

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 11  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending March 13, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

First Commercial Corporation, Little Rock, Arkansas -  
- to acquire First City, Inc., Memphis, Tennessee.  
Approved, March 10, 1993.

Norwest Corporation, Minneapolis, Minnesota -- to  
acquire Community Title Guaranty Company, Lombard,  
Illinois, and engage in title insurance and real  
estate settlement activities through American Land  
Title Company, Lombard, Minnesota; with delegation  
of authority to the Reserve Banks to approve future  
applications to engage, under certain conditions,  
in real estate settlement services.  
Approved, March 8, 1993.

BOARD OPERATIONS

Division of Banking Supervision and Regulation --  
appointment of Stephen M. Hoffman, Jr., as  
Assistant Director for International Supervision.  
Approved, March 9, 1993.

REGULATIONS AND POLICIES

Credit availability -- joint interagency policy  
statement.  
Approved, March 9, 1993.

Delegation of authority to the Federal Reserve Banks  
to approve future applications to engage, under  
certain conditions, in real estate settlement  
services.  
Approved, March 8, 1993.

Regulation DD -- amendments to implement statutory  
changes to the Truth in Savings Act.  
Approved, March 12, 1993.

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

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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**

Dallas	Central Bank, Monroe, Louisiana -- to establish a branch at 2951 Cottingham Expressway, Pineville, Louisiana. Approved, March 8, 1993.
Dallas	Central Bank, Monroe, Louisiana -- to establish a branch at 604 MacArthur Drive, Alexandria, Louisiana. Approved, March 8, 1993.
Chicago	Chemical Bank and Trust Company, Midland, Michigan -- to establish an offsite electronic facility at 4748 Fashion Square Mall, Saginaw, Michigan. Approved, March 12, 1993.

**BANK HOLDING COMPANIES**

Director, BS&R	BankAmerica Corporation, San Francisco, California -- extension of certain divestiture commitments in connection with acquisition of Security Pacific Corporation. Granted, March 9, 1993.
Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri, and CBI Security Corporation -- to acquire Republic Bancshares, Inc., Neosho, Missouri. Approved, March 11, 1993.
Kansas City	COMMFIRST Bancorporation, Inc., South Sioux City, Nebraska -- to acquire BUYA Corp., and Y.B. Corporation. Approved, March 9, 1993.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Community Bank Group, Inc., Eden Prairie, Minnesota -- - to acquire Cleveland Bancshares, Inc., Cleveland, Minnesota. Approved, March 10, 1993.
Dallas	Country Bancshares, Inc., Charlotte, Texas -- to acquire Country Bank. Returned, March 12, 1993.
Atlanta	Deposit Guaranty Corporation, Jackson, Mississippi -- to engage de novo in certain nonbanking activities through DGC Services, Inc. Permitted, March 10, 1993.
Kansas City	Dickinson Financial Corporation, Kansas City, Missouri -- to merge with Army National Bancshares, Inc. Approved, March 8, 1993.
Atlanta	Evergreen Bancshares, Inc., Tallahassee, Florida, and Guaranty National Bank of Tallahassee -- to acquire certain assets and assume certain liabilities of a branch of Anchor Savings Bank, F.S.B., Hewlett, New York, at 2437 North Monroe Street, Tallahassee, Florida. Approved, March 10, 1993.
St. Louis	First Banks, Inc., St. Louis, Missouri -- proposal that First Bank, Creve Couer, Missouri, acquire certain assets and assume certain liabilities of the Ballwin, Creve Couer, Hermann, and Washington, Missouri, branches of First Bank, A Savings Bank, Clayton, Missouri. Approved, March 11, 1993.
Chicago	F.N.B.C. of La Grange, La Grange, Illinois -- to acquire Mokena State Bank, Mokena, Illinois. Approved, March 10, 1993.
Chicago	Hawkeye Bancorporation, Des Moines, Iowa -- to acquire First Dubuque Corp., Dubuque, Iowa, and First National Bank of Dubuque. Approved, March 12, 1993.

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

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**BANK HOLDING COMPANIES**

Chicago	ISB Bancshares, Inc., Ipava, Illinois -- to acquire Ipava State Bank. Approved, March 11, 1993.
Chicago	Merchants and Manufacturers Bancorporation, Inc., Greendale, Wisconsin -- to acquire Lincoln Savings Bank, S.A., Milwaukee, Wisconsin. Approved, March 12, 1993.
Philadelphia	Meridian Bancorp, Inc., Reading, Pennsylvania -- to engage de novo in securities brokerage and investment advisory services through Meridian Securities, Inc. Permitted, March 12, 1993.
Richmond	NationsBank Corporation, Charlotte, North Carolina, Charter Bancshares, Inc., Houston, Texas, and CBH, Inc. -- to acquire University National Bank, Galveston, Texas. Approved, March 11, 1993.
Chicago	Oostburg Bancorp, Inc., Oostburg, Wisconsin -- to acquire Oostburg State Bank. Returned, March 10, 1993.
Minneapolis	Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to engage in general insurance agency activities through acquisition of certain insurance agency accounts of Robert W. Becker. Approved, March 8, 1993.
Chicago	SBL Capital Bank Shares, Inc., Lodi, Wisconsin -- to acquire State Bank of Lodi. Approved, March 12, 1993.
Chicago	Shelby County Bancorp, Inc., Shelbyville, Illinois -- to acquire Bank of Findlay, Findlay, Illinois. Approved, March 9, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire First Cumberland Bank, Madison, Tennessee. Approved, March 8, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	Lincoln County Bank, Fayetteville, Tennessee -- proposed purchase of certain assets and assumption of certain liabilities of the Petersburg, Tennessee, branch of Dominion Bank of Middle Tennessee, Nashville, Tennessee -- report on competitive factors. Approved, March 10, 1993.
Cleveland	Mid American Community Bank, N.A., Lima, Ohio, proposed purchase of certain assets and assumption of certain liabilities of three branches of Home Savings of America, F.S.B., Irwindale, California - - report on competitive factors. Submitted, March 13, 1993.
Cleveland	Mid American National Bank and Trust Company, Bowling Green, Ohio, proposed purchase of certain assets and assumption of certain liabilities of a branch of Home Savings of America, F.S.B., Irwindale, California -- report on competitive factors. Submitted, March 9, 1993.
San Francisco	Mountain Interim National Bank, Enumclaw, Washington, proposed merger with Mount Rainier National Bank -- report on competitive factors. Submitted, March 11, 1993.
Philadelphia	National Bank of Boyertown, Boyertown, Pennsylvania, proposed purchase and assumption of certain assets and liabilities of First Lehigh Bank, Allentown, Pennsylvania -- report on competitive factors. Submitted, March 9, 1993.
Chicago	Peoples State Bank of Colfax, Colfax, Illinois, proposed merger with PSBC Interim Bank -- report on competitive factors. Submitted, March 9, 1993.
Kansas City	Peoples-Webster County Bank, Red Cloud, Nebraska, proposed merger with Republic Valley Bank, Orleans, Nebraska -- report on competitive factors. Submitted, March 8, 1993.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**COMPETITIVE FACTORS REPORTS**

Kansas City	Valley Bank, National Association, Brighton, Colorado, proposed merger with Valley Bank of Lyons, Lyons, Colorado -- report on competitive factors Submitted, March 10, 1993.
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**EXTENSIONS OF TIME**

Richmond	CCB Financial Corporation, Durham, North Carolina -- extension to June 12, 1993, to engage de novo in credit card operations through making and servicing credit card loans. Granted, March 11, 1993.
St. Louis	Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas -- extension to June 1, 1993, to engage de novo in securities brokerage activities through First Bank Securities, Inc., Hot Springs, Arkansas. Granted, March 10, 1993.
Atlanta	Employee Stock Ownership Plan and Trust of Southwest Georgia Financial Corporation, Moultrie, Georgia -- extension to June 30, 1993, to acquire Southwest Georgia Financial Corporation. Granted, March 12, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, March 11, 1993.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extensions to divest certain properties. Granted, March 10, 1993.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- extension to March 31, 1993, to acquire Apollo Savings and Loan Company, Cincinnati, Ohio. Granted, March 10, 1993.
Minneapolis	Ormsby Bancshares, Inc., Ormsby, Minnesota -- extension to June 16, 1993, to engage de novo in lending activities. Granted, March 12, 1993.

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

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**EXTENSIONS OF TIME**

Atlanta	Peoples BancTrust Company, Inc., Selma, Alabama, and Peoples Bank and Trust Company -- extension to May 27, 1993, to acquire CEE BEE Corporation, Prattville, Alabama. Granted, March 11, 1993.
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**INTERNATIONAL OPERATIONS**

Director, BS&R	First Overseas Investment, Inc., Los Angeles, California -- amendment to change name to Standard Chartered Overseas Investment, Inc. Approved, March 9, 1993.
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**MEMBERSHIP**

Kansas City	Citizens Bank, Muskogee, Oklahoma -- to become a member of the Federal Reserve System. Approved, March 11, 1993.
Minneapolis	Farmers State Bank of Cut Bank, Cut Bank, Montana -- to become a member of the Federal Reserve System. Approved, March 12, 1993.
Cleveland	Integra Bank / North, Titusville, Pennsylvania -- to become a member of the Federal Reserve System. Approved, March 12, 1993.
Richmond	Mid-South Bank and Trust Company, Sanford, North Carolina -- to become a member of the Federal Reserve System. Approved, March 12, 1993.

**REGULATIONS AND POLICIES**

Secretary	Regulation Y -- amendment updating reference to real estate appraisal guidelines (Docket R-0798). Approved, March 11, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**RESERVE BANK OPERATIONS**

Director, FRBO    Federal Reserve Automation Services -- to purchase  
                                 channel extender equipment.  
                                 Approved, March 8, 1993.

GC                      Federal Reserve Bank of New York -- to act as fiscal  
                                 agent for proposed issues of bonds by the  
                                 International Bank for Reconstruction and  
                                 Development.  
                                 Approved, March 9, 1993.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

NationsBank Corporation, Charlotte, North Carolina -- request for reconsideration of Board's approval of the application to acquire certain assets and assume certain liabilities of Chrysler First Inc., Allentown, Pennsylvania.  
Denied, March 4, 1993.

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

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**BANK HOLDING COMPANIES**

Chicago	De Witt Bancorp, Inc., De Witt, Iowa -- to acquire River Valley Bancorp, Inc, Davenport, Iowa, and Valley State Bank, Eldridge, Iowa. Returned, March 5, 1993.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Iowa, Des Moines, Iowa -- to acquire Metro Bancorporation, Waterloo, Iowa, and The Waterloo Savings Bank. Returned, March 4, 1993.
Chicago	River Valley Bancorp, Inc., Davenport, Iowa -- to acquire Valley State Bank, Eldridge, Iowa. Returned, March 5, 1993.

**COMPETITIVE FACTORS REPORTS**

Chicago	First of America Bank-Illinois, National Association, Peoria, Illinois, proposed merger with Kewanee National Bank, Kewanee, Illinois -- report on competitive factors. Submitted, March 5, 1993.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

Bank of Boston Corporation  
Boston, Massachusetts  
3(a)(3)/3(a)(5) application  
to acquire Multibank Financial  
Corporation, Dedham, Massachusetts\*

Newspaper 03-31-93

Federal Register 04-02-93

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

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

Federal Register  
Not Yet Established

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

Federal Register  
Not Yet Established

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

Application

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  
Rating\*

Examination Date

NONE

SECTION IApplications Subject to Newspaper  
Notice Only

None

SECTION IIApplications 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/

4/5/93 2/

Prestige Financial Corp., Flemington, New Jersey, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of Prestige State Bank, Flemington, New Jersey.1/

4/13/93 3/SECTION IIINonbanking Applications  
(Subject to Federal Register Notice Only)

Creditanstalt-Bankverein, Vienna, Austria, to engage indirectly, through its subsidiary, Creditanstalt International Advisers Group, Inc., New York, New York, in investment advisory activities through a joint venture limited partnership, Steinberg Asset Management Company, L.P., New York, New York.

N/A

SECTION IVApplications 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 March 13, 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

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

SUN BANCORP, INC., Selinsgrove, PA to engage de novo in domestic life and disability reinsurance limited to ensuring the repayment of the outstanding balance due on the extension of credit through Pennsylvania SUN Life Insurance Company (in organization), pursuant to § 225.25(b)(8)(i) of Regulation Y and § 4(c)(8) of the BHC Act.

Fed. Register comment period expires: 4/5/93

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

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## 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 March 12, 1993

### **Identification of Ratings**

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

#### **Outstanding record of meeting community credit needs.**

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

#### **Satisfactory record of meeting community credit needs.**

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

#### **Needs to improve record of meeting community credit needs.**

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

#### **Substantial noncompliance in meeting community credit needs.**

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

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending March 13, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

NONE

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

Received request from Integra Bank/North,  
Titusville, Pennsylvania, on February 25, 1993,  
for permission to exceed its limit of investment  
in bank premises permitted under Section 24A of  
the Federal Reserve Act.

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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.



## AVAILABILITY OF CRA PUBLIC EVALUATIONS

(March 12, 1993)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended March 12, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Bank/Virginia, Richmond, Virginia, to establish a branch at the South Hill Crossings Shopping Center, near the corner of Peebles Drive and Route 58, South Hill, Virginia.*	4-2-93
Mellon Bank (MD), Rockville, Maryland, to establish a branch at 2051 West Street, Annapolis, Maryland.*	4-3-93

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Delmar Bancorp, Delmar, Maryland, to engage in insurance agency activities in a town with a population of less than 5,000.	4-1-93
Crestar Financial Corporation, Richmond, Virginia, to engage in selling annuities.	Not yet available.

Section IV - Application 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 March 12, 1993

Definition of Ratings

**Outstanding record of meeting community credit needs.**

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

**Satisfactory record of meeting community credit needs.**

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

**Needs to improve record of meeting community credit needs.**

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

**Substantial noncompliance in meeting community credit needs.**

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

	Examination <u>    Date    </u>	<u>Rating</u>
Bank of Annapolis 1900 Fairfax Road Annapolis, Maryland 21401	1-25-93	Satisfactory

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

Section 1 - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

First Capital Bancorp, Inc.  
Norcross, Georgia  
1-BHC formation, Central Gwinnett  
Bank, Norcross, Georgia.

03-29-93\*  
Federal Register

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  
Management interlock request, pursuant  
to Section 5 of the Management  
Interlock Revisions Act of 1988.

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\*Subject to provisions of the Community Reinvestment Act.

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

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Merchants and Farmers Bank Post Office Box 588 Birmingham, Alabama 35262 (205) 372-3311	Satisfactory	11-30-92
First Navy Bank Naval Air Station Murray & Taylor Road Pensacola, Florida 32508 (904) 453-3411	Satisfactory	12-07-92
Admiralty Bank 400 PGA Blvd, Suite 200 Palm Beach Gardens, Florida 33410 (407) 627-2700	Needs to Improve	12-07-92

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
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 - 3-14-93
Oakar	Citizens National Bancorp, Inc. Darlington, Wisconsin Darlington, Wisconsin branch of Anchor Bank SSB Madison, Wisconsin*	N - 4-8-93
Membership	Community Bank of Elmhurst Elmhurst, Illinois (in organization) To become a member of the Federal Reserve System*	N - **
Membership	Farmers State Bank Jewell, Iowa To become a member of the Federal Reserve System*	N - **
Membership	Community State Bank Tipton, Iowa To become a member of the Federal Reserve System*	N - **
Membership	Quad City Bank and Trust Company Bettendorf, Iowa (in organization) To become a member of the Federal Reserve System*	N - **
Membership	Westby-Coon Valley State Bank Westby, Wisconsin To become a member of the Federal Reserve System*	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-1	Cashton Bancshares, Inc. Cashton, Wisconsin Bank of Cashton Cashton, Wisconsin*	FR - 12-18-92 N - 3-26-93
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois Thomas D. Flanagan	FR - 3-1-93 N - 3-18-93
CoC-HC	Premier Financial Services, Inc. Freeport, Illinois James M. Flanagan	FR - 3-8-93 N - 3-18-93
Y-1	Bourbonnais Bancorp, Inc. Wheaton, Illinois Bank of Bourbonnais Bourbonnais, Illinois*	FR - 2-26-93 N - 3-24-93
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 - 3-24-93
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-1	Northview Financial Corporation Northfield, Illinois Northview Bank & Trust (in organization) Northfield, Illinois*	FR - 3-12-93 N - 3-20-93

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	Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin*	FR - 3-5-93 N - 3-8-93
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
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 - 3-25-93 N - 3-22-93
Y-2	De Witt Bancorp, Inc. De Witt, Iowa River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - 3-25-93 N - 3-22-93
Y-2	First Financial Corporation Terre Haute, Indiana Parke Bancorp Rockville, Indiana The Parke State Bank Rockville, Indiana*	FR - 3-25-93 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 - 3-25-93 N - 3-19-93



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	River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - 3-25-93 N - 3-22-93
Y-1	Dearborn Bancorp, Inc. Dearborn, Michigan Community Bank of Dearborn (in organization) Dearborn, Michigan*	FR - 4-2-93 N - 3-22-93
Y-2	Midlothian State Bank Employees Stock Ownership Trust Midlothian, Illinois Midlothian State Bank Midlothian, Illinois	FR - 4-2-93 N - 3-28-93
Y-1	Quad City Holdings, Inc. Bettendorf, Iowa Quad City Bank and Trust Company Bettendorf, Iowa (in organization)*	FR - ** N - **
Y-1	GFH Corp. Elmhurst, Illinois Community Bank of Elmhurst Elmhurst, Illinois (in organization)*	FR - 4-5-93 N - **
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - 3-31-93 N - 2-22-93
Y-2	Associated Banc-Corp Green Bay, Wisconsin Wausau Financial Corporation Wausau, Wisconsin Citizens Bank & Trust Wausau, Wisconsin*	FR - ** N - **
CoC-HC	Minowa Banshares, Inc. Decorah, Iowa Stephen J. Lyon, as Executor of the Estate of George Lyon	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 - 4-9-93
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Asset Protection Services, Inc. West Hills, California	FR - **
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Shelter Mortgage Corporation Milwaukee, Wisconsin	FR - **
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin 6700 Corporation West Hills, California	FR - **
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 - 3-25-93
Y-4	Comerica Incorporated Detroit, Michigan Gladshire Limited Dividend Housing Association Limited Partnership Kalamazoo, Michigan	FR - 3-17-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois--Provide advice and arrange for the private placement of debt and equity securities	FR - 3-31-93
Y-4	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois--Investment and financial advisory services	FR - 3-31-93
4(c)(8)	LeMars Bancorporation, Inc. Le Mars, Iowa <u>De novo</u> in making and servicing loans	FR - **
SMB-OT	Comerica Bank Detroit, Michigan ET-92 Limited Dividend Housing Association Limited Partnership Detroit, Michigan	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan ET-92 Limited Dividend Housing Association Limited Partnership Detroit, Michigan	FR - **

*Federal Reserve Bank of Chicago*

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

*Type*                      *Application*

*None*

*N - Newspaper*

*FR - Federal Register*

*\* - Subject to Provisions of Community Reinvestment Act*

*\*\* - Not available at this time*

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 12, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

### Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-First of America Bank-West Michigan 171 Monroe Avenue N.W. Grand Rapids, Michigan 49503 (616) 771-8701	11/30/92	S
-Old Kent Bank of Ludington 124 South James Street P.O. Box 430 Ludington, Michigan 49431 (616) 845-5144	12/07/92	S

REVISED

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 March 12, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O-An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
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- 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>
-First of America Bank-West Michigan 171 Monroe Avenue N.W. Grand Rapids, Michigan 49503 (616) 771-8701	11/30/92	S
-Old Kent Bank of Ludington 124 South James Street P.O. Box 430 Ludington, Michigan 49431 (616) 845-5144	12/07/92	S
-The Old State Bank of Fremont Two West Main Street Fremont, Michigan 49412 (616) 924-2200	12/07/92	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 12, 1993

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 5(d)(3) application by First Trust Financial Corporation, Clinton, Kentucky for its subsidiary, First National Bank of Clinton, Clinton, Kentucky, to acquire the Hickman, Fulton and Clinton, Kentucky branches of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee	4-12-93
*Section 5(d)(3) application by Union Planters Corporation, Memphis, Tennessee for its subsidiary, Union Planters National Bank, Memphis, Tennessee, to acquire the Jackson, Tennessee branch of SaveTrust Federal Savings Bank, Dyersburg, Tennessee	4-10-93
*Section 5(d)(3) application by First Tennessee National Corporation, Memphis, Tennessee for its subsidiary, First Tennessee Bank, N.A., Memphis, Tennessee, to merge with Home Federal Bank, F.S.B., Johnson City, Tennessee	4-9-93
*Section 5(d)(3) application by CBT Corporation, Paducah, Kentucky for its subsidiary, Citizens Bank and Trust Company, Paducah, Kentucky to acquire three Paducah, Kentucky, branches of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee	4-4-93

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

Application

End of Comment Period

\*Section 3(a)(1) application by  
First Trust Financial Corporation,  
Clinton, Kentucky to acquire  
First National Bank of Clinton,  
Clinton, Kentucky

Newspaper: 4-12-93

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    March 12, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of Trumann	P. O. Box 431 Trumann, Arkansas 72472	11-30-92	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**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>
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of F&M Bank Holding Company, Cooperstown, ND*	4-2-93 (Federal Register)
United Bankers' Bancorporation, Inc. Bloomington, MN To acquire 85% of the voting shares of United Bankers' Bank, Bloomington, MN*	4-5-93 (Federal Register)
William J. Cavanagh Revocable Trust; Robert J. Cavanagh Revocable Trust; and Charles L. Cavanagh Revocable Trust To acquire control of 79.98% of the voting shares of Perham State Bancshares, Inc., Perham, MN	3-31-93 (Federal Register)
Alice and Theodore Penn To increase their ownership interest from 24.6% to 27.2% of the voting shares of Drummond Bancshares, Inc., Drummond, Wisconsin*	3-22-93 (Federal Register)

\* 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>
Merchants Holding Company Winona, MN To engage in mortgage banking activities through the acquisition of Mortgage Options of La Crosse, Inc., La Crosse, WI	Not yet available
Olmsted Bancorporation, Inc. Byron, MN To engage <u>de novo</u> in general in- surance agency activities.	Not yet available

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

<u>Application</u>
Mountain Bank System, Inc. Whitefish, MT Retroactive -to redeem 3.6% of its voting shares.
Minnwest Incorporated Montevideo, MN To redeem 20% of its voting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of

CRA Public Evaluations  
week ending March 12, 1993

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Yellowstone Bank 2000 Overland Avenue Box 81010 Billings, MT 59108 (406) 652-4100	December 7, 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**

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

April 2, 1993

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

March 22, 1993

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.

March 22, 1993

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.\*

March 25, 1993

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.\*

April 2, 1993

Federal Reserve Bank of Kansas City

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International Brotherhood  
Boilermakers, Iron Ship Builders,  
Blacksmiths, Forgers, and Helpers,  
Kansas City, Kansas, for prior  
approval to have flexible authority  
and to continue to hold at least 47.5  
percent of the stock in Brotherhood  
Bancshares, Inc., Kansas City,  
Kansas.\*

April 2, 1993

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

CTC Bancorp, Inc., Fayette, Missouri,  
for prior approval to become a bank  
holding company through the  
acquisition of 100 percent of the  
voting shares of Commercial Trust  
Company of Fayette, Fayette,  
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 percent of the voting  
shares of Near Northwest community  
Development Corporation, Oklahoma  
City, Oklahoma.

March 25, 1993

C L C Enterprises, Inc., Nelson,  
Nebraska, for prior approval to  
purchase participation loans from  
Commercial Bank, Nelson, Nebraska.

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

Ameriwest Corporation, Omaha,  
Nebraska, for prior approval to  
redeem 100 percent of its own  
outstanding 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>
Bank of Rangely P.O. Box 1088 Rangely, Colorado 81648-1088	12-07-92	03-04-93	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Anita Herren; Robert W. Herren Marital Trust; Robert W.  
Herren Residuary Trust, Haskell, TX, to acquire an interest  
in Haskell Bancshares, Inc., Haskell, TX  
(Previously reported during the week of 2-1-93)

93/03/16

Change in Control Notice by  
Benjie Sims Reed, Mexia, TX, and Bobby Lynn Reed,  
Groesbeck, TX, to acquire an interest in First Groesbeck  
Holding Company, Groesbeck, TX

N/A

Change in Control Notice by  
Jess A. Fields, Humble, TX; Endre Rosejoe, London, England;  
Steven J. Gibson, Magnolia, TX; and Robert N. Murray; Ralph S.  
O'Conner; Stanley D. Stearns; John H. Lindsey; Schuyler M.  
Tilney; William T. Webber, Jr.; Louis B. Cushman; John H.  
Styles; Richard K. Gordon; Peder Monsen; Albert B. Fay, Jr.;  
Sidney S. McClendon, III; Clive Runnells; and Thomas P.  
Runnells, Houston, TX, to acquire an interest in Crosby  
Bancshares, Inc., Crosby, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

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)  
(Previously reported during the week of 2-22-93)

93/03/31



FEDERAL RESERVE BANK OF SAN FRANCISCO

93-10  
Week ending 3/12/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Hanmi Bank, Los Angeles, California, to establish a branch office at 3600 Wilshire Boulevard, Los Angeles, California. *	<u>Newspaper:</u> 4/05/93
Bank of Arizona, Scottsdale, Arizona, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> 4/26/93

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

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

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Banque Nationale de Paris, Paris, France, to engage in certain investment and financial advisory activities through a joint venture by acquiring, indirectly, 50 percent partnership interest in BNP-N&B Global Asset Management, L.P., New York, New York.	<u>Fed. Reg.:</u> 4/05/93
Pacific Capital Bancorp, Salinas, California, to engage <u>de novo</u> , directly, in making loans or other extensions of credit to persons or entities in its market area.	<u>Fed. Reg.:</u> Not available

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

None

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\* Subject to CRA

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

93-10  
Week ending 3/12/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 12, 1993. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Liberty Bank	500 Linden Avenue South San Francisco, California 94080 (415) 871-2400	11/30/92	Satisfactory
First Indo-American Bank	180 Sansome Street San Francisco, CA 94104 (415) 434-2265	11/30/92	Satisfactory

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\* 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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.