

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 5
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 30, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Major tendencies visible in the economy -- statement
by Chairman Greenspan before the Joint Economic
Committee, January 27, 1993.
Published, January 27, 1993.

BANK HOLDING COMPANIES

FCNB Corp., Frederick, Maryland -- to acquire
HomeTown Bancorp, Inc., Myersville, Maryland.
Approved, January 25, 1993.

BANK MERGERS

Jackson State Bank, Jackson, Wyoming -- to merge with
The State Bank, West, Jackson, Wyoming, and to
establish a branch.
Approved, January 25, 1993.

ENFORCEMENT

Bank of Forest, Forest, Mississippi -- order of
assessment of a civil money penalty against Joe R.
Clarke III.
Announced, January 26, 1993.

INTERNATIONAL OPERATIONS

BNY International Financing Corporation, New York,
New York -- to make an investment in BNY Australia
Limited Sydney, Australia.
Permitted, January 29, 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

Kansas City Bank of Louisville, Louisville, Colorado -- to establish a branch at the southeast corner of Dahlia and Cherry Streets.
Approved, January 29, 1993.

BANK HOLDING COMPANIES

San Francisco American Marine Bank Employee Stock Ownership Plan, Bainbridge Island, Washington -- to acquire American Marine Bank, Winslow, Washington.
Approved, January 29, 1993.

Atlanta Barnett Merger Corporation, Jacksonville, Florida -- to acquire Barnett Banks Trust Company, N.A., Jacksonville, Florida.
Approved, January 28, 1993.

Chicago Citizens Financial Corporation, Fort Atkinson, Wisconsin -- to purchase loan participation certificates.
Permitted, January 29, 1993.

Minneapolis Dairyland Bank Holding Corporation, La Crosse, Wisconsin -- to acquire Bank of Alma, Alma; and La Farge State Bank, La Farge, Wisconsin.
Approved, January 29, 1993.

Minneapolis Mellette Holding Company, Mellette, South Dakota -- to acquire the Farmers State Bank.
Returned, January 29, 1993.

Cleveland Mid Am, Inc., Bowling Green, Ohio -- to acquire a national banking institution (to be named) in Xenia, Ohio.
Returned, January 28, 1993.

Chicago Old Kent Financial Corporation, Grand Rapids, Michigan -- to engage de novo in community development activities by investments as a limited partner through Gladshire L.D.H.A. Limited Partnership, Kalamazoo, Michigan.
Approved, January 26, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Raton Capital Corporation, Raton, New Mexico -- to acquire International State Bank. Approved, January 29, 1993.
Cleveland	Snyder Holding Corporation, Kittanning, Pennsylvania, and F&A Financial Company -- to acquire The Armstrong County Trust Company, and The Farmers National Bank of Kittanning. Approved, January 29, 1993.
Secretary	Suntrust Banks, Inc., Atlanta, Georgia, and SunBanks, Inc., Orlando, Florida -- proposal that Sun Bank and Trust / Charlotte County, N.A., Port Charlotte, Florida, and First National Bank of Venice, Venice, Florida, merge with Sun Bank / Gulf Coast, Sarasota, Florida. Approved, January 26, 1993.
Secretary	Texas East BanCorp, Inc., Jacksonville, Texas -- proposal that TEB, Inc., Shreveport, Louisiana, acquire CBC, Inc.; TFC, Inc.; WhiFin, Inc.; Cherokee Bancorp, Inc., Longview, Texas, Timpson Financial Corporation, Timpson, Texas, and Whitehouse Financial Corporation, Whitehouse, Texas, with Texas East and TEB acquiring First State Bank, Rusk, Texas, The First State Bank, Big Sandy, Texas, Texas National Bank, Longview, Texas, First State Bank, Timpson, Texas, and First National Bank of Whitehouse, Whitehouse, Texas. Approved, January 29, 1993.
New York	U.S. Trust Corporation, New York, New York -- to engage de novo in certain trust company and investment advisory activities through U.S. Trust Company of Connecticut, Stamford, Connecticut. Approved, January 27, 1993.
Chicago	Valley Bancorporation, Appleton, Wisconsin -- to acquire Valley Securities, Inc. Returned, January 25, 1993.

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

BANK PREMISES

St. Louis	Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises. Approved, January 28, 1993.
Kansas City	Bank of Louisville, Louisville, Colorado -- investment in bank premises. Approved, January 29, 1993.
Chicago	Bank One, Springfield, Springfield, Illinois -- investment in bank premises. Approved, January 29, 1993.
Richmond	Pee Dee State Bank, Timmonsville, South Carolina -- investment in bank premises. Approved, January 29, 1993.

BANKS, STATE MEMBER

Minneapolis	Farmers State Bank, Madelia, Minnesota -- payment of a dividend. Approved, January 27, 1993.
Director, BS&R	West One Bank, Idaho. Boise, Idaho -- transfer agent registration. Approved, January 28, 1993.

CAPITAL STOCK

St. Louis	Citizens National Bancorp, Inc., Springfield, Missouri -- redemption of shares. Approved, January 26, 1993.
Chicago	Fairmount State Bank, Fairmount, Indiana -- redemption of shares. Approved, January 28, 1993.

CHANGE IN BANK CONTROL

St. Louis	Citizens National Bancorp, Inc., Springfield, Missouri -- change in bank control. Permitted, January 26, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

San Francisco	Citibank, Federal Savings Bank, San Francisco, California, proposed acquisition of Citibank, Federal Savings Bank, Miami, Florida -- report on competitive factors. Submitted, January 27, 1993.
Minneapolis	Community First National Bank, Worthington, Minnesota, proposed merger with Community First National Bank of Windom, Windom, Minnesota -- report on competitive factors. Submitted, January 29, 1993.
Chicago	Heritage Bank, Blue Island, Illinois, proposed merger with Heritage Bank Alsip, Alsip, Illinois -- report on competitive factors. Submitted, January 26, 1993.
St. Louis	Peoples Bank and Trust Company, Tupelo, Mississippi, proposed purchase of certain assets and assumption of certain liabilities of two Grenada, Mississippi, branches and one Louisville, Mississippi, branch of Sunburst Bank -- report on competitive factors. Submitted, January 29, 1993.
St. Louis	Sunburst Bank, Grenada, Mississippi, proposed purchase of certain assets and assumption of certain liabilities of Eastover Bank For Savings, Jackson, Mississippi -- report on competitive factors. Submitted, January 28, 1993.
St. Louis	Tipton County Bank, Covington, Tennessee, proposed merger with Tri-County Federal Savings Bank -- report on competitive factors. Submitted, January 27, 1993.
San Francisco	Washington Mutual Savings Bank, Seattle, Washington, proposed acquisition of Pacific First Bank, A Federal Savings Bank -- report on competitive factors. Submitted, January 29, 1993.

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

COMPETITIVE FACTORS REPORTS

Philadelphia White Eagle Federal Savings Bank, Wilmington,
Delaware, proposed merger with First Home Savings
Bank, S.L.A., Penns Grove, New Jersey -- report on
competitive factors.
Submitted, January 28, 1993.

EXTENSIONS OF TIME

New York Bank Polska Kasa Opieki, S.A., Warsaw, Poland --
extension to February 1, 1994, to retain ownership
and control of Pekao Trading Corporation, New York,
New York.
Granted, January 29, 1993.

Chicago Fairmount Banking Company, Fairmount, Indiana --
extension to March 1, 1993, to acquire The
Fairmount State Bank.
Granted, January 28, 1993.

Chicago First Financial Corporation, Terre Haute, Indiana --
extension to May 3, 1993, to acquire shares of
First Citizens of Paris, Inc., Paris, Illinois, and
The Citizens National Bank of Paris.
Granted, January 29, 1993.

Chicago Naperville Joliet Investment Co., Northbrook,
Illinois -- extension to February 26, 1993, to
acquire Westbank / Will County, Joliet, and
Westbank / Naperville, Illinois.
Granted, January 28, 1993.

Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- extension
to May 1, 1993, to acquire shares of BHC Holdings,
Inc., Philadelphia, Pennsylvania.
Granted, January 26, 1993.

Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- extension
to May 1, 1993, to acquire shares of Peoples Bank
of Lakeland, Lakeland, Florida.
Granted, January 27, 1993.

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

INTERNATIONAL OPERATIONS

Director, BS&R Republic International Bank of New York (California),
Los Angeles, California -- to move home office to
Beverly Hills, California, from Los Angeles,
California.
Approved, January 29, 1993.

MEMBERSHIP

Kansas City First Security Bank of Fort Lupton, Fort Lupton,
Colorado -- to become a member of the Federal
Reserve System.
Approved, January 29, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Richmond -- to purchase
computer console furniture.
Approved, January 26, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Philadelphia -- to offer
facsimile transmission and magnetic tape delivery
for the payor bank account total service.
Approved, January 27, 1993.

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

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Fleet Bank of New York, Albany, New York to establish a mobile offsite electronic facility to operate at specific events at various locations throughout the State of New York.	2/19/93
Chemical Bank, New York, New York, to establish an off-site electronic facility at Bertelsman, Inc., 1540 Broadway, New York, New York. <u>1/</u>	2/26/93
Chemical Bank, New York, New York, to establish an off-site electronic facility at Shea Stadium, Roosevelt Avenue at 126th Street, Flushing, New York. <u>1/</u>	2/26/93
Chemical Bank, New York, New York, to establish three off-site electronic facilities at Roosevelt Field Mall, Hempstead, New York. <u>1/</u>	2/26/93
Chemical Bank, New York, New York, to establish a branch office at John Jay College, 899 Tenth Avenue, New York, New York. <u>1/</u>	2/26/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Saban, S.A, Panama City, Republic of Panama, and Republic New York, Corporation, New York, New York, New York, to engage <u>de novo</u> 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.	2/16/93
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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 30, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 29, 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 30, 1993**

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

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

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

Received OAKAR application from CoBancorp, * Not Yet Known #
Inc., Elyria, Ohio, on January 29, 1993,
to purchase the assets and assume the
liabilities of the Delaware, Ohio, branch of
Home Savings of America, FSB, Irwindale,
California

Received Section 18(c) application on * Not Yet Known #
January 29, 1993, from Premier Bank & Trust
(f.k.a. Lorain County Bank), Elyria, Ohio, to
acquire the Delaware, Ohio,
branch of Home Savings of America, FSB,
Irwindale, California.

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

NONE

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

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.

Federal Reserve Bank of Cleveland

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

NONE

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(January 29, 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 29, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Bank, Richmond, Virginia, to merge with Continental Federal Savings Bank, Fairfax, Virginia.*	2-27-93
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with the successor to Security Federal Savings Bank, Durham, North Carolina.*	Not yet available.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Financial Corporation, Richmond, Virginia, to acquire CFS Financial Corporation, Fairfax, Virginia.*	2-27-93

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.	2-19-93**
BB&T Financial Corporation, Wilson, North Carolina, to acquire Edenton Savings and Loan Association, Edenton, North Carolina.	2-21-93**
Union Bancorp, Inc., Bowling Green, Virginia, to engage in full-service securities brokerage activities.	Not yet available.

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

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

*Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending January 29, 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.

Examination
 Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 29, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Bank of West Florida St. Petersburg, Florida To merge with Gulf Bank of Dunedin, Dunedin, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Early Bancshares, Inc. Blakely, Georgia 1-BHC formation, Bank of Early, Blakely, Georgia.	01-02-93* Federal Register
F & M Bancorporation Birmingham, Alabama 1-BHC formation, The Farmers & Merchants Bank, Centre, Alabama.	01-26-93* Federal Register

Section 3 - Applications Subject to Federal
Register Only

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

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 29, 1993

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

Application

SouthTrust Corporation
Birmingham, Alabama

Waiver request related to the acquisition
of Gulf Bank of Dunedin, Dunedin, Florida,
pursuant to Section 3(a)(5) of the Bank
Holding Company Act.

Central National Bank Corporation
Winter Park, Florida
Commitment waiver request.

First State Corporation
Albany, Georgia
To redeem 27.67 percent of the outstanding
shares of common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 29, 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.

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
United Bank of Pinellas County, 200 Central Avenue 19th Floor St. Petersburg, Florida 33701 (813)892-1760	Satisfactory	10-19-92
Citizens First Bank of Ocala, Post Office Box 548 Ocala, Florida 32678 (904)732-2223	Needs to Improve	10-19- 92
Gulf Bank of Dunedin Post Office Box 1648 Dunedin, Florida 34697 (813)734-8800	Satisfactory	10-26-92

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 - 1-27-93
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Eatery 7 Ann Street Ypsilanti, Michigan*	N - **
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Michigan University 850 West Cross Street Ypsilanti, Michigan*	N - **
Merger	The Shelby County State Bank Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	N - 1-31-93
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 6210 Kalamazoo Avenue Kentwood, Michigan*	N - 2-5-93
Oakar	Ida Grove Bancshares, Inc. Ida Grove, Iowa Denison Office of First Federal Savings and Loan Association Storm Lake, Iowa*	N - 2-15-93
EFT	Chemical Bank and Trust Company Midland, Michigan 4787 Fashion Square Mall Saginaw, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-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-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 - 1-19-93
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 - 2-16-93 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 - 2-11-93 N - **
Y-2	Midstates Bancshares, Inc. Missouri Valley, Iowa Peoples National Bank Avoca, Iowa*	FR - 2-5-93 N - 1-3-93
CoC-HC	Avoca Financial Services, Inc. Council Bluffs, Iowa Terry M. Carley	FR - 1-11-93 N - 1-11-93
Y-1	ISB Bancshares, Inc. Ipava, Illinois Ipava State Bank Ipava, Illinois*	FR - 2-16-93 N - 2-6-93
Y-2	Shelby County Bancorp, Inc. Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	FR - 1-15-93 N - 1-31-93
Y-2	LeRoy C. Darby, Inc. Monona, Iowa Keystone Bancshares, Inc. Monona, Iowa Peoples State Bank Elkader, Iowa*	FR - 2-5-93 N - 2-25-93
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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Bank, S.S.B. Milwaukee, Wisconsin*	FR - 12-14-92 N - 2-5-93
Y-2	F.N.B.C. of La Grange, Inc. La Grange, Illinois Mokena State Bank Mokena, Illinois*	FR - 2-16-93 N - 2-10-93
Y-2	Hawkeye Bancorporation Des Moines, Iowa First Dubuque Corp. Dubuque, Iowa First National Bank of Dubuque Dubuque, Iowa*	FR - 2-16-93 N - 2-8-93
Y-2	Premier Financial Services, Inc. Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - ** N - 1-2-93
Y-1	Premier Acquisition Company Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - ** N - 1-2-93
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois Thomas D. Flanagan	FR - **
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - **

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	Overton Bank Shares, Inc. Mondamin, Iowa James F. & Donald F. Schwertley and James R. King	FR - 1-11-93 N - **
CoC-HC	Iowa State Bank Holding Company Des Moines, Iowa Marvin R. Selden, Jr.; Melvin H. Nielsen; Dennis Gallagher; Robert McLaughlin and Doris Olson	FR - 1-11-93 N - **
Y-1	Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois*	FR - ** N - **
Y-2	Illinois State Bancorp, Inc. Wheaton, Illinois Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois Presidential Holdings, Inc. Bourbonnais, Illinois*	FR - ** N - **
Y-1	Cashton Bancshares, Inc. Cashton, Wisconsin Bank of Cashton Cashton, Wisconsin*	FR - 12-18-92 N - 12-11-92
Oakar	Citizens National Bancorp, Inc. Darlington, Wisconsin Darlington, Wisconsin branch of Anchor Bank SSB Madison, Wisconsin*	N - 12-19-92
Y-2	FBOP Corporation Oak Park, Illinois Drovers Bank Lake Jackson, Texas (in organization)*	FR - ** N - **

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	Firststar Corporation Milwaukee, Wisconsin Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - ** N - **
Y-2	Firststar Corporation of Iowa Des Moines, Iowa Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - ** N - **
Y-2	River Forest Bancorp, Inc. Chicago, Illinois Belmont National Bank Chicago, Illinois*	FR - ** N - **
CoC-HC	VCR Bancorporation Carlisle, Iowa Kenton R. Coons	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 - 1-15-93
Y-4	Bank of Montreal Montreal, Canada Harris Futures Corporation Chicago, Illinois	FR - 2-10-93
Y-4	Bankmont Financial Corp. New York, New York Harris Futures Corporation Chicago, Illinois	FR - 2-10-93
Y-4	Harris Bankcorp, Inc. Chicago, Illinois Harris Futures Corporation Chicago, Illinois	FR - 2-10-93
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois--Execute and clear commodity futures contracts	FR - **
Y-4	Caisse Nationale de Credit Agricole Paris, France UI USA, Inc. New York, New York	FR - 2-11-93
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **
4(c)(8)	Beaman Bancshares, Inc. Beaman, Iowa Beaman Insurance Agency, Inc. Beaman, Iowa	FR - 2-1-93

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	Old Kent Financial Corporation Grand Rapids, Michigan Gladeshire L.D.H.A. Limited Partnership Kalamazoo, Michigan	FR - 1-22-93
Y-4	Van Buren Bancorporation Keosauqua, Iowa Making and servicing loans	FR - 2-5-93
4(c)(8)	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois - investment and financial advisory services	FR - **
4(c)(8)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - 2-5-93
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Securities, Inc. New York, New York -- Securities brokerage services	FR - 2-11-93
Y-4	First Chicago Corporation Chicago, Illinois Government Pricing Information System, Inc. New York, New York ("GovPX, Inc.)	FR - **
4(c)(8)	Central-State Bancorp, Inc. Beulah, Michigan Central State Services Corp. Beulah, Michigan--engage <u>de novo</u> in making and selling fixed rate mortgages	FR - **
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Gardenview Limited Partnership, an Indiana Limited Partnership Corunna, Indiana - CDC	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Making and servicing loans or other extensions of credit for the company's account	FR - **
4(c)(8)	Salin Bancshares, Inc. Indianapolis, Indiana Making and servicing of loans or other extensions of credit for the company's account	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

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 29, 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

-Bank of Commerce & Industry
6100 North Northwest Highway
Chicago, Illinois 60631
(312) 775-8000

10/19/92

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 29, 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>
Change in control notification involving First National Corporation, Wynne, Arkansas, by Doyl E. Brown	Not yet available
Change in control notification involving Bancshares of West Memphis, West Memphis, Arkansas, by M. E. Black Dunklin	Newspaper: 2-10-93
*Section 3(a)(3) application under emergency procedures by First Commercial Corporation, Little Rock, Arkansas, to acquire Lufkin National Bank, Lufkin, Texas, a <u>de novo</u> bank	Newspaper: 2-7-93
*Section 3(a)(3) application under emergency procedures by First Commercial Corporation, Little Rock, Arkansas, to acquire First National Bank of Tyler, Tyler, Texas, a <u>de novo</u> bank	Newspaper: 2-7-93
*Section 3(a)(1) application under emergency procedures by FCC Texas, Inc., Little Rock, Arkansas, to acquire First National Bank of Tyler, Tyler, Texas, and Lufkin National Bank, Lufkin, Texas, <u>de novo</u> banks	Newspaper: 2-7-93

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>
Stock redemption notification by First National Corporation, Wynne, Arkansas	Not applicable
Stock redemption notification by Dearmin Bancorp, Inc., Odon, Indiana	Not applicable
Stock redemption notification by CBX Corporation, Carrollton, Illinois	Not applicable

***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 29, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
The Callaway Bank	P. O. Box 42 Fulton, Missouri 65251	10-19-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Trust & Savings Bank Mitchell, SD To establish a <u>de novo</u> branch at 1800 North Main Street, Mitchell, SD*	2-19-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Kempton and Grace Spooner Revocable Trust To acquire 50% of the voting shares of Gilman Corporation, Exeland, WI	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Marquette Bancshares, Inc. Mpls, MN To engage in acting as an in- vestment advisor and providing securities brokerage services through the acquisition of Marquette Fund Advisors, Inc., Minneapolis, MN	Not yet available
Norwest Corporation Mpls, MN To acquire the insurance agency book of business from Merchants & Miners State Bank of Hibbing, Hibbing, MN	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**First National Corporation
Grand Forks, ND
To redeem up to 25.5% of its
voting shares.**

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending January 29, 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
Pioneer Bank & Trust 700 State Street, Box 729 Belle Fourche, SD 57717 (605) 892-2536	October 19, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Republic Bancshares, Inc., Neosho, Missouri.*	Not Available
CBI Security Corporation, Kansas City, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Republic Bancshares, Inc., Neosho, Missouri.*	Not Available
Dickinson Financial Corporation, Chillicothe, Missouri, for prior approval to acquire 96.49 percent of the voting shares of Army National Bank, Fort Leavenworth, Kansas.*	Not Available
FNBR Holding Corp., Meeker, Colorado, for prior approval to become a bank holding company through the acquisition of 97 percent of the voting shares of First National Bank of the Rockies, Meeker, Colorado.*	Not Available
Craco, Inc., Vinita, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank & Trust Company, Vinita, Oklahoma.*	Not Available
E.R. Albert, Jr. Living Trust and Jon R. Stuart, both of Tulsa, Oklahoma, to increase their ownership interests in Tulbancorp, Inc., Tulsa, Oklahoma, by 7.63 percent to 26.05 percent, and by 6.79 percent to 31.31 percent, respectively.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Federal Reserve Bank of Kansas City

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Heritage Bank of Olathe P.O. Box 4000-343 Olathe, Kansas 66062	11-02-92	01-28-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 25, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application by Alice Bank of Texas, Alice, TX, to merge with New First City Bank of Alice, N.A., Alice, TX	N/A
*Section 9 application by Alice Bank of Texas, Alice, TX, to establish a drive-through branch to be located at 1600 East Main Street, Alice, TX	N/A

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by David Walthall, Dallas, TX, to acquire an interest in Equitable Bankshares, Inc., Dallas, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

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

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

APPLICATION
None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JANUARY 25, 1993

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/29/93

Section I - Applications Subject to Newspaper Notice Only

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

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

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

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Bank of Tokyo, Tokyo, Japan, to expand leasing activities to the full extent permitted pursuant to 12 C.F.R. Section 225(b)(5)(ii), through BOT Financial Corporation, Boston, Massachusetts.	<u>Fed. Reg.:</u> 2/19/93
First Community Financial Group, Lacey, Washington, to: 1) engage <u>de novo</u> in mortgage brokerage services through First Community Mortgage, Inc., Lacey, Washington; and 2) engage <u>de novo</u> in providing data processing services through Information Management Services, Inc., Lacey, Washington.	<u>Fed. Reg.:</u> 2/25/93

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

None

* Subject to CRA

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

Week ending 1/29/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 29, 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>
Farmers & Merchants Bank of Central California	121 West Pine Street Lodi, California 95240 Telephone: (209) 334-1101	10/13/92	Needs to Improve

* 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.