

RESEARCH LIBRARY
ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
OF CLEVELAND

H.2, 1993, No. 27
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 3, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

AMCORE Financial, Inc., Rockford, Illinois -- to
engage in private placement activities through
AMCORE Investment Banking, Inc.
Approved, July 2, 1993.

BOARD OPERATIONS

Budget guideline for 1994.
Approved, June 30, 1993.

REGULATIONS AND POLICIES

Consolidation of purchases and sales service at the
Federal Reserve Bank of Chicago.
Proposed, June 30, 1993.

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

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

BANK BRANCHES, DOMESTIC

Atlanta	Indian Rocks State Bank, Largo, Florida -- to establish a branch at 9111 Oakhurst Road, Seminole, Florida. Approved, July 1, 1993.
Chicago	Rock Island Bank, Rock Island, Illinois -- to establish a branch at 590 42nd Avenue, East Moline, Illinois. Returned, June 29, 1993.
Atlanta	SouthTrust Bank of West Florida, St. Petersburg, Florida -- to establish a branch at 204 South Kings Avenue, Brandon, Florida. Approved, June 28, 1993.

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

BANK HOLDING COMPANIES

St. Louis	Cass Commercial Corporation, St. Louis, Missouri -- to engage de novo in data processing activities through Cass Logistics, Inc., Bridgeton, Missouri. Withdrawn, July 2, 1993.
Kansas City	CCB Corporation, Kansas City, Missouri -- to acquire the Acquisition Corporation, Leawood, Kansas. Approved, June 30, 1993.
Dallas	Central Texas Bankshare Holdings, Inc., Columbus, Texas -- to acquire Columbus State Bank. Approved, July 1, 1993.
New York	Corporacion Bancaria de Espana, S.A., Madrid, Spain - - to remain a bank holding company through retention of shares of Banco Exterior de Espana, S.A. Returned, July 1, 1993.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and F.W.S.F. Corp. -- to acquire Athens Bancorp, Inc., Wausau, Wisconsin, and Bank of Athens. Approved, July 1, 1993.
Atlanta	FMB Bancshares, Inc., Lakeland, Georgia -- to merge with United Bankshares, Inc., Nashville, Georgia, and acquire United Banking Company. Approved, July 1, 1993.
Chicago	Heritage Bancshares Group, Inc., Minneapolis, Minnesota -- to acquire Geiger Corporation, and Heritage Bank, National Association, Holstein, Iowa, and Heritage Bancshares, Inc., Minneapolis, and Heritage Bank, National Association, Willmar, Minnesota. Returned, June 28, 1993.
San Francisco	Sierra Tahoe Bancorp, Truckee, California -- to engage in mortgage lending activities through Sierra Tahoe Mortgage. Returned, July 1, 1993.
Kansas City	Southeast Capital Corporation ESOP, Idabel, Oklahoma -- to acquire Southeast Capital Corporation. Approved, July 2, 1993.

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

BANK HOLDING COMPANIES

St. Louis Union Planters Corporation, Memphis, Tennessee -- to
 acquire Hogue Holding Company, Inc., Weiner,
 Arkansas, and Bank of Weiner.
 Approved, June 30, 1993.

Cleveland Whitaker Bank Corporation, Lexington, Kentucky -- to
 engage de novo in data processing activities.
 Permitted, July 1, 1993.

BANK MERGERS

Richmond F & M Bank-Winchester, Winchester, Virginia -- to
 purchase certain assets and assume certain
 liabilities of The Farmers and Merchants National
 Bank of Hamilton, Hamilton, Virginia.
 Approved, June 30, 1993.

Kansas City Grand Junction Bank, Grand Junction, Colorado -- to
 merge with Glenwood Springs Bank, Glenwood Springs,
 Colorado, and to establish a branch.
 Approved, June 30, 1993.

Chicago NBD Bank, Elkhart, Indiana -- to assume the deposit
 liabilities of the South Bend, Indiana, branch of
 NBD Bank, N.A., Gary, Indiana.
 Approved, June 30, 1993.

Atlanta Sun Bank of Tampa Bay, Tampa, Florida -- to merge
 with The Hillsboro Sun Bank, Plant City, Florida.
 Approved, June 30, 1993.

BANK PREMISES

New York Chemical Bank, New York, New York -- investments in
 bank premises.
 Approved, June 28, 1993.

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

BANK PREMISES

Minneapolis	Fulton State Bank, Fulton, South Dakota -- investment in bank premises. Approved, June 29, 1993.
Atlanta	Indian Rocks State Bank, Largo, Florida -- investment in bank premises. Approved, July 1, 1993.
Chicago	Old Kent Bank of Ludington, Ludington, Michigan -- investment in bank premises. Approved, July 2, 1993.
Richmond	Pace American Bank, Lawrenceville, Virginia -- investment in bank premises. Approved, June 28, 1993.
Atlanta	SouthTrust Bank of West Florida, St. Petersburg, Florida -- investment in bank premises. Approved, June 28, 1993.
Atlanta	Sun Bank of Tampa Bay, Tampa, Florida -- investment in bank premises. Approved, June 30, 1993.

CAPITAL STOCK

Kansas City	Southeast Capital Corporation, Idabel, Oklahoma -- redemption of shares. Approved, July 2, 1993.
Chicago	1st Source Bank, South Bend, Indiana -- redemption of shares. Approved, July 1, 1993.

CHANGE IN BANK CONTROL

Dallas	Community Bank, Cleburne, Texas -- change in bank control. Permitted, June 30, 1993.
Kansas City	F&M Bancorporation, Tulsa, Oklahoma -- change in bank control. Permitted, June 28, 1993.

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

CHANGE IN BANK CONTROL

Minneapolis	First Dakota Financial Corporation, Yankton, South Dakota -- change in bank control. Returned, July 2, 1993.
Dallas	First Groesbeck Holding Company, Groesbeck, Texas -- change in bank control Returned, June 29, 1993.
Atlanta	First Southwest Corporation, McComb, Mississippi -- change in bank control. Permitted, July 2, 1993.
St. Louis	Marked Tree Bancshares, Inc., Marked Tree, Arkansas - change in bank control. Permitted, June 29, 1993.

COMPETITIVE FACTORS REPORTS

Atlanta	AmSouth Bank of Florida, Pensacola, Florida, proposed merger with Mid-State Federal Savings Bank, Ocala, Florida -- report on competitive factors. Submitted, July 2, 1993.
San Francisco	Bank of Fresno, Fresno, California, proposed purchase of the assets and assumption of the liabilities of six branches of Community First Bank, Bakersfield, California -- report on competitive factors. Submitted, June 30, 1993.
Minneapolis	BANKFIRST, N.A., Brookings, South Dakota, proposed acquisition of the assets and assumption of the liabilities of the Gary branch of the Security State Bank, Madison, South Dakota -- report on competitive factors. Submitted, July 2, 1993.
Kansas City	Central Bank and Trust Company, Hutchinson, Kansas, proposed acquisition of certain assets and assumption of liability to pay deposits of the Wichita branch of Citizens Bank and Trust Company, Abilene, Kansas -- report on competitive factors. Submitted, July 2, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Citizens-Jackson County Bank, Warrensburg, Missouri, proposed merger with Blue Springs Bank, Blue Springs, Missouri -- report on competitive factors. Submitted, July 2, 1993.
St. Louis	Farm & Home Savings Association, Kansas City, Missouri, proposed acquisition of the Sunshine branch and the Battlefield branch, both in Springfield, Missouri, of Home Savings of America, FSB, Irwindale, California -- report on competitive factors. Submitted, July 2, 1993.
Richmond	First Bank of Frederick, Frederick, Maryland, proposed acquisition of the assets and assumption of the liability to pay deposits in two Frederick, Maryland, branches of The Bank of Baltimore, Baltimore, Maryland -- report on competitive factors. Submitted, June 28, 1993.
Richmond	First Bank of Frederick, Frederick, Maryland, proposed acquisition of the assets and assumption of the liability to pay deposits of two Frederick, Maryland, branches of The Bank of Baltimore, Baltimore, Maryland -- report on competitive factors. Submitted, July 2, 1993.
Atlanta	First Glades Corporation, Clewiston, Florida -- proposed acquisition of First Federal Savings Bank of the Glades -- report on competitive factors. Submitted, June 29, 1993.
Kansas City	First National Bank of Oklahoma, Tonkawa, Oklahoma, proposed merger with Leadership Bank, N.A., Oklahoma City, Oklahoma -- report on competitive factors. Submitted, July 1, 1993.
Dallas	First State Bank, Temple, Texas, proposed merger with Salado National Bank, Salado, Texas -- report on competitive factors. Submitted, June 30, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	LaSalle Bank Lakeview, Chicago, Illinois, proposed purchase of the assets and assumption of the liabilities of one branch of LaSalle Talman Bank, F.S.B. -- report on competitive factors. Submitted, July 2, 1993.
Kansas City	Mark Twain Kansas Bank, Shawnee, Kansas, proposed merger with Parkway Bank, Overland Park, Kansas -- report on competitive factors. Submitted, July 2, 1993.
Minneapolis	MidAmerica Bank North, Phillips, Wisconsin, proposed merger with Security State Bank, Ladysmith, Wisconsin -- report on competitive factors. Submitted, July 2, 1993.
Atlanta	Mountain National Bank, Tucker, Georgia, proposed acquisition through merger of the office of the Button Gwinett National Bank, Norcross, Georgia, at 4640 Jimmy Carter Boulevard -- report on competitive factors. Submitted, June 29, 1993.
Cleveland	National City Bank, Norwalk, Ohio, and Third National Bank of Sandusky, Sandusky, Ohio, proposed merger with National City Bank, Cleveland, Ohio -- report on competitive factors. Submitted, July 2, 1993.
Cleveland	Northwest Savings Association, Warren, Pennsylvania, proposed purchase of three branches of Mellon Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, July 2, 1993.
St. Louis	Roosevelt Bank, A Federal Savings Bank, Chesterfield, Missouri, proposed acquisition of 17 Eastern Missouri, branches of Home Savings of America, FSB, Irwindale, California -- report on competitive factors. Submitted, July 2, 1993.

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

COMPETITIVE FACTORS REPORTS

- Minneapolis Rosemount National Bank, Rosemount, Minnesota,
proposed merger with the St. Paul branch of First
National Bank of the North, Sandstone, Minnesota --
report on competitive factors.
Submitted, July 2, 1993.
- New York State Bank of Long Island, New Hyde Park, New York,
proposed acquisition of certain assets and
assumption of certain liabilities of the Hauppauge,
New York, branch of Atlantic Bank of New York, New
York, New York -- report on competitive factors.
Submitted, July 1, 1993.

EXTENSIONS OF TIME

- Atlanta Aliant National Corporation, Alexander City,
Alabama -- extension to October 2, 1993, to engage
de novo in securities brokerage and investment
advisory activities through Aliant Financial
Services Corporation.
Granted, June 29, 1993.
- New York Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -
- extension to August 31, 1993, to purchase certain
assets and assume certain liabilities of four
branches of Bank Leumi Trust Company of New York,
New York, New York, and to establish branches.
Granted, July 2, 1993.
- San Francisco Banque Nationale de Paris, Paris, France -- extension
to July 19, 1993, to acquire certain assets and
assume certain liabilities of Citibank, F.S.B.,
Oakland, California.
Granted, June 28, 1993.
- Chicago Comerica Incorporated, Detroit, Michigan -- extension
to September 28, 1993, to engage de novo in making
an equity investment in a low income project
through ET-92 Limited Dividend Housing Association
Limited Partnership.
Granted, June 28, 1993.

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

EXTENSIONS OF TIME

- San Francisco First Interstate Bancorp, Los Angeles, California --
extension to divest certain property.
Granted, June 30, 1993.
- San Francisco First Interstate Bancorp, Los Angeles, California --
extension to divest certain property.
Granted, June 30, 1993.
- San Francisco Foothill Independent Bancorp, Glendora, California --
extension to divest certain property.
Granted, June 30, 1993.
- Cleveland NSD Bancorp, Inc., Pittsburgh, Pennsylvania --
extension to August 15, 1993, to acquire North Side
Deposit Bank.
Granted, June 29, 1993.
- San Francisco Zions Bancorporation, Salt Lake City, Utah --
extensions to divest certain properties.
Granted, June 30, 1993.

MEMBERSHIP

- Kansas City Colorado National Bank - Grand Junction, Grand
Junction, Colorado, and Colorado National Bank -
Glenwood, Glenwood, Colorado -- to become members
of the Federal Reserve System.
Approved, June 30, 1993.
- Dallas First Bank Pearland, Pearland, Texas -- to become a
member of the Federal Reserve System.
Approved, July 2, 1993.
- Dallas Texas City Bank, Texas City, Texas -- to become a
member of the Federal Reserve System.
Approved, July 2, 1993.

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Boston -- to retain
engineering consulting firm for basement electrical
work.
Approved, July 2, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of New York -- to implement new
payor bank services and options, a Basic Electronic
Presentment service, an Extended MICR service, and
to add two retrieval options to the truncation
service.
Approved, June 30, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Fleet Financial Group, Inc., Providence, Rhode Island 4(c)(8) notification to transfer Fleet Factors Corporation, New York, New York from Fleet Bank of New York, Albany, New York, to Fleet Financial Group, Inc., Providence, Rhode Island	<u>Federal Register</u> 07-20-93
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SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

<u>Application</u>
NONE

*Subject to CRA

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

KeyCorp and its wholly-owned subsidiary, Key Bancshares of New York Inc., both of Albany, New York, to acquire all of the voting securities of Capital Trust Company, Albany, New York ("Capital"), a wholly-owned subsidiary of The Bank of New York Company, Inc. engaged in trust activities, and to merge Capital with and into Key Trust Company, Albany, New York.

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 July 3, 1993

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Commonwealth Bank, Williamsport, PA, requests approval to establish a branch to be located at 121 South Pugh Street, State College, PA, pursuant to Section 9 of the FR Act.

Newspaper comment period expires: 7/26/93

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

First Lehigh Corporation, Allentown, PA, Notice filed on behalf of Ray J. Starner, Edward G. Martin, and James T. McHale, acting as trustees, to control 46.5% of the common stock and 61.6% of the preferred stock of the Corporation, pursuant to the Change in Bank Control Act of 1978.

Fed. Register Comment Period Expires: 7/23/93
Newspaper Comment Period Expires: N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

None.

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

Commonwealth Bank, Williamsport, PA, requests approval to make an additional investment of \$55.6 thousand in bank premises, pursuant to Section 24A of the FR Act. This request is in connection with the bank's proposal to establish a branch to be located at 121 South Pugh Street, State College, PA.

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 July 2, 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 July 3, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

NONE

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

NONE

-
- * - 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
(July 2, 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 July 2, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Bank/Virginia, Richmond, Virginia, to establish a branch at Old Dominion University, Webb Center, Hampton Boulevard, Norfolk, Virginia.*	7-25-93
Peninsula Trust Bank, Incorporated, Gloucester, Virginia, to establish a branch on the east side of State Route 155, one-half mile north of its intersection with State Route 5, Charles City County, Virginia.*	8-1-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire Pioneer Bancorp, Inc., Rocky Mount, North Carolina, and have its subsidiary, First-Citizens Bank & Trust Company, Raleigh, North Carolina, merge with Pioneer Savings Bank, Inc., Rocky Mount, North Carolina.*	7-12-93
Monocacy Bancshares, Inc., Taneytown, Maryland, to become a bank holding company through the acquisition of Taneytown Bank & Trust Company, Taneytown, Maryland.*	7-26-93
Southern National Corporation, Lumberton, North Carolina, to acquire East Coast Savings Bank, Inc., SSB, Goldsboro, North Carolina, and have its subsidiary, Southern National Bank of North Carolina, Lumberton, North Carolina, merge with East Coast Savings Bank, Inc., SSB.* (This is a revision of Bulletin No. 26.)	7-26-93
BB&T Financial Corporation, Wilson, North Carolina, to acquire Old Stone Bank of North Carolina, High Point, North Carolina.*	7-30-93
CCB Financial Corporation, Durham, North Carolina, to acquire Graham Savings Bank, Inc., SSB, Graham, North Carolina.*	8-6-93

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 2, 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>
Premier Bank, Inc. 170 E. Main Street Wytheville, Virginia 24382	4-12-93	Satisfactory
The Horizon Bank of Virginia 8414 Lee Highway Fairfax, Virginia 22116	4-26-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 2, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama Along with its wholly-owned subsidiary, AmSouth Bank of Florida, Pensacola, Florida, to acquire the assets and assume the liabilities of Mid-State Federal Savings Bank, Ocala, Florida, and thereby merge it into AmSouth Bank of Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-01-93*
The Colonial BancGroup, Inc. Montgomery, Alabama Along with its wholly-owned subsidiary, Colonial Bank, Montgomery, Alabama, to acquire the assets and assume the liabilities of United Savings Bank, FSB, Anniston, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-15-93*
First Alabama Bancshares, Inc. Birmingham, Alabama To acquire the assets and assume the liabilities of First Federal Savings Bank of DeFuniak Springs, DeFuniak Springs, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To merge with Charter Banking Corp., St. Petersburg, Florida, and thereby directly acquire First Gulf Bank, Gulfport, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	06-21-93* Federal Register
CNB Preferred Partnership Orlando, Florida 1-BHC formation, Central National Bank Corporation, Inc., Winter Park, Florida, and its wholly-owned subsidiary, Central National Bank of Winter Park, N.A., Winter Park, Florida.	Not yet available*

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 Bancshares of DeFuniak Springs, Inc., DeFuniak Springs, Florida, and thereby indirectly acquire First Federal Savings Bank of DeFuniak Springs, DeFuniak Springs, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Fidelity Southern Corporation Decatur, Georgia Applicant proposes to engage de novo , through its wholly-owned subsidiary, Fidelity National Capital Investors, Inc., Decatur, Georgia (Company), in certain nonbank activities. Specifically, Applicant proposes to provide management consulting service to depository institutions, pursuant to Section 225.25(b)(11) of Regulation Y, and arranging commercial real estate equity financing, pursuant to Section 225.25(b)(14) of Regulation Y.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

In addition, Applicant proposes to engage, through Company, in certain nonbank activities that have been approved by Board Order, but have not yet been added to the laundry list of permissible nonbank activities. Specifically, Applicant proposes to engage in underwriting and dealing in municipal revenue bonds; residential mortgage related securities; consumer-receivable-related securities; commercial paper; and riskless principal transactions.

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 2, 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>
Community Bank of Port Charlotte, Post Office Box 2490, Port Charlotte, Florida 33949 (813)743-4948	Satisfactory	03-29-93
Bank of Adairsville Post Office 405 Adairsville, Georgia 30103 (706)773-7716	Satisfactory	03-29-93
Dadeland Bank Post Office Box 560785 Miami, Florida 33156 (305)667-8401	Satisfactory	03-29-93

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 - 6-28-93
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 - 7-14-93
Branch/24A	Comerica Bank Detroit, Michigan 8250 Hilton Road Brighton Township, Michigan*	N - 7-14-93
Branch	Capac State Bank Capac, Michigan 148 North Almont Avenue Imlay City, Michigan*	N - 7-23-93
EFT	Harris Trust and Savings Bank Chicago, Illinois 212 West Washington Street Chicago, Illinois*	N - **
Reg K	First Evergreen Corporation Evergreen Park, Illinois Polarzvaigzne Banka Riga, Latvia*	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	First Lena Corporation Lena, Illinois Thelma H. Duft & Ray E. Stamm	FR - 6-23-93 NP - 6-29-93
Y-2	Independent Bank Corporation Ionia, Michigan Pioneer Bank North Branch, Michigan*	FR - ** NP - **
Y-2	Independent Bank Corporation Ionia, Michigan American Home Bank Unionville, Michigan*	FR - ** NP - **
Y-1	Van Buren Bancorporation Employee Stock Ownership Plan Keosauqua, Iowa Van Buren Bancorporation Keosauqua, Iowa State Savings Bank Cantril, Iowa Farmers State Bank Keosauqua, Iowa*	FR - ** N - **
Y-1	First Community Financial Corporation Elgin, Illinois First Community Bank (in organization) Elgin, Illinois*	FR - 5-28-93 N - 5-24-93
CoC-HC	Success Bancshares, Inc. (formerly Lincolnshire Bancshares, Inc.) Lincolnshire, Illinois George M. Ohlhausen	FR - ** N - **
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Rock River Bancorporation, Inc. Oregon, Illinois Rock River Bank Oregon, Illinois*	FR - 7-2-93 N - 7-12-93
Y-2	Talen, Inc. Traer, Iowa Farmers and Merchants Bank Greenwood, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	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-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 - 7-7-93
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
Y-2	Castle BancGroup, Inc. (formerly Sandwich Banco, Inc.) DeKalb, Illinois B.O.Y. Bancorp, Inc. Yorkville, Illinois Bank of Yorkville Yorkville, Illinois*	FR - ** N - **
Y-2	Fortress Bancshares, Inc. Hartland, Wisconsin Kloosner Bancorporation, Inc. Houston, Minnesota Houston Security Bank Houston, Minnesota*	FR - ** N - **

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	Van Buren Bancorporation Keosauqua, Iowa Making and servicing loans	FR - **
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
4(c)(8)	Bank of Montreal Toronto, Canada Harris-Nesbitt Thomson Securities, Inc. New York, New York	FR - **
4(c)(8)	Bankmont Financial Corp. New York, New York Harris-Nesbitt Thomson Securities, Inc. New York, New York	FR - **
4(c)(8)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - 2-5-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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 July 02, 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 JULY 2, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving PDR Bancshares, Inc., Prairie du Rocher, Illinois by Louise Mary Brands, Red Bud, Illinois	Not yet available
Change in control notification involving Community First Financial Group (formerly Crawford Bancshares Corporation), English, Indiana by Douglas T. Breeden, Chapel Hill, North Carolina	Not yet available
*MNB Bancshares, Inc., Malvern, Arkansas, to acquire 100 percent of First Sheridan Bancshares, Inc., Sheridan, Arkansas	Newspaper: 8-1-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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 July 2, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
First Bank of Arkansas	P. O. Box 3010 Russellville, Arkansas 72316	4-12-93	Satisfactory
First State Bank of St. Peter	P. O. Box 127 St. Peter, Illinois 62880	3-29-93	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>
Missoula Bancshares, Inc. Missoula, MT To acquire 98.02% of the voting shares of the First Security Bank of Missoula, Missoula, MT*	7-30-93 (Federal Register)
North State Bancshares, Inc. Mpls, MN To acquire 100% of the voting shares of First North Finan- cial Services, Inc., Karlstad, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Farmers State Corporation Mountain Lake, MN To engage in general insurance agency activities through the acquisition of United Prairie Insurance Agency, Slayton, MN	Not yet available

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

<u>Application</u>
None.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending July 2, 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
Marquette Bank Cannon Falls 123 South Fourth Street Cannon Falls, MN 50009 (507) 263-4214	March 29, 1993	Satisfactory
Stockmens Bank P. O. Box 345 117 Central Avenue Cascade, MT 59421-0345 (406) 468-2232	March 22, 1993	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Vectra Bank, Denver, Colorado, for prior approval to merge with Vectra Bank of Denver, Denver, Colorado.	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.*	July 26, 1993
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.*	August 2, 1993

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.	July 20, 1993
ANB Bankcorp, Inc., Bristow, Oklahoma, for prior approval to engage in management consulting advice to nonaffiliated banks and nonbank depository institutions.	July 22, 1993
Chambanco, Inc., Chambers, Nebraska, for prior approval to participate in lending activities.	July 22, 1993
Dickinson Financial Corporation, Chillicothe, Missouri, for prior approval to acquire 100 percent of the voting shares of Livingston Life Insurance Company, Kansas City, Missouri.	August 2, 1993

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>CRA Public Exam Date</u>	<u>CRA Date</u>	<u>Rating</u>
The First State Bank P.O. Box 427 Fairfax, Oklahoma 74637-0427	03-29-93	06-28-93	Satisfactory
The Eaton Bank P.O. Box 428 Eaton, Colorado 80615-0428	03-22-93	06-28-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
 APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 28, 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 Bruce N. Canfield, Waskom, TX, to acquire an interest in Waskom Bancshares, Inc., Waskom, TX (Previously reported during the week of 5-24-93)	93/07/08
Change in Control Notice by Herbert Dean Smith, Bonham, TX, to acquire an interest in Wolfe City Bancshares, Inc., Wolfe City, TX (Previously reported during the week of 6-14-93)	93/07/13
*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 (Previously reported during the week of 6-21-93)	93/07/10
*Section 3(a)(1) application by First Sonora Delaware Bancshares, Inc., Dover, DE, to acquire The First National Bank of Sonora, Sonora, TX (Previously reported during the week of 6-21-93)	93/07/10
*Section 3(a)(1) application by J-D Financial, Inc., Lockney, TX, to acquire Lockney Holding Company, Wilmington, DE; First Partnership, Ltd., Lockney, TX; First Lockney Bancshares, Inc., Lockney, TX; and First National Bank in Lockney, Lockney, TX	N/A
*Section 3(a)(1) application by First Partnership, Ltd., Lockney, TX, to acquire Lockney Holding Company, Wilmington, DE; First Lockney Bancshares, Inc., Lockney, TX; and First National Bank in Lockney, Lockney, TX	N/A
*Section 3(a)(1) application by Elkhart Bancorporation, Inc., Elkhart, TX, to acquire The Elkhart State Bank, Elkhart, TX	93/07/22

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JUNE 28, 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>
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None.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF JUNE 28, 1993

<u>APPLICATION</u>	<u>DATE</u>
Change in Control Notice by George W. Marti, Cleburne, TX, to acquire an interest in Community Bank, Cleburne, TX	93/06/30
Section 3(a)(1) application by Central Texas Bankshare Holdings, Inc., Columbus, TX, to acquire Columbus State Bank, Columbus, TX	93/07/01
Section 9 application by Texas City Bank, Texas City, TX to become a member of the Federal Reserve System	93/07/02
Section 9 application by First Bank Pearland, Pearland, TX to become a member of the Federal Reserve System	93/07/02

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/02/93

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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> 7/16/93 <u>Fed. Reg.:</u> 7/20/93
First Security Corporation, Salt Lake City, Utah, to acquire First National Financial Corporation of Albuquerque, Albuquerque, New Mexico. *	<u>Newspaper:</u> 7/21/93 <u>Fed. Reg.:</u> 7/26/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period 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> 7/20/93
BankAmerica Corproation, San Francisco, California, to engage in private placement and riskless principal activities through its subisdary, 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

Zions Bancorporation, Salt Lake City, Utah, request for waiver of application requirement to acquire Wasatch Bancorp, Inc., Orem, Utah.

*Subject to CRA

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

Week ending 7/02/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 2, 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>
Western Security Bank	7401 E. Camelback Rd. Scottsdale, AZ 85251 (602) 947-9888	3/22/93	Needs to Improve
Cuyamaca Bank	9955 Mission Gorge Rd. Santee, CA 92071 (619) 562-6400	3/29/93	Satisfactory
Great Western Bank	150 W. Ellendale Ave. Dallas, OR 97338 (503) 623-9281	3/29/93	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.