

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1993, No. 20
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 15, 1993**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Financial needs of underserved neighborhoods -- statement by Richard Spillenkothen, Director, Division of Banking Supervision and Regulation, before the Subcommittee of General Oversight, Investigations and the Resolution of Failed Financial Institutions of the House Committee on Banking, Finance and Urban Affairs, May 18, 1993. Authorized, May 14, 1993.

BANK HOLDING COMPANIES

Community Bankshares, Inc., Orangeburg, South Carolina -- to acquire Orangeburg National Bank. Approved, May 10, 1993.

First Union Corporation, Charlotte, North Carolina -- to acquire Georgia Federal Bank, FSB, Atlanta, Georgia, and for First Union National Bank of Georgia to merge with Georgia Federal Bank, FSB. Approved, May 10, 1993.

Sakura Bank, Limited, Tokyo, Japan -- to engage in the execution and clearance of financial futures contracts and options thereon and to provide investment advice on these instruments through Dellsher Investment Company, Chicago, Illinois. Approved, May 10, 1993.

Section 20 subsidiaries -- interpretation concerning Board's January 26, 1993, order adopting an alternative indexed revenue test. Approved, May 10, 1993.

ENFORCEMENT

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Bank of America National Trust & Savings Association,
San Francisco, California -- to purchase BA FSC
Holdings, Inc., a Delaware corporation.
Approved, May 12, 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

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at 390 Park Avenue South. Approved, May 13, 1993.
Kansas City	Citizens Bank of Ardmore, Ardmore, Oklahoma -- to establish an automated teller machine facility at 1715 North Commerce Street. Approved, May 14, 1993.
Cleveland	Fifth Third Bank, Columbus, Ohio -- to establish a customer-bank communication terminal at the Jeffersonville Outlet Mall, McGregor-Glen Road, Jeffersonville, Ohio. Approved, May 11, 1993.
Secretary	First Interstate Bank of California, Los Angeles, California -- to establish branches in Vons supermarkets at 13255 Black Mountain Road, Rancho Penasquitos; 8011 University Avenue, La Mesa; and the northwest corner of Alameda Street and Compton Boulevard, Compton, California. Approved, May 13, 1993.

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

BANK BRANCHES, DOMESTIC

Kansas City First Nebraska Bank, Valley, Nebraska -- to establish
an automated teller machine facility at 1118 8th
Street, Columbus, Nebraska.
Approved, May 13, 1993.

BANK HOLDING COMPANIES

Atlanta Bank Corporation of Georgia, Macon, Georgia -- to
retain shares of Americorp, Inc., Savannah,
Georgia, and Ameribank, N.A.
Approved, May 14, 1993.

Cleveland Cardinal Bancshares, Inc., Lexington, Kentucky -- to
acquire F&P Bancshares, Inc.
Approved, May 14, 1993.

Atlanta Citizens Bancorp Investment, Inc., Lafayette,
Tennessee -- to acquire Town and Country Finance
Company, and engage in lending, insurance agency,
and underwriting activities.
Approved, May 12, 1993.

Kansas City CTC Bancorp, Inc., Fayette, Missouri -- to acquire
Commercial Trust Company of Fayette.
Approved, May 13, 1993.

Atlanta First Alabama Bancshares, Inc., Birmingham, Alabama -
- to acquire Peoples Bank, Vanleer, Tennessee.
Approved, May 14, 1993.

Atlanta First Alabama Bancshares, Inc., Birmingham, Alabama -
- to merge with Republic Bancshares, Inc.,
Nashville, Tennessee, and acquire Franklin County
Bank, Winchester, Tennessee.
Approved, May 14, 1993.

Chicago First Busey Corporation, Urbana, Illinois -- to merge
with a wholly owned Nevada subsidiary for the
purpose of change of the state of incorporation
from Delaware to Nevada.
Approved, May 13, 1993.

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

BANK HOLDING COMPANIES

Chicago	First Community Financial Corporation, Elgin, Illinois -- to acquire First Community Bank. Returned, May 10, 1993.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Iowa, Des Moines, Iowa -- to acquire Metro Bancorporation, Waterloo, Iowa, and The Waterloo Savings Bank, Waterloo, Iowa. Returned, May 11, 1993.
Minneapolis	Gaylord Bancorporation, Ltd., Gaylord, Minnesota -- to engage de novo in lending activities; and in investment advisory activities through Sterling Capital Advisors, Inc. Approved, May 10, 1993.
Chicago	GFH Corp., Elmhurst, Illinois -- to acquire Communtiy Bank of Elmhurst. Approved, May 14, 1993.
Minneapolis	International Bancorporation, Bemidji, Minnesota -- to acquire First National Agency of Baudette, Inc., Baudette, Minnesota. Approved, May 10, 1993.
Minneapolis	Merchants Holding Company, Winona, Minnesota -- to acquire Houston Investments, Incorporated. Approved, May 10, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in underwriting credit related insurance through Blue Spirit Insurance, Inc., Phoenix, Arizona. Approved, May 14, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- through Lincoln Agency, Inc., Phoenix, Arizona, to engage in general insurance agency activities through the acquisition of the assets of Citicorp Agency Services, Inc., Phoenix, Arizona. Approved, May 14, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- through Norwest Investment Services, Inc., to engage in securities brokerage through the acquisition of the personal investments unit of Citicorp Agency Services, Inc., Phoenix, Arizona. Approved, May 14, 1993.

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

BANK HOLDING COMPANIES

Richmond	Premier Bankshares Corporation, Tazewell, Virginia -- to engage de novo in investment or financial advisory activities through Premier Bank Services Corporation. Permitted, May 14, 1993.
Richmond	Signet Banking Corporation, Richmond, Virginia -- to engage in the sale of annuities through Signet Financial Services, Inc., and Signet Insurance Services, Inc. Approved, May 14, 1993.
Richmond	Stanly Capital Corp., Albemarle, North Carolina -- to acquire Bank of Stanly, Albemarle, North Carolina. Approved, May 11, 1993.
Kansas City	Stuart Kansas City Limited Partnership, Lincoln, Nebraska -- to acquire Standard Bancorporation, Inc., Independence, Missouri, and Standard Bank and Trust. Approved, May 12, 1993.
Dallas	Texas Commerce Bancshares, Inc., Houston, Texas -- registration statement. Withdrawn, May 12, 1993.

BANK PREMISES

Richmond	F & M Bank-Martinsburg, Martinsburg, West Virginia -- investment in bank premises. Approved, May 11, 1993.
Richmond	Forest Hill State Bank, Bel Air, Maryland -- investment in bank premises. Approved, May 14, 1993.
Kansas City	OMNIBANK Southeast, Denver, Colorado -- investment in bank premises. Approved, May 12, 1993.
Richmond	One Valley Bank of Summersville, Inc., Summersville, West Virginia -- investment in bank premises. Approved, May 11, 1993.

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

BANK PREMISES

Chicago	Peoples State Bank of Mansfield, Mansfield, Illinois -- extension to July 16, 1993, to invest in bank premises. Approved, May 13, 1993.
Atlanta	Smyrna Bank and Trust Company, Smyrna, Georgia -- investment in bank premises. Approved, May 14, 1993.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Dallas	Great Southern Employees Federal Credit Union, Houston, Texas -- registration statement. Withdrawn, May 12, 1993.
Dallas	Reading & Bates Corporation, Houston, Texas -- registration statement. Withdrawn, May 12, 1993.
Dallas	Seitel, Inc., Houston, Texas -- registration statement. Withdrawn, May 12, 1993.
San Francisco	Topa Thrift and Loan Association, Beverly Hills, California -- registration statement. Withdrawn, May 12, 1993.

CHANGE IN BANK CONTROL

Dallas	Bank of El Paso, El Paso, Texas -- change in bank control. Returned, May 12, 1993.
Kansas City	C L C Enterprises, Inc., Nelson, Nebraska -- change in bank control. Permitted, May 11, 1993.
Dallas	Dawson Bancshares, Inc., Dawson, Texas -- change in bank control. Permitted, May 10, 1993.
Dallas	Dawson Bancshares, Inc., Dawson, Texas -- change in bank control. Returned, May 13, 1993.

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

CHANGE IN BANK CONTROL

Kansas City	First National Bankshares of Beloit, Inc., Beloit, Kansas -- change in bank control. Permitted, May 12, 1993.
Dallas	Parker County Bancshares, Inc., Weatherford, Texas -- change in bank control. Returned, May 13, 1993.

COMPETITIVE FACTORS REPORTS

Chicago	Amcore Bank, National Association, Sterling, Illinois, proposed purchase of essentially all of the assets and liabilities of Amcore Bank Ogle County, Mount Morris, Illinois -- report on competitive factors. Submitted, May 12, 1993.
New York	Banco de Bogota Trust Company, New York, New York, proposed acquisition of certain assets and assumption of certain liabilities of the 750 Third Avenue, New York, New York, branch of Key Bank of New York, Albany, New York -- report on competitive factors. Submitted, May 12, 1993.
Atlanta	Bank of Gwinnett County, Lawrenceville, Georgia, proposed purchase of the assets and assumption of the deposit and other liabilities of the 2230 Scenic Highway, Snellville, Georgia, office of Button Gwinnett National Bank, Snellville, Georgia -- report on competitive factors. Submitted, May 10, 1993.
New York	Bankers Savings, Perth Amboy, New Jersey, proposed acquisition of certain assets and assumption of certain liabilities of Provident Savings Bank, Jersey City, New Jersey -- report on competitive factors. Submitted, May 10, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Chemical Bank Florida (Savings Bank), Palm Beach, Florida, proposed merger with Chemical International Banking Corporation, Miami, Florida -- report on competitive factors. Submitted, May 10, 1993.
Dallas	Citizens Bank of Texas, N.A., New Waverly, Texas, proposed acquisition of the Huntsville branch of Lufkin Federal Savings & Loan Association, Lufkin, Texas -- report on competitive factors. Submitted, May 12, 1993.
Minneapolis	First Bank, N.A., Minneapolis, Minnesota, proposed merger with Marquette Bank Minneapolis, N.A. -- report on competitive factors. Submitted, May 11, 1993.
Kansas City	First Bank of Gladstone, Gladstone, Missouri, proposed merger with The Bank of St. Joseph, St. Joseph, Missouri -- report on competitive factors. Submitted, May 10, 1993.
Kansas City	FirstBank of Academy Park, Lakewood, Colorado, proposed merger with FirstBank of Colorado, National Association, Littleton, Colorado, and FirstBank at Wadsworth / Coal Mine, National Association -- report on competitive factors. Submitted, May 11, 1993.
Kansas City	FirstBank of Erie, Erie, Colorado, proposed merger with FirstBank of Longmont, National Association, Longmont, Colorado -- report on competitive factors. Submitted, May 11, 1993.
Kansas City	Hilltop National Bank, Casper, Wyoming, proposed merger with Mountain Plaza National Bank -- report on competitive factors. Submitted, May 11, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Howard State Bank, Howard, Kansas, proposed acquisition of the assets and assumption of the liabilities of the Cedar Vale branch of Chisolm Trail State Bank, Wichita, Kansas -- report on competitive factors. Submitted, May 10, 1993.
Dallas	International Bank of Commerce, Brownsville, Texas, proposed purchase of the assets and assumption of the liability to pay deposits made in the Harlingen, Texas, branch of International Bank of Commerce, Laredo, Texas -- report on competitive factors. Submitted, May 11, 1993.
Chicago	Lakeside Bank, Chicago, Illinois, proposed merger with LB Acquisition Bank -- report on competitive factors. Submitted, May 12, 1993.
St. Louis	National Commerce Bancorporation, Memphis, Tennessee, proposed acquisition of First Federal Savings Bank, Belzoni, Mississippi -- report on competitive factors. Submitted, May 14, 1993.
Philadelphia	Peoples National Bank of Central Pennsylvania, State College, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of the Milesburg branch in Centre County of Mellon Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, May 13, 1993.
Philadelphia	Russell National Bank, Lewiston, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of the Allensville branch in Mifflin County of Mellon Bank, N.A., -- report on competitive factors. Submitted, May 13, 1993.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, May 14, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, May 14, 1993.
Chicago	Cole-Taylor Financial Group, Inc., Northbrook, Illinois -- extension to August 14, 1993, to engage de novo in credit related insurance through Cole Taylor Life Insurance Company, Inc., Wheeling, Illinois. Granted, May 14, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, california -- extension to divest certain property. Granted, May 11, 1993.
Chicago	Peoples State Bank of Mansfield, Mansfield, Illinois -- extension to July 16, 1993, to establish a branch at 502-504 East Oak Street, Mahomet, Illinois. Granted, May 13, 1993.
Chicago	Shelby County Bancorp, Inc., Shelbyville, Illinois -- extension to September 9, 1993, to acquire Bank of Findlay, Findlay, and by the Shelby County State Bank, Shelbyville, to merge with Bank of Findlay. Findlay, Illinois. Granted, May 14, 1993.
Richmond	Wachovia Corporation, Winston-Salem, North Carolina - extension to August 11, 1993, to acquire Southeast Switch, Inc., Maitland, Florida. Granted, May 11, 1993.

MEMBERSHIP

Chicago	Community Bank of Elmhurst, Elmhurst, Illinois -- to become a member of the Federal Reserve System. Approved, May 14, 1993.
Chicago	First Bank & Trust Co., Glidden, Iowa -- to become a member of the Federal Reserve System. Approved, May 13, 1993.

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

MEMBERSHIP

Chicago Hinsdale Bank and Trust Company, Hinsdale, Illinois -
- to become a member of the Federal Reserve System.
Returned, May 12, 1993.

RESERVE BANK SERVICES

GC Electronic Presentment Services -- operating circular
concerning the terms under which Reserve Banks
would present checks electronically to paying banks
and the terms for check truncation.
Approved, May 14, 1993.

Director, FRBO Federal Reserve Bank of Chicago -- to offer an
account post-sort service at the Des Moines office.
Approved, May 10, 1993.

Director, FRBO Federal Reserve Bank of San Francisco -- to implement
electronic check presentment and truncation
services in the Twelfth District; and modifications
to the existing payor bank services.
Approved, May 10, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Fleet Financial Group,
Inc., Providence, Rhode
Island - 4(c)(8)
notification to transfer Fleet
Factors Corporation, New York,
New York from Fleet Bank of New York,
Albany, New York, to Fleet Financial
Group, Inc., Providence, Rhode Island

Federal Register
Not Yet Established

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

Application

NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

ONBANCorp, Inc., Syracuse, New York, to acquire Franklin First Savings Bank, Wilkes-Barre, Pennsylvania, the wholly-owned subsidiary of Franklin First Financial Corp., Wilkes-Barre, Pennsylvania, a savings and loan holding company that has applied to become a bank holding company in connection with the proposed acquisition.1/

6/7/93

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 May 15, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Growth Bank 1500 Route 202 Basking Ridge, N.J. 070920	Satisfactory	December 8, 1992

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

- 1) Meridian Bank, Reading, PA to merge with Commonwealth Bank, Williamport, PA, pursuant to § 18(c) of FDI Act and to establish branches, pursuant to § 9 of FR Act.

Newspaper comment period expires: 6/7/93

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

- 1) Meridian Bancorp, Inc., Reading, PA to merge with Commonwealth Bancshares Corp., Williamsport, PA, pursuant to § 3(a)(5) of BHC Act.

Newspaper comment period expires: 6/7/93
Fed. Regist. com. period expires: 6/10/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

- 1) Meridian Bancorp, Inc., Reading, PA to engage in community development activities, through Commonwealth Bancshares Community Development Corporation, Williamsport, PA, pursuant to § 4(c)(8) of the BHC Act and § 225.25(b)(6) of Regulation Y.

Fed. Register comment period expires: 6/10/93

- 2) Meridian Bancorp, Inc., Reading, PA to underwrite credit life and accident and health insurance, through Susquehanna Life Insurance Company, pursuant to § 4(c)(8) of the BHC Act and § 225.25(b)(8) of Regulation Y.

Fed. Register comment period expires: 6/10/93

- 3) Meridian Bancorp, Inc., Reading, PA to provide employee benefit consulting services, through Commonwealth Employer Services, Inc., Williamsport, PA, pursuant to § 4(c)(8) of the BHC Act and § 225.23(a)(3) of Regulation Y.

Fed. Register comment period expires: 6/10/93

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

- 1) Meridian Bank, Reading, PA to invest an additional \$15.2 million in bank premises, pursuant to § 24(a) of FRA, in connection with its proposed merger with Commonwealth Bank, Williamsport, PA.

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 14, 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 15, 1993**

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

Received OAKAR notice from Fifth Third Bancorp, Cincinnati, Ohio, on May 13, 1993, to merge Shelby County Savings Bank, FSB, Shelbyville, Indiana, with and into The Fifth Third Bank of Southeastern Indiana, Greensburg, Indiana.

* June 12, 1993

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

NONE

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

Received notice from Society Corporation, Cleveland, Ohio, on May 12, 1993, of its intent to engage in real property leasing activities and commercial loan transactions pursuant to Sections 225.25(b)(5) and 225.25(b)(1) of Regulation Y through a wholly-owned subsidiary, Society Equipment Leasing Company.

Not Yet Known #

Received Section 4(c)(8) application from Fifth Third Bancorp, Cincinnati, Ohio, on May 12, 1993, to acquire Shelby County Bancorp, Shelbyville, Indiana.

* Not Yet Known #

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(May 14, 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 14, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

WesBanco Bank, Wheeling
Bank Plaza
Wheeling, West Virginia 26003
(304) 234-9000
Rating: Satisfactory
Exam Date: February 8, 1993

Huntington State Bank
Huntington, Ohio 43001
(614) 924-2911
Rating: Outstanding
Exam Date: February 16, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Tazewell County, Tazewell, Virginia, for permission to establish a branch at the intersection of Market Street and Hillsboro Drive in the Four Way Section of Tazewell, Virginia.*	5-28-93
First Virginia Bank-Southwest, Roanoke, Virginia, for permission to establish a branch at 3730 Knollridge Road, Salem, Virginia.*	6-10-93
F & M Bank-Winchester, Winchester, Virginia, to purchase substantially all of the assets and assume certain liabilities of The Farmers and Merchants National Bank of Hamilton, Hamilton, Virginia.*	6-11-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc., Falls Church, Virginia, to acquire United Southern Bank of Morristown, Morristown, Tennessee.*	6-4-93**

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending May 17, 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 Fidelity Bank P. O. Box 27602 Richmond, Virginia 23261	4-9-93	Needs improvement.
The Bank of Monroe P. O. Box 219 Union, West Virginia 24983	4-9-93	Satisfactory.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 14, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama To convert its thrift subsidiary, SouthTrust Bank, FSB, Concord, North Carolina, to a state chartered commercial bank, pursuant to 3(a)(3) of the Bank Holding Company Act.	Not yet available*
East Ridge Bancshares, Inc. East Ridge, Tennessee Change in control by James Edward Watkins to acquire an additional 1.08 percent of the outstanding shares of common stock. The acquisition will increase Mr. Watkin's ownership to 26.03 percent.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 14, 1993

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

Application

Mountain Holding Corporation
Tucker, Georgia

Request for waiver of the application
requirement under Section 3(a)(3) of
the Bank Holding Company Act for the
proposal to acquire the charter, assets,
and liabilities of the Norcross, Georgia
location of Button Gwinnett National Bank
via merger with and into Mountain National
Bank, Tucker, Georgia.

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>
Bank of Nashville Post Office Drawer 3376 Nashville, Tennessee 37219 (615)271-2000	Satisfactory	01-25-93
Prime Bank Post Office Box 460 Boynton Beach, Florida 33425 (407)737-7660	Outstanding	01-25-93
Georgia Bank and Trust Company Post Office Box 813000 Martinez, Georgia 30917 (706)863-2583	Satisfactory	02-01-93
SouthTrust Bank of Marion County Post Office Box 1547 Hamilton, Alabama 35570 (205)921-7886	Outstanding	02-08-93

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 - **
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 - **
Membership	Bank One, Peoria Peoria, Illinois To become a member of the Federal Reserve System*	N - 6-11-93

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-1	First Bancorporation, Inc. Sparta, Wisconsin First Bank of Sparta Sparta, Wisconsin*	FR - 5-6-93 N - 5-12-93
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 - 5-18-93
CoC-HC	Farmers National Bancorp, Inc. Geneseo, Illinois William Hanford Trust	FR - 5-19-93 N - **
Y-1	First Community Financial Corporation Elgin, Illinois First Community Bank (in organization) Elgin, Illinois*	FR - 5-28-93 N - 5-24-93
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 - 6-4-93 N - **
CoC	Corydon Bancorporation Corydon, Iowa Terry N. Jost & James C. Davison	FR - ** N - 5-20-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Firststar Corporation Milwaukee, Wisconsin Athens Bancorp, Inc. Wausau, Wisconsin Bank of Athens Wausau, Wisconsin*	FR - ** N - **
Y-2	F.W.S.F. Corp. Milwaukee, Wisconsin Athens Bancorp, Inc. Wausau, Wisconsin Bank of Anthens Wausau, Wisconsin*	FR - ** N - **
Y-1	Montgomery Bancshares, Inc. Montgomery, Illinois Bank of Montgomery Montgomery, Illinois*	FR - ** N - **
Y-2	J. E. Coonley Company Hampton, Iowa Sheffield Savings Bank Sheffield, Iowa*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	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	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)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - 6-1-93
4(c)(8)	Principal National Bancorp Pontiac, Illinois Make, acquire or service loans or other extensions of credit for the company's account or for the account of others	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Huxley Bancorp Huxley, Iowa Making and servicing of loans	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
RoS	Corydon Bancorporation Corydon, Iowa To redeem 861 shares of voting common stock and 1,500 shares of nonvoting preferred 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 14, 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>
-State Bank of Freeport 50 West Douglas Street, Box 30 Freeport, Illinois 61032 (815) 235-5151	1/25/93	O
-Chelsea State Bank 305 South Main Street, Box 10 Chelsea, Michigan 48118 (313) 475-1355	2/01/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING May 14, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 5(d)(3) application by First Staunton Bancshares, Inc., Staunton, Illinois for its subsidiary, The First National Bank of Staunton, Staunton, Illinois to merge with Benld Loan Association, Benld, Illinois	6-12-93

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Marked Tree Bancshares, Inc., Marked Tree, Arkansas by John A. Brunner, Jr.	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
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 14, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
The Citizens Bank	P. O. Box 2156 Batesville, Arkansas 72503	2-01-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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Norwest Corporation Mpls, MN To acquire, via merger, 100% of the voting shares of M&D Holding Company, Spring Lake Park, MN*	5-28-93 (Federal Register)
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Dakota Bancorp, Inc. Watertown, SD To acquire 100% of the voting shares of the Bank of South Dakota, Watertown, SD*	6-4-93 (Newspaper)
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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*	6-4-93 (Newspaper)
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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*	6-4-93 (Newspaper)
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* 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*	6-4-93
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

Walker Ban Co.,
Walker, MN
To redeem 10.7% of its
voting shares

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending May 14, 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
Liberty State Bank Satisfactory 176 Snelling Avenue N. P. O. Box 64075 St. Paul, MN 55118-0075 (612) 646-8681	January 11, 1993	

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Citizens State Bank, Polk, Nebraska, for prior approval to become a member of the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Dennis C. Romero, Taos, New Mexico, for prior approval to increase his proportionate ownership interest in Centinel Bank Shares, Inc., Taos, New Mexico, from 21.6 percent to 28.61 percent, respectively.	May 19, 1993
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.*	May 24, 1993
Pinnacle Bancorp, Inc., Central City, Nebraska, for prior approval to acquire 100 percent of the voting shares of Centennial Bancorporation, Inc., Thermopolis, Wyoming.*	May 24, 1993
Lansing Financial Corporation, Lansing, Kansas, for prior approval to become a bank holding company through the acquisition of at least 80 percent of the voting shares of The First State Bank of Lansing, Lansing, Kansas.*	May 28, 1993
Aspen Bancshares, Inc., Aspen, Colorado, for prior approval to acquire 100 percent of the voting shares of Centennial Savings Bank, F.S.B., Durango, Colorado.*	June 1, 1993
Rice Insurance Agency, Strasburg, Colorado, for prior approval to acquire 91.1 percent of the voting shares of The Byers State Bank, Byers, Colorado.*	June 1, 1993

Federal Reserve Bank of Kansas City

Roger A. Brown, Arkansas City, Kansas, for prior approval to retain 17.47 percent of the outstanding shares of HNB Corporation, Arkansas City, Kansas.

Not Available

Carbon County Holding Company, Englewood, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of Rawlins Bancorporation, Inc., Denver, Colorado.

Not Available

First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of First National Bank, Norfolk, Nebraska.*

Not Available

CCB Corporation, Kansas City, Missouri, for prior approval to acquire 45 percent of Acquisition Corporation, Leawood, Kansas, which owns 51.54 percent of Leavcorp, Inc., Leavenworth, Kansas, a bank holding company owning 93.08 percent of the voting shares of The Leavenworth National Bank & Trust Co., Leavenworth, Kansas.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Chambanco, Inc., Chambers, Nebraska, for prior approval to engage de novo in the making and servicing of loans.

Not Available

Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to acquire 100 percent of the voting shares of Mountain Parks Data Corporation, Golden, Colorado.*

Not Available

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

APPLICATION

Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to redeem 17 percent of its own voting common stock.	Not Available
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Clayco Bancshares, Inc., Kansas City, Missouri, for prior approval to redeem 43.5 percent of its own voting common stock.	Not Available
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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 10, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application received from
Texas City Bank, Texas City, TX (currently Texas
City Bank, N.A.) to become a member of the Federal
Reserve System

N/A

*Section 9 application received from
First Bank Pearland, Pearland, TX (currently First
National Bank of Pearland) to become a member of the
Federal Reserve System

N/A

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
William Osborn Barrett and Marcus Barrett, San Antonio,
TX, to acquire an interest in Stone Oak Bancshares, Inc.,
San Antonio, TX
(Previously reported during the week of 3-22-93)

93/05/26

Change in Control Notice by
Herbert Dean Smith, Bonham, TX, to acquire an
interest in Wolfe City Bancshares, Inc.,
Wolfe City, TX

N/A

Change in Control Notice by
Ernest Hulon Bay and Edward Earl Bay, Anderson, TX,
to acquire an interest in First Anderson Bancshares,
Inc., Anderson, 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 10, 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 5/14/93

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Application

Comment Period Ending Date

John B. Joseph, Orange, California, to acquire an additional 2.3190 percent of West Coast Bancorp, Orange, California.

Newspaper: Not available

Fed. Reg.: 5/25/93

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.

Newspaper: Not available

Fed. Reg.: 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.

Newspaper: 6/01/93

Fed. Reg.: 6/07/93

David F. Bolger, Ridgewood, New Jersey, to acquire up to 100 percent of S&S Holding Company, Boise, Idaho.

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

Banque Nationale de Paris, Paris, France, to engage de novo in financial advisory services through its subsidiary, Banexi International Financial Services (North America) Corporation, New York, New York.

Fed. Reg.: 6/07/93

First Interstate Bancorp, Los Angeles, California, to acquire 100 percent of First Interstate Trust Company of New York, New York, New York.

Fed. Reg.: Not available

* Subject to CRA

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

Week ending 5/14/93

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 14, 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>
Barnes Banking Co.	33 South Mail Street Kaysville, Utah 84037 (801) 544-3424	03/22/93	Satisfactory

* 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.