

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 15
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 10, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK MERGERS

Alice Bank of Texas, Alice, Texas -- request for reconsideration of Board's approval of application to purchase the assets and assume the liabilities of New First City, Texas-Alice, Alice, Texas. Denied, April 7, 1993.

ENFORCEMENT

Arrow Financial Corporation, Glens Falls, New York, and Arrow Vermont Corporation, Rutland, Vermont -- amendment to the written agreement dated July 22, 1992, with the Federal Reserve Bank of New York. Announced, April 5, 1993.

Citizens First Bancorp, Inc., Glen Rock, New Jersey - amendment to written agreement dated December 18, 1990, with the Federal Reserve Bank of New York. Announced, April 5, 1993.

INTERNATIONAL OPERATIONS

Chase Manhattan Overseas Banking Corporation, Wilmington, Delaware -- to invest in Chase Finanziaria S.p.A., Milan, Italy. Permitted, April 5, 1993.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

Atlanta Barnett Bank of Volusia County, Deland, Florida -- to establish a branch at 1454 West Granada Boulevard, Ormond Beach, Florida. Approved, April 6, 1993.

Atlanta Barnett Bank of Volusia County, Deland, Florida -- to establish a branch at 2160 Howland Boulevard, Deltona, Florida. Approved, April 6, 1993.

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

BANK BRANCHES, DOMESTIC

New York	Fleet Bank of New York, Albany, New York -- to operate an offsite electronic facility at certain locations in New York state. Approved, April 8, 1993.
Richmond	Mellon Bank (MD), Rockville, Maryland -- to establish a branch at 2051 West Street, Annapolis, Maryland. Approved, April 9, 1993.
St. Louis	Mid-America Bank and Trust Company of Louisville, Louisville, Kentucky -- to establish a branch at Cane Run Road and Crums Lane. Approved, April 9, 1993.
Richmond	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. Approved, April 9, 1993.
Atlanta	Sun Bank of Tampa Bay, Tampa, Florida -- to establish a branch at 1705 North Howard Avenue. Approved, April 7, 1993.

BANK HOLDING COMPANIES

Chicago	Alliance Financial Corporation, New Buffalo, Michigan -- to engage de novo in securities brokerage activities through Alliance Financial Services Corporation. Returned, April 5, 1993.
St. Louis	AmBanc Corp., Vincennes, Indiana -- to acquire Farmers State Bank of Palestine, Palestine, Illinois. Approved, April 7, 1993.
Cleveland	Banc One Corporation, Columbus, Ohio -- proposal to acquire certain assets and assume certain liabilities of the Grand Junction, Colorado, branch of Great American Federal Savings Association, San Diego, California. Approved, April 9, 1993.

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

BANK HOLDING COMPANIES

Chicago	Bourbonnais Bancorp, Inc., Wheaton, Illinois -- to acquire Bank of Bourbonnais, Bourbonnais, Illinois. Approved, April 8, 1993.
St. Louis	Bridgeport Bancorp, Inc., Bridgeport, Illinois -- to acquire First National Bank of Bridgeport. Approved, April 5, 1993.
Kansas City	CLC Enterprises, Inc., Nelson, Nebraska -- to continue to engage in lending activities. Returned, April 5, 1993.
Chicago	Columbus Bancorp, Inc., Indianapolis, Indiana -- to engage de novo in lending activities. Permitted, April 7, 1993.
Chicago	Comerica Incorporated, Detroit, Michigan -- to engage de novo in investment activities concerning projects designed to promote community welfare through Comerica Community Development Corporation, Detroit, Michigan. Returned, April 6, 1993.
Chicago	Comerica Incorporated, Detroit, Michigan -- to engage in a community investment project through Gladeshire Limited Dividend Housing Association Limited Partnership, Kalamazoo, Michigan. Permitted, April 7, 1993.
Richmond	Crestar Financial Corporation, Richmond, Virginia -- to engage in selling annuities. Approved, April 7, 1993.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota, and Central Bancorporation, Inc., Denver, Colorado -- proposal that Central Bank, N.A., merge with Bank Western, fsb, or its proposed successor-by-conversion, Bank Western, N.A. Withdrawn, April 9, 1993.
Kansas City	First National Beatrice Corporation ESOP, Beatrice, Nebraska -- to acquire First National Beatrice Corporation, Beatrice, Nebraska. Withdrawn, April 6, 1993.

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

BANK HOLDING COMPANIES

Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that World Acceptance Corporation, Greenville, South Carolina, acquire ParaData Financial System, Inc., Earth City, Missouri. Approved, April 7, 1993.
Chicago	Illinois State Bancorp, Inc., Wheaton, Illinois -- to acquire Bourbonnais Bancorp, Inc., and Bank of Bourbonnais, Bourbonnais, Illinois. Approved, April 8, 1993.
Director, BS&R	Old National Bancorp, Evansville, Indiana -- transfer agent registration. Approved, April 5, 1993.
Secretary	Panhandle Bancshares, Inc., Panhandle, Texas -- to engage de novo in management consulting services and tax preparation services through Panhandle Financial Services, Inc. Permitted, April 9, 1993.
Chicago	Salin Bancshares, Inc., Indianapolis, Indiana -- to engage de novo in lending activities. Permitted, April 7, 1993.
Philadelphia	SUN Bancorp, Inc., Selinsgrove, Pennsylvania -- to engage de novo in credit related insurance through Pennsylvania Life Insurance Company. Approved, April 8, 1993.
Minneapolis	United Bankers' Bancorporation, Inc., Bloomington, Minnesota -- to acquire the United Bankers' Bank. Returned, April 5, 1993.
Dallas	Winn Bancshares, Inc., Winnfield, Louisiana -- to acquire Winn State Bank and Trust Company. Returned, April 5, 1993.
San Francisco	Zions Bancorporation, Salt Lake City, Utah, and American Bankers Insurance Group, Inc., Miami, Florida -- joint venture for American Bankers to buy shares of Zions Life Insurance Company. Approved, April 5, 1993.

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

BANK MERGERS

Kansas City	Bank of Woodward, Woodward, Oklahoma, to merge with Cimarron Bank, Waukomis, Oklahoma, and to establish a branch. Approved, April 9, 1993.
New York	Salamanca Trust Company, Salamanca, New York -- to purchase certain assets and assume certain liabilities of the branch at 60 West Main Street, Allegany, New York, of Chemical Bank, New York, New York. Approved, April 9, 1993.

BANK PREMISES

Kansas City	Friendly Bank of Oklahoma City, Oklahoma City, Oklahoma -- investment in bank premises. Approved, April 5, 1993.
New York	Salamanca Trust Company, Salamanca, New York -- investment in bank premises. Approved, April 9, 1993.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Kansas City	White Crown Federal Credit Union, Denver, Colorado, and North American Savings Bank, Grandview, Missouri -- registered lender status. Withdrawn, April 8, 1993.
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CAPITAL STOCK

Kansas City	Anadarko Bancshares, Inc., Bristow, Oklahoma -- redemption of shares. Approved, April 6, 1993.
Kansas City	Sooner Southwest Bankshares, Inc., Bristow, Oklahoma -- redemption of shares. Approved, April 6, 1993.

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

CHANGE IN BANK CONTROL

Kansas City	Anadarko Bancshares, Inc., Bristow, Oklahoma -- change in bank control. Permitted, April 6, 1993.
Minneapolis	Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota -- change in bank control. Returned, April 8, 1993.
Kansas City	Sooner Southwest Bankshares, Inc., Bristow, Oklahoma -- change in bank control. Permitted, April 6, 1993.

COMPETITIVE FACTORS REPORTS

Kansas City	BANK IV Kansas, National Association, Wichita, Kansas, proposed merger with The Farmers and Merchants State Bank, Derby, Kansas -- report on competitive factors. Submitted, April 8, 1993.
Boston	Cheshire County Savings Bank, Keene, New Hampshire, proposed merger with The Monadnock Bank, Jaffrey, New Hampshire -- report on competitive factors. Submitted, April 9, 1993.
St. Louis	Farmers State Bank of Palestine, Palestine, Illinois, proposed merger with New Bank -- report on competitive factors. Submitted, April 6, 1993.
Cleveland	Mercer County State Bank, Sandy Lake, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of the Clintonville branch of Mellon Bank, N.A., Greensburg, Pennsylvania -- report on competitive factors. Submitted, April 7, 1993.
Kansas City	Sunflower Bank, National Association, Salina, Kansas, proposed merger with City Bank and Trust Company, Wichita, Kansas -- report on competitive factors. Submitted, April 8, 1993.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, April 6, 1993.
Minneapolis	Bowbells Holding Company, Bowbells, North Dakota -- extension to July 7, 1993, to acquire First National Bank of Minot, Minot, North Dakota. Granted, April 7, 1993.
Kansas City	First Liberty Capital Corporation ESOP, Hugo, Colorado -- extension to May 14, 1993, to acquire First Liberty Capital Corporation. Granted, April 7, 1993.
Richmond	NationsBank Corporation, Charlotte, North Carolina -- extension to July 13, 1993, to acquire the assets of the Canadian affiliates of Chrysler First, Inc., Allentown, Pennsylvania. Approved, April 9, 1993.
Atlanta	Tomoka Bancorp, Inc., Ormond Beach, Florida -- extension to July 9, 1993, to acquire Tomoka State Bank. Granted, April 7, 1993.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri, and United Subsidiary, Inc. -- extension to June 30, 1993, to acquire Overland Park Bancshares, Inc., Overland Park, Kansas, and CNB Financial Corporation, Kansas City, Kansas. Granted, April 5, 1993.
Atlanta	Volunteer State Bancshares, Inc., Portland, Tennessee -- extension to July 15, 1993, within which to accomplish redemption of shares. Granted, April 5, 1993.

MEMBERSHIP

Kansas City	OMNIBANK Commerce City, Commerce City, Colorado -- to become a member of the Federal Reserve System. Approved, April 7, 1993.
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H.2
APRIL 5, 1993 TO APRIL 9, 1993
PAGE 8

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- to renovate the
check operation area.
Approved, April 8, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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

BANK HOLDING COMPANIES

Chicago Capital Directions, Inc., Mason, Michigan -- to
engage de novo in consumer financial counseling,
investment or financial advisory activities, and
tax planning and preparation through Monex
Financial Services, Inc.
Returned, April 2, 1993.

COMPETITIVE FACTORS REPORTS

Atlanta Island National Bank of Palm Beach, Palm Beach,
Florida, proposed merger with Island National Trust
Company -- report on competitive factors.
Submitted, March 30, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemung Canal Trust Company, Elmira, New York, to establish an offsite electronic facility at Elmira College Campus Center, Elmira Park Place, Elmira, New York. <u>1/</u>	5/1/93
Chemical Bank, New York, New York, to establish an offsite electronic facility at 390 Park Avenue South, New York, New York. <u>1/</u>	5/3/93
Banco Popular de Puerto Rico, Hato Rey, Puerto Rico, to purchase certain assets and assume certain liabilities of the U.S. and British Virgin Islands branches of Corestates Bank, N.A., Philadelphia, Pennsylvania. <u>1/</u>	5/5/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

The Bank of New York Company, Inc., New York, New York, to acquire 100 percent of the voting shares of National Community Banks, Inc., West Paterson, New Jersey and to indirectly acquire all of the voting shares of its subsidiary bank, National Community Bank of New Jersey. <u>1/</u>	5/6/93 <u>2/</u>
China Trust Holding Corp., New York, New York, China Trust Capital B.V., Amsterdam, the Netherlands, and China Trust Holdings, Curacao, Netherlands Antilles, to acquire 100 percent of the voting shares of Trans Bankcorp, Inc., Monterey Park, California. <u>1/</u>	5/3/93 <u>3/</u>
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.	4/15/93 <u>4/</u>

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Chemical Banking Corporation, New York, New York, to engage to a limited extent, in underwriting and dealing in debt securities through its subsidiary, Chemical Securities, Inc., New York, New York.	4/29/93
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Internationale Nederlanden Group N.V., Amsterdam, the Netherlands, to engage de novo through its subsidiary, Internationale Nederlanden (US) Securities Corporation, New York, New York in providing securities brokerage services, including full service brokerage services, and in providing financial advisory services and to engage de novo through its subsidiary, Nederlanden (US) Capital Corporation, New York, New York in making, acquiring and servicing loans.

5/3/93

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 10, 1993

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

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

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 9, 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 April 10, 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**

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 9, 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 9, 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>
First Union Corporation, Charlotte, North Carolina, to have its subsidiary, Dominion Bank of Washington, National Association, Washington, D. C., purchase certain assets and assume certain liabilities of the District of Columbia branches of Meritor Savings, F.A., Winter Haven, Florida.*	5-6-93
First Union Corporation, Charlotte, North Carolina, to have its subsidiary, Dominion Bank of Maryland, National Association, Rockville, Maryland, purchase certain assets and assume certain liabilities of the Silver Springs, Maryland, branch of Meritor Savings, F.A., Winter Haven, Florida.*	5-6-93
First Union Corporation, Charlotte, North Carolina, to have its subsidiary, Dominion Bank, National Association, Roanoke, Virginia, purchase the assets and assume certain liabilities of the Virginia branches of Meritor Savings, F.A., Winter Haven, Florida.*	5-6-93
First Union Corporation, Charlotte, North Carolina, to have its subsidiary, First Union National Bank of Florida, Jacksonville, Florida, merge with Meritor Savings, F.A., Winter Haven, Florida.*	5-6-93
First Virginia Bank, Falls Church, Virginia, to establish a branch at 1490 North Point Village Center, Reston, Virginia.*	5-10-93

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

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

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 9, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination

Date

Rating

None .

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 9, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia Along with its second tier bank holding company subsidiary, Sun Banks, Inc., Orlando, Florida, for their bank subsidiary, Sun Bank, N.A., to acquire the deposits of two branches of First Federal Savings & Loan Association of Osceola County, Kissimmee, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991.	04-26-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To merge with the Mickler Corporation, Clearwater, Florida, and thereby directly acquire its bank subsidiary, The First National Bank of Clearwater, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
First State Bancshares of DeKalb County, Inc. Fort Payne, Alabama 1-BHC-formation, First State Bank of DeKalb County, Fort Payne, Alabama.	Not yet available*
Randolph Bancshares, Inc. Wadley, Alabama Change in control notice by Bobbie Saxon Lett to acquire 27 percent of the outstanding shares of common stock.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 9, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
P.C.B. Bancorp, Inc. Largo, Florida After-the-fact change in control notice by Georgia Edward Feaster to retain 13.71 percent of the outstanding shares of common stock.	04-29-93* Federal Register
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.	04-29-93* Federal Register
Trustmark Corporation Jackson, Mississippi To acquire UniSouth Banking Corporation, Columbus, Mississippi, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	04-24-93* Newspaper

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To engage de novo in acting as agent for issuers in private placement of all types of securities, including providing related advisory services, and to buy and sell all types of securities on the order of investors as a "riskless principal", subject to the limitations previously set forth by the Board (c.f., <u>Bankers Trust New York Corporation</u> (75 Fed. Res. Bull., 829 (1989))., pursuant to Section 225.25(b)(15) of Regulation Y.	04-22-93

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 9, 1993

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 <i>de novo</i> 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, and to engage in insurance agency and underwriting activities, pursuant to Section 225.25(b)(1) and 225.25(b)(8)(ii) of Regulation Y.	04-30-93

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

Application

Dadeland Bank
Miami, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 9, 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

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Union Bank and Trust Company Post Office Box 2191 Montgomery, Alabama 36197 (205)265-8201	Satisfactory	12-28-92

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>
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	Quad City Bank and Trust Company Bettendorf, Iowa (in organization) To become a member of the Federal Reserve System*	N - 4-5-93
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 I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	First of America Bank-Central Lansing, Michigan Five Oaks Party Store 2546 East Jolly Road Lansing, Michigan*	N - 4-22-93
Oakar	Shoreline Financial Corporation Benton Harbor, Michigan Berrien Springs, Michigan Branch of Standard Federal Bank, FSB Troy, Michigan*	N - 4-19-93
Oakar	Shoreline Financial Corporation Benton Harbor, Michigan Edwardsburg, Michigan Branch of Standard Federal Bank, FSB Troy, Michigan*	N - 4-19-93
Oakar	Shoreline Financial Corporation Benton Harbor, Michigan Hartford, Michigan Branch of Standard Federal Bank, FSB Troy, Michigan*	N - 4-19-93
Oakar	Shoreline Financial Corporation Benton Harbor, Michigan Three Oaks, Michigan Branch of Standard Federal Bank, FSB Troy, Michigan*	N - 4-19-93
Branch	Lapeer County Bank & Trust Co. Lapeer, Michigan 6002 N. Lapeer Road North Branch, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Jo & Verle Burgason; Marguerite Sevde; Delilah Shaw & Charles L. Ryan as Trustee*	FR - ** NP - **
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
CoC-HC	Cascade Bancorporation, Inc. Venice, Florida Delilah Shaw*	FR - ** N - **
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
Y-1	GFH Corp. Elmhurst, Illinois Community Bank of Elmhurst Elmhurst, Illinois (in organization)*	FR - 4-5-93 N - 4-5-93
Y-2	Associated Banc-Corp Green Bay, Wisconsin Wausau Financial Corporation Wausau, Wisconsin Citizens Bank & Trust Wausau, Wisconsin*	FR - 4-9-93 N - 4-15-93
CoC-HC	Minowa Banshares, 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

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	Huntley Acquisition Corp. Palatine, Illinois State Bank of Huntley Huntley, Illinois*	FR - 4-26-93 N - **
Y-2	Suburban Bancorp, Inc. Palatine, Illinois Huntley Bancshares, Inc. Huntley, Illinois State Bank of Huntley Huntley, Illinois*	FR - 4-26-93 N - **
Y-1	Farmers & Traders Bancshares, Inc. Shabbona, Illinois Farmers and Traders State Bank Shabbona, Illinois*	FR - 4-26-93 N - **
Y-1	First Mutual Bancorp, M.H.C. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	FR - 4-29-93 N - **
Y-1	First Bancorporation, Inc. Sparta, Wisconsin First Bank of Sparta Sparta, Wisconsin*	FR - 5-6-93 N - **
COC-HC	ASB Bankcorp, Inc. Adrian, Michigan Fern Shierson and Douglas J. Shierson (acquire 6.5%--current ownership is 9.46%)	FR - 5-3-93 N - **
Y-1	FMSB Bancorp Neola, Iowa Farmers & Merchants State Bank Neola, Iowa*	FR - ** N - **
Y-1	Peoples Financial Corporation Colfax, Illinois Peoples State Bank Colfax, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</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
4 (c) (8)	Rake Bancorporation Rake, Iowa Making and servicing of loans	FR - 4-14-93
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Futures, Inc. New York, New York -- Execute, clear, provide investment advisory services	FR - **
4 (c) (8)	LeMars Bancorporation, Inc. Le Mars, Iowa <u>De novo</u> in making and servicing loans	FR - 4-5-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 4-26-93
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 - 4-26-93
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 - 4-27-93
4 (c) (8)	Marquette National Corporation Chicago, Illinois Marquette Community Development Corporation Chicago, Illinois	FR - 4-27-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Clare Bancorporation, Inc. Platteville, Wisconsin Making or acquiring loans for the company's account	FR - 4-29-93
4(c)(8)	Montfort Bancorporation, Inc. Platteville, Wisconsin Making or acquiring loans for the company's account	FR - 4-29-93
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa	FR - 3-12-93 N - 4-3-93
Y-4	Continental Bank Corporation Chicago, Illinois Repechage Partners Ltd. Chicago, Illinois	FR - **
Y-4	FMSB Bancorp Neola, Iowa Hall Insurance Agency Neola, Iowa	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.
RoS	Maxwell Bancorporation Maxwell, Iowa to redeem the entire stock ownership from certain shareholders

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 09, 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>
-Chemical Bank Bay Area 213 Center Avenue Bay City, Michigan 48708 (517) 895-8521	12/28/92	S
-Community State Bank 108 South Main Avilla, Indiana 46710 (219) 897-3361	1/04/93	S
-Bank of Reynolds Highway 24 West Reynolds, Indiana 47980 (219) 984-5471	1/04/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 9, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

*Section 3(a)(3) application by
Trans Financial Bancorp, Inc.,
Bowling Green, Kentucky to acquire
Trans Kentucky Bancorp, Pikeville,
Kentucky

Newspaper: 5-5-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) notification by
First National Security Company,
DeQueen, Arkansas to engage de novo
in making commercial loans

4-26-93

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

Application

End of Comment Period

None.

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING April 9, 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

**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
The Merchants Holding Company Winona, MN To acquire 100% of the voting shares of Houston Investments, 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

<u>Application</u>	<u>Comment Period Ending Date</u>
Lee D. Cameron To increase his ownership interests from 24.92% to 26.00% of First National Agency Company of Deer River, Inc., Deer River, MN	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period 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
Norwest Corporation Mpls, MN To engage in underwriting credit life and credit accident and health insurance in connection with exten- sions of credit made by Applicant and its subsidiaries through the acquisition of 100% of the stock of Blue Spirit Insurance, Inc., Phoenix, AZ.	Not yet available
Norwest Corporation Mpls, MN To engage in general insurance agency activities through the acquisition of certain assets of Citicorp Agency Services, Inc., Phoenix, AZ.	Not yet available
Norwest Corporation Mpls, MN To engage in securities brokerage activities through the acquisition of certain assets of Citicorp In- vestment Services, Inc. and Citicorp Agency Services, Inc., Phoenix, AZ.	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending April 9, 1993

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Tri-County State Bank of Ortonville P. O. Box 306 Ortonville, MN 56278 (612) 839-6123	January 4, 1993	Satisfactory
The State Bank of Townsend P. O. Box 488 Townsend, MT 59644 (406) 266-3176	January 5, 1993	Outstanding

Federal Reserve Bank of Kansas City

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>
Commerce Bancshares, Inc., and CBI-Central Kansas, Inc., both of Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Midwest Bancorporation, Inc., Hays, Kansas.*	April 19, 1993
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.*	April 19, 1993
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of The Farmers & Merchants State Bank, Derby, Kansas.*	April 19, 1993
Paul M. Hefti, Non-Qualifying Trust, Scottsbluff, Nebraska, to increase its ownership of First State Bancshares, Scottsbluff, Nebraska, from 32.68 percent to 32.77 percent; and for Paul M. Hefti, II, Scottsbluff, Nebraska, and Kay Hefti Coletti, Laramie, Wyoming, to increase their voting control to 50.94 percent and 49.40 percent, respectively.	April 20, 1993
Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First Oklahoma Bank & Trust Co., Edmond, Oklahoma.*	Not Available

Federal Reserve Bank of Kansas City

Citizens Bancshares of El Reno, Inc., El Reno, Oklahoma, for prior approval to become a bank holding company through the acquisition of 90.9 percent of the voting shares of Citizens National Bank & Trust Co. of El Reno, El Reno, Oklahoma.* Not Available

FEO Investments, Inc., Hoskins, Nebraska, for prior approval to acquire 100 percent of the voting shares of Elkhorn Valley Bank, Norfolk, Nebraska.* Not Available

Orchard Valley Financial Corporation, Hotchkiss, Colorado, for prior approval to acquire up to 15 percent of the voting shares Megabank Financial Corporation, Englewood, Colorado.* Not Available

Helen M. Rogers, Spencer, Oklahoma, for prior approval to increase her proportionate ownership interests in Spencer Bancshares, Inc., Spencer, Oklahoma, from 23.9 percent to 35.7 percent. 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

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Federal Reserve Bank of Kansas City

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>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 5, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Bobby Max Ham, Crosbyton, TX, to acquire an interest in Citizens Bancshares, Inc., Crosbyton, TX	N/A
Change in Control Notice by Paul Gerard Heafy, Oklahoma City, OK, to acquire an interest in Parker County Bancshares, Inc., Weatherford, TX	N/A
*Section 3(a)(1) application by NETEX Bancorporation, Pittsburg, TX, to acquire First State Bank, Pittsburg, Tx	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

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

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

<u>APPLICATION</u>
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 APRIL 5, 1993

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/09/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of California, Los Angeles, California, to establish a branch office at 13255 Black Mountain Road, Rancho Penasquitos, California. *	<u>Newspaper:</u> 5/01/93
First Interstate Bank of California, Los Angeles, California, to establish a branch office at 8011 University Avenue, La Mesa, California. *	<u>Newspaper:</u> 5/01/93
First Interstate Bank of California, Los Angeles, California, to establish a branch office at the northwest corner of Alameda Street and Compton Boulevard, Los Angeles, California. *	<u>Newspaper:</u> 5/01/93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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. *	<u>Newspaper:</u> 5/02/93 <u>Fed. Reg.:</u> 5/10/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	<u>Fed. Reg.:</u> 5/10/93

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

None

* Subject to CRA

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

Week ending 4/09/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 9, 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>
None			

* 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.