

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 8
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 20, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Monetary policy objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, February 19, and the House Committee on Banking, Finance and Urban Affairs, February 23, 1993.
Authorized, February 18, 1993.

Regulatory burden -- statement by Governor LaWare before the Subcommittee on Financial Institutions Supervision, Regulation and Deposit Insurance of the House Committee on Banking, Finance and Urban Affairs, February 18, 1993.
Published, February 18, 1993.

Community Reinvestment Act -- statement by Governor Lindsey before the Subcommittee on Consumer Credit and Insurance of the House Committee on Banking, Finance and Urban Affairs, February 18, 1993.
Authorized, February 17, 1993.

BANK BRANCHES, DOMESTIC

Jackson State Bank, Jackson, Wyoming -- request for reconsideration and stay of Board's order approving application to merge with The State Bank, West, and to establish a branch.
Denied, February 19, 1993.

BANK HOLDING COMPANIES

Broadstreet, Inc., Atlanta, Georgia -- to acquire AmTrade International Bank of Georgia.
Approved, February 17, 1993.

Broadstreet, Inc., Atlanta, Georgia -- to establish AmTrade International Bank of Florida, Miami, Florida, as an agreement corporation.
Approved, February 17, 1993.

First Insurance Finance Company, Des Moines, Iowa -- to acquire Farmers and Miners State Bank, Lucas, Iowa.
Approved, February 17, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Long-Term Credit Bank of Japan, Tokyo, Japan -- to engage de novo in various interest rate and currency swap activities through Greenwich Capital Derivatives, Inc., Greenwich, Connecticut, and Greenwich Capital Markets, Inc.
Permitted, February 16, 1993.

Long-Term Credit Bank of Japan, Tokyo, Japan -- to engage de novo in various activities, including private placement, riskless principal, full-service brokerage, and futures commission merchant activities, and trading foreign exchange related products through Greenwich Capital Markets, Inc., Greenwich, Connecticut, and Greenwich Asset Management, Inc.
Permitted, February 16, 1993.

MEMBERSHIP

AmTrade International Bank of Georgia, Atlanta, Georgia -- to become a member of the Federal Reserve System.
Approved, February 17, 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

Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to establish a branch at 6210 Kalamazoo Avenue, Kentwood, Michigan. Approved, February 16, 1993.
Atlanta	Trust Company Bank, Atlanta, Georgia -- to establish an off-site automated teller machine at 1133 Eagles Landing Parkway, Stockbridge, Georgia. Approved, February 19, 1993.

BANK HOLDING COMPANIES

St. Louis	Chambers Bancshares, Inc., Danville, Arkansas -- to acquire Scott County Bank, Waldron, Arkansas. Approved, February 16, 1993.
St. Louis	Chambers Bancshares, Inc., Danville, Arkansas -- to acquire Bank of Amity, Amity, Arkansas. Approved, February 16, 1993.
Dallas	First Amarillo Bancorporation, Inc., Amarillo, Texas -- to acquire The Bank of New Mexico Co., Albuquerque, New Mexico. Returned, February 17, 1993.
Chicago	Gibson Investment Company, Gibson, Iowa -- to acquire Wingo, Ltd., Brooklyn, Iowa, and Poweshiek County Savings Bank. Approved, February 18, 1993.
San Francisco	Independent Bancorp of Arizona, San Francisco, California -- to acquire Independent Banks of Arizona, Phoenix, Arizona. Approved, February 17, 1993.
New York	Internationale Nederlanden Group N.V., Amsterdam, The Netherlands -- to engage de novo in securities brokerage and investment advisory activities through Internationale Nederlanden Securities Corporation, New York, New York. Returned, February 18, 1993.

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

BANK HOLDING COMPANIES

New York	Internationale Nederlanden Group N.V., Amsterdam, The Netherlands -- to engage de novo in certain lending activities through Internationale Nederlanden (US) Capital Corporation, New York, New York. Returned, February 18, 1993.
New York	Long-Term Credit Bank of Japan, Limited, Tokyo, Japan -- to engage in providing advisory and real-estate advisory activities through Peers Holdings Inc., New York, New York. Approved, February 19, 1993.
Philadelphia	NBNA Corporation, Newark, Delaware -- to engage in consumer loans secured by second mortgages and credit related insurance through NBNA Consumer Services, Inc. Permitted, February 17, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Farmers Union Bank, Ripley, Tennessee. Approved, February 19, 1993.

BANK MERGERS

San Francisco	Humboldt Bank, Eureka, California -- to acquire two branches of HomeFed Bank, F.A., San Diego, California. Approved, February 19, 1993.
San Francisco	Independent Bancorp of Arizona, Phoenix, Arizona -- to merge with Caliber Bank. Approved, February 17, 1993.
Secretary	Security Bank and Trust Company, Southgate, Michigan, to merge with First of America Bank-Security, Monroe, Michigan, and to establish branches. Approved, February 17, 1993.
Director, BS&R	U.S. Bancorp, Portland, Oregon -- proposal that U.S. Bank of California, Auburn, California, acquire certain assets and assume certain liabilities of HomeFed Bank, F.A., San Diego, California. Approved, February 19, 1993.

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

BANK PREMISES

Chicago	American Trust & Savings Bank, Dubuque, Iowa -- investment in bank premises. Approved, February 16, 1993.
Chicago	Hendricks County Bank and Trust Company, Brownsburg, Indiana -- investment in bank premises. Approved, February 16, 1993.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- investment in bank premises. Approved, February 16, 1993.

BANKS, STATE MEMBER

Chicago	Citizens Commercial & Savings Bank, Flint, Michigan - - payment of a dividend. Approved, February 16, 1993.
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CAPITAL STOCK

Atlanta	First State Corporation, Albany, Georgia -- redemption of shares. Approved, February 18, 1993.
Chicago	Wingo, Ltd., Brooklyn, Iowa -- redemption of shares. Approved, February 18, 1993.
Chicago	WPC, Inc., Waukona, Iowa -- redemption of shares. Returned, February 18, 1993.

CHANGE IN BANK CONTROL

Kansas City	Berthoud Bancorp, Inc., Berthoud, Colorado -- change in bank control. Permitted, February 16, 1993.
Dallas	Corsicana Bancshares, Inc., Corsicana, Texas -- change in bank control. Permitted, February 19, 1993.
Richmond	FCFT, Inc., Princeton, West Virginia -- change in bank control. Permitted, February 16, 1993.

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

CHANGE IN BANK CONTROL

Dallas	First Capital Bancorp, Inc., Delhi, Louisiana -- change in bank control. Permitted, February 19, 1993.
Kansas City	Valley Bank Shares, Inc., Valley, Nebraska -- change in bank control. Permitted, February 16, 1993.
Chicago	Wingo, Ltd., Brooklyn, Iowa -- change in bank control. Permitted, February 18, 1993.

COMPETITIVE FACTORS REPORTS

New York	Albany Savings Bank, FSB, Albany, New York, proposed acquisition of certain assets and assumption of certain liabilities of eight branches of the Dime Savings Bank of New York, FSB, New York, New York - - report on competitive factors. Submitted, February 19, 1993.
San Francisco	California Federal Bank, F.S.B., Los Angeles, California, proposed purchase of certain assets and assumption of certain liabilities of Homestead Federal Savings Association, Millbrae, California - - report on competitive factors. Submitted, February 16, 1993.
Dallas	Charter Interim National Bank, Galveston, Texas, proposed merger with University National Bank -- report on competitive factors. Submitted, February 19, 1993.
Dallas	Riverbend Bank, N.A., Fort Worth, Texas, proposed merger with First Texas Bank, Dallas, Texas -- report on competitive factors. Submitted, February 18, 1993.
Dallas	Sunwest Bank of El Paso, El Paso, Texas, proposed merger with New First City, Texas - El Paso, National Association -- report on competitive factors. Submitted, February 18, 1993.

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

EXTENSIONS OF TIME

Dallas	A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to May 24, 1993, to acquire American National Bank of Terrell. Granted, February 18, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, February 19, 1993.
Richmond	Eagle Financial Services, Inc., Berryville, Virginia -- extension to May 21, 1993, to engage in community development activities. Granted, February 19, 1993.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- extension to June 4, 1993, to merge Champion Federal Savings and Loan Association, Bloomington, Illinois, with First of America Bank- McLean County, National Association, and to transfer certain assets and liabilities to nine national bank affiliates of FOA. Granted, February 16, 1993.
Minneapolis	Security Richland Bancorporation, Miles City, Montana -- extension to May 25, 1993, to acquire the Richey Bancorporation, Inc., Richey, Montana, and engage in general insurance activities through FirsWest Insurance, Inc. Granted, February 17, 1993.

MEMBERSHIP

San Francisco	Independent Bancorp of Arizona, Phoenix, Arizona -- to become a member of the Federal Reserve System. Approved, February 17, 1993.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Reporting Requirements --
request to revise further form (FR Y-9C) and
revision of reports (FR Y-11Q and FR Y-11AS).
Proposed, January 15, 1993.

Bank Holding Company Reporting Requirements (FR Y-9C)
-- to modify the Consolidated Financial Statements
for Bank Holding Companies With Total Consolidated
Assets of \$150 Million or More or With More Than
One Subsidiary Bank.
Approved, January 15, 1993.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

New York	Creditanstalt-Bankverein, Vienna, Austria -- to engage de novo in international services through Creditanstalt International Services, Inc., New York, New York. Returned, February 8, 1993.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

<u>Application</u>
NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution

Examination Date

Rating*

NONE

SECTION IApplications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at Credit Suisse, One Liberty Plaza (fifth floor); New York, New York. 1/ 3/18/93

Chemical Bank, New York, New York, to establish an offsite electronic facility at Colgate-Palmolive Company, 300 Park Avenue New York, New York. 1/ 3/18/93

Chemical Bank, New York, New York, to establish an offsite electronic facility at 390 Park Avenue, New York, New York. 1/ 3/18/93

SECTION IIApplications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION IIINonbanking Applications
(Subject to Federal Register Notice Only)

Banco Santander, S.A., Madrid, Spain, to engage de novo through Santander Securities, Inc., New York, New York, in underwriting and dealing in government obligations and money market instruments ("Eligible Securities"), underwriting of all types of debt securities of issuers organized under the laws of Spain, Portugal, Italy and Latin America ("Latin Debt Securities") and dealing in such debt securities and all other types of debt securities ("Ineligible Debt Securities"), underwriting in all types of equity securities of Latin issuers ("Latin Equity Securities") and dealing in such equity securities and all other types of equity securities, acting as agent in the private placement of Latin Debt and Latin Equity Securities and as riskless principal with respect to all types of securities, providing separately and/or on a combined basis securities brokerage and investment advisory services with respect to furnishing general economic information and advice, statistical forecasting services and industry studies, and providing financial and transaction advice to institutional customers on mergers and acquisitions and other corporate financial transactions, making, acquiring, or servicing loans or other extensions of credit, and engaging in mortgage banking and commercial financing activities, and buying and selling futures and forwards for options on futures and forwards for, and options on Eligible Securities and Ineligible Securities for hedging purposes.

N/A

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending February 20, 1993

NAME OF BANK

RATING

EXAMINATION DATE

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

DIMECO, Inc., Honesdale, PA proposes to form a bank holding company by acquiring 100% of the voting shares of The Dime Bank, Honesdale, PA, pursuant to § 3(a)(1) of the BHCA.

Newspaper comment period expires:	3/22/93
Fed. Register comment period expires:	N/A *

**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.

3/10/93

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 19, 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 20, 1993**

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

Received OAKAR application from CoBancorp, * March 1, 1993
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 * March 1, 1993
January 29, 1993, from Premier Bank & Trust
(f.k.a. Lorain County) Bank, Elyria, Ohio,
to acquire the Delaware, Ohio, branch of Home
Savings of America, FSB, Irwindale, California.

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

NONE

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

Received Section 4(c)(8) notice from March 10, 1993
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.

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

None

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(February 19, 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 19, 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>
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with the successor to Security Federal Savings Bank, Durham, North Carolina.*	3-1-93
First Citizens BancShares, Inc., Raleigh, North Carolina, to have its subsidiary, First-Citizens Bank & Trust Company, Raleigh, North Carolina, merge with Caldwell Savings Bank, Inc., SSB, Lenoir, South Carolina.*	3-5-93
Pee Dee State Bank, Timmons ville, South Carolina, to establish a branch at 401 North Second Avenue, Dillon, South Carolina.*	3-12-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire Georgia Federal Bank, FSB, Atlanta, Georgia.*	3-3-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to expand <u>de novo</u> the activities of First Union Securities, Inc., to include: purchasing and selling for its own account various transactions in futures, options, and options on futures with respect to certain money related instruments, as well as spot and forward transactions in foreign exchange; providing advice to affiliates on trading debt securities, and such transactions as it might buy or sell for its own account.	Not yet available.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice--contd.

Application

Comment Period Ending Date

Signet Banking Corporation, Richmond,
Virginia, to directly engage in community
development activities.

Not yet available.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending February 19, 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>
Peoples Bank of Charles Town 111 East Washington Charles Town, West Virginia 25414	11-30-92	Satisfactory.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 19, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pickens County Bancshares, Inc. Carrollton, Alabama For its subsidiary, West Alabama Bank & Trust, Carrollton, Alabama, to acquire the assets and assume the liabilities of the three branches of Secor Bank, FSB, Birmingham, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991.	Not yet available*
PanAmerican Bank Miami, Florida To establish a branch located at 888 Brickell Avenue, Miami, Florida to be known as PanAmerican Bank-Brickell Avenue Branch and Executive Offices.	01-29-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First National Bankshares, Inc. Houma, Louisiana Change in control notice by James J. Buquet, Jr., Hilton J. Michel, Jr., Jerome H. Mire and Calvin J. Ortego, to acquire 8.77 percent of the outstanding shares of common stock. Total shares will equal 13.91 percent.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 19, 1993

Section 3 - Applications Subject to Federal
Register Only

Application

Comment Period Ending Date

None.

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

Application

AmSouth Bancorporation

Birmingham, Alabama

Request to allow a management interlock
under Regulation L.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 19, 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 - 3-10-93
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 - 3-5-93
Branch	First of America Bank-Central Lansing, Michigan Delta Retirement Center 201 S. Mall Drive Delta Township, Michigan*	N - 2-21-93
Branch	First of America Bank-Central Lansing, Michigan Great Lakes Christian Retirement Home 2050 S. Washington Street Delhi Township, Michigan*	N - 2-21-93
Branch	Cole Taylor Bank Chicago, Illinois 824 East 63rd Street Chicago, Illinois*	N - 3-8-93
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 - 2-24-93 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 - 3-8-93
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - 2-22-93 N - 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	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 - 3-12-93 N - 3-1-93
Y-1	Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin*	FR - 3-5-93 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
Y-1	Lincoln Trail Bancshares, Inc. Taylorville, Illinois Palmer State Bank Taylorville, Illinois*	FR - 3-12-93 N - 3-5-93
Y-1	Valley Financial Corp. Caro, Michigan Community Bank Caro, Michigan*	FR - 3-12-93 N - 2-8-93
Y-1	Howard Bancorp, Inc. Glenview, Illinois Howard Savings Bank Glenview, Illinois*	FR - ** N - **
Y-1	Lenawee Bancorp, Inc. Adrian, Michigan Bank of Lenawee Adrian, Michigan*	FR - ** N - **
Y-2	De Witt Bancorp, Inc. De Witt, Iowa River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Financial Corporation Terre Haute, Indiana Parke Bancorp Rockville, Indiana The Parke State Bank Rockville, Indiana*	FR - ** N - 3-12-93
Y-2	First Neighborhood Bancshares, Inc. Toledo, Illinois Newman Bancshares, Inc. Newman, Illinois First State Bank of Newman Newman, Illinois*	FR - ** N - **
Y-1	River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois--Execute and clear commodity futures contracts	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **
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

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	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 - 3-2-93
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 - **
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa	FR - 3-12-93
Y-4	Republic Bancorp, Incorporated Owosso, Michigan Horizon Savings Bank Beachwood, Ohio	FR - **
Y-4	Comerica Incorporated Detroit, Michigan Gladshire Limited Dividend Housing Association Limited Partnership Kalamazoo, Michigan	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 19, 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>
-The First Commercial Bank 6945 North Clark Street Chicago, Illinois 60626 (312) 761-4300	11/12/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 19, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

*Section 3(a)(3) application by
First Breckinridge Bancshares, Inc.,
Irvington, Kentucky to acquire Bank
of Clarkson, Clarkson, Kentucky

Newspaper: 3-14-93

*Section 3(a)(3) application by Union
Planters Corporation, Memphis, Tennessee
to acquire First Cumberland Bank,
Madison, Tennessee

Newspaper: 3-3-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

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 19, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
The First State Bank of Mounds	P. O. Box 400 Mounds, Illinois 62964	11-16-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section I - Applications Subject to
Newspaper Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Marquette Capital Bank Minneapolis, MN To become a member of the Federal Reserve System	3-15-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Dickinson Bancorporation, Inc. Dickinson, ND To acquire 100% of the voting shares of First National Bank of Bowman, Bowman, ND*	3-15-93 (Newspaper)
International Bancorporation Bemidji, MN To acquire 100% of the voting shares of First National Agency of Baudette, Inc., Baudette, MN*	Not yet available
Marquette Bancshares, Inc. Minneapolis, MN To acquire 100% of the voting shares of Marquette Capital Bank, Mpls, MN*	3-15-93 (Newspaper)
Alice and Theodore Penn Retroactive notification to in- crease their ownership interest from 24.63% to 27.21% of Drummond Bancshares, Inc., Drummond, WI	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Marquette Bancshares, Inc. Mpls, MN To engage in acting as an in- vestment advisor and providing securities brokerage services through the acquisition of Marquette Fund Advisors, Inc., Minneapolis, MN	1-4-93
Otto Bremer Foundation and Bremer Financial Corporation' St. Paul, MN To engage in general insurance agency activities through the acquisition of certain insurance accounts of Robert W. Becker	Not yet available

**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 19, 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
Peoples State Bank of Plainview 300 West Broadway, Box 607 Plainview, MN 55964 (507) 534-3137	November 16, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Mountain Bancshares, Inc., Newport, Minnesota, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Eagle Agency, Inc., Golden Valley, Minnesota.*

Not Available

First National Beatrice Corporation ESOP, Beatrice, Nebraska, for prior approval to become a bank holding company through the acquisition of 47 percent of the voting shares of First National Beatrice Corporation, Beatrice, Nebraska.*

Not Available

R. H. Krumme, George W. Krumme, and Robert B. Krumme, all of Tulsa, Oklahoma, for prior approval to increase their proportionate ownership interest in Sooner Southwest Bankshares, Inc., Bristow, Oklahoma, from 18.5% to 38.1%, from 13.5% to 37.9%, and from 2.7% to 25.2%, respectively.

Not Available

R. H. Krumme, Tulsa, Oklahoma, for prior approval to acquire 74.4 percent of the voting shares of Anadarko Bancshares, Inc., Bristow, Oklahoma.

Not Available

Davis Bancorporation, Davis, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Davis Bancorporation, Inc., Davis, Oklahoma.*

Not Available

Federal Reserve Bank of Kansas City

The Stuart Kansas City Limited Partnership, Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 33 percent of the voting shares of Standard State Bank and Trust, Independence, Missouri.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Midland Capital Co., Oklahoma City, Oklahoma, for prior approval to acquire 51% of the voting shares of Near Northwest Community Development Corporation, Oklahoma City, Oklahoma.

Not Available

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

APPLICATION

First National Beatrice Corporation, Beatrice, Nebraska, for prior approval to redeem 5,105 shares of its own voting common stock.

Not Available

Sooner Southwest Bankshares, Inc., Bristow, Oklahoma, for prior approval to redeem 52% of its own voting common stock and 100% of its Series B preferred stock.

Not Available

Anadarko Bancshares, Inc., Bristow, Oklahoma, for prior approval to redeem 100 percent of its preferred stock.

Not Available

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>
Omnibank Leetsdale P.O. Box 2243 Denver, Colorado 80222	11-16-92	02-16-93	Needs to Improve
Omnibank University Hills 4301 E. Amherst Avenue Denver, Colorado 80222	11-16-92	02-16-93	Satisfactory
Omnibank Arvada 3000 S. Peoria Street Aurora, Colorado 80014	11-09-92	02-16-93	Satisfactory
Omnibank Parker Road 4090 S. Parker Road Aurora, Colorado 80014	11-16-92	02-16-93	Satisfactory
Omnibank Arapahoe 9250 E. Arapahoe Road Englewood, colorado 80112-6327	11-09-92	02-16-93	Satisfactory

Federal Reserve Bank of Kansas City

Omnibank Southeast 3600 S. Yosemite Street Denver, Colorado 80237	11-09-92	02-16-93	Satisfactory
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Omnibank Denver 515 17th Street Denver, Colorado 80202	11-09-92	02-16-93	Satisfactory
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*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 15, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application by Central Bank, Monroe, LA, to establish a branch at Super 1 Foods #609, 2951 Cottingham Exp., Pineville, LA	93/03/06
*Section 9 application by Central Bank, Monroe, LA, to establish a branch at Super 1 Foods #601, 604 MacArthur Drive, Alexandria, LA	93/03/06
*Section 9 application by Texas Bank, Weatherford, TX, to establish a branch at Exposition Mills Factory Stores, 5800 N. I-35, Denton, TX	93/03/21

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

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by Victoria Bankshares, Inc., Victoria, TX, to acquire Victoria Securities Corporation, Victoria, TX (engage in full service brokerage activities and advisory services)	N/A

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 15, 1993

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/19/93

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>
Mountain Bank Holding Company, Enumclaw, Washington, to become a bank holding company by acquiring Mt. Rainier National Bank, Enumclaw, Washington. *	<u>Fed. Reg.:</u> 3/22/93 <u>Newspaper:</u> 3/15/93

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 Notice
or Newspaper Notice

None

* Subject to CRA

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

Week ending 2/19/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 19, 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>
Pioneer Bank	110 E. Wilshire Ave. Fullerton, CA 92632 (714) 773-0600	11/16/92	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.