

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 7
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 13, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Farmers & Merchants Bank of Long Beach, Long Beach,
California -- to establish a branch at 3233 Park
Center Drive, Costa Mesa, California.
Denied, February 8, 1993.

BANK MERGERS

Alice Bank of Texas, Alice, Texas -- to purchase the
assets and assume the liabilities of New First
City, Texas-Alice, and to establish a branch.
Approved, February 8, 1993.

BANK PREMISES

Alice Bank of Texas, Alice, Texas -- investment in
bank premises.
Approved, February 8, 1993.

Farmers & Merchants Bank of Long Beach, Long Beach,
California -- investment in bank premises.
Denied, February 8, 1993.

BANKS, FOREIGN

Banco de Sabadell, Sabadell, Spain -- to establish a
state-licensed agency in Miami, Florida.
Approved, February 10, 1993.

ENFORCEMENT

BSD Bancorp, Inc., San Diego, California -- written
agreement dated February 1, 1993, with the Federal
Reserve Bank of San Francisco.
Announced, February 9, 1993.

First Pacific Bancorp, Inc., Beverly Hills,
California -- hearing to be held on February 22,
1993, in Pasadena, California, concerning whether
civil money penalties should be assessed against
Leonard A. Sands, Ada P. Sands, Berrien E. Moore,
and Dan S. Geiger.
Announced, February 10, 1993.

State Bank of Florida, Boynton Beach, Florida, and
the Carney Bank -- written agreement dated
January 11, 1993, with the Federal Reserve Bank of
Atlanta and the State Comptroller and Banking
Commissioner of the State of Florida.
Announced, February 11, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Monetary policy report to Congress.
Authorized, February 10, 1993.

Rules Regarding Delegation of Authority -- delegation to the General Counsel of authority to share information with foreign banking authorities.
Approved, February 9, 1993.

Rules Regarding Equal Opportunity -- interim rules and request for comment on amendments to conform to the Equal Employment Opportunity Commission's new complaint processing regulation (Docket R-0797).
Approved, February 10, 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

| | |
|----------|--|
| New York | Chemical Bank, New York, New York -- to establish offsite electronic facilities at Mutual of New York, 4 Manhattanville Road, Purchase; Montefiore Medical Center (Moses Division), 111 East 210th Street, Bronx; and Montefiore Medical Center (Jack B. Weiler Division), 1825 Eastchester Road, Bronx, New York. Approved, February 10, 1993. |
| Chicago | First of America Bank-Ann Arbor, Ann Arbor, Michigan -- to establish an offsite electronic facility at Eastern Michigan University, 850 West Cross Street, Ypsilanti, Michigan, and Eastern Eatery, 7 Ann Street. Approved, February 12, 1993. |

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

BANK HOLDING COMPANIES

| | |
|-------------|--|
| Chicago | Beaman Bancshares, Inc., Beaman, Iowa -- to acquire Beaman Insurance Agency, Inc., and engage in general insurance activities. Approved, February 8, 1993. |
| St. Louis | Central Bancompany, Inc., Jefferson City, Missouri -- to acquire First National Bancor, Inc., Lee's Summit, Missouri, and the First National Bank. Approved, February 8, 1993. |
| Kansas City | Citizens Bancshares Company, Chillicothe, Missouri -- to acquire First Security Bank of Brookfield / Keytesville, Brookfield, Missouri. Approved, February 11, 1993. |
| Kansas City | Citizens Bancshares Company, Chillicothe, Missouri -- to acquire Blackwater Bancshares, Inc., Blackwater, Missouri. Approved, February 11, 1993. |
| St. Louis | Citizens Financial Corporation, Belzoni, Mississippi, and Citizens Financial Corporation Employee Stock Ownership Plan -- to acquire Flora Financial Corporation, Flora, Mississippi, and the Bank of Flora. Approved, February 12, 1993. |
| Minneapolis | Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Citizens Bancorp, Inc., Morris, Minnesota. Approved, February 9, 1993. |
| Chicago | FBOP Corporation, Oak Park, Illinois -- to acquire Drovers Bank, Madisonville, Texas. Approved, February 8, 1993. |
| Minneapolis | Finlayson Bancshares, Inc., Finlayson, Minnesota -- to acquire Barrett Bancorporation, Inc., Barrett, Minnesota. Approved, February 9, 1993. |
| Secretary | First Commercial Corporation, Little Rock, Arkansas, and FCC Texas, Inc. -- to acquire Citizens First National Bank of Tyler, Tyler, Texas, and Lufkin National Bank, Lufkin, Texas. Approved, February 10, 1993. |

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

BANK HOLDING COMPANIES

| | |
|-------------|--|
| Dallas | First Lakewood, Inc., Dover, Delaware -- to acquire First Lakewood National Bank, Dallas, Texas. Approved, February 8, 1993. |
| Minneapolis | First National Corporation North Dakota, Grand Forks, North Dakota -- to acquire First National Corporation, and First National Bank North Dakota. Approved, February 9, 1993. |
| St. Louis | FSB Acquisition Company, Memphis, Tennessee -- to acquire the First State Bank of Fayette County, Somerville, Tennessee. Approved, February 9, 1993. |
| Richmond | Horizon Bancorp, Inc., Beckley, West Virginia -- to acquire Allegheny Bankshares Corporation, Lewisburg, West Virginia. Approved, February 11, 1993. |
| St. Louis | Jefferson County Bancshares, Incorporated, Festus, Missouri -- to acquire Eagle Bank and Trust Company of Jefferson County, Hillsboro, Missouri. Approved, February 10, 1993. |
| Chicago | Michigan National Corporation, Farmington Hills, Michigan -- to engage de novo in management consulting through Independence One Financial Institutions Consulting, Inc. Returned, February 12, 1993. |
| Secretary | Northern Trust Corporation, Chicago, Illinois -- to engage de novo in futures and options through Northern Futures Corporation with respect to NIKKEI 225 Stock Average contracts. Permitted, February 10, 1993. |
| Minneapolis | Norwest Corporation, Minneapolis, Minnesota -- to engage in full service brokerage activities through Norwest Investment Services, Inc., and Norwest Mortgage, Inc. through acquisition of the discount brokerage business of University Bank, Green Bay, Wisconsin. Approved, February 9, 1993. |

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

BANK HOLDING COMPANIES

| | |
|-------------|--|
| Minneapolis | Norwest Corporation, Minneapolis, Minnesota -- to acquire Financial Concepts Bancorp, Inc., Green Bay, Wisconsin, and University Bank. Approved, February 9, 1993. |
| Kansas City | Peoples Trust of 1987, Ottawa, Kansas -- to retain shares of Peoples, Inc. Approved, February 10, 1993. |
| Dallas | Texas Community Bancshares, Inc., Dallas, Texas -- to acquire First Lakewood, Inc., Dover, Delaware, and First Lakewood National Bank, Dallas, Texas. Approved, February 8, 1993. |
| St. Louis | Union Planters Corporation, Memphis, Tennessee -- to acquire First State Bancshares, Inc., Somerville, Tennessee. Approved, February 9, 1993. |
| St. Louis | Union Planters Corporation, Memphis, Tennessee -- to acquire the First Federal Savings Bank of Maryville, Tennessee, Maryville, Tennessee, and engage in credit related insurance activities through Foothills Financial Services. Approved, February 11, 1993. |

BANK PREMISES

| | |
|-----------|--|
| Secretary | Apple Creek Banking Company, Apple Creek, Ohio -- investment in bank premises. Approved, February 12, 1993. |
|-----------|--|

CAPITAL STOCK

| | |
|-------------|---|
| Minneapolis | First National Corporation, Grand Forks, North Dakota -- redemption of shares. Approved, February 9, 1993. |
| Kansas City | Swanton Agency, Inc., Swanton, Nebraska -- redemption of shares. Approved, February 9, 1993. |

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

CAPITAL STOCK

Kansas City Valley Bank Shares, Inc., Valley, Nebraska --
redemption of shares.
Approved, February 12, 1993.

CHANGE IN BANK CONTROL

Minneapolis First Security Bank of Havre, Havre, Montana --
change in bank control.
Permitted, February 12, 1993.

Dallas Stockmens Financial Corporation, Cotulla, Texas --
change in bank control.
Permitted, February 9, 1993.

COMPETITIVE FACTORS REPORTS

Boston Braintree Savings Bank, Braintree, Massachusetts,
proposed acquisition of certain assets and
assumption of certain liabilities of the Norwell,
Massachusetts, branch of Pioneer Financial, Malden,
Massachusetts -- report on competitive factors.
Submitted, February 12, 1993.

Richmond Branch Banking and Trust Company, Wilson, North
Carolina, proposed merger with Security Federal
Savings Bank, Durham, North Carolina -- report on
competitive factors.
Submitted, February 12, 1993.

Dallas Community State Bank, Lufkin, Texas, proposed merger
with Royall National Bank of Palestine, Palestine,
Texas -- report on competitive factors.
Submitted, February 10, 1993.

Philadelphia Fidelity Bank, National Association, Philadelphia,
Pennsylvania, proposed purchase of the assets and
assumption of the liabilities of Pitcairn Private
Bank, Jenkintown, Pennsylvania -- report on
competitive factors.
Submitted, February 8, 1993.

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

COMPETITIVE FACTORS REPORTS

| | |
|-----------|--|
| New York | First Fidelity Bank, N.A., New York, Riverdale, New York, proposed merger with First Fidelity Trust Company, New York, New York -- report on competitive factors. Submitted, February 12, 1993. |
| St. Louis | First National Bank of Flora, Flora, Illinois, proposed merger with Mercantile Bank of Flora National Association -- report on competitive factors. Submitted, February 8, 1993. |
| Atlanta | Guaranty National Bank of Tallahassee, Tallahassee, Florida, proposed acquisition of the Tallahassee branch, 2437 North Monroe Street, of Anchor Savings Bank, FSB, Northport, New York -- report on competitive factors. Submitted, February 8, 1993. |
| New York | Key Bank of New York, Albany, New York, proposed acquisition of certain assets and assumption of certain liabilities of First American Bank of New York, New York, New York -- report on competitive factors. Submitted, February 12, 1993. |
| Chicago | Liberty Federal Savings Bank, Chicago, Illinois, proposed purchase of the assets and assumption of the liabilities of the Morton Grove, Illinois, branch of Second Federal Savings and Loan Association -- report on competitive factors. Submitted, February 10, 1993. |
| Dallas | Mercantile Bank, N.A., Brownsville, Texas, proposed merger with New First City, Texas-Corpus C., N.A., Corpus Christi, Texas -- report on competitive factors. Submitted, February 8, 1993. |
| Dallas | New First City, Texas - Bryan, N.A., Bryan, Texas, proposed merger with Victoria Bank and Trust Company, Victoria, Texas -- report on competitive factors. Submitted, February 12, 1993. |

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

COMPETITIVE FACTORS REPORTS

Dallas New First City, Texas - Kountze, N.A., Kountze, Texas, and New First City, Texas-Sour Lake, N.A., Sour Lake, proposed merger with Citizens Bank, Kilgore, Texas -- report on competitive factors. Submitted, February 12, 1993.

Dallas New First City, Texas-Madisonville, N.A., Madisonville, Texas, proposed merger with Dovers Bank -- report on competitive factors. Submitted, February 12, 1993.

New York Republic National Bank of New York, New York, New York -- proposed purchase of certain assets and assumption of certain liabilities of the 6702 Bay Parkway, Brooklyn, New York, branch of The Greater New York Savings Bank -- report on competitive factors. Submitted, February 12, 1993.

Chicago Star Bank, N.A., Southeastern, Indiana, Lawrenceburg, Indiana, proposed merger with Star Bank, National Association, Eastern Indiana, Richmond, Indiana -- report on competitive factors. Submitted, February 9, 1993.

Dallas Sun Savings Association, Houston, Texas, proposed purchase of assets and assumption of liabilities of First Heights Bank, FSB, Houston, Texas -- report on competitive factors. Submitted, February 12, 1993.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, February 9, 1993.

St. Louis Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas -- extension to March 3, 1993, to engage de novo in securities brokerage activities through Central Arkansas Securities, Inc. Granted, February 9, 1993.

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

EXTENSIONS OF TIME

| | |
|---------------|--|
| Richmond | Easton Bancorp, Inc., Easton, Maryland -- extension to May 13, to acquire Easton Bank & Trust. Granted, February 12, 1993. |
| Chicago | First of America Bank - Ann Arbor, Michigan -- extension to March 28, 1993, to establish a branch at the University of Michigan, 530 South State Street. Granted, February 8, 1993. |
| St. Louis | GAB Bancorp, Jasper, Indiana -- extension to May 21, 1993, to acquire Winslow Bancorporation, Inc., Cincinnati, Ohio, and South Western Indiana National, Winslow, Indiana. Granted, February 9, 1993. |
| San Francisco | U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, February 9, 1993. |
| Richmond | Wachovia Corporation, Winston-Salem, North Carolina - extension to May 11, 1993, to acquire shares of Southeast Switch, Inc., Maitland, Florida. Granted, February 12, 1993. |
| San Francisco | Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, February 10, 1993. |

INTERNATIONAL OPERATIONS

| | |
|-----------|---|
| Secretary | United States National Bank of Oregon, Portland, Oregon -- to acquire U.S. Bank of Canada, Vancouver, British Columbia, Canada. Permitted, February 11, 1993. |
|-----------|---|

H.2
FEBRUARY 8, 1993 TO FEBRUARY 12, 1993
PAGE 10

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Automation Services -- modified
proposal to lease certain computer related
equipment, and additional acquisition of software
equipment for three data centers.
Approved, February 12, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Royal Bank of Scotland
Group, plc, Edinburgh,
Scotland - 4(c)(8)
application to acquire
Standard Chartered Equitor
Asset Management NA, Inc.
and Union Investors Asset
Management, both of Boston,
Massachusetts

Federal Register Not Yet Established

Fleet Financial Group,
Inc., Providence, Rhode
Island - 4(c)(8)
notification to transfer
Fleet Factors Corporation,
New York, New York from
Fleet Bank of New York,
Albany, New York, to Fleet
Financial Group, Inc.,
Providence, Rhode Island

Federal Register Not Yet Established

*Subject to CRA

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

Application

NONE

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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

| | |
|---|---------|
| Cassa di Risparmio delle Provincie Lombarde S.p.A. (Cariplo) Milan, Italy, to establish a representative office in Los Angeles, California. | N/A |
| Chemical Bank, New York, New York, to merge Texas Commerce Banks, Newark, Delaware, a special purpose credit card bank, into Chemical Bank. <u>1/</u> | 3/11/93 |
| European American Bank, Uniondale, New York, to establish a branch at 150 Vanderbilt Motor Parkway, Hauppauge, New York. <u>1/</u> | 3/10/93 |

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

| | |
|---|-------------------|
| KeyCorp, Albany, New York, to acquire Key Bank of Colorado, Fort Collins, Colorado, the successor to Home Federal Savings Bank, Fort Collins, Colorado. <u>1/</u> | 3/11/93 <u>3/</u> |
|---|-------------------|

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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 16, 1993

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

None

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

NONE.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

Meridian Bancorp, Inc., Reading, PA to engage de novo, through its existing subsidiary, Meridian Securities, Inc., Reading, PA, in the activity of providing securities brokerage services in combination with investment advisory services, pursuant to Section 4(c)(8) of the Bank Holding Company Act and §§ 225.25(b)(4) and 225.25(b)(15)(ii) of Regulation Y.

N/A*

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 12, 1993

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

| <u>Bank/Location</u> | <u>Examination Date</u> | <u>CRA Rating</u> |
|---|-------------------------|-------------------|
| Berks County Bank 400 Washington Street Reading, PA 19601 | 11/16/92 | Satisfactory |

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending February 13, 1993

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

Received application from Wesbanco Bank March 5, 1993
Barnesville, Barnesville, Ohio, on
February 8, 1993, for permission to become
a member of the Federal Reserve System.

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**

Received Section 3(a)(1) application from N: * March 10, 1993
Community Independent Bancorp, Inc.,
Maysville, Kentucky, on February 11, 1993,
to acquire Bank of May's Lick, May's Lick,
Kentucky

- * - 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 Not Yet Known #
Huntington Bancshares Incorporated, Columbus,
Ohio, on February 11, 1993, of its intent
to engage de novo in underwriting home mortgage
redemption insurance pursuant to Section
225.25(b)(8)(i) of Regulation Y through its
wholly-owned subsidiary, The Huntington National
Life Insurance Company, Columbus, Ohio.

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

None

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(February 12, 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 12, 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

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

First Sentinel Bank, Richlands, Virginia,
for membership in the Federal Reserve
System

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending February 12, 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 February 12, 1993

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Evergreen Bancshares, Inc. Tallahassee, Florida To acquire the Northside Branch of Anchor Savings Bank, FSB, Tallahassee, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991. | 02-09-93* |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Public Bank Corporation Saint Cloud, Florida Change in control by Paul Douglas Freedle to acquire 60.74 percent of the outstanding preferred stock. | 12-23-92* |
| Interinvest Bancshares Corporation New York, New York 1-BHC formation, Countryside Bankers, Clearwater, Florida. | Not yet available* |

Section 3 - Applications Subject to Federal
Register Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Deposit Guaranty Corporation Jackson, Mississippi To engage <i>de novo</i> in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y. | 02-22-93 |

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 12, 1993

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

Application

SouthTrust Bank of West Florida
St. Petersburg, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 12, 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> |
|---|---------------|-------------|
| Friendship Community Bank 8375 S.W. State Road 200 Ocala, Florida 32676 (904) 854-2265 | Satisfactory | 11-02-92 |
| First United Bank 980 N. Federal Highway Boca Raton, Florida 33432 (407) 338-0810 | Satisfactory | 11-02-92 |

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 - ** |
| EFT | First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Eatery 7 Ann Street Ypsilanti, Michigan* | N - 1-31-93 |
| EFT | First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Michigan University 850 West Cross Street Ypsilanti, Michigan* | N - 1-31-93 |
| 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 - ** |
| 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 - |

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 Relocation | First of America Bank - Northern Michigan Traverse City, Michigan From 701 Randolph Street to 1001 Bay Street Traverse City, 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 | 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-1 | ISB Bancshares, Inc. Ipava, Illinois Ipava State Bank Ipava, Illinois* | FR - 2-16-93 N - 2-6-93 |
| 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 |

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 | 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 - 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 |

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 | Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois* | FR - 2-26-93 N - 2-16-93 |
| 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 - 2-16-93 |
| Y-2 | FBOP Corporation Oak Park, Illinois Drovers Bank Lake Jackson, Texas (in organization)* | FR - ** N - 2-8-93 |
| 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 |

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 | Northview Financial Corporation Northfield, Illinois Northview Bank & Trust (in organization) Northfield, Illinois* | FR - ** N - 3-1-93 |
| Y-1 | Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin* | FR - ** N - 3-8-93 |
| Y-1 | SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin* | FR - 1-4-93 N - 3-6-93 |
| CoC-HC | Avoca Financial Services, Inc. Council Bluffs, Iowa Terry M. Carley | FR - 1-11-93 N - 1-11-93 |
| Y-1 | Lincoln Trail Bancshares, Inc. Taylorville, Illinois Palmer State Bank Taylorville, Illinois* | FR - ** N - ** |
| Y-1 | Valley Financial Corp. Caro, Michigan Community Bank Caro, Michigan* | FR - ** N - 2-8-93 |
| Y-1 | Howard Bancorp, Inc. Glenview, Illinois Howard Savings Bank Glenview, Illinois* | FR - ** N - ** |

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

| <u>Type</u> | <u>Application</u> | <u>Comment Period 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) | Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois - investment and financial advisory services | FR - ** |
| Y-4 | Caisse Nationale de Credit Agricole Paris, France Credit Agricole Securities, Inc. New York, New York -- Securities brokerage services | FR - 2-11-93 |

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> |
|-------------|--|---|
| 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 - 2-19-93 |
| 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 |
| 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 - ** |

Federal Reserve Bank of Chicago

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

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|--|---|
| Y-4 | Guaranty Financial, M.H.C. Milwaukee, Wisconsin 6700 Corporation West Hills, California | FR - ** |
| Y-4 | Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa | FR - ** |
| Y-4 | Republic Bancorp, Incorporated Owosso, Michigan Horizon Savings Bank Beachwood, Ohio | 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 12, 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> |
|---|-------------------------|----------------|
| -Grayling State Bank 305 Michigan Avenue, Box 489 Grayling, Michigan 49738 (517) 348-7631 | 11/02/92 | S |
| -Citizens Trust & Savings Bank 433 Phoenix, Street, Box 449 South Haven, Michigan 49090 (616) 637-2141 | 11/16/92 | S |

AMENDED

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 |
| -Harbor Springs State Bank 200 East Main Street, Box 200 Harbor Springs, Michigan 49740 (616) 526-2114 | 11/02/92 | S |

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 12, 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)(1) application by Bridgeport Bancorp., Inc., Bridgeport, Illinois to acquire First National Bank of Bridgeport, Bridgeport, Illinois | Newspaper: 3-5-93 |
| *Section 3(a)(1) application by The Banc Ed Corp., Edwardsville, Illinois to acquire The Bank of Edwardsville, Edwardsville, Illinois | Newspaper: 3-15-93 |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING February 12, 1993

| Name of Bank | Bank Address | Examination Date | Examination Rating |
|---------------------------------------|---|------------------|--------------------|
| The Citizens State Bank of Petersburg | P. O. Box 98 Petersburg, Indiana 47567 | 11-2-92 | Satisfactory |
| | | | |
| | | | |
| | | | |
| | | | |

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

| <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|--|---|
| Community Bank Group, Inc. Eden Prairie, MN To acquire, via merger, 100% of Cleveland Bancshares, Inc., Cleveland, MN* | 3-5-93 (Federal Register) |

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 |

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

| <u>Application</u> |
|--------------------|
| None. |

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending February 12, 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 |
|--|---------------------|--------------|
| Grand Rapids State Bank P. O. Box 409 Grand Rapids, MN 55744 (218) 326-9414 | November 2, 1992 | Satisfactory |

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING DATE</u> |
|---|-----------------------------------|
| The Bank of Woodward, Woodward, Oklahoma, for prior approval to merge with Cimmarron Bank, Waukomis, Oklahoma, and to establish a branch in Waukomis, Oklahoma. | Not Available |

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

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING DATE</u> |
|--|-----------------------------------|
| Archer, Inc., Palmer, Nebraska, for approval to retain at least 14.6 percent of the voting shares of Guaranty Corporation, Denver, Colorado.* | February 5, 1993 |
| Green Top, Inc., Palmer, Nebraska, for prior approval to merge with Anmer Corporation, Neligh, Nebraska, Dawson Corporation, Lexington, Nebraska, Heartland Bancorporation, Aurora, Nebraska, North Platte Corporation, Torrington, Wyoming, Pinnacle Bancorp, Inc., Fort Lupton, Colorado, Pinnacle Bancorp, Inc., Abilene, Kansas, Pinnacle Bancorp, Inc., Papillion, Nebraska, Pinnacle Bancorp, Inc., Newcastle, Wyoming, and Shelby Insurance, Inc., Shelby, Nebraska.* | February 5, 1993 |
| Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of Nichols Hill Bancorporation, Inc., Oklahoma City, Oklahoma.* | Not Available |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING DATE</u> |
|--|-----------------------------------|
| Community Bankshares, Inc., Denver, Colorado, for prior approval to engage in the ownership and servicing of mortgage loans and land contracts secured by real estate. | Not Available |

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

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> |
|----------------------|------------------|----------------------------|-----------------------|
|----------------------|------------------|----------------------------|-----------------------|

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 8, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application by
Texas State Bank, McAllen, TX,
to establish a branch at 900 E. Jackson Avenue,
McAllen, TX

93/03/12

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
B. H. Cox Trust; Patricia W. Cox Revocable Trust;
Patricia W. Cox Family Trust; and Cox Family GST Trust,
San Antonio, TX, to acquire an interest in Security
Bancorp, Inc., San Antonio, TX

93/03/01

Change in Control Notice by
David Walthall, Dallas, TX, to acquire an interest in
Equitable Bankshares, Inc., Dallas, TX
(Previously reported during the week of 1-25-93)

93/02/19

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 8, 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> |
|---|----------------------------|-------------------|
| First Bank of Muleshoe 202 South First Street P. O. Box 565 Muleshoe, TX 79347 | 92/11/16 | Satisfactory |

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/12/93

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> |
|--|---|
| Inland Northwest Bancorporation, Inc., Spokane, Washington, to become a bank holding company by acquiring Inland Northwest Bank, Spokane, Washington. * | <u>Fed. Reg.:</u> 3/12/93 <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 2/13/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 12, 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> |
|------------------------|--|-------------------------|----------------|
| Valley Commercial Bank | P.O. Box 766 Forest Grove, OR 97116 (503) 359-4495 | 12/17/92 | Satisfactory |

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

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

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

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

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