

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 22
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 29, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Federal Reserve's role in the government's anti-money laundering efforts -- statement by Governor LaWare before the House Committee on Banking, Finance and Urban Affairs, May 26, 1993.
Authorized, May 24, 1993.

BANK HOLDING COMPANIES

First Tennessee National Corporation, Memphis, Tennessee -- proposal that Home Federal Bank, F.S.B., Johnson City, Tennessee, merge with First Tennessee Bank National Association, Memphis, Tennessee.

Approved, May 24, 1993.

Huntington Bancshares, Incorporated, Columbus, Ohio, and Huntington Bancshares West Virginia -- to acquire CB&T Financial Corp., Fairmont, West Virginia, and CB&T Clarksburg Corp.

Approved, May 24, 1993.

Rio Blanco Holding Company, Rangely, Colorado -- to acquire Rio Blanco State Bank, and for Rio Blanco to acquire certain assets and assume certain liabilities of the Bank of Rangely Colorado.

Approved, May 26, 1993.

Rockhold BanCorp., Platte City, Missouri -- to acquire Bank of Kirksville, Kirksville, Missouri.

Approved, May 24, 1993.

ENFORCEMENT

First Pacific Bancorp, Inc., Beverly Hills, California -- order of assessment of a civil money penalty against Leonard S. Sands and a cease and desist order against Ada P. Sands, institution-affiliated parties.

Announced, May 27, 1993.

Maryland Bankcorp, Inc., Lexington, Maryland -- written agreement dated May 12, 1993, with the Federal Reserve Bank of Richmond and the Bank Commissioner of the State of Maryland.

Announced, May 26, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Bank holding companies -- to reduce prior approval requirements for holding companies to engage in certain futures commission merchant activities and delegation of additional authority to the Federal Reserve Banks to approve proposals by holding companies to act as futures commission merchants. Announced, May 25, 1993.

Federal Reserve priced services -- to facilitate the implementation of the same-day settlement of checks (Docket R-0727). Approved, May 26, 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

Atlanta Commercial Bank of Florida, Miami, Florida -- to establish a branch at 8888 Coral Way, and 8690 Sunset Drive. Approved, May 24, 1993.

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

BANK BRANCHES, DOMESTIC

Richmond	Crestar Bank, Richmond, Virginia -- to establish a branch at 1980 Rio Hill Center, Charlottesville, Virginia. Approved, May 28, 1993.
New York	European American Bank, Uniondale, New York -- to establish a branch at 120 Broadway, New York, New York. Approved, May 24, 1993.
Richmond	First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 1419 West State Street, Bristol, Virginia. Approved, May 28, 1993.
Atlanta	West Coast Bank, Sarasota, Florida -- to establish a branch at 3700 South Tamiami Trail. Approved, May 24, 1993.

BANK HOLDING COMPANIES

Dallas	ABHC Delaware, Inc., Wilmington, Delaware -- to acquire American National Bank, Corpus Christi, Texas. Approved, May 28, 1993.
New York	Algemene Maatschappij voor Nijverheidskrediet N.V., Antwerp, Belgium, and Kredietbank, N.V., Brussels, Belgium -- to form Kredietbank Global Management, L.P., with Darien Asset Management, Inc., Stamford, Connecticut, and engage in investment advisory and portfolio management activities. Approved, May 24, 1993.
Chicago	Amcore Financial, Inc., Rockford, Illinois -- to engage de novo in investment and financial advisory activities through Amcore Investment Banking, Inc. Permitted, May 28, 1993.
St. Louis	Banc Ed Corp., Edwardsville, Illinois -- to acquire The Bank of Edwardsville. Approved, May 26, 1993.

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

BANK HOLDING COMPANIES

Chicago	Bank of Elmwood, Racine, Wisconsin -- to invest in local projects to create housing and jobs for low and moderate income individuals through Racine Development Group. Returned, May 28, 1993.
New York	Bank of New York Company, Inc., New York, New York -- to acquire National Community Banks, Inc., West Paterson, New Jersey, National Community Bank of New Jersey, Rutherford, New Jersey, and for EX Y ZEE Inc., a subsidiary of Bank of New York to also acquire shares of National Community Bank of New Jersey, and to exercise an option to purchase under certain conditions newly issued shares of National Community Bank. Approved, May 28, 1993.
Dallas	C.S.B. Bancshares, Inc., Somerville, Texas -- to acquire Citizens State Bank. Approved, May 27, 1993.
Kansas city	Chambanco, Inc., Chambers, Nebraska -- to engage in lending activities. Returned, May 25, 1993.
Dallas	Donley County State Bank Holding Company, Clarendon, Texas -- to acquire Donley County State Bank. Approved, May 24, 1993.
New York	Dresdner Bank AG Frankfurt, Germany -- to acquire a limited partnership interest in OSV Currency Advisors, L.P., Boston, Massachusetts, and engage in investment advisory activities. Returned, May 28, 1993.
Kansas City	Estes Park Bank Restated Employees Stock Ownership 401(k) Plan and Retirement Trust, Estes Park, Colorado -- to retain shares of Estes Bank Corporation. Approved, May 26, 1993.

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

BANK HOLDING COMPANIES

Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- to engage de novo in securities brokerage, investment advisory services, and selling annuities through First Virginia Insurance Services, Inc. Permitted, May 24, 1993.
Kansas City	FNS, Inc., Schuyler, Nebraska -- to acquire Howells Investment Company, Howells, Nebraska. Approved, May 27, 1993.
Chicago	Huntley Acquisition Corp., Palatine, Illinois -- to acquire State Bank of Huntley, Huntley, Illinois. Approved, May 28, 1993.
Philadelphia	Keystone Financial, Inc., Harrisburg, Pennsylvania -- to engage de novo in lending activities through Keystone Financial Mortgage Corporation, Lancaster, Pennsylvania. Permitted, May 27, 1993.
Kansas City	Liberty Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Interstate Financial Corporation, Edmond, Oklahoma. Approved, May 25, 1993.
Kansas City	Liberty Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Interstate Financial Corporation, Edmond, Oklahoma, and First Oklahoma Bank and Trust Company of Edmond. Approved, May 25, 1993.
Chicago	Marquette National Corporation, Chicago, Illinois -- to engage de novo in purchasing, rehabilitating, and reselling affordable housing to low and moderate income families through Marquette Community Development Corporation. Permitted, May 28, 1993.
Secretary	Mobile National Corporation, Mobile, Alabama -- to merge with South Alabama Bancorporation, Inc., Brewton, Alabama, and acquire First National Bank of Brewton. Approved, May 27, 1993.

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

BANK HOLDING COMPANIES

Chicago	Peoples Financial Corporation, Colfax, Illinois -- to acquire Peoples State Bank. Approved, May 28, 1993.
Kansas City	Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Centennial Bancorporation, Inc., Thermopolis, Wyoming. Approved, May 28, 1993.
Chicago	Principal National Bancorp, Pontiac, Illinois -- to engage de novo in lending activities. Returned, May 25, 1993.
Chicago	Quad City Holdings, Inc., Bettendorf, Iowa -- to acquire Quad City Bank and Trust Company. Approved, May 25, 1993.
Chicago	River Forest Bancorp, Inc., Chicago, Illinois -- to acquire Belmont National Bank. Approved, May 28, 1993.
St. Louis	Scott County Bancorp, Inc., Winchester, Illinois -- to acquire 7.68 percent interest in Arizona Reconstruction Finance Company, L.L.C., Worth, Illinois. Returned, May 27, 1993.
Chicago	Shoreline Financial Corporation, Benton Harbor, Michigan, proposed purchase of the assets and assumption of the liabilities of the Hartford; Berrien Springs ; Edwardsburg, and Three Oaks, Michigan, branches of Standard Federal Bank, F.S.B., Troy, Michigan. Approved, May 24, 1993.
Cleveland	Society Corporation, Cleveland, Ohio -- to engage in leasing activities through Society Equipment Leasing Company. Withdrawn, May 29, 1993.

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

BANK HOLDING COMPANIES

Chicago	Southwest Bancorp, Inc., Worth, Illinois -- to acquire shares of Minooka Bancorp, Inc., Minooka; Westbanco, Inc., Westville; Iroquois Bancorp, Inc., Gilman; Peotone Bancorp, Inc., Peotone; Terrapin Bancorp, Inc., Elizabeth; Rock River Bancorp, Oregon; Henry County Bancorp, Inc., Cambridge; and Arizona Reconstruction Finance Company, L.L.C., Worth, Illinois. Withdrawn, May 24, 1993.
New York	Standard Chartered PLC, London, England, Standard Chartered Holdings Limited, Los Angeles, California, Standard Chartered Overseas Holdings Limited, and Standard Chartered Inc. -- to acquire shares of First Interstate Trading Company, Los Angeles, California. Approved, May 28, 1993.
Chicago	Suburban Bancorp, Inc., Palatine, Illinois -- to acquire Huntley Bancshares, Inc., Huntley, Illinois, and State Bank of Huntley. Approved, May 28, 1993.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia -- determination to permit Roberto C. Goizueta to serve on the board of directors of Ford Motor Company, Dearborn, Michigan, while also serving on the board of directors of SunTrust Banks. Granted, May 28, 1993.
Dallas	Texas Bancshares, Inc., San Antonio, Texas -- proposal that First National Bank of South Texas, Rio Grande City, Texas, acquire certain assets and assume the deposits of the Alice branch of First Federal Savings Bank, San Antonio, Texas. Approved, May 25, 1993.
San Francisco	Twin River Financial Corporation, Lewiston, Idaho -- to acquire Twin River National Bank. Approved, May 24, 1993.

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

BANK MERGERS

Philadelphia Meridian Bank, Reading, Pennsylvania -- to merge with
First National Bank of Pike Country, Milford,
Pennsylvania, and to establish branches.
Approved, May 25, 1993.

BANK PREMISES

Philadelphia Meridian Bank, Reading, Pennsylvania -- investment in
bank premises.
Approved, May 28, 1993.

Chicago Sparta State Bank, Sparta, Michigan -- investment in
bank premises.
Returned, May 27, 1993.

CAPITAL STOCK

Kansas City Clayco Bancshares, inc., Kansas City, Missouri --
redemption of shares.
Approved, May 25, 1993.

Kansas City Estes Bank Corporation, Estes Park, Colorado --
redemption of shares.
Approved, May 26, 1993.

Chicago First Lena Corporation, Lena, Illinois -- redemption
of shares.
Returned, May 28, 1993.

Kansas city Prism Group, Inc., Hamilton, Missouri -- redemption
of shares.
Approved, May 27, 1993.

CHANGE IN BANK CONTROL

Dallas Crosby Bancshares, Inc., Crosby, Texas -- change in
bank control.
Permitted, May 27, 1993.

Chicago First Business Bancshares, Inc., Madison, Wisconsin --
change in bank control.
Permitted, May 28, 1993.

Chicago First Lena Corporation, Lena, Illinois -- change in
bank control.
Returned, May 28, 1993.

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

CHANGE IN BANK CONTROL

New York MSB Bancorp, Inc., Middletown, New York -- change in bank control.
Permitted, May 24, 1993.

Minneapolis Perham State Bancshares, Inc., Perham, Minnesota -- change in bank control.
Permitted, May 25, 1993.

Kansas City Prism Group, Inc., Hamilton, Missouri -- change in bank control.
Permitted, May 27, 1993.

Dallas Stone Oak Bankshares, Inc., San Antonio, Texas -- change in bank control.
Permitted, May 28, 1993.

COMPETITIVE FACTORS REPORTS

Dallas American Federal Bank, F.S.B., Dallas, Texas, proposed merger with Guaranty Federal Bank, F.S.B. -- report on competitive factors.
Submitted, May 26, 1993.

St. Louis Bank Midwest, National Association, Maryville, Missouri, proposed merger with First National Bank of Kirksville, Kirksville; Community Bank, National Association, Chillicothe; Citizens National Bank of Shelbyville, Shelbyville, and The Bank of Atchison County, Rock Port, Missouri -- report on competitive factors.
Submitted, May 25, 1993.

Richmond Bank of Franklin, Franklin, Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Newsome, branch of Dominion Bank, N.A., Roanoke, Virginia -- report on competitive factors.
Submitted, May 26, 1993.

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

COMPETITIVE FACTORS REPORTS

Richmond	Bank of Rockbridge, Raphine, Virginia, proposed purchase of the assets and assumption of the liabilities of the Glasgow, Virginia, branch of Dominion Bank, N.A., Roanoke, Virginia -- report on competitive factors. Submitted, May 24, 1993.
Richmond	Charleston National Bank, Charleston, West Virginia, proposed merger with Ameribank Charleston, -- report on competitive factors. Submitted, May 24, 1993.
Dallas	Charter National Bank - Houston, Houston, Texas, proposed purchase of the assets and assumption of the liabilities of I-10 / Katy Freeway branch of the Charter National Bank - Colonial, Houston, Texas, branch at 4531 Cornish -- report on competitive factors. Submitted, May 26, 1993.
St. Louis	Citizens Bank and Trust Company, Paducah, Kentucky, proposed purchase of certain assets and assumption of deposit liabilities of three Paducah, Kentucky, branches of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee -- report on competitive factors. Submitted, May 25, 1993.
Chicago	Citizens Trust and Savings Bank, South Haven, Michigan, proposed purchase of the assets and assumption of the liabilities of the Hartford, Michigan, branch of Standard Federal Bank, F.S.B., Troy, Michigan -- report on competitive factors. Submitted, May 24, 1993.
Richmond	Community Federal Savings Bank, Staunton, Virginia, proposed purchase of the assets and assumption of the liabilities of the Stuarts Draft, Virginia, branch of Dominion Bank, N.A., Roanoke, Virginia -- report on competitive factors. Submitted, May 25, 1993.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Escondido National Bank, Escondido, California, proposed merger with San Marcos National Bank, San Marcos, California, and Temecula Valley National Bank, Temecula, California -- report on competitive factors.
Submitted, May 27, 1993.
- Richmond First Century Bank, Wytheville, Virginia, proposed purchase of the assets and assumption of certain liabilities of the Fort Chiswell, Virginia, branch of Dominion Bank, N.A., Roanoke, Virginia -- report on competitive factors.
Submitted, May 25, 1993.
- Chicago First Financial Bank, FSB, Stevens Point, Wisconsin, proposed acquisition of four Quincy, Illinois, branches of Citizens Federal Bank, FSB, Fort Lauderdale, Florida -- report on competitive factors.
Submitted, May 24, 1993.
- New York First Financial Caribbean Corporation, San Juan, Puerto Rico -- proposed acquisition of Catano Federal Savings Bank, Catano, Puerto Rico -- report on competitive factors.
Submitted, May 26, 1993.
- Kansas City First National Bank in Worland, Worland, Wyoming, proposed merger with First National Bank at Thermopolis, Thermopolis, Wyoming -- report on competitive factors.
Submitted, May 25, 1993.
- San Francisco First Western Bank, A Federal Savings Bank, Las Vegas, Nevada, proposed purchase of certain assets and assumption of certain liabilities of Atlantic Financial Savings -- report on competitive factors.
Submitted, May 27, 1993.
- Chicago Firstar North Shore Bank, Northbrook, Illinois, proposed merger with Deerfield State Bank, Deerfield, Illinois -- report on competitive factors.
Submitted, May 24, 1993.

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

COMPETITIVE FACTORS REPORTS

Philadelphia	Harris Savings Bank (a de novo capital stock savings bank), Harrisburg, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of Harris Savings Bank (existing savings bank in mutual form) -- report on competitive factors. Submitted, May 28, 1993.
Chicago	Inter-City Bank, Benton Harbor, Michigan, proposed purchase of the assets and assumption of the liabilities of Berrien Springs; Edwardsburg, and Three Oaks, Michigan, branches of Standard Federal Bank, F.S.B., Troy, Michigan -- report on competitive factors. Submitted, May 24, 1993.
Chicago	Liberty Bank & Trust, National Association, Pocahontas, Iowa, proposed purchase of the assets and assumption of the liabilities of Pomeroy State Bank, Pomeroy, Iowa -- report on competitive factors. Submitted, May 24, 1993.
Boston	Merchants Bank, Burlington, Vermont, proposed purchase of certain assets and assumption of certain deposits in the New First National Bank of Vermont, Bradford, Vermont -- report on competitive factors. Submitted, May 24, 1993.
Atlanta	Mt. Vernon Financial Corporation, Dunwoody, Georgia, proposed acquisition of Mt. Vernon Federal Savings Bank through an interim merger with Interim MV Federal Savings Bank -- report on competitive factors. Submitted, May 24, 1993.
Minneapolis	Norwest Bank Denver N.A., Denver, Colorado, proposed purchase of assets and assumption of certain liabilities of First Nationwide Bank, FSB, San Francisco, California -- report on competitive factors. Submitted, May 27, 1993.

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

EXTENSIONS OF TIME

Philadelphia Mainline Bancorp, Inc., Portage, Pennsylvania --
extension to August 24, 1993, to acquire Portage
National bank.
Granted, May 24, 1993.

Minneapolis Marquette Bancshares, Inc., Minneapolis, Minnesota --
extension to August 24, 1993, to engage de novo in
lending activity.
Granted, May 26, 1993.

Atlanta Peoples Bank and Trust Company, Selma, Alabama --
extension to August 27, 1993, to acquire shares of
CEE BEE Corporation, Prattville, Alabama.
Granted, May 27, 1993.

San Francisco U.S. Bancorp, Portland, Oregon -- extension to divest
certain property.
Granted, May 26, 1993.

INTERNATIONAL OPERATIONS

New York Fidelity International Bank, New York, New York -- to
change name to First Fidelity International Bank.
Approved, May 28, 1993.

MEMBERSHIP

Chicago Bank One, Peoria, Peoria, Illinois -- to become a
member of the Federal Reserve System.
Returned, May 28, 1993.

Richmond FCNB Bank, Frederick, Maryland -- to become a member
of the Federal Reserve System.
Approved, May 25, 1993.

Chicago Quad City Bank and Trust Company, Bettendorf, Iowa --
to become a member of the Federal Reserve System.
Approved, May 25, 1993.

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of St. Louis -- to consolidate
non collection functions at the Federal Reserve
Bank of Cleveland and the Federal Reserve Bank of
Atlanta, Jacksonville Branch.
Approved, May 25, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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

COMPETITIVE FACTORS REPORTS

Dallas Community Bank, Kirbyville, Texas, proposed purchase of the assets and assumption of the liabilities of two branches of Texas Commerce Bank - Beaumont, Texas (4285 East Lucas Drive, and 3915 Phelan Boulevard) -- report on competitive factors. Submitted, May 19, 1993.

EXTENSIONS OF TIME

Atlanta Central Bank of the South, Birmingham, Alabama -- extension to August 20, 1993, to establish a branch to be known as the Trussville branch, at 5990 Chaulkville Mountain Road. Granted, May 21, 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

The Royal Bank of Scotland Group, plc, Edinburgh, Scotland, et al. - section 3(a)(3) application to retain The Boston Five Cents Savings Bank, Boston, Massachusetts*	<u>Newspaper</u> 6-27-93 <u>Federal Register</u> Not Yet Established
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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	<u>Federal Register</u> Not Yet Established
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The Royal Bank of Scotland Group, plc, Edinburgh, Scotland, et. al. - section 4(c)(8) application to acquire The Boston Five Bancorp, Inc., Boston, Massachusetts	<u>Federal Register</u> Not Yet Established
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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*

NONE

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.

6/14/93 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Long-Term Credit Bank of Japan, Ltd., Tokyo, Japan, to acquire through its indirect, wholly-owned subsidiary, Greenwich Capital Financial Products, Inc., certain assets of Franchise Mortgage Acceptance Corporation, La Habra, California, and engage in making, acquiring, servicing and selling loans.

6/14/93

SECTION IV

Applications Not Involving
Public Comment

Citibank Overseas Investment Corporation, New Castle, Delaware to make additional investments in International Finance Associates, B.V., Amsterdam, The Netherlands and Citibank Portugal S.A., Lisbon, Portugal and to make an initial investment in International Finance Associates Madeira, S.A., Madeira, Portugal

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 29, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

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 28, 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>
First Sterling Bank 80 West Lancaster Ave. Devon, PA 19333	11/9/92	Satisfactory
First Executive Bank 1513 Walnut Street Philadelphia, PA 19102	2/8/93	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending May 29, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

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

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

Received Section 3(a)(3) application from * Not Yet Known #
PNC Bank Corp., Pittsburgh, Pennsylvania,
on May 26, 1993, to acquire The Massachusetts
Company, Boston, Massachusetts.

Received Section 3(a)(5) application from * Not Yet Known #
Huntington Bancshares Incorporated and
Huntington Bancshares West Virginia, Inc.,
both of Columbus, Ohio, to acquire Commerce
Banc Corporation, Charleston, West Virginia.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application from Not Yet Known #
PNC Bank Corp., Pittsburgh, Pennsylvania,
on May 26, 1993, to engage in providing
asset management services to unaffiliated
and non-financial institutions through
a wholly-owned subsidiary, PNC Asset
Management Corp., Pittsburgh, Pennsylvania.

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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.

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

Received request from The Sabina Bank, Sabina, Ohio, on May 28, 1993, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(May 28, 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 28, 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.

The Citizens Commercial Bank
and Trust Company
225 North Main Street
Celina, Ohio 45822
(419) 586-5121
Rating: Satisfactory
Exam Date: March 8, 1993

Federal Reserve Bank of Richmond

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

Guaranty State Bancorp, Durham, North
Carolina, to become a bank holding
company through the acquisition of
Guaranty State Bank, Durham, North
Carolina.*

6-18-93

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

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 28, 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>
Prosperity Bank & Trust Company 5803 Rolling Road Springfield, Virginia 22152	3-8-93	Satisfactory
The Buffalo Bank 946 Roosevelt Boulevard Eleanor, West Virginia 25070	3-16-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 28, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama Along with its wholly-owned subsidiary, AmSouth Bank of Florida, Pensacola, Florida, to acquire the assets and assume the liabilities of Mid-Sate Federal Savings Bank, Ocala, Florida, and thereby merge it into AmSouth Bank of Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
SouthTrust Corporation Birmingham, Alabama For its subsidiary, SouthTrust Bank of Jacksonville, N.A., Jacksonville, Florida, to acquire the assets and assume the liabilities of the Amelia Island, Florida branch of Federal Trust Bank, Winter Park, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	05-13-93*
The Colonial BancGroup, Inc. Montgomery, Alabama Along with its wholly-owned subsidiary, Colonial Bank, Montgomery, Alabama, to acquire the assets and assume the liabilities of United Savings Bank, FSB, Anniston, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
Family Bank of Hallandale Hallandale, Florida To establish a branch located 2630 Weston Road, Ft. Lauderdale, Florida, to be known as the Weston Office.	06-11-93*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 28, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Indian Rocks State Bank Indian Rocks Beach, Florida To establish a branch at 9111 Oakhurst Road, Seminole, Florida.	06-15-93*

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.	06-14-93* Federal Register
SouthTrust Corporation Birmingham, Alabama Along with its second- and third-tier bank holding company subsidiaries, SouthTrust of Florida, Inc., Jacksonville, Florida, and South Florida Financial Corporation, Cape Coral, Florida, to merge with Gulf & Southern Financial Corporation, Fort Myers, Florida, and thereby directly acquire its bank subsidiary, The National Bank of Lee County, Fort Myers, 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 28, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama Along with its second-tier bank holding company, SouthTrust of Covington County, Inc., Opp, Alabama, to merge with County Bancshares, Inc., Troy, Alabama, and thereby directly acquire its bank subsidiary, Pike County Bank, Troy, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	06-10-93* Federal Register
Birthright, Inc. Wilmington, Delaware 1-BHC formation, First Tuskegee Bank, Tuskegee, Alabama.	05-28-93* Federal Register
Community National Bank Corporation Venice, Florida 1-BHC formation, Community National Bank of Sarasota County, Venice, Florida.	Not yet available*
First National Bancorp Gainesville, Georgia To acquire the Community Bank of Carrollton, Carrollton, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
FMB Bancshares, Inc. Lakeland, Georgia To merge with United Bankshares, Inc., Nashville, Georgia, and thereby directly acquire its subsidiary, United Banking Company, Nashville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	06-06-93* Federal Register
Corte Banc Corporation New Orleans, Louisiana 1-BHC formation, First Bank & Trust, New Orleans, Louisiana.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 28, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
East Ridge Bancshares, Inc. East Ridge, Tennessee Change in control notice by James Edward Watkins to acquire an additional 1.08 percent of the outstanding shares of common stock. The acquisition will increase Mr. Watkins's ownership to 26.03 percent.	06-14-93* Federal Register
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.	06-14-93* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Peoples State Bancshares, Inc. Grant, Alabama To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b) (1) of Regulation Y.	Not yet available
Riverside Banking Company Fort Pierce, Florida To engage de novo , through its wholly-owned subsidiary, RBCA, Inc., Fort Pierce, Florida, in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b) (1) of Regulation Y.	06-07-93

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 28, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Riverside Banking Company Fort Pierce, Florida To engage de novo , through its wholly-owned subsidiary, Riverside Leasing Company, Fort Pierce, Florida, in leasing personal or real property or acting as agent, broker, or advisor in leasing such property, pursuant to Section 225.25(b)(5) of Regulation Y.	06-07-93
West Coast Bancorp, Inc. Cape Coral, Florida To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 28, 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 - **
Oakar	Independent Bank Corporation Ionia, Michigan Portland, Michigan branch of Community First Bank, F.S.B. Portland, Michigan*	N - 6-2-93
Oakar	First of America Bank Corporation Kalamazoo, Michigan 14 Illinois Branch offices of Citizens Federal Bank, FSB Miami, Florida*	FR - ** N - 6-2-93
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 - 6-12-93
Merger	NBD Bank (formerly Midwest Commerce Banking Company) Elkhart, Indiana South Bend, Indiana branch of NBD Bank, N.A., Gary, Indiana*	N - **
Branch	Farmers State Bank Poy Sippi, Wisconsin 216 N. Main Street Seymour, Wisconsin*	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	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 - 5-28-93
CoC	Corydon Bancorporation Corydon, Iowa Terry N. Jost & James C. Davison	FR - 6-9-93 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 - 6-17-93 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 - 6-17-93 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 - **
CoC-HC	First Lena Corporation Lena, Illinois Thelma H. Duft & Ray E. Stamm	FR - ** NP - **
CoC-HC	Bancorp of Rantoul, Inc. Rantoul, Illinois Dennis B. Long & Anne L. Long & Thomas B. Bryan & Sally A. Bryan	FR - ** NP - **
Y-1	BankIllinois Financial Co. Champaign, Illinois Bank of Illinois in Champaign Champaign, Illinois*	FR - ** NP - **

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	Heritage Bancshares Group, Inc. Minneapolis, Minnesota Geiger Corporation Minneapolis, Minnesota Heritage Bank, National Association Holstein, Iowa Heritage Bancshares, Inc. Minneapolis, Minnesota Heritage Bank, National Association Willmar, Minnesota*	FR - ** NP - **
Y-2	De Witt Bancorp, Inc. De Witt, Iowa River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - 3-25-93 N - 3-22-93
Y-1	River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - 3-25-93 N - 3-22-93
Y-2	Valley Bancorporation Appleton, Wisconsin Pierce County Bank and Trust Company Ellsworth, Wisconsin*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Futures, Inc. New York, New York -- Execute, clear, provide investment advisory services	FR - 5-31-93
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - 6-21-93
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 - 6-9-93
4(c)(8)	Huxley Bancorp Huxley, Iowa Making and servicing of loans	FR - 6-14-94
Y-4	North Milwaukee Bancshares, Inc. Milwaukee, Wisconsin NM Processing, Inc. Milwaukee, Wisconsin	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)	Northern Bankshares, Inc. McFarland, Wisconsin Make direct commercial loans in an amount not exceeding \$200,000 in the aggregate and to service said loans	FR - **
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	Corydon Bancorporation Corydon, Iowa To redeem 861 shares of voting common stock and 1,500 shares of nonvoting preferred stock
RoS	First Lena Corporation Lena, Illinois Redeem 618 shares of its 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 28, 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>
-1st Source Bank 1st Source Center 100 North Michigan, P.O. Box 1602 South Bend, Indiana 46634 (219) 235-2000	2/08/93	S
-First of America Bank - Northern Michigan 901 South Garfield, Box 1252 Traverse City, Michigan 49685-1252 (616) 935-1111	2/22/93	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING May 28, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(5) application by Worthen Banking Corporation, Little Rock, Arkansas, to acquire First Bentonville Bancshares, Inc., Bentonville, Arkansas	Newspaper: 6-18-93
*Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Mt. Vernon Bancorp, Inc., Mt. Vernon Illinois	Newspaper: 6-25-93
*Section 3(a)(3) application by Lincoln County Bancorp, Inc., Troy, Missouri, to acquire Altenburg Bancorp, Inc., Altenburg, Missouri	Newspaper: 6-26-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas, to engage <u>de novo</u> , indirectly through First Banc Securities, Inc., Hot Springs, Arkansas, in providing investment or financial advice	Not yet available

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 28, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Elliott State Bank	P. O. Box 1207 Jacksonville, Il. 62651	2-16-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, MN To acquire Citicorp Services, Long Island City, NY (Bloomington, MN office) and engage in securities brokerage activities.	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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
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

* 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>
Keewatin Bancorporation, Inc. Biwabik, MN To indirectly acquire 100% of the voting shares of the State Bank of Conger, Conger, MN*	Not yet available
Rolla Holding Company, Inc. Rolla, ND To acquire 98% of the voting shares of the First National Bank, Hottinger, ND*	Not yet available
Fort Ridgely National Bancorporation, Inc., Fairfax, MN To acquire 84% of the voting shares of First National Bank of Fairfax, Fairfax, MN*	Not yet available
Marquette Bancshares, Inc. Minneapolis, MN to acquire 100% of the voting shares of the First State Holding Company, Coon Rapids, 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
Marquette Bank
New Prague, MN
To pay 1,400M dividend

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending May 28, 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
Yellowstone Bank, Absarokee, Montana P. O. Box 10 Absarokee, MT 59001 (406) 328-4512	February 22, 1993	Satisfactory
Yellowstone Bank, Columbus, Montana P. O. Box 389 544 Pike Avenue Columbus, MT 59019 (406) 322-5366	February 22, 1993	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Platte Valley Bank, Brighton, Colorado, for prior approval to establish a <u>de novo</u> branch at 650 East 62nd Avenue, Denver, Colorado	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Enevoldsen Management Company, Potter, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Potter State Bank, Potter, Nebraska.*	Not Available
Central Mortgage Bancshares, Inc., Warrensburg, Missouri, for prior approval to acquire 55 percent of the voting shares of Blue Springs Bank, Blue Springs, Missouri.*	Not Available
Holcomb Bancshares, Inc., Holcomb, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Holcomb, Holcomb, Kansas.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Grand Valley Corporation, Grand Junction, Colorado, for prior approval to redeem 295 shares of its own voting common stock.	Not Available

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>
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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 24, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from Texas Bank, Weatherford, TX, to merge with Texas Bank, Grapevine, TX (Previously reported during the week of 4-12-93)	93/06/09
*Section 9 application received from Texas Bank, Weatherford, TX, to establish a branch at 1205 South Main, Grapevine, TX (Previously reported during the week of 4-12-93)	93/06/09
*Section 9 application received from Texas Bank, Weatherford, TX, to establish a branch at 1101 East Northwest Highway, Southlake, TX (Previously reported during the week of 4-12-93)	93/06/09
*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 (Previously reported during the week of 5-10-93)	93/06/10
*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 (Previously reported during the week of 5-10-93)	93/06/11

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Bruce N. Canfield, Waskom, TX, to acquire an interest in Waskom Bancshares, Inc., Waskom, TX	N/A
Change in Control Notice by Calvin Fryar and Fred Perry, Brownwood, TX, to acquire an interest in Brownwood Bancshares, Inc., Brownwood, 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 93/06/09
 (Previously reported during the week of 5-10-93)

*Section 3(a)(3) application by
 First Baird Bancshares, Inc., Baird, TX, to acquire
 First Baird Bancshares of Delaware, Inc., Dover, DE;
 Parker County Bancshares, Inc., Weatherford, TX; First
 Parker Bancshares, Inc., Weatherford, TX; Weatherford
 Bancshares, Inc., Weatherford, TX; First Weatherford
 Bancshares, Inc., Weatherford, TX; First National Bank
 of Weatherford, Weatherford, TX N/A

*Section 3(a)(3) application by
 Western Bancshares, Inc., Van Horn, TX, to acquire
 First State Bank, Loraine, TX 93/06/05

*Section 3(a)(3) application by
 Ford Bank Group, Inc., Lubbock, TX, to acquire
 Texas Commerce Bank, N.A., Lubbock, TX, and Midland
 National Bank, Midland, TX 93/06/25

*Section 3(a)(3) application by
 Ford Bank Group Holdings, Inc., Dover, DE, to acquire
 Texas Commerce Bank, N.A., Lubbock, TX, and Midland
 National Bank, Midland, TX 93/06/25

*Section 3(a)(3) application by
 First United Bank Group, Inc., Albuquerque, NM, to
 acquire Texas Commerce Bank, N.A., Lubbock, TX, and
 Midland National Bank, Midland, TX 93/06/25

*Section 3(a)(3) application by
 M & F Bancshares, Inc., Weatherford, TX, to acquire
 Texas Bank, Grapevine, TX 93/06/09
 (Previously reported during the week of 4-12-93)

*Section 3(a)(3) application by
 M & F Financial Corp., Wilmington, DE, to acquire
 Texas Bank, Grapevine, TX 93/06/09
 (Previously reported during the week of 4-12-93)

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

APPLICATION

NOTICE EXP

Section 4(c)(8) application by
 Community Bankers, Inc., Granbury, TX, to acquire
 Community Data Services, Inc., Cleburne, TX
 (engage in data processing services) N/A

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 24, 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>
First Bank & Trust Company 109 North Main Street P. O. Box 158 Dawson, Texas 76639	93/02/22	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/28/93

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> 6/26/93 <u>Fed. Reg.:</u> 5/24/93
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> 6/10/93 <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> 6/07/93 <u>Fed. Reg.:</u> 6/09/93
Mutual Bancshares, Everett, Washington, to become a bank holding company by acquiring Everett Mutual Savings Bank, Everett, Washington. *	<u>Newspaper:</u> 6/21/93 <u>Fed. Reg.:</u> 6/28/93
Pend Oreille Bancorp, Newport, Washington, to become a bank holding company by acquiring Pend Oreille Bank, Newport, Washington. *	<u>Newspaper:</u> 6/28/93 <u>Fed. Reg.:</u> 7/02/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
U.S. Bancorp, Portland, Oregon, to engage <u>de novo</u> , directly, in data processing activities.	<u>Fed. Reg.:</u> 6/21/93
The Sanwa Bank, Limited, Osaka, Japan, to acquire, through indirect ownership, one share of common stock of Government Pricing Information System, Inc., through Sanwa-BGK Securities Co., L.P., New York. New York.	<u>Fed. Reg.:</u> Not available

* Subject to CRA

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

Week ending 5/28/93

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>
Hanmi Bank	3660 Wilshire Blvd. Los Angeles, CA 90010 (213) 382-2200	2/22/93	Needs to Improve

* 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.