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FEDERAL RESERVE BANK
OF CLEVELAND

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 25
Actions of the Board, its Staff, and the Federal Reserve Banks; Applications and Reports Received During the Week Ending June 19, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Interstate banking issues -- statement by Governor LaWare before the Subcommittee on Financial Institutions Supervision, Regulation and Deposit Insurance of the House Committee on Banking, Finance and Urban Affairs, June 22, 1993.
Published, June 17, 1993.

ADVISORY COUNCILS

Consumer Advisory Council -- request for nominations for seven vacancies.
Announced, June 18, 1993.

Consumer Advisory Council.
Convened, June 17, 1993.

BANK HOLDING COMPANIES

Premier Financial Services, Inc., Freeport, Illinois -- to acquire First Northbrook Bancorp, Inc., Northbrook, Illinois, First National Bank of Northbrook; and First Security Bank of Cary-Grove, Cary, Illinois.
Approved, June 14, 1993.

Republic Bancorp, Inc., Ann Arbor, Michigan -- to acquire Horizon Financial Services, Inc., Beachwood, Ohio, and Horizon Savings Bank.
Approved, June 14, 1993.

ENFORCEMENT

CapitalBanc Corporation, New York, New York -- consent order issued against Victor J. Vargas Irausquin, an institution-affiliated party.
Announced, June 18, 1993.

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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

Chicago	Comerica Bank, Detroit, Michigan -- to establish branches at 37550 12 Mile Road, Farmington Hills; 10805 Highland Road, White Lake Township; and 6625 Dixie Highway, Clarkston, Michigan. Approved, June 15, 1993.
Richmond	First Virginia Bank-Southwest, Roanoke, Virginia -- to establish a branch at 3730 Knollridge Road, Salem, Virginia. Approved, June 17, 1993.

BANK HOLDING COMPANIES

St. Louis	Allendale Bancorp, Inc., Allendale, Illinois -- to acquire First National Bank of Allendale. Approved, June 16, 1993.
Atlanta	Birthright, Inc., Wilmington, Delaware -- to acquire First Tuskegee Bank, Tuskegee, Alabama. Approved, June 18, 1993.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire FCB Bancshares, Inc., Merriam, Kansas, and First Continental Bank and Trust Company, Overland Park, Kansas. Approved, June 14, 1993.
Chicago	Charter Bancorp, M.H.C., Sparta, Illinois -- to acquire Charter Bank, S.B. Returned, June 15, 1993.
Chicago	East Dubuque Bancshares, Inc., East Dubuque, Illinois -- to acquire East Dubuque Investment Corporation, and East Dubuque Savings Bank. Returned, June 16, 1993.
Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire Fairfield Financial Corporation. Withdrawn, June 17, 1993.

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

BANK HOLDING COMPANIES

Chicago	First Community Financial Corporation, Elgin, Illinois -- to acquire First Community Bank. Returned, June 14, 1993.
St. Louis	First Staunton Bancshares, Inc., Staunton, Illinois -- proposal that First National Bank in Staunton acquire Benld Loan Association, Benld, Illinois. Approved, June 18, 1993.
Chicago	FMSB Bancorp, Neola, Iowa -- to acquire Farmers & Merchants State Bank, and Ball Insurance Agency. Approved, June 16, 1993.
St. Louis	Hollandale Capital Corporation, Hollandale, Mississippi -- to acquire Bank of Hollandale. Approved, June 16, 1993.
Chicago	Huxley Bancorp, Huxley, Iowa -- to engage de novo in lending activities. Permitted, June 16, 1993.
Chicago	Lakeside Bancorp, Inc., Chicago, Illinois -- to acquire Lakeside Bank. Returned, June 14, 1993.
Kansas City	Little River Bankshares, Inc., Little River, Kansas -- to acquire The Home National Bank. Returned, June 14, 1993.
Kansas City	Mountain Bancshares, Inc., Newport, Minnesota -- to acquire Eagle Agency, Inc., Golden Valley, Minnesota. Approved, June 15, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in full service brokerage through the Bloomington, Minnesota, office of Citicorp Investment Services, Long Island City, New York. Approved, June 18, 1993.
St. Louis	Southwest Bancshares, Inc., Jonesboro, Arkansas -- to acquire Cherry Valley Bancshares, Inc., Wynne, Arkansas, and First Arkansas Bank. Approved, June 16, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Washington Investment Company, Otis, Colorado -- to acquire First National Bank of Akron, Akron; First National Bank of Yuma, Yuma; and Wray State Bancorporation, Wray, Colorado. Approved, June 14, 1993.
Atlanta	West Coast Bancorp, Inc., Cape Coral, Florida -- to engage de novo in lending activities. Permitted, June 17, 1993.

BANK MERGERS

Minneapolis	Bank of Montana, Great Falls, Montana -- to purchase the assets and assume the liabilities of Montana Bank, Billings, Montana, and to establish twelve branches. Approved, June 18, 1993.

BANK PREMISES

Chicago	Comerica Bank, Detroit, Michigan-- investment in bank premises. Approved, June 15, 1993.
Cleveland	Croghan Colonial Bank, Fremont, Ohio -- investment in bank premises. Approved, June 18, 1993.
Richmond	F & M Bank-Massanutten, Harrisonburg, Virginia -- investment in bank premises. Approved, June 17, 1993.
Richmond	Traders Bank, Spencer, West Virginia -- investment in bank premises. Approved, June 17, 1993.

BANKS, STATE MEMBER

Kansas City	First Security Bank, Newcastle, Wyoming -- payment of a dividend. Approved, June 18, 1993.

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

CAPITAL STOCK

Kansas City	Centinel Bank Shares, Inc., Taos, New Mexico -- redemption of shares. Approved, June 14, 1993.
Chicago	FMSB Bancorp, Neola, Neola, Iowa -- redemption of shares. Approved, June 16, 1993.
Chicago	Hampton Banco, Inc, Hampton, Iowa -- redemption of shares. Approved, June 14, 1993.

CHANGE IN BANK CONTROL

Kansas City	Aspen Bancshares, Inc., Aspen, Colorado -- change in bank control. Permitted, June 16, 1993.
Dallas	Brazos Bancshares, Inc., Joshua, Texas -- change in bank control. Permitted, June 15, 1993.
Dallas	Brownwood Bancshares, Inc., Brownwood, Texas -- change in bank control. Returned, June 16, 1993.
San Francisco	Cache Valley Bank, Logan, Utah -- change in bank control. Permitted, June 16, 1993.
Kansas City	Centinel Bank Shares, inc., Taos, New Mexico -- change in bank control. Permitted, June 14, 1993.
Dallas	First Anderson Bancshares, Inc., Anderson, Texas -- change in bank control. Permitted, June 17, 1993.
Minneapolis	Kerhoven Bancshares, Inc., Kerkhoven, Minnesota -- change in bank control. Permitted, June 14, 1993.
Chicago	Minowa Banshares, Inc., Decorah, Iowa -- change in bank control. Permitted, June 14, 1993.

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

CHANGE IN BANK CONTROL

Atlanta	P.C.B. Bancorp, Inc., Largo, Florida -- change in bank control. Permitted, June 18, 1993.
Kansas City	Spencer Bancshares, inc., Spencer, Oklahoma -- change in bank control. Permitted, June 14, 1993.

COMPETITIVE FACTORS REPORTS

St. Louis	Bank of Hollandale, Hollandale, Mississippi, proposed merger with Hollandale Interim Bank -- report on competitive factors. Submitted, June 15, 1993.
San Francisco	Bank of The West, San Francisco, California, proposed purchase of the assets and assumption of the liabilities of 15 branches of Citibank, Federal Savings Bank, Oakland, California -- report on competitive factors. Submitted, June 16, 1993.
San Francisco	CenFed Bank, A Federal Savings Bank, Pasadena, California, proposed purchase of the assets and assumption of the liabilities of the Mutual Savings and Loan Association -- report on competitive factors. Submitted, June 16, 1993.
Secretary	Chase Manhattan Bank, N.A., New York, New York, proposed purchase of the assets and assumption of certain liabilities of ChaseBank International, Miami, Florida -- report on competitive factors.. Submitted, June 15, 1993.
Atlanta	Colonial Bank, Montgomery, Alabama, proposed merger with United Savings Bank, FSB, Anniston, Alabama -- report on competitive factors. Submitted, June 14, 1993.
Richmond	Dominion Bank, N.A., Roanoke, Virginia, proposed merger with Dominion Trust Company -- report on competitive factors. Submitted, June 14, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Exchange National Bank and Trust Company, Atchison, Kansas, proposed acquisition of the assets and assumption of the liabilities of the Atchison branch of Bank IV Kansas, N.A., Wichita, Kansas -- report on competitive factors. Submitted, June 14, 1993.
Minneapolis	Farmers & Merchants State Bank of Donnelly, Donnelly, Minnesota, proposed merger with the First State Bank of Chokio, Chokio, Minnesota -- report on competitive factors. Submitted, June 17, 1993.
Chicago	Farmers & Traders State Bank, Shabbona, Illinois, proposed merger with FTS Interim Bank -- report on competitive factors. Submitted, June 14, 1993.
Kansas City	Farmers Exchange Bank of Parkville, Parkville, Missouri, proposed merger with Bank of Riverside, Riverside, Missouri -- report on competitive factors. Submitted, June 17, 1993.
Richmond	First Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of three branches of NationsBank of South Carolina, N.A. -- report on competitive factors. Submitted, June 17, 1993.
Dallas	First National Bank in Cleburne, Cleburne, Texas, proposed acquisition of the Cleburne branch at 201 North Ridgeway Drive of Bank One, Texas, N.A., Dallas, Texas -- report on competitive factors. Submitted, June 18, 1993.
Secretary	First Security Bank of Utah, N.A., Ogden, Utah, proposed purchase and assumption of two branches of Bank One Utah, N.A., Salt Lake City, Utah -- report on competitive factors. Submitted, June 17, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	FirstBank, Los Fresnos. Texas, proposed merger with Rancho Viejo National Bank of Olmito, Texas -- report on competitive factors. Submitted, June 18, 1993.
San Francisco	Metropolitan Federal Savings and Loan Association, Seattle, Washington, proposed merger by Metropolitan Bancorp, of an interim institution -- report on competitive factors. Submitted, June 17, 1993.
Kansas City	Miami County National Bank of Paola, Paola, Kansas, proposed acquisition of the assets and assumption of the liabilities of American State Bank Osawatomie, Kansas -- report on competitive factors. Submitted, June 14, 1993.
Dallas	Midland National Bank, Midland, Texas, proposed acquisition of a branch of Texas Commerce Bank - Midland, Texas, at 500 West Texas -- report on competitive factors. Submitted, June 14, 1993.
Kansas City	Pueblo Bank and Trust Company, Pueblo, Colorado, proposed merger with Thatcher Bank, FSB, Salida, Colorado -- report on competitive factors. Submitted, June 14, 1993.
San Francisco	Security Pacific State Bank, Costa Mesa, California, proposed merger with Bank of America Community Development Bank, Walnut Creek, California -- report on competitive factors. Submitted, June 14, 1993.
Dallas	Southern National Bank of Tullulah, Tullulah, Louisiana, proposed merger with Interim National Bank -- report on competitive factors. Submitted, June 18, 1993.
Dallas	Texas Commerce Bank, N.A., Lubbock, Texas, proposed merger with First National Bank of West Texas, Lubbock, Texas -- report on competitive factors. Submitted, June 18, 1993.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Timberline Community Bank, Yreka, California, proposed purchase of the assets and assumption of the liabilities of the Tulelake branch of Bank of America National Trust & Savings Association, San Francisco, California -- report on competitive factors. Submitted, June 16, 1993.
Chicago	Wayland State Bank, Wayland, Iowa, proposed merger with The State Bank of Wayland -- report on competitive factors. Submitted, June 14, 1993.
San Francisco	World Savings and Loan Association, A Federal Savings and Loan Association, Oakland, California, proposed acquisition of the assets and assumption of the liabilities of Primerit Bank, Federal Savings Bank, Las Vegas, Nevada -- report on competitive factors. Submitted, June 14, 1993.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, June 17, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, June 17, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, June 17, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to September 15, 1993, to engage de novo in community development activities. Granted, June 18, 1993.

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

EXTENSIONS OF TIME

Minneapolis	Oliver Bancorporation, Inc., Center, North Dakota -- extension to September 24, 1993, to acquire Security State Bank of New Salem, New Salem, North Dakota Granted, June 15, 1993.

MEMBERSHIP

Chicago	Farmers State Bank, Jewell, Iowa -- to become a member of the Federal Reserve System. Approved, June 17, 1993.

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

BANK HOLDING COMPANIES

Chicago	Comerica Incorporated, Detroit, Michigan -- to engage de novo in making equity and debt investments in projects designed to promote community welfare through Comerica Community Development Corporation. Permitted, June 7, 1993.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Dallas-- to reduce the truncation and extended MICR capture minimum fees and to lower the per-item fees for truncation and extended MICR capture. Approved, June 11, 1993.

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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
Shawmut National Corporation, Hartford, Connecticut - 3(a)(1)/3(a)(3) application to acquire New Dartmouth Bank, Manchester, New Hampshire*	Newspaper 07-11-93 Federal Register Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to transfer Fleet Factors Corporation, New York, New York from Fleet Bank of New York, Albany, New York, to Fleet Financial Group, Inc., Providence, Rhode Island	Federal Register Not Yet Established
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	Federal Register 07-02-93

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

Application
NONE

*Subject to CRA

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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	

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Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at 60 Broadway, Hicksville, (Unincorporated Area), Town of Oyster Bay, Nassau County, New York.1/ 7/16/93

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

Notice by Amboy-Madison National Bank Employee Stock Ownership Plan to retain ownership of 9.7 percent of the outstanding voting shares of Amboy Bancorporation, Old Bridge, New Jersey. 7/1/93 4/

SECTION III

Nonbanking Applications (Subject to Federal Register Notice Only)

Grupo Financiero Prime Internacional S.A. de C.V., Cuauhtemoc, Mexico to acquire IRC Investments Inc., Rowayton, Connecticut, and to engage in full service securities brokerage, riskless principal, and investment and financial advisory activities, advisory services with respect to leasing of real and commercial property, foreign exchange advisory activities and in commercial real estate equity financing and investment advisory activities. N/A

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. 7/7/93

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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.

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Week Ending June 19, 1993

NAME OF BANK	RATING	EXAMINATION DATE
Chemung Canal Trust Co. One Chemung Canal Plaza Elmira, NY 14902	Outstanding	January 19, 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

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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

Union Bancorp, Inc., Pottsville, Pennsylvania, seeks approval to aquire 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: 7/12/93

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.

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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 18, 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
Founders' Bank 101 Bryn Mawr Ave. Bryn Mawr, PA 19010	3/8/93	Satisfactory

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Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending June 26, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received Section 3(a)(3) application from F.N.B. Corporation, Hermitage, Pennsylvania, on June 16, 1993, to acquire The Metropolitan Savings Bank of Youngstwon, Youngstwon, Ohio. — * F: July 16, 1993

Received Section 3(a)(5) application from 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. — * F: July 16, 1993

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from Society Corporation, Cleveland, Ohio, on June 15, 1993, of its intent to engage in real property leasing activities and in commercial loan transactions through its subsidiary, Society Equipment Leasing Company. — July 26, 1993

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

NONE

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

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AVAILABILITY OF CRA PUBLIC EVALUATIONS
(June 25, 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 25, 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 Bank of Corning Company
North Valley Street
Corning, Ohio 43730
(614) 347-4355
Rating: Satisfactory
Exam Date: April 5, 1993

Chippewa Valley Bank
20 South Main Street
Rittman, Ohio 44270
(216) 925-1045
Rating: Outstanding
Exam Date: March 29, 1993

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

Application	Comment Period Ending Date
First Virginia Bank-Maryland, Upper Marlboro, Maryland, to establish a branch at 265 Kentland Boulevard, Gaithersburg, Maryland.*	7-4-93
The George Mason Bank, Fairfax, Virginia, to establish a branch at 4201 Wilson Boulevard, Arlington, Virginia.*	7-12-93
F & M Bank-Massanutten, Harrisonburg, Virginia, to establish a branch at 317 North Main Street, Bridgewater, Virginia.*	7-17-93

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

Application	Comment Period Ending Date
Centura Bank, Inc., Rocky Mount, North Carolina, to acquire First Savings Bank of Forest City, SSB, Forest City, North Carolina, and merge it into Centura Bank, Rocky Mount, North Carolina.*	7-2-93**
BB&T Financial Corporation, Wilson, North Carolina, to acquire Citizens Savings Bank, SSB, Inc., Newton, North Carolina.*	7-11-93
BB&T Financial Corporation, Wilson, North Carolina, to acquire up to 15% of Southeast Switch, Inc., Maitland, Florida.	7-12-93**

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application	Comment Period Ending Date
NationsBank Corporation, Charlotte, North Carolina, to engage in collateral inspection activities.	Not yet available.

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

None.

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending June 18, 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.

	Examination Date	Rating
First Virginia Bank-Central Maryland 37 South Main Street Bel Air, Maryland 21014	3-29-93	Satisfactory
The Bank of Romney Main Street Romney, West Virginia 26757	4-5-93	Outstanding

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Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 18, 1993

Section 1 - Applications Subject to Newspaper Notice Only

Application	Comment Period Ending Date
First Alabama Bancshares, Inc. Birmingham, Alabama To acquire the assets and assume the liabilities of First Federal Savings Bank, Marianna, 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*
Barnett Bank of Naples Naples, Florida To establish a branch located at 50 Bald Eagle Drive, Marco Island, Florida, to be known as Marco South Office.	Not yet available*

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

Application	Comment Period Ending Date
Merchants & Farmers Bancshares, Inc. Eutaw, Alabama 1-BHC formation, Merchants & Farmers Bank of Greene County, Eutaw, Alabama.	Not yet available*
The Bank Holding Company Griffin, Georgia 1-BHC formation, The Bank of Spalding County, Griffin, Georgia.	Not yet available*
First Farmers Bancshares, Inc. Portland, Tennessee Change in control notice by Charles Hill Beaty and his wife, Montee Kittrell Beaty, to acquire 10 percent of the outstanding shares of common stock of First Farmers Bancshares, Inc., Portland, Tennessee, and together with Charles Randolph Beaty and his wife, Helen June Beaty, to jointly acquire at least 25 percent ownership.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 18, 1993

Section 3 - Applications Subject to Federal Register Only

Application	Comment Period Ending Date
AmSouth Bancorporation Birmingham, Alabama To acquire up to 19.9 percent of Mid-State Federal Savings Bank, Ocala, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company.	07-06-93
First Alabama Bancshares, Inc. Birmingham, Alabama To acquire First Federal Enterprises, Inc., Marianna, Florida, and thereby indirectly acquire its thrift subsidiary, First Federal Savings Bank, Marianna, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available
Peoples State Bancshares, Inc. Grant, Alabama To engage **de novo** through Gunter Mountain Finance in making consumer loans and taking assignments of consumer credit contracts. Such loans will be unsecured and secured by encumbrances on both real and personal property. These activities are pursuant to Section 225.25(b)(1) of Regulation Y. Applicant also proposes to engage in insurance agency activities, pursuant to Section 225.25(b)(8)(iii) of Regulation Y. Specifically, Gunter Mountain Finance proposes to serve as agent or broker for insurance directly related to the extension of credit.	07-06-93

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

Application

None.

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 18, 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
Countryside Bankers Post Office Box 5088 Clearwater, Florida 34618 (813)791-6115	Needs to Improve	03-08-93
First Independence Bank of Florida Post Office Box 08009 Fort Myers, Florida 33908 (813)466-7500	Satisfactory	03-15-93

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

Type	Application	Comment Period Ending Date
Merger	NBD Bank (formerly Midwest Commerce Banking Company) Elkhart, Indiana South Bend, Indiana branch of NBD Bank, N.A., Gary, Indiana*	N - 6-11-93
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 - **
Branch	The Rock Island Bank Rock Island, Illinois 590 - 42nd Avenue East Moline, Illinois*	N - **
Branch/24A	Comerica Bank Detroit, Michigan 1400 North Woodward Avenue Bloomfield Hills, Michigan*	N - **
Branch/24A	Comerica Bank Detroit, Michigan 8250 Hilton Road Brighton Township, Michigan*	N - **

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
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-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
Y-1	First Security Bancorp, Inc. Elmwood Park, Illinois First Security Trust & Savings Bank Elmwood Park, Illinois*	FR - 6-17-93 N - 6-13-93
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 - **

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
CoC-HC	First Lena Corporation Lena, Illinois Thelma H. Duft & Ray E. Stamm	FR - 6-23-93 NP - 6-29-93
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 - **
Y-2	Valley Bancorporation Appleton, Wisconsin Pierce County Bank and Trust Company Ellsworth, Wisconsin*	FR - 7-1-93 NP - 7-1-93
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 - **

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
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 - 7-9-93 N - **
Y-2	F & M Merger Corporation Kaukauna, Wisconsin Park Ridge Bancshares, Inc. Stevens Point, Wisconsin Bank of Park Ridge Park Ridge, Wisconsin*	FR - 7-9-93 N - **
CoC-HC	Farmers National Bancorp, Inc. Geneseo, Illinois William Hanford, II	FR - 5-19-93 N - **
Y-1	The National Bank of Indianapolis Corporation Indianapolis, Indiana The National Bank of Indianapolis Indianapolis, Indiana (in organization)*	FR - 7-12-93 N - **
Y-1/Oakar	Charter Bancorp, M.H.C. Sparta, Illinois Charter Bank, S.B. Sparta, Illinois*	FR - 7-12-93 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

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

Type	Application	Comment Period Ending Date
Y-2	Chemical Financial Corporation Midland, Michigan Key State Bank Owosso, Michigan*	FR - ** N - **

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Section III - Applications Subject to Federal Register Notice Only

Type	Application	Comment Period Ending Date
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)	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 - **
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 - **

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

Type	*Application*	*Comment Period Ending Date*
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 - ***
4(c)(8)	*Evans Bancshares, Inc. Evansdale, Iowa* *Engage in a one-time de novo lending activity via the purchase of an $80,000 overline from its sub bank*	*FR - ***

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

Type	*Application*
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	*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*
RoS	*First Lena Corporation* *Lena, Illinois* *To redeem 618 shares of its stock*

N - Newspaper
FR - Federal Register
** - Subject to Provisions of Community Reinvestment Act*
*** - Not available at this time*

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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 19, 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.

BANK NAME/LOCATION	EXAMINATION DATE	RATINGS
-Bank of Lenawee 135 East Maumee, Box 486 Adrian, Michigan 49221 (517) 265-5144	3/15/93	S

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Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 18, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application	End of Comment Period
*Section 5(d)(3) application by Charter Bancorp, M.H.C., Sparta, Illinois, for its subsidiary, Charter Bank, S.B., Sparta, Illinois, a stock savings bank, to purchase certain assets and assume the liabilities of Charter Bank, S.B., Sparta, Illinois, a mutual savings bank	Not yet available

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

Application	End of Comment Period
*Section 3(a)(1) application by Charter Bancorp, M.H.C., Sparta, Illinois, to acquire Charter Bank, S.B., Sparta, Illinois, a stock savings bank	Not yet available
*Section 3(a)(3) application by First Commercial Corporation, Little Rock, Arkansas, to acquire Texas Commerce Bank - Longview, N.A., Longview, Texas and StoneFort National Bank of Nacogdoches, Nacogdoches, Texas	Newspaper: 7-14-93
*Section 3(a)(3) application by Magna Group, Inc., St. Louis, Missouri, to acquire Mega Bancshares, Inc., St. Ann, Missouri	Newspaper: 7-11-93
*Section 3(a)(1) application by New South Capital Corporation, Batesville, Mississippi, to acquire New South Bank for Savings, S.S.B., Batesville, Mississippi	Newspaper: 7-12-93
*Section 3(a)(1) application by THE BANCorp, Inc., LaGrange, Kentucky, to acquire THE BANK - Oldham County, LaGrange, Kentucky	Newspaper: 7-11-93

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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application	End of Comment Period
Section 4(c)(8) notification by Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas, to engage *de novo*, indirectly through First Banc Securities, Inc., Hot Springs, Arkansas, in providing portfolio investment advice (perviously reported during the week of 5-28-93)	6-28-93

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

Application	End of Comment Period
None.	

*This application is subject to CRA.

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Federal Reserve Bank of St. Louis

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application	Comment Period Ending Date
Fulton State Bank Fulton, SD To establish a *de novo* branch in Mitchell, SD	7-20-93

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

Application	Comment Period Ending Date
Fort Ridgely National Bancorporation, Inc., Fairfax, MN To acquire 84% of the voting shares of First National Bank of Fairfax, Fairfax, MN*	7-2-93 (Federal Register)
Farmers State Corporation Mountain Lake, MN Green Lake State Bank Spicer, MN*	7-9-93 (Federal Register)
Northeast Bancorp, Inc. Brandon, SD To acquire 100% of the voting shares of Wilmot State Bank, Wilmot, SD*	7-9-93 (Federal Register)
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of Ralston Bancshares, Inc., Omaha, NE*	7-12-93 (Federal Register)
Morris T. Friedell To increase his ownership interest from 20% to 85% of First National Corporation of Aitkin, Inc., Aitkin, MN	7-13-93 (Federal Register)
Norwest Corporation Mpls, MN To acquire, through merger, 100% of the voting shares of Winner Banshares, Inc., Winner, SD*	Not yet available

* Subject to CRA

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FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application	Comment Period Ending Date
Otto Bremer Foundation and Bremer Financial Corporation St. Paul, MN To acquire 100% of the voting shares of Valley Bancshares, Inc., Grand Forks, ND*	Not yet available
BANKFIRST CORPORATION Brookings, SD To acquire 100% of the voting shares of BANKFIRST, Mpls, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

Application	Comment Period Ending Date
Menomonie Financial Services, Inc. Menomonie, WI To engage *de novo* in data processing activities.	7-6-93

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

Application

None.

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FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending June 18, 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
Plaza Park State Bank P. O. Box 337 Waite Park, MN 56387 (612) 252-4200	March 15, 1993	Satisfactory
First Security Bank 130 South First E, Box 730 Malta, MT 59538-0730 (406) 654-2222	March 16, 1993	Satisfactory

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Section V - Availability of
CRA Public Evaluations
week ending June 18, 1993

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
First Citizens Bank of Polson 213 First Street W. Polson, MT 59860 (406) 883-4358	March 15, 1993	Outstanding
State Bank of Terry P. O. Box 6 Terry, MT 59349-0006 (406) 637-5591	March 23, 1993	Satisfactory

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION	COMMENT PERIOD ENDING DATE
Colorado National Bank Grand Junction, Grand Junction, Colorado, for prior approval to become a member of the Federal Reserve System.	Not Available
Colorado National Bank - Glenwood, Glenwood Springs, Colorado, for prior approval to become a member of the Federal Reserve System.	Not Available
Colorado National Bank Grand Junction, Grand Junction, Colorado, for prior approval to merge with Colorado National Bank - Glenwood, Glenwood Springs, Colorado.	Not Available
Colorado National Bank Grand Junction, Grand Junction, Colorado, for prior approval to establish a branch in Glenwood Springs, Colorado.	Not Available

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

APPLICATION	COMMENT PERIOD ENDING DATE
Bank of Colorado Holding Company, Vail, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting common shares of Vail National Bank, Vail, Colorado.*	Not Available
First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of First National Bank, Norfolk, Nebraska.*	Not Available
Cherokee County Banshares, Inc., Hulbert, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding voting stock of First State Bank, Hulbert, Oklahoma.*	Not Available

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Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the capital stock of First National Bank of Edmond, Edmond, Oklahoma.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION	COMMENT PERIOD ENDING DATE
FNBT Bankshares, Inc., Perry, Oklahoma, for prior approval to to establish a nonbanking subsidiary under the name of Cherokee Cash Outlet, Inc., Perry, Oklahoma.	Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of

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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	Exam Date	CRA Public Date	CRA Rating
Bank of Garber P.O. Box 668 Garber, Oklahoma 73738-0668	03-08-93	06-07-93	Needs to Improve
Citizens Bank of Edmond P.O. Box 30 Edmond, Oklahoma 73083-0030	03-08-93	06-08-93	Satisfactory
The Farmers State Bank P.O. Box 304 Mankato, Kansas 66956-0304	02-08-93	05-10-93	Satisfactory

*Application is subject to CRA.

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FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 14, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION	NOTICE EXP
None.	

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

APPLICATION	** NOTICE EXP
*Section 3(a)(1) application by D Bancorp, Inc., DeSoto, TX, to acquire D Bancshares, Inc., Wilmington, DE, and Bank of DeSoto, N.A., DeSoto, TX	N/A
*Section 3(a)(1) application by D Bancshares, Inc., Wilmington, DE, to acquire Bank of DeSoto, N.A., DeSoto, TX	N/A
*Section 3(a)(1) application by Industry Bancshares, Inc., Industry, TX, to acquire Industry State Bank, Industry, TX	93/07/05
Change in Control Notice by Burrell Martin Dulany, Jr., Riesel, TX, to acquire an interest in First Riesel Corporation, Riesel, TX	N/A
Change in Control Notice by Herbert Dean Smith, Bonham, TX, to acquire an interest in Wolfe City Bancshares, Inc., Wolfe City, TX	N/A
Change in Control Notice by Bobby Crowell, Royse City, TX; James Dudney, Rockwall, TX; John Pullen, Royse City, TX; O. T. Stanfield, Garland, TX; Grace Tipton, Mesquite, TX; J. L. Williams, Coppell, TX, to acquire an interest in Citizens State Bank, Royse City, TX	N/A

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) (Previously reported during the week of 5-24-93)	93/07/02

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

APPLICATION

Section 24A application by
First Bank of Muleshoe, Muleshoe, TX, to invest
in bank premises in excess of bank's capital stock

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS FOR THE WEEK OF JUNE 14, 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.

Bank	Date of Examination	CRA Rating
None.		

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FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/25/93

Section I - Applications Subject to Newspaper Notice Only

Application	Comment Period	Ending Date
Westamerica Bank, N.A., San Rafael, California, to become a member of the Federal Reserve System. *	Newspaper:	Not applicable

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

Application	Comment Period	Ending Date
Kaharudin Latief, Jakarta, Indonesia, to acquire 35 percent of Series C perpetual preferred stock of Bank of San Francisco Company Holding Company, San Francisco, California.	Newspaper:	Not available
	Fed. Reg.:	7/20/93
First Security Corporation, Salt Lake City, Utah, to acquire First National Financial Corporation, Alburquerque, New Mexico and its subsidiary, First National Bank of Alburquerque, Alburquerque, New Mexico.	Newspaper:	7/21/93
	Fed. Reg.:	Not yet available

Section III - Applications Subject to Federal Register Notice Only

Application	Comment Period	Ending Date
BankAmerica Corporation, San Francisco, California, to engage de novo in providing financial or investment advice and full service brokerage activities through its subsidiary, BA Securities, Inc., San Francisco, California.	Fed. Reg.:	Not yet available
BankAmerica Corporation, San Francisco, California, to engage in private placement and riskless principal activities through its subsidiary, BA Securities, Inc., San Francisco, California.	Fed. Reg.:	Not yet published

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

None

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* Subject to CRA

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Week ending 6/25/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 25, 1993. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

Institution	Location	Examination Date	Rating*
Rio Salado Bank	1400 E. Southern Ave. Tempe, Arizona 85282 (602) 345-8800	03/22/93	Satisfactory

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

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

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

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

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

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