

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 24  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending June 12, 1993

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Bank of Boston Corporation, Boston, Massachusetts --  
to acquire Multibank Financial Corp., Dedham,  
Massachusetts, South Shore Bank, Quincy; Mechanics  
Bank, Worcester; and Multibank West, Pittsfield,  
Massachusetts.  
Approved, June 9, 1993.

Bank of Boston Corporation, Boston, Massachusetts --  
order approving application to acquire Society for  
Savings Bancorp, Hartford, Connecticut, and Society  
for Savings.  
Approved, June 9, 1993.

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

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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**

Cleveland	Commercial Bank, Delphos, Ohio -- to establish a branch at 2600 Allentown Road, Lima, Ohio. Approved, June 8, 1993.
Chicago	Isabella Bank and Trust, Mount Pleasant, Michigan -- to establish a branch at 532 North McEwan Street, Clare, Michigan. Approved, June 10, 1993.
Atlanta	Southern Heritage Savings Bank, Winterville, Georgia -- to establish a branch at 190 Gaines School Road, Athens, Georgia. Approved, June 11, 1993.
Dallas	Texas Bank, Weatherford, Texas -- to establish a bank at 1205 South Main, Grapevine, Texas. Approved, June 11, 1993.

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

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**BANK BRANCHES, DOMESTIC**

Dallas Texas Bank, Weatherford, Texas -- to establish a bank at 1101 East Northwest Highway, Southlake, Texas. Approved, June 11, 1993.

**BANK HOLDING COMPANIES**

Chicago Alliance Financial Corporation, New Buffalo, Michigan -- to engage de novo in securities brokerage activities through Alliance Financial Services Corporation. Permitted, June 11, 1993.

Dallas A.N.B. Holding Company, LTD., Terrell, Texas -- to acquire American National Bank of Terrell. Approved, June 9, 1993.

Dallas Bancwest Bancorp, Inc., Austin, Texas -- to acquire Kyle State Bank, Kyle, Texas. Approved, June 9, 1993.

San Francisco Banque Nationale de Paris, Paris, France -- to engage de novo in nonbanking activities. Permitted, June 9, 1993.

Richmond BB&T Financial Corporation, Wilson, North Carolina -- proposal that Branch Banking and Trust Company merge with Carolina Bank, Wilmington, North Carolina. Approved, June 11, 1993.

Richmond BB&T Financial Corporation, Wilson, North Carolina -- proposal that Branch Banking and Trust Company merge with Edenton Bank, Edenton, North Carolina. Approved, June 11, 1993.

Atlanta Britton & Koontz Capital Corporation, Natchez, Mississippi -- proposal to acquire Natchez First Federal Savings Bank, and to merge Natchez Bank into Britton & Koontz First National Bank. Approved, June 10, 1993.

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

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**BANK HOLDING COMPANIES**

Philadelphia	Commerce Bancorp, Cherry Hill, New Jersey -- proposal that Commerce Bank, N.A. purchase the assets and assume the liabilities of four branches of Anchor Savings Bank, FSB, in Cherry Hill and Mantua, New Jersey. Approved, June 9, 1993.
Chicago	First Bancorporation, Inc., Sparta, Wisconsin -- to acquire First Bank of Sparta, Sparta, Wisconsin. Approved, June 9, 1993.
Chicago	First Mutual Bancorp, M.H.C., Decatur, Illinois -- to acquire First Mutual Bank, S.B. Returned, June 8, 1993.
Atlanta	Gulf Coast Bank Holding Company, Inc., New Orleans, Louisiana -- to acquire Gulf Coast Bank and Trust Company. Approved, June 8, 1993.
Dallas	M & F Bancshares, Inc., Weatherford, Texas -- to acquire Texas Bank, Grapevine, Texas. Approved, June 11, 1993.
Dallas	M & F Financial Corp., Wilmington, Delaware -- to acquire Texas Bank, Grapevine, Texas. Approved, June 11, 1993.
Secretary	Midland Capital Company, Oklahoma City, Oklahoma -- to establish Near Northwest Community Corporation, and engage in financing and real estate activities in the proximity of Northwest Bank. Approved, June 11, 1993.
Chicago	North Milwaukee Bancshares, Inc., Milwaukee, Wisconsin -- to acquire NM Processing, Inc., and provide data processing services. Returned, June 9, 1993.
Kansas City	Orchard Valley Financial Corporation, Englewood, Colorado -- to acquire Mega Bank Financial Corporation. Approved, June 8, 1993.

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

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**BANK HOLDING COMPANIES**

Minneapolis      Republic Bancshares, Inc., Duluth, Minnesota -- to  
acquire Republic Bank, Inc.  
Approved, June 11, 1993.

Atlanta            SouthTrust Corporation, Birmingham, Alabama, and  
SouthTrust of Florida, Inc., Jacksonville,  
Florida -- proposal that SouthTrust Bank of  
Jacksonville, N.A., acquire certain assets and  
assume certain liabilities of the Amelia Island,  
Florida, branch of Federal Trust Bank, F.S.B.,  
Winter Park, Florida.  
Approved, June 8, 1993.

Dallas            SSSB Delaware Bancorporation, Inc., Dover, Delaware -  
- to acquire Sulphur Springs State Bank, Sulphur  
Springs, Texas.  
Approved, June 7, 1993.

Dallas            Texas Security First Bancshares, Inc., Sulphur  
Springs, Texas -- to acquire SSSB Delaware  
Bancorporation, Inc., Dover, Delaware, and Sulphur  
Springs State Bank, Sulphur Springs, Texas.  
Approved, June 7, 1993.

Richmond        United Carolina Bancshares Corporation, Whiteville,  
North Carolina -- proposal that United Carolina  
Bank merge with the successor to Home Federal  
Savings Bank of Eastern North Carolina, Greenville,  
North Carolina.  
Approved, June 10, 1993.

**BANK MERGERS**

Dallas            Texas Bank, Weatherford, Texas -- to acquire Texas  
Bank, Grapevine, Texas.  
Approved, June 11, 1993.

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

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**BANK PREMISES**

Kansas City	Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises. Approved, June 11, 1993.
Richmond	Centura Bank, Rocky Mount, North Carolina -- investment in bank premises. Approved, June 11, 1993.
New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, June 7, 1993.
Cleveland	Sabina Bank, Sabina, Ohio -- investment in bank premises. Approved, June 11, 1993.

**CAPITAL STOCK**

Chicago	National Bancshares Waupun, Inc., Waupun, Wisconsin - - redemption of shares. Returned, June 9, 1993.
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**CHANGE IN BANK CONTROL**

New York	Amboy Bancorporation, Old Bridge, New Jersey -- change in bank control. Permitted, June 9, 1993.
Dallas	Bank of El Paso, El Paso, Texas -- change in bank control. Permitted, June 8, 1993.
Kansas City	Britton Bancshares, Inc., Ellsworth, Kansas -- change in bank control. Permitted, June 10, 1993.

**COMPETITIVE FACTORS REPORTS**

San Francisco	Bank of America National Trust & Savings Association, San Francisco, California, proposed assumption of the liabilities of Security Pacific State Bank, Costa Mesa, California -- report on competitive factors. Submitted, June 11, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Atlanta	Britton & Koontz First National Bank, Natchez, Mississippi, proposed merger with Natchez First Federal Savings Bank -- report on competitive factors. Submitted, June 9, 1993.
Chicago	Charlevoix County State Bank, Charlevoix, Michigan, proposed merger with First State Bank of Charlevoix -- report on competitive factors. Submitted, June 7, 1993.
Chicago	FCB Financial Corp., Neenah, Wisconsin, proposed acquisition of Fox Cities Bank, F.S.B. -- report on competitive factors. Submitted, June 10, 1993.
Atlanta	First Union National Bank of Tennessee, Nashville, Tennessee; Citizens Union Bank, Rogersville, Tennessee; and Merchants and Planters Bank, Newport, Tennessee, proposed merger with Dominion National Bank of Tennessee, Nashville, Tennessee -- report on competitive factors. Submitted, June 7, 1993.
Cleveland	Gateway Federal Savings Bank, Cincinnati, Ohio, proposed merger with PNC Bank, Ohio, NA -- report on competitive factors. Submitted, June 8, 1993.
Philadelphia	Sovereign Bank, Wyomissing, Pennsylvania, A Federal Savings Bank, proposed merger with Valley Federal Savings and Loan Association, Easton, Pennsylvania -- report on competitive factors. Submitted, June 10, 1993.
Minneapolis	TCF Bank Savings, FSB, Minneapolis, Minnesota, proposed purchase of a branch from Prospect Federal Savings Bank, Lombard, Illinois -- report on competitive factors. Submitted, June 7, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago            TCF Bank Savings, FSB, Minneapolis, Minnesota,  
                      proposed purchase of a branch of Prospect Federal  
                      Savings Bank, Lombard, Illinois -- report on  
                      competitive factors.  
                      Submitted, June 7, 1993.

**EXTENSIONS OF TIME**

Atlanta            Browning Partners International, Inc., Miami, Florida  
                      -- extension to September 19, 1993, to acquire CJH  
                      Browning Bank, Miami, Florida.  
                      Granted, June 7, 1993.

Richmond          CCB Financial Corporation, Durham, North Carolina --  
                      extension to September 12, 1993, to engage in  
                      making and servicing credit card loans.  
                      Granted, June 8, 1993.

Minneapolis        First National Corporation, Grand Forks, North Dakota  
                      -- extension to September 7, 1993, to redeem  
                      shares.  
                      Granted, June 7, 1993.

Minneapolis        First National Corporation, Grand Forks, North Dakota  
                      -- extension to June 9, 1993, to redeem shares.  
                      Granted, June 9, 1993.

Minneapolis        First National Corporation North Dakota, Grand Forks,  
                      North Dakota -- extension to September 7, 1993, to  
                      acquire First National Corporation, and the First  
                      National Bank North Dakota.  
                      Granted, June 7, 1993.

San Francisco      First Security Corporation, Salt Lake City, Utah --  
                      extensions to divest certain properties.  
                      Granted, June 7, 1993.

Richmond          NationsBank Corporation, Charlotte, North Carolina --  
                      extension to September 18, 1993, to engage in  
                      lending and leasing activities.  
                      Granted, June 11, 1993.

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

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**EXTENSIONS OF TIME**

Atlanta N.W. Services Corporation, Ringgold, Georgia --  
extension to June 12, 1994, to achieve change in  
bank control.  
Granted, June 9, 1993.

**MEMBERSHIP**

Minneapolis Geraldine State Bank, Geraldine, Montana -- to become  
a member of the Federal Reserve System.  
Approved, June 8, 1993.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Chicago -- to implement an  
Account Post-Sort option for the extended MICR  
service at the Milwaukee office.  
Approved, June 7, 1993.

Director, FRBO Federal Reserve Bank of San Francisco -- to offer an  
off-peak fine sort inclusion product for payor bank  
service customers at all District offices.  
Approved, June 11, 1993.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Interagency Credit Availability Policy statements --  
five statements.  
Approved, May 3, 1993.

Regulations H and Y -- real estate appraisal  
standards pursuant to Title XI of the Financial  
Institutions Reform, Recovery, and Enforcement Act  
of 1989, amendment of existing requirements  
governing appraisal content and appraiser  
independence (Docket R-0803).  
Proposed, May 26, 1993.

ADDITIONS AND CORRECTIONS

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta            AmSouth Bank of Florida, Pensacola, Florida, proposed  
merger with First Gulf Bank, Gulfport, Florida --  
report on competitive factors.  
Submitted, June 3, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
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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> 7-02-93
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Shawmut National Corporation, Hartford, Connecticut - 3(a)(1)/3(a)(3) application to acquire New Dartmouth Bank, Manchester, New Hampshire*	<u>Newspaper</u> 7-11-93 <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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\*Subject to CRA

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

Application

NONE

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

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/

6/28/93 2/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Societe Generale, Paris, France, to engage de novo, through a wholly-owned indirect subsidiary, FIMAT Futures USA, Inc., in investment advisory and brokerage services regarding exchange traded derivative securities, U.S. and non U.S. government obligations and options thereon, acting as agent and providing investment advice in transactions involving over-the-counter options product that are securities; and buying and selling U.S. government and state obligations on the order of investors as riskless principal.

6/28/93

Credit Suisse, Zurich, Switzerland, and CS Holdings, Zurich, Switzerland, to engage de novo through their subsidiary, BEA Associates, New York, New York, in offering investment advice on certain futures contracts and options on futures on instruments in which a bank may not invest for its own account.

7/1/93

J.P. Morgan & Co. Inc., New York, New York, to engage indirectly through its subsidiary, J.P. Morgan Futures, Inc., New York, New York in the provision of execution, clearing, and advisory services with respect to nonfinancial energy futures contracts and options on such contracts.

N/A

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)con't

Bankers Trust New York Corporation, New York, New York, through its indirect subsidiaries, BT Value Investors, Inc. and Liberty Street Management, Inc., to engage de novo in acting as an investment or financial adviser to closed-end mutual funds, such activity to include sponsoring, organizing, and managing such funds.

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 June 12, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Avoca 18 North Main Street Avoca, NY 14809	Satisfactory	February 1, 1993

- 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

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Harris Financial, MHC, Harrisburg, PA ("Applicant") to form a mutual bank holding company by acquiring a majority (up to 83%) of the issued and outstanding common stock of Harris Savings Bank, Harrisburg, PA (a de novo capital stock savings bank), pursuant to Section 3(a)(1) of the Bank Holding Company Act. (The proposal is essentially a corporate reorganization that involves conversion of the charter of the existing savings bank in mutual form to that of a mutual holding company; incorporation of a de novo capital stock savings bank with the same title and the transferring of the assets and liabilities of the existing savings bank to the said de novo bank.)

Newspaper comment period expires: 6/27/93  
Fed. Regist. comment period expires: 7/2/93

Union Bancorp, Inc., Pottsville, Pennsylvania, seeks approval to acquire 79,992 (8.49%) of the voting shares of The Peoples State Bank, East Berlin, Pennsylvania, pursuant to Section 3(a)(3) of the BHC Act.

Newspaper comment period expires: 7/5/93  
Fed. Regist. comment period expires: N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

None.

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

None.

1/ Subject to provisions of Community Reinvestment Act.  
\* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

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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 June 11, 1993

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs.**

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

**Satisfactory record of meeting community credit needs.**

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

**Needs to improve record of meeting community credit needs.**

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

**Substantial noncompliance in meeting community credit needs.**

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

Bank/Location

Examination Date

CRA Rating

None.



Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending June 12, 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)(5) application from \* Not Yet Known #  
National City Corporation, Cleveland, Ohio,  
on June 10, 1993, to acquire Ohio Bancorp,  
Youngstown, Ohio, and to acquire 10% of the  
outstanding shares of Cortland Bancorp,  
Cortland, Ohio.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

Received Section 4(c)(8) application from Banc Not Yet Known +  
One Corporation, Columbus, Ohio, on June 10,  
1993, to acquire Croghan & Associates, Inc.,  
Boulder, Colorado.

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- + - Expected to end approximately 15 days from date of application's receipt.
  - \* - 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 on May 28, 1993, from The Sabina Bank, Sabina, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

Received request on June 8, 1993, from The Croghan Colonial Bank, Fremont, Ohio, 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**  
(June 11, 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 June 11, 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 Richwood Banking Company  
28 North Franklin Street  
Richwood, Ohio 43344  
(614) 943-2317  
Rating: Satisfactory  
Exam Date: March 22, 1993

WesBanco Bank, Sistersville  
250 Charles Street  
Sistersville, West Virginia 26175  
(304) 652-3511  
Rating: Outstanding  
Exam Date: March 29, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

Centura Bank, Rocky Mount, North  
Carolina, to establish a branch  
at 3001 Kathleen Avenue, Greensboro,  
North Carolina.\*

7-2-93

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

Application

Comment Period Ending Date

BB&T Financial Corporation, Wilson,  
North Carolina, to acquire up to 15%  
of Southeast Switch, Inc., Maitland,  
Florida.

Not yet available.

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 June 11, 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>
Princess Anne Bank 641 Lynnhaven Parkway Virginia Beach, Virginia 23450	3-22-93	Needs to improve.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 11, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Bank of West Florida Pensacola, Florida To merge with The Citizens and Peoples National Bank of Pensacola, Pensacola, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	07-05-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Mobile National Corporation Mobile, Alabama To merge with South Alabama Bancorp- oration, Inc., Brewton, Alabama, and thereby directly acquire First National Bank of Brewton, Brewton, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-21-93* Federal Register
Barnett Banks, Inc. Jacksonville, Florida To acquire the outstanding shares of capital stock of The Citizens and Peoples National Bank of Pensacola from Bank South Corporation, Atlanta, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	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.	06-28-93* Federal Register

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 11, 1993

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

The Peoples Bank and Trust Company  
Selma, Alabama  
Request for increase in bank premises.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 11, 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>
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 - **
Membership	Hinsdale Bank and Trust Company Hinsdale, Illinois (in organization) To become a member of the Federal Reserve System*	N - 6-27-93
EFT	Chemical Bank Bay Area Bay City, Michigan 4101 Wilder Road Bay City, Michigan*	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>
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 - **
CoC	Corydon Bancorporation Corydon, Iowa Terry N. Jost & James C. Davison	FR - 6-9-93 N - 6-18-93
Y-2	Firststar Corporation Milwaukee, Wisconsin Athens Bancorp, Inc. Wausau, Wisconsin Bank of Athens Wausau, Wisconsin*	FR - 6-11-93 N - 6-11-93
Y-2	F.W.S.F. Corp. Milwaukee, Wisconsin Athens Bancorp, Inc. Wausau, Wisconsin Bank of Anthens Wausau, Wisconsin*	FR - 6-11-93 N - 6-11-93
Y-1	Montgomery Bancshares, Inc. Montgomery, Illinois Bank of Montgomery Montgomery, Illinois*	FR - 6-11-93 N - 6-21-93
Y-2	J. E. Coonley Company Hampton, Iowa Sheffield Savings Bank Sheffield, Iowa*	FR - 6-17-93 N - 6-3-93
Y-1	Oostburg Bancorp, Inc. Oostburg, Wisconsin Oostburg State Bank Oostburg, Wisconsin*	FR - 3-5-93 N - 6-21-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	First 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 - 6-23-93 NP - **
CoC-HC	Bancorp of Rantoul, Inc. Rantoul, Illinois Dennis B. Long & Anne L. Long & Thomas B. Bryan & Sally A. Bryan	FR - 6-23-93 NP - **
Y-1	BankIllinois Financial Co. Champaign, Illinois Bank of Illinois in Champaign Champaign, Illinois*	FR - 7-1-93 NP - 6-28-93
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 - 6-28-93 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-2	Valley Bancorporation Appleton, Wisconsin Pierce County Bank and Trust Company Ellsworth, Wisconsin*	FR - ** NP - **
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Rock River Bancorporation, Inc. Oregon, Illinois Rock River Bank Oregon, Illinois*	FR - 7-2-93 N - **
Y-1	East Dubuque Bancshares, Inc. East Dubuque, Illinois East Dubuque Investment Corporation East Dubuque, Illinois East Dubuque Savings Bank East Dubuque, Illinois*	FR - 7-6-93 N - **
Y-1	Smithdown Investments, Inc. Lake Forest, Illinois Hinsdale Bank and Trust Company Hinsdale, Illinois (in organization)*	FR - ** N - 6-27-93
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Park Ridge Bancshares, Inc. Stevens Point, Wisconsin Bank of Park Ridge Park Ridge, Wisconsin*	FR - ** N - **
Y-2	F & M Merger Corporation Kaukauna, Wisconsin Park Ridge Bancshares, Inc. Stevens Point, Wisconsin Bank of Park Ridge Park Ridge, Wisconsin*	FR - ** N - **
CoC-HC	Farmers National Bancorp, Inc. Geneseo, Illinois William Hanford, II	FR - 5-19-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	The National Bank of Indianapolis Indianapolis, Indiana The National Bank of Indianapolis Indianapolis, Indiana (in organization)*	FR - ** N - **
Y-1/Oakar	Charter Bancorp, M.H.C. Sparta, Illinois Charter Bank, S.B. Sparta, Illinois*	FR - ** N - **
Y-2	Citizens Banking Corporation Flint, Michigan Royal Bank Group, Inc. Royal Oak, Michigan National Bank of Royal Oak Royal Oak, Michigan*	FR - ** N - **
Y-1	Heartway Bancorporation Wayland, Iowa Wayland State Bank Wayland, Iowa*	FR - ** N - 6-7-93

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	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)	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 - 6-28-93
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 - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	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 - **
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin M&I Data Services, Inc. Milwaukee, Wisconsin--to acquire the item processing and data processing activities of Barnett Bank, Inc., Jacksonville, Florida	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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 To redeem 618 shares of its stock
RoS	National Bancshares Waupun, Inc. Waupun, Wisconsin To redeem 5,535 shares of common stock
RoS	Peotone Bancorp, Inc. Peotone, Illinois To purchase 10,000 shares (11.39%) of its outstanding common stock

*N* - Newspaper

*FR* - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time



AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 11, 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 of America Bank-Central 101 South Washington Square Box 30120 Lansing, Michigan 48107 (517) 334-1600	2/15/93	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 11, 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>
None.	

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri to engage <u>de novo</u> , indirectly through Mercantile Trust Company, N.A., St. Louis, Missouri, in activities of a fiduciary, agency and/or custodial nature	Not yet available
Section 4(c)(8) notification by Cass Commercial Corporation, St. Louis, Missouri to engage <u>de novo</u> , indirectly through Cass Logistics, Inc., St. Louis, Missouri, in providing data processing services and data transmission services, facilities, data bases and access thereto	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.	

**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 June 11, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Farmers Bank and Trust Company	P. O. Box 688 Blytheville, Arkansas 72316	3-01-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Fulton State Bank Fulton, SD To establish a <u>de novo</u> branch in Mitchell, SD	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Dairyland Bancorp, Inc. Bruce, WI To acquire 100% of the voting shares of Bruce Bancshares, Inc., Bruce, Wisconsin*	6-25-93 (Federal Register)
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*	7-2-93 (Federal Register)
Farmers State Corporation Mountain Lake, MN Green Lake State Bank Spicer, MN*	Not yet available
Northeast Bancorp, Inc. Brandon, SD To acquire 100% of the voting shares of Wilmot State Bank, Wilmot, SD*	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of Ralston Bancshares, Inc., Omaha, NE*	Not yet available

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\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Menomonie Financial Services, Inc. Menomonie, WI To engage <u>de novo</u> in data processing activities.	Not yet available

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

Application

Tri-County State Bank of  
Ortonville, Ortonville,  
MN  
To increase its investment  
in bank premises by \$34M.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending June 11, 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
Flint Creek Valley Bank P. O. Box 10 Philipsburg, MT 59858-0010 (406) 859-3241	March 9, 1993	Satisfactory
Ronan State Bank Hwy. 93, P. O. Box B Ronan, MT 59864 (406) 676-4600	March 8, 1993	Outstanding

*Federal Reserve Bank of Kansas City*

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**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>
Leonard F. Harper Trust, Kinsley, Kansas, for prior approval to acquire 66.66 percent of the voting shares of Kinban, Inc., Kinsley, Kansas.	Not Available
John R. Adams 1991-S Trust, Steamboat Springs, Colorado, for prior approval to acquire 34.6 percent of Routt County National Bank Corporation, Steamboat Springs, Colorado.	Not Available
Little River Bankshares, Inc., Little River, Kansas, for prior approval to become a bank holding company through the acquisition of 91.8 percent of the voting shares of The Home National Bank, Little River, Kansas.*	Not Available
Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank, N.A., Breckenridge, Colorado.*	Not Available
Robert J. O'Halloren, Kansas City, Missouri, for prior approval to increase his voting control of International Bancshares, Inc., Gladstone, Missouri, from 21.34 percent to 28.97 percent.	Not Available
Citizens Holding Corporation and Bank ESOP, Keenesburg, Colorado, for prior approval to increase ownership in Citizens Holding Corporation, Keenesburg, Colorado, from 25.1 percent to 30.3 percent.*	Not Available

*Federal Reserve Bank of Kansas City*

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Sioux National Company, Lincoln, Nebraska, for prior approval to acquire 95.5 percent of Crawford State Company, Lincoln, Nebraska.\* Not Available

FNB Financial Services, Inc., ESOP, Durant, Oklahoma, for prior approval to become a bank holding company through the acquisition of 30 percent of the voting shares of FNB Financial Services, Inc., Durant, Oklahoma.\* Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pueblo Bancorporation, Inc., Pueblo, Colorado, for prior approval to acquire 100 percent of the voting shares of Thatcher Bank, F.S.B., Salida, Colorado.	Not Available
Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to acquire 100 percent of the voting shares of Mountain Parks Data Corporation, Golden, Colorado.	Not Available
Oak Park Bancshares, Inc., Overland Park, Kansas, for prior approval to specifically provide financial and investment advisory services.	Not Available

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

<u>APPLICATION</u>	
Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to redeem their 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>
Union State Bank P.O. Box 560 Upton, Wyoming	03-08-93	06-03-93	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 7, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(3) application by Independent Bankshares, Inc., Abilene, TX, to acquire The Winters State Bank, Winters, TX	N/A
*Section 3(a)(3) application by Independent Financial Corp., Dover, DE, to acquire The Winters State Bank, Winters, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
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 JUNE 7, 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 6/11/93

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u>	<u>Ending Date</u>
First Savings Bank of Washington Bancorp, Walla Walla, Washington, to become a bank holding company through the acquisition of First Savings Bank of Washington, Walla Walla, Washington.	<u>Newspaper:</u> <u>Fed. Reg.:</u>	6/30/93 Sent 6/11/93
Pioneer Bancorporation, Reno, Nevada, to become a bank holding company through the acquisition of Pioneer Citizens Bank of Reno, Nevada.	<u>Newspaper:</u> <u>Fed. Reg.:</u>	Not Available Not Available

Section III - Applications Subject to Federal Register Notice Only

None

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

None

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\* Subject to CRA

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

Week ending 6/11/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 11, 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>
Verdugo Banking Co.	500 North Brand Blvd. Glendale, California 91203  (818) 549-1000	03/08/93	Satisfactory

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\* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

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

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.