

RESEARCH LIBRARY

ANNOUNCEMENT

H.2, 1993, No. 6

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
FEB 26 9 44 AM '93
FEDERAL RESERVE BANK OF CLEVELAND
Actions of the Board, its Staff, and the Federal Reserve Banks; Applications and Reports Received during the Week Ending February 6, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Bank-related community development corporations -- statement by Mr. Garwood, Director, Division of Consumer and Community Affairs, before the Subcommittee on Financial Institutions Supervision, Regulation and Deposit Insurance, of the House Committee on Banking, Finance and Urban Affairs, February 3, 1993.
Authorized, February 2, 1993.

BANK BRANCHES, DOMESTIC

Century Bank of Sterling, Sterling, Colorado -- request for review of approval by the Federal Reserve Bank of Kansas City of the application to establish a branch in Sterling, Colorado.
Denied, February 2, 1993.

BANK HOLDING COMPANIES

ONBANCorp, Inc., Syracuse, New York -- request for reconsideration of Board's approval of application to acquire The Merchants National Bank and Trust Company of Syracuse, and Union National Bank, Albany, New York.
Denied, February 2, 1993.

REGULATIONS AND POLICIES

Regulation E -- amendments to the Electronic Fund Transfer Act to cover electronic benefit transfer programs established by federal, state, or local government agencies (R-0796).
Proposed, February 5, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK OPERATIONS

Federal Reserve Bank of Kansas City -- renovation of the Oklahoma City Branch, and delegation of authority to the Director, Division, Reserve Bank Operations and Payment Systems to approve certain fees and budgets for 1993-1997.
Approved, February 4, 1993.

Federal Reserve Bank of New York -- renovation of leased space at 59 Maiden Lane.
Approved, February 4, 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

St. Louis	Banterra Corporation, Eldorado, Illinois -- to acquire Blankenship Insurance Agency, Inc. Approved, February 1, 1993.
Richmond	BB&T Financial Corporation, Wilson, North Carolina -- to acquire Security Financial Holding Company, Durham, North Carolina. Approved, February 4, 1993.
Kansas City	Cherokee County Banshares, Inc., Hulbert, Oklahoma -- to acquire First State Bank of Hulbert. Withdrawn, February 1, 1993.
Atlanta	Commerce Bank Corporation, Winter Haven, Florida -- to acquire Commerce Bank of Central Florida. Approved, February 1, 1993.
New York	Creditanstalt-Bankverein, Vienna, Austria -- to engage de novo in investment advisory activities through a joint venture limited partnership, Steinberg Assets Management Company, L.P., New York, New York. Withdrawn, February 5, 1993.

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

BANK HOLDING COMPANIES

Dallas	First Abilene Bankshares, Inc., Abilene, Texas -- to engage de novo in discount securities brokerage activities through First Financial Investments, Inc. Permitted, February 3, 1993.
San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to engage de novo in mortgage brokerage services through First Community Mortgage, Inc. Permitted, February 3, 1993.
San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to engage de novo in data processing services through Information Management Services, Inc. Permitted, February 3, 1993.
Dallas	First United Bank Group, Inc., Albuquerque, New Mexico -- to acquire United New Mexico Financial Corporation; Ford Bank Group, Inc., Lubbock, Texas; First National Bank of Central Texas, Waco, Texas, United New Mexico Credit Life Insurance Company, Albuquerque, New Mexico, and United New Mexico Trust Company, Albuquerque, New Mexico. Approved, February 5, 1993.
Chicago	Garwin Bancorporation, Garwin, Iowa -- to acquire Garwin Insurance Agency, and engage in insurance agency activities. Approved, February 2, 1993.
Secretary	Key Bank of New York, Albany, New York, and National Savings Bank of Albany, proposed merger with NSA Bank -- report on competitive factors. Approved, February 2, 1993.
New York	Merchants New York Bancorp, New York, New York -- to acquire Merchants Bank of New York. Returned, February 1, 1993.

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

BANK HOLDING COMPANIES

Chicago	Minowa Bانشares, Inc., Decorah, Iowa -- to acquire Minnesota Bank, National Association, Caledonia, Minnesota. Returned, February 1, 1993.
Kansas City	Mountain Bancshares, Inc., Newport, Minnesota -- to acquire Eagle Agency Inc., Golden Valley, Minnesota. Returned, February 1, 1993.
San Francisco	Security Bank Holding Company Employee Stock Ownership Plan, Coos Bay, Oregon -- to acquire Security Bank Holding Company. Approved, February 5, 1993.
New York	Societe Generale, Paris, France -- to engage in futures commission merchant and investment advisory services in connection with the Nikkei stock average futures contract and options. Returned, February 2, 1993.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia, and SunBanks, Inc., Orlando, Florida -- to acquire The Flagler Bank Corporation, West Palm Beach, Florida, and Flagler National Bank. Approved, February 2, 1993.
New York	UJB Financial Corp., Princeton, New Jersey -- to engage de novo in securities brokerage activities and investment and financial advisory services through Richard Blackman & Co., Inc., Paramus, New Jersey. Permitted, February 4, 1993.
St. Louis	UniSouth Capital Corporation, Columbus, Mississippi - - to acquire the successor to the merger of UniSouth Banking Corporation with UniSouth Interim Bank. Approved, February 4, 1993.
Chicago	Van Buren Bancorporation, Keosauqua, Iowa -- to engage in lending activities. Returned, February 5, 1993.

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

BANK HOLDING COMPANIES

Chicago Van Buren Bancorporation Employee Stock Ownership Plan, Keosauqua, Iowa -- to acquire Van Buren Bancorporation, and State Savings Bank, Cantril, Iowa, and Farmers State Bank. Returned, February 5, 1993.

Chicago Van Diest Investment Company, Ankeny, Iowa -- to acquire Hamilton County Bancshares, Inc., Webster City, Iowa, and First State Bank Approved, February 2, 1993.

BANK MERGERS

St. Louis UniSouth Bank, Columbus, Mississippi -- to merge with UniSouth Interim Bank. Approved, February 5, 1993.

BANK PREMISES

New York Banco Popular de Puerto , Hato Rey, Puerto Rico -- investment in bank premises. Approved, February 5, 1993.

St. Louis First State Bank of Dongola, Dongola, Illinois -- investment in bank premises. Approved, February 4, 1993.

Chicago First State Bank of Maple Park, Maple Park, Illinois -- investment in bank premises. Approved, February 4, 1993.

CAPITAL STOCK

St. Louis Dearmin Bancorp, Inc., Odon, Indiana -- redemption of shares. Returned, February 2, 1993.

Atlanta Liberty Shares, Inc., Hinesville, Georgia -- redemption of shares. Approved, February 4, 1993.

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

COMPETITIVE FACTORS REPORTS

Secretary	Chase Manhattan Bank, N.A., New York, New York, proposed purchase of certain of the assets and assumption of certain liabilities of Financial Federal Savings and Loan Association, Staten Island, New York -- report on competitive factors. Submitted, February 4, 1993.
San Francisco	Clearlake National Bank, Clearlake, California, proposed purchase of the assets and assumption of the liabilities of the Clearlake branch of HomeFed Bank, F.A., San Diego, California -- report on competitive factors. Submitted, February 3, 1993.
Chicago	First National Bank and Trust Company of Rockford, Rockford, Illinois, proposed merger with First Bank of Loves Park, Loves Park; and First Bank of Roscoe, Roscoe, Illinois -- report on competitive factors. Submitted, February 3, 1993.
Atlanta	Guaranty National Bank of Tallahassee, Tallahassee, Florida, proposed purchase of the Tallahassee, Florida, branch of Anchor Savings Bank, FSB, Hewlett, New York. Submitted, February 1, 1993.
San Francisco	Household Bank, FSB, Newport Beach, California, proposed purchase of the assets and assumption of the liabilities of three branches of Custom Savings Bank, FSB, Pikesville, Maryland -- report on competitive factors. Submitted, February 3, 1993.
Chicago	NBD Bank, Wheaton, Illinois, proposed merger with NBD Trust Company of Illinois, Evanston, Illinois -- report on competitive factors. Submitted, February 2, 1993.
Dallas	New First City, Texas-Aransas Pass, NA, Aransas Pass, Texas, proposed merger with Corpus Christi National Bank, Corpus Christi, Texas -- report on competitive factors. Submitted, February 3, 1993.

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

COMPETITIVE FACTORS REPORTS

- Dallas New First City, Texas-Austin, N.A., Austin, Texas,
proposed merger with New First City, Texas-San
Antonio, NA, San Antonio, Texas, and Frost National
Bank -- report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas-San Angelo, NA, San Angelo,
Texas, proposed purchase of assets and assumption
of liabilities of First National Bank of Lubbock,
Lubbock, Texas -- report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas - Lufkin, N.A., Lufkin, Texas,
proposed merger with Lufkin National Bank, Lufkin,
Texas -- report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas - Tyler, N.A., Tyler, Texas,
proposed merger with Citizens First National Bank
of Tyler -- report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas - Houston, NA, Houston, Texas,
proposed merger with Texas Commerce Bank, N.A. --
report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas - El Paso, NA, El Paso, Texas,
proposed merger with Texas Commerce Bank - El Paso,
N.A. -- report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas - Midland, NA, Midland, Texas,
proposed merger with Texas Commerce Bank, -
Midland, N.A. -- report on competitive factors.
Submitted, February 3, 1993.
- Dallas New First City, Texas - Dallas, N.A., Dallas, Texas,
proposed merger with Texas Commerce Bank, N.A. --
report on competitive factors.
Submitted, February 3, 1993.

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

COMPETITIVE FACTORS REPORTS

Richmond	Orangeburg National Bank, Orangeburg, South Carolina, proposed merger with Interim Orangeburg National Bank -- report on competitive factors. Submitted, February 1, 1993.
Philadelphia	Portage National Bank, Portage, Pennsylvania, proposed merger with Portage Interim National Bank -- report on competitive factors. Submitted, February 2, 1993.
San Francisco	Transworld Bank, Sherman Oaks, California, proposed purchase of the assets and assumption of the liabilities of Premier Bank, Thousand Oaks, California -- report on competitive factors. Submitted, February 3, 1993.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, February 2, 1993.
Atlanta	First Autauga Bancshares, Inc., Montgomery, Alabama - extension to May 12, 1993, to acquire CEE BEE Corporation, Prattville, Alabama, and the Citizens Bank. Granted, February 4, 1993.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, February 2, 1993.

INTERNATIONAL OPERATIONS

Director, BS&R	Bank of America National Trust & Savings Association. San Francisco, California -- determination that investment in KorAm, Seoul, Korea, may be treated as a joint venture. Permitted, February 5, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

REGULATIONS AND POLICIES

Secretary
FOMC

Federal Open Market Committee -- policy record for
the meeting of December 22, 1992.
Published, February 5, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Financial Accounting Standards Board -- amendment to the risk-based and leverage guidelines for deferred tax assets (Docket R-0795).
Proposed, January 29, 1993.

Regulations H and Y -- final rule for bank holding companies and state member banks concerning treatment of intangible assets for calculating regulatory capital (Docket R-0748).
Approved, December 9, 1992.

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

ADDITIONS AND CORRECTIONS

BANK BRANCHES, DOMESTIC

Chicago	Kingston State Bank, Kingston, Michigan -- to establish a branch at 4059 Huron Street, North Branch, Michigan. Returned, February 4, 1992.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Chicago	Columbus Bancorp, Inc., Indianapolis, Indiana -- to engage de novo in lending activities. Returned, January 29, 1993.
Chicago	Columbus Bancorp, Inc., Indianapolis, Indiana -- to invest in low income housing through Gardenview Limited Partnership, an Indiana Limited Partnership, Corunna, Indiana. Returned, January 29, 1993.
Chicago	First Colonial Bankshares Corporation, Chicago, Illinois -- to acquire Hi-Bancorp, Inc., Highwood, Illinois, and Bank of Highwood; GNP Bancorp, Inc., Mundelein, Illinois, and New Century Bank. Returned, January 29, 1993.
Chicago	Salin Bancshares, Inc., Indianapolis, Indiana -- to engage de novo in lending activities. Returned, January 29, 1993.

CAPITAL STOCK

Chicago	Security Bancorp, Stanton, Iowa -- redemption of shares. Returned, January 29, 1993.
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CHANGE IN BANK CONTROL

Chicago	First Business Bancshares, Inc., Madison, Wisconsin - - change in bank control. Returned, January 29, 1993.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Boston Corp., Boston, Massachusetts - section 3(a)(3)/3(a)(5) application to acquire Society for Savings Bancorp, Inc., Hartford, Connecticut*	<u>Newspaper</u> 02-18-93 <u>Federal Register</u> 02-25-93

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

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating*

NONE

SECTION I

Applications Subject to Newspaper
Notice Only

Salamanca Trust Company, Salamanca, New York, to purchase the assets and assume the liabilities of a branch of Chemical Bank, 60 West Main Street, Alleghany, New York, first to be purchased by and then immediately resold by Fleet Bank of New York, Albany, New York.1/

3/2/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Bankers Trust New York Corporation, New York, New York, The Chase Manhattan Corporation, New York, New York, Chemical Banking Corporation, New York, New York, Citicorp, New York, New York, First Chicago Corporation, Chicago, Illinois, and J.P. Morgan & Co., Incorporated, New York, New York to acquire directly or indirectly an interest in Government Pricing Information System, Inc., and engage in data processing and transmission services with respect to government securities prices.

2/25/93

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

2/19/93

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 February 9, 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

Meridian Bank, Reading, PA to establish a remote service facility to be located at the Easton Hospital, 250 South 21st Street, Easton, Pennsylvania, pursuant to § 9 of the FR Act.

3/1/93

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 February 5, 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 February 6, 1993**

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

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. * February 10, 1993

Received OAKAR application from CoBancorp, 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 * Not Yet Known #

Received Section 18(c) application on 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. * Not Yet Known #

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

NONE

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- * - 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**

Received Section 4(c)(8) notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on January 26, 1993, of its intent to engage de novo in permissible securities brokerage and investment activities through InvestNet Corporation, Pittsburgh, Pennsylvania.

February 19, 1993

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

Received request Premier Bank & Trust (f.k.a. Lorain County) Bank, Elyria, Ohio, on January 29, 1993, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(February 5, 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 February 5, 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>
Bruceton Bank, Bruceton Mills, West Virginia, to establish an electronic funds transfer facility at 1766 Mileground Road, Morgantown, West Virginia.*	2-23-93
Bruceton Bank, Bruceton Mills, West Virginia, to establish an electronic funds transfer facility at the intersection of State Route 857 and Interstate 68, Morgantown, West Virginia.*	2-23-93

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>
Union Bancorp, Inc., Bowling Green, Virginia, to engage in full-service securities brokerage activities.	2-19-93**

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

<u>Application</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 February 5, 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>
Resource Bank 3720 Virginia Beach Boulevard Virginia Beach, Virginia 23452	10-13-92	Needs to improve.
F & M Bank - Blakeley Inc. Post Office Box 40 Ranson, West Virginia 25438	11-16-92	Satisfactory.
F & M Bank-Broadway Post Office Box 575 Broadway, Virginia 22815-0575	11-16-92	Satisfactory.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 5, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama Along with SouthTrust Bank, FSB, Concord, North Carolina, to acquire the assets and assume the liabilities of the Charlotte, North Carolina, branch of SouthTrust Bank of North Carolina, N.A., Raleigh, North Carolina, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991.	03-08-93*
Guaranty Bank of Southwest Florida Venice, Florida To establish a branch located at 275 South Tamiami Trail, Venice, Florida, to be known as the Downtown Venice Branch.	02-28-93*
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.	02-21-93*
Trust Company Bank Atlanta, Georgia To establish an off-site ATM located at 1133 Eagles Landing Parkway, Stockbridge, Georgia.	02-11-93*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 5, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FirstBanc Holding Company Robertsdale, Alabama Change in control by Willard Belton Simmons, Jr., to acquire an additional 7.19 percent of the outstanding shares of common stock. Total ownership will equal 25.85 percent.	01-19-93* Federal Register
First Linden Bancshares, Inc. Linden, Alabama 1-BHC formation, First Bank of Linden, Linden, Alabama.	02-16-93* Newspaper

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank South Corporation Atlanta, Georgia To acquire Bank South Securities, Inc., Atlanta, Georgia, through a corporate reorganization, pursuant to Section 225.23 of Regulation Y and Section 20 of the Glass-Steagall Act.	02-19-93
SunTrust Banks, Inc. Atlanta, Georgia To acquire Coast Bank, FSB, Sarasota, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	01-15-93

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

Application

None.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 5, 1993

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

Examination
Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	The Kingston State Bank Kingston, Michigan 4059 Huron Street North Branch, Michigan*	N - **
Oakar	State Financial Services Corporation Hales Corners, Wisconsin Waukesha, Wisconsin branch of North Shore Bank, FSB Brookfield, Wisconsin*	N - 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 - **
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 - **
Oakar	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Bank, S.S.B. Milwaukee, Wisconsin*	N - 2-5-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First of America Bank-Central Lansing, Michigan Delta Retirement Center 201 S. Mall Drive Delta Township, Michigan	N -
Branch	First of America Bank-Central Lansing, Michigan* Great Lakes Christian Retirement Home 2050 S. Washington Street Delhi Township, Michigan*	N -
Membership	First Bank & Trust Co. Glidden, Iowa To become a member of the Federal Reserve System*	N - 2-1-93

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	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 - 2-26-93 N - 1-19-93
Y-2	Minowa Banshares, Inc. Decorah, Iowa Minnesota Bank, National Association Caledonia, Minnesota*	FR - 1-26-93 N - 2-22-93
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
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 - 2-13-93
Y-2	Midstates Bancshares, Inc. Missouri Valley, Iowa Peoples National Bank Avoca, Iowa*	FR - 2-5-93 N - 1-3-93
Y-1	ISB Bancshares, Inc. Ipava, Illinois Ipava State Bank Ipava, Illinois*	FR - 2-16-93 N - 2-6-93

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	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
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

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	Premier Financial Services, Inc. Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - 2-25-93 N - 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 - 2-25-93 N - 1-2-93
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois Thomas D. Flanagan	FR - 3-1-93
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois James M. Flanagan	FR - **
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - 2-22-93
Y-1	Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois*	FR - 2-26-93 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 - 2-26-93 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	FBOP Corporation Oak Park, Illinois Drovers Bank Lake Jackson, Texas (in organization)*	FR - ** N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - 2-26-93 N - **
Y-2	Firststar Corporation of Iowa Des Moines, Iowa Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - 2-26-93 N - **
Y-2	River Forest Bancorp, Inc. Chicago, Illinois Belmont National Bank Chicago, Illinois*	FR - 2-26-93 N - 2-28-93
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - 1-21-93 N - 2-23-93
Y-1	Northview Financial Corporation Northfield, Illinois Northview Bank & Trust (in organization) Northfield, Illinois*	FR - ** N - **
Y-1	Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin*	FR - ** N - 3-8-93

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	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
Y-4	Van Buren Bancorporation Keosauqua, Iowa Making and servicing loans	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</u> <u>Ending Date</u>
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 - 2-22-93
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Gardenview Limited Partnership, an Indiana Limited Partnership Corunna, Indiana - CDC	FR - **
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Making and servicing loans or other extensions of credit for the company's account	FR - 2-19-93

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Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Salin Bancshares, Inc. Indianapolis, Indiana Making and servicing of loans or other extensions of credit for the company's account	FR - 2-19-93
4(c)(8)	Michigan National Corporation Farmington Hills, Michigan Independence One Financial Institutions Consulting, Inc. Farmington Hills, Michigan	FR - **
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Asset Protection Services, Inc. West Hills, California	FR - **
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Shelter Mortgage Corporation Milwaukee, Wisconsin	FR - **
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin 6700 Corporation West Hills, California	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	WFC, Inc. Waukon, Iowa To redeem 2,500 shares (92.86%) of its 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 February 05, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Lapeer County Bank & Trust Co. 83 West Nepessing Street Lapeer, Michigan 48446 (313) 664-2977	10/26/92	S
-Home Trust and Savings Bank P.O. Box 150 Osage, Iowa 50461 (515) 723-8763	11/02/92	S
-Hinsbrook Bank and Trust 6262 South Route 83, Box 121 Willowbrook, Illinois 60514 (708) 655-2700	10/26/92	S
-Farmers State Bank 602 Main, Box 288 Poysippi, Wisconsin 54927 (414) 987-5131	10/26/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 5, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana to acquire South Central Illinois Bancorp, Inc., Effingham, Illinois	Newspaper: 3-4-93
*Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana to acquire First Corporation, Henderson, Kentucky	Newspaper: 3-4-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by CNB Bancshares, Inc., Evansville, Indiana to indirectly acquire Peoples Security Finance Company, Inc., Madisonville, Kentucky	Not yet available
Section 4(c)(8) application by CNB Bancshares, Inc., Evansville, Indiana to indirectly acquire Peoples Security Investment, Inc., Madisonville, Kentucky	Not yet available

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 February 5, 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</u> <u>Ending Date</u>
None.	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Kempton and Grace Spooner Revocable Trust To acquire 50% of the voting shares of Gilman Corporation, Exeland, WI	2-25-93
Community Bank Group, Inc. Eden Prairie, MN To acquire, via merger, 100% of Cleveland Bancshares, Inc., Cleveland, MN*	Not yet available
Oliver Bancorporation, Inc. Center, ND To acquire 100% of the voting shares of Security State Bank of New Salem, New Salem, ND*	3-5-93 (Newspaper)

Section III - Applications Subject
to Federal Register Notice Only

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

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire the insurance agency book of business from Merchants & Miners State Bank of Hibbing, Hibbing, MN	2-19-93

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 February 5, 1993

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Fourth Financial Corporation,
Wichita, Kansas, for prior approval
to acquire 100 percent of the voting
shares of Guaranty Bank & Trust Co.,
Tulsa, Oklahoma.*

Not Available

Northwest Sooner Bancshares, Inc.,
Okarche, Oklahoma, for prior approval
to become a bank holding company
through the acquisition of at least
80 percent of the voting share of
Community National Bank of Okarche,
Okarche, Oklahoma.*

Not Available

BOK Financial Corporation, Tulsa,
Oklahoma, for prior approval to
acquire 100 percent of the voting
shares of Sand Springs Bancshares,
Sand Springs, Oklahoma.*

Not Available

BOK Financial Corporation, Tulsa,
Oklahoma, for prior approval to
acquire 100 percent of the voting
shares of Brookside Bancshares,
Tulsa, Oklahoma.*

Not Available

James Plate, Harrisburg, Nebraska,
for prior approval to increase his
ownership in Banner County Ban
Corporation, Harrisburg, Nebraska,
from 9.93 percent to 36.42 percent.

Not Available

FirstBank Holding Company of
Colorado, Lakewood, Colorado, for
prior approval to acquire 100 percent
of the voting shares of FirstBank of
Fort Collins, Fort Collins,
Colorado.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Chemical Bank P.O. Box 255 Sweet Springs, MO 65351-1346	11-16-92	02-01-93	Satisfactory
The Bank of Commerce P.O. box 128 Wetumka, Oklahoma 74883-0128	11-16-92	02-01-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 1, 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
Dudley K. Montgomery, Pecos, TX, to acquire an interest
in The Security State Bank of Pecos, Pecos, TX
(Previously reported during the week of 1-18-92)

93/02/22

*Section 3(a)(3) application by
First Amarillo Bancorporation, Inc., Amarillo, TX,
to acquire The Bank of New Mexico Holding Company,
Albuquerque, NM
(Previously reported during the week of 1-11-93)

93/01/27

*Section 3(a)(1) application by
The Country Bancshares, Inc., Charlotte, TX, to acquire
The Country Bank, Charlotte, TX

N/A

Change in Control Notice by
Anita Herren; Robert W. Herren Marital Trust; Robert W.
Herren Residuary Trust, Haskell, TX, to acquire an interest
in Haskell Bancshares, Inc., Haskell, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF FEBRUARY 1, 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>
Alice Bank of Texas 601 East Main Street P. O. Box 1790 Alice, Texas 78333	92/10/26	Satisfactory
Crowell State Bank P. O. Box 359 Crowell, Texas 79227	92/11/02	Satisfactory
Watauga State Bank 5744 Watauga Rd. P. O. Box 48100 Watauga, Texas 76148	92/11/09	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/05/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Westside Bank, Tracy, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not Yet Published

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Inland Northwest Bancorporation, Inc., Spokane, Washington, to become a bank holding company by acquiring Inland Northwest Bank, Spokane, Washington. *	<u>Fed. Reg.:</u> Not Available <u>Newspaper:</u> 12/06/92

Section III - Applications Subject to Federal Register Notice Only

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

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

None

* Subject to CRA

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

Week ending 2/05/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 5, 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>
Pacific Inland Bank	888 South West St. Suite 100 Anaheim, CA 92802 (714) 535-2210	12/16/93	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.