

ANNOUNCEMENT

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

**H.2, 1993, No. 3
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 16, 1993**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Union Corporation, Charlotte, North Carolina -- to acquire Dominion Bankshares Corporation, Roanoke, Virginia, and six subsidiary banks, and to engage in community development and trust company activities through Dominion Bankshares CDC, Inc. and Dominion Trust Company, respectively.
Approved, January 11, 1993.

ENFORCEMENT

Daingerfield Bancshares, Inc., Daingerfield, Texas -- written agreement dated December 29, 1992, with the Federal Reserve Bank of Dallas.
Announced, January 12, 1993.

PT Bank Niaga, Jakarta, Indonesia, and its Los Angeles Agency -- written agreement dated January 8, 1993, with the Federal Reserve Bank of San Francisco.
Announced, January 14, 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 HOLDING COMPANIES

Chicago	Amcore Financial, Inc., Rockford, Illinois -- to acquire Rockford Mercantile Agency, Rockford, Illinois, and to operate as a collection agency. Approved, January 13, 1993.
Richmond	Anchor Financial Corporation, Myrtle Beach, South Carolina -- to acquire First Atlantic Bank, Little River, South Carolina. Approved, January 12, 1993.
Kansas City	Brooke Holdings, Inc., Jewell, Kansas, and Brooke Corporation -- to engage in insurance agency activities through Brooke Agency, Inc. Approved, January 12, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Brooke Holdings, Inc., Jewell, Kansas, and Brooke Corporation -- to acquire a 5.5 percent interest in Phillips Holdings, Inc., Stuttgart, Kansas. Approved, January 13, 1993.
Chicago	Citizens National Bancorp, Inc., Darlington, Wisconsin -- to purchase assets and assume the liabilities of the Darlington, Wisconsin, branch of Anchor Bank SSB, Madison, Wisconsin. Returned, January 14, 1993.
Chicago	Community Banc-Corp of Sheboygan, Inc., Sheboygan, Wisconsin -- to engage de novo in insurance and financial services activities through G & H Insurance Agency, Sheboygan, Wisconsin. Returned, January 14, 1993.
Minneapolis	Consolidated Holding Company, Oldham, South Dakota -- to engage in general insurance agency activities through Farmers Investment Company. Approved, January 13, 1993.
Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire Fairfield Financial Corporation. Returned, January 13, 1993.
Dallas	First Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Hamilton National Bank, Hamilton, Texas, and Bank of Tyler, Tyler, Texas. Returned, January 12, 1993.
Chicago	First Colonial Bankshares Corporation, Chicago, Illinois -- to acquire Hi-Bancorp, Inc., Highwood; Bank of Highwood; and GNP Bancorp, Inc., Mundelein, Illinois, and New Century Bank. Returned, January 11, 1993.
Kansas City	First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado -- to acquire First Liberty Capital Corporation. Approved, January 12, 1993.

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

BANK HOLDING COMPANIES

St. Louis	First National Bank of Berryville Employee Stock Ownership Trust, Berryville, Arkansas -- to acquire First National Bank of Berryville. Approved, January 12, 1993.
Minneapolis	First National Bank of Sauk Centre Retirement Savings Plan and Trust, Sauk Centre, Minnesota -- to acquire Sauk Centre Financial Services, Inc. Approved, January 14, 1993.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to engage de novo in appraisal activities through First of America Mortgage Company. Withdrawn, January 12, 1993.
St. Louis	First State Bancshares, Inc., DeQueen, Arkansas -- to acquire the First State Bank of DeQueen. Approved, January 14, 1993.
Kansas City	First State Bancshares, Inc., Scottsbluff, Nebraska -- to acquire Security Federal Savings & Loan Association, Cheyenne, Wyoming. Withdrawn, January 14, 1993.
Atlanta	Florida Barnett Corporation, Jacksonville, Florida -- to acquire Barnett Bank of Hillsborough County, Tampa, Florida. Approved, January 12, 1993.
Cleveland	Huntington Bancshares, Inc., Columbus, Ohio -- to acquire Charter Oak Financial Corporation, Cincinnati, Ohio. Approved, January 15, 1993.
Chicago	Naperville Joliet Investment Co., Northbrook, Illinois -- to acquire Westbank / Naperville, Naperville; and Westbank / Will County, Joliet, Illinois. Approved, January 12, 1993.
Minneapolis	Northome Bancshares, Inc., Northome, Minnesota -- to acquire First State Bank of Northome. Approved, January 11, 1993.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in data processing activities through Boris Systems, Inc., East Lansing, Michigan. Approved, January 14, 1993.
Kansas City	Phillips Holdings, Inc., Stuttgart, Kansas -- to acquire the Farmers State Bank. Approved, January 13, 1993.
Director, BS&R	Pikeville National Corporation, Pikeville, Kentucky - - registration as transfer agent, Approved, January 11, 1993.
Atlanta	Pioneer Bankcorp, Clewiston, Florida -- to acquire First Bank of Clewiston. Approved, January 14, 1993.
Kansas City	Prairie State Bancshares, Inc., Oakley, Kansas -- to merge with Jent, Inc. Approved, January 13, 1993.
Minneapolis	Security State Bank Holding Company, Hannaford, North Dakota, and Security State Bank of North Dakota -- to acquire Farmers State Bank, Carrington, North Dakota. Approved, January 14, 1993.
Dallas	South Plains Delaware Financial Corporation, Dover, Delaware -- to acquire South Plains Financial Corporation, Morton Financial Corporation, Morton, Texas, South Plains Bank, Levelland, Texas, and First State Bank, Morton, Texas. Approved, January 14, 1993.
Dallas	South Plains Financial, Inc., Morton, Texas -- to acquire South Plains Delaware Financial Corporation, Dover, Delaware, Morton Financial Corporation, Morton, Texas, South Plains Financial Corporation, Dover, Delaware; South Plains Bank, Levelland, Texas, and First State Bank, Morton, Texas. Approved, January 14, 1993.

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

BANK HOLDING COMPANIES

St. Louis West Tennessee Financial Corporation, Selmer,
 Tennessee -- to acquire Community Bank of West
 Tennessee.
 Returned, January 11, 1993.

BANK MERGERS

Atlanta Capital City First National Bank of Tallahassee,
 Tallahassee, Florida -- proposed acquisition of
 certain branches of Barnett Bank of the Suncoast,
 N.A., Brooksville, Florida, and First Florida Bank,
 N.A., Tampa, Florida -- report on competitive
 factors.
 Approved, January 11, 1993.

Atlanta First Florida Bank, Tampa, Florida -- to merge with
 Barnett Bank of Hillsborough County.
 Approved, January 13, 1993.

Atlanta First Florida Bank, Tampa, Florida -- to merge with
 Barnett Bank of Tampa, N.A.
 Approved, January 13, 1993.

CAPITAL STOCK

Atlanta Barnett Bank of Tampa, N.A., Tampa, Florida --
 redemption of shares.
 Approved, January 13, 1993.

Minneapolis First Integrity Bancorporation, Inc., St. Cloud,
 Minnesota -- redemption of shares.
 Approved, January 14, 1993.

Atlanta Volunteer State Bancshares, Inc., Portland, Tennessee
 -- redemption of shares.
 Approved, January 15, 1993.

H.2

JANUARY 11, 1993 TO JANUARY 15, 1993

PAGE 6

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

CHANGE IN BANK CONTROL

San Francisco California Center Bank, Los Angeles, California --
change in bank control.
Permitted, January 13, 1993.

San Francisco Greater Pacific Bancshares, Whittier, California --
change in bank control.
Permitted, January 15, 1993.

Dallas Gulf Southwest Bancorp, Inc., Houston, Texas, and
Texas Regional Bancshares, Inc., McAllen, Texas --
change in bank control.
Permitted, January 13, 1993.

Kansas City Lamar Trust Bancshares, Inc., Lamar, Missouri --
change in bank control.
Permitted, January 15, 1993.

Chicago Monona Bankshares, Inc., Monona, Wisconsin -- change
in bank control.
Permitted, January 14, 1993.

Kansas City Prairie State Bancshares, Inc., Oakley, Kansas --
change in bank control.
Permitted, January 13, 1993.

Minneapolis Superior Financial Corporation, Sault Ste. Marie,
Michigan -- change in bank control.
Permitted, January 15, 1993.

COMPETITIVE FACTORS REPORTS

Chicago Bank of Highwood, Highwood, Illinois, proposed merger
with HBI Bank -- report on competitive factors.
Submitted, January 11, 1993.

Boston Chittenden Trust Company, Burlington, Vermont,
proposed merger with Bellows Falls Trust Company,
Bellows Falls, Vermont -- report on competitive
factors.
Submitted, January 13, 1993.

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

COMPETITIVE FACTORS REPORTS

- St. Louis** **First Bank A Savings Bank, Clayton, Missouri, proposed acquisition of the Florissant, Missouri, branch of First Bank, Creve Coeur, Missouri -- report on competitive factors. Submitted, January 13, 1993.**
- Chicago** **First National Bank of Chicago, Chicago, Illinois, proposed merger with Gary-Wheaton Bank, N.A., Wheaton; Gary-Wheaton Bank of Fox Valley, N.A., Romeoville; Gary-Wheaton Bank of Downers Grove, N.A. Downers Grove,; First Chicago Bank of St. Charles, N.A., St. Charles; and First Chicago Bank of Bloomingdale, N.A., Bloomingdale, Illinois -- report on competitive factors. Submitted, January 12, 1993.**
- San Francisco** **Key Bank of Washington, Seattle, Washington, proposed merger with Puget Sound National Bank, Tacoma; Puget Sound Savings Bank, Seattle; Bellingham National Bank, Bellingham; and San Juan County Bank, Friday Harbor, Washington -- report on competitive factors. Submitted, January 13, 1993.**
- Chicago** **Liberty Bank & Trust, Woodbine, Iowa, proposed purchase of the assets and assumption of the liabilities of Home Savings Bank, Persia, Iowa -- report on competitive factors. Submitted, January 15, 1993.**
- Kansas City** **Metropolitan Federal Bank, FSB, Fargo, North Dakota, proposed merger with Columbia Savings Association, F.A., Emporia, Kansas -- report on competitive factors. Submitted, January 13, 1993.**
- St. Louis** **Roosevelt Bank, A Federal Savings Bank, Chesterfield, Missouri, proposed purchase of certain assets and assumption of certain liabilities of First Nationwide Bank, A Federal Savings Bank, San Francisco, California -- report on competitive factors. Submitted, January 13, 1993.**

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

COMPETITIVE FACTORS REPORTS

Chicago	Suburban Bank of Barrington, Barrington, Illinois, proposed merger with Suburban National Bank of Lake County, N.A., Vernon Hills, Illinois -- report on competitive factors. Submitted, January 12, 1993.
Atlanta	Sun Bank / Treasure Coast, National Association, Fort Pierce, Florida, proposed purchase of some of the assets and assumption of some of the liabilities of Sun Bank / South Florida, National Association, Fort Lauderdale, Florida -- report on competitive factors. Submitted, January 11, 1993.
Cleveland	Three Rivers Bank and Trust Company, McKeesport, Pennsylvania, proposed acquisition of certain assets and liabilities of four offices of Integra National Bank / Pittsburgh, Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, January 13, 1993.
Kansas City	United New Mexico Bank, Albuquerque, New Mexico, proposed merger with United New Mexico Bank at Santa Fe, N.A., Santa Fe, New Mexico -- report on competitive factors. Submitted, January 14, 1993.
Secretary	U.S. Bank of Washington, N.A., Seattle, Washington, proposed purchase of certain assets and assumption of certain liabilities of U.S. Bank of Southwest Washington, Vancouver, Washington -- report on competitive factors. Submitted, January 14, 1993.
Atlanta	Wauchula State Bank, Wauchula, Florida, proposed acquisition of the two Lake Placid branches of First Florida Bank, N.A., Tampa, Florida -- report on competitive factors. Submitted, January 12, 1993.

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

EXTENSIONS OF TIME

Cleveland Central Bancshares, Inc., St. Paris, Ohio --
extension to April 9, 1993, to acquire the First
Central National Bank of St. Paris.
Granted, January 11, 1993.

San Francisco CNB Bancorp, San Francisco, California -- extension
to divest certain property.
Granted, January 14, 1993.

San Francisco Eldorado Bancorp, Laguna Hills, California --
extension to April 18, 1993, to engage de novo in
lending activities through Eldorado Home Loans.
Granted, January 14, 1993.

Atlanta Kislak Financial Corporation, Miami Lakes, Florida --
extension to April 14, 1993, to acquire Kislak
National Bank, North Miami, Florida.
Granted, January 13, 1993.

MEMBERSHIP

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

REGULATIONS AND POLICIES

Director, BS&R Chase Manhattan Corporation, New York, New York
request for relief from a commitment pursuant to
section 23A.
Granted, January 11, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of New York -- to purchase
computer equipment.
Approved, January 11, 1993.

H.2
JANUARY 11, 1993 TO JANUARY 15, 1993
PAGE 10

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

RESERVE BANK OPERATIONS

Director, FRB0 Federal Reserve Bank of San Francisco -- renovation
of the cash department at the head office.
Approved, January 11, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta BankUnited Financial Corporation, Miami, Florida,
 proposed acquisition of BankUnited, A Savings Bank,
 Coral Gables, Florida -- report on competitive
 factors.
 Submitted, January 8, 1993.

Atlanta Liberty Savings Bank, FSB, Macon, Georgia, proposed
 acquisition of seven branches in Savannah, Georgia,
 of Bankers First Savings Bank, FSB, Augusta,
 Georgia -- report on competitive factors.
 Submitted, January 8, 1993.

EXTENSIONS OF TIME

Chicago Midlothian State Bank Employees Stock Ownership
 Trust, Midlothian, Illinois -- extension to
 April 28, 1993, to acquire shares of Midlothian
 State Bank.
 Granted, January 8, 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> Not Yet Established

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 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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Merchants New York Bancorp, Inc., New York, New York, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Merchants Bank of New York, New York, New York.1/

1/29/93 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

UJB Financial Corp., Princeton, New Jersey, to engage de novo nationwide through its wholly-owned subsidiary, Richard Blackman & Co., Inc., Paramus, New Jersey, in full service securities brokerage and in investment and financial advisory activities on a stand alone, fee basis.

2/3/93

Algemene Maatschappij voor Nijverheidskrediet N.V., Antwerp, Belgium and Kredietbank N.V., Brussels, Belgium to engage in certain investment advisory and portfolio management activities through Kredietbank Global Management, L.P., Stamford, Connecticut, a joint venture with Darien Asset Management, Inc.

2/1/93

Creditanstalt-Bankverein, Vienna, Austria, to engage indirectly, through its subsidiary, Creditanstalt International Advisers Group, Inc., in investment advisory activities through a joint venture limited partnership, Steinberg Asset Management Company, L.P., New York, New York.

2/1/93

Internationale Nederlanden Group N.V., Amsterdam, The Netherlands, to engage de novo through its subsidiary Internationale Nederlanden (US) Capital Corporation, New York, New York, in making, servicing, and acquiring loans and other extensions of credit such as would be made by a consumer or commercial finance, credit card, mortgage or factoring company. 2/1/93

Internationale Nederlanden Group N.V., Amsterdam, The Netherlands, to engage de novo through its subsidiary, Internationale Nederlanden (US) Securities Corporation, New York, New York, in full service securities brokerage, investment and financial advisory activities. 2/1/93

Saban, S.A, Panama City, Republic of Panama, and Republic New York, Corporation, New York, New York, New York, to engage de novo through Republic Asset Management Corporation, New York, New York in investment and financial advisory activities, foreign exchange advisory and transactional services, and investment advice or financial futures and options on futures. 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 16, 1993

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

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

First Fidelity Bancorporation, Lawrenceville, 1/
New Jersey to acquire 100% of Northeast Bancorp,
Inc., New Haven, CT, pursuant to Section 3(a)(3)
of the BHCA.

Newspaper comment period expires: 2/1/93
Fed. Reg. comment period expires: 2/5/93

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: N/A*

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.

N/A*

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 15, 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.

Bank/Location

Examination Date

CRA Rating

NONE.

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending January 16, 1993

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

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

Received OAKAR application from Mid Am, 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. * Not Yet Known #

Received application from Integra Bank/South, Uniontown, Pennsylvania, on January 5, 1993, for permission to become a member of the Federal Reserve System. Not Yet Known #

Received application from Integra Bank/North, Titusville, Pennsylvania, on January 5, 1993, for permission to become a member of the Federal Reserve System. Not Yet Known #

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

Received Section 3(a)(3) application from Mid Am, Inc., Bowling Green, Ohio, on January 11, 1993, to acquire a national banking association, in formation and not yet named, to be located in Xenia, Ohio. * Not Yet Known #

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

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

NONE

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

Received notice from Integra Financial Corporation, Pittsburgh, Pennsylvania, on January 13, 1993, of its intent to redeem Equimark Corporation's 12 7/8 percent Subordinated Capital Notes.

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(January 15, 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 15, 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 Metamora State Bank
P. O. Box F
Metamora, Ohio 43540
(419) 644-2361
Rating: Satisfactory
Exam Date: November 2, 1992

The Hamler State Bank
210 Randolph Street
Hamler, Ohio 43524
(419) 274-3955
Rating: Satisfactory
Exam Date: November 2, 1992

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>
First Maryland Bancorp, Baltimore, Maryland, and Allied Irish Banks Limited plc, Dublin, Ireland, to acquire 10.8% of the voting shares of Internet, Inc., Reston, Virginia.	Not yet available.
BB&T Financial Corporation, Wilson, North Carolina, to acquire Edenton Savings and Loan Association, Edenton, North Carolina.	Not yet available.
BB&T Financial Corporation, Wilson, North Carolina, to acquire Carolina Savings Bank, Wilmington, North Carolina.	Not yet available.

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

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending January 15, 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>
Virginia Community Bank P. O. Box 888 Louisa, Virginia 23093	10-5-92	Satisfactory
The Marathon Bank P. O. Box 998 Stephens City, Virginia 22655	10-13-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 15, 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>
--------------------	-----------------------------------

Century Bancorp, Inc.
Milledgeville, Georgia
1-BHC formation, Century Bank and
Trust, Milledgeville, Georgia.

02-05-93*
Federal Register

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
--------------------	-----------------------------------

None.

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

Application

Parkway Bancorp, Inc.
Fort Myers, Florida
Commitment waiver request.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 15, 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>
Central Bank of the South Post Office Box 10566 Birmingham, Alabama 35296 (205)933-3000	Satisfactory	09-08-92
Bank Independent Drawer B Sheffield, Alabama	Outstanding	10-05-92
Flamingo Bank 1 West Flamingo Drive Pembroke Pines, Florida 33027 (305)437-2265	Satisfactory	10-05-92

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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
EFT	Cole Taylor Bank Chicago, Illinois 203 Yorktown Shopping Center Lombard, Illinois*	N - 1-12-93
Oakar	Ida Grove Bancshares, Inc. Ida Grove, Iowa Denison Office of First Federal Savings and Loan Association Storm Lake, Iowa*	N - 2-8-93

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 - ** 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-1	SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-4-93 N - 12-26-92
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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Van Diest Investment Company Ankeny, Iowa Hamilton County Bancshares, Inc. Webster City, Iowa First State Bank Webster City, Iowa*	FR - 1-7-93 N - 1-8-93
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
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 - **
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 - **

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>
Y-4	Valley Bancorporation Appleton, Wisconsin Valley Securities, Inc. Appleton, Wisconsin	FR - **
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
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan First of America Mortgage Company Kalamazoo, Michigan	FR - 1-11-93
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois--Execute and clear commodity futures contracts	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	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 - **
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

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	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 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 15, 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

-Markesan State Bank
84 North Bridge Street, Box 355
Markesan, Wisconsin 53946
(414) 398-2358

10/05/92

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 15, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 5(d)(3) application by Wes-Tenn Bancorp, Inc., Covington, Tennessee for its subsidiary, Tipton County Bank, Covington, Tennessee to acquire Tri-County Federal Savings Bank, Covington, Tennessee	2-15-93

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 Citizens Financial Corporation Employee Stock Ownership Plan, Belzoni, Mississippi to indirectly acquire Flora Financial Corporation, Flora, Mississippi	Federal Register: 1-26-93
*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee to acquire Erin Bank & Trust Company, Erin, Tennessee	Newspaper: 2-11-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee to acquire First Federal Savings Bank of Maryville, Maryville, Tennessee	1-26-93

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 15, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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 Financial Concepts Bancorp, Inc., Green Bay, WI*	2-5-93 (Federal Register)
Community First Bankshares, Inc. Fargo, ND To acquire, via merger, 100% of the voting shares of the Citizens Bancorp, Inc., Morris, MN, a one bank holding company owing the Citizens Bank, Morris, MN*	2-5-93 (Federal Register)
Mellette Holding Company Mellette, SD To acquire 100% of the Farmers State Bank of Mellette, Mellette, SD*	2-5-93 (Federal Register)
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To acquire, through merger, Colorado National Bankshares, Inc., Denver, CO*	2-8-93 (Federal Register)
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To continue to control Bank Western, Denver, CO, which is proposing to convert from a federal savings bank to a national bank.*	2-8-93 (Federal Register)

* 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>
Alpha-Omega Holding Company Victor, MT To acquire 84.20% of Farmers State Bank of Victor, Victor, MT*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage in mortgage servicing through the acquisition of the mortgage servicing business of University Bank, Green Bay, WI	2-5-93
Norwest Corporation Mpls, MN To engage in brokerage activities through the acquisition of the discount brokerage business of University Bank, Green Bay, WI	2-5-93
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To engage in the sale of credit life and accident and disability insurance to customers of the sub- sidiary banks of Colorado National Bankshares, Inc., Denver, CO, in conjunction with the purchase of credit related products from these banks through the acquisition of Colorado National Insurance Agency, Inc., Denver, CO, a subsidiary of Colorado National Bankshares, Inc.	2-8-93

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To engage in the reinsurance of those insurance products sold by Colorado National Insurance Agency, Inc. through the CNB Banks through the acquisition of Colorado National Life Insurance Co., Inc., Denver, CO, a subsidiary of Colorado National Bankshares, Inc.	2-8-93
Dunn County Bankshares, Inc. Menomonie, WI To engage <u>de novo</u> in making and ser- vicing a specific loan.	2-3-93

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending January 15, 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
Citizens State Bank P. O. Box 378 Arlington, SD 57212 (605) 983-5594	October 5, 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

Mountain Bancshares, Inc., Newport, Minnesota, for prior approval to become a bank holding company through the acquisition of Eagle Agency, Inc., Golden Valley, Minnesota, the parent bank holding company of The First Bank of Eagle County, Eagle, Colorado.*

Not Available

COMMFIRST Bancorporation, Inc., South Sioux City, Nebraska, for prior approval to become a holding company through the acquisition of 82.98 percent of Nebraska State Bank, South Sioux City, Nebraska, and 92.8 percent of The Wakefield National Bank, Wakefield, Nebraska.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

American Bancorp of Edmond, Inc., Edmond, Oklahoma, for prior approval to retain 24 percent of the voting shares of American Capital Mortgage Company, Inc., Edmond, Oklahoma.

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>
----------------------	------------------	------------------------	-------------------

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 11, 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

Change in Control Notice by
Therman Coy Noe, Henderson, TX, to acquire an interest
in Rusk County Bancshares, Inc., Henderson, TX

N/A

*Section 3(a)(1) application by
LNB Financial Corporation, Austin, TX, to acquire
LNB Financial-Delaware, Inc., Wilmington, DE, and
Liberty National Bank, Austin, TX
(Previously reported during the week of 12-28-92)

93/01/30

*Section 3(a)(1) application by
LNB Financial-Delaware, Inc., Wilmington, DE, to
acquire Liberty National Bank, Austin, TX
(Previously reported during the week of 12-28-92)

93/01/30

*Section 3(a)(3) application by
First Amarillo Bancorporation, Inc., Amarillo, TX,
to acquire The Bank of New Mexico Holding Company,
Albuquerque, NM

NA

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
First Abilene Bankshares, Inc., Abilene, TX, to acquire
First Financial Investments, Inc., Abilene, TX
(engage in discount securities brokerage activities
including certain securities credit and incidental
activities)

93/02/01

**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 11, 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.		

Week ending 1/15/93

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

None

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

None

* Subject to CRA

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

Week ending 1/15/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 15, 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>
Oregon Pacific Banking Company	1355 Highway 101 Florence, OR (503) 997-7121	10/05/92	Satisfactory

* 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.