

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 16
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 17, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Westamerica Bancorporation, San Rafael, California
request for reconsideration of Board's approval of
application to merge with Napa Valley Bancorp,
Napa, California.
Denied, April 12, 1993.

ENFORCEMENT

Pacific Inland Bancorp, Anaheim, California, and
Pacific Inland Bank -- cease and desist order.
Announced, April 16, 1993.

REGULATIONS AND POLICIES

Regulations H and Y -- to adopt as final the interim
rule concerning treatment of presold 1 to 4 family
residential construction loans to implement
section 618(a) of the Resolution Trust Corporation
Refinancing, Restructuring, and Improvement Act of
1991.
Approved, April 13, 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

Richmond	Hanover Bank, Mechanicsville, Virginia -- to establish a branch at 8001 West Broad Street, Richmond, Virginia. Approved, April 12, 1993.
Chicago	Isabella Bank and Trust, Mount Pleasant, Michigan -- to establish a branch at 532 North McEwan Street, Clare, Michigan. Returned, April 13, 1993.
Minneapolis	Marquette Capital Bank, Minneapolis, Minnesota -- to establish a de novo branch in Minneapolis. Approved, April 14, 1993.
Minneapolis	Peninsula Bank, Ishpeming, Michigan -- to establish a de novo branch at 900 U.S. 41 West. Approved, April 12, 1993.
Minneapolis	Western Bank, Sioux Falls, South Dakota -- to establish a de novo branch at 420 South Sycamore Avenue. Approved, April 16, 1993.

BANK HOLDING COMPANIES

Chicago	Citizens National Bancorp, Inc., Darlington, Wisconsin, proposed purchase of certain assets and assumption of the liabilities of the Darlington, Wisconsin, branch of Anchor Bank SSB, Madison, Wisconsin. Approved, April 12, 1993.
Cleveland	Community Independent Bancorp, Inc., Maysville, Kentucky -- to acquire Bank of May's Lick, May's Lick, Kentucky. Approved, April 15, 1993.
Kansas City	Davis BanCorporation, Inc., Davis, Oklahoma -- to acquire First Davis Bancorporation, Inc. Approved, April 16, 1993.

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

BANK HOLDING COMPANIES

Chicago	First Neighborhood Bancshares, Inc., Toledo, Illinois, proposed merger of Newman Bancshares, Inc., Newman, Illinois, and First State Bank of Newman. Approved, April 16, 1993.
Kansas City	International Brotherhood of Boilmakers, Iron Ship Builders, Blacksmiths, Forgers & Helpers, Kansas City, Kansas -- to acquire, from time to time, additional voting shares of Brotherhood Bancshares, Inc. Approved, April 16, 1993.
Chicago	LeRoy C. Darby, Inc., Monona, Iowa -- to acquire Keystone Bancshares, Inc., and Peoples State Bank, Elkader, Iowa. Approved, April 16, 1993.
Minneapolis	Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire Marquette Capital Bank. Approved, April 14, 1993.
Minneapolis	Merchants Holding Company, Winona, Minnesota -- to engage in mortgage services through Mortgage Options of La Cross, Inc., La Crosse, Wisconsin. Approved, April 15, 1993.
Chicago	Midlothian State Bank Employees Stock Ownership Trust, Midlothian, Illinois -- to acquire shares of Midlothian State Bank. Approved, April 14, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Garrett Bancshares, Inc., Goodlettsville, Tennessee. Approved, April 15, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Erin Bank & Trust Company. Approved, April 16, 1993.

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

BANK PREMISES

Kansas City	Central Bank of Oklahoma City, Oklahoma City, Oklahoma -- investment in bank premises. Approved, April 13, 1993.
Minneapolis	Marquette Capital Bank, Minneapolis, Minnesota -- investment in bank premises. Approved, April 14, 1993.

CAPITAL STOCK

Atlanta	Allied Bankshares, Inc., Thomson, Georgia -- redemption of shares. Approved, April 15, 1993.
Kansas City	Ameritrust Corporation, Omaha, Nebraska -- redemption of shares. Approved, April 12, 1993.
Minneapolis	First Integrity Bancorporation, Inc., St. Cloud, Minnesota -- redemption of shares. Approved, April 13, 1993.

CHANGE IN BANK CONTROL

Dallas	Community Bank Cleburne, Texas -- change in bank control. Returned, April 16, 1993.
Minneapolis	First National Agency Company of Deer River, Inc., Deer River, Minnesota -- change in bank control. Returned, April 16, 1993.
St. Louis	First National Corporation of Wynne, Wynne, Arkansas -- change in bank control. Permitted, April 13, 1993.
Kansas City	GN Bankshares, Inc., Girard, Kansas -- change in bank control. Permitted, April 13, 1993.
Dallas	Haskell Bancshares, Inc., Haskell, Texas -- change in bank control. Permitted, April 12, 1993.

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

CHANGE IN BANK CONTROL

Dallas	Security Bancorp, Inc., San Antonio, Texas -- change in bank control. Permitted, April 16, 1993.
Dallas	Security State Bank of Pecos, Pecos, Texas -- change in bank control. Permitted, April 14, 1993.

COMPETITIVE FACTORS REPORTS

Chicago	Bank Midwest, Armstrong, Iowa, proposed merger with Bank Midwest, Wall Lake, Iowa -- report on competitive factors. Submitted, April 16, 1993.
Chicago	Bank of Illinois in Champaign, Champaign, Illinois, proposed merger with BOI Interim Bank -- report on competitive factors. Submitted, April 15, 1993.
Kansas City	Bank Western National Association, Denver, Colorado, proposed merger with Central Bank National Association -- report on competitive factors. Submitted, April 13, 1993.
Cleveland	Beaver Trust Company, Beaver, Pennsylvania, proposed merger with First National Bank of Western Pennsylvania, New Castle, Pennsylvania -- report on competitive factors. Submitted, April 14, 1993.
Kansas City	Boatmen's First National Bank of Kansas City, Kansas, proposed acquisition of certain assets and assumption of certain liabilities of Missouri Bridge Bank, National Association, Kansas City Missouri -- report on competitive factors. Submitted, April 15, 1993.
Kansas City	CitiState Bank, Gridley, Kansas, proposed merger with First National Bank of Hamilton, Hamilton, Kansas -- report on competitive factors. Submitted, April 13, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Citizens National Bank of Darlington, Darlington, Wisconsin, proposed purchase of certain assets and assumption of certain liabilities of the branch of Anchor Bank SSB -- report on competitive factors. Submitted, April 12, 1993.
Dallas	Citizens State Bank, Somerville, Texas, proposed merger with New Citizens State Bank -- report on competitive factors. Submitted, April 14, 1993.
Minneapolis	Community First State Bank of Cooperstown, Cooperstown, North Dakota, proposed merger with Farmers & Merchants Bank in Cooperstown -- report on competitive factors. Submitted, April 16, 1993.
Cleveland	Corbin Deposit Bank & Trust Company, Corbin, Kentucky, proposed merger with Cumberland Valley National Bank & Trust Company, London, Kentucky -- report on competitive factors. Submitted, April 13, 1993.
Chicago	Davenport Bank and Trust Company, National Association, Davenport, Iowa, proposed merger with Norwest Bank Iowa, National Association, Des Moines, Iowa -- report on competitive factors. Submitted, April 16, 1993.
New York	First Fidelity Trust Company, New York, New York, proposed merger with First Fidelity Bank, National Association, New York, Riverdale, New York -- report on competitive factors. Submitted, April 16, 1993.
Kansas City	First National Bank in Wichita, Wichita, Kansas, proposed merger with Kansas State Bank & Trust Company -- report on competitive factors. Submitted, April 13, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	First National Bank of South Texas, Rio Grande City, Texas, proposed purchase and assumption of the Alice branch of First Federal Savings Bank, San Antonio, Texas -- report on competitive factors. Submitted, April 14, 1993.
Richmond	Guaranty State Bank, Durham, North Carolina, proposed merger with Guaranty State Interim Bank -- report on competitive factors. Submitted, April 14, 1993.
Atlanta	Interim Paces Corporation, Atlanta, Georgia, proposed merger with Paces Bank & Trust -- report on competitive factors. Submitted, April 14, 1993.
San Francisco	Key Bank of Washington, Tacoma, Washington, proposed merger with Key Savings Bank, Vancouver, Washington -- report on competitive factors. Submitted, April 14, 1993.
Atlanta	Paces Bank & Trust, Atlanta, Georgia, proposed merger with First Capital Bank, Norcross, Georgia -- report on competitive factors. Submitted, April 14, 1993.
Richmond	Southern Bank and Trust Company, Mount Olive, North Carolina, proposed merger with Citizens Interim Bank, Rocky Mount, North Carolina -- report on competitive factors. Submitted, April 16, 1993.
New York	Summit Trust Company, Summit, New Jersey, proposed merger with Ocean National Bank, Point Pleasant Beach, New Jersey -- report on competitive factors. Submitted, April 14, 1993.
New York	Summit Trust Company, Summit, New Jersey -- to acquire certain assets and assume certain liabilities of two branches of Ramapo Bank, Wayne, New Jersey -- report on competitive factors. Submitted, April 15, 1993.

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

COMPETITIVE FACTORS REPORTS

New York Valley National Bank, Passaic, New Jersey, proposed merger with Peoples Bank, National Association, Belleville, New Jersey -- report on competitive factors.
Submitted, April 15, 1993.

EXTENSIONS OF TIME

Director, BS&R BankAmerica Corporation, San Francisco, California -- extension of certain divestiture commitments in connection with acquisition of Security Pacific Corporation, Los Angeles, California.
Granted, April 14, 1993.

Cleveland Huntington Bancshares Incorporated, Columbus, Ohio, and HBI, Ohio -- extension to July 15, 1993, to acquire Charter Oak Financial Corporation, Cincinnati, Ohio.
Granted, April 14, 1993.

Atlanta Kislak Financial Corporation, Miami Lakes, Florida -- extension to July 14, 1993, to acquire Kislak National Bank, North Miami, Florida.
Granted, April 14, 1993.

Director, BS&R Skandinaviska Enskilda Banken, Stockholm, Sweden -- extension to June 30, 1993, to conform interest in Skandia Group Forsakringsaktiebolag to requirements of Bank Holding Company Act.
Granted, April 13, 1993.

INTERNATIONAL OPERATIONS

Director, BS&R Manufacturers Hanover International Finance Corporation, New York, New York -- to invest in Chemical Sociedade Gestora de Participacoes Sociais, S.A., Lisbon, Portugal, through Chemical International Holdings Corporation, Wilmington, Delaware.
Permitted, April 12, 1993.

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

MEMBERSHIP

Richmond	First Sentinel Bank, Richlands, Virginia -- to become a member of the Federal Reserve System. Approved, April 12, 1993.
Minneapolis	Marquette Capital Bank, Minneapolis, Minnesota -- to become a member of the Federal Reserve System. Approved, April 14, 1993.
Cleveland	WeBanco Bank Barnesville, Barnesville, Ohio -- to become a member of the Federal Reserve System. Approved, April 16, 1993.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to purchase reader-sorters for check clearing operations at the Jericho office. Approved, April 14, 1993.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Dean Witter Financial Services Group Inc. -- request on behalf of Sears, Roebuck and Co. concerning grandfather rights with respect to the Greenwood Trust Company.
Granted, January 6, 1993.

REGULATIONS AND POLICIES

Regulation Q (Prohibition Against the Payment of Interest on Demand Deposits) -- technical amendment in conjunction with amendments to Regulation DD, implementing the Truth in Savings Act (Docket R-0791).
Approved, March 12, 1993.

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Cleveland

Society Bank & Trust, Toledo, Ohio -- to establish customer-bank communication terminals at the Meijer Store, #115, 1391 Conant Street, Maumee, Ohio, and the Meijer Store #116, 1725 South Wheeling, Oregon, Ohio.
Approved, April 9, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

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

Federal Register
Not Yet Established

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

Application

NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<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

Union Bank of Nigeria, Lagos, Nigeria, to establish a
representative office in New York, New York.

N/A

Banco de Credito y Servicio, S.A., Mexico City, Mexico, to
establish an agency in New York, New York.

N/A

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

The Bank of New York Company, Inc., New York, New York and
Ex Y Zee, 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, Rutherford, New Jersey. 1/

5/6/93 2/

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 17, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
The Adirondack Trust Company 473 Broadway Saratoga Springs, N.Y. 12866	Outstanding	November 30, 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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA, to merge with First National Bank of Pike County, Milford PA, pursuant to § 18(c) of the FDI Act and to establish six branch offices, pursuant to § 9 of the FR Act. 5/5/93

Commerce Bancorp, Cherry Hill, NJ, to purchase the assets of and assume the liabilities of four (4) branch offices of Anchor Savings Bank, FSB, located in Bellmawr, Cherry Hill and Mantua, NJ, through its wholly-owned subsidiary Commerce Bank, N.A., Cherry Hill, NJ, pursuant to Section 5(d)(3) of the FDI Act (Oakar Amendment). 5/13/93

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 16, 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>
Montour Bank 1519 Bloom Road Danville, PA 17821	12/14/92	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending April 17, 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

-
- * - 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 16, 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 16, 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.

WesBanco Bank
190 Main Street
New Martinsville, WV 26155
(304) 455-1300
Rating: Satisfactory
Exam Date: July 25, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish an Electronic Funds Transfer Facility at Walnut Creek Amphitheatre, 3801 Rock Quarry Road, Raleigh, North Carolina.*	4-30-93
Commerce Bank of Virginia, Richmond, Virginia, to establish a branch on U. S. Route 250 at Centerville, Manakin Sabot, Virginia.*	5-10-93
F & M Bank-Winchester, Winchester, Virginia, to establish an Electronic Funds Transfer Facility in the Sheetz Convenience Store located at the intersection of U. S. Route 11 and Route 42, Woodstock, Virginia.*	5-12-93

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to engage in debt and equity securities underwriting and dealing activities through its subsidiary, NationsBanc Capital Markets, Inc.	Not yet available.
Centura Banks, Inc., Rocky Mount, North Carolina, to participate in a joint venture to provide certain data processing and transmission services and management consulting services to banks and other providers of fiduciary services in North Carolina, South Carolina, Tennessee, Georgia and Virginia.	Not yet available.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc., Falls Church, Virginia, to engage in providing securities brokerage services and related investment advice and also selling as agent fixed and variable rate annuities.	Not yet available.
Signet Banking Corporation, Richmond, Virginia, to engage in selling annuities through its subsidiaries, Signet Financial Services, Inc., and Signet Insurance Services, Inc.	Not yet available.
Premier Bankshares Corporation, Tazewell, Virginia, to act as an investment or financial advisor by providing portfolio investment advice to banks, other financial institutions, and other persons; and to provide financial advice to state and local governments.	Not yet available.

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 16, 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 16, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama For its subsidiary, SouthTrust Bank of Jacksonville, N.A., Jacksonville, Florida, to acquire the assets and assume the liabilities of the Amelia Island, Florida branch of Federal Trust Bank, Winter Park, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
Trust Company Bank Atlanta, Georgia To establish a branch located at 6565 Eastside Drive, Alpharetta, Georgia.	04-29-93*
Trust Company Bank Atlanta, Georgia To establish an off-site ATM located at 930 Main Street, Stone Mountain, Georgia.	04-29-93*
Southern Heritage Savings Bank Winterville, Georgia To establish a branch located at 190 Gaines School Road, Athens, Georgia, to be known as Southern Heritage Savings Bank, Gaines School Road Branch.	05-03-93*
Britton & Koontz Capital Corporation Natchez, Mississippi To acquire Natchez First Federal Savings Bank, Natchez, Mississippi, and thereby merge it into its wholly owned subsidiary, Britton & Koontz First National Bank, Natchez, Mississippi, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	05-12-93*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 16, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Fort Bancorp, Inc. Fort Deposit, Alabama 1-BHC formation, First Lowndes Bank, Fort Deposit, Alabama.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Fidelity Southern Corporation Decatur, Georgia Through its wholly owned subsidiary, Fidelity National Capital Investors, Inc., Decatur, Georgia, to engage de novo in certain nonbank activities, pursuant to Sections 225.25(b)(11) & (14) of Regulation Y and Section 20 of the Glass-Steagall Act. Activities will include management consulting to depository institutions, arranging commercial real estate equity financing, underwriting and dealing bank ineligible debt securities, private placements and riskless principal, and underwriting and dealing in equity securities.	Not yet available

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Britton & Koontz Capital Corporation Natchez, Mississippi To acquire Natchez First Federal Savings Bank, Natchez, Mississippi, pursuant to Section 4(c)(8) of Bank Holding Company Act.	Not yet available

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 16, 1993

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

Application

Central Bancshares of the South, Inc.

Birmingham, Alabama

Waiver request related to the acquisition of Peoples Holding Company, Fort Walton Beach, Florida, through merger with and into Central Bank of the South, N.A., Pensacola, Florida, and thereby the direct acquisition of Liberty Bank of Fort Walton Beach, Fort Walton Beach, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Central Bancshares of the South, Inc.

Birmingham, Alabama

Waiver request related to the acquisition of E.C.S.B. Holding Company, Fort Walton Beach, Florida, through merger with and into Central Bank of the South, N.A., Pensacola, Florida, and thereby the direct acquisition of Emerald Coast State Bank, Fort Walton Beach, Florida, pursuant to Section 3(a)(5) of the Bank Holding Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 16, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Citizens Trust Bank Post Office Box 4485 Atlanta, Georgia 30303 (404) 659-5959	Satisfactory	12-14-92
Bank of Albertville Box 1488 Albertville, Alabama 35950 (205) 891-1280	Satisfactory	01-04-93
Banyan Bank Post Office Box 4230 Boca Raton, Florida 32429 (407) 994-0077	Satisfactory	01-04-93
Florida First International Bank, Post Office Box 6699 Hollywood, Florida (305) 985-3900	Satisfactory	01-04-93

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch 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 - **
Oakar	First Mutual Bancorp, M.H.C. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	N - **
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, Edwardsburg, Michigan, Hartford, Michigan, and Three Oaks, Michigan Branches 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>
Y-2	Premier Financial Services, Inc. Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - 2-25-93 N - 5-1-93
Y-1	Premier Acquisition Company Freeport, Illinois First Northbrook Bancorp, Inc. Northbrook, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois*	FR - 2-25-93 N - 5-1-93
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-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
Y-1	Huntley Acquisition Corp. Palatine, Illinois State Bank of Huntley Huntley, Illinois*	FR - 4-26-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 Shaboona, Illinois*	FR - 4-26-93 N - 5-3-93
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 - 5-12-93
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 - **
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin William T. Graham	FR - 3-31-93 N - 4-15-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Financial Corporation Terre Haute, Indiana Parke Bancorp Rockville, Indiana The Parke State Bank Rockville, Indiana*	FR - 3-25-93 N - 3-12-93
Y-1	Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin*	FR - 3-5-93 N - 3-8-93

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>
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)	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

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	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
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 - ** N - 4-29-93
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	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 16, 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 State Bank 418 Sands Street, Box 247 Churdan, Iowa 50050 (515) 389-3222	1/04/93	S
-DeMotte State Bank 210 South Halleck Street Box 400 DeMotte, Indiana 46310 (219) 987-4141	12/28/92	S
-The Friendship State Bank P.O. Box 357 Friendship, Indiana 47021 (812) 667-5101	1/11/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 16, 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)(1) application by
Fairfield Bancshares, Inc., Fairfield,
Illinois, to acquire Fairfield National
Bank, Fairfield, Illinois

Newspaper: 5-15-93

*Section 3(a)(1) application by
Hollandale Capital Corporation,
Hollandale, Mississippi, to
acquire Bank of Hollandale,
Hollandale, Mississippi

Newspaper: 5-17-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

***This application is subject to CRA.**

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING April 16, 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*	5-6-93 (Federal Register)

* 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</u> <u>Ending Date</u>
Russell Bauman To increase his ownership interest from 24.75% to 49.75% of Kerkhoven Bancshares, Inc., Kerkhoven, MN	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<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.	4-29-93 (Federal Register)
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

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Olmsted Bancorporation, Inc. Byron, MN To engage <u>de novo</u> in general insurance agency activities.	4-12-93

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

Application

North Shore Bank of Commerce
Duluth, MN
To increase its investment in
bank premises by \$5M.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending April 16, 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
Fulton State Bank P. O. Box 77 Fulton, SD 57340 (605) 996-5731	January 19, 1993	Satisfactory
Kanabec State Bank 124 E. Maple Mora, MN 55051 (612) 679-3131	January 19, 1993	Outstanding

Federal Reserve Bank of Kansas City

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

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

Not Available

Southeast Capital Corporation ESOP,
Idabel, Oklahoma, for prior approval
to become a bank holding company
through the acquisition of 30 percent
of the voting shares of Southeast
Capital Corporation, Idabel,
Oklahoma.*

Not Available

Bruce Morgan and investors, Kansas
City, Missouri, for prior approval to
acquire 100 percent of the voting
common stock of Valley Bancshares,
Inc., Atchison, Kansas.

Not Available

Community Bankshares, Inc., Denver,
Colorado, for prior approval to
acquire 95 percent of the voting
shares of First Medicine Lodge
Bancshares, Inc., Medicine Lodge,
Kansas.*

Not Available

Continental Security Bancshares,
Inc., Springfield, Missouri, for
prior approval to become a bank
holding company through the
acquisition of 84.8 percent of the
outstanding common stock of Deepwater
State Bank, Deepwater, Missouri.*

Not Available

Federal Reserve Bank of Kansas City

Dennis Romero, Taos, New Mexico, for prior approval to increase his proportionate ownership interest in Centinel Bank Shares, Inc., Taos, New Mexico, from 21.6 percent to 28.61 percent, respectively.	Not Available
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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

First National Beatrice Corporation, Beatrice, Nebraska, for prior approval to redeem 5,105 shares of its own voting common stock.	Not Available
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Southeast Capital Corporation, Idabel, Oklahoma, for prior approval to redeem 1,673 shares of its own voting common stock.	Not Available
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Centinel Bank Shares, Inc., Taos, New Mexico, for prior approval to redeem 1,592.5 shares of its own voting common stock.	Not Available
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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.

Federal Reserve Bank of Kansas City

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 12, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application by Texas Bank, Weatherford, TX, to merge with Texas Bank, Grapevine, TX	N/A
*Section 9 application received from Texas Bank, Weatherford, TX, to establish a branch at 1205 South Main, Grapevine, TX	N/A
*Section 9 application received from Texas Bank, Weatherford, TX, to establish a branch at 1101 East Northwest Highway, Southlake, TX	N/A

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
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 (Previously reported during the week of 3-29-93)	93/04/28
Change in Control Notice by George W. Marti, Cleburne, TX, to acquire an interest in Community Bank, Cleburne, TX	N/A
*Section 3(a)(1) application by C.S.B. Bancshares, Inc., Somerville, TX, to acquire Citizens State Bank, Somerville, TX	N/A
*Section 3(a)(1) application by Texas Security First Bancshares, Inc., Sulphur Springs, TX, to acquire SSSB Delaware Bancorporation, Inc., Dover, DE, and Sulphur Springs State Bank, Sulphur Springs, TX	N/A
*Section 3(a)(1) application by SSSB Delaware Bancorporation, Inc., Dover, DE, to acquire Sulphur Springs State Bank, Sulphur Springs, TX	N/A

*Section 3(a)(3) application by A.N.B. Holding Company, Ltd., Terrell, TX, to acquire additional shares of The American National Bank of Terrell, Terrell, TX	N/A
*Section 3(a)(3) application by M & F Bancshares, Inc., Weatherford, TX, to acquire Texas Bank, Grapevine, TX	N/A
*Section 3(a)(3) application by M & F Financial Corp., Wilmington, DE, to acquire Texas Bank, Grapevine, 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

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 APRIL 12, 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>
Security Bank of Arlington 1521 N. Cooper, Ste. 100 P. O. Box 121288 Arlington, TX 76012-1288	93/01/19	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/16/93

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

Twin River Financial Corporation, Lewiston,
Idaho, to become a bank holding company by
acquiring Twin River National Bank, Lewiston,
Idaho. *

Newspaper: 5/07/93

Fed. Reg.: Not available

MCB Financial Corporation, San Rafael,
California, to become a bank holding company
by acquiring Marin Community Bank, N.A.,
San Rafael, California. *

Newspaper: Not available

Fed. Reg.: 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

None

* Subject to CRA

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

Week ending 4/16/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 16, 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.