

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 19
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 8, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

NationsBank Corporation, Charlotte, North Carolina --
determination that NationsBank would not control
Commonwealth National Bank, Mobile, Alabama, after
purchase of its nonvoting securities.
Granted, May 5, 1993.

Northern Trust Corporation, Chicago, Illinois -- to
engage in futures commission merchant activities,
clearance, and advisory services with respect to
certain financial futures and options on futures
contracts through Northern Futures Corporation.
Approved, May 5, 1993.

BOARD OPERATIONS

Martin Building -- renovations to the podium level.
Approved, May 5, 1993.

ENFORCEMENT

Bank South Corporation, Atlanta, Georgia -- written
agreement dated April 3, 1992, terminated April 28,
1993.

Announced, May 7, 1993.

Farmers and Merchants Bank of Long Beach, Long Beach,
California -- issuance of a consent order against
Kenneth G. Walker and Charles W. Hagan, Jr.,
institutional-affiliated parties.

Announced, May 3, 1993.

Freedom Valley Bank, West Chester, Pennsylvania --
order of assessment of a civil money penalty
against Frank P. LeMaster, a director.

Announced, May 7, 1993.

Purdy Bancshares, Inc., Monett, Missouri, and Glen
Garrett -- issuance of cease and desist order.

Announced, May 7, 1993.

Smyrna Bank & Trust Co, Smyrna, Georgia -- written
agreement dated December 18, 1990, terminated
April 5, 1993.

Announced, May 7, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

West Coast Bank, Sarasota, Florida -- written agreement dated December 19, 1991, terminated April 5, 1993.
Announced, May 7, 1993.

INTERNATIONAL OPERATIONS

J.P. Morgan & Co., Incorporated, New York, New York -
- to invest in Banco Espanol de Credito, S.A.,
Madrid, Spain, through Corsair Partnership, L.P.
Permitted, May 5, 1993.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Minneapolis -- appointment of
Colleen K. Strand as First Vice President.
Approved, May 4, 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 Centura Bank, Rocky Mount, North Carolina -- to
 establish an electronic funds transfer facility at
 Cape Fear Memorial Hospital, 5301 Wrightsville
 Avenue, Wilmington, North Carolina.
Approved, May 6, 1993.

Richmond Centura Bank, Rocky Mount, North Carolina -- to
 establish an electronic funds transfer facility at
 Walnut Creek Amphitheatre, 3801 Rock Quarry Road,
 Raleigh, North Carolina.
Approved, May 7, 1993.

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

BANK BRANCHES, DOMESTIC

New York	Chemung Canal Trust Company, Elmira, New York -- to establish an off-site electronic facility at Elmira College Campus Center, Park Place. Approved, May 4, 1993.
Richmond	Commerce Bank of Virginia, Richmond, Virginia -- to establish a branch at 2958 River Road West, Goochland Courthouse, Virginia. Approved, May 7, 1993.
Chicago	First of America Bank - Central, Lansing, Michigan -- to establish an offsite electronic facility at Five Oaks Party Store, 2546 East Jolly Road. Returned, May 7, 1993.
Richmond	Highlands Union Bank, Abingdon, Virginia -- to establish a branch near Exit 19 of Interstate 81. Approved, May 3, 1993.
Atlanta	SouthTrust Bank of West Florida, St. Petersburg, Florida -- to establish a branch at 1010 American Eagle Boulevard, Sun City Center, Florida. Approved, May 7, 1993.
Atlanta	Trust Company Bank, Atlanta, Georgia -- to establish a branch at 6565 Eastside Drive, Alpharetta, Georgia. Approved, May 6, 1993.
Atlanta	Trust Company Bank, Atlanta, Georgia -- to establish an off-site automated teller machine at 930 Main Street, Stone Mountain, Georgia. Approved, May 6, 1993.

BANK HOLDING COMPANIES

New York	Amboy-Madison National Bank Employee Stock Ownership Plan -- to regularize the ESOP's impermissible current ownership of the voting shares of Amboy Corporation, Old Bridge, New Jersey, and to acquire shares of Amboy Corporation. Returned, May 7, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

New York	Bankers Trust New York Corporation, New York, New York, Chemical Banking Corporation; Citicorp; and J.P. Morgan & Co. Incorporated -- to engage in data processing services through Government Pricing Information System, Inc. Approved, May 4, 1993.
Atlanta	Central Bankshares, Inc., Cordele, Georgia -- to acquire Central Bank and Trust. Approved, May 7, 1993.
Secretary	Chase Manhattan Corporation, New York, New York -- to acquire one share of common stock of Government Pricing Information System, Inc., a Delaware corporation engaged in the activity of gathering pricing information for government securities. Approved, May 5, 1993.
Chicago	Comerica Incorporated, Detroit, Michigan -- to engage de novo in equity investment in a low income housing project through University Club Limited Dividend Housing Association Limited Partnership, Detroit, Michigan. Returned, May 4, 1993.
Chicago	Edgemark Financial Corporation, Chicago, Illinois -- to engage de novo in providing securities brokerage services and investment advisory services through Edgemark Financial Services, Inc., Countryside, Illinois. Returned, May 7, 1993.
Atlanta	First Capital Bancorp, Inc., Norcross, Georgia -- to acquire Central Gwinett Bank. Approved, May 6, 1993.
Chicago	First Chicago Corporation, Chicago, Illinois -- to acquire one share of Government Pricing Information System, Inc., New York, New York. Approved, May 4, 1993.

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

BANK HOLDING COMPANIES

Minneapolis	First Interstate BancSystem of Montana, Inc., Billings, Montana -- to acquire Commerce BancShares of Wyoming, Inc., Sheridan, Wyoming. Approved, May 3, 1993.
Chicago	First Mutual Bancorp, M.H.C., Decatur, Illinois -- to acquire First Mutual Bank, S.B. Returned, May 3, 1993.
Chicago	First Mutual Bancorp, M.H.C., Decatur, Illinois -- to acquire First Mutual Bank, S.B. Returned, May 3, 1993.
Atlanta	First National Financial Corporation, Vicksburg, Mississippi -- to engage de novo in community development activities through establishment of Deville 1991 Limited Partnership, Vicksburg, Mississippi. Permitted, May 8, 1993.
St. Louis	First National Security Company, DeQueen, Arkansas -- to engage de novo in making commercial loans. Permitted, May 8, 1993.
Chicago	Hampton Banco, Inc., Hampton, Iowa -- to be released from certain commitments. Returned, May 3, 1993.
Atlanta	HNB Holding Company, Inc., Headland, Alabama -- to acquire Headland National Bank. Approved, May 4, 1993.
New York	Industrial Bank of Japan, Ltd., Tokyo, Japan -- to engage de novo in investment advisory activities; and furnishing general economic statistical forecasting services and industry studies through IBJ Capital Management USA Ltd., New York, New York. Permitted, May 3, 1993.

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

BANK HOLDING COMPANIES

New York	Internationale Nederlanden Group N.V., Amsterdam, The Netherlands -- to engage de novo in securities brokerage and in providing financial advisory services through Internationale Nederlanden Securities Corporation, New York, New York. Returned, May 6, 1993.
Chicago	Iowa National Bankshares Corp., Waterloo, Iowa -- to acquire MidAmerica Financial Corporation. Returned, May 5, 1993.
GC	Jones Company, Ltd., Dallas, Texas -- determination that the transfer of stock of Albany Bancshares, Inc., Albany, Texas, to Jones Holding Company, Ltd. constitutes divestiture. Granted, May 6, 1993.
Boston	KSB Bancorp, Inc., Kingfield, Maine -- to acquire Kingfield Savings Bank. Approved, May 7, 1993.
Chicago	Lenawee Bancorp, Inc., Adrian, Michigan -- to acquire Bank of Lenawee. Approved, May 7, 1993.
Chicago	Montfort Bancorporation, Inc., Platteville, Wisconsin, and Clare Bancorporation, Inc., Platteville, Wisconsin -- to engage de novo in lending activities. Returned, May 4, 1993.
Kansas City	Northwest Sooner Bancshares, Inc., Okarche, Oklahoma -- to acquire Community National Bank of Okarche. Approved, May 5, 1993.
Dallas	Overton Delaware Corporation, Dover, Delaware -- to acquire Longview Bank & Trust Company, Longview, Texas. Approved, May 7, 1993.
Chicago	Pyramid Bancorp, Inc. Grafton, Wisconsin -- Thomas Noel Holton as a director. Approved, May 5, 1993.

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

BANK HOLDING COMPANIES

St. Louis	Rogers Bancshares, Inc., Little Rock, Arkansas -- to acquire Metropolitan National Bancshares, Inc. Approved, May 7, 1993.
Richmond	Southern BancShares (N.C), Inc., Mount Olive, North Carolina -- to merge Citizens Savings Bank, Inc., Rocky Mount, North Carolina, with Southern Bank and Trust Company, Mount Olive, North Carolina. Approved, May 3, 1993.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia, and Sun Banks, Inc., Orlando, Florida -- proposal that Sun Bank, N.A., Orlando, Florida, acquire certain assets and assume certain liabilities of two branches of First Federal Savings and Loan Association of Osceola County, Kissimmee, Florida. Approved, May 7, 1993.
Atlanta	Trustmark Corporation, Jackson, Mississippi -- to acquire shares of UniSouth Banking Corporation, Columbus, Mississippi. Approved, May 6, 1993.

BANK MERGERS

San Francisco	California Center Bank, Los Angeles, California -- to merge with Wilshire Center Bank, N.A. Approved, May 7, 1993.
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BANK PREMISES

Richmond	Bank of Tazewell County, Tazewell, Virginia -- investment in bank premises. Approved, May 7, 1993.
Kansas City	Pitkin County Bank & Trust Company, Aspen, Colorado - investment in bank premises. Approved, May 5, 1993.
St. Louis	River Valley Bank and Trust, Lavaca, Arkansas -- investment in bank premises. Approved, May 6, 1993.

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

CAPITAL STOCK

Chicago	First Lena Corporation, Lena, Illinois -- redemption of shares. Approved, May 4, 1993.
Chicago	Maxwell Bancorporation, Maxwell, Iowa -- redemption of shares. Approved, May 7, 1993.
Minneapolis	United Bankers' Bank, Bloomington, Minnesota -- payment of a dividend. Approved, May 6, 1993.

CHANGE IN BANK CONTROL

New York	Amboy Bancorporation, Old Bridge, New Jersey -- change in bank control. Permitted, May 7, 1993.
Kansas City	B Bank, Inc., Downs, Kansas -- change in bank control. Permitted, May 4, 1993.
Atlanta	First National Bankshares, Inc., Houma, Louisiana -- change in bank control. Permitted, May 6, 1993.
Minneapolis	NoDak Bancorporation, Bismarck, North Dakota -- change in bank control. Permitted, May 4, 1993.
Dallas	Red River Bancorp, Inc., Gainesville, Texas -- change in bank control. Permitted, May 4, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco	Bay View Federal Bank, A Federal Savings Bank, San Mateo, California, proposed acquisition of deposit liabilities and related assets of Citibank, Federal Savings Bank, San Francisco, California -- report on competitive factors. Submitted, May 6, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Atlanta	Citizens Bank of Lafayette, Lafayette, Tennessee, proposed acquisition of the assets and assumption of the deposit liabilities of two Carthage, Tennessee, branches of Third National Bank in Nashville, Nashville, Tennessee -- report on competitive factors. Submitted, May 6, 1993.
Dallas	Columbus State Bank, Columbus, Texas, proposed merger with Interim Columbus State Bank -- report on competitive factors. Submitted, May 3, 1993.
Dallas	Comerica Bank-Texas, Dallas, Texas, proposed merger with NorthPark National Bank -- report on competitive factors. Submitted, May 5, 1993.
Philadelphia	Commerce Bank, N.A., Cherry Hill, New Jersey, proposed acquisition of four New Jersey branches of Anchor Savings Bank, FSB, Hewlett, New York -- report on competitive factors. Submitted, May 3, 1993.
New York	First Fidelity Bank, National Association, New York, Riverdale, New York -- proposed merger with Village Bank, Port Chester, New York -- report on competitive factors. Submitted, May 6, 1993.
Chicago	First National Bank of Chicago, Chicago, Illinois, proposed purchase and assumption of certain of the assets and liabilities of Heritage Glenwood Bank, Glenwood, Illinois -- report on competitive factors. Submitted, May 3, 1993.
Dallas	First State Bank, Pittsburg, Texas, proposed merger with New First State Bank -- report on competitive factors. Submitted, May 6, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Liberty Savings Bank, FSB, Johnston, Iowa, proposed purchase of certain assets and assumption of the deposits of the Webster City, Iowa, branch of Midland Savings Bank, FSB, Des Moines, Iowa -- report on competitive factors. Submitted, May 3, 1993.
Dallas	Northpark National Bank of Dallas, Dallas, Texas, proposed merger with Comerica Bank-Texas -- report on competitive factors. Submitted, May 5, 1993.
Atlanta	SouthTrust Bank of Jacksonville, N.A., Jacksonville, Florida, proposed purchase of the assets and assumption of the deposit liabilities of the Amelia Island, Florida, branch of Federal Trust Bank, FSB, Winter Park, Florida - report on competitive factors. Submitted, May 3, 1993.
Dallas	State Bank of Jewett, Jewett, Texas, proposed merger with the Donie branch of Community Bank, Austin, Texas -- report on competitive factors. Submitted, May 5, 1993.
Atlanta	Sun Bank, National Association, Orlando, Florida, proposed purchase of the assets and assumption of the liabilities of the Winter Garden, Florida, and Ocoee, Florida, branches of First Federal Savings and Loan Association, Orlando, Florida -- report on competitive factors. Submitted, May 3, 1993.

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

EXTENSIONS OF TIME

Chicago	Bank of Ypsilanti, Ypsilanti, Michigan -- extension to July 28, 1993, to become a member of the Federal Reserve System, and to establish a branch at 1515 Washtenaw Avenue. Granted, May 3, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, May 7, 1993.
Chicago	Mibank Corporation, Ypsilanti, Michigan -- extension to July 28, 1993, to acquire Bank of Ypsilanti. Granted, May 3, 1993.
Dallas	Overton Financial Corporation, Overton, Texas -- extension to August 20, 1993, to acquire Longview Bank & Trust Company. Granted, May 7, 1993.
St. Louis	UniSouth Capital Corporation, Columbus, Mississippi -- extension to August 3, 1993, to acquire the successor to the merger of UniSouth Banking Corporation with UniSouth Interim Bank, and for UniSouth Bank to merge with UniSouth Interim Bank. Granted, May 6, 1993.

INTERNATIONAL OPERATIONS

Richmond	NationsBank International, New York, New York -- extension of corporate existence. Granted, May 6, 1993.
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MEMBERSHIP

Kansas City	Farmers State Bank, Aurora, Nebraska -- to become a member of the Federal Reserve System. Approved, May 3, 1993.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Dallas -- to acquire an automated check adjustment system. Approved, May 7, 1993.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation O -- extension to November 18, 1993, of the exception allowing smaller banks to exceed the regulation's aggregate insider lending limit, and request for comment on whether the Board should retain, modify, or terminate this exception (Docket R-0800).

Approved, April 21, 1993.

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

BANK BRANCHES, DOMESTIC

Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at One South Main street, Dayton, Ohio. Approved, April 30, 1993.
Kansas City	Frontier Bank of Laramie County, Cheyenne, Wyoming -- to establish an automated teller machine in the Buttrey Food-Drug Store at 3355 East Pershing Road, Cheyenne, Wyoming. Approved, April 28, 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

SECTION I

Applications Subject to Newspaper
Notice Only

Manufacturers & Traders Trust Company, Buffalo, New York, to
establish a branch at 433 William Street, Buffalo, New York. 1/ 5/28/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Republic New York Corporation, New York, New York, Saban, S.A.,
and RNYC Holdings, Limited, both of the City of Gibraltar, to
acquire 100 percent of the shares of SafraCorp, and indirectly
its subsidiary bank, SafraBank, both of Los Angeles, California. 1/ 5/28/93 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Dresdner Bank AG, Frankfurt, Republic of Germany, to acquire
through its subsidiary, Oechsle International Advisors, L.P.,
an 80 percent limited partnership interest in OSV Current
Advisors, L.P. and engage in investment advisory activities. 5/28/93

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending May 8, 1993

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

None.

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 May 7, 1993

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending May 8, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

Received notice from The Commercial Bank,
Delphos, Ohio, on April 26, 1993, of its
intent establish a branch at 2600 Allentown
Road, Lima, Ohio.

* May 28, 1993

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

NONE

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

Received request from The Commercial
Bank, Delphos, Ohio, on April 26, 1993,
for permission to exceed its limit of
investment in bank premises permitted
under Section 24A of the Federal Reserve Act.

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(May 7, 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 May 7, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, purchase certain assets and assume certain liabilities of eight Winston-Salem, North Carolina, offices of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, North Carolina, and one office in Raleigh, North Carolina.*

5-6-93

(Application is being processed under expedited procedures).

CCB Financial Corporation, Durham, North Carolina, to have its subsidiary, Central Carolina Bank and Trust Company, Durham, North Carolina, purchase certain assets and assume certain liabilities of ten Greensboro, North Carolina, offices of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, North Carolina.*

5-11-93

(Application is being processed under expedited procedures).

One Valley Bank of Summersville, Inc., Summersville, West Virginia, for permission to establish a branch at 815 North Side Drive, Summersville, West Virginia.*

5-27-93

United Carolina Bancshares Corporation, Whiteville, North Carolina, to have its subsidiary, Untied Carolina Bank, Whiteville, North Carolina, merge with Home Federal Savings Bank of Eastern North Carolina, Greenville, North Carolina.*

5-30-93

BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with Edenton Bank, Edenton, North Carolina (the successor to Edenton Savings and Loan Association).*
(Correction of name of bank which appeared in Bulletin No. 18).

5-31-93

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

NationsBank Corporation, Charlotte, North
Carolina, for prior approval to acquire
MNC Financial, Inc., Baltimore, Maryland.*

6-3-93

First Virginia Banks, Inc., Falls Church,
Virginia, to acquire United Southern Bank
of Morristown, Morristown, Tennessee.*

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Signet Banking Corporation, Richmond,
Virginia, to engage de novo in providing
investment advice on certain futures con-
tracts and options on futures contracts.

5-27-93

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 May 7, 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>
Central Virginia Bank P. O. Box 39 Powhatan, Virginia 23139	2-15-93	Satisfactory
First Community Bank P. O. Box 195 Forest, Virginia 24551	2-22-93	Satisfactory

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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>
Correction of Bulletin No. 11 for period ending March 12, 1993:		
Bank of Annapolis 1900 Fairfax Road Annapolis, Maryland 21401	1-25-93	Satisfactory
should have been		
Annapolis Banking and Trust Main Street at Church Circle Annapolis, Maryland 21404	1-25-93	Satisfactory.
Correction of Bulletin No. 18 for period ending April 30, 1993:		
Heritage Bankshares, Inc. P. O. Box 3749 Norfolk, Virginia 23514	2-22-93	Satisfactory
should have been		
Heritage Bank and Trust P. O. Box 3749 Norfolk, Virginia 23514	2-22-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 7, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Liberty Holding Company, Inc. Pensacola, Florida To acquire the Century branch of Liberty Bank of Fort Walton, Fort Walton Beach, 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.	06-06-93*
New Bank Morristown, Tennessee To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act, and Section 208.4 of the Regulation H (an interim Bank subsidiary of First Virginia Banks, Inc., Falls Church, Tennessee, formed to merge with United Southern Bank of Morristown, Morristown, Tennessee. New Bank will then change its name to United Southern Bank).	05-28-93*
New Bank Morristown, Tennessee To merge with United Southern Bank of Morristown, Morristown, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act. New Bank will then change its name to United Southern Bank.	05-28-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Randolph Bancshares, Inc. Wadley, Alabama Change in control notice by Bobbie Saxon Lett to acquire 27 percent of the outstanding shares of common stock.	05-12-93* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 7, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama Along with its second-tier bank holding company, SouthTrust of Covington County, Inc., Opp, Alabama, to merge with County Bancshares, Inc., Troy, Alabama, and thereby directly acquire its bank subsidiary, Pike County Bank, Troy, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Bank Corporation of Georgia Macon, Georgia To acquire Americorp, Inc., Savannah, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	04-19-93* Federal Register
FMB Bancshares, Inc. Lakeland, Georgia To merge with United Bankshares, Inc., Nashville, Georgia, and thereby directly acquire its subsidiary, United Banking Company, Nashville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Cameron Bancshares, Inc. Cameron, Louisiana After-the-fact change in control notice by Mr. Charles Francis Hebert to retain 10.31 percent of the outstanding shares of common stock.	06-01-93* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West Coast Bancorp, Inc. Cape Coral, Florida To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available
Riverside Banking Company Fort Pierce, Florida To engage de novo , through its wholly-owned subsidiary RBCA, Inc., Fort Pierce, Florida, in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available
Riverside Banking Company Fort Pierce, Florida To engage de novo , through its wholly-owned subsidiary, Riverside Leasing Company, Fort Pierce, Florida, in leasing personal or real property or acting as agent, broker, or advisor in leasing such property, pursuant to Section 225.25(b)(5) of Regulation Y.	Not yet available

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

Application

First Capital Bancorp, Inc.
Norcross, Georgia
Request for waiver of the application
requirement under Section 3(a)(3) of the
Bank Holding Company Act for the proposal
to acquire Interim Paces Corporation,
Atlanta, Georgia. Interim Paces Corporation
proposes to acquire Paces Bank & Trust,
Atlanta, Georgia, and merge with First
Capital Bancorp's proposed bank subsidiary,
Central Gwinnett Bank, Norcross, Georgia.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 7, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
First Central Bank Post Office Box 41250 St. Petersburg, Florida 33743 (813)347-0197	Satisfactory	01-02-93

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 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
Branch	Lapeer County Bank & Trust Co. Lapeer, Michigan 6002 N. Lapeer Road North Branch, Michigan*	N - 5-16-93
Branch	Royal American Bank Inverness, Illinois 1000 Tower Lane Bensenville, Illinois*	N - 5-14-93
Membership	Hinsdale Bank and Trust Company Hinsdale, Illinois (in organization) To become a member of the Federal Reserve System*	N - 5-18-93
Oakar	Independent Bank Corporation Ionia, Michigan Portland, Michigan branch of Community First Bank, F.S.B. Portland, Michigan*	N - **
Membership	Farmers State Bank Jewell, Iowa To become a member of the Federal Reserve System*	N - **
Branch	Isabella Bank and Trust Mount Pleasant, Michigan 532 N. McEwan Street Clare, Michigan*	N - 5-13-93
Oakar	First of America Bank Corporation Kalamazoo, Michigan 14 Illinois Branch offices of Citizens Federal Bank, FSB Miami, Florida*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	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 - 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 - 5-10-93
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 - 5-19-93 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-1	First Community Financial Corporation Elgin, Illinois First Community Bank (in organization) Elgin, Illinois*	FR - 5-28-93 N - **
CoC-HC	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois Lincolnshire Bancshares, Inc. Employee Plan and Trust Lincolnshire, Illinois	FR - ** N - **
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Jo & Verle Burgason; Marguerite Sevde; Delilah Shaw & Charles L. Ryan as Trustee	FR - ** NP - **
CoC-HC	Cascade Bancorporation, Inc. Venice, Florida Delilah Shaw	FR - ** N - **
Y-1	Lakeside Bancorp, Inc. Chicago, Illinois Lakeside Bank Chicago, 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 Ending Date</u>
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Futures, Inc. New York, New York -- Execute, clear, provide investment advisory services	FR - 5-31-93
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - **
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
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 - 5-25-93
4(c)(8)	Bank of Elmwood Racine, Wisconsin Racine Development Group Racine, Wisconsin--CDC invest \$50,000 in local projects to create housing and jobs for low and moderate income persons	FR - **
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	First Lena Corporation Lena, Illinois To redeem 618 shares of its common stock
RoS	Cascade Bancorporation, Inc. Venice, Florida to redeem 4,375.00 of common voting shares & 11,314.66 common nonvoting shares outstanding
RoS	Wabeno Bancorporation, Inc. Altoona, Iowa to redeem a portion of shares currently owned by Cascade Bancorporation, Inc.
RoS	Rossville Bancorp, Inc. Rossville, Illinois To purchase up to 27,555 shares of its outstanding 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 May 07, 1993, 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>
-St. Ansgar State Bank 237 West Fourth Street, Box 219 St. Ansgar, Iowa 50472 (515) 736-4501	2/08/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING May 7, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Change in control notification
involving West Tennessee Bancshares,
Inc., Bartlett, Tennessee by West
Tennessee Bancshares, Inc. Employee
Stock Ownership Plan, Bartlett,
Tennessee

Not yet available

*Section 3(a)(3) application by
Boatmen's Bancshares, Inc., St. Louis,
Missouri to acquire FCB Bancshares,
Inc., Merriam, Kansas

Newspaper: 6-2-93

*Section 3(a)(1) application by
Allendale Bancorp, Inc., Allendale,
Illinois to acquire The First
National Bank of Allendale, Allendale,
Illinois

Newspaper: 6-7-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) notification by
Old National Bancorp, Evansville,
Indiana to engage de novo, indirectly
through ONB Investment Services, Inc.,
Evansville, Indiana, in providing
securities brokerage services

Not yet available

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 May 7, 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>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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
Dakota Bancorp, Inc. Watertown, SD To acquire 100% of the voting shares of the Bank of South Dakota, Watertown, SD*	Not yet available
Dakota Company, Inc., Mpls, MN; South Dakota Bancorp., Inc., Mpls, MN; and South Dakota Financial Bancorporation, Inc., Mpls, MN To acquire 100% of the voting shares of the Bank of South Dakota, Watertown, SD*	Not yet available
Dakota Company, Inc., Mpls, MN; South Dakota Bancorp., Inc., Mpls, MN; and South Dakota Financial Bancorporation, Inc., Mpls, MN To engage in operating a savings association through the acquisi- tion of Dakota Bancorp, Inc., Watertown, SD*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Dakota Company, Inc., Mpls, MN; South Dakota Bancorp., Inc., Mpls, MN; and South Dakota Financial Bancorporation, Inc., Mpls, MN To acquire 100% of the voting shares of O'Neill Properties, Inc., Mpls, MN*	Not yet available
Kootenai Bancorp, Inc. Employee Stock Ownership Trust To increase its ownership interest from 9.2% to 10.65% of the voting shares of Kootenai Bancorp, Inc., Libby, MT	Not yet 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

None.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending May 7, 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
American State Bank 632 Main Street, Box 2530 Rapid City, SD 57709-2530 (605) 348-3322	January 25, 1993	Satisfactory
Farmers State Bank of Worden 2450 Main Street Worden, MT 59088 (406) 967-3612	February 1, 1993	Needs to Improve
Hand County State Bank P. O. Box 126 Miller, SD 57362 (605) 853-3051	February 2, 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

BNMHC Acquisition Corporation,
Newport, Minnesota, for prior
approval to become a bank holding
company through the acquisition of
80.4 percent of the voting shares of
The Bank of New Mexico Holding
Company, Albuquerque, New Mexico.*

Not Available

Fourth Financial Corporation,
Wichita, Kansas, for prior approval
to acquire 100 percent of Commercial
Landmark Corporation, Muskogee,
Oklahoma.*

Not Available

B. John Barry, Aspen, Colorado, for
prior approval to increase ownership
interests in Aspen Bancshares, Inc.,
Aspen, Colorado, from 9.93 percent to
25 percent or more.

Not Available

Washington Investment Company, Otis,
Colorado, for prior approval to
acquire 100 percent of the voting
shares of First National Bank of
Akron, Akron, Colorado, First
National Bank of Yuma, Yuma,
Colorado, and Wray State
Bancorporation, Wray, Colorado.*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Sac River Valley Bank P.O. Box 8 Stockton, Missouri 65785	01-25-93	04-26-93	Satisfactory
Grant County Bank P.O. Box 85 Medford, Oklahoma 73759-0085	01-25-93	04-26-93	Satisfactory
United Nebraska Bank P.O. Box 220 North Platte, nebraska 69103	02-01-93	04-28-93	Outstanding

Federal Reserve Bank of Kansas City

Farmers Bank of Lincoln	02-01-93	04-29-93	Outstanding
P.O. Box 250			
Lincoln, Missouri 65338-0225			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 3, 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 A.N.B. Holding Company, Ltd., Terrell, TX, to acquire additional shares of The American National Bank of Terrell, Terrell, TX (Previously reported during the week of 4-12-93)	93/06/04
*Section 3(a)(3) application by First Bancorp of Louisiana, Inc., West Monroe, LA, to acquire Southern National Bank at Tallulah, Tallulah, LA (Previously reported during the week of 4-19-93)	93/05/17
*Section 3(a)(3) application by First Bancorp of Louisiana, Inc., ESOP, West Monroe, LA, to acquire Southern National Bank at Tallulah, Tallulah, LA (Previously reported during the week of 4-19-93)	93/05/17
*Section 3(a)(1) application by NETEX Bancorporation, Pittsburg, TX, to acquire First State Bank, Pittsburg, Tx (Previously reported during the week of 4-5-93)	93/05/08
Change in Control Notice by Rockney D. Pletcher, as Trustee, Dallas, TX, to acquire an interest in Brazos Bancshares, Inc., Joshua, TX (Previously reported during the week of 3-15-93)	93/05/23
Change in Control Notice by Paul Gerard Heafy, Oklahoma City, OK, to acquire an interest in Parker County Bancshares, Inc., Weatherford, TX (Previously reported during the week of 4-5-93)	93/04/29

Change in Control Notice by
Bobby Max Ham, Crosbyton, TX, to acquire
an interest in Citizens Bancshares, Inc.,
Crosbyton, TX
(Previously reported during the week of 4-5-93)

93/05/19

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

N/A

**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 MAY 3, 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>
Central Bank 300 DeSiard St. P. O. Box 4928 Monroe, Louisiana 71211	92/10/05	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/07/93

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>
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> 5/17/93 <u>Fed. Reg.:</u> 5/21/93
John B. Joseph, Orange, California, to acquire an additional 2.3190 percent of West Coast Bancorp, Orange, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/23/93
N. George Daines, Newell G. Daines, Logan, Utah, and Linden D. Beckstead, Preston, Idaho, to collectively acquire 18.46 percent of Cache Valley Bank, Logan, Utah.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 6/01/93
North Cascades Bancshares, Inc. Employee Stock Ownership Trust, Chelan, Washington, to acquire an additional 9.03 percent of North Cascades Bancshares, Inc., Chelan, Washington.	<u>Newspaper:</u> 6/01/93 <u>Fed. Reg.:</u> Not available

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> 5/24/93
The Sanwa Bank, Limited, Osaka, Japan, to acquire through indirect ownership, one share of common stock of Government Pricing Information System, Inc., through Sanwa-BGK Securities Co., L.P., New York, New York.	<u>Fed. Reg.:</u> Not available
Banque Nationale de Paris, Paris, France, to engage <u>de novo</u> in financial advisory services through its subsidiary, Banexi International Financial Services (North America) Corporation, New York, New York.	<u>Fed. Reg.:</u> Not available

* Subject to CRA

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

Week ending 5/07/93

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 7, 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>
Bank of America Nevada	300 S. Fourth St. Las Vegas, NV 89101 (702) 654-1000	12/14/92	Outstanding

* 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.

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