

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 17
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 24, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Mellon Bank Corporation, Pittsburgh, Pennsylvania --
to acquire Boston Group Holdings, Inc., The Boston
Company, Boston, Massachusetts, and the Boston Safe
Deposit & Trust Company.
Approved, April 19, 1993.

Mid Am, Inc., Bowling Green, Ohio -- proposal that
American Community Bank, N.A., Lima, Ohio, merge
with Colonial Federal Savings Bank, Bellefontaine,
Ohio.
Approved, April 19, 1993.

Texas State Bank, McAllen, Texas -- to establish a
branch at 900 East Jackson Avenue.
Approved, April 19, 1993.

BANKS, FOREIGN

Coutts & Co., AG Zurich, Switzerland -- to establish
a state-licensed branch in New York, New York.
Approved, April 19, 1993.

BOARD OPERATIONS

Rules Regarding Delegation of Authority -- amendment
to delegate to the Secretary of the Board authority
to approve Oakar applications on which a Reserve
Bank concludes it should not take action.
Approved, April 19, 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

St. Louis	Arkansas Bank and Trust Company, Hot Springs, Arkansas -- to establish a branch at the corner of DeSoto Boulevard and Carmona Road, Hot Springs Village, Arkansas. Approved, April 19, 1993.
Cleveland	Fifth Third Bank, Columbus, Ohio -- to establish customer-bank communication terminals at 7000 Bent Tree Boulevard, 6800 East Broad Street, 5800 Alshire Road, and 5050 North Hamilton. Approved, April 21, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 21593 Lorain Road, Cleveland; 22777 Rockside Road, Bedford; 14800 Madsion Avenue, Lakewood; and 24601 Chagrin Boulevard, Beachwood; and to relocate an existing branch to 30160 Lakeshore Boulevard, Willowick, Ohio, from 29800 Lakeshore Boulevard. Approved, April 22, 1993.
Cleveland	Fifth Third Bank, Columbus, Ohio -- to establish a branch at 55 West Schrock Road, Westerville, Ohio. Approved, April 22, 1993.
Secretary	First of America - Ann Arbor, Ann Arbor, Michigan -- to establish a branch at 850 West Cross Street, Ypsilanti, Michigan. Approved, April 20, 1993.
Atlanta	PanAmerican Bank, Coconut Grove, Florida -- to establish a branch at 888 Brickell Avenue, Miami, Florida. Approved, April 22, 1993.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish a branch in the Community Center of Westminster Presbyterian Homes at 12191 Clipper Drive, Lake Ridge, Virginia. Approved, April 23, 1993.

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

BANK HOLDING COMPANIES

San Francisco	Bank of Tokyo, Ltd., Tokyo, Japan -- to engage in leasing activities through BOT Financial Corporation, Boston, Massachusetts. Approved, April 22, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- to engage de novo in investment or financial advisory and full service brokerage activities through BA Securities, Inc. Returned, April 21, 1993.
Chicago	Caisse Nationale de Credit Agricole, Paris, France -- to acquire LCA Holding Corp., Paris, France. Approved, April 22, 1993.
Chicago	Columbus Bancorp, Inc., Indianapolis, Indiana -- to invest in a project to promote community welfare by the development of low income housing through Gardenview Limited Partnership, an Indiana Limited Partnership, Corunna, Indiana. Permitted, April 23, 1993.
Philadelphia	Community Bancorp, Inc., Forest City, Pennsylvania -- to engage de novo in community development activities through Rothtown Associates, a Pennsylvania limited partnership. Approved, April 22, 1993.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire F & M Bank Holding Company, Cooperstown, North Dakota. Approved, April 22, 1993.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Lincoln Banking Company, Ltd., Steamboat Springs Colorado. Approved, April 23, 1993.
Minneapolis	First National Bank of Sauk Centre Retirement Savings Plan and Trust, Sauk Centre, Minnesota -- to acquire shares of Sauk Centre Financial Services, Inc. Approved, April 21, 1993.

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

BANK HOLDING COMPANIES

Secretary	First Security Corporation, Salt Lake City, Utah -- to acquire Desert Southwest Community Bancorp, Las Vegas, Nevada, and Nevada Community Bank. Approved, April 22, 1993.
Dallas	FirstPerryton Bancorp, Inc., Perryton, Texas -- to acquire Texas Commerce Bank - Amarillo, Texas. Approved, April 20, 1993.
Chicago	LeMars Bancorporation, Le Mars, Iowa -- to engage de novo in lending activities. Permitted, April 22, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, and Norwest Colorado, Inc. -- proposal that Norwest Bank Denver, N.A., Denver, Colorado, acquire certain assets and assume certain liabilities of certain Colorado offices of First Nationwide Bank, fsb, San Francisco, California. Returned, April 19, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in brokerage activities through Columbus Investment Services, Inc., Littleton, Colorado. Approved, April 21, 1993.
Minneapolis	Olmstead Bancorporation, Inc., Byron, Minnesota -- to engage de novo in general insurance agency activities. Permitted, April 22, 1993.
San Francisco	Pacific Capital Bancorp, Salinas, California -- to engage de novo in certain lending activities with First National Bank of Central California. Permitted, April 18, 1993.
GC	Rittenhouse Financial Services, Inc., Philadelphia, Pennsylvania -- determination that RFS is not capable of controlling The Rittenhouse Trust Company. Granted, April 22, 1993.

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

BANK HOLDING COMPANIES

- GC TCF Financial Corporation, Minneapolis, Minnesota -- request for determination by TCF Bank Savings, fsb for exemption from section 23A concerning merger with the Republic Capital Group, Inc. Granted, April 20, 1993.
- New York Toronto-Dominion Bank, Toronto, Canada -- to engage in certain foreign exchange advisory and transactional services through Toronto Dominion Securities (USA) Inc., New York, New York. Permitted, April 23, 1993.
- St. Louis Union Planters Corporation, Memphis Tennessee proposal that Union Planters National Bank purchase certain assets and assume certain deposit liabilities of the Jackson, Tennessee, branch of SaveTrust Federal Savings Bank, Dyersburg, Tennessee. Approved, April 20, 1993.
- Chicago Valley Financial Corp., Caro, Michigan -- to acquire Community Bank. Approved, April 21, 1993.
- St. Louis West Tennessee Financial Corporation, Selmer, Tennessee -- to become a bank holding company by converting its subsidiary, First Federal Savings Bank of West Tennessee, Selmer, Tennessee, into a state-chartered commercial bank, Community Bank of West Tennessee. Approved, April 21, 1993.

BANK MERGERS

- Philadelphia Commonwealth Bank, Williamsport, Pennsylvania -- to merge with Valley Community Bank, Kingston, Pennsylvania, and to establish a branch. Approved, April 20, 1993.

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

BANK PREMISES

New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, April 21, 1993.
Kansas City	Farmers State Bank, Stanberry, Missouri -- investment in bank premises. Approved, April 20, 1993.
Chicago	First Illini Bank, Galesburg, Illinois -- investment in bank premises. Approved, April 19, 1993.
San Francisco	First Utah Bank, Salt Lake City, Utah -- investment in bank premises. Approved, April 23, 1993.
Cleveland	Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania - - investment in bank premises. Approved, April 21, 1993.
Minneapolis	North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises. Approved, April 21, 1993.
New York	Salamanca Trust Company, Salamanca, New York -- investment in bank premises. Approved, April 21, 1993.
Richmond	State Bank of Alleghenies, Covington, Virginia -- investment in bank premises. Approved, April 20, 1993.

BANKS, STATE MEMBER

San Francisco	Commercial Bank of Fremont, Fremont, California -- to purchase the Center Plaza Building. Approved, April 20, 1993.
Dallas	Sulphur Springs State Bank, Sulphur Springs, Texas -- to acquire the BSC Alliance Limited Company, Longview, Texas. Approved, April 23, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	Coastal Banc Savings Association, Houston, Texas, proposed purchase of assets and assumption of liabilities of the branches of Guardian Savings and Loan Association, Houston, Texas, at 10383 Leopard, Corpus Christi; 103 American Plaza; 4060 Weber Road; 6100 Broadway, San Antonio; 4400 Vance Jackson Street; 6610 Blanco; 1192 West Dallas, Conroe; 227 Meyer Street, Sealy, and 301 East Main Street, Brenham, Texas -- report on competitive factors. Submitted, April 19, 1993.
Cleveland	Colonial Federal Savings Bank, Bellefontaine, Ohio, proposed merger with American Community Bank, N.A., Lima, Ohio -- report on competitive factors. Submitted, April 23, 1993.
Philadelphia	Covenant Bank for Savings, Haddonfield, New Jersey, proposed merger with New Jersey Savings and Loan Association, Atco, New Jersey --report on competitive factors. Submitted, April 22, 1993.
Kansas City	First National Bank, Schuyler, Nebraska, proposed merger with Howells Bank, Howells, Nebraska -- report on competitive factors. Submitted, April 21, 1993.
St. Louis	First National Bank of Henderson, Henderson, Kentucky, proposed merger with Citizens Bank of Henderson County -- report on competitive factors. Submitted, April 20, 1993.
San Francisco	Marin Community Bank, N.A., San Rafael, California, proposed merger with Metro Commerce Interim National Bank -- report on competitive factors. Submitted, April 22, 1993.
Minneapolis	State Bank of Foley, Foley, Minnesota, proposed merger with First State Bank of Gilman, Gilman, Minnesota -- report on competitive factors. Submitted, April 21, 1993.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Valley of the Rogue Bank, Rogue River, Oregon, proposed merger with Family Bank of Commerce, Grants Pass, Oregon -- report on competitive factors.
Submitted, April 22, 1993.
- Boston Vermont National Bank, Brattleboro, Vermont, proposed acquisition of certain assets and assumption of certain liabilities of two branches of Randolph National Bank, Randolph, Vermont -- report on competitive factors.
Submitted, April 23, 1993.

EXTENSIONS OF TIME

- Richmond FCNB Corp., Frederick, Maryland -- extension to July 25, 1993, within which to acquire shares of Hometown Bancorp, Myersville, Maryland.
Granted, April 23, 1993.
- Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- extension to August 1, 1993, to acquire shares of BHC Holdings, Inc., Philadelphia, Pennsylvania, and engage in securities brokerage activities.
Granted, April 21, 1993.
- Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- extension to August 7, 1993, to acquire shares of Peoples Bank of Lakeland, Lakeland, Florida.
Granted, April 21, 1993.
- Chicago Withee Bank Shares, Inc., Withee, Wisconsin -- extension to July 20, 1993, to engage de novo in the development and ownership of a low income housing project.
Granted, April 21, 1993.

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

MEMBERSHIP

Minneapolis **Community Trust Company, Sioux Falls, South Dakota --
to become a member of the Federal Reserve System.
Returned, April 20, 1993.**

Cleveland **Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania -
- to become a member of the Federal Reserve System.
Approved, April 21, 1993.**

RESERVE BANK SERVICES

Director, FRBO **Federal Reserve Bank of Dallas -- to offer peak and
off-peak electronic check presentment services,
off-peak fine-sort capture enhancement, and lower
fees for the payor bank services microfilm
enhancement.
Approved, April 22, 1993.**

SECURITIES REGULATION

Director, BS&R **Over-the-counter stocks -- revised list of OTC stocks
subject to margin requirements, and a list of
foreign margin stocks, effective May 10, 1993.
Published, April 23, 1992.**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Commercial Corporation, Little Rock, Arkansas -
- request for reconsideration of Board's approval
of the application to acquire First City, Inc.,
Memphis, Tennessee, and First City National Bank.
Denied, April 16, 1993.

ENFORCEMENT

Silicon Valley Bancshares, Inc., Santa Clara,
California, and Silicon Valley Bank -- issuance of
a consent order.
Announced, April 16, 1993.

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

ADDITIONS AND CORRECTIONS

BANK HOLDING COMPANIES

GC FirstTier Financial, Inc., Omaha, Nebraska --
 determination that sale of assets and assumption of
 liabilities of the West Point branch and Wayne
 branch of FirstTier Savings Bank constitutes
 divestiture.
 Granted, March 31, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco Norwest Bank of Arizona, National Association,
 Scottsdale, Arizona, proposed purchase of the
 assets and assumption of the liabilities of
 Citibank (Arizona), Phoenix, Arizona -- report on
 competitive factors.
 Submitted, April 13, 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.

Institution	Examination Date	Rating*
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NONE

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at Shoprite Supermarkets Inc., 2795 Richmond Avenue, Staten Island, New York, New York. <u>1/</u>	5/17/93
Chemical Bank, New York, New York, to establish an offsite electronic facility at Mount Sinai Medical Center, Klingenstein Clinical Center, 1450 Madison Avenue, New York, New York. <u>1/</u>	5/17/93
Sterling Bancorp, New York, New York, to acquire certain assets of Zenith Financial Corp., Great Neck, New York, and, thereby to engage in consumer and commercial finance activities.	4/18/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

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>	5/10/93 <u>2/</u>
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SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending April 24, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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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

Susquehanna Bancshares, Inc., Lititz, Pennsylvania, 5/20/93
sole shareholder of Farmers First Bank, Lititz,
Pennsylvania, requests approval of the merger of Farmers
First Savings Bank, a Savings Association Insurance Fund
member, with and into Farmers First Bank, a Bank Insurance
Fund member, pursuant to § 5(d)(3) of the FDI Act, as amended.

**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: 5/12/93
Fed. Reg. Comment Period Expires: 4/26/93

Susquehanna Bancshares, Inc., Lititz, Pennsylvania, requests approval to
merge Central Financial Corporation, Columbia, Pennsylvania, pursuant to
§ 3(a)(5) of the BHC Act.

Newspaper Comment Period Expires: 5/20/93
Federal Register Comment Period Expires: N/A

Central Financial Corporation, Columbia, Pennsylvania requests approval to
form a bank holding company by acquiring 100% of Farmers First Savings Bank,
Columbia, Pennsylvania, pursuant to § 3(a)(1) of the BHC Act. (The acquisition
will take place after Central Financial Corporation's wholly-owned subsidiary,
Central Savings and Loan Association, converts from a PA savings and loan
association into a PA savings bank under the name of Farmers First Savings Bank.)

Newspaper Comment Period Expires: 5/20/93
Federal Register Comment Period Expires: N/A

**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 23, 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>
East Penn Bank 731 Chestnut Street P.O.Box 869 Emmaus, PA 18049	12/14/92	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending April 24, 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**

Received Section 4(c)(8) application
from Cardinal Bancshares, Inc.,
Lexington, Kentucky, on April 23, 1993,
to acquire Mutual Federal Savings Bank,
Somerset, Kentucky.

* Not Yet Known #

**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 23, 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 23, 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.

Premier Bank & Trust Co.
124 Middle Avenue
Elyria, Ohio 44036
(216) 329-8000
Rating: Satisfactory
Exam Date: January 11, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens BancShares, Inc., Raleigh, North Carolina, to have its subsidiary, First-Citizens Bank & Trust Company, Raleigh, North Carolina, purchase certain assets and assume certain liabilities of the Roanoke Rapids, Shallotte, and Weldon, North Carolina, branch offices of Pioneer Savings Bank, Inc., Rocky Mount, North Carolina.*	5-10-93
Southern BancShares (N.C.), Inc., Mount Olive, North Carolina, to have its subsidiary, Southern Bank and Trust Company, Mount Olive, North Carolina, purchase certain assets and assume certain liabilities of the Murfreesboro and Windsor, North Carolina, branch offices of Pioneer Savings Bank, Inc., Rocky Mount, North Carolina.*	5-10-93
The State Bank of the Alleghenies, Covington, Virginia, to establish a branch at the intersection of Route 220 and Kingtown Lane, Hot Springs, Virginia.*	5-16-93
CCB Financial Corporation, Durham, N. C., to have its subsidiary, Central Carolina Bank and Trust Company, Durham, N. C., purchase certain assets and assume certain liabilities of ten Greensboro, N. C., offices of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, N. C.*	Not yet available
BB&T Financial Corporation, Wilson, N. C., to have its subsidiary, Branch Banking and Trust Company, Wilson, N. C., purchase certain assets and assume certain liabilities of eight Winston-Salem, N. C., offices of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, N. C., and one office in Raleigh, N. C.*	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Union Bancorp, Inc., Bowling Green, Virginia, for prior approval to merge with Northern Neck Bankshares Corporation, Warsaw, Virginia.*	5-22-93

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

<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.**	5-13-93
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.**	5-13-93
Signet Banking Corporation, Richmond, Virginia, to engage in selling annuities through its subsidiaries, Signet Financial Services, Inc., and Signet Insurance Services, Inc.**	5-13-93
NationsBank Corporation, Charlotte, North Carolina, to engage in debt and equity securities underwriting and dealing activities through its subsidiary, NationsBanc Capital Markets, Inc.**	5-17-93
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.**	5-17-93

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

FCNB Bank, Frederick, Maryland, for membership in the Federal Reserve System.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 23, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
F & M Bank-Central Virginia P. O. Box 6096 Charlottesville, Virginia 22906	1-11-93	Satisfactory
Bank of Northumberland, Incorporated P. O. Box 9 Heathsville, Virginia 22473	1-19-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 23, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Bank of Florida Miami, Florida To establish a branch located at 8690 Sunset Drive, Miami, Florida.	05-19-93*
Commercial Bank of Florida Miami, Florida To establish a branch located at 8888 Coral Way, Miami, Florida.	05-19-93*
SouthTrust Bank of West Florida St. Petersburg, Florida To establish a branch located at 1010 American Eagle Boulevard, Sun City Center, Florida.	05-22-93*
West Coast Bank Sarasota, Florida To establish a branch located at 3900 South Tamiami Trail, Sarasota, Florida.	05-12-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Mobile National Corporation Mobile, Alabama To acquire South Alabama Bancorporation, Inc., Brewton, Alabama, and thereby directly acquire First National Bank of Brewton, Brewton, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 23, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Southwest Corporation McComb, Mississippi Change in control notice by James W. Covington, to acquire up to an additional 20.89 percent of the outstanding shares of First Southwest Corporation, McComb, Mississippi. The acquisition will increase Mr. Covington's ownership to between 21.28 percent and 34.1 percent.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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

Application

SouthTrust Corporation
 Birmingham, Alabama
Along with its 2nd-tier bank holding
company, SouthTrust of Florida, Inc.,
Jacksonville, Florida, waiver request
related to the acquisition of Central
National Bank, Sarasota, Florida,
pursuant to Section 3(a)(3) of the Bank
Holding Company Act.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 23, 1993

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

Application

Barnett Banks, Inc.

Jacksonville, Florida

Waiver request related to the internal reorganization whereby Barnett Bank of Atlanta, Atlanta, Georgia, will be transferred from First City Bancorp, Inc., to its parent company, Suncoast Bancorp, Inc., Jacksonville, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

West Coast Bank

Sarasota, Florida

Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 23, 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>
Columbia Bank Post Office Box 5079 Tampa, Florida 33675 (813)247-4811	Needs to Improve	01-11-93
Georgia First Bank Post Office Box 2342 Gainesville, Georgia 30503 (706)535-8000	Satisfactory	01-11-93

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 - 4-16-93
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 - 4-30-93
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 - **
Branch	Royal American Bank Inverness, Illinois 1000 Tower Lane Bensenville, Illinois*	N - 5-14-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	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	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 - **
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 - 5-3-93

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	First Mutual Bancorp, M.H.C. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	FR - 4-29-93 N - 4-30-93
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 - 5-9-93
Y-1	FMSB Bancorp Neola, Iowa Farmers & Merchants State Bank Neola, Iowa*	FR - 5-10-93 N - **
Y-1	Peoples Financial Corporation Colfax, Illinois Peoples State Bank Colfax, Illinois*	FR - 5-17-93 N - **
CoC-HC	Farmers National Bancorp, Inc. Geneseo, Illinois William Hanford Trust	FR - ** N - **
Y-1	First Community Financial Corporation Elgin, Illinois First Community Bank (in organization) Elgin, Illinois*	FR - ** N - **
CoC-HC	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois Lincolnshire Bancshares, Inc. Employee Plan and Trust Lincolnshire, 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>
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</u> <u>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 - 5-10-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois--Provide advice and arrange for the private placement of debt and equity securities	FR - 3-31-93
Y-4	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois--Investment and financial advisory services	FR - 3-31-93
4(c)(8)	Comerica Incorporated Detroit, Michigan University Club Limited Dividend Housing Association Limited Partnership, Detroit, Michigan--CDC-equity investment in a low income housing project	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
RoS	First Lena Corporation Lena, Illinois To redeem 618 shares of its common stock

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 23, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-The Blissfield State Bank 204 East Jefferson Street, Box 40 Blissfield, Michigan 49228 (517) 486-2151	1/18/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 23, 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**

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

None.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING April 23, 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>
Norwest Corporation, Mpls, MN and its subsidiary Norwest Colorado, Inc., Mpls, MN For their subsidiary bank Norwest Bank Denver, N.A., Denver, Co, to acquire certain assets and assume certain liabilities located at certain Colorado offices of First Nationwide Bank, fsb, San Francisco, CA	Not yet available
First Bank System, Inc., Mpls, MN and its subsidiary Central Bancor- poration, Inc., Denver, CO For their subsidiary bank, Colorado National Bank, Denver, Colorado, to merge with Central Bank/Bank Western, N.A., Denver, Colorado.	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*	4-23-93 (Federal Register)
215 Holding Co., Mpls, MN To acquire 100% of the voting shares of the Southeast Ban- corporation, Inc., Mpls, MN*	4-23-93 (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 Ending Date</u>
Russell Bauman To increase his ownership interest from 24.75% to 49.75% of Kerkhoven Bancshares, Inc., Kerkhoven, MN	5-3-93 (Federal Register)
Norwest Corporation Mpls, MN To acquire, via merger, 100% of the voting shares of M&D Holding Company, Spring Lake Park, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	5-13-93
Norwest Corporation Mpls, MN To engage in general insurance agency activities through the acquisition of certain assets of Citicorp Agency Services, Inc., Phoenix, AZ.	5-13-93
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.	5-13-93

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Farmers State Bank
Victor, MT
To increase its investment
in bank premises by \$35M.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending April 23, 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
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None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Nebraska Bank, Valley, Nebraska, for prior approval to establish a branch at 1118 8th Street, Columbus, Nebraska.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pinnacle Bancorp, Inc., Central City, Nebraska, for prior approval to acquire 100 percent of the voting shares of Centennial Bancorporation, Inc., Thermopolis, Wyoming.*	Not Available
C L C Enterprises, Inc., Nelson, Nebraska, for prior approval to continue to engage in the activity of making and servicing loans.*	Not Available
Rice Insurance Agency, Strasburg, Colorado, for prior approval to acquire 91.1 percent of the outstanding voting shares of The Byers State Bank, Byers, Colorado.*	Not Available
Nowata Bancshares, Inc., Nowata, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of First National Bank of Nowata, Nowata, Oklahoma.*	Not Available
Ronald L. Moore, Strasburg, Colorado, for prior approval to increase his ownership in Rice Insurance Agency, Strasburg, Colorado, from 21 percent to 30 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

APPLICATION

Rice Insurance Agency, Inc., Not Available
Strasburg, Colorado, for prior
approval to redeem 238 shares of its
outstanding common stock.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Tri State Bank 616 East Speer Blvd. Denver, Colorado 80203	01-11-93	04-14-93	Satisfactory
Barton County State Bank P.O. Box 232 Lamar, Missouri 64759-0232	01-11-93	04-15-93	Outstanding
Riverton State Bank P.O. Drawer BE Riverton, Wyoming 82501-1230	01-25-93	04-22-93	Satisfactory
Bank of Laramie P.O. Box 1027 Laramie, Wyoming 82070-1027	01-25-93	04-22-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 19, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION NOTICE EXP

None.

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

APPLICATION ****** NOTICE EXP

- *Section 3(a)(3) application by
First Bancorp of Louisiana, Inc., West Monroe, LA,
to acquire Southern National Bank at Tallulah,
Tallulah, LA N/A

- *Section 3(a)(3) application by
First Bancorp of Louisiana, Inc., ESOP, West Monroe, LA,
to acquire Southern National Bank at Tallulah,
Tallulah, LA 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 93/05/12
(Previously reported during the week of 4-12-93)

- *Section 3(a)(1) application by
SSSB Delaware Bancorporation, Inc., Dover, DE, to
acquire Sulphur Springs State Bank, Sulphur Springs, TX 93/05/12
(Previously reported during the week of 4-12-93)

- *Section 3(a)(3) application by
Big Bend Bancshares Corp., Presidio, TX, to acquire
The Marfa National Bank, Marfa, TX 93/04/25
(Previously filed during the week of 3-22-93)

- *Section 3(a)(3) application by
Rio Bancshares, Inc., Wilmington, DE, to acquire
The Marfa National Bank, Marfa, TX 93/04/25
(Previously filed during the week of 3-22-93)

Change in Control Notice by
Jess A. Fields, Humble, TX; Endre Rosejoe, London, England;
Steven J. Gibson, Magnolia, TX; and Robert N. Murray; Ralph S.
O'Conner; Stanley D. Stearns; John H. Lindsey; Schuyler M.
Tilney; William T. Webber, Jr.; Louis B. Cushman; John H.
Styles; Richard K. Gordon; Peder Monsen; Albert B. Fay, Jr.;
Sidney S. McClendon, III; Clive Runnells; Thomas P. Runnells,
Houston, TX, to acquire an interest in Crosby Bancshares,
Inc., Crosby, TX 93/05/06
(Previously reported during the week of 3-8-93)

Change in Control Notice by
Frank E. Morris, and Estate of Fletcher E. Morris,
Gainesville, TX, to acquire an interest in Red River
Bancorp, Inc., Gainesville, TX 93/05/02
(Previously reported during the week of 3-15-93)

Change in Control Notice by
George W. Marti, Cleburne, TX, to acquire an interest
in Community Bank, Cleburne, TX N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF APRIL 19, 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 4/23/93

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>
Twin River Financial Corporation, Lewiston, Idaho, to become a bank holding company by acquiring Twin River National Bank, Lewiston, Idaho. *	<u>Newspaper:</u> 5/07/93 <u>Fed. Reg.:</u> 5/21/93
MCB Financial Corporation, San Rafael, California, to become a bank holding company by acquiring Marin Community Bank, N.A., San Rafael, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/21/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Hawaiian, Inc., Honolulu, Hawaii, to acquire Pioneer Fed BanCorp, Inc., Honolulu, Hawaii.	<u>Fed. Reg.:</u> Not available

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 4/23/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 23, 1993. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
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None			
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* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

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

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

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