisconsin, and the 6700 Corporation, West Hills, California. Approved, April 26, 1993.
Richmond	ITT Corporation, New York, New York, and ITT Financial Corporation -- determination that Bette B. Anderson may serve as a director of MNC Financial, Inc., Baltimore, Maryland, while serving as director of ITT Corporation and ITT Financial. Granted, April 29, 1993.
Chicago	Minowa Banshares, Inc., Decorah, Iowa -- to acquire Minnesota Bank, National Association, Caledonia, Minnesota. Approved, April 26, 1993.
Atlanta	Nashville Holding Company, Nashville, Georgia -- to retain 3.7 percent of the shares of Citizens Bank and Trust, Evans, Georgia, and to acquire shares of Citizens. Approved, April 29, 1993.
Chicago	NJIC, Inc., Naperville, Illinois -- to acquire Westbank / Naperville, and Westbank / Will County, Joliet, Illinois. Approved, April 27, 1993.

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

BANK HOLDING COMPANIES

Boston	Royal Bank of Scotland Group, plc, Edinburgh, Scotland et al -- to retain shares of Standard Chartered Equitor Asset Management NA, Inc., Boston, Massachusetts, and Union Investors Asset Management Company, Inc. Approved, April 27, 1993.
Richmond	Southern BancShares (N.C.), Inc., Mount Olive, North Carolina -- proposal that Southern Bank and Trust Company merge with Citizens Savings Bank, Inc., Rocky Mount, North Carolina. Approved, April 30, 1993.
New York	Sterling Bancorp, New York, New York -- to acquire certain assets of Zenith Financial Corp., Great Neck, New York, and engage in certain consumer and commercial finance activities. Approved, April 30, 1993.
New York	T R Financial Corp., Garden City, New York -- to acquire Roosevelt Savings Bank. Approved, April 26, 1993.
Director, BS&R	1st Community Bancorp, Inc., Sparta, Michigan -- transfer agent registration. Approved, April 30, 1993.

BANK MERGERS

New York	Banco Popular de Puerto Rico, Hato Rey, Puerto Rico - - to acquire certain assets and assume certain liabilities of one branch of North Side Savings Bank, Bronx, New York. Approved, April 30, 1993.
New York	Banco Popular de Puerto Rico, Hato Rey, Puerto Rico - - to acquire certain assets and assume certain liabilities of four branch offices of Bank Leumi Trust Company of New York, New York, and to establish branches. Approved, April 30, 1993.

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

BANK MERGERS

Kansas City Union Colony Bank, Greeley, Colorado -- to merge with
 Union Colony Bank of Loveland, N.A., Loveland,
 Colorado.
 Approved, April 30, 1993.

BANK PREMISES

Kansas City Ark Valley Independent Bank, La Junta, Colorado --
 investment in bank premises.
 Approved, April 28, 1993.

New York Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -
 - investment in bank premises.
 Approved, April 30, 1993.

Atlanta Barnett Bank of Nassau County, Fernandina Beach,
 Florida, Barnett Bank of North Central Florida,
 Lake City, Florida; Barnett Bank of Northwest
 Florida, Fort Walton Beach, Florida; Barnett Bank
 of Highlands County, Sebring, Florida; Barnett Bank
 of the Keys, Key West, Florida; Barnett Bank of
 Fayette County, Fayetteville, Georgia; Barnett Bank
 of Atlanta, Atlanta, Georgia; and Barnett Bank of
 Palm Beach County, West Palm Beach, Florida --
 investment in bank premises.
 Approved, April 30, 1993.

Kansas City Citizens Bank, Muskogee, Oklahoma -- investment in
 bank premises.
 Approved, April 28, 1993.

Richmond F & M Bank - Central Virginia, Charlottesville,
 Virginia -- investment in bank premises.
 Approved, April 30, 1993.

Minneapolis Farmers State Bank, Victor, Montana -- investment in
 bank premises.
 Approved, April 28, 1993.

Philadelphia Farmers Trust Bank, Lebanon, Pennsylvania --
 investment in bank premises.
 Approved, April 26, 1993.

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

BANK PREMISES

Atlanta	Georgia Bank and Trust Company of Columbia County, Martinez, Georgia -- investment in bank premises. Approved, April 29, 1993.
Kansas City	OMNIBANK Arapahoe, Englewood, Colorado, OMNIBANK Aurora, Aurora, Colorado, OMNIBANK University Hills, Denver, Colorado, and OMNIBANK Iliff, Aurora, Colorado -- investment in bank premises. Approved, April 30, 1993.
Kansas City	Security State Bank of Basin, Basin, Wyoming -- investment in bank premises. Approved, April 30, 1993.
Kansas City	Star Valley Bank, Afton, Wyoming -- investment in bank premises. Approved, April 29, 1993.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R	First Commonwealth Trust Company, Indiana, Pennsylvania --transfer agent registration. Withdrawn, April 26, 1993.
Director, BS&R	U.S. Trust Company of New Jersey, Princeton, New Jersey -- transfer agent registration. Approved, April 27, 1993.

BANKS, STATE MEMBER

Chicago	Citizens Commercial & Savings Bank, Flint, Michigan -- payment of a dividend. Approved, April 28, 1993.
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CHANGE IN BANK CONTROL

Chicago	Farmers National Bancorp, Inc., Geneseo, Illinois -- change in bank control. Returned, April 29, 1993.
St. Louis	Planters Holding Company, Indianola, Mississippi change in bank control. Permitted, April 30, 1993.

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

CHANGE IN BANK CONTROL

Kansas City Tulbancorp, Inc., Tulsa, Oklahoma -- change in bank control.
Permitted, April 26, 1993.

COMPETITIVE FACTORS REPORTS

Atlanta AmSouth Bank of Florida, Pensacola, Florida, proposed merger with The First National Bank of Clearwater, Pinellas County, Florida -- report on competitive factors.
Submitted, April 26, 1993.

Cleveland Centennial Financial Corp., Cheviot, Ohio, proposed acquisition of The Glenway Loan and Deposit Company, Cincinnati, Ohio, and proposed merger of Glenway Loan with Centennial Savings Bank, FSB, Cheviot, Ohio -- report on competitive factors.
Submitted, April 29, 1993.

Richmond Central Carolina Bank and Trust Company, Durham, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of ten branches of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, North Carolina -- report on competitive factors.
Submitted, April 30, 1993.

Philadelphia Commonwealth Federal Savings Bank, Valley Forge, Pennsylvania, proposed transfer of assets and liabilities after reorganization into Commonwealth Federal Savings Bank -- report on competitive factors.
Submitted, April 30, 1993.

Boston Eagle Federal Savings Bank, Bristol, Connecticut, proposed acquisition of the 247 Federal Road, Brookfield, Connecticut, branch of Centerbank, Waterbury, Connecticut -- report on competitive factors.
Submitted, April 27, 1993.

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

COMPETITIVE FACTORS REPORTS

St. Louis	First Bank, O'Fallon, Illinois, proposed merger with First Bank, Chester, Illinois, and Winchester National Bank, Winchester, Illinois -- report on competitive factors. Submitted, April 29, 1993.
Chicago	Guaranty Bank, S.S.B., Milwaukee, Wisconsin, proposed transfer of assets and liabilities to Guaranty Bank, S.S.B. -- report on competitive factors. Submitted, April 26, 1993.
Dallas	Red Oak State Bank, Red Oak, Texas, proposed merger with the Ferris branch at 200 S. I-45 of Victoria Bank & Trust Company, Victoria, Texas -- report on competitive factors. Submitted, April 29, 1993.
Boston	Sandwich Co-operative Bank, Sandwich, Massachusetts, proposed purchase of certain assets and assumption of certain liabilities of the Cranberry Plaza, Wareham, Massachusetts, branch of Colonial Federal Savings Bank, Quincy, Massachusetts -- report on competitive factors. Submitted, April 27, 1993.
Richmond	United Carolina Bank, Whiteville, North Carolina, proposed merger with Home Federal Savings Bank of Eastern North Carolina, Greenville, North Carolina -- report on competitive factors. Submitted, April 26, 1993.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, April 26, 1993.
Minneapolis	First National Corporation North Dakota, Grand Forks, North Dakota -- extension to June 9, 1993, to acquire First National Corporation, Grand Forks, North Dakota, and First National Bank North Dakota. Granted, April 26, 1993.

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

EXTENSIONS OF TIME

Minneapolis	First State Bank of Rushmore, Rushmore, Minnesota -- extension to August 10, 1993, to relocate branch in Worthington, Minnesota, to 1433 Oxford Street from 1206 Oxford Street. Granted, April 27, 1993.
Kansas City	Prairie State Bancshares, Inc., Oakley, Kansas -- extension to May 15, 1993, to acquire Jent, Inc. Granted, April 28, 1993.
Chicago	Villa Park Trust & Savings Bank, Villa Park, Illinois -- extension to April 21, 1994, to establish a branch at 345 South Main Street, Lombard, Illinois. Granted, April 28, 1993.

MEMBERSHIP

Minneapolis	Bank of Montana, Great Falls, Montana -- to become a member of the Federal Reserve System. Approved, April 26, 1993.
Kansas City	Boulder Valley Bank & Trust, Boulder, Colorado -- to become a member of the Federal Reserve System. Approved, April 27, 1993.
Kansas City	Century Bank, Denver, Colorado -- to become a member of the Federal Reserve System. Approved, April 26, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation O -- to implement provisions of the Housing and Community Development Act of 1992, concerning the lending limit for insiders (Docket R-0785).

Approved, April 21, 1993.

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Kansas City Rio Grande County Bank, Del Norte, Colorado -- to establish a branch at the northwest corner of the intersection of Prospect Avenue and Highway 285 in Monte Vista, Colorado.
Approved, April 22, 1993.

BANK HOLDING COMPANIES

San Francisco Eldorado Bancorp, Tustin, California -- to engage de novo in lending activities through Eldorado Bancorp Home Loans, Inc., Laguna Hills, California.
Withdrawn, April 23, 1993.

BANKS, STATE MEMBER

Chicago Comerica Bank, Detroit, Michigan -- to engage de novo in making an equity investment in a low income housing project through ET-92 Limited Dividend Housing Association Limited Partnership, Detroit, Michigan.
Withdrawn, April 14, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	Fredonia State Bank, Fredonia, Texas, proposed merger with Commercial State Bank, Garrison, Texas -- report on competitive factors. Submitted, April 23, 1993.
Chicago	State Bank of Port Hope, Port Hope, Michigan, proposed merger with First National Bank of Bad Axe, Bad Axe, Michigan -- report on competitive factors. Submitted, April 20, 1993.

MEMBERSHIP

Cleveland	Wesbanco Bank Barnesville, Barnesville, Ohio -- to become a member of the Federal Reserve System. Approved, April 16, 1993.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to transfer Fleet Factors Corporation, New York, New York from Fleet Bank of New York, Albany, New York, to Fleet Financial Group, Inc., Providence, Rhode Island	<u>Federal Register</u> Not Yet Established
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SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

<u>Application</u>
NONE

*Subject to CRA

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	

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notice by George E. Scharpf, Colts Neck, New Jersey and Ernest J. Scharpf, Old Bridge, New Jersey, to increase their holdings from 10.02 percent to 13.05 percent of the outstanding voting shares of Amboy Bancorporation, Old Bridge, New Jersey.

N/A

Notice by Amboy-Madison National Bank Employee Stock Ownership Plan to retain ownership of 10.0 percent of the outstanding voting shares of Amboy Bancorporation, Old Bridge, New Jersey.

N/A

Republic New York Corporation, New York, New York, Saban, S.A., and RNYC Holdings, Limited, both of the City of Gibraltar, to acquire 100 percent of the shares of SafraCorp, and indirectly its subsidiary bank, SafraBank, both of Los Angeles, California.1/

5/24/93 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Republic New York Corporation, New York, New York, Saban, S.A. and RNYC Holdings, both of the City of Gibraltar to engage through Republic New York Securities Corporation, New York, New York, in underwriting and dealing in government obligations and money market instruments, underwriting and dealing in, and acting as agent in the private placement of all types of debt securities and acting as a broker or agent with respect to swap and swap-related products and advisor to institutional customers regarding financial strategies involving such products.

N/A

Dresdner Bank AG, Frankfurt, Republic of Germany, to acquire through its subsidiary, Oechsle International Advisors, L.P., an 80 percent limited partnership interest in OSV Current Advisors, L.P. and engage in investment advisory activities.

N/A

The Long-Term Credit Bank of Japan, Ltd., Tokyo, Japan, to acquire through its indirect, wholly-owned subsidiary, Greenwich Capital Financial Products, Inc., certain assets of Franchise Mortgage Acceptance Corporation, La Habra, California, and engage in making, acquiring, servicing and selling loans.

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 May 1, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Banco Popular de Puerto Rico P.O. Box 2708 San Juan, Puerto Rico 00936-2708	Satisfactory	September 21, 1992

- 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

Berks County Bank, Reading, PA, proposes to establish a branch office at 2220 State Hill Road, Wyomissing Hills Borough, Berks County, PA, pursuant to § 9 of the FR Act.

Newspaper Comment Period Expires: 5/26/93

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

Susquehanna Bancshares, Inc., Lititz, Pennsylvania, requests approval to merge Central Financial Corporation, Columbia, Pennsylvania, pursuant to § 3(a)(5) of the BHC Act.

Newspaper Comment Period Expires: 5/20/93
Federal Register Comment Period Expires: 5/24/93

Central Financial Corporation, Columbia, Pennsylvania requests approval to form a bank holding company by acquiring 100% of Farmers First Savings Bank, Columbia, Pennsylvania, pursuant to § 3(a)(1) of the BHC Act. (The acquisition will take place after Central Financial Corporation's wholly-owned subsidiary, Central Savings and Loan Association, converts from a PA savings and loan association into a PA savings bank under the name of Farmers First Savings Bank.)

Newspaper Comment Period Expires: 5/20/93
Federal Register Comment Period Expires: 5/24/93

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

Keystone Financial, Inc., Harrisburg, PA to establish Keystone Financial Mortgage Corporation, Lancaster, PA in order to engage de novo in making, acquiring and servicing of loans, pursuant to Section 4(c)(8) of the BHC Act, and Section 225.25(b)(1) of Reg. Y.

Federal Register Comment Period Expires: 5/25/93

**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 April 30, 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>
The Bank of Mid-Jersey 243 and Route #130 P.O. Box 1001 Bordentown Township, NJ 08505	8/31/92	Satisfactory
Community Bank and Trust Company P.O. Box 129 Forest City, PA 18421	12/14/92	Outstanding

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending May 1, 1993**

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

Received notice from Fifth Third Bank, Columbus, Ohio, on April 26, 1993, of its intent establish a CBCT branch at Jeffersonville Outlet Mall, McArthur-Glen Road, Jeffersonville, Ohio. * May 4, 1993

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

Received application from Banc One Corporation, Columbus, Ohio, and Banc One Colorado Corporation, Denver, Colorado, on April 28, 1993, to acquire Colorado Western Bancorp, Inc., Montrose, Colorado, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. * F May 28, 1993

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

Received Section 4(c)(8) application from Cardinal Bancshares, Inc., Lexington, Kentucky, on April 23, 1993, to acquire Mutual Federal Savings Bank, Somerset, Kentucky. * May 28, 1993

**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
(April 30, 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 April 30, 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.

The Peoples Bank & Trust Co.
114 East Main Street
Van Wert, Ohio 45891
(419) 238-2399
Rating: Satisfactory
Exam Date: February 1, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 1419 West State Street, Bristol, Virginia.*	5-21-93
Crestar Bank, Richmond, Virginia, to establish a branch at 1980 Rio Hill Center, Charlottesville, Virginia.*	5-23-93
Centura Bank, Rocky Mount, North Carolina, to establish an electronic funds transfer facility at Cape Fear Memorial Hospital, 5301 Wrightsville Avenue, Wilmington, North Carolina.*	5-27-93
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with Carolina Bank, Wilmington, North Carolina (the successor to Carolina Savings Bank).*	5-31-93
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with Edenton Bank, Edenton, North Carolina (the successor to Edenton Savings and Loan Association).*	5-31-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bankshares, Inc., Charleston, West Virginia, for prior approval to acquire Financial Future Corporation, Parkersburg, West Virginia.*	5-28-93
City Holding Company, Charleston, West Virginia, for prior approval to acquire up to 67% of the voting shares of First National Bank, Beckley, West Virginia.*	5-28-93
NationsBank Corporation, Charlotte, North Carolina, for prior approval to acquire MNC Financial, Inc., Baltimore, Maryland.*	Not yet available.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Signet Banking Corporation,
Richmond, Virginia, to engage
de novo in providing investment
advice on certain future contracts
and options on futures contracts.

Not yet available.

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

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 30, 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>
Heritage Bankshares, Inc. P. O. Box 3749 Norfolk, Virginia 23514	1-19-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 30, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application Date</u>	<u>Comment Period Ending</u>
Sun Bank of Tampa Bay Tampa, Florida To merge with The Hillsboro Sun Bank, Plant City, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	06-03-93*

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

<u>Application Date</u>	<u>Comment Period Ending</u>
AmSouth Bancorporation Birmingham, Alabama To merge with the Mickler Corporation, Clearwater, Florida, and thereby directly acquire its bank subsidiary, The First National Bank of Clearwater, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-17-93* Federal Register
First State Bancshares of DeKalb County, Inc. Fort Payne, Alabama 1-BHC-formation, First State Bank of DeKalb County, Fort Payne, Alabama.	05-13-93* Federal Register
Cameron Bancshares, Inc. Cameron, Louisiana After-the-fact change in control notice by Charles Francis Hebert to retain 10.31 percent of the outstanding shares of common stock of Cameron Bancshares, Inc., Cameron, Louisiana.	Not yet available*
Birthright, Inc. Wilmington, Delaware 1-BHC formation, First Tuskegee Bank, Tuskegee, Alabama.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 30, 1993

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Britton & Koontz Capital Corporation Natchez, Mississippi To acquire Natchez First Federal Savings Bank, Natchez, Mississippi, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	05-21-93

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

Application

Barnett Bank of Polk County
Lakeland, Florida
Request for increase in bank premises.

SunTrust Banks, Inc.
Atlanta, Georgia
Management interlock request, pursuant
to Section 5 of the Management Interlock
Revisions Act of 1988.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 30, 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

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Peoples Savings Bank Post Office Box 269 Clanton, Alabama 35045 (205) 755-2240	Satisfactory	01-19-93

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 Reg K-OT	Bank Mees & Hope N.V. Rotterdam, The Netherlands Establish a Representative Office at 300 Crescent Court Dallas, Texas*	N - 4-16-93
Branch Reg K-OT	Bank Mees & Hope N.V. Rotterdam, The Netherlands Establish an Agency office in New York, New York*	N - **
Oakar	First Mutual Bancorp, M.H.C. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	N - 4-30-93
Branch	Lapeer County Bank & Trust Co. Lapeer, Michigan 6002 N. Lapeer Road North Branch, Michigan*	N - **
Branch	Royal American Bank Inverness, Illinois 1000 Tower Lane Bensenville, Illinois*	N - 5-14-93
Membership	Hinsdale Bank and Trust Company Hinsdale, Illinois (in organization) To become a member of the Federal Reserve System*	N - 5-18-93
Oakar	Independent Bank Corporation Ionia, Michigan Portland, Michigan branch of Community First Bank, F.S.B. Portland, Michigan*	N - **
Membership	Farmers State Bank Jewell, Iowa To become a member of the Federal Reserve System*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	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 - 2-25-93 N - 5-1-93
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 - 2-25-93 N - 5-1-93
Y-1	Huntley Acquisition Corp. Palatine, Illinois State Bank of Huntley Huntley, Illinois*	FR - 4-26-93 N - 4-22-93
Y-2	Suburban Bancorp, Inc. Palatine, Illinois Huntley Bancshares, Inc. Huntley, Illinois State Bank of Huntley Huntley, Illinois*	FR - 4-26-93 N - 4-22-93
Y-1	Farmers & Traders Bancshares, Inc. Shabbona, Illinois Farmers and Traders State Bank Shabbona, Illinois*	FR - 4-26-93 N - 5-3-93
Y-1	First Mutual Bancorp, M.H.C. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	FR - 4-29-93 N - 4-30-93
Y-1	First Bancorporation, Inc. Sparta, Wisconsin First Bank of Sparta Sparta, Wisconsin*	FR - 5-6-93 N - 5-12-93

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</u> <u>Ending Date</u>
COC-HC	ASB Bankcorp, Inc. Adrian, Michigan Fern Shierson and Douglas J. Shierson (acquire 6.5%--current ownership is 9.46%)	FR - 5-3-93 N - 5-9-93
Y-1	FMSB Bancorp Neola, Iowa Farmers & Merchants State Bank Neola, Iowa*	FR - 5-10-93 N - **
Y-1	Peoples Financial Corporation Colfax, Illinois Peoples State Bank Colfax, Illinois*	FR - 5-17-93 N - **
CoC-HC	Farmers National Bancorp, Inc. Geneseo, Illinois William Hanford Trust	FR - ** N - **
Y-1	First Community Financial Corporation Elgin, Illinois First Community Bank (in organization) Elgin, Illinois*	FR - ** N - **
CoC-HC	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois Lincolnshire Bancshares, Inc. Employee Plan and Trust Lincolnshire, Illinois	FR - ** N - **
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Jo & Verle Burgason; Marguerite Sevde; Delilah Shaw & Charles L. Ryan as Trustee	FR - ** NP - **
CoC-HC	Cascade Bancorporation, Inc. Venice, Florida Delilah Shaw	FR - ** N - **
Y-1	Lakeside Bancorp, Inc. Chicago, Illinois Lakeside Bank Chicago, Illinois*	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)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - 4-30-93
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Futures, Inc. New York, New York -- Execute, clear, provide investment advisory services	FR - **
4(c)(8)	Alliance Financial Corporation New Buffalo, Michigan Alliance Financial Services Corporation New Buffalo, Michigan - Securities brokerage activities	FR - 4-26-93
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - consumer financial counseling, investment or financial advice & tax planning & preparation	FR - 4-26-93
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan Comerica Community Development Corporation Detroit, Michigan	FR - 4-27-93
4(c)(8)	Marquette National Corporation Chicago, Illinois Marquette Community Development Corporation Chicago, Illinois	FR - 4-27-93
4(c)(8)	Clare Bancorporation, Inc. Platteville, Wisconsin Making or acquiring loans for the company's account	FR - 4-29-93

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)	Montfort Bancorporation, Inc. Platteville, Wisconsin Making or acquiring loans for the company's account	FR - 4-29-93
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa	FR - ** N - 4-29-93
Y-4	Continental Bank Corporation Chicago, Illinois Repechage Partners Ltd. Chicago, Illinois	FR - **
Y-4	FMSB Bancorp Neola, Iowa Hall Insurance Agency Neola, Iowa	FR - 5-10-93
4(c)(8)	Comerica Incorporated Detroit, Michigan University Club Limited Dividend Housing Association Limited Partnership, Detroit, Michigan--CDC-equity investment in a low income housing project	FR - **
4(c)(8)	Bank of Elmwood Racine, Wisconsin Racine Development Group Racine, Wisconsin--CDC invest \$50,000 in local projects to create housing and jobs for low and moderate income persons	FR - **
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	First Lena Corporation Lena, Illinois To redeem 618 shares of its common stock
RoS	Cascade Bancorporation, Inc. Venice, Florida to redeem 4,375.00 of common voting shares & 11,314.66 common nonvoting shares outstanding
RoS	Wabeno Bancorporation, Inc. Altoona, Iowa to redeem a portion of shares currently owned by Cascade Bancorporation, Inc.

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 April 30, 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>
CORRECTED COPY FOR WEEK ENDING APRIL 30, 1993 (MARCH 23, 1993)		
-American Trust & Savings Bank Ninth and Town Clock Plaza Box 938 Dubuque, Iowa 52004-0938 (319) 582-1841	1/12/93	O
-Old Kent Bank & Trust Company One Vandenberg Center Grand Rapids, Michigan 49503 (616) 771-5000	1/12/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 30, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(3) application by Southwest Bancshares, Inc., Jonesboro, Arkansas to acquire Cherry Valley Bancshares, Inc., Wynne, Arkansas	Newspaper: 6-1-93
*Section 3(a)(3) application by Paloma Bancshares, Inc., Paloma, Illinois to acquire Western Illinois Bancorp, Inc., Blandinsville, Illinois	Newspaper: 5-31-93

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 April 30, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Effingham State Bank	P. O. Box 767 Effingham, Illinois 62401	1-11-93	Satisfactory
First State Bank of Red Bud	P. O. Box 145 Red Bud, Illinois 62278	1-25-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation, Mpls, MN and its subsidiary Norwest Colorado, Inc., Mpls, MN For their subsidiary bank Norwest Bank Denver, N.A., Denver, Co, to acquire certain assets and assume certain liabilities located at certain Colorado offices of First Nationwide Bank, fsb, San Francisco, CA	5-22-93
First Bank System, Inc., Mpls, MN and its subsidiary Central Bancor- poration, Inc., Denver, CO For their subsidiary bank, Colorado National Bank, Denver, Colorado, to merge with Central Bank/Bank Western, N.A., Denver, Colorado.	5-20-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire, via merger, 100% of the voting shares of M&D Holding Company, Spring Lake Park, MN*	Not yet available
Dakota Bancorp, Inc. Watertown, SD To acquire 100% of the voting shares of the Bank of South Dakota, Watertown, SD*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Dakota Company, Inc., Mpls, MN; South Dakota Bancorp., Inc., Mpls, MN; and South Dakota Financial Bancorporation, Inc., Mpls, MN To acquire 100% of the voting shares of the Bank of South Dakota, Watertown, SD*	Not yet available
Dakota Company, Inc., Mpls, MN; South Dakota Bancorp., Inc., Mpls, MN; and South Dakota Financial Bancorporation, Inc., Mpls, MN To engage in operating a savings association through the acquisi- tion of Dakota Bancorp, Inc., Watertown, SD*	Not yet available

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

<u>Application</u>	
Geraldine State Bank Geraldine, MT To become a member of the Federal Reserve System	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending April 30, 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
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None.

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

Randall N. Snyder, and Peggy L. Snyder, both of Baldwin, Missouri, for prior approval to increase their ownership interests in Prism Group, Inc., Hamilton, Missouri, from 18.98 percent to 37.95 percent. May 13, 1993

Southeast Capital Corporation ESOP, Idabel, Oklahoma, for prior approval to become a bank holding company through the acquisition of 30 percent of the voting shares of Southeast Capital Corporation, Idabel, Oklahoma.* May 17, 1993

Estes Park Restated ESOP 401(K) Plan, Estes Park, Colorado, for prior approval to acquire 48.14 percent of the voting shares of Estes Bank Corporation, Estes Park, Colorado.* May 10, 1993

FNS, Inc., Schuyler, Nebraska, for prior approval to acquire 100 percent of Howells Investment Co., Howells, Nebraska.* May 17, 1993

Helen M. Rogers, Spencer, Oklahoma, for prior approval to increase her proportionate ownership interests in Spencer Bancshares, Inc., Spencer, Oklahoma, from 23.9 percent to 35.7 percent. May 12, 1993

Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First Oklahoma Bank & Trust Co., Edmond, Oklahoma.* May 17, 1993

Bruce Morgan and investors, Kansas City, Missouri, for prior approval to acquire 100 percent of the voting common stock of Valley Bancshares, Inc., Atchison, Kansas.	May 17, 1993
Citizens Bancshares of El Reno, Inc., El Reno, Oklahoma, for prior approval to become a bank holding company through the acquisition of 90.9 percent of the voting shares of Citizens National Bank & Trust Co. of El Reno, El Reno, Oklahoma.*	May 17, 1993
Continental Security Bancshares, Inc., Springfield, Missouri, for prior approval to become a bank holding company through the acquisition of 84.8 percent of the outstanding common stock of Deepwater State Bank, Deepwater, Missouri.*	May 17, 1993
Orchard Valley Financial Corporation, Hotchkiss, Colorado, for prior approval to acquire up to 15 percent of the voting shares of Megabank Financial Corporation, Englewood, Colorado.*	May 17, 1993
Lansing Financial Corporation, Lansing, Kansas, for prior approval to become a bank holding company through the acquisition of at least 80 percent of the voting shares of The First State Bank of Lansing, Lansing, Kansas.*	Not Available
American Bancorp of Oklahoma, Inc., Edmond, Oklahoma, for prior approval to acquire 80 percent of the voting shares of Texas Guaranty National Bank, Houston, Texas.*	Not Available
Castle Rock Bank Holding Company, Castle Rock, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of Castle Rock Bank, Castle Rock, Colorado.*	Not Available

The Catherine Stuart Schmoker Family Partnership, James Stuart, Jr. Family Partnership, and Scott Stuart Family Partnership, all of Lincoln, Nebraska, for prior approval for each to acquire less than 1 percent of the voting common stock of First Commerce Bancshares, Inc., Lincoln, Nebraska.* Not Available

Aspen Bancshares, Inc., Aspen, Colorado, for prior approval to acquire 100 percent of the voting shares of Centennial Savings Bank, F.S.B., Durango, Colorado.* Not Available

Midland Capital Company, Oklahoma City, Oklahoma, for prior approval to engage de novo in community development activities through Near Northwest Community Development Corporation, Oklahoma City, Oklahoma

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bob H. White and Betty M. White, both of Rangely, Colorado, for prior approval to acquire 26.10 percent of the voting shares of Rimco, Inc., Wayzata, Minnesota.	May 10, 1993
405 Corporation, La Junta, Colorado, for prior approval to redeem 8700 shares of its own voting common stock.	Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 26, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by Chico Bancorp, Inc., Chico, TX, to acquire The First State Bank of Chico, Chico, TX	93/05/21
*Section 3(a)(1) application by Central Texas Bankshare Holdings, Inc., Columbus, TX, to acquire Columbus State Bank, Columbus, TX	93/05/21
*Section 3(a)(1) application by C.S.B. Bancshares, Inc., Somerville, TX, to acquire Citizens State Bank, Somerville, TX (Previously reported during the week of 4-12-93)	93/05/14
Section 5(d)(3) Oakar application by Texas Bancshares, Inc., San Antonio, TX, to acquire through its subsidiary, First National Bank of South Texas, San Antonio, TX, certain assets and assume the deposits of First Federal Savings Bank (Alice Branch, 1910 E. Main St., Alice, TX 78332), San Antonio, TX (Previously reported during the week of 3-29-93)	93/05/21
Change in Control Notice by Charles F. Irvine, Barry, TX, to acquire an interest in Dawson Bancshares, Inc., Dawson, TX (Previously reported during the week of 3-15-93)	93/05/08
Change in Control Notice by James Aubrey "Jack" Cardwell, El Paso, TX, to acquire an interest in The Bank of El Paso, El Paso, TX	N/A
Change in Control Notice by James Paul Kimble, El Paso, TX, to acquire an interest in The Bank of El Paso, El Paso, TX	N/A

Change in Control Notice by
Conrad Newton, Jr., Dawson, TX, to acquire an interest
in Dawson Bancshares, Inc., Dawson, 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 APRIL 26, 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

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>
MCB Financial Corporation, San Rafael, California, to become a bank holding company by acquiring Marin Community Bank, N.A., San Rafael, California. *	<u>Newspaper:</u> 5/17/93 <u>Fed. Reg.:</u> 5/21/93
John B. Joseph, Orange, California, to acquire an additional 2.3190 percent of West Coast Bancorp, Orange, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/23/93
N. George Daines, Newell G. Daines, Logan, Utah, and Linden D. Beckstead, Preston, Idaho, to collectively acquire 18.46 percent of Cache Valley Bank, Logan, Utah.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 6/01/93
North Cascades Bancshares, Inc. Employee Stock Ownership Trust, Chelan, Washington, to acquire an additional 9.03 percent of North Cascades Bancshares, Inc., Chelan, Washington.	<u>Newspaper:</u> 6/01/93 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Hawaiian, Inc., Honolulu, Hawaii, to acquire Pioneer Fed BanCorp, Inc., Honolulu, Hawaii.	<u>Fed. Reg.:</u> 5/24/93
The Sanwa Bank, Limited, Osaka, Japan, to acquire through indirect ownership, one share of common stock of Government Pricing Information System, Inc., through Sanwa-BGK Securities Co., L.P., New York, New York.	<u>Fed. Reg.:</u> Not available
Banque Nationale de Paris, Paris, France, to engage <u>de novo</u> in financial advisory services through its subsidiary, Banexi International Financial Services (North America) Corporation, New York, New York.	<u>Fed. Reg.:</u> Not available

* Subject to CRA

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

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 7, 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>
Bank of America Nevada	300 S. Fourth St. Las Vegas, NV 89101 (702) 654-1000	12/14/92	Outstanding

* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

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

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.