

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 29
RESEARCH LIBRARY
Applications of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
Week Ending July 17, 1993
Aug 6 10 00 AM '93

ACTIONS TAKEN BY THE BOARD OF GOVERNORS
OF CLEVELAND

TESTIMONY AND STATEMENTS

Monetary policy objectives -- --statement by Chairman Greenspan before the House Committee on Banking, Finance and Urban Affairs, July 20, and the Senate Committee on Banking, Housing, and Urban Affairs, July 22, 1993.

Authorized, July 16, 1993.

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio, and Banc One Colorado Corporation, Denver, Colorado -- to acquire Colorado Western Bancorp, Inc., Montrose, Colorado, and The First National Bank of Montrose. Approved, July 12, 1993.

First Financial Corporation, Terre Haute, Indiana -- to merge with Parke Bancorp, Rockville, Indiana, and acquire Parke State Bank. Approved, July 12, 1993.

National Commerce Bancorporation, Memphis, Tennessee -- to acquire First Federal Savings Bank, Belzoni, Mississippi, and to engage in credit related insurance activities. Approved, July 12, 1993.

Norwest Corporation, Minneapolis, Minnesota -- to acquire M & D Holding Company, Spring Lake Park, Minnesota, and First State Bank of Spring Lake Park. Approved, July 14, 1993.

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Windsor Bancorporation, Inc., Windsor, Colorado, and Bank of Windsor, and for the bank to merge with The First Security Bank of Windsor. Approved, July 12, 1993.

Rice Insurance Agency, Inc., Strasburg, Colorado -- to acquire The Byers State Bank, Byers, Colorado. Approved, July 14, 1993.

SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Covington County, Inc., Opp, Alabama -- to acquire County Bancshares, Inc., Tory, Alabama, and Pike County Bank. Approved, July 14, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

American Pacific Bank, Aumsville, Oregon -- written agreement dated July 7, 1993, with the Federal Reserve Bank of San Francisco, and The Administrator of the Division of Finance and Corporated Securities of the State of Oregon. Announced, July 13, 1993.

Glendale Bancorporation, Voorhees, New Jersey -- written agreement dated July 7, 1993, with the Federal Reserve Bank of Philadelphia. Announced, July 13, 1993.

REGULATIONS AND POLICIES

Monetary policy report to Congress. Authorized, July 14, 1993.

Regulation DD -- consideration of exemption of certain advertising promotions involving bonuses. Discussed, July 14, 1993.

Regulation DD -- amendment to change the rule for calculating the annual percentage yield for certain time deposits. Proposed, July 14, 1993.

RESERVE BANK OPERATIONS

Federal Reserve Bank of New York -- appointment of William J. McDonough as President, effective July 19, 1993. Approved, July 16, 1993.

RESERVE BANK SERVICES

Fedwire operating hours -- postponement of final action to modify operating hours of Fedwire funds transfer service. Approved, July 14, 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

Chicago Chemical Bank Bay Area, Bay City, Michigan -- to establish an offsite electronic facility at 4101 Wilder Road, Bay City, Michigan.
Approved, July 16, 1993.

Cleveland Fifth Third Bank, Columbus, Ohio -- to establish a branch at 6935 Main Street, Reynoldsburg, Ohio.
Approved, July 16, 1993.

BANK HOLDING COMPANIES

Dallas Bancshares Delaware, Inc., Wilmington, Delaware -- to acquire Omnibank, National Association, Houston, Texas.
Approved, July 14, 1993.

Richmond BB&T Financial Corporation, Wilson, North Carolina -- to acquire Southeast Switch, Inc., Maitland, Florida.
Approved, July 15, 1993.

Kansas City Central Mortgage Bancshares, Inc., Kansas City, Missouri -- to acquire Blue Springs Bank, Blue Springs, Missouri.
Approved, July 16, 1993.

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

BANK HOLDING COMPANIES

Dallas	C.F.S., Inc., Wilmington, Delaware -- to acquire Cattlemen's State Bank, Austin, Texas. Approved, July 14, 1993.
Chicago	First Community Financial Corporation, Elgin, Illinois -- to acquire First Community Bank. Approved, July 15, 1993.
Atlanta	First State Bancshares of DeKalb County, Inc., Fort Payne, Alabama -- to acquire First State Bank of DeKalb County. Approved, July 16, 1993.
Kansas City	FNBT Bankshares Perry, OK., Perry, Oklahoma -- to establish a Cherokee Cash Outlet, Inc., and engage in lending activities. Withdrawn, July 16, 1993.
Dallas	Independent Bankshares, Inc., Abilene, Texas -- to acquire Winters State Bank, Winters, Texas. Approved, July 16, 1993.
Dallas	Independent Financial Corp., Dover, Delaware -- to acquire First State Bank, N.A., Abilene, Texas, First State Bank, N.A., Odessa; and First National Bank in Stamford, Stamford, Texas. Approved, July 13, 1993.
Dallas	Independent Financial Corp., Dover, Delaware -- to acquire Winters State Bank, Winters, Texas. Approved, July 16, 1993.
Kansas City	Lansing Financial Corporation, Lansing, Kansas -- to acquire The First State Bank of Lansing. Approved, July 16, 1993.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire certain data processing activities of Barnett Bank, Inc., Jacksonville, Florida, through M&I Data Services, Inc., Milwaukee, Wisconsin. Returned, July 14, 1993.

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

BANK HOLDING COMPANIES

St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Mt. Vernon Bancorp, Inc., Mt Vernon, Illinois, and First Bank and Trust Company. Approved, July 15, 1993.
San Francisco	Mutual Bancshares, Everett, Washington -- to acquire Everett Mutual Savings Bank. Approved, July 14, 1993.
Minneapolis	Northeast Bancorp, Inc., Brandon, South Dakota -- to acquire Wilmot State Bank, Wilmot, South Dakota. Approved, July 13, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, and Norwest Colorado, Inc., Denver, Colorado -- proposal that Norwest Bank Denver, N.A., purchase certain assets and assume certain liabilities of First Nationwide Bank, FSB, San Francisco, California. Approved, July 15, 1993.
Kansas City	Nowata Bancshares, Inc., Nowata, Oklahoma -- to acquire The First National Bank of Nowata. Approved, July 14, 1993.
Atlanta	Peoples State Bancshares, Inc., Grant, Alabama -- to engage de novo in lending activities through Gunter Mountain Finance, Inc. Permitted, July 14, 1993.
Chicago	Smithdown Investments, Inc., Lake Forest, Illinois -- to acquire Hinsdale Bank & Trust Company, Hinsdale, Illinois. Returned, July 15, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Central State Bancorp, Inc., Lexington, Tennessee, and Central State Bank. Approved, July 12, 1993.
Director, BS&R	USBancorp Trust Company, Johnstown, Pennsylvania -- transfer agent registration. Approved, July 14, 1993.

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

BANK HOLDING COMPANIES

Dallas Western Bancshares, Inc., Van Horn, Texas -- to
 acquire First State Bank, Loraine, Texas.
 Approved, July 13, 1993.

Minneapolis Wisconsin Bancshares, Inc., Newport, Minnesota -- to
 acquire Security Bancorporation, Inc.
 Approved, July 16, 1993.

BANK PREMISES

Kansas City Community Bank and Trust, Neosho, Missouri --
 investment in bank premises.
 Approved, July 12, 1993.

Chicago First Community Bank, Harbor Springs, Michigan --
 investment in bank premises.
 Approved, July 15, 1993.

Kansas City Mountain Parks Financial Corporation, Minneapolis,
 Minnesota -- to acquire Mountain Parks Data Corp.,
 Golden, Colorado, and engage in data processing
 activities.
 Approved, July 12, 1993.

Cleveland Security Dollar Bank, Niles, Ohio -- investment in
 bank premises.
 Approved, July 15, 1993.

New York United States Trust Company of New York, New York,
 New York -- investment in bank premises.
 Approved, July 12, 1993.

CAPITAL STOCK

Kansas City Mountain Parks Financial Corporation, Minneapolis,
 Minnesota -- redemption of shares.
 Approved, July 12, 1993.

Chicago Peotone Bancorp, Inc., Peotone, Illinois --
 redemption of shares.
 Approved, July 15, 1993.

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

CAPITAL STOCK

Kansas City Rice Insurance Agency, Inc., Strasburg, Colorado --
redemption of shares.
Approved, July 15, 1993.

Chicago Wabeno Bancorporation, Altoona, Iowa -- redemption of
shares.
Permitted, July 15, 1993.

CHANGE IN BANK CONTROL

Atlanta Cameron Bancshares, Inc., Cameron, Louisiana --
change in bank control.
Permitted, July 12, 1993.

Chicago Cascade Bancorporation, Inc., Venice, Florida --
change in bank control.
Permitted, July 15, 1993.

Chicago Corydon Bancorporation, Corydon, Iowa -- change in
bank control.
Permitted, July 16, 1993.

Chicago Elcho Bancorporation, Inc., Altoona, Iowa -- change
in bank control.
Permitted, July 15, 1993.

Kansas City International Bancshares, Inc., Gladstone, Missouri -
- change in bank control.
Permitted, July 14, 1993.

Dallas Metroplex Bancshares, Inc., Dallas, Texas -- change
in bank control.
Permitted, July 14, 1993.

Kansas City Nodaway Valley Bancshares, Inc., Maryville, Missouri
change in bank control.
Permitted, July 12, 1993.

San Francisco North Cascades Bancshares, Inc., Chelan, Washington -
- change in bank control.
Permitted, July 12, 1993.

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

CHANGE IN BANK CONTROL

Kansas City	Rice Insurance Agency, Inc., Strasburg, Colorado -- change in bank control. Permitted, July 15, 1993.
San Francisco	S&S Holding Company, Boise, Idaho -- change in bank control. Permitted, July 14, 1993.
San Francisco	San Francisco Holding Company, San Francisco, California -- change in bank control. Returned, July 14, 1993.
Atlanta	University State Bank Corporation, Tampa, Florida -- change in bank control. Permitted, July 14, 1993.
Dallas	Waskom Bancshares, Inc., Waskom, Texas -- change in bank control. Permitted, July 14, 1993.

COMPETITIVE FACTORS REPORTS

Chicago	First Financial Bancorp, Inc., Belvidere, Illinois, proposed acquisition of First Federal Savings and Loan Association of Belvidere -- report on competitive factors. Submitted, July 14, 1993.
Chicago	First Mutual Bank, S. B., Decatur, Illinois, a mutual savings bank, proposed transfer of substantially all of its assets and liabilities to First Mutual Bank, S. B., a stock savings bank -- report on competitive factors. Submitted, July 14, 1993.
Richmond	First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed merger with Pioneer Interim Bank, Rocky Mount, North Carolina -- report on competitive factors. Submitted, July 14, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Firststar Naper Bank, National Association, Naperville, Illinois, proposed merger with Firststar Bank Geneva, National Association, Geneva, Illinois -- report on competitive factors. Submitted, July 12, 1993.
Dallas	Guaranty Bank, Mount Pleasant, Texas, proposed merger with the Bogata, Texas, branch of Peoples National Bank-Paris, Paris, Texas -- report on competitive factors. Submitted, July 13, 1993.
Dallas	Jacksonville Savings and Loan Association, Jacksonville, Texas, proposed reorganization to a mutual holding company -- report on competitive factors. Submitted, July 15, 1993.
Chicago	M&I Central State Bank, Ripon, Wisconsin, proposed merger with M&I Western State Bank, Oshkosh, Wisconsin -- report on competitive factors. Submitted, July 12, 1993.
Cleveland	Middlesboro Federal Bank, FSB, Middlesboro, Kentucky, proposed stock conversion under a mutual holding company structure -- report on competitive factors. Submitted, July 12, 1993.
Chicago	Norwest Bank Wisconsin, National Association, Milwaukee, Wisconsin, proposed merger with University Bank, Green Bay, Wisconsin -- report on competitive factors. Submitted, July 12, 1993.
Minneapolis	Norwest Interim Bank, N.A., Spring Lake Park, Minnesota, proposed merger with First State Bank -- report on competitive factors. Submitted, July 16, 1993.

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

COMPETITIVE FACTORS REPORTS

Boston OTS Sun Life Assurance Company of Canada, Toronto, Ontario, Canada, and Sun Life Assurance Company of Canada (U.S.), Wellesley Hills, Massachusetts (Sun-U.S.), proposed acquisition of Danielson Federal Savings and Loan Association, Danielson, Connecticut, through a merger with The New London Trust Company, New London, New Hampshire -- report on competitive factors.
Submitted, July 16, 1993.

Richmond Standard Bank & Trust Company, Dunn, North Carolina, proposed acquisition of two branches of NationsBank of North Carolina, N.A., Charlotte, North Carolina -- report on competitive factors.
Submitted, July 12, 1993.

Cleveland Trumbull Savings and Loan Company, Warren, Ohio, proposed purchase of two branches of World Savings and Loan Association, Stuebenville, Ohio -- report on competitive factors.
Submitted, July 15, 1993.

Dallas Victoria Bank & Trust, Victoria, Texas, proposed merger with the Richmond branch of Texas Commerce Bank National Association, Houston, Texas -- report on competitive factors.
Submitted, July 12, 1993.

EXTENSIONS OF TIME

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property.
Granted, July 16, 1993.

Minneapolis First Interstate BancSystem of Montana, Billings, Montana -- extension to October 1, 1993, to acquire Commerce BancShares of Wyoming, Inc., Sheridan, Wyoming.
Granted, July 13, 1993.

Atlanta Kislak Financial Corporation, Miami Lakes, Florida -- extension to October 14, 1993, to acquire Kislak National Bank.
Granted, July 13, 1993.

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

EXTENSIONS OF TIME

Chicago Midlothian State Bank Employee Stock Ownership Trust,
Midlothian, Illinois -- extension to October 12,
1993, to acquire Midlothian State Bank.
Granted, July 14, 1993.

Atlanta Volunteer State Bancshares, Inc., Portland, Tennessee
extension to October 15, 1993, to redeem shares.
Granted, July 14, 1993.

MEMBERSHIP

Chicago Hinsdale Bank & Trust Company, Hinsdale, Illinois --
to become a member of the Federal Reserve System.
Returned, July 15, 1993.

Kansas City MegaBank of Arapahoe, Englewood, Colorado -- to
become a member of the Federal Reserve System.
Withdrawn, July 12, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Minneapolis -- to acquire
check imaging system.
Approved, July 16, 1993.

RESERVE BANK SERVICES

Director, BS&R Federal Reserve Bank of St. Louis -- to restructure a
number of check prices and deadlines at the main
office.
Approved, July 15, 1993.

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

BANK BRANCHES, DOMESTIC

Chicago Farmers State Bank, Poy Sippi, Wisconsin -- to
establish a branch at 216 North Main Street,
Seymour, Wisconsin.
Approved, July 6, 1993.

COMPETITIVE FACTORS REPORTS

Chicago Eastbrook State Bank, Brookfield, Wisconsin, proposed
purchase of the assets and assumption of the
liabilities of the Waukesha, Wisconsin, branch of
North Shore Bank, FSB, Brookfield, Wisconsin --
reports on competitive factors.
Submitted, July 8, 1993.

EXTENSIONS OF TIME

St. Louis First Staunton Bancshares, Inc., Staunton, Illinois -
- proposal that First National Bank in Staunton,
Staunton, Illinois, be granted until July 12, 1993,
to purchase certain assets and assume certain
liabilities of Benld Loan Association, Benld,
Illinois.
Granted, July 2, 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

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
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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)

None.

SECTION IV

Applications Not Involving
Public Comment

Republic International Bank of New York, Miami, Florida to
establish an initial foreign branch in the Cayman Islands.

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 17, 1993

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

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. Reg. Comment Period Expires: 7/20/93
Newspaper Comment Period Expires: 7/19/93

**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 July 16, 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 17, 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)(5) application from * F: August 13, 1993
Banc One Corporation and Banc One Beta
Corporation, both of Columbus, Ohio, on
July 12, 1993, to acquire Firstier Financial,
Inc., Omaha, Nebraska.

Received Section 3(a)(5) application from * F: August 13, 1993
Banc One Corporation, Columbus, Ohio, and
Banc One Oklahoma Corporation, Oklahoma City,
Oklahoma, on July 12, 1993, to acquire
Central Banking Group, Inc., Oklahoma City,
Oklahoma.

Received Section 3(a)(1) application from * August 12, 1993
PHSB Mutual Holding Company, Beaver Falls,
Pennsylvania, on July 9, 1993, to acquire
Peoples Home Savings Bank, Beaver Falls,
Pennsylvania.

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

Received Section 4(c)(8) application from Banc August 13, 1993
One Corporation and Banc One Beta Corporation,
both of Columbus, Ohio, on July 12, 1993, to
acquire Firstier Mortgage Company and Firstier
Insurance, Inc., both of Omaha, Nebraska, and
to acquire Wyoming Trust & Management Co.,
Gillette, Wyoming.

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

**Applications Bulletin
For Week Ending July 17, 1993**

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

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, and Banc One Oklahoma Corporation, Oklahoma City, Oklahoma, on July 14, 1993, to acquire Central Financial Life Insurance Company, Phoenix, Arizona. August 13, 1993

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

Received request from Premier Bank & Trust, Elyria, Ohio, on July 15, 1993, for permission to exceed its limit of investment in bank premises pursuant to the provisions of Section 24A of the Federal Reserve Act.

-
- * - 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 16, 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 16, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Citizens Banking Company
100 East Water Street
Sandusky, Ohio 44870
(419) 625-4121
Rating: Satisfactory
Exam Date: April 20, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Annapolis Banking and Trust Company, Annapolis, Maryland, to establish a branch at 116 Defense Highway, Suite 100, Annapolis, Maryland.*	8-9-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CCB Financial Corporation, Durham, North Carolina, to acquire Shelby Savings Bank, SSB, Shelby, North Carolina.*	8-20-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
George Mason Bankshares, Inc., Fairfax, Virginia, to engage in issuing letters of credit.	8-4-93**
City Holding Company, Charleston, West Virginia, to engage in data processing services for nonaffiliated financial institutions.	8-9-93**
Crestar Financial Corporation, Richmond, Virginia, to acquire up to 13.5% of Internet, Inc., Reston, Virginia.	Not yet available.

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

None.

*Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 16, 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>
Signet Bank/Virginia 7 North 8th Street Richmond, Virginia 23260	1-25-93	Satisfactory
Signet Bank/Maryland 7 St. Paul Street Baltimore, Maryland 21203	4-16-93	Satisfactory
First Virginia Bank-Maryland 9420 Pennsylvania Avenue Upper Marlboro, Maryland 20772	4-26-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 16, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Montgomery, Alabama To acquire the assets and assume the liabilities of First Federal Savings Bank, Marianna, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-15-93*
SouthTrust Corporation Birmingham, Alabama Along with its second-tier bank holding company, SouthTrust of Florida, Inc., Jacksonville, Florida, to acquire the assets and assume the liabilities of the St. Augustine, Florida, and Fernandina Beach, Florida branches of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	08-12-93*
CNB, Inc. Lake City, Florida To acquire the assets and assume the deposit liabilities of Lake City, Florida, and Live Oak, Florida branches of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
Family Bank Hallandale, Florida To establish a branch located at the Southeast corner of the intersection of W. Sunrise Boulevard and Flamingo Road, Plantation, Florida, to be known as the Sawgrass Office.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 16, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Prime Bank Boynton Beach, Florida To establish a branch located at 6651 Lake Worth Road, Lake Worth, Florida, to be known as West Lake Worth Branch.	Not yet available*

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 acquire Orange Banking Corporation, Orlando, Florida, and thereby directly acquire Orange Bank, Orlando, Florida, pursuant Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Independent Bancshares, Inc. Ocala, Florida After-the-fact change in control notice by John C. Weber and his wife, Charlotte C. Weber, to retain 12.92 percent of the outstanding shares of common stock.	Not yet available*
Pinellas Bancshares Corporation St. Petersburg, Florida After-the-fact change in control notice by Mr. Claude Cornelius Focardi to retain 24.95 percent of the shares of Pinellas Bancshares, Inc., St. Petersburg, Florida; and for Mr. John Benson Wier, Jr. to retain 14.82 percent; and for Mr. Ronald Edward Clampitt to retain 13.83 percent.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 16, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	07-28-93* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank South Corporation Atlanta, Georgia Through its wholly-owned subsidiary, Bank South Securities Corporation, Atlanta, Georgia, to engage de novo in investment or financial advice, securities brokerage, foreign exchange advisory and transactional services and arranging for commercial real estate equity financing, pursuant to Section 225.25(b)(4), 225.25(b)(15) and 225.25(b)(17) of Regulation Y.	Not yet available

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

<u>Application</u>
BMR Financial Group, Inc. Atlanta, Georgia Commitment waiver request regarding retention of cash reserve at the parent company.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 16, 1993

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

Application

Southern Crescent Financial Corporation
Morrow, Georgia

Request for waiver of the application requirement under Section 3(a)(3) of the Bank Holding Company Act for the proposal to acquire The Southside Bank and Trust Company, Union City, Georgia.

Synovus Financial Corp.
Columbus, Georgia

To establish a joint venture company, Total System Services de Mexico, S.A. DE C.V., Mexico City, Mexico, pursuant to Section 211.5(c)(3) of Regulation K.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 16, 1993

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

Examination
Bank

Rating

Date

None .

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Chemical Bank Bay Area Bay City, Michigan 4101 Wilder Road Bay City, Michigan*	N - 7-10-93
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 - **
Oakar	ABN AMRO North America, Inc. Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	N - **
Oakar	ABN AMRO Bank N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	N - **
Oakar	ABN AMRO Holding N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	N - **

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>
Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	N - **
Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois*	N - **
Oakar	LaSalle National Corporation Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois*	N - **
Branch	First of America Bank-Northern Michigan Traverse City, Michigan Intersection of U.S. Highway 31 and South Airport Road, Traverse City, Michigan*	N - 7-17-93
Merger/ Branches	Illini Bank Springfield, Illinois Illini Bank East Coffeen, Illinois Illini Bank of Menard County Petersburg, Illinois Illini Bank East Danvers, Illinois*	N - **
Membership	Illini Bank Springfield, Illinois to become a member of the Federal Reserve System*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Independent Bank Corporation Ionia, Michigan Pioneer Bank North Branch, Michigan*	FR - 8-2-93 NP - **
Y-2	Independent Bank Corporation Ionia, Michigan American Home Bank Unionville, Michigan*	FR - 8-2-93 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 - 8-2-93 N - **
CoC-HC	Success Bancshares, Inc. (formerly Lincolnshire Bancshares, Inc.) Lincolnshire, Illinois George M. Ohlhausen	FR - ** N - 8-2-93
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Rock River Bancorporation, Inc. Oregon, Illinois Rock River Bank Oregon, Illinois*	FR - 7-2-93 N - 8-1-93
Y-2	Talen, Inc. Traer, Iowa Farmers and Merchants Bank Greenwood, Wisconsin*	FR - 6-28-93 N - 8-8-93
Y-1	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois*	FR - ** NP - 8-12-93

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	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	Firstbank of Illinois Co. Springfield, Illinois Colonial Bancshares, Inc. Des Peres, Missouri Colonial Bank Des Peres, Missouri Village Bank of St. Louis County Ballwin, Missouri *	FR - ** N - 7-12-93
Y-2	Bank of Montreal Montreal, Canada City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma *	FR - ** NP - **
Y-2	Bankmont Financial Corp. New York, New York City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma *	FR - ** NP - **
Y-2	Harris Bankcorp, Inc. Chicago, Illinois City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma *	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	The National Bank of Indianapolis Corporation Indianapolis, Indiana The National Bank of Indianapolis Indianapolis, Indiana (in organization)*	FR - 7-12-93 N - 8-7-93
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 - 7-23-93
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</u> <u>Ending Date</u>
Y-1	The First Trust Holdings, Inc. Watseka, Illinois First Trust and Savings Bank of Watseka, Illinois Watseka, Illinois*	FR - 7-26-93 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 - 8-2-93 N - 7-17-93
Y-2	Fortress Bancshares, Inc. Hartland, Wisconsin Kloosner Bancorporation, Inc. Houston, Minnesota Houston Security Bank Houston, Minnesota*	FR - 8-6-93 N - **
Y-1	Quick Bancorp, Inc. McClelland, Iowa Peoples National Bank Council Bluffs, Iowa*	FR - ** NP - 8-11-93

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	Van Buren Bancorporation Keosauqua, Iowa Making and servicing loans	FR - 7-28-93
Y-4	Continental Bank Corporation Chicago, Illinois Repechage Partners Ltd. Chicago, Illinois	FR - 7-22-93
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 - 7-20-93
Y-4	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	ABN AMRO Bank N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	ABN AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4 (c) (8)	State Financial Services Corporation Making & Servicing Loans directly to its ESOP	FR - 8-8-93
4 (c) (8)	Bluestem Financial Corp. Fairbury, Illinois Bluestem Financial Services, Inc. Fairbury, Illinois - investment and financial advisory and consumer financial counseling.	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 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)	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)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - 8-12-93
Y-4	Van Buren Bancorporation Employee Stock Ownership Plan Keosauqua, Iowa Making and Servicing Loans	FR - **

Federal Reserve Bank of Chicago

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

Type Application

- 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 16, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-M&I Marshall & Ilesley Bank 770 North Water Street P.O. Box 2035 Milwaukee, Wisconsin 53202 (414) 765-7700	1/19/93	S

Federal Reserve Bank of Chicago

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

Type Application

- 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 16, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-M&I Marshall & Ilsley Bank 770 North Water Street P.O. Box 2035 Milwaukee, Wisconsin 53202 (414) 765-7700	1/19/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 16, 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 Martinsburg Bancorp Inc., Martinsburg, Missouri by Martinsburg Bancorp Employee Stock Ownership Plan, Martinsburg, Missouri	Not yet available
Change in control notification involving NBC Bank Corp., El Dorado, Arkansas by National Bank of Commerce of El Dorado Employee Stock Ownership Plan, El Dorado, Arkansas (previously reported during week ending July 9, 1993)	Federal Register: 8-3-93
Change in control notification involving PDR Bancshares, Inc., Prairie du Rocher, Illinois by Louise Mary Brands, Red Bud, Illinois (previously reported during week ending July 2, 1993)	Federal Register: 7-28-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 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 (previously reported during week ending June 25, 1993)	7-22-93

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

Application

End of Comment Period

None.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING July 16, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

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>
QBANKCORP, Inc. Geraldine, MT To acquire 98.2% of the voting shares of Geraldine State Bank, Geraldine, MT*	7-23-93 (Newspaper)
Watford City Bancshares, Inc. Watford City, ND To acquire 100% of the voting shares of Fessenden Bancshares, Inc., Fessenden, ND*	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of St. Cloud National Bank & Trust Company, St. Cloud, MN*	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of FirstAmerican Bank, N.A., Colorado Springs, CO*	Not yet available
Dairyland Bancorp, Inc. Bruce, WI To acquire 100% of the voting shares of Bruce Bancshares, Inc., Bruce, WI*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

<u>Application</u>	<u>Comment Period 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	8-2-93
Norwest Corporation Mpls, MN To engage in securities brokerage activities through the acquisi- tion of the discount brokerage business of St. Cloud National Bank & Trust Co., St. Cloud, MN	Not yet available

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

<u>Application</u>	
American Bank Billings, MT To become a member of the Federal Reserve System	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending July 16, 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
First Security Bank of Havre Box 2090 435 Third Street Havre, MT 59501 (406) 265-1241	April 5, 1993	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending July 16, 1993

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
The Citizens Bank of Choteau P. O. Box 858 201 N. Main Choteau, MT 59422-0858 (406) 466-5743	April 12, 1993	Satisfactory
Dakota Western Bank Drawer D, 402 S Main Bowman, ND 58623 (701) 523-5616	April 12, 1993	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

First National Bank Shares, Ltd.,
Great Bend, Kansas, for prior
approval to acquire 100 percent of
The Home State Building, Inc., Lewis,
Kansas.*

Not Available

Interbank, Inc., Sayre, Oklahoma, for
prior approval to become a bank
holding company through the
acquisition of 100 percent of the
voting shares of The First National
Bank of Sayre, Sayre, Oklahoma.*

Not Available

CSB Bancorp, Inc., Walsh, Colorado,
for prior approval to become a bank
holding company through the
acquisition of 100 percent of the
outstanding shares of the Colorado
State Bank of Walsh, Walsh,
Colorado.*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

First National Bank Shares, Ltd.,
Great Bend, Kansas, for prior
approval to acquire 100 percent of
The Home State Building, Inc., Lewis,
Kansas, to indirectly engage in the
sale of general insurance through its
subsidiary Lewis Insurance Service,
Inc., Lewis, Kansas,

Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of 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>
Country Hill Bank 15301 W. 87th St. Pkwy Lenexa, Kansas 66219	04-22-93	07-12-93	Satisfactory
Community Bank & Trust P.O. Box 400 Neosho, Missouri 64850-0400	04-05-93	07-12-93	Outstanding
Star Valley State Bank P.O. Box 8 Afton, Wyoming 83110-0008	04-12-93	07-13-93	Satisfactory

Federal Reserve Bank of Kansas City

Omnibank Iliff 13693 East Iliff Avenue Aurora, Colorado 80014-1318	04-19-93	07-19-93	Satisfactory
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*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 12, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application by Texas State Bank, McAllen, TX, to establish an automated teller machine at the 5000 block, North 10th, McAllen, Texas 78504 (the Town & Country Shopping Center) (Date of 7-6-93 reported last week was incorrect)	93/07/30

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Georgia A. Banker-Trustee, Granbury, TX, to acquire an interest in Community Bankers, Inc., Granbury, TX (Previously reported during the week of 5-31-93)	93/08/02
Change in Control Notice by Harlan Lambert, Fort Stockton, TX; Jim Ivy, Fort Stockton, TX; Bently King, Fort Stockton, TX; Richard Morrow, Fort Stockton, TX; and Ernest Woodward, McCamey, TX, to acquire an interest in Pecos County Bancshares, Inc., Fort Stockton, TX	N/A
Change in Control Notice by Ralph M. Hall, Rockwall, TX, to acquire an interest in Lakeside Bancshares, Inc., Rockwall, TX	N/A
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire First National Bank of Grapevine, Grapevine, TX	N/A
*Section 3(a)(3) application by First Bancorp, Inc., Denton, TX, to acquire First National Bank of Grapevine, Grapevine, TX	N/A
*Section 3(a)(3) application by First Delaware Bancorp, Inc., Dover, DE, to acquire First National Bank of Grapevine, Grapevine, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
First Texas Bancorp, Inc., Georgetown, TX, to
acquire First Texas Development Corporation, Georgetown, TX
(engage in making and/or servicing loans for itself or for
others of the type made by a mortgage company)

N/A

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

APPLICATION

None.

* SUBJECT TO CRA.

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

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JULY 12, 1993

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/16/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of America Nevada, Las Vegas, Nevada, to establish a branch inside the Vons Grocery at 4854 Lone Mountain Road, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Corporation, Salt Lake City, Utah, to acquire Continental Bancorporation, Las Vegas, Nevada. *	<u>Newspaper:</u> 8/04/93 <u>Fed. Req.:</u> 8/12/93
Farmers Bancorporation, Buhl, Idaho, to become a bank holding company by acquiring Farmers National Bank, Buhl, Idaho. *	<u>Newspaper:</u> Not available <u>Fed. Req.:</u> 8/12/93
FNB Bancorp, Los Angeles, California, to become a bank holding company by acquiring Founders National Bank of Los Angeles, Los Angeles, California. *	<u>Newspaper:</u> Not available <u>Fed. Req.:</u> 8/13/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Corporation, Salt Lake City, Utah, to acquire CNB Services, Inc., and Continental Trust Company, Las Vegas, Nevada.	<u>Fed. Req.:</u> 8/12/93
The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan, to engage <u>de novo</u> in options and futures based on "bank eligible" securities for its own account, through DKB Securities, Corporation, New York, New York.	<u>Fed. Req.:</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 7/16/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 16, 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>
Cache Valley Bank	P.O. Box 3227 Logan, Utah 84321 (801) 753-3020	4/12/93	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.