

RESEARCH LIBRARY

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

JUL 12 9 39 AM '93
H.2, 1993, No. 26
Actions of the Board, its Staff, and
FEDERAL RESERVE BANK OF CLEVELAND
Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 26, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Reduction of regulatory burden on financial institutions -- 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 29, 1993.
Published, June 25, 1993.

BANK HOLDING COMPANIES

Barnett Banks, Inc., Jacksonville, Florida -- to engage de novo in private placement and riskless principal activities through Barnett Securities, Inc.
Approved, June 23, 1993.

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

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

BANK BRANCHES, DOMESTIC

Richmond Central Virginia Bank, Powhatan, Virginia -- to establish a branch at 4901 Millridge Parkway, East, Midlothian, Virginia.
Approved, June 22, 1993.

BANK HOLDING COMPANIES

Philadelphia Central Financial Corporation, Columbia, Pennsylvania -- to acquire Farmers First Savings Bank.
Approved, June 24, 1993.

Dallas Chico Bancorp, Inc., Chico, Texas -- to acquire First State Bank of Chico.
Approved, June 22, 1993.

Minneapolis Dairyland Bancorp, Inc., Bruce, Wisconsin -- to acquire Bruce Bancshares, Inc.
Returned, June 22, 1993.

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

BANK HOLDING COMPANIES

Minneapolis	Dakota Bancorp, Inc., Watertown, South Dakota -- to acquire First Federal Savings Bank, Watertown, South Dakota (immediately converted to a state chartered bank after acquisition). Approved, June 23, 1993.
Minneapolis	Dakota Company, Inc., Minneapolis, Minnesota, South Dakota Bancorp, Inc.; and South Dakota Financial Bancorporation, Inc. -- to engage in the operation of a savings and loan association through Dakota Bancorp, Inc., Watertown, South Dakota. Approved, June 23, 1993.
Richmond	F & M National Corporation, Winchester, Virginia -- to acquire First National Bankshares, Inc., Emporia, Virginia. Approved, June 22, 1993.
Secretary	First Bank System, Inc., Minneapolis, Minnesota, and Central Bancorporation, Inc., Denver, Colorado -- proposal that Colorado National Bank acquire certain assets and assume certain liabilities of Central Bank / Bank Western N.A. Approved, June 24, 1993.
Director, BS&R	First Community Bancshares, Inc., Bargersville, Indiana -- transfer agent registration. Approved, June 25, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, California -- to acquire First Interstate Trust Company of New York, New York, New York. Permitted, June 23, 1993.
Chicago	First Security Bancorp, Inc., Elmwood Park, Illinois -- to acquire First Security Trust & Savings Bank. Returned, June 21, 1993.
Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- to acquire United Southern Bank of Morristown, Morristown, Tennessee. Approved, June 24, 1993.

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

BANK HOLDING COMPANIES

Chicago	Independent Bank Corporation, Ionia, Michigan -- to acquire certain assets and assume liabilities of the Portland, Michigan, branch of Community First Bank, F.S.B., Lansing, Michigan. Approved, June 22, 1993.
New York	Long-Term Credit Bank of Japan, Ltd., Tokyo, Japan -- to acquire certain assets of Franchise Mortgage Acceptance Corporation, La Habra, California, and Franchise Mortgage Acceptance Corporation, L.P., and engage in lending activities. Approved, June 21, 1993.
St. Louis	Mark Twain Bancshares, Inc., St. Louis, Missouri -- to acquire Parkway Financial, Inc., Overland Park, Kansas, and Parkway Bank. Approved, June 23, 1993.
Director, BS&R	Mid Am, Inc., Bowling Green, Ohio -- modification of divestiture commitment in connection with merger of American Community Bank, N.A., Lima, Ohio, with Colonial Federal Savings Bank, Bellefontaine, Ohio. Approved, June 25, 1993.
Secretary	Old National Bancorp, Evansville, Indiana -- to engage de novo in full-service securities brokerage activities. Approved, June 23, 1993.
Chicago	Oostburg, Bancorp, Inc., Oostburg, Wisconsin -- to acquire Oostburg State Bank. Approved, June 23, 1993.
St. Louis	Paloma Bancshares, Inc., Paloma, Illinois -- to acquire Western Illinois Bancorp, Inc., Blandinsville, Illinois. Approved, June 25, 1993.
New York	Prestige Financial Corp., Flemington, New Jersey -- to acquire Prestige State Bank. Approved, June 25, 1993.

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

BANK HOLDING COMPANIES

Chicago	Principal National Bancorp, Pontiac, Michigan -- to engage de novo in lending activities. Permitted, June 24, 1993.
Atlanta	Riverside Banking Company, Fort Pierce, Florida -- to engage de novo in leasing activities nationwide through Riverside Leasing Company. Permitted, June 25, 1993.
Atlanta	Riverside Banking Company, Fort Pierce, Florida -- to engage de novo in lending activities through RBCA, Inc. Permitted, June 25, 1993.
Philadelphia	Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- to merge with Central Financial Corporation, Columbia, Pennsylvania. Approved, June 24, 1993.
San Francisco	U.S. Bancorp, Portland, Oregon -- to engage de novo in data processing. Permitted, June 23, 1993.
Minneapolis	215 Holding Co., Minneapolis, Minnesota -- to acquire Southeast Bancorporation, Inc., First American State Bank, Grand Meadow, Minnesota, and Southwest Bancorporation, Inc., Minneapolis, Minnesota, and First American State Bank, Browndale, Minnesota. Approved, June 21, 1993.

BANK MERGERS

Philadelphia	Farmers First Bank, Lititz, Pennsylvania -- to merge with Farmers First Savings Bank. Approved, June 24, 1993.
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BANK PREMISES

Kansas City	Century Bank Sterling, Sterling, Colorado -- investment in bank premises. Approved, June 22, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK PREMISES

Kansas City	Citizens Bank & Trust Company, Torrington, Wyoming -- investment in bank premises. Approved, June 21, 1993.
Kansas City	Farmers State Bank & Trust Co., Aurora, Nebraska -- investment in bank premises. Approved, June 21, 1993.
St. Louis	First Bank of Arkansas, Russellville, Arkansas -- investment in bank premises. Approved, June 23, 1993.
Minneapolis	Tri-County State Bank, Ortonville, Minnesota -- investment in bank premises. Approved, June 22, 1993.

CHANGE IN BANK CONTROL

Chicago	ASB Bankcorp, . Inc., Adrian, Michigan -- change in bank control. Permitted, June 22, 1993.
Dallas	Paul Gerard Heafy, Oklahoma City, Oklahoma -- change in bank control. Returned, June 24, 1993.
Atlanta	Randolph Bancshares, Inc., Wadley, Alabama -- change in bank control. Permitted, June 24, 1993.
Kansas City	Valley Bancshares, Inc., Atchison, Kansas -- change in bank control. Permitted, June 25, 1993.
St. Louis	West Tennessee Bancshares, Inc., Bartlett, Tennessee -- change in bank control. Permitted, June 22, 1993.

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

COMPETITIVE FACTORS REPORTS

St. Louis Charter Bank, S.B., Sparta, Illinois (stock savings bank), proposed transfer by Charter Bank, S.B., Sparta, Illinois (a mutual savings bank) of all of its assets and all of its liabilities to the stock savings bank -- report on competitive factors. Submitted, June 23, 1993.

Dallas Crown Charter National Bank, Dallas, Texas, proposed merger with Fidelity Bank, N.A., University Park, Texas -- report on competitive factors. Submitted, June 25, 1993.

Richmond Dominion Bank, N.A., Roanoke, Virginia, proposed purchase of the assets and assumption of the liabilities of nine Virginia branches of Meritor Savings, FA, Winter Park, Florida -- report on competitive factors. Submitted, June 21, 1993.

Richmond Dominion Bank of Maryland, N.A., Rockville, Maryland, proposed purchase of the assets and assumption of the liabilities of the Silver Spring, Maryland, branch of Meritor Savings, FA, Winter Park, Florida -- report on competitive factors. Submitted, June 21, 1993.

Richmond Dominion Bank of Washington, N.A., Washington, D.C., proposed purchase of the assets and assumption of liabilities of six District of Columbia branches of Meritor Savings, FA, Winter Park, Florida -- report on competitive factors. Submitted, June 21, 1993.

Atlanta First American Bank, Jackson, Mississippi, proposed purchase of the assets and assumption of the liability to pay deposits made in First Commerce Savings Bank, FSB -- report on competitive factors. Submitted, June 21, 1993.

St. Louis First National Bank in Staunton, Staunton, Illinois, proposed acquisition of the assets and assumption of the deposit liabilities of Benld Loan Association, Benld, Illinois -- report on competitive factors. Submitted, June 22, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank of Longmont, Longmont, Colorado, proposed merger with First National Interim Bank -- report on competitive factors. Submitted, June 22, 1993.
Atlanta	Home Federal Savings Bank, Rome, Georgia, proposed acquisition of the branch of Bankers First Savings Bank, FSB, Augusta, Georgia, at 805 Broad Street, Rome, Georgia -- report on competitive factors. Submitted, June 21, 1993.
Chicago	Independent Bank, Ionia, Michigan, proposed purchase of the assets and assumption of the liabilities of the Portland, Michigan, branch of First Community Bank, F.S.B., Lansing, Michigan -- report on competitive factors.. Submitted, June 22, 1993.
Atlanta	Magna Bancorp, Inc., Hattiesburg, Mississippi, proposed merger with First Federal Bank for Savings, Columbia, Mississippi -- report on competitive factors. Submitted, June 22, 1993.
New York	National Bank and Trust Company, Norwich, New York, proposed purchase of certain assets and assumption of certain liabilities of two branches of Key Bank of New York, Albany, New York -- report on competitive factors. Submitted, June 24, 1993.
New York	Savannah Bank, N.A., Savannah, New York, proposed acquisition of certain assets and assumption of certain liabilities of the Fair Haven, New York, branch of First National Bank of Rochester, Rochester, New York -- report on competitive factors. Submitted, June 25, 1993.

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

COMPETITIVE FACTORS REPORTS

Richmond Security Federal Savings Bank of South Carolina, Aiken, South Carolina, proposed purchase of the branches of NationsBank of South Carolina, N.A., Columbia, South Carolina -- report on competitive factors.
Submitted, June 22, 1993.

St. Louis Security State Bank, Republic, Missouri, proposed merger with Commerce Bank of Springfield, National Association, Springfield, Missouri -- report on competitive factors.
Submitted, June 23, 1993.

Chicago TCF Bank Illinois FSB, Chicago, Illinois, proposed purchase of the assets and assumption of the liabilities of TCF Bank Savings FSB, Minneapolis, Minnesota -- report on competitive factors.
Submitted, June 25, 1993.

EXTENSIONS OF TIME

Atlanta Employee Stock Ownership Plan and Trust of Southwest Georgia Financial Corporation, Moultrie, Georgia -- extension to September 30, 1993, to acquire Southwest Georgia Financial Corporation.
Granted, June 22, 1993.

Director, BS&R FBOP Corporation, Oak Park, Illinois -- extension to dispose of certain assets of Regency Savings Bank, F.S.B., Naperville, Illinois.
Granted, June 24, 1993.

Director, BS&R First Union Corporation, Charlotte, North Carolina -- extension to comply with divestiture commitment.
Granted, June 23, 1993.

Chicago Keystone Bancshares, Inc., Monona, Iowa -- extension to October 16, 1993, to acquire Peoples State Bank, Elkader, Iowa.
Granted, June 23, 1993.

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

EXTENSIONS OF TIME

New York Salamanca Trust Company, Salamanca, New York --
 extension to October 9, 1993, to purchase certain
 assets and assume certain liabilities of the branch
 of Chemical Bank, New York, New York, at 60 West
 Main Street, Allegany, New York.
 Granted, June 23, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Chicago -- to offer a Basic
 Electronic Check Presentment service at District
 offices.
 Approved, June 24, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANKS, FOREIGN

Medium Business Bank of Taiwan, Taipei, Taiwan,
Republic of China -- to establish a representative
office in Los Angeles, California.
Approved, June 16, 1993.

ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

Philadelphia CoreStates Hamilton Bank, Lancaster, Pennsylvania,
proposed merger with CoreStates Bank, N.A.,
Philadelphia, Pennsylvania -- report on competitive
factors.
Submitted, June 10, 1993.

Boston Shawmut Bank New Hampshire, Concord, New Hampshire,
proposed merger with New Dartmouth Bank,
Manchester, New Hampshire -- report on competitive
factors.
Submitted, June 14, 1993.

EXTENSIONS OF TIME

Chicago LaSalle National Corporation, Chicago, Illinois, ABN
AMRO North America, Inc.; ABN AMRO Bank, N.V.,
Amsterdam, The Netherlands, Stichting Prioriteit
ABN AMRO Holding; Stichting Administratiekantoor
ABN AMRO Holding, and La Salle Bank Northbrook,
Northbrook, Illinois -- extension to September 18,
1993, to acquire certain assets and assume certain
liabilities of the Buffalo Grove, Libertyville,
Mundelein, Skokie, Northbrook, and Palatine
branches of LaSalle Talman Bank, F.S.B., Chicago,
Illinois.
Granted, June 18, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application NONE Comment Period Ending Date

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

Application Comment Period Ending Date
Shawmut National Corporation, Newspaper 07-11-93
Hartford, Connecticut -
3(a)(1)/3(a)(3) application Federal Register 07-16-93
to acquire New Dartmouth Bank,
Manchester, New Hampshire*

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Fleet Financial Group, Federal Register
Inc., Providence, Rhode Not Yet Established
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

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

Application NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

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

SECTION I

Applications Subject to Newspaper
Notice Only

Joint Stock Investment and Commercial Bank for Industry and Construction (Promstroy Bank), Moscow, Russian Federation, to establish a representative office in New York.

N/A

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

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.

7/21/93

Internationale Nederlanden Group N.V., Amsterdam, the Netherlands, to engage de novo through its subsidiary, Internationale Nederlanden (US) Securities Corporation, New York, New York, in providing securities brokerage services, including full service brokerage services, and in providing investment and financial advisory services and in underwriting and dealing in government obligations and money market instruments and to engage de novo through its subsidiary, Internationale Nederlanden (US) Capital Corporation, New York, New York, in making, acquiring and servicing loans.

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 26, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Cattaraugus 24 Main Street Cattaraugus, NY 14719	Satisfactory	February 8, 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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Wilmington Trust Corporation, Wilmington, DE, to acquire Freedom Valley Bank, West Chester, Pennsylvania, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and to effect a merger, pursuant to Section 18(c) of the FDI Act.

Fed. Reg. Comment period expires: 7/23/93
Newspaper comment period expires: 7/23/93

**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.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 25, 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 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: July 16, 1993
F.N.B. Corporation, Hermitage, Pennsylvania,
on June 16, 1993, to acquire The Metropolitan
Savings Bank of Youngstwon, Youngstwon, Ohio.

Received Section 3(a)(5) application from * F: July 16, 1993
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) notice from Society July 26, 1993
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.

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pace American Bank, Lawrenceville, Virginia, to establish a branch at 214 West Atlantic Street, Emporia, Virginia.*	7-16-93
Signet Bank/Virginia, Richmond, Virginia, to establish an EFT Facility on the ground floor of the Hartford I Office Building located at 7800 Carousel Lane, Richmond, Virginia.*	7-22-93
Signet Bank/Virginia, Richmond, Virginia, to establish an EFT Facility on the ground floor of the Hartford II Office Building located at 7798 Carousel Lane, Richmond, Virginia.*	7-23-93
Southern National Corporation, Lumberton, North Carolina, to acquire East Coast Savings Bank, Inc., SSB, Goldsboro, North Carolina.*	7-26-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
BB&T Financial Corporation, Wilson, North Carolina, to acquire Mutual Savings Bank of Rockingham County, SSB, Reidsville, North Carolina.*	7-26-93

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending June 25, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
The Bank of Charlotte County Main Street Phenix, Virginia 23959	4-5-93	Outstanding
Big Stone Gap Bank and Trust Company 621 Wood Avenue Big Stone Gap, Virginia 24219	4-6-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 25, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	07-16-93* Federal Register
Drummond Banking Company Chiefland, Florida To acquire Suwanee Valley Bancshares, Inc., Chiefland, Florida, and thereby acquire its subsidiary, Bank of Florida, N.A., Chiefland, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
University State Bank Corp. Tampa, Florida Change in control notice by Raul Roque, John A. R. Grimaldi, and Edward Simmon, to retain 28.3 percent of the outstanding shares of common stock.	07-12-93* Federal Register
The Bank Holding Company Griffin, Georgia 1-BHC-formation, The Bank of Spalding County, Griffin, Georgia.	07-26-93* Newspaper

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 25, 1993

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

Commerce Corporation St. Francisville, Louisiana Change in control notice by Jerry Richard Haskin to acquire an additional 24.85 percent of the outstanding common stock. The acquisition will increase Mr. Haskin's ownership to 49.33 percent.	07-13-93* Federal Register
Progressive Capital Corporation Covington, Louisiana Change in control notice by Lucky 7 Irrevocable Trust, Amy Blossman Illing and Ann Blossman Komidor as trustees, to acquire 25.29 percent of the outstanding shares of Progressive Capital Corporation, Covington, Louisiana, and thereby acquire Central Progressive Bank, Amite, Louisiana.	Not yet available*
First American Corporation Nashville, Tennessee To acquire First American National Bank of Kentucky, Bowling Green, Kentucky, following its conversion from a savings and loan association, known as First Federal Savings and Loan Association of Bowling Green, Bowling Green, Kentucky, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	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.	07-19-93* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 25, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	07-16-93

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

Application

Barnett Bank of West Florida
Pensacola, Florida
Request for increase in bank premises.

Magnolia State Capital Corporation
Magee, Mississippi
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 25, 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.

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of Forest Post Office Box 60 Forest, Mississippi 39074 (601)469-3663	Satisfactory	03-15-93
American Bank & Trust of Polk County Post Office Box 3400 Lake Wales, Florida 33859 (813)676-7631	Satisfactory	03-15-93
SouthTrust Bank of West Florida Post Office Box 15708 St. Petersburg, Florida 33072 (813)894-1035	Satisfactory	03-22-93

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	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 - 7-10-93
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 - **

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 - 6-11-93
CoC-HC	Cascade Bancorporation, Inc. Venice, Florida Delilah Shaw and Cascade Bancorporation, Inc. Voting Trust, Charles Ryan as Trustee	FR - 6-7-93 N - 6-11-93
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 - 6-11-93
CoC-HC	Elcho Bancorporation, Inc. Altoona, Iowa Marguerite Sevde and the Estate of Richard Sevde	FR - 6-7-93 NP - 6-11-93
Y-1	Montgomery Bancshares, Inc. Montgomery, Illinois Bank of Montgomery Montgomery, Illinois*	FR - 6-11-93 N - 6-21-93
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	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 - **

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	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 - 6-21-93
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 - 7-6-93
Y-1	Smithdown Investments, Inc. Lake Forest, Illinois Hinsdale Bank and Trust Company Hinsdale, Illinois (in organization)*	FR - 7-16-93 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 - 7-2-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	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 - 7-2-93
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 - 7-16-93 N - **
Y-1	Heartway Bancorporation Wayland, Iowa Wayland State Bank Wayland, Iowa*	FR - 7-16-93 N - 6-7-93
Y-2	Chemical Financial Corporation Midland, Michigan Key State Bank Owosso, Michigan*	FR - 7-16-93 N - 7-16-93
Y-2	De Witt Bancorp, Inc. De Witt, Iowa River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - 3-25-93 N - 7-23-93
Y-1	River Valley Bancorp, Inc. Davenport, Iowa Valley State Bank (in organization) Eldridge, Iowa*	FR - 3-25-93 N - 7-23-93

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	The First Trust Holdings, Inc. Watseka, Illinois First Trust and Savings Bank of Watseka, Illinois Watseka, Illinois*	FR - ** N - 7-12-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>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 - 7-22-93
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 - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	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 - 7-6-93
4(c)(8)	Evans Bancshares, Inc. Evansdale, Iowa Engage in a one-time <u>de novo</u> lending activity via the purchase of an \$80,000 overline from its sub bank	FR - 7-15-93

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	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**

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 25, 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

-NONE

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 25, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*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 (previously reported during week ending 6-18-93)	7-24-93

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

<u>Application</u>	<u>End of Comment Period</u>
*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 (previously reported during week ending 6-18-93)	Newspaper: 7-24-93
*Section 3(a)(3) application by Bourbon Bancshares, Inc., Bourbon, Missouri, to acquire Wisdom Holding Corporation, Salem, Missouri, thereby acquiring Dent County Bank and Trust Company, Salem, Missouri	Newspaper: 7-10-93
*Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri, to acquire up to 19.99 percent of Southside Bancshares Corp., St. Louis, Missouri	Newspaper: 7-23-93
*Section 3(a)(3) application by Lima Bancshares, Inc., Lima, Illinois, to acquire 16.667 percent of East Dubuque Bancshares, Inc., East Dubuque, Illinois	Newspaper: 7-25-93

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 (previously reported during week ending 6-11-93)	7-12-93
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 (previously reported during week ending 6-11-93)	7-12-93
4(c)(8) notification by CNB Bancshares, Inc., Evansville, Indiana, to engage <u>de novo</u> in community development activities through an investment in House Investments - Deerfield Commons, a limited partnership	Not yet available

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

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

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING June 25, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Citizens Bank of New Haven	100 Circle Drive New Haven, Missouri 63068	3-22-93	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>
None.	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Mpls, MN To acquire, through merger, 100% of the voting shares of Winner Banshares, Inc., Winner, SD*	7-16-93 (Federal Register)
Otto Bremer Foundation and Bremer Financial Corporation St. Paul, MN To acquire 100% of the voting shares of Valley Bancshares, Inc., Grand Forks, ND*	7-16-93 (Federal Register)
BANKFIRST CORPORATION Brookings, SD To acquire 100% of the voting shares of BANKFIRST, Mpls, MN*	7-22-93 (Federal Register)
Laddie E. Cimpl Revocable Trust & Doris Cimpl Revocable Trust To increase their ownership from 24.6% to 28.7% of First Dakota Financial Corporation, Yankton, SD	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

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

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Fulton State Bank

Fulton, SD

To increase its investment
in bank premises by \$350M

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending June 25, 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
Ravalli County Bank P. O. Box 113 224 Pinckney Street Hamilton, MT 59840 (406) 363-1222	March 22, 1993	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Megabank of Arapahoe, Englewood, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
FNB, Inc., Greeley, Colorado, for prior approval to acquire 88.25 percent of the voting shares of Poudre Valley Bank, Fort Collins, Colorado.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bushnell Bancorp, Bushnell, Nebraska, for prior approval to service participation loans with its subsidiary bank.	Not Available
ANB Bankcorp, Inc., Bristow, Oklahoma, for prior approval to engage in management consulting advice to nonaffiliated banks and nonbank depository institutions.	Not Available
Chambanco, Inc., Chambers, Nebraska, for prior approval to participate in lending activities.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bushnell Bancorp, Bushnell, Nebraska, for prior approval to redeem 1400 shares of its own voting common stock.	Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Uinta County State Bank 128 North Birch Street Mountain View, Wyoming 82939	03-15-93	06-21-93	Needs to Improve
Citizens Bank P.O. Box 98 Bancroft, Nebraska 68004-0098	03-22-93	06-21-93	Satisfactory

Federal Reserve Bank of Kansas City

Centennial Bank	03-22-93	06-24-93	Satisfactory
13700 East Arapahoe Road			
Englewood, Colorado 80112			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 21, 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>
Change in Control Notice by Charles T. Doyle, Texas City, TX, to acquire an interest in Texas Independent Bancshares, Inc., Texas City, TX (Previously reported during the week of 5-31-93)	93/06/25
Change in Control Notice by William J. Estrada, Houston, TX, to acquire an interest in Texas Independent Bancshares, Inc., Texas City, TX (Previously reported during the week of 5-31-93)	93/06/25
Change in Control Notice by Lawrence J. Del Papa, Galveston, TX, to acquire an interest in Texas Independent Bancshares, Inc., Texas City, TX (Previously reported during the week of 5-31-93)	93/06/25
*Section 3(a)(3) application by Independent Bankshares, Inc., Abilene, TX, to acquire The Winters State Bank, Winters, TX (Previously reported during the week of 6-7-93)	93/06/27
*Section 3(a)(3) application by Independent Financial Corp., Dover, DE, to acquire The Winters State Bank, Winters, TX (Previously reported during the week of 6-7-93)	93/06/27
*Section 3(a)(1) application by First Sonora Bancshares, Inc., Sonora, TX, to acquire First Sonora Delaware Bancshares, Inc., Dover, DE, and The First National Bank of Sonora, Sonora, TX	N/A
*Section 3(a)(1) application by First Sonora Delaware Bancshares, Inc., Dover, DE, to acquire The First National Bank of Sonora, Sonora, TX	N/A

*Section 3(a)(1) application by
Finger Interests Number One, Ltd., Houston, TX, to
acquire CBH, Inc., Wilmington, DE; Charter Bancshares,
Inc., Houston, TX; Charter National Bank - Colonial,
Houston, TX; Charter National Bank - Houston, Houston, TX;
and University National Bank, Galveston, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

Notice by First Riesel Corporation, Riesel, TX,
to redeem 16,258 shares of its common stock.
(Filed during the week of 6/14/93)

* 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 21, 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>
Van Horn State Bank 100 Broadway P. O. Box 729 Van Horn, TX 79855	93/03/15	Outstanding
Western Bank 140 E. Railroad Ave. P. O. Box 490 Lordsburg, NM 88045	93/03/15	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/25/93

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u>	<u>Ending Date</u>
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.	<u>Newspaper:</u> <u>Fed. Reg.:</u>	Not available 7/20/93
First Security Corporation, Salt Lake City, Utah, to acquire First National Financial Corporation, Albuquerque, New Mexico and its subsidiary, First National Bank of Albuquerque, Albuquerque, New Mexico.	<u>Newspaper:</u> <u>Fed. Reg.:</u>	7/21/93 Not yet available

Section III - Applications Subject to Federal Register Notice Only

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

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

None

* Subject to CRA

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

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.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
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.