

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 14  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending April 3, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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TESTIMONY AND STATEMENTS

Factors influencing recent national and regional trends in bank lending -- statement by Governor LaWare before the Subcommittee on Economic Growth and Credit Formation of the House Committee on Banking, Finance and Urban Affairs, April 2, 1993. Published, April 2, 1993.

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- requests for reconsideration of Board's approval of applications to acquire Valley National Corporation, Phoenix, Arizona; First Community Bancorp, Inc., Rockford, Illinois, and Key Centurion Bancshares, Inc., Charleston, West Virginia.  
Denied, March 30, 1993.

First Bank System, Inc., Minneapolis, Minnesota, and Central Bancorporation, Inc., Denver, Colorado -- to acquire Colorado National Bankshares, Inc., and thereby to indirectly acquire CNB's eight subsidiary banks.  
Approved, March 29, 1993.

First Fidelity Bancorporation, Lawrenceville, New Jersey, and Banco Santander, S.A., Madrid, Spain -- to acquire Northeast Bancorp, Inc., New Haven, Connecticut, and Union Trust Company, Stamford, Connecticut.  
Approved, March 31, 1993.

Worthen Banking Corporation, Little Rock, Arkansas -- to acquire The Union of Arkansas Corporation; Union National Bank of Arkansas; and Union National Bank of Texas, Austin, Texas.  
Approved, March 29, 1993.

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## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **BOARD OPERATIONS**

Division of Monetary Affairs -- appointment of Brian Madigan as Associate Director; Richard Porter as Deputy Associate Director, and Deborah Danker as Assistant Director.  
Approved, March 30, 1993.

### **CHANGE IN BANK CONTROL**

Nine Tribes Bankshares, Inc., Quapaw, Oklahoma --  
change in bank control.  
Denied, March 31, 1993.

### **ENFORCEMENT**

First Pacific Bancorp, Inc., Beverly Hills, California, and Jose M. Anotado -- orders of assessment of a civil money penalty.  
Authorized, April 2, 1993.

Marin National Bancorp, San Rafael, California --  
written agreement dated March 23, 1993, with the Federal Reserve Bank of San Francisco.  
Announced, March 31, 1993.

New East Bancorp, Selma, North Carolina -- written agreement dated March 4, 1993, with the Federal Reserve Bank of Richmond and the Commissioner of Banks of the State of North Carolina.  
Announced, March 30, 1993.

**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**

Richmond	Marathon Bank, Stephens City, Virginia -- to establish a branch at 312 Warren Avenue, Front Royal, Virginia. Approved, April 2, 1993.
Chicago	Onsted State Bank, Onsted, Michigan -- to establish a branch at 102 N. Main Street, Brooklyn, Michigan. Approved, March 30, 1993.

**BANK HOLDING COMPANIES**

Atlanta	Aliant National Corporation, Alexander City, Alabama -- to engage de novo in securities and investment advisory activities nationwide through Aliant Financial Services Corporation. Permitted, April 2, 1993.
Chicago	Amcore Financial, Inc., Rockford, Illinois -- to engage in providing investment advisory activities with respect to arranging for private placement of debt and equity securities through Amcore Investment Banking, Inc. Returned, March 31, 1993.
Chicago	Amcore Financial, Inc., Rockford, Illinois -- to engage in investment and financial advisory activities through Amcore Investment Banking, Inc. Returned, March 31, 1993.
GC	Barnett Banks, Inc., Jacksonville, Florida -- determination concerning divestiture by Barnett Bank of Southwest Florida, Sarasota, Florida, of Vail National Bank, Vail, Colorado, and Avon National Bank, Avon, Colorado. Granted, April 1, 1993.
Kansas City	BOK Financial Corporation, Tulsa, Oklahoma -- to acquire Sand Springs Bancshares, Inc., Sand Springs, Oklahoma, and Brookside Bancshares, Inc., Tulsa, Oklahoma. Approved, April 2, 1993.

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

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**BANK HOLDING COMPANIES**

Director, BS&R	Capital Bancshares, Inc., Baton Rouge, Louisiana -- transfer agent registration. Withdrawn, April 1, 1993.
Chicago	Cashton Bancshares, Inc., Cashton, Wisconsin -- to acquire Bank of Cashton. Approved, March 30, 1993.
Kansas City	Central Bancshares, Inc., Cambridge, Nebraska -- to acquire C.R. Druse Insurance, Cambridge, Nebraska and continue to engage in insurance related activities. Approved, March 31, 1993.
Kansas City	Community Bankshares, Inc., Denver, Colorado -- to acquire First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas. Returned, March 31, 1993.
Chicago	De Witt Bancorp, Inc., De Witt, Iowa -- to acquire River Valley Bancorp, Inc., Davenport, Iowa, and Valley State Bank, Eldridge, Iowa. Returned, April 2, 1993.
Philadelphia	Dimeco, Inc., Honesdale, Pennsylvania -- to acquire The Dime Bank. Approved, April 1, 1993.
St. Louis	First Breckinridge Bancshares, Inc., Irvington, Kentucky -- to acquire Bank of Clarkson, Clarkson, Kentucky. Approved, March 29, 1993.
Richmond	First Citizens BancShares, Inc., Raleigh, North Carolina -- proposal that First-Citizens Bank & Trust Company acquire Caldwell Savings Bank, Inc., SSB, Lenoir, North Carolina. Approved, March 30, 1993.
Chicago	First Financial Corporation, Terre Haute, Indiana -- to acquire Parke Bancorp, Rockville, Indiana, and The Parke State Bank. Returned, April 2, 1993.

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

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**BANK HOLDING COMPANIES**

Kansas City	First National of Nebraska, Inc., Omaha, Nebraska -- proposal that First National Bank of Kansas, Overland Park, Kansas, acquire certain assets and assume the insured deposit liabilities of College Boulevard National Bank. Approved, April 1, 1993.
Secretary	FirstBank Holding Company of Colorado, Lakewood, Colorado, and FirstBank Holding Company of Colorado Employee Stock Ownership Plan -- to acquire FirstBank of Fort Collins, Fort Collins, Colorado. Approved, April 2, 1993.
Kansas City	FNBR Holding Corporation, Meeker, Colorado -- to acquire First National Bank of the Rockies. Approved, March 31, 1993.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire Nichols Hills Bancorporation, Inc., Oklahoma City, Oklahoma. Approved, April 2, 1993.
Director, BS&R	Greatbanc Trust Company, Aurora, Illinois -- registration statement. Withdrawn, March 30, 1993.
GC	Lonoke Bancshares, Inc., Lonoke, Arkansas -- determination that sale of real estate parcel by First State Land Co. constitutes divestiture by Lonoke. Granted, March 29, 1993.
Director, BS&R	Manufacturers Hanover Trust Company, New York, New York -- transfer agent registration. Withdrawn, April 1, 1993.
New York	Merchants New York Bancorp, Inc., New York, New York -- to acquire Merchants Bank of New York, New York, New York. Approved, April 2, 1993.
Chicago	Northview Financial Corporation, Northfield, Illinois -- to acquire Northview Bank & Trust. Approved, March 31, 1993.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Olmsted Bancorporation, Inc., Byron, Minnesota -- to engage in general insurance agency activities. Returned, April 2, 1993.
Atlanta	Pickens County Bancshares, Inc., Carrollton, Alabama, and West Alabama Bank and Trust -- to acquire certain assets and assume certain liabilities of three branches of Secor Bank, F.S.B., Birmingham, Alabama. Approved, March 31, 1993.
GC	Resources Bancshares Corporation, Columbia, South Carolina -- modifications to the commitments regarding offering of stock of Resource Mortgage Group. Granted, April 1, 1993.
Chicago	River Valley Bancorp, Inc., Davenport, Iowa -- to acquire Valley State Bank, Eldridge, Iowa. Returned, April 2, 1993.
San Francisco	Sanwa Bank, Limited, Osaka, Japan -- to expand activities to include the execution and clearance of futures contracts and options and to provide investment advice through Sanwa-BGK Futures, Inc., Chicago, Illinois. Approved, April 2, 1993.
San Francisco	TPBC Acquisition Corporation, Oakland, California -- to acquire Trans Pacific Bancorp, San Francisco, California. Returned, March 31, 1993.

**BANK PREMISES**

New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, March 30, 1993.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- investment in bank premises. Approved, March 29, 1993.

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

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**CAPITAL STOCK**

Chicago	Bank of Burlington, Burlington, Wisconsin -- redemption of shares. Returned, April 2, 1993.
Chicago	Chemical Bank and Trust Company, Midland, Michigan, and Chemical Bank Michigan, Clare, Michigan -- redemption of shares. Approved, March 31, 1993.
Minneapolis	Mountain Bank System, Inc., Whitefish, Montana -- redemption of shares. Approved, March 29, 1993.

**CHANGE IN BANK CONTROL**

St. Louis	Bancshares of West Memphis Inc., West Memphis, Tennessee -- change in bank control. Permitted, March 29, 1993.
Minneapolis	Drummond Bancshares, Inc., Drummond, Wisconsin -- change in bank control. Permitted, March 31, 1993.
Atlanta	FirstBanc Holding Company, Inc., Robertsedale, Alabama -- change in bank control. Permitted, March 31, 1993.
Minneapolis	Gilman Corporation, Exeland, Wisconsin -- change in bank control. Permitted, March 31, 1993.

**COMPETITIVE FACTORS REPORTS**

Chicago	Citizens Trust and Savings Bank, South Haven, Michigan, proposed acquisition of the Hartford, Michigan, branch of Standard Federal Bank, Troy, Michigan -- report on competitive factors. Submitted, April 2, 1993.
St. Louis	First National Bank of Clinton, Clinton, Kentucky, proposed purchase of certain assets and assumption of deposit liabilities of the Clinton, Fulton, and Hickman, Kentucky, branches of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee -- report on competitive factors. Submitted, April 1, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis	First Tennessee Bank National Association, Memphis, Tennessee, proposed merger with Home Bank, FSB, Johnson City, Tennessee -- report on competitive factors. Submitted, April 2, 1993.
Chicago	Inter-City Bank, Benton Harbor, Michigan, proposed purchase of three branches of Standard Federal Bank, Troy, Michigan, in Edwardsburg, Three Oaks, and Berrien Springs, Michigan -- report on competitive factors. Submitted, April 2, 1993.
Atlanta	Peoples Bank, Dickson, Tennessee, proposed merger with Peoples Interim Bank -- report on competitive factors. Submitted, March 29, 1993.
Richmond	Southern National Bank of North Carolina, Lumberton, North Carolina -- to acquire a branch in Kinston, North Carolina, from Branch Banking and Trust Company, Wilson, North Carolina -- report on competitive factors. Submitted, April 2, 1993.
Cleveland	Towne Financial Corporation, Cincinnati, Ohio, and The Blue Ash Building and Loan Company -- proposed acquisition of Cherry Grove Savings Bank -- report on competitive factors. Submitted, March 29, 1993.
St. Louis	Union Planters National Bank, Memphis, Tennessee, proposed purchase of the assets and assumption of the liabilities of the Jackson, Tennessee, branch of SaveTrust FSB, Dyersburg, Tennessee -- report on competitive factors. Submitted, March 30, 1993.
Chicago	Uptown National Bank of Moline, Moline, Illinois, proposed merger with First Bank and Trust Company, Cairo, Illinois -- report on competitive factors. Submitted, April 2, 1993.



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

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**COMPETITIVE FACTORS REPORTS**

San Francisco	WestAmerica Bank, San Rafael, California, proposed merger with Suisun Valley Bank, Fairfield, California -- report on competitive factors. Submitted, March 31, 1993.
San Francisco	Yakima Valley Bank, Yakima, Washington, proposed merger with Ben Franklin National Bank, Pasco, Washington -- report on competitive factors. Submitted, March 31, 1993.

**EXTENSIONS OF TIME**

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 29, 1993.
San Francisco	BankAmerica Corporation, San Francisco -- extension to divest certain property. Granted, March 30, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 30, 1993.
Atlanta	Camilla Bancshares, Inc., Camilla, Georgia -- extension to July 3, 1993, to acquire Bank of Camilla. Granted, April 2, 1993.
Minneapolis	Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin -- extension to April 30, 1993, to acquire Elmwood Financial Services, Inc., Elmwood, Wisconsin. Granted, March 31, 1993.
Philadelphia	First Eastern Corporation, Wilkes-Barre, Pennsylvania -- extension to dispose of certain property. Granted, March 29, 1993.
Chicago	First of America Bank - Ann Arbor, Ann Arbor, Michigan -- extension to June 28, 1993, to establish a branch at the University of Michigan, 530 South State Street. Granted, March 31, 1993.

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

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**EXTENSIONS OF TIME**

Chicago	LaSalle National Corporation, Chicago, Illinois; ABN AMRO North America, Inc.; ABN AMRO Bank, N.V., Amsterdam, The Netherlands, ABN AMRO Holding, N.V.; Stichting Prioriteit ABN AMRO Holding; Stichting Administratiekantoor ABN AMRO Holding; and LaSalle Bank Northbrook, Northbrook, Illinois -- extension to June 18, 1993, to acquire certain assets and assume certain liabilities of the Buffalo Grove, Libertyville, Mundelein, Skokie, Northbrook, and Palatine branches of LaSalle Talman Bank, F.S.B., Chicago, Illinois. Granted, March 30, 1993.
Director, BS&R	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, March 31, 1993.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, March 30, 1993.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, March 30, 1993.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, March 30, 1993.
San Francisco	Zions Bancorporation, Salt Lake City, Utah -- extensions to divest certain properties. Granted, March 30, 1993.

**MEMBERSHIP**

San Francisco	Bank of Arizona, Scottsdale, Arizona -- to become a member of the Federal Reserve System. Approved, March 29, 1993.
Chicago	Westby-Coon Valley State Bank, Westby, Wisconsin -- to become a member of the Federal Reserve System. Approved, March 31, 1993.

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

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**MEMBERSHIP**

San Francisco	Westside Bank, Tracy, California -- to become a member of the Federal Reserve System. Approved, March 30, 1993.
Kansas City	WestStar Bank, Bartlesville, Oklahoma -- to become a member of the Federal Reserve System. Approved, April 1, 1993.
Kansas City	WestStar Bank, Tulsa, Oklahoma -- to become a member of the Federal Reserve System. Approved, April 2, 1993.

**REGULATIONS AND POLICIES**

Director, C&CA	Regulation Z -- revisions dealing with rules on demand features for credit extended to executive officers of depository institutions and methods of disclosing security interests. Approved, April 1, 1993.
Director, FRB0	Federal Reserve Bank of Philadelphia -- hardware maintenance agreement. Approved, March 29, 1993.

**RESERVE BANK SERVICES**

Director, FRB0	Federal Reserve Bank of Chicago -- to provide net settlement services to the Midwest Securities Trust Company. Approved, April 1, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of San Francisco -- to modify  
availability policy for deposits of country checks.  
Approved, March 30, 1993.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ADVISORY COUNCILS**

Consumer Advisory Council.  
Convened, March 25, 1993.

**REGULATIONS AND POLICIES**

Interagency policy statement on documentation for  
Loans to Small- and Medium-sized Businesses and  
Farms.  
Approved, March 25, 1993.

**SECURITIES REGULATION**

Margin authority -- delegation of authority to the  
Commodity Futures Trading Commission to establish  
or change levels of margins for stock index futures  
contracts or options thereon.  
Approved, March 22, 1993.

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

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ADDITIONS AND CORRECTIONS

**BANK HOLDING COMPANIES**

Cleveland	Huntington Bancshares Incorporated, Columbus, Ohio -- to engage de novo in insurance activities through The Huntington National Life Insurance Company. Permitted, March 14, 1993.
Chicago	Lincoln Trail Bancshares, Inc., Taylorville, Illinois -- to acquire Palmer State Bank. Approved, March 26, 1993.

**CHANGE IN BANK CONTROL**

Chicago	Avoca Financial Services, Inc., Council Bluffs, Iowa -- change in bank control. Permitted, March 19, 1993.
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ADDITIONS AND CORRECTIONS

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland

Merchants National Bank of Hillsboro, Hillsboro,  
Ohio, proposed purchase of certain assets and  
assumption of certain liabilities of the Ohio  
branch of Home Savings of America, FSB, Irwindale,  
California -- report on competitive factors.  
Submitted, March 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>
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KSB Bancorp, Inc., Kingfield, Maine - 3(a)(1) application to become a bank holding company through the acquisition of Kingfield Savings Bank, Kingfield, Maine*	<u>Newspaper</u> 04-14-93 <u>Federal Register</u> 04-22-93
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Dennis F. Murphy - Change in Control notification to increase ownership up to 15.7% of Community Bancorp, Inc., Hudson, Massachusetts	<u>Newspaper</u> 04-16-93 <u>Federal Register</u> 04-20-93
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SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

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

<u>Application</u>
NONE

\*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
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NONE



SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Notice by Middletown Savings Bank Employee Stock Ownership Trust, Middletown, New York to acquire up to 10.4 percent of the voting shares of MSB Bancorp, Inc., Middletown, New York.

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SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending April 3, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Bermuda (New York) Limited 350 Park Avenue, 23rd Fl. New York, New York 10022	Needs to Improve	November 16, 1992

- 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

Founders Bank, Bryn Mawr, Pennsylvania, Notice filed on behalf of Harold L. Yoh, Jr., John P. Follman and Robin Ledwith (also known as James R. Ledwith) in his capacity as trustee of two trusts established for the benefit of members of the Yoh and Follman families (collectively, the "Notificants") to own 18.58%, pursuant to the Change in Bank Control Act of 1978.

Newspaper Comment Period Expires:	N/Avail.
Fed. Reg. Comment Period Expires:	4/26/93

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.

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 April 2, 1993

**Identification of Ratings**

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

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

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

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

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

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

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

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

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Johnstown Bank and Trust Company 532-34 Main Street Johnstown, PA 15901	10/13/92	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin  
For Week Ending April 3, 1993**

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

Received notice from Society Bank & Trust, \* April 4, 1993  
Toledo, Ohio, on March 22, 1993, of its  
intent to establish CBCT branches at Meijer  
Store #115, 1391 Conant Street, Maumee, Ohio,  
and Meijer Store #116, 1725 South Wheeling,  
Oregon, Ohio.

Received notice from Fifth Third Bank, \* April 15, 1993  
Cincinnati, Ohio, on March 25, 1993, of its  
intent to establish branches at 21593 Lorain  
Road, Cleveland, Ohio; 22777 Rockside Road,  
Bedford, Ohio; 14800 Madison Avenue, Lakewood,  
Ohio; and 24601 Chagrin Boulevard, Beachwood,  
Ohio; and to relocate an existing branch  
from 29800 Lakeshore Boulevard to 30160 Lakeshore  
Boulevard, Willowick, Ohio.

Received notice from Fifth Third Bank, \* April 24, 1993  
Cincinnati, Ohio, on April 2, 1993, of its  
intent to establish a branch at One South Main  
Street, Dayton, Ohio.

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

Received Section 3(a)(5) application from F: \*April 30, 1993  
Huntington Bancshares Incorporated, Columbus,  
Ohio, on March 31, 1993, to acquire CB&T  
Financial Corp., Fairmont, West Virginia.

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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.

Applications Bulletin  
For Week Ending April 3, 1993

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

Received Section 3(a)(5) application from April 30, 1993  
Huntington Bancshares Incorporated, Columbus,  
Ohio, on March 31, 1993, to acquire CB&T  
Capital Investment Company, Fairmont, West  
Virginia.

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

NONE

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

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

(April 2, 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 April 2, 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>
Highlands Union Bank, Abingdon, Virginia, to establish a branch near Exit 19 of Interstate 81, Abingdon, Virginia.*	4-26-93
Commerce Bank of Virginia, Richmond, Virginia, to establish a branch at 2958 River Road West, Goochland Court- house, Virginia.*	4-30-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Granite Savings Bank, SSB, Rocky Mount, North Carolina, and have that organization merge with its subsidiary, Centura Bank, Rocky Mount, North Carolina.*	4-16-93
First Union Corporation, Charlotte, North Carolina, to acquire First American Metro Corp., McLean, Virginia.*	5-2-93

Section III - Applications Subject to Federal Register Notice

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

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

None.

\*Application is subject to CRA requirements.



## Availability of CRA Public Evaluations

Week ending April 2, 1993

### Definition of Ratings

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

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

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

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

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

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

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

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

	<u>Examination Date</u>	<u>Rating</u>
Potomac Valley Bank 4 North Main Street Petersburg, West Virginia 26847	12-14-93	Satisfactory
The Bank of Marion 102 West Main Street Marion, Virginia 24354	12-15-92	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 2, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
HNB Holding Company, Inc. Headland, Alabama 1-BHC formation, Headland National Bank, Headland, Alabama.	05-01-93* Federal Register
P.C.B. Bancorp, Inc. Largo, Florida After-the-fact change in control notice by George Edward Feaster to retain 13.71 percent of the outstanding shares of common stock.	Not yet available*
P.C.B. Bancorp, Inc. Largo, Florida After-the-fact change in control notice by John Victor Phillipoff to retain 11.81 percent of the outstanding shares of common stock.	Not yet available*
University State Bank Corp. Tampa, Florida After-the-fact change in control notice by Raul Roque, John A. R. Grimaldi, Frank Musolino and Edward Simmon, to acquire 36.25 percent of the outstanding shares of common stock.	Not yet available*
First National Bancorp Gainesville, Georgia To acquire Villa Rica Bancorp, Inc., Villa Rica, Georgia, and thereby directly acquire Bank of Villa Rica, Villa Rica, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	04-23-93* Federal Register

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 2, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First State Bancshares of Blakely, Inc. Blakely, Georgia After-the-fact change in control notice by Samuel Guy Maddox to retain 25 percent of the outstanding shares of common stock.	04-08-93* Federal Register
Gulf Coast Bank Holding Company, Inc. New Orleans, Louisiana 1-BHC formation, Gulf Coast Bank & Trust Company, New Orleans, Louisiana.	04-15-93* Federal Register

Section 3 - Applications Subject to Federal  
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Bancorp Investment, Inc. Lafayette, Tennessee To engage <b>de novo</b> through Town and Country Finance Company, Lafayette, Tennessee, in making, acquiring, and servicing loans or other extensions of credit for its own account and for the account of others, pursuant to Section 225.25(b)(1) of Regulation Y, and to engage in insurance agency and underwriting activities, pursuant to Section 225.25(b)(8)(ii) of Regulation Y.	Not yet available

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 2, 1993

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

Application

SouthTrust Corporation  
Birmingham, Alabama &  
SouthTrust of Florida, Inc.  
Jacksonville, Florida

Waiver request related to the acquisition of Gulf & Southern Financial Corporation, Fort Myers, Florida, and thereby the direct acquisition of The National Bank of Lee County, Fort Myers, Florida, and Community National Bank of Sarasota County, Venice, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

SouthTrust Corporation  
Birmingham, Alabama

Waiver request related to the merger of County Bancshares, Inc., Troy, Alabama, with and into SouthTrust of Covington County, Inc., Birmingham, Alabama, and thereby the direct acquisition of Pike County Bank, Troy, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

SouthTrust Corporation  
Birmingham, Alabama

Waiver request related to the acquisition of County Bancshares, Inc., Troy, Alabama, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 2, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination  
Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 4-5-93
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 - **
Branch Reg K-OT	Bank Mees & Hope N.V. Rotterdam, The Netherlands Establish a Representative Office at 300 Crescent Court Dallas, Texas*	N - **
Branch Reg K-OT	Bank Mees & Hope N.V. Rotterdam, The Netherlands Establish an Agency office in New York, New York*	N - **
Branch	Isabella Bank and Trust Mount Pleasant, Michigan 532 N. McEwan Street Clare, Michigan*	N - 4-9-93
Oakar	First Mutual Bancorp, M.H.C. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	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>
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Jo & Verle Burgason; Marguerite Sevde; Delilah Shaw & Charles L. Ryan as Trustee*	FR - ** NP - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - 2-26-93 N - 2-26-93
Y-2	Firststar Corporation of Iowa Des Moines, Iowa Metro Bancorporation Waterloo, Iowa The Waterloo Savings Bank Waterloo, Iowa*	FR - 2-26-93 N - 2-26-93
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 - 4-10-93
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
CoC-HC	Cascade Bancorporation, Inc. Venice, Florida Delilah Shaw*	FR - ** NP - **
Y-1	Quad City Holdings, Inc. Bettendorf, Iowa Quad City Bank and Trust Company Bettendorf, Iowa (in organization)*	FR - 4-15-93 N - 3-28-93

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	GFH Corp. Elmhurst, Illinois Community Bank of Elmhurst Elmhurst, Illinois (in organization)*	FR - 4-5-93 N - 4-5-93
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - 3-31-93 N - 3-20-93
Y-2	Associated Banc-Corp Green Bay, Wisconsin Wausau Financial Corporation Wausau, Wisconsin Citizens Bank & Trust Wausau, Wisconsin*	FR - 4-9-93 N - **
CoC-HC	Minowa Bancshares, Inc. Decorah, Iowa Stephen J. Lyon, as Executor of the Estate of George Lyon	FR - 4-12-93 N - 3-24-93
Y-1	NJIC, Inc. Naperville, Illinois WestBank/Naperville Naperville, Illinois WestBank/Will County Joliet, Illinois*	FR - 4-19-93 N - 4-24-93
Y-1	Huntley Acquisition Corp. Palatine, Illinois State Bank of Huntley Huntley, Illinois*	NP - ** FR - **
Y-2	Suburban Bancorp, Inc. Palatine, Illinois Huntley Bancshares, Inc. Huntley, Illinois State Bank of Huntley Huntley, Illinois*	NP - ** FR - **
Y-1	Farmers & Traders Bancshares, Inc. Shabbona, Illinois Farmers and Traders State Bank Shabbona, Illinois*	NP - ** FR - **



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	First Mutual Bancorp, M.H.C. Decatur, Illinois	NP - ** FR - **
	First Mutual Bank, S.B. Decatur, Illinois*	
Y-1	First Bancorporation, Inc. Sparta, Wisconsin	NP - ** FR - **
	First Bank of Sparta Sparta, Wisconsin*	
COC-HC	ASB Bankcorp, Inc. Adrian, Michigan	NP - ** FR - **
	Fern Shierson and Douglas J. Shierson (acquire 6.5%--current ownership is 9.46%)	

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 - 4-9-93
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - 4-30-93
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Asset Protection Services, Inc. West Hills, California	FR - 4-19-93
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Shelter Mortgage Corporation Milwaukee, Wisconsin	FR - 4-19-93
Y-4	Guaranty Financial, M.H.C. Milwaukee, Wisconsin 6700 Corporation West Hills, California	FR - 4-19-93
Y-4	Republic Bancorp, Incorporated Owosso, Michigan Horizon Savings Bank Beachwood, Ohio	FR - 3-25-93 N - 3-15-93
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa	FR - 3-12-93 N - 4-3-93
4(c)(8)	Rake Bancorporation Rake, Iowa Making and servicing of loans	FR - 4-14-93

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	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Futures, Inc. New York, New York -- Execute, clear, provide investment advisory services	FR - **
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 - 4-5-93
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 - 4-6-93
4(c)(8)	Alliance Financial Corporation New Buffalo, Michigan Alliance Financial Services Corporation New Buffalo, Michigan - Securities brokerage activities	FR - *

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - consumer financial counseling, investment or financial advice & tax planning & preparation	FR - **
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - **
4 (c) (8)	Comerica Incorporated Detroit, Michigan Comerica Community Development Corporation Detroit, Michigan	FR - **
4 (c) (8)	Marquette National Corporation Chicago, Illinois Marquette Community Development Corporation Chicago, Illinois	FR - **
4 (c) (8)	Clare Bancorporation, Inc. Platteville, Wisconsin Making or acquiring loans for the company's account	FR - **
4 (c) (8)	Montfort Bancorporation, Inc. Platteville, Wisconsin Making or acquiring loans for the company's account	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Cascade Bancorporation, Inc. Venice, Florida to redeem 4,375.00 of common voting shares & 11,314.66 common nonvoting shares outstanding
RoS	Wabeno Bancorporation, Inc. Altoona, Iowa to redeem a portion of shares currently owned by Cascade Bancorporation, Inc.

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 April 02, 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 Bank-North 101 West Stephenson, Box 120 Freeport, Illinois 61032-3658 (815) 233-3658	12/21/92	S
-Hawkeye Bank of Des Moines 431 East Locust Des Moines, Iowa 50309-1999 (515) 248-7700	12/21/92	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 2, 1993

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

None.

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

### Application

### End of Comment Period

Change in control notification  
involving Planters Holding Company,  
Indianola, Mississippi by Leroy H.  
Paris, II, trustee of the Henry Paris  
Grandchildren's Trust for Edgar Paris  
Buchanan, the Irma P. Buchanan Trust,  
the Henry Paris Grandchildren's Trust  
for Sarah Rose Buchanan, the Henry Paris  
Grandchildren's Trust for Henry Paris II,  
the Henry Paris Grandchildren's Trust  
for Rachel Marie Paris, and the Rachel  
Myrvis Paris Trust

Federal Register: 4-19-93

## 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.

**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    April 2, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
None			



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Trust Company Sioux Falls, SD To become a member of the Federal Reserve System	Not yet available
Norwest Corporation, Mpls, MN and its subsidiary Norwest Colorado, Inc., Mpls, MN For their subsidiary bank Norwest Bank Denver, N.A., Denver, Co, to acquire certain assets and assume certain liabilities located at certain Colorado offices of First Nationwide Bank, fsb, San Francisco, CA	Not yet available
First Bank System, Inc., Mpls, MN and its subsidiary Central Bancor- poration, Inc., Denver, CO For their subsidiary bank Central Bank, N.A., Denver, CO, to merge with Bank Western, fsb, Denver, CO, or its proposed successor-by-con- version Bank Western, N.A., Denver, CO	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
215 Holding Co., Mpls MN To acquire 100% of the voting shares of the Southwest Ban- corporation, Inc., Mpls, MN*	Not yet available
215 Holding Co., Mpls, MN To acquire 100% of the voting shares of the Southeast Ban- corporation, Inc., Mpls, MN*	Not yet available

\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate BancSystem of Montana, Inc. Billings, MT To acquire 100% of the voting shares of the Commerce BancShares of Wyoming, Inc., Sheridan, WY*	4-29-93 (Federal Register)
Republic Bancshares, Inc. Duluth, MN To acquire 100% of the voting shares of Republic Bank, Inc., Duluth, MN*	4-29-93 (Newspaper)
The Merchants Holding Company Winona, MN To acquire 100% of the voting shares of Houston Investments, Inc., Mpls, MN*	Not yet available
Russell Bauman To increase his ownership from 24.75% to 49.75% of the voting shares of Kerkhoven Bancshares, Inc., Kerkhoven, MN	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Haugo Bancshares, Inc. Sioux Falls, SD To engage <u>de novo</u> in trust activities through its acquisition of 50% of Community Trust Company, Sioux Falls, SD, a proposed <u>de novo</u> trust company.	4-19-93
Norwest Corporation Mpls, MN To engage in securities brokerage activities through the acquisition of certain assets of Columbia Investment Services, Inc., Littleton, CO	4-19-93

\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Gaylord Bancorporation, Ltd. Gaylord, MN To engage <u>de novo</u> in making and servicing loans, invest- ment or financial advice, arranging commercial real estate equity financing, and securities brokerage.	Not yet available

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

Application

First Integrity Bancorporation, Inc.  
St. Cloud, MN  
To redeem 100% of its preferred  
shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of

CRA Public Evaluations  
week ending April 2, 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
Citizens Bank & Trust Co. 130 McLeod Street, Box 847 Big Timber, MT 59011 (406) 932-5311	January 4, 1993	Satisfactory
Dakota County State Bank 750 S. Plaza Drive Mendota Heights, MN 55120 (612) 452-1320	December 21, 1992	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Frontier Bank of Laramie County, Cheyenne, Wyoming, for prior approval to establish a branch at Buttreys East, Cheyenne, Wyoming.	Not Available
Union Colony Bank, Greeley, Colorado, for prior approval to merge with Union Colony Bank of Loveland, N.A., Loveland, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Robert W. Davis, Brenda B. Davis, Anthony B. Davis, and Eric Lowell Davis, all of Tulsa, Oklahoma, for prior approval to increase each of their proportionate ownership interests in F & M Bancorporation, Tulsa, Oklahoma, from 7.6 percent to 23.9 percent.	Not Available
FNS, Inc., Schuyler, Nebraska, for prior approval to acquire 100 percent of Howells Investment Co., Howells, Nebraska.*	Not Available
Estes Park Restated ESOP 401(K) Plan, Estes Park, Colorado, for prior approval to acquire 48.14 percent of the voting shares of Estes Bank Corporation, Estes Park, Colorado.*	Not Available
Randall N. Snyder, and Peggy L. Snyder, both of Baldwin, Missouri, for prior approval to increase their ownership interests in Prism Group, Inc., Hamilton, Missouri, from 18.98 percent to 37.95 percent.	Not Available
B. John Barry, Aspen, Colorado and Raymond A. Lamb, Paradise Valley, Arizona, for prior approval to acquire a total of 80.40 percent of the voting shares of The Bank of New Mexico Holding Company, Albuquerque, New Mexico.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Estes Bank Corporation, Estes Park, Colorado, for prior approval to redeem 13,064 shares of its own voting common 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.

*Federal Reserve Bank of Kansas City*

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**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>
Security State Bank P.O. Box 531 Basin, Wyoming 82410-0531	01-04-93	04-01-93	Satisfactory
Century Bank Academy at Hancock P.O. Box 15688 Colorado Springs, Colorado 80935-5688	01-04-93	04-01-93	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 29, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 5(d)(3) Oakar application by  
Texas Bancshares, Inc., San Antonio, TX, to acquire  
through its subsidiary, First National Bank of South Texas,  
Rio Grande City, TX, certain assets and assume the deposits of  
First Federal Savings Bank (Alice Branch, 1910 E. Main St.,  
Alice, TX 78332), San Antonio, TX

N/A

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Harold Lee Blackburn, Blossom, TX, and James  
Richard Gatlin, Powderly, TX, to acquire an  
interest in Red River Financial Corporation,  
Detroit, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.



**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF MARCH 29, 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.

Bank

Date of  
Examination

CRA Rating

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/02/93

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

Columbia Banking System, Inc., Bellevue, Washington, to become a bank holding company by acquiring Columbia National Bancshares, Inc., and its subsidiary Columbia National Bank, both located in Longview, Washington. \*

Newspaper: 4/28/93

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

First Security Corporation, Salt Lake City, Utah, to expand activities to include high residual value leasing through First Security Leasing Company, Salt Lake City, Utah.

Fed. Reg.: 4/26/93

Columbia Banking System, Inc., Bellevue, Washington, to engage in certain nonbanking activities through the retention of its subsidiary, Columbia Savings Bank, A Federal Savings Bank, Bellevue, Washington.

Fed. Reg.: Not available

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

None

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\* Subject to CRA

Week ending 4/02/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 2, 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>
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None			
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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.