

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 21
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 22, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Home Ownership and Equity Protection Act of 1993,
S. 924, -- statement by Governor Lindsey before the
Senate Committee on Banking, Housing, and Urban
Affairs, May 19, 1993.
Authorized, May 17, 1993.

BANK HOLDING COMPANIES

Bank South Corporation, Atlanta, Georgia -- to engage
in securities and securities-related activities
through Bank South Securities Corporation.
Approved, May 19, 1993.

CBT Corporation, Paducah, Kentucky, and Citizens Bank
and Trust Company -- to purchase certain assets and
assume certain liabilities of three branches of
Security Trust Federal Savings & Loan Association,
Knoxville, Tennessee.
Approved, May 17, 1993.

Chemical Banking Corporation, New York, New York --
to engage de novo, to a limited extent, in
underwriting and dealing in debt securities through
Chemical Securities Inc.
Permitted, May 17, 1993.

First Colonial Bankshares Corporation, Chicago,
Illinois -- to acquire Hi-Bancorp, Inc., Highwood;
the Bank of Highwood; GNP Bancorp, Inc., Mundelein,
Illinois, and New Century Bank.
Denied, May 17, 1993.

First Union Corporation, Charlotte, North Carolina --
to acquire First American Metro Corp., McLean,
Virginia, and First American Bank of Virginia; and
First American Bank of Maryland, Silver Spring,
Maryland.
Approved, May 20, 1993.

BANK MERGERS

Chemical Bank, New York, New York -- to merge with
Texas Commerce Banks, Newark, Delaware.
Approved, May 17, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Country Hill Bank, Lenexa, Kansas -- cease and desist order issued jointly by the Board of Governors and the Office of the State Bank Commissioner of the State of Kansas.
Announced, May 19, 1993.

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

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

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish offsite electronic facilities at Shoprite Supermarkets Inc., 2795 Richmond Avenue, Staten Island, New York, and Mount Sinai Medical Center, Klingenstein Clinical Center, 1450 Madison Avenue, New York, New York. Approved, May 19, 1993.
Richmond	Commerce Bank of Virginia, Richmond, Virginia -- to establish a branch at U.S. Route 250 at Centerville, Manakin Sabot, Virginia. Approved, May 17, 1993.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- to establish an electronic funds transfer facility inside the Sheetz Convenience Store at the intersection of Route 11 and Route 42, Woodstock, Virginia. Approved, May 19, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1093 State Route 28 Bypass, Milford, Ohio. Approved, May 21, 1993.

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

BANK BRANCHES. DOMESTIC

Richmond	First Virginia Bank, Falls Church, Virginia -- to establish a branch at 1490 Point Village Center, Reston, Virginia. Approved, May 17, 1993.
Chicago	Lapeer County Bank & Trust Co., Lapeer, Michigan -- to establish a branch at 6002 N. Lapeer Road, North Branch, Michigan. Approved, May 21, 1993.
Chicago	Royal American Bank, Inverness, Illinois -- to establish a branch at 1000 Tower Lane, Bensenville, Illinois. Approved, May 21, 1993.
Richmond	State Bank of the Alleghenies, Covington, Virginia -- to establish a branch at the intersection of U.S. Route 220 and Kingtown Lane, Hot Springs, Virginia. Approved, May 21, 1993.

BANK HOLDING COMPANIES

Kansas City	ANB Bankcorp, Inc., Bristow, Oklahoma -- to acquire certain assets and assume certain liabilities of the Tulsa 41st branch of Cimarron Federal Savings Association, Muskogee, Oklahoma. Approved, May 21, 1993.
Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- to acquire Wausau Financial Corporation, Wausau, Wisconsin, and Citizens Bank & Trust. Approved, May 19, 1993.
Director, BS&R	Banc One Corporation, Columbus, Ohio -- relief from certain commitments contained in Board's order dated March 25, 1991. Granted, May 19, 1993.

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

BANK HOLDING COMPANIES

Richmond	BB&T Financial Corporation, Wilson, North Carolina -- proposal that Branch Banking and Trust Company acquire certain assets and assume certain liabilities of nine branches of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, North Carolina. Approved, May 18, 1993.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- proposal that Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma, acquire certain assets and assume certain liabilities of the South Lewis branch in Tulsa, Oklahoma, and the Batesville, Oklahoma, branch of Cimarron Federal Savings Association, Muskogee, Oklahoma. Approved, May 21, 1993.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- proposal that the nonbanking activities of Superior Federal Bank, Federal Savings Bank, Fort Smith, Arkansas, be expanded by Superior purchasing certain assets and assuming certain liabilities of 18 branches of Cimarron Federal Savings Association, Muskogee, Oklahoma. Approved, May 21, 1993.
Richmond	CCB Financial Corporation, Durham, North Carolina -- proposal that Central Carolina Bank, Durham, North Carolina, acquire certain assets and assume certain liabilities of ten branches of 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro, North Carolina. Approved, May 18, 1993.
New York	Citicorp, New York, New York -- determination that Colby H. Chandler may continue to serve on the board of directors of Citicorp, while also serving on the board of directors of Ford Motor Company, Dearborn, Michigan. Granted, May 21, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Continental Security Bancshares, Inc., Springfield, Missouri -- to acquire Deepwater State Bank, Deepwater, Missouri. Withdrawn, May 19, 1993.
St. Louis	First Trust Financial Corporation, Clinton, Kentucky -- to acquire First National Bank of Clinton. Approved, May 18, 1993.
St. Louis	First Trust Financial Corporation, Clinton, Kentucky -- proposal that First National Bank of Clinton purchase the assets and assume certain liabilities of the Hickman, Fulton, and Clinton, Kentucky, branches of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee. Approved, May 18, 1993.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that Dominion Bank of Washington, N.A., Washington, D.C., acquire certain assets and assume certain liabilities of the Washington, D.C., office of Meritor Savings, F.A., Winter Haven, Florida. Approved, May 21, 1993.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Florida, Jacksonville, Florida, merge with Meritor Savings, F.A., Winter Haven, Florida. Approved, May 21, 1993.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that Dominion Bank of Maryland, N.A., Rockville, Maryland, acquire certain assets and assume certain liabilities of the Maryland office of Meritor Savings, F.A., Winter Haven, Florida. Approved, May 21, 1993.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that Dominion Bank, N.A., Roanoke, Virginia, acquire certain assets and assume certain liabilities of the Virginia offices of Meritor Savings, F.A., Winter Haven, Florida. Approved, May 21, 1993.

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

BANK HOLDING COMPANIES

New York	KeyCorp, Albany, New York -- to acquire Key Bank of Colorado, successor to Home Federal Savings Bank, Fort Collins, Colorado, and to exercise an option to purchase additional shares. Approved, May 19, 1993.
Kansas City	Lake Bancshares Corporation, Langley, Oklahoma -- to acquire certain assets and assume certain liabilities of the Collinsville, Oklahoma, branch of Cimarron Federal Savings Association, Muskogee, Oklahoma. Approved, May 21, 1993.
Dallas	Netex Bancorporation, Pittsburg, Texas -- to acquire First State Bank. Approved, May 21, 1993.
GC	State First Financial Corporation, Texarkana, Arkansas -- determination that sale of real estate parcel by SFFC constitutes effective divestiture. Granted, May 21, 1993.

BANK PREMISES

Richmond	Central Virginia Bank, Powhatan, Virginia -- investment in bank premises. Approved, May 21, 1993.
Cleveland	Commercial Bank, Delphos, Ohio -- investment in bank premises. Approved, May 17, 1993.
Atlanta	Dadeland Bank, Miami, Florida -- investment in bank premises. Approved, May 18, 1993.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- investment in bank premises. Approved, May 20, 1993.
San Francisco	Guardian State Bank, Salt Lake City, Utah -- investment in bank premises. Approved, May 18, 1993.

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

BANKS, STATE MEMBER

Dallas	State Bank & Trust Company, San Antonio, Texas -- payment of a dividend. Approved, May 21, 1993.
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CAPITAL STOCK

Chicago	Corydon Bancorporation, Corydon, Iowa -- redemption of shares. Returned, May 18, 1993.
Minneapolis	Walker Ban Co., Walker, Minnesota -- redemption of shares. Returned, May 17, 1993.

CHANGE IN BANK CONTROL

Kansas City	Citadel Bancorporation, Colorado Springs, Colorado -- change in bank control. Permitted, May 20, 1993.
Dallas	Citizens Bancshares, Inc., Crosbyton, Texas -- change in bank control. Permitted, May 21, 1993.
Chicago	Corydon Bancorporation, Corydon, Iowa -- change in bank control. Returned, May 18, 1993.
Atlanta	First State Bancshares of Blakely, Blakely, Georgia - - change in bank control. Permitted, May 19, 1993.
Atlanta	Middle Georgia Bankshares, Inc., Unadilla, Georgia -- change in bank control. Permitted, May 17, 1993.
Dallas	Red River Financial Corporation, Detroit, Texas -- change in bank control. Permitted, May 21, 1993.
Kansas City	Rimco, Inc., Rangley, Colorado -- change in bank control. Permitted, May 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	Bank of Kerrville, Kerrville, Texas, proposed merger with First National Bank of Kerrville -- report on competitive factors. Submitted, May 19, 1993.
Chicago	Bank of Montgomery, Montgomery, Illinois, proposed merger with Montgomery Interim Bank -- report on competitive factors. Submitted, May 18, 1993.
San Francisco	Bank U.S.A., N.A., Kihei, Hawaii, proposed purchase and assumption of four branches of First Hawaiian Bank, Honolulu, Hawaii -- report on competitive factors. Submitted, May 18, 1993.
Richmond	Branch Banking and Trust Company, Wilson, North Carolina, proposed merger with Edenton Bank, Edenton, North Carolina -- report on competitive factors. Submitted, May 17, 1993.
Atlanta	Brent Banking Company, Brent, Alabama, proposed purchase of certain assets and assumption of certain liabilities of the Woodstock, Alabama, and Centreville, Alabama, branches of The Peoples Bank, Elba, Alabama -- report on competitive factors. Submitted, May 17, 1993.
Atlanta	Chase Manhattan Bank of Florida, Tampa, Florida, proposed merger with Chase Bank International, Miami, Florida -- report on competitive factors. Submitted, May 19, 1993.
Kansas City	First Commercial Bank, SSB, Lawton, Oklahoma, proposed merger with First Financial Savings and Loan Association -- report on competitive factors. Submitted, May 17, 1993.
New York	First Fidelity Bank, National Association, Newark, New Jersey, proposed acquisition of certain assets and assumption of certain liabilities of The Dime Savings Bank of New Jersey, Somerset, New Jersey -- report on competitive factors. Submitted, May 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank and Trust Company of Columbus -- Columbus, Nebraska, proposed acquisition of the assets and assumption of the liabilities of Republic Bank of Nebraska -- report on competitive factors. Submitted, May 17, 1993.
St. Louis	First National Bank of Clinton, Clinton, Kentucky, proposed purchase of certain assets and assumption of certain liabilities of the Clinton, Kentucky, branch of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee -- report on competitive factors. Submitted, May 19, 1993.
St. Louis	First National Bank of Clinton, Clinton, Kentucky, proposed purchase of certain assets and assumption of certain liabilities of the Fulton and Hickman, Kentucky, branches of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee -- report on competitive factors. Submitted, May 19, 1993.
St. Louis	First National Bank of Clinton, Clinton, Kentucky, proposed merger with Clinton Interim National Bank -- report on competitive factors. Submitted, May 19, 1993.
New York	Hudson United Bank, Union City, New Jersey, proposed acquisition of certain assets and assumption of certain liabilities of Pilgrim State Bank, Cedar Grove, New Jersey -- report on competitive factors. Submitted, May 19, 1993.
San Francisco	Key Bank of Washington, Tacoma, Washington, proposed merger with Northwestern National Bank, Port Angeles, Washington -- report on competitive factors. Submitted, May 18, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Liberty Bank of Pensacola, Florida -- proposed purchase of certain assets and assumption of the deposit liabilities of the Century, Florida, branch of Liberty Bank of Fort Walton Beach, Florida -- report on competitive factors. Submitted, May 17, 1993.
Kansas City	Metropolitan Federal Bank, FSB, Fargo, North Dakota, proposed merger with Eureka Savings Bank, Eureka, Kansas -- report on competitive factors. Submitted, May 18, 1993.
Atlanta	NationsBank of Florida, N.A., Tampa, Florida, proposed merger with NationsBank International Miami, Miami, Florida -- report on competitive factors. Submitted, May 19, 1993.
New York	Pilgrim State Bank, Cedar Grove, New Jersey, proposed merger with The Ramapo Bank, Wayne, New Jersey -- report on competitive factors. Submitted, May 20, 1993.
Cleveland	Smithfield State Bank, Smithfield, Pennsylvania, proposed merger with the Point Marion branch of Huntington National Bank of Pennsylvania, Uniontown, Pennsylvania -- report on competitive factors. Submitted, May 18, 1993.
Cleveland	Society National Bank, Cleveland, Ohio, proposed merger with Society Bank & Trust, Toledo, Ohio -- report on competitive factors. Submitted, May 19, 1993.
Richmond	Southern National Bank of Lumberton, Lumberton, North Carolina, proposed merger with East Coast Savings Bank, S.S.B., Goldsboro, North Carolina -- report on competitive factors. Submitted, May 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	SouthTrust Bank of Southwest Florida, National Association, Cape Coral, Florida, proposed merger with The National Bank of Lee County, Fort Myers, Florida -- report on competitive factors. Submitted, May 17, 1993.
Cleveland	Star Bank, N.A., Ironton, Ohio; Tri-State; Star Bank, N.A., Hillsboro, Hillsboro; Star Bank, N.A., Troy, Troy; Star Bank, Preble County, Eaton; Star Bank, N.A., Sidney; Sidney; and Star Bank, Central Ohio, Columbus, Ohio, proposed merger with Star Bank, N.A., Cincinnati, Ohio -- report on competitive factors. Submitted, May 18, 1993.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, May 20, 1993.
Richmond	Eagle Financial Services, Inc., Berryville, Virginia -- extension to August 21, 1993, to engage in community development activities. Granted, May 21, 1993.
Richmond	Easton Bancorp, Inc., Easton, Maryland -- extension to August 13, 1993, to acquire Easton Bank & Trust Company. Granted, May 17, 1993.
Cleveland	Fidelity Bancorp, Inc., Pittsburgh, Pennsylvania -- extension to August 24, 1993, to acquire Fidelity Savings Bank. Granted, May 19, 1993.
St. Louis	PNC Bank, Kentucky, Inc. (formerly Citizens Fidelity Bank and Trust Company), Louisville, Kentucky -- extension to August 13, 1993, to establish a branch at the corner of U.S. 42 and KY 22. Granted, May 19, 1993.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
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REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- minutes of the meeting on March 23, 1993. Published, May 21, 1993.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Daniel Young -- notice of intent to prohibit, notice of charges and of hearing, and notice of assessment of a civil money penalty against Mr. Young, a former institutional-affiliated party of Manufacturers Hanover Trust Company (now Chemical Bank).
Announced, May 10, 1993.

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

BANK HOLDING COMPANIES

Chicago	Continental Bank Corporation, Chicago, Illinois -- to engage de novo in the provision of asset management services through Repechage Partners Ltd. Returned, May 14, 1993.
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EXTENSIONS OF TIME

Chicago	Comerica Incorporated, Detroit Michigan -- extension to August 28, 1993, to acquire Nasher Financial Corporation, Dallas, Texas, NorthPark National Corporation, and NorthPark National Bank of Dallas. Granted, May 14, 1993.
Chicago	Comerica Texas Incorporated, Detroit, Michigan -- extension to August 28, 1993, to acquire Nasher Financial Corporation, Dallas, Texas, NorthPark National Corporation, and NorthPark National Bank of Dallas. Granted, May 14, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

Federal Register
Not Yet Established

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

Application

NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution	Examination Date	Rating*
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NONE

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Corporacion Bancaria de Espana, S.A., Madrid, Spain, to become a bank holding company in connection with its acquisition of 69.2 percent of the shares of Banco Exterior de Espana, S.A., Madrid, Spain, a bank holding company with respect to Extebank, Stony Brook, New York. 1/

6/18/93 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

U.S. Trust Corporation, New York, New York, to acquire all of the issued and outstanding stock of CTMC Holding Company, its subsidiary, Capital Trust Management Company, and its subsidiary, Capital Trust Company, all of Portland, Oregon, and engage in trust company and investment advisory activities.

N/A

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 22, 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 21, 1993

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
United Bank of Philadelphia 714 Market Street Philadelphia, PA 19106	2/1/93	Outstanding

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending May 22, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

Received OAKAR application from PNC Bank Corp., Pittsburgh, Pennsylvania, on May 20, 1993, to acquire Gateway Federal Savings Bank, Cincinnati, Ohio. * Not Yet Known #

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. June 9, 1993

Received Section 4(c) (8) application from Fifth Third Bancorp, Cincinnati, Ohio, on May 12, 1993, to acquire Shelby County Bancorp, Shelbyville, Indiana. * June 14, 1993

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(May 21, 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 21, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Union Bank and Trust Company, Bowling Green, Virginia, to acquire the Manquin, Virginia, branch of Dominion Bank, N.A., Roanoke, Virginia.*	6-11-93
Central Virginia Bank, Powhatan, Virginia, to establish a branch at 4901 Millridge Parkway, East, Midlothian, Virginia.*	6-15-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
F & M National Corporation, Winchester, Virginia, to merge with First National Bankshares, Inc., Emporia, Virginia.*	6-16-93
FB&T Financial Corporation, Fairfax, Virginia, to become a bank holding company through the acquisition of Fairfax Bank & Trust Company, Fairfax, Virginia.*	6-16-93

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.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending May 21, 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>
The Bank of Tidewater 1548 Laskin Road Virginia Beach, Virginia 23451	3-1-93	Satisfactory
Bank of McKenney Post Office Box 370 McKenney, Virginia 23872	3-8-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 21, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Bank, N.A. Anniston, Alabama To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act, and Section 208.4 of Regulation H. The bank will then be known as Central Bank and relocate to Trussville, Alabama.	Not yet available*
SouthTrust Bank of West Florida St. Petersburg, Florida To establish a branch located at 204 S. Kings Avenue, Brandon, Florida.	06-07-93*
Georgia First Bank Gainesville, Georgia To establish a branch located at the intersection of Limestone Parkway and Cleveland Highway, Gainesville, Georgia, to be known as Limestone Parkway Branch.	06-11-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To merge with Charter Banking Corp., St. Petersburg, Florida, and thereby directly acquire First Gulf Bank, Gulfport, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 21, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Mitchellette Enterprises, Inc. Palm Beach, Florida Along with Palm Beach Investment Enterprises, Inc., Palm Beach, Florida, 1-BHC formation, Governors Bank Corporation, West Palm Beach, Florida, and thereby indirectly acquire its subsidiary bank, Governors Bank, West Palm Beach, Florida.	Not yet available*
Commerce Corporation St. Francisville, Louisiana Change in control by Jerry Richard Haskin to acquire an additional 24.85 percent. The acquisition will increase Mr. Haskin's ownership to 49.33 percent.	Not yet available*
First Farmers Bancshares, Inc. Portland, Tennessee Change in control notice by Charles Hill Beaty and his wife, Montee Kittrell Beaty, to acquire at least 10 percent of the outstanding shares of common stock of First Farmers Bancshares, Inc., Portland, Tennessee.	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 21, 1993

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

Application

Indian Rocks State Bank
Indian Rocks Beach, Florida
Request for increase in bank premises.

SouthTrust Bank of West Florida
St. Petersburg, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 21, 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
Bank

Rating

Date

None.

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 - **
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 - **
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
Branch/24A	Comerica Bank Detroit, Michigan 6625 Dixie Highway Clarkston, Michigan 10805 Highland Road White Lake Township, Michigan 37750 12 Mile Road Farmington Hills, Michigan*	N - **
Merger	NBD Bank (formerly Midwest Commerce Banking Company) Elkhart, Indiana South Bend, Indiana branch of NBD Bank, N.A., Gary, Indiana*	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	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	FR - 6-7-93 NP - **
CoC-HC	Cascade Bancorporation, Inc. Venice, Florida Delilah Shaw and Cascade Bancorporation, Inc. Voting Trust, Charles Ryan as Trustee	FR - 6-7-93 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
Y-2	Firststar Corporation Milwaukee, Wisconsin Athens Bancorp, Inc. Wausau, Wisconsin Bank of Athens Wausau, Wisconsin*	FR - 6-11-93 N - **
Y-2	F.W.S.F. Corp. Milwaukee, Wisconsin Athens Bancorp, Inc. Wausau, Wisconsin Bank of Anthens Wausau, Wisconsin*	FR - 6-11-93 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	Montgomery Bancshares, Inc. Montgomery, Illinois Bank of Montgomery Montgomery, Illinois*	FR - 6-11-93 N - **
Y-2	J. E. Coonley Company Hampton, Iowa Sheffield Savings Bank Sheffield, Iowa*	FR - ** N - **
Y-1	Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin*	FR - 3-5-93 N - 6-21-93
Y-1	First Security Bancorp, Inc. Elmwood Park, Illinois First Security Trust & Savings Bank Elmwood Park, Illinois*	FR - ** N - **
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Delilah Shaw IRA and Elcho Bancorporation, Inc., Voting Trust, Charles Ryan as Trustee	FR - 6-7-93 NP - **
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Marguerite Sevde and the Estate of Richard Sevde	FR - 6-7-93 NP - **

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 - **
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 - **
4(c)(8)	Huxley Bancorp Huxley, Iowa Making and servicing of loans	FR - 6-14-94
4(c)(8)	Comerica Incorporated Detroit, Michigan Comerica Community Development Corporation Detroit, Michigan	FR - 4-27-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - 2-5-93
Y-4	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	ABN AMRO Bank N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	ABN AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
Ros	The Hampton Banco, Inc. Hampton, Iowa to redeem 6,980 of its preferred shares
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 21, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-First Bank of Berne 102 Main Street Berne, Indiana 46711 (219) 589-2151	2/08/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING May 21, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

*Section 3(a)(3) application by
Mark Twain Bancshares, Inc., St.
Louis, Missouri to acquire Parkway
Financial, Inc., Overland Park,
Kansas

Newspaper: 6-21-93

*Section 4(c)(8) application by
National Commerce Bancorporation,
Memphis, Tennessee to acquire
First Federal Savings Bank, Belzoni,
Mississippi ("Thrift") and thereby
also engage indirectly in the sale,
as agent principal or broker, of
credit insurance, including home
mortgage redemption insurance,
on extensions of credit by Thrift
and that ensures repayment in
the event of death, disability
or involuntary unemployment of
the debtor

Newspaper: 6-18-93

*Section 3(a)(3) application by
Union Planters Corporation, Memphis,
Tennessee to acquire Hogue Holding
Company, Inc., Weiner, Arkansas

Newspaper: 6-19-93

Change in control notification
involving West Tennessee Bancshares,
Inc., Bartlett, Tennessee by West
Tennessee Bancshares, Inc. Employee
Stock Ownership Plan, Bartlett,
Tennessee
(previously reported during the week
of 5-7-93)

Federal Register: 6-1-93

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
(previously reported during the week
of 5-7-93)

6-7-93

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

Application

End of Comment Period

None.

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING May 21, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
City Bank and Trust Company of Moberly	P. O. Box 160 Moberly, Missouri 65270	2-08-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section I - Applications Subject to
Newspaper Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Montana Great Falls, MT To merge with Montana Bank, Billings, MT, and to establish 12 branches in various loca- tions in Montana.	5-17-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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	6-7-93 (Federal Register)
Wisconsin Bancshares, Inc. Newport, MN To acquire, via merger, 100% of the voting shares of Security Bancorporation, Inc., Newport, MN*	Not yet available
Dairyland Bancorp, Inc. Bruce, WI To acquire 100% of the voting shares of Bruce Bancshares, Inc., Bruce, Wisconsin*	Not yet available
The First National Bank of Keewatin Keewatin, MN To acquire 100% of the voting shares of the State Bank of Conger, Conger, MN*	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>
Americana Bank Edina, MN To acquire 100% of the voting shares of the State Bank of Conger, Conger, MN*	Not yet available
Americana Bancorporation of Minnesota, Inc., Edina, MN To indirectly acquire 100% of the voting shares of the State Bank of Conger, Conger, MN*	Not yet available
Keewatin Bancorporation, Inc. Biwabik, MN To indirectly acquire 100% of the voting shares of the State Bank of Conger, Conger, MN*	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 21, 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
Western Bank 100 North Phillips Avenue P. O. Box 1225 Sioux Falls, SD 57101-1225 (605) 335-5300	February 8, 1993	Outstanding

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

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

June 10, 1993

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.*

June 10, 1993

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.*

June 11, 1993

American Bancorp of Oklahoma, Inc.,
Edmond, Oklahoma, for prior approval
to acquire 80 percent of the voting
shares of Texas Guaranty National
Bank, Houston, Texas.*

June 10, 1993

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.*

June 10, 1993

FirstBank Holding Company of Colorado and FirstBank Holding Company ESOP, both of Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank Holding Company of California, Lakewood, Colorado.*

Not Available

Valentine Bancorporation, Valentine, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Valentine, Valentine, Nebraska.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

FNBT Bankshares, Inc., Perry, Oklahoma, for prior approval to engage de novo in listed permissible nonbanking activities through Cherokee Cash Outlet, Inc., Perry, Oklahoma.

Not Available

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>
The Farmers State Bank P.O. Box 304 Mankato, Kansas 66956-0304	02-08-93	05-10-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 17, 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

Change in Control Notice by
James Paul Kimble, El Paso, TX, to acquire an interest
in The Bank of El Paso, El Paso, TX
(Previously reported during the week of 4-26-93)

93/06/02

Change in Control Notice by
Norman Dean Oswald, Duncanville, TX, to acquire an
interest in Metroplex Bancshares, Inc., Dallas, 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 17, 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 5/21/93

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>
First Hawaiian, Inc., Honolulu, Hawaii, to acquire Pioneer Fed BanCorp, Inc., Honolulu, Hawaii. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/24/93
John B. Joseph, Orange, California, to acquire an additional 2.3190 percent of West Coast Bancorp, Orange, California.	<u>Newspaper:</u> 5/27/93 <u>Fed. Reg.:</u> 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.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 6/01/93
David F. Bolger, Ridgewood, New Jersey, to acquire up to 100 percent of S&S Holding Company, Boise, Idaho.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 6/09/93
Albert J. Brauer, Florence, Oregon, to increase ownership from 9.998 percent to 10.097 percent of Oregon Pacific Banking Company, Florence, Oregon.	<u>Newspaper:</u> 6/08/93 <u>Fed. Reg.:</u> 6/16/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bancorp, Los Angeles, California, to acquire 100 percent of First Interstate Trust Company of New York, New York, New York.	<u>Fed. Reg.:</u> 6/21/93
U.S. Bancorp, Portland, Oregon, to engage <u>de novo</u> , directly, in data processing activities.	<u>Fed. Reg.:</u> Not available

* Subject to CRA

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

Week ending 5/21/93

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 21, 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>
Utah Independent Bank	55 S. State Street Salina, UT 84654 (801) 529-7459	4/02/93	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.