

ANNOUNCEMENT
RESERVE LIBRARY

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
FEDERAL RESERVE BANK
OF CLEVELAND

H.2, 1993, No. 9
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 27, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Economic outlook and relationship between fiscal policy and monetary policy -- statement by Chairman Greenspan before the House Committee on the Budget, February 24, 1993.
Published, February 24, 1993.

Credit discrimination in mortgage lending -- statement by Governor LaWare before the Senate Committee on Banking, Housing, and Urban Affairs, February 24, 1993.
Authorized, February 22, 1993.

BANK BRANCHES, DOMESTIC

BB&T Financial Corporation, Wilson, North Carolina -- to acquire First Financial Savings Bank, Inc., Kinston, North Carolina, and engage in consumer lending activities through City Finance Company, Inc.
Approved, February 22, 1993.

BANK HOLDING COMPANIES

Overton Financial Corporation, Overton, Texas, and the Overton Delaware Corporation, Dover, Delaware -- to acquire Longview Financial Corporation, Longview, Texas.
Approved, February 22, 1993.

Wachovia Corporation, Winston-Salem, North Carolina request for exception to Regulation L to permit Herman J. Russell to continue to serve as chairman of the board of Citizens Bancshares Corporation, Atlanta, Georgia, and Citizens Trust Bank, while serving as a director of Wachovia.
Granted, February 22, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Union State Bank, Upton, Wyoming -- written agreement dated February 4, 1993, with Federal Reserve Bank of Kansas City and the Wyoming State Banking Commissioner, Division of Banking.
Announced, February 24, 1993.

FORMS

Bank Holding Company Reporting Requirements -- further revision of form (FR Y-9C) and revision of reports (FR Y-11Q and FR Y-11AS).
Approved, February 25, 1993.

REGULATIONS AND POLICIES

Regulation C -- amendments implementing the Home Mortgage Disclosure Act concerning disclosure of loan application registers (Docket -R-0789).
Approved, February 26, 1993.

Section 20 subsidiaries -- interpretation of the Board's order providing for an alternative indexed revenue test to measure the 10 percent limit on bank-ineligible securities.
Approved, February 22, 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

Minneapolis Commercial Trust and Savings Bank, Mitchell, South Dakota -- to establish a branch at 1800 North Main.
Approved, February 22, 1993.

BANK HOLDING COMPANIES

Chicago ABC Employee Stock Ownership Plan, Anchor, Illinois -
- to acquire Anchor Bancorporation, Inc., Farmer City, Illinois, and the Anchor State Bank.
Approved, February 26, 1993.

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

BANK HOLDING COMPANIES

Richmond	Allied Irish Banks, plc, Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland -- to acquire shares of Internet, Inc., Reston, Virginia. Approved, February 23, 1993.
Richmond	CCB Financial Corporation, Durham, North Carolina -- to acquire CCB Savings Bank, Inc., SSB, successor by conversion to Mutual Savings Bank, Lenoir, North Carolina. Approved, February 25, 1993.
Cleveland	Fidelity Bancorp Inc., Pittsburgh, Pennsylvania -- to acquire Fidelity Savings Bank. Approved, February 24, 1993.
Dallas	First Bancorp, Inc., Denton, Texas -- to acquire Terrell State Bank. Approved, February 22, 1993.
Secretary	First Bank System, Inc., Minneapolis, Minnesota -- to convert Bank Western, F.S.B., Denver, Colorado, into a commercial bank. Approved, February 22, 1993.
San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to engage de novo in mortgage brokerage services through First Community Mortgage, Inc. Withdrawn, February 25, 1993.
San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to engage de novo in data processing services through Information Management Services, Inc. Permitted, February 25, 1993.
Dallas	First Delaware Bancorp, Inc., Dover, Delaware -- to acquire Terrell State Bank, Terrell, Texas. Approved, February 22, 1993.

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

BANK HOLDING COMPANIES

Secretary	First Interstate Bancorp, Los Angeles, California -- proposal that First Interstate Bank of California acquire certain assets and assume certain liabilities of HomeFed Bank, F.A., San Diego, California. Approved, February 25, 1993.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that World Acceptance Corporation, Greenville, South Carolina, acquire certain assets of City Finance Company, Big Spring, Texas. Approved, February 22, 1993.
Atlanta	First Virginia Banks, Inc., Falls Church, Virginia -- to acquire certain assets and assume certain liabilities of the Rhea Parkway branch, Greenville, Tennessee, of Home Federal Bank, FSB, Johnson City, Tennessee. Approved, February 23, 1993.
New York	Fleet Bank of New York, Albany, New York -- to acquire as receiver the transfer of insured deposits of Jefferson National Bank, Watertown, New York, and to establish seven branches. Approved, February 26, 1993.
Chicago	Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposed acquisition of certain assets and assumption of certain liabilities of the Denison, Iowa, branch of First Federal Savings & Loan Association, Storm Lake, Iowa. Approved, February 23, 1993.
Secretary	Liberty National Bancorp, Inc., Louisville, Kentucky, and LNB Acquisition Corp. -- to acquire Financial Dominion of Kentucky Corporation, Radcliff, Kentucky, Harden County Bank and Trust, Inc., and Farmers Deposit Bank Brandenburg, Brandenburg, Kentucky,; and an application of LNB Acquisition Corp. to become a bank holding company. Approved, February 26, 1993.

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

BANK HOLDING COMPANIES

Philadelphia	Mainline Bancorp, Inc., Portage, Pennsylvania -- to acquire Portage National Bank. Approved, February 24, 1993.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to engage de novo in securities brokerage and investment advisory activities through InvestNet Corporation. Permitted, February 25, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in general insurance activities through Merchants & Miners State Bank of Hibbing, Hibbing, Minnesota. Approved, February 23, 1993.
Secretary	Old National Bancorp, Evansville, Indiana -- to acquire DCB Corporation, Jasper, Indiana, and Dubois County Bank. Approved, February 25, 1993.
New York	Saban, S.A., Panama City, Panama, and Republic New York Corporation, New York, New York -- to engage de novo through Republic Asset Management Corporation, New York, New York, in investment and financial advisory activities. Permitted, February 26, 1993.
New York	Societe Generale, Paris, France -- to engage de novo in brokerage and investment advisory activities regarding exchange-traded securities and U.S. and non-U.S. government obligations and options thereon through Fimat Futures USA, Inc., New York, New York. Returned, February 22, 1993.
Chicago	Swea City Bancorporation, Inc., Swea City, Iowa -- to dispose of the assets of insurance activities. Returned, February 25, 1993.
Dallas	Texas Financial Bancorporation, Inc., Minneapolis, Minnesota -- to acquire Terrell State Bank, Terrell, Texas. Approved, February 22, 1993.

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

BANK HOLDING COMPANIES

Richmond Union Bancorp, Inc., Bowling Green, Virginia -- to
engage in full-service securities brokerage
activities.
Approved, February 23, 1993.

BANK MERGERS

Kansas City F.S.B., Inc., Superior, Nebraska -- to merge with
Tipton Insurance Agency, Inc. Tipton, Kansas, and
Glen Elder Agency, Inc., Glen Elder, Kansas; and
the related application of Jewell County Bank,
Mankato, Kansas, to merge with Tipton State Bank,
Tipton, Kansas, and Traders State Bank, Glen Elder,
Kansas, and to operate branches in Tipton, Kansas,
and Glen Elder, Kansas.
Approved, February 26, 1993.

Atlanta Tri-City Bank and Trust Company, Blountsville,
Tennessee -- to acquire certain assets and assume
certain liabilities of the 1632 Rhea Parkway
branch, Greenville, Tennessee.
Approved, February 23, 1993.

BANK PREMISES

Chicago Clear Lake Bank and Trust Company, Clear Lake, Iowa -
- investment in bank premises.
Approved, February 24, 1993.

St. Louis Elliott State Bank, Jacksonville, Illinois --
investment in bank premises.
Approved, February 26, 1993.

Minneapolis First State Bank of Rushmore, Rushmore, Minnesota --
investment in bank premises.
Approved, February 24, 1993.

Chicago Hawkeye Bank of Des Moines, Des Moines, Iowa --
investment in bank premises.
Approved, February 23, 1993.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Bank One, Western Colorado, Salida, Colorado, proposed purchase of the assets and assumption of the liabilities of the Grand Junction, Colorado, branch of Great American Federal Savings and Loan Association -- report on competitive factors. Submitted, February 26, 1993.
Kansas City	Boonslick Bank, Boonville, Missouri, proposed merger with Farmers Stock Bank, Blackwater, Missouri -- report on competitive factors. Submitted, February 22, 1993.
Cleveland	Fidelity Savings Bank, Pittsburgh, Pennsylvania, proposed merger with Fidelity Interim Savings Bank -- report on competitive factors. Submitted, February 23, 1993.
New York	First Federal Savings and Loan Association of Rochester, Rochester, New York, proposed purchase of certain assets and assumption of certain liabilities of fourteen branches of Anchor Savings Bank, FSB, Hewlett, New York -- report on competitive factors. Submitted, February 25, 1993.
St. Louis	First National Bank of Louisville, Louisville, Kentucky, proposed merger with First Kentucky Trust Company -- report on competitive factors. Submitted, February 24, 1993.
Chicago	First of America Bank-Rockford, National Association, Rockford, Illinois, proposed merger with First of America Bank-DeKalb, National Association, DeKalb, Illinois -- report on competitive factors. Submitted, February 23, 1993.
New York	Hudson United Bank, Union City, New Jersey, proposed merger with Pilgrim State Bank, Cedar Grove, New Jersey -- report on competitive factors. Submitted, February 25, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Ipava State Bank, Ipava, Illinois, proposed merger with ISB Interim Bank -- report on competitive factors. Submitted, February 22, 1993.
Cleveland	Laurel Savings Association, Allison Park, Pennsylvania, proposed merger with Laurel Federal Interim Savings Association -- report on competitive factors. Submitted, February 23, 1993.
St. Louis	Magna Bank of St. Louis, Clayton, Missouri, proposed merger with Magna Bank of St. Charles County, St. Charles, Missouri -- report on competitive factors. Submitted, February 23, 1993.
Dallas	Mutual Building and Loan Association, Las Cruces, New Mexico, proposed merger with First Federal Savings Bank of New Mexico, Roswell, New Mexico -- report on competitive factors. Submitted, February 24, 1993.
New York	National Bank and Trust Company, Norwich, New York, proposed purchase of certain assets and assumption of certain liabilities of the branch of Key Bank of New York, Albany New York, at 30 Brinkerhoff Street, Plattsburgh, New York -- report on competitive factors. Submitted, February 23, 1993.
Kansas City	Norwest Bank Wyoming Casper, N.A., Casper, Wyoming, proposed merger with Norwest Bank, Wyoming Cheyenne, N.A., Cheyenne; Norwest Bank Wyoming Gillette, N.A., Gillette; and Norwest Bank Wyoming Wheatland, N.A., Wheatland, Wyoming -- report on competitive factors. Submitted, February 23, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago Palmer-American National Bank of Danville, Danville, Illinois, proposed merger with City Potomac Bank, Potomac; City National Bank of Hoopeston, Hoopeston; and the City National Bank of Danville, Danville, Illinois -- report on competitive factors.
Submitted, February 22, 1993.

San Francisco Scripps Bank, La Jolla, California, proposed acquisition of a branch of First California Bank, La Mesa, California -- report on competitive factors.
Submitted, February 24, 1993.

Kansas City UMB Bank of Colorado, Security, Colorado, proposed merger with UMB Bank of the West, Colorado Springs, Colorado -- report on competitive factors.
Submitted, February 22, 1993.

Chicago Valley Bank, Wauwatosa, Wisconsin, proposed merger with Valley Bank, Southeast, Hartland, Wisconsin -- report on competitive factors.
Submitted, February 23, 1993.

Atlanta West Alabama Bank and Trust, Reform, Alabama, proposed acquisition of three branches of Secor Bank, FSB, Birmingham, Alabama -- report on competitive factors.
Submitted, February 22, 1993.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties.
Granted, February 24, 1993.

Chicago Comerica Incorporated, Detroit, Michigan -- extension to May 24, 1993, to engage de novo in a community investment project through William Street Apartments Limited Partnership, Ann Arbor, Michigan.
Granted, February 24, 1993.

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

EXTENSIONS OF TIME

Chicago	FBOP Corporation, Oak Park, Illinois, extension to May 9, 1993, to acquire the Drovers Bank, Madisonville, Texas. Granted, February 22, 1993.
Minneapolis	Marquette Bancshares, Inc., Minneapolis, Minnesota -- extension to May 26, 1993, to engage de novo in lending activities and other extensions of credit. Granted, February 22, 1993.
New York	United Counties Bancorporation, Cranford, New Jersey -- extension to May 28, 1993, to acquire up to 9.9 percent of Central Jersey Bancorp, Freehold, New Jersey. Granted, February 25, 1993.
Secretary	Westamerica Bancorporation, San Rafael, California -- extension for protestants to file additional comments regarding application by Westamerica to acquire Napa Valley Bancorp, Napa, California. Granted, February 23, 1993.

MEMBERSHIP

Minneapolis	Farmers State Bank of Conrad, Conrad, Montana -- to become a member of the Federal Reserve System. Approved, February 25, 1993.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Automation Services -- to purchase peripheral computer equipment for the East Rutherford, Richmond, and Dallas data centers. Approved, February 23, 1993.
Director, FRBO	Federal Reserve Automation Services -- to purchase computer related furniture. Approved, February 24, 1993.
Director, FRBO	Federal Reserve Bank of Philadelphia -- to retain Turner Construction Company for renovation project. Approved, February 23, 1993.

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Dallas -- to offer Other Fed
group sorts at the four offices in the District.
Approved, February 22, 1993.

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

BANK HOLDING COMPANIES

San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to engage de novo in data processing services through Information Management Services, Inc. Withdrawn, February 3, 1992.
San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to engage de novo in mortgage brokerage services through First Community Mortgage, Inc. Withdrawn, February 3, 1993.
Kansas City	Liberty Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire shares of F & M Bancorporation, Tulsa, Oklahoma. Approved, February 19, 1993.

EXTENSIONS OF TIME

Chicago	Bank of Ypsilanti, Ypsilanti, Michigan -- extension to April 29, 1993, to become a member of the Federal Reserve System and to establish a branch at 1515 Washtenaw Avenue. Granted, February 19, 1993.
Chicago	Mibank Corporation, Ypsilanti, Michigan -- extension to April 29, 1993, to acquire Bank of Ypsilanti. Granted, February 19, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

United Jersey Bank, Hackensack, New Jersey, to establish an offsite electronic facility located at Barnert Hospital, 680 Broadway, Paterson, New Jersey. 1/ 3/19/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

RNYC Holdings Limited, Marina Bay, Gibraltar, to become a bank holding company by acquiring approximately 27.65 percent of the voting shares of Republic New York Corporation, New York, New York, and thereby indirectly acquire RNYC's nonbank subsidiaries and Republic National Bank of New York, New York and The Manhattan Savings Bank, New York, New York. 1/ 3/29/93 3/

Saban S.A., Panama City, Panama, and Marina Bay, Gibraltar to acquire 100 percent of the voting shares of RNYC Holdings Limited, Marina Bay, Gibraltar and thereby retain 27.65 percent of the voting shares of Republic New York Corporation, New York, New York and indirectly retain RNYC's nonbank subsidiaries and Republic National Bank of New York, New York, New York and The Manhattan Savings Bank, New York, New York. 1/ 3/29/93 3/

Banco Santander, S.A., Madrid, Spain to acquire indirectly through its subsidiary, First Fidelity Bancorporation, Lawrenceville, New Jersey, up to 100 percent of the shares of Northeast Bancorp, Inc., New Haven, Connecticut. 1/ 3/21/93 3/

T R Financial Corp, Garden City, New York, to become a bank holding company with respect to Roosevelt Savings Bank, Garden City, New York. 1/ 3/19/93 3/

KeyCorp, Albany, New York, to acquire Key Bank of Colorado, Fort Collins, Colorado, the successor to Home Federal Savings Bank, Fort Collins, Colorado. 1/ 3/19/93 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Chemical Banking Corporation, New York, New York to engage to a limited extent, in underwriting and dealing in debt securites through its subsidiary, Chemical Securities, Inc., New York, New York. 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 27, 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

Commonwealth Bank, Williamsport, PA to merge with Valley Community Bank, Kingston, PA, pursuant to § 18(c) of the FDI Act and to establish one branch office located at 541 Pierce St., Kingston, PA, pursuant to § 9 of the FR Act.

Newspaper comment period expires: 3/19/93

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

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: 3/22/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None.

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

None.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

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 26, 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 27, 1993

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

NONE

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

Received Section 3(a)(3) application from * F: March 26, 1993
Hometown Bancshares, Inc., Middlebourne,
West Virginia, on February 22, 1993, to
acquire The First National Bank of Powhatan
Point, Powhatan Point, Ohio.

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

NONE

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

None

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(February 26, 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 26, 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>
The Marathon Bank, Stephens City, Virginia, to establish a branch at 312 Warren Avenue, Front Royal, Virginia.	3-26-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bankshares, Inc., Orangeburg, South Carolina, to become a bank holding company through the acquisition of Orange- burg National Bank, Orangeburg, South Carolina.*	3-21-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Banking Corporation, Richmond, Virginia, to engage in community develop- ment activities.	3-17-93**
Delmar Bancorp, Delmar, Maryland, to engage in insurance agency activities in a town with a population of less than 5,000.	Not yet available.

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

None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending February 26, 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 26, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Bank of Volusia County DeLand, Florida To establish a branch located at 2160 Howland Boulevard, Deltona, Florida to be known as Deltona Lakes Office.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Montgomery, Alabama To acquire Republic Bancshares, Inc., Nashville, Tennessee, and thereby directly acquire Franklin County Bank, Winchester, Tennessee, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
HNB Holding Company, Inc. Headland, Alabama 1-BHC formation, Headland National Bank, Headland, Alabama.	Not yet available*
Central Bankshares, Inc. Cordele, Georgia 1-BHC formation, Central Bank & Trust, Cordele, Georgia.	Not yet available*
First Capital Bancorp, Inc. Norcross, Georgia 1-BHC formation, Central Gwinnett Bank, Norcross, Georgia.	Not yet available*
Nashville Holding Company Nashville, Georgia To acquire Citizens Bank & Trust, Evans, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 26, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Intervest Bancshares Corporation New York, New York 1-BHC formation, Countryside Bankers, Clearwater, Florida.	03-19-93* Federal Register

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Aliant National Corporation Alexander City, Alabama To engage de novo in securities brokerage and investment advisory services, pursuant to Section 225.25(b)(4) and (15) of Regulation Y.	Not yet available

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

Application
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 26, 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>
First Bank of Boaz Post Office Box 757 Boaz, Alabama 35957 (205)593-8670	Satisfactory	11-16-92

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 - 3-10-93
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 - **
Oakar	Citizens National Bancorp, Inc. Darlington, Wisconsin Darlington, Wisconsin branch of Anchor Bank SSB Madison, Wisconsin*	N - 3-22-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Colonial Bankshares Corporation Chicago, Illinois Hi-Bancorp, Inc. Highwood, Illinois Bank of Highwood Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois New Century Bank Mundelein, Illinois*	FR - 2-26-93 N - 1-19-93
Y-2	Minowa Banshares, Inc. Decorah, Iowa Minnesota Bank, National Association Caledonia, Minnesota*	FR - 1-26-93 N - 2-22-93
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-2	LeRoy C. Darby, Inc. Monona, Iowa Keystone Bancshares, Inc. Monona, Iowa Peoples State Bank Elkader, Iowa*	FR - 2-5-93 N - 3-5-93
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

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	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 N - **
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois James M. Flanagan	FR - 3-8-93 N - 3-1-93
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - 2-22-93 N - 2-22-93
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	Firstar Corporation Milwaukee, Wisconsin Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - 2-26-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-2	Firststar Corporation of Iowa Des Moines, Iowa Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - 2-26-93 N - **
Y-2	River Forest Bancorp, Inc. Chicago, Illinois Belmont National Bank Chicago, Illinois*	FR - 2-26-93 N - 2-28-93
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - 1-21-93 N - 2-23-93
Y-1	Northview Financial Corporation Northfield, Illinois Northview Bank & Trust (in organization) Northfield, Illinois*	FR - 3-12-93 N - 3-20-93
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 - 3-21-93
Y-1	Valley Financial Corp. Caro, Michigan Community Bank Caro, Michigan*	FR - 3-12-93 N - 2-8-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Howard Bancorp, Inc. Glenview, Illinois Howard Savings Bank Glenview, Illinois*	FR - 3-19-93 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 - 3-22-93
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 - 3-22-93
Y-1	Dearborn Bancorp, Inc. Dearborn, Michigan Community Bank of Dearborn (in organization) Dearborn, Michigan*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	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 - 2-25-93
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)	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 - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	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 - 3-17-93
4(c)(8)	Alliance Financial Corporation New Buffalo, Michigan Alliance Financial Services Corporation New Buffalo, 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	Decatur Financial, Inc. Decatur, Indiana To redeem 211,135 of its common shares

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

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 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
-LaSalle State Bank 654 First Street, Box 462 LaSalle, Illinois 61301 (815) 223-8800	11/23/92	S
-Firststar Bank Ottumwa 123 East Third Street Ottumwa, Iowa 52501 (515) 683-1641	11/16/92	S

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 26, 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 Fairmount State Bank 101 North Main Street, Box 8 Fairmount, Indiana 46928 (317) 948-4330	11/30/92	S
-Liberty Bank 815 North Water Street Box 1268 Milwaukee, Wisconsin 53202 (414) 223-8400	11/30/92	S
-State Bank of Arthur 411 South Vine Street Box 245 Arthur, Illinois 61911 (217) 543-2111	11/23/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 26, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

*Section 9 application by Arkansas
Bank and Trust Company, Hot Springs,
Arkansas to establish a branch
in Hot Springs Village, Arkansas 2-27-93

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

Application

End of Comment Period

Change in control notification
involving First National Corporation,
Wynne, Arkansas by Doyl E. Brown Newspaper: 3-4-93

*Section 3(a)(1) application by
Rockhold BanCorp, . Platte City,
Missouri to acquire Bank of
Kirksville, Kirksville, Missouri Newspaper: 3-24-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) application by
CNB Bancshares, Inc., Evansville,
Indiana to indirectly acquire
Peoples Security Finance Company,
Inc., Madisonville, Kentucky 3-12-93

Section 4(c)(8) application by
CNB Bancshares, Inc., Evansville,
Indiana to indirectly acquire
Peoples Security Investment, Inc.,
Madisonville, Kentucky 3-12-93

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 26, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Fayette County Bank	P. O. Box 38 St. Elmo, Illinois 62458	11-16-92	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>
International Bancorporation Bemidji, MN To acquire 100% of the voting shares of First National Agency of Baudette, Inc., Baudette, MN*	3-22-93 (Federal Register)
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of Lincoln Banking Company, Ltd., Steamboat Springs, CO*	Not yet available
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of F&M Bank Holding Company, Cooperstown, ND*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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	3-4-93

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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 26, 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

None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
WestStar Bank, N.A., Tulsa, Oklahoma, for prior approval to retain membership in the Federal Reserve System as a state chartered bank.	Not Available
WestStar Bank, N.A., Bartlesville, Oklahoma, for prior approval to retain membership in the Federal Reserve System as a state chartered bank.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Community Bankshares, Inc., Denver, Colorado, for prior approval to acquire 95 percent of the voting shares of First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas.*	Not Available
Joseph S. Geisel, Jr., Terrence J. Lillis, and Edward P. O'Connor, all of Kansas City, Missouri, as trustees for the Frances H. Giblin Trust No. 1, to jointly acquire 61.16 percent of the voting shares of First National Bankshares of Beloit, Inc., Beloit, Kansas.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First State Bancshares, Inc., Scottsbluff, Nebraska, for prior approval to acquire 51 percent of the voting shares of Security First Savings & Loan Association, Cheyenne, Wyoming.	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.

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 22, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(3) application by
FirstPerryton Bancorp, Inc., Perryton, TX, to acquire
Texas Commerce Bank - Amarillo, Amarillo, TX

N/A

*Section 3(a)(1) application by
The Donley County State Bank Holding Company,
Clarendon, TX, to acquire The Donley County State Bank,
Clarendon, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Victoria Bankshares, Inc., Victoria, TX, to acquire
Victoria Securities Corporation, Victoria, TX
(engage in full service brokerage activities and
advisory services)
(Previously filed during the week of 2-15-93)

93/03/17

Section 4(c)(8) de novo notification by
Panhandle Bancshares, Inc., Panhandle, TX, to acquire
Panhandle Financial Services, Inc., Amarillo, TX
(engage in tax planning and preparation 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 22, 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 (cont'd.)

Week ending 2/26/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 26, 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>
California Center Bank	222 West Olympic Blvd. Los Angeles, CA 90006 (213) 386-2222	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.

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

Week ending 2/26/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 26, 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>
California Center Bank	222 West Olympic Blvd. Los Angeles, CA 90006 (213) 386-2222	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.